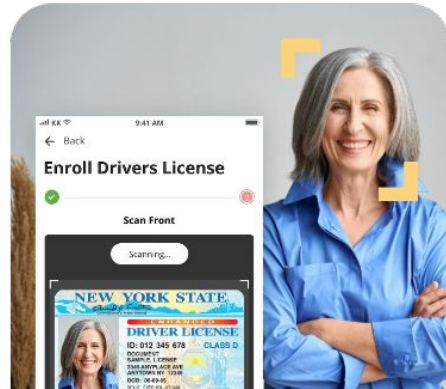


DATASHEET

Identity Proofing

Deliver the highest degree of identity assurance to support identity-based biometric authentication and a passwordless experience



The shift to online first engagements will require users to prove who they are without usernames, passwords, and one-time codes. This transformation will require organizations to digitally verify and secure identities at scale, as traditional IAM and CIAM strategies can not identity-proof real people in a meaningful way in the digital world.

The 1Kosmos BlockID Identity Proofing Advantage

1Kosmos Identity Proofing capabilities will guide the users through a mobile-first identity enrollment journey. As the process starts, users can enroll various types of IDs like driver's licenses, national identity documents, and passports. 1Kosmos BlockID can also leverage non-physical IDs, such as a telco account and banking credentials, to improve identity assurance. For additional use cases, 1Kosmos BlockID can also verify a user's social security number (SSN) against the SSA or verify if a user is a physician by validating their NPIN (National Physician Information Number).

As the documents and accounts are enrolled, the location and phone number are verified against the issuing authority. 1Kosmos BlockID then validates the user's LiveID scan against the picture extracted from the document. Once the identity is validated, their biometrics and IDs are enrolled. Both data types are encrypted with the user's private key and stored in the 1Kosmos private and permissioned blockchain.

Identity proofing is 100% automated, with almost instant ID document verification. Our fused machine learning technology provides 99%+ accuracy in detecting even the most sophisticated fraudulent documents.

NIST rated #1 for non-bias race and gender decisioning. Our sophisticated AI and machine learning algorithms drive objectivity equity, and fairness into your identification proofing processes.





1KOSMOS FEATURES AND BENEFITS

- OCR Data Extraction is 100% automated and instantaneous
- Smooth user experience offer fewer clicks for a high first-time pass rate
- Capture and process low-quality images with the most challenging backgrounds and lighting
- Seamlessly embed our business solution into your web, iOS, or Android workflow
- OCR Data is matched against extracted MRZ or barcode data to ensure the highest levels of accuracy

Reasons to consider

- Coverage for 205 countries
- Eliminate manual processes and simplify workflow integrations

99.6%

True Accept Rate
(TAR)

0.1%

False Accept Rate
(FAR)

Government Issued IDs

1Kosmos BlockID identity proofing will utilize a user's driver's license, passport, or National ID to validate a user's identity. With the user's consent, 1Kosmos BlockID will extract the content from the ID and verify the document's validity. 1Kosmos BlockID supports document verification for over 205 countries.

Document Verification

Identity proofing is only as sound as the ID used. 1Kosmos BlockID Identity proofing technology captures the information in the ID and looks to ensure the ID is valid. For instance, 1Kosmos BlockID checks for common characteristics of the entered document to identify if a photocopy is used. The RFID chip in a passport is another example, where if the chip can not be read, then the data is not validated.

1Kosmos BlockID can activate an API to verify Social Security Numbers and the data from the Country Signer Certificate Authority (CSCA) or from an issuing authority such as AAMVA for US driver's licenses to validate the document and the data.

Web to Mobile Handoff

For identity onboarding sessions that are done on a laptop or desktop, the user's session can be transferred to their mobile for image capturing. Once the documents and LiveID are enrolled, the session is returned to the originating browser. This allows the capturing of high-quality imagery, which is not possible via the low-resolution cameras on desktops and laptops.