ID Proofing, Identity Verification & eKYC
For validating identities to prevent liability and fraud, IDmission combines standards compliant security with passive liveness detection. Invisible by design, it applies biometric science to create security that doesn’t get in the way of doing business.

Used in finance, ecommerce, the sharing economy, and regulated industries, IDmission establishes true identity without compromising the user experience.

Delivered as a mobile and cloud solution, or as technology components for advanced developers, IDmission creates powerful security for customers and communities in a fraud filled world.

Over 50 large financial institutions around the world use IDmission for ID proofing, identity verification and eKYC. Our customer base includes, Western Union, Santander Bank, KBZ Bank (Myanmar), Banco Atlantida (Honduras), Banco Afirme (Mexico) and Republic Bank (Trinidad and Tobago).

Industry analyst Gartner recognizes IDmission as a leading provider of Identity services. Forrester named IDmission as one of the 3 key emerging technologies for financial services.
Reasons to choose IDmission

**Simple**
- Easy for End User: Artificial intelligence assures ease of use for ID capture and selfie capture using passive liveness detection. Liveness is detected while taking a regular selfie, no user action required (no blink, no zoom, no head turn).
- Easy for Developers: Our mobile / web SDKs and APIs make it extremely easy for your developers to integrate into our technology.
- Easy for Business: Flexible business model with no prepay or minimum commitments.

**Global**
- Support of identity documents from over 200 countries; this includes some 4,000 different types of identity documents including passports, drivers licences, national ID cards, residence ID cards, voter ID cards etc. Data is extracted automatically by OCR and by reading barcodes and machine readable zones (MRZ). Multilingual documents are supported.

**Certified Secure**
- ISO/IEC 30107-3 test passed for Presentation Liveness Detection (PAD). The tests were conducted by NIST/NVLAP (NVLAP Lab Code: 200962) certified test lab. Biometric engine is NIST certified for face, fingerprint, voice and iris matching. The infrastructure is secure and safe with PCI-DSS certification.

**Comprehensive biometrics**
- Support of fingerprint, face, voice and iris biometrics. Users can be enrolled and subsequently authenticated using their biometrics. Biometric deduplication ensures that one person can enroll only once as a customer or employee into the biometric database.
ID Image capture: Simple, Fast, Effective
AI analyzes image quality in the video. Lighting, focus, glare are calculated for each quadrant and the user is provided feedback in case of unsuitable conditions. Images from screenshots, electronic photo of ID documents, color or black and white photocopies are rejected in real time. When all image conditional are optimal the ID image is captured automatically.

Data Extraction: Accurate
Data from the front of the ID is extracted using OCR. Fonts, formats and check digits and security features are verified. Data is extracted from barcodes and machine readable zones (MRZ) and compared to the OCR data. AI helps detect ID tampering.
Data extraction and validation

AI operates on the video stream on the device. Detects ID edges, computes, focus, glare and lighting. Real ID cards are distinguished from photo copies, screen shots and fakes from card printers.

- Extract Address, ID numbers, dates. Verify formats and check digits.
- Verify faces
- Verify Gender
- Extracted name matches on front and back and barcode
- Examine and confirm national emblems and security features.
- Check digit verification on ID numbers, MRZ and Barcode
Passive Liveness Detection: Simple, Fast, Effective
AI analyzes image the selfie for liveness, no user action is required: No smile, no blink, no head turn, no zoom; just put you face in the oval and it is captured only if it is a live person and not a spoof. Third party tested to meet the standards of ISO/IEC 30107-3 for Presentation Attack Detection.

Face Matching: Simple, Fast, Effective
The live selfie is matched against the photo on the ID document automatically. Once enrolled, selfie biometrics can be used to authenticate identity for access to any service. Biometric deduplication during enrollment can ensure that one person can enroll only once into the database.
We support face, fingerprint, voice and iris biometrics. The biometric database can be built using any of these biometrics or any combination thereof. Multimodal biometrics (a combination of face and fingerprint, for example) can be used to provide extremely strong identity authentication. Biometric deduplication during enrollment can ensure that one person can enroll only once into the database.
Additional features available

- Signature capture
- Video recording with biometric face matching
- Video conference with biometric face matching
- Voice recording with biometric voice matching
- Location capture
- Reading Barcodes, QR Codes
Integration Options

Mobile SDK
Easily integrate ID and Identity verification into your mobile apps with the Mobile SDK. Available for Android and iOS.

Web SDK
Easily integrate ID and Identity verification into your web page using an iFrame or our Web SDK.

API
You can send us your ID and selfie over an API for ID and Identity verification.
### eKYC processing statistics from the real world

<table>
<thead>
<tr>
<th></th>
<th>Auto Processing results</th>
<th>Comments</th>
<th>After Manual Review</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Number of Transactions</td>
<td>16,337</td>
<td>Actual transactions performed by a global FI in Latin America</td>
<td>16,337</td>
<td>No change after manual review</td>
</tr>
<tr>
<td>Approved (with no human intervention)</td>
<td>15,999</td>
<td>Processing time under 30 sec</td>
<td>16,020</td>
<td>Manual review changed status of 21 transactions</td>
</tr>
<tr>
<td>ID Type Mismatch</td>
<td>256</td>
<td>This is caused by user error. One type of ID is indicated but a different type of ID is captured.</td>
<td>256</td>
<td>No change after manual review</td>
</tr>
<tr>
<td>ID Back not found</td>
<td>50</td>
<td>User Error where front of ID is presented when back is requested</td>
<td>50</td>
<td>No change after manual review</td>
</tr>
<tr>
<td>Selfie to ID not matched</td>
<td>7</td>
<td>Auto face matching found 7 mismatches</td>
<td>0</td>
<td>False Rejection</td>
</tr>
<tr>
<td>Security Features invalid</td>
<td>6</td>
<td>Auto processing found 7 possible tampered IDs</td>
<td>0</td>
<td>False Rejection</td>
</tr>
<tr>
<td>Expired IDs</td>
<td>9</td>
<td>Expiry date was in the past</td>
<td>9</td>
<td>No change after manual review</td>
</tr>
<tr>
<td>Suspected Tampered</td>
<td>10</td>
<td>Auto processing flagged these as possibly tampered</td>
<td>2</td>
<td>8 were falsely rejected</td>
</tr>
</tbody>
</table>
IDmission provides biometric eKYC and account opening to KBZ Bank and KBZPay for their agents and customers. Biometric deduplication is a key fraud detection and fraud prevention feature implemented by IDmission.
Over 70 Million Customers Served Digitally
For additional KYC/AML verifications, we can connect your data to any 3rd party KYC/AML provider using the Junctions module.