

E-KYC SOLUTION DECK



O1 Brand Story

Largest Multimodal Biometrics

Offering State of the Art Technology and Robust Platform

InterBio is the leading identity management biometrics software solutions company offering state-of-the-art technology and a robust platform with its core team in Indonesia and India, working together with partners from the US, Europe and ASEAN. Our platforms are based on core technologies such as the face, fingerprints, and iris biometrics listed in the top tier in the NIST benchmark.



Vision

Convenient, private and secure identity authentication for everyone, everywhere.

Mission

Continue to support the world with its bestin-class biometrics-based National ID system as a path towards full inclusion.



The Basic Role of an ID System InterBio offers the following:

Mho are you?



Identification

Establishing/determining a person's identity by collecting and proofing relevant identity information.

Are you who you claim to be?



Authentication

Checking that the person who asserts an identity is the true owner of that identity, based on one or more factors that they have, know, or are.

[3]

Are you authorized or eligible?



Authorization

Checking specific attributes necessary to determine whether a person is authorized or eligible for something.

Strengths



Certified Technology

NIST, I-Beta



Delivery

Short implementation time



Experienced and Proven Team

Serve biometric needs since 2011



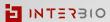


Full Package Solution

End-to-end and dedicated support team







Potential Uses of Biometrics Identity

Biometrics identity enables multiple uses and benefits for every individual with significant cost savings for all the Government and private sector services:



Financial Sector e-KYC



Social Subsidies
Direct distribution



Healthcare Health records



Elections
Fair and Secure Election



RetailBig data analytic



Law Enforcement

Support to verify a person's identity



Border control

Manage the flow of humans across different borders



Surveillance

Monitor the behavior, activities, and people's information changes



Workforce Management

"Phantom workers" (work absence ratio) in hard labor industry (palm oil, timber, sugar, coffee, energy, etc.)

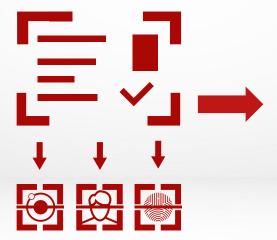
InterBio for National ID



Since 2011 until now InterBio has developed and maintained the biometric core system for Indonesia National ID.

Automated Biometrics Identification System (ABIS). Technology Engine for 220 million ++ people





Services in which InterBio is involved

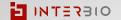
National ID issuance

Biometric System Annual Technical Support

Identification Services 1:N for law enforcement agencies.

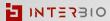
1:1 Biometrics Platform for e-KYC





BioCheckTM





BioCheckTM

e-KYC platform based on biometrics authentication (fingerprint, face, and iris) used by Governments and private sectors. Enables faster access to services through simple online checks using face, fingerprint, or iris biometrics.

We offer supporting technology and products required for an end-to-end solution such as liveness and touchless capture technologies.



NIST Proprietary Fingerprint Template Evaluation (PFTI I) for fingerprint recognition with 99.96% accuracy



NIST Face Recognition Vendor Test (FRVT) for face recognition tested using 1: 1 and 1: N methods with an accuracy rate of 99.98%



NIST Iris Recognition (NISTIR 8207) for iris recognition with an accuracy of 99.94%

Face Recognition

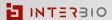
Detect and recognize faces at ease with a top-tier algorithm. BioCheckTM can recognize a person's face even using a mask with accuracy up to 99,98%. This technology will replace SMS OTP as a 2FA.

Liveness Detection

Face recognition for authentication can answer the question "Is this person the right person?" accurately, yet it doesn't answer "Is this person a real person?". This is the role of facial liveness detection: **No movement, detect spoofing by single image analysis**.

You only need 1 selfie to get a liveness result.



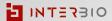


BioCheck™ 1:1 Local Matching

Check the similarity between two biometrics data (face or finger).

- Preventing fraud and securing business with know-your-customer process using biometric identity.
- BioCheck[™] 1:1 compares one biometric data (face or finger) against the other one (i.e.: selfie with KTP photo or scanned fingerprint) with a highly accurate algorithm.
- BioCheck[™] 1:1 verifies individual biometric data easily within seconds even in not ideal conditions such as overlight, dark, bad angle, makeup, and 30-year age difference.





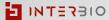
BioCheck™ 1:N Local Matching

Matching one biometrics (face or finger) against all biometrics data within the database to get several most similar individual.

BioCheck[™] 1:N is commonly used by law enforcement, other government organizations, and private sectors by comparing one biometrics with a whole number of biometrics data within a database one by one to get the collection of the most similar individuals.

BioCheck[™] 1:N recognizes face, iris, and fingerprint easily.





BioCheck™ 1:1 - Face Recognition



Photo 1
Live Selfie



Photo 2

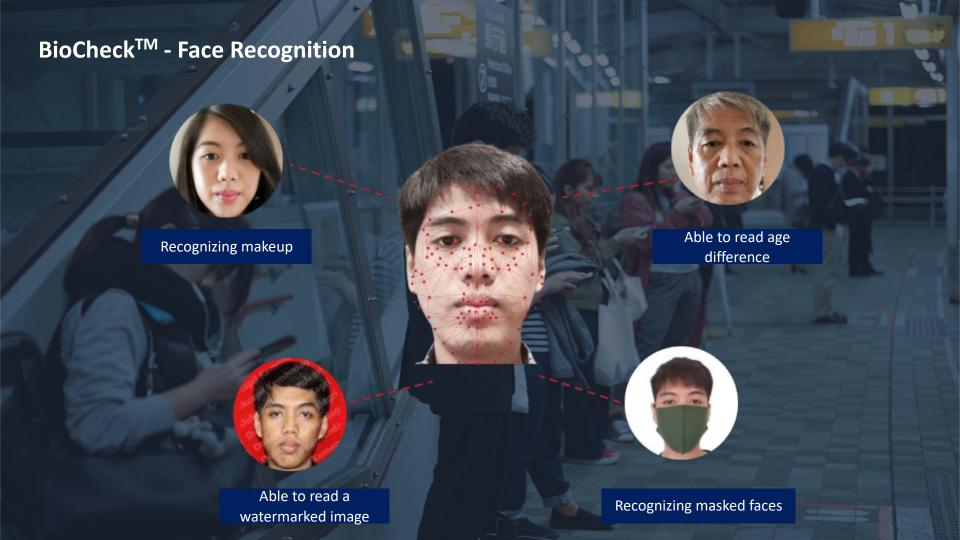
- eKTP Photo
- SIM Photo
- Client's DB
- Photo from eKTP Chip

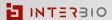
99% Match

*The matching process will be done in our cloud

BioCheck™ 1:N - Face Recognition







OCR (Optical Character Recognition)

Make the first impression count with the seamless scanning of identity documents. Extracting information in seconds for various identity documents.

OCR will recognize, extract, and correctly auto-fill your data with the highest security to ensure data privacy.



No More Typing

Just scan the document, OCR will read it for you

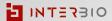
- Running on web API
- Improve your user experience with 97% text reading accuracy*
- · Supports multiple identification documents
- Able to learn your own organization documents





BioWatch™

Our BioWatch[™] system is an end-to-end system designed for video surveillance using top-tier face recognition technology.



BioWatchTM

An end-to-end solution designed as video surveillance integrated into an IP Camera by using a GPU-based backend server for real-time whitelist or blacklist presence detection processing. This solution can be used in various fields including security, law enforcement, and personal safety.

BioWatchTM tracks each person's face as a separate track. Each person is assigned only one track unless there is a break in motion or a sudden jump in position (due to low frame rate) or an obstacle that covers the face.

FACE TRACKER FEATURES:

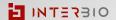
- 1. Best frame (automatic or manual). Transferring only the best frame reduces bandwidth requirements dramatically.
- 2. Transfer of the whole track or needed
- 3. Number of images from one track
- 4. CPU speed: 20 FPS
- 5. GPU speed: 50 FPS





BioCode™

A patented disruptive barcode technology that stores your encrypted biometrics securely in it. The code can be printed on paper (ticket, boarding pass, invitations), card (identity card), or displayed on laptops, phones, or tablets. $BioCode^{TM}$ can be verified either online or offline.





QR Code VS BioCode™



up to 800 Kb Stores 9x bigger than QR Code



3 layers encryption Triple security protection to ensure your data is safe.



Stores:

- Biometric Template
- Personal Data
- Compressed Images



up to 3 Kb

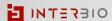


Not encrypted



Stores limited images and texts





BioCode™

Uniqueness of Secure Barcode



Small Storage

Storage of biometrics template, demographic data and colour photograph of the document holder in a small 2D barcode



Multi Platform

Validation and rendering of data from Code in all leading platforms such as Android, iOS, Windows, .NET, and Java.



Accurate

Uses highly accurate NIST-certified face and fingerprint recognition algorithm for verification.



Convenient

It can be easily integrated into the legacy platforms.



Cost Effective

Inexpensive printing and non-special hardware for reading and verification make it very cost-effective and thus highly scalable.

BioCode TM Verification Process Flow

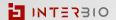


- The document holder hands over the Document for verification. The verifier scans the Document using the specific mobile application.
- After the code is scanned, the verifier takes a photo of the face or fingerprints of the Document holder standing in front of him.



The encrypted information will revealed after verification succeeds. High accuracy biometrics matching (>99.4%).

The biometrics template stored in the code at the time of registration and the live capture during verification are then compared using InterBio Technology.



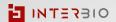
Services Level Agreement

Response Time

Responses are delivered in 4 to 24 hours depending on the issue.

Resolution Time

Resolutions are delivered in 2 business days to 30 calendar days with appropriate actions, depending on the issue.



Our Service and SLA

Consultancy

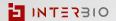
- Responses are delivered in 4 to 24 hours depending on the issue.
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Managed Service

- Responses are delivered in 4 to 24 hours depending on the issue.
- Resolutions are delivered in 2 business days to 30 calendar days with appropriate actions, depending on the issue.

Service Hour

- Mon-Fri (Working Days): 8.30-17.30
- Support Media: Email, chat, Ticketing (Depends on demand)
- Support for onsite with >1 person in charge





Thank You



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08.30 - 17.30