

CASE STUDY — FINTECH / PAYMENT

Korea's largest face-payment service runs on the UniverseAI authentication engine.

Korea's #1 fintech payment service uses UniverseAI's 1:N face authentication engine for its face-pay product — payment completed with nothing but your face, no card, no phone, operating at commercial scale nationwide.

INDUSTRY	CUSTOMER	SOLUTION	REGION
Fintech · Payments	Korea's largest face-pay service*	GATE — 1:N Face Authentication	South Korea (nationwide)

— CHALLENGE

In payments, a failed authentication is lost revenue. Against millions of enrolled users, in stores with wildly different lighting and camera angles, the engine had to **find the right person in under a second** — and reject spoofing attempts using photos, videos and masks.

Accuracy at 1:N scale, speed, and anti-spoofing — all three had to be satisfied by a single engine.

— SOLUTION

The UniverseAI **GATE engine** handles the core authentication: **real-time 1:N search** over a large-scale face DB, 1:1 precision matching, and **passive liveness** that blocks photo, video and 3D-mask attacks — delivered as one engine.

Users do nothing but look at the camera. No gestures, no prompts — fully passive verification.

99.97%

Recognition accuracy

<0.3s

1:N authentication response

24/7

Commercial production

Passive

Liveness anti-spoofing

— WHAT WE DELIVERED

- 1:N large-scale face search + 1:1 precision matching engine
- Passive liveness — real-time blocking of photo, video and 3D-mask attacks
- REST API — integrated into the customer's payment stack with a single call
- Recognition tuning for nationwide retail conditions (lighting & angle variance)