



CINDY NICHOLSON

**DIGITAL DISRUPTION & IDENTITY
VERIFICATION**

HOW DO WE DEFINE 'DIGITAL DISRUPTION'?

Digital disruption is the change that occurs when new digital technologies and business models affect the value proposition of existing goods and services



DEEP FOCUS TO LEAD AND SHAPE 6 KEY INDUSTRIES



Identity as a Service

Building real-time authentication & verification service

Data Analytics

Information for a competitive advantage



Mandarin Language Portal:

Mobile teaching platform to support learning anywhere, anytime



eHealth Cloud

Cloud-based application using proven, best of breed technologies enabling integration and information flow

mHealth M2M chronic disease management



Retail Assist

Mobile Point of Sales with integrated payments.

Product Information and Content Management

Inventory & Supply Chain Management

Customer CRM Integration



Smart City

SingTel Blue Ocean

Intelligent Transport System

Interoperability to streamline traffic management systems and drive profitability



Satellite/ M2M Solution

Interoperability between satellite and mobile for remote areas

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Our **vision** is to be integral to the Digital Economy and Eco Systems through connectivity and a Trusted Identity Framework, empowering the Customer

Reputation is your most valuable asset.
This is how your identity will be measured in the future.



IDENTITY-AS-A-SERVICE

'yes'
OPTUS
BUSINESS

A platform where organisations looking to verify their customers' identity through the digital channel can do so without having to greet them face to face.

DaaS > IDaaS Verification Service

"This service is provided through DVS (Document Verification Service)"

Credential Details

Drivers Licence (40 points)

State of Issue *	New South Wales	▼
Given Name *		
Middle Name		
Family Name *		
Date of Birth *		
	(dd/mm/yyyy)	
Licence Number *		

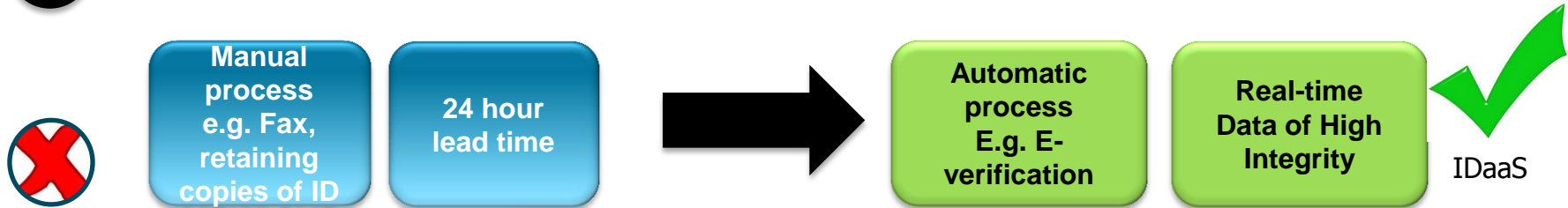
Cancel

Continue

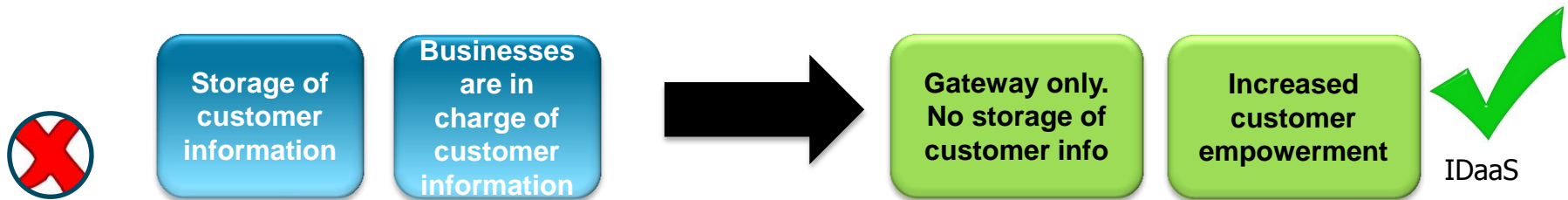
Driver Licence	
New South Wales, Australia	
Given Name	Middle Name
Family Name	
Card Number 9 999 999 999	
CENTENNIAL PLAZA 260 ELIZABETH ST SURRY HILLS 2010 NSW	
Licence No.	Donor
Licence Number	A
Licence Class	Conditions
C	X
	
Date of Birth	Date of Birth
	Expiry Date 01 JAN 2000

EFFICIENCIES & FRAUD REDUCTION

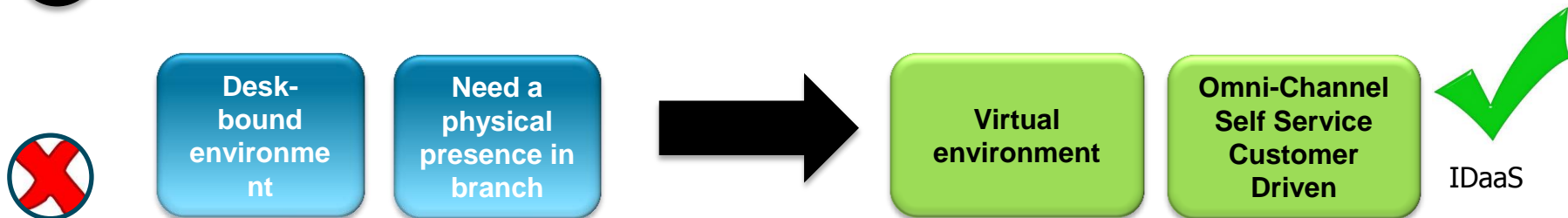
1 Utilise staff to resolve customer issues rather than processing documents.



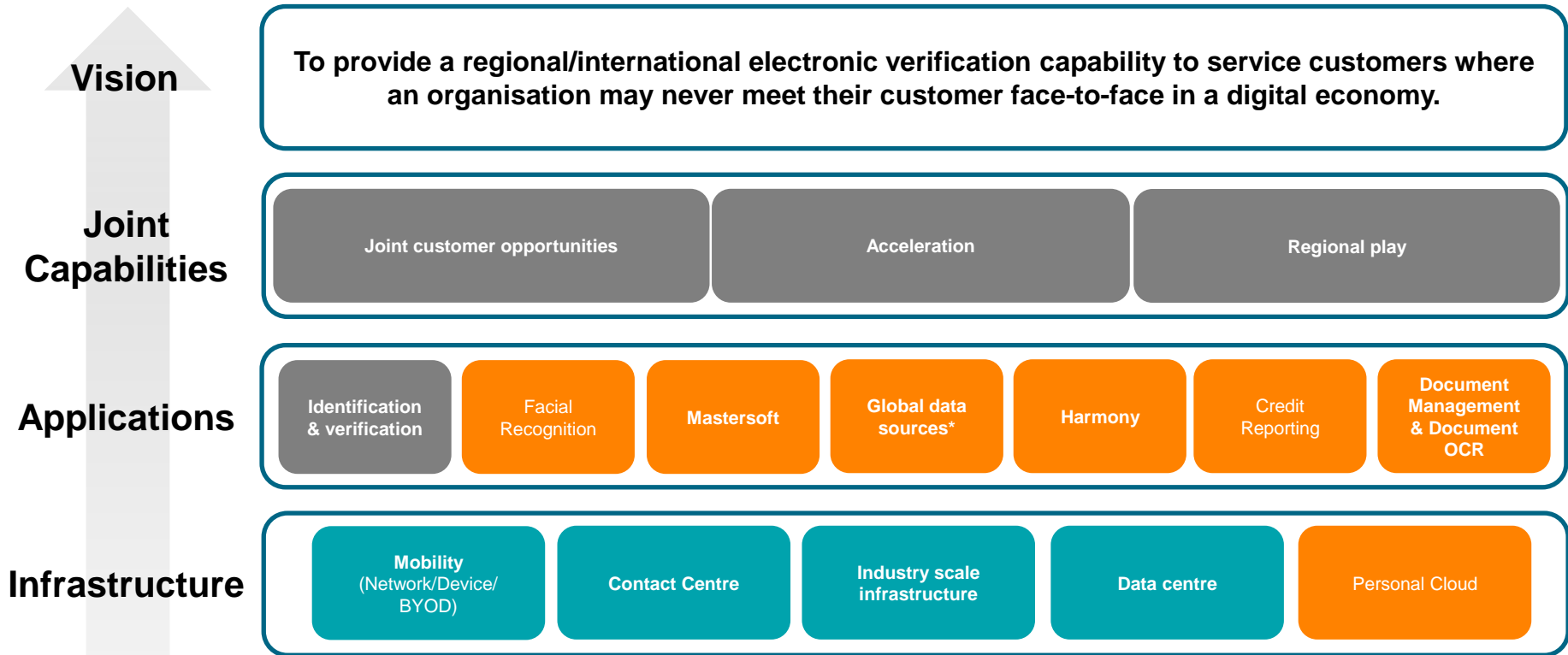
2 Empower customers to have ownership over their information.



3 Move away from a traditional desk-bound environment to a virtual environment.

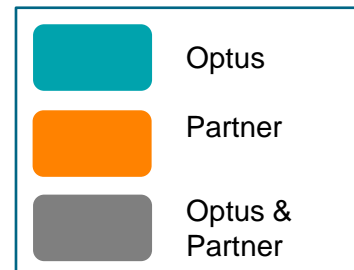


COLLABORATION STRATEGY



*Global data sources include DVS; DIA; AUS/NZ; Government Identity Cards; NL/D/UK; SING/MAL/HK; USA; RSA

With our partner's proven application capabilities along with Optus Business's customer/service infrastructure, a partnership allows for capability development, improved scale, and regional expansion

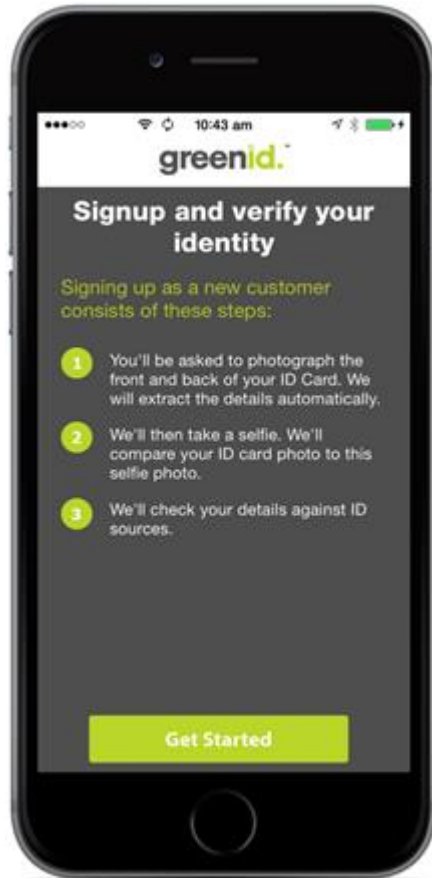


MOBILE FIRST



“I’m looking for
Convenience”

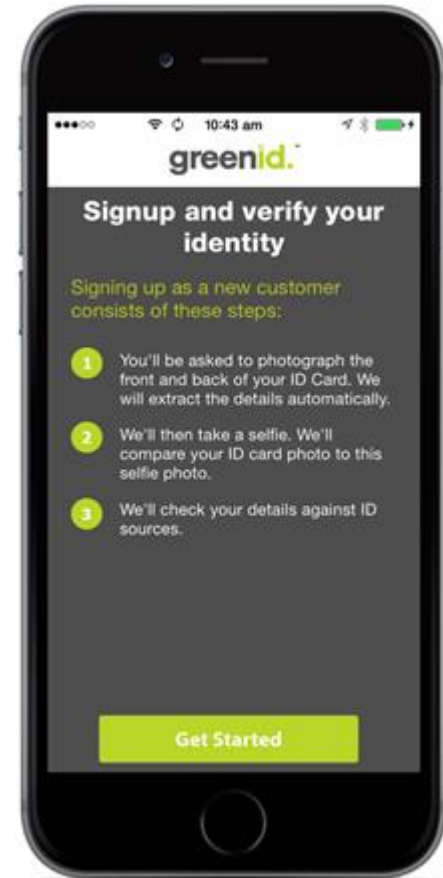
No personal data is stored in the system



"I want to know
my data is
secure"

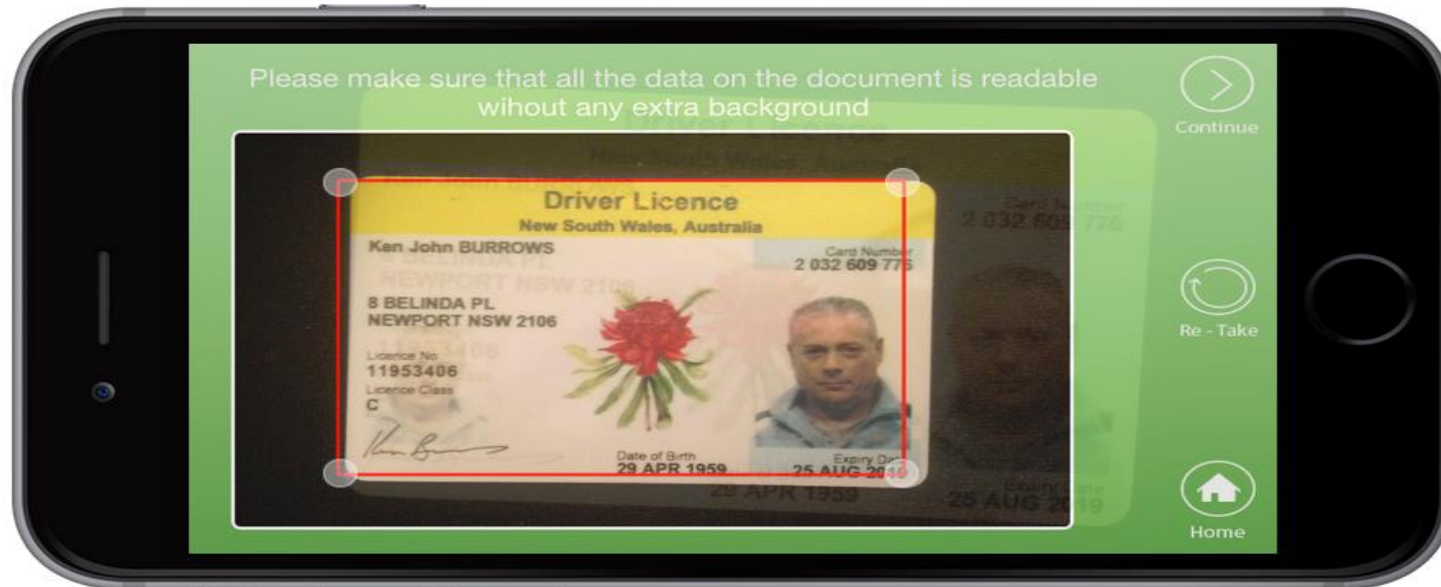
Entire process takes no more than a minute


“I don’t have time to visit a Branch”



Our system captures the data on the ID document

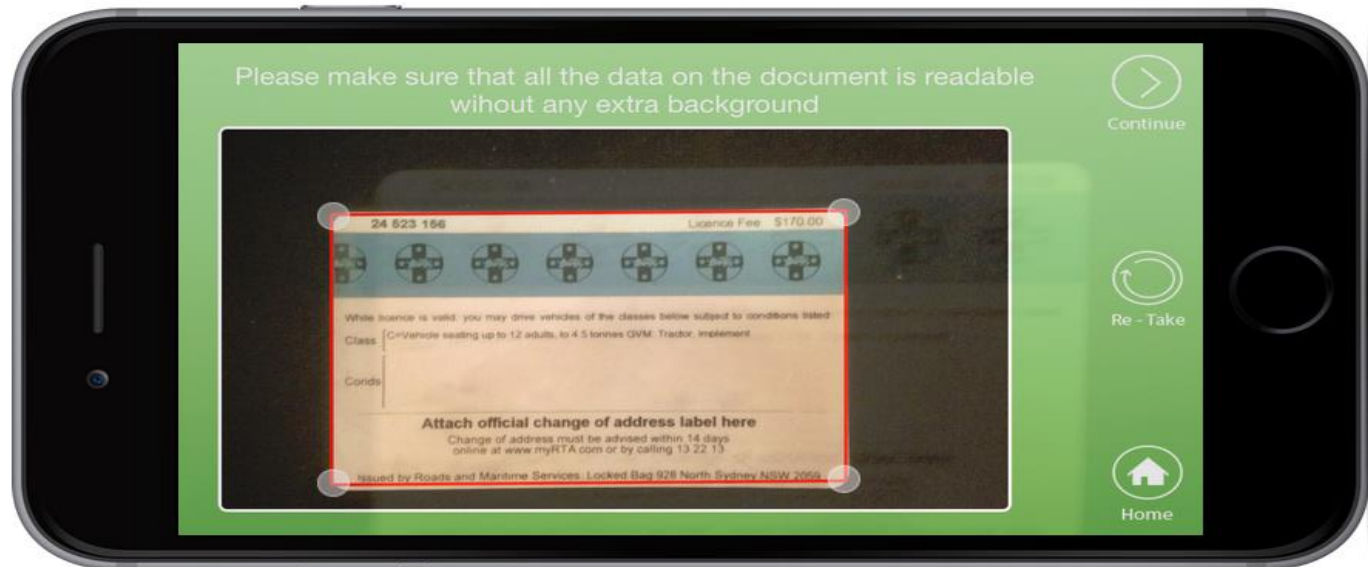
"I always carry my Drivers License"





“I am very familiar with my mobile devices’ camera”

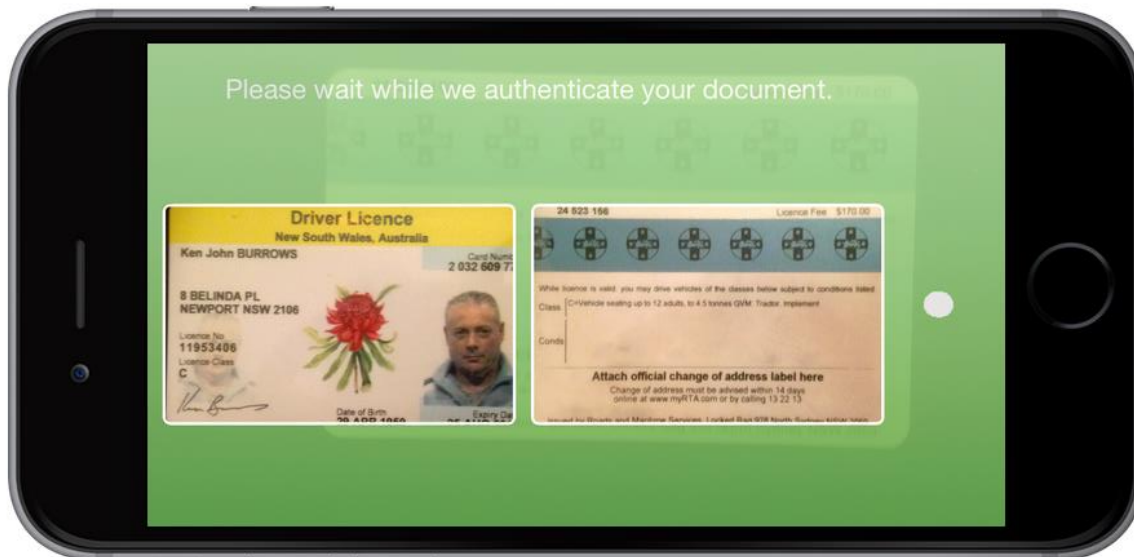
Images are captured on the front and back of the ID document



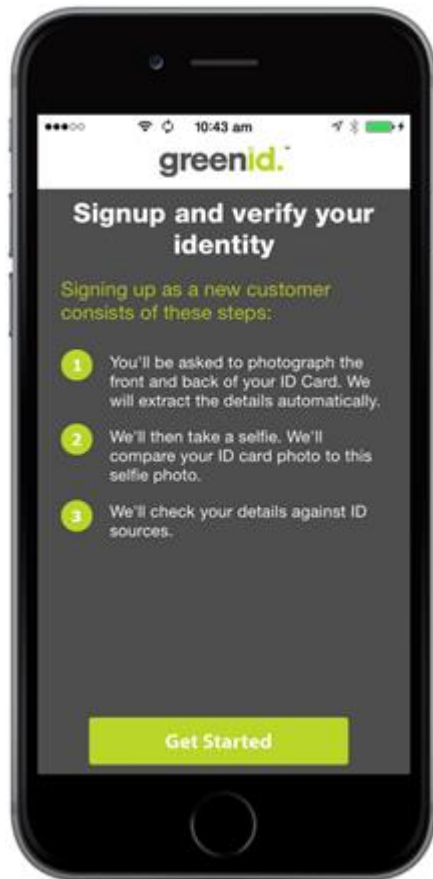
The system displays the images it has captured for the ID verification process



"I can check the data has been accurately captured"



My face has also been captured as an image from my ID Document. Now I need to take a selfie.



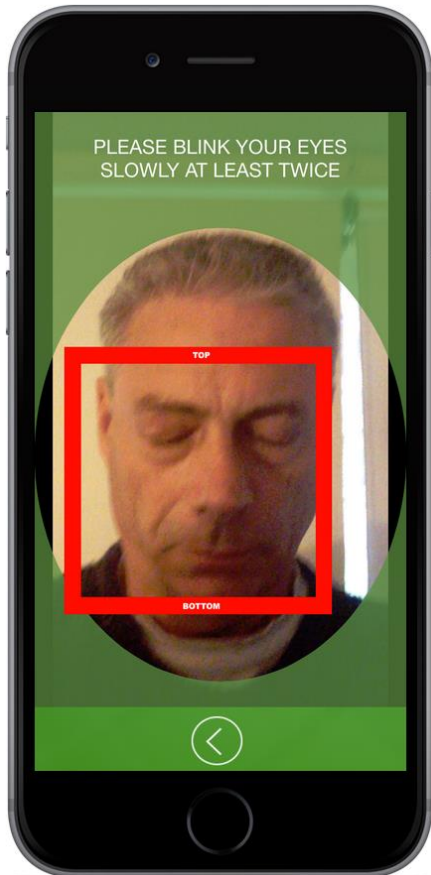
“I’m familiar with my device and how to operate the camera, so this is really easy to use”

“How do you know I am not holding up a photograph of myself, or someone else?”

As you begin the process of taking the ‘selfie’ the system is activated only by blinking slowly at least twice.



This ensures that I am a live person and not a photograph or still image.

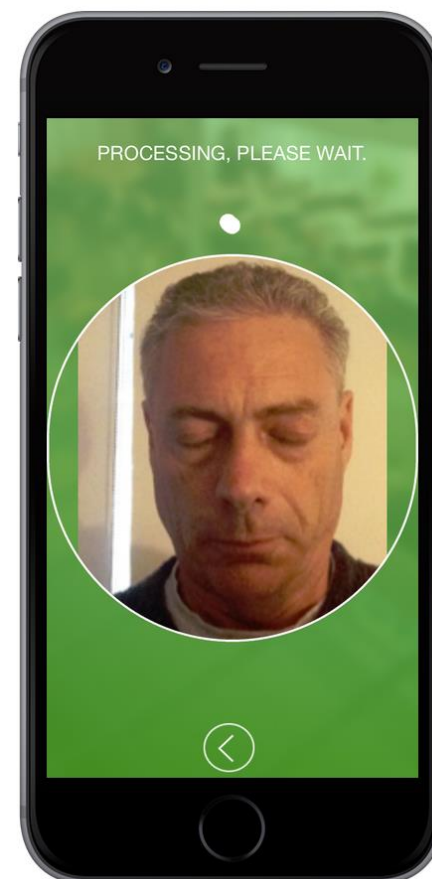


“I feel safe knowing that the system needs to be certain I am not a fraudster”

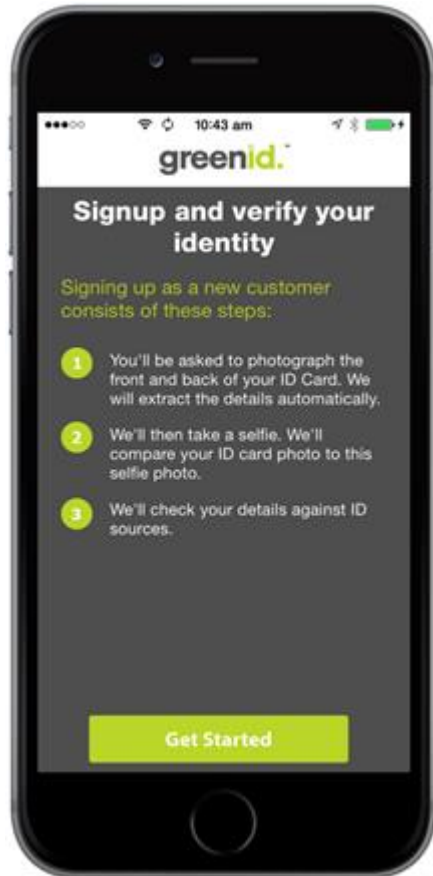


“I always dislike
photos of myself.
I’m so pleased
this is not saved
after I have been
verified”

As soon as the software
is satisfied with the
quality and position of
the face, it will
automatically capture the
image
in order
to match
it to the
ID Doc.

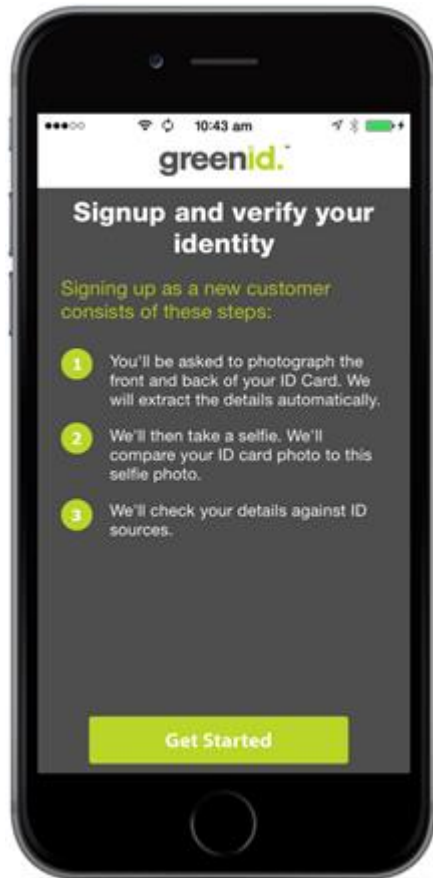


The system OCR reads the data and makes it available for review/editing before submitting



“How can I be sure the data is correct?”

A real time check is carried out with the verification result immediately displayed



“Wow! I got an immediate response. Looks like I’m all set to go now”

“Great, I now have
confirmation of my
onboarding and I’m all
set to go”

Real Time Decision Tool
Convenient
Frictionless
Mobile and Desktop friendly
Omni-channel
Identity protection
No sensitive data stored



TO SUM IT ALL UP...



Digital disruption is the change that occurs when new digital technologies and business models affect the value proposition of existing goods and service



**THANK YOU
FOR LISTENING**