

OUR DIGITAL TRUST,
YOUR BUSINESS VALUE

*A Continuous Next on
Customer Digital Identity*

-

*Weiterentwicklung der
Customer Digital Identity*



About InfoCert: WHO WE ARE



OUR DIGITAL TRUST,
YOUR BUSINESS VALUE



COMPANY SNAPSHOT



9
Offices
(1 in Latam)



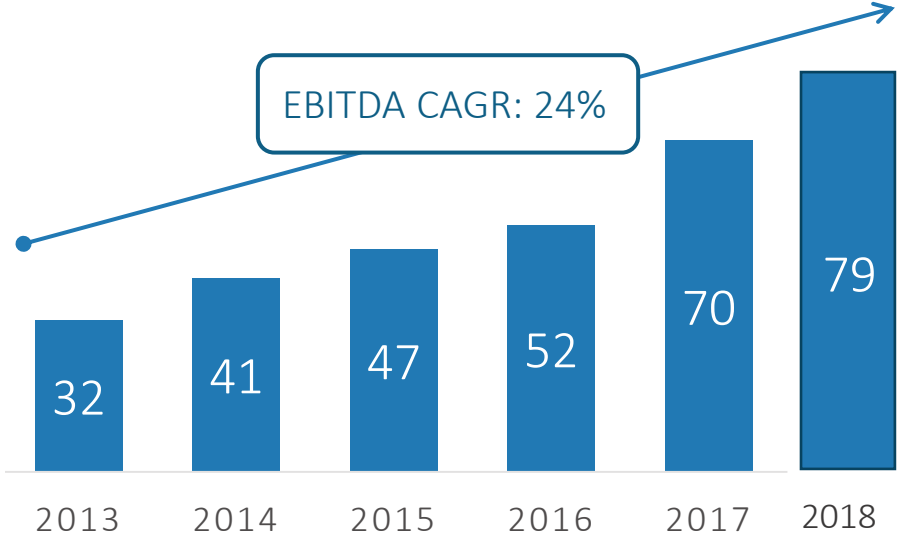
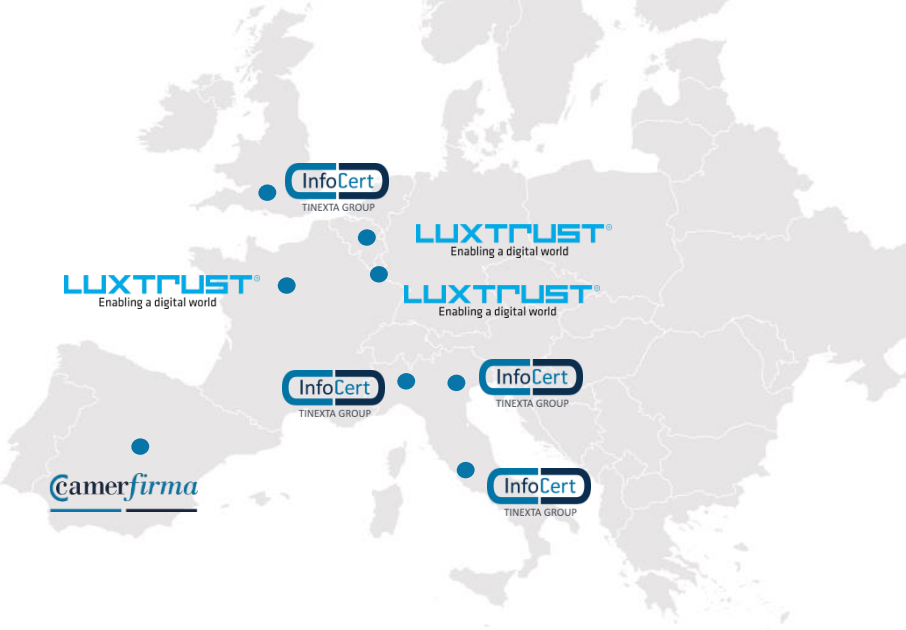
500
Employees



90 MLN
Turnover



17
Patents



InfoCert's Revenues Trend - M€



ESD is generating value for members

“TOGETHER
EVERYONE
ACHIEVES MORE”

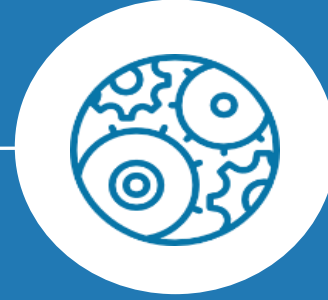
- ✓ DEAL WITH REGULATOR WITH ONE VOICE
- ✓ JOINTLY WORK FOR BUILDING ONE SINGLE MARKET FOR DIGITAL TRUST SERVICES
- ✓ CONVERGE EFFORTS ON DIGITAL IDENTITY MARKET EXPANSION AND INTEROPERABILITY
- ✓ GRANT EU APPROACH FOR REGULATED TRUST SERVICES ON THE MARKET
- ✓ AWARE EU TRUST SERVICE MARKET ON “LACK OF TRUST” RELATED RISKS



Technology
Experts



Compliance
Experts



Process
Experts



Solution Design
Experts

Having moved many use cases to customer solutions, we **redesign digital workflows, develop and deliver end-to-end business processes for optimized customer experiences**

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Market Analysis & Trends





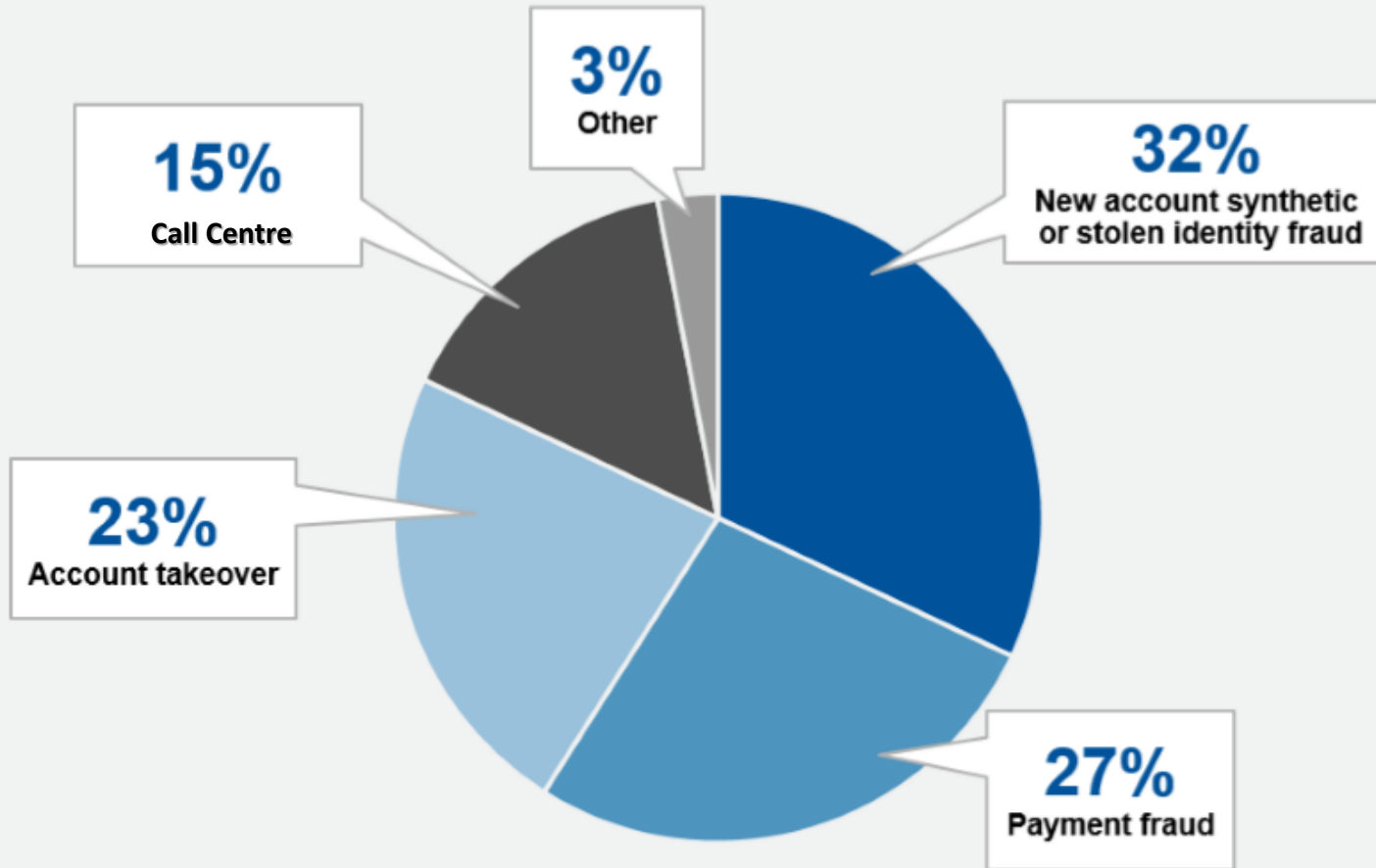
Security

Identity

**Fraud
Prevention**

Areas of Greatest Concern Regarding Fraud

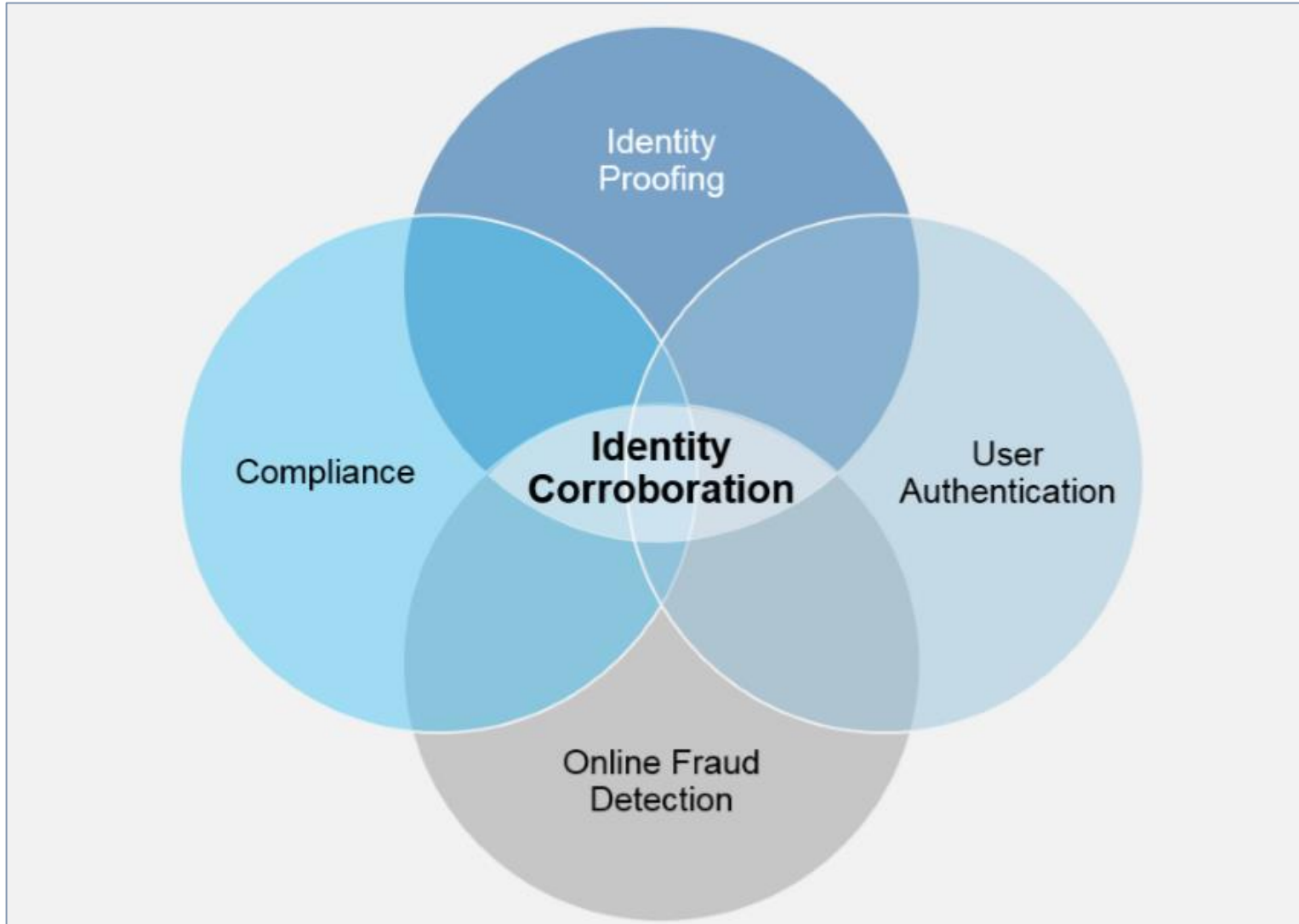
Percentage of Respondents



The identity of new customers cannot be absolutely verified ("proven"), but high confidence in identity is crucial to protect customers and revenue.

The number of inquiries related to identity proofing has increased by more than 300% in 2017 versus the same period in 2016.

Source: Gartner – IAM Event 2019 – Keynote the future of identity and access



The need to corroborate the **identity** of customers, users, citizens, partners and employees through remote interactions **continues to grow**.

At the same time, **traditional methods** of corroborating identity have been nullified due to **continued breaches of personal data**.

Source: Gartner – IAM Event 2019 – Keynote the future of identity and access

*| By 2022, digital businesses with **great customer experience** during identity corroboration will earn 20% more revenue than comparable businesses with poor customer experience |*

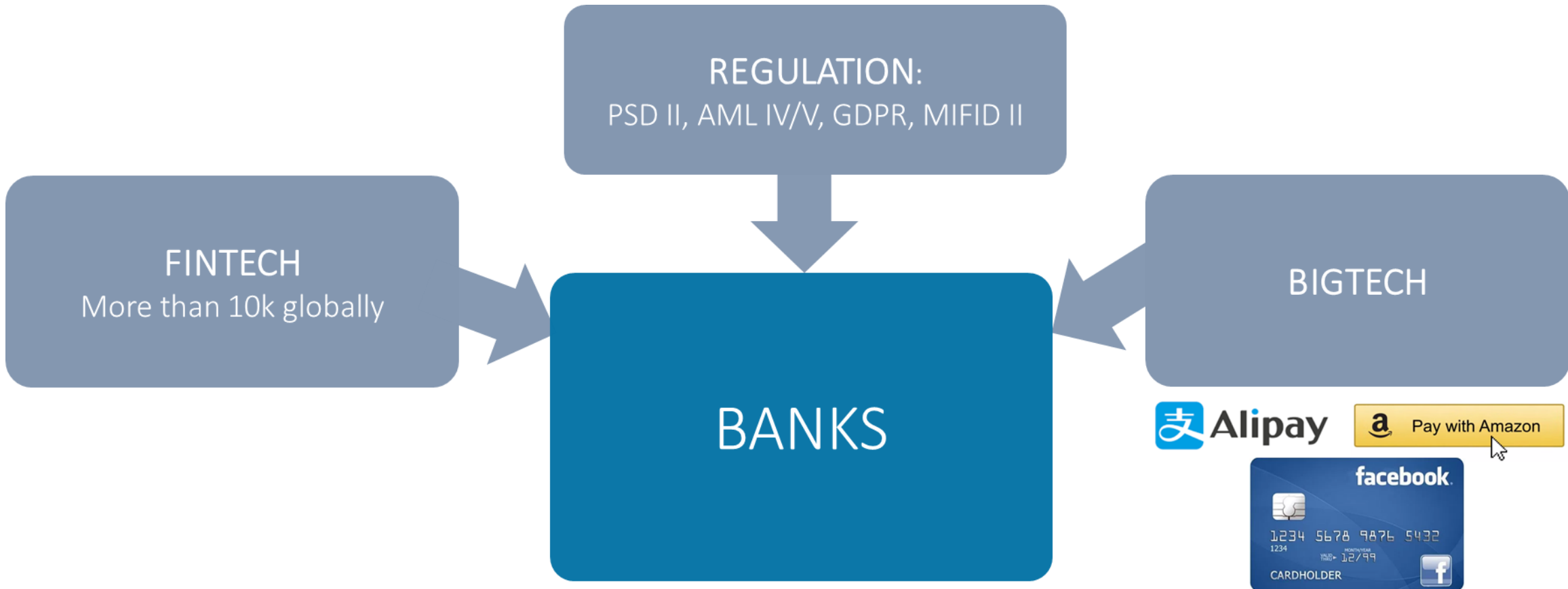


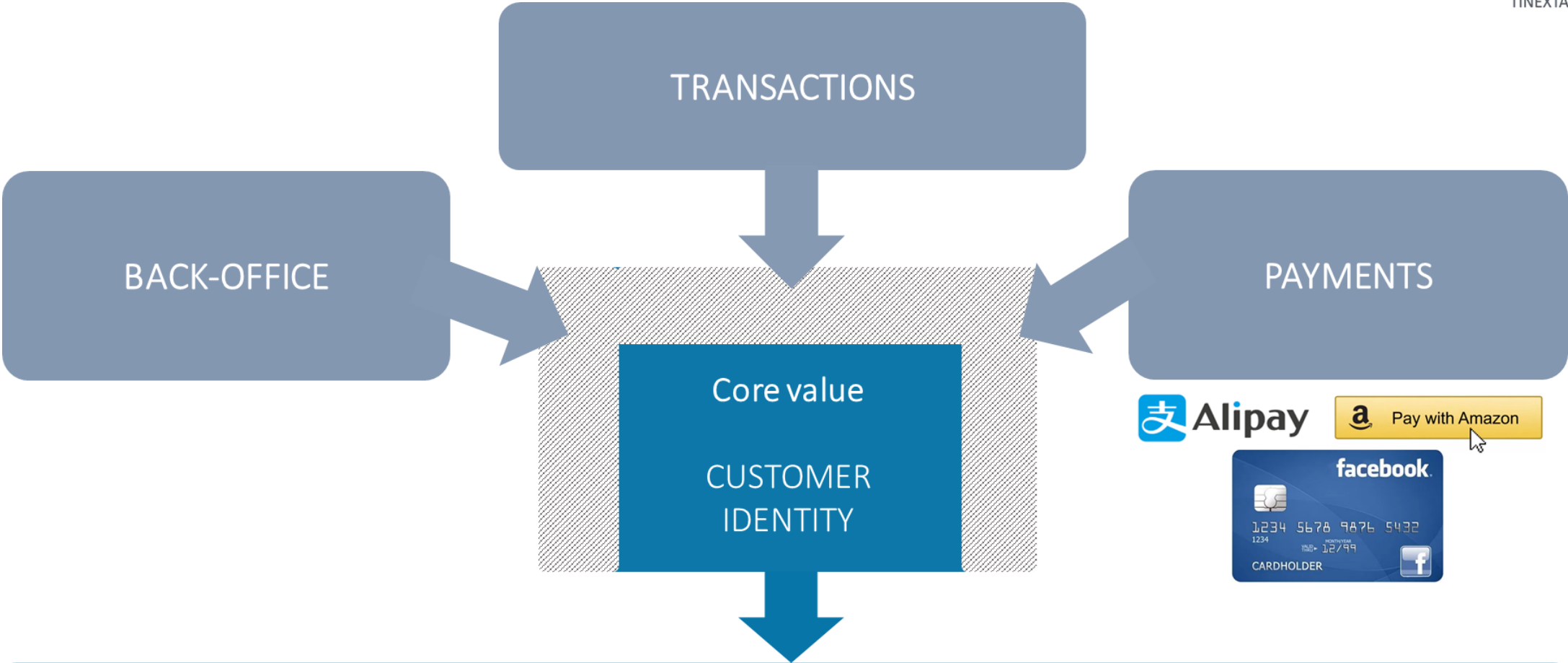
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A New Trend:
DIGITAL IDENTITY AS A VALUE DRIVER
IN FINANCIAL SERVICES



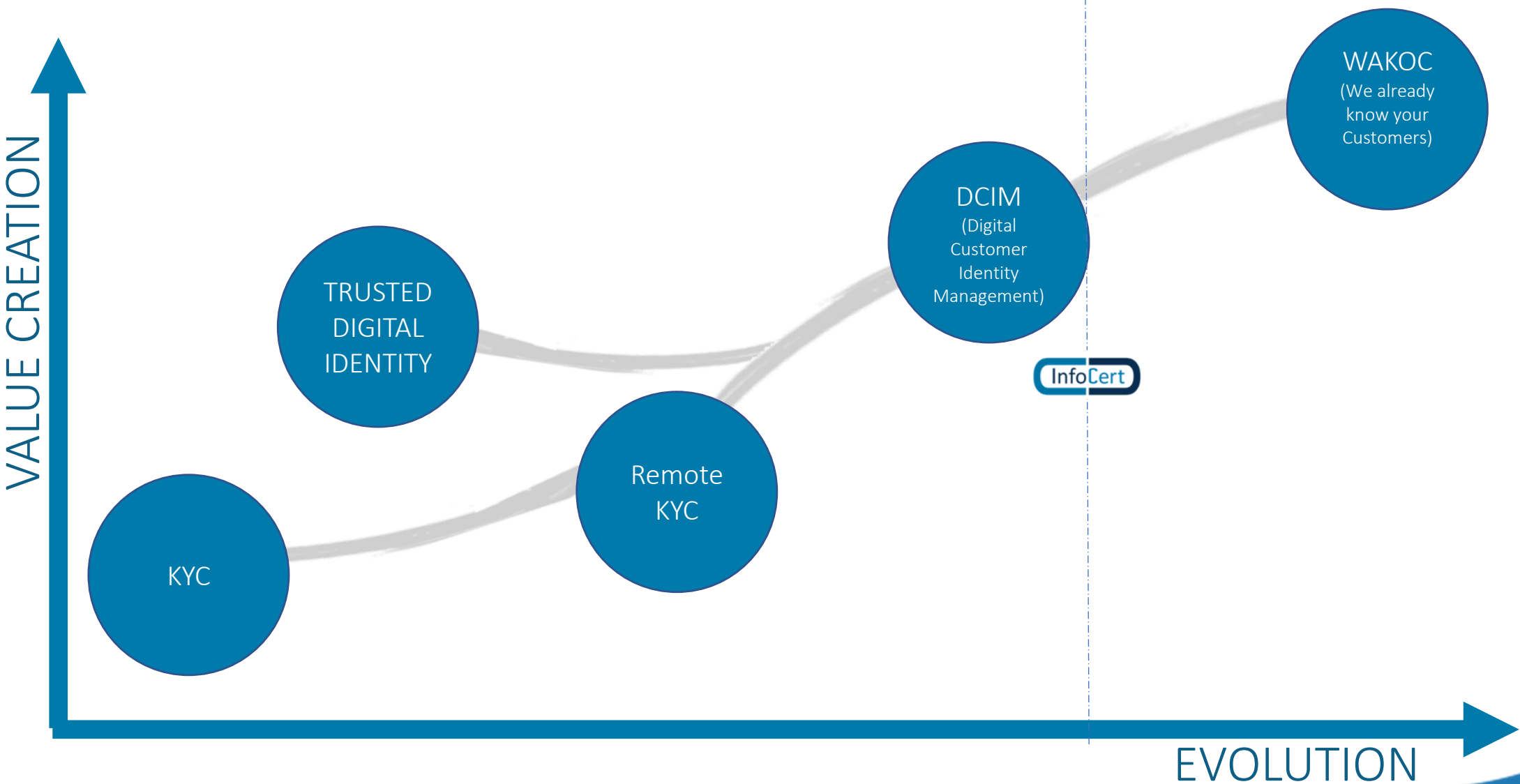
CHALLENGES SNAPSHOT IN FINANCIAL SECTOR





Banks must leverage the most important asset they have: CUSTOMER'S IDENTITY. Digital Trust is the key to manage it with innovative and secure solutions.

CONTINUOUS NEXT OF DIGITAL IDENTITY IN FINANCIAL SERVICES



Onboarding is a process that requires identifying customers and verifying their identity with high level of security and low level of risk
5 elements need particular attention



Trust Onboarding Platform™ (TOP) is InfoCert's patented solution for customer identification and digital subscription of contracts.



Data collection



Identification



Verification



Electronic Signature



Process orchestration

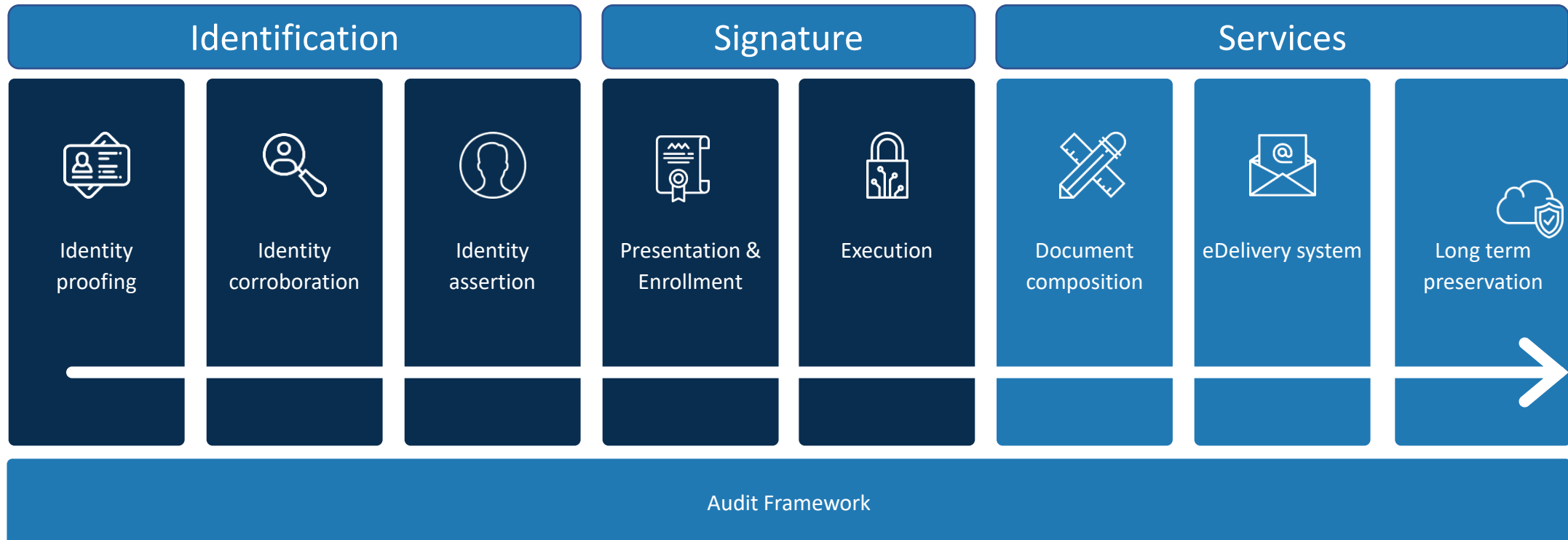
TOP MODULES: IN DETAILS

TOP is a modular platform, comprising building blocks ready to be configured according to customer's requirements.



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Identity document recognition

A mixed set of technologies allow identity documents recognition and user liveness verification

✓ Document analysis

Data extraction
MRZ
eID NFC Reading

✓ Biometric Analysis

Liveness Detection
Face Matching

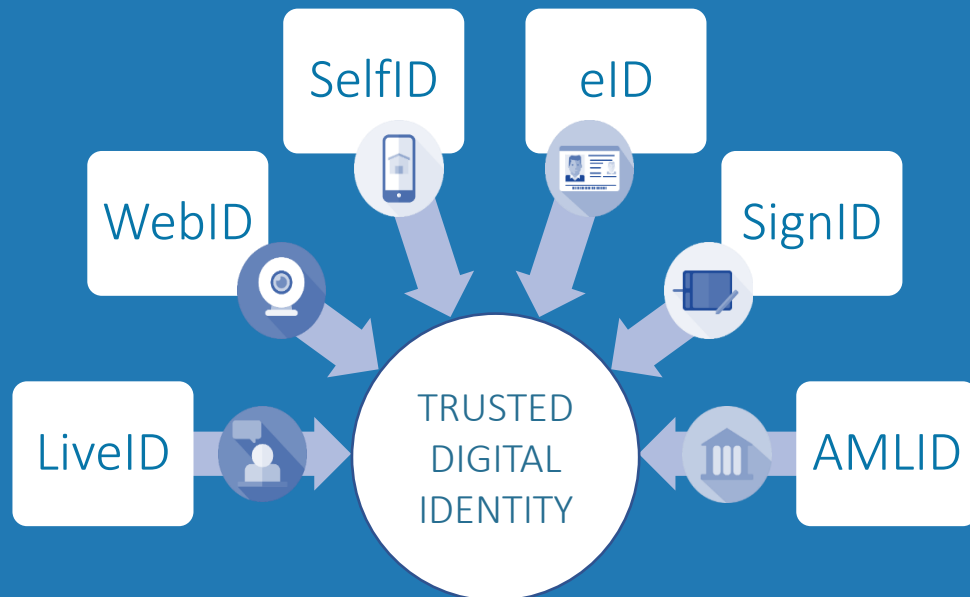


Identity document validation

Identity validation module performs an automatic and real-time verification of the validity of the identification document provided by the user and can query third party databases for additional checks and data collection

- ✓ Identity document validation
- ✓ Personal data validation
- ✓ Certificate Validation

Multiple identity assertion modules to fit different
business workflows
Identification ex ante/ex post



TOP can enroll different types of certificates in terms of trust level, lifetime, and scope, with different UX (authentication) depending on the requirements of the target process



Trust level

- ✓ Non-qualified certificate
- ✓ Qualified certificate



Validity

- ✓ Long Term
- ✓ One shot



Scope

- ✓ Open
- ✓ Limited / Closed



Authentication

- ✓ OTP text message
- ✓ OTP-Free (Fingerprint, OTP Silent, OTP Software)
- ✓ Out-of-band



ONBOARDING: CONCRETE USE CASES



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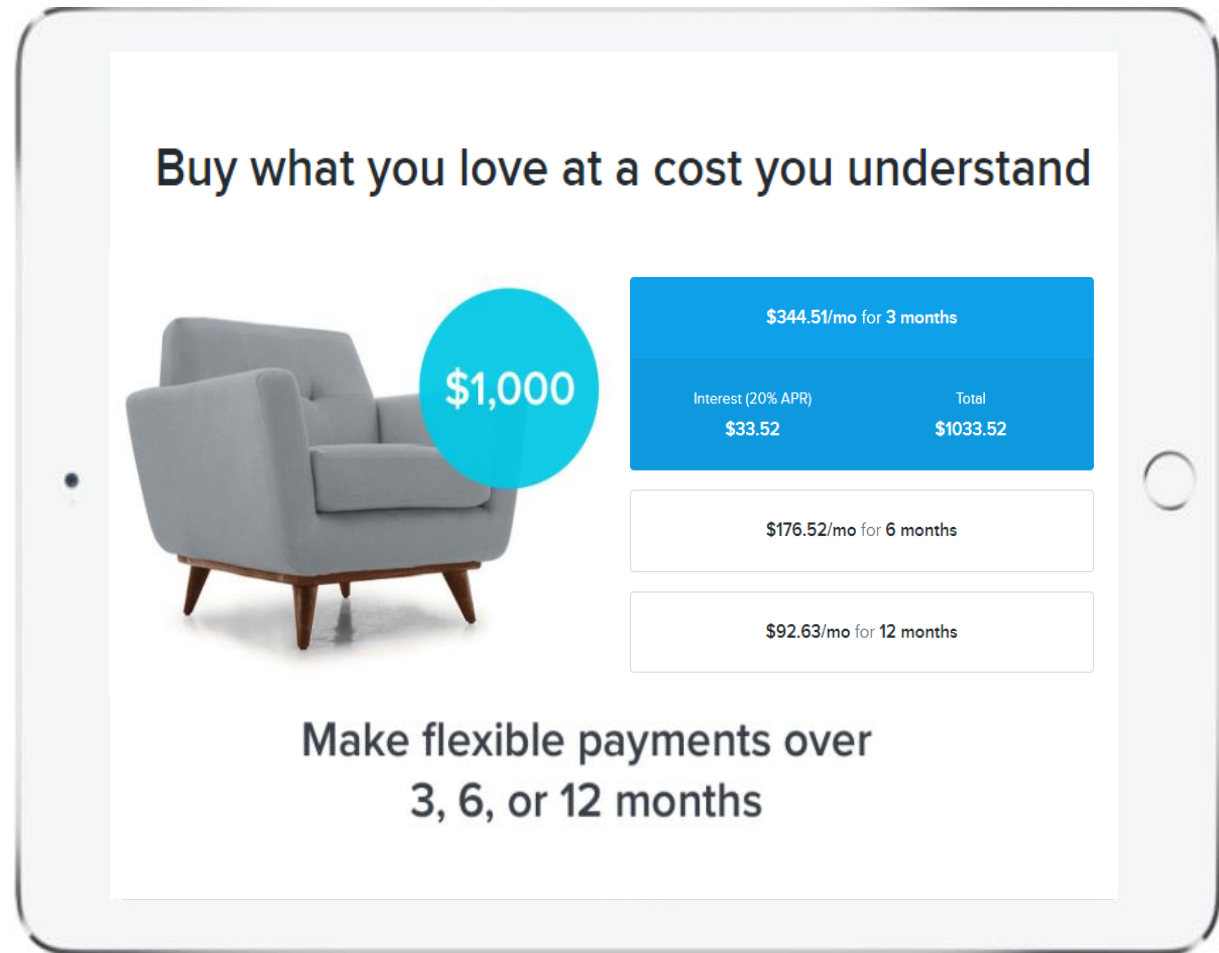


FINTECH's are strongly changing the lending market landscape.

Banks need to disrupt their business processes before someone else does it.

Trust Services are the key enabler to:

- Improve Customer Experience
- Streamline the approval process
- Ensure the highest level of Trust
- Reach new markets



Buy what you love at a cost you understand

\$1,000

\$344.51/mo for 3 months	
Interest (20% APR)	Total
\$33.52	\$1033.52

\$176.52/mo for 6 months

\$92.63/mo for 12 months

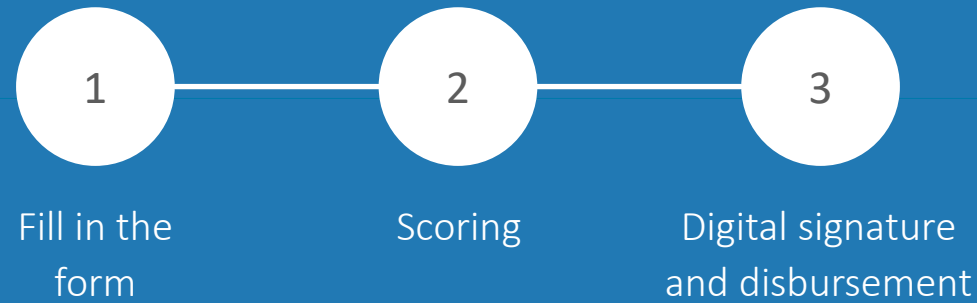
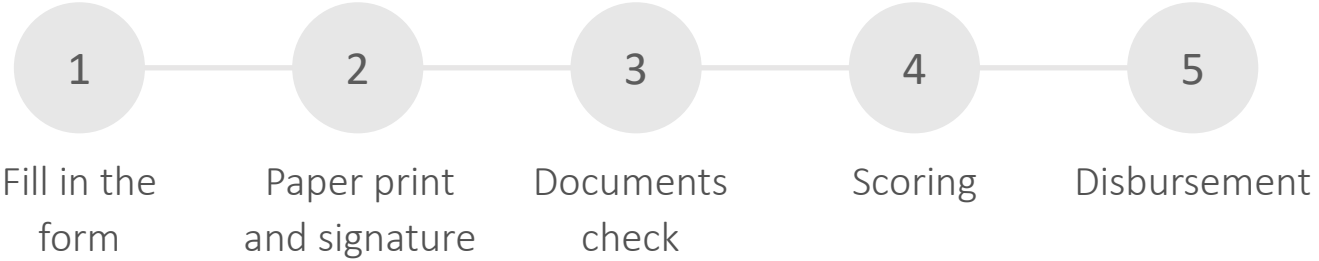
Make flexible payments over
3, 6, or 12 months

Trust Services to revolutionize the Lending process

BEFORE



Time to approval:
avg 6 days
Time to cash: avg
13 days



Time to approval: real time
Time to cash: less than 5 minutes
Renounces rate dropped by 80%

AFTER

A concrete use case: demo

FORRESTER®

**The Total Economic Impact™ of
InfoCert Trusted Onboarding
Platform**

Forrester Consulting



Dean Davison
Principal Consultant
October 2016



Return on Investment: **174%**



Payback period: **0.6 months**



Fraud reduction rate: **80%**



Increase signed customers: **30%**

Trust Services to revolutionize the Account Activation

Collecting of
Personal Data

1



Customer
identification
through webcam
procedure

2



Customer signing
contract with
qualified electronic
signature

3



AML checks
performed by
Banks

4



Activated
Account

5



A concrete use case: outcome

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TOP

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ROI: 174%



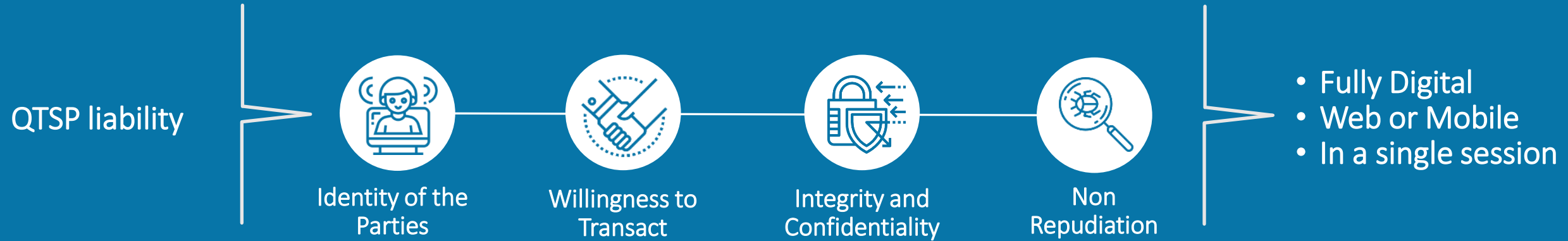
Payback Period: 0.6 month



Fraud Reduction: 80%



Increase Signed Customers: 30%



QTSP takes the full legal responsibility of the entire process

Banking Core Activity

CREDIT RISK ASSESSMENT

Bank focus area

Thank you!

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