IMPLEMENTING DIGITAL IDENTITY PLATFORM FOR A DIGITAL ECONOMY
01 Identity Authentication & Matching
Used in Hong Kong, Malaysia and EU nations

02 Centralised eID
Used in India, Switzerland and Singapore

03 Video Call
Used in Germany, Singapore

04 2 + 2 Verification
Used in England, Bangladesh
WHAT MAKES A GOOD DIGITAL IDENTITY PLATFORM

- **Reliable**
  - High Accuracy Rates

- **Secure**
  - Safeguards Private Customer Data

- **User-friendly**
  - Simple & Easy to Adopt

- **Comprehensive**
  - Applies throughout customer journey
90% consumers believe in biometrics identification over OTP and SMS*

*According to a Consumer Survey by Visa in 2020
A COMPREHENSIVE DIGITAL IDENTITY SOLUTION
IDENTITY VERIFICATION – for New Customers

1. Take a photo of ID
   - ID OCR

2. Take a selfie
   - Liveness Detection

3. Multi-level Identity Check
   - ID Validity
   - Face Match

4. Verification Result

DONE
MULTI-LEVEL CHECKS – Balance between Growth vs Risk Control

Upload ID & Selfie Images

Check Image Quality
- Spam check
- ID image quality check
- Selfie image quality check
- Liveness Detection

Fails
- Requests customer to retake photos.
- Does not reject customer due to input quality

Pass
- Fraud Detection
  - ID template check
  - ID text logic check
  - Cross check with 3rd party
  - Cross-Check with Manual Input

Approve/Reject/Manual Review
Only New Customer Verification is Enough?

Fraud Happens even with Valid Digital Identity
Criminal Group

Purchases a Valid Digital Identity

New Account New Account New Account New Account New Account
AUTHENTICATE EXISTING CUSTOMER – Before Authorizing Transactions

- Face Search Technology
- Voice OTP Technology
THE REALITY OF IMPLEMENTING DIGITAL IDENTITY
DATA SECURITY REQUIREMENT

- Encryption & Data Transfer with PCI-DSS
- On-prem Deployment
- Data Sharing Policy
Past data needs to be standardized.

- Wefie between Customer and Relationship Manager instead of customer’s selfie.
- ID of Customer Photographed Together with Relationship Manager’s Employee Pass
DATA CROSS-CHECK REQUIREMENT

From the Official Central Credit Data Provider

From external Data Provider

From shared Blacklist/whitelist among trueID’s Customers
## CHECKING EKYC RESULTS

### Metrics

### Transaction Logs

<table>
<thead>
<tr>
<th>Request ID</th>
<th>ID Front</th>
<th>ID Back</th>
<th>Selfie</th>
<th>OCR</th>
<th>Face Matching</th>
</tr>
</thead>
</table>
| dd426331-09d0-490d-a377-3c2e4bb03b4d | ![Image Type: FRONT (99.99%)](#) ID Type: CMND (100%) | ![Image Type: BACK (100%)](#) ID Type: CMND (99.99%) | ![Image Type: SELFIE (100%)](#) | ID Number: 273533660  
Name: VIỆT NAM  
DOB: 14/06/1995  
Gender: UNDEFINED  
Address: 24 Pham Ngoc Thach, Phường 9, Thành Phố Vũng Tàu, tỉnh Bà Rịa Vũng Tàu  
Hometown: tỉnh Tây Ninh  
Issue Date: 17/07/2010  
Issue Place: Bà Rịa - Vũng Tàu | Matched: TRUE  
Similarity: 0.77 |
| a9fd7571-b4a7-4409-b6c9-0f6f5f378d | ![Image Type: FRONT (99.75%)](#) ID Type: CMND (98.82%) | ![Image Type: BACK (99.42%)](#) ID Type: CMND (98.46%) | ![Image Type: SELFIE (99.98%)](#) | ID Number: 024932301  
Name: ĐỨC ANH NGHỊ  
DOB: 19/06/1990  
Gender: UNDEFINED  
Address: 200140 Lam P12 Bt Tp HCMINH  
Hometown: tỉnh Quảng Ngãi  
Issue Date: 09/09/2008 | Matched: TRUE  
Similarity: 0.75 |
% Success At each eKYC Step

- Step 0 - Create Request: 100%
- Step 1 - Submit ID Front: 35%
- Step 2 - Submit ID Back: 33%
- Step 3 - Submit Selfie: 28%
- Step 4 - Finish eKYC: 23%
TRAINING – CORE NECESSITY
IMPLEMENTING DIGITAL IDENTITY – HUMAN NEED TO BE IN THE LOOP!
Thanks for Listening

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http://trueid.ai/