



# ONYX Proof-of-Life for Pension Programs



## AN ONYX-ENABLED MOBILE PHONE APP CAN PROVIDE PROOF-OF-IDENTITY & PROOF-OF-LIFE FOR PENSIONERS.

With *ONYXlive*, the liveness detection and anti-spoofing system incorporated in ONYX, you can ensure both identity and proof-of-life for individuals receiving pensions or government funds.

One of the problems in distribution of these benefits is that when people die, their families either forget to notify the disbursing party or neglect to notify them with fraudulent intentions. Sometimes the disbursement managers won't know about a person's passing for a year or more. The individual's family continues to receive the money for the period between the individual's death and the pension fund's discovery of that death.

By requiring recipients to authenticate with their own ONYX-provisioned mobile phone, the pension disburser can ensure the pensioner or beneficiary is alive and therefore entitled to their monthly distributions. By sending out notifications asking for authentication either quarterly or monthly, say, the fund limits their exposure to three months or one month, respectively. Depending on how the app is designed, you could also have them authenticate by sending a request manually or randomly.

ONYX and ONYXlive works on almost any smartphone available today (*iOS & Android*).