

## DATASHEET

# BlockID Customer

Modernize the Customer Digital Experience with Identity Based Authentication.



When customer-facing services move online, organizations inevitably struggle with security controls and annoying their customers. People don't want to be treated like cyber criminals online. Instead, they expect speed, security and privacy. Verified and distributed digital identity delivers user-managed privacy controls, providing a modern alternative to cut fraud losses. Combined, they digitally transform new account origination, squeezing administrative overhead out of the business and paying dividends in higher customer satisfaction and lifetime value.

### The 1Kosmos BlockID Customer Advantage

1Kosmos BlockID identity-based authentication secures customer accounts and personal information behind an identity-backed digital wallet, which provides strong multi-factor authentication at every point of access while giving individuals complete control over transaction approval and access to their personally identifiable information (PII) data.

#### Identity Verification

1Kosmos BlockID identity proofing utilizes a user's driver's license, passport, or National ID to verify user identity and is completed within a few minutes with 99%+ identity proofing accuracy and 99%+ spoofing and counterfeit detection. 1Kosmos BlockID supports document verification for over 205 countries. We can also verify identity at lower levels of assurance using banking, telco (eg, SIM binding), email, social security number, and phone number, among other methods.

#### Digital Wallet

During enrollment, information collected from scanned credentials is encrypted and, for the highest level of security, stored in a distributed ledger compliant to the W3C DID standard. As such, they are accessible only via a FIDO2 certified public/private key pair secured in the TPM/Secure Enclave of a device and under sole control of the user via their live biometric selfie, made possible by our innovative LiveID feature.

**Customers are your most valuable asset, so stop treating them like criminals. Instead, differentiate between users with valid, verifiable identities and imposters hiding behind stolen or synthetic identities.**





## 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.
- **Verifiable Credentials.** 1Kosmos BlockID issues verifiable credentials, which are digitally signed and are tamper-resistant, traceable, and instantaneously verifiable.
- **Non-Biased Decisioning.** Our framework is private by design. This approach ensures that each user is verified independently of others and ensures non-bias race and gender decisioning.
- **App and Appless Workflow.** Organizations can implement an authentication and/or verification workflow that utilizes an app-based or appless experience. In an appless workflow, authentication and verification are completed through a browser.
- **User Experience.** Simple user onboarding and convenient access anywhere, anytime and on any device.
- **Customer Authentication.** 1Kosmos consolidates authentication methods and lays the foundation for a strategic transition to our identity based passwordless approach.

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

## Access Assurance

Deliver a high assurance for users accessing applications and services. This way, verified users authenticate and not synthetic users. Binding a customer's biometric to a public / private key pair via FIDO2 standards means every access attempt physically verifies the customer, leaving no chance for anyone other than the verified user to access.

## API's and SDK

Starting with over 50 out-of-the-box integrations and a robust API framework enabling quick and easy integrations into CIAM technologies like Azure, Ping, Okta, and ForgeRock. And the SDK and customizable BlockID app will ensure the branded experience will meet corporate brand guidelines.

## Privacy by Design

We put users in complete control of their own PII so organizations don't have to. Users determine what to share at each access request. There's no honeypot of data accessible by administrators or hackers.

## Reasons to consider

- Customizable user journeys for both appless and app-based business needs
- OAuth, OIDC, SAML and FIDO support
- Flexible SDK for easy integration into existing workflows
- FIDO2, NIST 800-63-3, iBeta Pad2, ISO 27001 and SOCII Type 2 certified

## 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.