Docusign Envelope ID: 60D0C148-2C95-8E29-83FE-B07487D19EB5

BixeLab

Biometrics Identity Experience & Evaluation Laboratory

Letter of Confirmation

Issued to *Digibank Solutions (DGBS) Vietnam*

for test report issued on the 31st of January 2024 for

ISO/IEC 30107-3 compliant Presentation Attack Detection (PAD) Level 2 evaluation of,

Digibank eKaaS Platform with multi-modality PAD mechanisms: face and voice [version 4.9.240102] -Item under test (IUT)

To whom it may concern,

BixeLab (NVLAP Lab Code: 600301-0) is accredited by the NIST administered National Voluntary Laboratory Accreditation Program (NVLAP) to ISO/IEC 17025:2017, for specific services listed on the Scope of Accreditation for Biometrics Testing (certificate and scope may be downloaded from the NVLAP website)..

Between December 2023 and January 2024, BixeLab evaluated the Item Under Test (IUT) using iPhone 13 (iOS 17.1.2) and Samsung Galaxy A11 (Android 12). Evaluation was performed in compliance with the applicable specifications of the ISO/IEC 30107-1 and ISO/IEC 30107-3 Presentation Attack Detection (PAD) testing and reporting standards. This evaluation took place at the BixeLab headquarters located in Australian Capital Territory, Australia.

The PAD evaluation was completed to a Level 2 sophistication in a secure laboratory testing environment using a combination of 6 Level B Presentation Attack Instrument (PAI) species for face modality and 6 Level B Presentation Attack Instruments (PAI) species for voice modality. These PAIs were specifically designed for 10 consenting and conformant test subjects. The evaluation focused on assessing the PAD mechanisms within the enrollment process flow and authentication (verification) process flow.

Level 2 evaluation involved 300 transactions across 6 distinct Level B presentation attack instrument (PAI) types. A total of 1200 Level B attack presentations were conducted, covering both enrollment and verification flows for face and voice modalities. This included 300 face and 300 voice attack presentations during enrollment and 300 face and 300 voice attack presentations during authentication (verification) flow. 30 bona fide presentation transactions were completed on each flow – enrollment and verification. The following metrics were measured based on the completed testing:

1. Attack Presentation Classification Error Rate (APCER)
    a. 0 classification error for 6 out of 6 Level B attack types tested for each flow – enrollment and verification.

A detailed test and analysis report was generated to support the findings. For the associated Bona fide Presentation Classification Error Rate (BPCER), Attack Presentation Non-Response Rate (APNRR) and Bona fide Presentation Non-Response Rate (BPNRR) metrics for each attack type tested, please refer to the test report [24_BXL029_TR_00].

This letter confirms that the IUT - Digibank eKaaS Platform with multi-modality PAD mechanisms: face and voice [version 4.9.240102] -Item under test (IUT) was tested according to the applicable ISO/IEC 30107-3 specifications for Presentation Attack Detection testing and reporting and was found to be in compliance with Level 2.

Ms. Somya Singh
General Manager
BixeLab Pty Ltd
info@bixelab.com

Dr. Ted Dunstone
Senior Responsible Officer
BixeLab Pty Ltd
info@bixelab.com

NOTE: Bixelab shall not be held liable for any interpretations, decisions, or actions based on the information contained in this confirmation letter. BixeLab does not certify or make any claims regarding the performance of the IUT outside of the described context in this letter.