

Trusted Registration Authority

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. ZealiD registration is designed to comply and conform with:



- ETSI standards 319 401, 319 411-1 and 319 411-2.
- Remote signatures EN EN 419 241-1 and 2
- German Bundesnetzagentur VDG 11§
- Relevant ISO 27001 standards
- Other national provisions

Dual Source of Identity

ZealiD's remote registration is unique in that it uses two independent sources of identity. This is made possible thanks to advances in machine processing and open banking. The **dual** sources of identity are:

1

Personal identity data from a trusted third party account (bank account) authenticated by user.

2

Smartphone capture of a government issued ID document and comparison of ID document picture with hi resolution selfie pictures

Groundbreaking Method

ZealiD will register the natural person remotely based on a subscriber self-service online process interacting with a machine and manual processes (including trained vetting staff). The full description of how ZealiD as an eIDAS Trust Service Provider carries out this process can be found under TRA Service practice statements at www.zealid.com/repository.

The full name, the date and the place of birth, nationality, unique personal identifiers, email, and mobile phone numbers are provided as evidence to ZealiD. This is achieved by a module-based approach. There are five modules in the TRA Service:

- 1 Subscriber Third Party Account Access and Data Sharing
- 2 Liveness check with selfie picture
- 3 A video capture of a government issued ID document
- 4 Machine vetting with manual checks
- 5 eIDAS certified video conference where necessary

The data on the third-party account, combined with a unique identifier extracted from the ID document is checked for validity and for the fulfillment of ICAO standards. All verification steps are documented and stored by ZealiD.

Country and Bank Coverage

Any ZealiD applicant with a bank account from one of over 300 banks in 26 EU countries can register with ZealiD. For unbanked, there is a compliant backup video conference route to registration. To see our latest supported banks - please go to www.zealid.com/coverage

Liveness

An integral part of our registration process is to understand if a natural person is physically present in front of the ZealiD app and smartphone camera. To demonstrate liveness ZealiD uses a combination of ISO certified advanced liveness technology and video conferencing where needed. Please refer to our repository for more information on Liveness checks.

Government ID Documents

ZealiD uses machine processing and advanced artificial intelligence to capture the machine-readable zone (MRZ) data and other document data. ZealiD has over 90 ID documents configured for machine processing. ZealiD processes the data for validity and can combine machine with manual vetting. To see our latest supported ID documents - please go to www.zealid.com/coverage

Data Output

ZealiD will only deliver data subject to the subscribers' active consent.

The following data can be provided to relying parties:

- Personal Name (s)
- Nationality
- Email
- Mobile phone number
- Date and Place of Birth
- Registered Address
- Account information data
- Electronic Bank Statement (incl IBAN)
- Electronic copy of ID Document (.jpg)
- Selfie picture
- ID Document Validation Score (1-100%)
- OCR Text Validation Score (1-100%)
- Cross-matching of data Score (1-100%)
- More