



BioCred Demo Guide

Version 1.0 (October, 2023)

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1. Demo Guidelines and Uses Cases

When demonstrating the BioCred device to prospective customers, it is recommended that you demo features in an order that fits a particular Use Case the audience is familiar with. This has proven to be more effective and helps the audience understand the benefits of the BioCred solution. BioCred is part of an overall Secure Identity solution that can have various levels of functionality. Each BioCred deployment will have a Professional Services attachment that will outline what level of functionality is desired by the customer and which third party vendors the bank uses that we will work with to provide the overall solution. Here are a few common BioCred Uses Cases seen within a retail banking branch:

New Account Opening:

- Customer comes in to open a new account.
- **ID Capture:**
 - The first thing a new account rep will ask for is an ID, so capturing an ID for IDV (Identity Verification) is the first step in verifying the customer's identity.
 - Panini will work with the bank to send the ID image to the bank's chosen IDV vendor for verification.
 - Depending on the level of integration desired, it is also possible to obtain customer information from the ID and provide to the New Account system to pre-fill data fields.
- **Electronic Signature:**
 - Moving through the new account process, the customer will need to sign/acknowledge receiving account & regulatory disclosures as well as sign account documents.
 - With this feature, BioCred can capture an electronic signature and provide to the bank's chosen e-signature vendor to be applied to the required documents.
- **Biometric Enrollment:**
 - Now that the new account is open, enrolling the customer in Biometrics is the most secure & reliable method of customer identity and is the last step in the new account process.
 - This will generate the QR Code for storing on the customer's smartphone or store the credential on an NFC Tag.
 - *Please note that Biometric Enrollment is only available when demonstrating online with an Internet connection.*

Existing Customer Teller Transaction

- Customer performing transaction that requires ID; example, cashing a check or receiving cash back on a deposit over a certain dollar limit.
- **Electronic Signature:**
 - If no physical transaction document is present (example virtual deposit ticket), use signature pad to sign for cash back and BioCred could send the signature to the appropriate system to apply to the virtual document.
- **Biometric Verification:**
 - If a customer is enrolled in Biometrics, verify customer identity with QR code or NFC Tag as this is the most secure & reliable method of identifying your customer.
- **ID Capture:**
 - If a customer is not enrolled in Biometrics, capture the ID and send it to the bank's chosen IDV vendor for customer identity.
- Extended functionality:
 - If desired, Panini and the bank's Teller vendor could work together to prompt for customer ID and log the results with the transaction.

Non-Customer Teller Transaction

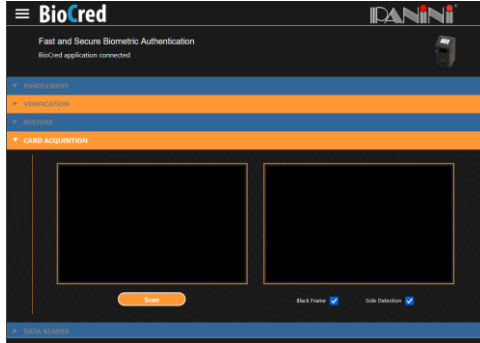
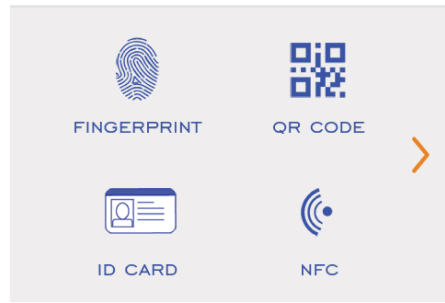
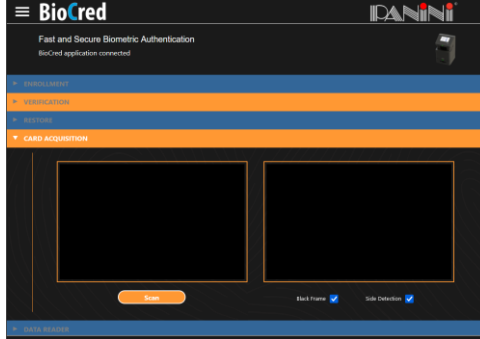

- Non-customer performing a transaction such as cashing an On-Us check.
- **ID Capture:**
 - As a non-customer won't be enrolled in Biometrics, capturing an ID for IDV is the best option for identifying the customer.

2. Demonstrating BioCred Functionality

This Chapter describes how the user can demo the different functions of the BioCred device.

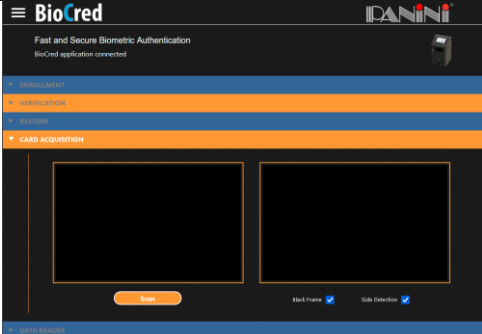

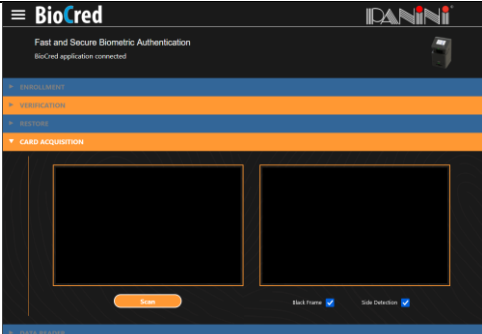

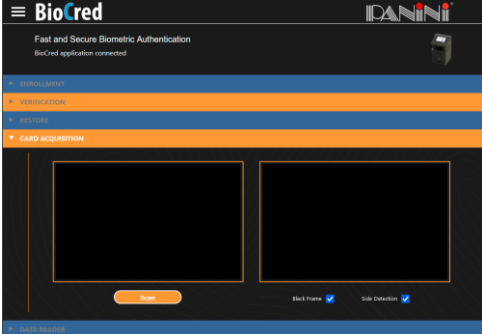

2.1 ID Card Acquisition

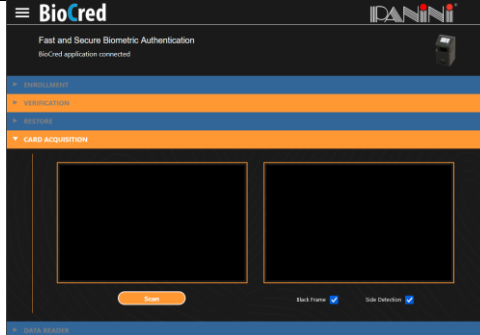

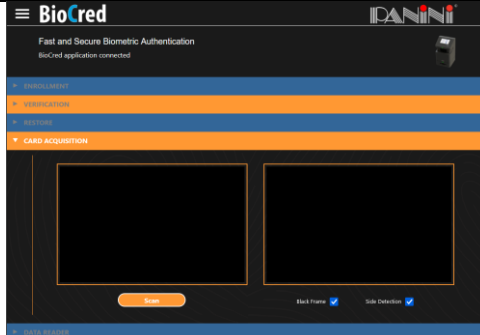

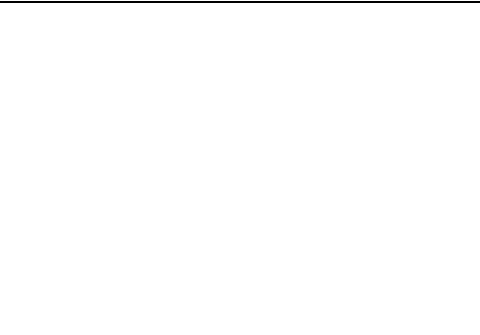
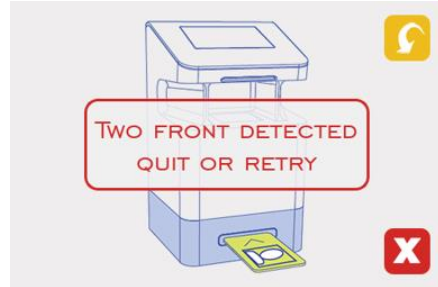
This section outlines the process for capturing an image of an ID Card.

Step	Action/Event	Result	Web app ¹	BioCred display ²
1	Select “Card Acquisition” in the BioCred Web App.	<p>The scan section opens and the Operator can start the process by pressing the “Scan” button.</p> <p>“Side Detection” and “BlackFrame” flags are enabled by default. Side Detection allows the device to establish if the same side of the card has been inserted twice. If so, a proper message is provided. BlackFrame adds a black frame around the card images. Both flags can be disabled.</p>		
2	Press the “Scan” button.	<p>BioCred will be ready to acquire the front side of the card.</p> <p>“Stop” button is enabled.</p>		

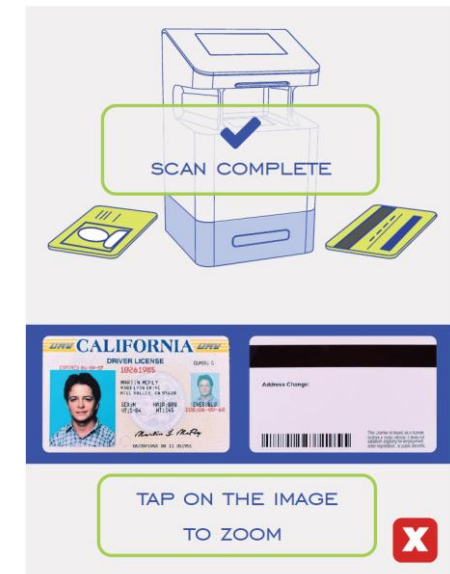
¹ Web app = what the Operator sees (throughout) **NOTE:** Web app is intended only for internal tests or demo.

² BioCred display = what the CUSTOMER or USER sees (throughout)

3	Insert front side.	Front acquisition in progress.		
4	Depending on if the ID was acquired, a proper feedback message will be shown on the Web App and on the BioCred display.	<p>Front successfully acquired.</p> <p>NOTE: until the user removes the card, the rear acquisition doesn't start.</p>		
		<p>Front NOT successfully acquired: a Jam is detected.</p> <p>Pressing the "Scan" button again in the Web App will restart the card acquisition.</p>		

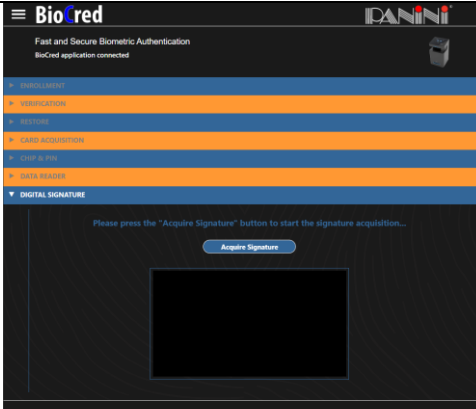
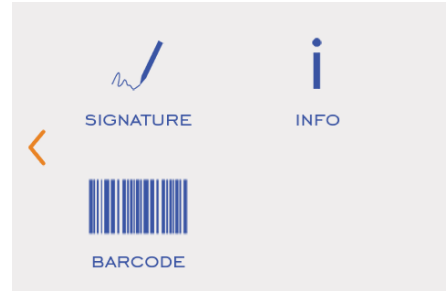
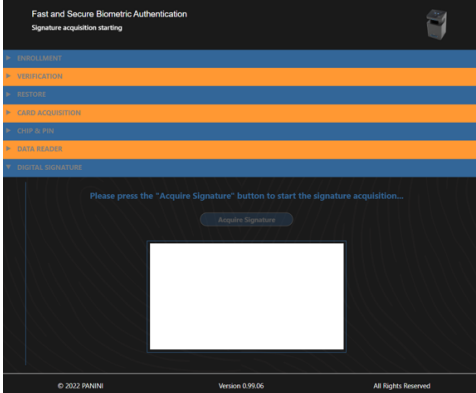

5	Remove the document.	Rear side acquisition starts.		
6	Insert the rear side	Rear acquisition in progress		
7	Rescan one side of ID if both front and rear scan were of the same card side. This is done by pressing "Scan" again in the Web App and you will be prompted to insert the appropriate side on the BioCred display.	If Side Detection is checked and the same card side has been inserted twice, a proper feedback message will be shown on both the BioCred display and in the Web App.		

- 7 Depending on if the ID was acquired, a proper feedback message will be shown on the Web App and on the BioCred display.
- Rear successfully acquired.
- NOTE:** “Scan” button is active and if the Operator press it a new card acquisition will start
- The user can Tap on the image shown on BioCred display to zoom the images.
- Images in the Web App can be clicked to cycle through different views; Color, Grayscale, Infrared, UV to see security features of card.



2.2 Digital Signature

This section outlines the process for capturing an Electronic Signature.

Step	Action/Event	Result	Web app ³	BioCred display ⁴
1	Select “Digital Signature”.	The Signature acquisition section opens, and the user can start the process by pressing “Acquire Signature”.		
2	Press “Acquire Signature”.	BioCred shows the area to acquire the signature. “Cancel” button is available on BioCred Display to allow the user to abort the process if needed.		

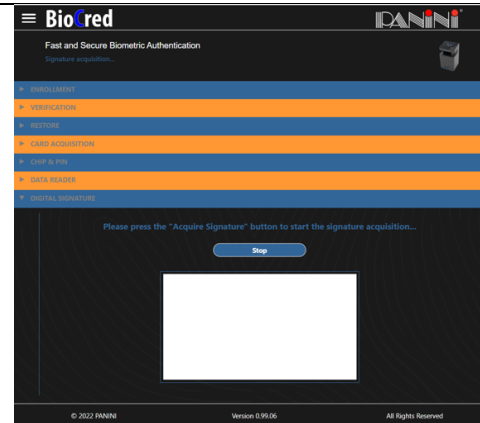
³ Web app = what the Operator sees (throughout) **NOTE:** Web app is intended only for internal tests or demo.

⁴ BioCred display = what the CUSTOMER or USER sees (throughout)

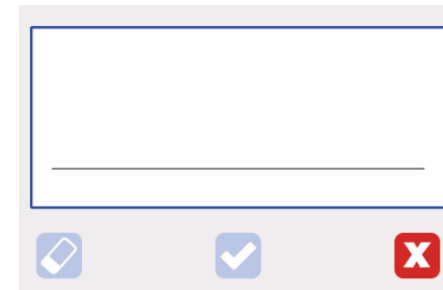
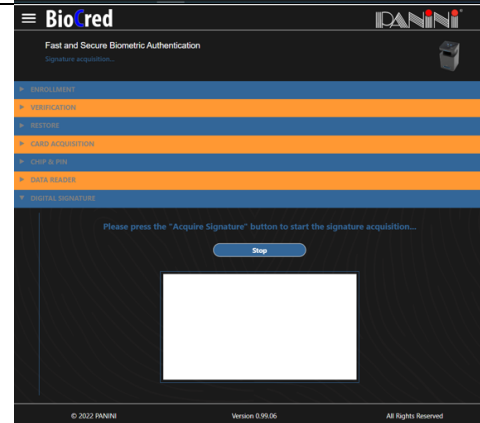
- 3 Sign on the BioCred white area with your finger or a stylus.

Signature is displayed on the BioCred LCD panel. Operator can stop the process by pressing the Stop button.

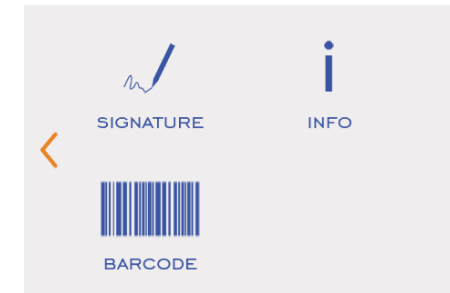
“CLEAR”, “OK” and “Cancel” buttons are enabled on BioCred display.



If “Clear” button is pressed, the signature is deleted and the user can sign again.



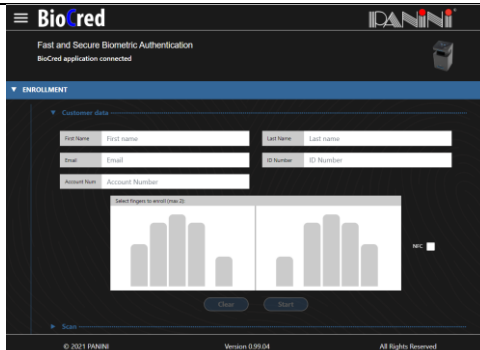
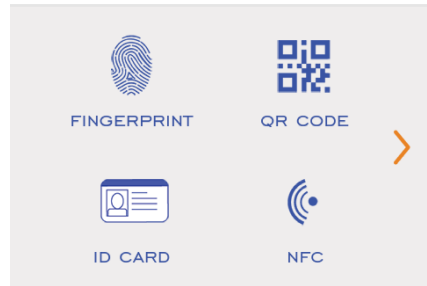

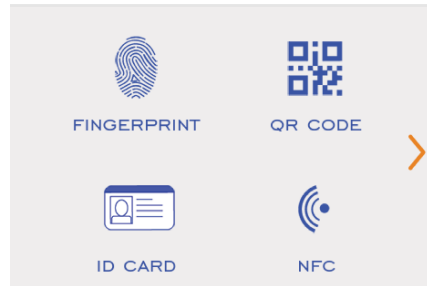
If “OK” button is pressed, the signature is acquired and will be displayed in the Web App and BioCred returns to Home Page.



2.3 Biometric Enrollment

This section outlines the process for capturing a user's fingerprint and generating the encrypted biometric credentials for storing in a QR Code or on a NFC Tag.

***Please note that this process is only available when BioCred is online with an Internet connection. It is not available when demoing in an offline mode connected to a PC via USB.**

Step	Action/Event	Result	Web app ⁵	BioCred display ⁶
1	From Web App home page select "Enrollment".	Customer Data section with empty fields and "Start" button disabled.		
2	Fill in the empty fields in the form with required user data (all fields must be filled) and select which 2 fingers will be scanned. NOTE: in this section Operator can flag the	Customer Data section completed and "Start" button enabled.		

⁵ Web app = what the Operator sees (throughout) **NOTE:** Web app is intended only for internal tests or demo.

⁶ BioCred display = what the CUSTOMER or USER sees (throughout)

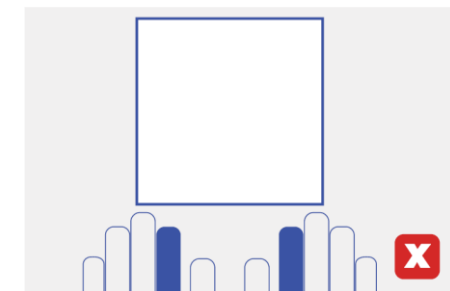
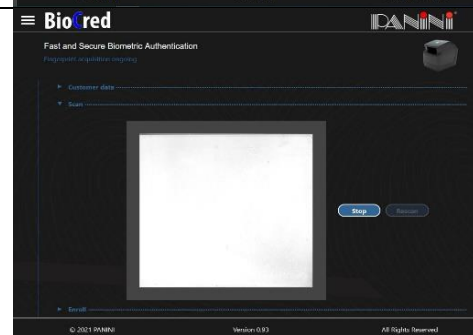
checkbox if generating an NFC Tag is needed.

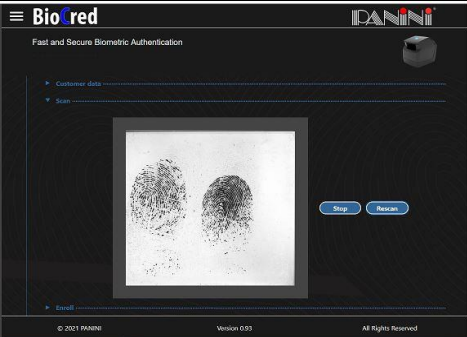


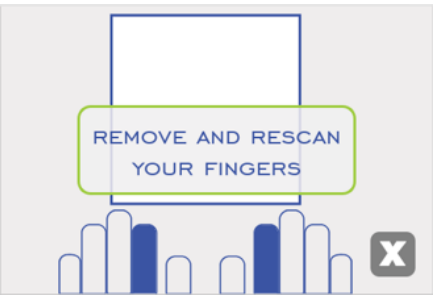
NOTE: Customer data is stored with the digital fingerprint in the credential.t

- 3 Press “Start” and wait until BioCred is ready.
- You will be redirected to the “Scan” section and a fingerprint icon will be shown. “Stop” button is active and “Rescan” button is disabled.



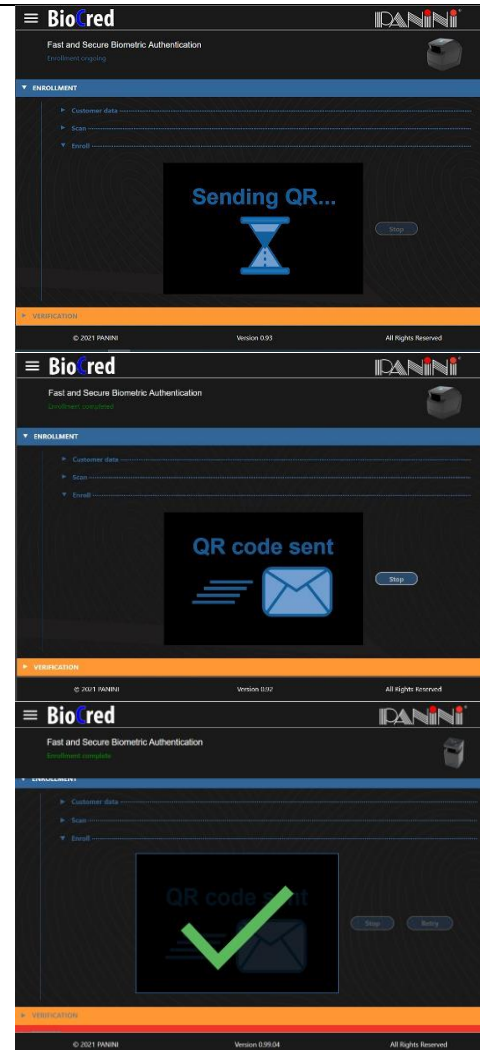
- When the device is ready to scan, the fingerprint icon will disappear and the fingerprint scanner will light up green.
- Scan area is displayed. “Stop” button is active and “Rescan” button is disabled.



4	Insert the fingers into the BioCred reader slot and follow the instructions shown on its display and on the Web App.	Scan section shows fingers acquisition.		
5	The enrollment procedure will be repeated 3 times.	Scan area informs that the procedure must be repeated. “Stop” button is disabled and “Rescan” button is active.		
6	Repeat step “5” until the end of the enrollment procedure (3 times).	Scan section informs that the enrollment is concluded.		

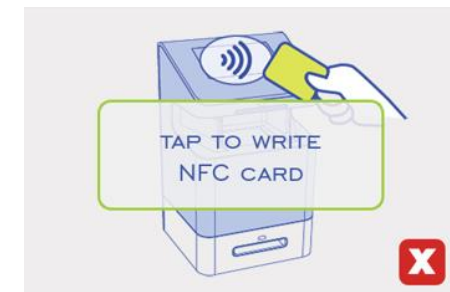
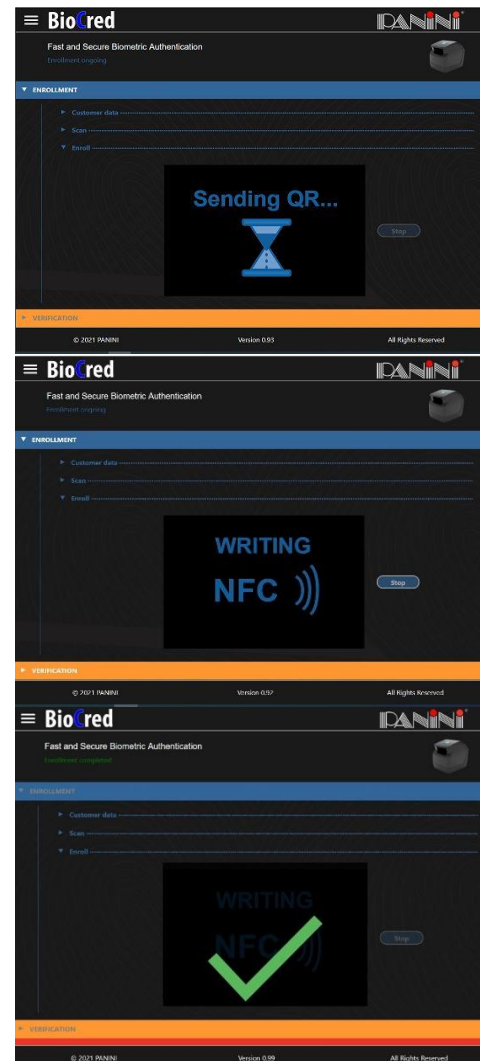
“QRcode” only selected
 (“NFC” checkbox was not
 selected in the Customer
 Data section).

QR code automatically
 generated/updated



Writing to NFC Tag via NFC if
“NFC” checkbox was selected
in the Customer Data section.

Writing “NFC” card and QR
code sent

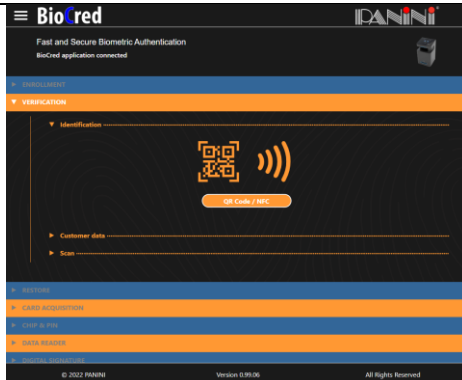
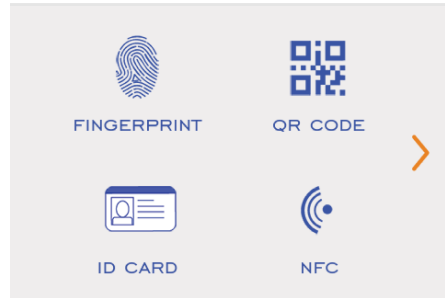


7	Welcome email sent with instructions on downloading your QR Code to email address entered in customer data.	Download the Panini BioCred app for your mobile phone from the Apple App Store or Google Play Store and then login to get your QR Code.	N/A	N/A
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2.4 Biometric Verification

This section outlines the process for capturing a user's fingerprint and verifying it against their encrypted biometric credentials via QR Code or NFC Tag.

***Please note that while this process is available in both online and offline modes, you must already have a valid BioCred QR Code or NFC Tag from a prior online Enrollment if demonstrating in offline mode.**

Step	Action/Event	Result	Web app ⁷	BioCred display ⁸
1	Select "Verification"	<p>Identification section where the user can start the Verification process activates.</p> <p>NOTE: Pressing "QR code/NFC" button both the NFC antenna and the QR reader are activated.</p>		

⁷ Web app = what the Operator sees (throughout) **NOTE:** Web app is intended only for internal tests or demo.

⁸ BioCred display = what the CUSTOMER or USER sees (throughout)

2 Press "QR code/NFC".

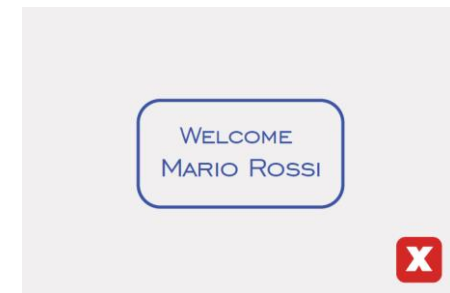
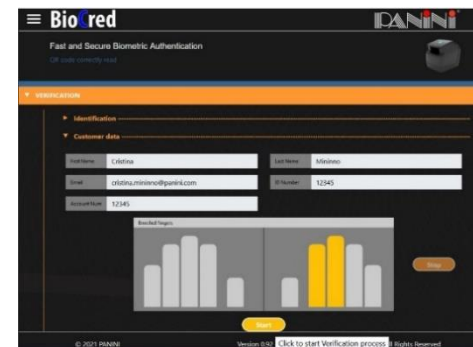
Login into the BioCred mobile app and expose the QR code to the beam behind the display OR tap the NFC Tag on the LCD panel.

BioCred will be ready to read the code from the smartphone display or from the NFC Tag.
"Stop" button is enabled and "Start" button is disabled



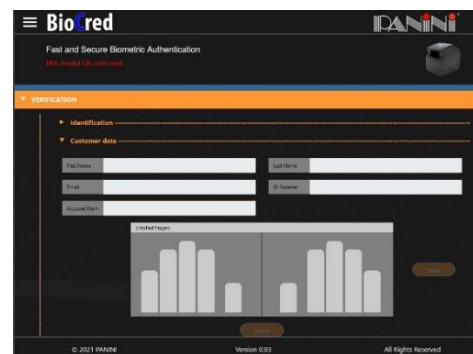
QR code/NFC successfully read


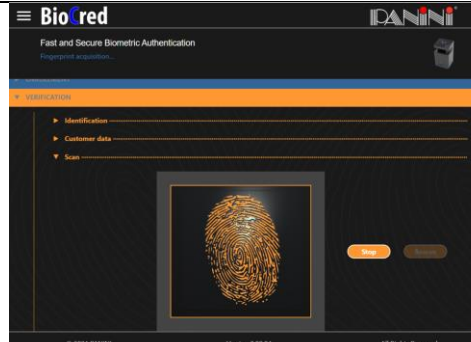

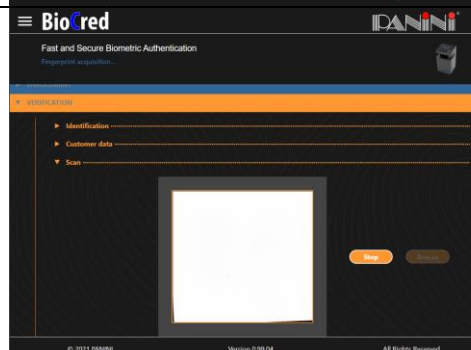
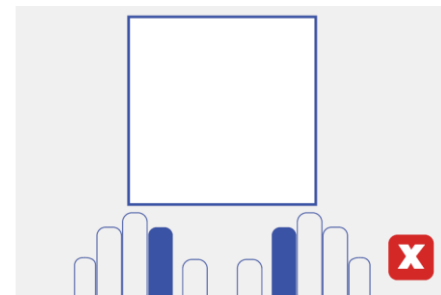
All the fields will be filled in on the Web App and a message will be shown on the BioCred display



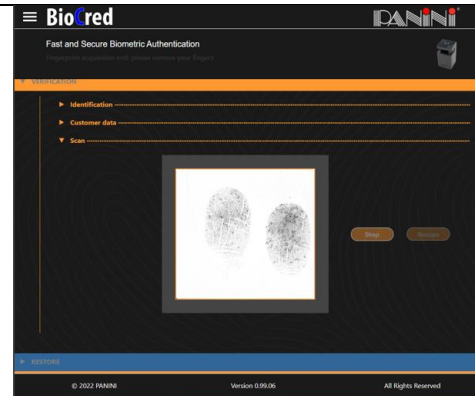
QR code/NFC NOT successfully read.

The field are empty, and an error message is displayed.

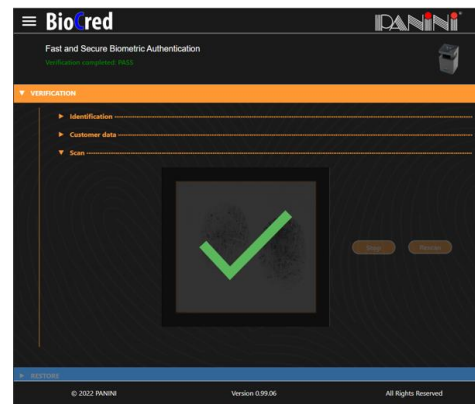


			
3	<p>If QR Code/NFC has been properly read, the fingerprint verification process will start automatically.</p>	<p>You will be redirected to the “Scan” section and a fingerprint icon will be shown.</p> <p>“Stop” button is active</p> <p>“Rescan” button is disabled</p>	 
	<p>When the device is ready to scan, the fingerprint icon will disappear, you will see the scan area on the Web App and BioCred device while the fingerprint scanner lights up green.</p>	<p>Scan area is displayed.</p> <p>“Stop” button is active.</p> <p>“Rescan” button is disabled.</p>	 

- 4 Insert the fingers into the BioCred reader slot and follow the instructions shown on display and on the Web App.
- Scan section shows fingerprint acquisition.



- 5 Depending on the match result, a proper feedback message will be shown on the Web App and on the BioCred display.
- Fingerprint successfully matched.



Fingerprint match NOT successful.

In this case the “Rescan” button is active allowing a new fingerprint capture without needing to rescan the QR Code or NFC Tag.



2.5 Other Functions

The BioCred functions listed below exist for special use cases and aren't normally demonstrated unless the customer has a specific need for them.

BioCred Function	Purpose	Markets ⁹
Restore.	Use a customer QR Code credential to create an NFC Tag.	All
Data Reader.	Use BioCred to read an NFC Tag, QR Code or Barcode not generated by BioCred.	All
FP Acquisition.	Capture a customers fingerprint to compare to a national database.	International
FP Watermarking.	Watermark the acquired fingerprint to indicate it was captured with BioCred.	International

⁹ Web app = what the Operator sees (throughout) **NOTE:** Web app is intended only for internal tests or demo.