

Biometric start up Mobai awarded funding for a EUR 2.8 million project to improve protection of personal biometric data in partnership with Vipps BankID, Sparebank1 Østlandet, KU Leuven and NTNU.

The project, named SALT, (Secure privacy preserving Authentication using facial biometrics to proTect your identity), will address and add new capabilities to Mobai's face recognition system and improve the quality of facial verification for services subject to eIDAS and AML (anti money laundering) regulations.

Granted funding for R&D for privacy-preserving facial verification

The project will improve the current state of the art in the domain of face biometrics, especially in the fields of biometric template protection, face quality assessment and presentation attack detection. The project output will strengthen privacy protection of biometric data, improves accuracy of face recognition systems, and will open the market for new use of biometric data in online applications and services where high-trust is required.

With the later years' rise in the exploitation of weaknesses related to poor passwords and known two-factor weaknesses, the need for secure facial verification has increased significantly. Brage Strand, CEO in Mobai, believes this problem will compound in the coming years. Identity theft is a societal problem, and the number of thefts will rise without proper security solutions.

Use your face as a proof in digital interactions

- Our aim is to offer consumers a unique opportunity to prove who they are, as a way to combat the surge in phishing and identity theft we currently experience, says Brage Strand, CEO of Mobai.

We want to move face recognition beyond comparing a photo you store on a device with a selfie. Our vision is a seamless process of bringing the root-of-trust that we find in ePassports into a digital domain, and at the same time implement privacy-preserving technology to ensure protection of individual personal data and compliance to GDPR. This will dramatically enable service providers in finance, health and medicine, retail and public services to deliver a new, safer and improved user experience that we believe will see increased digital adoption across the range.

Addressing the needs for Savings Banks and eIDs

The aim of the project is to continue to build a robust and easy to use financial services, with a special emphasis on protecting your digital electronic identity and new methods to safeguards against money laundry.

In addition to the biometric technology provider Mobai, the consortium consist of the following partners; The Norwegian University of Science and Technology and Katholieke Universiteit Leuven addressing key technical and legal issues. As well as strong end-user representatives with SpareBank 1 Østlandet, the 4th largest savings bank in Norway, and the payment and electronic ID provider Vipps with 4.3 million electronic ID users.

Dag Arne Hoberg, EVP for Innovation and Business Development in SpareBank 1 Østlandet states “we see face recognition as a very promising and effective way to add an extra layer of security that will help combat identity theft, fraud and money laundering”.

- Imagine a situation where you may actually sign a mortgage electronically and use a “selfie” as part of this process to confirm that you are the right person to sign, says Hoberg.

- Protecting biometric data such as the face is very important for Vipps and BankID. It is also fascinating in itself, that the “person” could be the key to unlocking their own data, which gives us as individuals a unique protection of our own personal data, says Lars Gunnar Tiben, Product Manager Vipps ID Check.

Mobai is very pleased with the recognition from the Norwegian Research Council towards the consortium, and its focus on contributing to the development of the next generation of critical components to the financial services industry and the wider societal context as well.

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About the consortium:

Mobai is a spin off from NTNU, and a leading biometric company with their on-premise and SaaS biometric technology platform. Mobai provide technology for facial comparison, liveness detection, deep fake detection and morphing. The Mobai technology is used by companies in regulated environments such as financial services where the need for user friendly and secure identity verification and authentication methods are crucial, as well as unregulated use cases. Mobai’s solutions are tested and benchmarked at recognized institutions such as National Institute of Standards and Technology (US Dept of Commerce) and on the Face Recognition Vendor Test and Swiss Center for Biometrics.

SpareBank 1 Østlandet. SpareBank 1 Østlandet is Norway's 4th largest savings bank with products and services for both the corporate and private market. SpareBank 1-alliansen is a cooperation between 14 banks.

Vipps: Leading smart payments and digital ID in Norway, with a vision to simplify the daily lives of consumers. More than 4.3 million people use BankID, a Vipps brand, for electronic ID and trust services. The service operates across the entire financial system and banks in Norway. The ID Check service was recently established by Vipps as a KYC offering for the financial sector, and Vipps believe this research in SALT project will serve to set a new standard for safe and secure processing of biometric data.

NTNU: A leading university in Norway, where the Institute for Information Security and Communication Technology (IIK) is a recognized player in the cybersecurity and biometrics area. The center is also hosting the Center for Cyber and Information Security (CCIS), SFI Norwegian Centre for Cybersecurity in Critical Sectors (NORCICS), and Norway's National Research Institute for Data and Information security (COINS) and Norwegian Biometrics Laboratory (NBL).

Katholieke Universiteit Leuven: KU Leuven (Belgium) is a major academic partner in Europe and at international level. It ranks among the 50 best Universities in the world and offers research and education programmes in all disciplines. CiTiP (Centre for IT and IP law), a KU Leuven research centre from the Law Faculty, will participate in the project. With more than 80 researchers, CiTiP has a solid track record as a law and ethics partner of international and interdisciplinary projects. It is internationally renowned for its expertise in the areas of Artificial Intelligence & Autonomous Systems, Data Protection and Privacy, eHealth, and Ethics and Law. Among its various teams, CiTiP counts a group of researchers specialised in biometrics and law supervised by Dr. Els Kindt (the Biometrics Law Lab). This team will be directly involved in the research of SALT.