



• LOQR|sign Case Study

Leveraging LOQR|sign in Digital Proof of Life Solutions

In highly regulated industries such as banking, insurance, and government services, Proof of Life verification is a critical process used to confirm an individual's existence and whether they are capable of performing legal actions for purposes such as pension, benefit payments and legal compliance. LOQR|sign, LOQR's trusted digital signature solution, can play a crucial role in enhancing the security, compliance and user experience of Proof of Life solutions.

This case study explores how LOQR|sign offers pensioners the possibility to verify and validate their identity online within 5 minutes.



The Challenge

The Proof of Life process presents significant challenges for both organisations and individuals. Dealing with a globally dispersed and ageing population increases the need to provide a simple and fast process. The growing regulatory demands around identity verification, data privacy, and fraud prevention also intensify the burden on institutions. A scalable, secure, and user-friendly digital solution is essential to address these operational and compliance challenges.

The Solution

LOQR|sign issues Qualified Electronic Signatures (QES), which are legally equivalent to handwritten signatures. QES issuance includes robust identity verification, incorporating biometric validation and liveness detection. Here's how these verifications comply with proof of life requirements:

Identity Verification: LOQR's Platform performs initial digital identity verification using biometrics, ID document capture, and liveness detection.

Proof of Life Capture: Ensured via LOQR's biometric and video-based identity proofing, in which the beneficiaries record a real-time, liveness-verified video, confirming that the person is alive and matches their ID.

Legal non-repudiation: All signed documents are timestamped and protected by encryption, ensuring integrity and non-repudiation.

Reporting & Audit Trail: LOQR|sign logs all verification steps and a complete audit trail, including video evidence, biometric matching results, and signed documents, are stored securely for regulatory audits and future reference.

Benefits Achieved

The integration of LOQR|sign into Proof of Life solutions makes it possible to offer a modern, fast, compliant and highly secure verification process. Allows to meet regulatory obligations while significantly improving the beneficiary experience and internal operational efficiency.

✓ Enhanced Security

Strong biometric and qualified digital signatures guarantee authenticity and integrity.

✓ Regulatory Compliance

Full adherence to EU and national regulations, including GDPR, AML, and eIDAS.

✓ Fraud Prevention

Multi-layered verification has drastically reduced the risks of fraud and identity forgery.

✓ User Convenience

Elderly and remote beneficiaries can complete the process entirely online, reducing stress and logistical challenges.

Instant Verification and Certificate Issuance
SECURE, FAST AND SIMPLE



Want to bring LOQR|sign to your Proof of Life solution?

**Contact us at SALES@LOQR.COM or
request a live demo.**