Gemalto ID Verification for banks

Identity verification for new customer enrollment on digital, physical, and unattended channels

Verify your customers' genuine identity with frictionless ID document forensics and biometric checks, optimized for digital banking.

Gemalto ID Verification

New generations of consumers want to handle the vast majority of their banking needs on digital and unattended channels, so that any interaction is frictionless and fast.

As a result, banks are consistently seeking solutions to increase their reach, engage their customers and meet them on the digital channel of their choice. Cost reduction is a secondary motivation, as in-branch service proves to be ten times more expensive than remote channels.

But both recently reinforced AML and KYC regulatory compliance and risk management considerations dictate you thoroughly verify the identity of customers before enrolling them as new clients or subscribing them to a new service. Doing so manually poses a challenge, considering the huge number of ever-changing state and government issued IDs in the United States and Canada.

> Gemalto ID Verification is the solution for financial institutions looking to deploy a fast, convenient and compliant identity verification solution, which guarantees consistency across branches and self-service digital channels.

Before Background Check: Identity Check

Background checks can be worthless if the ID document or personal information presented is forged or stolen. If the document is verified before the routine background check, banks can be sure the identity document presented is both valid and that the person presenting it is indeed its rightful owner.

Real-Time Automated ID Forensics

With Gemalto ID Verification, mobile phones, tablets, self-service kiosks and professional scanners can all be used to capture an ID document – such as a driver's license – and verify its validity. We process and verify all passports, driver's licenses, and government or state issued IDs against the world's largest repository.

Our solution provides unrivalled accuracy in identifying fraudulent IDs, performing more than 50 forensic document checks for document integrity, security features and data consistency – all within seconds. Gemalto ID Verification uses OCR technology and MRZ reading to capture data from the ID and a state-of-the-art engine to verify its validity.

Biometric Recognition

After verifying the authenticity of the ID document, Gemalto ID Verification can perform a biometric check. By using a live facial recognition match test against the ID photo, we make sure the customer is indeed the person whose photo appears on the ID. The ID verification result can be further used to assess the risk related to this customer through automatic checks in control lists.

Automatic Form Fillout

If the assurance level is sufficient, the data captured from the ID document can be populated into the enrollment form or back office systems. Automatic form fillout minimizes any further effort on the customer's side and helps minimize manual errors.

For audit purposes, the solution generates identity verification reports and stores them according to regulation.

Identity document verification ✓	Automatic form filling
Customer authentication ✓	Identity verification report
Risk assessment ✓	

IDENTITY VERIFICATION   **ENROLLMENT FACILITATION**

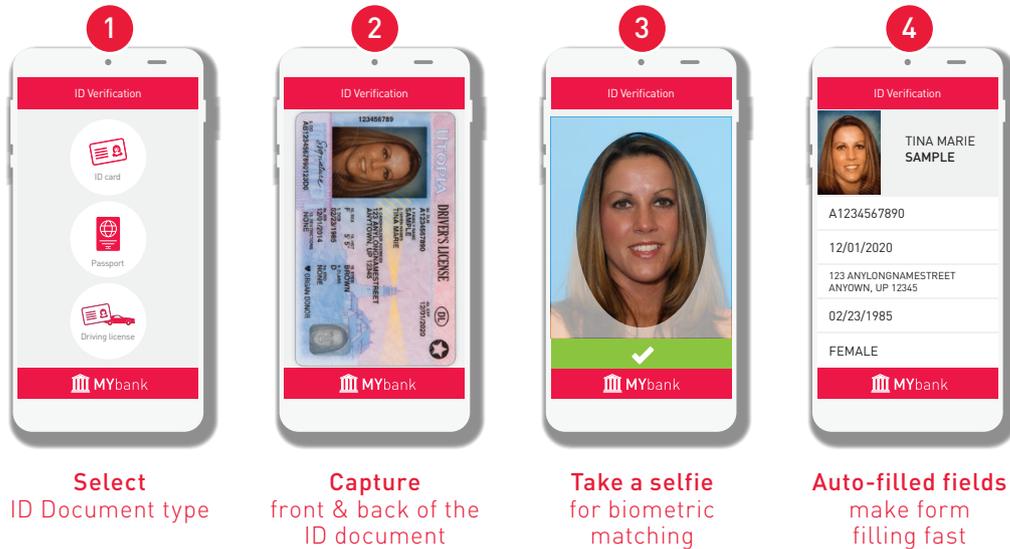| Traditional KYC Process	Gemalto ID Verification
ID verification **onus is on employees**: error-prone, inconsistent, costly	**Automated, accurate and consistent**
Manual and time consuming	Document authenticity is checked **within seconds** and enrollment form is auto-filled
ID verification can only take place **in-person at the branch**	ID verification can take place **on any connected device**

Gemalto, the worldwide leader in secured ID document issuance

Gemalto is the world's #1 manufacturer of secured identity documents for governments, according to ABI Research in 2015. We interact with worldwide experts in identity fraud on a regular basis and maintain the most up-to-date proprietary database of ID documents.

Gemalto is the proud trusted partner of the United States government for ePassports, Department of Defense for ID cards, and state and province motor vehicle administrations in more than 10 U.S. and Canadian jurisdictions. Our expertise and reach makes us the most qualified partner for your ID Verification needs.

1

Select
ID Document type

2

Capture
front & back of the
ID document

3

Take a selfie
for biometric
matching

4

Auto-filled fields
make form
filling fast

Producing the ID documents of tomorrow
Gemalto not only produces the ID documents of today, but is at the forefront of the transformation to the digital or electronic documents of the future. As of 2016, Gemalto is leading a pilot for digital driver's licenses with NIST and four US jurisdictions.

Leveraging the world's largest document library
Our document library of over 5,000 documents is routinely enhanced, adding new IDs and improving upon existing ones, to further ensure the highest level of assurance and coverage.

Examining ID document authenticity from A to Z
Our ID verification solution never stands still in terms of the technologies we employ to verify document authenticity. We examine microprint and security threads, special paper and ink, seals and holograms, patterns and geometric settings, and data consistency.

Proven expertise in encryption, security and privacy
Verifying the identity of customers involves the processing of PII. Our solution provides best-in-class management to keep customer data safe. All data is encrypted and never stored on the edge device, nor by Gemalto after verification. As an expert in encryption, security and

privacy schemes, we have implemented scores of secure systems across the world and operate critical identity verification services for our customers (SaaS).

Award-winning technology
Leading public and private organizations trust Gemalto with their ID verification needs. Gemalto ID Verification has won the Frost & Sullivan 2014 leadership award for Border Control and Biometrics, GSN's 2015 Homeland Security Award for Best Identity Management Platform, and ACT Canada's 2016 IVIE Award for privacy by design.

Gemalto ID Verification is part of a comprehensive suite of authentication solutions, which can be leveraged when verifying user identity for sensitive transactions.

Find out more at:
http://www.gemalto.com/financial/ebanking

SIEZING DIGITAL ID OPPTORUNITIES. Gemalto is the global leader in digital security, bringing trust to an increasingly connected world. We deliver easy-to-use technologies and services to businesses and governments, authenticating identities and protecting data so they stay safe. Gemalto enables services in personal devices, connected objects, the cloud and in between.

In North America, Gemalto has more than 1,400 employees across 14 sites, dedicated to the digital transformation of the financial services, government, enterprise and telecom sectors.

As financial activities increasingly go digital, Gemalto ID Verification helps financial institutions create fast, frictionless and secure customer experiences, while fulfilling strict regulatory requirements. Our next generation technology for in-branch and digital enablement helps increase customer engagement and retention.

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security to be free