

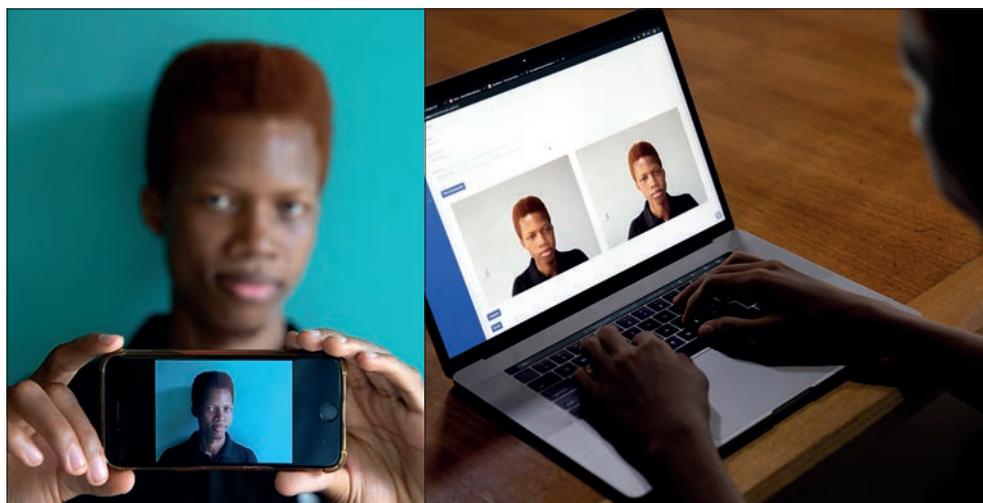
# REMOTE AND SECURE ID VERIFICATION

Charlette N'Guessan is an Ivorian tech entrepreneur who is passionate about solving local challenges with technology. She used her software engineering background to launch BACE API, a digital identity verification system currently being used in financial services in West Africa.

In 2017, Charlette moved to Ghana to attend a one-year training programme for tech entrepreneurs and met her BACE API Co-Founders Samuel Sowah Mensah, Arinze Christopher Ugwu and Jean Cedric Attiembonon. They carried out market research with banks and fintech companies and found that many were struggling and overspending to meet regulatory requirements for customer security. They also discovered that online identity fraud was a big problem.

As a team of software engineers and data scientists, they decided to address these challenges by building BACE API. The digital identity verification system uses robust live detection, facial recognition and artificial intelligence (AI) technologies to verify people's identities remotely and in real time. Its verification process is simple, fast and secure – it asks a user to submit a photo of their ID, take a selfie and then complete a 'liveness test', which involves a user completing multiple video tests to ensure they are actually the person they say they are. It can be integrated into existing apps and systems and is aimed at financial institutions and other industries that rely on identity verification to provide services. The software uses a phone or computer's built-in camera and does not need any special hardware.

While facial recognition technology is used widely, BACE API is unique in its different use cases, its focus on the African market and its 'liveness test'. The company built up its presence in the African market



**BACE API software uses facial recognition and artificial intelligence to verify identities**

by contributing to the conversation and research about avoiding bias and discrimination in tech solutions. According to the World Bank's Identification for Development (ID4D) programme, more than 40% of people without ID globally live in Africa. BACE aims to create unique digital identities for any African citizen through its biometrics technologies.

The technology can be used in industries such as finance, telecoms, e-learning and events platforms, customer onboarding, access control, and identity validation. It is currently used by multiple fintech startups based in West Africa, but the company hopes to expand to east and southern Africa in the next few years. The innovation won the Africa Prize for Engineering Innovation in 2020, which helped the company to secure

its first paying customers and provided worldwide coverage.

During the COVID-19 pandemic, the technology has allowed companies to authenticate and onboard new customers without having to meet them in person. While there were initially challenges in local adoption of the technology, the impact of COVID-19 has helped to speed up the process as customers can now see the value of the technology.

The next step for BACE API is to expand into new countries, add additional features to its product and contribute to helping to better regulate the financial industries. The company also hopes to expand into transport, for example airport check-ins, and healthcare by allowing hospitals to manage patient records using secure digital platforms.