



OnBo Digital Account Opening

www.idmission.com



OnBo is software that creates seamless digital onboarding experiences.

OnBo enables end users to sign up for a service from anywhere, at anytime and using any device of their choice. It is a true omnichannel application.

Utilized in account opening applications for banks, insurance, pensions and digital money transfer, OnBo transforms complex onboarding processes into intuitive digital user experiences.

Delivered as a mobile and web solution, OnBo seamlessly integrates IDmission's ID proofing, Identity verification and eKYC services to create highly secure and yet easy to use digital onboarding processes.

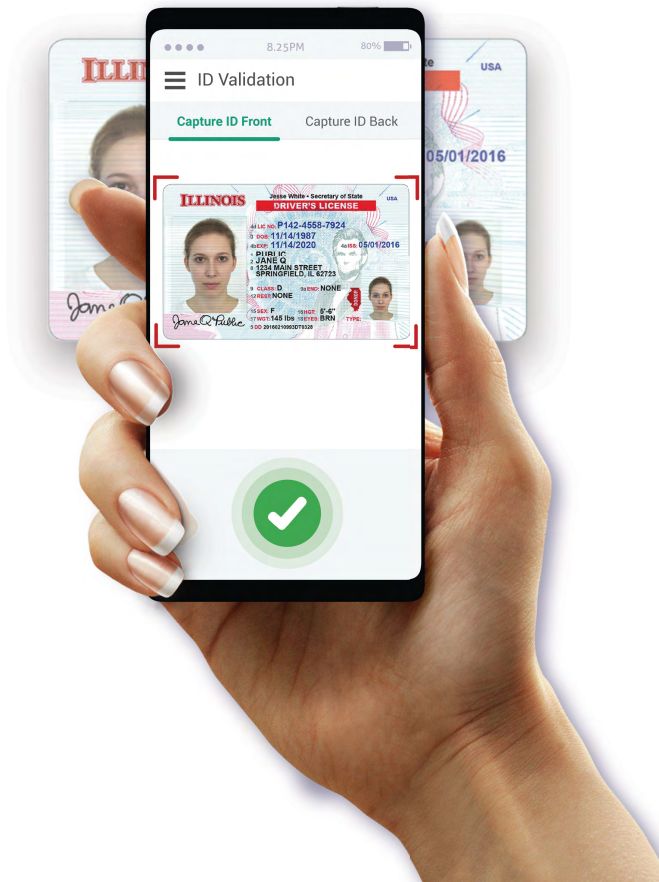
Over 50 large financial institutions around the world use IDmission for onboarding, ID proofing, Identity verification and eKYC. Our customer base includes, Western Union, Santander Bank, KBZ Bank (Myanmar), Banco Atlantida (Honduras), Banco Afirme (Mexico) and Republic Bank (Trinidad and Tobago).

Industry analyst Gartner recognizes IDmission as a leading provider of Identity services. Forrester named IDmission as one of the 3 key emerging technologies for financial services.

Explore the many functions that are built into OnBo. Whether you want to utilize one of our pre-built onboarding applications or start from scratch, our application specialists are here to help



Identity Included: ID Authentication & Identity Verifications



Biometric deduplication during enrollment ensures that only one person can enroll once into the database: one face = one customer.

ID Image Capture & Analysis:

Simple, Fast, Effective

- AI analyzes image quality, lighting, focus, glare and much more are calculated for each quadrant and the user is provided feedback in case of unsuitable conditions
- Images from screenshots, electronic photo of ID documents, color or black and white photocopies are rejected in real time
- When all image conditional are optimal the ID image is captured automatically.

ID Data Extraction:

Accurate

- Data from the front, back, and barcodes of the ID is extracted using OCR
- Over 20 items on a simple driver's license are analyzed including: fonts, formats, check digits, security features, machine readable zones (MRZ), date formats, holograms and more

Selfie Passive Liveness Detection:

Simple, Fast, Effective

- AI analyzes selfie image for liveness, no user action is required: No smile, no blink, no head turn, no zoom; just put you face in the oval and snap
- ISO/IEC 30107-3 compliant for Presentation Attack Detection (PAD).

Face Matching:

Simple, Fast, Effective

- The live selfie is matched against the photo on the ID document automatically.
- Once enrolled, selfie biometrics can be used to authenticate to any service.
- Biometric deduplication ensures that one person can enroll only once into the database.

Omnichannel

- Responsive UI transforms your application for phone, tablet or laptop screens.
- Mobile, Web, and Kiosk apps for self service
- Branch apps for customer assisted based service.
- True omnichannel experience allows users to start the application on any one channel and continue on any other channel.
- Access managed using conventional login/ passwords, SSO, tokens or biometrics.



4 Reasons to choose OnBo from IDmission

Comprehensive Platform



- "No code" App builder.
- Comprehensive list of data elements supported including selfie, biometrics, prebuilt 3rd party integrations.
- Capture Signatures, videos and documents.
- Advanced application logic, validations and workflows ensure complex processes are reduced to intuitive user experiences
- Multilingual, omnichannel applications developed for web and mobile and delivered from a global cloud

Identity Included

- Support Identity documents from over 200 countries; including some 4,000 different types of identity documents.
- Automatic OCR and reading barcodes and Machine Readable Zones (MRZ)
- Supports fingerprint, face, voice and iris biometrics
- Users can be enrolled and subsequently authenticated using their biometrics. Biometric deduplication ensures that one person can enroll only once as a customer or employee into the database.

Certified Secure



- ISO/IEC 30107-3 compliant: Presentation Attack Detection
- Biometric engine is NIST certified for face, fingerprint, voice and iris matching.
- Secure and safe infrastructure with PCI-DSS certification.

Junctions: 3rd Party Interfaces

- Verify and augment your customer's data using Junctions, our pre-built integrations to over 100 companies.
- New interfaces added on demand.
- Built-in KYC/AML, Global Watch Lists, PEP, Negative Media.