TOP

Trusted Onboarding Platform™

The **InfoCert** solution to speed up your **customer onboarding**
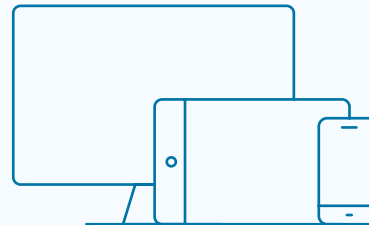
InfoCert
TINEXTA GROUP

TOP™ SPEEDS UP YOUR CUSTOMER ONBOARDING

Trusted Onboarding Platform™ (TOP) is InfoCert's patented solution for customer identification and digital subscription of business documents.

ONE SOLUTION, MULTIPLE BENEFITS

- Easy and smart integration of e-signature processes within existing systems

- Enhanced user experience

- Speeded up customer journey

- Multichannel approach

- Paperless, flexible and device independent processes

- Modular solution to address any business need

ALL THE FEATURES YOU NEED

TOP™ is a modular platform, comprising building blocks
ready to be configured according to customer's requirements.

Engagement

✔ Plug and play solution

✔ Advanced collaborative tools

✔ Easy integrable
  with existing solutions

Identification

✔ Automated identity
  verification

✔ Identity recognition
  with advanced tools
  and AI support

✔ Identity corroboration
  with extended KYC

Electronic signature

✔ Possibility to sign
  documents

✔ All type of electronic
  signature available

✔ Compliant processes
  ensured

Services

✔ Integrated onboarding
  front end

✔ Automated contract creation
  & form filling

✔ Legal archiving

✔ Audit trail

TOP™ IDENTIFICATION METHODS

Identification is the core of eIDAS regulation, that is named "Regulation on electronic identification and trust services".

TOP™ provides multiple identity assertion modules to fit different scenarios and enable business processes to identify customers, verifying their identity with high level of security and low level of risk.

Live ID

Aut ID

Video ID

AML ID

Sign ID

Self ID

NFC

eDoc ID

OUR TECHNOLOGY, YOUR SECURE IDENTIFICATION

OCR data extraction
Optical Character Recognition (OCR) technology is used to identify and extract data from the ID document.

Liveness detection
To ensure that there is an actual person in front of the camera, and not a photo or streamed video.
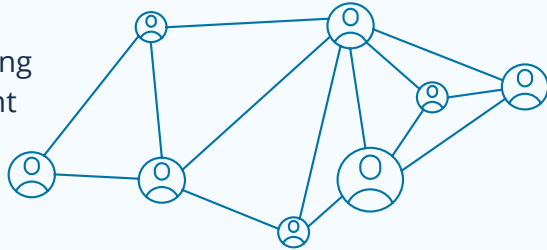
eID NFC reading
Fast and seamless identity verification by simply using an electronic document and an NFC-compatible smartphone.

Face matching
This technology automatically checks that the person providing the ID document is the same person the document belongs to.

SAVE TIME WITH eID GATEWAY AND SPEED UP YOUR CUSTOMER JOURNEY

Thanks to the eID gateway technology component, TOP™ can leverage existing digital identities compliant with European schemes to identify end-users and provide services.

✓ eID Gateway enables certified, secure and fast identification of end-users. Your organization will have no responsibility for the identification process.

✓ By integrating eID gateway technology, TOP can issue a digital signature to whom has an already verified digital identity in a fast and seamless way.

✓ eID Gateway speeds up processes, bypassing the need of companies to identify the final users.

WHAT IS THE ADDED VALUE OF eID GATEWAY?

Technological Reliability
InfoCert guarantees an integrated and transparent management of identification processes thanks to the most advanced technologies available.

Security
Authentication is based on certified and existing identities and enables strong authentication.

Different types of identity
Possibility to leverage different type of digital identities for authentication or registration.
(SPID or CIE for Italian context 🇮🇹)

Easy and fast integration
eID gateway technology component can be easily integrated in TOP. Star leveraging on the many digital identities already verified to provide your services faster.

TOP™ MEETS THE NEEDS OF COMPANIES IN EVERY MARKET

Whether your company belongs to Banking, Insurance or Automotive Industry, TOP™ allows to speed up your customer onboarding, enabling an easy and smart integration of e-signature processes within existing systems, enhancing user experience and speeding up customer journey.

Banking

Insurance

Consumer Credit

Telco

Government

Automotive

Education

Utilities

ONE SOLUTION, MANY POSSIBLE APPLICATIONS

FINANCE AND BANKING
Ensure compliance with AML Directive

Identify your customers in accordance with the Legislative Decree 231/2007, ensuring the full compliance with the AML Directive.

CONSUMER CREDIT
Perform new upselling activities

Get a secure instant lending process while reducing time, cost, risk of fraud, and improving customer experience.

INSURANCE
Speed up subscription of new policies

Perform a 100% digital onboarding process to get your customers faster. Allow the opening of an insurance policy in just few minutes, ensuring an easy and intuitive customer experience thanks to electronic or biometric signature, either online or offline.

ONE SOLUTION, MANY POSSIBLE APPLICATIONS

AUTOMOTIVE
Perform your sales operations faster

Identify your clients and close your edals faster.
Speed up your sales operations to be one step ahead of the competition.

TELCO
Sell your SIM card easily

With TOP™ you can perform a remote online identification to sell your customers SIM cards in compliance with anti-terrorism regulation.

MANUFACTURING
Identify your clients

Identify your clients, face to face or remotely, with a high level of security and the lowest possible level of risk.

THE TOTAL ECONOMIC IMPACT™ OF INFOCERT TRUSTED ONBOARDING PLATFORM

InfoCert commissioned Forrester Consulting to conduct a Total Economic Impact (TEI) study and examine the potential return on investment (ROI) enterprises may realize by implementing its Trusted Onboarding Platform.

The benefits of video onboarding

KPI computed for a TOP™ banking client, comparing a video onboarding process with traditional face-to-face identification at the branch:

174%
Return On Investment

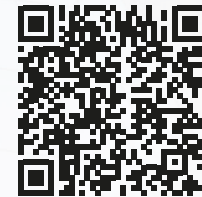**0.6 months**
Payback Period

30%
Increased signed customers

80%
Fraud reduction rate

FORRESTER®

Visit **infocert.digital** to download the full report presentation.

BANKING

Flowe S.p.A. is the new Electronic Money Institute (IMEL) of the Mediolanum Group that stands out for being B Corp and Carbon Neutral.

The reasons for Flowe success are due to the avant-garde vision of the project and the excellent technological performance of the App.

When the payment account becomes a breeze!

When we started developing the app, we already knew what minimum guaranteed levels of service we wanted. First, we wanted account opening to take less than the benchmark time (eight minutes) and we wanted to provide the IBAN and the card's PAN at the same time.

Then, we wanted the user experience to be totally in app, minimizing key-ins and with no need for human intervention. Finally, the service had to be available every day all day, including at night and on weekends.

That's why InfoCert was the most logical choice for us, because it was the only company that could guarantee us the flexibility we needed to meet the performance requirements that we had set ourselves".

ROBERTO SOMMACAL
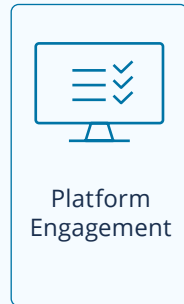Flowe Experience Design Perspective Practitioner

Read more on
infocert.digital
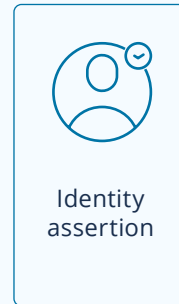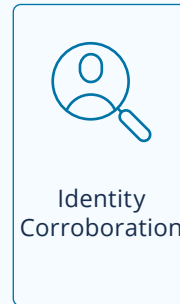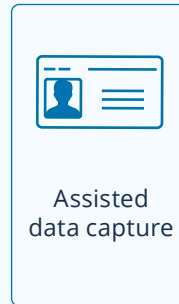
INTEGRATE TOP™ WITH YOUR ECOSYSTEM

TOP™ is a modular platform comprising solution building blocks ready to be configured within the framework according to customer's requirements.

These components are coherently set in a unique technological framework, a consistent data model, a complete auditing of all compliance related events and a single set of APIs to guarantee an effective adoption path in every business environment.

Engagement **Identification** **Electronic signature** **Services**

| Platform Engagement | Customer Engagement | Assisted data capture | Identity Corroboration | Identity assertion | Trust Level | Authentication system | Identity Qualification Platform | Platform services | Trust services |

Integration Layer (SOAP and REST)

Audit Framework

www.infocert.digital