



FICO® Identity Proofing

FICO® Identity Proofing gives organizations the power of mobile identity verification. As part of FICO's unified digital identity platform, FICO Identity Proofing provides a seamless method for validating identities during the customer onboarding process, and enrolling them as trusted entities.

State-of-the-art facial recognition, liveness detection, document capture, hologram detection, and real-time corroboration ensure organizations take a balanced approach to user experience, providing easy-to-use, integrated security across the customer lifecycle.



Stop fraud

By creating a strong trusted identity from the start.

Reduce costs

With end-to-end digital onboarding.

Meet and exceed regulatory compliance standards

Integrated eKYC to assess suitability and potential risks of illegal intentions, coupled with streamlined enrollment into strong customer authentication.

Automate real-time processes

Reduce customer inconvenience, diminish application abandonment rates, and improve approval time from days to minutes.

Deliver a great customer experience

From true digital onboarding to mutual and proportionate authentication on a unified platform, your customer will not only feel secure, they will be secure.

In the digital age, the nature of user security has changed. Customers expect an instant, frictionless, and protected experience. At the same time, criminals now exploit vulnerabilities in traditional controls. Organizations must move beyond the paradigm of passwords and out-of-wallet authentication to establish trust in an applicant or customer's claim to a digital identity and attributes of that identity.

FICO® Identity Proofing helps organizations establish a trusted digital identity without requiring face to face interaction in a fast, easy experience across a breadth of technical abilities, and enables the consumer progression toward "everything mobile". By allowing customers to take a "selfie" alongside their government issued ID, FICO verifies identities in real-time, by establishing Proof of Possession, Proof of Identity and Trusted Corroboration.

- **Proof of Possession:** Validating government identification data through document capture, legitimacy checks, and alteration detection.
- **Proof of Identity:** Facial capture coupled with liveness detection to ensure a legitimate selfie. Voice and fingerprint capture facilitate additional biometric authentication options for strong customer authentication.
- **Trusted Corroboration:** Machine learning based match between selfie and government picture and/or confirmation with third-party databases to affirm the validity of the individual.

Establishing a trusted digital identity

Over the last decade, ID cards have undergone a tremendous transformation: simple paper documents designed for single identification applications have given way to smarter documents. Through a combination of optical character recognition and machine learning, FICO Identity Proofing verifies identities by automatically extracting attributes — including the photograph from the ID — and analyzing the ID for legitimacy and consistency across various security features, including chips, holograms, bar codes, and machine-readable zones.

By correlating the extracted photograph against a selfie using FICO's proprietary biometric technology for facial recognition, organizations establish proof of identity and possession.

In addition to providing the highest standards of cryptographic methods to protect this data at rest and in transit, FICO offers sophisticated anti-spoofing technology to prevent attackers from using a substitute or altered picture or video. Often referred to as a liveness test, FICO's algorithms are based on a deep learning approach, making it both more secure and more robust than traditional liveness systems that use standard video techniques.

To ensure optimal performance, FICO has trained and tested the underlying algorithms with large data sets collected under real world conditions. By taking a user centric, natural approach to liveness detection, FICO Identity Proofing takes little to no effort from the customer to successfully enroll, ensuring strong adoption by the end user.

Hong Leong Bank

"[FICO] is a valuable security partner. Their unified authentication platform centralized our authentication infrastructure and lowered costs. We are discovering security transformation benefits with [FICO's] innovation and expanding their platform across multiple regional operations."

Jagjit Kaur, GM, DITB & Wholesale Banking

Convenience by design

A convenience by design approach means enrollment takes under 20 seconds. FICO® Identity Proofing is highly responsive, allowing for single hand device operation, removing the need for unnatural or intrusive maneuvers, and giving the right user the ability to securely authorize without repeated attempts. With robust technology optimized for mobile and its ease of use, FICO Identity Proofing reduces abandonment rates and

simplifies manual data entry as extracted information is repurposed to pre-populate appropriate application information.

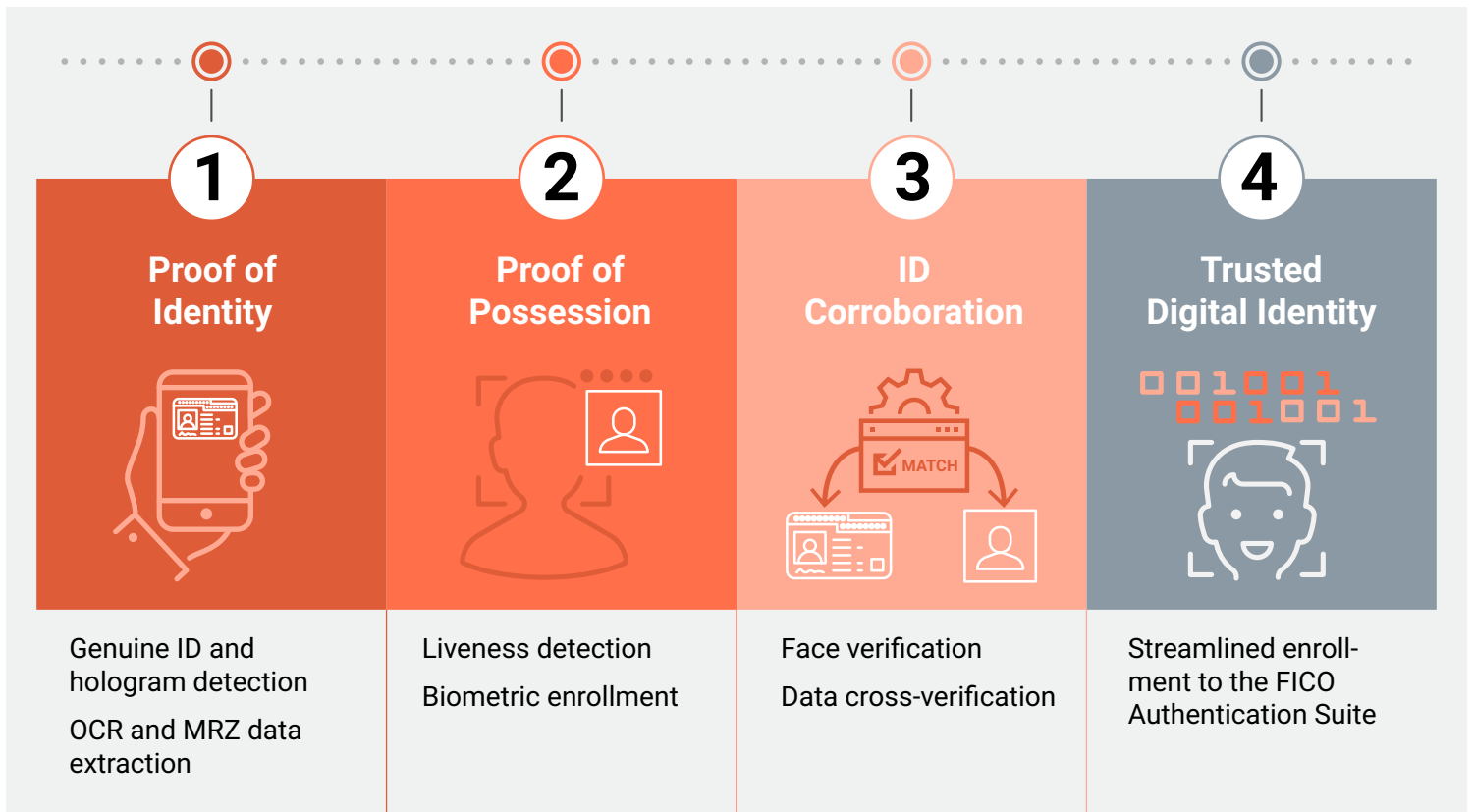
Smooth integration and scaling

FICO Identity Proofing ensures your organization cost-effectively implements digital identity security policies and processes. The product is available as a mobile SDK and a configurable out-of-the-

box mobile application. The SDK enables easy integration with existing mobile applications – be it native or hybrid – and supports both Android and iOS.

With the server software, integration through a REST API or OIDC allows a continuous path to and from existing Know Your Customer (KYC) and onboarding systems to allow review, completion, and further engagement.

FICO® Identity Proofing: Establishing Trust with Convenience



FICO® Identity Proofing verifies genuine government IDs, authenticating them against biometric data to create a trusted digital identity that can be used across the customer lifecycle.

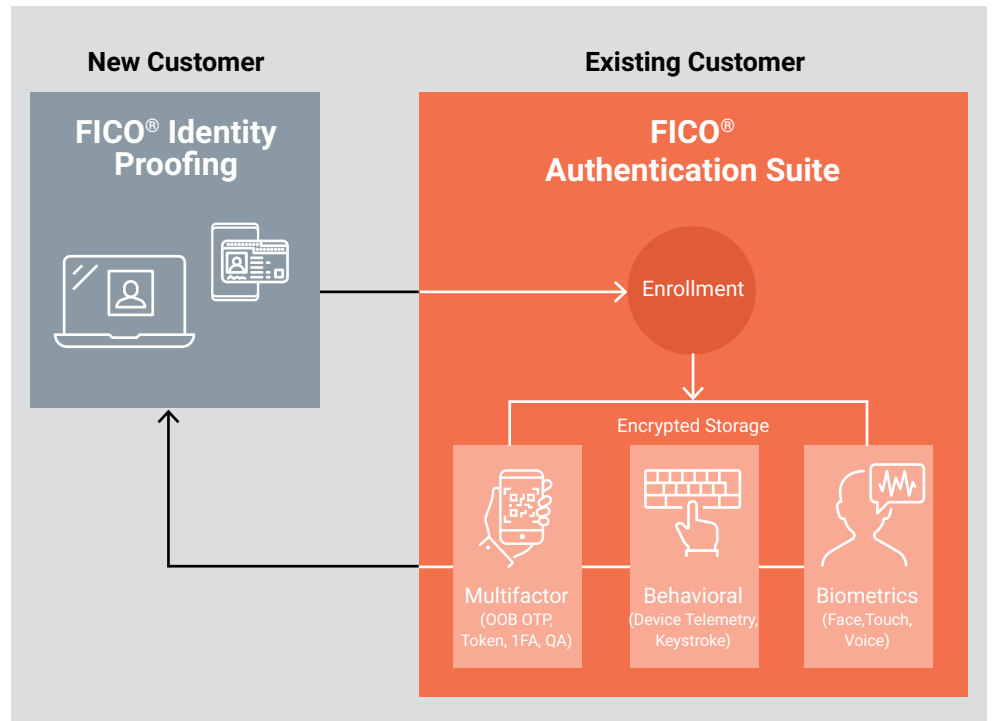
A unified identity proofing and authentication platform

FICO® Identity Proofing works seamlessly with the FICO Authentication Suite to provide a unified platform and authentication hub to support digital identity enrollment to FICO's multifactor, biometric, and behavioral authentication capabilities.

FICO Identity Proofing can be deployed individually, or integrated with FICO's authentication, credit risk, fraud, financial crime, and customer engagement solutions provide layered and risk-based controls, and enable a consistent user experience across the enterprise. Through a mutual authentication approach, consumers trust that they are communicating with the appropriate organization.

Today over 40 clients leverage FICO's platform to secure the digital experience, with over 60 million consumers protected across the globe.

Seamless Enrollment to Authentication Across the Customer Lifecycle



Through our unified platform, FICO streamlines the customer experience by automating enrollment of encrypted biometrics captured during identity proofing into the FICO® Authentication Suite.

With over 50 years of experience delivering analytically driven decision management solutions in highly regulated industries, thousands of organizations worldwide trust FICO to deliver cutting-edge solutions.

To learn more about how the FICO® Identity Proofing can help you establish trust in the digital identity, visit www.fico.com/en/products/fico-identity-proofing