



Trusted ID in the digital age

PAYMENT JUSTICE & PUBLIC SAFETY

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- The need for trusted IDs is essential to enable secure digital services and to protect consumers and service providers alike. Biometrics offers a secure and easy-to-use solution to build the bridge between physical and digital identities.
- A range of technologies are available, including facial, fingerprint and iris recognition. IDEMIA is a world leader in delivering these solutions.

In an increasingly digital world, establishing trusted IDs is on everyone's agenda. From online retailers and banks to national border controls, how can online platforms and automated access control systems make sure that people really are who they claim to be? Addressing all worlds in which human beings are evolving, IDEMIA ensures the continuity of the identity between the physical and digital space and is meeting that need for authentication and identification by using its expertise in biometrics. A range of solutions is available including facial, iris and fingerprint recognition to protect companies and consumers alike.

From the popularity of e-commerce to the growing connections between different devices, better known as the Internet of Things (IoT), our lifestyles have clearly become digital. Along with cyber-attacks designed to raid bank accounts and steal credit card details, hackers are using digital tech for identity theft and other criminal activities. Not surprisingly, a recent study found that 69% of the general public have concerns about data security and privacy and yet, those same consumers do little to protect themselves from cyber threats. Some 70% use seven passwords or less across all their online accounts, instead of creating a separate password for each account, as any security expert would advise. There is a clear need for a form of protection that does not require additional effort from the consumer.

Keeping it secure and simple

While service digitalization aims at offering a faster and more convenient experience to consumers, ensuring that service users are who they claim to be is a real concern for any company venturing in the digital space. Biometrics might just be the answer they are looking for to get the assurance of trusted IDs. It is already being adopted by a range of platforms, from mobile phones to e-passport control gates. Yet, all biometric solutions are not equal in terms of performance, robustness and convenience. Leveraging over 40 years of experience IDEMIA is playing a leading role in the deployment of best-in-class biometric technologies keeping pace with real-world applications and providing solutions to make life truly easier and more secure – as confirmed by the Global Biometric Authentication Solutions – Company of the Year Award lately received from Frost & Sullivan.

A breakthrough in banking

French bank Société Générale has recently made headlines with the announcement that new customers can open an account without visiting a branch – thanks to IDEMIA's facial recognition technology. A first in France, where strict

regulation on the use of personal data is monitored by a national authority (CNIL). New customers send a scan or a photo of their ID documents – which are checked in real-time by the IDEMIA software – and then provide a selfie with their smartphone for a comparison. To provide the certainty that it really is you opening the account, and not someone else, this facial recognition system will also ask you to move your head to the left, right or downward – just to make sure that it really is you, and not just a photo of you. This is the key to providing a **trusted ID** for digital banking services that will protect you against identity theft.

The power of 3D face

Mobile devices house almost the entirety of one's digital life, everyday storing more and more data and providing access to an ever-growing range of services. All this information in one very portable device is a thief's dream and that's why IDEMIA promises mobile users the most advanced security in the world to unlock their smartphone and to make secure payment with their face. IDEMIA 3D Face solution creates a 3D depth map of the user's face and allows fast and secure facial recognition, in all lighting conditions, even in the dark. And while 3D Face demands zero effort from users, this solution provides them with the ultimate level of security by ensuring that state-of-the-art attacks (photo, video, 3D mask...) cannot be used to hack into their device.

A helping hand from fingerprint scans

Access control with biometrics is, of course, a familiar sight at airports, where e-passport checks are carried out with fingerprint, face or iris recognition technology. Now, a major innovation in fingerprint technology is positively redefining the user experience, while simultaneously delivering even higher levels of security. IDEMIA has created the world's first 3D Touchless fingerprint solution to control access to any location. With a simple wave of the hand, access can either be instantly granted or denied. This technology is now available in a stylish and compact wall-mounted device, suitable for any location. Thanks to this highly secure solution, you are free to move seamlessly between different controlled areas, according to your level of authorization, while building owners are safe in the knowledge that a trusted ID is being used.

Taken together, biometrics offer a real opportunity to tighten security – and simplify people's everyday lives by creating continuity between their identity in the physical and digital worlds. IDEMIA is harnessing all these different techniques and combining them with the verification of ID documents to ensure that users and service providers are always protected by the presence of a trusted ID. Brought together as a single concept called Augmented Identity, IDEMIA's solutions use a vast array of highly advanced technologies to prove a very simple fact: "only you, can be you."

[1] <https://www.gigya.com/resource/report/2017-state-of-consumer-privacy-trust/>
