

CHECKID

Product Overview

Mobile identity verification: verify the RFID chip with NFC

Verifying people's identity is essential in preventing identity fraud and enabling trustworthy digital services. CheckID is the first and leading solution for verifying identity documents using smartphones' NFC. The combination of identity documents with contactless chips and NFC-capable smartphones is the cornerstone of CheckID.

LEVERAGE LATEST AVAILABLE TECHNOLOGY

Many passports, identity cards and other identity documents contain a contactless (RFID) chip, which CheckID reads to verify the authenticity of these documents. The chip contains reliable personal information about the holder, including the full name, date of birth and nationality. In addition, it contains a high-resolution face image, suitable for face recognition. Most smartphones have a Near Field Communication (NFC) antenna required to read this chip.

CHECKID BENEFITS

CheckID offers the following key benefits:

- ➔ Unrivalled reliability of verification, since the personal information on the chip is digitally signed by the issuing country. These chips have protection against cloning, which is based on the highest standards of cryptography.
- ➔ Data extraction without Optical Character Recognition (OCR) errors or manual typing mistakes, since personal information is digitally extracted from the chip.
- ➔ Straight-through processing, with the retrieved data from the chip available as signed pdf, XML or JSON without manual backend processes.
- ➔ Look-a-like fraud prevention, because of the high-resolution face image that is retrieved from the chip.

IDENTITY DOCUMENT VERIFICATION IN 2 STEPS

The CheckID verification process consists of two easy steps: (1) scanning the Machine-Readable Zone (MRZ) and (2) reading the chip.

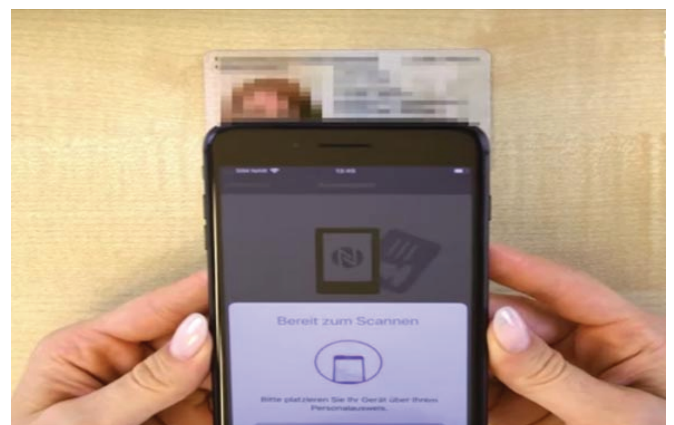
SCAN MRZ

The user first scans the MRZ in the identity document with the smartphone's camera. This is necessary because the MRZ contains the password to open the chip, thus preventing unauthorized access.



READ RFID CHIP

In the second step, the user holds the identity document to the back of the smartphone, allowing the chip to be read by NFC. CheckID reads the chip contents, extracts the document's data and verifies the authenticity of the personal information from the chip.



FREE DEMO APP

A free demo app is available to illustrate CheckID's key features. You can download the CheckID demo app on the App Store and Google Play.



CHECKID FEATURES

CheckID has a number of unique features:

- Establish authenticity of identity documents
- Read personal information from the chip
- Access to high resolution face image on chip
- Use CheckID Optical Character Recognition to scan MRZ and interpret the text for processing
- Integrate the CheckID SDK's into your own app through APIs and create a smooth experience.
- Alternatively, to creating your own app, we can provide a ready-to-use app called CheckID Ready that that several branding options
- Available as SaaS, Client-only
- MRZ and NFC functionality can be licensed separately

USE CASES

There are two types of use cases: online and face-to face.

In online use cases, users verify their own identity using their smartphone, typically as part of a self service online onboarding process. CheckID customers that use this include Vietnam Government Certification Authority, Public Certification Authorities and some specific banks.

In face-to-face use cases, the verification is executed by an employee who has physical access to the identity document, typically as part of an identity verification in presence of the user. For example: a bank employee, police officer or border control agent. An exemplary customer that uses CheckID for face-to-face is the Vietnamese police with over 60.000 police officers verifying identity documents on the street (under pilot phase).

FOR IPHONES AND ANDROID

Most of the contemporary smartphones in circulation have NFC functionality. Contactless payments are the primary driver for this. CheckID is available on iOS, from iOS 13, and on Android, from Android 5.0.

Your app, CheckID inside
CheckID SaaS is integrated in your app using our CheckID SDK, following your look&feel. It is CheckID inside.

Privacy committed
We have a world-unique certification package. We are committed to your security and your customers' privacy.

User friendly
It is reliable and user-friendly, much more than optical scanning of identity documents or online video identification.

Instant results
You get the personal information and verification results instantly, via a RESTful interface (JSON, XML or PDF).

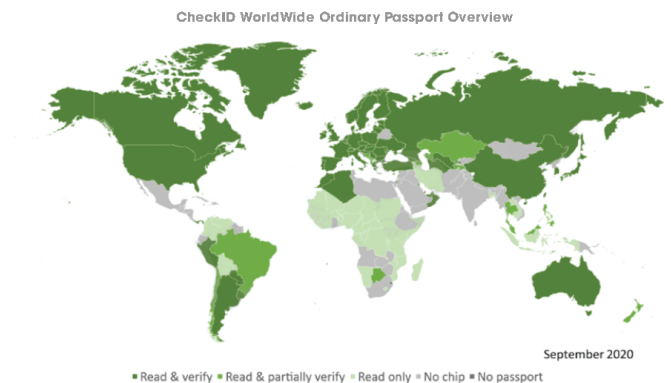
Scalable and secure
We host CheckID SaaS in a highly secure public cloud. Secure and highly scalable.

Face verification
Orchestration with facematch and liveness for holder verification is possible to create the best identity verification solution available.

IDENTITY DOCUMENTS SUPPORTED

CheckID supports identity documents that have ICAO 9303 compliant chips. This includes passports, (depending on the country) national identity cards and residence cards. ICAO is the UN organization that standardizes passports. In addition, CheckID supports the Vietnamese eID card.

CheckID works with identity documents from over 100 countries, including all countries from the Australia, New Zealand and Vietnam. See picture below for latest coverage for eID/ePassports.



LICENSING

We apply a volume-based pricing model for our SaaS solutions with a one-time installation fee, a fixed monthly fee and a cost per read document. The monthly fee is dependent on the SLA's and the set up of the infrastructure. Client-only versions of CheckID are usually priced with a fee per device per month.

ABOUT MOBILE-ID™

CheckID is the flagship product of Mobile-ID™, located in Ho Chi Minh City, Vietnam. Mobile-ID™ provides consultancy and software related to digital innovations, trust and identities. It has a strong presence in both the public and private sector.

