

- USER GUIDE

ProID - Mobile app guide

Powered by Credas



What is ProID?

GBG's ProID is a comprehensive customer on-boarding solution for organisations wishing to validate and verify an individual consumer's identity in a compliant and convenient manner, using an easy-to-deploy user experience.

ProID is delivered as a web-based customer Portal that allows organisations to invite consumers to take part in a verification process, coupled with a simple end-user interface and a mobile verification app for Android & iOS, powered by our partner, Credas. The ProID solution verifies individuals via ID Document Scanning, Biometric Matching (including Liveness detection) and a range of further Know-Your-Customer and Anti-Money-Laundering checks.

Features

FaceMatch provides instant validation of facial recognition features between a printed document face (e.g. a passport photo) and a live face image captured by a smartphone, tablet or webcam. After taking a photo of an identity document, a user can further authenticate themselves by placing their face in the viewfinder of the forward-facing camera on their device. Identifying against a set of 68 facial landmarks for each image, FaceMatch uses these to extract the facial recognition features and compare against the document to produce a reliable judgement of how similar the two faces are and confirm that a genuine presence is being presented.

Active & passive liveness - Liveness looks to prove that your customer is really there, rather than them just taking a photo. In parallel to FaceMatch (where the face in the document is matched to the selfie), the Liveness feature requests the user carries out between one to seven steps to prove it's them: smile, frown, tilt head left, tilt head right, tilt head back, tilt head forward and look straight ahead. The sequence is randomised so that fraudsters can't prepare.

Smart Capture automatically recognises and classifies identity documents via the camera in a user's mobile device for document verification. Our You Only Look Once (YOLO) technology captures better quality images first time by combining multiple frames to eliminate blur and glare, ensuring the best customer experience.

Modern passports, and an expanding number of other identification documents, contain a chip called NFC which holds biometric data, as well as a copy of the data on the visible document. Our document verification technology can access this chip and use the data within. We can compare the image on the visual document to that on the chip, which should be identical. The portrait image on the chip is checked against the document, and both are checked against the selfie, for an extra layer of verification.

Digital Document Tamper Detection -Types of digital document tampering include chromatic aberration, sensor noise and JPEG compression. The software inspects the metadata of an ID image to indicate that the image was generated / saved using an image editor e.g. MS Photos, PaintShop Pro, Adobe Photoshop CS6.

Physical Tamper Detection - A photo of a printed/displayed digitally tampered image does not contain any traces of digital tampering because it's a genuine digital image. Therefore, detecting recaptured images is key to fraud prevention. If a picture of a document has been used for customer checks, our technology can determine the original print quality of the document. We can verify if the image captured is of a real document or a home-printed, fraudulent version.

NFC (Near-field communication) detection - Extract identity data from RFID-chipped documents in an instant with absolute accuracy and eliminate the need for users to fill in registration forms and preventing input errors, not only reassuring customers that you care about their security but helping keep regulators satisfied too. Identification documents, contain a chip called NFC which holds biometric data,

as well as a copy of the data on the visible document. Our document verification technology can access this chip and use the data within. We can compare the image on the visual document to that on the chip, which should be identical. The portrait image on the chip is checked against the document, and both are checked against the selfie, for an extra layer of verification.

Who are GBG?

GBG offers a range of solutions that help organisations quickly validate and verify the identity and location of their customers. Our market-leading technology, data and expertise help our customers improve digital access, deliver a seamless experience and establish trust, so that they can transact quickly, safely and securely with their customers online. Headquartered in the UK and with over 1,000 team members across 15 countries, we work with 20,000 customers in over 70 countries. Some of the world's best-known businesses rely on GBG to provide digital services and keep the economy moving, from US e-commerce giants to Asia's biggest banks and European household brands.

Who are Credas?

Credas provides a simple, quick, and secure set of digital tools to gather the data required to verify someone's identity and run due diligence checks in real-time. With a focus on the end-user experience, Credas' mobile app is considered sector leading, featuring in the Top 20 Business Apps on both the Google Play and Apple Stores. Credas technology powers many of the providers of digital AML/KYC/IDV services in the UK.

How do I use ProID?

Your Fairstone adviser will fully explain how to use the software but we hope the following pages act provide a useful reference guide.

How to verify an identity using the Credas app

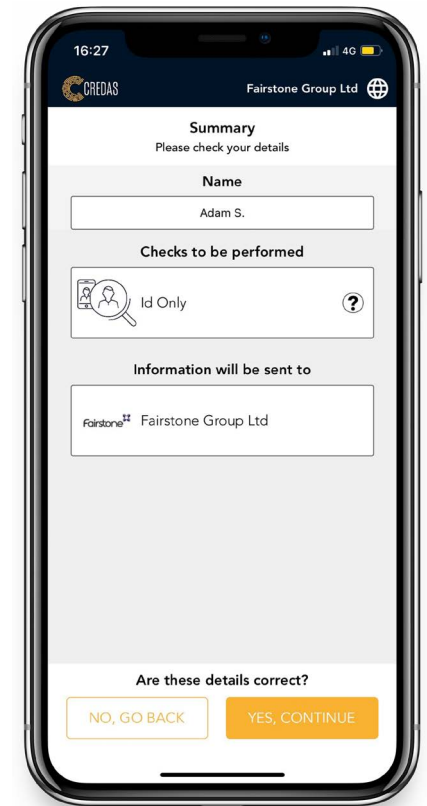
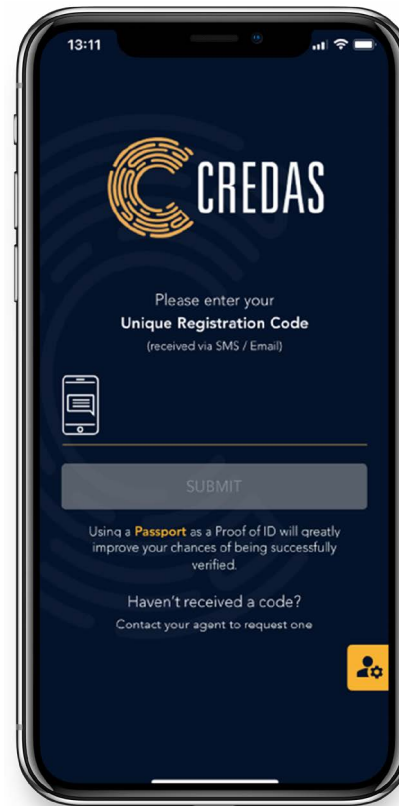
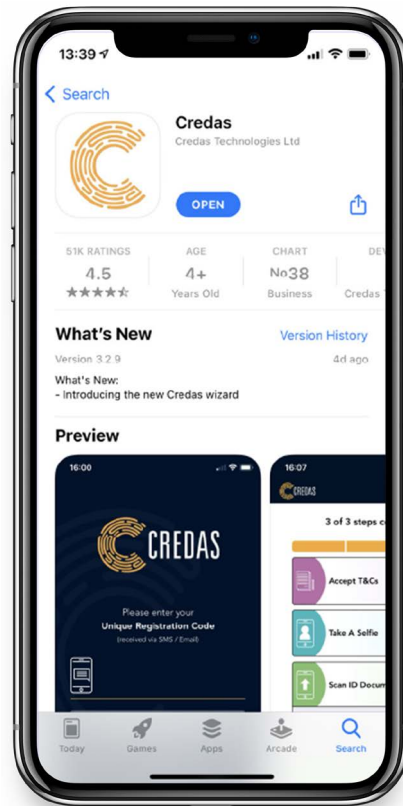
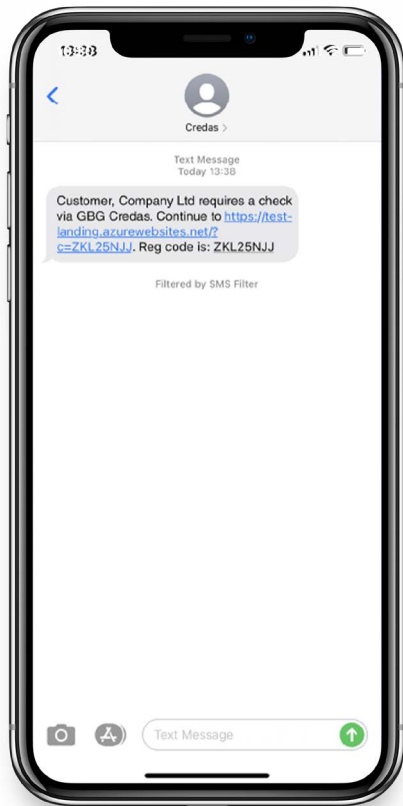
ProID is powered by the Credas mobile app, which has been designed to be secure, quick and easy to use, enabling you to verify in less than a minute.

1 Receive invite via email or SMS.

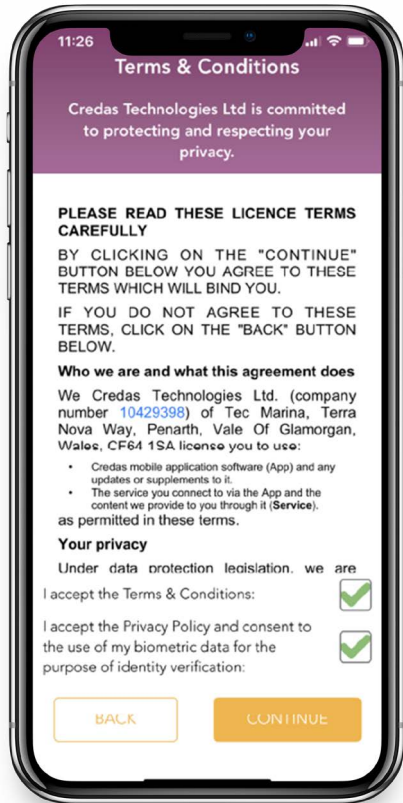
2 Click the link to download the app.

3 Enter your unique code. Your unique code will be in your email or SMS.

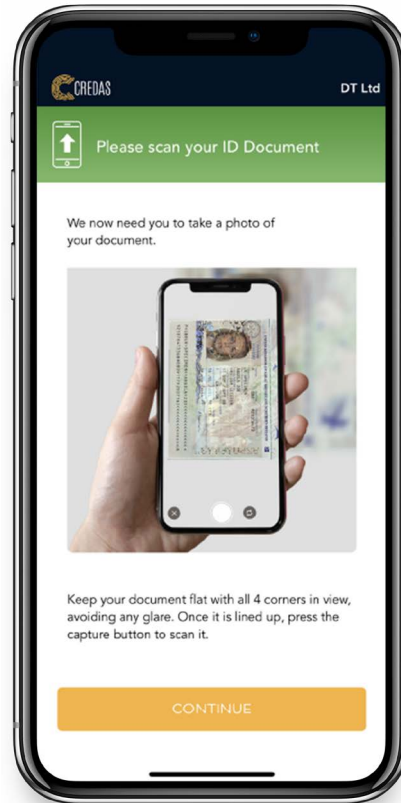
4 Check if all your details are correct.



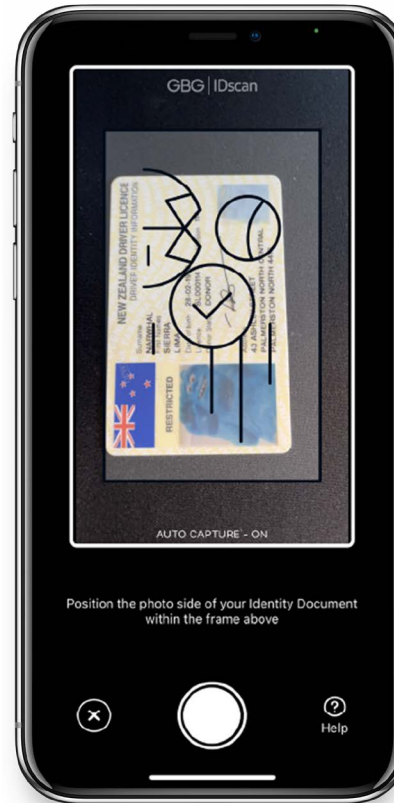
5 Read and accept the T&Cs.



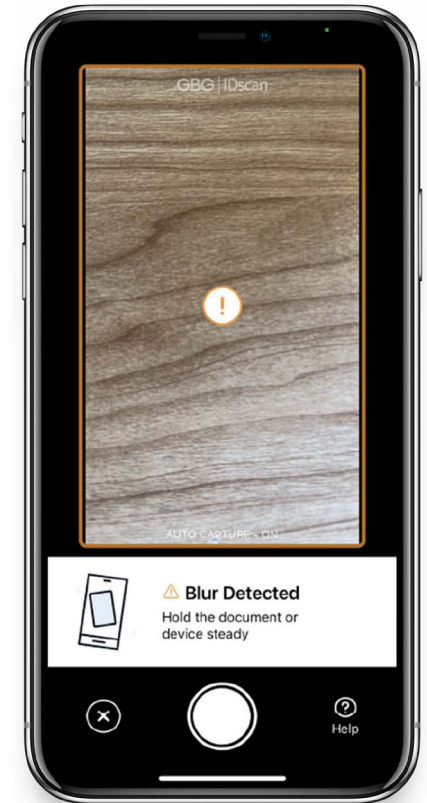
6 Follow the guidance to capture the best image of the document.



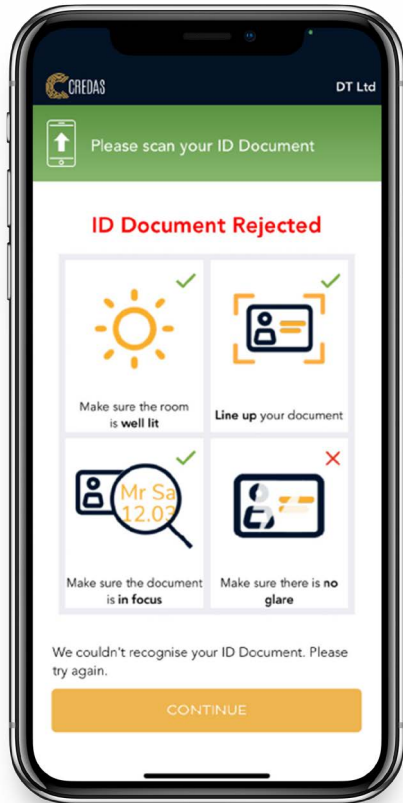
7 Continue to scan an ID document.



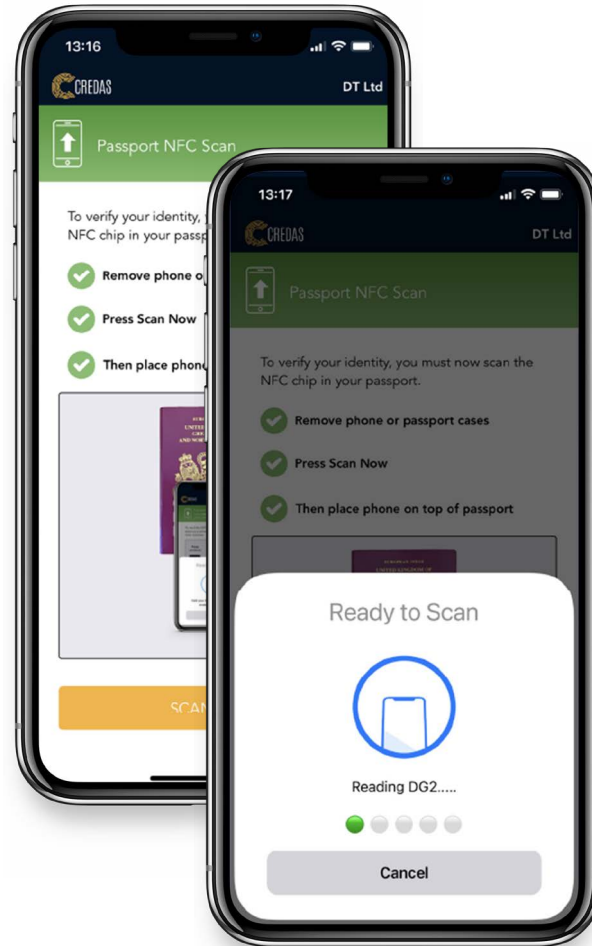
8 Follow the guidance to capture the best image of the ID document.



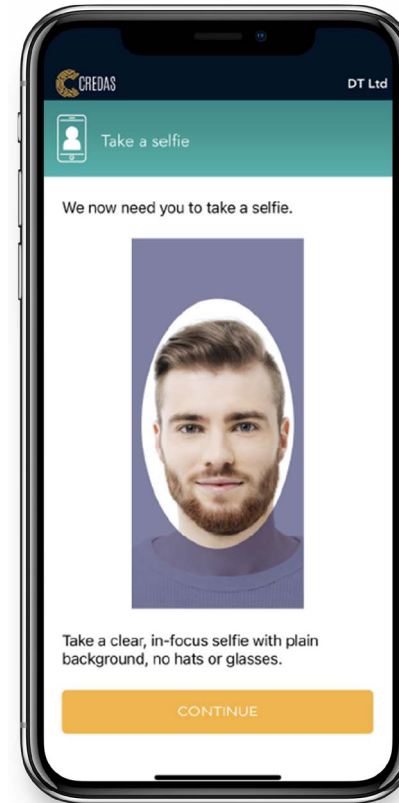
9 If there is an error with the ID document, the app will tell you why.



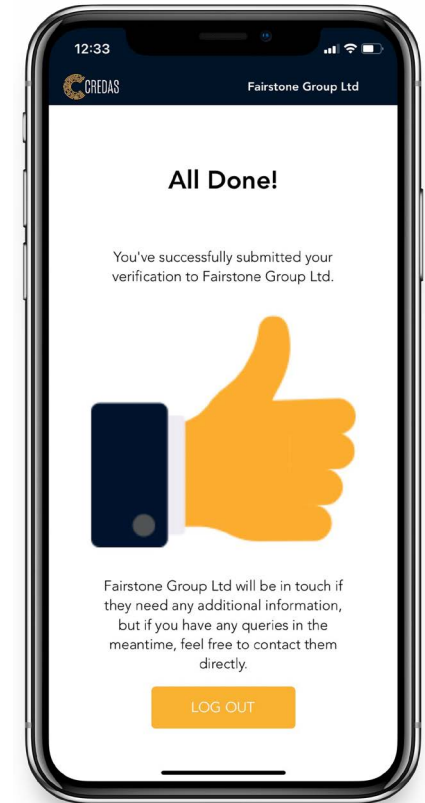
10 When using your passport you can also verify NFC ID documents using the app.



11 Take a selfie.



12 Click submit to finish. No data is held in the app.



For more information about the services we offer don't hesitate to get in touch with us.

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