FAST LOCAL ID ASSURANCE

We help companies ensure that users are genuine, authentic & legitimate.

EMAS eKYC
by innov8tif

Digital ID verification (IDV) technology to support e-KYC process and identity fraud management for 24/7 businesses.

Use cases where EMAS eKYC is implemented:

Digital bank account opening

Insurance product enrollment

Investment account opening

Telco subscriber registration

Money remittance account opening

Digital signing

e-Wallet account verification

Financing facility application (including KYB)

KEY BENEFITS

Unified platform supporting any device requirements.

Prevents sophisticated frauds attacks (ie. Deep fakes).

Supports multi-product onboarding via ID verification rules

e-KYC expertise from various industries since 2018

Achieve 24/7 real-time customer acquisition

KEY FEATURES

Supports all types of officially-valid ID in Southeast Asia and worldwide passports

AI-based document forgery and tampering detection

Compatible with all user interface channels, including web and mobile app

Prevents false facial identity and masquerading attack

Customisable identity verification rules and acceptance thresholds

DIGITAL ID VERIFICATION

Identity verification's sole objective is to ensure that the applicant is who they claim to be to a stated level of confidence prior to transaction dealing with your business, to prevent identity fraud which could lead to losses and damages in branding.

• Improve quality of customer identity-proofing data

• Optimise compliance screening through business rules automation

• Comply to regulatory requirements governing KYC and AML/CTF

OkayID

Automatically detect document type (Government issued ID, utility bills, bank statement, regional tax documents) and extract relevant information using OCR (optical character recognition) technology.

OkayDoc

Verifies identity document format and prevents content tampering using advanced AI techniques.

OkayLive & OkayFace

Prevents liveness attack and verifies live face with ID photo using facial verification technology. Proven to work in multi-ethnic community.

OkayDB

Integrates with databases to validate real-world existence and flags financial risks.

OkayFace Search

Turn facial data into a useful database:

- Easily & quickly search relevant profiles
- Prevent account duplication
- Flag suspected fraudsters
- Centralised profile blacklisting

OKAYDOC DOCUMENT VERIFICATION FEATURES

Landmark detection
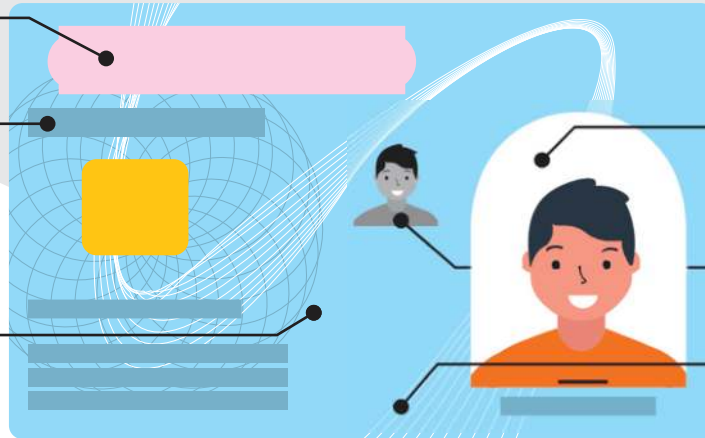
Font size check

Microprint detection

Malaysia Patent MY-184165-A

Photo substitution detection

Holographic photo comparison

Hologram detection

Malaysia Patent MY-192715-A
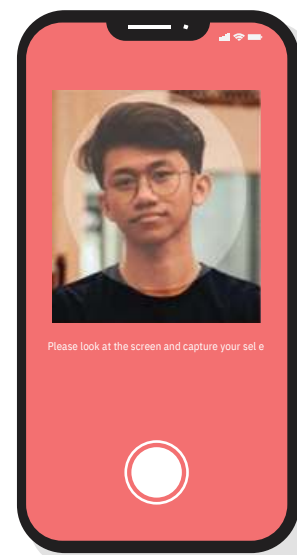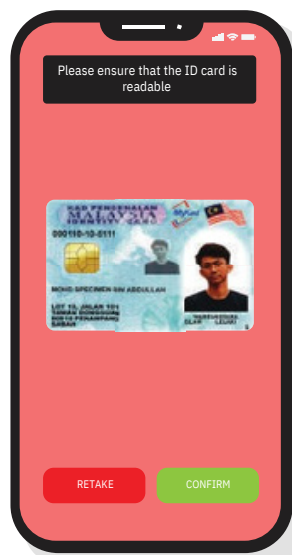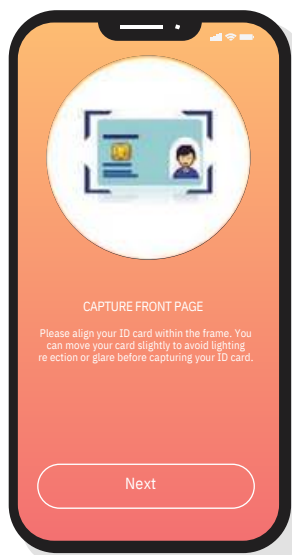*USA Patent 12026932-B2*

CONTENT TAMPERING DETECTION

- ☑ Font size check
- ☑ Photo substitution detection
- ☑ Holographic photo comparison
- ☑ Document number format validation
- ☑ Security code / check-digit validation
- ☑ Data consistency validation

SECURITY FEATURE DETECTION

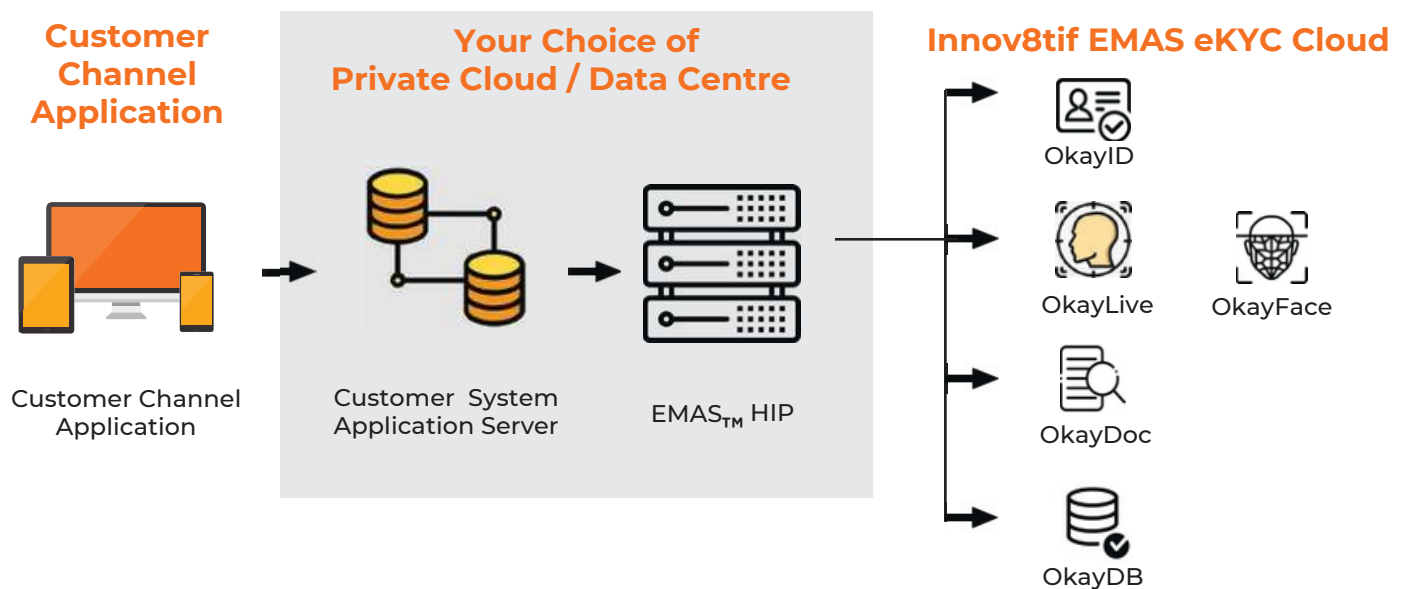- ☑ Microprint detection
- ☑ Hologram detection
- ☑ Optical variable ink (OVI) detection

WHAT YOUR CUSTOMER SEES?

CAPTURE FRONT PAGE

Please align your ID card within the frame. You can move your card slightly to avoid lighting reflection or glare before capturing your ID card.

Next

Please ensure that the ID card is readable

RETAKE   CONFIRM

Please look at the screen and capture your selfie

EMAS HOST INTEGRATION PLATFORM

EMAS Host Integration Platform (HIP) is an on-site component of EMAS managed services offerings, providing a single point of access and control with built-in management and monitoring capabilities to effectively manage and administer your EMAS eKYC platform. By providing the capability to interface between your applications and EMAS eKYC platform, HIP aims to improve operational efficiency, regulatory reporting and reduce cost.

Customer Channel Application

Customer Channel Application

Your Choice of Private Cloud / Data Centre

Customer System Application Server

EMAS™ HIP

Innov8tif EMAS eKYC Cloud

OkayID

OkayLive   OkayFace

OkayDoc

OkayDB

OPERATIONS MANAGEMENT

- Monitor transactions
- Configure scorecard rules
- Generate regulatory reports in country specific formats

- Configure alerts and notifications
- Manual transaction status review
- Hosting of EMASeKYC APIs

KEY BENEFITS

☑ Ability to manage and monitor the status of your EMAS eKYC operations

☑ The key in monitoring includes availability monitoring, platform metrics, as well as performance and event tracking

☑ HIP provides a way to define alerts and notify administrators whenever a resource is performing poorly

SUCCESS STORIES

e-KYC isn't just benefiting financial services and telecommunication industries, but also digitising real-time and seamless B2C and B2B dealings through digital contract signing.

EMAS eKYC supported the Malaysian government's national economic recovery plan to effectively distribute incentives and stimulus to eligible citizens through e-wallets by implementing digital ID verification.

Production use cases across multiple industries and countries.

" Innov8tif witnessed an average of 279% growth in monthly prepaid SIM card activation from the e-KYC channel, in April 2020 (when compared to SIM card activation pre-pandemic lockdown in February). "

THE**EDGE**™
MARKETS
MAKE BETTER DECISIONS

Financial Times High-Growth Companies Asia-Pacific 2022

Innov8tif's ISMS is certified for ISO 27001:2013 standards conformity

Merit winner for B2B Fintech category at 2019 Internal APICTA Awards

Patented and patent-pending document authentication technologies

Platinum Award for Best Innovation at SOBA 2020

Quality in Business Certification from the International Trade Council

First runner-up as the Most Promising Growth Company Award in Top In Tech Innovation Awards 2021

REAL-TIME CUSTOMER ID VERIFICATION

Principal® In alliance with CIMB

TONE WOW

fundaztic P2P

ALTEL

Tune Talk

maxis

TMRW by UOB

SIGNINGCLOUD

unifi mobile

POS Digicert

MFMi GROUP

digi

celcom

ABA BANK
NATIONAL BANK OF CANADA GROUP

BIBD

U mobile

Great Eastern
A member of the OCBC Group

COMPASIA

UOB MIGHTY MALAYSIA

AFFIN HWANG CAPITAL
Asset Management

BURSA MALAYSIA

AMK

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