



READID

POWERED BY INNOVALOR

Mobile identity verification: verify the RFID chip with NFC

ReadID – product overview

Verifying people's identity is essential in preventing identity fraud and enabling trustworthy digital services. ReadID 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 ReadID.

LEVERAGE LATEST AVAILABLE TECHNOLOGY

Many passports, identity cards and other identity documents contain a contactless (RFID) chip, which ReadID 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.

READID BENEFITS

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

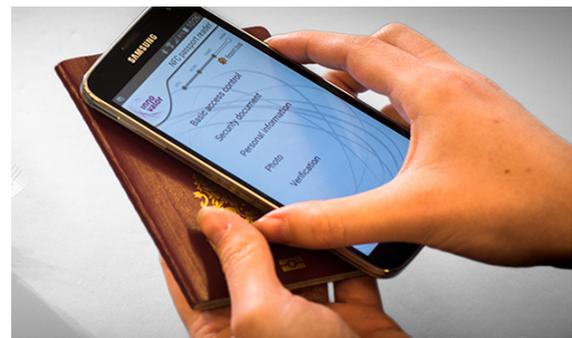
SCAN MRZ



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. ReadID 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 ReadID's key features. You can download the ReadID demo app on the App Store and Google Play.



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READID FEATURES

ReadID 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 ReadID Optical Character Recognition to scan MRZ and interpret the text for processing
- Integrate the ReadID 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 ReadID Ready that that several branding options
- Available as SaaS, Client-only or On-prem
- 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. ReadID customers that use this include ING, Rabobank, Volksbank, the Norwegian bank DNB (IDmee) and the UK Home Office.

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 ReadID for face-to-face is the Dutch police with over 35.000 police officers verifying identity documents on the street.

FOR IPHONES AND ANDROID

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

IDENTITY DOCUMENTS SUPPORTED

ReadID 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, ReadID supports the Dutch electronic driver's license.

ReadID works with identity documents from over 100 countries, including all countries from the EU, Canada, USA, Australia and New Zealand. See picture below for latest coverage for passports.



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 ReadID are usually priced with a fee per device per month.

ABOUT INNOVALOR

ReadID is the flagship product of InnoValor, located in Enschede, The Netherlands. InnoValor provides consultancy and software related to digital innovations, trust and identities. It has a strong presence in both the public and private sector.

InnoValor is ISO27001 certified.

