Enterprise Identity Verification



Case Study | Southeast Asia

Remote Identity Verification Modernizes National Pension Fund Management

INNOVATRICS

Managing a pension fund for millions of members requires a secure and accessible verification system, particularly for retirees with mobility constraints. A prominent national pension fund in Southeast Asia sought to streamline its identity verification process while maintaining high-security standards.



Make Identity Verification Effortless

- Design a simple but secure remote **identity verification process**
- Give members easy access to their **pension funds online**

Pension fund members were required to visit branch offices for identity verification. This process was inefficient and often led to frustration. It was time-consuming and created unnecessary delays, especially for elderly individuals who found it difficult to travel.

The new solution should not only simplify the identity verification process but also ensure that pensioners have easy access to their funds. The design should focus on user-friendliness, empowering all members to navigate it with ease.

Ensure High Security with Biometric Tools

- Deploy full **digital onboarding** features into the native app
- Enable reviews of onboardings to **prevent account misuse**

With the full components of Innovatrics Identity Verification Toolkit (IDV), the pension fund management launched a secure biometric verification solution. It was integrated into the existing app to streamline and secure the onboarding process. Passive liveness detection was implemented as an added layer of protection for first-time withdrawals, ensuring a seamless user experience.

The addition of a web interface elevates monitoring capabilities, allowing for a thorough review of onboarding data and safeguarding against account misuse. This enhanced monitoring helps maintain the integrity of member transactions, such as registrations, withdrawals, and account updates.

Empower Pensioners with Easy Access

- Manage thousands of member verifications daily during peak periods
- Provide secure and smooth online access to pension funds
- Accommodate 500k digital onboardings for new members annually

The native app, integrated with Innovatrics remote identity verification solution, has transformed account management for millions of pension fund members. They now have an easy-to-use app that allows them to complete registrations and withdrawals securely from any location. Innovatrics IDV fulfills diverse member needs, offering easy access to funds with top-notch security.

The robust solution can handle daily traffic while maintaining smooth service for all users and can efficiently process half a million digital onboardings for new members annually. It provides a higher level of protection against fraudsters attempting to exploit the system. Its modular design makes it easy to integrate additional features as needed to meet evolving member requirements.

Spotlight on Security

Advanced remote ID verification ensures pension accounts are secure. Passive liveness detection was added as an extra layer of security when onboarding new members and changing bank accounts. Only verified members can access their funds, especially protecting the elderly from robbery during withdrawals.

Simplicity at Its Core

Using Innovatrics technology to verify identity makes the process seamless and hassle-free. Mobile verification was designed with user-friendliness in mind. Special attention was given to ensuring a smooth user experience, particularly for elderly members who may not be as tech-savvy.

Scale with Confidence

The solution was built to handle high volumes of verification, supporting the pension fund's goal of efficient retirement planning services. It can easily be scaled when necessary, allowing the organization to adapt to evolving needs and continuously improve the pension fund management experience.

Flexible Deployment for Government Needs

The hybrid deployment architecture combines on-premise and cloud-based solutions, ensuring sensitive data remains secure while leveraging cloud scalability. Innovatrics' expertise in government-focused solutions enables seamless on-premise deployment, providing top-level security and efficiency.

Before	After
Manual identity verification process onsite	Seamless remote identity verification
Complex procedures	Simplified and user-friendly digital process
Security concerns for retirees relying on monthly withdrawals	Advanced biometric verification ensures safe access to funds

About Us

Innovatrics helps governments, enterprises, and their partners deliver trusted identity services. We design industry-tuned biometric identity solutions that help people prove who they are with minimal friction. From national ID systems and border control to criminal investigations and digital onboarding, our solutions are built for real-world conditions and trusted in large-scale deployments worldwide. Since 2004, we have helped partners deliver identity systems used by more than a billion people.

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