OnBo
Digital Account Opening

iD MISSION
empowering identity

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.

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.

4 Reasons to choose OnBo from IDmission

Comprehensive Platform

"No code" App builder. Comprehensive list of data elements supported including Selfie, Fingerprint, Voice and Iris biometrics, signature, videos and document capture. Advanced application logic, validations and workflow engine ensure complex business processes can be 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; this includes 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 biometric database.
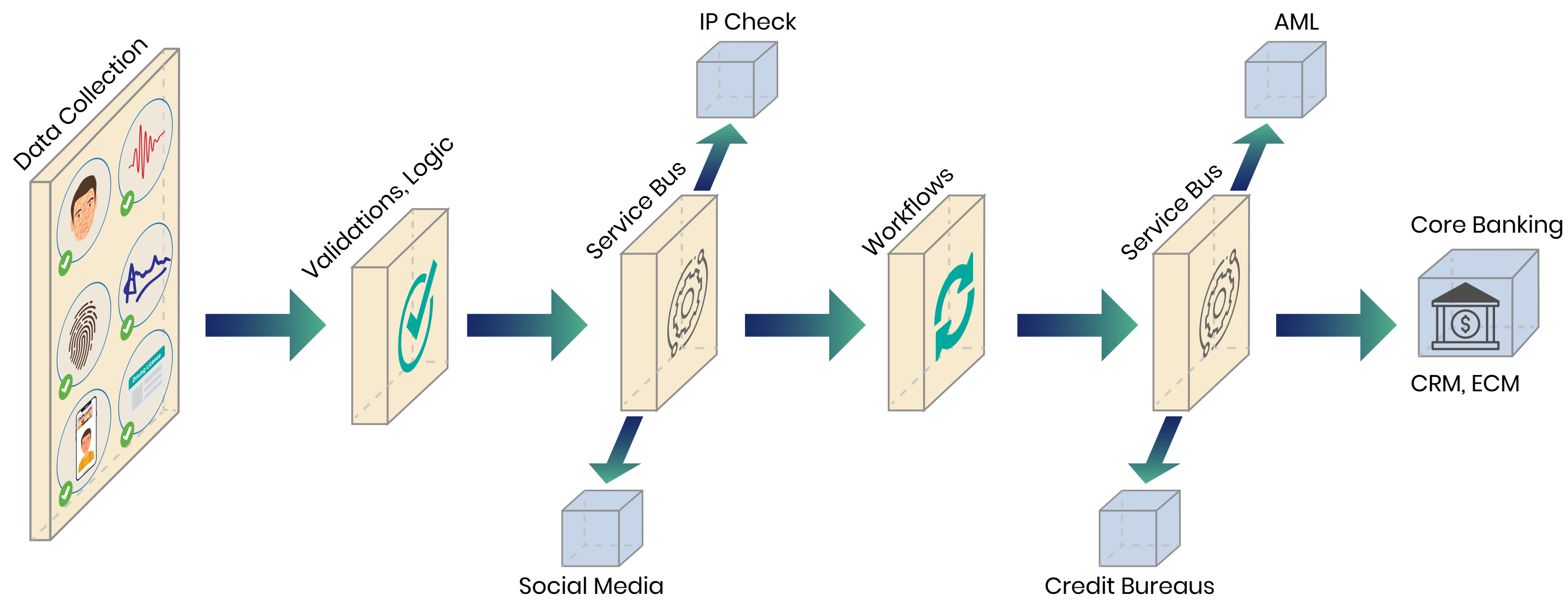
Certified Secure

ISO/IEC 30107-3 test passed for Presentation Attack Detection (PAD). The tests were conducted by NIST/NVLAP (NVLAP Lab Code: 200962) certified test lab. Biometric engine is NIST certified for face, fingerprint, foice and iris matching. The infrastructure is secure and safe with PCI-DSS certification.

Junctions: 3rd party Interfaces
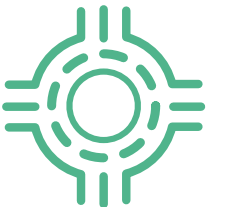
Verify and augment your customer's data using Junctions, our enterprise service bus that is preconnected to a large number of 3rd party interfaces. New interfaces added on demand. Examples include bureaus (Thomson Reuters, LexisNexis, Experian, Vital4), Google, Social Media, Core Banking Systems, CRM Systems, Content Management Systems.

Onboard Individuals

Data Collection

Validations, Logic

Service Bus

IP Check

Workflows

Service Bus

AML

Social Media

Credit Bureaus

Core Banking

CRM, ECM

User captures ID, selfie (or other biometric). ID validated and biometric matched. OCR data used to fill form. Additional data (signatures, video etc.) captured.

Validations and logic applied to data. Data sent to 3rd party systems for basic security and application origination checks.

Additional 3rd party verifications as required. Automated and manual checks applied as workflows.

If rules fail notification sent back to original applicant. If all rules pass, data is deposited to the system of record.

Onboard Businesses

Call Center

Web

In person

ONBO

Link for business onboarding information

Enter Business Information

Emails for beneficial owners

Owners add KYC data

Driving License

Driving License

Compile data for business and owners KYC

Verify Business Info

Business Bureaus 3rd Party KYC AML

More Business Info

Workflows

Core Banking

CRM, ECM
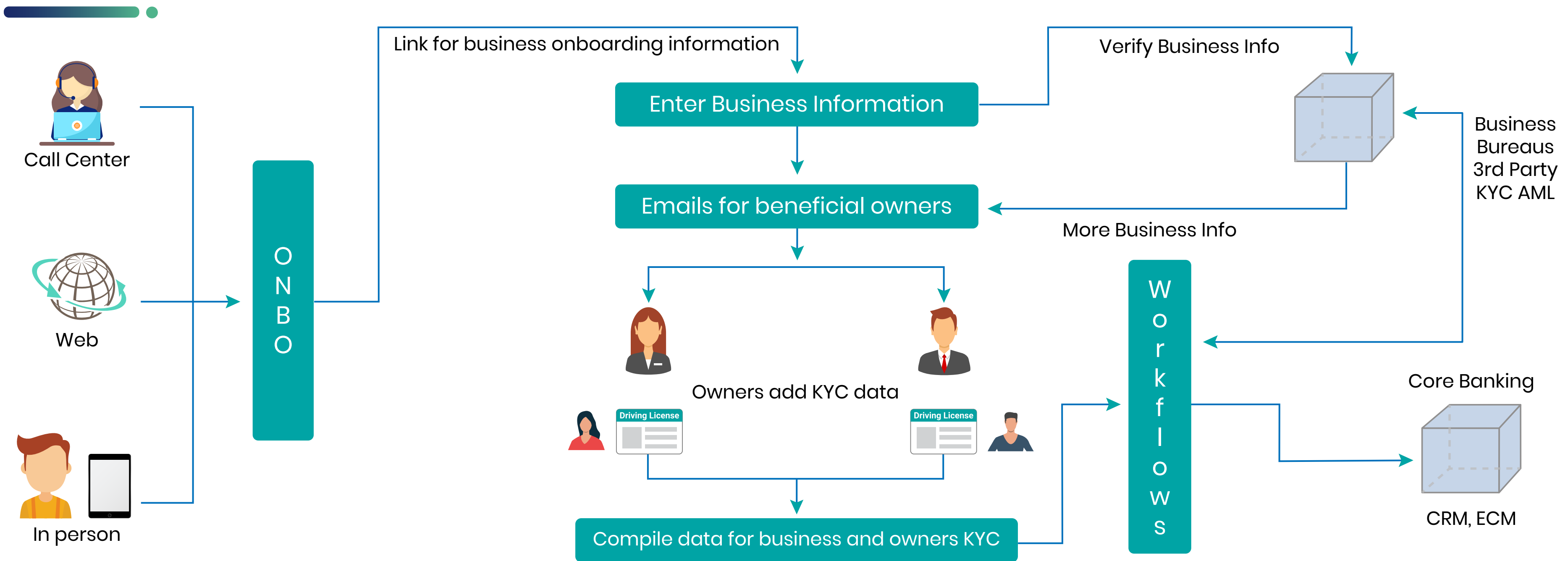
Omnichannel lead generation. Send email and contact name to OnBo.

OnBo sends link containing business onboarding form to responsible person

Business information including documents uploaded. Verified via business bureaus. Links sent to each beneficial owner for KYC. All Data compiled into a single business record.

More 3rd party verifications and workflow. Finally, approved data sent to system of record (CBS, CRM, ECM)
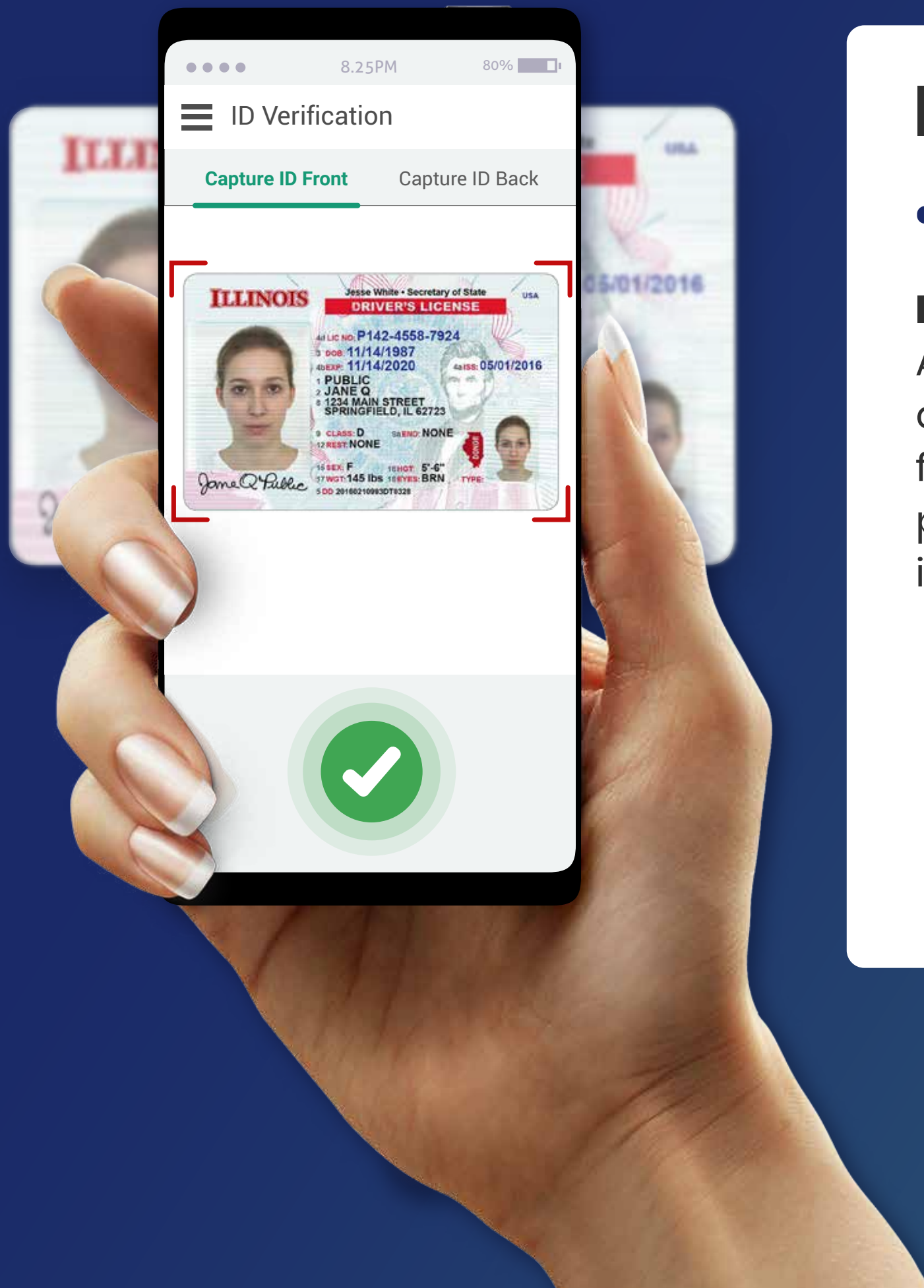
Identity Included

ID Image capture: Simple, Fast, Effective
AI analyzes image quality in the video. Lighting, focus, glare 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.

Data Extraction: Accurate
Data from the front of the ID is extracted using OCR. Fonts, formats and check digits and security features are verified. Data is extracted from barcodes and machine readable zones (MRZ) and compared to the OCR data. AI helps detect ID tampering.
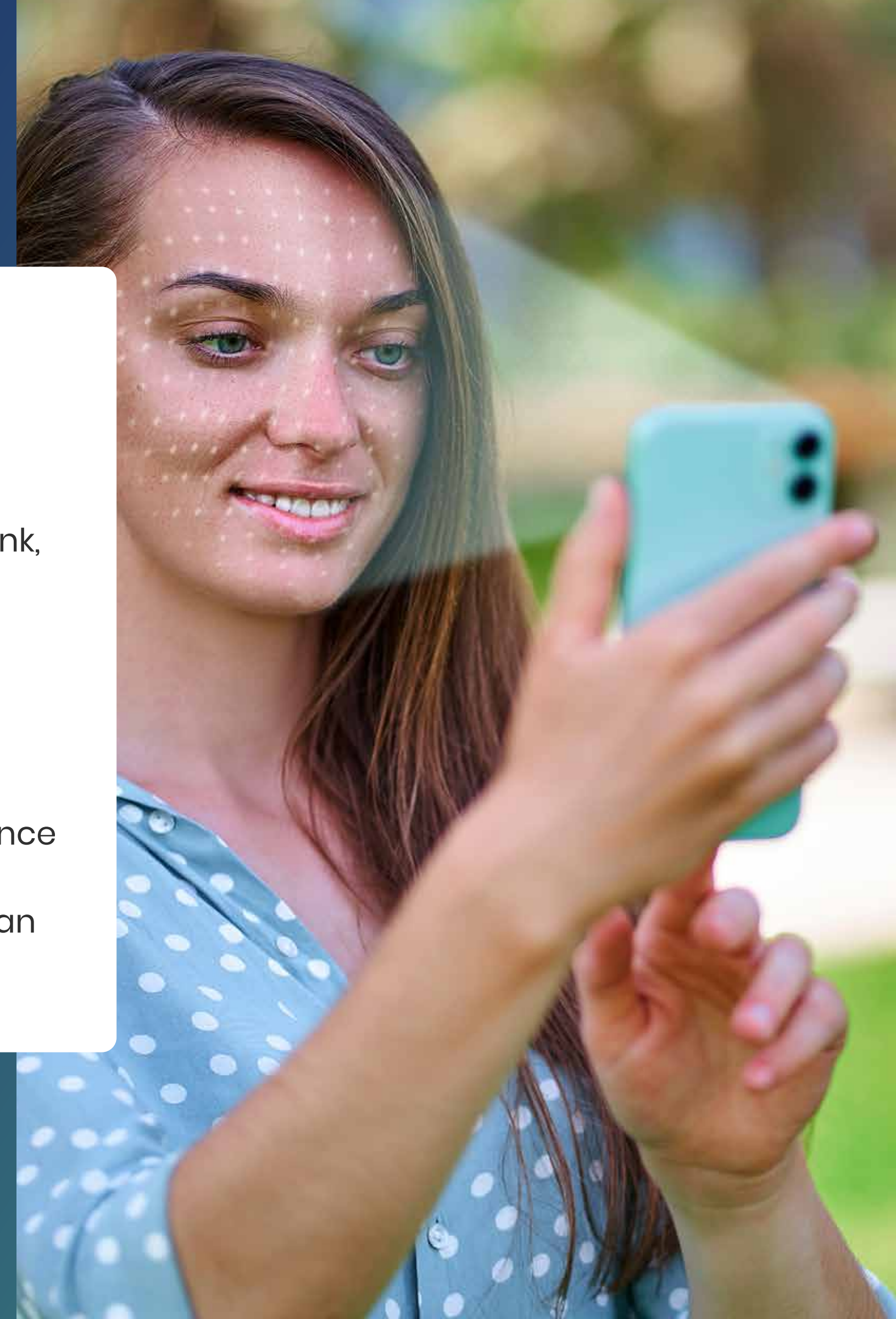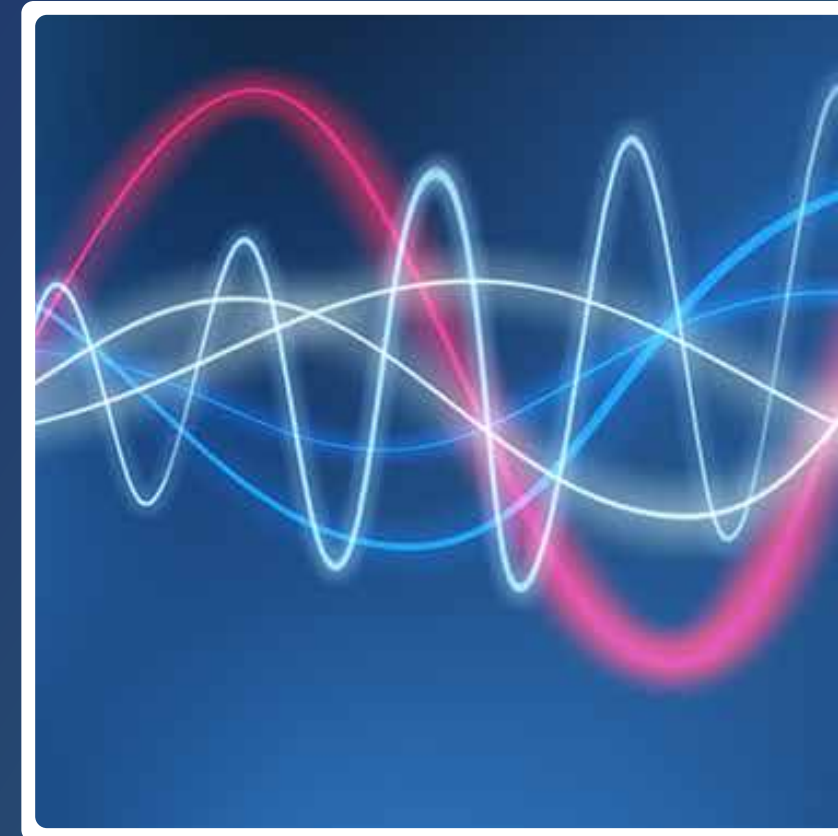
Selfie Biometrics

Passive Liveness Detection: Simple, Fast, Effective
AI analyzes image the selfie for liveness, no user action is required: No smile, no blink, no head turn, no zoom; just put you face in the oval and it is captured only if it is a live person and not a spoof. Third party tested to meet the standards of ISO/IEC 30107-3 for Presentation Attack Detection.

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 identity for access to any service. Biometric deduplication during enrollment can ensure that one person can enroll only once into the database.

Other Biometrics

We support face, fingerprint, voice and iris biometrics. The biometric database can be built using any of these biometrics or any combination thereof. Multimodal biometrics (a combination of face and fingerprint, for example can be used to provide extremely strong identity authentication. Biometric deduplication during enrollment can ensure that one person can enroll only once into the database.

Additional Features Available

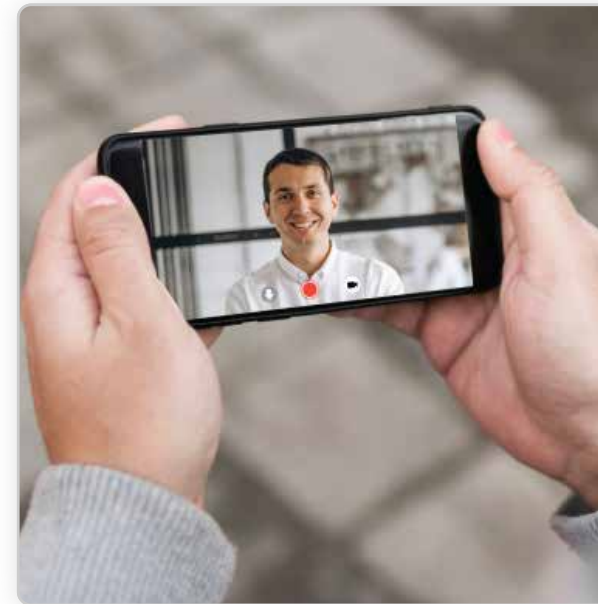Signature capture

Video recording with biometric face matching

Video conference with biometric face matching
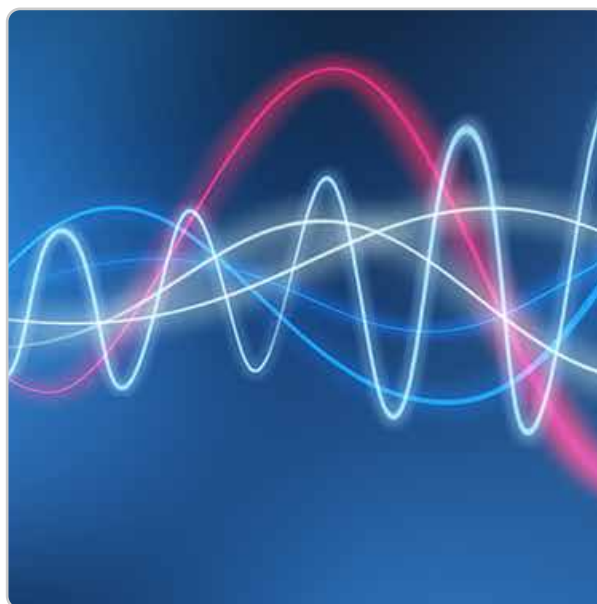
Voice recording with biometric voice matching

Location capture

Reading Barcodes, QRCodes

Omnichannel

Responsive UI transforms for phone, tablet or laptop screens. Mobile apps and web apps for self service and branch 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.

Mobile

Web

Branch

Customer Success

KBZPay Growth

Milestone	Customers	Agents & Merchants
JAN 2019	1 Million Customers	
APR 2019	2 Million Customers	>60,000 Agents & Merchants
AUG 2019	3 Million Customers	>128,000 Agents & Merchants
DEC 2019	4 Million Customers	>265,000 Agents & Merchants
FEB 2020	5 Million Customers	>285,000 Agents & Merchants

2018 — Launch V 2.0
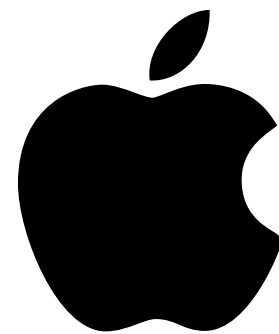V 2.1 + Bank Account Linkage
V 2.2 + ATM Cash Out
1 year Birthday
2019 — 2020

KBZ BANK

BEST BANK AWARDS 2019 ASIAMONEY

Best domestic bank: KBZ Bank
Best digital bank: KBZ Bank

IDmission provides biometric eKYC and account opening to KBZ Bank and KBZPay for their agents and customers. Biometric deduplication is a key fraud detection and fraud prevention feature implemented by IDmission.

invex®

INFONAVIT

KBZ BANK

MERCHANTRADE

Afore Azteca

UPT MONEY TRANSFER

Santander

Financiera Sustentable

Principal

PEGASUS FINTECH CANADA INC.

WESTERN UNION WU

Pure Value 惠百真

AFIRME

EKO/-

Sigue MONEY TRANSFER

Ria

Republic Bank Limited

Banco Atlántida

PROCESAR

sura

Over 70 Million Customers Served Digitally

Data Verification and Augmentation

For additional KYC/AML verifications, we can connect your data to any 3rd party KYC/AML provider using the Junctions module.

Document Authentications

Identity Verification

Duplication Check's

Custom Onboarding

Mobile | Web SDK & API's

Machine Learning & Database

Solutions

Prebuilt Junctions

Use Cases

KYC - AML - PEP

Data Repositories

OFAC

Third-Party Requests

Postal Service

LinkedIn-Facebook

Salesforce
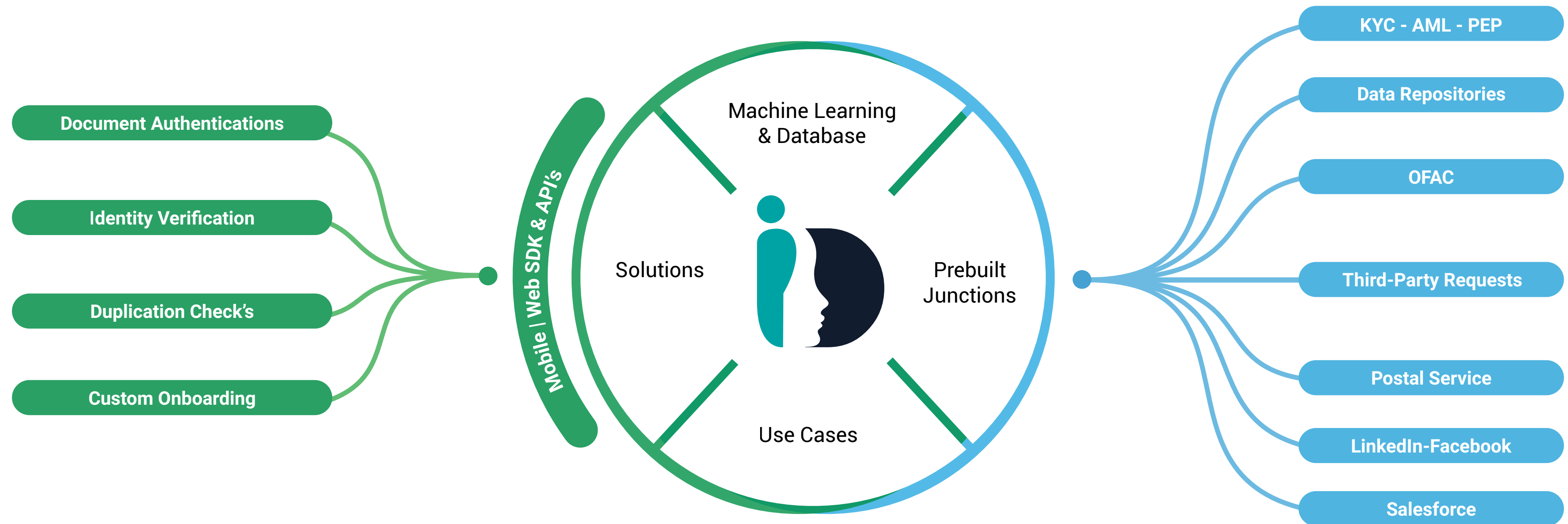
Comprehensive Onboarding and Identity Platform

Client Side

Server Side

Third-party

ONBO

HTTPS

User Experience

| Data collection | Application logic | Workflows |

HTTPS

Management

| Transaction management | Customer management |
| Employee management | Security |

Other Apps

HTTPS

Administration

| User management, hierarchies, roles and access | Configuration |
| Reports | Monitoring |

Portal

HTTPS

HTTPS

API

Database

Junction

VPN, HTTPS

Portal

HTTPS

Adjudication

| Manual review of biometrics, documents and demographics | Image examination and validation |
| Third-party interfaces of data verification or augmentation | Workflows and data flows |

Engines

Biometrics	Wallets	Machine learning and data mining
Image processing and OCR	Offers and loyalty	Workflow
Payments		

Enterprise Core

Salesforce

Social Media

Google

Credit Bureaus

Business Bureaus

Background Checks

Identity Database

Payment Gateways

View Video ▶

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