Best Practices

**High-conversion customer experience**
**Strong onboarding processes**
**Fully compliant with regulations**

PXL VISION

PXL Vision
**Identity Verification for Telco Providers**
Fast, safe, simple

# Customer-friendly identification when buying prepaid or for postpaid contracts

Identification requirements for prepaid and other telecom contracts are a burden for customers and providers. With PXL Vision, this changes. PXL Ident is an automated procedure. It uses a standard smartphone camera to verify the identity of a user and the authenticity of an ID card. Passive liveness detection is used to check whether the person is genuine. In addition, high-performance biometric facial verification is used to determine whether the document matches the user. All this in just 30 seconds. PXL Ident is easy to use, secure and available on any device at any time. The automatic identification is compliant with the current regulations. This significantly reduces onboarding costs in the prepaid card business. At the same time, security against misuse of SIM cards and fraud when concluding contracts is increased.

## From identification to onboarding

PXL Ident enables customer-friendly identification at the point of sale and online. You can flexibly integrate PXL Ident into the activation process and thus save costs or further increase conversion.

## PLX Ident: Ready-to-use solution – safe in operation

PXL Ident is pre-configured for compliant use and ready for operation within one week. You have a wide range of options when it comes to deployment, integration into your IT landscape and designing your customer journey.

The PXL solution is low-maintenance in operation and can be seamlessly integrated into apps or existing onboarding processes as additional options.

| | |
|---|---|
| **Start at the point of sale** | Customers can buy subscriptions or contracts online – 24/7/365. |
| **Automatic identification** | Customer data is recorded and the identity is checked in accordance with the rules. |
| **Verification via smartphone or online** | The identity document and the identity of the person are recorded in a short continuous process. |
| **Confirmation of identity** | Documentation and archiving obligations are automatically fulfilled. |
| **Integration into provider communication systems** | The identity check can be flexibly integrated into the customer onboarding and into all upstream or downstream systems. (e.g. digital contract conclusion / digital signature). |

# Good for customers.
# Good for providers.

## Positive customer experience despite identification requirement

The automatic identity verification via PXL Ident is extremely customer-friendly. The complete identification process is very short compared to the market, easy to use and flexibly available on any end device.

### Up to 80 %
**fewer drop-outs in the process*[1]**

### Up to 95 %
**lower onboarding costs*[1]**

### Approx 30 sec.
**Duration of identification process**

### Web + Android, iOS Options

### Consistent customer experience
**CI adaptation and seamless white label option**

## One solution for all channels: On site, at home or on the road

PXL Ident offers a uniform method for all sales channels. It protects against fraud attempts and relieves sales and call centre staff.

- ✔ Continuous process without system change
- ✔ Secure and objective automated audit
- ✔ ISO 27001 certified Information Security Management System (ISMS)
- ✔ High data protection standards (GDPR compliant)

## Regulatory compliance that meets requirements

PXL Vision fulfills the legal requirements for automated video identification.

**40+ safety characteristics checked**

**Supports all major identity documents**

**NIST**

**Tested face recognition (NIST)*[2]**

**Verification of documents & persons (incl. documentation of process)**

**Fulfillment of technical and quality requirements**

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*[1] Individual experience values after the introduction of a consistent onboarding process of PXL Vision customers.

*[2] NIST testing confirms PXL Vision's high detection rate.

# Identity verification and digital onboarding at Sunrise

**Sunrise Communications AG**
- Second largest Swiss telecommunications company
- 3.3 million customers CH (2019)
- 1.887 billion CHF turnover (2019)
- Areas: mobile, fixed network, internet/data communication, television
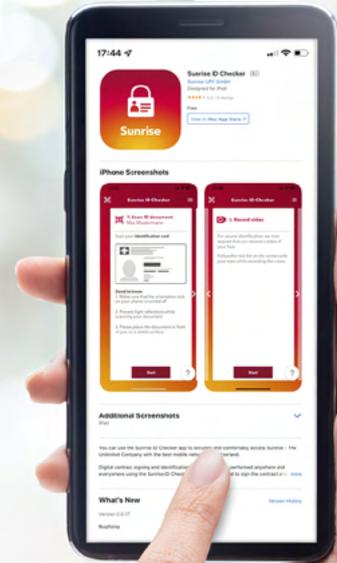
Sunrise Communications AG offers a mobile customer identification solution built on PXL Vision technology. End-customers use it to directly sign-up for a phone plan with their smartphone without the need for someone to physically check an ID card. Authentication and verification is fully automatic and digital through the capture of an ID document and the use of facial matching algorithms.

## How automatic identity verification works with PXL Ident

The identification process is started via a link, QR code or automatically as part of the onboarding workflow.

### 1 | ID check

- ✓ Capture the ID document
- ✓ Extraction of the data
- ✓ Verification of document authenticity using AI

### 2 | Identity verification

- ✓ Facial biometrics
- ✓ Liveness detection
- ✓ Comparison with ID document

### 3 | Digital signature (optional)

- ✓ Sign contracts directly after identification
- ✓ Electronic contract signing on the smartphone

The confirmed identity is transferred to downstream systems with a time stamp and documentation.

**More about PXL Ident**

# The best experience for your customers. Optimal security for your business.

**Automatic identity verification replaces costly video calls with high abandonment rates. This helps you avoid fraud, automate your processes and deliver a consistent user experience (UX) to your customers. You don't have to compromise on the quality or security of your onboarding.**

## Reliable precision against fraud

Through passive liveness detection and biometric facial verification in combination with artificial intelligence (AI), we make identity verification as accurate and as simple as possible. Studies on the accuracy of identity verification, such as those by NIST, are based on specific application scenarios. PXL Vision achieves top scores and transfers this precision to digital onboarding via a web-browser or app.

## Set up and optimize the user experience (UX)

From the customer's point of view, speed and ease of use matter most for a successful identity verification. If the process is overly time-consuming or too complicated, there is a risk of abandonment and thus a decline in sales. With PXL Ident, you offer your customers a convenient and streamlined online identity verification process in just 30 seconds. This reduces the risk of abandonment.

## Flexible individualisation of processes

With PXL Ident, you can start the automatic identity verification process at any point in the onboarding process. You can add customised workflows as needed to provide your customers with a personalised, event-driven onboarding experience.

## Comply with regulations and specifications

With PXL Vision, you fulfill the country-specific requirements as well as requirements according to eIDAS for the Europe-wide interoperability of eID systems. In addition, PXL Ident complies with the European Telecommunications Standards Institute (ETSI) and other legal and regulatory standards throughout Europe.

## Process data securely and maintain compliance

PXL Vision handles the processing of personal data for you and guarantees the highest standards. All data is encrypted during collection, transmission and storage. The integrity, availability and confidentiality of PXL Vision's information security processes have been confirmed by TÜV (certified according to ISO/IEC 27001:2013). All data collected by PXL Ident is stored in a certified GDPR-compliant cloud, in your own cloud or on-premises.

## Effective process integration

Identity verification with PXL Vision can be flexibly integrated into your business processes with little effort and quickly transferred to other requirements – from KYC, age verification to employee onboarding.

# Implement identity verification effectively

**The effort required for personnel deployment, training, and documentation for compliant identification via analogue or video identification procedures is high. PXL Ident, on the other hand, is fully-automated and can be completed remotely.**

The identification process is seamlessly integrated into customer onboarding. This reduces costs and increases service and data quality. The basic process can be further expanded. For example, with automated action alternatives and notifications if certain criteria are not met.

## Cost reduction
### Benefit from onboarding

Convert more customers and scale your telecommunications business by onboarding your customers quickly and reliably across all channels: online, at POS, or by phone, without added friction. PXL Ident offers you the flexibility to quickly adopt and customize processes with automated messages.

▶ **Metric:** One metric for cost reduction in onboarding for an online identity verification solution is the number of steps required to verify a user's identity. The fewer steps required, the lower the cost of onboarding. PXL Ident requires only 2 to 4 steps.

## Fraud prevention & revenue increase
### Rewards programs & billing

Build up your brand trust. Protect your customers from online fraud. Stop worrying about unpaid bills. Ensure phone numbers are only assigned to legitimate account owners – and stop SIM swap fraud in its tracks. Ensure only the real owners of their accounts are able to access and use their reward programs, further reducing fraud costs.

▶ **Metric:** PXL Ident uses a match score or confidence value and a match threshold. The confidence value determines how similar the two captured faces are. The system predicts that one face matches another if the match score is above the threshold.

## Cost reduction
### Self-service account access & management

Enable users to securely access and manage their own telco accounts. Reset passwords or recover lost accounts quickly and securely. Combine biometric authentication with a password reset solution for systems with sensitive data.

▶ **Metric:** The total cost of ownership (TCO) with PXL Ident is typically up to 80% lower than comparable video identification solutions.

**PXL Ident is the perfect solution for telecommunication providers looking to reduce costs in onboarding and prevent fraud.**