ITUEvents

FIG FINANCIAL INCLUSION GLOBAL INITIATIVE



22-24 January 2019 Cairo, Egypt

#financialinclusion



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BILL & MELINDA
GATES foundation

Organized by

Committee on Payments and Market Infrastructures







IFAA: Internet Finance Authentication Alliance





- OEM
- Chip maker
- Trust OS
- Algorithm
- Certification
- APP

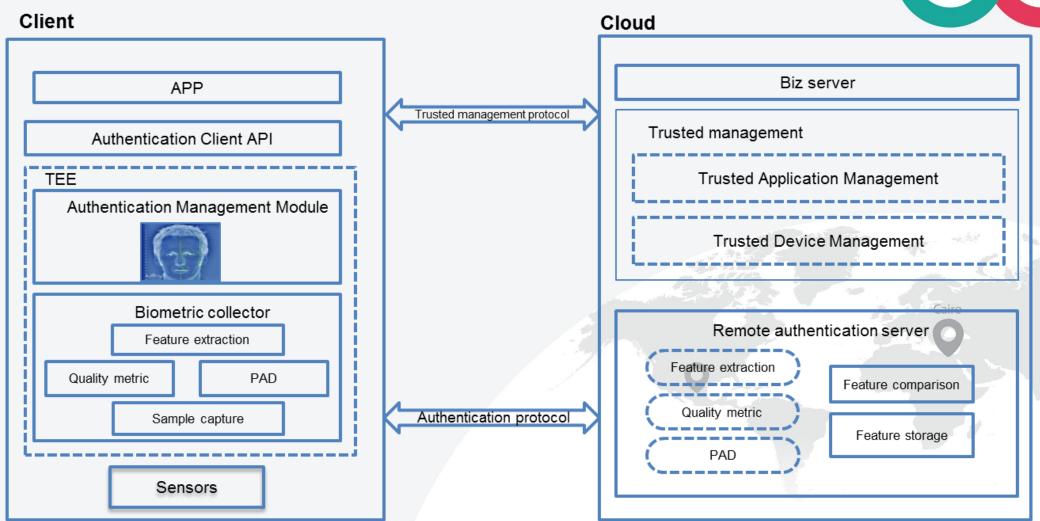


- Founded by Ant Financial and industry chain partners
- Define standards
- Promote adoption

Based on the biometrics implementation, IFAA specs can be divided into remote mode and local mode.

IFAA Specification: remote mode





Based on IFAA Specs, Alipay constructs a Leading Financial Grade Biometric Platform - **Zoloz**



Face Verification

+

Liveness Detection

+

Face + Eyeprint 2 Factor



Smart Product Operations



Dynamic Risk Engine

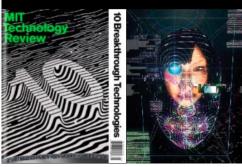
Cairo



High Accuracy

99.8+% Pass Rate
0.0001% False Acceptance Rate







High Security

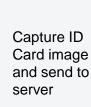
99.97% Spoof Detection
Detect Photo, Video and 3D Model

Use Case1: Remote User Enrollment

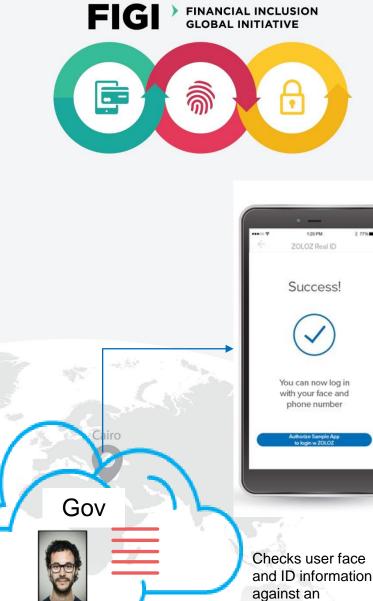












Welcome ZOLOZ User!

Please put your face into the circle

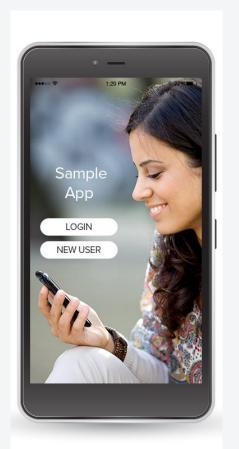
and stay still

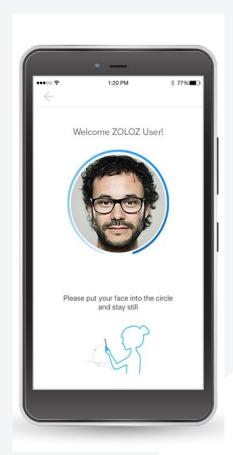
Capture selfie image and send to server

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authoritative (e.g. Gov) database

Use Case2: Account management









- Login
- Account suspend
- Account resume
- Account password update
- Sensitive data access
- **.....**

Take login as an example

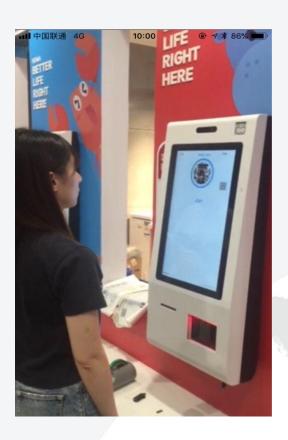
Use Case3: Offline scenarios







Self-service Food ordering



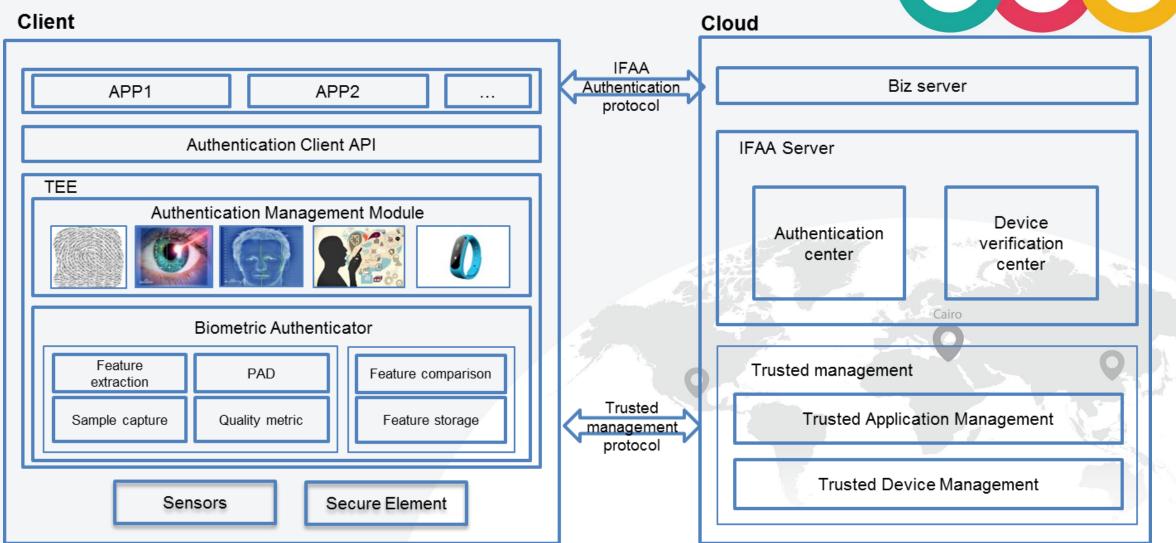
Self-service Cashier



Railway Check

IFAA Specification: local mode





Use Case4: Fingerprint/Face payment



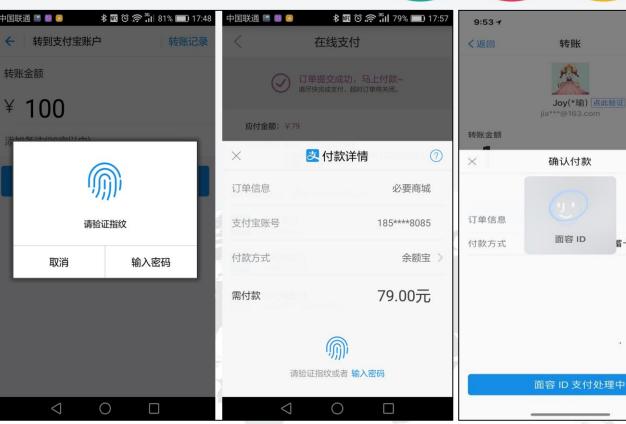
转账记录

转账

育卡(9999)







Registration

Authentication