Background

For ZealiD to be trustworthy and compliant, we need to meet the registration requirements placed on Trust Service Provider in eIDAS article 24, paragraph 1d, and further in ETSI standards. In specific, we need to demonstrate the physical presence of the natural person. ZealiD has chosen to provide a physical presence link in conformity with German national law and hence with eIDAS. It is designed to comply and conform with:

- eIDAS article 24, 1d on physical presence
- ETSI standards 319 401, 319 411-1 and 319 411-2.
- German Bundesnetzagentur VDG 11§

Liveness

ZealiD establishes Liveness using two of each other independent methods. The first is a Liveness capability in the ZealiD App or App SDK. The second is sampling physical presence with live video conferencing compliant with German law. The latter will not be further developed in this White Paper.

Liveness Detection is a feature of robust biometric systems. Liveness detection (also known as Presentation Attack Detection) is the ability for authentication technology to tell the difference between a real user and a synthetic copy of their biometric data. In face authentication, this is the ability to detect when a high definition picture or realistic 3D model is presented in a request for access, rather than the true user's face.

ZealiD Solution

ZealiD provides one of the most robust liveness detection services in the market. ZealiD partners with leading provider FaceTec (Zoomlogin) and runs a fully hosted instance of Zoomlogin. FaceTec's ZoOm 3D Face Login has achieved a

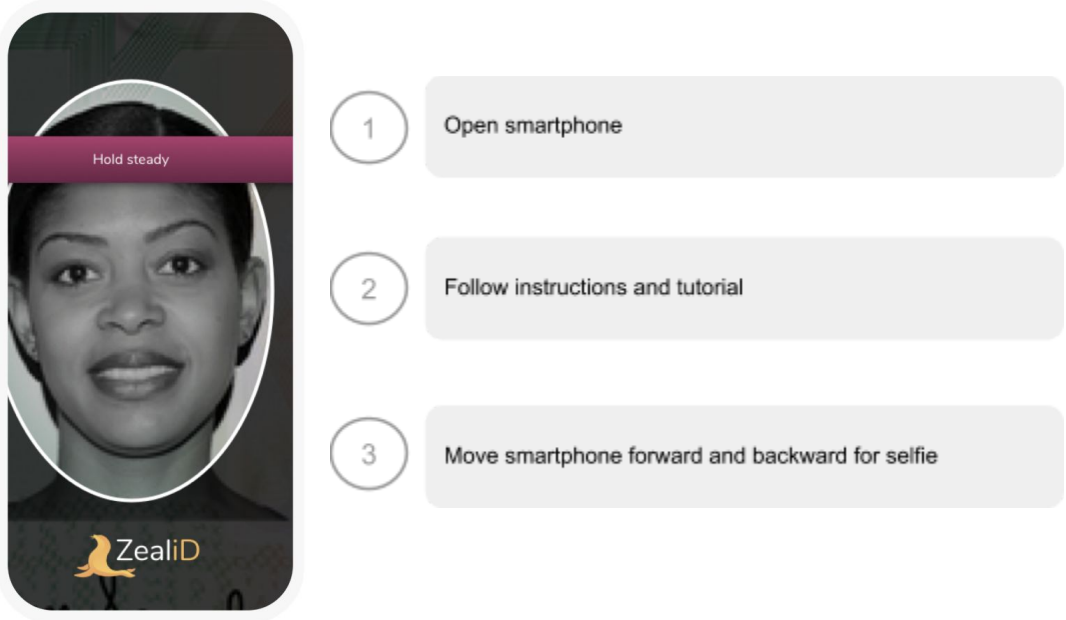
Level 2 rating in the NIST/NVLAP-certified iBeta Presentation Attack Detection (PAD) Certification test, detecting 100 percent of spoof attempts during the test for compliance with the ISO 30107-3 global standard

Presentation Attack Detection tests include:

- 2D paper photos & digital images
- High-resolution videos
- Image swap-in after liveness check
- Paper masks with eye & mouth cutouts
- Hollywood masks, wax figures & lifelike dolls
- Photos or video frames animated into avatars
- Video projections on 3D heads
- Sleeping users with closed eyes
- Impostors, lookalikes & identical twins

User Journey

The user journey is a smartphone-based experience. The user will be asked to:



Data Output

ZealiD will only deliver data subject to the subscribers' active consent. The following data can be provided to relying parties:

- Liveness Yes or No
- 5 high-resolution pictures