Because trusted identities are the cornerstone of secure financial services, service providers need to be able to acquire and verify customer identity whatever the channel.

ID proofing challenges
Applicant identity verification is the first step that leads to the registration of reliable digital identities in order to build a robust customers’ database.

Identity verification consists in ensuring the applicants are who they claim to be with a stated level of assurance. When it comes to acquire and verify identity either in-branch or remotely, financial institutions face conflicting challenges:
• Boost customer acquisition
• Improve customer satisfaction
• Streamline and accelerate customer onboarding
• Improve operational and commercial efficiency
• Comply with very stringent regulations (Anti Money Laundering, terrorist financing laws, Know Your Customer regulations)
• Mitigate the fraud risk.

Our global approach
IDEMIA custom solution addresses the need for in-branch and remote customer onboarding.

IDEMIA offers a powerful identity verification service to perform evidences validation, user verification and counterfraud checks. The result is an identity assertion and a level of assurance that genuinely gives the financial institution the confidence needed to proceed in safety. Users’ privacy is guaranteed.

IDEMIA offers increased mobility and convenience, by enabling users to experience a remote registration anytime, anywhere, from their own smartphone.

Why IDEMIA?
• Worldwide leader in biometrics for fingerprint, face and iris backed by +30 years of experience
• Cutting-edge ID documents expertise worldwide
• Holistic approach to customer registration (multiple channel, use cases and users)
• Comprehensive trust portfolio to build a secure and customized digital journey: customer onboarding, authentication, online contracting, digital payment.

Generate revenue
• Increase subscription rate
• Reach and engage with new customers (millennials, Tech-savvy, etc.)
• Reduce fraud cost and human errors
• Improve operational efficiency by reducing onboarding delays from weeks to minutes.

Improve customer experience
• Speed up onboarding process
• Streamline customer experience with biometrics
• Enable users to access banking services immediately: open an account, get digitized payment cards on mobile within minutes after onboarding

Establish trust and compliance
• Fulfill risk management obligations
• Reduce fraud
• Comply with regulations: KYC, AML, PSD2, eIDAS
• Make users adopt digital services wholeheartedly
Typical remote customer onboarding workflow

The “not-yet-customer” is registering for an account using nothing more than his/her smartphone. He/She just has to capture his/her personal and biometrics data via his/her mobile phone.

Data are acquired and background checks are completed, to verify the identity’s uniqueness and the user’s eligibility.

It is easily customized to the local specificities (ID documents, government services, etc.), the regulations and business rules.