ToPay

DIGITAL ONBOARDING SOLUTION

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TOPPAN Security is a global leader in systems integration and solutions, specializing in mission-critical identity and payment technologies. Being a subsidiary of TOPPAN Next, TOPPAN Security is serving as the international development arm of the TOPPAN Group in the security domain. Founded in 1900, TOPPAN (7911:TYO) is a respected Japanese brand known for exceptional quality. With heart, bold ideas, and a deep understanding of government and banking customers, TOPPAN's mission is to create a meaningful, technology-facing future together.

We harness collaborative intelligence to deliver solutions that meet the highest standards of security, quality, and effectiveness. Focused on delivering advanced solutions for the identity and payment sectors, we provide everything from secure document and card manufacturing to advanced encryption and biometric systems. By partnering with governments and businesses, TOPPAN Security consistently pushes boundaries, exceeds expectations, and sets global standards, delivering cutting-edge solutions that transform citizen experiences and drive innovation worldwide.

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Digital Onboarding Solution

Streamline your onboarding process with an efficient, simple, and cost-effective experience.

Our solution integrates seamlessly with your workflow, delivering a professional onboarding journey from start to finish. We offer comprehensive support across the Middle East, guaranteeing a consistent and high-quality experience for all new users.

With our streamlined process, you benefit from significant time and cost savings while improving user satisfaction and retention.

FACE VERIFICATION

AML SCREENING COMPLETE

ID VERIFICATION

DOCUMENT CAPTURE

**Want to Know More?
Request for a Demo**

END-TO-END DIGITAL ONBOARDING JOURNEY

Our platform simplifies onboarding, ensuring secure and convenient processes while empowering customers to manage their digital identity with confidence.

1	2	3	4	5	6
START ONBOARDING	IDENTITY DOCUMENT VERIFICATION	FACE RECOGNITION AND LIVENESS	WATCHLIST SCREENING - AML	BIND YOUR DEVICE	SUCCESSFUL ONBOARDING

Screening

User Verified

YOU HAVE BEEN SUCCESSFULLY ONBOARDED

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INNOVATIVE FEATURES REDEFINING ONBOARDING

IDENTITY PROOFING
- Document Verification
- Face Recognition
- Liveness Detection

RISK MANAGEMENT
- AML Screening
- Continuous AML Checks
- Customer Management

AUTHENTICATION
- Risk-based Authentication

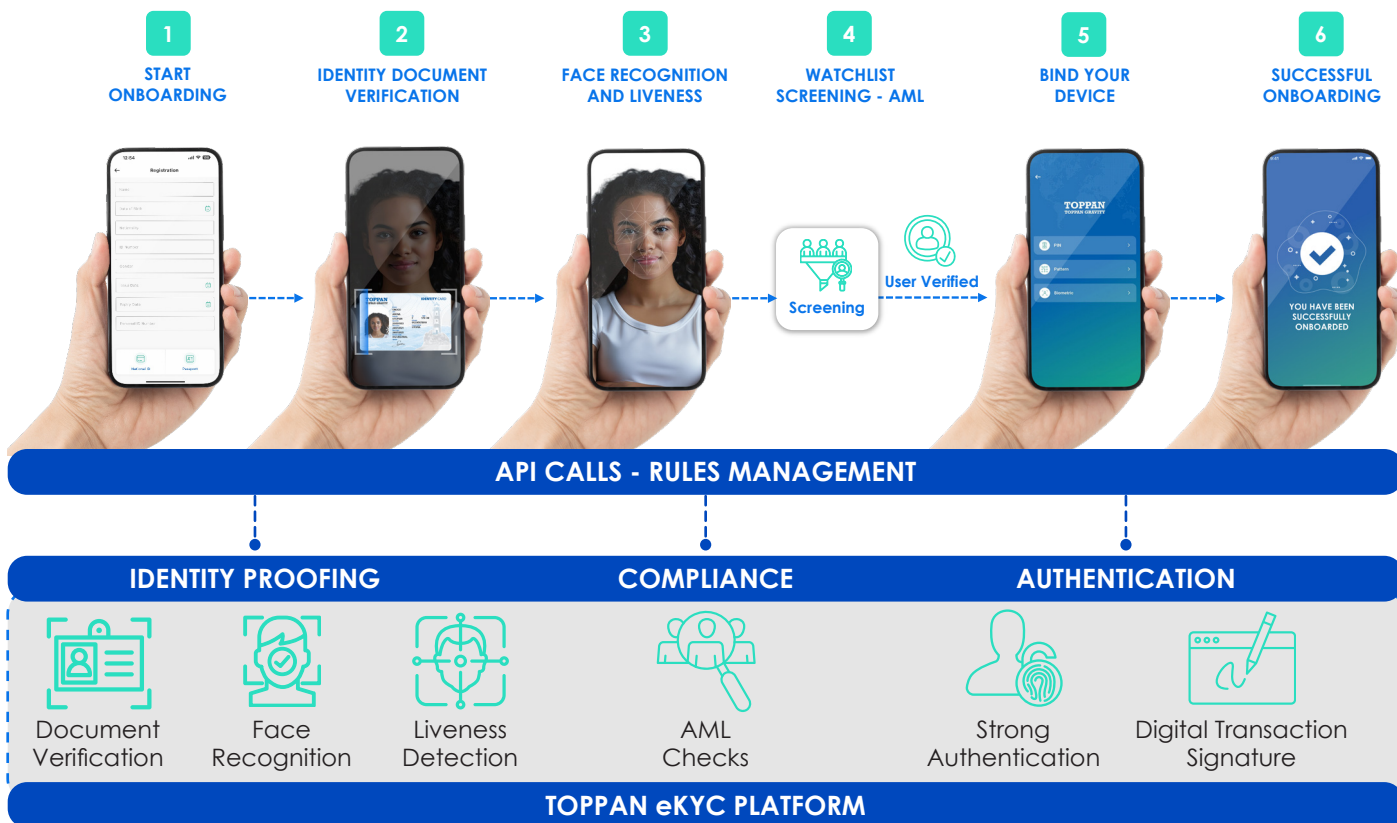# BENEFITS OF DIGITAL ONBOARDING UNLOCKED

Reduction in Onboarding Time, From Days to Minutes

Compliant with Regulatory Standards

70% Reduction in Operational Costs

Reduction in Fraud Related Losses

30% Increase in Customer Satisfaction & Trust

Protection Against Identity Theft

Risk-based Transaction Authorization

OUR AWARDS

CYBERSECURITY

SILVER WINNER
2024 Globee Cybersecurity Award
"Authentication" Category

BIOMETRICS

NO. 12 WORLDWIDE RANKING
By 2021

FACE RECOGNITION VENDOR TEST

NIST National Institute of Standards and Technology

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SEAMLESSLY INTEGRATED ONBOARDING WORKFLOWS

- **EFFORTLESS INTEGRATION:** Our simplified API enables a responsive digital onboarding process, offering a wide array of options to meet diverse regulatory requirements.

- **STREAMLINED PROCESSES:** Utilize Toppan's standardized orchestration scripts for a smooth and efficient onboarding workflow.

- **HOLISTIC RISK MANAGEMENT:** By merging identity proofing with affirmation services, our platform delivers superior risk mitigation and ensures robust identity verification.

1	2	3	4	5	6
START ONBOARDING	IDENTITY DOCUMENT VERIFICATION	FACE RECOGNITION AND LIVENESS	WATCHLIST SCREENING - AML	BIND YOUR DEVICE	SUCCESSFUL ONBOARDING

Screening **User Verified**

API CALLS - RULES MANAGEMENT

IDENTITY PROOFING	COMPLIANCE	AUTHENTICATION
Document Verification Face Recognition Liveness Detection	AML Checks	Strong Authentication Digital Transaction Signature

TOPPAN eKYC PLATFORM

ADVANCING SECURITY WITH SEAMLESS LIVENESS DETECTION TECHNOLOGY

EFFORTLESS AUTHENTICATION

- Passive Verification
- Server-Side Analysis
- Real-Time Capture

ROBUST DEFENSE MECHANISMS

Our solution is resilient against a comprehensive range of fraudulent techniques, including:
- Liveness/Static Picture
- 3D Mask Spoofing
- LCD/Monitor Spoofing

INNOVATIVE LIVENESS DETECTION FEATURES

- Adaptive Algorithms
- Flexible API Integration
- Compliant with ISO/IEC 30107 standards with ISO/IEC 30107-1, ISO/IEC 30107-3 and ISO/IEC 30107-4

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USE CASES | SECURE PASSWORD-LESS LOGIN

Benefits

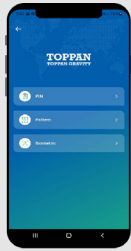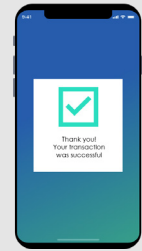|				
Omni Channel Login	No Complex Passwords	Comply with Regulations	No Usernames	Secure Login Using Biometric

Enhancing User Experience With Password-Less Secure Login

Login to Mobile App using Biometric FP > Device Binding Secure Login > Transaction Successful

USE CASES | RISK-BASED AUTHENTICATION FOR CARD NOT PRESENT (CNP) TRANSACTIONS

Benefits

Fraud Mitigation	Enhanced Security	Simple Flow for RBA	Comply to Regulations

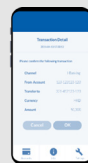## Reduce Cost and Replace SMS OTP Authentication

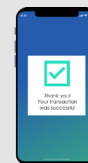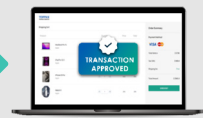Submit Internet Banking Transaction > Push Authentication > Phone Passcode > Review Transaction & Approve > RBA (PIN, Pattern, FP, FR) > Transaction Successful > Transaction Approved
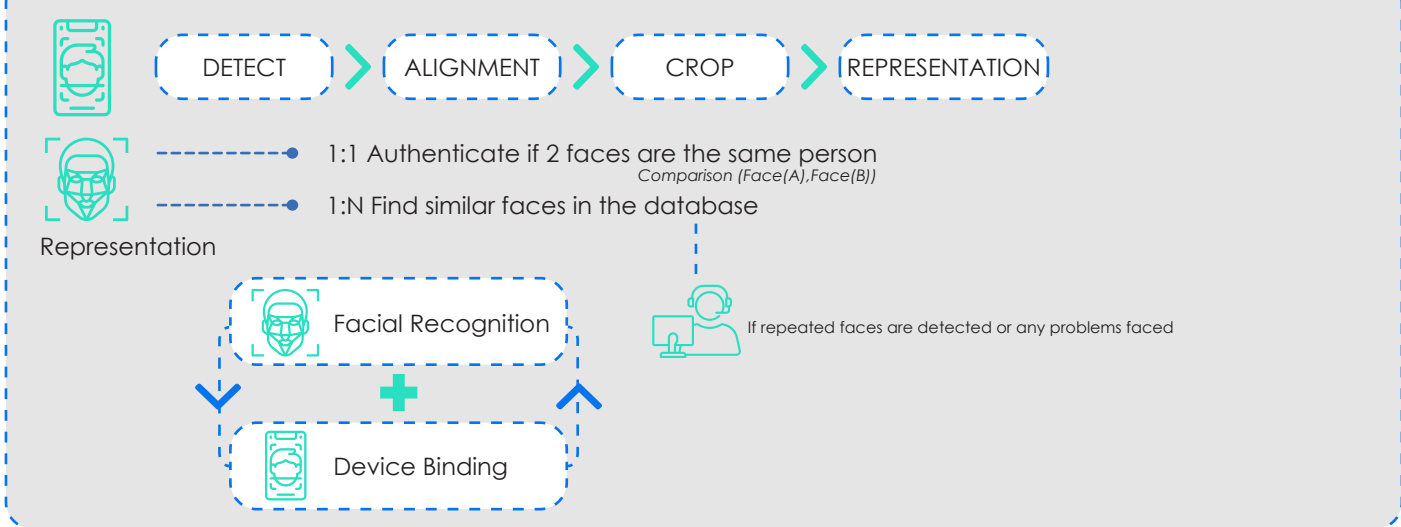
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NEXT BANK'S DIGITAL BANKING REVOLUTION

NEXT BANK

Customer & Scenario

- Next Bank, one of Taiwan's pioneering digital-only banks, operates entirely online with no physical branches. Its services are fully digital, allowing clients to manage accounts, deposits, loans, and transactions seamlessly through a mobile app or website.
- TOPPAN offers facial recognition for transaction authentication, account creation, device re-registration, personal info updates, and preventing duplicate registrations, all through TOPPAN's device binding solution.

Facial Recognition Applications in Banking

DETECT > ALIGNMENT > CROP > REPRESENTATION

Representation

- 1:1 Authenticate if 2 faces are the same person
  Comparison (Face(A),Face(B))
- 1:N Find similar faces in the database

Facial Recognition

If repeated faces are detected or any problems faced

Device Binding

FUSION BANK'S DIGITAL TRANSFORMATION IN ACTION
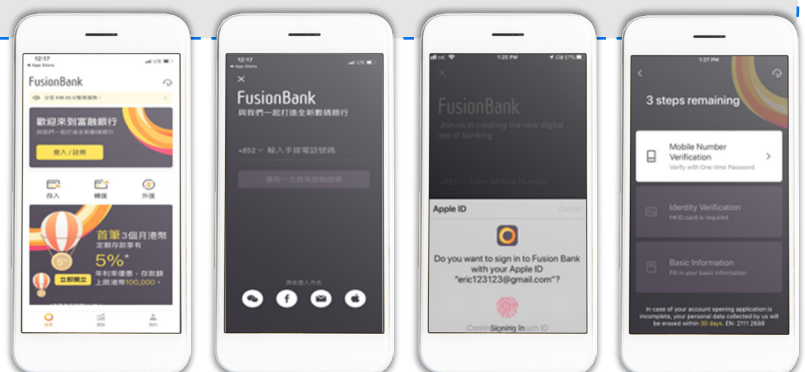
FusionBank 富融銀行
騰 訊 戰 略 投 資

Customer & Scenario

1 of 8 digital-only banks in Hong Kong. Fusion Bank wants to have a solution:
- Low memory cost for user (no need to memorize information)
    - No username
    - No complicated password
    - Transform complicated passwords like 'Afh12@#4' into a simple 6-digit PIN
- Secure solution designed to comply with different country regulator (HKMA) requirement
- Simple authentication flow

Solutions

- Device binding technology enables the customer to set 6-digit numeric PIN without security trade off
- Risk-based authentication to simplify the authentication flow during the transaction

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