# INNOVATRICS

**Datasheet**

# Digital Onboarding Toolkit

Full Technology Stack for Remote Identity Verification

# Innovatrics Digital Onboarding Toolkit (DOT) is a full technology stack for developing remote identity verification applications.

DOT's components include NIST FRVT top-ranked facial biometrics, identity document verification, and iBeta Level 2 accredited liveness detection. Each component is developed in-house and well-documented for easy integration.

Digital Onboarding Toolkit allows the storage & management of customer biometric data for authentication and identity fraud prevention. Our technology has been successfully deployed in large-scale, mission-critical biometric solutions for governments and enterprises around the world.

## Identity Verification Technology for Solution Providers and Developers

Digital Onboarding Toolkit offers a complete set of well-documented server-and client-side SDKs & APIs, which makes it easy to integrate industry-leading biometrics into your mobile and web apps and solutions.
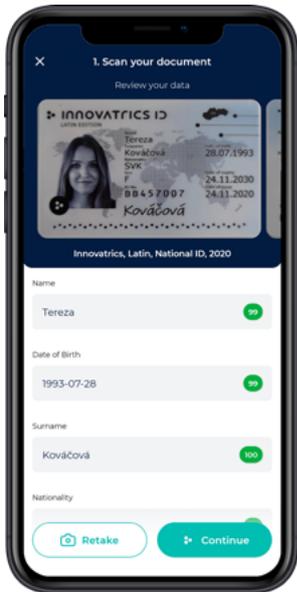
**1**

**Document Verification**
- ID Auto-Capture
- AI-Powered OCR
- Automated ID Classification
- Biometric Verification & Data Consistency Check
- Document Authenticity Validation

**2**

**Face Verification & Liveness**
- Face Auto––Capture
- Face Verification
- Liveness Detection

**3**

**Identity verified in less than 1 minute!**

**Proven Track Record of Trusted Identity Verification Projects**

vodafone · HOME CREDIT · TB TATRA BANKA Member of RBI Group · SOFTEC · O₂ · Electronic IDentification · Daltrey When trust matters. · asseco CENTRAL EUROPE · ERSTE Group · CertiSign

# Full Technology Stack from a Single Vendor

With our expertise in AI and biometrics, we have developed all the key components of DOT in-house. You can choose and combine DOT components and integrate them easily via API with other components to suit your own needs. DOT can be either deployed on-premise or served by Innovatrics in the cloud.

## Identity Document Verification

### Seamless Auto-Capture Component

Auto-capture components guide users to take a photo of their ID with the best possible quality for OCR.

### AI-Powered OCR & Automated ID Classification

Supporting a wide range of alphabets, DOT's OCR technology extracts biometric & biographic data from an identity document.

### Biometric Verification and Data Consistency Check

DOT also extracts a holder's photo on the ID for biometric verification. To validate the data extracted by OCR, data are cross-checked against data in MRZ and/or RFID chip.

### Document Authenticity Validation

Our document verification SDK also detects some of the most common document fraud attempts.
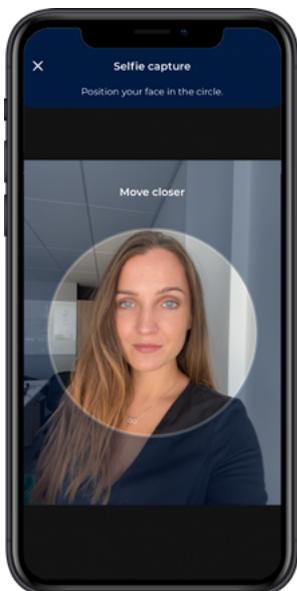
## Face Verification

### Selfie Auto-Capture

With pre-confi gured quality parameters working in the background, we make sure the selfie is captured automatically when suitable for biometric identity verification.

### Face Verification

To biometrically verify that the ID belongs to the same person, our facial recognition algorithm compares a holder's photo on the ID with a selfie of the user.
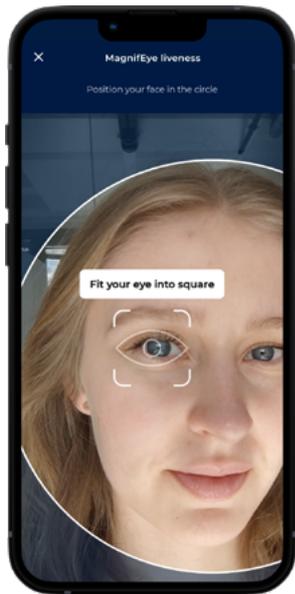
# Liveness Detection

## Identity Fraud Prevention

Comprising several neural networks, our liveness detection is trained to detect various types of presentation attack vectors, like print, display and 3D mask attacks.

We incrementally improve and update our algorithms to keep them capable of detecting regularly evolving spoof attacks and preventing fraud while making sure they are not ethnically, racially, or gender biased.

## Well Balanced User Experience and Security

We have fine-tuned our liveness detection offering to fit any use case. With different types in our portfolio, you can choose the best option possible for the specific requirements of your clients. Designed to balance security and user experience, you can opt for one of our liveness checks:

| Type | Use-Cases | Benefits |
|---|---|---|
| Passive Liveness | Requiring the highest **completion rates** | • Optimized user experience<br>• Instant results<br>• No capture component needed |
| Smile Liveness | Requiring moderate **user involvement** | • Little or no user experience trade-off<br>• Fast and easy to complete<br>• Positive emotion :-) |
| MagnifEye Liveness | Requiring the highest levels of **security** | • The best FAR/FRR ratio<br>• Active user involvement<br>• Multiple frames evaluated |

# Trust Platform Identity Management

DOT Trust Platform combines industry-leading facial biometric technology with a powerful identity management system for comprehensive remote identity verification.
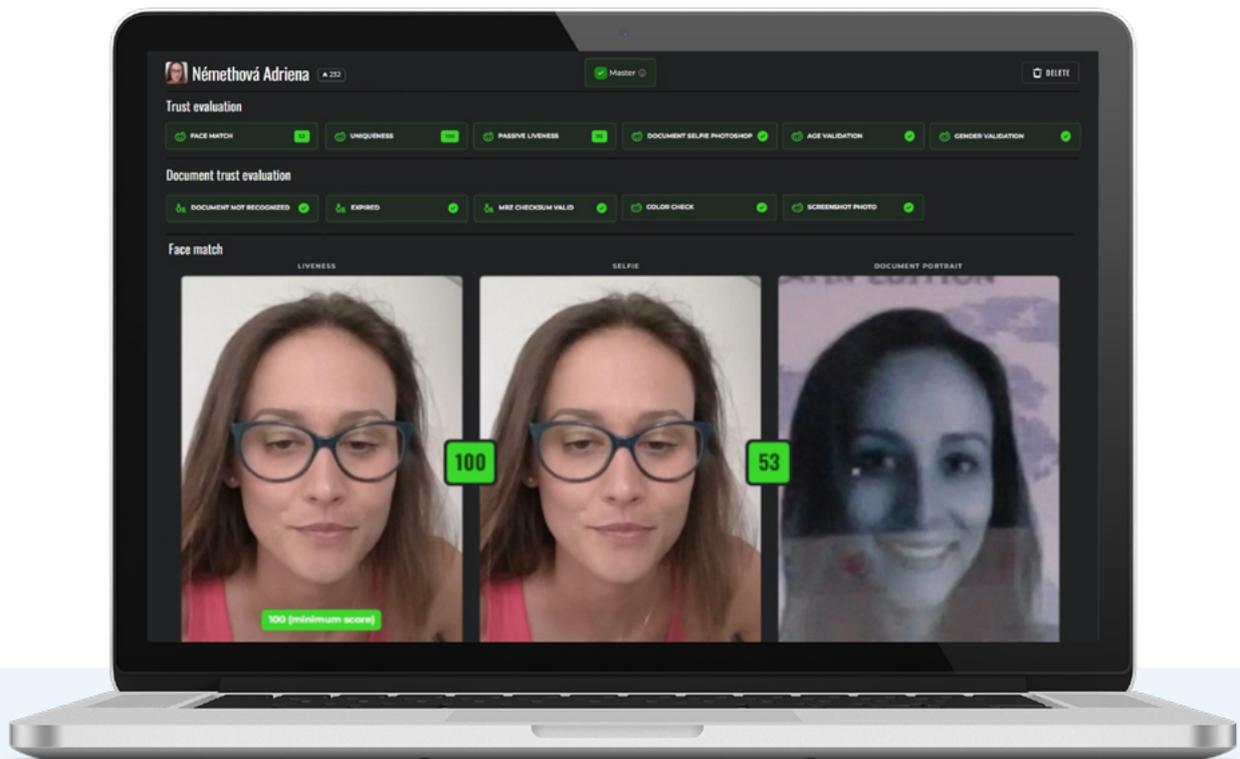
## Identity Trust Evaluation

DOT Trust Platform calculates different Trust Factors to assess the credibility of each onboarding. Based on Trust Factors evaluation, the onboardings can be automatically approved, rejected, or sent for further human inspection for a decision to be made.
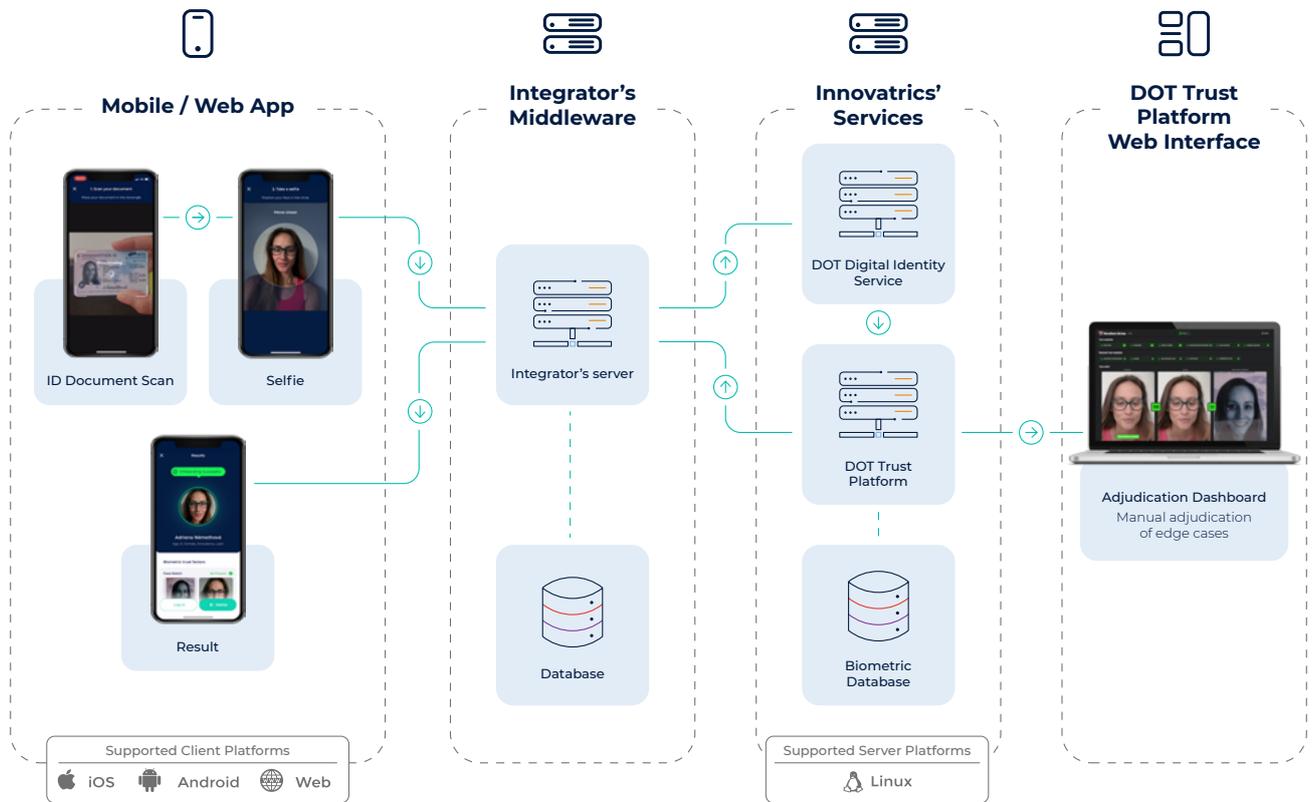
## Biometric Duplicate Search

To detect potential fraud, DOT Trust Platform searches face images captured during onboarding against databases of blocklisted users, known fraudsters, or all previous onboarding sessions.

## Data Inspection & Manual Decisioning Dashboard

Inspect identity document and face images collected during onboarding in order to adjust the automatic Trust Factors evaluation or for auditing and providing evidence.

# DOT Integration into Identity Verification Solution



**Mobile / Web App**

ID Document Scan

Selfie

Result

Supported Client Platforms

 iOS  Android  Web

**Integrator's Middleware**

Integrator's server

Database

**Innovatrics' Services**

DOT Digital Identity Service

DOT Trust Platform

Biometric Database

Supported Server Platforms

 Linux

**DOT Trust Platform Web Interface**

Adjudication Dashboard
Manual adjudication of edge cases

# Hosting of DOT Digital Identity Service

### Hosted service

With Digital Identity Service hosted by Innovatrics, you can directly integrate remote identity verification with the running instance, saving precious time and resources with the installation and maintenance of the service.

Moreover, Digital Identity Service saves cloud and personnel costs in your organization as you can get hosting costs as low as a cent per transaction.

### On-premise installation

Installing the Digital Identity Service, you get full control over its management and data processing. As you are not sharing any personal data outside your organization, you are compliant with the data protection policy.

# NIST Top-Ranked Facial Recognition Built In-House

Consistently among the fastest and most accurate in NIST FRVT benchmarks, our face recognition algorithms have been deployed in some of the largest biometric projects in the world. With our own R&D Center and close cooperation with universities and research institutions, you have immediate access to innovations that are at the forefront of biometric research and technology.

NIST/FRVT

## NIST

**Innovatrics Ranks as Top Performer**

# Use Cases

Since we develop and own all our technology, DOT components can be used and configured to suit the specific needs of our partners, no matter what field. DOT is trusted by governments and businesses worldwide and has been used in various use cases, such as customer onboarding, ID data extraction, driver registration, employee registration, document issuance, visa issuance, SIM card registration, and bank account opening.



### Banking & Consumer Finance

Verify and register customers remotely via mobile app or web using DOT. Our facial recognition technology makes it a reliable biometric registration system for the banking and financial sector.



### Sharing Economy

DOT will verify your users' identity not only upon sign-up to your services but every time they log in to their account. The whole process is paperless and completely online.



### Telco

Onboard new customers remotely while complying with regulatory demands for reliable identity verification.



### Insurance

Activate policies, authenticate clients, and process claims securely while protecting your organization from identity fraud.



### Gaming Industry

Verify the identity and age of the gamers to comply with regulatory requirements and prevent online gaming fraud.



### eGovernment

Establish seamless and entirely digital citizen journeys with reliable biometric identification.

## About Us

We are an independent EU-based provider of multimodal biometric solutions. Our algorithms consistently rank among the fastest and most accurate in fingerprint and face recognition. Since 2004, we have partnered with all types of organizations to build trusted and flexible biometric identification solutions. Our products are being used in more than 80 countries, benefiting more than a billion people worldwide.

## Contact

Sales@innovatrics.com
www.innovatrics.com

**Brasil**
+55 11 4210-5185

**USA**
+1 404984-2024

**Slovakia (HQ)**
+421 2 2071 4056

**Singapore**
+65 3158 7379

## Try our demo:

| | | |
|---|---|---|
| **dot.innovatrics.com** | **Innovatrics DOT** | **Innovatrics DOT** |
| Web version | Android app | iOS app |