

Problem

"Customer identification & validation have always been at the heart of financial services and payments, even more so in this digital age. The process has to be low-anxiety yet thorough.

Develop a digital identity validation solution for mobile payments application. Be innovative in your solution with the possible use of biometrics, angle of phone, finger pressure, etc."

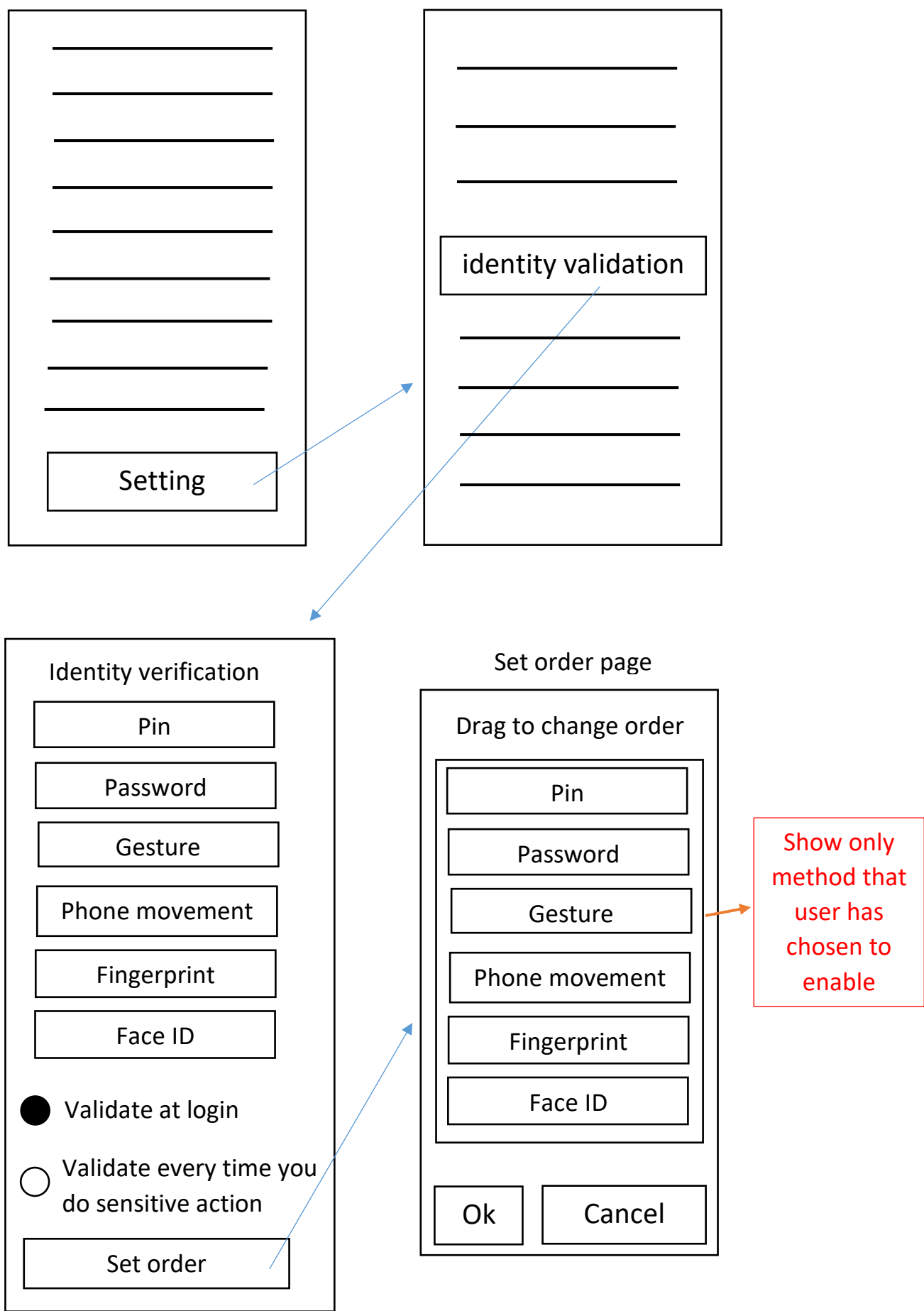
Solution

Solution consist of two parts: Set identity validation method part and Validate identity of user part

Our solution is designed to cover wide range of users need by provide as many options as possible and low-anxiety by make it simple.

When you register for first time in the app, you will be asked to enter 6 digits pin for the first time (other option will be disabled by default) because users have already get used to using 6 digits pin in present.

Set identity validation method



Note: Before set any identity validation method, users are required to validate their identity before and are required to reenter new identity data to confirm that identity data they entered is correct.

Set pin page

Enter new pin

☒ Enable

1

2

3

4

5

6

7

8

9

0

Ok

Cancel

Set password page

Enter new password

☒ Enable

Ok

Cancel

Set gesture page

Draw new gesture in the box below

☒ Enable

(Drag your finger to draw gesture here)

Ok

Cancel

Set phone movement page

Hold start button below and then move your phone

☒ Enable

Start

Ok

Cancel

Set fingerprint page

Scan your fingerprint
in the box below

☒ Enable

(Scan your
fingerprint here)

Ok Cancel

Set face ID page

Scan your face by
pointing camera at
your face

☒ Enable

(Camera)

Ok Cancel

Can be pressed only if the
app detect exactly one face

Validate identity of user

If users choose to validate at login, when users trying to login to the app users are required to validate their identity. But users don't need to validate their identity every time they do sensitive action. Doing this provide comfortable to (normal) user and make it low-anxiety.

If users choose to validate every time they do sensitive action, users are required to validate their identity every time their need to do sensitive action. This provide high security. Useful for businessmen, rich people and other people who need high security.

Identify validation methods will be used to validate identity in order that users have chosen and only methods that users have chosen to enable will be used to validate identity.

Example of sensitive actions are send money, invest and withdraw money.

Validate by pin page

Enter your pin

1 2 3

4 5 6

7 8 9

0

Cancel

Validate by password

Enter your password

Cancel

Enter next page immediately if enter correct pin, so there are no "OK" button.
Make verification process faster and low-anxiety.

Validate by gesture

Draw your gesture in
the box below

(Drag your finger
to draw gesture
here)

Cancel

Validate by phone movement page

Hold start button
below and then move
your phone

Start

Cancel

Validate by fingerprint

Scan your fingerprint
in the box below

(Scan your
fingerprint here)

Cancel

Validate by face ID page

Scan your face by
pointing camera at
your face

(Camera)

Cancel

