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BixeLab

Biometrics Identity Experience & Evaluation Laboratory

Letter of Confirmation

Issued to *Digibank Solutions (DGBS) Vietnam*
for test report issued on the 19th of June 2025 for
ISO/IEC 19795-2 compliant Biometric Performance evaluation of,
Digibank eKaaS Platform – version 5.1.250303 (System Under Test – SUT)

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. The certificate and scope may be downloaded from the NVLAP website.

Between March 2025 and April 2025, BixeLab conducted a Biometric Performance Testing of Digibank eKaaS Platform version 5.1.250303 – System Under Test (SUT) in compliance with the applicable requirements set forth in ISO/IEC 19795-1 and ISO/IEC 19795-2. This evaluation took place at the BixeLab headquarters located in Australian Capital Territory, Australia.

The Biometric Performance Testing was conducted using a VPN-protected REST API to the SUT in a remote secure laboratory testing environment. The assessment focused on 1:1 face-based matching accuracy using a controlled corpus of 245 subjects, each contributing a passport-style image (enrolment) and a selfie-style image (verification). In total, 245 mated (genuine) comparisons and 60,270 non-mated (impostor) comparisons were completed via a secure, VPN-protected REST API. Quality control measures excluded a small subset of images flagged with issues such as over-lighting or glare, ensuring reliable ground truth.

The following metrics were measured for the tested configuration:

- Across 60,270 non-mated comparison trials, no false matches occurred, yielding an FAR of 0% (upper confidence bound ~0.006%).
- Out of 245 mated trials, one false non-match was recorded, corresponding to an FRR of 0.4% (95% confidence interval up to ~2.25%).

This letter confirms that the SUT was tested within the applicable requirements set forth in ISO/IEC 19795-1 and ISO/IEC 19795-2.

Assuming no significant system changes were made between PAD testing on version 4.9.240102 (See Test report 24_BXL029_TR_00) and accuracy testing on version 5.1.250303 (25_BXL029_TR_21), the results of the PAD and accuracy evaluations are considered reflective of the Digibank eKaaS Platform.

A detailed test and analysis report was generated to support the findings (see 25_BXL029_TR_10).

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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.