Enterprise Identity Verification

innovatrics

Case Study

Erste Group's Multi-Country Onboarding Built for Local Compliance

260,000 new account openings per year

Erste Group, one of Central Europe's largest banking groups, wanted to introduce a secure digital onboarding experience for its George digital banking platform. George has around 11 million users across multiple markets, with plans to expand further, including a launch in other countries. Erste needed a solution that could be rolled out quickly and adapted to local regulatory, legal and compliance requirements across countries and channels.

Adapting Remote Onboarding to Local Requirements

- **Elevate** user experience with biometric identity verification
- **Use a customizable system** for fast and localized multicountry rollout

Erste Group sought a secure digital onboarding process for George to make account opening possible beyond branch visits. The goal was to launch a new digital account-opening channel, improve the customer experience, and attract new clients.

Because the rollout had to work across multiple countries, Erste needed a solution that remained secure, reduced errors, and adapted to local rules. They were searching for a configurable approach that would allow each market to set the onboarding flow and enable or disable modules as needed, while maintaining a consistent security standard across the group.

Enabling Seamless Identity Verification for All Channels

- **Deploy one solution** that supports remote and branch-assisted onboarding
- **Use liveness and video injection** detection for secure remote onboarding
- **Customize onboarding** flows per country to meet local regulatory requirements

Erste Group integrated Innovatrics Identity Verification Toolkit into the George platform to support secure digital onboarding and related verification flows across multiple markets. Built as a customizable solution, it lets Erste reuse the same core integration while adjusting the configuration per country.

The toolkit combines document verification (OCR and, where enabled, NFC), facial matching, and liveness plus video injection detection to support reliable identity checks for remote onboarding and, where applicable, branch-assisted flows. Countries can quickly switch components on or off with minimal effort, including liveness used in live calls, OCR in branches, NFC verifications in selected markets, face match for George activation, minor onboarding, and remote ID updates.

Fast Rollout to New Markets with High-Level Security

- Enable **easy expansion** across different countries
- **Strengthen security** and user experience

The integration of Innovatrics Identity Verification Toolkit into the George platform has transformed the experience for customers and staff alike. The unified rollout supports account opening across five countries, enabling approximately 260,000 new account openings per year, and also powers related identity verification use cases depending on market needs. By reducing manual review and streamlining verification, Erste can handle high onboarding volumes more efficiently.

The modular setup helps Erste keep security consistently strong across markets while adapting configurations to local rules and channels. Customers benefit from a fast, low-friction journey, and Erste can extend the rollout to additional countries without any complicated integration.

Enhanced Customer Engagement

With a streamlined onboarding process, Erste has seen increased customer satisfaction. This efficient onboarding, coupled with biometric security, strengthened Erste's ability to protect accounts against fraud, while also increasing product engagement, with notable growth in sales of online products, including savings, loans and insurance.

Modular Setup for Easy Expansion

The modular design of Innovatrics Identity Verification Toolkit allows Erste to expand digital onboarding to new countries with ease. The solution adapts to local requirements, ensuring the highest security standards are consistently met. This scalable solution supports large daily verification volumes, ensuring efficient onboarding for all customers.

One Solution for Multiple Onboarding Flows

Across markets, Erste uses the same identity verification foundation for different onboarding paths. For branch-assisted onboarding, staff capture an ID while the system uses OCR to prefill customer data and speed up service. For remote onboarding, Erste can apply passive or active liveness based on local risk and regulatory requirements. The same solution also supports dedicated minors onboarding flows that reflect guardian consent and other local rules.

> *"We have greatly appreciated the continuous technical communication and product improvements on the Innovatrics side. We really have the understanding that we grow our products together. I am personally a strong believer in finding good partnerships rather than building all solutions in-house."*

Milan Stegic
Agile Manager at Erste Digital GmbH

About Us

We are an independent EU-based provider of multimodal biometric solutions. Our algorithms consistently rank among the fastest and most accurate in fingerprint and face recognition. Since 2004, we have partnered with all types of organizations to build trusted and flexible biometric identification solutions. Our solutions are being used in more than 80 countries, benefiting more than a billion people worldwide.

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