

IDENTIFAI

2022

Our Commitment to Research & Development

"An efficient event detection through background subtraction and deep convolutional nets."
 Best Presenter Award at The 31st International Conference on Pattern Recognition and Computer Vision (ICPR) - 2018

"An Improved Version of Texture-based Foreground Segmentation Block-based Adaptive Segmenter"
 Outstanding Paper Award at The 21st International Conference on Pattern Recognition (ICPR) - 2018

"Moving Object Detection through Image Bit-Planes Representation without Thresholding."
 IEEE Institute of Electrical and Electronics Engineers - 2019

"A unified smart surveillance system incorporating adaptive foreground extraction and deep learning-based classification."
 IEEE International Conference on AI in Information and Communication - 2019



ANNUAL MEETINGS
2018 | indonesia
INTERNATIONAL MONETARY FUND
WORLD BANK GROUP

Success Story: IMF Annual Meeting 2018

Events with a scale as large as the 2018 Annual IMF Meeting have their challenges. Tight security becomes a basic requirement, especially since guests whose coming are leaders from various countries in the world. Nodeflux is again involved in providing face recognition services with data connected to Dukcapil.

For the purposes of securing the 2018 IMF Annual Meeting, Nodeflux became an integration partner of the National Police. The entire security dashboard that uses artificial intelligence is provided by Nodeflux on VisionAire as our artificial intelligence platform.

nodeflux





infomedia

by Telkom Indonesia

Success Story: TELKOM INFOMEDIA Bandung 2019

Nodeflux successfully implemented Visitor Management System to enhance Infomedia security as a Telco company.

As a result, there has been an efficiency improvement towards their security manpower up to **36%** rate. By number, from 33 personnel for 10 floors to 21 person. Estimated cost reduction **Rp 547.000.000** per year. They are also prevented **1 crime** within the **first 4 months**.

nodeflux



Link video :

https://www.youtube.com/watch?v=qUrxWyuxj64&ab_channel=Nodeflux

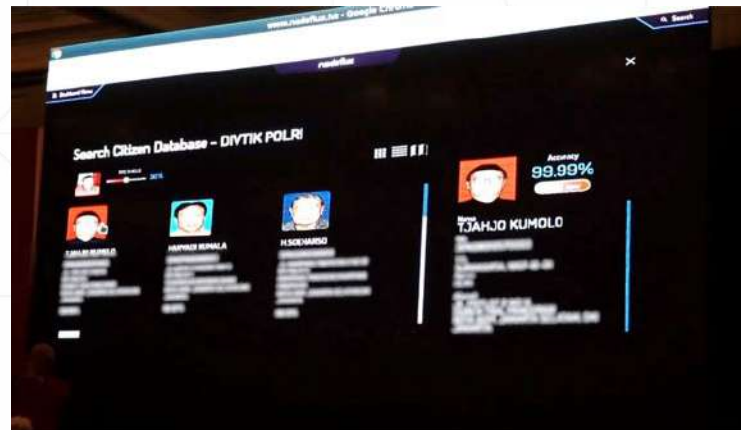


Success Story: Dukcapil Data Integration for POLRI

Data integration compiled by Dukcapil for security purposes by the National Police is one of Nodeflux proud achievements as a company. Nodeflux holds a key role in connecting the Polri system that is already running with population data in the Dukcapil database.

As a result, integration by Nodeflux enables the National Police to search for data based on facial characteristics with a high degree of accuracy. Through this integration, VisionAlre as a platform can also learn from more cases and search queries.

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Perusahaan Berbasis Teknologi dan Perusahaan Vision AI Pertama di Indonesia.

Nodeflux bekerjasama dengan Dukcapil mengacu pada Peraturan Menteri Dalam Negeri RI No.102/2019 Tentang Pemberian Hak Akses dan Pemanfaatan Data Kependudukan.



Perusahaan Indonesia pertama yang tergabung pada program NVIDIA Metropolis Software Partners Program



Perusahaan Indonesia pertama yang tercatat pada daftar NIST Face Recognition Vendor Test (FRVT) Leaderboard. (Badan Nasional Standar dan Teknologi Amerika Serikat)



Information Security Management Systems (ISMS)



Peraih penghargaan dalam kategori perusahaan inovatif dan kreatif yang memiliki dampak sosial di Asia Tenggara



SATU Indonesia Awards in Technology Category



BPPT Innovation Awards 2020



Tercatat sebagai Penyedia Jasa Teknologi Informasi (PTTI) OJK



Tercatat sebagai Penyelenggara Sistem Elektronik (PSE) KemKominfo



nodeflux



OUR RESPECTIVE CLIENTS

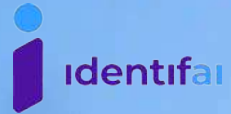
“A satisfied
customer is the
best business
strategy of all.”

Michael LeBoeuf

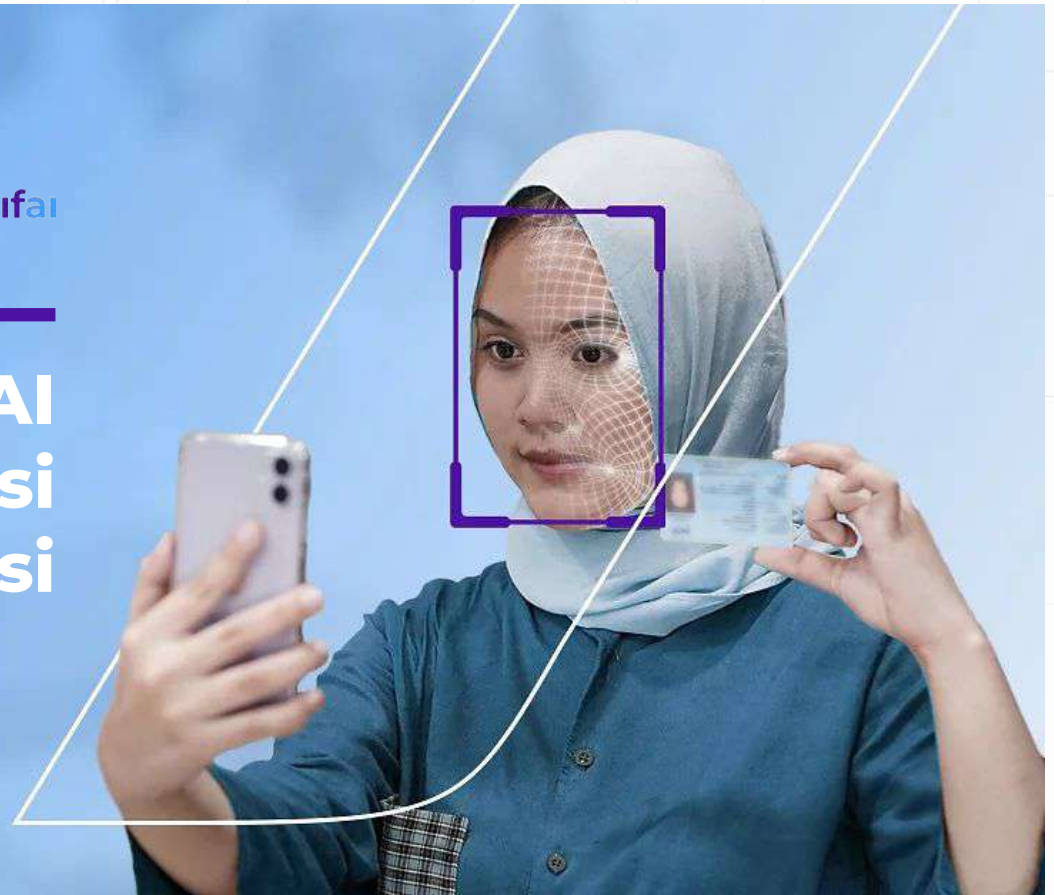




IdentifAI adalah salah satu lini produk dari Nodeflux yang bertujuan untuk meningkatkan proses eKYC menjadi lebih baik dengan Kecerdasan Buatan



Explainable AI dan Implementasi Solusi





Implementasi solusi.

1

CUSTOMER ONBOARDING

Membuka rekening bank secara online & registrasi akun

2

IDENTIFIKASI BLACKLIST

Aplikasi kredit & pinjaman

3

VERIFIKASI KLAIM

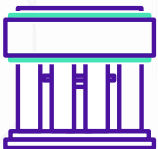
Prosedur klaim asuransi, jaminan sosial dan dana pensiun

4

PENDAFTARAN & PENGANTIAN KARTU SIM

Pendaftaran & penggantian kartu SIM secara mandiri

Industries characterised by auditability, transparency, traceability, and visibility in their business process & decision making.



FINANCIAL SERVICES

Banking

Financial Technology

Multifinance

Lembaga Jamin & Gadai

Koperasi Digital

Social Security



FUTURES TRADING & CRYPTOCURRENCY

Futures Trading

Cryptocurrency

Broker

Securities



HEALTHCARE

Insurance

Telemedicine

Lab

**Healthcare Facilities
(Hospital, Clinic, etc)**

Mengapa perlu dilakukan **KYC ?**

KYC perlu dilakukan sesuai dengan **peraturan pemerintah**, sebagai salah satu upaya untuk mencegah tindak kejahatan dalam industri jasa keuangan secara umum, termasuk jasa asuransi dan healthcare.

Penerapan Prinsip "**KYC/Know Your Customer**" atau disempurnakan dengan terminologi "**CDD/Customer Due Diligence**" merupakan proses **Verification, Validation, Authentication** dan pemantauan yang dilakukan untuk memastikan profil calon nasabah, atau nasabah sesuai dengan identitas yang berlaku dan diakui.

IdentifAI mengedepankan kekuatan **Vision AI** sebagai **core competencies** kami dalam mengembangkan **biometric verifications**, atau pengenalan biometrik untuk dapat melakukan validasi terhadap identitas calon nasabah, atau nasabah dan membantu dalam meminimalkan risiko penipuan yang mengintai.

Pengenalan biometrik dan non biometrik saat ini digunakan sebagai **authentication factor** untuk memverifikasi calon nasabah, atau nasabah. Keduanya dapat diproses dengan menggabungkan identitas tidak terstruktur dengan identitas terstruktur untuk membentuk unique id baru dalam proses otentikasi nasabah.

- **PERATURAN BANK INDONESIA NO.3/10/PBI/2001**
Tentang Penerapan Prinsip Mengenal Nasabah
KYC Principle
- **UU RI NO.8 TAHUN 2010**
Pencegahan dan Pemberantasan Tindak
Pidana Pencucian Uang
- **PERATURAN OJK NO.12 / POJK.01/2017
PERUBAHAN NO.23 / POJK.01/2019**
Penerapan Program Anti Pencucian Uang dan
Pencegahan Pendanaan Terorisme di Sektor
Jasa Keuangan
- **SURAT EDARAN OJK NO.37 / SEOJK.05/2017**
Pedoman Penerapan Program Anti Pencucian
Uang dan Pencegahan Pendanaan Terorisme
di Sektor Industri Keuangan Non-Bank



Peraturan Terkait KYC/CDD

- **PERATURAN OJK NO.39/POJK.05/2015**
Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Oleh Penyedia Jasa Keuangan di Sektor Industri Keuangan Non-Bank.
- **PERATURAN OJK NO.22/POJK.04/2014**
Prinsip Mengenal Nasabah oleh Penyedia Jasa Keuangan di Pasar Modal
- **PERATURAN BI NO.19 / 10 / PBI / 2017**
Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Bagi Penyelenggara Jasa Sistem Pembayaran Selain Bank dan Penyelenggara Kegiatan Usaha Penukaran Valuta Asing Bukan Bank
- **SURAT EDARAN OJK NO.37 / SEOJK.05/2017**
Pedoman Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Industri Keuangan Non-Bank



Peraturan Terkait KYC/CDD

- **PERATURAN OJK NO.12/POJK.03/2018**
Penyelenggaraan Layanan Perbankan Digital oleh Bank Umum

- **PERATURAN OJK NO.19/POJK.03/2014**
Layanan Keuangan tanpa Kantor dalam Rangka Keuangan Inklusif

- **PERATURAN OJK NO.5/POJK.05/2013**
Pengawasan Badan Penyelenggara Jaminan Sosial (BPJS) oleh Otoritas Jasa Keuangan.

Peraturan ini dibuat sesuai amanat Undang-undang Nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial (BPJS), yang terdiri dari BPJS Kesehatan dan BPJS Ketenagakerjaan.

(pendeteksian dan penyelesaian kejahatan keuangan / fraud)



Peraturan Terkait KYC/CDD



PERATURAN BAPPEBTI NO.9 TAHUN 2021

Tentang pedoman penyelenggaraan perdagangan pasar fisik aset kripto di bursa berjangka.

Penerapan prinsip mengenal calon Pelanggan Aset Kripto atau Know Your Customer (KYC), Customer Due Diligence (CDD) dan/atau Enhanced Due Diligence (EDD) oleh calon Pedagang Fisik Aset Kripto atau Pedagang Fisik Aset Kripto diselenggarakan dengan berbasis Regulatory Technology (Regtech), dengan kualifikasi kriterianya menggunakan face recognition dengan fitur liveness yang terintegrasi dengan data biometric.



PERATURAN MENTERI KOMINFO NO.12 TAHUN 2016

Tentang Penerapan KYC Menggunakan Biometrik pada registrasi pelanggan jasa telekomunikasi.



PERATURAN MENTERI KEUANGAN NO.30 TAHUN 2010

Tentang Penerapan Prinsip Mengenal Nasabah bagi Lembaga Keuangan Non Bank untuk mencegah pemanfaatan Perusahaan Asuransi, Dana Pensiun, dan Lembaga Pembiayaan menjadi sarana pencucian uang dan pendanaan teroris.



Peraturan Terkait KYC/CDD

— Authentication Factor.

WHAT YOU KNOW?

Personal Identification Number (PIN), password, nomor kartu identitas dan data pribadi.

WHAT YOU HAVE

Kartu magnetis, kartu ber-chip, token, digital signature, dan bentuk lain yang dapat dipersamakan.

WHAT YOU ARE

Ciri khas, yang tidak dimiliki orang lain, yaitu **biometric** seperti sidik jari, suara, iris mata, dan **wajah**.

Sistem Identifikasi

Verifikasi, Validasi & Autentikasi

Pengenalan biometrik dan pengenalan non biometrik saat ini banyak digunakan sebagai otentikasi utama atau kedua untuk memverifikasi identitas pelanggan. Proses verifikasi dilakukan dengan menggabungkan identitas tidak terstruktur dengan identitas terstruktur untuk membentuk id unik baru.



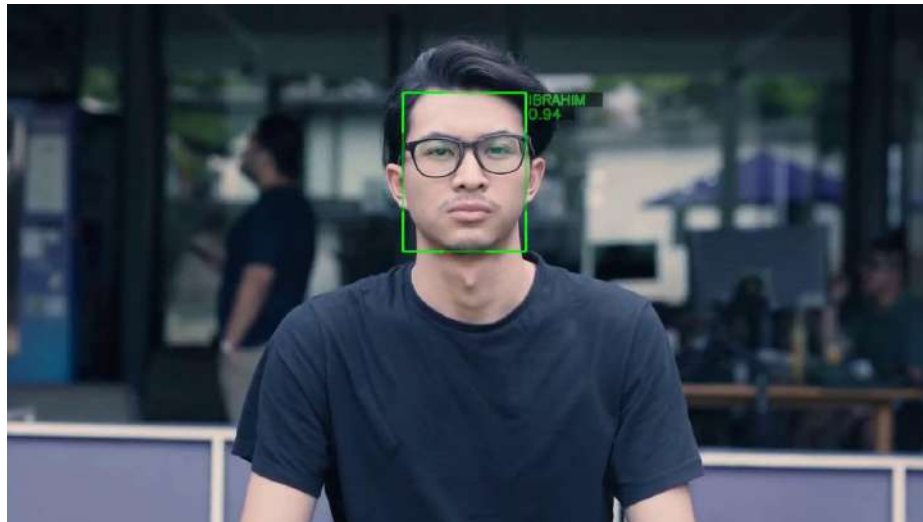
Face Match
Dukcapil Validation



Face Liveness
Mobile SDK



OCR KTP



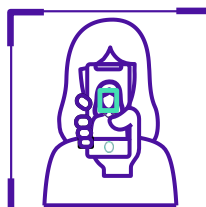
Face Match 1:1



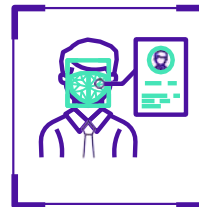
Face Liveness API



Face Liveness
Web SDK



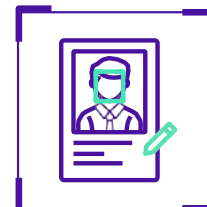
Face Match with
Liveness



Face Search



Face Enrollment



Face Match with
Enrollment

**Persentase hasil berdasarkan database eKYC Dukcapil*

IdentifAi memiliki kemampuan yang unggul dalam mendeteksi variasi wajah yang berbeda karena penampilan manusia dapat berubah secara situasional dari waktu ke waktu.

01. Gaya Rambut **02.** Facial Hair

03. Pose **04.** Umur

05. Kacamata **06.** Scarf

07. Makeup **08.** Hijab



100%



94%



92%



89%



100%



93%



90%



86%



84%



78%



94%



78%



90%

IdentifAi also recommend to follow the guidelines and avoid certain conditions that might affect the performance of the analytics, including (but not limited to) these listed undetectable variations in the following images.

01. Blurry

02. Dark/Backlight

03. Mask

04. Sunglasses

05. Many faces
in one frame



XAI membuka kotak hitam untuk memastikan setiap keputusan dapat diambil lebih pasti dan transparan

XAI adalah sebuah **model kecerdasan buatan** yang memiliki kemampuan untuk bekerja lebih **pintar** dan **mudah dipahami** untuk mendukung manusia dalam **pengambilan keputusan**.

Prediksi yang dibuat dengan data dari kecerdasan buatan membantu proses bisnis jauh lebih baik dalam **eKYC, Identifikasi, dan validasi konsumen** dalam pengambilan keputusan **sesuai** dengan **regulasi pemerintah** dari BI, OJK, BAPEBBTI, KOMINFO, KEMENKEU, dan regulasi lain atau **kebijakan internal**.



XAI

EXPLAINABLE AI

Keluar dari kotak hitam
Kecerdasan Buatan dan
Pembelajaran Mesin



Components of XAI.

UNDERSTANDABILITY

The characteristic of a model to **make a human understand** its function. Give us **reasoning why** a model predict **outputs**. Provide a first intuition in **decision understanding**.

INTERPRETABILITY

It is defined as the **ability to explain conclusions** to provide the **meaning** and improve future **decision making**.

TRANSPARENCY

A model is considered to be **transparent** if its functioning **clear**, and characterised by **auditability**, **traceability**, and **visibility**.

IdentifAi

Liveness Detection

Memiliki kemampuan unggul dalam mendeteksi wajah asli atau spoof. Mengetahui bahwa gambar wajah yang diberikan benar asli karna kemungkinan fraud yang bisa terjadi melalui beberapa cara, seperti berikut:

- **Print**

Foto , gambar dari kertas, yang di foto

- **Replay**

Video, foto dari gadget yang difoto

- **Cut attack**

Wajah bertopeng

Support **API & SDK** deployment dengan akurasi :

FAR - < 1%

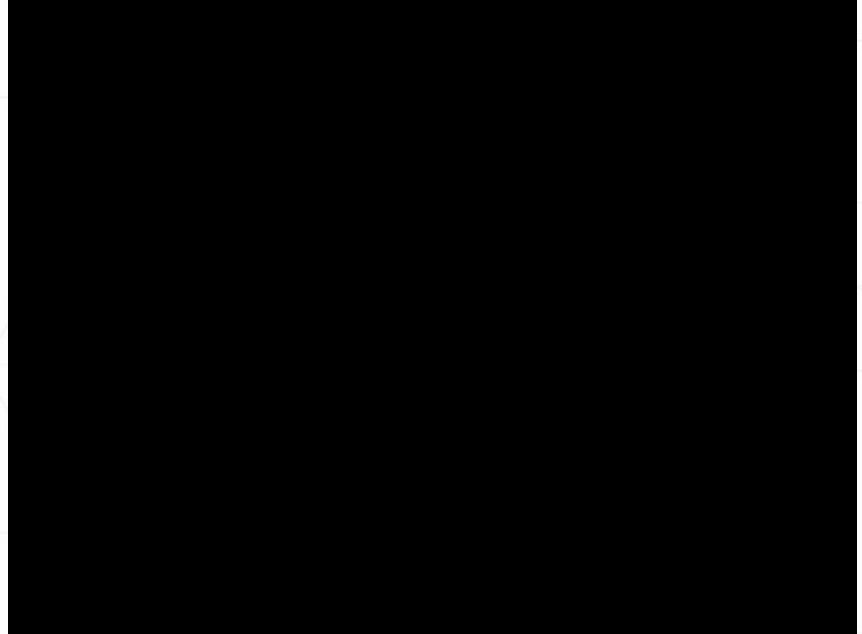
False Acceptance Rate (tingkat kesalahan spoof yang dapat diterima oleh sistem)

FRR - 28.40%

False Rejection Rate (selfie asli yang ditolak oleh sistem)

**diukur berdasarkan Nodex Golden Standard*

Semakin kecil FAR dan FRR, berarti performa liveness semakin baik



IdentifAI dapat membantu bisnis untuk meningkatkan proses eKYC, mencegah praktik penipuan, dan meningkatkan uji tuntas pelanggan.



Proses Cepat Identifikasi Wajah

Proses, deteksi, dan identifikasi wajah secara cepat dengan database dalam kurun waktu ~ **0,5 - 2 detik**



Akurasi

Pengenalan wajah kami mencapai **akurasi 99,83%** menggunakan dataset *Label Faces in the Wild (LFW)*.



Toleransi terhadap *angle & pose* wajah

Memastikan untuk mengenali wajah dengan benar dengan angle tertentu seperti mengangguk atas bawah, nengok kiri kanan dan miring kiri kanan; *aging*, serta atribut seperti kacamata dan masker.



Liveness Detection

Pengenalan wajah Nodeflux memiliki kemampuan untuk membedakan wajah asli atau spoof untuk mencegah penipuan identitas.

Value propositions **IdentifAI** yang kami tawarkan :



Integrasi yang mudah serta dokumentasi API dan SDK yang komprehensif.



Pembaruan berkelanjutan dengan versi terbaru yang selalu disempurnakan.



Pembayaran berdasarkan API hit quota. Tidak ada set up cost.



Dapat diandalkan dengan SLA 98%



Online Helpdesk 24/7

identifAI XAI Goals

Meraih kepercayaan publik dengan mengadopsi XAI yang menerapkan transparansi dalam algoritma AI. Fokus pada kemampuan analisis, mitigasi kerancuan, peningkatan performa lebih cepat dan hasil lebih baik untuk semua.

PERFORMANCE GAP EXPLAINABILITY

PENJELASAN MENGENAI JARAK PERFORMA

By using XAI, we can get the performance gap from current model to existing condition much faster. Allows **faster analysis** and **faster corrective** action to **improve performance** from **days to minutes** with less data required compared to traditional trial-error approach.

MACHINE LEARNING OPERATION (ML-OPS)

MLOps enabling model **monitoring** and model **improvement** by collect relevant data to improve existing model. This process improve model **adaptability** to real-case implementation much quicker from **weeks to days**.

Concrete XAI implementation.



Scan here for Passive Liveness
Docs

FACE APPEARANCE CHECK

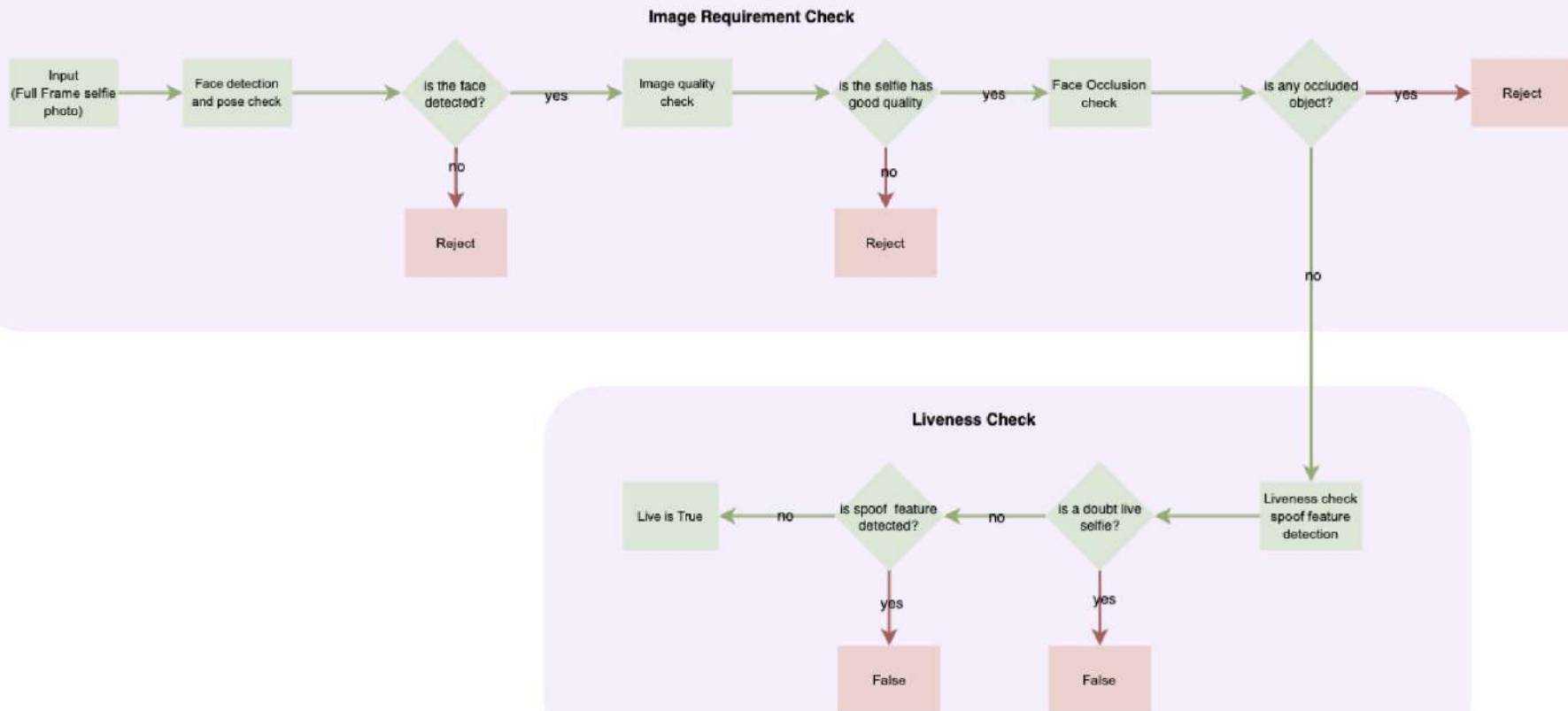
We ensure the face frame size is above 300 x 300 px, the input image contains a face object (**face detection**), ensure the face position (**face pose**), and ensure the face object is not occluded by other objects (**face occlusion**)

IMAGE QUALITY ASSESSMENT CHECK

Checking certain good **quality images** on defined variables, such as Sharpness level (**blur or not**), Contrast and Brightness level (**lightning condition**).

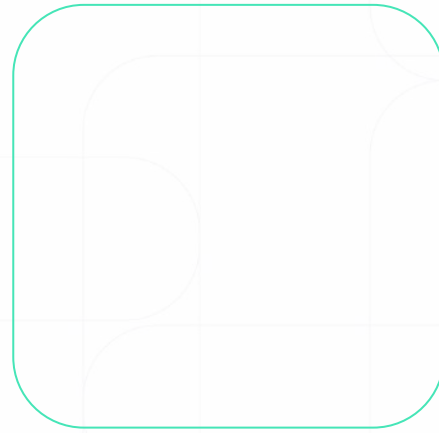
SPOOF COMPONENT CHECK

Checking **spoof** component on the characteristic of **artifact**, **deformation**, and the **spoof edge** to check the **liveness score**.

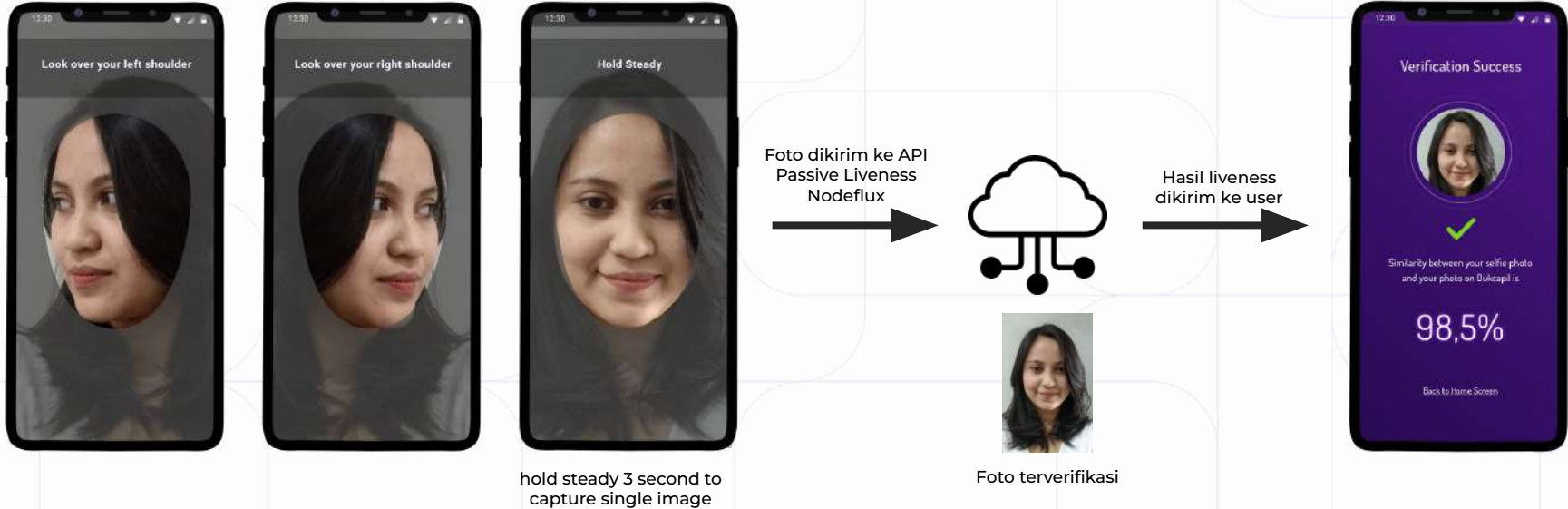


Add On Features

Liveness Detection



Kombinasi Active & Passive



Liveness check dapat dilakukan pada SDK mobile

Aktivitas pengecekan:

- User harus mengikuti 3 pose yang diinstruksikan dalam 10 detik, jika lebih dari 10 detik proses akan diulang dari awal
- Sistem akan mengecek id wajah, jika terdeteksi ada 2 wajah yang berbeda secara berurutan, proses akan diulang dari awal

Passive Liveness check dapat dilakukan di Cloud API

Aktivitas pengecekan:

- liveness double check
- Verifikasi skor liveness

Passive Liveness

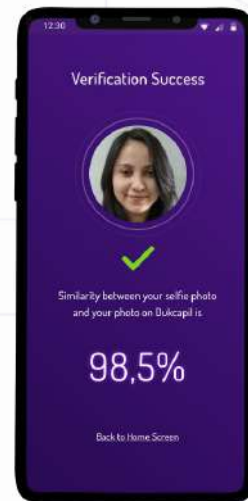


Gambar dikirim ke API
Liveness Nodeflux



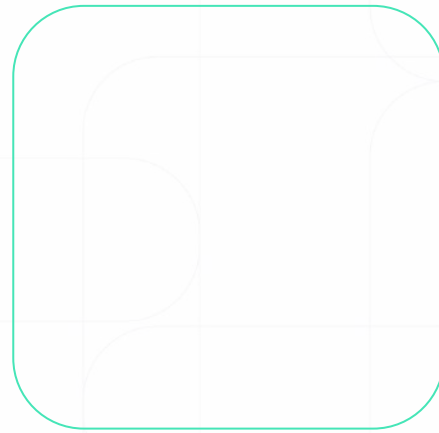
Gambar
terverifikasi

Hasil liveness dikirim
ke pengguna





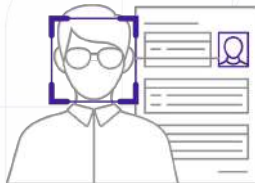
Face Biometric



nodeflux



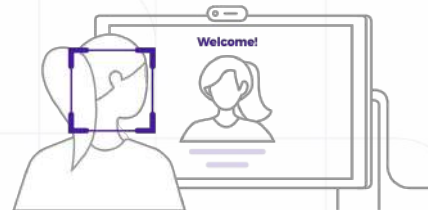
Kasus Penggunaan Analitik



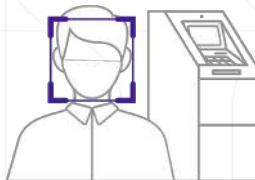
**Aktivasi Pengguna
Digital**



**Verifikasi
Pembayaran**



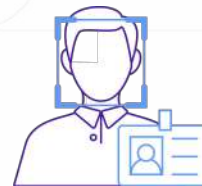
**Mesin Penyapa
Nasabah**



**ATM Deteksi Wajah
& ID Wajah**

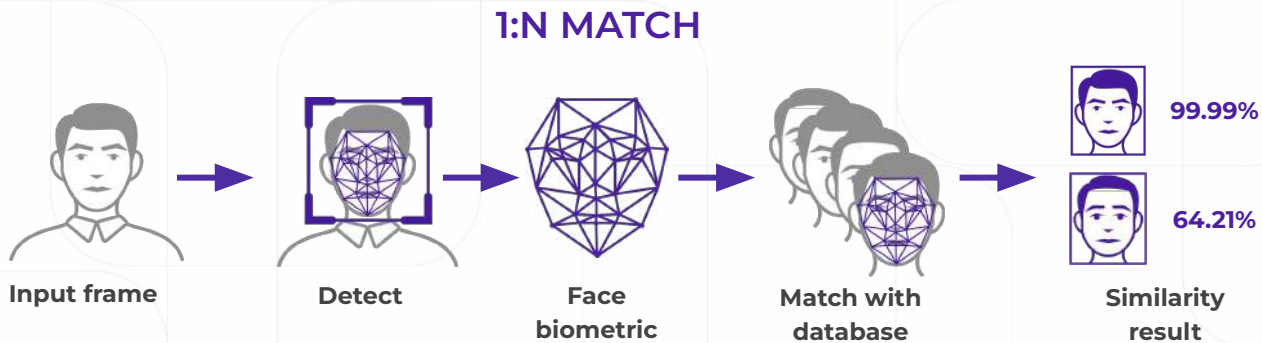
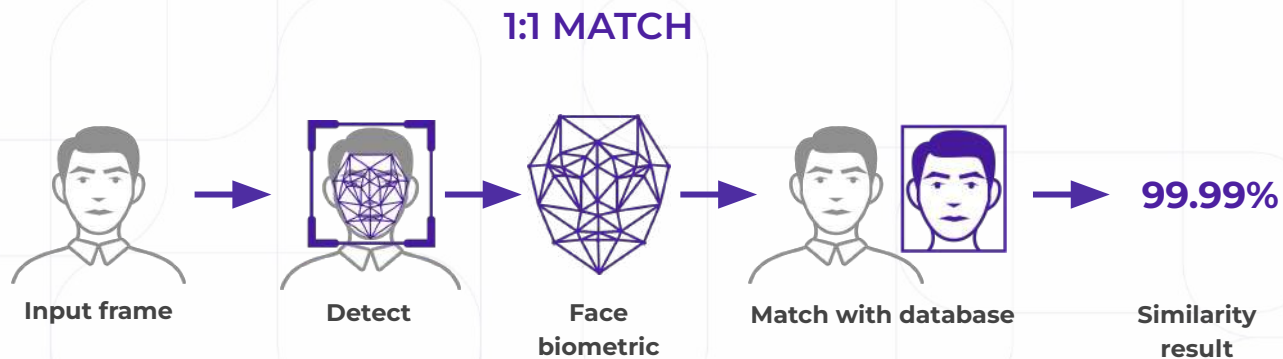


**Manajemen
Kontrol Akses
Gedung**



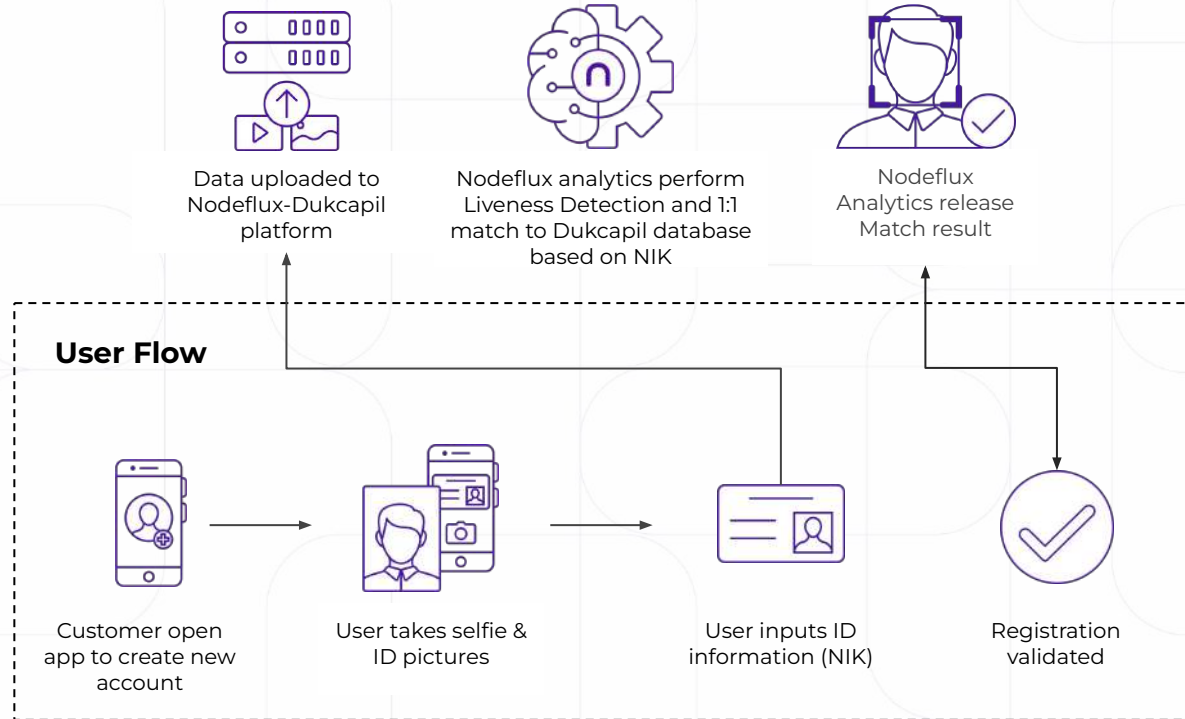
**Pendeteksi
Blacklist Orang**

Analytics Illustration



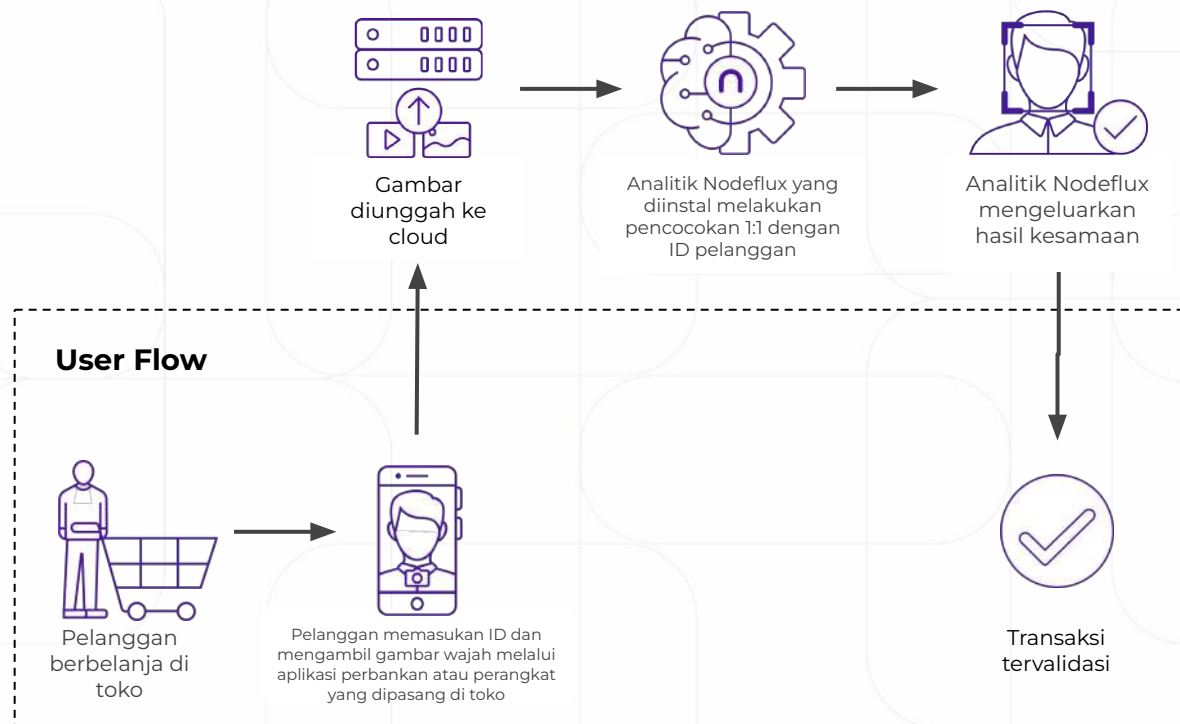
Analytics Use Case: Digital User Onboarding

Enhance user onboarding process via **Dukcapil face match feature** using our 1:1 Face Recognition and Liveness Detection technology*, to **improve validation security**.



Analytics Use Case: Payment Verification

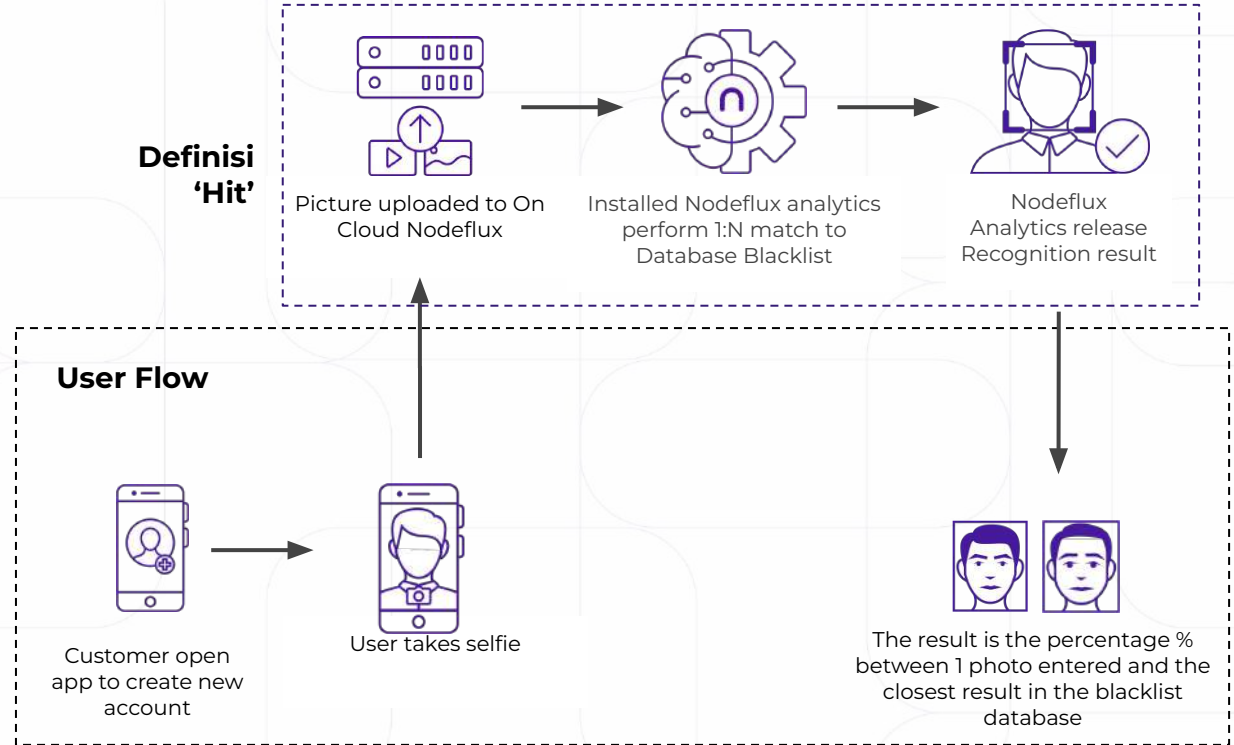
Tingkatkan pengalaman berbelanja melalui **fitur verifikasi pembayaran dengan wajah**, didukung dengan teknologi face recognition 1:1. Memberi pelanggan Anda cara mudah untuk membayar



Face Match 1:1

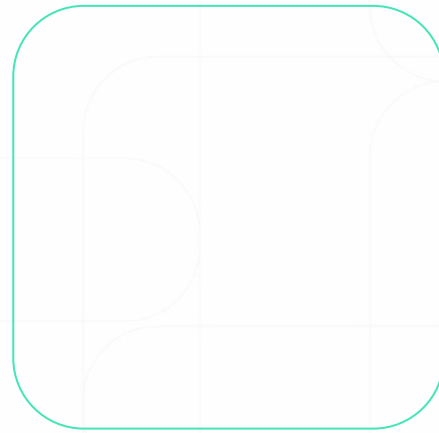
Analytics Use Case: Blacklist Identification

Identify Blacklist Person via **Face Match feature** using our 1:N Face Recognition technology, to **perform better Customer Due Diligence (CDD)** and **minimize fraud**





OCR



nodeflux



IdentifAi+ Optical Character Recognition

Mengotomasi proses eKYC untuk pembacaan informasi pada field KTP Physics. Algoritma berbasis AI diterapkan untuk melakukan Optical Character Recognition (OCR) KTP.

How It works



Mengefisiensikan proses pengenalan nasabah dengan mengurangi proses manual



Returned Jason

```
{  
  "nik": "3174096112900001",  
  "nama": "DEBBY ANGGRAINI",  
  "agama": "ISLAM",  
  "rt_rw": "006/005",  
  "alamat": "JL KECAPI V",  
  "provinsi": "DKI JAKARTA",  
  "kecamatan": "JAGAKARSA",  
  "pekerjaan": "KARYAWAN SWASTA",  
  "tempat_lahir": "JAKARTA",  
  "jenis_kelamin": "PEREMPUAN",  
  "tanggal_lahir": "21-12-1990",  
  "berlaku_hingga": "21-12-2016",  
  "golongan_darah": "-",  
  "kabupaten_kota": "JAKARTA SELATAN",  
  "kelurahan_desa": "JAGAKARSA",  
  "kewarganegaraan": "WNI",  
  "status_perkawinan": "BELUM KAWIN"  
}
```

01. Mengurangi proses manual, mempercepat proses checking.
02. Meningkatkan kenyamanan pada user onboarding
03. Meningkatkan kapasitas service capacity, menyajikan peningkatan angka submisi

Proses Verifikasi apabila digabungkan dengan OCR (IdentifAi+)

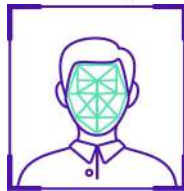
- Menggunakan identifikasi biometrik wajah.
- Gambar wajah yang diambil akan dicocokkan dengan foto ID asli diambil dari database ID atau chip.
- Sistem menghitung kesamaan antara dua gambar wajah sebagai dasar untuk verifikasi.
- Algoritma berbasis AI diterapkan untuk melakukan Optical Character Recognition (OCR).
- Ditujukan untuk ekstraksi atribut, serta melakukan ekstraksi biometrik wajah untuk proses pencocokan.



1. Pengguna mengunggah Dokumen Identitas



2. Pengguna mengambil selfie secara langsung



3. Wajah selfie & foto ID akan diekstraksi secara biometrik,



4. Wajah selfie dibandingkan dengan wajah ID

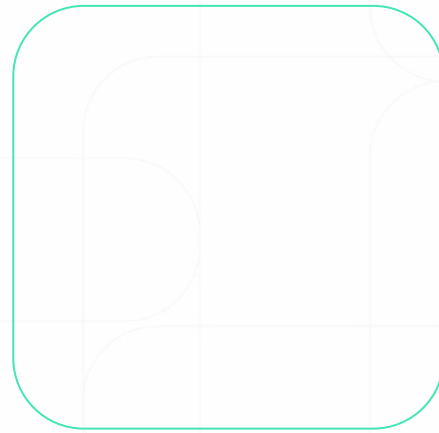


5. Data Pada KTP di ekstraksi



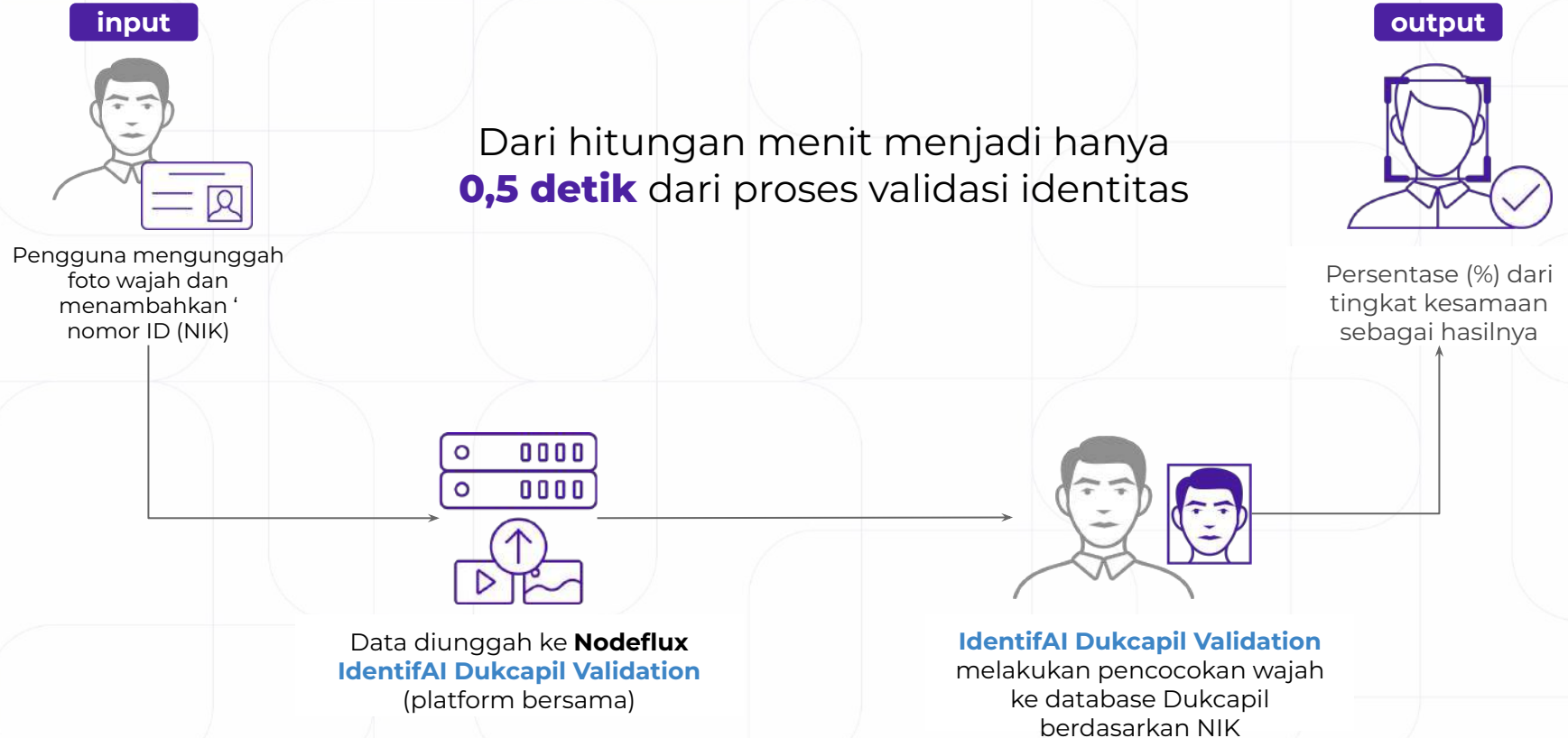
6. Verification dibuat

Dukcapil Validation



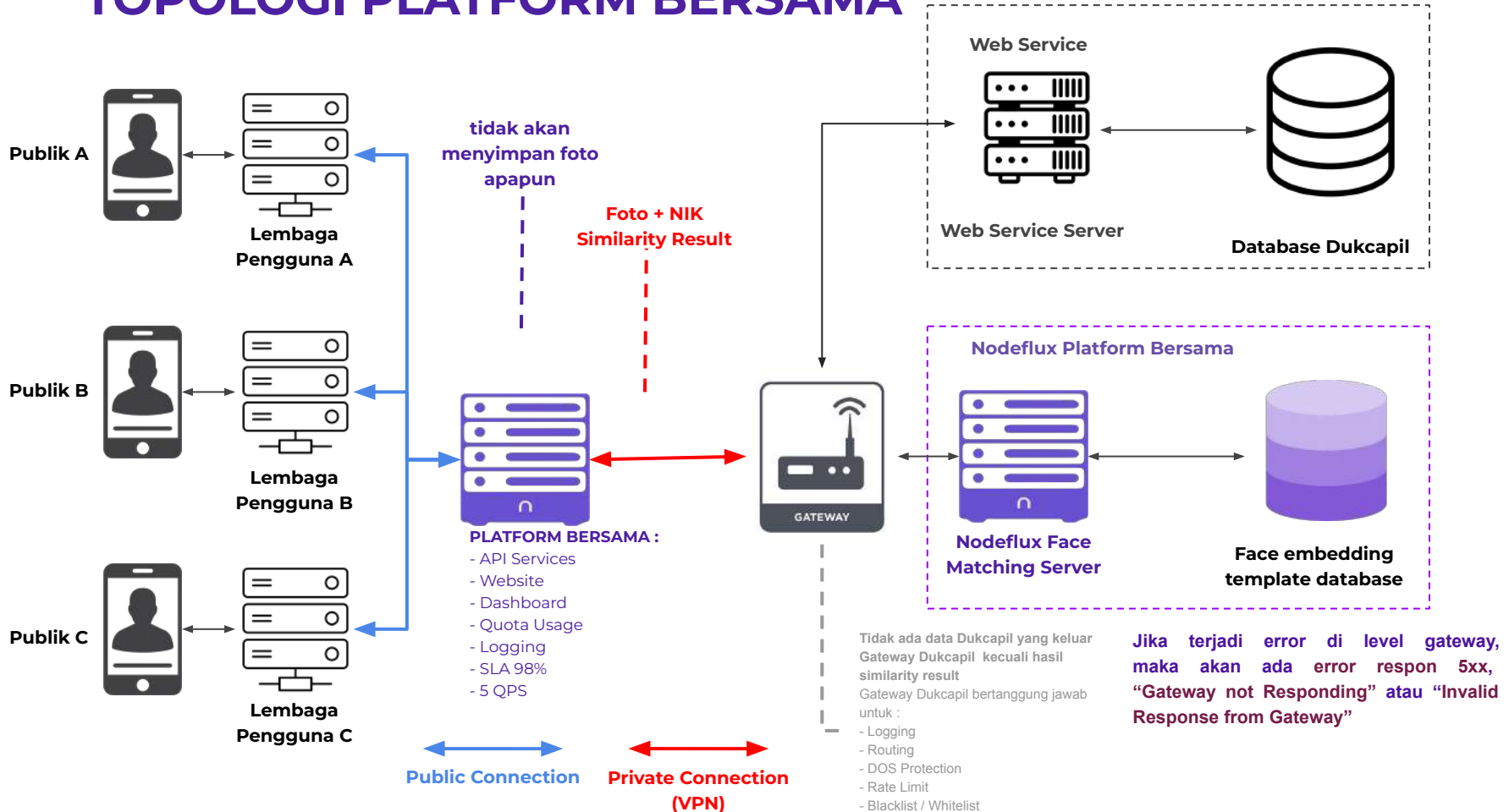
Maksimalkan proses onboarding eKYC Anda saat ini untuk menjadi lebih otomatis dan lebih cepat, dengan verifikasi akun oleh Kecerdasan Buatan (AI)

nodeflux

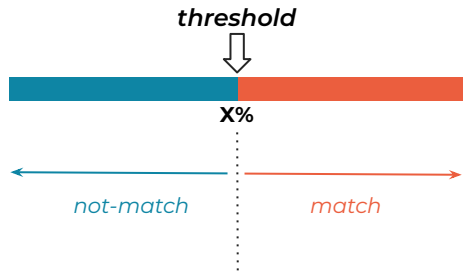


*0.5 second process is the face identity matching part only, the end-to-end process might vary depending on the connection quality

TOPOLOGI PLATFORM BERSAMA



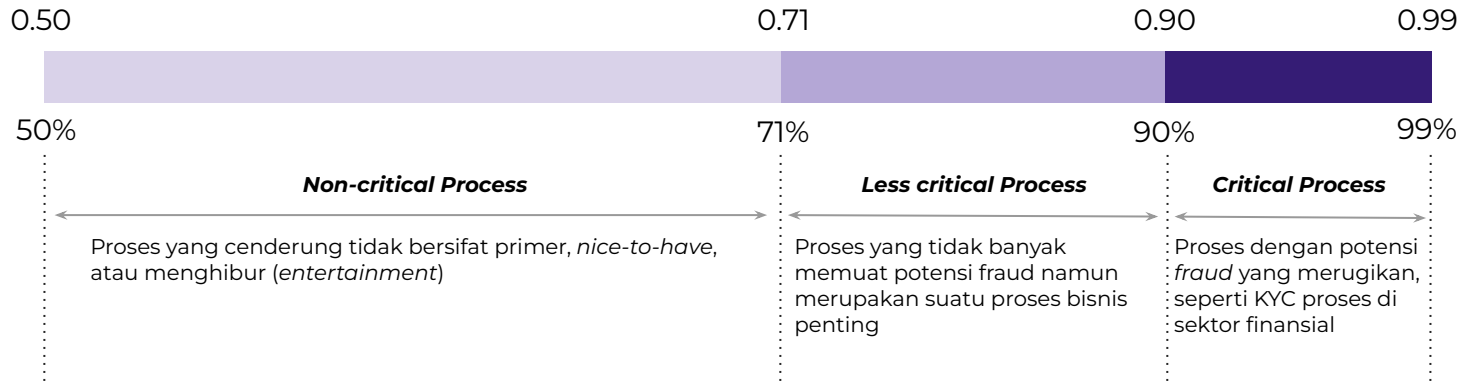
Rekomendasi Threshold dalam Pemanfaatan Data Dukcapil Platform Bersama



Pada proses *face matching* yang membandingkan dua foto wajah dengan mengandalkan teknologi *vision AI*, hasil output *match* atau tidak *match* ditentukan oleh angka *threshold*. Angka *threshold* merupakan batas toleransi tingkat kemiripan (*similarity level*) yang dapat diterima di suatu proses tertentu.

Setiap proses berbeda bisa memiliki toleransi berbeda terhadap *similarity level threshold*, yang dapat ditentukan oleh lembaga pengguna masing-masing.

Adapun rekomendasi *threshold* secara *best practice facial recognition* adalah:



01 Customer On Boarding

nodeflux



01. Solution Statement



Opening a bank account can now be done more quickly and practically. Bank customers only need to enter their NIK number and take a selfie. The facial recognition system at the bank will perform the authentication process to check the validity of customer data. There are various types of facial recognition systems used by banks.

One of the most advanced facial recognition systems is IdentifAI developed by Nodeflux. IdentifAI is an Artificial Intelligence based Facial recognition program.

Currently Nodeflux is in collaboration as a technology partner at the Department of Population and Civil Registration Directorate General (DISDUKCAPIL) of the Ministry of Home Affairs.

We are encouraged users to apply for use access rights to the government's civil registry data to expedite data verification as well as to prevent fraud and accelerate financial inclusion.

02. Features & Benefit



24/7 365 days
services



Contactless
Registration



Fewer officer
needed



Liveness detection to
detects real time person
and spoof



Fast & Secure
Process



BSI - Customer Onboarding Case Study

Problem

As the largest Islamic bank in Indonesia that was born in the midst of digital disruption, BSI bank must optimize digital channels to run its business. Especially in 2019, Covid19 hit the world. As a result, new account openings cannot run optimally if they only rely on offline processes and manual KYC.

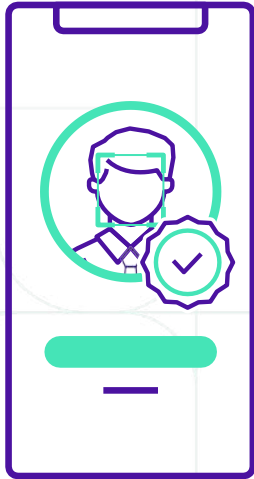
Solution

In collaboration with our team, Bank BSI uses Passive Liveness, Dukcapil Validation, and OCR from identifiAI for the customer onboarding process. With those services, opening customer accounts can be done quickly and easily. Until now, BSI has used the services of IdentifiAI for 17,000,000 hits and 30% in increasing customer acquisition through IdentifiAI services. .

02 Blacklist Identification



01. Solution Description



When a customer applies for credit to a financial institution, he is required to fill a credit application form. The amount of the loan will be decided based on the data provided. Financial institutions should feel confident giving credit to someone who is able to make monthly payments on time. This assessment is also based on the customer's track record. Whether he has received a credit loan or not, if he receives a credit loan, his credit payment history must be evaluated.

If the customer is often late in paying installments, the financial institution will blacklist him and must prevent him from getting additional credit. There are several cases where a customer uses someone's data with a good track record of payment.



We can prevent this by verifying customer identity using facial recognition features. So he can't use someone else's identity.

02. Features & Benefit



Fast & Secure
Process



Early warning on
blacklisted
customer



Prevent
fraud Synthetic
identity



Liveness detection
to detects real time
person and spoof

Kredivo - Blacklist Identification Case Study

Problem

The increasing demand from the online loan business has forced Kredivo to maximize the blacklist identification process. This process is carried out to mitigate risk from customers who have a bad credit track record so that the company can avoid bad loans that have an impact on the company's performance.. At that moment, Kredivo also had an EKYC vendor to handle the problem of blacklist identification. However, many images are rejected for no reason even though they meet the image requirements. Consequently, the drop rate in the customer acquisition process is increasing.

Solution

With IdentifAI, the blacklist identification process at Kredivo can run smoothly, especially for the hijab case. Liveness detection from IdentifAI has pose check and face occlusion features so that it is able to analyze facial attributes such as hijab and glasses. Thus, the blacklist identification process can run well without affecting the customer acquisition rate that has been targeted by Kredivo in a certain period.

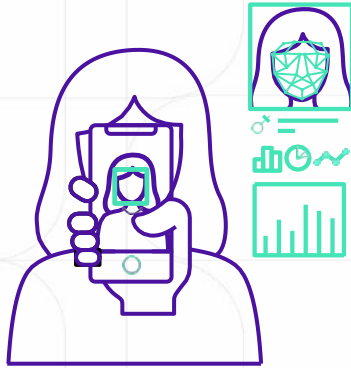
03

Claim:
**Insurance
Social Security
Pension Fund**



01. Solutions Statement

nodeflux



Insurance companies can add the faces of customers and their heirs to the database. This data can be used for facial recognition procedures when customers or their heirs make insurance claims. This method can also help police and medical personnel to provide assistance to accident victims so that they can be treated better and immediately notify the patient's family. Because when a person has an accident and needs medical help, he cannot be asked about his name, address and other information.

Incomplete claim documents is one of the factors causing failure in the process of submitting a claim that will be rejected by the insurance.

The required documents are usually and ID, insurance policy, SIM and STNK.

IdentifAI developed by Nodeflux is the most advanced artificial intelligence system in Indonesia that can recognize a person from a photo.

02. Features & Benefit

nodeflux



Simple
claim
procedure



Fast
Verification



No insurance card
needed



Cost
efficient



Increase customer
loyalty

BPJS Ketenagakerjaan - Claim Verification Case Study

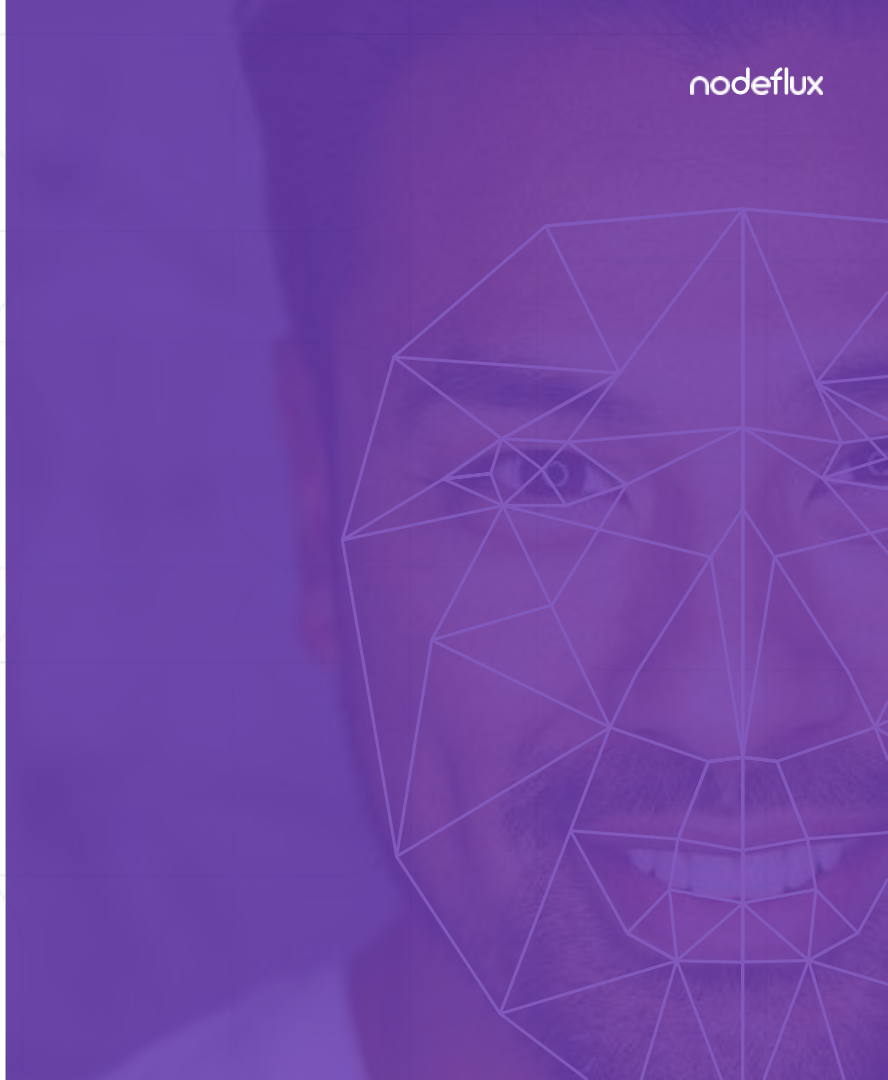
Problem

With a total of 30.6 million active participants in Indonesia, BPJSTK requires a verification process to claim funds quickly and accurately. The manual process using manpower cannot accommodate these needs because the time and number of agents are certainly limited. Therefore, the digital claim process through the website or application can be the solution to add the claim channels owned by BPJS.

Solution

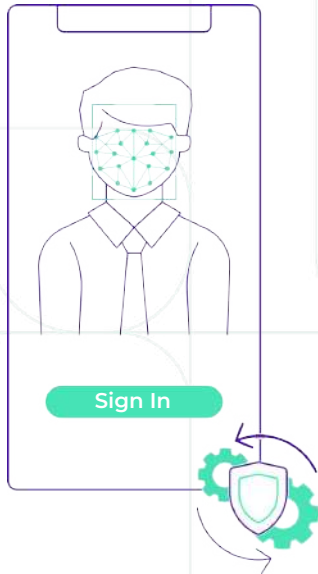
By using service face comparison and liveness detection from IdentifAI, the participant's fund claim process can run faster and simpler. Participants simply make a claim through the application or website and then upload the selfie and required documents, then the disbursement process can begin. In addition to efficiency, the application of services from IdentifAI also allows BPJSTK's customer experience to be smoother because the process can be carried out whenever and wherever participants want.

04 Face Authentication



01.

Solution Statement



Authentication process is everywhere, being dependent on information based such as passwords possesses the risk of being forgotten. Face Recognition options are becoming more preferable because it is safer.

Rising cybercrime targeting medical data and services due to pandemic COVID-19.

Healthcare is the new #1 target for cybercrime because full of valuable data.

Facial biometrics for electronic medical records enhance security, and it can give another layer of protection for the authentication process, and has been proven to be accurate in recognizing faces.

02. Features & Benefit



Fast &
Secure
Process



Biometric
Validation



Prevent
fraud
Synthetic



Irreplaceable by
others



Liveness
detection to
detects living
and spoof
objects



24/7 365
days
services



No Password /
QR Code / OTP
PIN Required



Recorded
Login
Attempt

XL Axiata - Face Authentication Case Study

Problem

Changing numbers or sim cards is something that is done quite routinely by the people of Indonesia. Moreover, the current rule is that each number owner must register with their NIK and KK. However, this replacement process is quite long if done conventionally. Customers must come to the nearest branch office and fill out a physical form which will also be converted to digital for database needs. Consequently, the SLA is quite long, so that in one day, for example, a receptionist can only handle under 15-20 people.

Solutions:

In order to streamline the process that occurs in sim card replacement activities for XL Axiata customers, the role of e-KYC needs to be taken into account as a solution. XL in collaboration with IdentifAI, implemented a face authentication solution to bypass the sim card replacement process. This service also allows customers to quickly synchronize data that has been registered with the number used. Until now, XL Axiata has used service identifAI of 23,000,000 hits.

API & SDK

Easy integration, low touch implementation and comprehensive documentations.

Learn more at <https://docs.identifai.id//>

QUOTA BASED

Cost-effective option, based on API hit quota, the billing model will require no capital cost.

ON CLOUD

Create new account & log in to continue to identifAI.

<https://dashboard.identifai.id/register>

SERVICES LEVEL

- SLA 24/7 online helpdesk
- Dedicated onboarding assistance
- Integrated assisted services for Dukcapil Agreement / PKS Dukcapil Platform Bersama

Business Model & Deliverables

Functional & Technical Capabilities

01

DATA ON INDONESIAN SOIL

DC (Data Center) :

located at Google Cloud Platform Zone B (southeast2-b, Jakarta).

DRC (Disaster Recovery Center) :

located at Google Cloud Platform Zone A (southeast2-a, Jakarta) & Zone C (southeast2-c, Jakarta)

02

QPS & SLA CAPABILITIES

DUKCAPIL

5	QPS	-	SLA	98%
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Validation

Non-DUKCAPIL

20 QPS - SLA 99%

Validation

*all SLA are online based

03

SPECIFIC LOGS RESPONSE

We provide a comprehensive and specific error response to acquire a better understanding towards particular system failure.

Especially, towards our DUKCAPIL Validation services to make mitigation / reconciliation easier.

04

SHORT LATENCY

our eKYC Solution maximum latency is
< 5 Second.

05

COMMON API AUTHENTICATION

we use 2 construction methods for API, which is :

HmacToken &

One time SubmissionToken

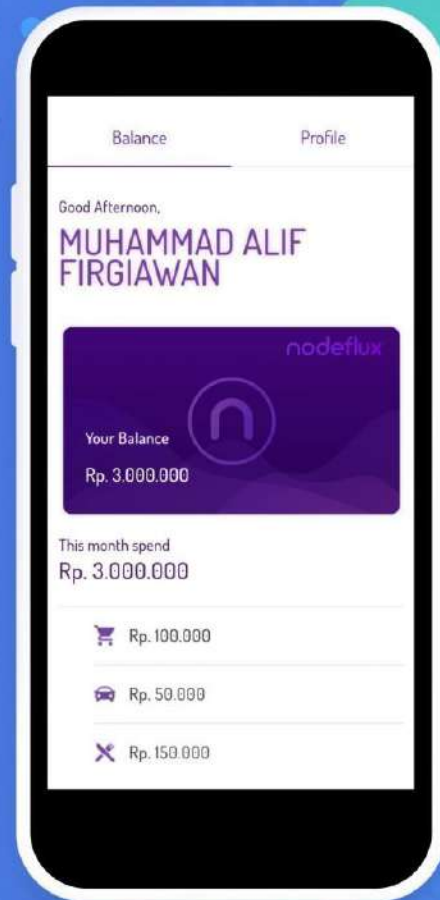
06

ROADMAP TRANSPARANCY

We update our product's roadmap annually towards user.

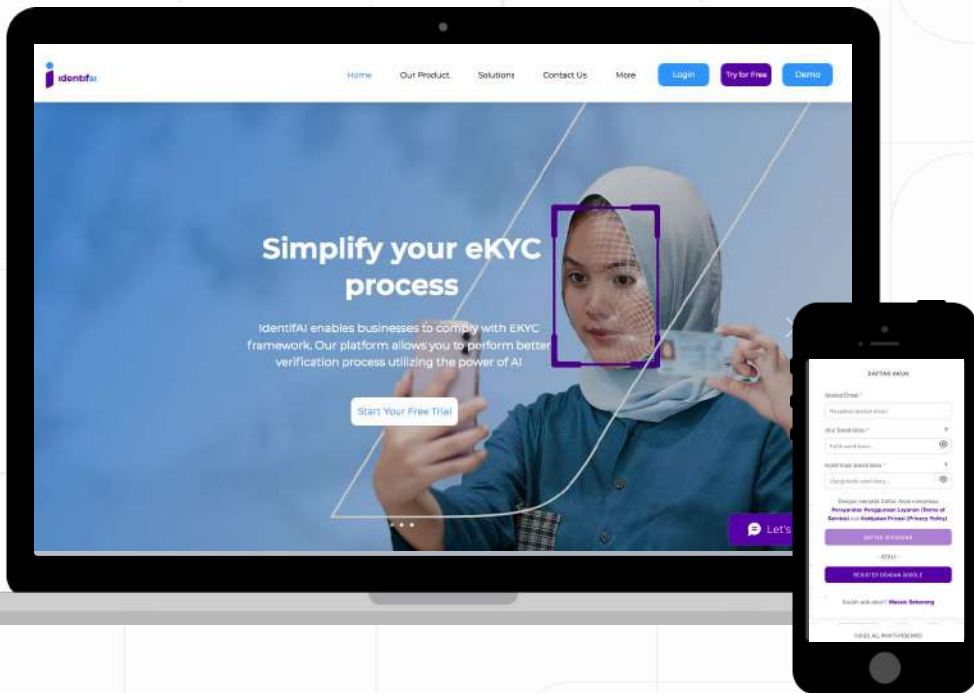
Purposely, to give more experience and gain user's honest review to enhance us.

**Selamat Proses
Pendaftaran eKYC
Anda Telah Selesai**



nodeflux

Thank you



Free trial balance balance quota.



please confirm your registered email

www.identifai.id