



# smartid

## Intelligent fraud prevention

### Zero friction

AI Platform for digital banking  
+125 billion transactions · +12 billion protected sessions

# The banking fraud problem

## Alarming Increase

33% of fraud from social engineering. 90% more cases of stolen devices. 113% increase in malware fraud.

## High Costs

Each fraudulent transaction costs 4.59 times its value. Banks and fintechs lose clients and money.



# The banking fraud problem



## 1. Phishing

Usually occurs from a new device. The attacker cannot easily replicate normal user behavior. Transactions carried out by an attacker typically differ from normal ones.



## 2. Hijacking / Hacking

- Cookie theft
- Simultaneous sessions on different channels
- Bot and emulator detection



## 3. Malware

- Runtime App Self-Protection (RASP)
- Integrity Checks
- Threat Intelligence

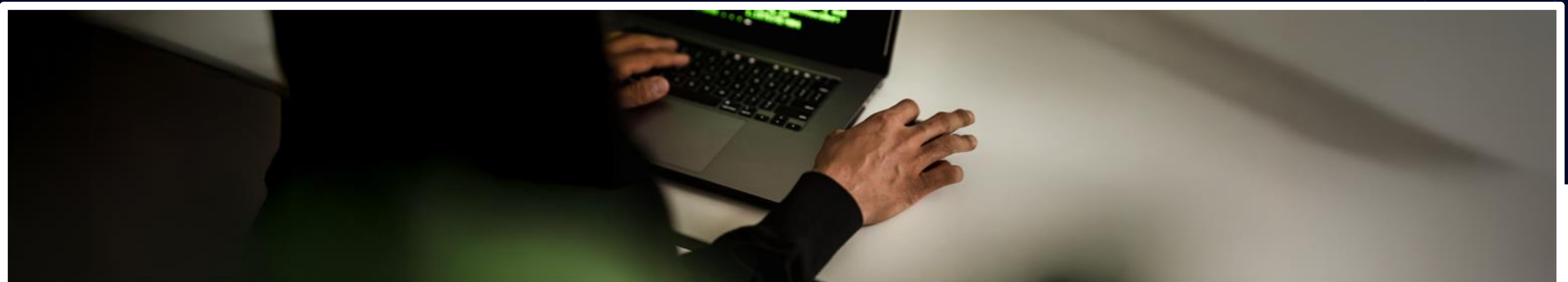
# Financial Fraud in LATAM

Causes millions in losses across LATAM.

Traditional solutions are no longer enough.

Our Suite has achieved zero fraud in electronic channels for our clients.

SmartID is a cloud-based security service powered by Artificial Intelligence that identifies users, devices, and transactions, enabling real-time prevention of cyber fraud



# Comprehensive solution



DEVICE  
RECOGNITION



IDENTITY  
VERIFICATION



OPERATIONS AND TRANSACTIONS  
MONITORING



AI & MACHINE  
LEARNING



MULTIFACTOR  
AUTHENTICATION

# Unique features



## Multi-device and API integration

Native SDK for mobile devices (Android / Apple) and JavaScript SDK for Web applications.



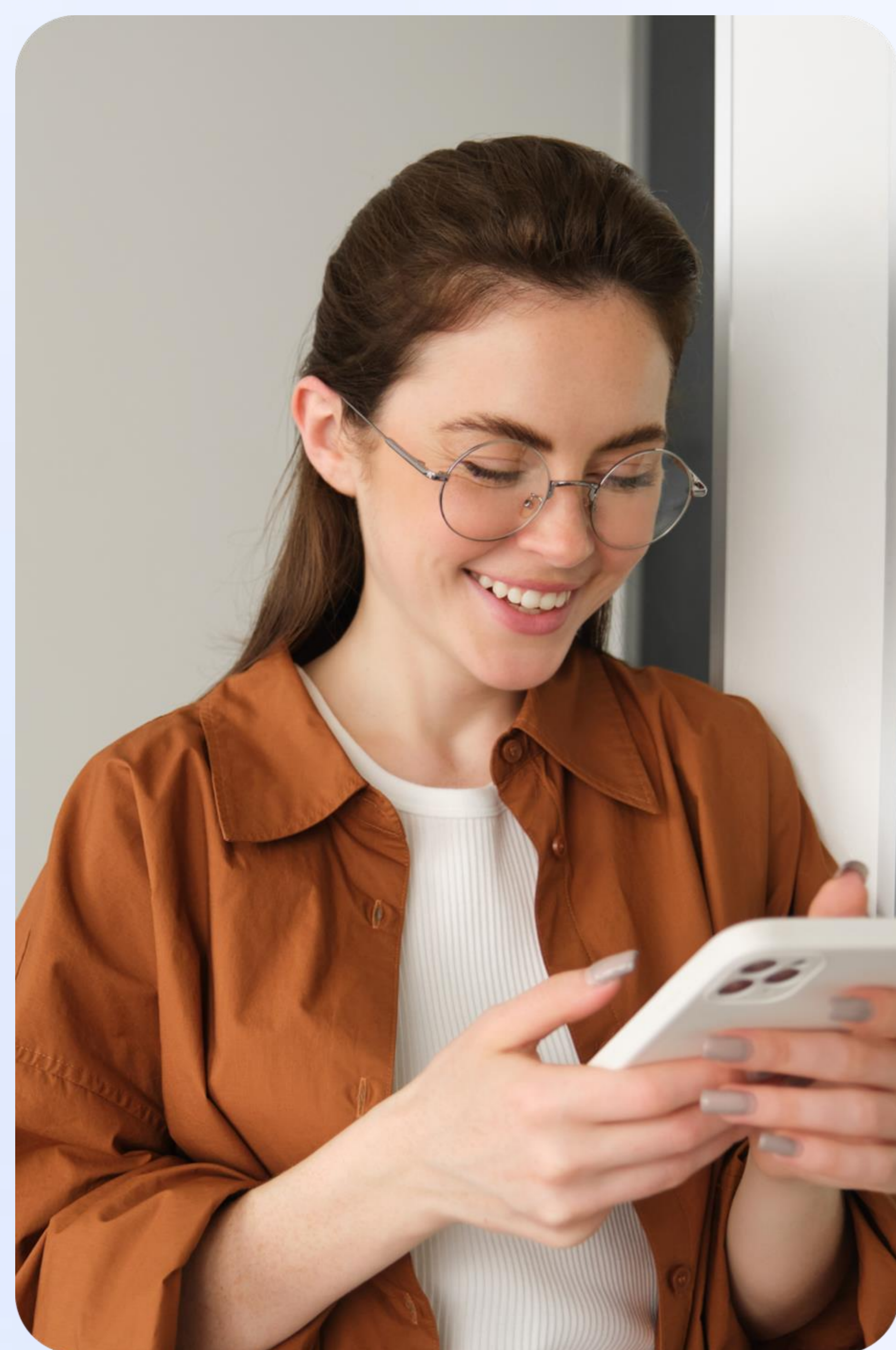
## Admin Console & Data Analytics

Provides reports for retrospective and proactive forensic data analysis, as well as a graphical interface to examine and investigate data trends.



## Real-time service suspension

Your company will have the flexibility to stop the use of any device due to electronic fraud and credential or identity theft.

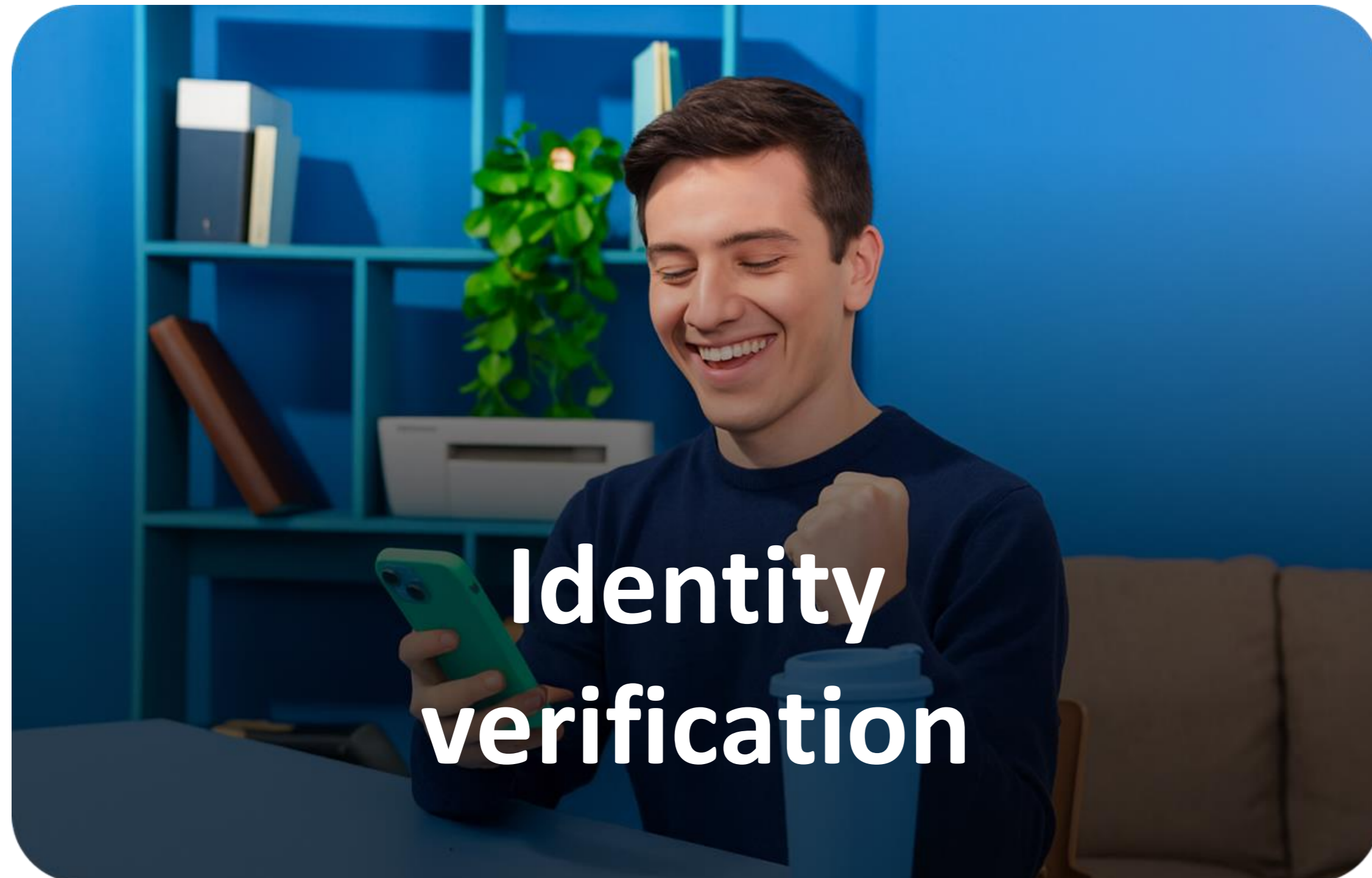


# How does it work?

Integrated cybersecurity strategy and regulatory compliance



# Authentication and Authorization



# Identity verification



## Identity verification

Verifies that your user's identity document is valid, belongs to the user, and is trustworthy.



## Biometric verification

Checks that a user's photo matches validated sources and passes video liveness verification.



## Government Data

Verify that the data your users submit matches official government records (Renap). If there is a match, you can be sure your users are real people and their documents are valid.



smartid

### **FACIAL RECOGNITION**

Stable and robust facial recognition under varying lighting conditions.

### **70 FACIAL FEATURES**

Detection of 70 facial points, with smooth feature tracking in video.

### **LIVENESS DETECTION**

Anti-spoofing that enhances security and identification through liveness verification in facial recognition.

### **FACIAL EXPRESSIONS**

Automatic recognition of expressions like blinking and smiling, in both images and video.

### **FACIAL DETECTION**

Fast and accurate facial detection (even with a mask), in both still images and video.

### **GENDER AND AGE RECOGNITION**

Automated gender and age recognition, in still images and videos.

### **MASKED FACE DETECTION**

Automated detection of mask-covered faces, in photos and videos.

# Enabling Multi-Factor Authentication

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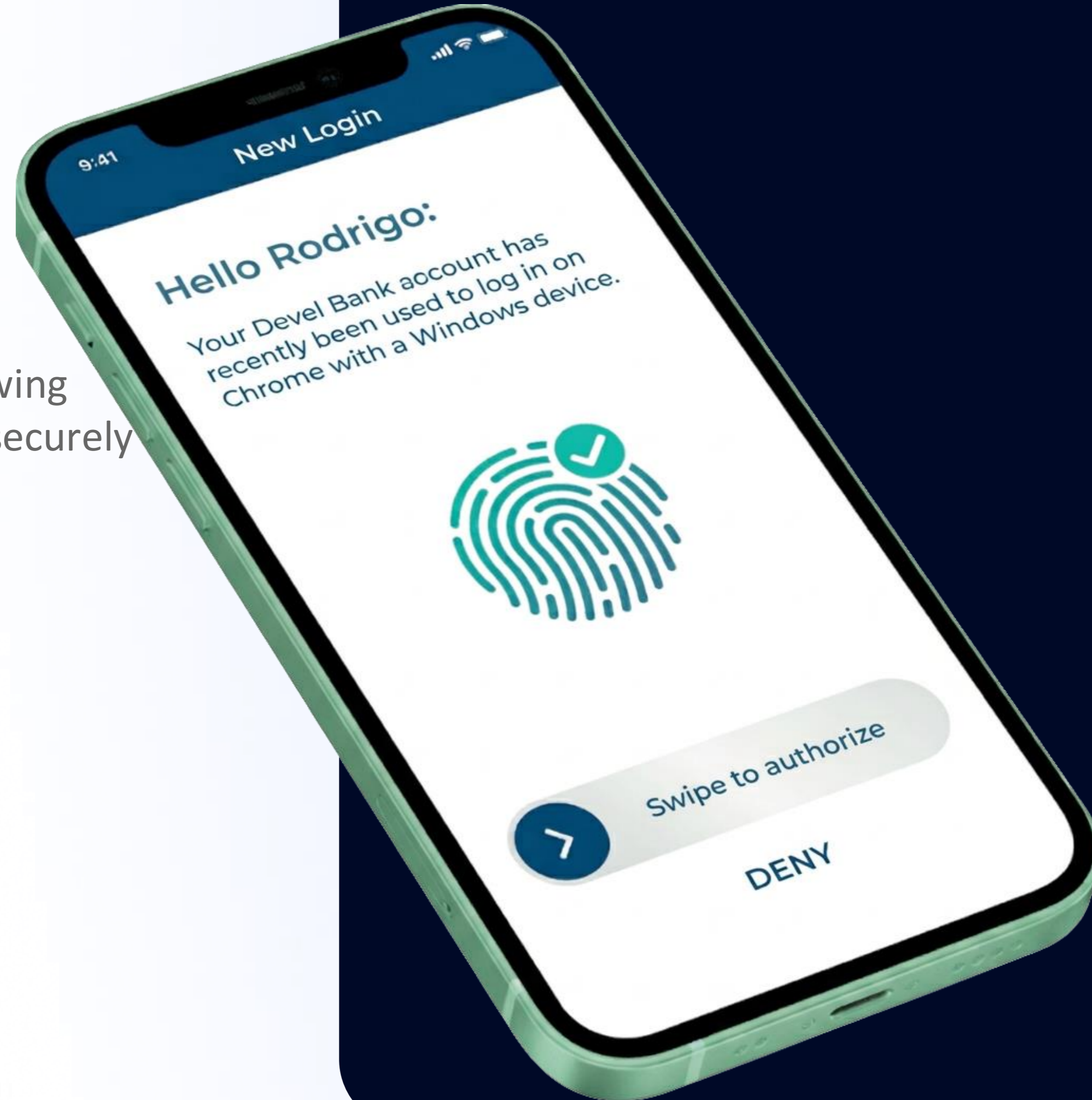
## MOBILE SOFT TOKEN

This delivery method allows you to easily access your Tokens on your phone, which are generated offline, with the design and integration you require.

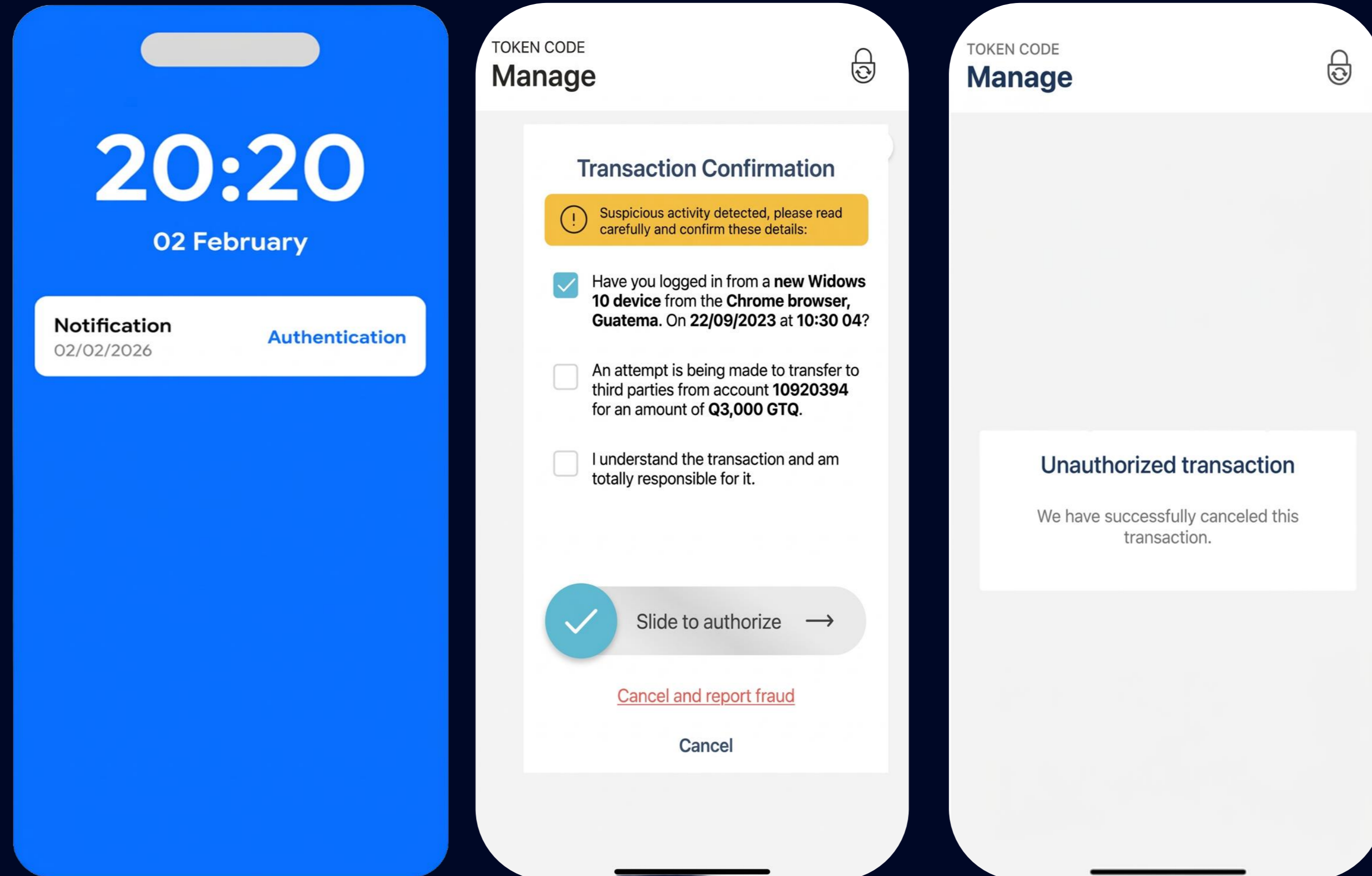
It also features an easy-to-integrate SDK that can be embedded in any app you choose.

# NOTIFICACIONES PUSH

DSToken offers the ability to receive Push notifications through the Softoken app, allowing users to approve or deny their transactions securely and reliably.



# Enabling **Multi-Factor** Authentication



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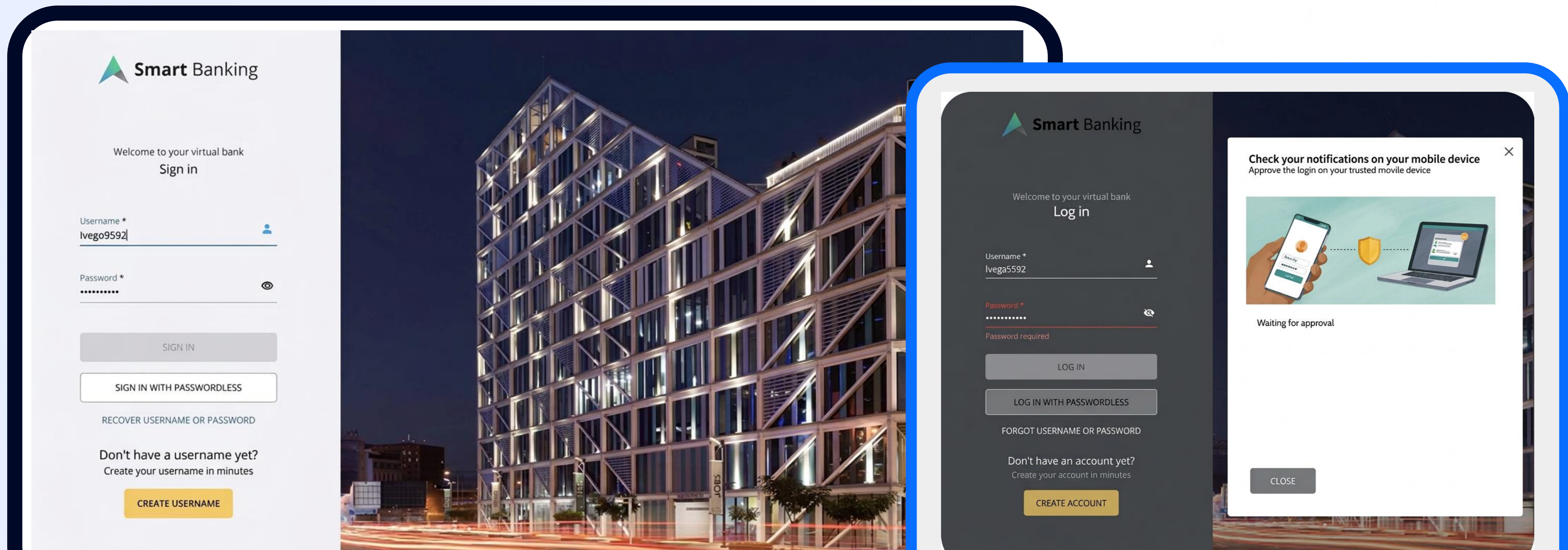
Login with **push notification**  
**and liveness** check



# Login with Push Notification

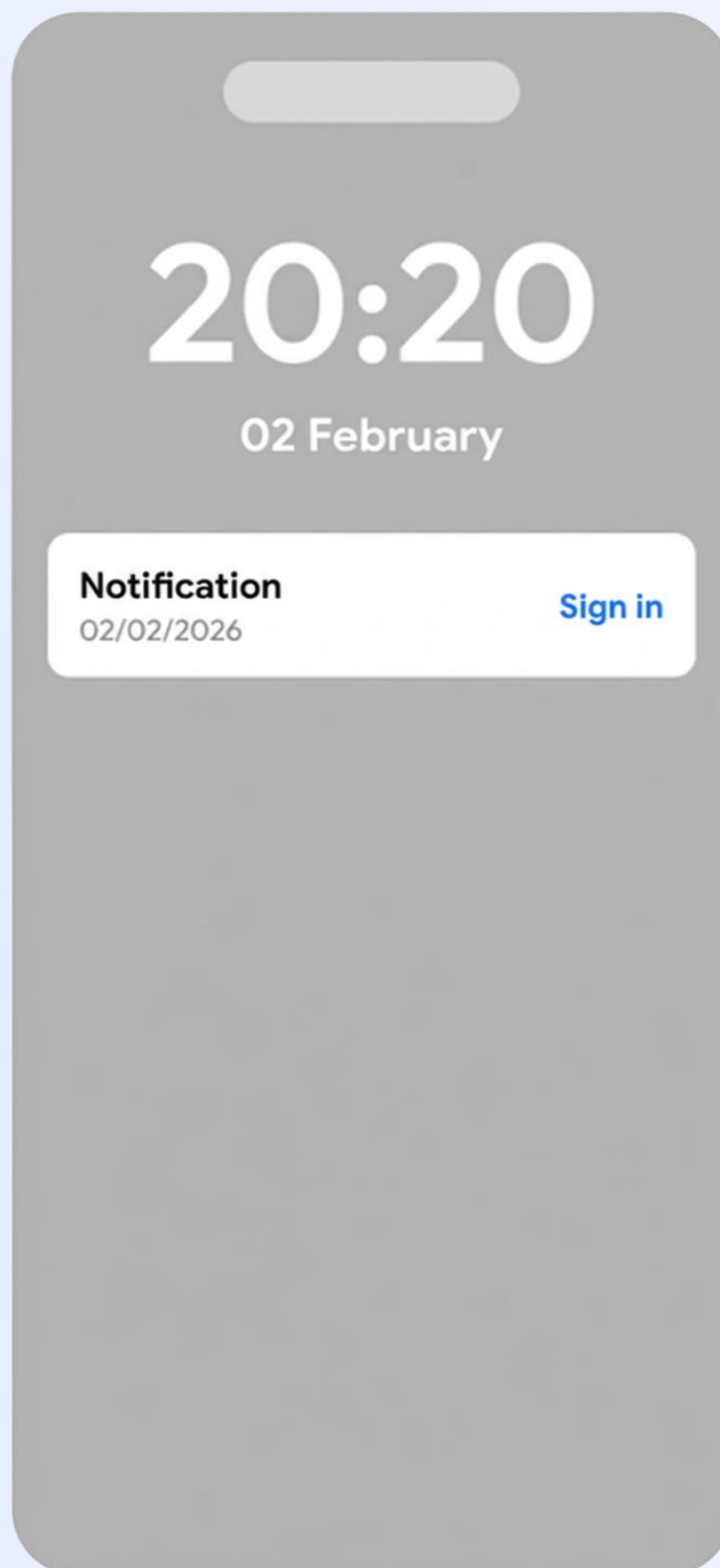
1. Enter username and select "Login with Passwordless"

2. Screen shown to approve transaction from registered device



# Login with Push Notification

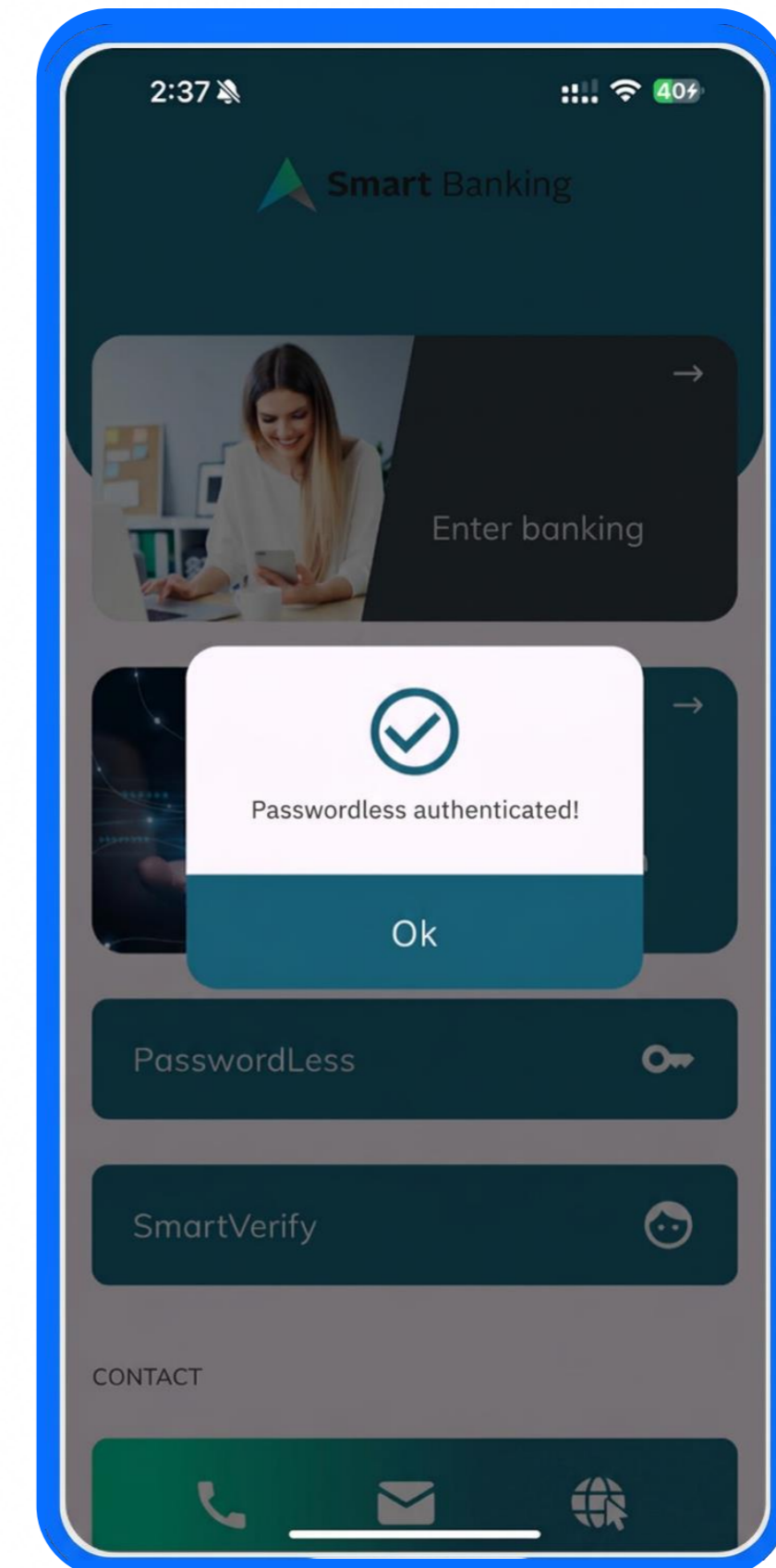
## 3. Open Push Notification



## 4. Perform liveness check



## 5. Open Push Notification



# Login with Push Notification

## 6. Successful login

The screenshot displays the 'Smart Banking' interface for user Lesther Vega. The top navigation bar shows the user's name and a profile icon. Below the header, a welcome message and last login time are visible. The main content area is divided into a left sidebar with navigation options (Home, Financial Products, Transfers, Payments, Operations, Account Statements) and a main panel. The main panel features a 'Favorite Products' section with a 'Monetary' product. The product details show a 'Total Balance: Q.82,143.67' and an 'Available Balance: Q.82,105.17' for the account holder 'HECTOR JESUS RAMOS LOPEZ' with ID '170070005520'. A 'Quick Actions' panel on the right offers 'Transfers' and 'My favorites' options, along with a 'Transfer Type' dropdown menu.

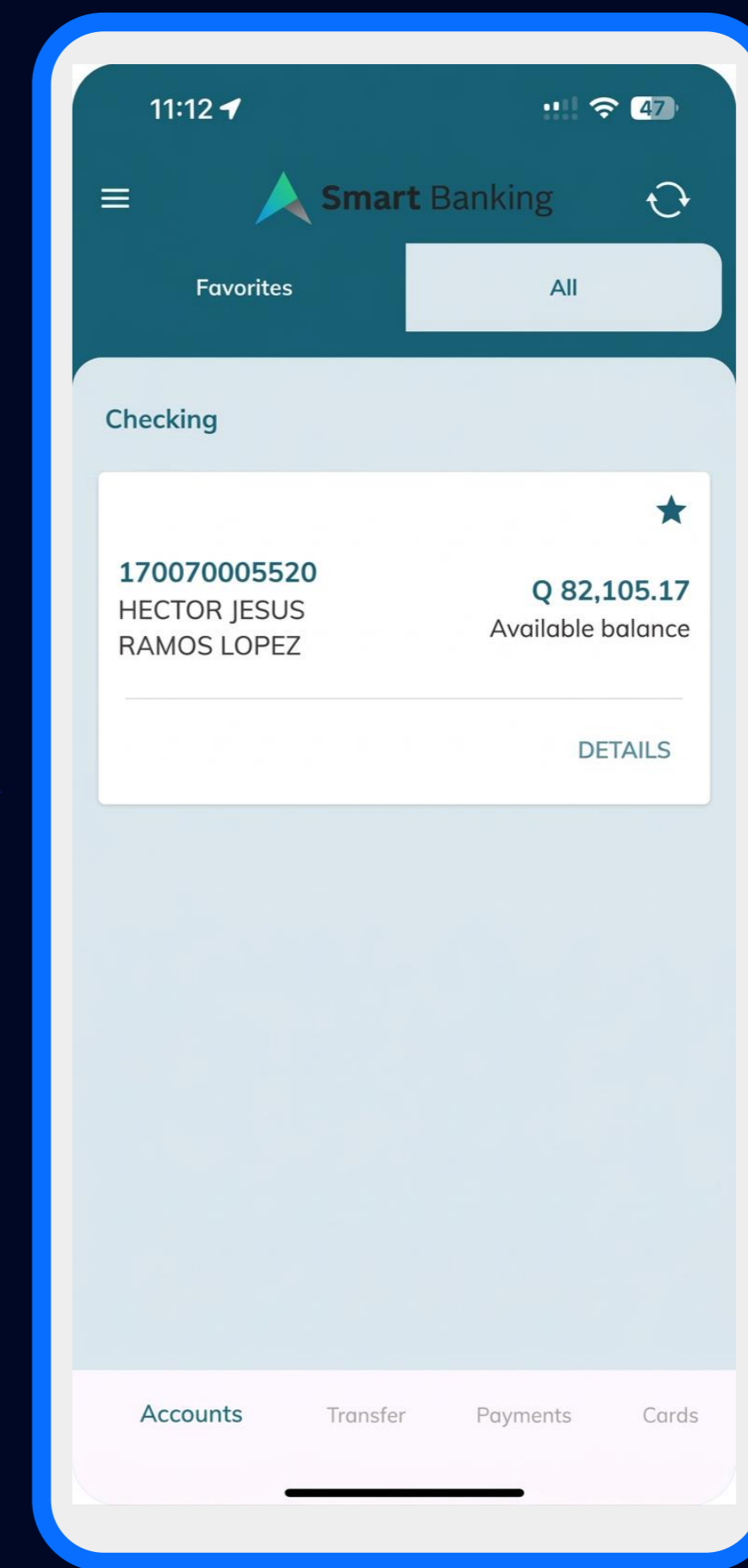
Product	Total Balance	Available Balance
Monetary	Q.82,143.67	Q.82,105.17

smartid

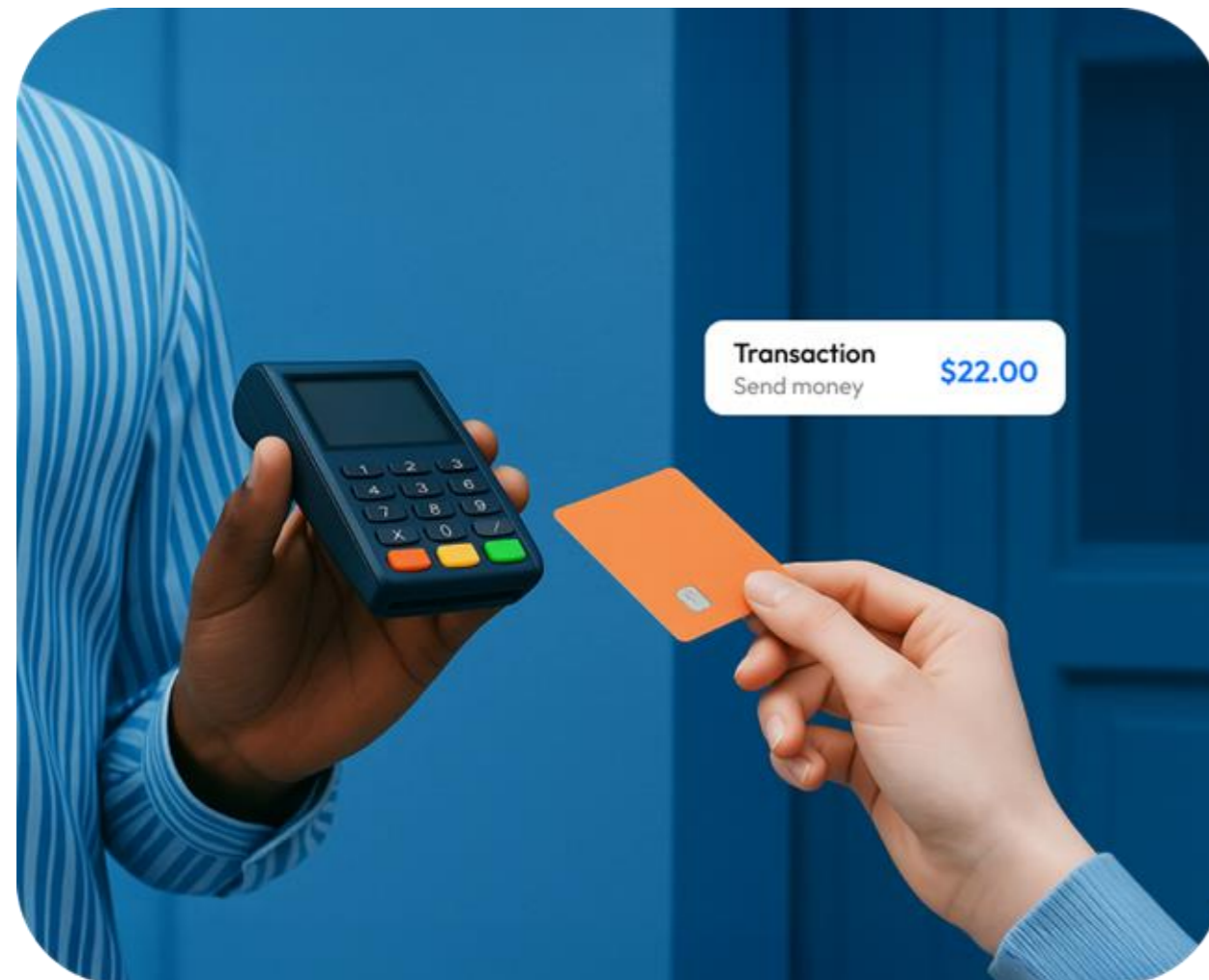
Login on **mobile app** with  
liveness check



# Login on Mobile App



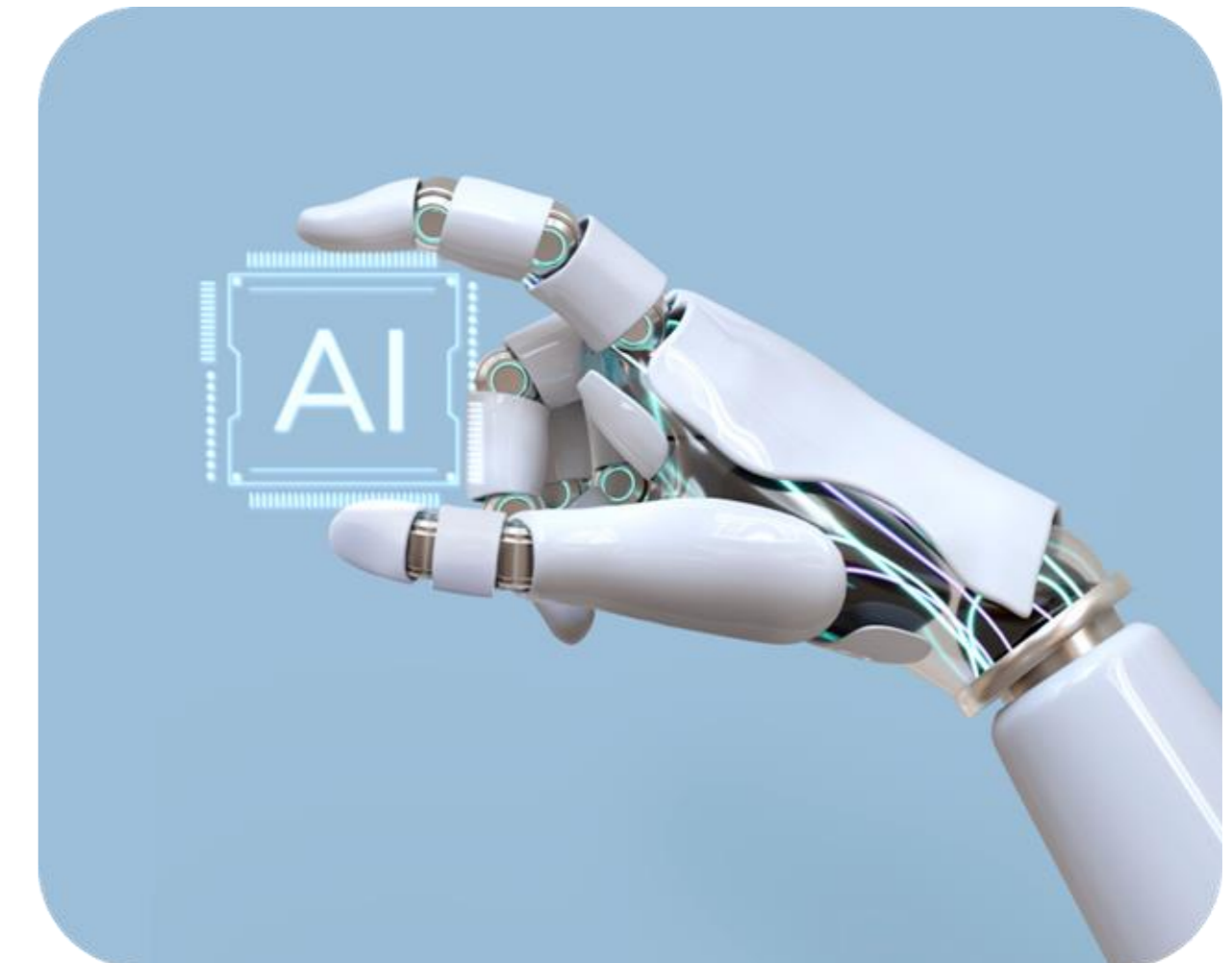
# Security Module



**Operations and transactions monitoring**



**Device recognition**



**AI and Machine Learning**

# User Behavior

Connection History    Devices Used    Device Maintenance

**02 JAN. 2025 13:07**  
First Connection

**22 APR. 2025 19:54**  
Last Connection

**70**  
Total Records

**2**  
Unique Devices

Visit Date	Country	IP	SmartID	Alert
22/04/2025 19:54:44	Guatemala	190.56.55.133	59317c	
21/04/2025 23:30:30	Guatemala	190.242.51.146	59317c	
21/04/2025 15:42:10	Guatemala	190.242.51.146	cbfe58	
20/04/2025 15:00:50	Guatemala	190.242.51.146	59317c	
19/04/2025 09:34:02	Guatemala	190.122.184.122	59317c	

[Show all records](#)

Connection History    **Used Devices**    Device Maintenance

**Records History by Device**

Device	OS	Country	Times Used	Unique Users	Associated Risk	Last Login
cbfe58	Android 14	Guatemala, Guatemala	4	1		22/01/2025 13:27:59
59317c	iOS 18.1.1	Guatemala, Guatemala	52	1		16/01/2025 09:05:28

# Device Behavior

Connection History
Device Details

**02 MAR. 2025 16:18**

First Connection

**21 APR. 2025 21:50**

Last Connection

**26**


Total Records

**14**

Unique Users


Date	SmartID	User	Encrypted User
21/04/2025 21:50:58	80f9d66d-b12c-416d-899c-60f70b5e05e2	d7b060472ac50c627e1728acd8e6d148b4315d737bc29500af857a15ab3d572b	ThkhyZM78MFSIN1XVkrP3C3mnnCnr
20/04/2025 20:04:30	80f9d66d-b12c-416d-899c-60f70b5e05e2	1829172e1474d0b2cdac406fa8f7cce580cbcee7be751046025fc5e0d8336e14	qsteNXwLTKEvNhl6VGwFPDYwBFEDr
20/04/2025 15:37:54	80f9d66d-b12c-416d-899c-60f70b5e05e2	687e7d93b4bbab0a330d70e7dda4c784f8ba147a740cec454a7e9a4197801eec	SIMJHHN64NY2SvkP57LuVTqrNXrx8e
19/04/2025 18:39:17	80f9d66d-b12c-416d-899c-60f70b5e05e2	033017d90f0f9dbb8d44dca52e95ef2e43173043621fc0013fcb29bc22fab419	D2cEk/fYQ7yWx91htOZZv4eV+zXMhc
15/04/2025 18:44:23	80f9d66d-b12c-416d-899c-60f70b5e05e2	bc909cd1879304d8295fee5689099758a68d51f6244abf4bade30970ad826723	JtfWEDc1aDigtDcyQLHvfxRH077jtQgnl

Connection history
Device details



**Device Detail**


Type: SmartPhone  
Model: iPhone 15 Pro Max  
Operating System: iOS  
Version: 18.3.2




**Risk associated with the device**

No Risk

Country with highest device origin

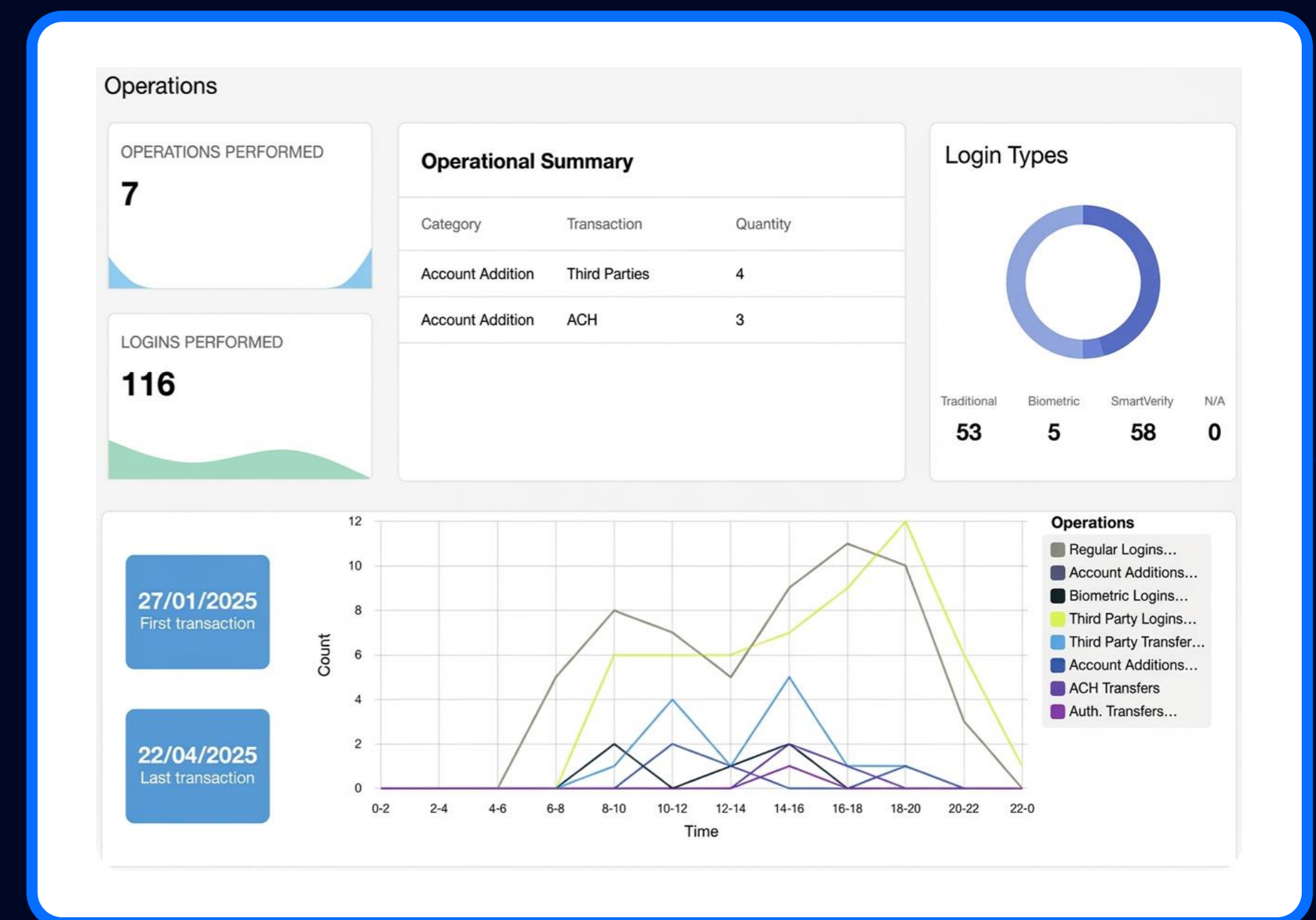
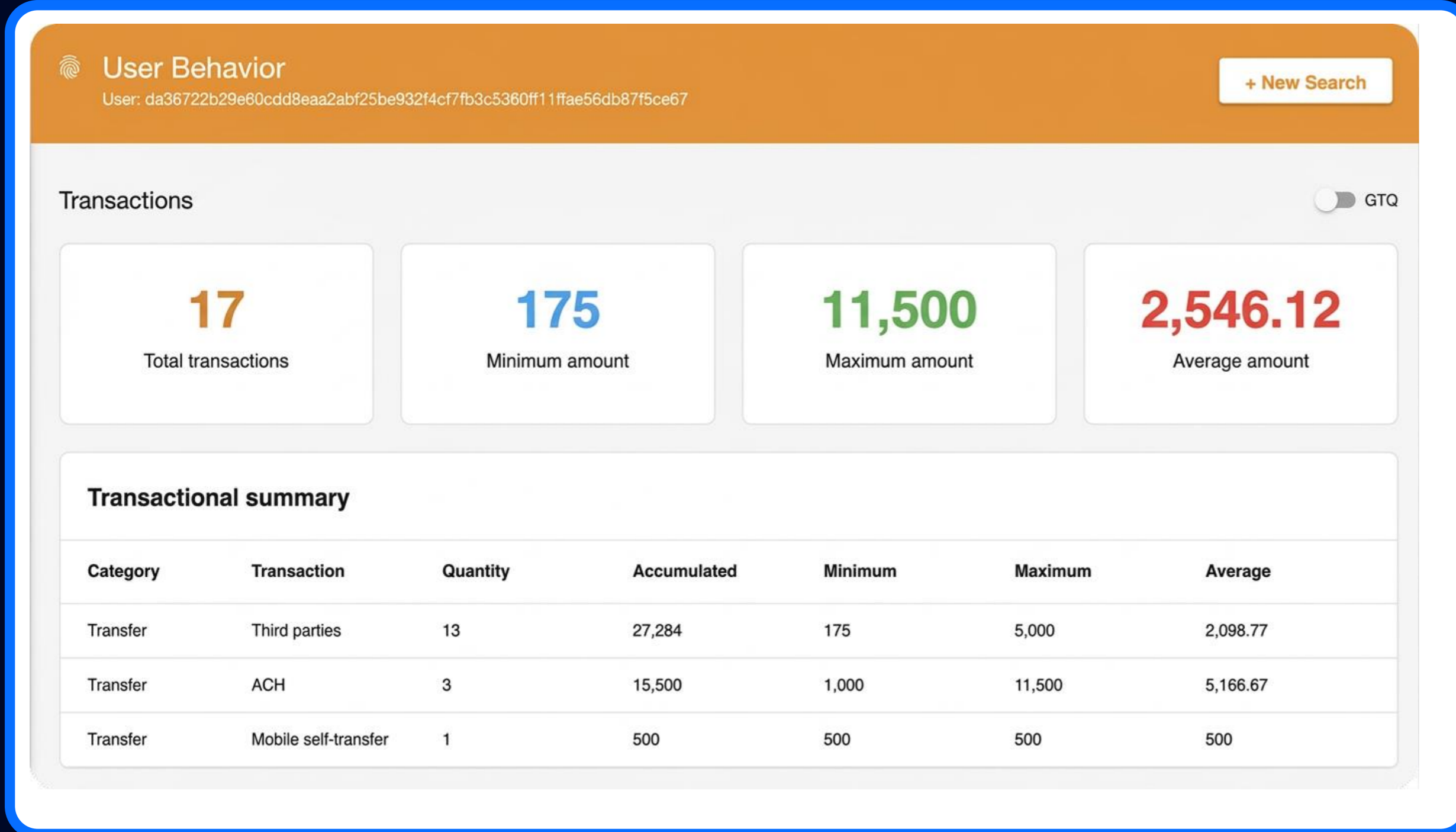


IP address with highest device origin



[See More →](#)

# Transactional Behavior



# Rules Engine



## Login

- Simple Rules
- Custom Rules
- Device Behavior
- User Behavior
- AI Risk Score



## Transactions

- Simple Rules
- Custom Rules
- Transactional Behavior
- AI Risk Score

# Black Lists

Devel - Demo  
Production Environment

SmartID

Omar Amezcuita  
oamezcuita@smartidsuite.ai

Administration >  
Queries >  
Logs >  
Dashboards >  
List Management >  
**Blacklists**  
Whitelists >  
Rules Management >

Blacklists

Type: All, Associated risk: All, Type value: [input]

Generate report

Type	Value	Associated risk	Registered by	Registration date
User	275ca2219edfead1046a363178fcb33d739adb3bdd0924ed35f21d06250c5a1		csalazar@develsystems.com	24/02/2026 15:38
SmartId	15f5463f35e47d1456ad9b47de45cd50		devops@develsystems.com	02/02/2026 11:49
User	323d8c82c42d2ab251f4d5f7006d35cbecafa9e6a8738b3b911109b7c2840ed7		devops@develsystems.com	02/02/2026 11:49
IP address	1.1.1.1		sozoy@develsystems.com	09/01/2026 11:09
SmartId	e77bb90b-53cc-4d1e-81d9-787b4bfc84c4		lcon@develsystems.com	17/12/2025 09:31

Add to blacklist

Type: SmartId, Value: [input]

Upload file to blacklist

**Blacklist SmartID**

Action to Execute: Block user

Notification to send to customer: None

Send notification to administration: No

Save

**Blacklist User**

Action to Execute: Sign out

Notification to send to customer: None

Send notification to administration: No

Save

**Blacklist IP Address**

Action to Execute: Sign out

Notification to send to customer: None

Send notification to administration: No

Save

**Blacklist Country**

Action to Execute: None

Notification to send to customer: None

Send notification to administration: No

Save

# White Lists

SmartID Devel - Demo Production Environment

Omar Amezquita  
oamezquita@smartidsuite.ai

Administration >

Queries >

Logs >

Dashboards >

List Management >

Blacklists

Whitelists >

For Logins

For Transactions

Rules Management >

Whitelist



Add New Record

Show Columns  
5 columns in the table

Creation Date	Rule	Fields	Options	Expiration Date
11/12/2025 11:27:03	Detección de Malware	• SmartID: bbbb-cccc-tttt		N/A
19/09/2023 09:59:38	Dispositivo en lista negra			N/A
19/09/2023 09:34:53	N/A			20/09/2023
14/09/2023 17:10:49	Dispositivo nuevo para el usuario desde el extranjero			15/09/2023
12/09/2023 08:47:08	Dispositivo en lista negra			13/09/2023

Items per page: 10 1 - 10 of 35

# Login Rules



### Device is root

Action to execute:

Notification to send to client:

Send notification to administration:

**Save**



### Hooking Detection

Action to execute:

Notification to send to client:

Send notification to administration:

**Save**

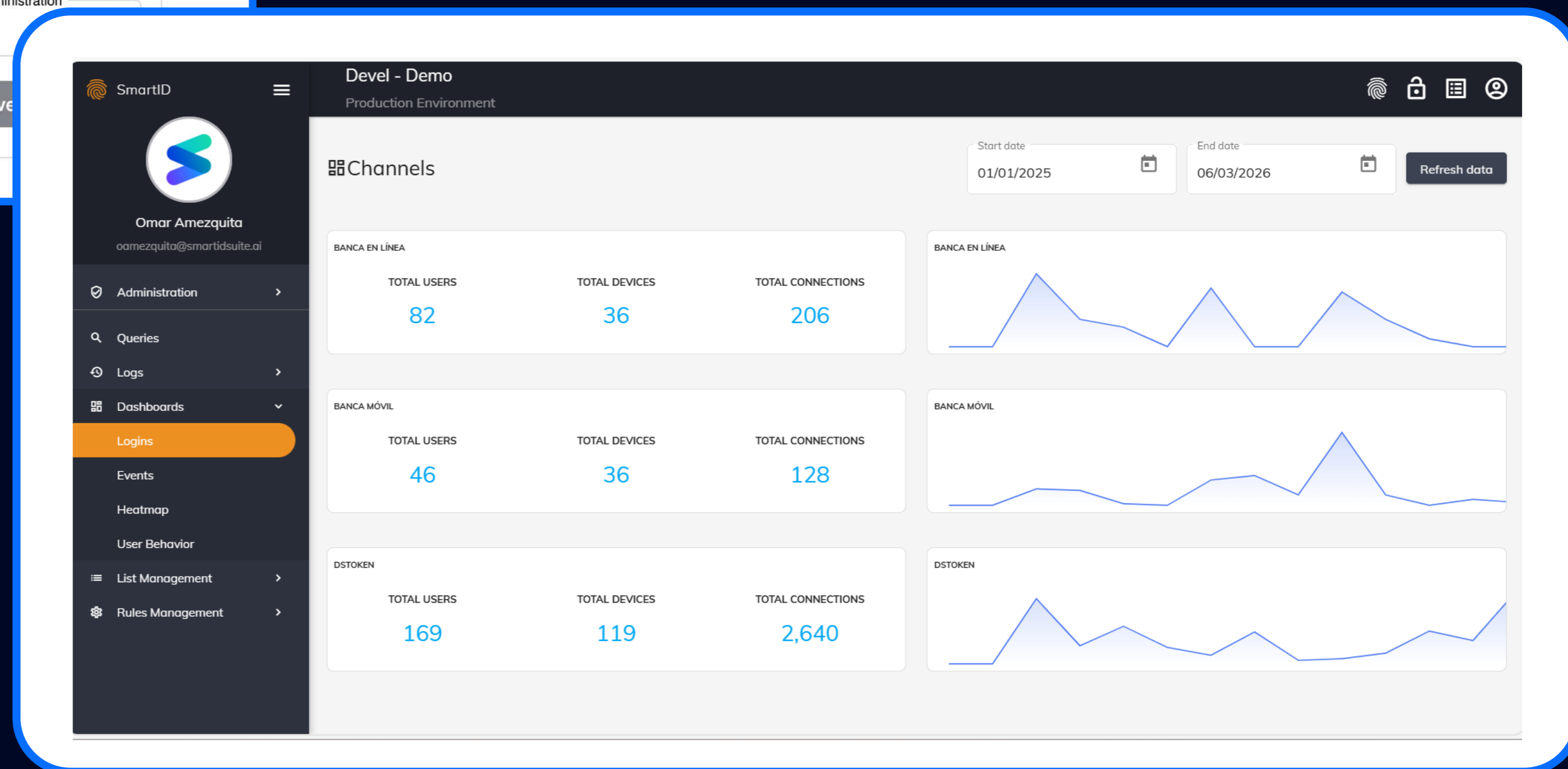
### IP is from TOR

Action to execute:

Notification to send to client:

Send notification to administration:

**Save**



# Transaction Rules

**New device, added Account (ACH) or Third Parties**

Time validity in minutes: 10

Transactions to validate: ['add accounts', 'ach']

Action to execute: None

Notification to send to client: None

Send notification to administration: Yes

Save

**New device, anomalous transaction**

Time validity in minutes: 10

Transactions to validate: ['extrafinancing', 'request extrafinancing']

Action to execute: None

Notification to send to client: None

Send notification to administration: Yes

Save

**New device and tax payment**

Time validity in minutes: 10

Transactions to validate: ['pay taxes', 'pay taxes']

Action to execute: None

Notification to send to client: None

Send notification to administration: Yes

Save

+ Add Condition + Add Group

Maximum ACH transfer amount must be less than the amount, at any schedule in the last 90 days. Remove Condition

Field: ACH Transfer: Maximum Amount Operator: < Compare with: Amount

Schedule: Any

Time range - Last 90 days: 90 (From 1 to 90 days)

# Machine Learning Engine

The screenshot displays the 'ML Rules' configuration page for 'Online Banking'. It features three columns representing different risk levels: Low Risk, Medium Risk, and High Risk. Each column includes a status indicator (a green checkmark and a toggle switch), a 'Min threshold' and 'Max threshold' input field, an 'Action to execute' dropdown menu, a 'Notification to send to client' dropdown menu, and a 'Send notification to administration' dropdown menu. A 'Save' button is located at the bottom of each column.

Risk Level	Min threshold	Max threshold	Action to execute	Notification to send to client	Send notification to administration
Low Risk	40	60	Logout	Send SMS	Yes
Medium Risk	61	80	Logout	Send SMS	Yes
High Risk	81	100	Block user (+1 action)	Send Email (+1 no...)	Yes

- Custom thresholds
- Configurable actions
- Configurable notifications

# Compound Score

## Rules

The screenshot displays the 'DevelSystems' interface for configuring a 'Suspicious New User Rule'. The interface is divided into several sections:

- Header:** Shows 'SmartID' and 'DevelSystems Test Environment'.
- Left Sidebar:** Contains navigation options: Administration, Queries, Logs, Events, Case Review, Dashboards, List Administration, Rule Administration (selected), Login Rules, Transaction Rules, Compound Rules (highlighted), Alerts, and Templates.
- Rule Name:** 'Suspicious New User Rule'.
- Rules List:** A list of rules with their categories and scores:
  - Tor Network (Logins / Custom Rules) with a score of 25.
  - Source Account Blacklist (Transactions - Simple Rules) with a score of 10.
  - Medium Risk (Machine Learning - Machine Learning Rules) with a score of 50.
  - Transactions Exceeding User Max (Behavior - Behavior Rules) with an empty score field.
- Actions:** Three risk-based action configurations:
  - Low Risk:** 'Desde' 1 to 'Hasta' 49, Action: 'None'.
  - Medium Risk:** 'From' 50 to 'To' 74, Action: 'Identity Verification'.
  - High Risk:** 'From' 75 to 'To' 100, Action: 'User Blocking'.
- Group by:** A dropdown menu set to 'Session'.

# AI Assistant

SmartID Assistant

Heilo, Lesther Vega! How can I help you today?

8:51 AM

How many logins do you have registered

8:51 AM

In total, there are 69,884,061 logins registered in the system.

8:51 AM

give me the top 5 SmartIDs with the highest number of unique users

8:52 AM

Here are the top 5 SmartIDs with the highest number of unique users:

1. **SmartID:** 4f610c24a031097cac967f7413c99909 - **Unique Users:** 118
2. **SmartID:** ab9ab9e17a5656c3c5a2648ee0a89477 - **Unique Users:** 60
3. **SmartID:** 62eccb980bfâa5f0eebaa73a7e666672 - **Unique Users:** 57
4. **SmartID:** 3eca9a2931e5197e13591043f81ab107 - **Unique Users:** 52
5. **SmartID:** 34066461ef00a1ad7afc69f9168f5a10 - **Unique Users:** 52

If you need more details, don't hesitate to ask.

8:53 AM

Type a message...

# Dashboard with AI Assistant

The screenshot displays the SmartID Assistant dashboard. On the left is a dark sidebar with the user profile 'Lesther Vega' and a navigation menu including Administration, Queries, Logs, Events, Case Review, Dashboards, List Administration, and Rule Administration. The main area is titled 'SmartID Assistant' and features a 'Dashboard Dynamics' header with an 'Edit Mode (Enabled)' toggle. The dashboard contains several widgets: a 'Line Chart' with a 'Configure Widget' dialog box open, showing width and height options; a 'Trend and Indicators' section with three cards displaying values 23, 56, and 84, and a line chart below; a 'Pie Chart' showing data for 'LATINE', 'CHORO', and 'SCENS'; a 'Data List' table; and a 'Progress and Metrics' section with three progress bars and values 10.402, 4053, and 4558. At the bottom, there is a chat input field with the placeholder text 'Type a message...' and a send button.

Category	Value
Latine	19.293
Vocibus	27.295
Choro	23.403
Adole	35.829
Scens	31.729

Metric	Value
LATINE EOS EX DUO EHORO	10.402
EX DUO CHORO VOCIBUS	4053
EUM PRIMIST	2305
CHORO VOCIBUS	2637
LATINE USU EX	4558

# Case Review

**Case Review**

Channel: Guatemala | Type: All | Status: All | Start Date: 01/03/2024 | End Date: 30/05/2024 | Analyst: All | Search

ID	Rule	SmartID	User	Status	Type	Creation Date	Last Update	Assigned Analyst	Associated Risk
1712957136	New device, Added account (ACH) or Third Parties:add accounts - third parties	c56a11...	655042...	Closed	Transactional	12/04/2024 15:18:58	21/05/2024 20:38:02	jmartinez@develsystems.com	
1712956873	New device, Anomalous transaction:affiliation - push	6a78a5...	0c2379...	Pending	Transactional	12/04/2024 15:17:28	16/04/2024 15:46:44	--	--
1712957329	Addition to blacklist due to IP change between login and tx:add accounts - third parties	bd73cf...	95fd02...	Pending	Transactional	12/04/2024 14:41:52	02/05/2024 17:10:30	--	--
1712957467	Transactions from multiple users from a new device: Transactions from multiple users from a new device:transfer - third parties	6254ef...	78e32d...	Closed	Transactional	12/04/2024 09:42:57	21/05/2024 21:06:20	--	
1712955267	New device for the user	544b5d...	471b20...	Pending	Operational	02/04/2024 17:31:54	16/04/2024 15:37:15	--	--
1712955498	Assignments updates on analysis panel	7c7e0e...	07c7ef9...	Pending	Operational	01/04/2024 17:31:54	01/05/2024 17:32:51	--	--

Items per page: 10 | 1 - 10 of 24

**Case No.: #1712957136**

View Transaction | View Event | User Inquiry | Device Inquiry

Case Detail | Activity | History

**General Details**

User: 655042...

SmartID: c56a11...

Activated Rule: New device, Account added (ACH) or Third-parties:add accounts - third parties

Type: Transactional

Identifier: c56a11bbf964e8e8fcf3585a93c937e3...

Status: Closed

Creation Date: 12/04/2024

Last Modification: 21/05/2024

# Notification

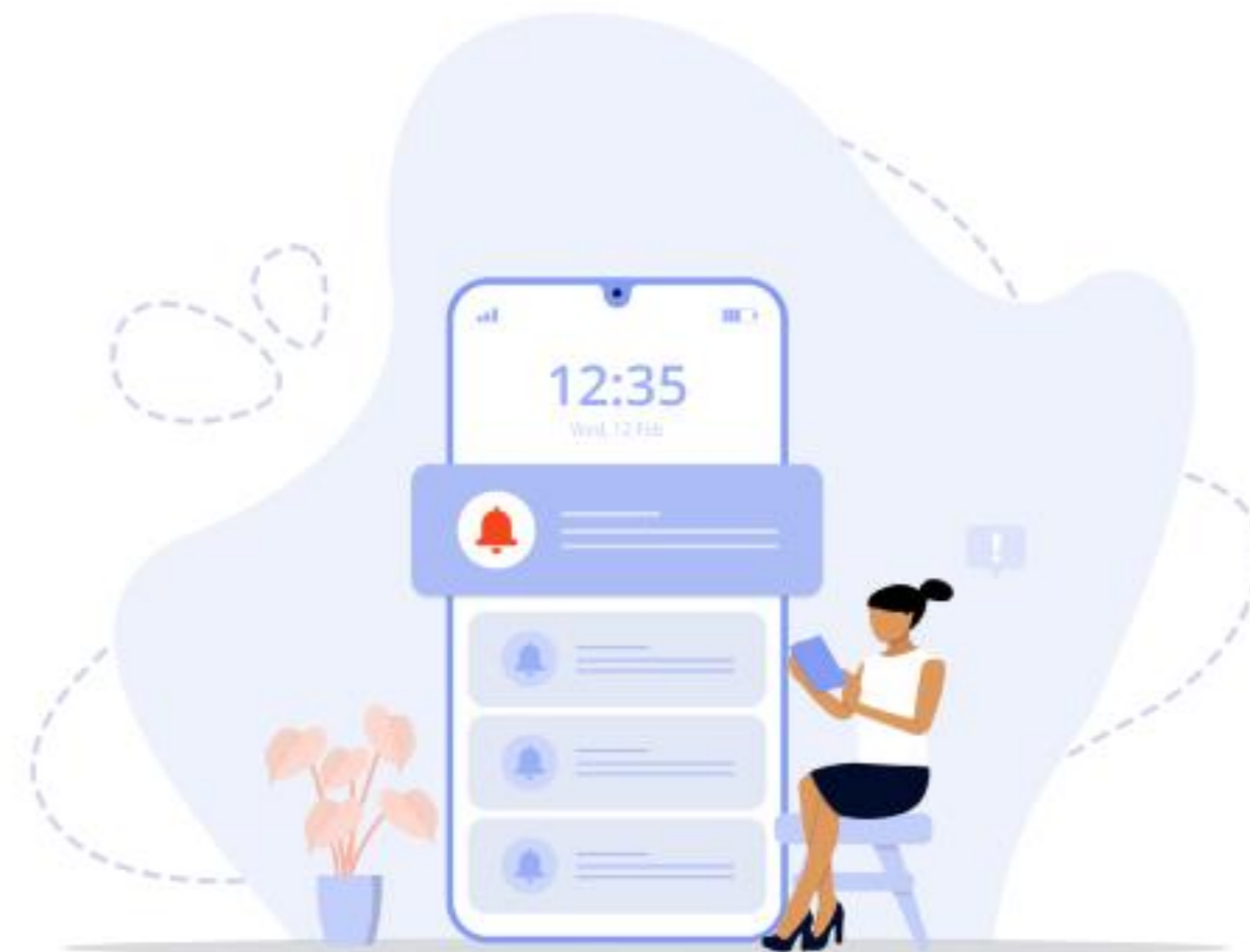
## delivery

Your BAMnet account has been logged into from a  
new device

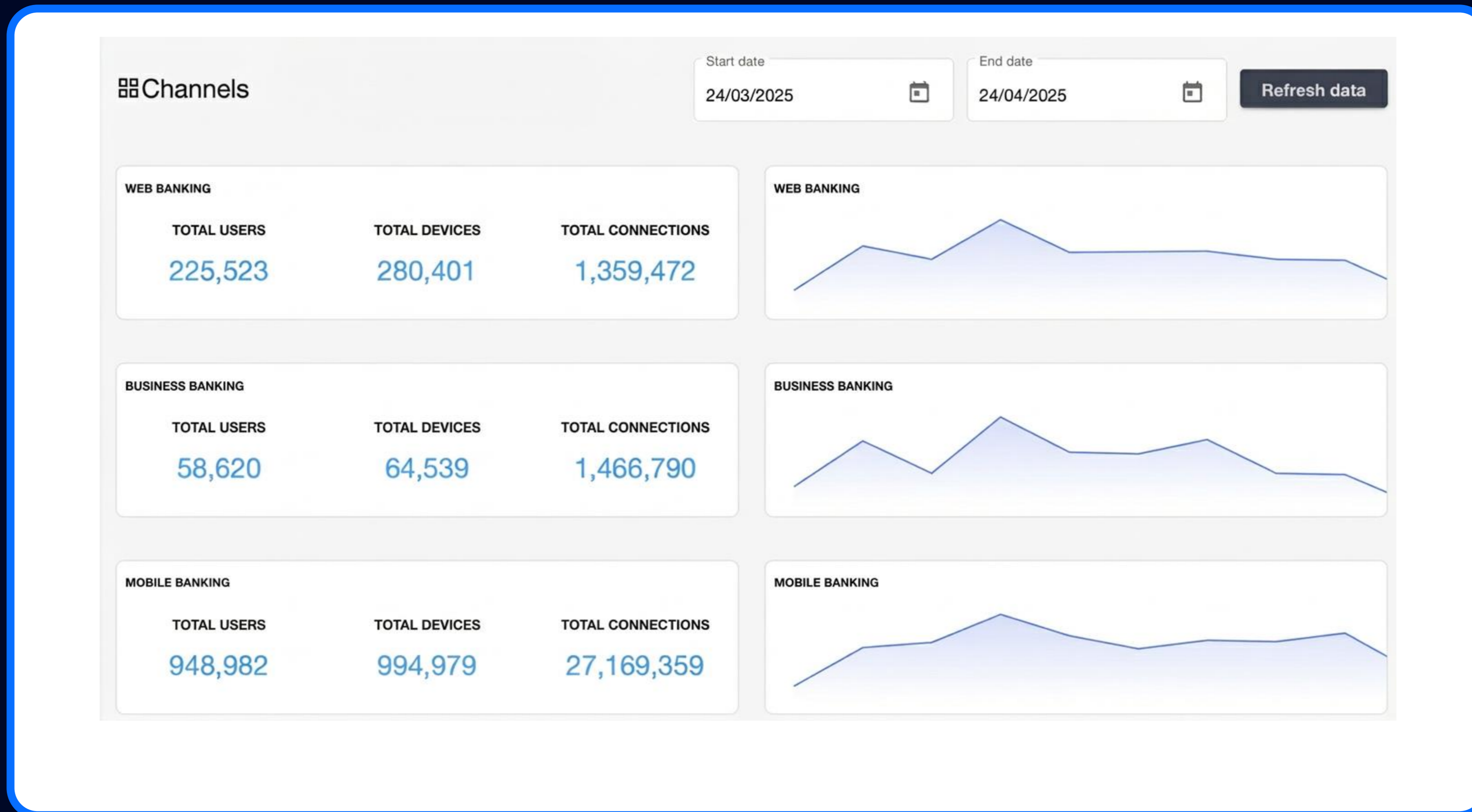
**Windows 10**

Guatemala City, Guatemala.

IP Address: **165.26.32.128**



# Login Dashboard



# Events Dashboard

TOTAL ALERTS

3,360

ACTIVATED RULES

7

BLOCKED USERS

29

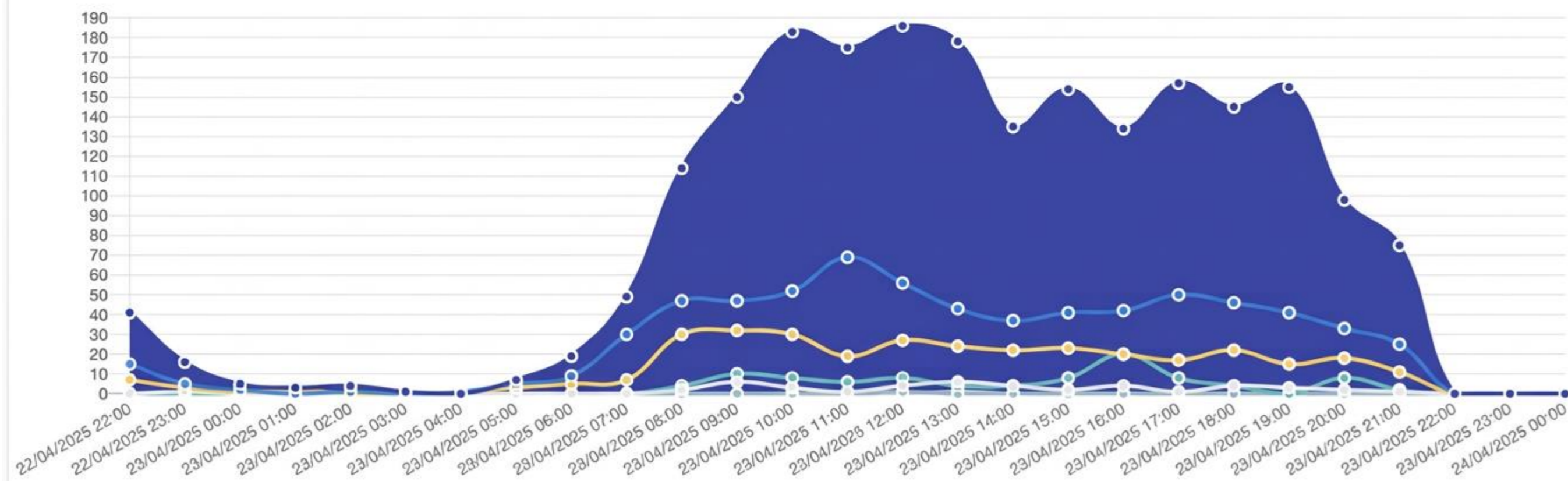
CLOSED SESSIONS

95

NOTIFICATIONS SENT

2,184

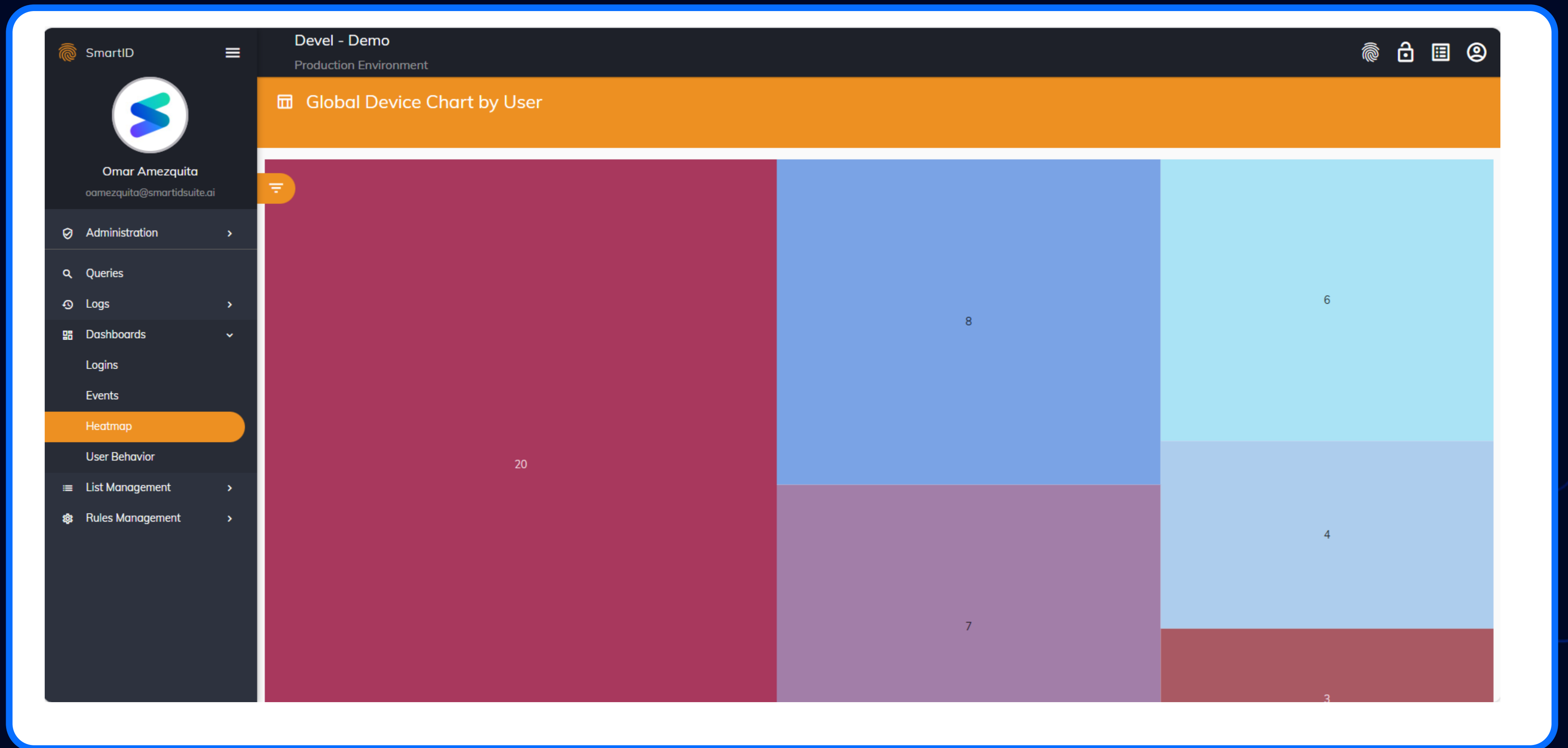
Event timeline



< Rules with the highest number of events Users with the highest number >

Rule	Number of events	
New device for the user	2,184	<a href="#">View</a>
WebIntegrity	697	<a href="#">View</a>
IP is from a Proxy	339	<a href="#">View</a>
Concurrent sessions in the same channel	94	<a href="#">View</a>
Blacklisted user	44	<a href="#">View</a>
Blacklisted device	1	<a href="#">View</a>
IP is from TOR	1	<a href="#">View</a>

# Heat Map





**30-day pilot**

**no integration cost**

In 30 days you will see exactly how many attacks you are not detecting today and how many false positives you can eliminate.

 <https://smartidsuite.ai>

 [sales@smartidsuite.ai](mailto:sales@smartidsuite.ai)

 ISO 270001 Certified