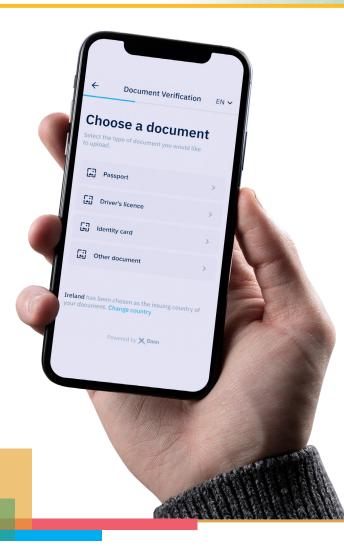


# Identity Verification & Proofing Enhanced Web App

<u>Lectura disponible en Español</u> <u>Leitura disponível em Português</u>



# Know Your Customer. Faster.

The world's most open, flexible, and powerful identity verification and proofing solution **comes ready out of the box**.

There's no debate. Daon's approach to identity verification, proofing, and new customer onboarding gives you vastly **more back-end power**, **more data visibility**, and **more fine-grained control** over your decision making than any competing solution.

But what about ease of deployment, lower integration overhead, and faster time to market?

Today, you can have all the power, control, and transparency of the Daon platform, hosted in our secure cloud, and delivered with the streamlined simplicity of a fully functioning Web App.

Which means you'll be up and running in hours, not months.

### Verification You Can See.

Identity Verification and Proofing with Daon gives you **more data**, **better data**, and most importantly **the power to act on that data** to remove unnecessary friction while maintaining strong security.

Whereas competing solutions make one-size-fits-all verification decisions inside a black box, Daon shows you precisely how your customers are interacting with your onboarding flow, where they're struggling, and how you can alleviate those pain points through finegrained customization of the process and discrete rule sets for all your use cases, customer types, risk levels, and jurisdictions.

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### Identity Verification & Proofing as a Service: Enhanced Web App

### We Did the Work. You Reap the Benefit.

The **best-in-class UX** in our Enhanced Web App didn't happen overnight. We studied hundreds of our customers—and millions of their unique onboarding journeys—to decipher what users were thinking and feeling as they went through the onboarding process.

As a result, you'll get a remarkably streamlined user experience right out of the box—with an optimized flow, top-tier features like auto capture, and the right feedback at just the right time to give every customer the best odds for success.



## **More Benefits:**

#### **Cross-channel Onboarding**

Modern users browse and convert across multiple devices and channels, so our solution moves seamlessly from desktop to mobile and back again.

#### **Market-leading Verification Outcomes**

Document verification and biometric matching designed specifically for the web and tuned across a wide range of devices results in more verifications and fewer exceptions.

#### **True Configurability**

A solution that works right out of the box but can be fully configured to suit your business: from logos and branding to verification steps and customized rules.

#### Lower Total Cost of Ownership

Lower cost of build, integration, maintenance, and hosting than bespoke solutions

#### Ease of Integration into Existing Workflows

No requirement to amend existing registration flows to handle verification.

#### **Superior Scalability**

Built on a platform that handles hundreds of millions of transactions each day and can easily accommodate your business needs.

#### Verify Once, Authenticate Always

Customer information captured during verification can be leveraged, seamlessly, for cross-channel authentications at a later stage in the customer's identity life cycle.

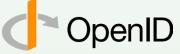
#### Always Optimized and Up-to-date

A hosted solution that undergoes continuous improvement, meaning customers always get the latest in verification capabilities.

### **Key Features**

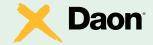
Our **Enhanced Web App** is fully hosted in Daon's secure cloud and includes the following core capabilities:

CAPABILITIESCAPABILITIESCAPABILITIESCAPABILITIES• Document recognition• Algorithmic liveness detection• Global database checks • Electoral roll• Expert manual review available for all exceptions• Data extraction• Biometric comparison with ID document• Credit database • Credit database• GDPR-compliant review service• Data consistency checks• Mask detection• AAMVA• Manual review for high-risk jurisdictions• Data consistency checks• Video detection• DVS• Manual review for high-risk jurisdictions• Photocopy detection• Biometric template creation• Datazoo • Ekata• Manual review for high-risk customer types• Document authentication• IBeta Level 2-Certified• Experian• Manual review for high-risk customer types• Image integrity presentation attacks• Printed photo attacks • Video attacks• Synthetic identity fraud• Sophisticated identity fraud attempts• Document data manipulation forgery• Printed cut out attacks • Screen replays• Compromised identity credentials• Customer churn due to difficulties completing the identity verification process	ID DOCUMENT CAPTURE	BIOMETRICS WITH PASSIVE LIVENESS	EXTERNAL DATA CONNECTORS	MANUAL REVIEW PROCESS
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<ul> <li>Image integrity presentation attacks</li> <li>Document data manipulation forgery</li> <li>Expired documents</li> <li>Printed cut out attacks</li> <li>Synthetic identity fraud</li> <li>Synthetic identity fraud</li> <li>Sophisticated identity fraud attempts</li> <li>Compromised identity credentials</li> <li>Customer churn due to difficulties completing the identity verification process</li> </ul>	Document authentication	iBeta Level 2-Certified	• Experian	
presentation attacks       fraud       attempts         • Video attacks       • Compromised identity       • Customer churn due to         manipulation forgery       • Printed cut out attacks       • Compromised identity         • Expired documents       • Screen replays	PROTECTS AGAINST	PROTECTS AGAINST	PROTECTS AGAINST	PROTECTS AGAINST
manipulation forgery     Printed cut out attacks     credentials     difficulties completing the identity verification process       • Expired documents     • Screen replays     ZD meak attacks     Credentials     Credentials				
ZD maak attacko	manipulation forgery			difficulties completing the



Our Enhanced Web App utilizes the Open ID Connect Protocol to provide a simple mechanism in which a customer's identity can be verified (by Daon) and consumed (by your business).

**Click to watch** how Daon identity verification and proofing can start helping your business reduce fraud and delight customers *in hours*, *not months*.



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