

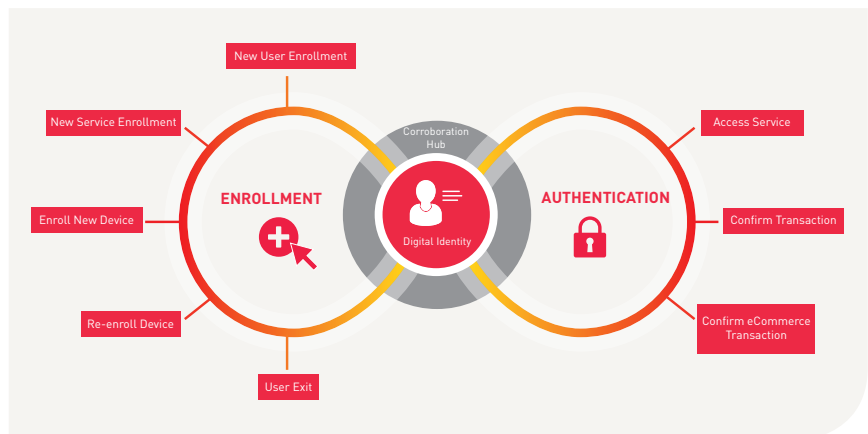


Gemalto IdCloud KYC

Cloud Services to manage Risk Mitigation for Banks

KYC: ID Verification for user enrolment and critical transactions confirmations

Gemalto Digital Banking is a set of **SaaS services** managing the entire lifecycle of a user, from enrolment to the service to authentication for day to day usages and critical transactions confirmations. A typical customer journey is an assembly of different service modules and Banks constantly add new capabilities accessible by their user via all their digital channels. The Cloud brings flexibility and cost efficiency for the Bank to setup new services and the elasticity to scale up resources to respond to usages peaks.

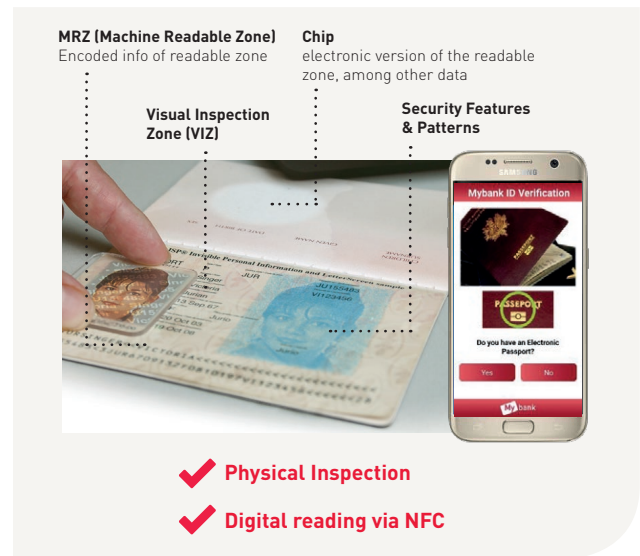


Banks can **orchestrate** complete customers' journey via **IdCloud SaaS Services** assembling different modules from three main categories: KYC, Fraud Prevention and Strong Authentication



KYC ID Verification

Gemalto brings its expertise into ID documents issuance with embedded security features for Banks to perform unrivalled document verification. Combined with Biometric Authentication and Risk Management solutions, Banks can mitigate the risks for onboarding new customers and validating critical transactions. Gemalto provides best in class **identity verification** and **biometrics** using advanced **facial recognition** combined with **liveness detection**. That allows banks to make sure that the document is genuine and belongs to the physical person going through the process. **Gemalto IdCloud KYC services** enable the Bank to define its security rules for digital identity enrollment. Multiple verification steps can be combined to comply with **regulations** such as **AML** (Anti-Money Laundering) or local regulations. Automated checks as well as manual inspection or video call verification can be orchestrated via Gemalto IdCloud KYC.



1 Document Verification

GRAPHICAL ELECTRONIC

2 Biometric Authentication

FACE FINGERPRINT

3 Risk Assessment

PEPS
Sanction lists
Other...

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