

DATASHEET

BlockID Verify

Modernize Identity Verification for
New Account Origination



Identity proofing during user onboarding doesn't have to be an alienating, complex experience, and it shouldn't be viewed as a one time expense mandated for new account origination. It can be a convenient, even elegant experience that inspires trust and brand loyalty to help maximize lifetime value. Squeeze administration overhead out of the business while securing customer accounts, delivering user-managed privacy controls, and providing an elegant, brand-boosting user experience.

The 1Kosmos BlockID Verify Advantage

1Kosmos BlockID Verify digitally transforms user onboarding with convenient self-service identity verification meeting NIST 800-63-3 assurance level 2 (IAL2) for KYC / AML mandates, worker eligibility requirements, digital delivery of government and healthcare services and other commercial applications. T

Identity Proofing and Verification

Our convenient identity proofing and verification takes just minutes to complete and accommodates government-issued credentials in 205 countries, including driver's license, passport, or National ID with +99% identity proofing accuracy and spoofing / counterfeit detection. We can also verify identity at lower levels of assurance using banking, telco (eg, SIM binding), email, Social Security Number, phone number, and other methods. Our journey supports browser-based (appless) or by using our completely brandable mobile application.

Privacy by Design

The captured PII data is encrypted and written to our permissioned blockchain according to W3C DID standard, ensuring privacy, security and complete auditability. Only the enrolled user has access to the private key required to access and share their information at any time and with any online service.

Our #1 rated NIST algorithm for non-bias racial or gender decisioning drives objectivity, equity, and fairness into your identification proofing processes.



FEATURES AND BENEFITS

- **205 Countries.** 1Kosmos supports government issued IDs, including driver's licenses, passports, and national IDs for 205 countries in approximately 2300 formats.
- **Liveness Detection.** Using the expressions and true-depth camera functionality, 1Kosmos BlockID utilizes a short selfie video that requires randomized facial movements to detect liveness and is certified to NIST 800-63-3 and iBeta PAD2 standards.
- **Kantara Certified CSP.** Kantara has certified 1Kosmos BlockID as a full-service Credential Service Provider (CSP). This certification showcases the platform's ability to serve as an ID verification service for various commercial and government entities.
- **App and Appless Workflow.** Organizations can implement a workflow for verification that utilizes an app-based or appless workflow. In an appless workflow, authentication or verification is completed through a browser.
- **Private Permissioned Blockchain.** Captured data is saved to the 1Kosmos blockchain network, which is restricted to a group of users or organizations where participants must be granted permission to join. This contrasts to a public blockchain, where anyone can participate without permission.

For additional features of the 1Kosmos BlockID platform, please visit: 1kosmos.com/feature-list/

Document Verification

The 1Kosmos BlockID AI and machine learning technologies can detect the most sophisticated fraudulent documents, driver's licenses or passports, with an accuracy of +99%, which is better than human verification that can be fooled 30% of the time. 1Kosmos uses a variety of vendors to achieve the intended assurance level, including but not limited to: Social Security Administration (SSA), American Association of Motor Vehicle Administrators (AAMVA), LexisNexis, wireless carriers, and third-party credit and debit card processors.

Verification for All

The 1Kosmos BlockID verification process does not in any way pool data nor compare data to determine if a person is real. We perform a liveness test for each user to ensure a live person is present and cross reference the user with their presented government-issued documents. This will deliver less friction as decisions are fair and equitable for all individuals, regardless of their race, gender, age, or other protected characteristics.

Reasons to consider

- Customizable and brandable user journeys for both appless and app-based business needs.
- FIDO2, NIST 800-63-3, iBeta PAD2, ISO 27001 and SOCII Type 2 certified
- Non-Biased decisioning.
- Captured data is stored in a decentralized network and under full control of the user.

About 1Kosmos

©2023 1Kosmos Inc., All rights reserved. 1Kosmos BlockID is a distributed digital identity platform supporting both business-to-employee and business-to-consumer services that easily integrates with existing operating systems, applications, and IT security infrastructure to perform strong, verified identity-based authentication – eliminating the need for passwords, one-time codes, and more. By simplifying identity infrastructure, 1Kosmos drives both cost savings and user convenience while securing businesses and individuals from the harm and inconvenience of identity fraud.