



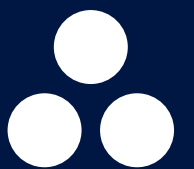
Enterprise Identity
Verification



Case Study

Air Bank Supports PSD2 with Biometric Verification

INNOVATIONS



Air Bank wanted to make mobile banking access easier for customers while keeping identity verification secure. Around 90% of clients use the app, so it needed a way to support key verification steps in a format that felt simple, familiar, and easy to complete. It also had to fit the regulatory framework in Czechia and support a strong level of trust in sensitive digital actions.

Making Mobile App Linking Easier for Customers

- Reduce friction in the mobile banking journey
- Meet PSD2 requirements for sensitive digital actions
- Balance security with a simple user experience

Air Bank needed a method that fit how clients already bank. In the Czech market, remote account opening is limited by local rules, so app pairing is one of the bank's main remote identity verification use cases. For this step, PSD2 (Revised Payment Services Directive) requires strong customer authentication using two different factors. Air Bank combines possession through an SMS code with Innovatrics face biometrics.

Innovatrics was selected based on references from its financial group, results in NIST evaluations, and the balance between security and usability. The point was not only to add another control but to make remote identity verification work inside a live banking journey.

Integrating Face Verification into the Mobile Journey

- Use face verification within the app pairing process
- Support identity checks with smile liveness
- Implement document scanning and face extraction

When an existing client links the My Air app, they enter their phone number and date of birth, receive a one-time SMS code, and take a selfie. Innovatrics identity verification checks liveness and compares the selfie with the reference photo already stored in the bank database. Air Bank also uses Innovatrics SDK to let customers simply take a selfie in the already-paired app, ensuring smoother later app pairing.

In one supported remote onboarding flow, the solution scans two identity documents, extracts the data, and captures the face image from the IDs. This route is used when a client already has an account at another bank in the Czech Republic. Air Bank started with Innovatrics SDK-based, on-premises identity verification in 2022. In 2026, the bank moved to a server-side service that adds more identity verification features, including better capture, stronger OCR, smile liveness, and video injection detection.

Leveraging Biometrics for Seamless Mobile Banking

- A clear, **user-friendly** biometric route for app pairing
- **Strong authentication** within the mobile journey
- **Smooth rollout** and reliable daily operation

Since rolling out the solution in the second half of 2022, Air Bank has used Innovatrics biometric identity verification to support secure mobile banking across a customer base with high app usage. The project helped the bank offer customers a more convenient way to complete sensitive actions in the app while maintaining a strong level of security aligned with PSD2 requirements.

Air Bank also highlights the reliability of the solution in production and the smooth course of the cooperation from integration into daily operations. The deployment has run smoothly, day-to-day operations have worked without problems, and the solution continues to support a stable verification process as Air Bank prepares for its next phase of development.

Advanced Face Biometrics Secures PSD2 App Pairing

For banks, app pairing is not only a convenience flow. It is a security event. Under PSD2, the EU payment services regulation, certain actions require strong customer authentication using two different factors. Air Bank uses Innovatrics face biometrics as one of those factors, showing how biometrics can support security journeys in banking, not only onboarding.

Better Image Capture, Stronger Biometric Results

Air Bank's case shows that the quality of the stored reference portrait has a direct impact on biometric results. Innovatrics helps banks address this by improving how images are captured and used across the verification process. This means a more reliable biometric setup built on better source data, not just a stronger matching engine.

A Long-Term Partnership Built on Identity Verification

Air Bank has worked with Innovatrics for years and points to smooth cooperation and reliable operation over time. As market expectations and identity verification needs evolve, the solution evolves with them, with planned improvements in capture, OCR, liveness, and protection against presentation attacks.

Before	After
Manual and fragmented app pairing steps	Biometric app pairing within one secure flow
Meeting PSD2 requirements complicated user journey	Biometrics simplify PSD2-compliant app pairing
Older identity verification setup	Stronger identity verification with Smile liveness and video injection detection

"Face biometrics gave us a practical way to make app pairing easier for clients while keeping the identity check strong. The rollout went smoothly, the system has worked reliably in production, and the addition of more identity verification features will only help us improve in the next stage of the journey."



Jakub Feldstein
Identity Services Manager at Air Bank

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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