Facebanx

With Facebanx YOU are the password!

The natural way to identify yourself

Your
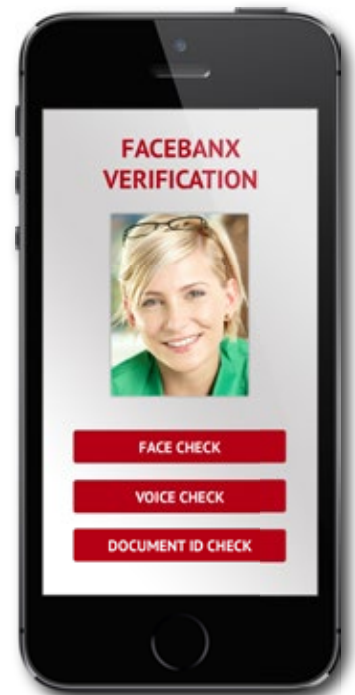**FACE**

Your
VOICE

Your
ID

Your
CREDIT CARD

This is how other people recognize you afterall.

Facebanx's identification and verification service validates customers in real-time, thereby providing a new, secure and paperless method of preventing identity impersonation.
By utilising face and voice biometrics, Facebanx accurately confirms identities within seconds.

FACEBANX VERIFICATION

FACE CHECK

VOICE CHECK

DOCUMENT ID CHECK

Key features

Facebanx's identity verification is a flexible solution that can be deployed at many different touch points across the organisation, from a PC or mobile phone to call centres.

Facebanx's system can be configured to suit organisations' requirements and be customised to meet the unique needs of every business. The software can sit within the organisation's existing server network or on Facebanx's.

Facial Recognition

During identity validation Facebanx will make a request using the webcam on a customer's device to take an image. The webcam will turn on and a live stream will be engaged. During this stream, the customer will be asked to click on a button which allows the software to take a still picture of him which will then be added to the database of faces.

Voice Recognition

The customer will be requested to read out loud the numbers from 1–10. Once completed the voice biometrics will be added to the customers face data. The voice biometric can be used independently of the face biometric to confirm the customer's identity, such as via a phone call, by recognising the customers voice biometrics.

ID Document Capture

Facebanx's ID document software will Optical Character Recognition (OCR) all of the data from the document, and confirm that the document is real. It will compare the data from the document against the data entered within the registration process. Where possible it will recognise the face on the ID document and confirm that it matches the webcam captured face.

Credit Card Capture

The credit card data can be added automatically by the webcam either whilst the customer is using the camera for face capture or as an independent stand alone image. The data on the front of the credit card will be captured and held on the database for comparison and validation purposes.
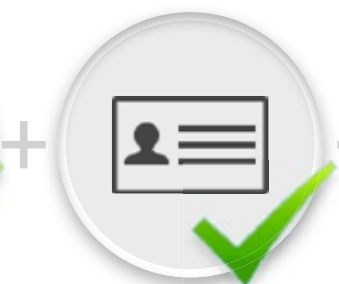
The biometric solutions can be used either independently or in any combination

FACE + **VOICE** + **ID** + **CC**

Key benefits

By using Facebanx to identify and verify customers, organisations can reduce operational costs and fraud losses, improve the customers experience and increase their efficiency and revenue.

Enhances the customer's experience

as they can simply use their face and voice to log in to their account without having to use a password.

Reduces operational costs

by improving and automating existing on-boarding processes creating a more secure authentication method across the organisation.

Improves the accuracy of new accounts

opened by providing a process that approves more accurately the validation of the customer.

Reduces fraud

by requiring unique identifiers of the customer's face and voice thus preventing them from opening multiple accounts using false data.

How Facebanx works?

Facebanx has devised and has a patent pending on a method of capturing a facial image and voice of a customer by simply using the webcam and microphone on a computer, tablet or mobile device and instantly cross-referencing it against a database to prove the identity of the customer.

Customers would simply create their account as normal and your organisation would choose which additional Facebanx products you want in order to improve the accuracy of your identification process.

Applications

There are many uses cases which Facebanx's verification can be used for:

- Automated origination and enrolment
- Automated account access without the need to use passwords
- Automated self service accounts
- Password reset without using the services of call centres
- High-risk transactions
- Customer verification for mobile wallets
- Verification for deliveries
- Compliance for Know Your Customer (KYC)
- In store customer identification

Conclusion

Current password technology is over 20 years old. Organisations require new, secure and innovative Identification & Verification (ID&V) solutions. Facebanx provides a convenient and easy to use solution that has the ability to confirm that the customer is in fact who they say they are. It offers the ability to stop fraud occurring at the first point of contact with the customer. Facebanx severely restricts the ability of organised criminals to conduct multiple account fraud and account takeovers.

Facebanx's identity verification delivers strong authentication that is accurate, secure and user friendly as well as providing cost reduction benefits to every organisation through automation of existing manual processes and reducing fraud opportunities.

It works on every platform!

Allows you to access your accounts independently of the platform you use.