



Digital ID PLATFORM

Powered by Mobile PKI and Biometrics

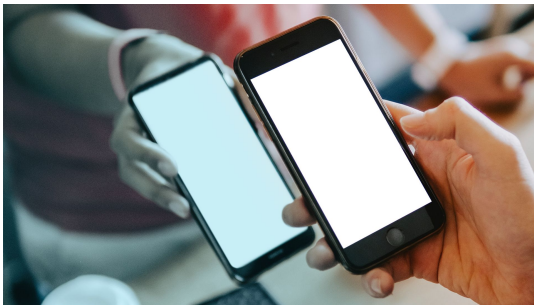


Introduction

- 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



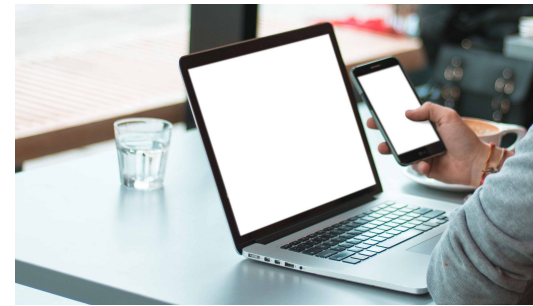
xID

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

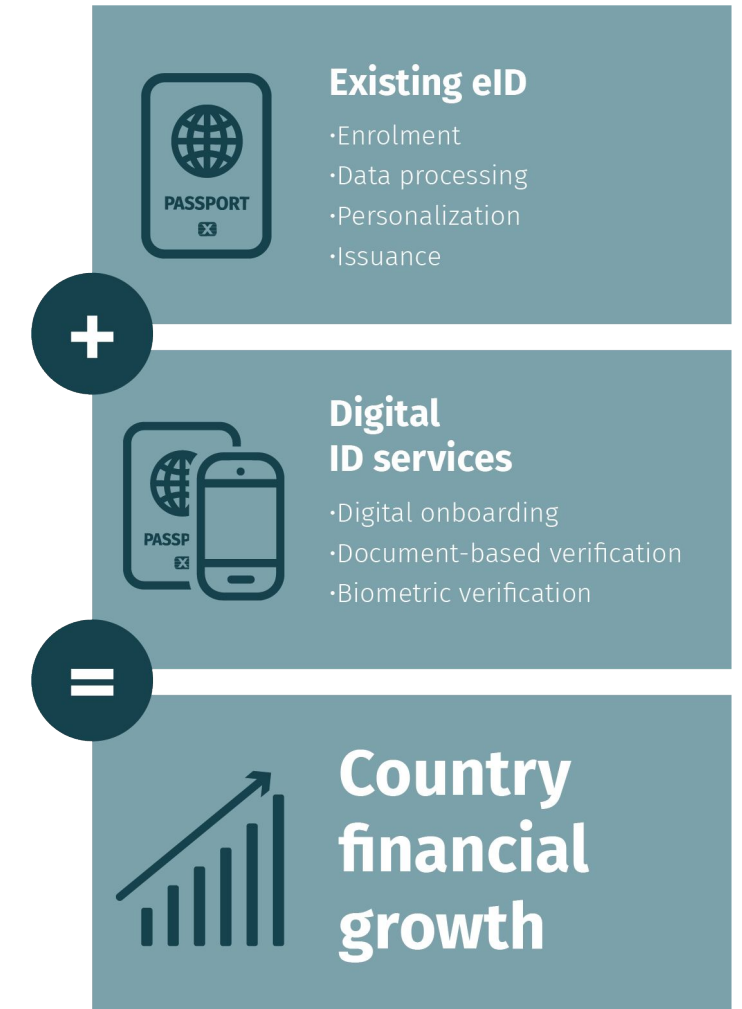
We offer the PKI & biometrics platform
to deliver Digital ID extension to physical IDs

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



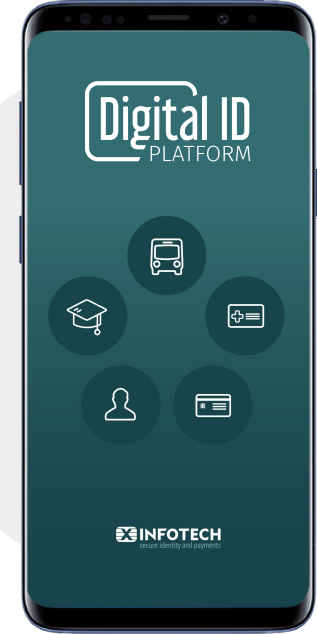
Login

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



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

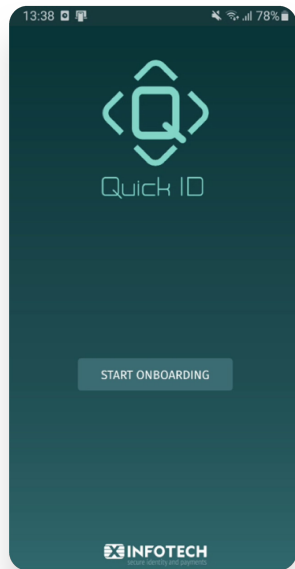
- Reduces costs up to 90%
- Time-saving
- Multiples digital activity and transactions



Applicable for

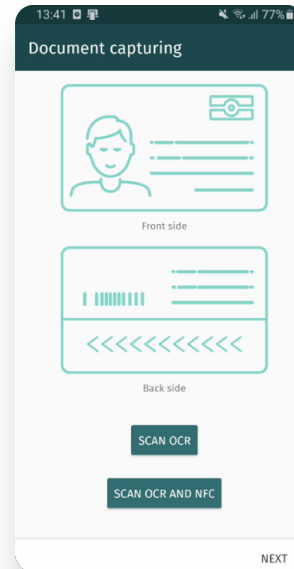
- Self-registration
- Enrollment in branches
- Onboarding by agents

How xREG benefits



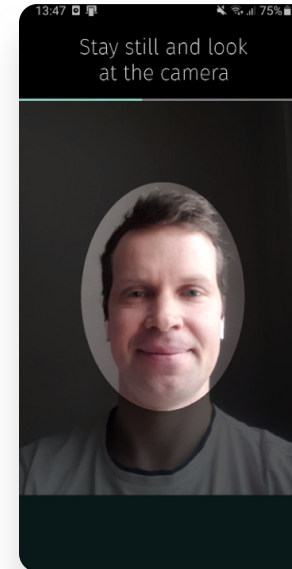
Download the application

Citizen/officer downloads the mobile application



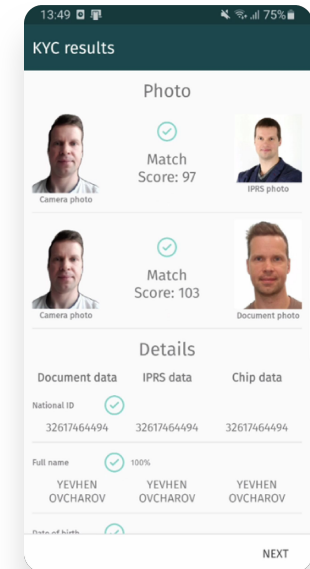
Scan your ID

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 silver laptop. They are holding a black smartphone in their right hand, which is displaying a white screen. The laptop screen is also white. In the background, there is a blurred image of a desk with a glass of water and a cup of coffee. The overall scene suggests a secure digital environment.

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

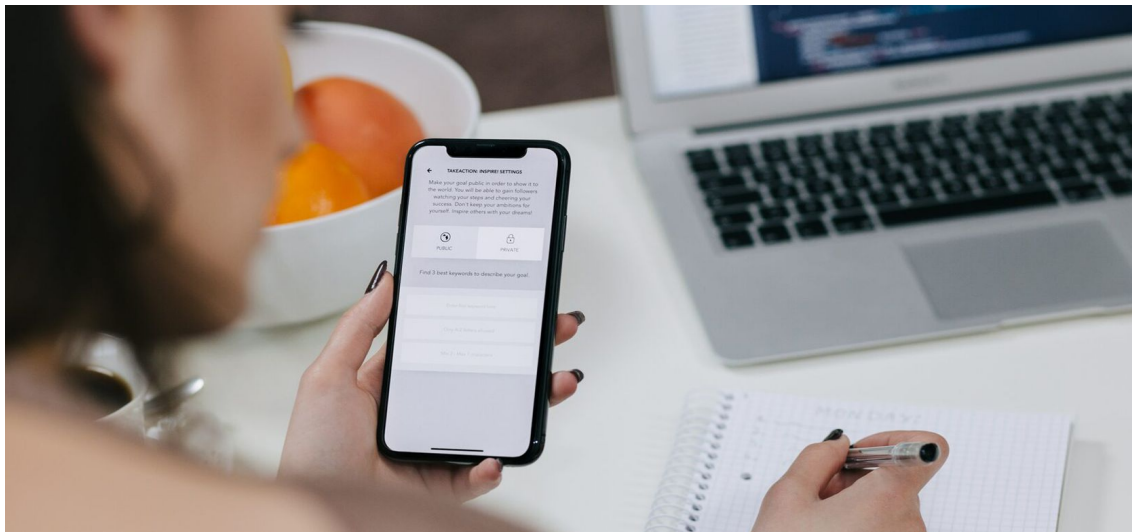
Secure citizen access to

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

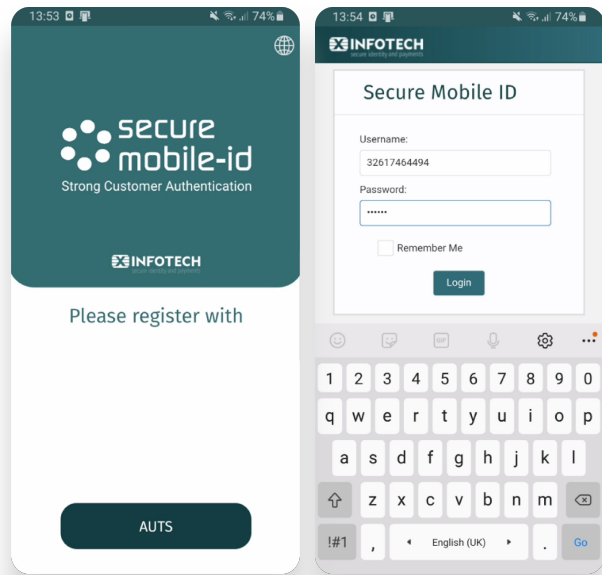


Secure business access to

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

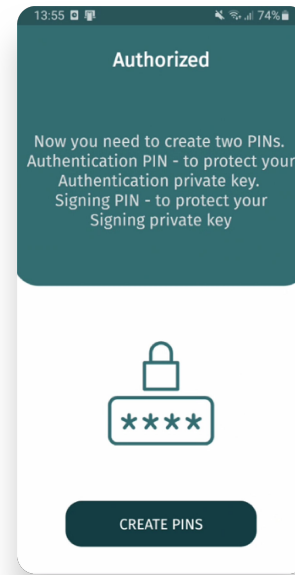


How xIN works



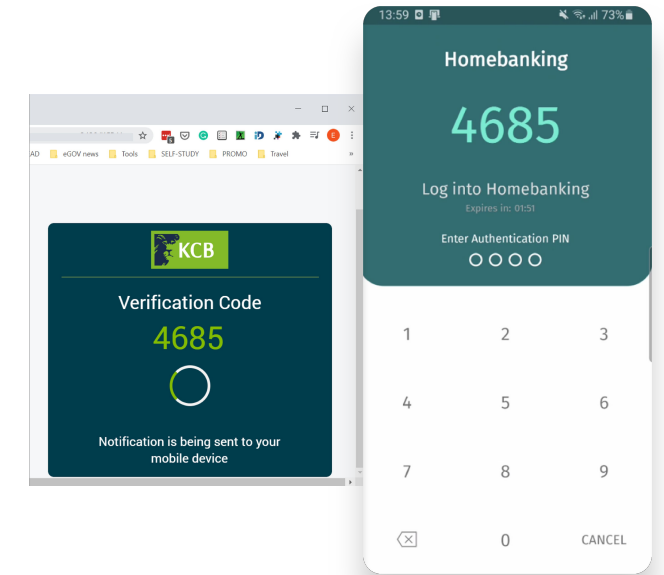
Login

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

A top-down view of a person's hands using a silver laptop. The left hand is on the trackpad, and the right hand is typing on the keyboard. To the left of the laptop is a white cup of coffee on a saucer with a spoon. The background is a wooden desk. A dark teal overlay covers the left side of the image, containing the text.

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

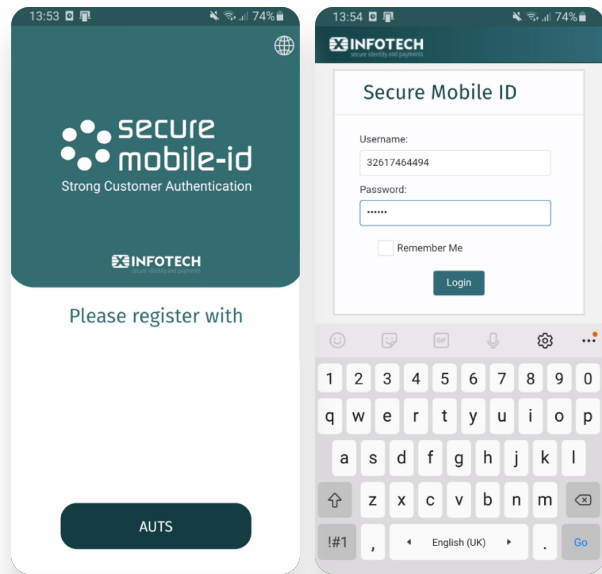


Business mobile e-signature for:

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

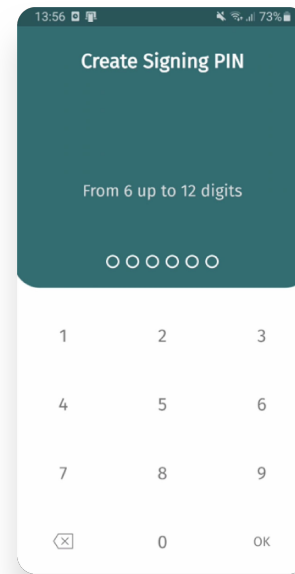


How xIN works



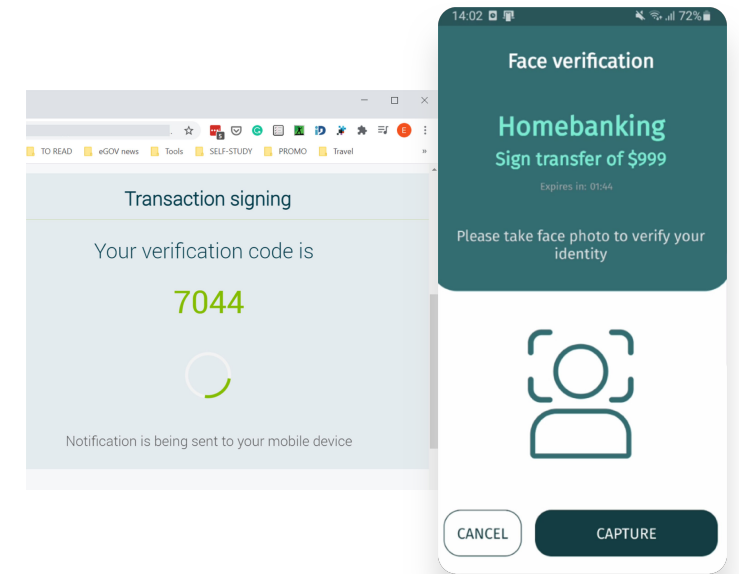
Login

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



