Retail Originations
Online KYC Modes User Manual
Oracle Banking Digital Experience
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Online KYC Modes User Manual

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1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 Documentation Accessibility

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.

Access to Oracle Support

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning

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boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
Italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 <u>Screenshot Disclaimer</u>

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.

1.8 <u>Acronyms and Abbreviations</u>

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

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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 Banking Originations 14.7.5.0.0	Third Party
1	Liveness Check – Selfie	✗	✗	✓
2	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 – Selfie Capture

- 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.

Additionally, The OBDX originations module supports online KYC of prospect applicants through integration with Equifax. Online KYC check is performed seamlessly once the applicant's personal information is captured. In the case of joint product applications for retail customers, Equifax performs the online KYC check for both applicants.

Note: Online KYC through Equifax is not supported for Retail Credit Card applications (Generic as well as US LZN) and for SMB Product Applications.

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3.1 <u>Liveness Check</u>

Liveness check is available in the form of selfie capture.

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 instructed to first select the identity proof document that you wish to be consider. Once done, you will be guided to click a picture of the front and back of the ID proof document and to then click a selfie.

Note: In case, due to technical or any other reasons, you are not able to click a picture of the ID proof, the system will prompt you to upload images of the same instead.

While clicking a selfie, the system will guide you to center your face in line with the device's camera so that the system can click your photograph (selfie). The third party ID verification system will then proceed to 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.

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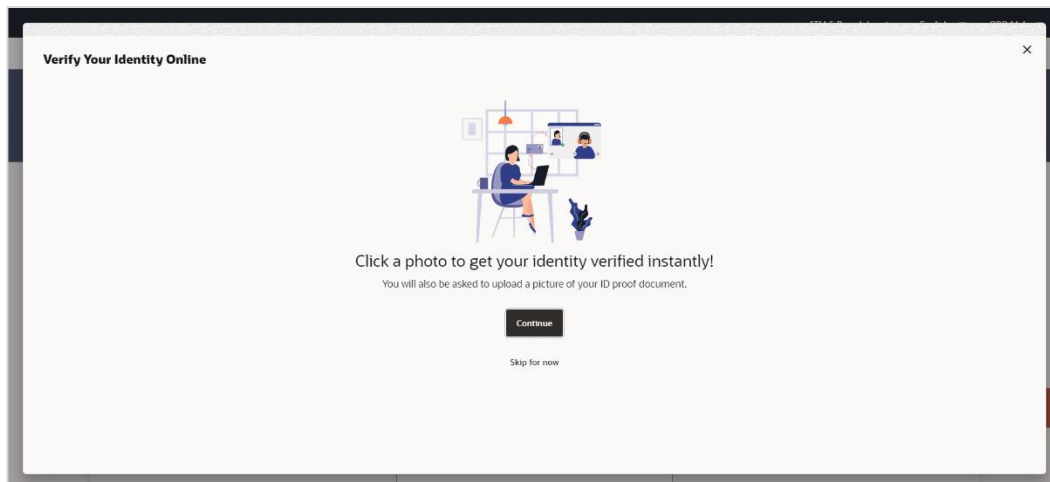
1. Click **Continue** to proceed with Liveness Check. The first page of liveness check will be displayed.

    OR

    Click **Skip for now** if you do not wish to go through with liveness check. The **Personal Information** step will be displayed and you will be required to enter all your information manually.

    OR

    Under the kebab menu –

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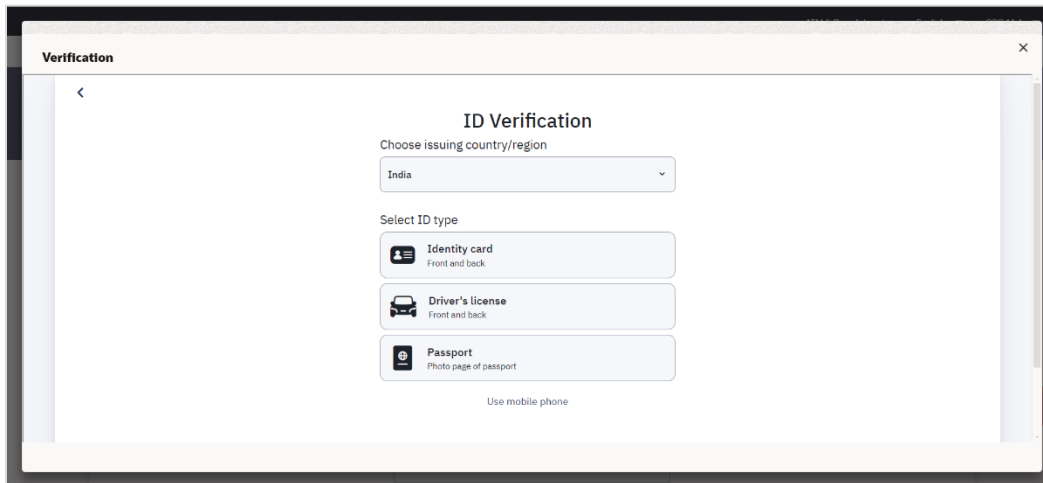
Liveness Check – Start Verification
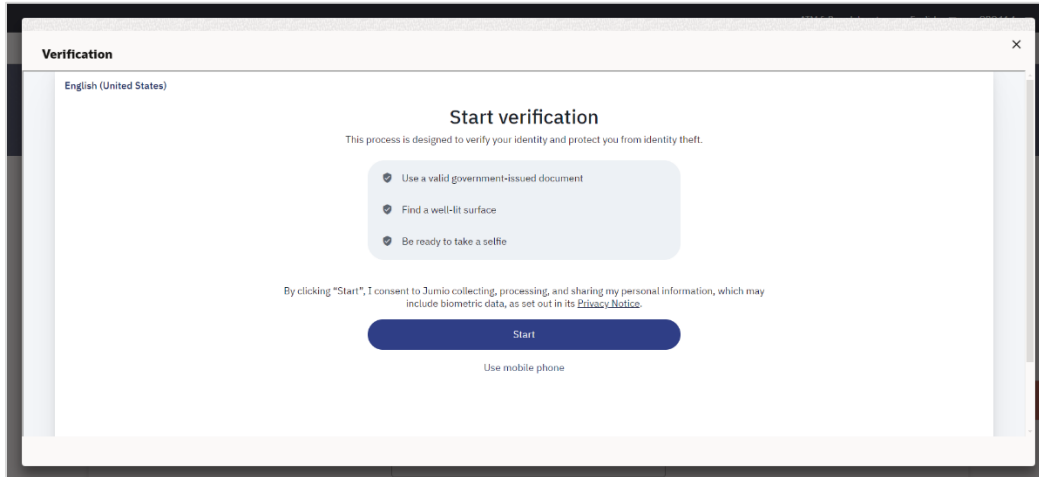
2. Click **Start** to start with the liveness check flow.

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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 guided to click pictures of the front and back of the identification document selected here and also to click a selfie.
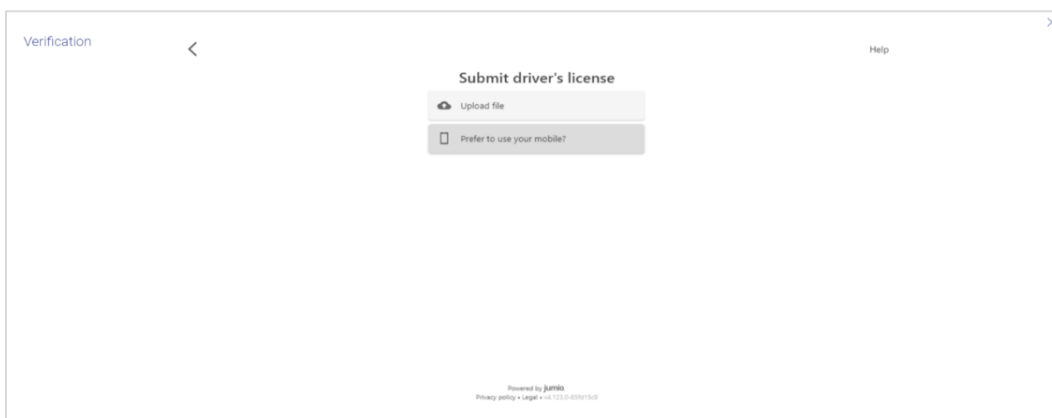

3. From the **Choose issuing country/region** field, select the country that has issued the identity proof you wish to provide for liveness check.

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

This step will appear only if due to technical or other reasons, you were unable to capture images of your identity proof. You can select the method through which you would like to upload images of the identity proof you have selected.
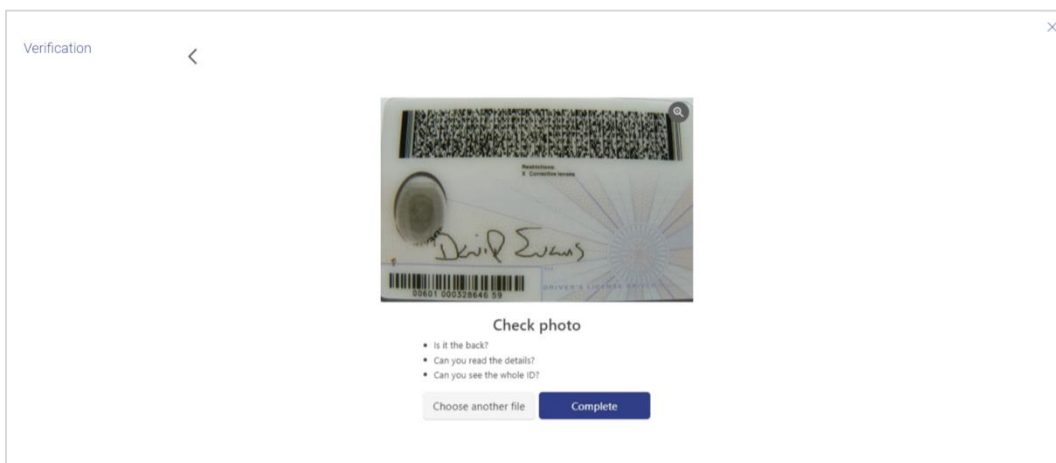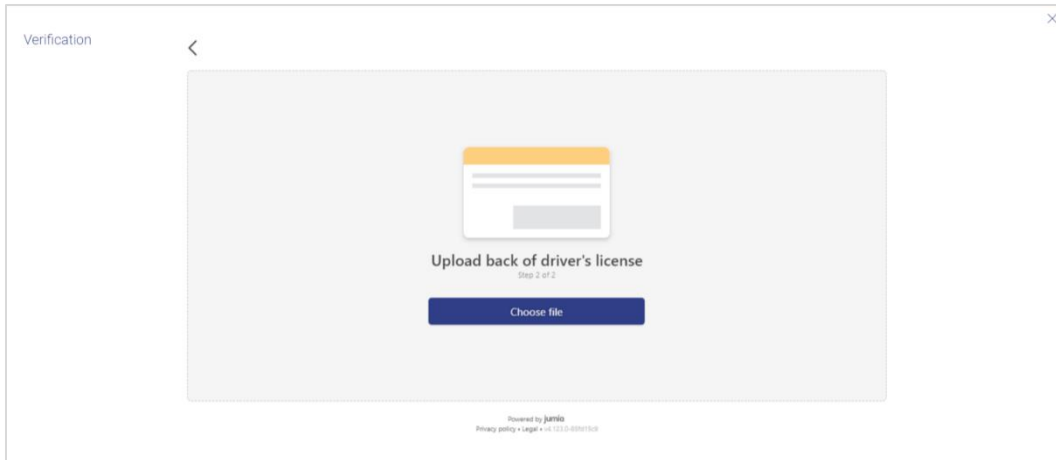

5. Select the option of choice.

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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.

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.

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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**Capture of Identity Proof Images and Selfie Capture**

In this step, you will be guided to click front and back images of the identity proof you had selected in the previous step and also to click a selfie. The images of the identity proof and your photograph will be used to complete your liveness check.
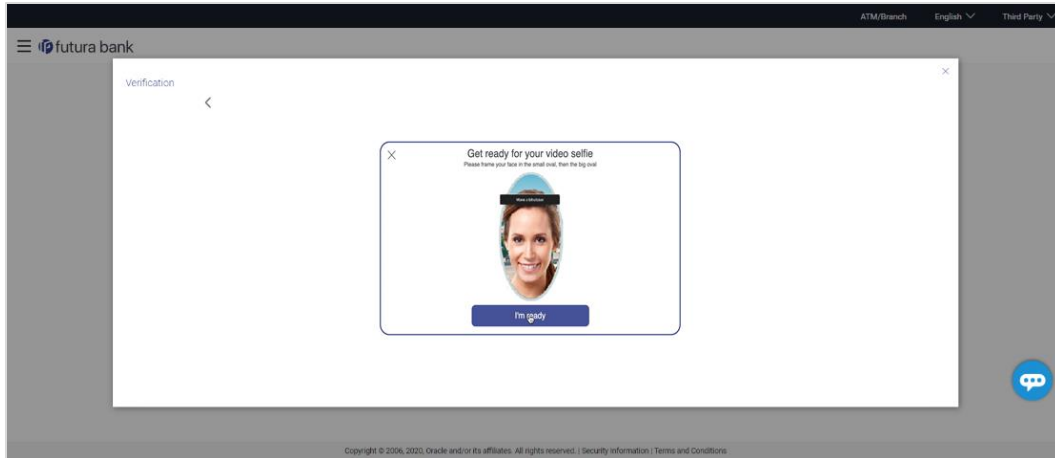
8. Click **Start** to begin face verification.
   The device's camera will be switched on and the system will display commands guiding you to capture front and back images of your identity proof and to align your face to the device's camera in order to capture a selfie.

Image Quality Check Outcome

Once the identity proof images and 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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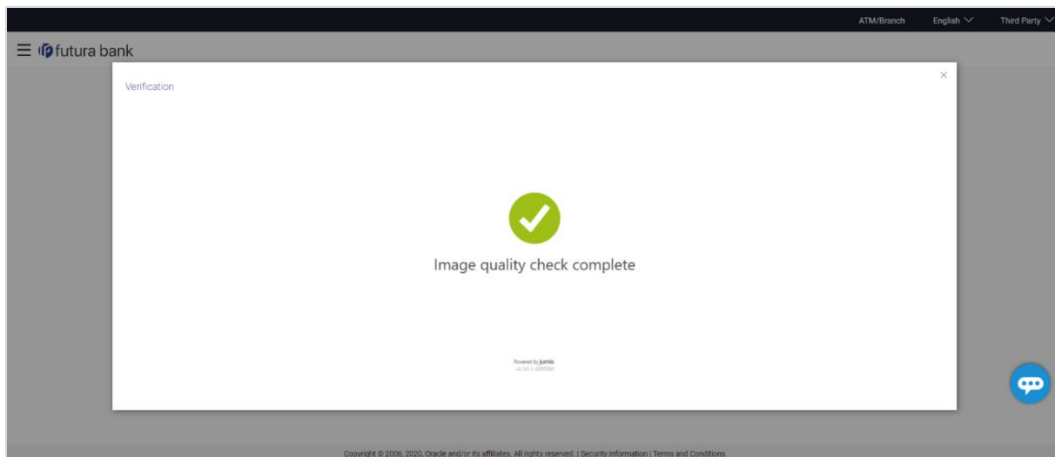
Liveness Check Outcome – Success

Once your identity verification has been completed successfully, the following message will be displayed.
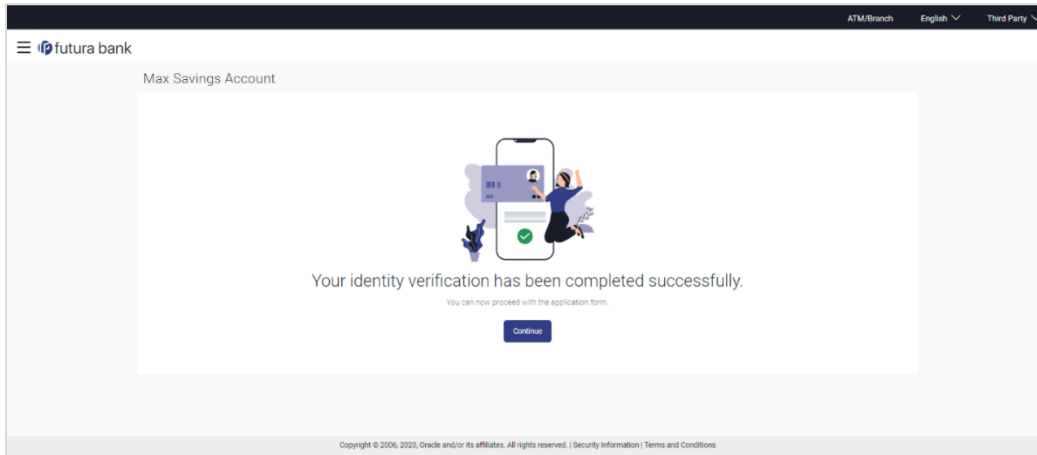
9. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

Liveness Check Outcome - Failure

If the liveness check has failed, you will be displayed the following failure message.
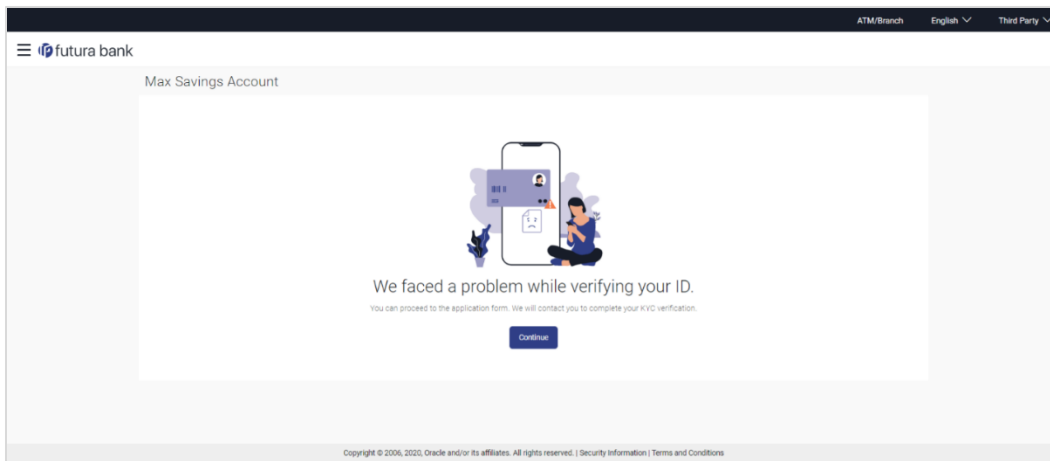
10. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

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3.2 National ID Verification

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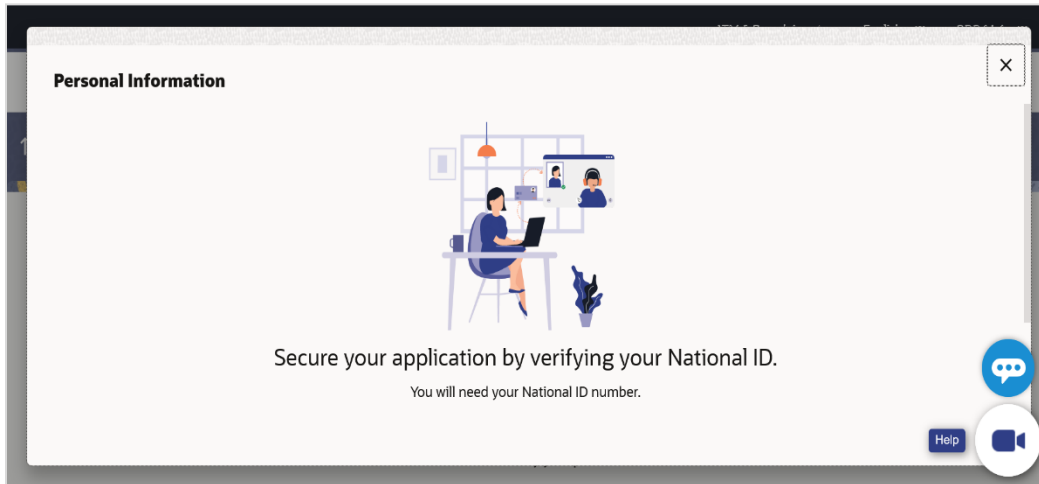
Using this option, the application fetches your personal details and populates them in the respective fields in the Personal Information step.

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.

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.

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
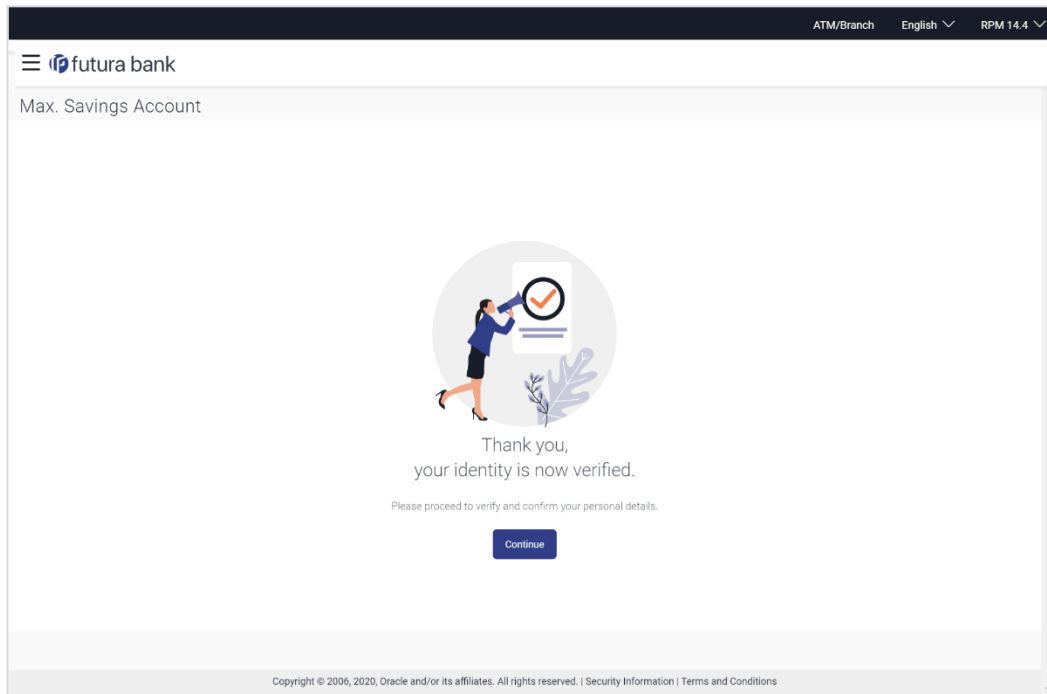Click **Resend Code** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
OR
Click **Back** to navigate back to the previous page.

ID Verification Success page

Thank you,
your identity is now verified.

Please proceed to verify and confirm your personal details.

Continue

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

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FAQ

1. How does Liveness Check work?

As part of the liveness check process, you will be required to first select the identity proof document that you wish to be considered. You will then be guided to hold up your identity proof so that the system is able to click front and back images of the same. Once the system has verified that the images are clear and usable, you will be guided to click a selfie. If the images are not found to be clear, the system will guide you to upload these images instead. 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. Is Assisted mode (video) of liveness check supported?

No. This feature is currently not supported.

3. How does National ID verification work?

The bank can integrate with government or other third party systems (which store and maintain 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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