DATASHEET

IAL2 - NIST 800-63-3

Deploy an identity platform certified by the Kantara Initiative to meet the
NIST 800-63-3 guidelines

The NIST 800-63-3 standard is a comprehensive guide for ensuring secure digital identity authentication. It details the best practices, requirements, and recommendations for managing user identities and implementing secure authentication processes in online systems and services. This standard is highly regarded by organizations, government agencies, and security professionals as a valuable reference for enhancing their identity and access management practices.

The 1Kosmos BlockID Advantage

Managing multiple logins and passwords is both inconvenient and poses a security risk for individuals and service providers alike.

To address this issue, the 1Kosmos BlockID platform offers a digital wallet that organizations can use for authentication, which is certified against NIST 800-63-3. Our approach involves an ID + Selfie workflow, wherein the user scans a government-issued ID. The ID is verified and the user's image is compared to their live selfie. If all details match, the credential is bound to the user account, and the selfie taken during enrollment is used as a reference for future authentications.

Organizations can eliminate synthetic fraud and ATO attacks by utilizing our identity verification solutions. This helps prevent fraudulent attacks and their resulting impact on profitability and market reputation. Our solutions provide a NIST 800-63-3 Identity Assurance Level 2, which improves security by eliminating Knowledge-Based Verification techniques.

With 1Kosmos, users can rapidly access applications, services, and benefits. Users get a convenient user experience and organizations benefit from improved customer experience, increased access, and lower costs.

> The 1Kosmos implementation of the NIST 800-63-3 standard is certified by the Kantara Initiative to meet the NIST level 2 standards for identity assurance (IAL) and authentication assurance (AAL)

ONLINE ID DOCUMENT VERIFICATION

DRIVER LICENSE Michigan

SELFIE WITH BIOMETRIC MATCHING
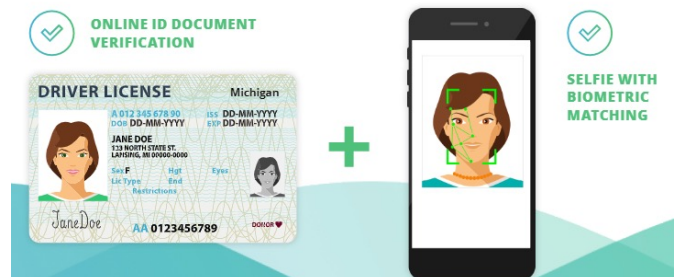
1KOSMOS FEATURES AND BENEFITS

→ **205 Countries.** 1Kosmos supports government-issued IDs, including driver's licenses, passports, and national IDs for 205 countries in over 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.

→ **IAL3 Capable.** Where required, 1Kosmos can provide elevated assurance with a third-party presence (physical or remote interaction with the user supervised by a verifier) to confirm the address and required biometric authentication.

IAL2 – 1Kosmos **ID + Selfie** workflow will verify two ID sources (i.e., Driver's License, State ID, Passport). These documents are verified in real-time directly with the issuing source. A biometric – live selfie – is captured and compared to the document image for a match.
False Match Rate (FMR) of 0.001%
False Non-match Rate (FNMR) of 3.1%

AAL2 – 1Kosmos implements a multifactor biometric-based workflow where a user first unlocks the app with their device-based biometric (face, thumbprint, or pin) and is then prompted to utilize 1Kosmos LiveID (live selfie) to prove identity matched to onboarding.
False Positive Identification Rate (FPIR) of 0.1%

API and SDKs – As a cloud-based identity provider, 1Kosmos has many features. The administration portal provides easy access to the configuration and management of the 1Kosmos platform, starting with over 50 out-of-the-box integrations and a robust API framework enabling quick and easy integration.

Privacy – Privacy and security of user biometrics and other personally identifiable Information (PII) complies with GDPR and other 230 GDPR-like regulations around the world 1Kosmos also provides users the assurance that their information is not accessible without their explicit consent.

Digital Wallet – 1Kosmos Digital Wallet solution simplifies transactions associated with identity credentials. From verifying individuals in the workforce, and e-commerce communities, to facilitating electronic prescriptions, our approach eliminates user friction and boosts conversion rates.

About 1Kosmos