PXL Ident

Product Brochure

Introduction

Identity verification with Ultimate Conversion

PXL Ident is a plug-and-play SaaS solution designed to simplify and enhance identity verification, customer onboarding and digital signature processes across various industries and application areas. Our highly flexible and versatile solution can be seamlessly integrated into existing systems. PXL Ident offers a comprehensive suite of modules and workflows that adapt to diverse business needs and allows for tailored end-to-end processes.

By streamlining verification, onboarding and signing, PXL Ident not only improves conversion rates but also ensures compliance with regulatory standards. Its user-friendly experience fosters customer trust, paving the way for loyalty and repeat engagement. In today's fast-paced market, PXL Ident helps businesses stay competitive and scale sustainably.

The following is an overview of the sections covered in this brochure:

01 **Benefits**

02 **Use Cases**

03 **Modules & Workflows**

04 **Configuration & Branding**

05 **Product Options**

06 **Manual Review**

07 **What Our Clients Say**

Benefits

Ultimate Conversion

Seamless User Experience

PXL Ident ensures end user verification **in under 30 seconds** irrespective of time and location through our web-based automated ID verification process. **No additional app download** is necessary. Clear instructions and high performing solutions such as passive liveness detection make it easy for your end users to verify themselves.
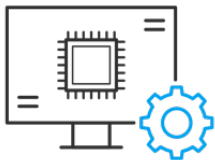
Highly Configurable

Our solution is designed to be **highly flexible and modular**. PXL Ident is adaptable to a wide range of customer needs and use cases. White labelling options allow for **tailored verification processes** that align with your brand, improving the overall user experience.

Best-in-Class Technology

PXL Ident utilises our cutting-edge, **proprietary technology** to provide a great user experience and top-tier security and protection against identity fraud. We invest heavily to stay at the forefront in research and development, ensuring we deliver the most innovative and future-proof solutions to our customers.

Global Document Support

The application supports identity documents from **over 165 countries**, ensuring broad applicability. Click **here** to find out which countries and documents we support. Can't find a required document? Let us know and we can add support for it.

Advanced Security and Compliance

Utilising state-of-the-art technology, our solution provides robust **fraud detection and prevention** measures. Security levels are aligned with your specific needs, **balancing security and conversion** as required. We comply with stringent data protection regulations, i.e. GDPR, and strive to provide trust through certifications, i.e. ISO27001, ISAE 3402 SOC II Type 2, ZertES/eIDAS.

Use Cases

PXL Ident is designed to be versatile and adaptable, catering to a wide range of business needs across various industries. From ensuring regulatory compliance and preventing fraud to enabling seamless digital experiences, discover how our solutions address diverse challenges and empower businesses to operate more efficiently.

Identity Verification

Ensuring secure, user-friendly and accurate identity verification for compliance, fraud prevention, and trust across industries.

Facilitating Secure Money Transfers: Conducting AML-compliant identity verification of senders and recipients to secure cross-border and domestic money transfers.

Preventing Exam Fraud: Fraud-proofing exam and certification processes by verifying candidate identities and preventing impersonation.

Protecting Healthcare Data Access: Verifying users' identities to ensure secure access to sensitive medical data and services, such as medical records.

Compliant Portfolio Management: FINMA compliant verification of investors who wish to set up investment portfolios.

Secure Pension Fund Payouts: Ensure that payments, i.e. pension fund payouts are made only to the rightful recipients through remote identity verification.

Age Verification

Restricting access to age-sensitive goods such as alcohol, tobacco, and adult content in e-commerce. By verifying the age of customers in real time, businesses ensure compliance with legal requirements and maintain trust in their platforms.

Driver Verification

Ensuring safe and compliant vehicle rentals through a two-layer verification process that confirms both user identity and driver's license validity. This enables immediate access to car-sharing and rental services while reducing risks for providers.

Digital Onboarding

Streamlining customer onboarding processes to ensure compliance and security while delivering a seamless user experience.

Remote SIM Registration: Remotely verify subscriber identities to streamline the onboarding process, reduce costs, and eliminate the need for in-person checks while ensuring compliance with regulatory requirements.

Ensuring Player Protection: Streamline the onboarding of players in the online gambling industry by verifying age and identity to meet regulatory requirements and protect users.

AML-Compliant Onboarding: AML-compliant onboarding for services like opening bank accounts, signing credit card contracts, and leasing agreements.

Seamless Insurance Contract Signing: Facilitate in-person onboarding by enabling advisors to capture and verify their clients' ID document ensuring fast validation as well as significantly reducing manual data entry.

Fast and Secure Merchant Onboarding: Digital verification of businesses and their legitimacy as part of the KYB process to ensure secure and efficient onboarding.

Instant Customer Portal Access: Streamline customer portal onboarding by digitising the registration and activation process, reducing delays, and improving user experience.

Certified Identity Verification

Fulfil identity proofing requirements for Qualified Electronic Signatures (QES) using our ETSI TS 119 461 compliant solution. As a certified provider under ZertES and eIDAS, our service can be accessed directly through trust service provider platforms.

Digital Document Signing

Streamline the signing of documents and contracts with Simple Electronic Signatures (SES), Advanced Electronic Signatures (AES) or Qualified Electronic Signatures (QES). This ensures security and compliance for a range of use cases, from basic transactions to highly regulated agreements, while eliminating the need for physical presence, making transactions faster, more efficient, and fully digitised.

Modules & Workflows

Key Terminology

Modules: Modules are the building blocks of our system. Each module is a self-contained unit designed to perform a specific function, such as ID document verification or liveness & face verification.

Workflows: A workflow is a sequence of modules arranged to achieve a particular process or task. It defines the path a user takes through the system. Workflows are designed to guide users through a structured and efficient process. The same implementation of PXL Ident can support multiple workflows, allowing businesses to efficiently manage diverse use cases within a single system.

Modules

PXL Ident is built around a modular architecture, providing a robust foundation for a variety of applications. Modules are the building blocks of your workflow. Each workflow consists of a combination of different modules.

For clarity, the **modules** are grouped into **categories** based on their functionalities. Below is a list of available modules:

User Registration

SMS / Email Verification
Enable 2-factor authentication by validating end users' phone numbers or email addresses through a one-time code sent via SMS or email.

Self-Declaration
Collect user data through a customisable registration form during onboarding, such as address, nationality, date of birth etc. Optionally, the form can be pre-filled or partially pre-filled with data already provided by the end user, allowing them to complete only the missing information.

Identity Verification

ID Document Verification
Verify your end users and validate their ID documents by having their document scanned with a mobile device. The process includes real-time image quality and fraud analysis, as well as document type, integrity and consistency checks.

NFC Scan
Enhance document verification with NFC validation by extracting data from the biometric chip of an ID document using the end user's mobile device. Active and passive authentication steps are performed to verify the authenticity of the document chip.

ID Document Recording
Prompt your end users to record a video of their identity document to verify security features, such as holograms, by guiding them to move the document according to on-screen instructions.

Face Verification & Liveness Detection
A short selfie video is recorded to compare and match the photo from the ID document with the end user's video. The recording is also used to validate if a real and live person is behind the camera to avoid presentation attacks, i.e. the use of a static photo or video, print, screen recordings and mask attacks. Liveness detection is done passively, without giving specific commands to the end user to avoid inconveniences and dropouts.

Additional Checks

Address Verification
For verifying your end user's address, PXL Ident offers two approaches:
1) Cross-referencing their address with a National Address Inventory, e.g. Swiss Post. This process ensures the accuracy and completeness of a physical address by checking it against the database of valid addresses to confirm that it exists, is correctly formatted, and can receive mail or communication.
2) Verifying your end user's address by having them scan a utility bill as proof of address.

Additional Data Capture
Efficiently capture supplementary data from images, documents, and barcodes by having end users scan them, streamlining the collection of essential information for follow-up processing during onboarding.

PEP Check / Sanction List (planned)
Integrate PEP and sanction list checks with 3rd party APIs to verify if an end user is a politically exposed person or has been sanctioned, in compliance with KYC laws.

Digital Signing

Electronic Signature

Streamline the signing process, allowing for faster document approval without the need for physical presence. Enhance security through encryption, provide a clear audit trail, and reduce paper usage, making transactions more efficient and environmentally friendly.

- **Simple Electronic Signature (SES):** Suitable for low-risk, basic transactions.

- **Advanced Electronic Signature (AES):** Offers enhanced security features for more sensitive transactions.

- **Qualified Electronic Signature (QES):** Meets the highest legal and regulatory standards and its legal weight is equivalent to a handwritten signature, ensuring robust security and compliance for critical applications. This includes anti-money laundering (AML) compliant onboarding processes and legally binding document signing that adheres to the Swiss Federal Law on Electronic Signatures (ZertES) and the European Union's Electronic Identification and Trust Services (eIDAS) regulation.

Workflows

Standard Workflows

We offer a range of **standard workflows** designed to address common use cases and business needs efficiently. These pre-configured workflows are ready to implement, ensuring rapid deployment.

Below are some examples of our standard workflows:

Digital Identity Verification (remote)

This workflow provides a comprehensive remote identity verification process that includes ID document verification, as well as face verification and liveness detection through a selfie video, ensuring accurate identity verification without in-person or video-call interaction.
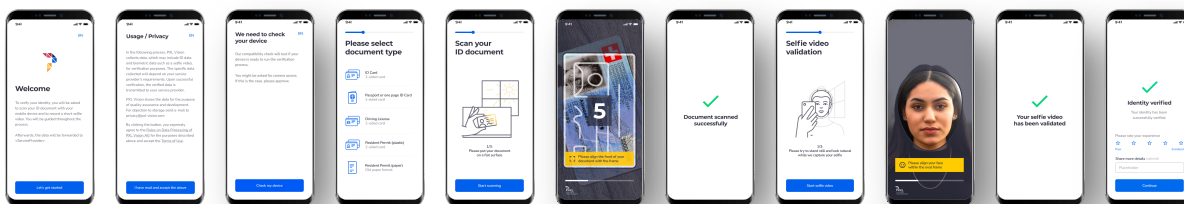

Figure 1: Digital Identity Verification (remote)

Digital Identity Verification (remote) incl. NFC

An advanced version of remote identity verification that incorporates NFC technology for enhanced document verification. It extracts data from the embedded biometric chip of an identity document using the end user's mobile device, providing an extra layer of security, making it suitable for processes requiring the highest security standards.
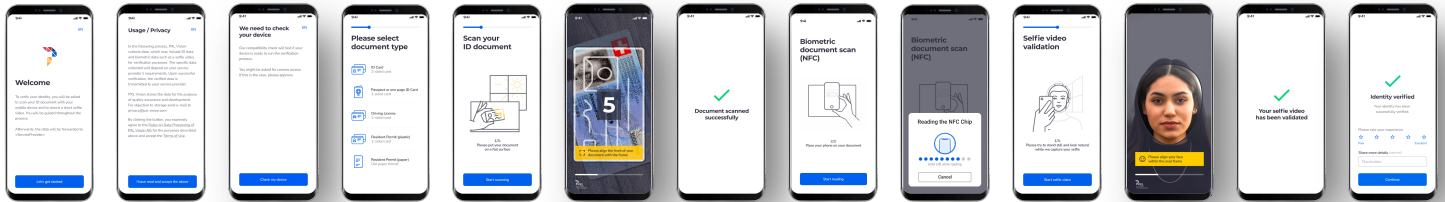

Figure 2: Digital Identity Verification (remote) incl. NFC

Digital Identity Verification (Point-of-Sale)

Streamlined identity verification conducted at the point-of-sale. This process allows sales agents or advisors to capture and verify their clients' ID document, ensuring fast, in-person validation as well as significantly reducing manual data entry and boosting operational efficiency.
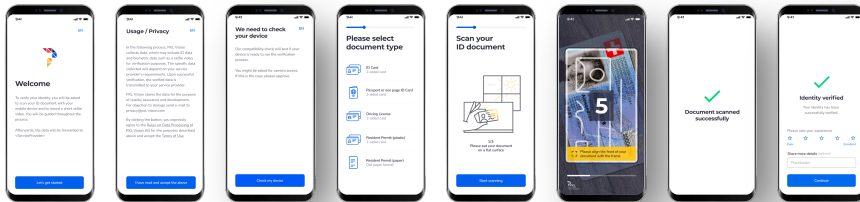

Figure 3: Digital Identity Verification (Point-of-Sale)

Digital Age Check

This highly efficient and simplified workflow is optimized specifically for age verification, focusing solely on validating the age from an ID document without processing additional data. With minimal steps such as document scanning, it ensures quick and accurate age validation.
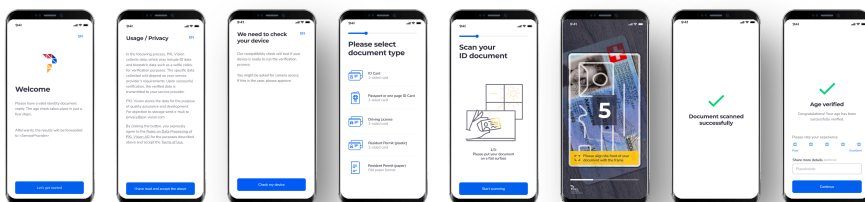

Figure 4: Digital Age Check

Certified Workflow for Identity Proofing

This ZertES and eIDAS-certified workflow is designed to provide identity proofing for Qualified Electronic Signatures (QES) in compliance with the ETSI TS 119 461 norms. It incorporates core features such as ID document verification, as well as face verification and liveness detection. When NFC is used, the process is fully automatic, extracting biometric data directly from the document's chip without requiring manual review. For cases where NFC is not used, users record their document while tilting it to showcase its security features. This hybrid workflow includes a manual review as an additional layer of security, ensuring the authenticity and accuracy of the verification process.
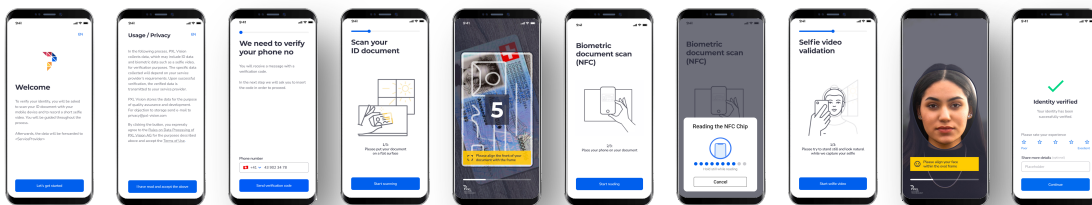

Figure 5: Automated Flow with NFC
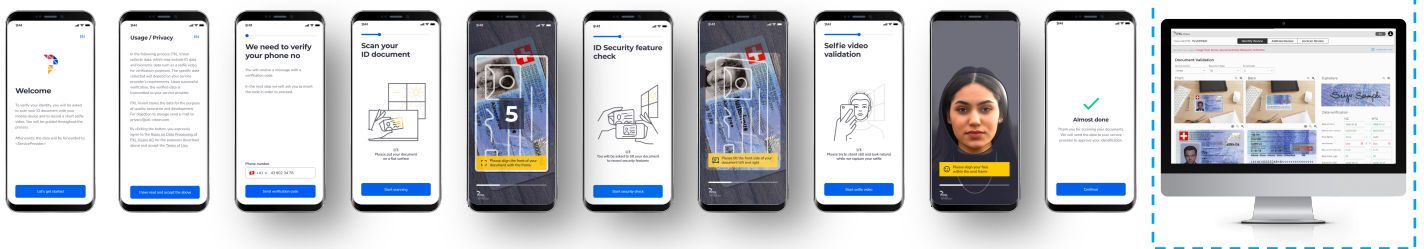
Agent Front-End

Figure 6: Hybrid Flow with Manual Review

Custom Workflows

For situations where our standard workflows do not fully meet specific business needs, we offer the flexibility of **custom workflows**. By selecting and combining the modules relevant to you, you can create bespoke workflows tailored precisely to your unique requirements. This personalised approach ensures that your workflows align closely with your business goals.

Configuration & Branding

PXL Ident offers a **wide range of configuration and branding options** to tailor the solution to your specific needs. Below are the four key areas where configuration is possible:

ID Documents

Supported Document Types
Configure the types of documents that can be used for verification, including IDs, passports, residence permits, driving licenses and health cards.

Limitation for Issuing Countries
Define limitations for issuing countries. For example, you can choose to support or exclude documents from specific countries.

UI-Design/Branding

Individual Company Logo
Customise the user interface with your company logo to enhance brand recognition and create a cohesive branded experience.

White Label Colours, Fonts, Texts
Customise the user interface with your brand colours, select fonts, and customise text to align with your branding guidelines, ensuring a consistent look and feel.

White Label UI-Assets
Customise various UI elements, including icons and images, to further enhance the branded experience.

Business Rules

Business Logic for Specific Events
Define specific rules for different events flagged by the system. Choose from actions like ignore, retry & continue, retry & stop, mark for review, and block to tailor the system to your needs.

Flexible Security & Conversion Configuration
Configure business rules to balance security and conversion rates according to your specific priorities. Adjust settings to align with your organisation's unique approach, whether prioritising stringent security or optimising for higher conversions.

Account Configuration

Transaction Expiration & Data Retention
Define transaction expiration and data retention periods to control how long transactions remain active and how long data is stored.

URLs & Encryption Keys
Configure forward, error, and notification URLs and set-up encryption keys for highly secure processes.

Product Options

To cater to a variety of business needs and branding requirements, we offer three distinct product options: **Co-Branding**, **White Label Light**, and **White Label Plus**. Each solution is designed to provide different levels of customisation, from basic branding to comprehensive configurability.

Co-Branding *Cost-efficient basic solution*	**White Label Light** *Enhanced customisation*	**White Label Plus** *Maximum customisation*
This option offers a streamlined setup and is ideal for businesses seeking **cost-efficiency** with **minimal customisation**	Designed for businesses seeking a balance between cost and customisation, this option offers **more flexibility** with **additional customisation features**, allowing for greater control over the application's appearance and functionality	Our most advanced option, offering **complete control** over branding, workflows, and user experience, ensuring the **highest level of configurability**, making it perfect for businesses looking for **maximum flexibility**

The following table outlines the specific features and capabilities available with each option:

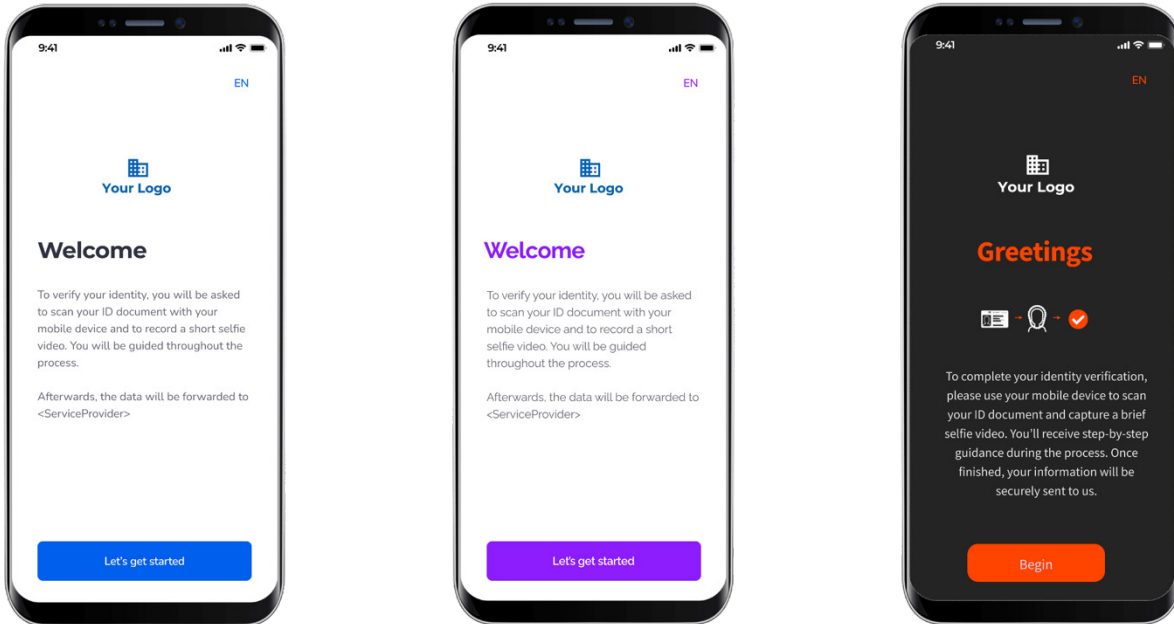|	**Co-Branding**	**White Label Light**	**White Label Plus**
Workflows	**1 standard workflow**	**1 custom workflow**	**unlimited workflows**
Individual business logic	✓	✓	✓
Test & production accounts	✓	✓	✓
Individual logo	✓	✓	✓
Custom fonts	✗	✓	✓
Custom colors	✗	✓	✓
Custom texts	✗	✗	✓
Custom UI assets	✗	✗	✓
Custom URL	✗	✓	✓
Terms & user consent	**Standard**	**Custom**	**Custom**
Multibranding	✗	✓	✓

Figure 7: Customisation Levels: From Co-Branding to White Label Plus

Manual Review

PXL Check

PXL Check is our web application that is designed to help you reach ultimate conversion. It complements PXL Ident by enabling manual reviews, which can be crucial for optimising conversion rates and ensuring the highest accuracy. Tailor your business logic to route specific cases, that might require additional scrutiny, for manual checks.

Intuitive, single-screen experience that consolidates multiple checks

Fast, **efficient** and **comprehensive** review process

Guided assistance with checklists and tooltips, ensure accurate and thorough reviews

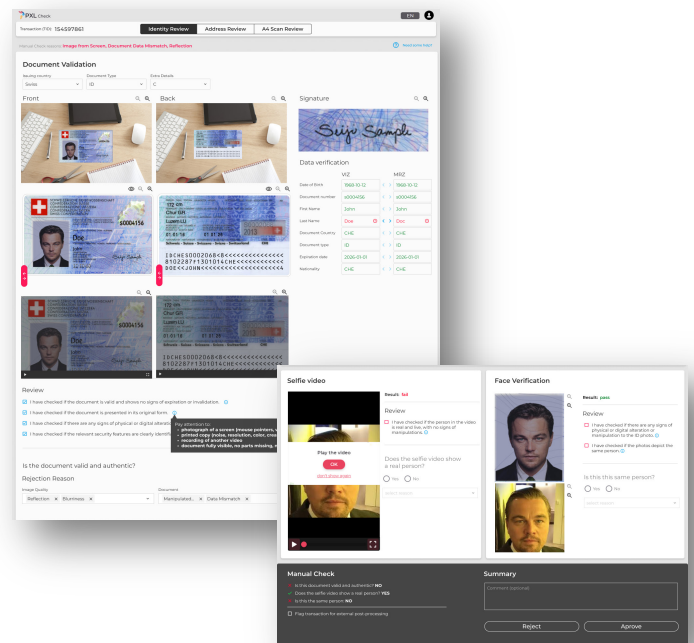**Audit trail** and **updated result package** upon completion via API

Figure 8: PXL Check – Manual Identity Review Interface

Manual Review as a Service

You can conduct manual reviews in-house using PXL Check or utilise our professional manual review service, where we handle the reviews on your behalf, providing flexibility based on your resources and needs.

Discover how Manual Reviews can elevate your verification process and maximize conversion rates by contacting our sales team for more details on PXL Check and our Manual Review Service.

What Our Clients Say

"

Thanks to PXL Vision, we have not only greatly simplified the identity verification process. We have also significantly increased quality. That was exactly our goal."

Fabian Baldinger
Business Analyst and Project Manager Private Clients at Swiss Life

"

Our goal was to make the Know Your Business (KYB) process as efficient as possible. We have achieved this with PXL Vision - our customers are delighted with the time they save thanks to fully automated identity verification."

Stefan Bechtloff
CEO at SwiPay

"

Working with PXL Vision has benefitted us and our customers on several levels. Today, we are able to onboard applicants effortlessly, providing them with the insurance they need, when they need it. We create value for them and for our company."

Jonathan Valour
Senior Product Manager at Groupe Mutuel

"

Because the process is browser-based and there is no need to download an additional application, as is the case with other providers, we achieve a very high conversion rate of 93 %."

Alfonso Matas
Product Manager and Product Owner at Digital Republic

Ready to achieve similar results? Contact our sales team today!

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