

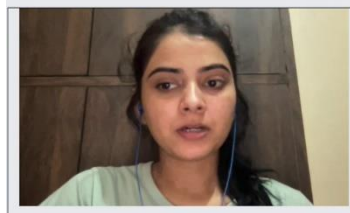
# E-KYC (Know Your Customer)



Financial institutions such as banks and Non-Banking Finance Companies (NBFCs) have mandated KYC regulations before providing any financial service to customers. KYC is done with the purpose of establishing the identity and verifying the credentials of any customer. The eKYC process, often called paperless KYC, is the process of electronically verifying the credentials of a customer.

Now you must be wondering about the process of KYC verification online. eKYC is also called Aadhaar-based eKYC as your identity is verified electronically via Aadhaar-based substantiation. This means that the details of your Aadhaar, like name, address, gender, date of birth, mobile number and email address is accessed by the service provider from the database of the Unique Identification Authority of India (UIDAI).

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# Video KYC - Introduction

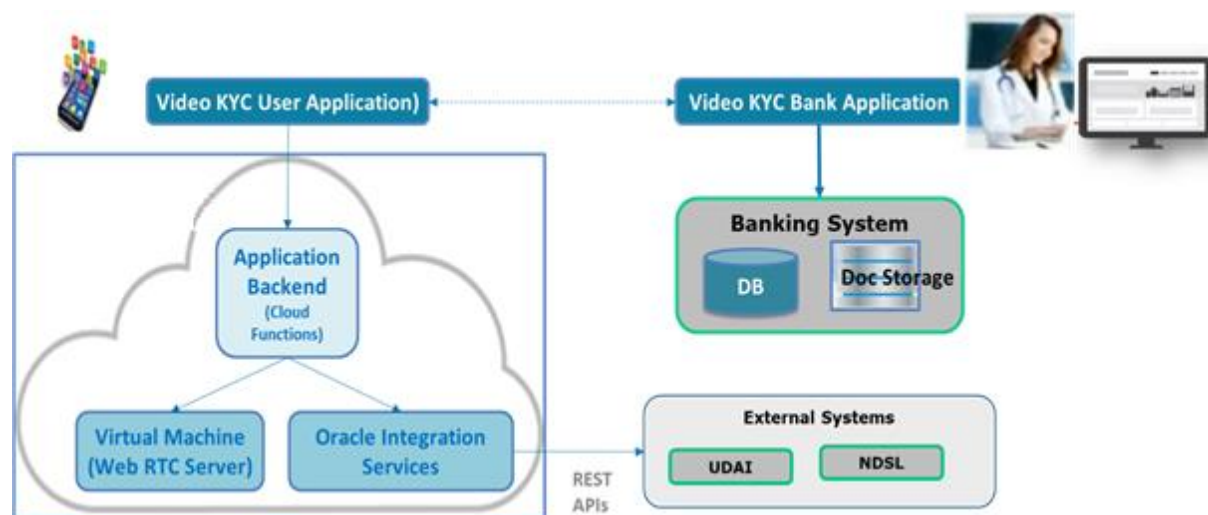
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KYC means “Know Your Customer”. KYC is a **set of documents which are required to establish the identity of a person**. Video KYC is an identity verification solution that can remotely verify the identities of customers. Unlike the traditional KYC method, all it takes a live video call for verification and within a few minutes, the entire ID Verification process is completed.

**“Reserve Bank of India permitted Video –Based Customer Identification in January 2020 Enabling Digital Customer on-Boarding Process.”**

## DCM Video KYC - Architecture

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## Salient Features:

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- Cloud Based – AWS, Oracle
- Omni Channel (Text, Voice, Social Media; WhatsApp, Facebook, messenger, Virtual Reality)
- Dialog Flow, Analytics
- Multi-Lingual (100+ Languages)
- NLP and Machine Learning
- Auto Sense Pre-built Conversations – ITSM, Oracle Apps Healthcare, BFSI.

- Security – Banking system isolated from cloud
- Scalability – Oracle cloud
- Video conferencing & Document upload directly with Banking System
- Only data uploading to Banking System, no data outflow from Banking system
- Multiple Branch Support

## Video KYC - Process Flow [Click here for Demo Video](#)

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**Prerequisites:** Customer Needs Aadhar No. and PAN Card

- Customer needs to access the Bank's Website
  - Aadhar Verification/OTP based Verification is done
  - Bank official will start a video call with the customer
  - Customer uploads the documents on Banking system
  - During the video call the Bank official will capture a live Photo, Signatures being put on a plain paper and Verifies the documents
  - To ensure the Bank accounts are opened within India, Geo tagging is needed of the call with customer. Hence, customer needs to enable GPS access on his mobile/system
  - Customer also should verify the Bank Official's ID card and note down the details for future references
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# DCM Service offerings – AI and Digital Applications

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## DCM Service Offerings – AI and Digital Applications



### ***AI VR & Mobile App Offerings:***

#### *Integrated Web and Mobile Applications for different verticals*

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- VR enabled Virtual Assistant
- Contact Centre
- IT Automation
- Analytics
- Dashboards and Reports
- Healthcare App

### ***Customization Services***

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- Porting to other Public/Private Clouds
- Custom Dialog flow and conversations
- Integration with Applications
- Unified VA