

— IDTOOLKIT

TRUSTED IDENTITY VERIFICATION.

Secure onboarding. Fraud prevention. Trusted decisions.

Liveness, document verification, face matching and watchlist screening — orchestrated into one auditable identity decision.



7

Independent Signals

Feeding one risk score



3

Verification Channels

Self-service, assisted, call centre



API

Integration Ready

REST, SDKs, OAuth 2.0 & OIDC



POLICY

Audit Retention

Set to customer requirements



DEPLOY

On-Premise or Hosted

Customer-controlled or managed

— WHAT MAKES A DECISION DEFENSIBLE

A Liveness Check Isn't a Verification Platform.

Anyone can license a liveness SDK. The product is **the orchestration built around it** — the session security that stops a capture being hijacked, the risk engine that turns independent signals into one decision, and the audit trail that lets you defend it when the decision is scrutinised later.



THE COMMODITY

A Liveness Engine

3D liveness, deepfake and injection-attack detection — the biometric layer that decides whether a real, present person is in front of the camera.

- Certified to ISO/IEC 30107-3 Levels 1 & 2, tested beyond it against injection and deepfake vectors
- Guided capture on modern smartphone cameras
- The starting point — not the finish line



THE PRODUCT

Axon's Orchestration Layer

Everything that turns a single check into a decision an operator, bank, or regulator can defend.

- OAuth 2.0 and OIDC access controls with time-limited tokens
- A composite risk score across seven independent signals, not one pass/fail check
- Hash-chained, immutable audit trail — WORM-compliant with customer-defined retention



PROOF

One decision, seven signals deep — built to be defended, not just delivered.

Liveness engine capabilities and certifications are those of Axon's biometric engine partner; session security, risk scoring, and the audit trail are Axon's own.

END-TO-END VERIFICATION PIPELINE

Six Steps. One Verified Identity.

From first capture to final decision, IDToolkit runs the same six-step pipeline across every channel. **One workflow, one audit trail, for every identity check.**



ONE DECISION.
EVERY SIGNAL.



Capture

Selfie or agent-assisted



Liveness

3D or 2D, spoof-resistant



Document

OCR, MRZ & NFC chip



Match

Face-to-document



Screen

AML, PEP & watchlists



Decide

One composite outcome

EXAMPLE DECISION THRESHOLDS

FACE MATCH

≥ 92%
auto-approve

LIVENESS

≥ 88%
auto-approve

DOCUMENT

≥ 90%
auto-approve

CONFIGURABLE

Thresholds, Not Guesswork

Every signal carries its own pass threshold — tuned per market, per channel, per risk tier, without code changes.

- Per-signal thresholds tuned without engineering involvement
- Auto-approve, auto-decline, or route to human review
- Full change history on every threshold adjustment



SESSION

Federated Session Control

OAuth 2.0 and OIDC provide delegated access with secure, time-limited tokens.

✱ Built for real-world networks — queue-and-resubmit keeps onboarding running even when an upstream database is unavailable.



PROOF

One pipeline. One verified identity. **Defensible at every step.**

— LIVENESS & FACE MATCHING

TRUST EVERY IDENTITY.

IDToolkit verifies the person, the document they present, and the device they're using — with risk-based assurance calibrated to the channel and the stakes.

One decision engine. The right level of assurance for every channel, journey, and market.



-  **Face**
✓ Verified
-  **Document**
✓ Verified
-  **Fingerprint**
✓ Verified
-  **Device**
✓ Trusted

RISK-BASED VERIFICATION FOR EVERY JOURNEY

IDToolkit applies the right combination of verification methods based on channel, risk profile, and regulatory requirements.

LOW FRICTION



Self-Service

Digital Channels

Instant, remote verification for users who expect speed and convenience.

- ✓ 3D Face Liveness
- ✓ RealDoc Verification
- ✓ Device Intelligence

RISK LEVEL: MEDIUM

BALANCED ASSURANCE



Assisted Enrolment

Retail & Field Agents

Verified onboarding with human assistance for higher confidence and inclusivity.

- ✓ 2D Face Liveness
- ✓ Document Verification
- ✓ Fingerprint (optional)

RISK LEVEL: HIGH

MAXIMUM ASSURANCE



High Assurance

High-Risk Journeys

Maximum assurance for sensitive services and high-risk scenarios.

- ✓ 3D Face Liveness
- ✓ Document + NFC ePassport
- ✓ Fingerprint
- ✓ Device Signature

RISK LEVEL: VERY HIGH

OUR VERIFICATION STACK



2D Liveness

Fast, channel-friendly verification for high-volume flows.



3D Liveness

Highest assurance spoof resistance for risk-sensitive journeys.

\$600,000 spoof bounty — engine partner program.



RealDoc Verification

AI-powered document authenticity, chip reading & portrait match.



Fingerprint

NIST-certified capture and matching for markets requiring biometric enrolment.



Device Signature

Detects device farms, emulators, and cloned hardware by linking every verification to a trusted device.



One identity decision — backed by face liveness, document trust, fingerprint, and device intelligence.

Stronger protection. Lower fraud. Confident compliance.



\$600K

Spooft Bounty

3D liveness, engine partner



Global

Document Template Library

Continuously expanded



30107-3

Liveness Certified

ISO/IEC Levels 1 & 2



2,100+

Attack Types Certified

BixieLab, NIST-accredited

DOCUMENT VERIFICATION

Every Document. Verified, Not Assumed.

OCR, MRZ, and NFC chip reads combine with forensic authenticity checks to confirm a document is genuine — **before its photo is ever compared to a face.**



OCR, MRZ & NFC Chip Read

Data extraction across a continuously expanded library of global ID formats — passports, national IDs, driving licences, and residence permits.

- Machine-readable zone parsing and NFC chip authentication for ePassports
- Cross-check between printed data, chip data, and OCR — mismatches flagged automatically



Anti-Tamper & Forensics

Detects the document tricks a human reviewer misses — screen replays, photocopies, and digitally edited fields.

- Photocopy and screen-replay detection, not just a blur check
- Honest caveat: forensics run near 97% accuracy — never as strong a signal as 3D liveness, and weighted accordingly in the risk score



Portrait Match

The document photo is matched back to the live capture as part of the same decision — not a separate manual step.

- Document portrait vs. live selfie, scored alongside every other signal
- Feeds the same composite risk score as liveness and watchlist checks



PROOF

A document isn't trusted because it looks right — it's trusted because every layer agrees.

— SEVEN SIGNALS, ONE SCORE

No Single Check Decides an Identity.

IDToolkit's risk engine weighs seven independent signals into one composite score — transparent, explainable, and configurable per market.



Device & Network

Every session is checked against the device and network presenting it — not just the face.

- Device and browser fingerprinting flag emulators, rooted devices, and cloned hardware
- VPN, proxy, and anomalous-network detection feed straight into the risk score



Liveness

3D or 2D liveness confidence — spoof, injection, and deepfake resistant — feeds the composite score, not a standalone pass/fail gate.

- Certified to ISO/IEC 30107-3 Levels 1 & 2, tested beyond it
- Configurable confidence threshold per journey



Document Authenticity

OCR, MRZ, NFC chip, and forensic checks combine into a single authenticity score.

- Cross-checked against a continuously expanded global template library
- Screen-replay and photocopy detection built in



Face-to-Document Match

The live capture is matched back to the document portrait as part of the same decision.

- Sub-second 1:1 match scoring
- Weighted alongside liveness, not evaluated in isolation



Watchlist & Fraud-List Screening

Every identity is screened against sanctions, PEP, adverse-media and configured fraud lists.

- Hits surface directly on the review record — never buried in a separate report
- Screening sources and rules remain configurable by market



Address & Geolocation

Session location and claimed address are cross-checked in real time, catching mismatches a document alone can't.

- GPS and IP-based geolocation compared against the claimed residential address
- Configurable as an advisory signal or a hard gate, per market



Duplicate Identity Search

Every new enrolment can be searched 1:N against prior identities.

- Catches re-registration under a different name or document
- Routes likely duplicates with ranked biometric evidence



PROOF

Seven signals. One transparent score — **approve, decline, or refer, with a reason attached.**



CHANNELS & DEPLOYMENT

Verify Anywhere. Deploy Your Way.

Self-service, assisted, or call-centre — the same risk engine, the same audit trail, running in your cloud or ours. **One platform, every route to a verified identity.**



Self-Service

Browser- or app-based verification people complete themselves, in minutes, from any device.

- No app install required — works in any modern mobile browser
- Same risk engine and thresholds as every other channel



Assisted & Field

Agent- or teller-assisted enrolment for higher-touch onboarding and challenging connectivity environments.

- Interrupted transactions can be queued and submitted when connectivity returns
- Same verification engine — no separate "agent-grade" shortcut



Call Centre

Remote identity verification over a supported call flow, for services that still need a live conversation.

- Session-linked verification tied to the same audit trail
- Configurable per regulatory requirement



PROOF

REST APIs, web/iOS/Android SDKs and OAuth 2.0/OIDC — **integrate without rebuilding your channel.**

— WHY AXON

Proven Where It Matters.

Since 2005, Axon has delivered identity and enrolment platforms for tier-1 operators and financial institutions, with deployments across Africa, the Middle East, and Asia.

20+

YEARS IN IDENTITY

15+

COUNTRIES DEPLOYED

7

RISK SIGNALS, ONE SCORE

3

CHANNELS, ONE PIPELINE

WHY IDTOOLKIT — EVERYTHING YOU JUST SAW

- ✓ **Orchestration, Not Just an SDK** — session security, risk engine & audit trail built around the liveness check
- ✓ **Open Integration** — REST APIs, SDKs, OAuth 2.0 & OIDC
- ✓ **Configurable Everywhere** — thresholds, workflows & approval rules tuned without code
- ✓ **On-Premise or Hosted** — customer-controlled infrastructure or an Axon-managed solution
- ✓ **Seven-Signal Risk Engine** — one transparent, explainable score per identity
- ✓ **Immutable Audit Trail** — hash-chained, WORM-compliant, customer-defined retention
- ✓ **Resilient by Design** — queue-and-resubmit keeps onboarding running when upstream systems aren't
- ✓ **Built by an Identity Company** — two decades delivering identity platforms for tier-1 operators & banks

**Axon — Identity Verified. Decisions Defended.**

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