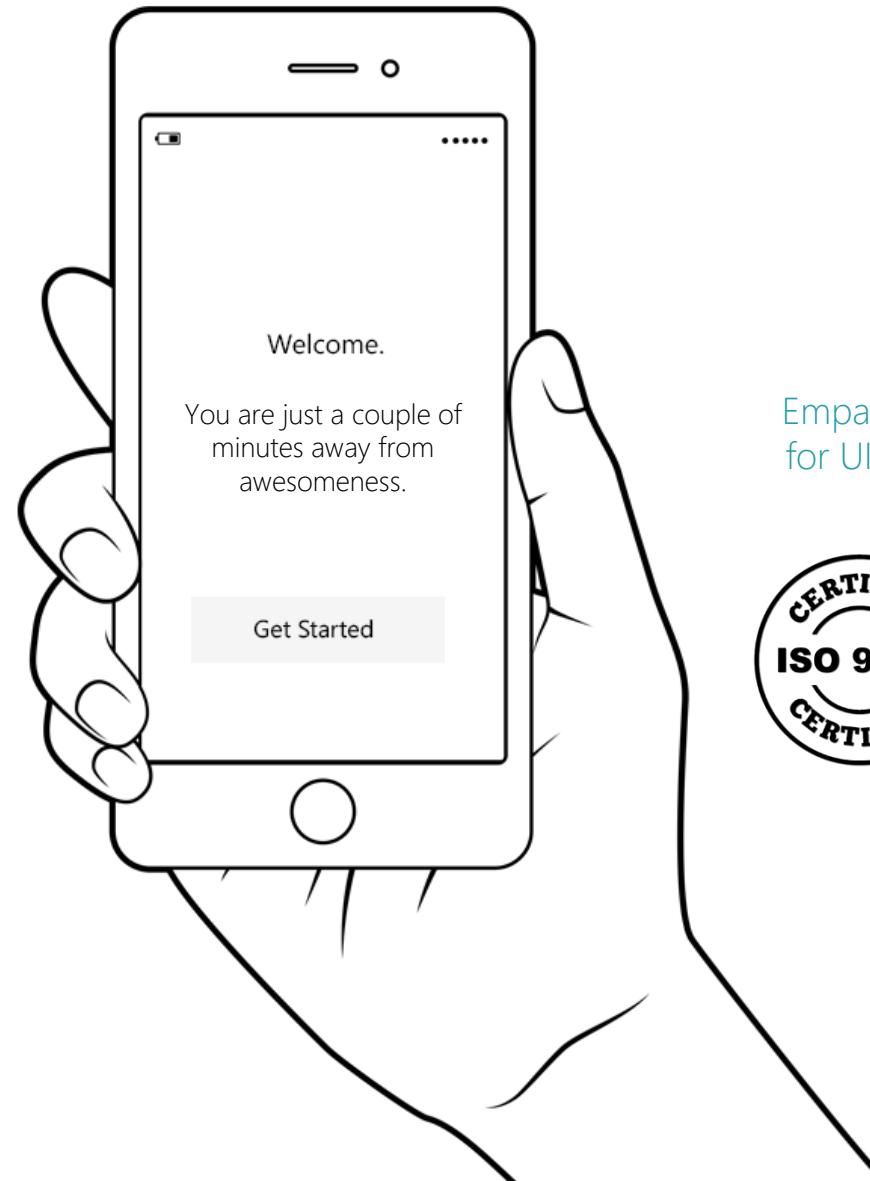


Identity Verification. Fraud Prevention. Data Protection.



Empanelled Software Development Agency
for UIDAI (2017-20) – Government of India.



About Heritage, Products, Clients

Your friends at frslabs

We help you verify identities, prevent fraud, and protect privacy



15 Years of
Innovation



05 Patents
Published



04 Enterprise
Products



200+ Trusted
Customers

Whether you are a big bank, insurance, telco or a small investment broker, we help you onboard and verify your customers with greater flexibility, compliance and reliability.

Note that three patents are already granted (Patent No: 464857, 467408 and 509753)

Our Patents

1. Patent: [6976/CHE/2015](#): "A Fraud Detection System and Method Thereof". - Granted
2. Patent: [201641004246](#): "A System for Storing, Managing and Accessing a Digital Photograph of a User". - Granted
3. Patent [201641020173](#) "A method and unit for User Identity Authentication". - Granted
4. Patent Pending (Published and under final examination): [201741021570](#) "A system and method for onboarding a user unassisted in an institute".
5. Patent Pending (Published and under final examination): [201941007872](#) "A method and system for sharing identity data between computing devices".

Our full feature onboarding platform

Fundamental building blocks for digitising customer flows

<u>Text</u>	<u>Face</u>	<u>Video</u>	<u>Aadhaar</u>	<u>Verification</u>	<u>Fraud</u>
OCR Classification Identification Cropping Compression Conversion Signature crop E-mandate	Face auth Face liveness Face match Face compare Face search Face crop Face quality Face compress	Assisted KYC Unassisted KYC PIVC (multiling) Video liveness Video compress	Aadhaar mask Aadhaar offline Aadhaar QR Aadhaar eSign DigiLocker	Penny Drop PAN Card PAN KRA Voter ID DL and RC Passport (IND) GST (business) MSME Director FSSAI	Subs fraud Identity fraud IRSF fraud Wangiri fraud Anomalies Data dedupe Image dedupe AML Screening

Digital Personal Data Protection – End to End Solution

Technology matured for 14 years. Proven security, scale and reliability.

Trusted by global enterprise customers

Serving 230+ customers across industries.

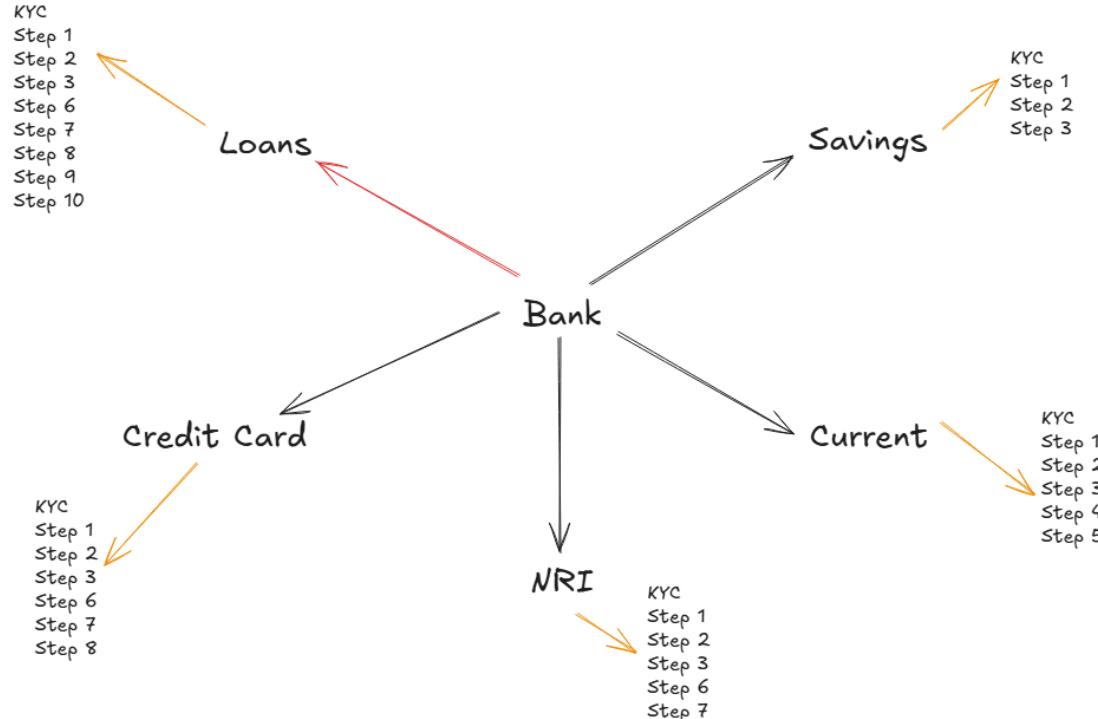


Identity (UKYC)

Digital customer onboarding

Each product has its own set of KYC steps and rules that are managed separately

Current (legacy) Thinking



Multiple API calls will need to be made to integrate each step.

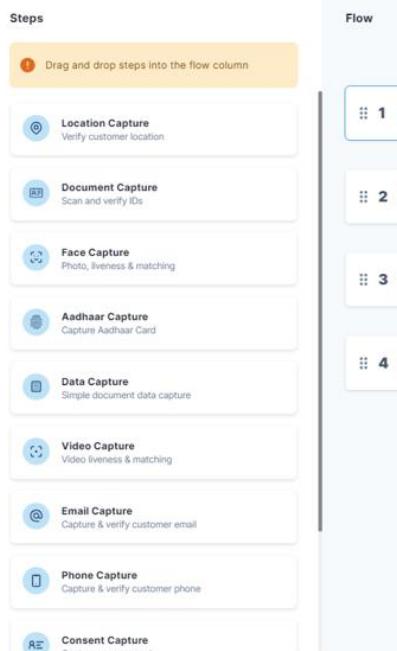
Multiple vendor relationships are needed.

Changes are time consuming and expensive.

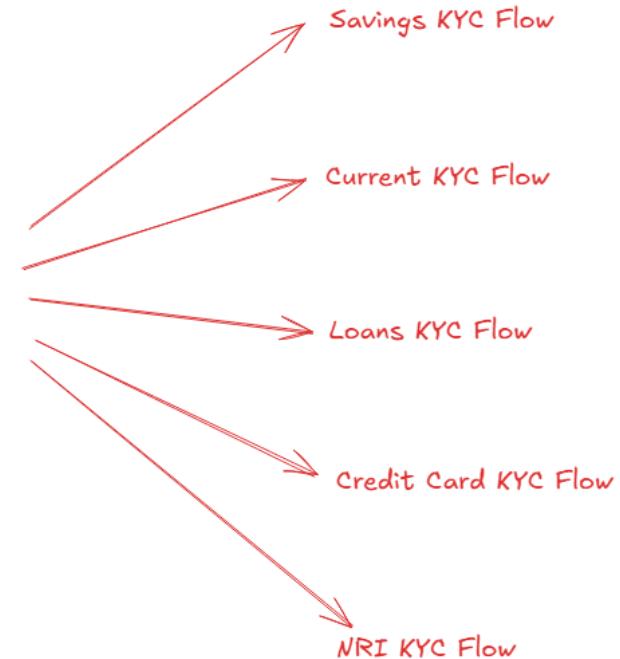
Even the smallest of regulatory changes will have to be replicated across all products

Create your flows without any coding, preview, test and release them for consumption

New Thinking & Value



Allow any third party step to be integrated into our platform (e.g. CIBIL check) and added as a step to any KYC Flow anytime



Prebuilt screens allow the users to complete the KYC steps

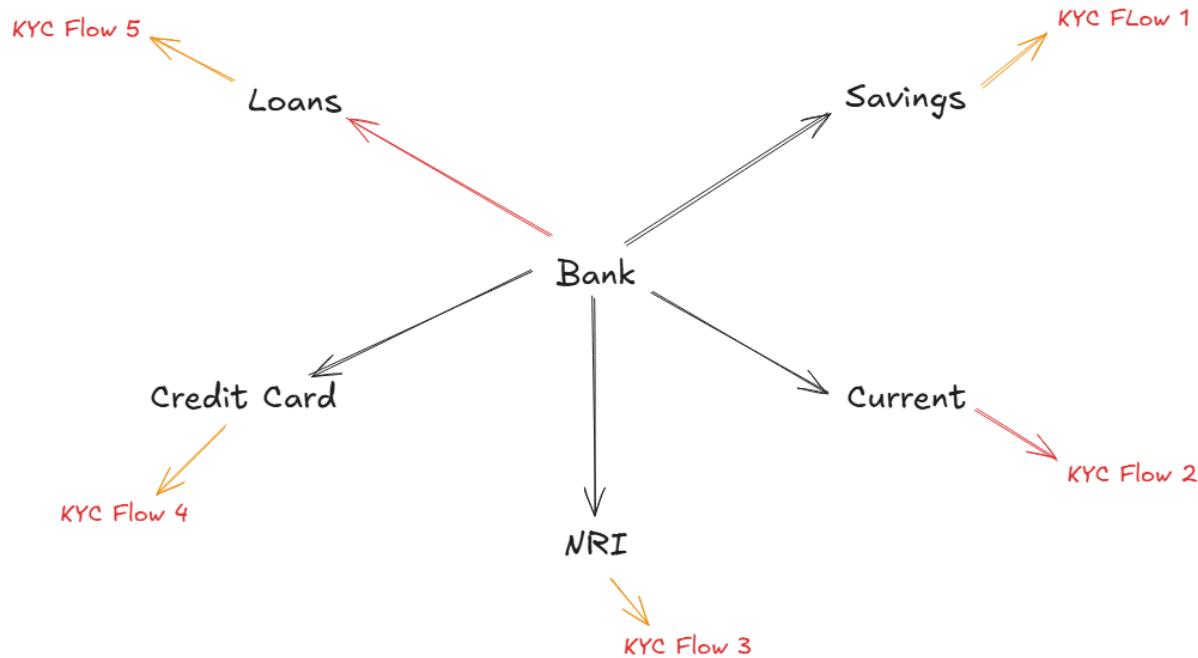
New steps can be added without changing the code at product level

New integrations can be made to the platform anytime when regulations change

No vendor locks for critical functions

Integrate a single API, URL or link to manage your KYC flow across different products

New Thinking



Single API/URL call is enough for each product.

KYC flows are managed centrally with uniform design.

KYC changes are done instantly and propagated upstream without additional coding or integration.

Launch new products at exceptional speeds without compromising on compliance

Fraud
Prevention is the cure

Atreus differs significantly from traditional approaches in the way fraud cases are detected.

Traditional Rule Based Approach

Traditional fraud management solutions adopt unusual usage to generate fraud alerts; for example, high spending or usage outside of normal behaviour to indicate fraudulent activity.

The major drawback of this approach is the high false positive rate. High false positives (legitimate high usage behaviour) wastes valuable Analyst time and undetected cases (fraudsters circumventing thresholds) lead to further losses.

Atreus Network Model Approach

Atreus on the other hand exploits the proven fact that a high proportion of active customers with strong links to known fraudsters are themselves involved in fraudulent activity.

Atreus continuously builds network links based on hard and soft links to identify relationship between new, existing and high risk customers. This enables faster detection with fewer false positives. .

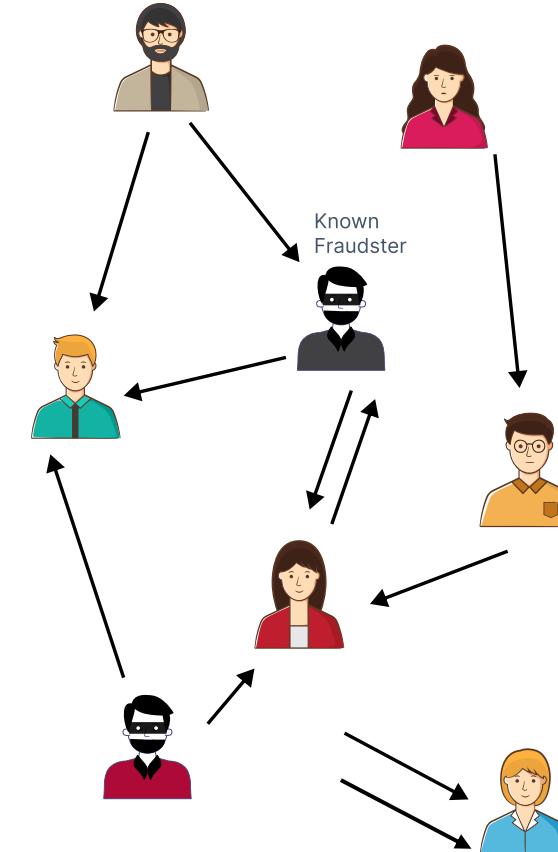
Atreus' core principle is to detect new incidences of fraud through links to known fraud cases.

Patent Number: 467408

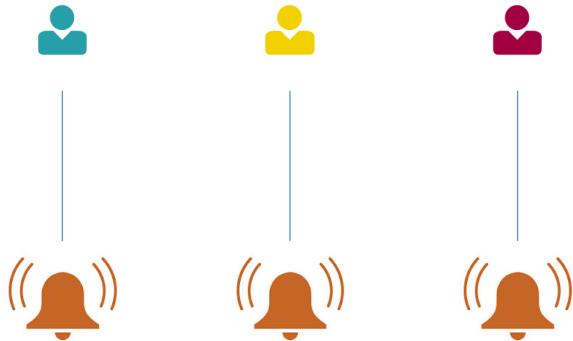
Atreus relies on the concept of a Network. A network is a group of customers linked together based on patterns of interaction.

All Fraudsters leave their footprint in their data (from demographics to bank accounts to deposits to claims).

By linking information from multiple internal data sources and mapping and understanding the fraudsters extended network, we can identify related fraudulent activity



Traditional method versus Atreus approach.



Alerts are generated when a threshold is breached at an individual Account or Transaction level. Example multiple NEFTs in a day, Multiple Forex Purchases in a day, Multiple address changes in a month etc.



Alerts are generated when a suspicious activity is noticed in a network. For example multiple customers with claims linked to same car and sharing the same address and credit cards.

Atreus uses hard and soft links to create networks.



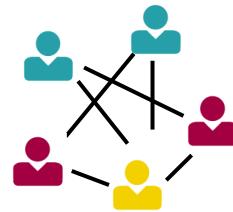
Links

Customers 1 & 4 share Contact details – Probably fraudsters
Customers 1 & 2 are probably the same person.
Customers 3 & 4 share home address (address change) – Probably fraudsters
Customers 3 & 2 share ID Proof – Probably fraudsters

Decisions

Continuous network analysis to uncover hidden relationship between people and data.

Network A



Network B



Network C



1. No one on this network has any adverse credit history
2. No one on this network share any details with known fraudsters
3. There are no "soft links" on the network

1. Some people on this network have adverse credit history
2. Two people on the network share addresses with known fraudsters.
3. One account has a photo match with a known fraudster

1. Some people on this network have adverse credit history
2. Two people on the network share addresses with known fraudsters.
3. Three accounts on the network have unpaid credit card bills and are being pursued by collections.

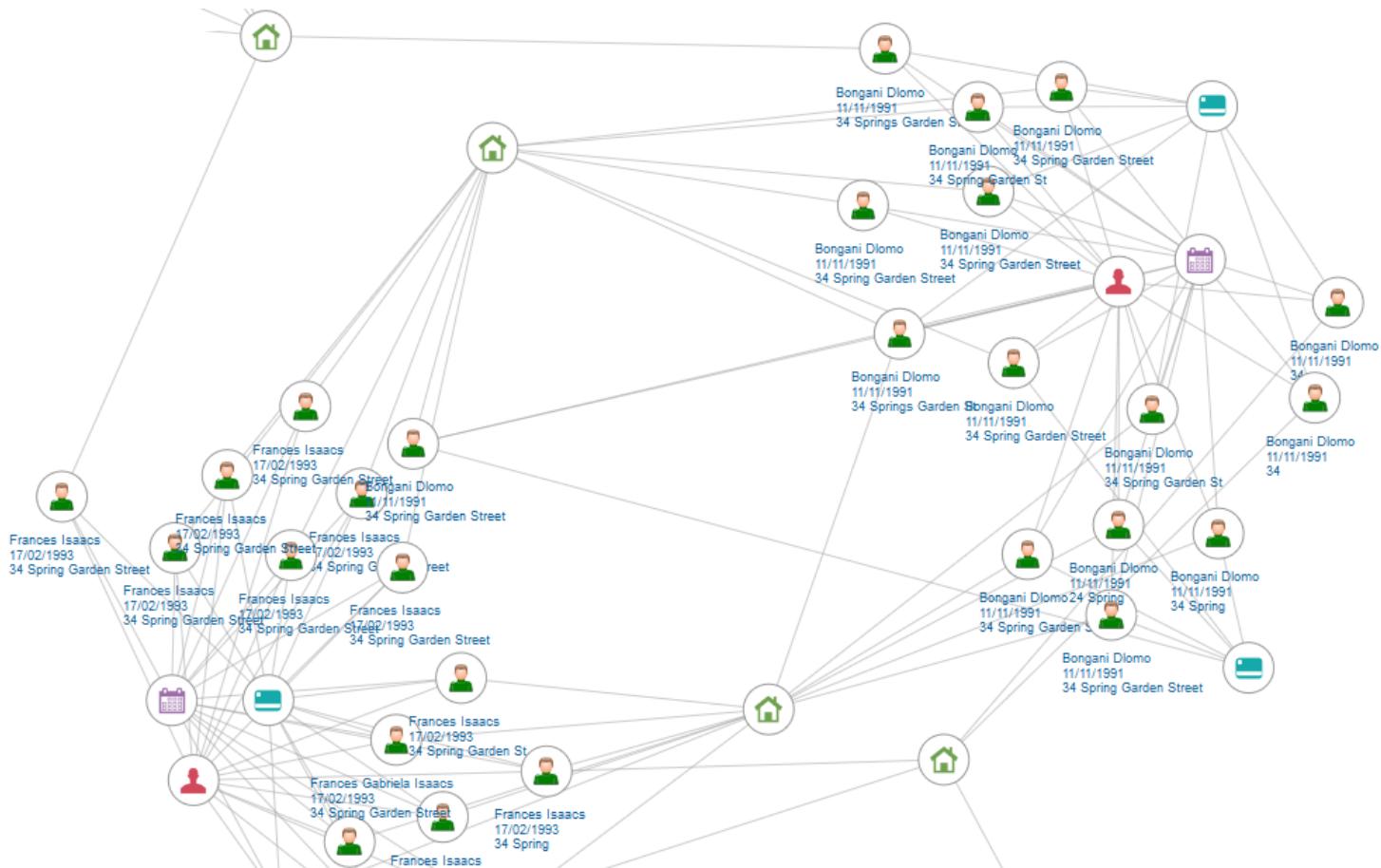
For networks A, B & C, Atreus would conclude:

Network A is unlikely to be fraudulent.

Network B is probably fraudulent and risk management action should be considered.

Network C is almost certainly fraudulent and immediate risk management action should be taken.

A sample network map.



This network is automatically built associating an incoming applicant to all known watchlist and suspected fraud data.

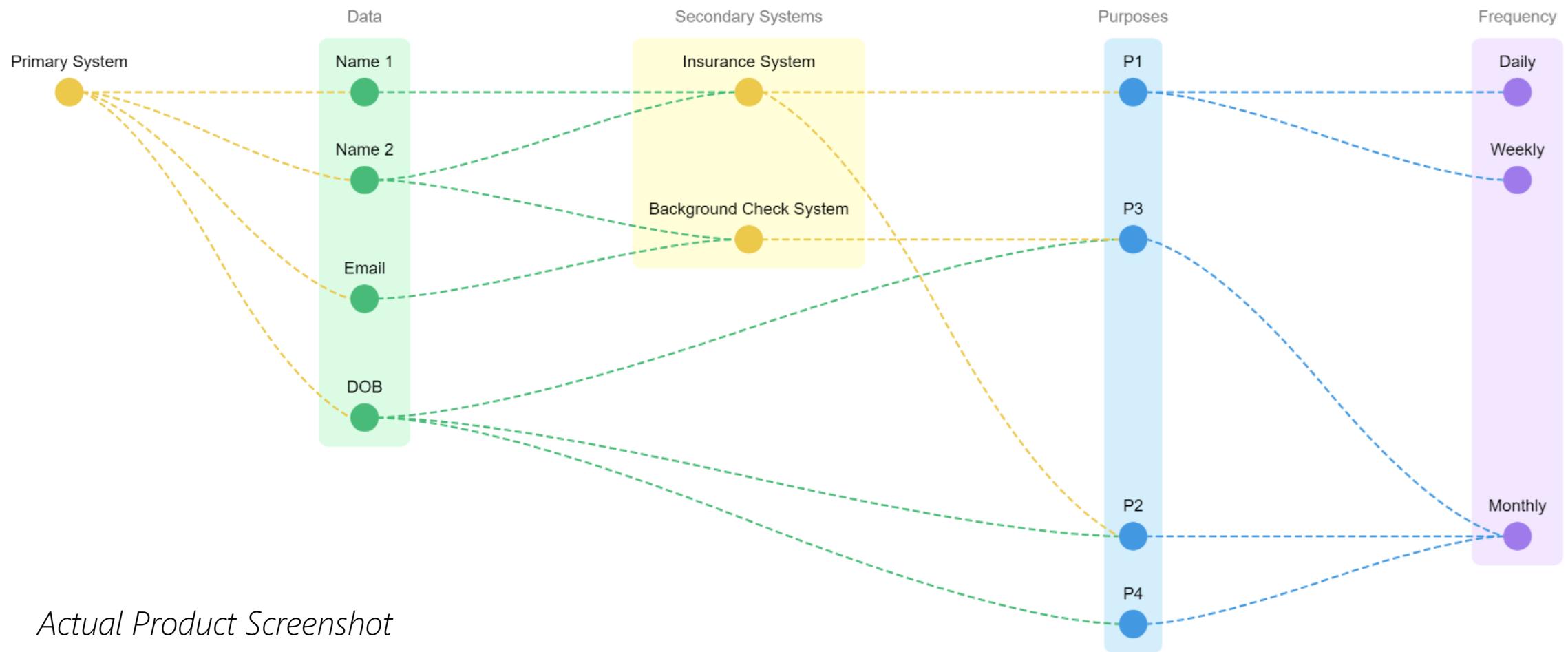
* Actual Product Screenshot.

Privacy Build Trust. Stay Compliant.

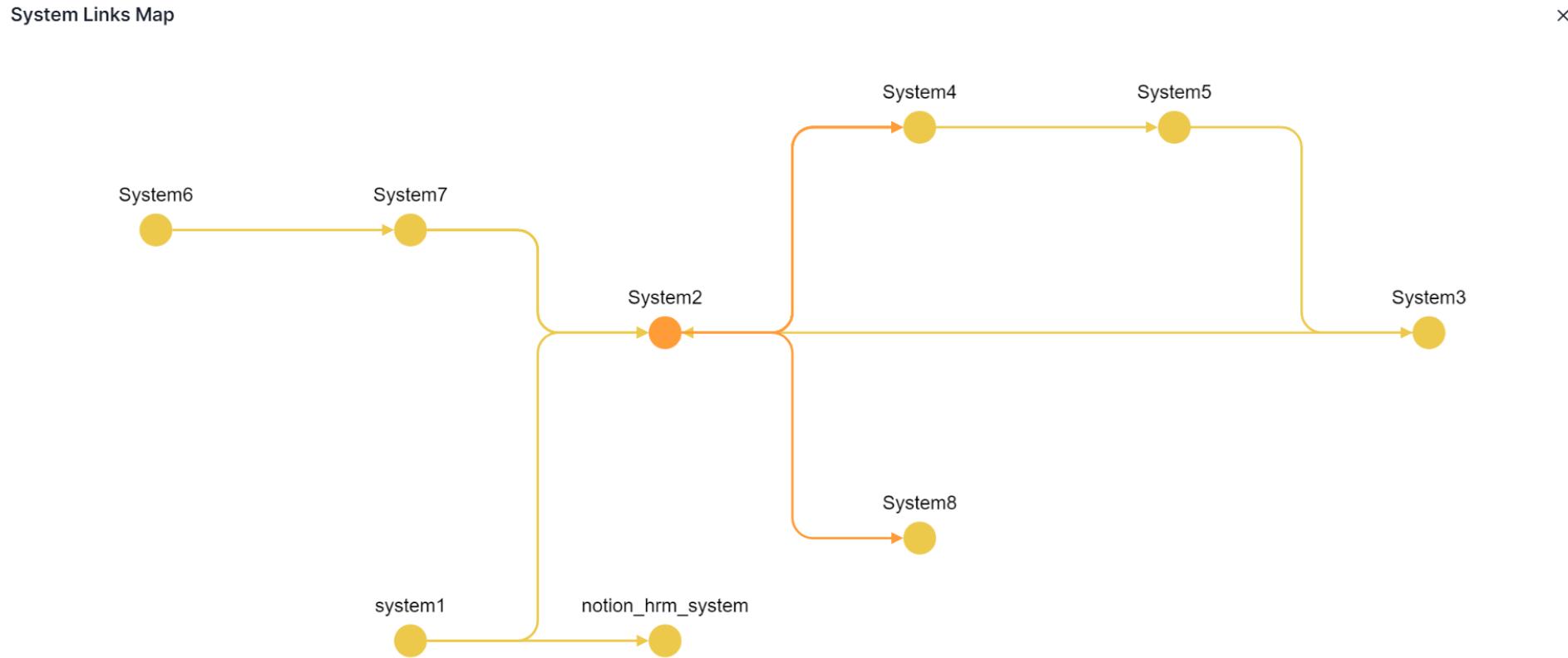
Atlas is an end-to-end solution for complying with DPDP laws

1. Discover – Systems, Data, Classification and Data Mapping
2. Policies – Register Systems and apply Policies & Purposes
3. Consents – Consent and Notices Management
4. Parental Consent – DigiLocker flow to verify age
5. Activities – Manage Processing Activities across all processors
6. Requests – Handle Customer Requests automatically
7. Grievances – Handle Customer Grievances through a workflow
8. Incidents – Incident Management and Notifications
9. Designer – Design Consents, Forms, Notices and Assessments
10. Reports – Dashboard, Reports, Audits and Assessments
11. Admin – Manage Org, Users, Roles, Settings

Data classification and mapping shows how data is collected and processed



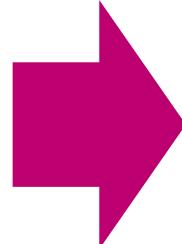
It will also provide a big picture view of how data is shared between your systems



Actual Product Screenshot

Automated multilingual consents that adapts to every app and every version

As per Section 6(1), The law states that the DPPD consent given by the Data Principal shall be **free, specific, informed, unconditional and unambiguous** with a clear affirmative action, and **shall signify an agreement** to the processing of her personal data for the **specified purpose** and be limited to such personal data as is necessary for such specified purpose.



The screenshot displays a mobile application's privacy consent screen. At the top, it says "We respect your privacy". Below that, there is a detailed explanation of data collection and processing. A dropdown menu labeled "Data we collect (51)" is shown. Further down, there is a section titled "Data we process" with a detailed explanation. At the bottom, there are two buttons: "Accept All" (in a light gray box) and "Accept Necessary" (in a pink box).

Prospects | Customers | Employees |
Partners | Suppliers | Systems

Available in 22 Languages.



Choose Language

English <input checked="" type="radio"/>	தமிழ் <input type="radio"/>
ગુજરાતી <input type="radio"/>	ಕನ್ನಡ <input type="radio"/>
ਪੰਜਾਬੀ <input type="radio"/>	ଓଡ଼ିଆ <input type="radio"/>
മലയാളം <input type="radio"/>	हिंदी <input type="radio"/>
తెలుగు <input type="radio"/>	বাংলা <input type="radio"/>

Proceed



हम आपकी निजता का सम्मान करने की आवश्यकता है। हम असूचित सहमति से ही संसाधित कर बदल सकते हैं। आपको यह भी जो को जिस तरह से संसाधित करते हैं। और हमारे डेटा सुरक्षा अधिकारी उठाएँ।

डेटा हम एकत्र करते हैं

हम आपको एक ग्राहक के रूप में अनुसार आपको सत्यापित करने के सरकार द्वारा जारी आईडी प्रमाण करेंगे। इसके अलावा, यदि हम इस साथ जुड़ते हैं तो हम ऑडियो और विवरण भी कैचर कर सकते हैं। वह सब देख सकते हैं जो हमने कैचर किया है।

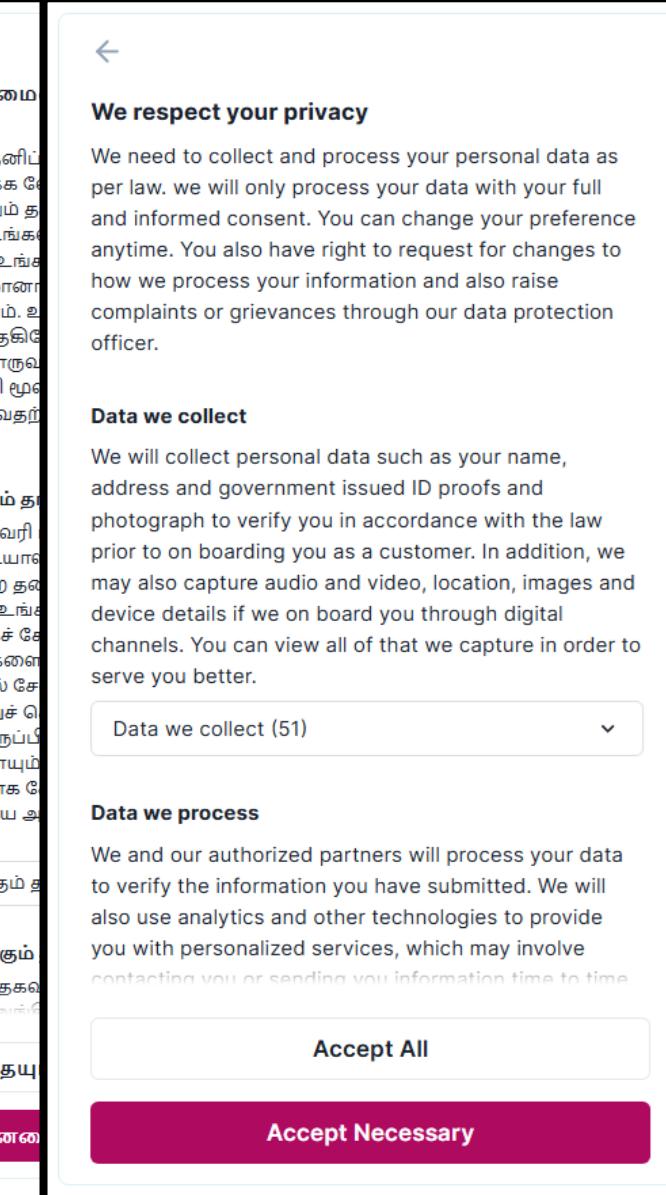
डेटा हम एकत्र करते हैं (51)

डेटा हम संसाधित करते हैं

हम और हमारे अधिकृत भागीदार जानकारी को सत्यापित करने के लिए हम आपको व्यक्तिगत सेवाएँ प्रदान करते हैं। अन्य तकनीकों का भी उपयोग करके समय-समय पर आपको जानकारी किसी भी समय अपनी पाठ्यिका

Accept All

Accept Necessary



We respect your privacy

We need to collect and process your personal data as per law. We will only process your data with your full and informed consent. You can change your preference anytime. You also have the right to request changes to how we process your information and also raise complaints or grievances through our data protection officer.

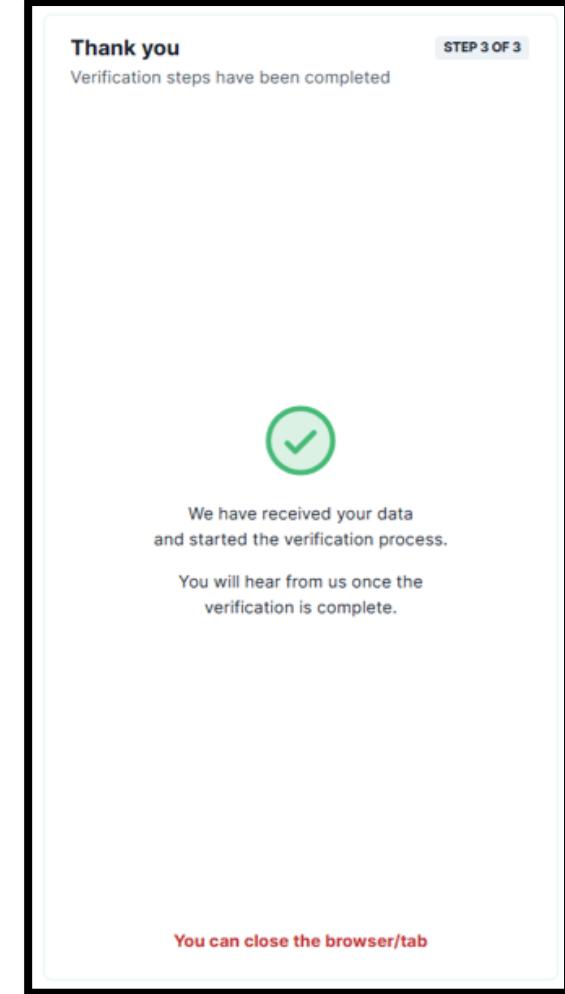
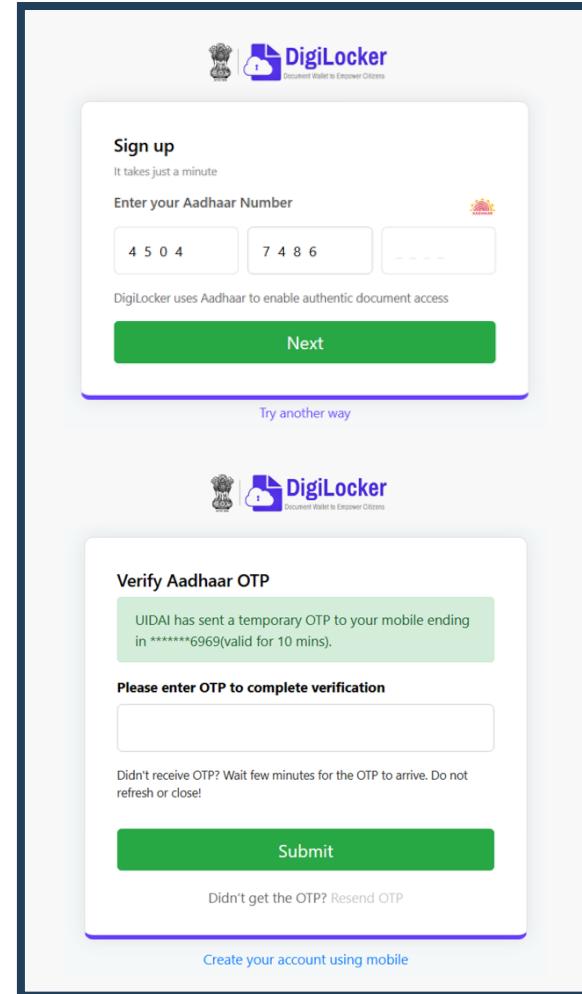
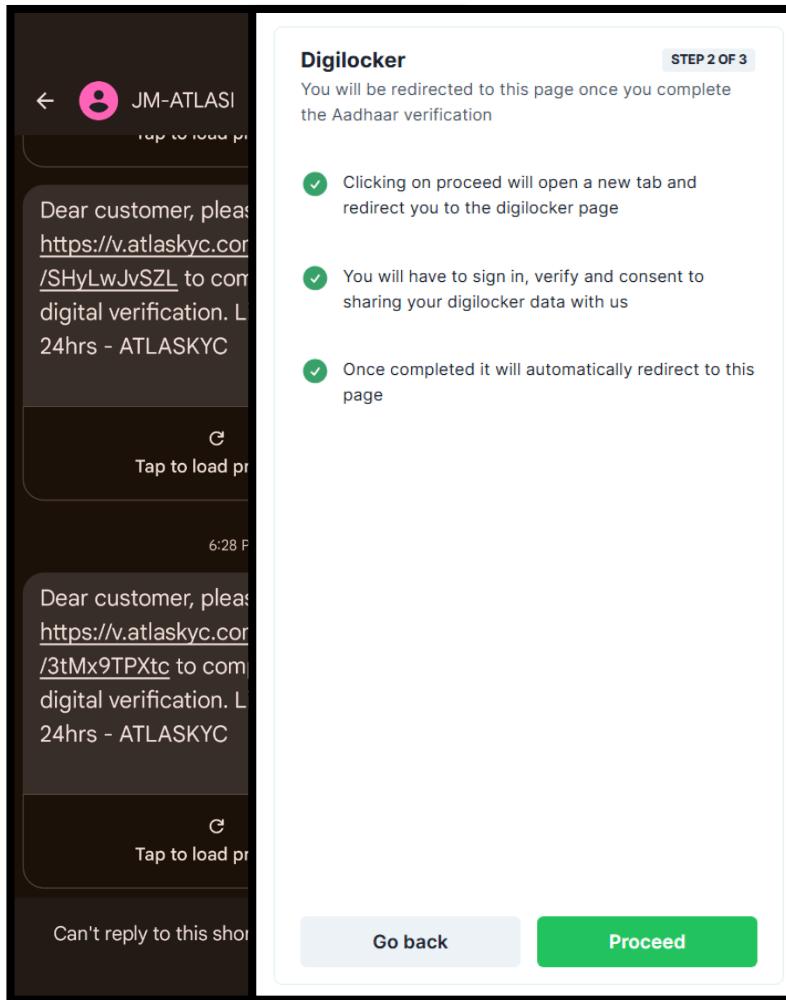
Data we collect

We will collect personal data such as your name, address and government issued ID proofs and photograph to verify you in accordance with the law prior to on boarding you as a customer. In addition, we may also capture audio and video, location, images and device details if we on board you through digital channels. You can view all of that we capture in order to serve you better.

Data we process

We and our authorized partners will process your data to verify the information you have submitted. We will also use analytics and other technologies to provide you with personalized services, which may involve contacting you or sending you information from time to time.

Automated parental consent using DigiLocker to verify parents



Atlas manages requests and grievances centrally within the dashboard



Article 11(a) - Summary of personal data processed

Article 11(b) - Identities of Data fiduciaries & Data Processors

Article 11(c) - Any other ad-hoc data processing carried out

Article 12(1) - Right to correction, completion, updating, erasure

Article 12(2) - Correct incorrect data, update incomplete data

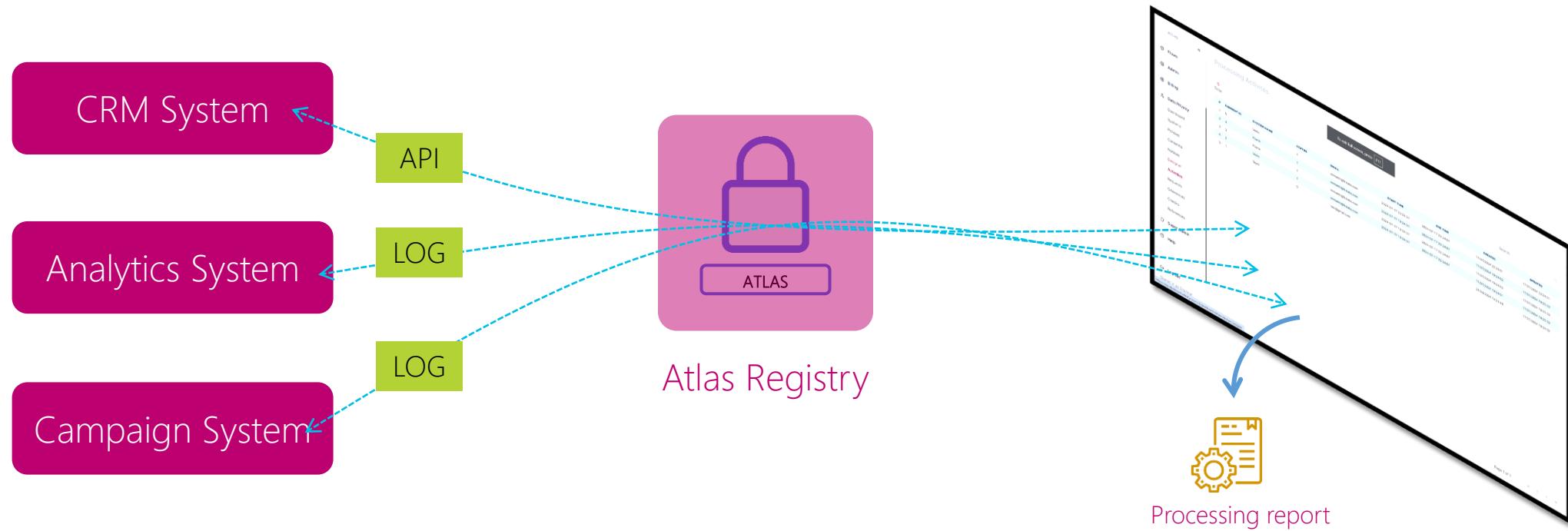
Article 12(3) - Erase personal data unless needed for retention

Article 13(1) - Means for grievance redressal

Article 13(2) - Respond to grievances in a timely manner

Article 13(3) - Allow for approaching board if not satisfied

Atlas automates all of the processing activities undertaken by systems



Every processing request is preceded by a consent check and processing log entries.

Automated processing reports sent to customers when requested.

Value and impact – why choose us

Innovation - Our products are well researched and built in-house by a diverse team and matured over ten years. We own all of our IP and have [three patent awarded](#) and two patents pending for our technology inventions.

Reliability - We are committed to the resilience and dependability of our products. We take great care to eliminate single points of failure and have implemented [dual relays for critical services](#).

Quality - Our products undergo rigorous quality checks before each release. We are an [ISO 9001](#) and [ISO 27001](#) certified organisation to ensure we have a quality blanket across the organisation.

Pricing - Simple pay per use price based on what you actually use ([on-cloud](#)) with volume discounts or pay an annual subscription for unlimited use ([on-prem](#)). No hidden fees.

Integration - Whether you are a one-man business or a large Bank, we have you covered. You can [plug and play our APIs and SDKs](#) or simply use our Dashboard (no code) to get started in minutes.

Scalability - Our services are built to [scale using highly available and fault tolerant architecture](#). The architecture is independently validated for resilience and security.

Support - Apart from life time updates for our products at no additional cost, you will get the [best-in-class support services](#) no matter the products or plan you choose.

Trial - You don't have to take our word. You can [test drive our technology for 30 days](#), completely free of charge. And we will be with you every step of the way to help you succeed.

Delivery - With over [200 customers](#) and 100 million transactions flowing through our identity verification and fraud prevention engines, we have a pedigree of delivery excellence.

Privacy and Security - Designed with a strong focus on privacy and security, we [do not store or share personal data](#) for any reason except to authenticate the user during the onboarding process.



sales@frslabs.com



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