

# Kofax Mobile ID

## Intelligent Automation for Onboarding

Automatically extract and validate information and documents such as driver licenses, passports, and international IDs to open accounts, onboard customers and more.

### FRICTIONLESS MOBILE ONBOARDING

Kofax Mobile ID™ enables you to onboard and verify more customers faster with instant application prefill and forensic authentication services. In your pursuit of solutions that satisfy the market's growing expectation of simplicity and convenience, consider this: you can now offer a customer onboarding process as fast and simple as asking your customer to take a picture of his ID with his mobile device. What once took hours of paperwork and manual intervention can now be done in about 10 seconds. No pen, no paper, a fast and frictionless customer onboarding experience.

### STOP FRAUD AND ENSURE KYC AND AML COMPLIANCE

The smartphone affords criminals a new channel to perpetrate fraud and launder money. Banks, payments processors, and money transfer platforms must be resolute in their efforts to stop fraud and meet Know Your Customer (KYC) and Anti-Money Laundering (AML) compliance requirements. Because customers are increasingly using their smartphone for managing their finances, and financial institutions may never meet their customers face-to-face, governments continue to amplify their requirements for KYC and AML compliance.

### OVERVIEW OF TECHNOLOGY AND FEATURES

Kofax Mobile ID, ID verification and facial recognition work together to ensure compliance and curtail many types of fraud. For example, a criminal could steal a smartphone or hack into a

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## PRODUCT SUMMARY

mobile account with the intent of transferring money, but they will be stopped cold if facial recognition is used as a second factor of identity verification. This technology can also be used to eliminate social security and other types of government benefits fraud.

With Kofax Mobile ID you have three capability levels to build your customer experience and ensure integrity of the process.

- ◆ ID capture for frictionless form prefill for quick and efficient
- ◆ ID verification to determine if the ID is real and unaltered.
- ◆ Facial recognition to ensure applicant in possession is the owner of the ID.

## HOW IT WORKS

1. The applicant takes an image of the ID with their mobile phone and data is extracted to prefill the form. Data can be extracted either on the server or on the device with our market leading on-device OCR technology.
2. An image of the ID is sent to the verification server in parallel, and our verification technology determines if the ID is real or fake. If the ID is verified as real, the applicant is asked to take a live picture of their face, and the facial recognition engine compares their live picture to the picture on their ID.
3. If the two images match, the applicant can move forward with the onboarding process. If ID verification or facial recognition fail, the applicant falls out of the process and is usually asked for further documentation.

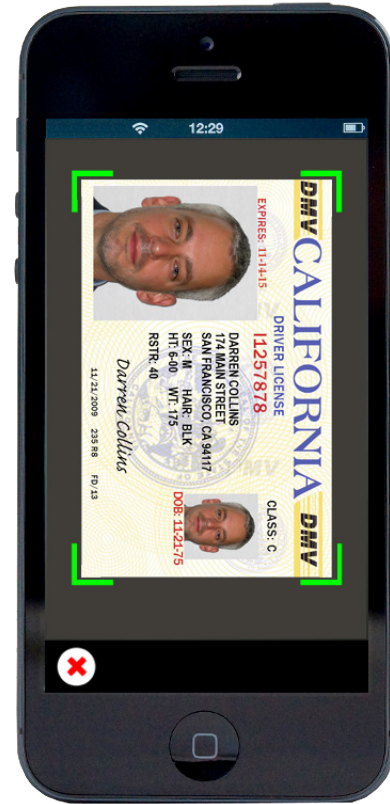
## FEATURE OVERVIEW

Overall usability is enhanced through an optimized capture experience that provides on screen capture guidance and auto-capture functions to provide your customers with a great experience, enabling your users to capture the best image possible the first time, and every time thereafter.

An altered or fraudulent document is rejected, stopping a potential fraudster in their tracks. Unlike other solutions that rely on humans to review the ID and make a decision, this advanced forensic technology is 100% automated and performs thousands of security checks in seconds, keeping applicants engaged so they complete the process.

The three capability levels provide and perform a variety of functions to ensure integrity of the process.

- ◆ **Kofax mobile ID capture** for frictionless form prefill for quick and efficient onboarding
  - ◆ Advanced extraction engine prefills forms with data from driver licenses, national IDs, passports in real-time



*With just a photo, information is automatically extracted and entered into your mobile app to accelerate and simplify virtually any information-intensive business process.*

- ◆ Extracts and parses data from bar codes and MRZ (machine readable zone) to compare the barcode on the back against information extracted on the front
- ◆ Supports on-device optical character recognition (OCR) and server OCR; on-device OCR extracts data from the ID without a connection to the server
- ◆ **Kofax mobile ID verification** uses forensic technology to determine if the ID is real and unaltered. When the document is authenticated you can be assured it is a government issued identity document.
  - ◆ Determines Image Integrity by detecting if ID has been digitally tampered
  - ◆ Tamper protection evaluates physical manipulation, patterns and placement of security features as well as data testing in barcodes (checksum)
  - ◆ Protect against fraudsters trying to change a face, hide key data, or attempting to falsify data
  - ◆ An automated, neural network, multi-layered set of imaging filters that detect a variety of items, including wear, damage, lighting and exposure effects, blur, pixilation, and quantization and compression effects.
  - ◆ Returns a pass/fail response in real-time
  - ◆ ID pattern and structure matching

## PRODUCT SUMMARY

- ◆ Document verification rating score and pass/fail test summary
- ◆ **Kofax facial recognition** ensures the applicant in possession is the owner of the ID
  - ◆ Liveness detection with auto capture ensures the applicant is taking a live picture; and advanced facial recognition technology works even if the applicant has reasonably aged or grows/removes facial hair
  - ◆ Liveness detection can differentiate between a live picture and a video
  - ◆ Automated technology compares the image of the applicant against the picture on their ID; if the image matches the applicant is authenticated as the owner if the ID.
  - ◆ This capability can be much better than alternative solutions that rely on humans to authenticate the applicant, as age and facial hair, which can change a person's appearance will not impact the accuracy of our facial recognition engine

## ADDITIONAL FEATURES

- ◆ **Security:** All images are stored in a secure location in the phones memory, not in the camera roll, and can be deleted anytime during the onboarding process; the camera roll can be locked, ensuring the applicant has real ID in front of them, and not a digital copy
- ◆ **Native App, Mobile Web, and MADP:** Supports Native App (iOS and Android), Mobile Web including WebRTC, and popular mobile application development platforms
- ◆ **Picture and signature extraction:** Saves the picture on the ID and the signature as an object file



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## THE KOFAX ADVANTAGE

Unlike point solutions, Kofax provides a comprehensive set of capabilities that enable you to optimize your customer experience and expand into new use cases without having to invest in new technology.

In addition to Mobile ID for onboarding, Kofax has pre-built solutions for:

- ◆ Enrolling customers for automatic bill payments
- ◆ Credit card balance transfer
- ◆ Payment card extraction to fund a new account or pay for goods or services
- ◆ Enabling customers to deposit checks

The Kofax suite of onboarding technologies includes everything you need to turn unknown applicants into trusted customers in a single mobile session. Since all Kofax solutions are developed to on the same platform, you can be assured that they work together. Custom data extraction projects are also supported, allowing you to develop custom solution to better service your customers and retain your intellectual property.

Kofax gets you to market quickly and helps you onboard more customers faster. It grows with your business at your pace, allowing you to lead with a digital onboarding solution that provides a great customer experience, and also digitize your business in stages, when it is convenient for you.

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Discover more about Kofax Mobile ID at [kofax.com](https://kofax.com)

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