Openfinance Ecosystem

TALENTOMOBILE

DIGITAL ENROLMENT

The complete identity verification solution for digital client onboarding

Captures and checks identification documents: All the data from the document provided are instantly extracted and checked using the camera in the mobile device or computer.

Extracts all information from identification documents: Optical character recognition (OCR) and artificial intelligence (IA) are used to automatically capture all information – from the document number, date of issue/expiry, place of birth and gender to nationality.

Verifies client identity: Biometry and proof of life are used to check that the person in front of the camera is real and the person who holds the identification document that is captured.

Collects complete evidence and time stamp: Using the Openfinance solutions, managers can view stills and recordings of the entire video identification process, which facilitates the final validation during client registration.

Functions of the solution

SUPPORTS NATIONAL DOCUMENTS AND PASSPORTS FROM OVER 193 COUNTRIES

It is compatible with all the identification documents that include the PKD standard from the International Civil Aviation Organization.

COMPLEX AUTHENTICITY CHECKS

It performs complex authenticity checks on documents: it checks everything from hologram detection, integrity checks, control digits, typing, templates and forms to character spacing checks

TWO-FACTOR AUTHENTICATION (OTP)

A unique code is sent by SMS to check the phone number and confirm the client's identity.

OFFERS COMPLETE AUDITING OF PROCESSES

It provides a detailed record with complete traceability of the checks or rejections in the process, the rationale behind them and the evidence retained.

GENERATES A BIOMETRIC SCORE FOR THE CLIENT

A biometric score based on the identification document. This metric speeds up assessment and final validation during client registration.

CUSTOMISABLE FOR EACH ENTITY

The solution has instant customisation and parameter options that assist with configuration.

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Advantages for business

1 **Enhances new client acquisition:** Facilitates the start of a relationship between the potential client and the entity using multi-platform tools and from anywhere that has an internet connection.

2 **Centralises and automates the client verification process** both for the 100% digital onboarding method and for the in-person or mixed method.

3 **Ensures regulatory compliance and prevents fraud** thanks to video identification: client registration processes use all the required technical and security controls.

4 **Less operational risk:** Since information is automatically compiled, it is easier to record information while also mitigating this risk.

5 **Avoid in-person travel and use of resources:** Given the digital nature of the solution, you can avoid in-person travel to the entity's offices and minimise paper use in registration processes.

6 **Saves time and costs:** Validating new clients is very quick, simple and secure as well as highly scalable.

Our solution