

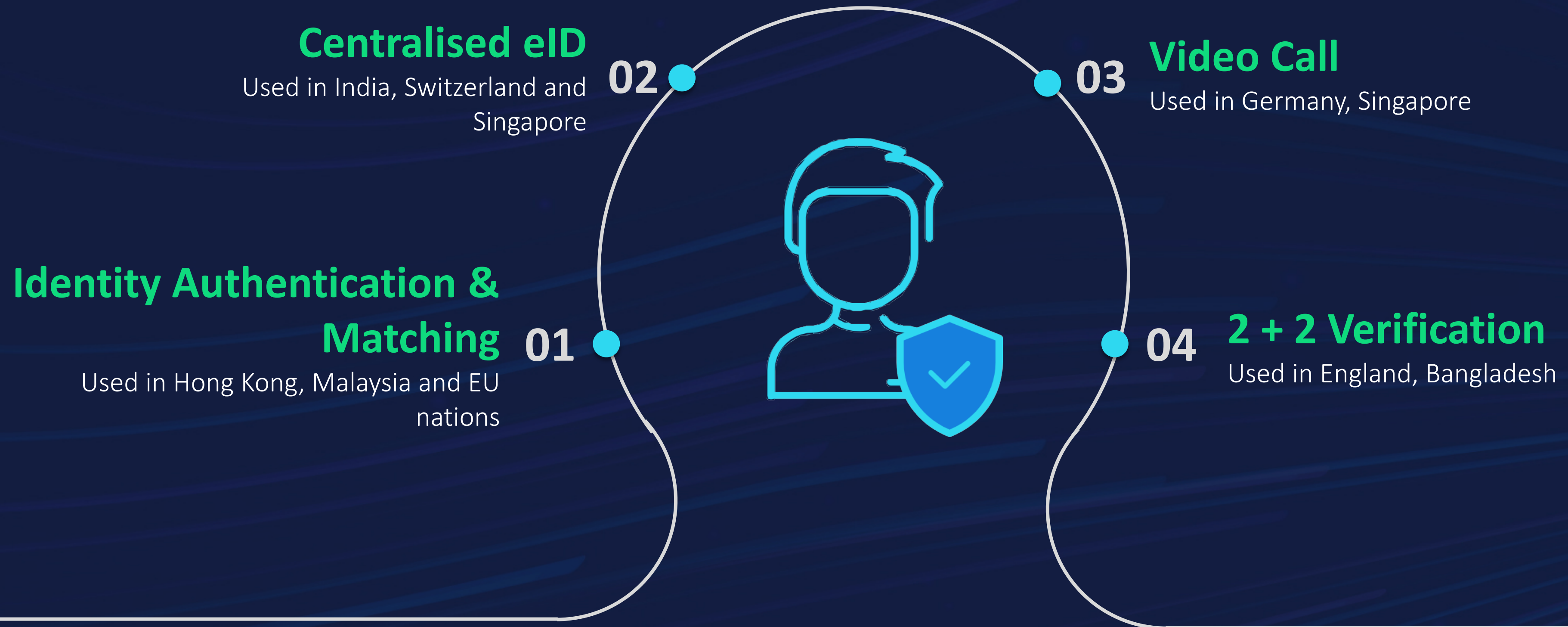


trueID



IMPLEMENTING DIGITAL IDENTITY PLATFORM FOR A DIGITAL ECONOMY

POPULAR DIGITAL IDENTITY MODEL



WHAT MAKES A GOOD DIGITAL IDENTITY PLATFORM



Reliable

High Accuracy Rates



Secure

Safeguards Private Customer Data



User - friendly

Simple & Easy to Adopt



Comprehensive

Applies throughout customer journey

BIOMETRIC – THE MOST RELIABLE IDENTIFICATION

90% consumers believe in biometrics identification over OTP and SMS*

**According to a Consumer Survey by Visa in 2020*



FACIAL MAP

Captured by smartphones



VOICE IDENTITY

Recorded by smartphones



FINGERPRINT

Not a standard hardware feature in smartphones



true iD

A COMPREHENSIVE DIGITAL IDENTITY SOLUTION

IDENTITY VERIFICATION – for New Customers



1.

Take a photo of ID
- ID OCR



2.

Take a selfie
- Liveness Detection



3.

Multi-level Identity Check
- ID Validity
- Face Match

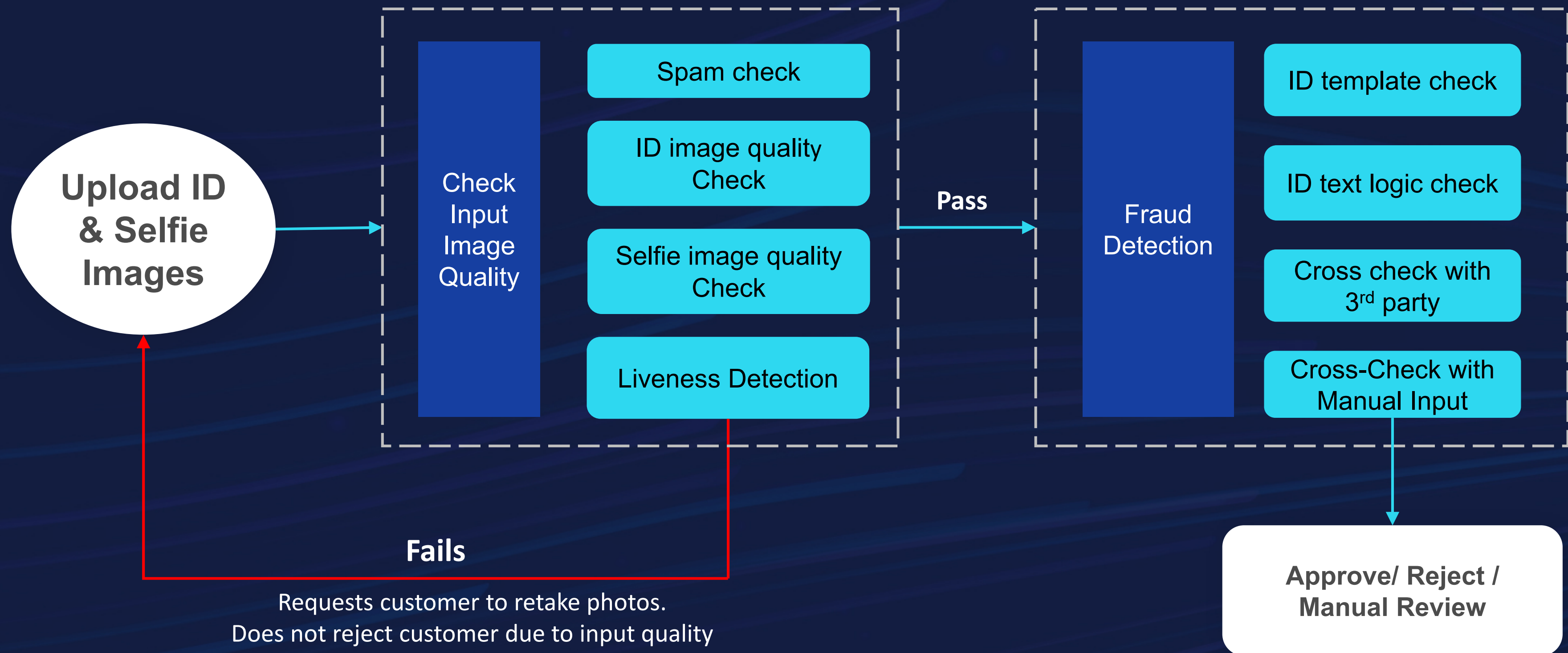


4.

DONE

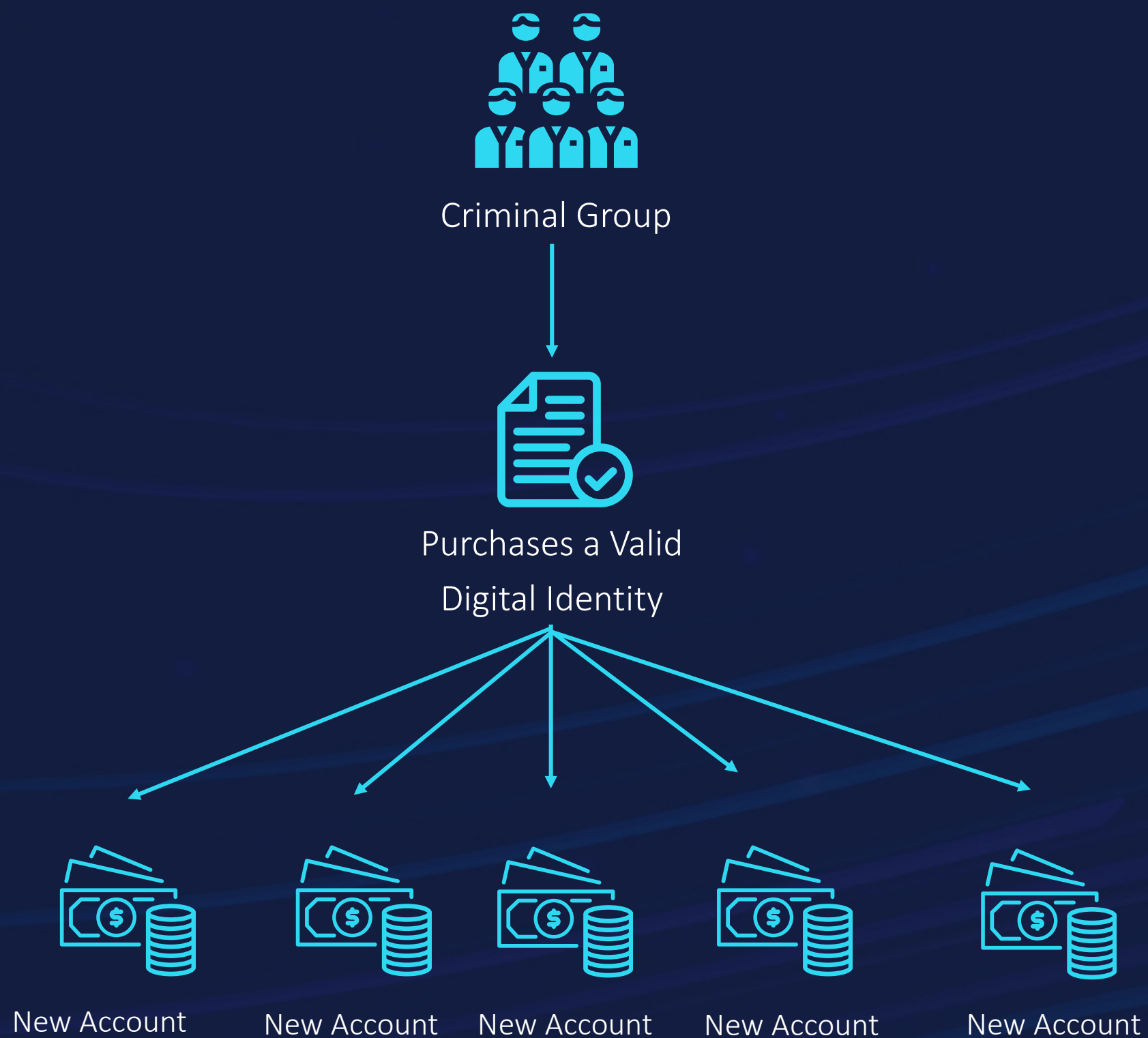
Verification Result

MULTI-LEVEL CHECKS – Balance between Growth vs Risk Control



Only New Customer Verification is Enough?

Fraud Happens even with Valid Digital Identity



THANH NIÊN **CÔNG NGHỆ** TIN MỚI TÌM KIẾM

XU HƯỚNG SẢN PHẨM MỚI KINH NGHIỆM Ý TƯỞNG

CÔNG NGHỆ

Hơn 14 triệu lượt 'tấn công giả mạo' tại Đông Nam Á nửa đầu năm 2019

Thành Luân ★★★★★
thanhluan34@gmail.com

16:21 - 03/09/2019 - 0 | THANH NIÊN ONLINE

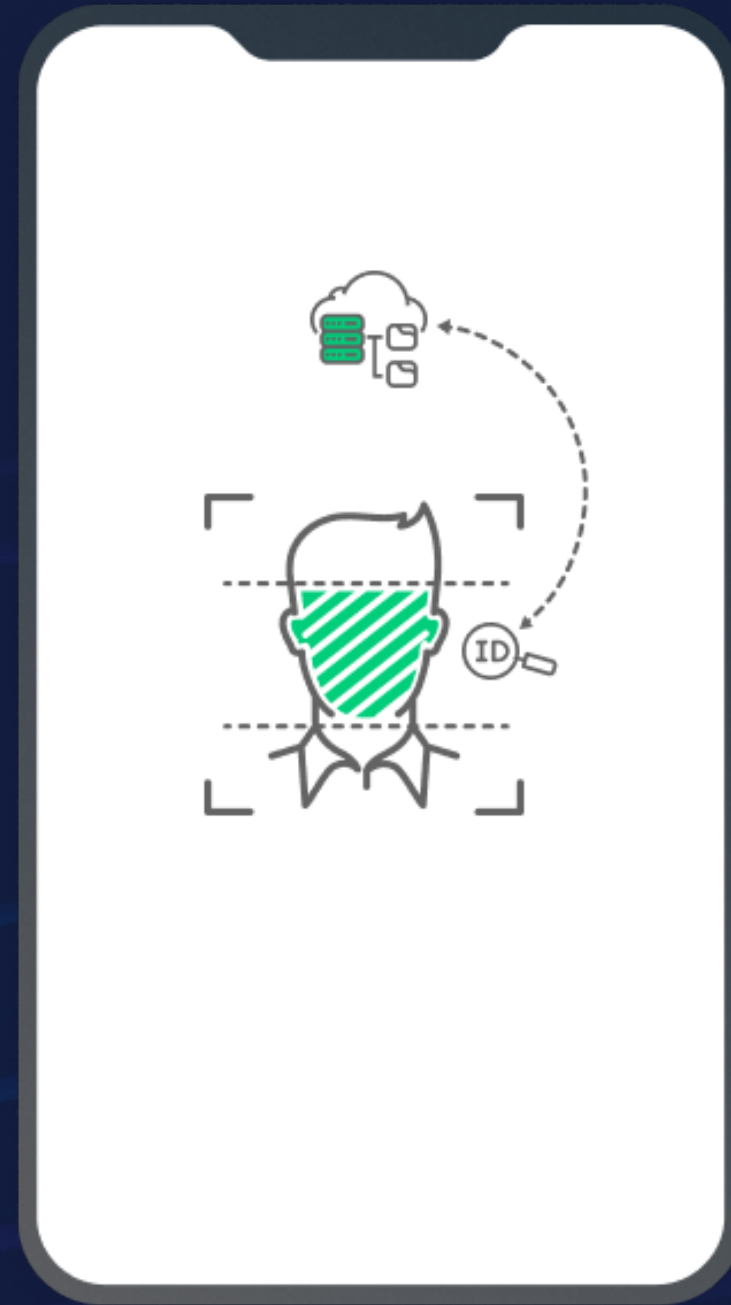
Đông Nam Á vẫn là mục tiêu của tội phạm mạng để phát tán mã độc vào hệ thống mạng và thiết bị bằng phương pháp tấn công phishing (tấn công giả mạo) - một thủ thuật đơn giản nhưng vẫn phát huy hiệu quả.

Kinh doanh > Ebank > Ngân hàng Thứ tư, 30/9/2020, 02:26 (GMT+7)

'Kẽ hở' khiến khách không vay nhưng vẫn mắc nợ ngân hàng

Định danh chưa chuẩn xác, nhân viên bỏ qua quy trình hay do chính khách hàng để lộ thông tin có thể dẫn đến việc không vay vẫn mắc nợ.

AUTHENTICATE EXISTING CUSTOMER – Before Authorizing Transactions



Face Search Technology



Voice OTP Technology

THE REALITY OF IMPLEMENTING DIGITAL IDENTITY



CÔNG NGHỆ



THAY ĐỔI VẬN HÀNH

DATA SECURITY REQUIREMENT

- Encryption & Data Transfer with PCI-DSS
- On-prem Deployment
- Data Sharing Policy



PAST DATA NEEDS TO BE STANDARDIZED



- Wefie between Customer and Relationship Manager instead of customer' selfie.



- ID of Customer Photographed Together with Relationship Manager's Employee Pass

DATA CROSS-CHECK REQUIREMENT



➤ From the Official Central Credit Data Provider



Thanh toán trong 2 giây



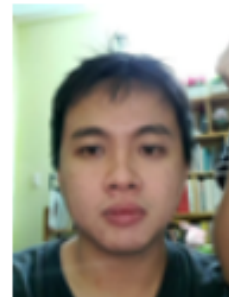



➤ From external Data Provider

➤ From shared Blacklist/whitelist among trueID's Customers

CHECKING EKYC RESULTS

Metrics Transaction Logs

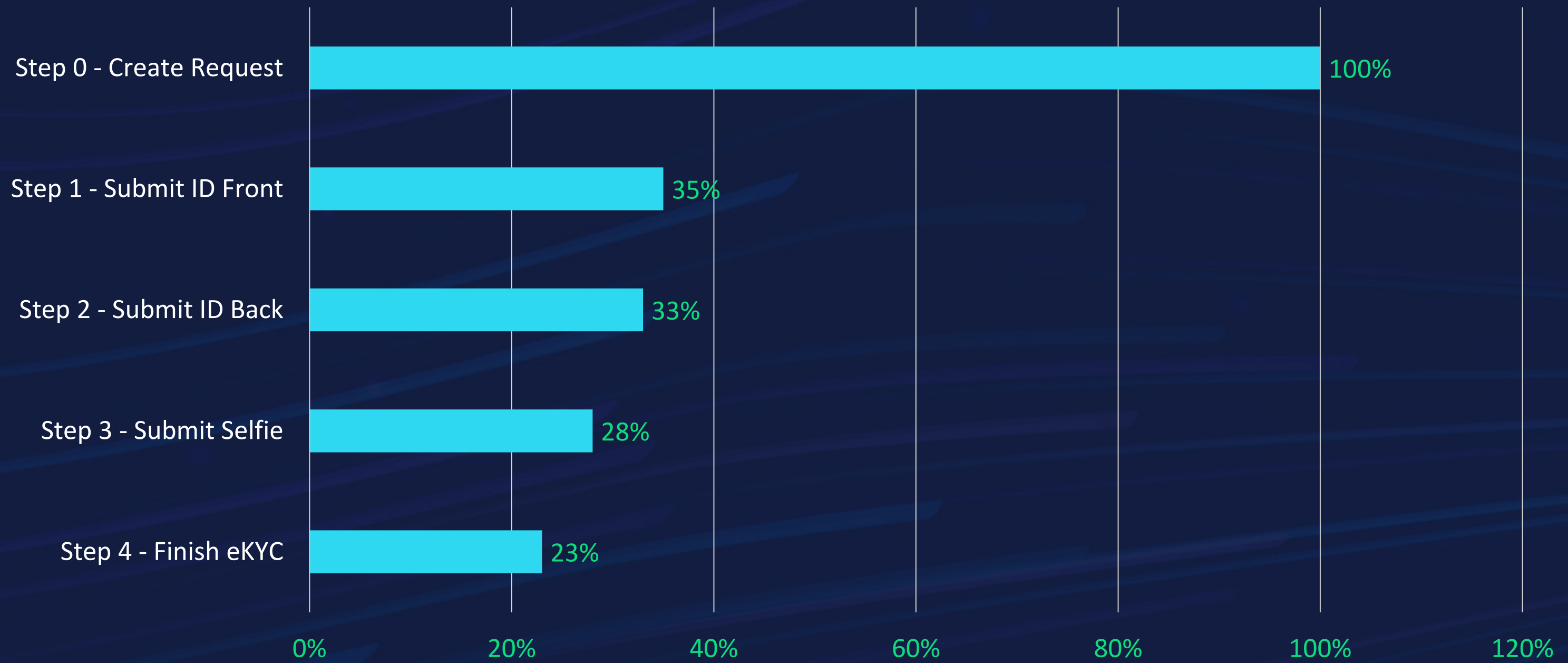
ClientApp ▾ Request ID Enter request ID... ID Number Enter ID number...
Decision ▾ Rules ▾ 2020-11-19 2020-11-26 Search Export

Request ID	ID Front	ID Back	Selfie	OCR	Face Matching
dd426331-09d0-490d-a377-3c2c4d8a36d4 Client: admin-uat-test 2020-11-25T22:31:38 Status: DONE Decision: Rejected CS Decision: None ID Similarity Selfie Similarity	 Image Type: FRONT (99.99%) ID Type: CMND (100%)	 Image Type: BACK (100%) ID Type: CMND (99.99%)	 Image Type: SELFIE (100%)	ID Number: 273533660 Name: VƯƠNG BÌNH AN DOB: 14/06/1995 Gender: UNKNOWN Address: 24 Phạm Ngọc Thạch, Phường 9, Thành Phố Vũng Tàu, Tỉnh Bà Rịa Vũng Tàu Hometown: Tỉnh Tây Ninh Issue Date: 17/07/2010 Issue Place: Bà Rịa - Vũng Tàu	Matched: TRUE Similarity: 0.77
a9ff2751-b4a7-4409-b6c9-0ef6bf5f378d Client: admin-uat-test 2020-11-25T17:41:17 Status: DONE Decision: Auto Approved CS Decision: None ID Similarity Selfie Similarity	 Image Type: FRONT (99.75%) ID Type: CMND (98.82%)	 Image Type: BACK (99.42%) ID Type: CMND (99.96%)	 Image Type: SELFIE (99.98%)	ID Number: 024392301 Name: DƯƠNG ANH NGHI DOB: 19/06/1990 Gender: UNKNOWN Address: 200140Lam Long P12 Bt Tp Hồ Chí Minh Hometown: Tỉnh Quảng Ngãi Issue Date: 09/09/2008 Issue Place: Hồ Chí Minh	Matched: TRUE Similarity: 0.75

Displaying requests 1 - 10 of 147

EKYC PERFORMANCE REPORTING

% Success At each eKYC Step



TRAINING – CORE NECESSITY





IMPLEMENTING DIGITAL IDENTITY –
HUMAN NEED TO BE IN THE LOOP!

Thanks for Listening



namm@vng.com.vn



<http://trueid.ai/>