

Onboard Clients and Sell Online

Combine online customer engagement, collaboration tools, customer identification, and real-time e-signature on documents with a single video-based online platform.

More and more companies are looking for effective solutions to get on board of the digital transformation, and often with different goals: from costs reduction to efficiency increase, from increased conversions to customer experience innovation, and from customer satisfaction to customer support improvement.

LiveID platform aims to solve many of these issues through a completely innovative approach that sets a benchmark in customer engagement.

Let's imagine, for example, a bank wants to reduce its number of branches and wants to enable end-to-end financial services management, from accounts opening to remote management of all financial transactions, while complying with applicable regulation. On the other hand, imagine a telecommunication company that wants to reduce its sales costs to get new customers, without a physical store and the usual commercial costs and commissions, instead by managing every stage of customer acquisition online. Finally, we imagine a Utility company that wants to increase its customer base.

LiveID is dedicated to this and much more! LiveID is a 100% customer-engagement video product turning Namirial's Digital Transaction Management (DTM) solution into Live DTM, which has been rated as a leader by Aragon's Research Globe for Digital Transaction Management in 2016.

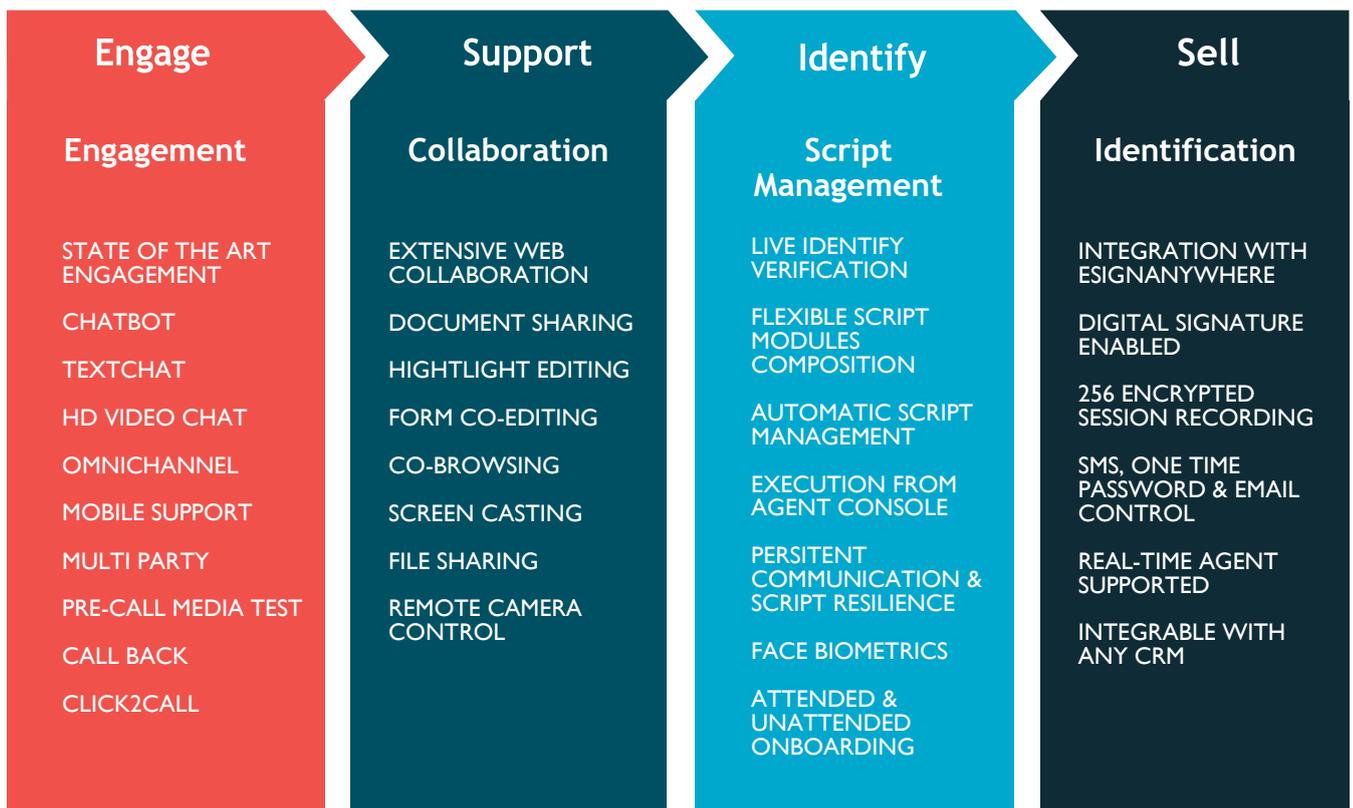




On the LiveID platform, customer engagement can be managed either through a Chatbot with an auto-reply system, or through live text and video chat driven by an operator. The customer will be constantly guided by the remote operator for any assistance or purchasing matters.

LiveID platform offers extensive web onboarding and online identification of customers based on pre-defined scripts, in both attended and unattended modes, according to the required national Know Your Customer (KYC) rules of Anti-Money Laundry (AML) regulations, and according to the European eIDAS regulation.

LiveID also integrates with eSignAnyWhere allowing a contract to be signed within the Chat system. For this reason, the LiveID platform is primarily designed to handle sales processes in addition to CRM, and allows you to manage customer engagement, identification, signatures and sale. All in one package. Engage, identify, sign, and sell!



LiveID exclusive feature is the ability to guide the customer through commercial and CRM scripts/processes step-by-step within a chat system, by automating operator activities, and speeding up script execution and customer satisfaction. In some cases, the benefits gained were, in terms of operator efficiency increase, even 65% compared to similar solutions.

LiveID is the only solution on the market offering such superior customer experience and engagement in a fully automated way, and also managing customer identification and integration with signature systems.



Why LiveID?

Customers are now "Omni-Consumers": "I want, I buy" Anywhere and Anytime.

Companies have very few moments to convince customers to buy their product. LiveID allows upgrading the Customer Experience making customer interaction more effective thanks to the human-to-human interaction and the increased customer trust.

LiveID offers a SaaS/On-Premise Sales Automation platform chosen by 30+ enterprise customers in EU. LiveID strength is the workflow automation for every step of the interaction, from the engagement to the transaction and signature, always into the Video Chat!

LiveID's novelty is to combine Artificial Intelligence, Engagement, Digital Identity, and e-Signature into a smart automated CRM scripting system on every digital channel. LiveID guides the customers end-to-end and step-by-step, boosting sales performance.



Sales increase up to **3X**



Customer satisfaction up to **+85%**

How is LiveID different?

- 99% of Customer Engagement and Visual Engagement solutions are designed only to manage customer support. LiveID is designed to manage customer interaction end to end, from the transaction to digital identity and electronic signature thanks to the integrated script management system.
- LiveID allows companies to save up to **65%** on Sales Acquisition costs and to increase the effectiveness of call center campaigns.
- LiveID platform is the only platform that allows re-using existing technological environments and service provider systems.
- It is the only solution built to increase sales both on digital channels (web, mobile, social, SMS, e-mail) and on brick & mortar (Kiosk, Workstation HP Sprout Pro) channels.
- It is the only solution able to follow customers in every step of the digital transformation evolution.
- LiveID improves customer experience & upgrades customer support (Net Promoter Score).
- LiveID integrates with eSignAnyWhere for advanced or qualified e-signing.



Unique Features of LiveID Platform

LiveID is one of the most complete visual customer engagement platforms on the market, because it has been designed not only to handle the engagement, but also complete sales scripts or CRM, can be referred to as a "Digital Sales & CRM Automation Platform".

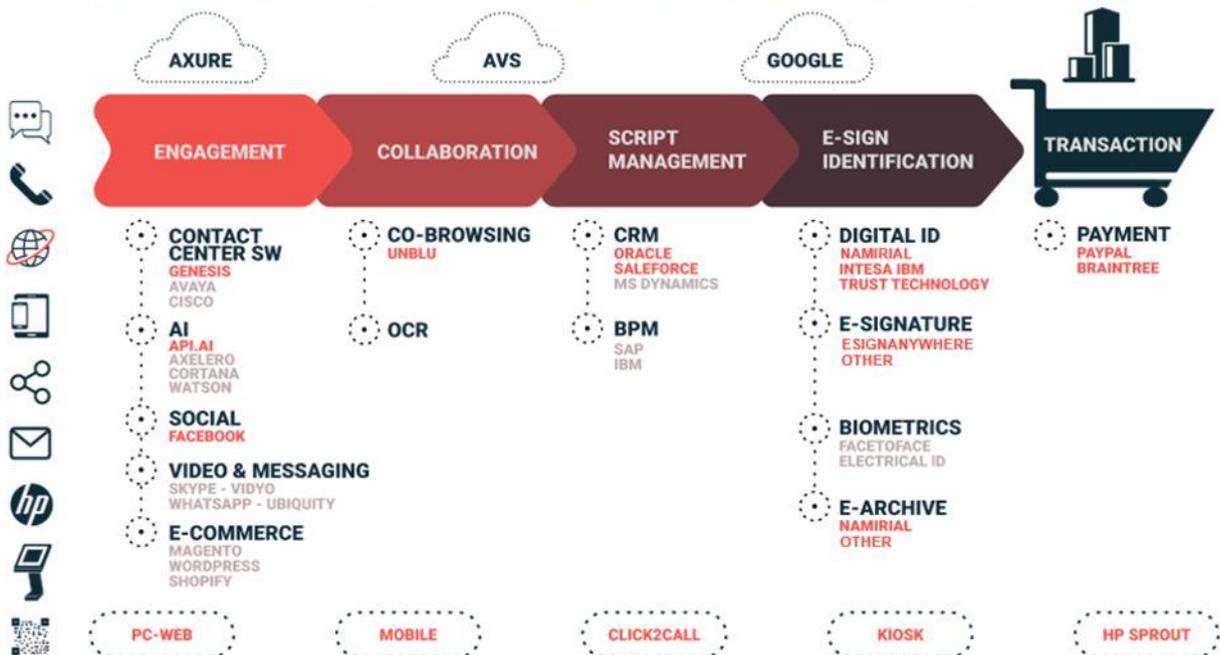
The platform can handle very complex business processes such as customer identification procedures to open a current bank account by meeting the compliance and the current regulations in Europe, or the procedures for subscribing a mobile phone line by complying to very strict anti-terrorist regulation.

The platform also offers a variety of collaboration and sharing tools that allow the operator to interact with the client, exchange and capture documentation, screen sharing, file sharing, document sharing, and co-browsing.

The solution allows video recording thanks to LiveID Video Contract Technology (patent pending) that allows you to close, automatically (or manually), a real video contract, encrypted with metadata collected during the session and ready for electronic archiving.

Finally, the technology used is WebRTC audio/video transmission, so no software installation is required except for older platforms that do not support this protocol yet, e.g. iOS (WebRTC is supported in iOS starting version 11).

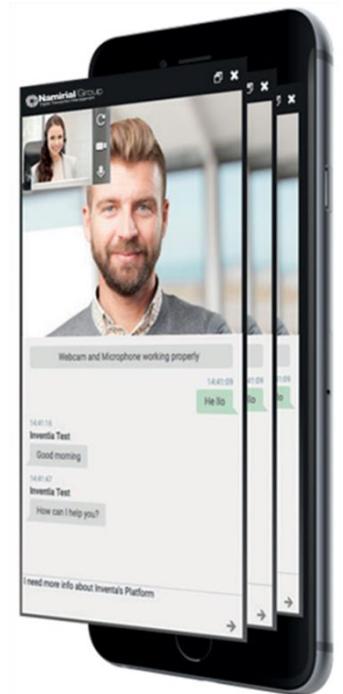
PHYGITAL RELATIONSHIP & DIGITAL SALES AUTOMATION





LivID Text & Video Chat

LivID offers state of the art text and video chat capabilities to ensure the highest audio-video quality even in low-bandwidth situations. The customer can choose how to engage: by text chat or video chat. In case of video chat, the privacy of the customer is always respected and the video communication is established in "one way" by default (customer sees the operator, but the operator can't see the customer).



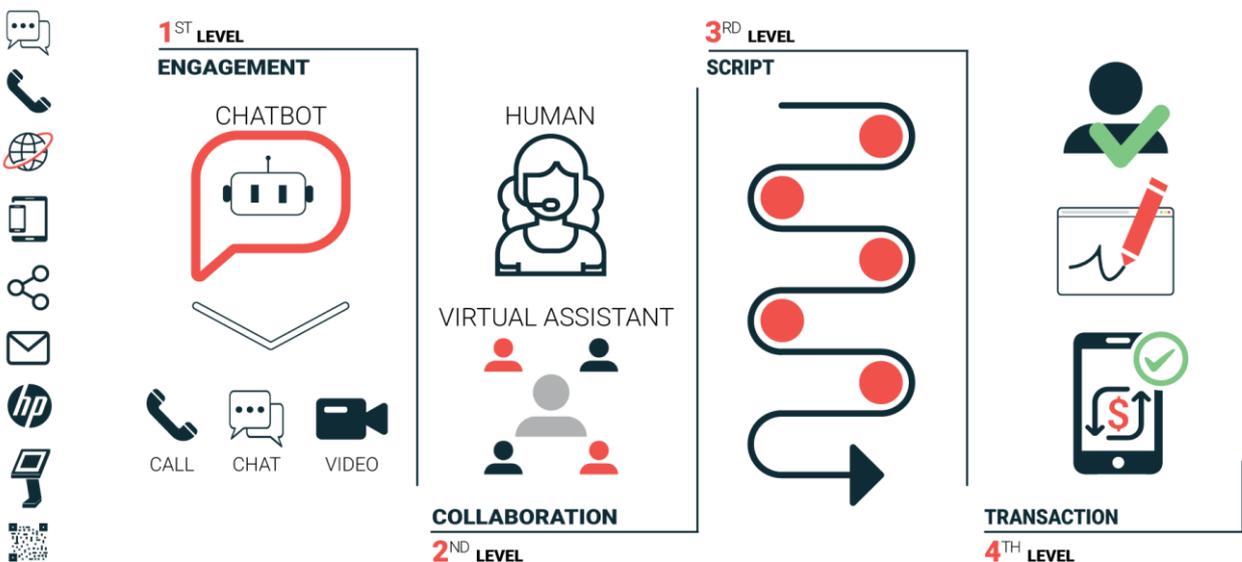
LivID Multiparty Text & Video Chat

The Multiparty feature is one of the unique features of the platform that allows you to manage customer engagement in one-to-one or one-to-many, through Chat-Fusion technology, with the unique ability to manage multiple Scripts with multiple clients either separately or in combination. For example, video chat with multiple customers simultaneously with separate signatures on the same contract.

LivID A.I. Chatbot

The Artificial Intelligence Chatbot technology in LivID can answer customer requests, and then upgrade the interaction with a human operator that can drive the customer step-by-step through the sales workflow, always into the same chat.

FROM **CHATBOT TO DIGITAL IDENTITY,** **ELECTRONIC SIGNATURE AND "VIDEO CONTRACT"**





LivID Script Management

Script Management is one of the exclusive and award-winning features of the LivID platform!

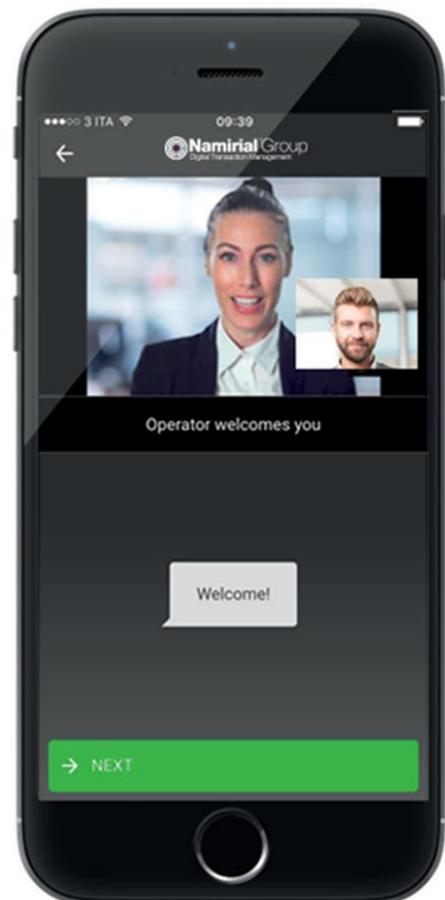
The underlying logic is to allow executing a script based on the process to be completed directly from the operator's console and inside the chat widget; called "In-Frame" (patent pending). The operator can then monitor the progress of the script, and guide the customer every step of the way during video chat. By progressing step-by-step in the script process, you can call the required process modules (for example, file sharing) and features to be activated, while interacting with EDI logic systems through API or plugins.

This allows you to guide customers through highly complex processes, refer to particular legal constraints, and gain up to 65% on operator's efficiency, compared with competitors' solutions without script management.

Several Script Forms can be run and customized according to the different requirements:

- ✔ Welcome Form
- ✔ Video Recording Form
- ✔ Date / Time confirmation Form
- ✔ Editing Form
- ✔ Document Sharing Form
- ✔ Approval Terms & Conditions Form
- ✔ Identification Form
- ✔ File Sharing Form
- ✔ LivID Cert Form
- ✔ Camera Remote Control Form
- ✔ Signature Form

The Script Management system also manages the "rights and rules", which can be defined in a workflow that is approached by approving a passage of a script in order to be able to continue, such as approval of the conditions of a contract or request for authorization to access the smartphone camera. If the customer does not approve by clicking on the "forward" button in the process frame within the chat, the operator can't advance in the process.

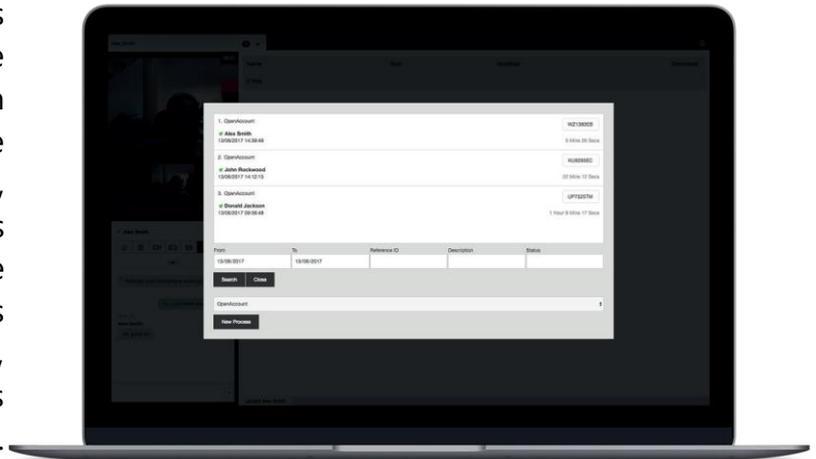




LivID Persistent Communication

Another unique feature of the LivID platform is the "Script Resilience".

The customer can begin a business process by interacting with a remote operator from a mobile device and then complete the transaction later, from the same or any other "touch point", starting from where the process was suspended. The operator can resume the script, thanks to a special status management system and session code, exactly from the point where it was interrupted and complete it the process.

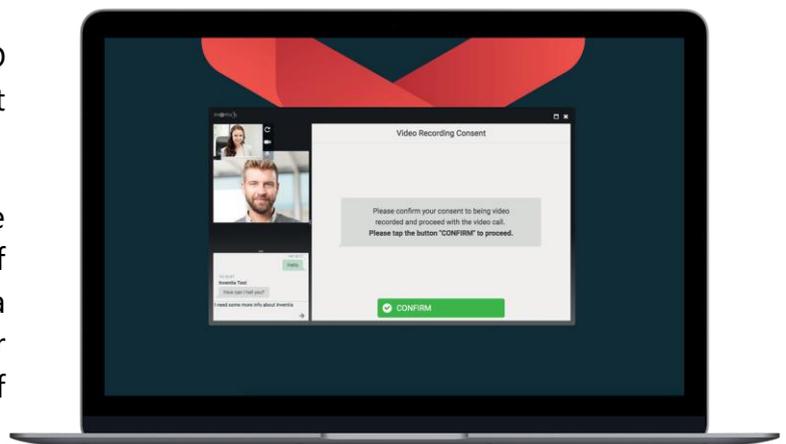


LivID Recording – Video Contract Technology

LivID Video Contract Technology (patent pending) allows you to manually or automatically create a special double-view session (customer-operator / operator-customer) video recording with session metadata and encryption, providing the utmost proof of the customer's willingness to acquire a specific service: a secure signed file, ready for electronic archiving.

Video recording is stored on LivID servers (or electronic archiving / trust Service Provider in EDI logic).

LivID also offers the storage of the recorded video file within the limits of applicable law on Personal Data Management, as well as plugins for integration with the archiving systems of major European data archivers.



LivID Customer Identification

LivID offers a set of modules that can handle the entire customer identification process for onboarding or KYC. Thanks to modular script management, these tools can be recalled and orchestrated according to the specific compliance required and in the preferred order.

Among the tools offered by the LivID platform, you can find Email-Check system (real-

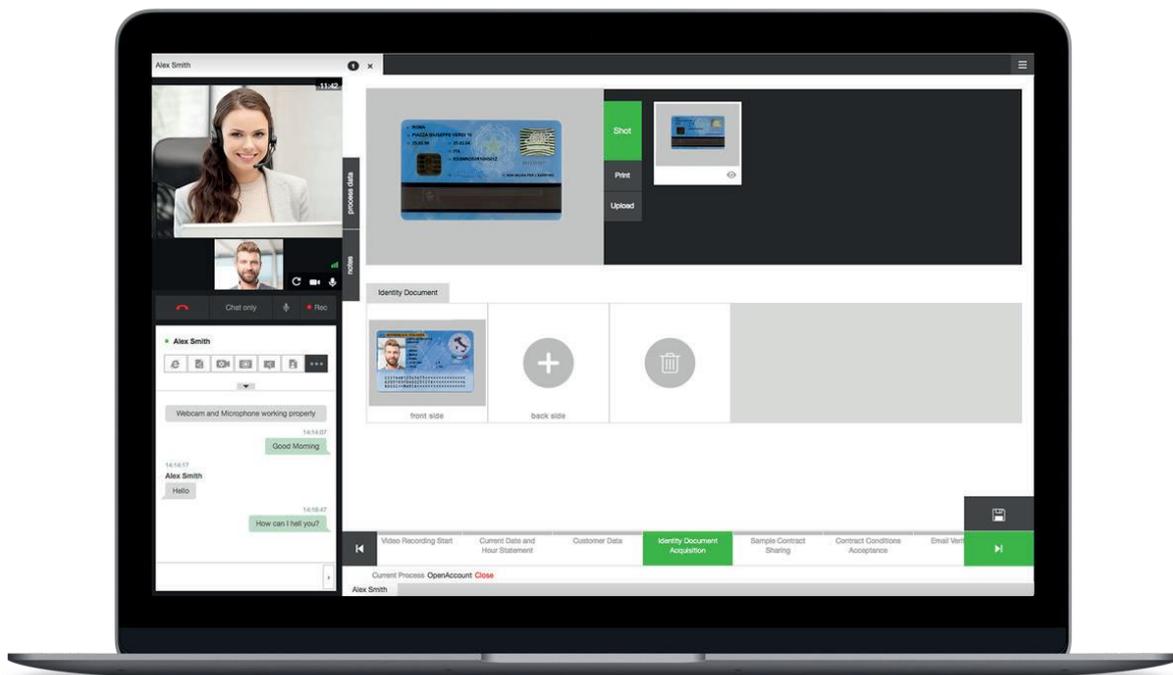


time email checking), OTP-Check, Real-time control of a face-to-face comparison from the identity document to live video chat.

LivID Onboarding

LivID Onboarding Technology allows you to manage all the stages of the customer onboarding process and can be done in two ways:

- Attended (with a live operator).
- Un-attended (patent pending) in automated mode by streaming a recorded video of an operator to help clients perform the procedures, and leaving the audits to the back-office.



LivID Sign

A typical issue of organizations offering online signing services to its customers are high dropout rates – especially with complex or high value contracts. Customers simply are not ready to sign those contracts remotely, unless they get appropriate sales assistance as they would get in a physical face-to-face sales meeting.

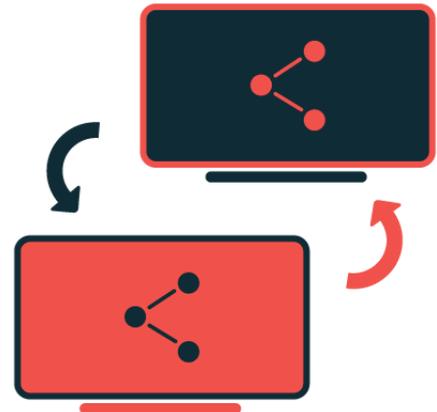
LivID remedies this problem as its technology allows you to sign legally binding contracts directly inside the video chat system in real-time. To achieve this, LivID integrates with eSignAnyWhere for signing documents using an advanced or qualified e-signature. Optionally, LivID can also be integrated with 3rd party e-signing solutions.



LivID Screen Sharing Bidirectional

Thanks to this new feature, it is possible for both operator and customer to share the whole screen or a single window.

This feature allows helping the customer by browsing content together and providing the best support experience.



LivID Geo-localization

LivID Geo-localization Technology allows you to identify the correct location of the customer to strengthen the identification process or for marketing purposes.

This capability can also be used to initiate geo-related routing. For example, chats can be directed to local operators who will respond to the customer digitally, and offer personalized and possibly localized support.



LivID Collaboration Tools

LivID offers many collaborative tools! For example, with these tools, it is possible to manage the exchange/sharing of documents with the customer, as well as guiding the customer step-by-step on the requested page by highlighting and annotating the document together with graphical tools on the document. Operators can co-edit forms together with the client and see typing from both sides in real-time. Operators can guide customers in assisted navigation mode thanks to the clientless secure co-browsing tool. Furthermore, you can optimize service time through presence settings and call back/forward features.

- ✔ Screen sharing
- ✔ File sharing (one or two-way file sharing)
- ✔ Document sharing/highlighting
- ✔ Form Co-editing
- ✔ Secure co-browsing (clientless)
- ✔ Live presence
- ✔ Call back
- ✔ Call forward (attended/unattended)

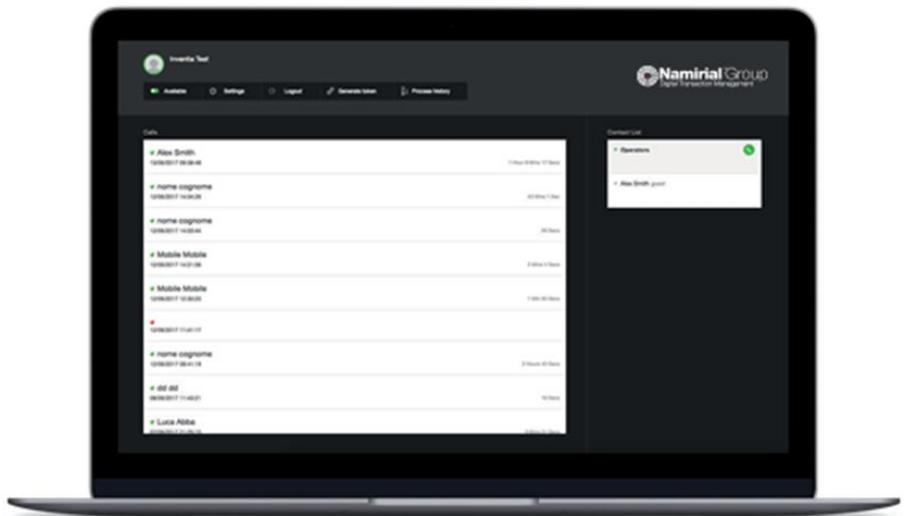


LiveID Touch Points

The LiveID platform offers the ability to interact with customers through different touch points to handle the commercial processes required in the Omni-channel era.

1. LiveID Web Widget

The LiveID Web Widget is a Java/HTML5 script that can be easily integrated in any website through a simple copy & paste of a simple HTML/JavaScript line of code on the page where you want to interact with the customer.



The web widget is easy to customize and can be used to create a pre-selection of available services. The customer can choose either Text-Chat mode or Video-Chat mode.

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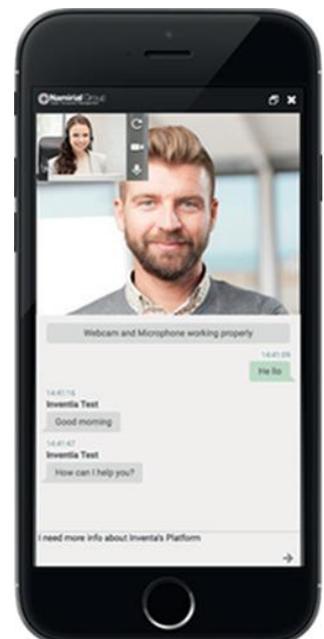
When entering a video chat, the customer is connected to the operator by default in one-way video chat. Two-way video interaction can be activated anytime during the session.

The web widget can also be integrated into the website / e-commerce and respond through proactive rules.

2. LiveID Mobile

LiveID technology offers high quality video chat experience on mobile. Chat/Video Chat can take place:

- ✔ Through the mobile browser (Android at present, iOS starting fall 2017).
- ✔ On the LiveID Mobile App (iOS and Android), customizable and available on the App Store and Google Play.
- ✔ With the customizable LiveID SDK (iOS and Android).





3. LiveID ClickToCall

LiveID Click2Call Technology allows you to manage the customer's engagement by sharing a simple link via email and SMS or as a button on your website. The link can have temporary or permanent validity. Thanks to this functionality, you can engage customers on social networks or on messaging platforms such as WhatsApp and Messenger.

4. LiveID for HP Sprout (All-in-One Collaboration Computer)

LiveID developed the Visual NGAGE APP for HP Sprout to turn an HP Sprout workstation into a video kiosk.



5. LiveID Kiosk

LiveID allows you to deliver services through a specialized Kiosks machine designed to provide video support services, diversified processes, promotions, sales and delivery of products in indoor environments.



6. LiveID Facebook Connector

Customers can also be engaged from a Facebook advertising campaign, Facebook page or Facebook Messenger. This feature transforms Facebook from lead acquisition channel into a powerful conversion tool.

7. Plug-ins and APIs: Visual NGAGE Connector

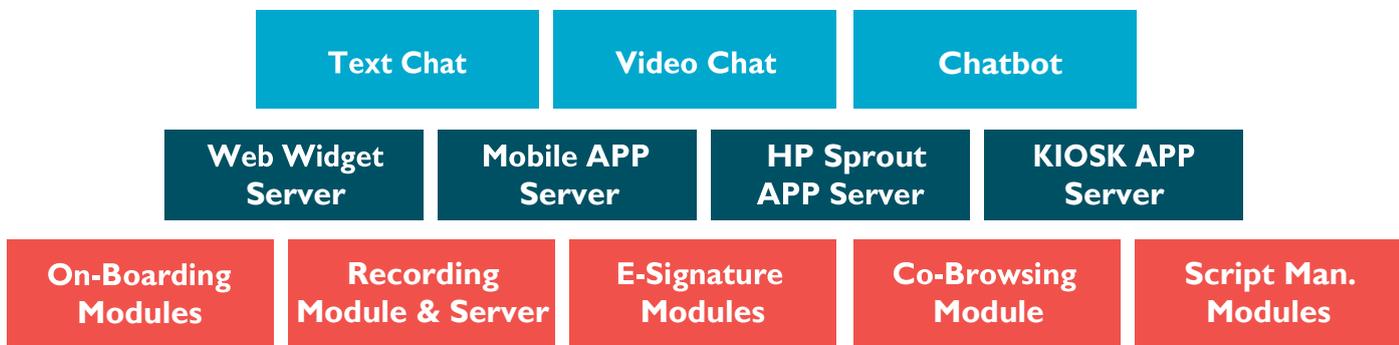
The LiveID platform allows enabling of external systems using certified connectors. In particular, the connectors currently available are:

- **LiveID EDI Connector:** Enables the integration of the platform with CRM systems in the company for data interchange in/out.
- **LiveID Digital Signature:** Allows integration with digital signature and identification systems (e.g. eSignAnyWhere or 3rd party solutions).
- **LiveID Visual NGAGE for CRM:** Enables integration with CRM systems in the company (e.g. Oracle, Salesforce, Dynamics, etc).
- **LiveID Visual NGAGE for HP Sprout PRO G1 & G2:** Enables installation on the HP Sprout Pro workstation.
- **LiveID Visual NGAGE for Facebook:** Allows the use of the LiveID video chat within Facebook (Click and convert direct onboarding, instant profiling, immediate subscription, continuous feedback to Social network for ADV optimization).



LivID Architecture

The solution is specifically designed for the enterprise market. It offers the highest levels of security, scalability, interoperability and reliability. LivID Application Server was developed with a completely modular structure and based on WebRTC protocol, allowing it to manage multiple touch points. LivID uses Mongo DB as a base but can easily interface with 3rd party systems through the EDI integration form via API. Data transmission is secured with https / SSL protocols. Service provisioning can take place in SaaS mode (Software as a Service) from the LivID Cloud infrastructure, or in On-Premise mode directly in the client's Server Farm.



Server Side

- ✔ SaaS or On Premise
- ✔ Admin Dashboard for Back-end Analysis and Monitoring of System Resources
- ✔ Real-time License Authentication System
- ✔ Customizable routing system
- ✔ Customizable group creation system
- ✔ Customizable proactive engagement
- ✔ Customizable Script Management System based on modules
- ✔ Smart Code Management System
- ✔ Session recording with encryption (optional)
- ✔ Integration with the Certification Authority for

Client Side

- ✔ One & Two-way video / audio / text chat with two modes that can be selected by the customer: Two-way video (operator and customer are seen); One way video (the customer sees the operator but the operator does not see the customer)
- ✔ Bidirectional file-sharing
- ✔ Screen casting with dynamic screen sharing
- ✔ Automated Script and Commerce Management System
- ✔ Automatic Call Code Management
- ✔ Drag & Drop Document



- Conservation
- ✔ Modules for integration with 3rd party systems
- ✔ Configurable Chatbot (optional)
- ✔ SDKs for iOS and Android
- ✔ SDKs for EDI exchange with legacy systems
- ✔ Signature Platform Connectors, CRM or CTI
- ✔ Web SDK for Web PC environments
- ✔ APP for the HP Sprout Pro environment
- ✔ Integration with third party signature system
- sharing
- ✔ Automatic Call Queue Management
- ✔ Drag & Drop Document sharing
- ✔ Co-editing PDF documents
- ✔ Acquisition of Document Wizard
- ✔ Clientless Co-Browsing
- ✔ Operator Console with Software or Web Client
- ✔ Monitoring device status
- ✔ Integrated Call Media Test

LiveID Admin Dashboard & Real-time Analytics

LiveID offers a powerful Admin system that allows operators to manage all features, licenses, and real-time platform activities. The Analytics area allows companies to have a detailed picture of the performance and service quality.

LiveID Operator's Console

The LiveID console enables the operator to have a powerful tool for collaboration and interaction. The LiveID console is completely web-based, and can also be used on a tablet.

The operator's console can be easily integrated into any CRM system through pop-ups or web view or frames within 3rd party systems.

LiveID Administration Console

LiveID platform offers a powerful back-end dashboard for comprehensive report management, performance analysis, platform status, call monitoring, and geo-localized location alerting for effective management of performance. The dashboard includes the following modules:



Live Monitoring Levels:

- Current Call Status Monitoring
- Given Use Global Operators
- Operators Info and Status
- Portals Info and Status
- Supervision of all Portals and Operators Status
- Geographic Distribution Resources

Analysis Module:

- Monitor hourly, daily, free time setting
- LOS Global Level of Inbound Calling
- Average Global Performance Information
- Detailed Information about Operator and Portal Performance
- Detailed usage time Operators

Various levels of Supervision / Views

- Supervision Call Analysis for custom adjustable time intervals
- Caller and Receiver Filter Selection
- Call details
- License Census Section
- Licensing Management Panel