



**Daon**<sup>®</sup>

The  
Digital Identity Trust  
Company

# TRUST the Human: AI, Identity and the New Banking Reality

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DAON - means HUMAN in the old Irish language

DAON - means LJUDSKI in the Serbian language

# About Daon



Founded in **2000**  
Same age as Technobank

**150+**  
top financial  
customers

**2 Billion+**  
identities  
secured

**100+**  
biometric  
algorithms

**280+**  
global  
patents

**Daon is Named a Leader**  
in the 2025 Gartner® Magic Quadrant™ for Identity Verification



# We're Trusted by the World's Leading Companies

Hundreds of organisations, including some of the world's most iconic brands, already put their trust in Daon to create highly secure, low friction customer journeys.



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# The **Reality** Check: Can **Banks** Still **Trust** Digital Identity?

*AI is simultaneously the biggest **threat** and the ultimate **defense** in banking*

# Do you really know who is on the other side of the screen?



Synthetic IDs



Latex Masks



Deepfake Images/Videos



Voice Cloning

# AI-Powered **Threats** Demand AI-Powered **Solutions**

In today's fast-paced digital economy, where **trust is everything**, we understand and are experienced with the challenges associated with delivering seamless experiences while safeguarding customers against evolving fraud.

## Rising Fraud

- Democratization of **fraud tools** makes attacks **cheap and accessible**.
- **Deepfake files created: ~500,000 (2023)**  
→ **~8 million (2025)**
- **Hybrid schemes combining social engineering, AI, and credential theft**
- **3 in 10 financial institutions hit by impersonation fraud**

## Conversion Pressure

- **Balancing** frictionless **onboarding** with robust fraud prevention.
- **High abandonment** rates if **verification is slow or intrusive**.
- **Traditional methods (passwords, OTPs) are failing fast**

# Rethinking Trust: Identity as a Continuous Process

## Trust is a Lifecycle

- Onboarding → authentication → re-authentication
- Multi-modal biometrics
- AI-driven decisioning
- Real-time risk signals
- Identity Continuity

**Trust**<sup>x</sup>

Cloud Orchestration

**Identity**<sup>x</sup>

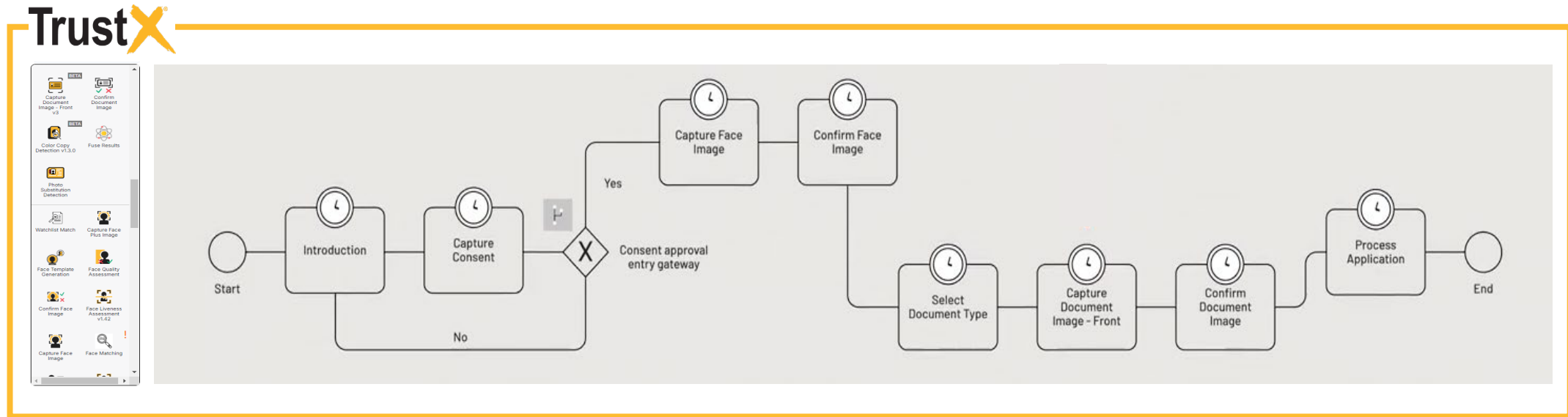
Managed or Self-Managed

**xVoice**<sup>TM</sup>

Authentication & Fraud Detection

# Tailor to Meet Tomorrow's Demands, Today

Use our process builder and simple drag and drop editor to simply build and optimise user journeys.



## Make it Happen

Process Builder with Drag & Drop Editing for quick, no-code workflow design

## Make it Yours

Customizable Elements (Forms, Pages, Themes) to make it match your brand

## Make Change

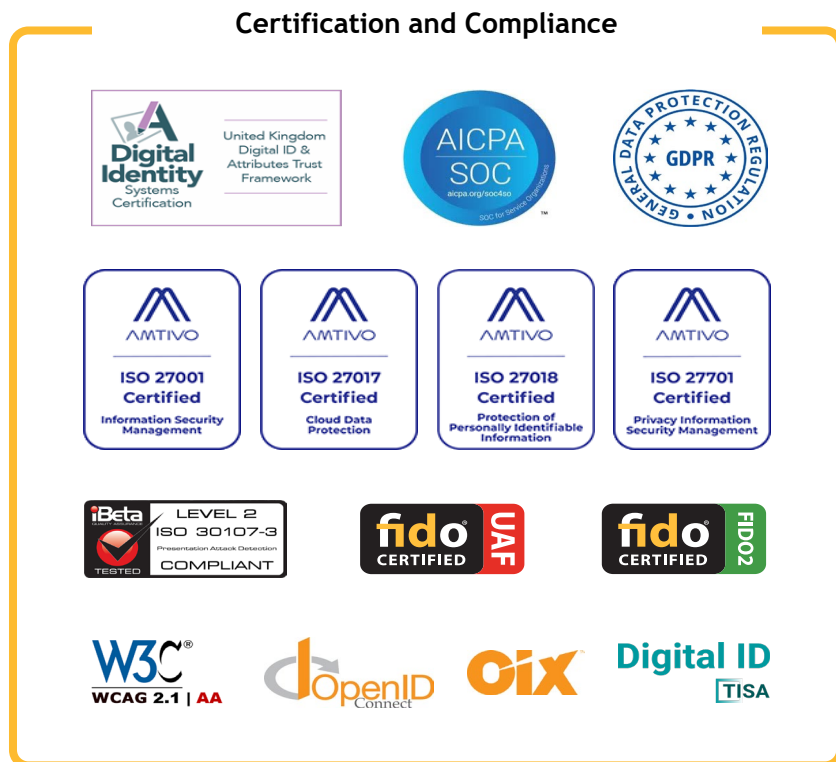
Powerful Analytics that help you to review and optimize your workflows

## Make History

Make changes knowing that they're versioned and fully auditable

# Built-in Compliance, Trusted Security at Our Core

Daon is certified to the highest global standards for security and privacy, including ISO/IEC 27001 and SOC2, ensuring full compliance with industry regulations and delivering trusted identity solutions worldwide.



Trust your User!

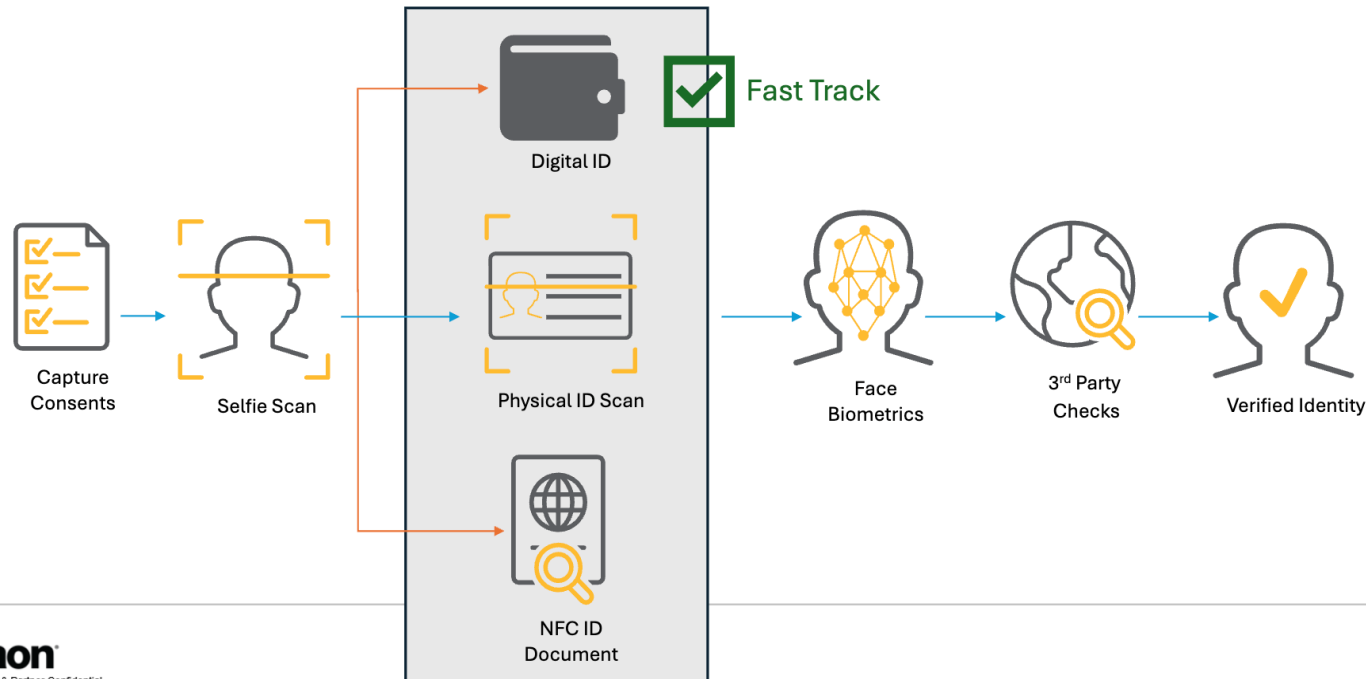
Trust the TrustX | IdentityX | xVoice

Trust Daon!

# Industry Shift: EUDI Wallet



## Multi-modal biometrics



**Move toward user-controlled identity.**

Banks, Telecom and all identity verifiers must accept the EUDI Wallets **by end of 2027** if not, fines will be applied for EU members states.

New challenges: Wallet Trust Framework

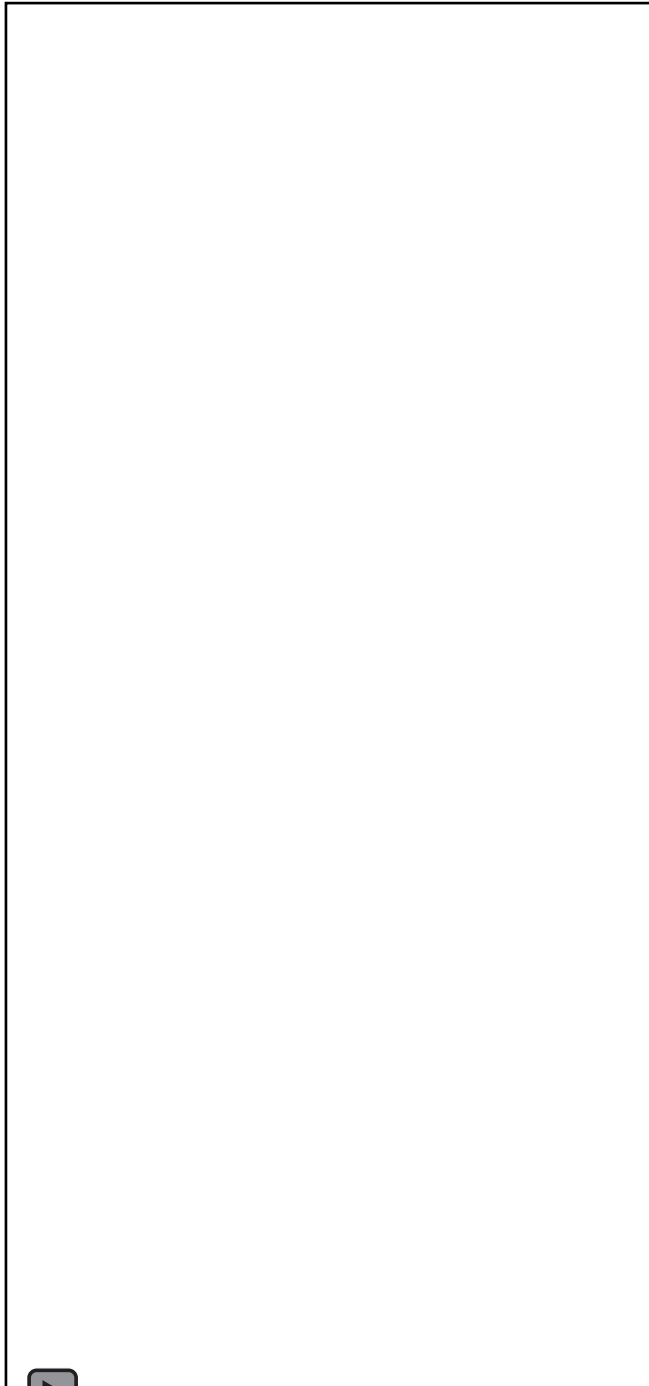
**Architecture Reference Framework of the EUDI Wallet: ARF**

# What about EU neighbours ?



Moldova launches  
EVO Digital  
Identity Wallet

Aligned with  EU Digital Identity  
Wallet



# Why Trust in Daon?

**Gartner**

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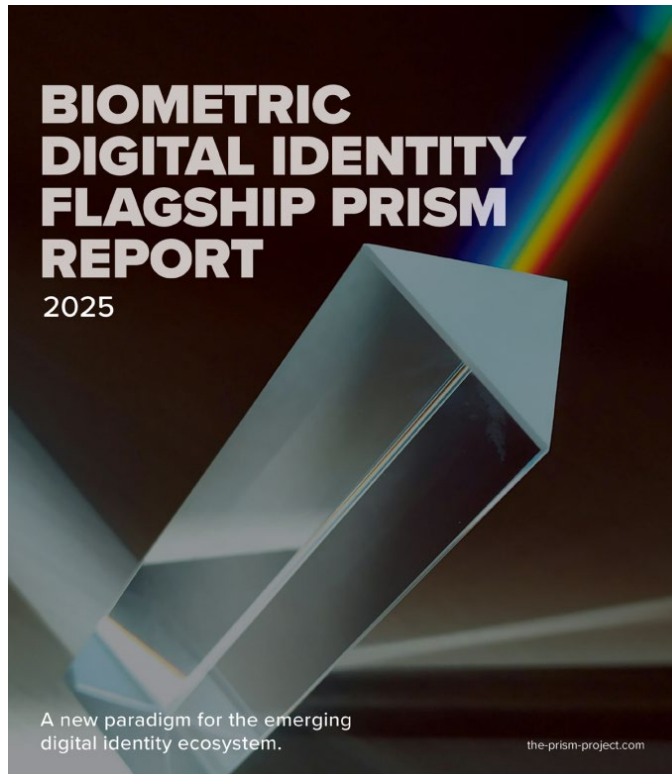


**Daon is Named a Leader in 4 categories in  
the 2025 Leadership Compass**



**Daon is Ranked #1 by NIST for  
lowest false positive or false  
negative results in the 2025 report**

# Daon Flagship Luminary Platform for Identify Verification



*“Daon’s platform approach empowers organizations to scale onboarding and authentication globally, while maintaining compliance, user-centric control, and resilience in the face of accelerating AI-driven threats.”*

- **Highest rated** IDV provider for Biometric & Document Authentication Capabilities — **5.83/6.0**
- **Highest rated IDV provider for Proof Points** — **5.5/6.0**  
(clients/implementation/testing/certifications)
- **Only provider to rank #1 in 2 categories**



Thank You

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