



OneConnect Financial  
Technology Co., Ltd.

# Smart Interview



Smart Interview is an innovative SaaS-based solution that can be quickly deployed to support your financial institution in remotely authenticating the identity of customers and conducting risk assessments in real time.

Speed up your onboarding process while guarding against fraud and complying with regulatory guidelines. And enjoy greater cost savings with our usage-based pricing plans.

Fast-track your digital transformation with our cloud-based Smart Interview solution today.

## Standard Features



**Geo-tagged, time-stamped, encrypted videos and files**

- Video recordings, screen shots and files are encrypted and stored securely, with the date, timestamps and customer location embedded.
- Integrated video functions enable customers to complete the Know-Your-Customer or KYC process without visiting the bank.



**Appointment scheduling**

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



**Real time two-way recording**

- The complete video recording, screen shots & files will be stored securely with time stamp.

## Advanced Features for Added Support

### ◆ ID optical character recognition (OCR)

Identity document (ID) details are captured and extracted through our deep-learning OCR technology to automate form-filling process during onboarding. Our deep-learning OCR technology can also cross-validate the data for ID verification.

### ◆ 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 such as panic, which may be a sign of fraud.

### ◆ Facial recognition and liveness detection

Our facial recognition algorithm matches the image on an ID with the person in the video image to verify if the ID belongs to the person presenting it.

### ◆ 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.

## Benefits to financial institutions



Streamlined, automated and secure onboarding process improves customer experience while guarding against fraud. This allows financial institutions to onboard more customers in less time.



Cost-effective, flexible, and scalable solution that uses less manpower and meets regulatory and organisational requirements.



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



The customer verification is completed from the comfort of one's home without the need to visit bank branches physically and participate in lengthy procedures.



Pay-as-you-use and enjoy greater cost savings based on our usage-based pricing plan.



Speed up time-to-market for new products with our SaaS solution that can be deployed quickly.

## Why use OneConnect's Smart Interview



### Unique micro-expression and risk analysis technology

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



### Leading facial recognition and identity verification technology

Our 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 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

Having served financial institutions across nearly 20 countries and territories, OneConnect has extensive experience in the financial industry and the breadth and depth of solutions for the industry.

## Use Cases

- Client onboarding
- User registration
- Digital loan and credit card application
- Replace traditional, manual authentication processes



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### 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 Smart Interview can help you gain more market share, visit [www.ocft.com.sg](http://www.ocft.com.sg) or email us at [pub\\_yztmarketing@ocft.com](mailto:pub_yztmarketing@ocft.com).

