What does the Avoco Orchestration and Decisioning Engine (ODE) offer?

Avoco offers powerful APIs that connect people, data, and services across the identity ecosystem; 'data bricks' form the basis of an assured identity network, providing the information and authentication to allow people to transact with all types of services. Avoco delivers this functionality using a system based on data orchestration and decisioning.

Data from Open Banking, existing identity accounts, government services, and other sources are validated against KYC/CDD and AML rules to facilitate assured identity transactions. The system works on the principle of "authenticate, verify, and transact."

Working with partners such as Thales, Avoco's orchestration and decisioning system can utilize:

- Open Banking
- Customer Due Diligence (CDD) and Know Your Customer (KYC) checks
- AML checks
- Biometrics
- ID document checks
- Identity services
- Government open data
- Existing identity accounts such as Amazon
- Authenticate, verify, and transact is moving digital identity into a new era. Avoco follows the patterns formed by the payment rails to ensure that secure identity-led transactions can happen seamlessly.

Using orchestration and decisioning engines: Use case examples

No one size fits all in the world of identity transactions. Avoco ODE was designed to be used as individual APIs and components that can be adapted to cover a variety of identity use cases. Some examples include the following:

AgePass: Age over/age under/age range

Age restrictions are important to protect children. Age restrictions regulations, such as the UK's Online Safety Bill, mandate that checks are performed when a person attempts to buy or use age-restricted services. Avoco's ODE can be used to issue an age pass to an Apple or Google wallet. The age pass is generated from open banking; the person logs into their bank and consents to share age data; Avoco ODE generates an AgePass showing age over, age under, or age range.

Government service access

Government services must be accessible and inclusive. Creating a traditional digital identity account can be changing, especially as a citizen ID must be of a level of assurance that provides trust to transact. Avoco has a wealth of experience building government identity services. Avoco's orchestration and decisioning engine (ODE) provides the flexibility to generate high-assurance transactions that offer a great customer experience and facilitate vouching, delegation, and support of various channels, including F2F.

Trust to transact

Many services need additional information, even on existing account holders, to provide trusted services. Avoco ODE is used to build up an assurance profile for a customer to allow them to access more sensitive or high-value services. For example, a business may already have a customer, but they need to validate they can pay for a service. Avoco's open banking support allows an affordability cross-check alongside validating a person's address.

Cross-border banking account setup

Having a bank account in one country does not automatically make it easy to set up a bank account, even with the same bank, in another country. ODE allows a bank to set up rules to allow customer data from a bank account in one country to be shared; this allows an easier way to set up cross-border bank accounts that link two accounts, even across borders. The customer needs to simply authenticate to their existing bank account, then share Know Your Customer verified data with the new country branch.

Variable Recurring Payments (VRPs)

A VRP provides a fast and cost-effective mechanism that allows customers to set up payments using an app. As a digitized alternative to the direct debit system, the VRP model is based on a push mechanism that uses Open Banking alongside a centralized consent-to-pay component to place the customer at the center of the transaction. However, VRPs have several issues related to potential fraud. A TPP (third-party provider) should use a mechanism to **assure the identity of the owner of the destination account**. This will help reduce the risk of APP (authorized push payment) fraud and misdirection fraud. Avoco's ODE provides the identity assurance needed to make VRPs and Sweeping a reality.