



# Digital ID PLATFORM

Powered by Mobile PKI and Biometrics

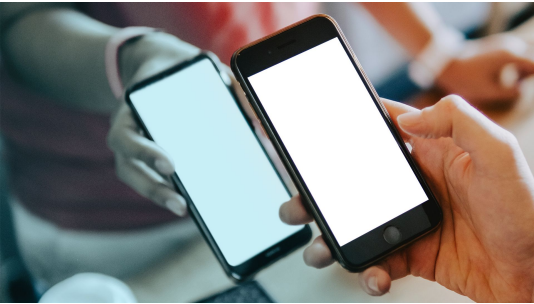


# Introduction

- Following the X Infotech mission “to deliver digital ID and payment solutions which are simple, user-friendly and secure.”
- Enabling digital transformation and agility to serve real-world problems caused by a global pandemic
- Noting that a trusted digital identity is the facilitator of a secure and frictionless user experience in the digital economy

X Infotech offers the governments, identity providers, fintech, system integrators the **Digital ID Platform** to build their own digital ecosystems: e-government (a state in the app), remote banking, virtual ID, e-signing

# Digital ID platform



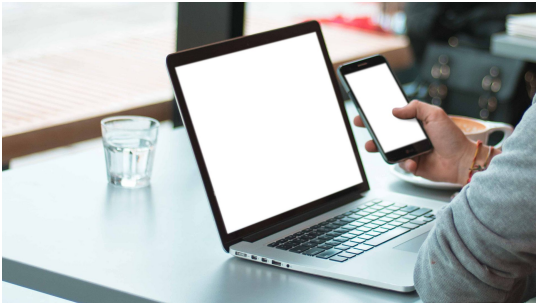
**xID**

Mobile IDs as the extension to physical IDs



**xREG**

Mobile registration with IDs and Face



**xIN**

Multifactor PKI-based authentication



**xSIGN**

Mobile e-signature

A hand holding a smartphone with a blank white screen, with another smartphone visible in the background.

## xID - Virtual ID linked to a mobile device

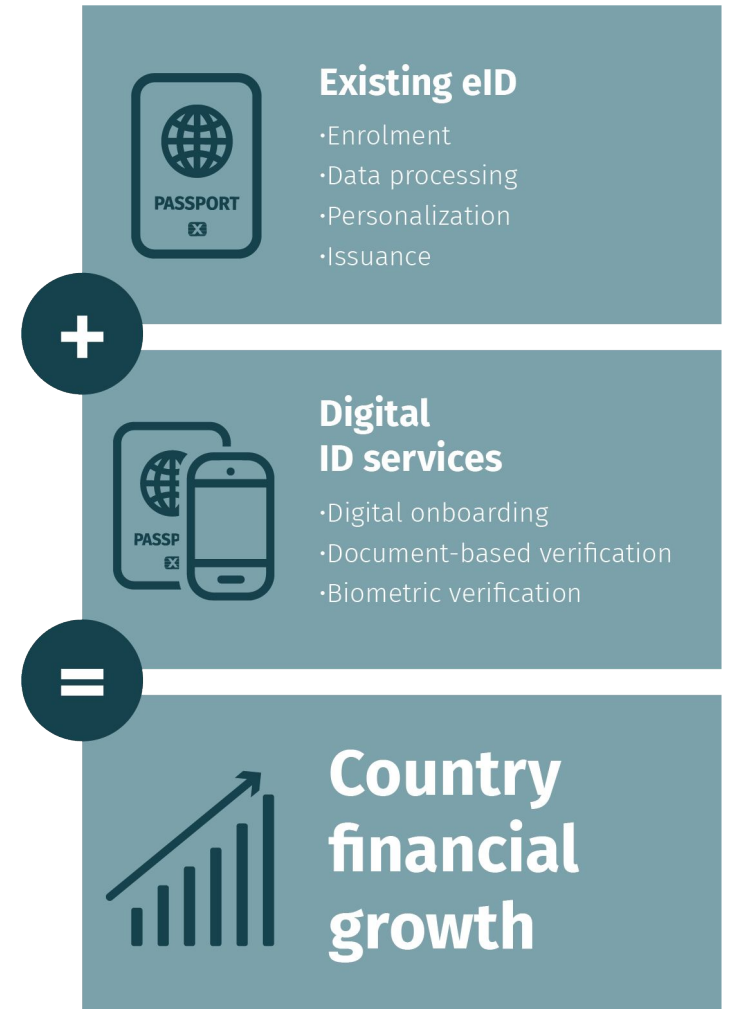
We offer the PKI & biometrics platform  
to deliver Digital ID extension to physical IDs

# What is Digital ID?

Digital ID is the solution which derives credentials from physical ID document (passport, card) in a mobile device

Digital ID is an extension to physical documents, a Virtual ID linked to a mobile device

- National ID
- Travel/eVisa credentials (DTC)
- Health/vaccination card
- Driver License
- Refugee ID
- Residence Permit
- Labor card
- Birth certificate
- Corporate ID
- Social card
- Pension ID
- Student ID
- Insurance ID
- Loyalty card
- Fire arm card
- License card



# Examples for Digital ID use cases



## Prove your identity

- Security check to board inland flights
- Security check by the police
- Reissue of the lost physical ID card
- Transaction confirmation in the bank
- Hotel check-ins
- Postal services
- Peer-to-peer services: apartment rent
- Access to studies and exam



## Prove your age

- Enter a Bar, Club or Restaurant
- Access to 18+ goods and services
- Unattended travel
- Peer-to-peer services: online dating
- Job application
- Medicine purchase



## Prove your right

- Covid-19 travel test
- Retail and service discounts
- Driver's license
- Social benefits
- Free-of-charge access to services
- Municipal benefits
- Voting

# Digital ID advantages

## Growth

Additional income from existing eIDs and Biometric database

Revenue from service providing to business

Boosting national economy up to 15% of GDP\*

Administrative cost reduction

## Security

Immediate control over emergency situations

Targeted assistance to citizens

Crime prevention and combatting

Enhanced digital security

## Sustainability

National competitiveness at international market

Service time reduction

24/7 real-time access to e-services and financial tools

Instant remote access for business and citizens



# How Digital ID works



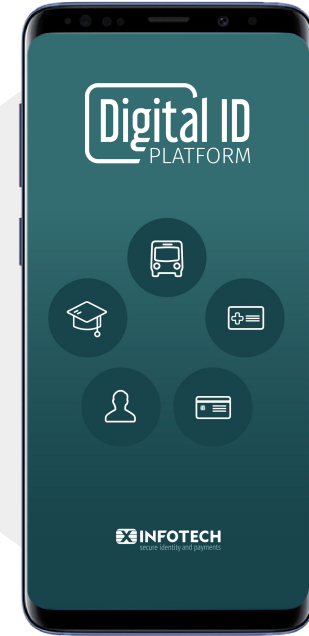
## Login

Citizen downloads the mobile application and logs in



## Generate Digital ID

xID platform checks the data with the National Registries and creates PKI-Based Digital ID, linked to a mobile device

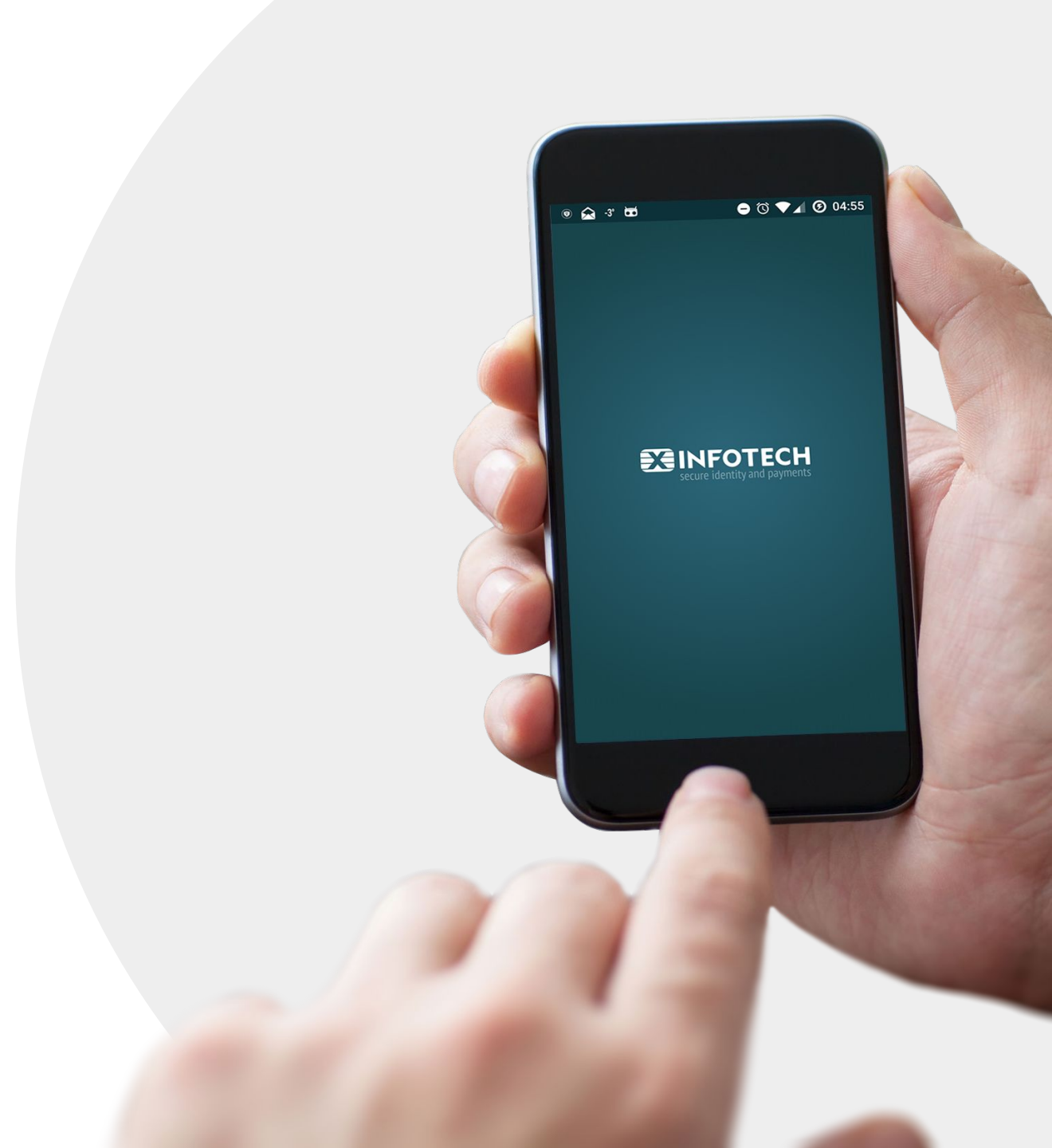


## Use your Digital ID

Citizens can use Digital ID for Proof of identity/age/right and Digital ID sharing

# Digital ID pre-requisites

1. Political will and forward thinking
1. Legislative base
1. Digital ID business model
1. Public and financial e-services
1. Social inclusiveness
1. Active PR company



A hand holding a smartphone with a blank white screen, set against a blurred background of a person's face. The phone is held in a way that the screen is the central focus, and the background is out of focus, showing a person's face and some indistinct shapes.

# xREG - Mobile registration with IDs and Face

We offer the PKI & biometrics platform to enroll new customers online

# xREG benefits

## Better user experience

- Remote registration from anywhere
- No queues and crowds
- Fast and intuitive workflow



## Secure

- PKI & biometrics based
- Eliminates human errors
- Multifactor authentication
- Deduplication check



## Budget-wise

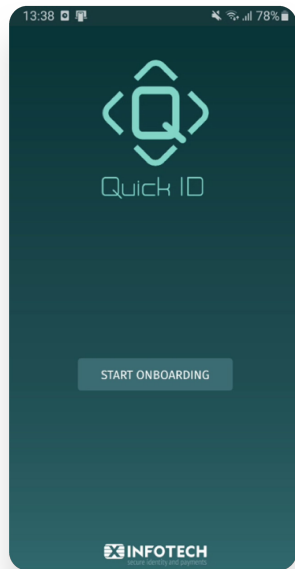
- Reduces costs up to 90%
- Time-saving
- Multiples digital activity and transactions



## Applicable for

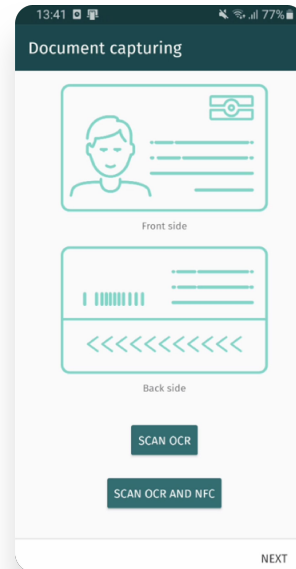
- Self-registration
- Enrollment in branches
- Onboarding by agents

# How xREG benefits



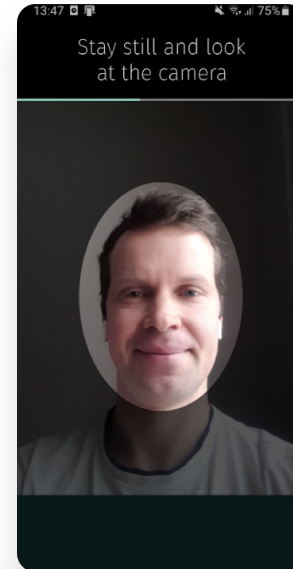
## Download the application

Citizen/officer downloads the mobile application



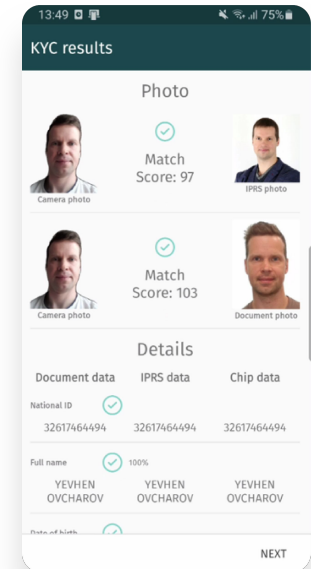
## Scan your ID

Customer/officer scans ID card and captures:  
1. all visible data  
2. data from the chip



## Scan your Face

Citizen / officer initiates live Face recognition



## Check the data

xREG validates the data and enrolls new customer

A person is sitting at a desk, using a laptop and a smartphone. The laptop screen is blank white. The person is holding a smartphone in their right hand, which is also blank white. The background is a blurred office setting with a coffee cup and some papers.

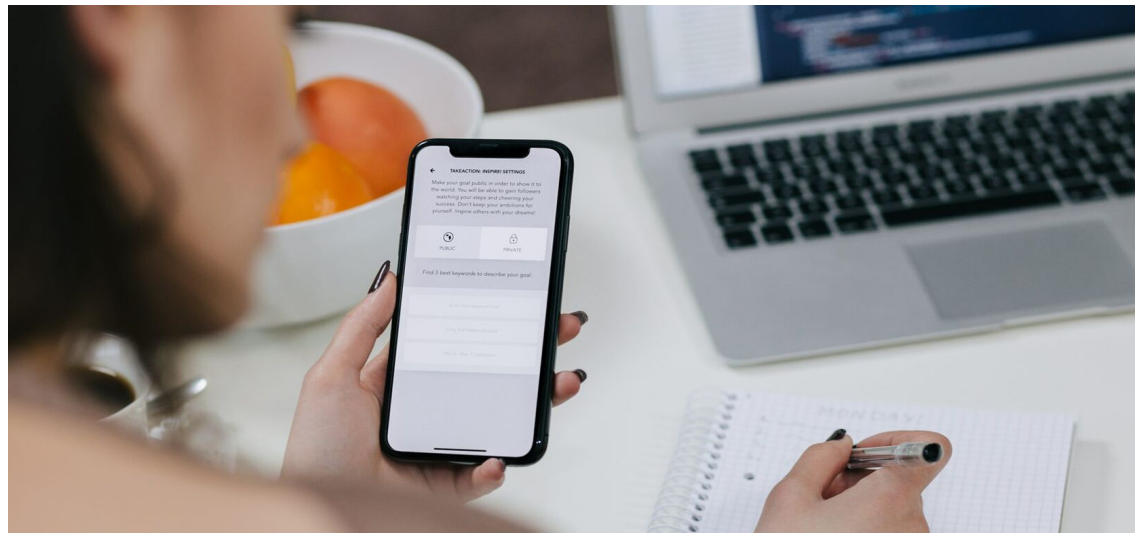
# xIN - Multifactor PKI-based authentication

We offer the PKI & biometrics platform for the most secure access to e-governance, banking and business web portals or mobile apps

# xIN use

## Secure citizen access to

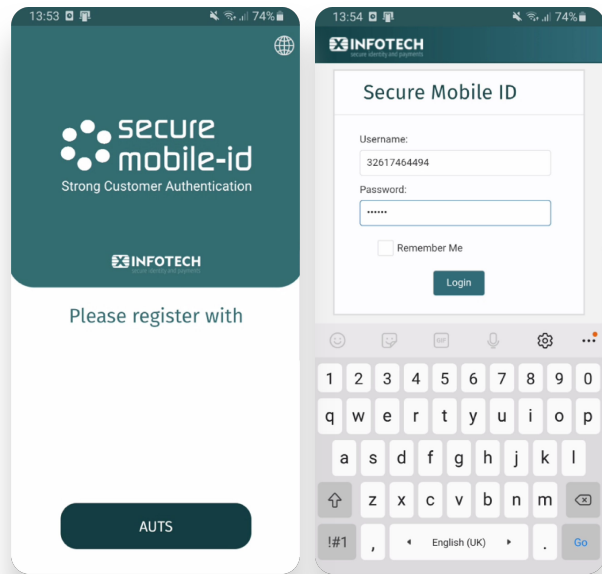
- Birth registration
- Residency registration
- Tax declaration
- Bank account
- Pension account
- Social benefits
- eHealth portal
- Insurance portal
- Construction and other permits



## Secure business access to

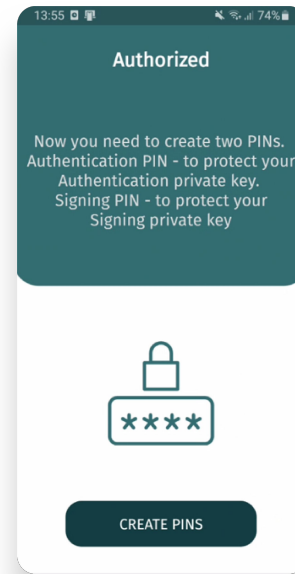
- Legal entity registration
- License/permission obtaining
- eSignature (xSIGN)
- Balance statement extraction
- Tax declaration
- Property-related operations

# How xIN works



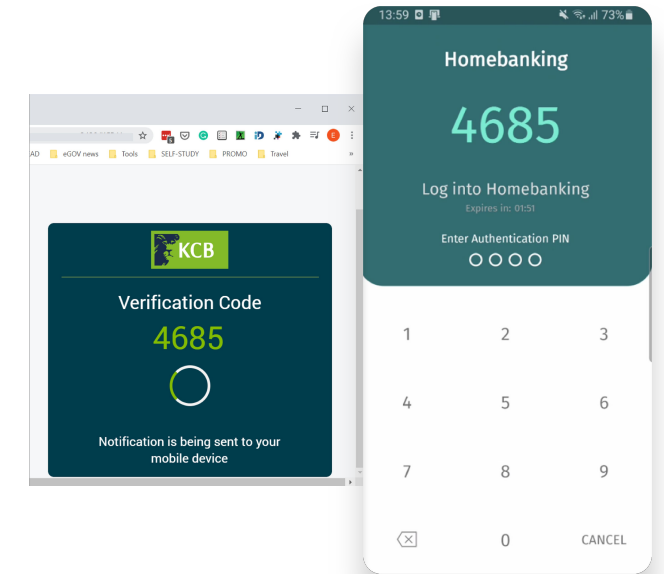
## Login

Citizen downloads the mobile application and logs in



## Create secure access key

Citizen enters PIN to activate PKI keys for authentication. The keys are split between the mobile device and secure zone of xIN provider



## Authenticate yourself

Citizen provides the login. Web-portal & mobile app generate 2 equal verification codes. Citizen compares the codes and confirms with PIN to enter the web-portal





# xSIGN - Mobile e-signature

We offer the PKI & biometrics platform  
to use e-signature in your mobile apps

# xSIGN use

## Citizen mobile e-signature for:

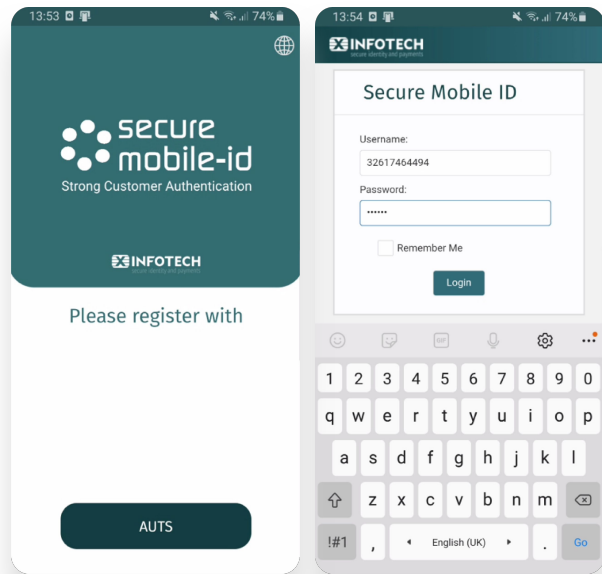
- eDocuments
- eResidency application
- Tax declaration
- Bank transfers
- Personal ID details
- Requests for social services
- eVisa application
- Power of attorney
- Requests of refund/return



## Business mobile e-signature for:

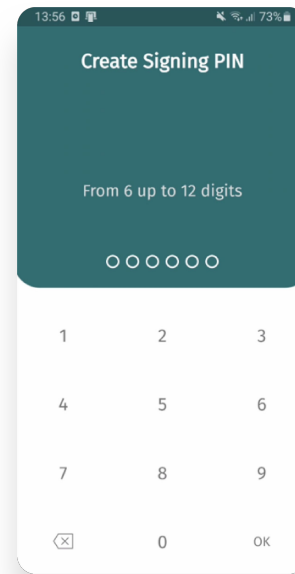
- Money transfers
- Permission applications
- Partner contracts
- Lawsuits
- Tax declaration
- Subsidy requests
- Requests of e-Governance services

# How xIN works



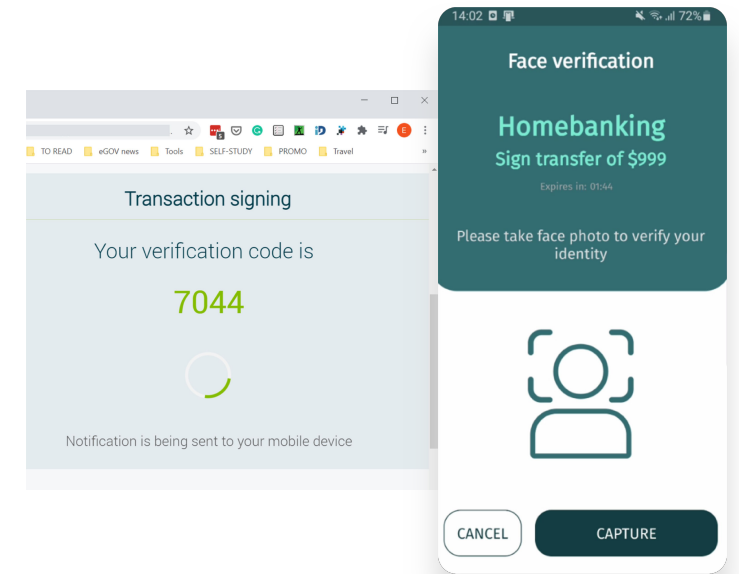
## Login

Citizen downloads the mobile application and logs in



## Create a secure signing key

Citizen activates PKI keys for eSigning. The keys are split between mobile device and secure zone of xIN provider



## eSign transactions or documents

Citizen uploads a document and initiates eSigning. Web-portal or mobile app generates 2 equal verification codes. Citizen compares the codes and signs the document with face or PIN

# Why X Infotech

1. X Infotech delivers the basis for Digital ID – complete ecosystem for traditional eID solution.
2. X Infotech has unique and extensive experience in integration of ID solution into existing environment.
3. X Infotech has the best government PKI expertise.
4. X Infotech develops and integrates the most robust and secure technological platform for user authentication.
5. X Infotech delivers the biometric collection and verification system
6. X Infotech has an excellent reputation of trusted and reliable partner
7. X Infotech has a software-centered business focus



