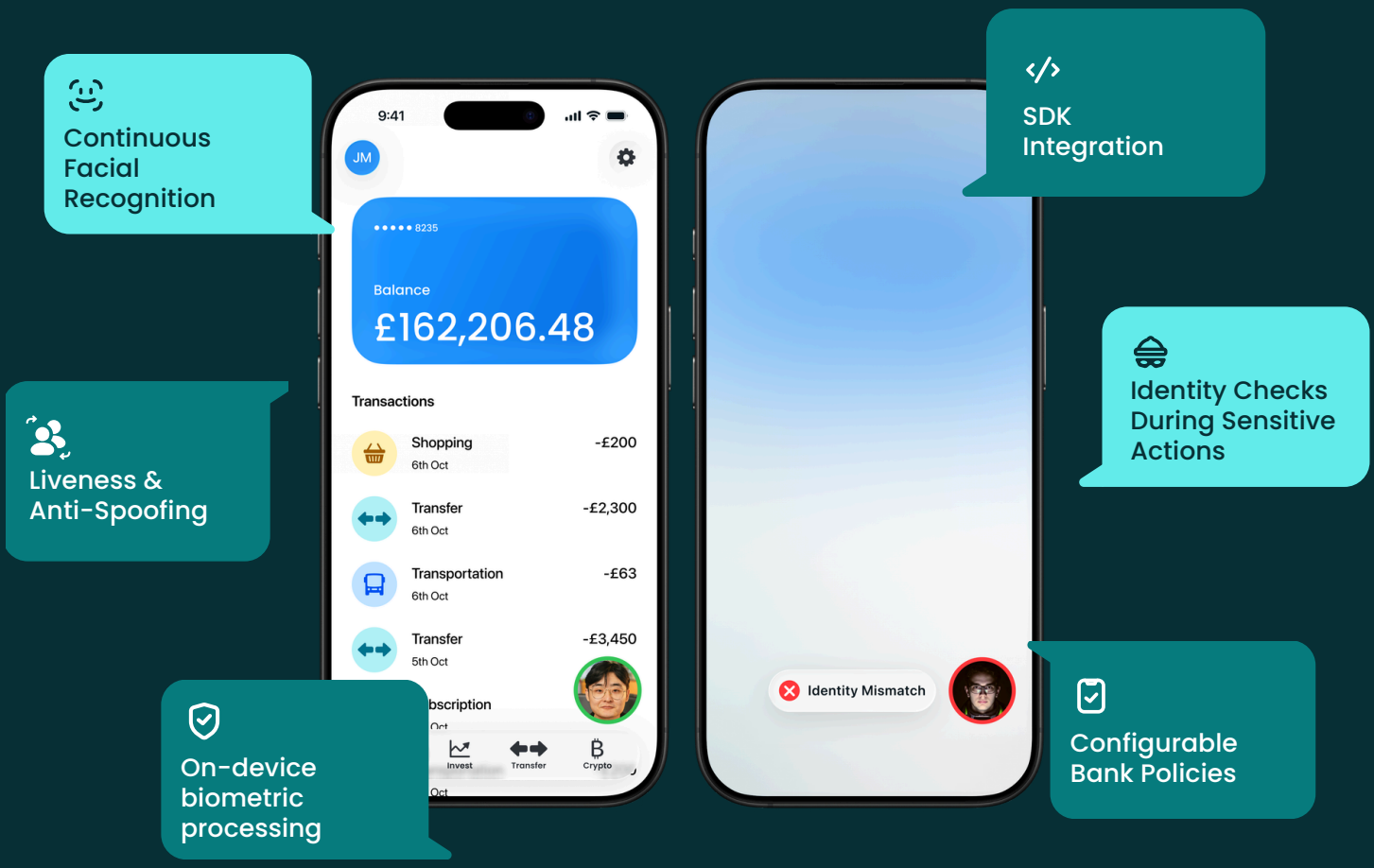
YEO CFR SDK

www.yeomessaging.com/sdk

Continuous Identity Assurance for Digital Banking

Confirm who is present after login and during sensitive banking activity.



Connect onboarding identity with ongoing account use.

A verified customer can later hand their account or device to someone else, creating a risk of account misuse and mule-account handovers.

YEO CFR checks whether the person present matches the enrolled customer, with biometric processing on-device. Banks choose when checks apply and how their systems respond.



US Patent No: 10,607,035 | GB patent No: 1713943.7
EU patent No: PCT/EP2018/073464 | Chinese patent 201880071020.4

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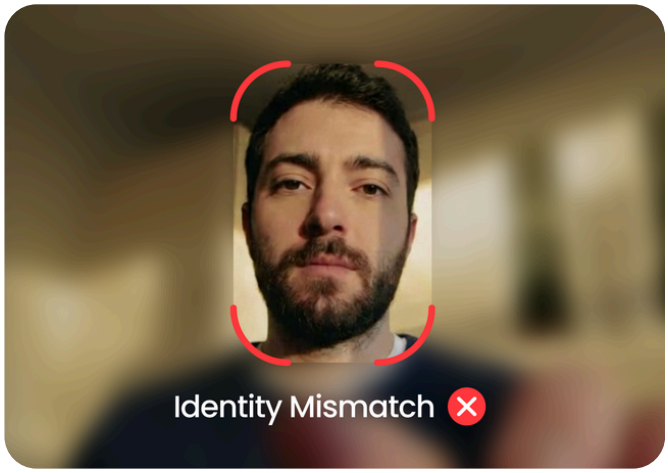
Who is using the account after login?

A familiar device and valid credentials do not confirm that the enrolled customer is still present.

- Unattended Devices
- Account Takeover
- Mule-Account Handover
- Sensitive Account Changes
- Higher-Risk Payments

YEO CFR integrates into banking apps, checking that the person present matches the enrolled customer. It adds identity evidence alongside existing authentication and fraud controls.

Identity assurance within your banking app



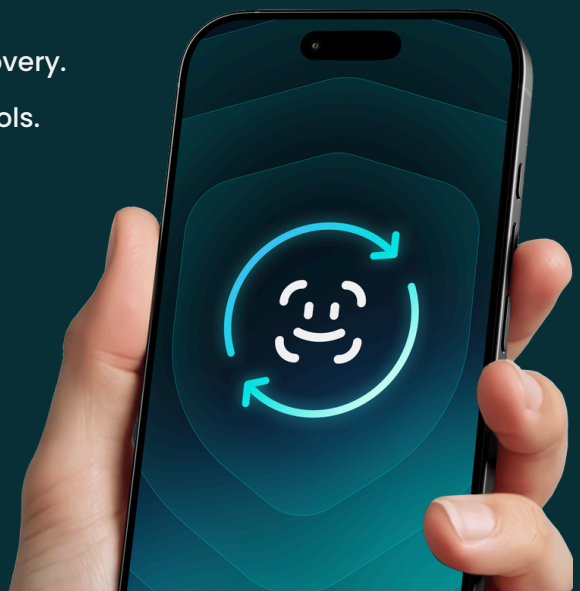
- Continuous facial verification during selected sessions and sensitive journeys.
- On-device biometric processing without a central YEO biometric database.
- Facial matching and liveness checks to assess enrolled-user presence.
- Configurable responses to absence, identity mismatch or failed liveness.
- Identity events that add context to the bank's existing investigation and audit records.

Help detect account handovers

CFR can help identify when someone else uses an enrolled customer's account. Other fraud controls remain essential when the account holder is present, including during coercion or knowing participation.

Built for Digital Banking

- Support payments, beneficiary changes and account recovery.
- Complement existing KYC, authentication and fraud controls.
- Apply bank-defined verification policies.



Explore CFR for your banking app

yeomessaging.com/sdk

info@yeomessaging.com