



ONYX®: the world's most accurate and widely deployed touchless fingerprint biometric for mobile.

Digital identities are creating risks for organizations and people.

People are increasingly engaging in business activities and sensitive transactions online. As a result, the depth, sophistication, and variety of malicious cyberattacks is constantly growing and evolving, as threat actors attempt to seize credentials and impersonate identities to gain access to valuable personas, data, and resources.

This proliferation corresponds with the widespread adoption of secure biometrics for individual identity verification and authentication on mobile devices.

Many nations, particularly in Africa, South America, the Middle East and Asia Pacific, have begun developing national identity databases, backed by biometric enrollment, to help create the infrastructure needed to facilitate a more secure, authentic online ecosystem. Technologies that can leverage and extend that infrastructure to mobile devices are in critical demand worldwide.

ONYX: Fast, touchless, secure fingerprinting.

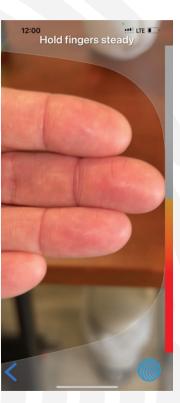
ONYX is a software development kit (SDK) that allows mobile application developers to leverage a smartphone's rear camera as a high-quality, contactless fingerprint sensor. Unlike embedded small area fingerprint sensors found on mobile devices today, used for local convenience-based authentication, ONYX generates FBI-grade, machine-matchable fingerprint images of exceptional size and quality to perform fingerprint matches against large-scale biometric databases.

Telos is a pioneer and industry leader in touchless fingerprinting technology. Instead of presenting fingers on a purpose-built fingerprint reader device, an individual now can simply use a standard mobile phone camera to take a picture of the hand using our ONYX digital fingerprinting software. ONYX's proprietary Al technology, along with advanced matching algorithm and processing capabilities, can accurately identify, record, and match an individual's fingerprints at the highest levels of fidelity.

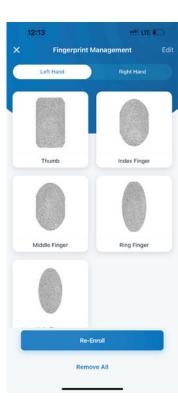
ONYX offers value wherever fingerprints need to be validated on the spot.

ONYX lowers cost and increases the deployment utility of Know-Your-Customer (KYC) platforms that leverage existing biometric infrastructure to extend verification and identification functionalities to remote populations without incurring excessive infrastructure, hardware, or logistics costs through a software-only solution on smart mobile devices.









Industries:

- Law enforcement: Mobile touchless fingerprinting can be used by law enforcement agencies to quickly and accurately identify individuals during investigations, detainment, or arrests. It can also be used to verify the identities of suspects, victims, and witnesses. Systems that leverage background check capabilities can further use these captured fingerprint images for immediate processing as well, accelerating the results when comprehensive identity validation is needed.
- Border control: Mobile touchless fingerprinting can be used by border control agencies to verify the identities and enrollment of travelers at border crossings. This can help to improve security and reduce the risk of identity fraud.
- Banking and finance: Financial institutions can use mobile touchless fingerprinting to verify the identities of customers and prevent rampant identity fraud present in the industry. It can also be used to verify the identities of employees, helping to ensure the security of sensitive financial information. It can also facilitate the convenient use of know-your-customer (KYC) workflows to allow for remote account creation and preliminary client checks.
- Healthcare: Healthcare providers can use mobile touchless fingerprinting to verify the identities of patients to ensure consistent tracking and appropriate medical treatment. It can also be used to verify the identities of employees to help protect patient privacy and sensitive healthcare information.
- Travel: Facilities and services that conduct travel services
 can leverage mobile touchless fingerprinting capabilities to
 help identify travelers to ensure optimized throughput and
 security across national travel infrastructures such as
 aviation and rail. Expensive and bulky purpose-built
 hardware scanners can be replaced with more cost-effective
 and ubiquitous common smartphone devices.
- Wireless services: Mobile network operators (MNOs)
 around the globe tasked with customer identification and
 SIM card registration mandates can use mobile touchless
 fingerprinting for convenient identity verification and
 hardware registration processes.

Geographical Market Locations:

- North America
- Sub-Saharan Africa East and West Africa, South Africa
- Mexico
- Brazil
- Latin America (LatAm) Central and South America
- Middle East Pakistan, The UAE, and Qatar
- India
- Asia Pacific (APAC)

Global Market Characteristics

- National identity systems backed by fingerprint databases and/or large-scale commercial fingerprint database infrastructures
- Regulatory drivers to perform KYC processes through identity verification by leveraging the existing infrastructure
- Large volumes of populations engaged in mobile-based financial transactions
- Remote populations where physical infrastructure is cost prohibitive
- Networks of "agents" that provide mobile-money/banking services

Application Examples:

- Mobile-money KYC and transaction verification
- Remote mobile banking KYC and transaction verification
- Remote pensioner onboarding and verification
- Micro-loan markets KYC and transaction verification



For more information and to sign up for a demo of the ONYX solution, please visit www.telos.com/onyx/



Solutions that **empower** and **protect** the enterprise.[™]