

## Press Release

### Payment Service Provider MobiPay Chooses BioID to Protect IDaaS

**Nuremberg, Germany & Windhoek, Namibia – May 25<sup>th</sup>, 2021** – Digital Payment Service Provider MobiPay today announced to use BioID's Liveness Detection to empower their Identity as a Service solution (IDaaS) for meeting regulatory compliance. As a licensed Payment Intermediary, Mobipay is obligated to follow the highest security standards. Hence, BioID's biometric technologies have been chosen for preventing identity fraud and spoofing.

#### Biometric Liveness Detection for Namibia's first IDaaS

MobiPay's newest development is IDaaS, a cloud-based Identity as a Service solution for corporate and governmental clients, incorporating facial and fingerprint recognition, proof of life (liveness detection), document scanning, management and depository. IDaaS provides clients with 3rd party access via APIs and mobile applications, verifying customer identity including proof of life closely (in-branch) or remotely (web or app). Thereby, fraud and traditional KYC costs are reduced regulatory requirements are met. IDaaS allows individuals to seamlessly identify themselves digitally for all kinds of services.

Claus Deckenbrock, CEO of MobiPay: *"Mobipay processes more than 1,8 million transactions monthly in Namibia alone for all major banks, retailers and mobile operators. BioID's technologies are a major increase in security for our remote processes, while keeping up the required ease of use. Our close partnership has already proven beneficial in multiple ways."*

*"We welcome MobiPay to our BWS family.", says BioID CEO Ho Chang. "Powered by state-of-the-art PAD, our BWS ensures the integrity of IDaaS services with high assurance levels throughout the entire identity life cycle, meeting rigorous regulatory compliance."*

#### Software-Based Presentation Attack Detection

Presentation attack detection (PAD) is a mechanism for noticing spoofing attempts typically associated with identity theft. PAD detects spoofing attacks such as impersonation using a photo- or video of another person. Digital payment providers like MobiPay must enforce strict regulations such as Know Your Customer (KYC) to prevent money laundering and identity theft. As manual processes are costly, cumbersome and cannot be concluded in real-time, unsupervised self-serve remote identity verification is strongly on the rise worldwide. For an automated remote selfie verification like MobiPay's IDaaS, strong and powerful PAD is the essence.

BioID's anti-spoofing technology has been serving the industry for years. It has been tested by two independent laboratories in Germany and France to be in conformity with ISO/IEC 30107-3. In addition, BioID Liveness Detection works with any standard smartphone camera or webcam, hence is perfect for end-user applications like MobiPay's IDaaS.



*BioID liveness detection enables regulatory compliance in MobiPay's "Know Your Customer" payment applications. © BioID GmbH*

## About Mobipay

Mobipay was founded in 2009 with the core focus of making digital payments as simple and easy to use as cash. We offer modern, robust, and flexible payment technologies as we envisaged the demand for such. Our systems and services are cloud hosted, omni-channel, provided as a Software as a Service (SaaS) offering, and include easy to use Application Program Interfaces (i.e. API). Mobipay was licensed by the Bank of Namibia as an E-Money Issuer in 2010, 10 years later (2020) we were then licensed by the Payment Association of Namibia (PAN) as a Payment Service Provider, Payment System Provider and Payment Intermediary and hence obligated to follow the industry's highest security standards in operating and developing its products and services.

## About BioID

BioID offers liveness detection, facial authentication & identity verification as a Service. With more than 20 years of experience BioID's special focus is biometric anti-spoofing Made in Germany. In line with this, the company's facial authentication service offers data privacy and security by design. BioID is guided by the vision to enable software-based biometric verification - with any device, for any application. Privately held, with R&D based in Germany, BioID has proven its technology through many years of use at enterprises, banks and government organizations. Contact us for further information and test our biometrics at <https://playground.bioid.com>.

## Contact

### BioID GmbH

Ann-Kathrin Freiberg  
+49 911 9999 898 0  
[info@bioid.com](mailto:info@bioid.com)  
<https://www.bioid.com>

### MobiPay

Delvalene Nghimbwasha  
+264 83 323 6624  
[info@mobipay.com.na](mailto:info@mobipay.com.na)  
[www.mobipay.com.na](http://www.mobipay.com.na)