


ACTUALIDAD DES2019

Identity management


THE NEXT STEP FORWARD FOR DIGITAL COMPANIES

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The digitization process of our lives is advancing steadily and even for identifying ourselves in order to sign a contract or service, we don't need to be there personally, as there are enough digital proofs we can present, like biometric ones, to verify that we are who we say we are. CMC's O2.Digital platform is able to identify documents and people via Machine Learning and biometric parameters, to simplify a lot of day-to-day processes.

<http://tinyurl.com/y2ooth54>

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Right now, time is a very valuable asset for everyone. Our lives are usually quite stressful and some processes, like presenting official documents, signing contracts or any other instance in which someone has to identify him/herself in person, just take an extraordinary amount of time we, sometimes, just don't have. And that is where our platform steps in with its Identity Management features, for example.

The main traits of our platform are its holistic orientation and the fact it is really customizable. We actually make it a point to try and solve any problem a customer might have, in any workflow or business process he may need. The platform is, actually, a kind of task orchestrator, that allows any exchange of any type of document, with any party. We support reading identification documents by OCR, or we can use Machine Learning to select the important parts of complex documents like contracts or legal documents. This speeds up the processing and only in those cases where the system has doubts, a human is involved to review a document in order to verify everything is ok.

But we go further. We do not only support simple identifications like password logins, but those that are biometric, like voiceprint, face identification, fingerprints or even behavioral IDs. So we are able not only to identify documents, but people. The interesting part is that you can interconnect several of these technologies (which, incidentally are modular) in a single business workflow, in order to solve the problem at hand at any moment. This can range from sales to internal leave management, access control, work order validations....and so on.

Any type of business process that involves parties who exchange information and who need proper identification for that exchange to happen, can be solved with our platform. And all of this is running on top of an audit system which generates the electronic proofs (like digital signatures, timestamps, and so on) in order to be able to provide a traceability of all the logged processes and identifications. And it does it with a great enough validity to get this information admitted into court, should the need arise.

We use Machine Learning to identify the important parts in complex documents, like contracts

CONTRACT SIGNING

Imagine you want to change your power grid provider. This usually involves going to a branch office of the new provider you have selected, sign a contract, bring some documentation with you, etc. But this involves finding out where the nearest branch office is, and going there at a certain time, when it's open. In today's

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life, this may be a problem. A couple of years ago we did a project with a Spanish utility company in order to implement remote identification. Once the customer knows what products or services he wants, the company sends him an e-mail with a link where he can access the platform to sign the contract digitally. There are several ways to do this:

- **OTP codes.** The customer receives a 4-6 digits code on his phone, he has to enter in a certain timespan at the service provider's web.
- **Video identification.** The customer does a video call to the service agent and not only shows his face to the camera, but also the necessary documents that identify him or her. The platform does a biometric matching of everything to generate proofs that everything is correct. This can also be done without a service agent, just sending the video, which is processed with special software to get proofs of life (you blink, move, and so on). If the recording doesn't get the sufficient scoring, it is reviewed by a person, to verify it. But the advantage is that the customer can do the identification at any point in time, when it is convenient, without regard to opening hours.
- **Biometric signature.** If the customer is there in person, we can capture the biometric features of the signature (inclination, acceleration, pressure, etc). In fact, our system complies with the Spanish SEPBLAC regulation (Autoridad Supervisora en materia de prevención del blanqueo de capitales y de la financiación del terrorismo) as well as with the European eIDAS regulation (electronic IDentification, Authentication and trust Services).



NEW LEGAL REQUIREMENT IN THE GAMBLING SECTOR

In the past years, the gambling sector has literally exploded with tons of new models and outlets. And this has generated a certain problem because, once in a while, minors are caught gambling. Or people with addiction to gambling. Therefore, the authorities in charge of gambling have restricted and reinforced their rules not only for in-person gambling, but also for the online varieties. For example, there are professional gamblers that have several accounts with different identities, so they can play simultaneously at different places. And this is not legal. So our platform avoids this, by insuring a unique identification of every individual.

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Taking our experience of having done the digital onboarding of the banking sector a couple of years ago, we are applying what we learned to this new challenge. Official statistics indicate that the 6,4% of minors in Spain (between the ages of 10 and 18) are gambling real money online. But due to the enormous amount of online users (840,000 online gamblers each month), the only way to ensure a proper identification of those willing to gamble, is via a biometric identification.

Since March 30th 2019, new legal requirements have been enforced by the DGOJ (Spanish Gambling Control Organism) and this is where the capabilities of CMC's O2.Digital platform enter the picture. Thanks to its VideO2ID solution, and an OCR capture of the MRZ identification lines of the Official Spanish Identification Document (DNI or NIE), the system can clearly identify the picture, hologram, etc. of the document to generate a clear and valid identification. Thus, no minor will be able to access gambling platforms in the future, nor those with gambling problems that are on special "no-gambling" lists.

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