

Intelligent identity verification



SmartID with biometrics

SmartID by Centrix is a consumer identification service developed for New Zealand businesses. Providing a secure, streamlined way to digitally verify the identity of your customers, SmartID helps you to comply with AML/CFT (Anti-Money Laundering / Counter Financing of Terrorism) New Zealand legislative requirements. Additional options to customise our interface with your brand will ensure a seamless user experience for your customers, who with SmartID biometrics can complete the verification process from start to finish at home or on their smartphone.

Who is it for?

All businesses and service providers who have an obligation to meet AML/CFT legislative requirements should use an identity checking service such as SmartID.

It is also a useful fraud prevention tool for any businesses offering customers the ability to open accounts online, such as when lending or extending payment terms.

Protect yourself from business fraud

Simple and affordable, our identity checks provide peace of mind so you can make safer business decisions when onboarding customers digitally.

Fast and seamless onboarding

Our digital identity checking service removes the friction and cost of manual checking from your process and prevents losses from fraudulent transactions.

Stay ahead of the compliance curve

If you have an obligation to meet AML/CFT (Anti Money Laundering / Counter Financing of Terrorism) New Zealand legislative requirements, SmartID can help.

Customise with your branding

You can customise SmartID with your company's logo and branding to create a seamless user experience for your customers.

How SmartID works



1. Authentication

Starting with a photograph of a Government issued identification document (passport, driver's licence etc), Smart ID with biometrics intelligently reads the photograph. Our software landmark tests the document – cross-referencing authenticity marks, and digitises any text in the image like name, date of birth, etc.

SmartID by Centrix can also capture the data on the identification document and push that through into your online application form for a truly seamless customer onboarding journey – minimising customer keystrokes.



2. Verification

The customer performs a liveness test to ensure we are biometrically matching against a real person, not a photo. Smart ID verifies the person is who they say they are against the photograph of their identification document using biometrics, and that the data is correct against official data sources.



3. Confirmation

Smart ID will confirm if the ID verification has been successful, and if not, which components need to be retried.

Key benefits of SmartID

- ✓ Fast onboarding of new customers
- ✓ Option to include biometrics, or simply use for data verification on its own
- ✓ Protection from fraud
- ✓ Improve efficiency with automated checking
- ✓ Say "yes" to customers quickly
- ✓ Personalised experience with your company logo and colours
- ✓ Assists with AML/CFT compliance
- ✓ Includes PEP / Sanctions list

Customisation

SmartID can be customised with your own:

- ✓ Biometrics workflow configuration
- ✓ Branding
- ✓ Data sources
- ✓ Rule sets

About Centrix

Centrix holds the richest dataset of consumer credit information available in New Zealand. As New Zealand's credit bureau, Centrix has credit information on over 4 million Kiwi consumers, as well as most credit-active companies. We offer no joining fees and no ongoing annual fees. Pay only for what you use with our competitive pricing, which can be tailored to meet your individual needs. For more information visit www.centrix.co.nz/smartid or contact Centrix at sales@centrix.co.nz or **0800 236 874**.