VNPT EKYC ACCOMPANIES WITH BANKS AND FINANCIAL INSTITUTIONS

According to **Decision 2345/QĐ-NHNN**
on implementing safe and secure solutions
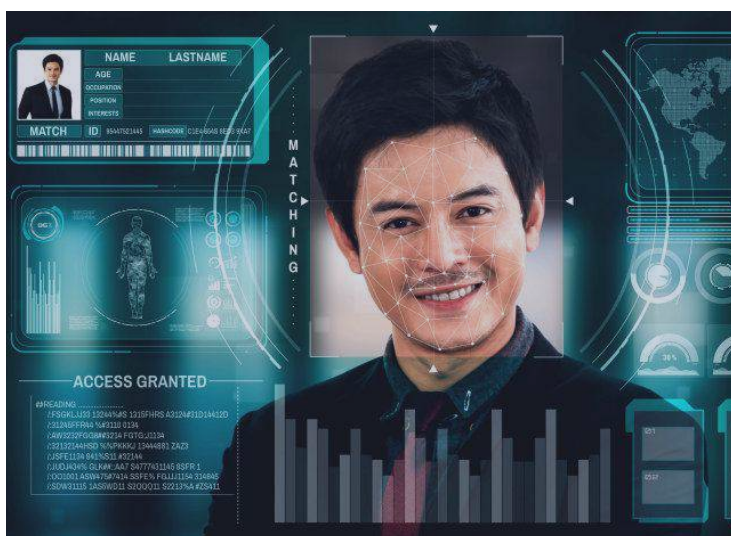in online payment and bank card payment

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01 SUMMARY OF DECISION 2345/QĐ-NHNN

Main points about Decision 2345/QĐ-NHNN

In the context of the exploding trend of non-cash payments, the State Bank has actively coordinated with the Ministry of Public Security and relevant agencies to implement many measures to **contribute to preventing and minimizing risks. fraud, scams and loss of payment security.**

Most recently, the State Bank issued **Decision 2345/QĐ-NHNN** on December 18, 2023 on the implementation of safety and security solutions in online payments and bank card payments, which stipulates the requirement to compare birth authentication. Customer biometrics with chip-embedded citizen identification data, VNeID account,... according to prescribed transaction limits.

Main points about Decision 2345/QĐ-NHNN

- The decision has been **divided** into 4 levels: type A, type B, type C and type D transactions and stipulates separate payment authentication measures for each type of transaction.

- Especially for type C and type D transactions have authentication measures using the customer's Biometric identification sign (STH) are required according to the following methods:

Matches the biometric data stored in the chip of the CCCD card issued by the Police.	Validate customer's electronic identity account using VNeID identity authentication system	Matches the biometric data stored in the collected and checked biometric database

- For type D transactions, after choosing 1 of 3 biometric authentication methods, must use one of the following authentication methods:

Additional authentication methods:

- ✓ Soft OTP/Token OTP
- ✓ Authenticated according to FIDO standards
- ✓ Authentication with digital signature

The validity time: 01/07/2024

02
VNPT ACCOMPANYING BANKS AND FINANCIAL INSTITUTIONS TO IMPLEMENT DECISION 2345/QD-NHNN

Banks and financial institutions need to prepare the following to implement Decision No. 2345/QD-NHNN

- Build an authentication process suitable for each group of payment transactions
- Addition of Biometric matching methods for type C and D transactions

- Organize data, collect, standardize, create a Biometric Database for comparison
- Complete for implementation before **the validity time of the Decision 01/07/2024**

Solutions of biometric authentication need to ensure:

✓ Safe and secure, high reliability, quick deployment

✓ Flexibly suitable for the business model and architecture of the Organization.

Pioneering in the market since 2019, VNPT eKYC has the experience to consult and solve major needs of customers with:

100+
Customers trust and use

50.000
Actual implementation time

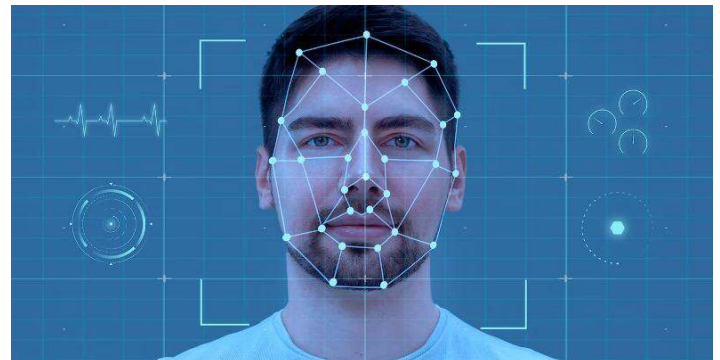**1 Billion**
Requests for identity verification

VNPT eKYC accompanies Banks and Financial Institutions to implement **Decision 2345/QD-NHNN** of the State Bank.

VNPT provides a comprehensive, complete solution and deploys quickly

Building a facial biometric database

Consulting businesses to build a biometric data warehouse for identification.

Facial biometrics conforming to ISO-3017-3 (FIDO Alliance)

International quality biometric solution, safe and secure

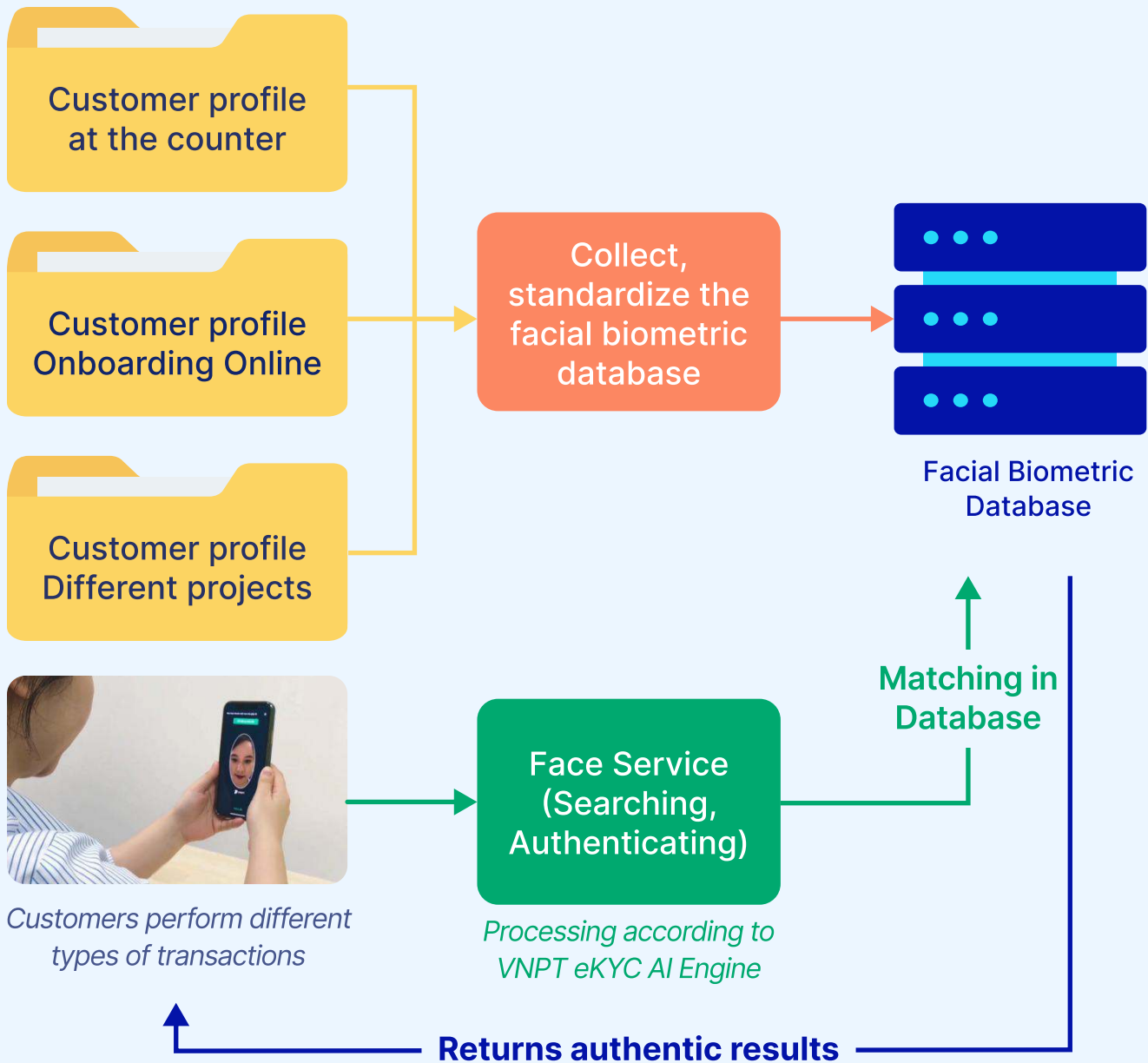

Transaction history management tool

The tool allows administration and data lookup to check and handle abnormalities

Data validation with RAR-C06

Authenticate citizen information in Citizen Identification Card with RAR-C06 Database of Ministry of Public Security

Consulting and supporting for building facial biometric database

Customer profile at the counter

Customer profile Onboarding Online

Customer profile Different projects

Collect, standardize the facial biometric database

Facial Biometric Database

Customers perform different types of transactions

Face Service (Searching, Authenticating)

Processing according to VNPT eKYC AI Engine

Matching in Database

Returns authentic results

With experience cleaning and standardizing biometric data for millions of subscribers, VNPT **consults, provides and supports Banks and Financial Institutions**. Building a facial biometric database to serve identity authentication.

For customers performing different transactions, Partners will be advised on the most appropriate identity authentication process flow.

Facial biometrics meets ISO-3017-3 (FIDO Alliance)
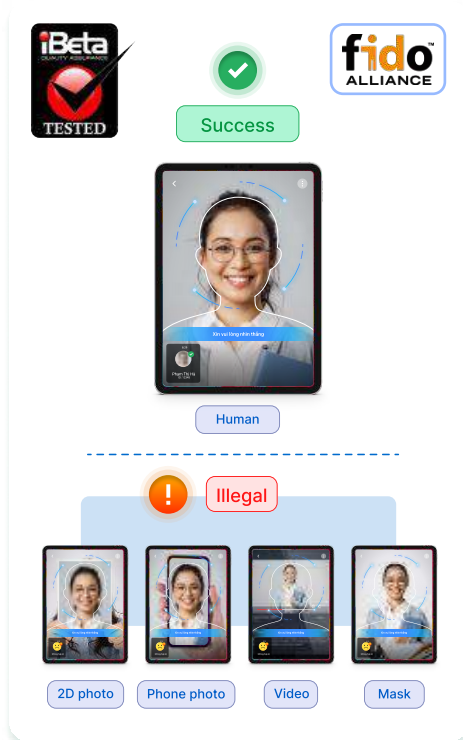
Top **10** globally in category of
FRVT 1:N Identification

Algorithm	Gallery Probe Date	Mugshot Mugshot N = 12000000	Mugshot Mugshot N = 1600000	Mugshot Webcam N = 1600000	Mug... Profile 90° N = 1600000	Border N = 1600000	Kiosk N = 1600000	Border ΔT≥10 YRS N = 1600000	Mugshot ΔT≥12 YRS N = 3000000
neurotechnology 013	2023-02-03	0.0065[18]	0.0026[12]	0.0182[16]	0.1600[10]	0.0072[11]	0.2412[49]	0.0682[10]	0.0286[15
s1 004	2023-02-03	0.0062[17]	0.0028[17]	0.0202[22]	0.8062[38]	0.0074[12]	0.9947[75]	0.0859[17]	0.0263[13
cogent 007	2023-01-30	0.0038[6]	0.0027[15]	0.0178[14]	0.1547[9]	0.0078[13]	0.1205[25]	0.0695[11]	0.0276[14
maxvision 001	2022-10-28	0.0067[19]	0.0029[18]	0.0187[17]	0.1755[12]	0.0078[14]	0.0801[11]	0.9544[61]	0.0295[16
deepglint 001	2020-07-23	0.0050[12]	0.0025[11]	0.0116[6]	0.9418[46]	0.0079[15]	0.1081[21]	-	0.0236[10
griaule 001	2022-07-26	0.0074[20]	0.0030[19]	0.0213[25]	0.7771[37]	0.0079[16]	0.0833[14]	0.9906[62]	0.0310[17
firstcreditkz 001	2022-11-22	0.0048[11]	0.0022[8]	0.0157[11]	0.2310[16]	0.0088[17]	0.0813[13]	0.0835[16]	0.0195[9]
	2021-11-12	0.0089[24]	0.0037[24]	0.0199[20]	0.2971[18]	0.0088[18]	0.0794 [10]	[19]	0.0440[23
vnpt 002	2022-09-08	0.0097[29]	0.0047[31]	0.0264[31]	0.2055[13]	0.0090[19]	0.0794[10]	0.1075[22]	0.0473[25
ntechlab 010	2021-06-24	0.0036[5]	0.0019[6]	0.0125[7]	0.2073[14]	0.0091[20]	0.0806[12]	0.1029[20]	-

VNPT AI

Excellently passing the test

Presentation Attack Detection (PAD) according to iBeta's ISO/IEC 30107-3 standard

Facial recognition technology of VNPT

REACHED TOP 10 GLOBALLY

(March 2023)

Hundreds of millions of faces are compressed into AI Engines, accurately searching for faces in **100 million people in under 1 second**

Training on a dataset of
100 million
faces around the world

And optimization on
25 million
Vietnamese faces

Authenticate citizen information in citizen identification chip with RAR-C06 BCA

Authenticate the chip-embedded Citizen Identification Card with RAR-C06

Detecting 100% of cases of falsified chip identification card information because the data on the chip card is verified with the RAR-C06 population and citizen identification database of the Ministry of Public Security.

The supply forms

Chip card reader device
Specialized equipment to read information in chip-embedded citizen identification cards

SDK NFC
SDK (iOS, Android) reads chip-embedded citizen identification information using NFC proximity connection

API
API authenticates information read in citizen identification cards embedded with chips with RAR-C06

Recommended authentication process

Step 1
Put the chip-based citizen ID into the chip card reader device

The information in the chip-embedded Citizen Identification Card is decoded and read out

Step 2
Validate the portrait of the owner

Authenticate portrait and face in the chip card, in Biometric database.

Step 3
Validate chip-based citizen ID with the Ministry of Public Security

The information in the chip-embedded Citizen Identification Card is authenticated with RAR-C06 of the Ministry of Public Security
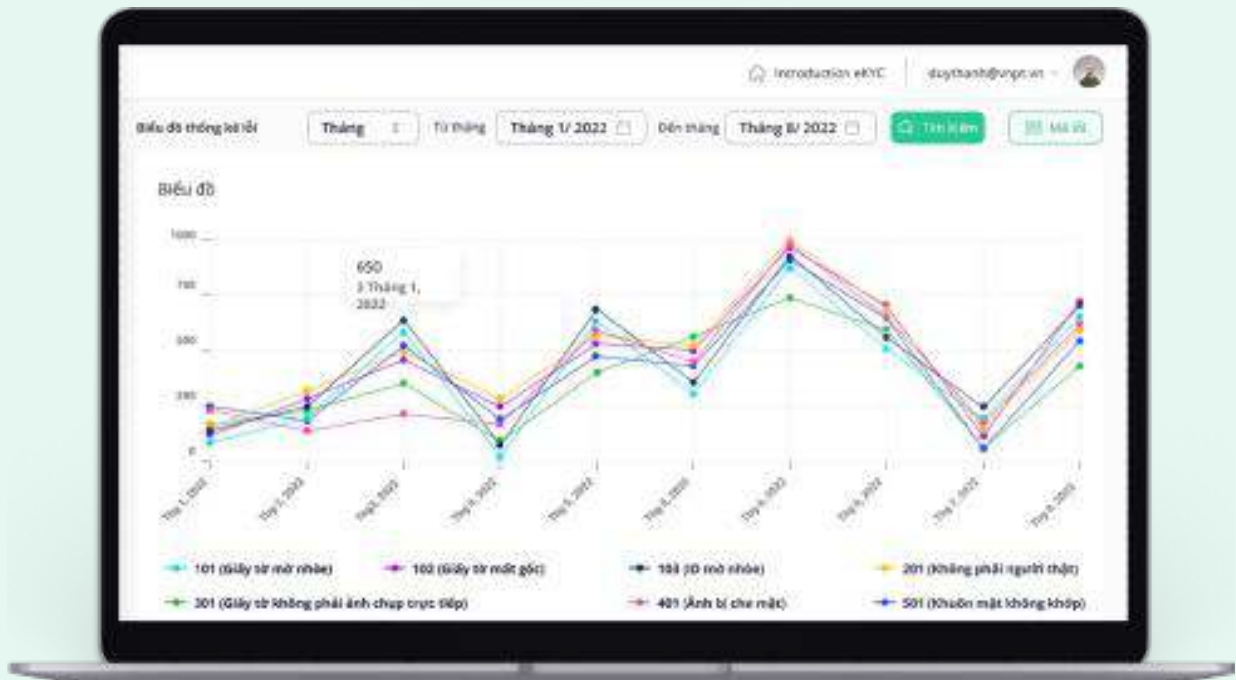
Step 4
Enriching the Biometric Database

Valid facial Biometrics are collected and enriched for the Database

Providing transaction history management tools

Managing transaction history

Saving transaction log and monitor

Looking up and reporting

The deployment model suits the needs of Banks and Financial Institutions

ON-PREMISE

- High safety and security by the Bank and Financial Institution's own system
- Rapid deployment time
- Infrastructure consultation, appropriate architecture sizing provided by VNPT.

ON-CLOUD

- Safety and security are guaranteed by VNPT Cloud
- Implementation time is only1 week
- Continuously supported 24/7 by the VNPT operations team

03 ABOUT US

A leading information technology provider in Vietnam

VNPT is the leading ICT service provider in Vietnam with an extensive network and infrastructure; is an enterprise providing digital solutions based on world-class quality AI technology, highly meeting the digital transformation needs of the Government and businesses.

55
Top 55 Telecommunications Brands worldwide

10
Top 10 Vietnamese IT enterprises

5000+
Talented Information Technology engineers

100+
Experienced AI expert

VNPT eKYC solution is honored to have many prestigious awards

Third Prize
Vietnamese Talent Award

Golden Key Award

Asia Communication Awards

Gold Award **Cyber Security Excellence Awards**

Bronze Award
Stevie Awards

Top 10 globally in the category of **KiOSK-FRVT 1:N**

Make in Viet Nam

Achievement of international standards ISO 30107-3 (PAD) is evaluated by **iBeta (FIDO Alliance)**

Sao Khue

Top 10
Vietnamese IT enterprises 2020

Gold Award
Globee IT World Awards

Our customer

Over 100 Enterprises Trust and Utilize

VNPT AI
DEFINE THE FUTURE

vnFace

vnSocial

Smart Vision

Smart Reader

Smart Voice

Smart Bot

Smart UX

VNPT eKYC

vnCallbot

iSee Assistant

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