

# DIRECTORY OF PRODUCTS THAT ASSESS IDENTIFICATION DOCUMENTS AND VERIFY IDENTITY

Time to complete: Approximately 15-20 minutes

The Directory of Products that Assess Identification Documents and Verify Identity (“The Directory”) is designed to provide industry with information on solutions that provide a service which confirms the authenticity of the government photo identification and matches the result to the image or video of a person.

The Directory is based on service providers who have completed a self-attestation of survey questions designed to gauge the extent to which their solutions are aligned with DIACC’s Digital Identity Ecosystem Principles.

Background and why is this important.

In June 2019, Canada’s regulatory environment moved to accepting innovative technologies to allow for reporting entities to use identification document capture and comparison tools to meet the requirements of anti-money laundering efforts. Reporting entities include Banks, Insurers, Securities, Realtors, Accountants, Notaries, Dealers in precious metals and money services businesses that are required to identify persons in a business relationship (plus other requirements). Additional tools to perform identification in a digital channel remain available using the credit bureau information and dual records from other reliable sources (e.g., Utility providers or regulated financial services).

Stakeholders and Benefits.

For service providers, this Directory provides awareness of the new Canadian marketplace expectations and new customers. The addition of these markets to start using applications to assess identification documents and verify identity is expected to expand the demand for digital identity solutions in Canada.

For consumers, more choice in how they provide identification. This empowerment of a new wave of sophisticated tools currently in use around the world may empower Canadian commerce to reduce customer friction and provide a secure tool for a person to both provide and access their own information and property.

For reporting entities; a centralized list of service providers and the start of an assessment process. To adopt these tools, reporting entities (for example banks, insurers, and security dealers) will be required to perform a risk assessment and document this exercise prior to use of the technology in their anti-money laundering programs. This survey will include many of the common questions used in the assessment of digital identification tools from an anti-money laundering perspective.

The Directory will be hosted by the DIACC and available free of charge to meet the objectives listed above. The Directory will also be provided to regulatory bodies to raise awareness of innovations in the marketplace available for regulated reporting entities to use. Membership in the DIACC is strongly encouraged for service providers and those interested in supporting the digital identity community in Canada.

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## **A. ABOUT THE SERVICE PROVIDER**

A1. Please provide a brief description about your company: (250 words)

Regula is a scientific and industrial enterprise which was established in 1992. Regula is the leading developer and producer of hi-tech forensic equipment and software for authenticating documents, banknotes and securities.

Based on the Core SDK that empowers Regula hardware solutions, the company has developed its proprietary software product - Regula Document Reader SDK - software development kit - a standalone software product which is suitable for integration into mobile applications as well as Web-based solutions. It is designed for automatic reading and verification of personal data in passports, ID cards, driving licenses, visas and other ID documents.

Additionally, Regula has recently launched its in-house biometrics solution suite: Regula Face SDK with Face Matching (1:1 and 1:N) and Liveness Detection Functionality.

Thus, Regula has turned into a one-stop-shop solutions provider to build seamless on-premises digital onboarding workflow.

A2. Please provide a brief description about your ID Capture technology: (250 words)

Document Reader SDK is a powerful software that runs on-premises and delivers an unrivaled experience from document type authentication to data extraction. Combining RFID chip reading with the world's largest database of document templates( 9400+) delivers you with the multi-layer security check.

Document Reader SDK automatically detects document type, parses the data and detects likely fraudulent ID's. Software works on the end-user device, delivering the highest level of security. Leveraging our software means that all the processes will be performed on the local server of the client therefore it can even work without internet connection.

Software assists in delivering secure, remote, frictionless services for the clients in a variety of industries, including aviation, healthcare, banking, education, governmental services and more. Document Reader SDK can be used in order to bring both optimization and automation, being intuitive for the end-user it is, at the same time, easy to integrate for the company.

At Regula, we went beyond traditional OCR, constantly improved by our in-house team. The Document Reader SDK recognizes data in more than 138 languages from more than 248 countries and territories.

Being compliant with data processing regulations is something that we take as a must and therefore, using the Regula Document Reader SDK means complying with those standards. Being a standalone SDK you can try it yourself on any device.

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A3. Please provide a brief description about complementary products or services: (250 words)

Regula Face SDK delivers secure (fully on-premises), frictionless online biometric verification regardless of the device used. Face matching allows you to compare a face biometric scan(selfie) with the photo on the ID or even photo from the RFID (if combined with Document Reader SDK). Moreover, a liveness check becomes another security check available for you. Such an easy step for a legitimate customer will assure you that the person holding the ID is the one on it as well as genuine presence will be confirmed.

Integration happens like plug and play. Together with that you get the solution that is compliant with the regulations, runs on all devices and platforms as well as reduces operational costs. Face SDK can be used in a variety of industries for different use cases including automated check-in in aviation, or onboarding in fintech. Regardless of the industry or use case software runs on the end-user device delivering the highest level of security.

A4. What other solutions does your organization offer to help with identity verification and authentication?

Note: what is the list of complimentary products and services.

- 3rd Party Data Source Validation (sanctions/AML political and corrupt person scanning)
- Biometrics Authentication Methods (voice, pattern, behaviour, etc.)
- Credential Based Authentication
- Credit Bureau Validation
- Credential Management (Issuance and Receipt)
- Country Signer Certificate Authentication
- Device Fingerprinting (e.g., device attributes to assess a digital identity)
- Digital signing of records
- Digital Wallets
- Email Risk Assessment – association of name and address with email
- Face ID in lieu of Credentials
- Identity Access Management Integrations
- Knowledge based authentication/question-based authentication
- One-Time Password/Push Notification
- Telecom Validation (Enstream in Canada, Telesign in the US)
- Other

Additional comments

A5. Please list any other service providers which include your technology which are available in Canada (indirectly able to use your service)

Canadian Bank Note - QA system for Passport Canada, WorldReach, Knock Rentals

A6. Please provide your contact information for inquiries related to this survey including websites, emails, social media or other methods.

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Website: <https://mobile.regulaforensics.com/>

LinkedIn: <https://www.linkedin.com/company/regulaforensics>

Blog post:

<https://findbiometrics.com/regula-helps-aviation-leaders-get-back-into-air-031106/>

E-mail: [irina.zanberava@regulaforensics.com](mailto:irina.zanberava@regulaforensics.com)

Please provide a link to any blog posts which may be available about your company (please include DIACC Spotlights or blog posts as well).

- <https://www.bloomberg.com/press-releases/2021-07-07/pearson-vue-and-regula-forensics-collaborate-to-enhance-id-verification-for-remote-exams>
- <https://www.biometricupdate.com/202106/regula-selected-to-verify-digital-identity-documents-for-zamna-travel-infrastructure>
- <https://www.businesswire.com/news/home/20210608005012/en/Permission.io-Partners-with-Regula-Forensics-to-Bring-KYC-to-Ad-Targeting>
- <https://www.biometricupdate.com/202009/regula-forensics-secure-document-verification-deployed-for-crypto-exchange-kyc-and-onboarding>

## B. ROBUST, SECURE, SCALEABLE

Digital identity solutions must be robust enough to ensure it is secure, available, and accessible at all times. Full time services access also requires redundancy and disaster recovery tools.

B1. Is the organization a member of the DIACC? \* (multiple choice)

- Not a member
- Considering membership
- Board level
- Sustaining
- Adopting

B2. Is your model self-attested to be compliant with the [Pan-Canadian Trust Framework™](#) (PCTF). To learn more about the PCTF, please contact [info@diacc.ca](mailto:info@diacc.ca) (multiple choice).

- Yes
- In progress
- Undecided
- Not planning on it
- Not applicable to our products

B3. Does the organization participate in IdentityNorth Conferences?

- Yes
- No

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B4. Where are do you operate Internationally? \* (check all that apply)

- Canada
- US
- Mexico, Central America, and Caribbean
- Europe
- Asia
- Africa
- Oceania
- South America

## C. IMPLEMENT, PROTECT, AND ENHANCE PRIVACY BY DESIGN

C1. Does your product currently in production comply with Privacy laws in the following?

- Canada
- Quebec
- Brazilian General Data Protection Law (LGPD)
- California Privacy Legislation (CCPA)
- EU (GDPR)
- UK
- Australia (APPs)

Additional comments

## D. Inclusive, open, and meets broad stakeholder needs

D1. Which languages does your application support? (check all that apply)

- English
- Canadian French
- Other

Additional comments

(Arabic, Bengali, Czech, Dutch, Finnish, French, German, Greek, Hebrew, Hindi, Italian, Japanese, Korean, Malay, Polish, Portuguese, Russian, Simplified Chinese, Spanish, Swedish, Thai, Traditional Chinese, Turkish, Vietnamese)

D2. Which languages do you provide technical support in? (check all that apply)

- English
- Canadian French
- Other

Additional comments

(German, Portuguese, Spanish, Russian)

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D3. Does your application design address web content accessibility guidelines and is certified to:

- WCAG (Web Content Accessibility Guidelines)
- WCAG 2.0 (ISO/IEC40500)
- WCAG 2.1
- Been tested to Ontario's AODA compliance
- Not Yet
- Other
- Not applicable to our products

## E. Provides Canadians choice, control, and convenience

E1. In addition to Canadian passports and driver's licenses issued by provinces, territories, and the Canadian department of defence, does your application currently support:

- Ontario Health card (only to be used for health purposes)
- Quebec Health card
- Provincial Photo ID cards (Alberta, Manitoba, New Brunswick, Newfoundland, Labrador, Nova Scotia, Ontario, Prince Edward Island, British Columbia, and Saskatchewan)
- Canada/US Nexus (Trusted Traveller)
- Canadian Permanent Resident card
- Secure Indian Status card
- In Process

Note: Canadian citizenship card not added to the list as there are limited security features (e.g., no barcode and not reissued since 2012). The laminated (certificate Indian Status card) does not have a barcode or security features and accordingly, is not recommended for this process.

E2. Globally, how many countries or regions can your service assess Passports (for example: 150)

9433

E3. Globally, how many countries or regions can your service assess National ID cards (for example: 100)

248

E4. Globally, how many total identification records\* can your service assess? (Example: \*includes above and other records, 1000)

9500+ IDs templates supports

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E5. Globally, how many countries or regions can your service assess Driver's Licenses (for example, 500) Note: if a jurisdiction has 3 versions of the same Driver's License, please only count it as 1 jurisdiction for this question

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Additional comments

## F. Built on open standards-based protocol

F1. On which platforms are your solutions available? (check all that apply)

- Apple app store
- Google app store
- Windows/Microsoft application
- Embedded within client's application
- In-person scanner - hardware
- Not at this time
- Other

F2. Please list all Accreditations, Certifications, and Standards that your organization complies with (check all that apply)

- FIDO® Certified
- HIPAA - Self-attestation to meet the requirements of Health Insurance Portability and Accountability Act (USA)
- ISO/IEC 27001 - an international standard for information security management
- ISO/IEC 27018:2019 - Code of practice for protection of personally identifiable information (PII) in public clouds
- ISO 30107-3 - Biometric Presentation Attack Detection
- NIST 800-63 series - Self-attestation to meet the requirements of NIST Digital Identity guidelines
- SOC 2 Type 1 (at point of time) - Service Organization Control
- SOC 2 Type 2 (over a 6-month period) - Service Organization Control
- Not at this time
- Other

F3. Does the solution utilize open standard protocols such as (check all that apply)

- OAUTH2
- OPENID CONNECT 1.0
- SAML
- Not at this time

## G. Interoperable with international standards

G1. Confirm if you have an imaging standard for photos and facial capture (check all that apply)

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- Passport Image Standard (ISO IEC19794-5)
- PNG
- JPEG
- GIF
- TIFF
- Proprietary Standards
- Other, please describe

Additional comments

## H. Cost effective and open to competitive market forces

H1. What is the cost-model? (check all that apply)

- Flat fee for time period
- Pay per use model
- Mixed model of flat fee and usage
- Other

Additional comments

H2. What size of organizations have adopted your vendor's solution(s)? (check all that apply)

- Government and public sector
- Large organizations (Over 500 employees)
- Small organizations (Under 500 employees)
- Consumer direct
- Other

Additional comments

Start-ups and KYC providers

## I. Able to be independently assessed, audited, and subject to enforcement

I1. How does the application capture the image of a live person? (check all that apply)

- Via computer webcam picture
- Via computer webcam video
- Via computer webcam interactive video
- Via mobile device picture
- Via mobile device video
- Via mobile device interactive video
- Other

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12. Does the application perform a liveness detection or genuine presence test and how? (check all that apply)

- Yes, actions to be performed by person (active liveness check)
- Yes, live video capture and/or motion detection (passive liveness check)
- Yes, session can be reviewed by a live human checker
- Not at this time
- Other

13. Does the application read the machine-readable portion of the photo identification documents as applicable?

- Yes, recorded and used for validation (the information read from the machine-readable portion is compared to the text on the identity document)
- Yes, recorded only without validation
- No

14. Does the application read the facial biometric (ICAO 9303) NFC chip of machine-readable passports? (check all that apply)

- Android ready now
- Android within next 3 months
- Apple ready now
- Apple ready within 3 months
- Not at this time
- Other

15. Does the application verify that the chipped ID document has been authenticated? (e.g., Country signer, Active Authentication, etc.)?

- Yes
- No

16. Does the application connect with any government sources to confirm the legitimacy of the record?

- Yes
- No

17. Does the application check to confirm the expiry date of the document is not prior to the date of the validation? (As applicable; a requirement from Canadian Anti-Money Laundering regulations)

- Yes
- No

18. Does the application test the algorithm (if applicable) for the unique identifiers against the ones used by the identification document provider?

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- Yes, when applicable (e.g., Ontario Driver's License has the first letter of the identification number matching the first letter of the surname)  
 No

I9. Is the application able to parse the following data fields needed for relying parties to use the process for Anti-Money Laundering requirements in Canada?

- Yes  
 No

Note: The fields for AML requirements in Canada as follows: name, address (if on document), date of birth, reference number of identification document, expiry date, date and time of identification validation, type of identification, jurisdiction of identification document, and country of identification document.

I10. What physical identification security features does your solution test against a database of expected results? \* (check all that apply)

- Character spacing  
 Document size  
 Document modifications (e.g., cut corner)  
 Document shape  
 Font position  
 Font size  
 Font type  
 Holograms  
 Image frequency  
 Image positioning  
 Image size  
 Markers (logos, symbols or watermarks) positioning  
 Markers (logos, symbols or watermarks) size  
 Position and size of magnetic stripe  
 Raised lettering  
 Ultraviolet images  
 Other

Additional comments

Lexical analysis, check against stop-words (e.g. Utopia, Musterman, etc.), cross check of all the data between MRZ, Visual Inspection Zone, Barcodes/QR Codes and RFID chip

## **J. Minimizes data transfer between authoritative sources and will not create new identity databases**

J1. Where is the identification information ultimately stored? \* (check all that apply)

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- By the person being identified (e.g., stored digital identity on their device)
- By the vendor on behalf of the subject (e.g., Identity network stores the encrypted access of the digital identity for the person being identified)
- By the vendor as directed by the entity receiving the identification information (e.g., financial institution)
- By the entity receiving the identification information (e.g., financial institution)
- Any of the above
- Other

J2. Does the information stay within Canada for the entire session for Canadian issued identification (e.g., in transit not related to storage)?

- Yes
- No

J3. Does the ID network encrypt all information in the mobile application in transit?

- Yes
- No

J4. What option do they have for the storage information? (check all that apply)

- Major cloud providers with Canadian server locations
- Major cloud providers with International server locations
- Private clouds
- Other

J5. What option do they have for the delivery of service? (check all that apply)

- Major cloud providers (SaaS) with Canadian server locations
- Major cloud providers with International server locations
- Private clouds
- On premise with customer's data center
- Mobile Integrations (Customer within their own app via SDK)
- Mobile Integrations (Vendor application)
- Web Integrations (Customer within their own app via SDK)
- Web Integrations (Vendor application)
- Other

Additional comments

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