

SOME REFERENCES



Biometric capture & authentication (10m + per day)



Largest biometric project in world, 1.2bn people enrolled



ID capture + biometrics, enrolment and card activation



Multi purpose authentication platform, 300K trans / day



eKYC, Motion Code, Apple Pay



Biometric payments (F-code card, IDEMIA wave), dCVV validation



Biometric capture in branch & authentication (e.g. at ATM)



Digital identity and authentication for Dutch govt.



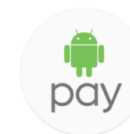
Digital identity and authentication for UK govt.



Digital online contracting for bank services



Enrolment of JCB cards into Apple Pay in Japan



Integration into Samsung Pay, Android Pay and multiple 'issuer pay' wallets. Wearables



eSIM, Subscription Biometric enrolment



ID capture + biometrics, enrolment



Orange France simplifies eSIM subscription management thanks to IDEMIA's solutions

The platform provided by IDEMIA allows the telecom operator to offer ID Proofing and activation credentials to the end-customer and their consumer device “on demand” and over-the-air.



Key Figures

300K+

activations since
September 2017

2017

project start



PROJECT SCOPE

IDEMIA simplifies Orange's eSIM subscription management with a new GSMA-compliant subscription management solution, offering France's #1 mobile network operator features such as:

- › **Management and storage of eSIM profiles**, with ability to download them onto a variety of different eSIM devices.
- › **Remote SIM procurement and provisioning**, during which the technology connects the smartwatch to the Orange network without the need of a physical SIM card.
- › **A simple way to automatically onboard roamers** through the Orange application using IDEMIA ID Proofing solution.

IDEMIA's eSIM solution has minimal impact on Orange's existing systems and allows for faster time-to-market, enabling Orange to **launch support for connected devices quickly and seamlessly**.

CLIENT BENEFITS

- › Lightweight, scalable, and future-proof approach capable of adapting to future eSIM use cases
- › Customization to comply to Orange's existing systems
- › Easier management and storage of eSIM profiles

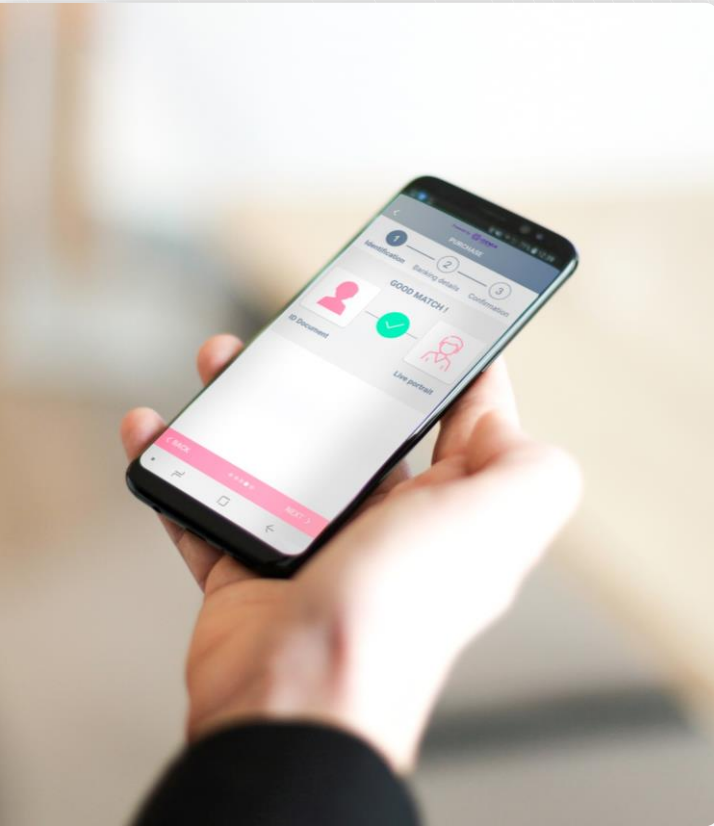
END-USER BENEFITS

- › Instant access to cellular services and seamless connectivity from eSIM-capable devices anytime, anywhere
- › Ability to make calls and texts from a smartwatch or other eSIM device
- › Support for iOS and Android devices



Polish affiliate of a Pan-European online banking group

Enabling bank account opening via mobile phone



PROJECT SCOPE

With IDproof, the Polish online bank enables:

- Its new customers to open an account from their mobile app.
- ID document capture and authentication is done via mobile.
- Facial authentication against ID document portrait with liveness detection is performed
- Existing customers to re-register their identity by uploading their ID document from their PC when required.

CLIENT BENEFITS

- › Engage with new and younger audiences
- › Onboard unbanked customers
- › Enhance security and privacy

END-USER BENEFITS

- › Bank account opening can be done via mobile
- › Simplified banking process

Key Figures

2020
Deployment

OVER 850K
Transactions since
2020



SECURING BANKING TRANSACTIONS THROUGHOUT ARGENTINA

Facial authentication to secure online transactions for more than 30 banks



PROJECT SCOPE

More than 35 banks throughout Argentina are relying on the Red Link platform to validate online transactions. The platform includes IDEMIA's front end (Capture SDK), and backend servers (WebBioServer and WebDocServer) with top ranked algorithms to ensure the best quality of facial recognition and liveness detection.

The whole KYC process is covered using IDEMIA components: on-boarding including ID Document verification and facial enrollment, then transactions using facial authentication. Everything is embedded in the Red Link mobile app, sold to a large number of banks throughout Argentina.

Xelios Biometrics, an IDEMIA partner for more than 20 years located in Spain and Argentina has performed the integration and hosted the solution on premises in Red Link datacenter:

FOR ONBOARDING:

- › Document authentication is done through ID document capture taken using a mobile phone
- › Facial authentication against ID document - portrait with liveness detection is performed

FOR BANK OPERATIONS:

- › Liveness capture and 1-to-1 authentication for each transaction

CLIENT BENEFITS

- › Fraud risk reduction
- › Security and robustness of the solution

END-USER BENEFITS

- › Secure transactions, in confidence
- › Easy to use, uniform layout for all major banks

KEY FIGURES

2023

Contract signature

≈ 200 K

Transactions per month



Merchantrade Money

IDEMIA provides a eKYC solution to the largest money services provider in Malaysia to ensure trusted digital remittance provisioning



PROJECT SCOPE

In June 2018, Merchante Money began issuing Visa prepaid cards and launched their digital wallet for foreign exchange.

With plans to expand their digital remittance capabilities, as well as expand their virtual banking offer, Merchante Money was in need of a eKYC solution capable of supporting high volumes of identity verifications, while ensuring full compliance with their local regulations.

IDEMIA has provided them with IDproof:

- Document authentication is done through ID document capture taken using a mobile phone
- Facial authentication against ID document portrait with liveness detection is performed

CLIENT BENEFITS

- › Trusted eKYC solution
- › High volumes of ID verifications can be performed through IDproof

END-USER BENEFITS

- › Significant reduction in the time needed to accept and access remittance payments made from abroad
- › Ability to access and spend funds without any need to visit a physical branch
- › Seamless user journey and verification process

Key Figures

2020
Deployment

≈ 40K
Transactions per year



Africa's sixth largest financial institution

Complete KYC solution for secure online bank account opening



PROJECT SCOPE

The Africa's sixth largest financial institution has trusted IDEMIA to set up an entire KYC process in order to ensure a secure online bank account opening. The program was deployed in the Moroccan affiliate of the group.

The whole KYC process is done remotely via a user's device (PC or mobile), thus simplifying the account opening process for the individual, while responding to the growing need for touchless, remote solutions.

IDEMIA has provided IDproof:

- Document authentication is done through ID document capture taken using a mobile phone
- Facial authentication against ID document portrait with liveness detection is performed
- Contract digital signature

CLIENT BENEFITS

- › Compliance with local Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) regulations
- › Compliance with compliance with local Data Privacy regulation (CNDP)

END-USER BENEFITS

- › Reduction in the time and resources needed for manual onboarding and verification
- › Simplified and fully remote bank account opening

2020

Contract signature

≈ 230K

Transactions per year



Leading European mobile operator

Traveler's digital onboarding experience (eKYC + eSIM)



PROJECT SCOPE

The mobile operator wanted to offer a full digital onboarding experience for travelers equipped with an eSIM-enabled smartphone. Thanks to IDproof and IDEMIA Smart Connect platforms, the customer journey unfolds as follows:

- The traveler arrives at the destination airport and wants to get a local mobile tariff plan from the operator. They turn on wifi and either scan a group QR code displayed by the mobile operator or directly go on the operator mobile app
- The traveler chooses their preferred tariff plan
- The traveler enters their payment details
- The traveler performs a self KYC using their passport and a selfie
- Once their identity is verified, the payment is validated
- The eSIM profile is downloaded on the mobile, and activated

CLIENT BENEFITS

- › Trusted eKYC solution (SDKs for document and face capture)

END-USER BENEFITS

- › Improved traveler's onboarding experience
- › Easy self-KYC registration

Key Figures

2023

Production run



OKLAHOMA EMPLOYMENT SECURITY COMMISSION



PROJECT SCOPE

Unprecedented rise in unemployment claims during pandemic resulted in billions in fraud and identity theft. OESC agency has implemented a mandatory identity verification process for PUA filers leveraging IDEMIA cloud-hosted ID&V platform.

Key Points

40%
REDUCTION IN
FRAUD

CLIENT BENEFITS

- › Drastically reduced fraud
- › Fast onboarding process of legitimate applicant

END-USER BENEFITS

- › Fast and easy to use Online onboarding service
- › Get their benefits much faster