

Brochure

# Digital Onboarding

Thales OneWelcome  
Identity Platform

[cpl.thalesgroup.com](https://cpl.thalesgroup.com)

**THALES**  
Building a future we can all trust

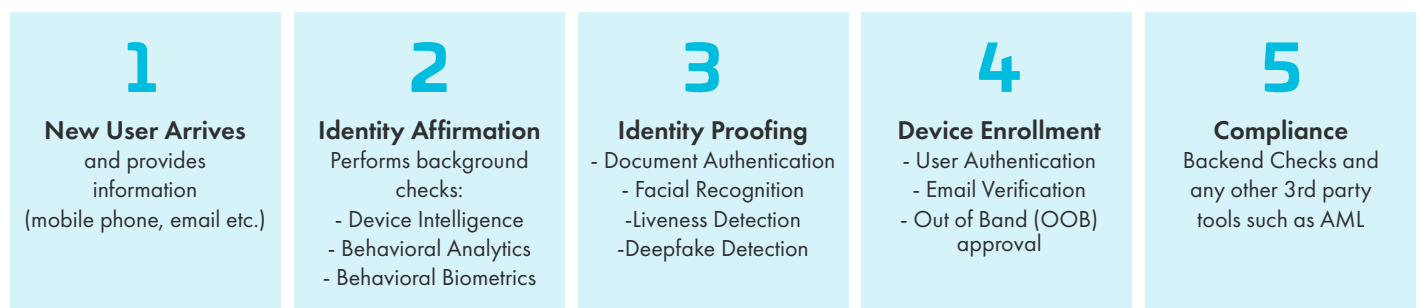
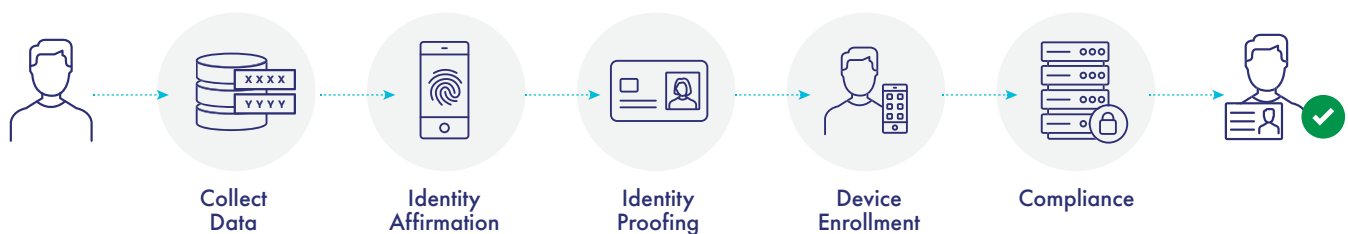
# Digital Onboarding

## Thales OneWelcome Identity Platform

In today's digital-first world, businesses need to offer a seamless yet secure digital onboarding experience. The rise of GenAI has also spread the attack surface, creating synthetic identities and deep fakes are cheaper and easier than ever. The Thales OneWelcome Identity Platform provides a comprehensive solution that combines cutting-edge technology with user-centric design to create delightful user journeys from initial contact to a fully verified customer.

A typical onboarding user journey would rely on a number of Identity apps, or capabilities, of the OneWelcome Identity Platform including User Journey Orchestration (to orchestrate and create multiple workflows per brand/product type), Identity Verification & Affirmation, Consent & Preference Management and Progressive Profiling – backed by our risk management engine – to onboard customers securely and smoothly.

### Typical User Journey:

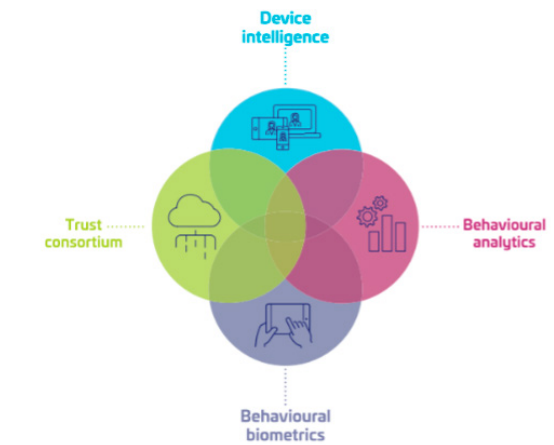


# Key Components for Secure Digital Onboarding

The OneWelcome Identity platform offers comprehensive user journey orchestration, enabling the creation of customizable workflows tailored to different onboarding journeys, products, user groups, and risk profiles. Adaptive onboarding is enhanced with robust risk management, performing initial risk assessments to detect potential fraud even before formal verification begins. This is achieved through four layers of intelligence: device intelligence, behavioral biometrics, behavioral analytics, and a trust consortium, which together help reduce costs by identifying high-risk applications early in the process.

Advanced document verification allows users to capture ID documents using their mobile devices, with automated checks for data integrity, security features, and expiration. The system supports NFC for reading electronic ID documents and offers seamless data extraction for integration with CRM systems. State-of-the-art facial recognition technology is employed, featuring passive liveness detection to prevent spoofing and comparing selfies to verified ID document images for enhanced security.

To further protect against identity fraud, advanced AI techniques are used for deep fake prevention, detecting manipulated identities and defending against both presentation and injection attacks. Consent and preference management tools empower users to control their data-sharing preferences, ensuring compliance with data privacy regulations. Finally, progressive profiling enables the gradual collection of user data throughout the onboarding process, improving both the user experience and the quality of collected data.



## The Digital Onboarding Journey

### 1. Initial Risk Assessment:

The platform evaluates potential risks before proceeding with full verification.

### 2. Document Verification:

Users easily capture their ID documents for authenticity checks.

### 3. Facial Recognition:

A quick selfie is compared to the ID document for identity confirmation.

### 4. Liveness Detection:

Analyze request with proof of liveness by asking the person to perform certain actions.

### 5. Progressive Profiling:

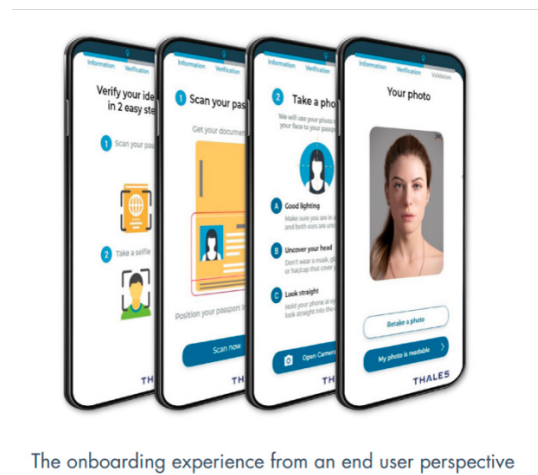
Additional information is gathered smoothly throughout the process.

### 6. Consent Management:

Users set their data sharing preferences, building trust.

### 7. Final Verification:

The platform combines all data points for a comprehensive identity affirmation.



## Benefits



### Optimize User Experience

- Frictionless capture / Enrollment Experience
- Reduce abandonment rate
- Automated data extraction



### Reduce Application Fraud

- Prevent mule account creation
- Bundled and tested rule templates
- Real time fraud strategies optimization



### Reduce Operating Costs

- One integration to access multiple technologies
- Optimize usage of service verification to apply only if initial checks are passed
- Cloud reducing integration time and lead costs



### Mobile and Web

- Optimize conversion rate
- Mobile NFC option
- Adapted to bank use cases



### Technical Benefits

- Scalable
- UV/IR option
- Bank grade security



### Compliance

- GDPR/CCPA compliancy on data privacy
- AML compliance

## The Thales OneWelcome Identity Platform

The Thales OneWelcome Identity Platform offers a modular, cloud-based solution that transforms digital onboarding into a secure, efficient, and user-friendly process. By leveraging advanced technologies and risk management capabilities, businesses can confidently welcome new customers while maintaining the highest standards of security and compliance.

## About Thales

Thales is a global leader in cybersecurity, helping the most trusted organizations protect critical applications, data, identities, and software anywhere, at scale. Through Thales' integrated platforms, customers achieve better visibility of risks, defend against cyber threats, close compliance gaps, and deliver trusted digital experiences for billions of consumers every day.



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