

Simplifying people's everyday lives by making digital onboarding and log-in convenient & secure

Onboarding and log-in for digital services today

Many of today's mobile applications and digital services require an account or registration for access. The onboarding procedure varies depending on how vulnerable the service is to fraud. Mobile banking for example, usually requires a visit to a branch or for credentials to be sent to a home address while other services require endless personal data to be inputted. Some even require little or no identification, leaving genuine users unprotected and at risk of fraud. All these ways of account creation are either inconvenient or insecure.

The lack of customer knowledge is another issue companies are facing. The greater the risk of fraud, the more important it is to know the customer. Knowing who the customer is ensures that the right person is behind the device making the decisions and enables both customization and personalization of the service. Many of today's digital services don't require an ID check at the point of onboarding which allows multiple/false accounts, increasing fraud risks.

Even if the user was identified when the account was created this doesn't necessarily make the service secure. Using password authentication for subsequent log-in is neither convenient nor safe as the password can be stolen or forgotten, and it doesn't confirm the user identity. Methods such as log-in through social media, while convenient, simply aren't enough to ensure the required levels of security. It's just as important to make log-in as secure and convenient as the initial onboarding process.

Issues of today's onboarding and log-in to digital services

- Inconvenient onboarding
- Lack of customer knowledge
- Log-in methods are inconvenient or unsecure

The challenge of finding the balance

As we constantly strive to make our everyday lives easier and more carefree, convenience has become one of the key factors when choosing a product or service. Often when convenience is prioritized the security is compromised or vice versa; the challenge is to find the right balance between these two factors. Our product, Precise YOUNiQ uses biometrics to both onboard and authenticate the customer, enhancing the user experience of digital services, making people's everyday life more easy and secure.



Precise YOUNiQ

As digital services are used more frequently so the need for convenient and secure identity authentication increases. By using biometric technology Precise YOUNiQ simplifies people's everyday lives by making onboarding and log-in to digital services convenient and secure as well as providing unique personalization. The solution fits any company or organization providing a digital service, wishing to simplify its onboarding process, providing easy log-in and knowing more about its customers, enhancing the user experience.

Easy & secure digital onboarding using face recognition

The artificial intelligence powering Precise YOUNiQ recognizes hundreds of facial vectors. These are characteristic facial features such as eye distance, forehead size, or nose distance. This smart system recognizes millions of faces and specifically knows what to look for when verifying at incredibly high speeds, always selecting the features that define a person's face.

Precise YOUNiQ makes onboarding easy for customers through three simple steps:

1. Taking a picture of an ID document
2. Confirming ID data
3. Verifying identity by taking a selfie

By using Precise YOUNiQ, the customer gets a fast and convenient registration. The solution also provides a secure user identification, confirming that the service user and account holder is the same person.

Built upon the principles of machine learning and deep neural networks, Precise YOUNiQ makes it possible for customer onboarding to be accomplished in three simple steps using the customer's own mobile device without having to visit an office, resulting in a significant reduction in errors, time, and resources.



First, the user takes a photo of its identification card. Using AI-powered OCR technology Precise YOUNIQ accurately and reliably pre-fills the extracted personal data into the predefined fields.

Once the data is pre-filled, the user is prompted to check the accuracy of the extracted data and is notified if there is a low confidence level in any fields.

Next, users are prompted to take a selfie to verify that the image is indeed, the same as the picture on the submitted ID. The system focuses on facial features that remain unchanged even as people age or gain weight. To further secure the system, a "Liveness Test" is conducted wherein the client has to follow a randomly moving dot appearing on the mobile screen with his/her eyes. If the verification is successful, the user is allowed to proceed to account opening.

Easy & secure log-in with a selfie

When the user wants to log-in to the service, it selects the application on the mobile device. By choosing application a selfie is take of the user and compared to the image used at onboarding to the service. If they match the user is logged in and good to go. This log-in method is both fast, easy and secure. Watch the video "[Log-in with a selfie](#)" to understand how easy it is.

Digital onboarding

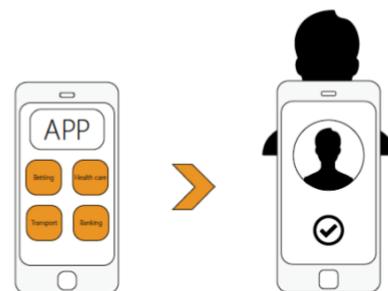


1. Take a picture of ID document

2. Verify data

3. Take a selfie

Verification of digital identity



1. Select application

2. Face verification

Benefits of using biometrics

Convenient & secure authentication

Precise YOUNiQ uses the most convenient and secure authentication method; biometrics. Once the user has been onboarded, they can be authenticated as required to use their digital services through one or a combination of biometric technologies such as face, finger, voice or behavior, if the action requires extra security. By accurately identifying the user, Precise YOUNiQ serves to protect their digital identity, ensuring the service is used only by the legitimate account holder.

Continuous authentication

Precise YOUNiQ can combine biometric data with other types of metrics, acquired from the user's smartphone, such as geolocation to enable continuous authentication. Through continuous authentication, the user identity is being passively verified in the "background" when using the service, without any explicit actions required from user, increasing both security and convenience. When displaying sensitive information, the screen blurs automatically if the system is unable to detect a legitimate user. Being passively authenticated enables faster in-app actions, enhancing user experience and interaction with the customer.

Personalization

Another benefit of using several biometric features such as, face and behavior in combination with other types of metrics is the potential for personalizing services in terms of customized content, user interface and offerings.

Summary

Precise YOUNiQ boosts the user experience of digital services by enabling

- Easy digital onboarding
- Convenient log-in with a selfie
- Continuous authentication
- Personalization & customization

Precise YOUNiQ enhances the security of digital services by enabling

- User identification, KYC
- Secure authentication