



Forward

Goode Intelligence

Author

Goode Intelligence Methodology

Regional Definitions

Executive Summary

ES1: Report Scope

ES2: Market and Technology Analysis

ES2.1: Identity Verification Services Definition

ES2.1.1 Digital On-Boarding

ES2.2: Market Drivers and Barriers

ES2.2.1: Market Drivers

ES2.2.2: Market Barriers

ES2.3: Regulation

ES2.4 Technology and Market Adoption

ES2.4.1: Market Adoption and Analysis

ES2.4.1.1: Banking, Financial Services & Insurance (BFSI)

ES2.4.1.2: Government

ES2.4.1.3: eCommerce

ES2.4.1.4: Telecommunications

ES2.4.1.5: Gaming

ES2.4.1.6: Retail – Physical

ES2.4.1.7: Hospitality

ES2.4.1.8: Travel

ES2.4.1.9: Healthcare

ES2.5: Technology – Analysis and Vendors

ES2.5.1: Document (ID) Capture & Verification

ES2.5.2: Face Capture

ES2.5.3: Liveness Detection

ES2.5.4: Corroboration, Risk Management & Orchestration

ES2.5.4.1: Introduction

ES2.5.4.2: Identity Signals & Data

ES3: Forecasts

ES3.1 Methodology and Assumptions

ES3.2 Forecasts

ES3.2.1 Introduction

ES3.2.2 Identity Verification Forecasts – Per Check

ES3.2.3 Biometric Technology Forecasts – Identity Verification

ES3.2.4 Revenue Forecasts

ES3.2.4.1 Identity Verification Revenue Forecasts

ES3.2.4.2 Biometrics for Identity Verification Revenue Forecasts

ES4: Conclusion

Market and Technology Analysis

Introduction

Digital Identity Verification Services Definition

Digital On-Boarding

Market Drivers and Barriers

Market Drivers

Market Barriers

Regulation

Introduction

AML & KYC

EU Anti-Money Laundering Directive 5 (5MLD)

ETSI Specialist Task Force (STF) 588 – Identity Proofing for Trust Service Subjects

UK Good Practice Guide (GPG) 45

Government Digital Identity Initiatives

EU eIDAS

The Digital Identification and Authentication Council of Canada

Data Protection & Biometric Regulation

European Union (EU) General Data Protection Regulation (GDPR)

USA Data protection & Biometric Regulation

California

Illinois

New York

Texas

Washington

Asia-Pacific Data protection Regulation

Australia

Singapore

South America Data Protection Regulation

Brazil

Technology and Market Adoption

Market Adoption and Analysis

Banking, Financial Services & Insurance (BFSI)

Introduction

IDV Adoption Activity for BFSI

Europe – The Netherlands

China – Hong Kong

Government

Introduction

IDV Adoption Activity for Government

Europe – United Kingdom

Rest of APAC – New Zealand

eCommerce

Introduction & Adoption

Telecommunications

Introduction & Adoption

Gaming

Introduction

Europe – UK

Retail - Physical

Introduction

NCR integrates facial recognition into its “Fastlane” tills to support identity verification

Hospitality

Introduction

IDV for the ‘Sharing Economy’ Hospitality Sector

Hybrid IDV for Hospitality

Travel

Introduction

Travel IDV Adoption – Air Travel

Travel IDV Adoption – Train Travel

Healthcare

Introduction

Healthcare – Patient Identity Verification

Healthcare – Healthcare Workers Identity Verification

Technology – Analysis and Vendors

Introduction

Pricing Models

Document (ID) Capture & Verification

Introduction

Accuracy Rates with Document Capture and Verification

Document Capture & Verification Vendors

Daon

Interview with Clive Bourke, President – EMEA and APAC, Daon

Entrust

Interview with Gordon Wilson, Vice President and Global Lead Seamless Travel, Borders & Immigration and James LaPalme, VP & GM Identity Business Unit at Entrust

GBG

Interview with Laura Barrowcliff, Head of Strategy and David Thomas, Head of Product Identity at GBG

Thales

Interview with Michael Vlugt, Commercial Marketing Manager, Document Readers, and Hsin Hau Hanna, Identity & Biometrics Solutions at Thales Digital Identity & Security

IDEMIA

Interview with Ali Akbar, Director, Digital Business Strategy and Intelligence and Abishek Pandey, Business Strategy Manager at IDEMIA

Innovalor

Interview with Maarten Wegdam, CEO & Co-Founder and Wil Janssen, Co-Founder and CMO, Innovalor (Read ID)

Hooyu

Interview with Dave Pope, Marketing Director at Hooyu

Mitek

OnFido

Persona

Interview with Rick Song, Co-Founder and CEO of Persona

Yoti

Interview with Madhu Nori, Chief Product Officer and Global Commercial Director at Yoti

Facial Capture

Introduction

Facial Recognition

Device-Based (local) Face Biometric Models

Introduction

Merits and Disadvantages of Device Based Biometric Authentication

Cloud-Based Biometric Models

Introduction

Merits and Disadvantages of Cloud Based Biometric Authentication

Liveness and Spoof Detection – Presentation Attack Detection

Biometric Performance and Accuracy

Facial Recognition Vendors

Applied Recognition

FaceTec

Interview with John Wojewidka, VP Communications at FaceTec

ID R&D

Interview with Alexey Khitrov, CEO of ID R&D

iProov

Interview with Andrew Bud, CEO, iProov

Mobbeel

Interview with José Luis Huertas Fernández, CEO & Co-Founder, Mobbeel

Corroboration, Risk Management and Orchestration

Introduction

The case for continuous identity verification

Identity Signals and Data

Identity Signals, Data & Identity Vendors

Experian

Meeco

Phronesis

Signicat

Interview with John Erik Setsaas, VP of Identity & Innovation, Signicat

Socure

Trulioo

TMT Analysis

Interview with Neil Downing, VP of Products at TMT Analysis

Forecasts

Methodology and Assumptions

Identity Verification Forecasts

Introduction

Digital Identity Verification Forecasts – Per Check

Banking, Financial services & Insurance (BFSI) IdentityVerification Checks

Government Identity Verification Checks

eCommerce Identity Verification Checks

Telecommunications Identity Verification Checks

Gaming IdentityVerification Checks

Retail (Physical) Identity Verification Checks

Hospitality Identity Verification Checks

Travel Identity Verification Checks

Healthcare Identity Verification Checks

Total Identity Verification Checks

Biometric Technology Forecasts – Identity Verification

Face Biometric Checks for Identity Verification

Biometric Chip Reads (NFC) for Identity Verification

Identity Verification Revenue Forecasts

Assumptions on Revenue forecasts

BFSI Identity Verification Revenue Forecasts

Government Identity Verification Revenue Forecasts

eCommerce Identity Verification Revenue Forecasts

Telecommunications Identity Verification Revenue Forecasts

Gaming Identity Verification Revenue Forecasts

Physical Retail Identity Verification Revenue Forecasts

Hospitality Identity Verification Revenue Forecasts

Travel Identity Verification Revenue Forecasts

Healthcare Identity Verification Revenue Forecasts

Total Identity Verification Revenue Forecasts

Face Biometrics for Identity Verification Revenue Forecasts

Face Liveness Checks for Identity Verification Revenue Forecasts

Biometric Chip Reads for Identity Verification Revenue Forecasts