

Identitrade AB		Document name Identiway TRA Service Definition		
Owner CEO	Class Public	Category Steering	Date 2019-06-21	Revision 04

Service Definition:

Identiway TRA Service for Subscribers

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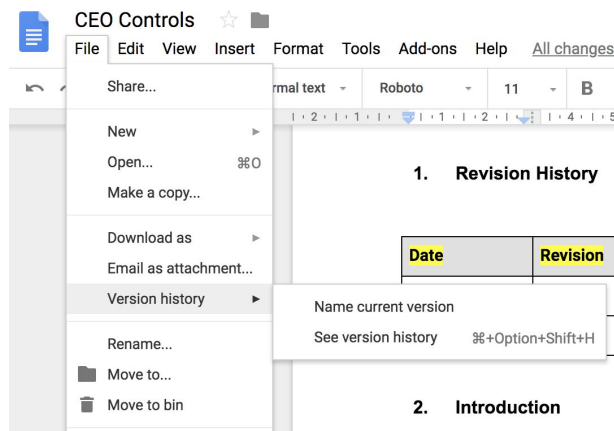
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1. Revision History

Date	Revision	Comment	Contributor
2018-11-07	01	Creation from previous documents	Philip Hallenborg/May-Lis Farnes
2019-01-02	02	Structure, Content 2-5	Philip Hallenborg/ Multiple
2019-02-21	03	Wordings, Structure, Disposition	Philip Hallenborg
2019-06-21	04	Wordings, Structure, Disposition	Philip Hallenborg

Please note all Google Docs have built in version history management:



2. Overview

An Identiway Customer, typically a finance service provider (hereinafter “Customer”, “Service Provider” or “Relying Party”), wishes to facilitate web and app Subscriber remote identification and authentication.

Identiway provides a trusted registration service performing the key elements of a remote identification process. The role is referred to as a Trusted Registration Authority (TRA) service. The services based on the Identiway TRA Service are either an integral part of Identiway App and other Trusted Service Provider offerings. A Service Provider can enroll Subscriber customers (hereinafter “Subscriber” or “User”) remotely in a simple and secure

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way either via web or smartphone application using the service. As a Subscriber you will encounter the service in these instances.

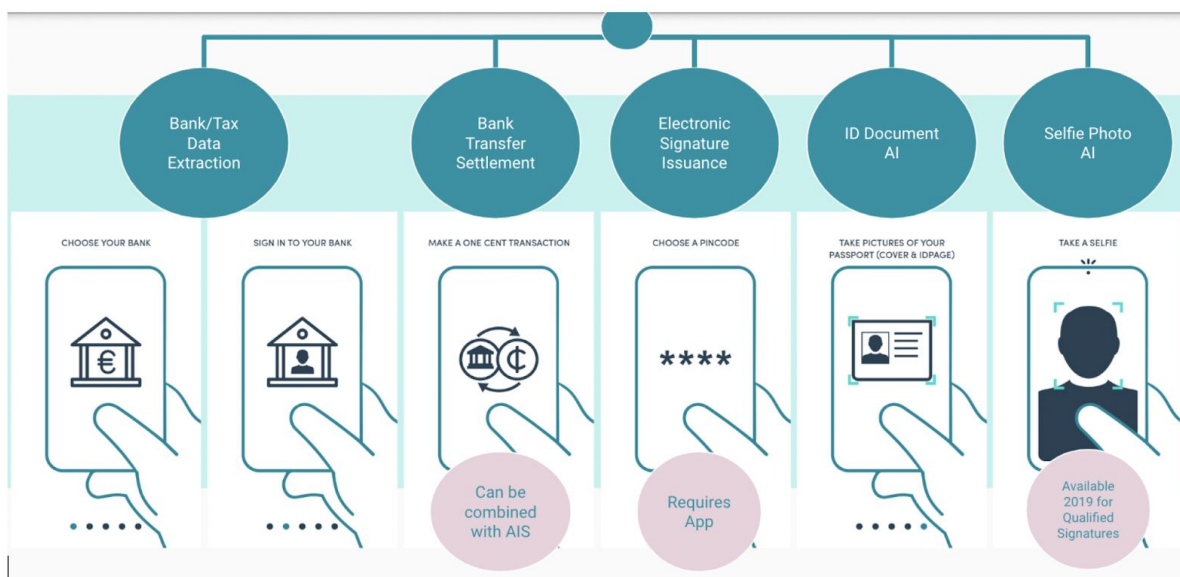
3. Legislation, Regulation and Compliance

Identipay TRA Service enables a Trust or Financial Service Provider to meet legislative and regulatory requirements on identifying the Subscribers typically found in the EU regulation on electronic identification and trust services for electronic transactions in the internal market (“eIDAS”), ((EU) No 910/2014), anti-money laundering legislation (“AML”). In order to be fully compliant with eIDAS, Identipay TRA Service also complies with the German Video Identification Act (national state-of-the-art).

4. Subscriber Experience @ Service Provider

Identipay TRA Service allows the Subscriber to demonstrate her identity in 3-4 minutes. The onboarding process, in essence the first identity proofing and registration process with Identipay, starts by the Subscriber activating a link to either perform a web based identification or download “Identipay App” at the Service Provider.

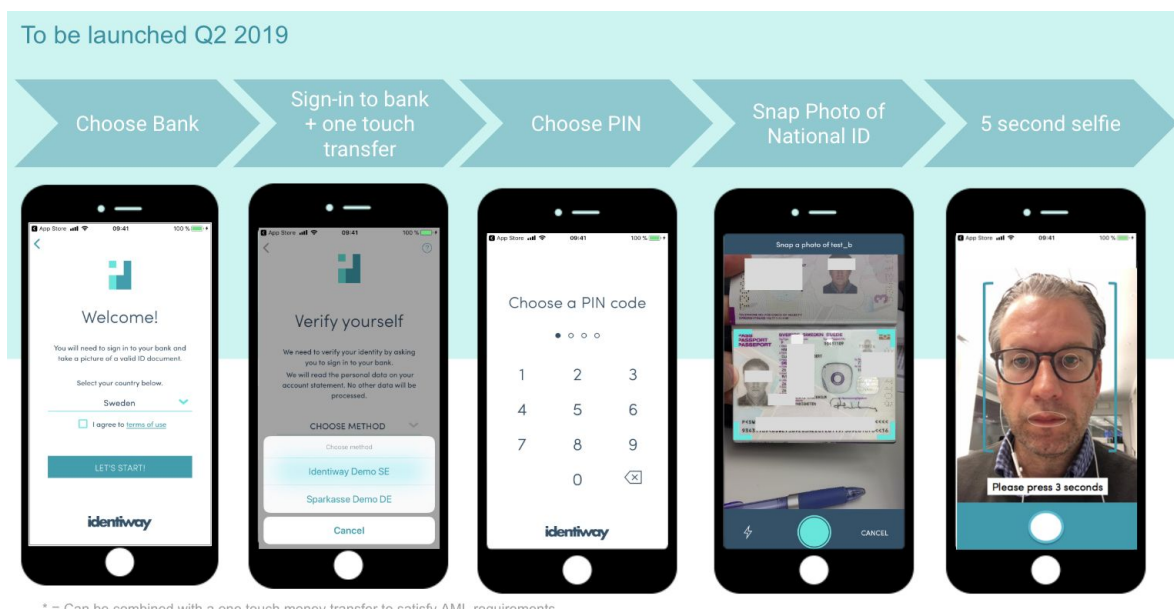
Identipay onboarding to Identipay TRA Service (20190101) involves a number of service modules for the Subscriber to complete. The order of the module can be different than below.



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1. Select language
2. Select country
3. Select a third party (bank) where the user already has an account and the ability to authenticate remotely
4. Request user to sign in to the bank with Identiway TRA Service
5. Optionally: request user to make a micro transfer of €0,10 (reimbursed)
6. Request the user to take a 5 second video selfie (liveliness check)
7. Request user to take a smartphone picture front and back of an ID document
8. Enter into a live video conference to demonstrate identity

4.1. Screen shots Subscriber View



4.2. Bank Authentication and Data Extraction

Identiway TRA Service allows the Subscriber to start the remote identification process by logging into an already existing bank account. Identiway supports over 200 banks in 25 countries. The principal is simple: if a bank has already identified the Subscriber, and extended a secure sign-in (remote

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authentication) method - Identiway allows the Subscriber to reuse this relationship inside the Identiway TRA Service service layer. More information on how this works can be found in the [Onboarding Terms and Conditions](#).

4.2.1. Bank Transfer

For the purpose of AML compliance of the Service Provider, Identiway can allow the Subscriber to execute a micro payment of ~ €0.10. Many jurisdictions name a bank transfer as a compliant method of identity proofing.

4.3. Subscriber generated selfie video

Subscriber is required to hold a smartphone in front of face and follow the instructions on screen. Several pictures will be taken of the subscriber. Pictures will be used for manual and machine comparison with ID document photo.

4.4. Subscriber generated ID document photo

Identiway TRA Service requests the Subscriber to take a photo of a valid ID document. For each country that Subscriber can select the requirements in eIDAS of and advanced electronic signature (see [Subscriber Terms & Conditions](#) for a thorough description). By requiring the Subscriber to select a PIN code, the Subscriber is provided a private key that can be used for authentication and e-signature.

5. Machine and Manual Processing

Identiway TRA Service uses a machine supported manual process for onboarding. This means that data is extracted, analyzed and cross matched using algorithms and manual vetting.

5.1. Bank Data Extraction

When a Subscriber accesses a secure bank account over the Identiway TRA Service service, Identiway gains access to the Subscriber's bank data as stated on the electronic bank data interface. The interface can be either the direct-to-Subscriber interface or a dedicated 3rd party programming interface (API). With the advent of PSD2 all banks are mandated to offer APIs such that identified and licensed account information service providers (AISPs) and/or payment initiation service providers (PISPs) can access data and initiate

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payments on behalf of the Subscriber. Although all data can be processed under GDPR, the typical level of data that is extracted by Identipay TRA Service is:

- IBAN number
- All names
- Address

5.2. ID document Photo processing

The Subscriber generated smartphone photo is taken using the Identipay TRA Service. The App interface guides the Subscriber to select the type of ID document being photoed. Typically Identipay TRA Service supports:

- Passport
- National ID document
- Driver's license (in some cases)

5.2.1. Overall Validity

Identipay uses AI technology to validate ID documents v.s. model documents to determine if the document really represents the ID document in questions. Identipay analyzes and scores resemblance to a model document and produces:

- ID document issuer nationality
- ID document type

5.2.2. ID Document OCR

Identipay uses machine technology to recognize optical characters from a picture. The most important source of characters are present in the Machine Readable Zone (MRZ). If no MRZ is present on the ID document, Identipay can use other means to recognize characters. Real-time extraction of ID document personal data is key to a swift onboarding process.

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5.2.3. Data Extraction

Identiway will process all data. But it will extract three types of data from the ID document:

1. Pre-printed texts e.g. Swedish "Pass" or French "Passeport"
2. Personal Data e.g. name "John Edgar Allan Smith"
3. Biometric data (e.g. photo)

5.2.4. Data Matching

In order to execute an automated process, Identiway matches data from the ID document with the data extracted from the bank. For example, the name on a bank account will be matched with the name on the ID document submitted by the same Subscriber.

5.2.5. Scoring

The results of the Identiway TRA Service onboarding process form the basis of the remote identification. If the scores on the processes above area above a certain threshold, and passes manual vetting, the identity will be confirmed.