

By

φFacePhi
Beyond Biometrics



SelphID
IDENTITY
VALIDATION

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Global Leaders in Biometrics Solutions for Banks

FacePhi continues betting on worldwide banking where, today, it is a leader in facial biometrics and onboarding with **+40 contracts, + 10M users + 6M onboardings and + 850M authentications.**

Thanks to the benefits of technology and success cases with banks such as **CaixaBank, ICBC and HSBC**, we have decided to bet stronger than ever for security and an incredible user experience.

+40

BANKS

+6M

ONBOARDINGS

+850M

AUTHENTICATIONS





inPhinite

ALL YOU ARE & ALL YOU NEED

inPhinite® is the biometric combination and other security systems that creates a complete digital onboarding and identity authentication solution that allows to access, verify and operate different services and products in mobile and web applications.

A framework with an easy integration that allows our client to choose which components to activate providing a better and seamless experience for the end user.



SELPHI®

Facial biometric solution that allows account access or transactions (1-1y 1-N) approval with a selfie.



SELPHID®

Safe digital on boarding solution with the best OCR in the market, in real time and with passive facial liveness test, document validation and black lists.



LOOK&PHI®

Solution that uses eye biometric to grant access or approve transactions with a look.



PHIVOX®

Voice biometric solution to access or authenticate yourself in a call center.



SIGNPHI®

The most advanced and flexible Electronic Signature Suite in Cloud, multi-device and multi-signer, adapts perfectly to any type of business.

What is SelphiID®?

Onboarding Digital solution that allows to **open an account or get a banking product from anywhere**. Simply capturing the id document and taking a selfie.

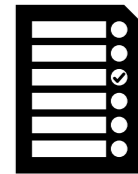
It includes the **best real time OCR in the market**, data extraction of any identity document, facial comparison with the document image, document validation and blacklists, as well as the user's selfie validation with passive life test against the country public databases (Civil Register).



Fast OCR process and facial verification (<1”).



Passive liveness, the user does not have to do anything, just a selfie



Capture of service receipts (telco, water, light ...)

AES256

Encrypted and tokenized pattern

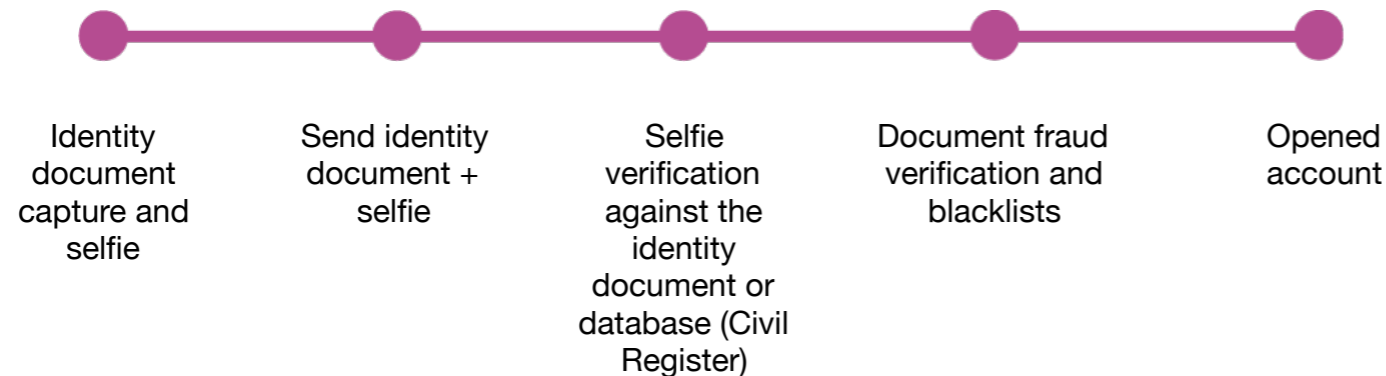


Document fraud validation and blacklists

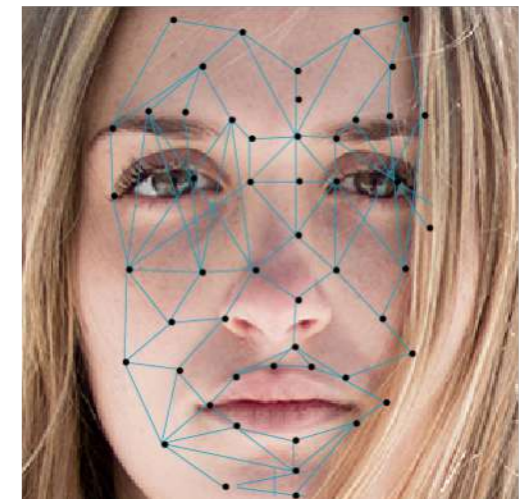


Compatible with all documents with MRZ or PDF417 barcodes

Client - Server architecture



Selphi® compares 16.000 face points, getting a success rate of 99,998%.



Tailor-made solutions exclusively for you

FacePhi has a whole team of professionals who will work hand in hand with the bank to create specific projects that will be in production in less than 90 days.

You will have a backup service every time you need it, making everything effortless and obtaining better results. Our technicians support through out all the implementation steps. In this sense, FacePhi guarantees a successful deployment thus reducing production costs.



High level support



Team and suppliers training



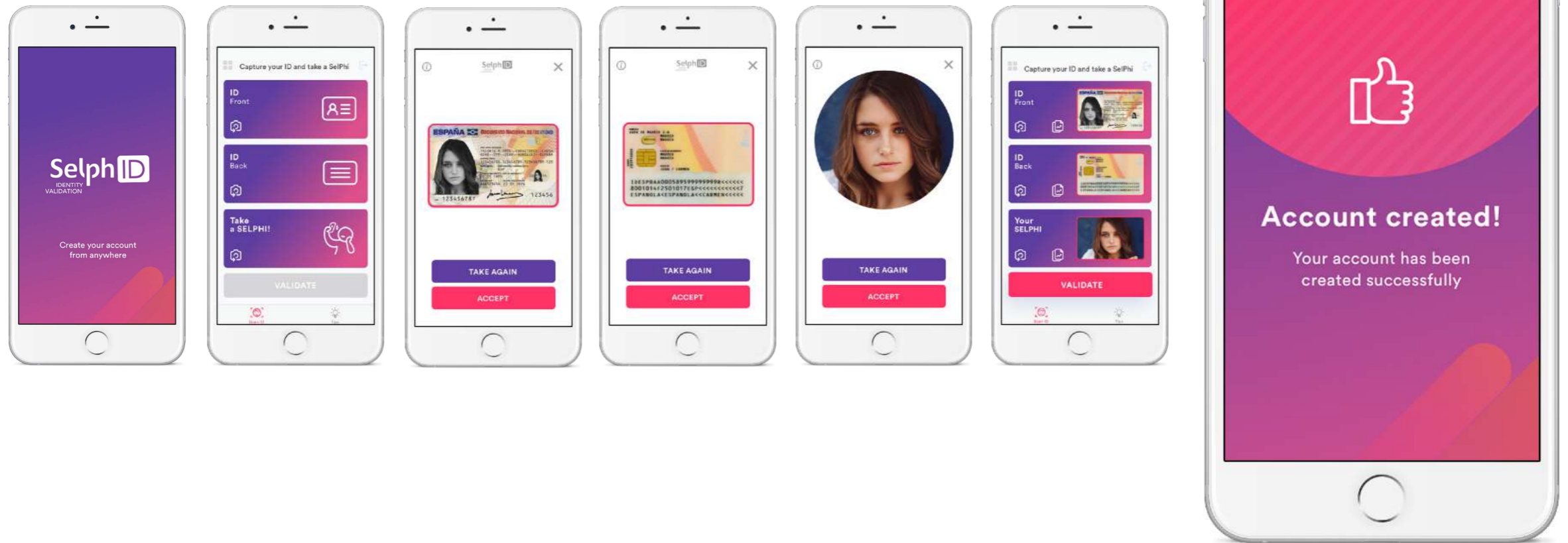
Security consulting, architecture flow design and UX



Integration certification

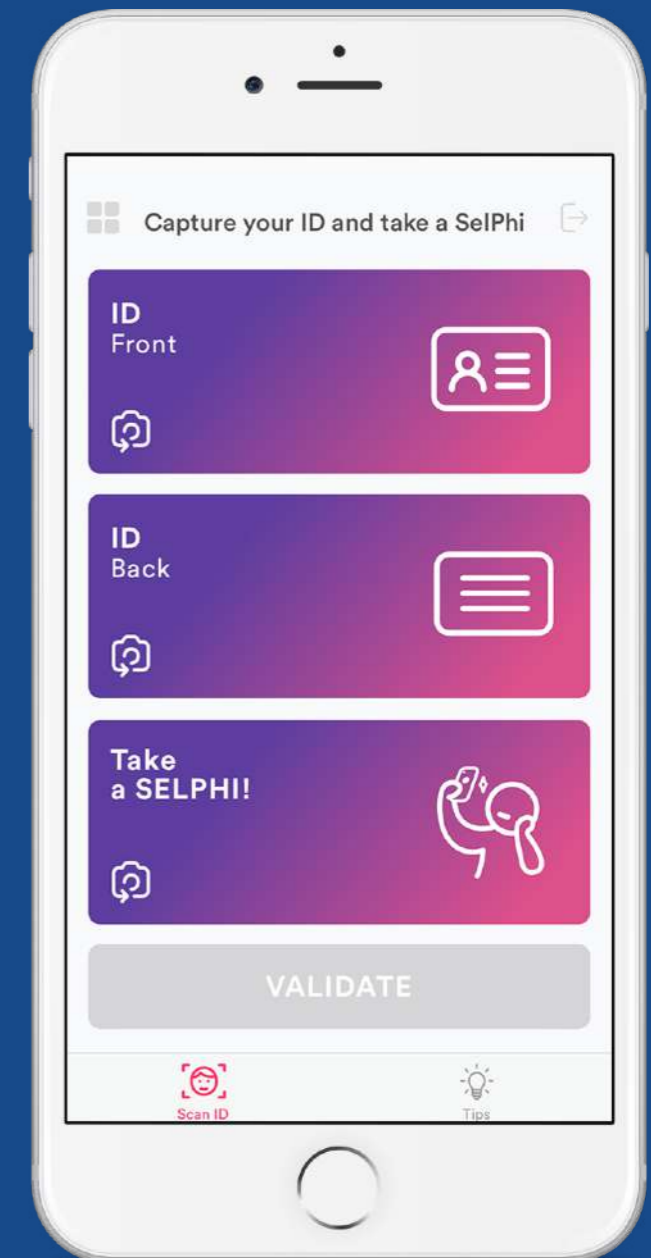
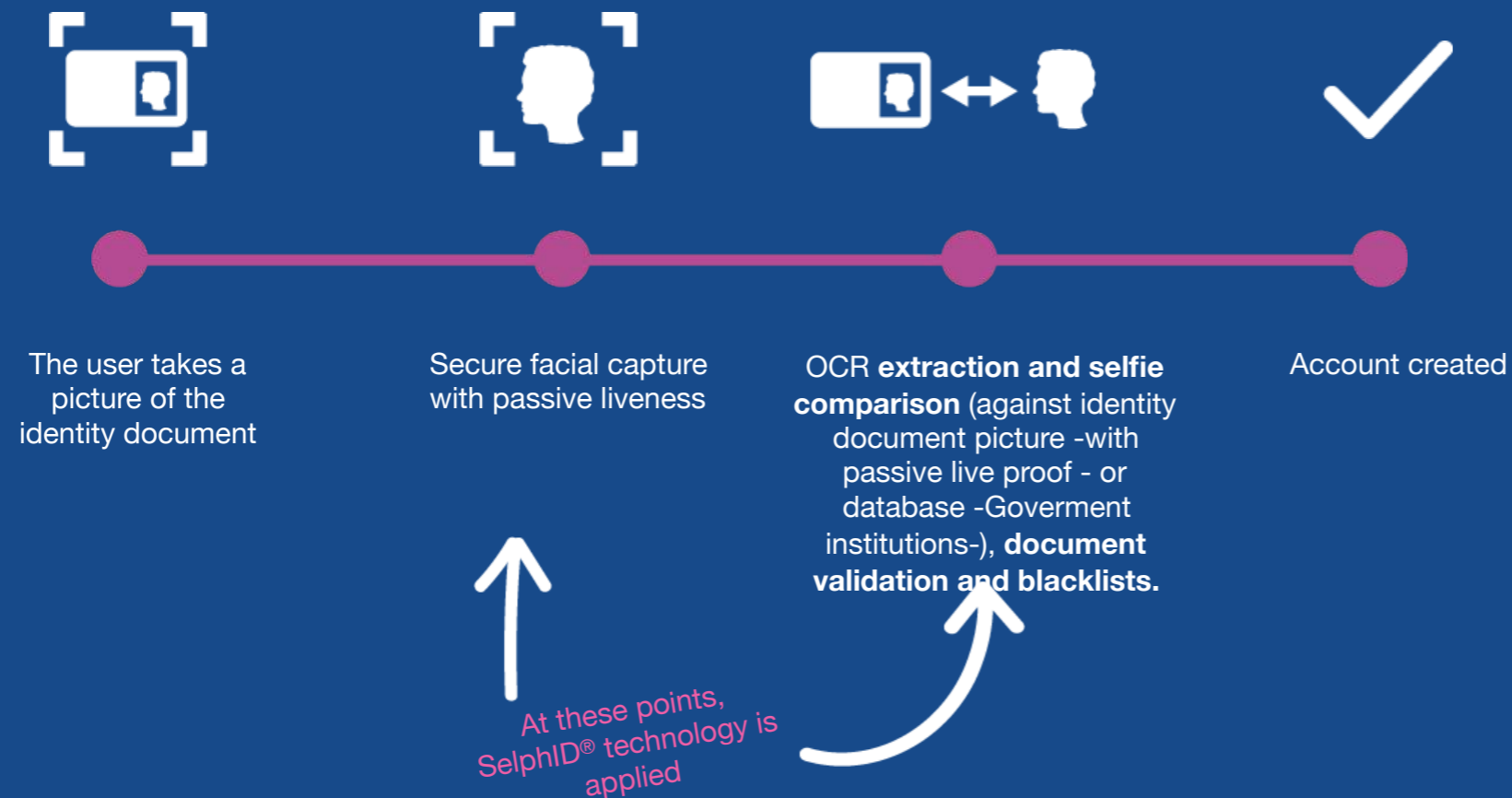


How does SelphID® work?



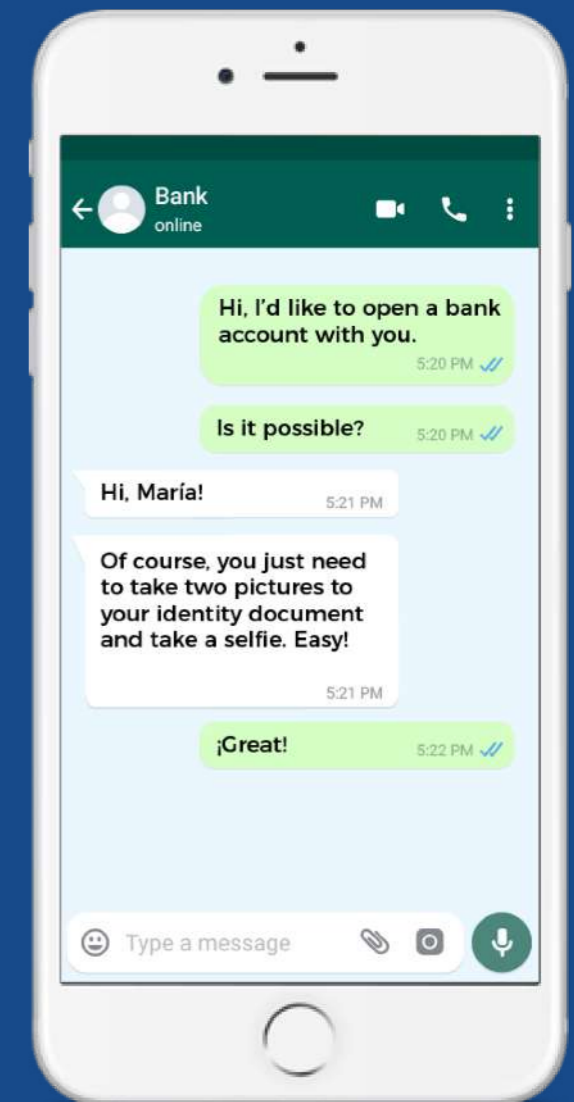
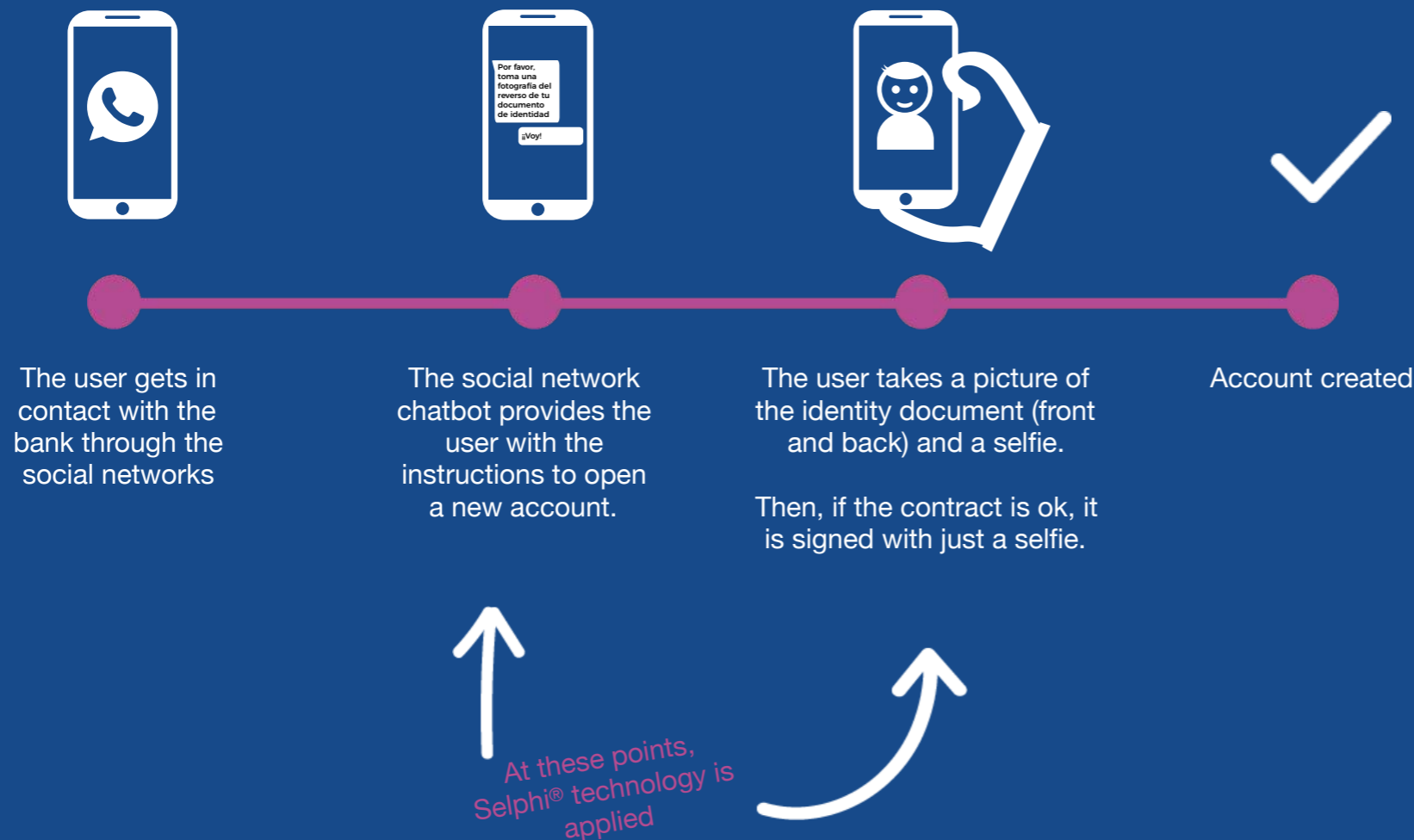
Where to apply SelphID® technology?

Onboarding (móvil / web)



Where to apply SelphiID® technology?

Onboarding (social networks chatbots)

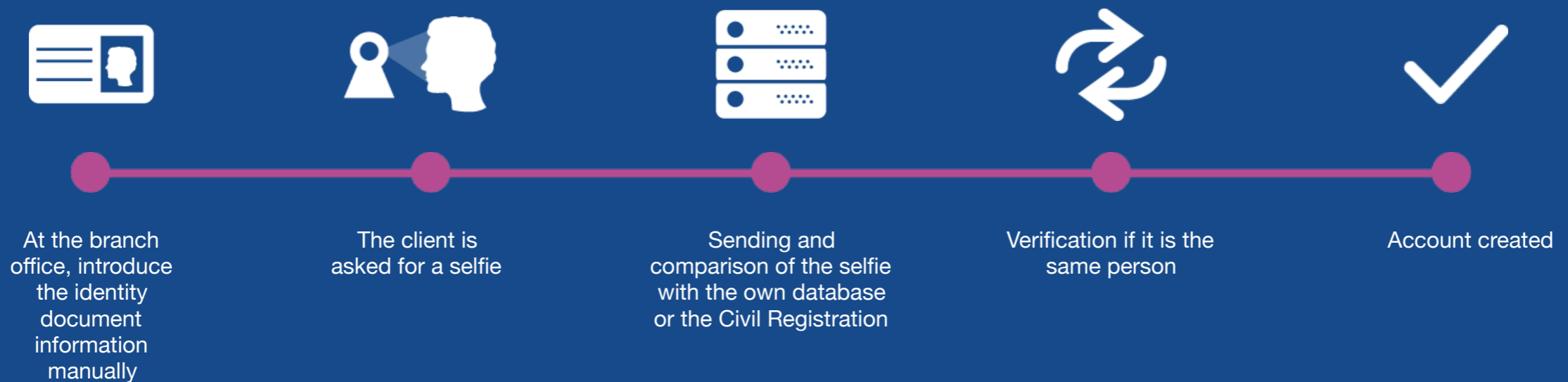


Where to apply SelphID® technology?

Onboarding (branches o counters)

When a new user is interested in being client of a bank, he attends an office or headquarter where will be taken a photo with a camera and asked for the identity document.

The user's image stored in the Civil Register or the identity document picture, is compared with the selfie just taken in the office. If the comparison is positive, he will be allowed to open the new account in the bank.



Where to apply SelphID® technology?

Onboarding (ATM o card emisor kiosk)

When the bank's client wish to get a credit card linked to the account or open an account and get the credit card at the same moment, he can do it from any ATM or kiosk available in offices and shopping centres.

The client just need to put the identity document on the reader or scanner to obtain the OCR and extract the images of it. It will be checked that the user doesn't have any debt.

The following step at that moment is that the client takes a selfie comparing the image extracted with the ones in the document or Civil Register. If the result is positive, the account will be opened and the credit card impressed at that moment.



At the ATM or kiosk, the user chooses account application + card or just card

Place the identity document on the reader and the OCR and identity document pictures will be extracted

The client is asked for a selfie

Sending and comparison of the selfie and the info with the own database or the Civil Registration

Verification if it is the same person

Account created

Where to apply SelphID® technology?

Civil Registration

In this case, the citizen shows his identity document and the employee takes a picture of it or types the id number in the system. After this, the user will take a selfie with blinking and movements for security reasons and it will be sent to the Civil Register with the id number.

The Civil Register gives back all the data registered with that id number and the picture of the citizen. It's now when the comparison between the photo of the document and the one from the Civil Register is done with the selfie just taken.



The user takes a picture of the identity document or introduces the information manually



Safe facial capture with a blink or face movement (liveness)



The identity document number is sent to Civil Registration



Civil Registration sends back all the information from that identity document + picture



Comparison of the identity document picture vs selfie
Comparison of the Civil Registration picture vs selfie

Success cases

ECUADOR

PERÚ

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BOLIVIA

URUGUAY

PARAGUAY

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ARGENTINA

Success cases

MÉXICO

INBURSA Grupo Financiero
INBURSA Grupo Financiero Casa de Bolsa
Sabadell
albo
Profuturo

GUATEMALA

BANCO INDUSTRIAL
Siempre de tu lado

PANAMÁ

BANISI
Banco General
Banesco
CREDICORP BANK

HONDURAS

BANPAIS
Siempre de tu lado.

COSTA RICA

COOPESERVIDORES
DAVIVIENDA

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Success cases



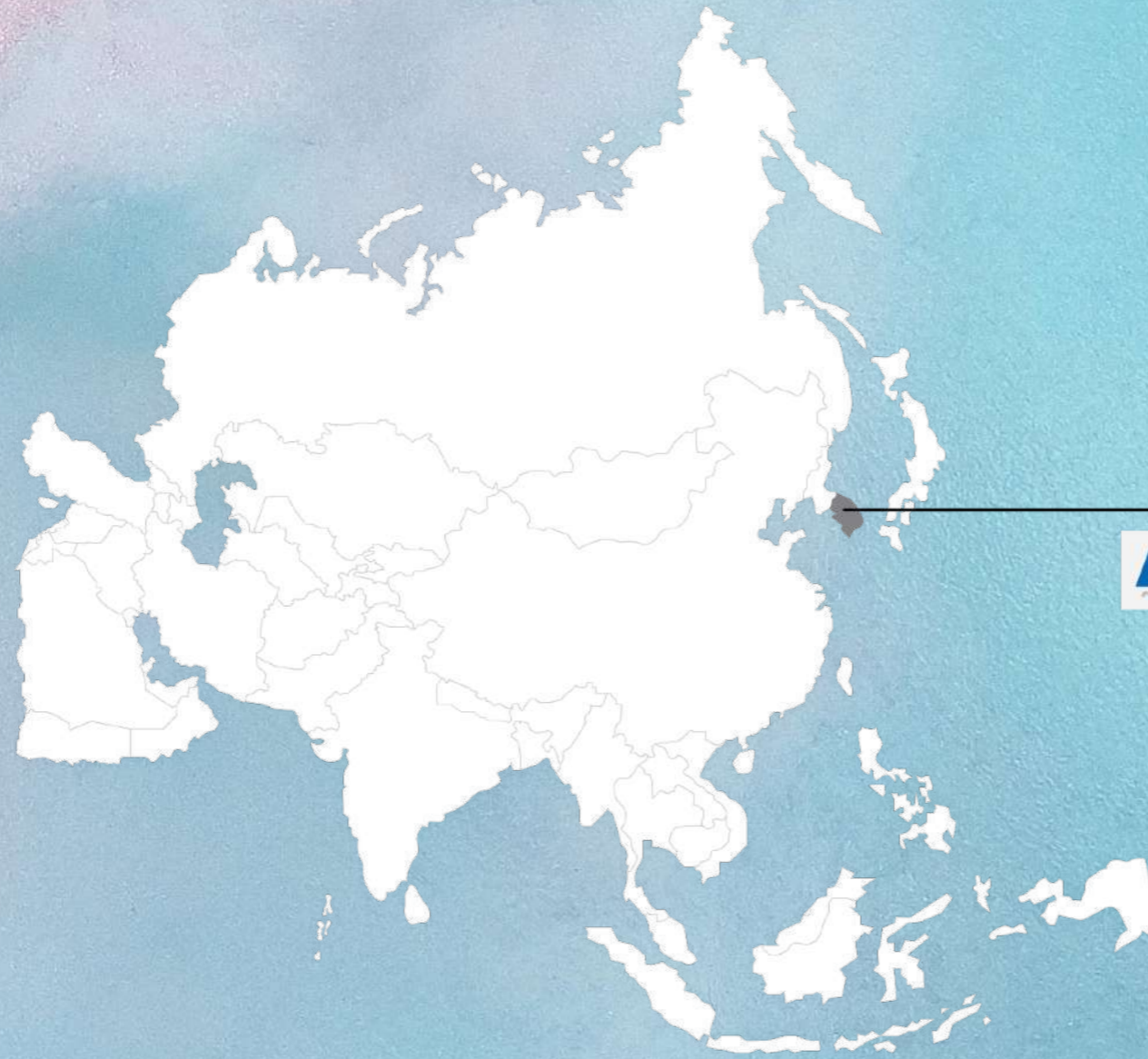
ESPAÑA

The CaixaBank logo, featuring a stylized blue star with a red and yellow dot, followed by the text "CaixaBank" in a serif font. To the right of the logo is a solid blue square.

-  Selphi
-  SelphID
-  Look&Phi
-  Phivox

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Success cases



SOUTH KOREA



Selphi



SelphID



Look&Phi

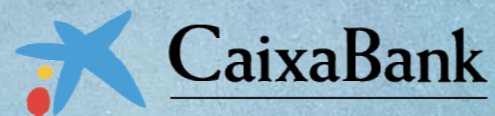
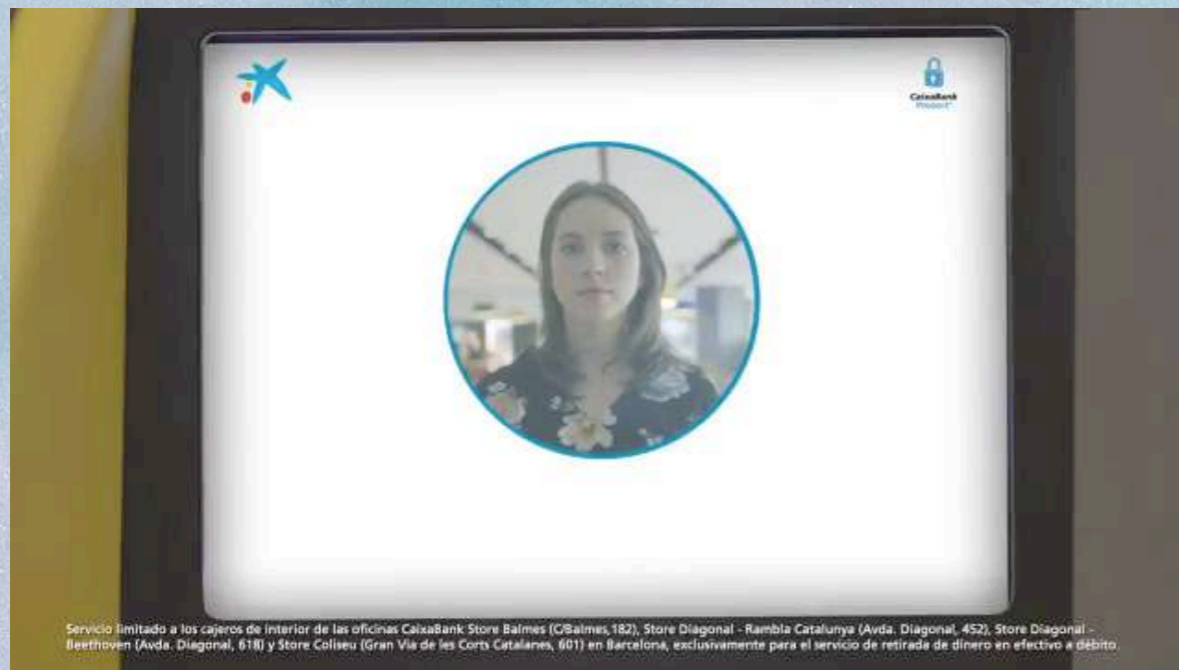


Phivox

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Success cases: Facial recognition

Selphi
YOU BLINK
YOU'RE IN

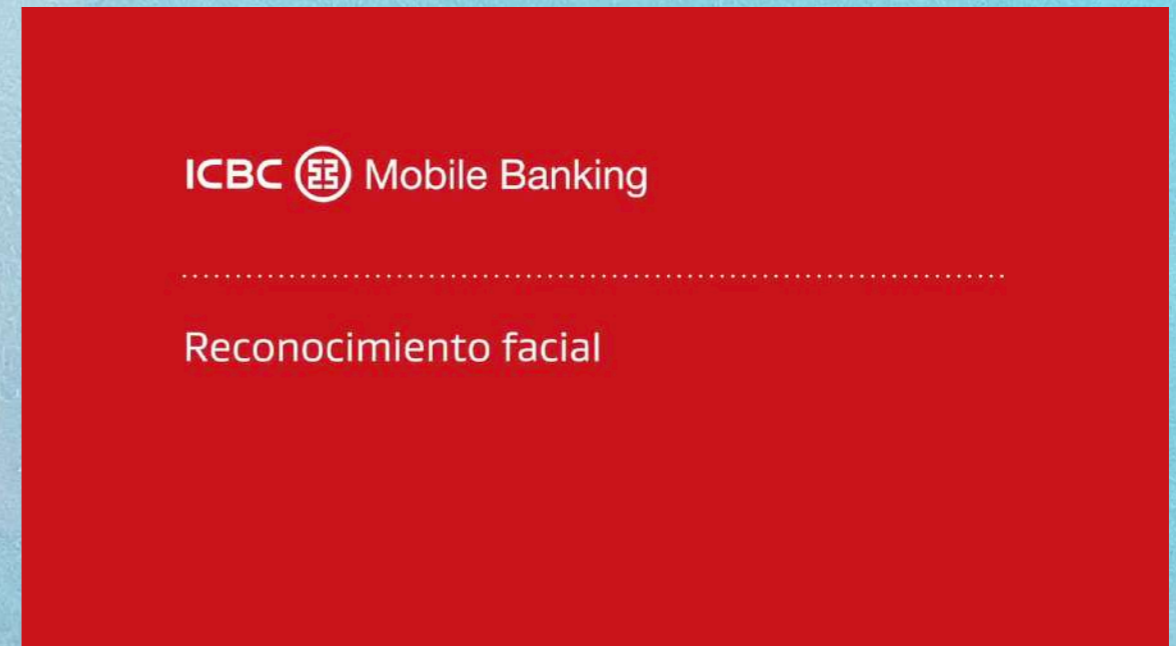


Click on the images
to see our success cases



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Success cases: Facial recognition

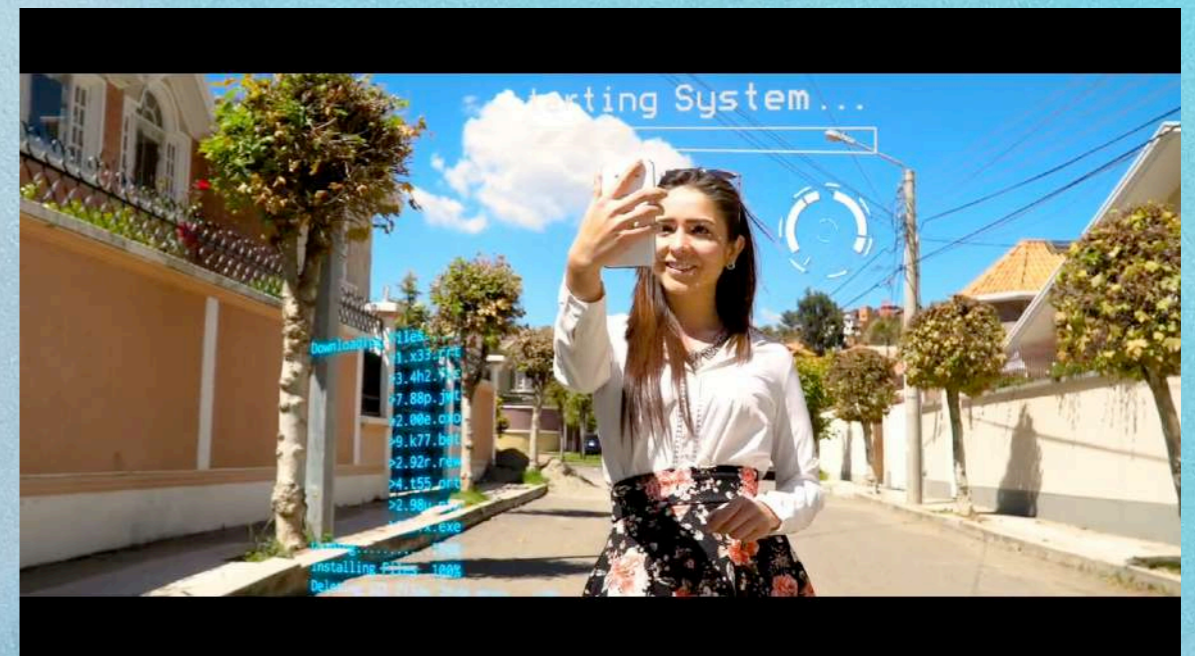


Click on the images
to see our success cases



Success cases: Facial recognition

Selphi
YOU BLINK
YOU'RE IN



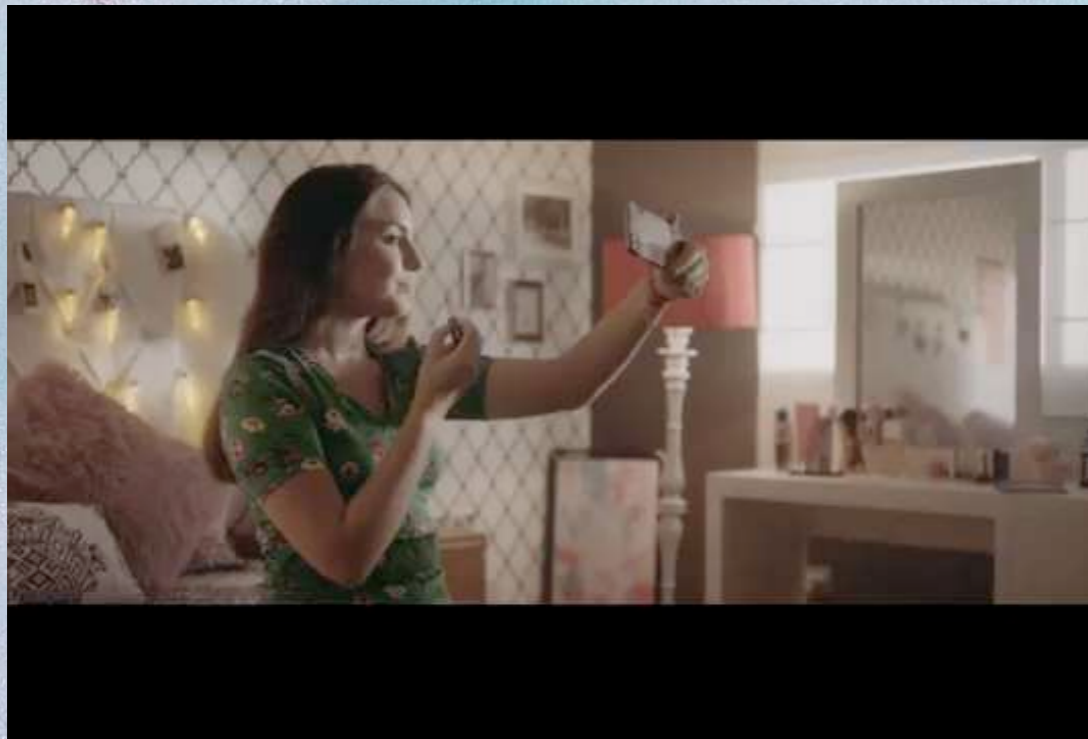
Click on the images
to see our success cases



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Success cases: Facial recognition

Selphi
YOU BLINK
YOU'RE IN

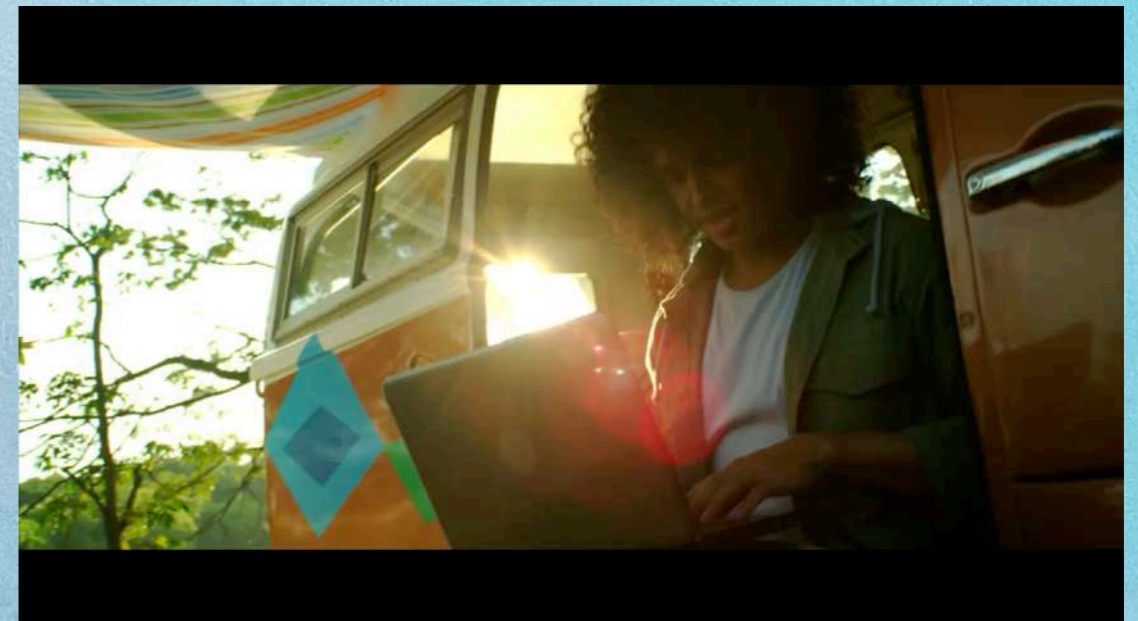


Click on the images
to see our success cases



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Success cases: Digital Onboarding



Click on the images
to see our success cases



Success cases

	 Banco del Pacífico <small>Tu banco banco</small>	 Banco General	 DAVIVIENDA
Date of release	May 2018	September 2019	September 2017
Opened accounts (February 2020)	240.000	120.000	60.000
% opened accounts through the app.	74%	56%	91%



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