

Premier Kiosk

4.6

Secure 2FA payment solution for Payment Service Providers (PSPs)



www.onevisage.com/solutions/accesscontrol

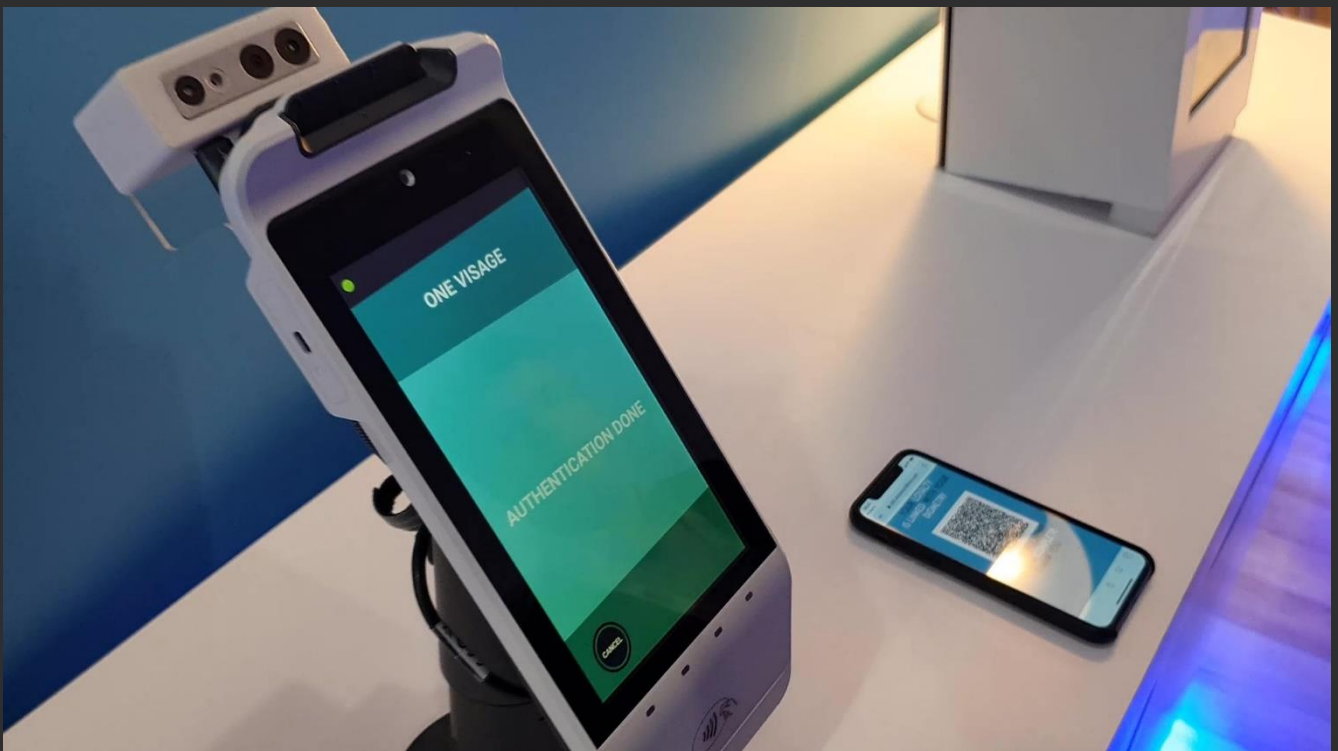
OneVisage[®]
Sensitive Data Requires Premium Protection

Premier Kiosk

Premier Kiosk is a 2-factor authentication software solution that secures payments and prevent fraudulent transactions.

The solution is first to bring 2-factor authentication based on dematerialized loyalty cards, payment cards and uses 3D facial verification to verify the identity of the User. The solution supports various hardware platforms and mobile wallets available in the market.

Premier Kiosk addresses the need for merchants and payment service providers to secure transactions while delivering a frictionless experience and complying with the strictest data privacy & protection laws.



Premier Kiosk **contactless** payment journey

1. Customer presents mobile wallet loyalty card to Payment Terminal via BLE, NFC or QR
2. Payment Terminal securely reads User ID & biometric hash from mobile app.
3. User looks 1 second at terminal to perform a local 3D facial verification
4. Payment Terminal sends a request to Payment Service to validate the transaction
5. Payment Service validates the transaction by retrieving the payment card details
6. Payment Terminal confirms payment has been successfully processed

WHY PREMIER KIOSK?



Premium security

Premier Kiosk implements state-of-the-art AI, machine learning and Presentation Attack Detector technologies to offer premium security levels to secure payment transactions. As of today, there are many hacking techniques used by fraudsters to perform fraudulent transactions, including list of cards & pin-codes on the dark web, SIM card swapping to redirect OTP codes to fraudsters, NFC cards eavesdropping and many more.

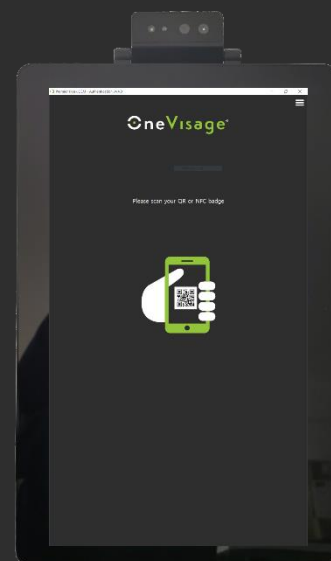
Thanks to local 3D facial verification, bad guys are immediately kept out as fraudsters cannot present their faces to the system when required, nor can they use stolen mobile wallet and deep-fake pictures, photos and silicon masks.

Streamlined user experience

Just present yourself at the payment terminal/POS, optionally show a QR code or tap your NFC smartphone and look one second at the display to validate your payment.

Premier Kiosk has been designed to work in tough environments regardless of the lighting conditions and ethnical groups.

Thanks to Premier Kiosk, payment service providers and merchants can offer a new contactless, frictionless user experience all around the globe with only one solution for various hardware configurations.





Total data privacy & protection

Premier Kiosk is first in payment services market to have been designed with total data privacy and protection.

The solution complies with the strictest privacy & protection laws and standards*, including CNIL directive 2019_001 article 7 - biometric template "type 1" and GDPR article 25 where the biometry is only stored into the User's device. Unlike alternatives in the market, Premier Kiosk does not use any biometry database, nor connect to any facial authentication or identification server.

**Premier Kiosk - FIDO2 level 1 certification on roadmap 2022*

Unrivaled universality & flexible architecture

Premier Kiosk runs on nearly any hardware (x86 or ARM v8-64 core architecture) and platforms (Windows 10/IoT, Linux, Android) and supports most common Structured Light or Time-of-Flight 3D cameras available in the market, including Orbbec, Sony, Sunny Optical, STMicroelectronics.

Various Premier Kiosk configurations are possible, ranging from printed loyalty card containing a QR-code, to NFC tag stored into the mobile wallet, to mobile wallet interfacing via Bluetooth Low Energy. Other configuration schemes can be implemented, such as QR tagging and 4G/5G cellular peer-to-peer communications.



A WIDE CHOICE OF PAYMENT TERMINAL CONFIGURATIONS

Terminal Hardware



Standard POS



Custom Terminal



Custom POS

Terminal OS



Terminal 3D Camera



SONY / Sunny Optical



Orbbec

STMicroelectronics

Terminal Interfaces



Bluetooth Low Energy



NFC/RFID



QR-codes

PAYMENT

SERVICES / APIS

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