

# e-KYC

(electronic – Know Your Customer)  
for digital transformation

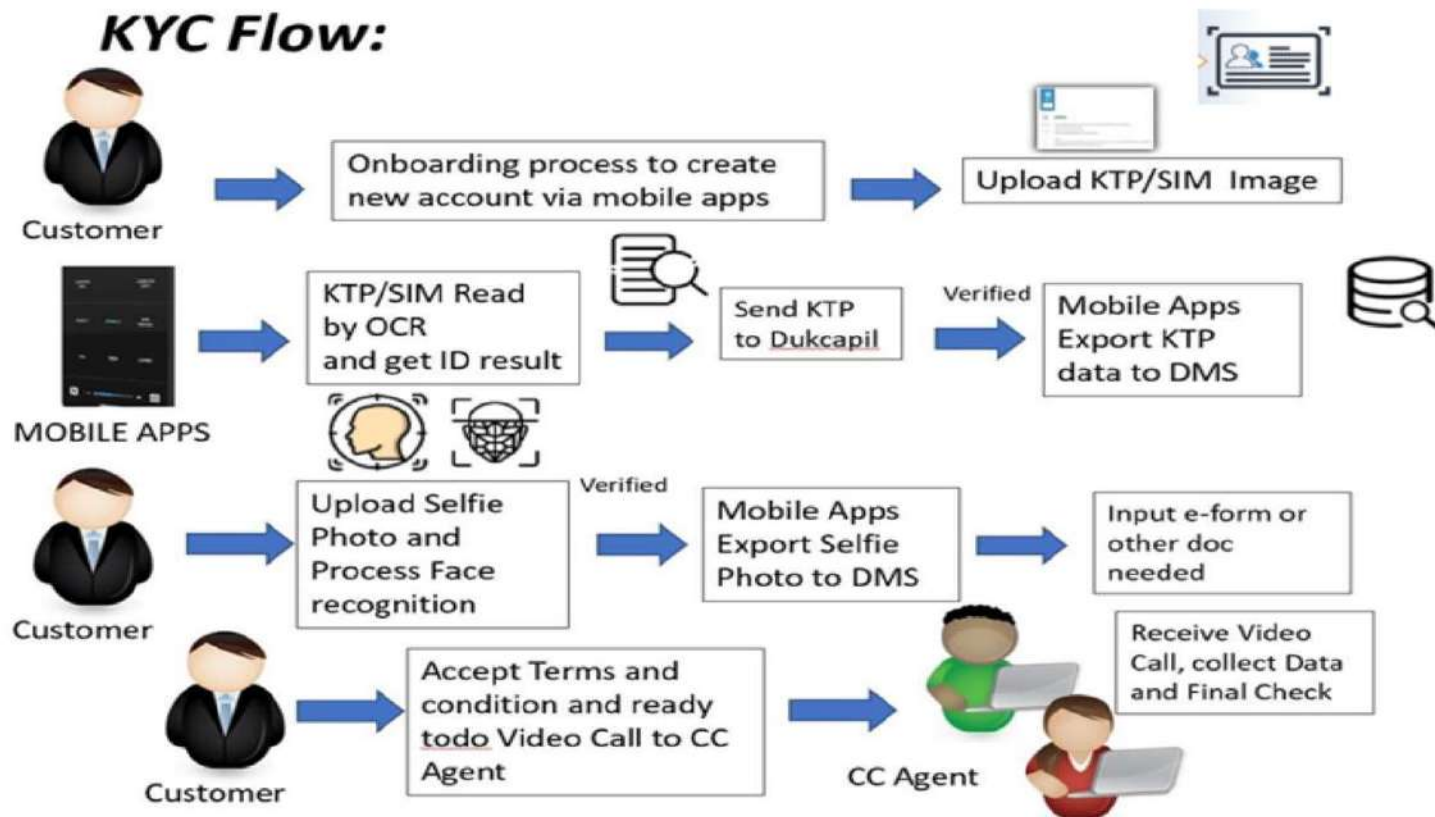
# What & Why e-KYC

- **eKYC (Electronic Know Your Customer)** is the **remote, paperless process that minimizes the costs and traditional bureaucracy necessary** in KYC processes (such as digital onboarding)
- Necessity to comply to the regulation without physically meet your prospect
- Needs to identify the customer in digital and safe way
- Branchless onboarding solution

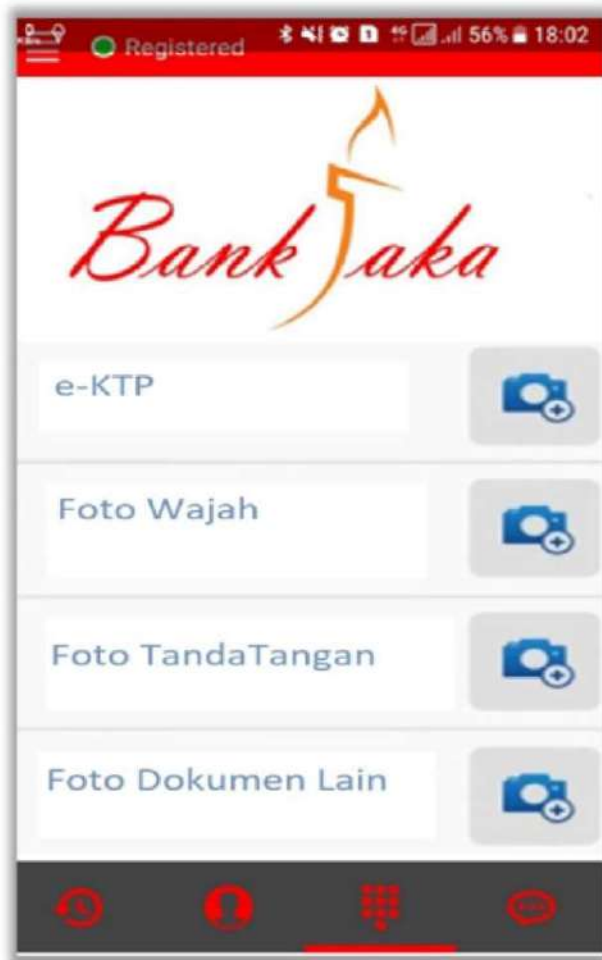
# e-KYC component

- ID Capture (KTP, SIM, Passport, etc) as an image
- OCR (Optical Character Recognition)
- ID verification (Dukcapil Data sync)
- Selfie picture
- Liveness test (using AI)
- Biometric Facial verification
- Document Management System (DMS)
- Digital Signature
- Video Call channel

# e-KYC common flow:



# Sample Mobile Apps Screen



1. ID Capture
2. OCR filled up the form
3. Customer confirm the data
4. Submit ID data and system will verify with Dukcapil data registration
5. Take selfie picture and Liveness Test
6. Biometric Facial Verification
7. If passed then complete other data and document such as NPWP, sign off specimen, etc.
8. Submit all the data and then save it to Document Management System at the Bank
9. Customer now able to do video call to Banking OnBoarding officer
10. On Boarding officer will see the data of applicant pop up at his/her desktop for last verification and completion

# Agent/officer screen

The screenshot displays a user interface for an agent/officer. On the left, there is a video call window showing a male customer and a female agent. Below the video call are three circular icons: a speaker, a red phone icon, and a pause icon. The main area is a dashboard titled 'Application' with a status indicator 'AGENT1 - READY'. The dashboard includes a sidebar menu with options: Dashboard, Master Data, Customer, Channel, Todolist, Complaint, Management User, Report, and Knowledge Base. The central panel shows 'Data Ticketing' and 'Data Journey' tabs. The 'Customer Information' section is active, displaying a 'Data Customer' button and a search icon. Below this is a video call window showing the male customer. To the right of the video call is a table of customer information and a 'Skin Color' selection tool.

Field	Value	Visual Value
Issuing State Code	None	IDN
NIK	None	3173011512930012
Expired date	None	12/15/2017
Place of birth, DOB	None	JAKARTA,15121993
Sex	None	LAKI LAKI
Address	None	DAAN MOGOT ESTAJA/10
Name	None	DENNIS SETIADI AN
Country	None	Indonesia

Item	Value
1:1 Facial Verification	Pass
Confidence Score	85.532
Silent based Liveness Face Detection	Pass

Skin Color selection tool with a gear icon and color swatches: black, white, red, blue, brown, and grey.

# Thank You

Q & A