Originations - Online KYC Modes User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.4.0.0

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Originations - Online KYC Modes User Manual

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1. Preface

1.1 <u>Intended Audience</u>

This document is intended for the following audience*:*

- Customers
- Partners

1.2 <u>Documentation Accessibility</u>

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 <u>Access to Oracle Support</u>

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired*.*

1.4 <u>Structure</u>

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 <u>Related Information Sources</u>

For more information on Oracle Banking Digital Experience Patchset Release 22.2.4.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

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2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.7.2.0.0	Third Party
1	Liveness Check – Assisted	✗	✗	✓
2	Liveness Check – Unassisted	✗	✗	✓
3	National ID Verification	✗	✗	✓

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3. Online KYC Modes

KYC is the abbreviation for Know Your Customer, also sometimes referred to as Know Your Client. KYC or KYC check is the mandatory process that banks and financial institutions employ to verify the identity of potential customers whenever an account, loan or credit card application is being made. KYC check is also undertaken periodically for existing customers, as and when the need arises.

KYC check is important as it is the means by which banks and financial institutions can ensure their customers are genuine and also ensure that no customers that are involved in illegal activities such as terrorism, money laundering or other illegal schemes, are onboarded to the bank.

Based on the outcome of the KYC check, the bank or financial institution may decide whether to open the account/loan/credit card (in case of originations) or not for the applicant.

OBDX supports Online KYC of Retail Individuals as well as Stakeholders (part of SMB Applications) that are new to the bank. There are several modes/means by way of which Online KYC can be conducted in the Retail and SMB Application Forms. They are as follows –

- Liveness Check – Assisted Mode and Unassisted Mode

- National ID Verification

The Online KYC mode that is part of an application form will be dependent on the mode that is enabled as part of the Originations Workflow Maintenance undertaken by the bank administrator for the specific product category.

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3.1 <u>Liveness Check</u>

Liveness check can be available in two forms – assisted and unassisted.

If liveness check is enabled for the product application, you will be provided with the option to have your KYC verified through liveness check. If you opt to go through with liveness check, you will be required to first upload images of an ID proof document.

Depending on the mode i.e. assisted or unassisted, once you have uploaded the ID proof images, you will either be placed in a video call with a bank executive who will verify whether the identity proof you have provided is valid or not or be guided into centering your face in line with the device's camera so that the system can click your photograph (selfie).

In case of assisted mode, the bank executive will also conduct other checks that comprise of liveness check and will proceed to provide either positive or negative feedback.

In case of unassisted mode, the third party ID verification system will complete the steps required to complete liveness check. If the system approves your liveness check, you will be able to proceed with the application form.

In both cases, upon a positive outcome, i.e. if liveness check is completed successfully, you will be able to proceed with the application form and your personal information section will be prefilled with data as fetched from the ID proof that you have provided as part of this step. However, if the feedback is negative, you will be informed of the same and the bank will conduct your KYC check manually. You will still be allowed to proceed with the application form. However, your personal information section will not be prefilled with information and you will be required to enter all information manually.

Liveness Check – Introductory Page

Assisted Mode
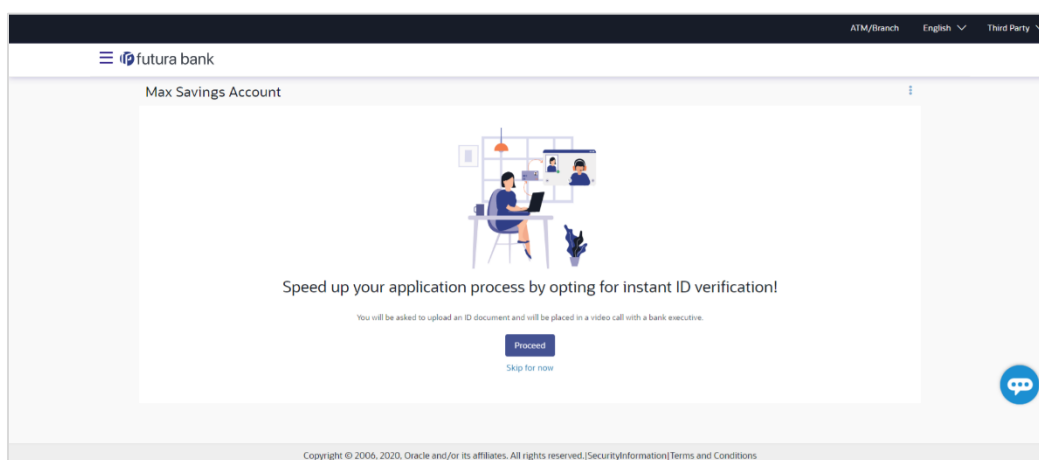
Unassisted Mode
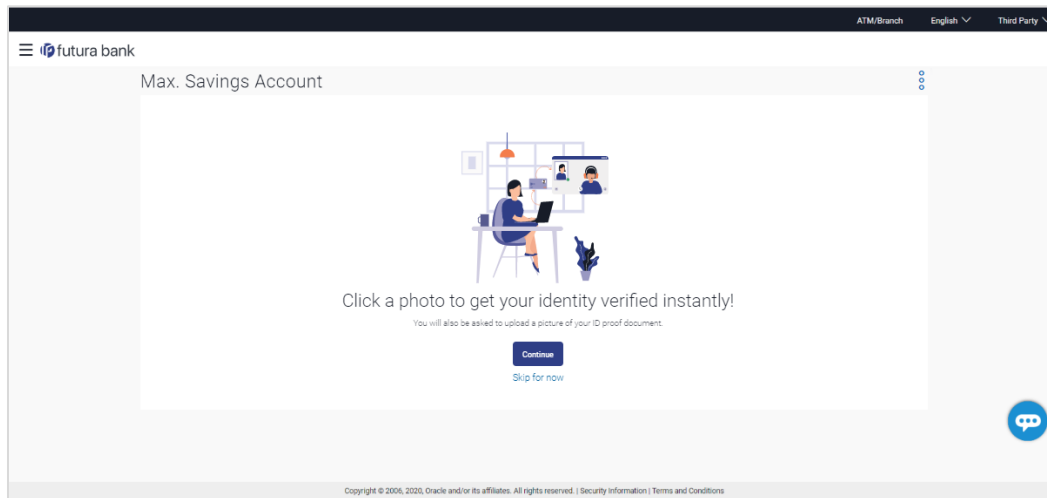
1. Click **Continue** to proceed with Liveness Check. The first page of liveness check will be displayed.

   OR

   Click **Skip for now** if you do not wish to go through with liveness check. The **Upload Documents** page will be displayed.

   OR

   Under the kebab menu –

   - Click the **Save and Continue Later** option to save the application.
     OR
     Click the **Continue on Mobile** option to continue the application on a mobile device.

Liveness Check – Start Verification
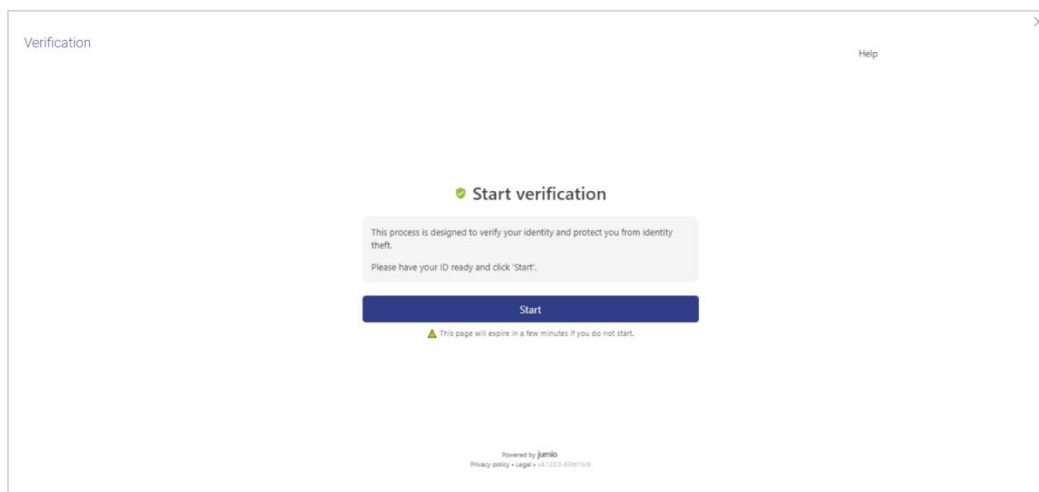
2. Click **Start** to start with the liveness check flow.

Liveness Check – Identity Proof Selection

In this step, you will be required to choose an identification document that you would like to provide for liveness check. Your liveness check and identity verification will be conducted on the basis of this document. In the next step you will be required to upload images of the identity proof you have selected.

3. From the **Choose issuing country/region** field, select the country that has issued the identity proof you wish to provide for liveness check.

4. From the **Select ID type** field, select the identification proof that you wish to provide. The next step of Liveness Check gets displayed.

Liveness Check – Option for document upload

In this step, you can select the method through which you would like to upload images of the identity proof you have selected.


5. Select the option of choice.

   a. If you have selected the option **Upload file**, your device's browse file feature will get enabled and you will be able select images of the front and back of the document you wish to provide.

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b. If you selected the option **Prefer to use your mobile?** you will be displayed a screen containing a field in which you can enter your email address as well as a QR code you can scan. You will be able to enter your email address so as to have the link sent to your email address. In this case you can proceed to access your email on the device and select the link on which you wish to continue liveness check or you can scan the QR code on the device on which you wish to continue your liveness check.

c. If you are applying from a mobile device or a device that has a camera, the option to **Take photo** will appear. If you select this option, your device's camera will get enabled and you will be able to click pictures of the front and back of the document you wish to provide.

Liveness Check – Upload Identity Proof Images

In this step, you can upload images of the front and back of the identity proof document you wish to provide for liveness check. Once you have added images, the system will undertake a check to ensure the quality of the document images you have uploaded is good and readable.

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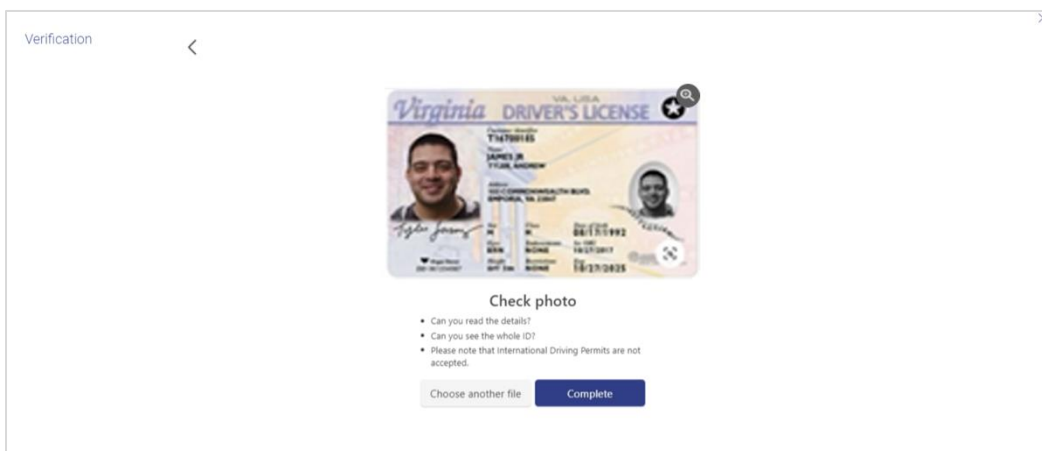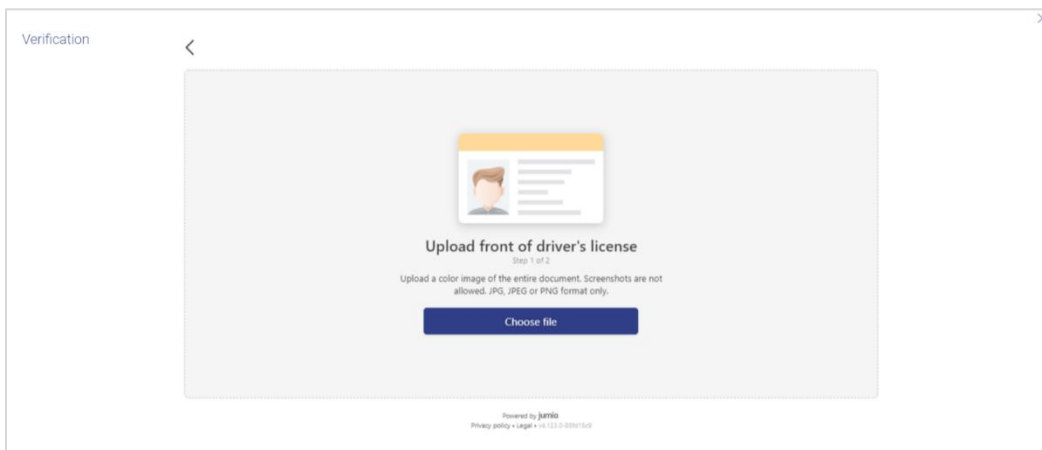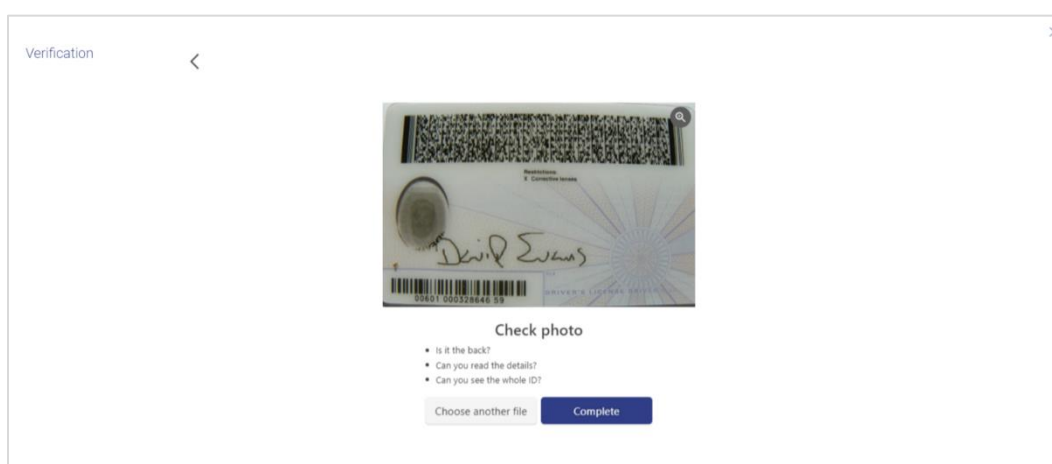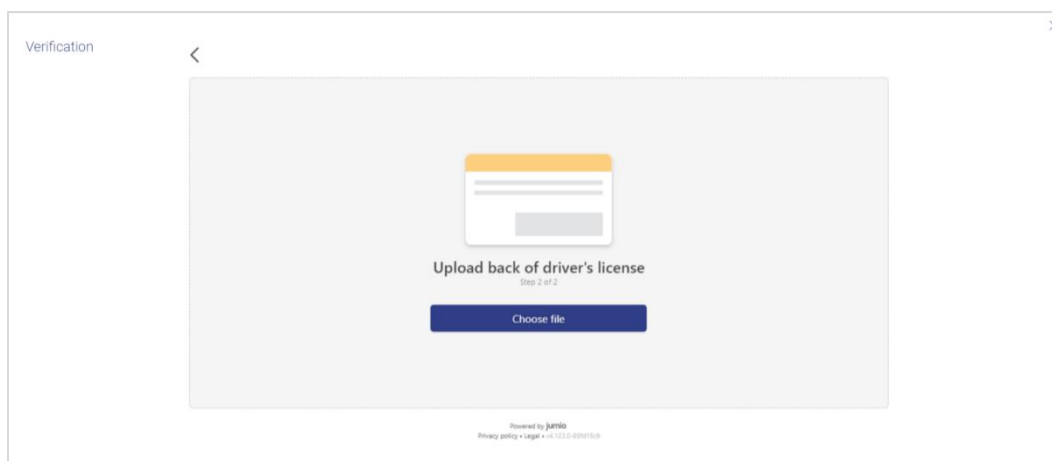
6. Click **Choose file** to upload the front image of the identity proof document. The file browser window is opened through which you can browse your device and upload the image of choice.

   Once you have uploaded the image, it is displayed on the page with the options to either **Choose another file** or **Complete** upload of the image.

   a. If you select **Choose another file**, the file browser window is opened and you can selected a different image to replace the one you had selected previously.

   b. If you select **Complete**, the image gets uploaded and the page on which you can upload the back image of the identity proof document is displayed.

7. Click **Choose file** to upload the back image of the identity proof document. The file browser window is opened through which you can browse your device and upload the image of choice.

   Once you have uploaded the image, it is displayed on the page with the options to either **Choose another file** or **Complete** upload of the image.

   a. If you select **Choose another file**, the file browser window is opened and you can selected a different image to replace the one you had selected previously.

   b. If you select **Complete**, the image gets uploaded and the next step of the liveness check flow gets displayed.

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3.1.1 Liveness Check – Assisted Mode

The following steps are applicable when the assisted mode of liveness check is enabled for the product category.

Liveness Check – Video KYC Initiation

Once you have uploaded the images of your identity proof document, you will be requested to proceed onto a video call with a bank executive.
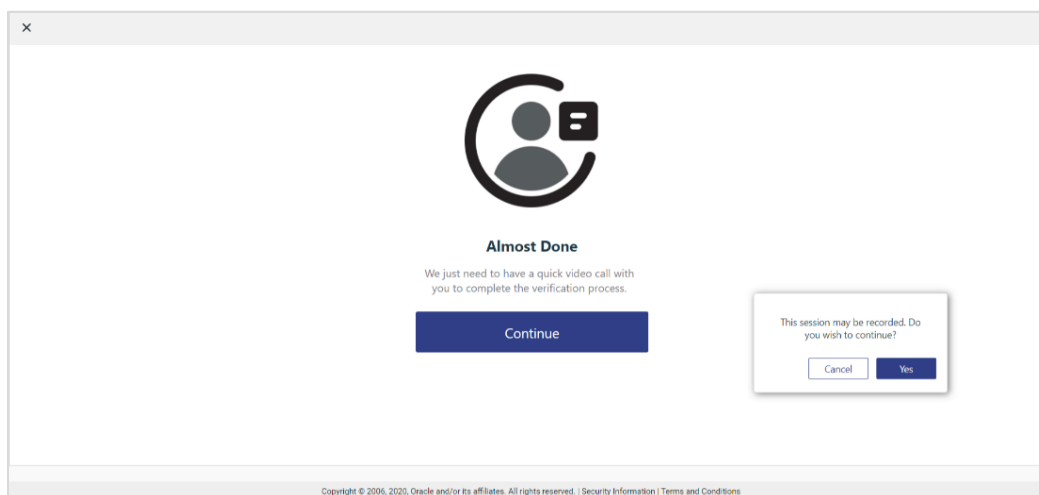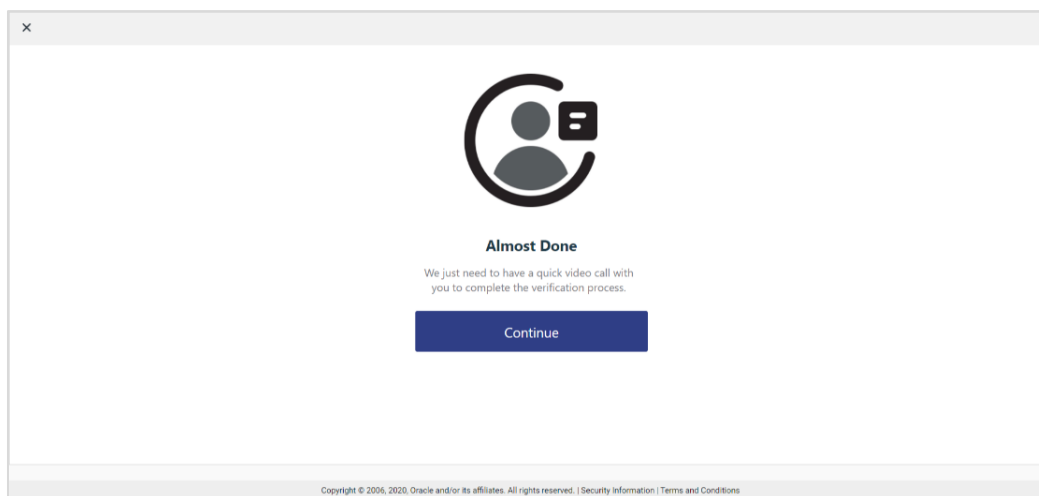
8. Click **Continue** if you agree to enter into a video call with a bank executive.

    A modal window is displayed informing you that the video call might be recorded.

    Click on **Yes** if you wish to continue with the video call.

    OR

    Click **Cancel** if you wish to cancel.

9. Click **Share** to share the images of the identity proof documents with a bank executive. You will be added into a video call with a bank executive.

    OR

Click **Cancel** to cancel the process.

Liveness Check – Video KYC

On clicking **Yes**, a video call will be initiated between a bank executive and you. The bank executive will ask you a series of question and will verify your identity and liveness. Once the bank executive has completed the verification checks, he/she will either approve or reject the liveness check and will end the video call.
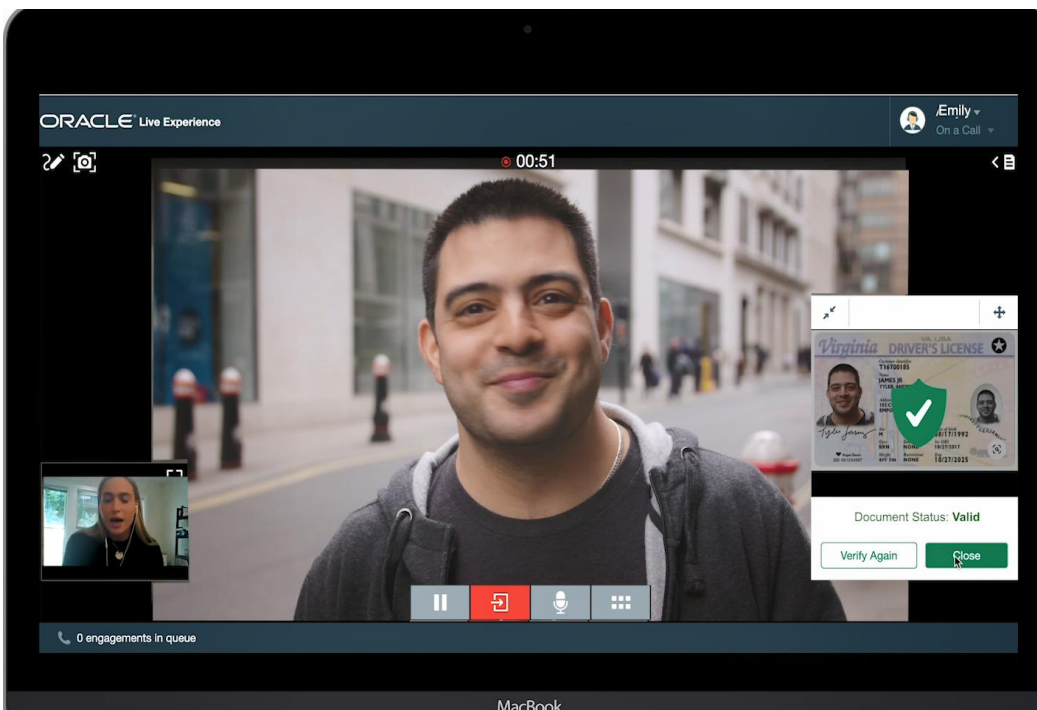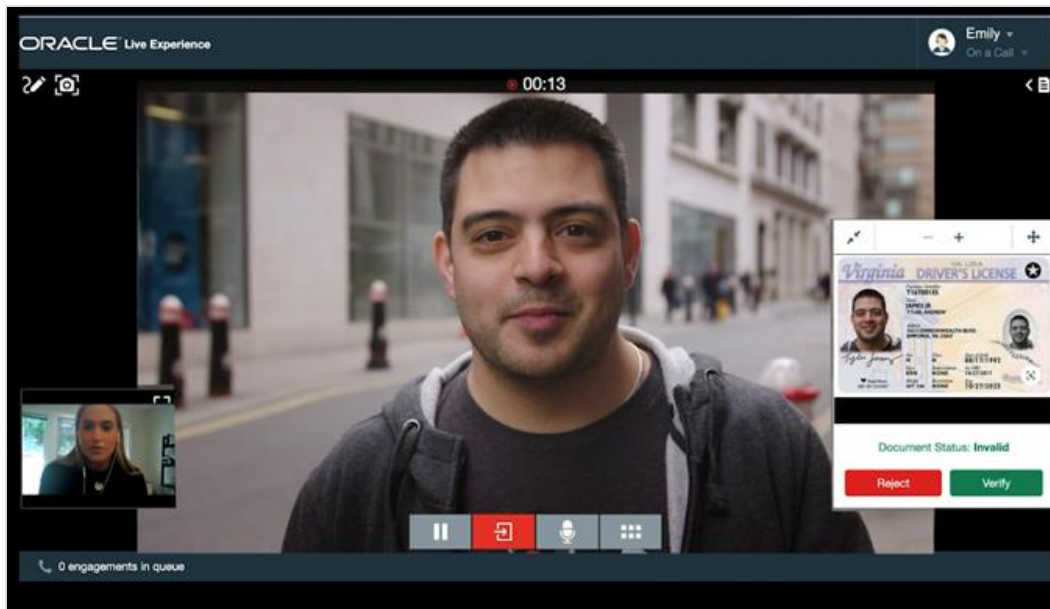
10. If the bank executive has approved the liveness check, you will be displayed a success message.

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OR

If the bank executive has rejected the liveness check, you will be displayed a failure message.

3.1.2 <u>Liveness Check – Unassisted Mode</u>

The following steps are applicable when the unassisted mode of liveness check is enabled for the product category.

Liveness Check – Selfie Capture

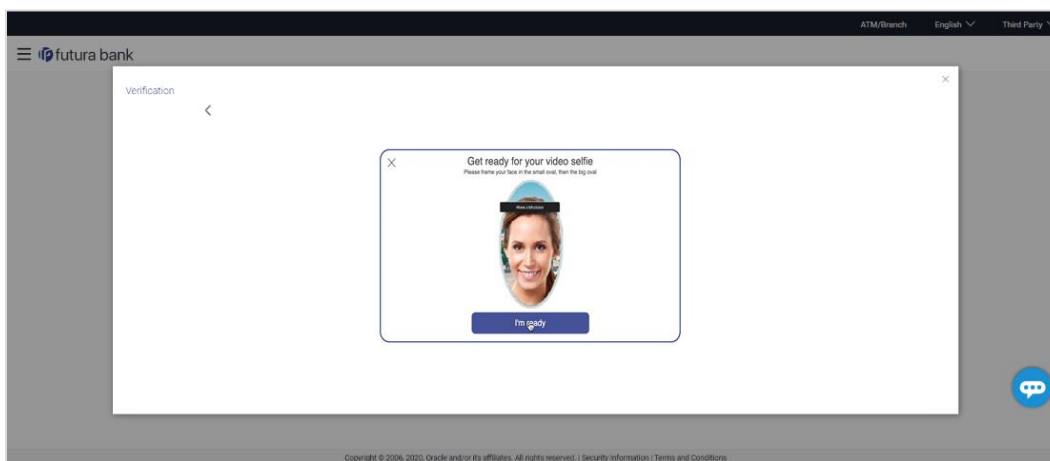Once you have uploaded the images of your identity proof document, you will be guided to center your face so that it is within the frame of the device's camera. The system will then automatically click your photograph which will be used to complete your liveness check.

11. Click **Start** to begin face verification.
    The device's camera will be switched on and the system will display commands guiding you to align your face to the device's camera.

Liveness Check – Image Quality Check Outcome

Once the selfie has been clicked and the system has successfully completed the image quality check, the following message will be displayed briefly to indicate the same, followed by the liveness check success message.

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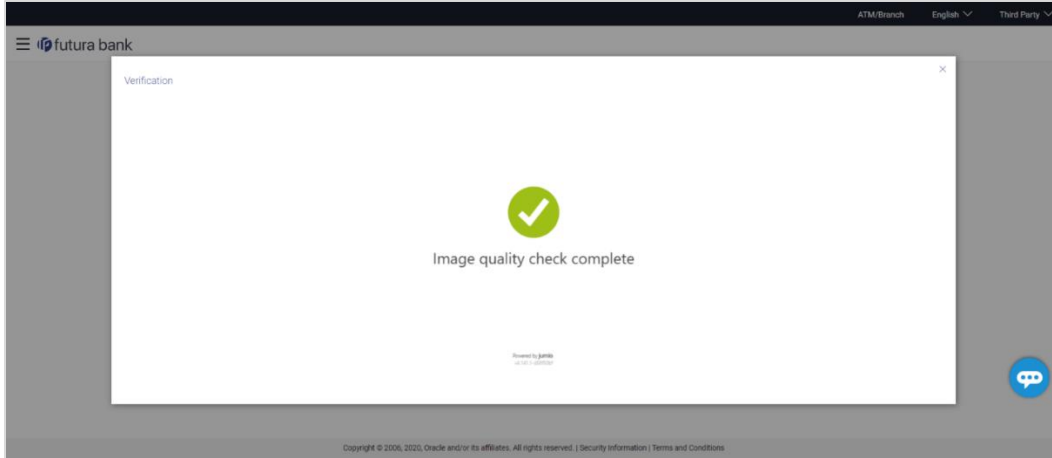
Liveness Check Outcome – Success

In both modes (assisted and unassisted) of liveness check, once your identity verification has been completed successfully, the following message will be displayed.
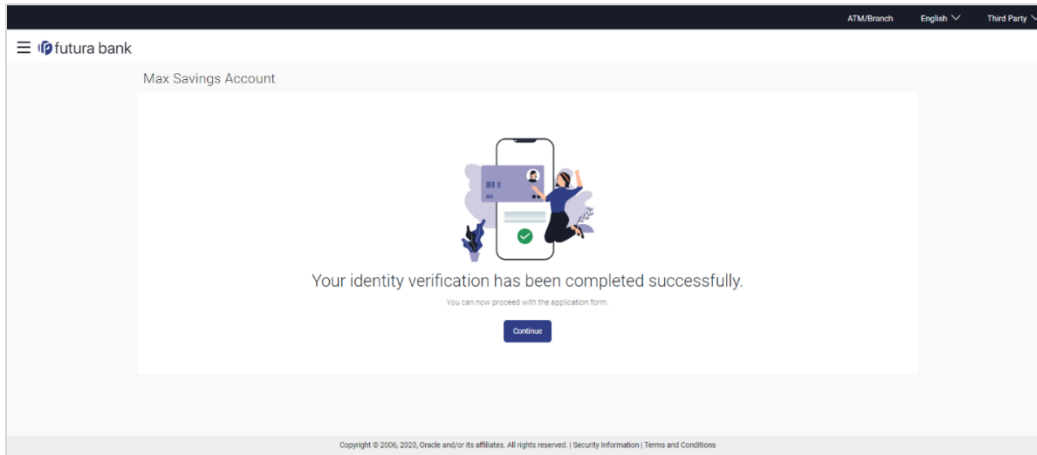

12. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

Liveness Check Outcome - Failure

If the liveness check has failed (applicable to both modes – assisted and unassisted), you will be displayed the following failure message.
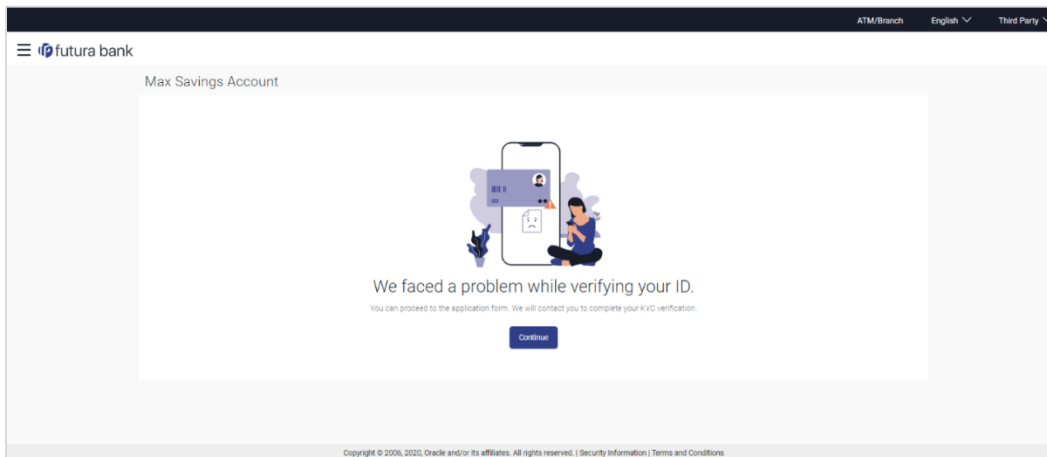
13. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

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3.2 <u>National ID Verification</u>

The bank can configure a step for national ID verification. You must provide your national ID number and consent to allow the bank to fetch your details from the respective third party system based on the Identification that you provide.

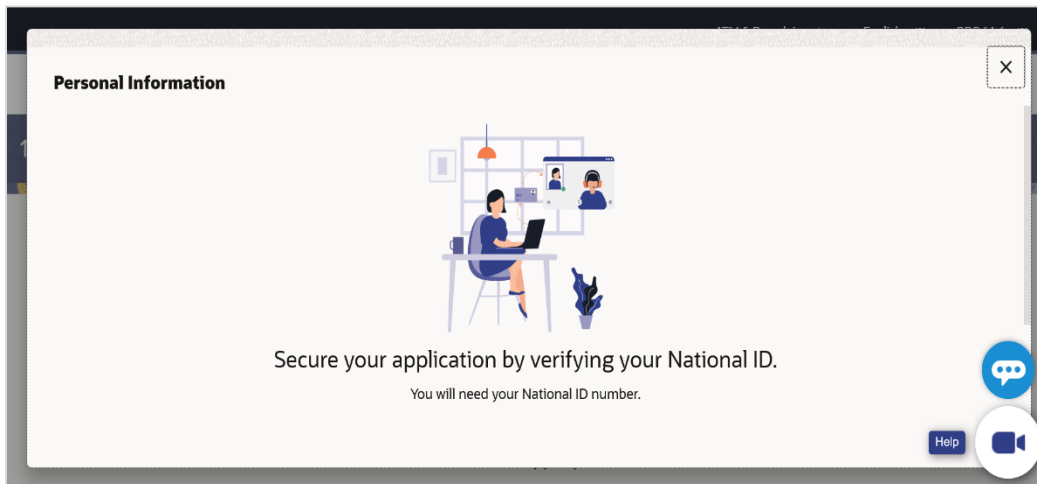Using this option, the application fetches your personal details and populates them in the respective fields in the Personal Information step.

National ID Verification – Introductory Page

13. Click **Proceed** to proceed with national ID verification. The first page of national ID verification will be displayed.

    OR

    Click **Skip for now** if you do not wish to go through with national ID verification. The **Upload Documents** page will be displayed.
    OR

    Under the kebab menu –

    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

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ID Verification

Field Description

Field Name	Description
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Last Name	Your last name.
Date of Birth	Your date of birth. The format of the date should be DD/MM/YYYY.

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Field Name	Description
Select ID	The type of national IDs supported. (as configured by the Bank) The options are: • Passport • Aadhaar • Social Security Number • Driving License Note : This field will be displayed only if multiple ID proof types are supported for the geography in which the application is being made.
ID Number	Enter the ID number of the ID that you have selected in the drop-down list.
Consent	The option to grant consent to the bank to fetch applicant information from the respective agency to auto complete the application form.

14. From the **Title** list, select the title that applies to you.

15. In the **Last Name** field, enter your last name.

16. In the **First Name** field, enter your first name.

17. In the **Middle Name** field, enter your middle name, if applicable.

18. From the **Date of Birth** date picker, select your date of birth of yours.

19. From the **Select ID** list, select the type of ID you would like to provide.

20. In the **ID Number** field, enter the national ID number.

21. Click **Continue**. An OTP alert is send to your mobile number. The Enter OTP screen appears.
    OR
    Click **Back** to navigate back to the previous page.
    OR

    Under the kebab menu –

    • Click the **Save and Continue Later** option to save the application.
    OR
    Click the **Continue on Mobile** option to continue the application on a mobile device.

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Complete ID Verification

Field Description

Field Name	Description
OTP	Specify the OTP sent on your mobile number.

22. Enter the OTP (one time password) and click **Verify**. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.

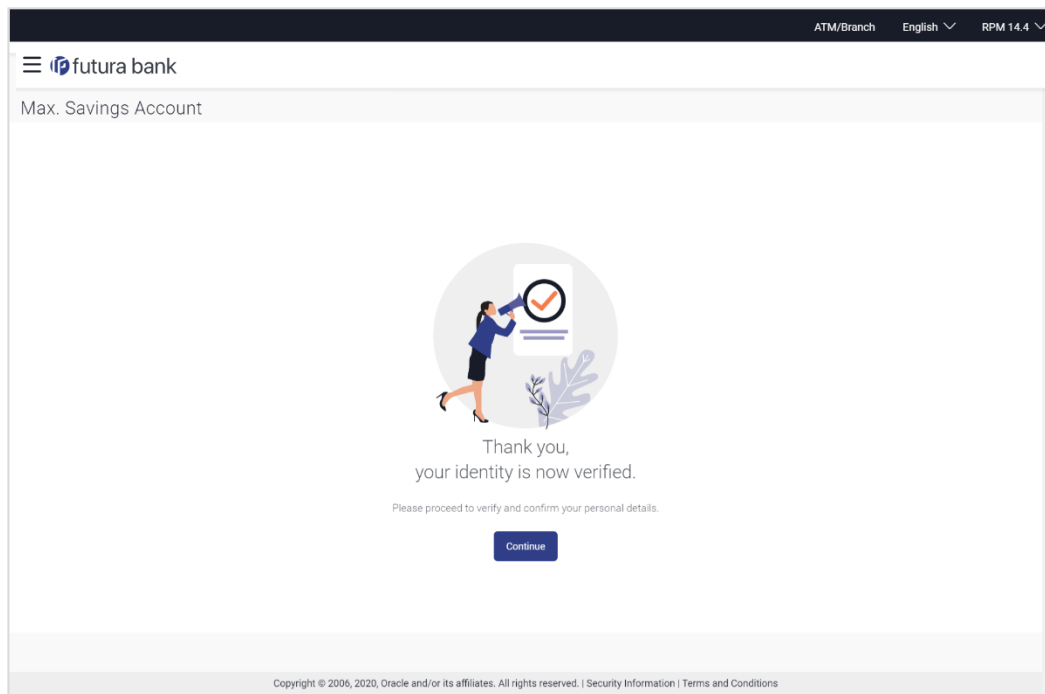The screen containing the success message of national ID verification is displayed.
OR
Click **Resend Code** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
OR
Click **Back** to navigate back to the previous page.

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ID Verification Success page

23. Click **Continue** to proceed to the next step in the application.

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FAQ

1. **How does Liveness Check – Unassisted mode work?**

   As part of the unassisted mode of liveness check, you will be required to first upload the front and back images of any identify proof that you wish to be considered. Once the system has verified that the images are clear and usable, you will be guided to click a selfie. The third party liveness check system, will compare the images of your selfie as well as identity proof and provide an outcome on the basis of whether the images match or not.

2. **How does Liveness Check – Assisted mode work?**

   As part of the assisted mode of liveness check, you will be first requested to upload the front and bank images of any identity proof that you wish to be considered. The system will then verify that the images are clear and usable. Once this is done, you will be guided to enter into a video call with a bank executive. The bank executive will be able to access the images of your uploaded identity proof and may ask you certain questions. The bank executive will take a decision on the basis of your interaction and also whether the image on your identity proof matches that of your image as visible to the bank executive in the video call.

3. **How does National ID verification work?**

   The bank can integrate with government or other third party systems (which store and mantain data of National ID holders), through available hook points. Online authentication will be performed to verify the identity claim of the ID holder and to fetch the required personal information.

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