

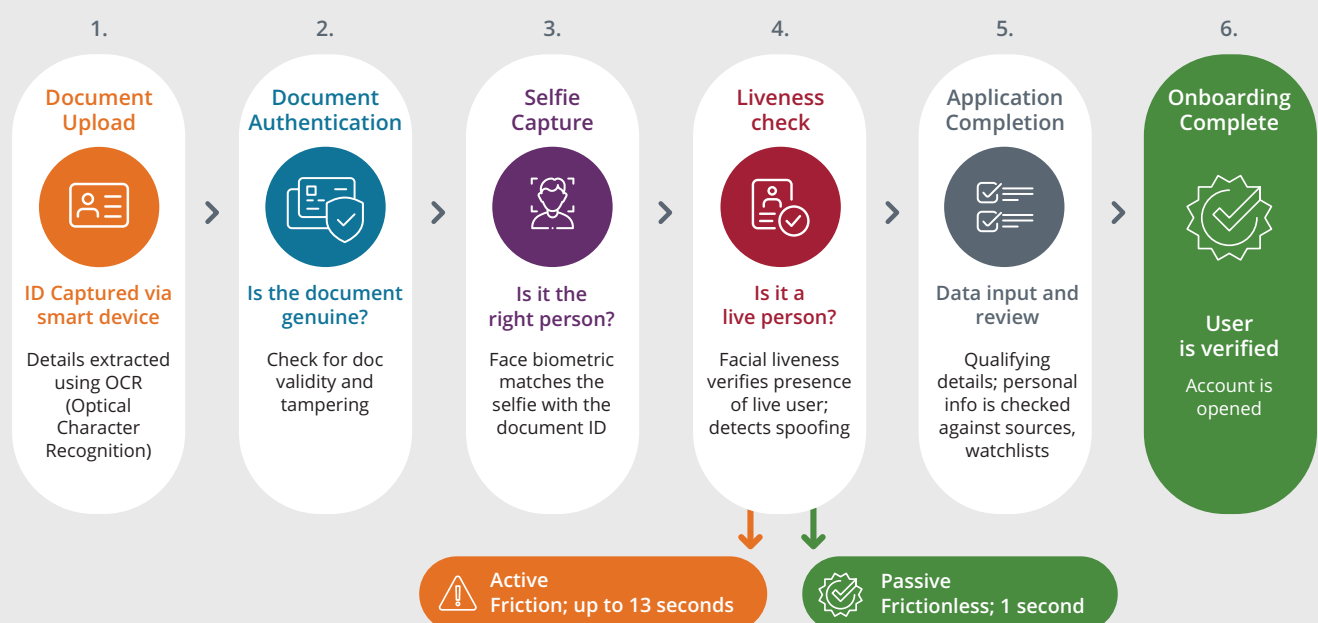


What does a remote biometric onboarding journey look like?

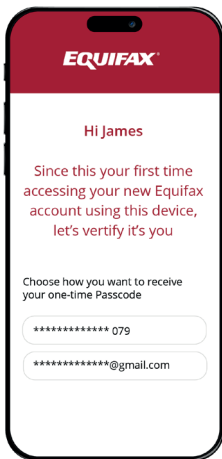
Using a remote approach to onboarding can provide you with the clearest picture of who is requesting access to your services.

- › Easier for customers
- › Safer than passwords
- › Simpler to manage

Combining facial biometrics, liveness detection, ID document validation and KYC checks, customers can go through an entire onboarding journey fully remote.



Four key steps



1.

A customer is welcomed, and is given context and guidance as to what they have to do in their onboarding journey

Customers submit a selfie that is later matched to their securely stored biometric template



2.

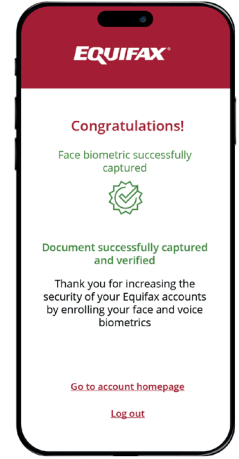
The customer is asked to perform liveness detection and a selfie is captured for facial biometrics.

Passive face liveness detection adds an additional level of security to fight fraud



3.

Customer is then asked to take photos of a specified ID or proof of address document.



4.

Customer passes KYC check and is driven forward in their journey.

Biometrics provides the ultimate security and convenience for your customers

How does this benefit you?



Replace passwords

Supports your customers by not having to remember numerous passwords, and reduces forgotten password frustrations with a simpler and more secure way to access digital accounts.



Complement KYC practices

Know more about your customers by matching face biometrics for increased assurance during new account opening or other higher risk transactions.



Reduce account takeover risks

Recognise legitimate users and reduce financial losses associated with bots and bad actors using face matching with liveness checks.



Reduce call centre traffic

Empower trusted customers with secure self-service access for password lockouts and personal account changes such as address or phone number.



Relieve device reverification headaches

Confirm the person behind the device, rather than confirm the device itself. No need to re-establish a user's identity each time they use a new device with their account.

Speak to your Equifax contact account manager for more information about Biometric Document Verification.