

PROBLEM STATEMENT

- V-KYC requires classification of the documents under proof of Identity and proof of address
- With the Aadhar biometric or OTP based authentication for KYC has been removed with the Supreme Court verdict.
- In an offline model, physical documents submitted by a customer are shipped by the firm to the verification centre and the customer is called up to cross-verify details, a process that takes 24-36 hours.
- Cost of offline document will take the cost of KYC from 15/- to 100/-

Industry : Healthcare

- Python
- opencv
- ML
- Angular

SOLUTION - SMART PRESENCE-LESS KYC PLATFORM

- ❖ Platform with artificial intelligence to capture the data of Proof-of-Identity, Proof-of-address and liveness of the customer with Video and OTP.
- ❖ Using AI, obtain the content
- ❖ Match the person in the ID to the person in the live video
- ❖ Randomize the video recording using voice services to capture OTP read, thus eliminating pre-recorded video of the customer
- ❖ Create a vault of the consolidated list of all the documents for use by the institute

WHOM DOES IT BENEFITS?

- Retail Banking
- Mutual Fund Brokerages
- Asset Management Companies
- Payment Companies
- Corporate Banking
- Non-Banking Financial Corporates (NBFC)
- Micro Finance Institutes (MFI)
- Other service providers who will need access to the V-KYC of an Individual or the company.

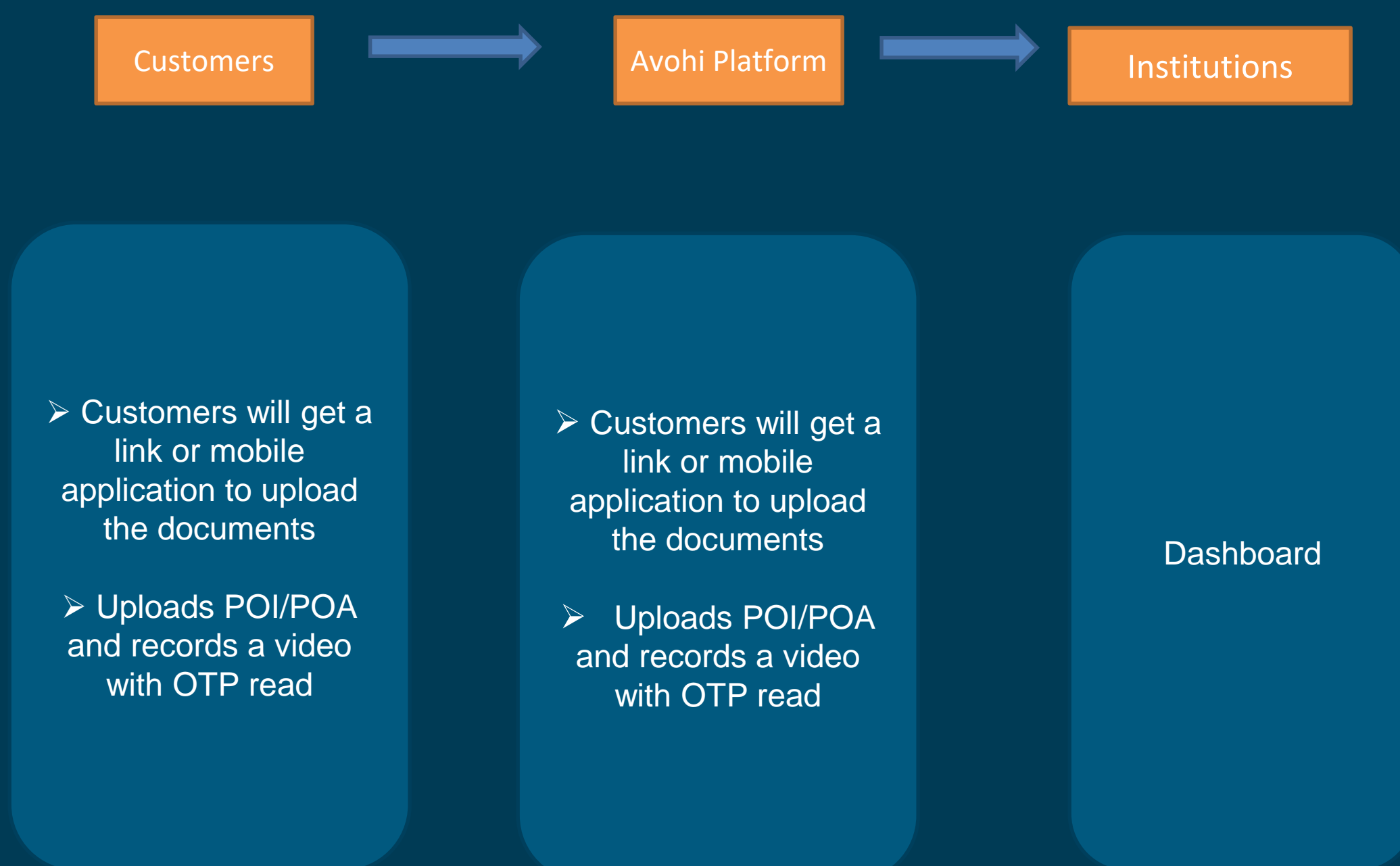
Process Flow

Customer

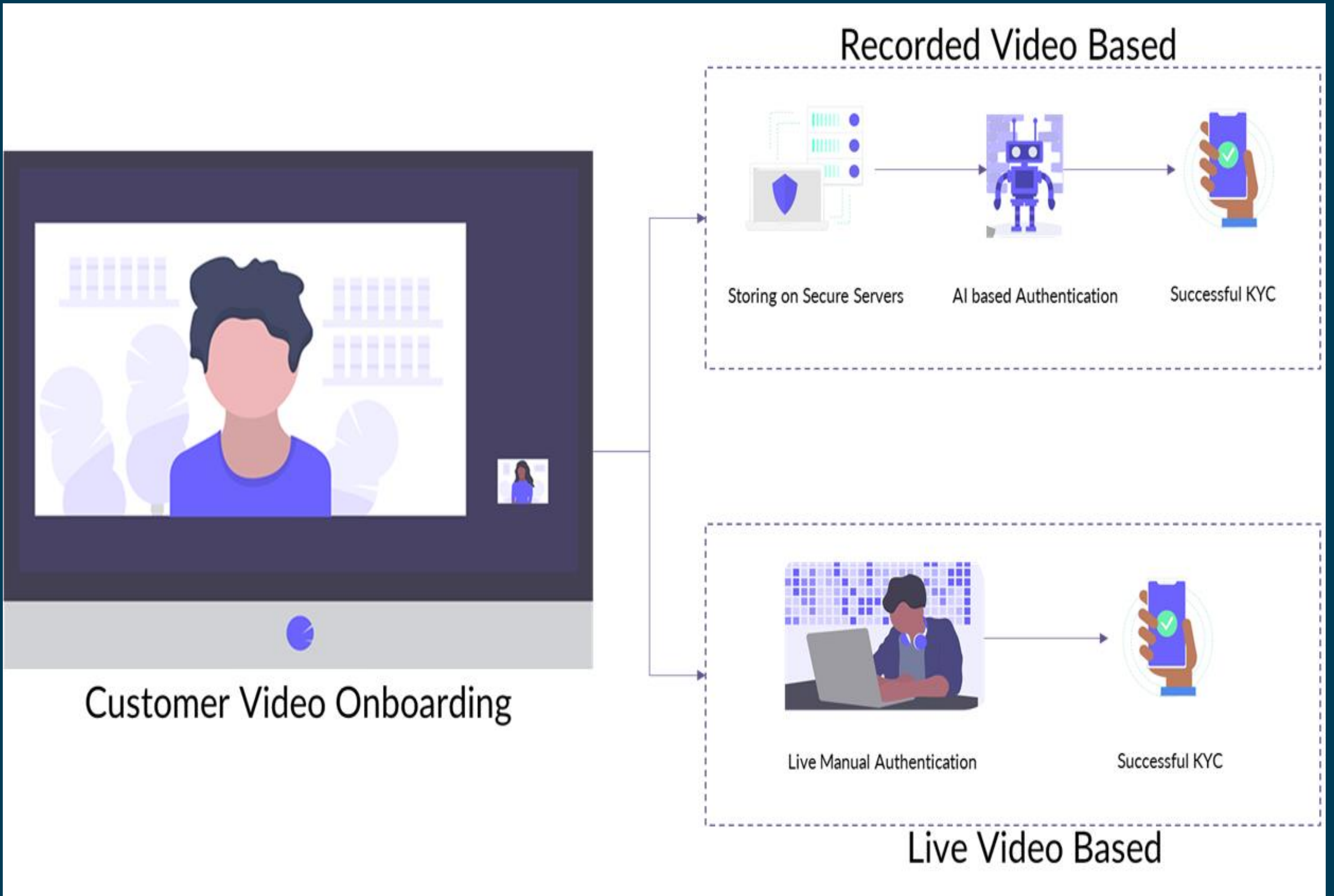
- Customers will get a link or mobile application to upload the documents
- Uploads POI/POA and records a video with OTP read

Avohi Platform

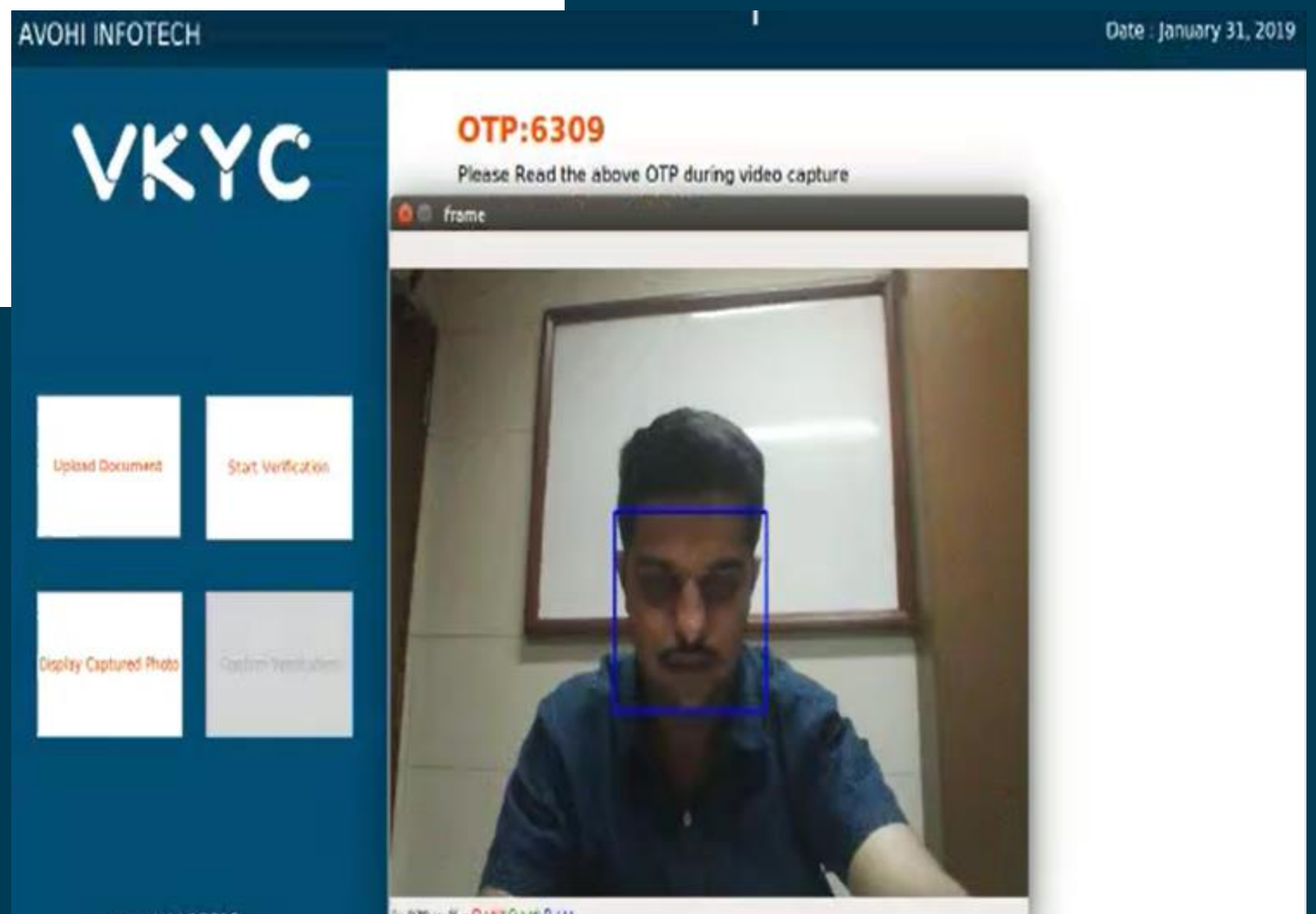
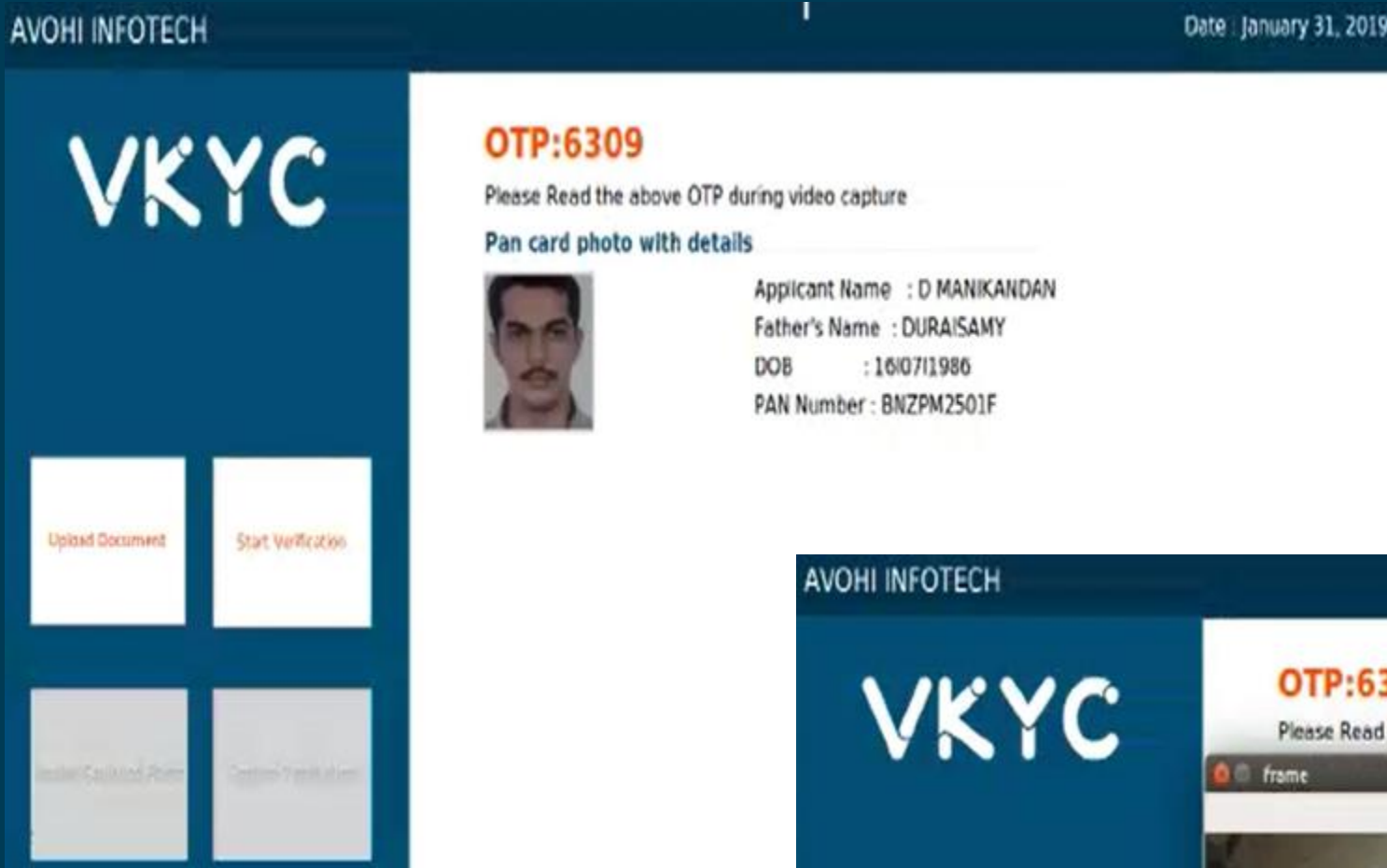
- Gather POI and POA images and extract features and text from the images using CNN algorithms



PROCESS FLOW



BASIC DETAILS



END RESULT – OUTPUT OF VKYC

AVOHI INFOTECH Date : January 31, 2019

VKYC

Upload Document

Start Verification


Display Captured Photo

Confirm Verification

OTP:6309


Please Read the above OTP during video capture

Pan card photo with details



Applicant Name : D MANIKANDAN
Father's Name : DURAISAMY
DOB : 16/07/1986
PAN Number : BNZPM2501F

Captured photo



Congratulation!!! Your Face Verification is Successful
OTP Verification is Successful