



OneConnect Financial  
Technology Co., Ltd.



## eKYC

AI and Biometric-Powered  
Identity Verification

### Knowing Your Customers In A Digital Age

Now you can acquire a new customer through a fully-digital channel at a lower acquisition cost and expand your reach without opening new branches. With advanced biometric technology, OneConnect supports real-time eKYC implementations and enables you to verify a customer's identity in a few easy steps, all from the customer's smartphone.

### Key Features of eKYC



#### Facial Recognition & Liveness Detection

Our facial recognition algorithm, which achieved 99.8% accuracy on the Labeled Faces in the Wild (LFW) dataset\*, matches the image on an ID with facial image to verify if the ID actually belongs to the person presenting it.

Our anti-spoofing liveness detection mechanism is able to distinguish a 3D face from a 2D photo, and also prompts randomized face movement instructions for the user, to ensure that it is a live person in front of the camera.

\* source :<http://vis-www.cs.umass.edu/lfw/results.html>



#### Management Dashboard

Dashboards for case management and process optimization.



#### OCR

Identity document (ID) details are captured and extracted through our deep-learning Optical Character Recognition (OCR) technology to automate form-filling process during onboarding. Our deep-learning OCR technology can also cross-validate the symbol landmarks for ID identification.



#### 3<sup>rd</sup> party verification

Option to integrate with 3rd party database for identity verification (e.g. national identity database, credit bureau, AML/CTF etc)



## Document Verification

Determine if an ID is authentic by checking authenticity attributes of the ID (E.g security feature such as the existence of hologram and optically variable ink.)

If an ePassport is presented, passport details from the embedded chip can also be retrieved for facial recognition and ePassport NFC authentication.



## ePassport Verification

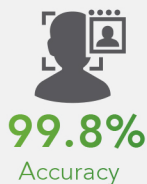
Integration of ePassport to enhance security and integrity of travel documents. The embedded chip utilizes advanced encryption technology to prevent tampering, counterfeiting, and identity theft.

Support ICAO 9303 MRZ (Machine Readable Zone) scanning and NFC (Near Field Communication) for additional personal info document info and authentication.

## Highly Efficient & Accurate Biometric Technology

### Facial Recognition

(Tested against the Labeled Faces in the Wild dataset)



### Voice Authentication

(Voiceprint Recognition)



## Uses Cases

- Digital Onboarding
- Fraud Detection
- Visitor Management
- E-wallet Account Opening
- Digital Loan Application
- Credit Card Application

## Why eKYC?

### Customizable solution and Scenario-specific algorithm training.

Conduct autonomous deep learning based on real business data to optimize training models and make it more adaptable to various scenarios. Customizable solution or UX/UI is available based on your business process.

### Deep learning identity verification technology.

Achieved accuracy of 99.8% in the LFW dataset. Deep learning OCR algorithm and exclusive authentication pattern facilitates identification of ID cards which can not only extract ID information but also cross-validate symbol such as landmark, data integrity, and other special security features embedded in the ID cards.

### Rich project implementation and financial industry experience.

Experience in implementing solution with over 2,000 financial institution clients, and over 400 scenarios.

### Multiple IDs supported and deployment modes.

Various IDs can be read or captured via NFC reader or OCR technology, such as Passports, National Identity Cards and so on for multiple countries. Deployment modes are available for both on-premise and cloud.



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### Data Protection & Privacy

OneConnect will work closely with you to ensure your firm stays compliant with applicable data protection and privacy laws throughout our engagement with you. We will take care to ensure we fulfil our obligations as a data intermediary to protect your data accordingly.

To find out how OneConnect biometric identity verification solutions can assist your customer authentication and onboarding, visit [www.ocft.com.sg](http://www.ocft.com.sg) or email us at [enquiry@ocft.com](mailto:enquiry@ocft.com)

