



Deliver 99%+ identity proofing accuracy and guard against decisioning bias

The Business Challenge

Agencies must rethink how they currently manage identity and access requirements to eliminate fraud and secure citizen online engagements. This transformation will require agencies to digitally verify and secure identities at scale, as traditional IAM and CIAM strategies cannot identity-proof real people in a meaningful way in the digital world. Government agencies have always needed to verify identities, but the need for automated digital identity-proofing has become clear in today's shift to a digital-first expectation.

As identity proofing capabilities come online important factors need to be considered:

- The first is privacy and controlling who should have access to citizens' personal information.
- The second raises the issue of identity decisioning bias in algorithms designed to verify identity but built in a way that disadvantages certain populations.
- Finally, securing access to eliminate the risk of identity impersonation, account takeover, and transaction fraud.



The **IKosmos** Advantage

Providing digital identity credentials to citizens will transform how governments of all levels facilitate and secure citizen access to services. The IKosmos platform delivers 99%+ identity proofing accuracy with 99%+ spoofing and counterfeit detection in seconds. Additionally, our solutions run 100% on machine learning and computer vision technology with absolute zero human bias or mistakes for both gender and race. As a result, when it comes to guarding against algorithmic bias, our solutions set the standard. IKosmos delivers a quick and convenient way for citizens to self-verify their identity using physical documents such as a government-issued driver's license or passport. IKosmos can also leverage the non-physical, such as a telco ID account and banking credentials, to further improve identity assurance.

The captured data during the verification process is stored in a digital wallet which enables a portable identity and allows citizens to manage and choose when and how they share their PII data. From a government agency point of view, with a digital wallet, agencies can support citizens as they move through and require access to new or additional services. Placing all data in the IKosmos decentralized identity platform secures the PII data and the data is now a user-controlled wallet that is updated as the citizen needs new services or updates existing credentials. The data is never stored in a central location and is always controlled by the citizen.

After the citizen identity is verified, IKosmos binds it to the citizen account to deliver highly secure and low friction online engagement. IKosmos confirms a person's true identity with just a selfie. Fused with our proprietary image processing, our LiveID verification has the lowest processing bias in the industry. With IKosmos, government organizations can verify citizen identities, increase citizen engagement, protect logins and reduce friction while maintaining the highest level of security with a frictionless user experience.

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1Kosmos Identity Verification:

Self-Service Identity Enrollment	Enable citizens to enroll themselves in minutes and automatically create a decentralized digital identity free from identity decisioning bias.
Document Verification	Verify the validity of a citizen's driver's license, passport, or National ID to validate a user's identity.
Distributed Identity	Store citizens encrypted digital identities in an immutable private blockchain to keep PII out of reach from hackers.
Digital Wallet	Gives citizens control over their privacy and digital identity with a digital wallet based on SSI principles and certified by FIDO and NIST.
Live Facial Biometrics	Defy spoofing and go beyond device-level biometrics to verify users with 99% accuracy.
Identity Based Multi-Factor Authentication	Use the TPM / Secure Enclave of a device and a live facial biometric scan to conduct authentication with a FIDO2 certified biometric credential.
Multi-Factor Authentication	With 1Kosmos you will consolidate several methods into one experience. TOTP, Touch/FaceID, Push Notificantion, SMS/Email OTP.
Appless Verification and Authentication	Leverage compatible hardware and web browsers to perform identity verification and leverage security keys or biometrics enabled hardware (Mac TouchID, Windows Hello) to login.
Citizen Portal	Offer users access to a centralized hub that allows them to easily control their identity and how it is shared.
Mobile App and SDK	The lKosmos identity proofing functionality can be easily integrated into any custom app.
Cloud-Native	Deploy passwordless authentication in just days.
API-Based Architecture	Ensure a consistent login experience across the diversity of systems through ready integration with existing applications and services.
Self-Service Password Reset Capability	Empower users to reset their own passwords for those legacy systems and applications that still require them via FIDO2 biometric authentication.
Device Recovery	Provide citizens with the ability to regenerate their public-private key in the event their device gets lost, stolen or damaged.
Administration Portal	Access to a centralized hub for easy management of users and applications.

Certifications











About 1Kosmos

IKosmos enables remote identity verification and passwordless multi-factor authentication for workers, customers and residents to securely transact with digital services. By unifying identity proofing, credential verification and strong authentication, the IKosmos platform prevents identity impersonation, account takeover and fraud while delivering frictionless user experiences and preserving the privacy of users' personal information. IKosmos performs millions of authentications daily for government agencies and some of the largest banks, telecommunications, higher education, and healthcare organizations in the world.

