



OneConnect Financial
Technology Co., Ltd.

COGNITO

Powered by OneConnect Financial Technology Co., Ltd



Video-KYC (Know Your Customer) Solution

Video-KYC (Know Your Customer) Solution helps financial institutions to onboard customers more efficiently and securely, while complying with regulatory guidelines.

With Video-KYC Solution, you can remotely authenticate the identity of your customers and conduct risk assessments in real time. This means you can speed up your onboarding process while protecting your organization against fraud.

Key Features



Geo-tagged, time-stamped, and encrypted videos

- ◆ Video recordings are encrypted and stored securely, with the date and timestamps and customer location embedded.
- ◆ Integrated video functions enable customers to complete the Smart Interview process without visiting the bank.



Micro-expression analysis and fraud detection

- ◆ Micro-expression analysis uses Artificial Intelligence (AI) to examine and uncover emotions that users may try to conceal and suppress. For instance, micro-expressions such as panic, may be a sign of fraud.



Rule-based and dynamic smart question module

- ◆ Generates a unique set of questions in real time based on the information provided in the customer's application.



Appointment scheduling

- ◆ Schedule video calls to facilitate follow-ups, improve customer experience and enhance staff productivity.



Facial recognition

- ◆ "Live" screenshots of a customer can be taken in real time and compared with the photo on the identification document (ID) to verify the customer's identity.



RBI-VCIP Compliant

- ◆ Fully compliant with the RBI regulations on Video-based Customer Identification Process (V-CIP) and supports PAN and Aadhaar Card verification.
- ◆ Complete on-premise solution to support video streaming from within the organisation's premises
- ◆ Concurrent audit of video recording for a faster turnaround time when processing applications.

Benefits to financial institutions



Streamlined, automated and secure onboarding process improves customer experience while guarding against fraud.



Higher staff productivity due to reduction in paperwork and manual processes as customers need not visit a bank to fill out application forms.



Cost-effective, flexible, customisable and scalable solution that can adapt to regulatory and organisational requirements.

Why Video-KYC



Proprietary micro-expression technology

OneConnect's exclusive micro-expression technology is powered by AI and enables financial institutions to create a more efficient and standardised video call process. By analysing the facial movements of customers during video recordings, financial institutions can spot possible fraud.



Leading facial recognition and identity verification technology

OneConnect's facial recognition technology is ranked among the top in the world, with a 99.8% accuracy rate based on the Labeled Faces in the Wild (LFW) database. Our world-class identity verification algorithm and technology is based on deep learning and is able to verify IDs accurately and quickly.



Rich project implementation and financial industry experience.

OneConnect has extensive financial industry experience in implementing fintech solutions covering over 400 scenarios. To-date, over 2,000 financial institutions around the world have benefitted from OneConnect's products and services.

Use Cases

- Account opening
- User registration
- Digital loan application
- Credit card application
- Replace traditional, manual authentication processes



**OneConnect Financial
Technology Co., Ltd.**

Data Protection & Privacy

OneConnect will work closely with you to ensure your firm stays compliant with applicable data protection and privacy laws throughout our engagement with you. We will take care to ensure we fulfil our obligations as a data intermediary to protect your data accordingly.

To find out how OneConnect solutions help you to stay ahead of the innovation curve, visit www.ocft.com.sg or email us at PUB_YZTMARKETING@ocft.com.

