VideoKYC

The Video KYC solution used by Top Indian Banks

WorkApps

About Us

- An Enterprise Software Product Startup
- Incorporated in 2017
- 40 Member Team focused on Communication Tech
- Experts in Chat, Video and Workflows
- Focused on the BFSI sector
- Startup India registered company
- Implemented with Govt of India and Maharashtra State Govt.
- Select Tier partner with AWS India
- Parallel Brand: www.VideoKYC.com
- 500,000 Video KYCs a month

Our Team

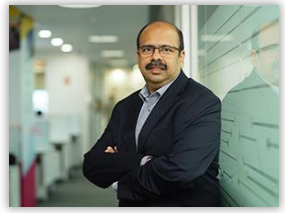
Rudrajeet Desai
Founder, CEO & Product Head
First Startup: ideacts innovations
BPL Mobile, Group M, Cadbury, Mobile2win

Shankar Borate
Co-Founder & CTO
Computer Scientist from IIT Delhi
Symantec, Adobe, Intuit, GE, Siemens

Kaizad Shroff
Business Head
Founder & Ex CEO – Davakhana
Media, Advertising and Security

Our Investors

Sashi Reddi
Managing Partner – SRI Capital
Founder & CEO – AppLabs
35 Indo – US Investments



Sharad Sanghi
Founder & CEO
Netmagic

Vaibhav Domkundwar
Founder – Better capital
30+ Enterprise SaaS Investments

Harry Bhatia
Co-Founder & CEO
Radiowalla

Our Clients

ICICI Bank

kotak
Kotak Mahindra Bank

IndusInd
Bank

AXIS BANK

YES BANK

Paytm payments Bank

ujjivan
SMALL FINANCE BANK

RBL BANK

HDFC BANK

TATA CAPITAL

ICICI Home Finance

HDFC

Chola
Enter a better life

HDFC
Life
Sar utha ke jiyo!

ADITYA BIRLA
CAPITAL

BAJAJ | Allianz

MediBuddy

NSDL

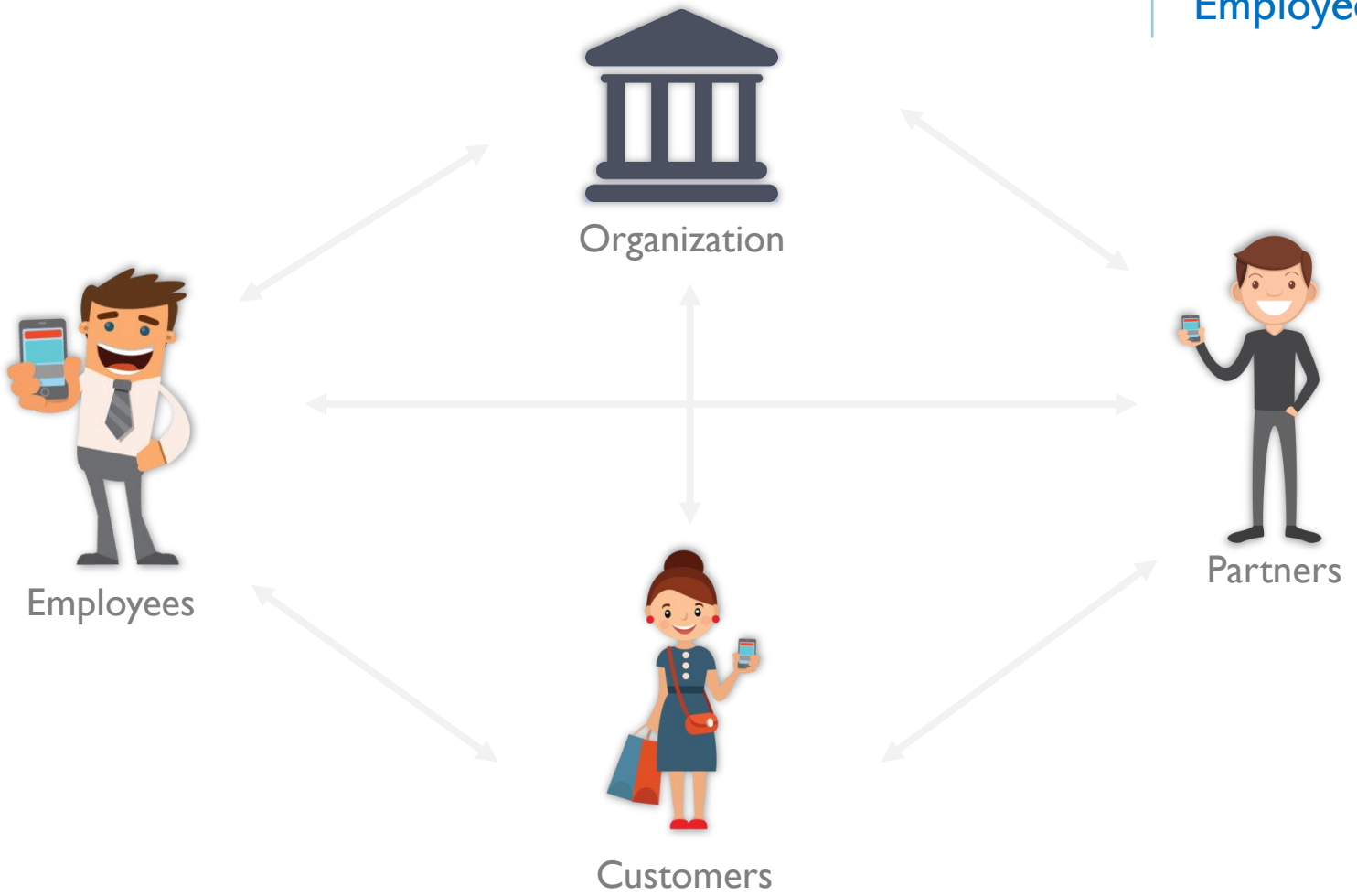
shubham

HealthAssure

What do our Clients use us for?

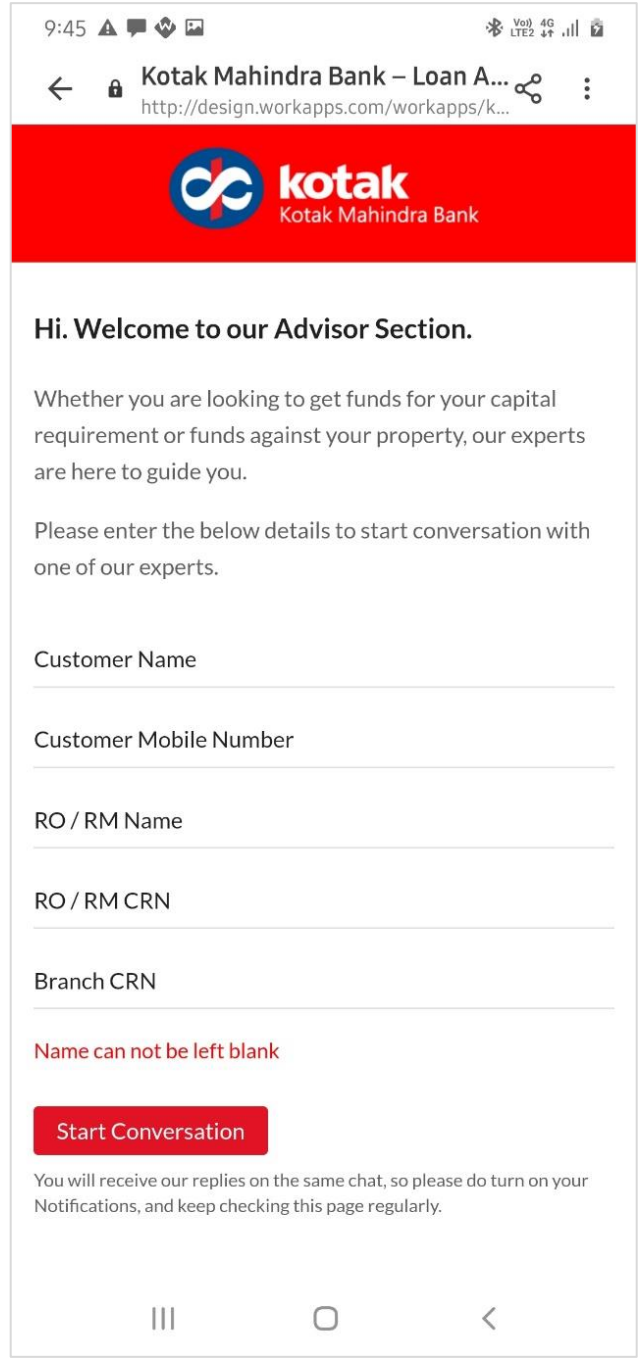
1 Migrate business processes & customer interaction to Video and Chat

2 Use a Secure, Self Hosted & Enterprise grade messaging tool for all stakeholders – Employees, Partners, Customers



Customer Use Cases

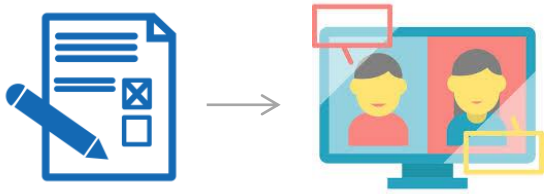
- Video KYC (Savings, Current, Loans, NRI, Cards)
- PD / Credit Verification over video
- Virtual Loan advisory and experts
- Wealth Advisory over video
- Virtual RM Team
- Customer support on text & video
- Online assistance during digital onboarding
- Direct document collection from customer
- Video MER
- Vehicle & property inspection over video
- Policy consent on video
- Life certificate over video
- Dedicated chat with RMs



Compliant with RBI and IRDAI regulation

- eKYC with Aadhaar and NSDL (OTP or Offline) ✓
- Real Time Two-way Recording ✓
- Capture Photo ✓
- Capture clear image of PAN Card ✓
- Live Location ✓
- Face Comparison using AI ✓
- Randomize Questions ✓
- Concurrent Audit ✓
- Hosted on RE domain ✓
- Open for Security Audit ✓
- End to end encryption ✓

Three ways to do Video KYC



Continuous Workflow

Customer can complete the Video KYC immediately after filling the account opening form

Independent Weblink

Customer can access a link on the RE's website, enter details and do a Video KYC

RM / Agent Assisted

Agent can assist a Customer to fill a form online and get connected directly

Customer fills the form on RE Website or Mobile App

or

Customer initiates the journey through a Independent Weblink

Customer completes eKYC

Location Page:
RE system will check the customer's location, and if in India will proceed further

Enter Employee number

Depending on the Workflow, Customer may be asked to enter Employee ID for Agent Assisted workflow

Video KYC

Customer starts the Video KYC Journey

Customer is shown an Instructions page

Customer gets passed to a Round Robin system to get connected to an Agent

The Customer gets connected to an Agent on Text Chat. Agent gets a Notification for a new Customer

The RE Agent will initiate a Two Way Video Call with the Customer, which the Customer has to accept

Agent will get some random details from the form, to ask the Customer, like Name, Address, Date of Birth etc

Agent will take a Screenshot of the Customer's face from the Live Video

Agent will take a screenshot of the Customer showing the PAN Card and compare it to the PAN number entered in the form

Agent will ask the Customer to sign on a blank piece of paper, and take a screenshot of it

Agent will compare the Customer photo with the photo obtained from UIDAI using a Face Comparison API, and checks the % match

Agent will close the KYC as Successful or Rejected, depending on the verification points

Complete interaction is recorded on video, and the documents are available on a single Customer KYC Page

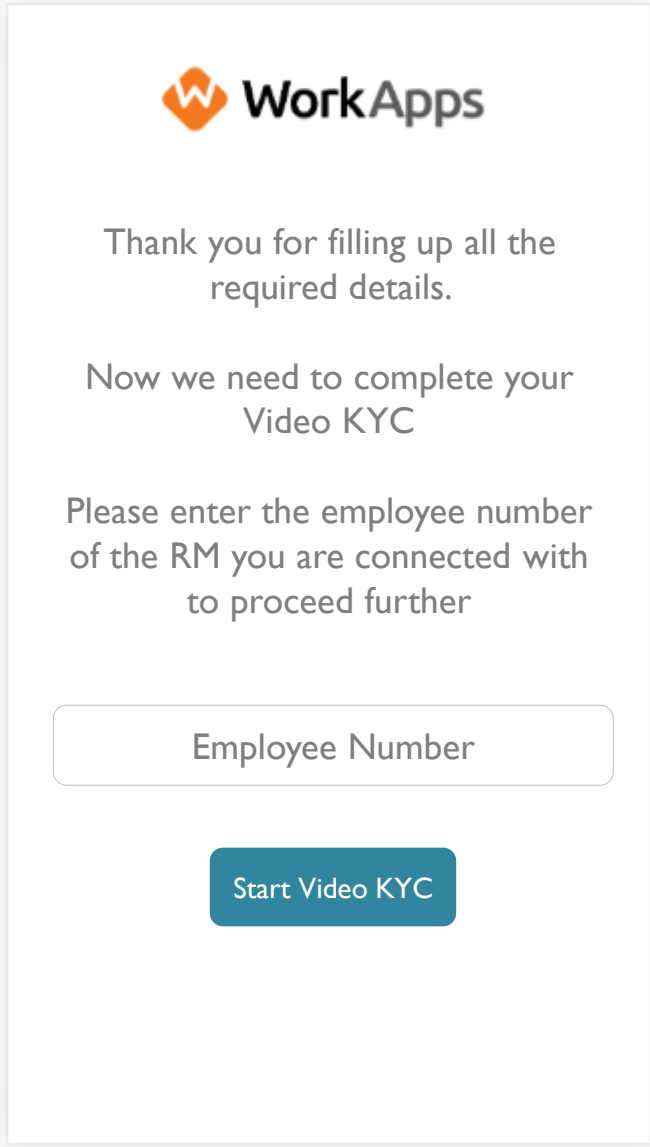
All Successful KYCs get added to an Auditor Bucket and get passed onto an Audit team

Auditors can Approve / Not Approve them after viewing all the details

Video KYC System will pass all the data using a Messaging Queue Service to RE system

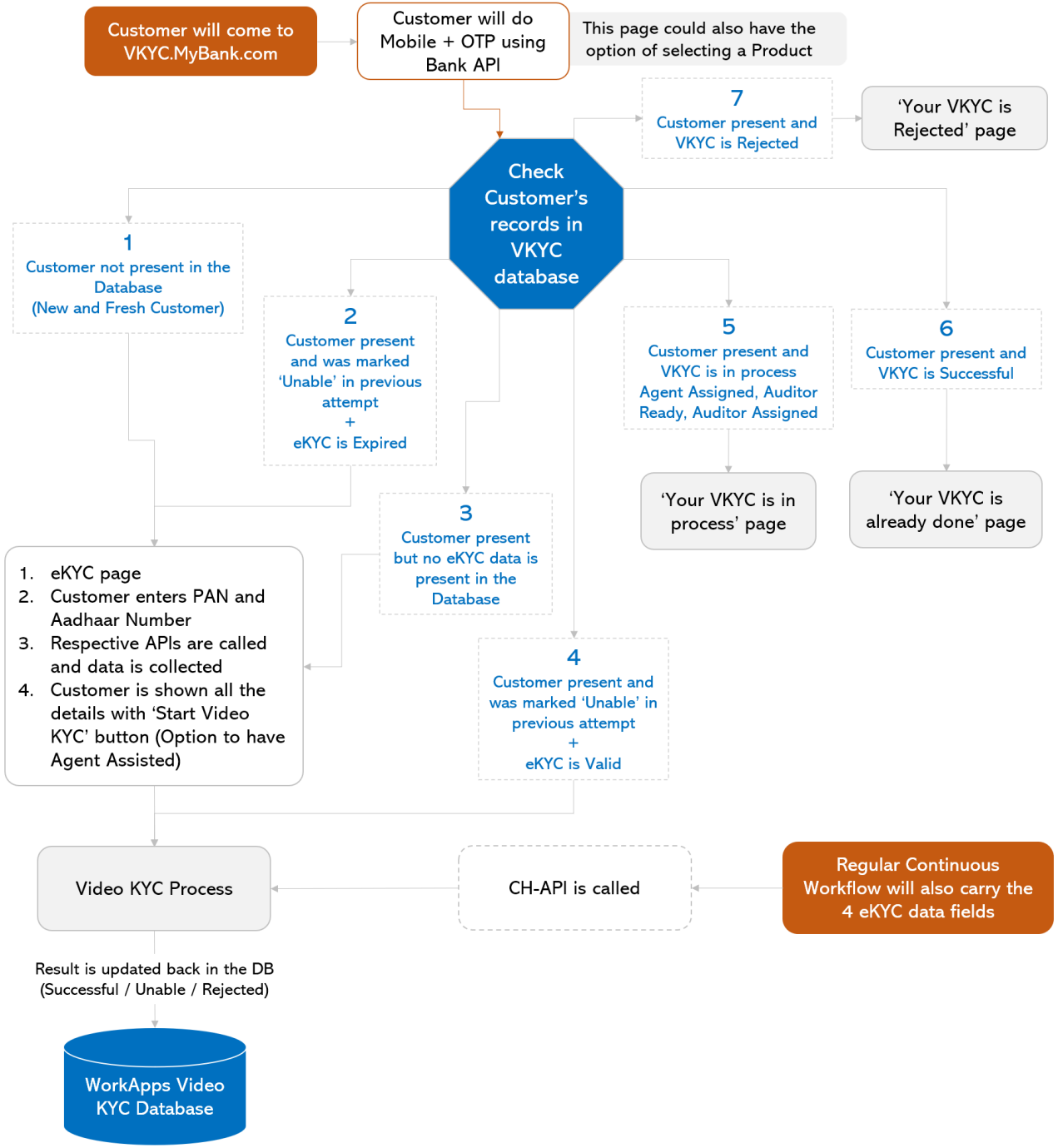
RM / Agent Assisted

Step I	RM calls the customer on phone using a regular phone call
Step II	RM tells the customer to open the banks website (kyc.MyBank.com)
Step III	Customer fills up the product form and does eKYC
Step IV	Customer reaches the last page with the 'Start VKYC' button
Step V	RM asks customer to enter his / her Employee Number on the page
Step VI	Once customer clicks on 'Start VKYC' customer gets connected to the RM
Step VII	RM initiates the Video Call and completes the VKYC



eKYC + Independent Journey

- OTP and Offline eKYC feature
- Using an independent weblink and no integration
- Five different customer journeys
- Covers all customer scenarios
- Repeat customers who failed the first time



Other important modules

- API to pass Customers from Onboarding system to Video KYC system
- Customer Queue Management and Wait Time Calculation
- LDAP Login for Agents
- Three types of calls – One way, Two way and No Agent Camera
- Multi video call compatibility
- Watermark on images
- Bandwidth Meter
- Agent dispositions to capture result
- Customer Redirection basis VKYC closure
- KYC Bank
- Single VKYC page for each Customer
- Live Call Monitor
- Agent productivity monitor and report
- Auditor productivity monitor and report
- Master KYC Report
- User Journey and Event Map
- Add your own Google Tag Manager
- APIs to sync status to other systems
- APIs to sync documents to other systems
- Flag to set Priority to customers
- Flag to choose preferred language for the customer
- RBI Inspector Role

Use Video KYC for other Products

Customize the workflow for other Products like Current Accounts, Credit Cards, Personal Loans, NRI Accounts etc

Customer Validation

Choose any Customer Validation process before the VKYC starts

Customer Data API

Choose what customer data is to be sent from Onboarding system to the Agent

Document Collection

Choose what documents need to be collected from the customer

Document Verification

Step in the workflow to verify or validate information against a document collected

Additional Checks

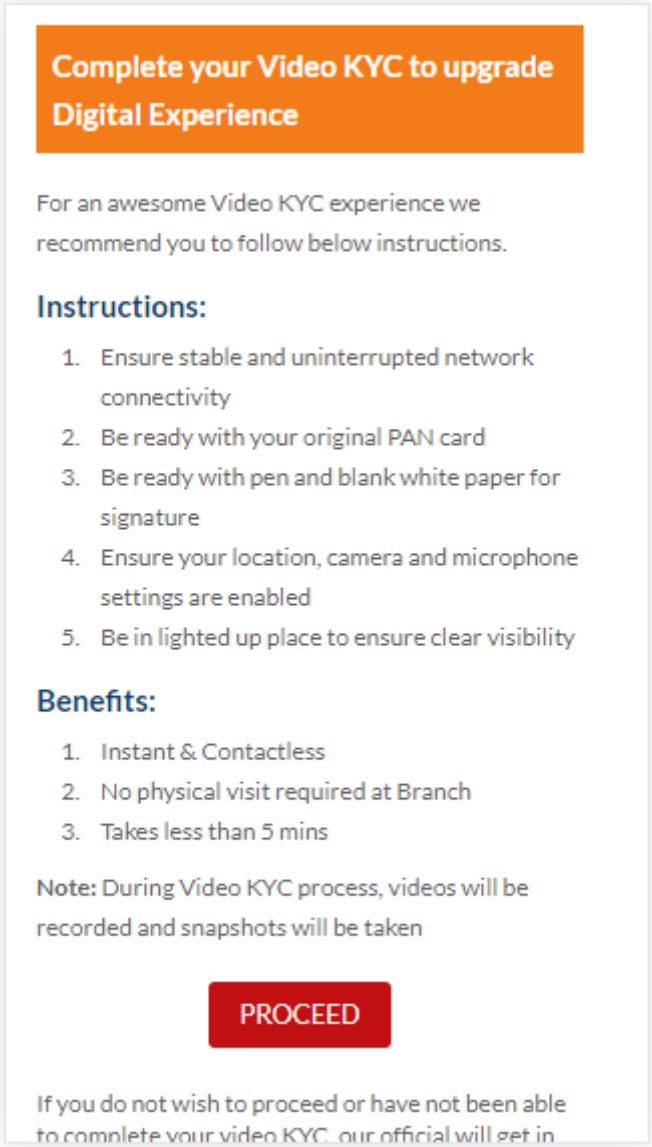
Step in the workflow for additional checks for verifying non-KYC related fields

Data Handover

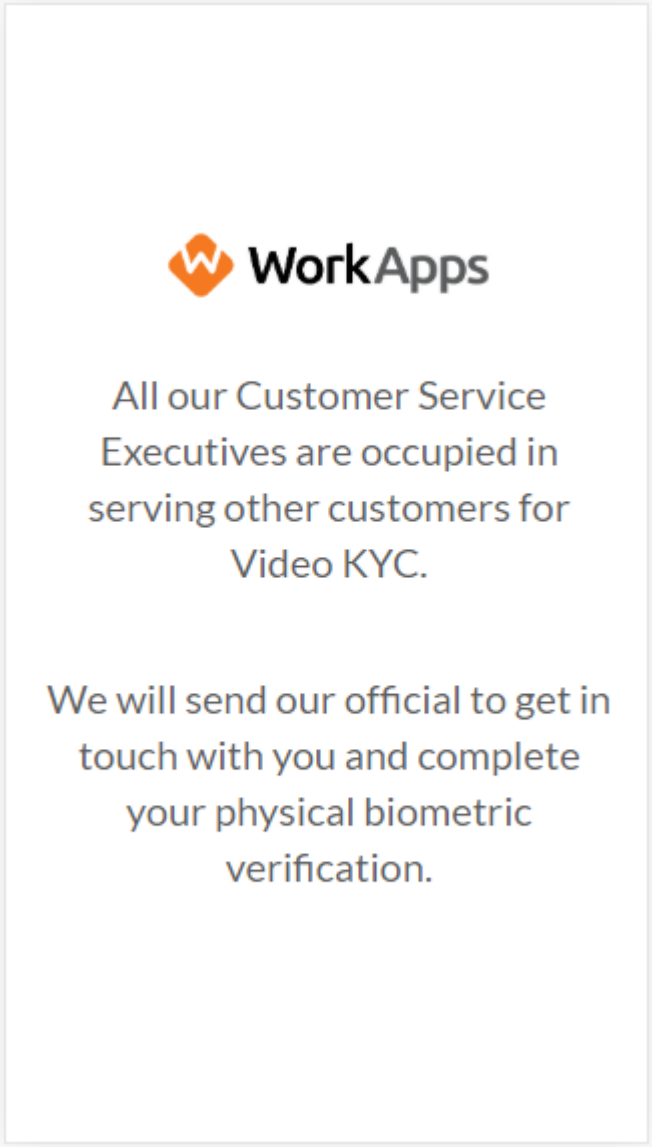
Add your own APIs to pass VKYC information to any other system

Rule Engine

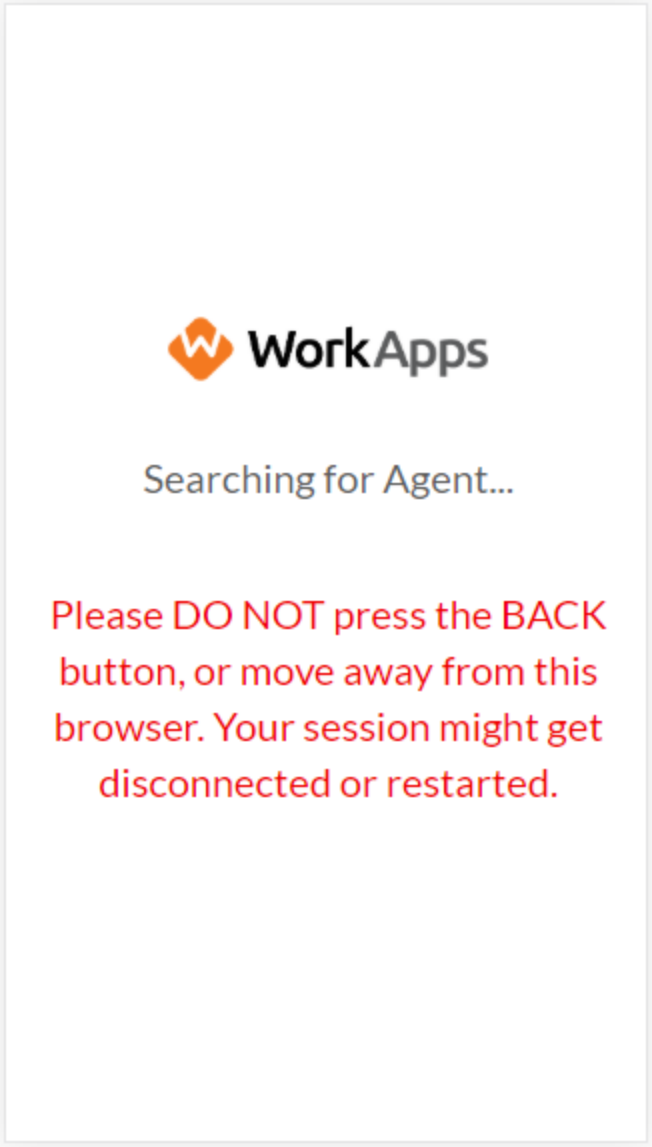
Configure your own Rule Engine for marking a KYC as Successful or not



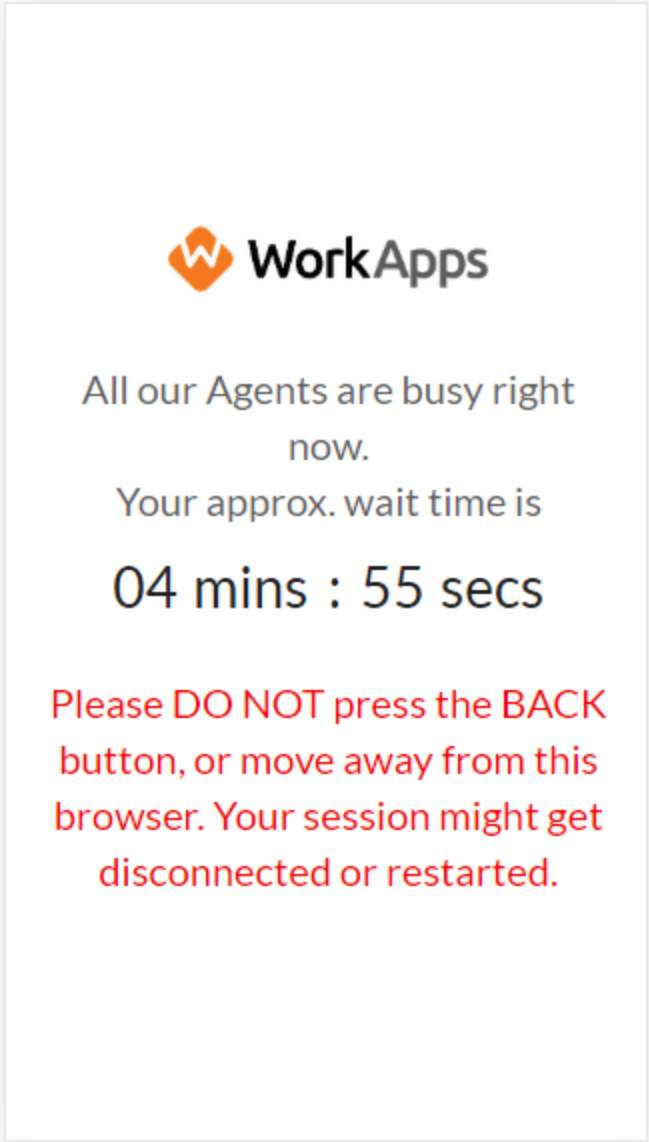
Instructions Page



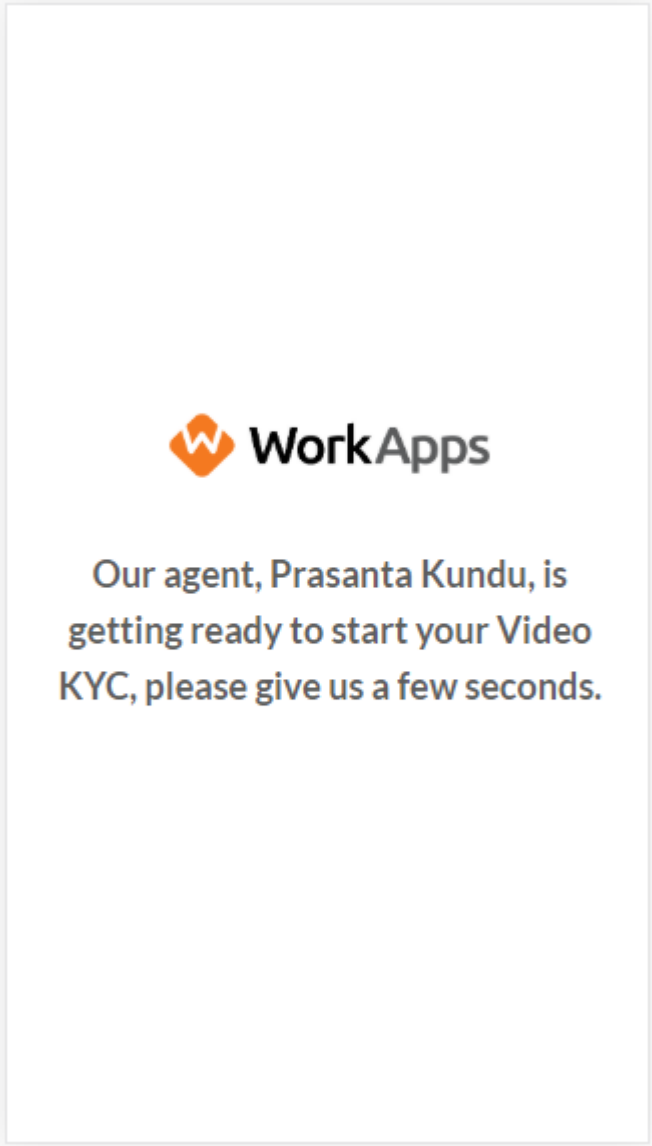
When all Agents are busy, and the Wait Time is beyond Permissible Limit



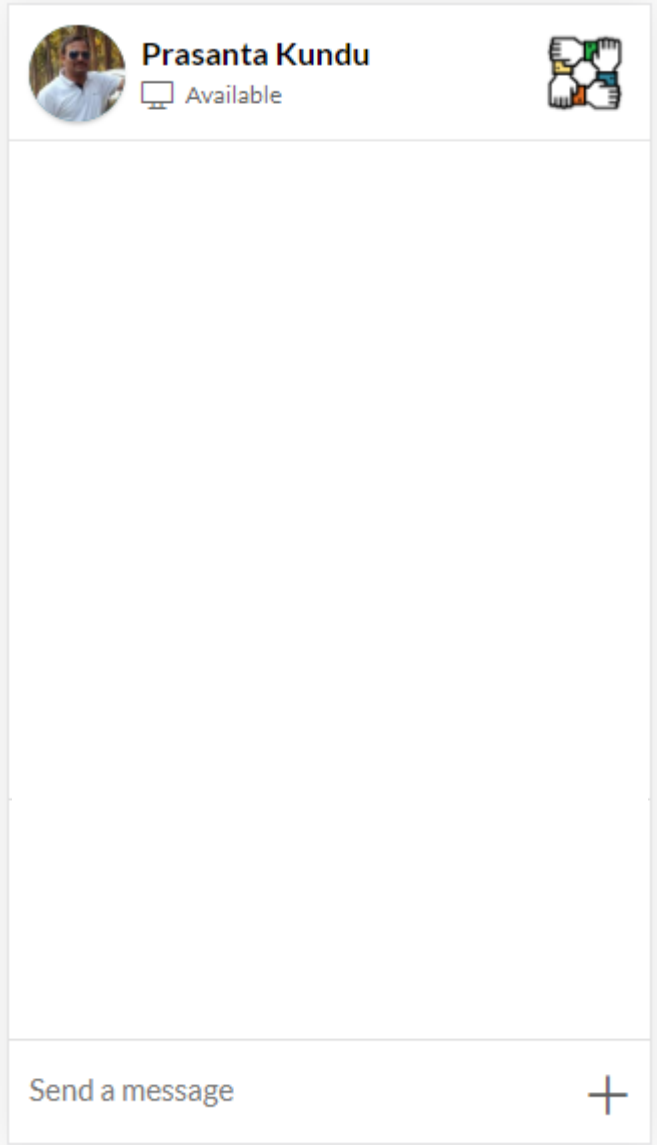
When all Agents are busy, and the Wait Time is within Permissible Limit



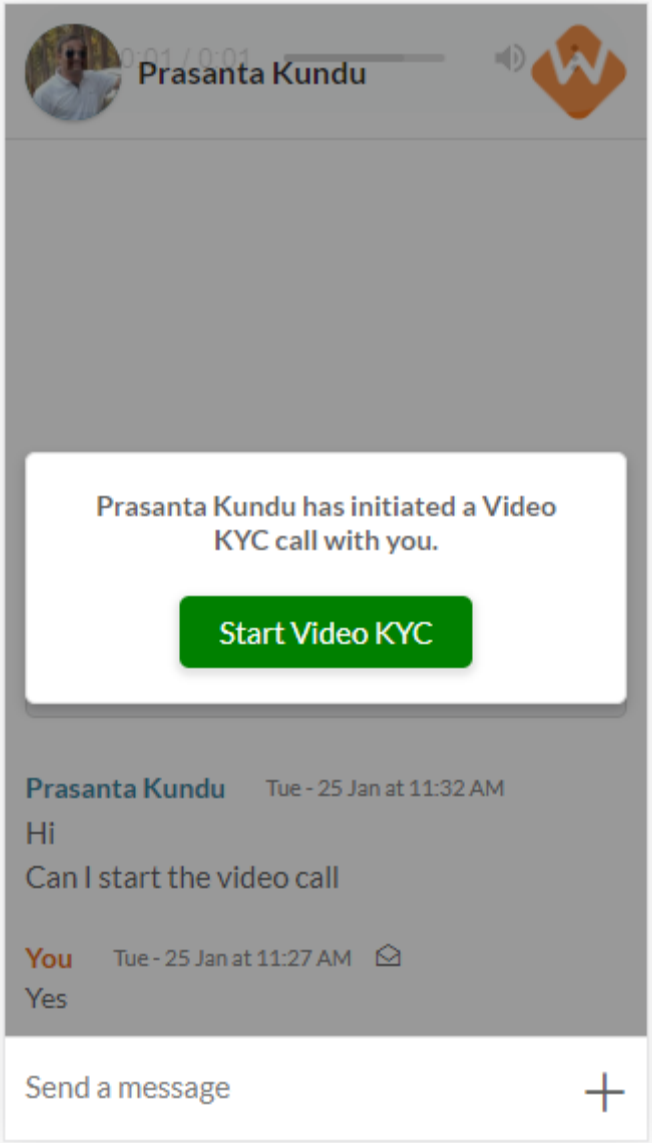
When the Customer is added to the Queue and a wait time is allocated to the user



When the Agent is selected, and the Agent is getting ready to start the process

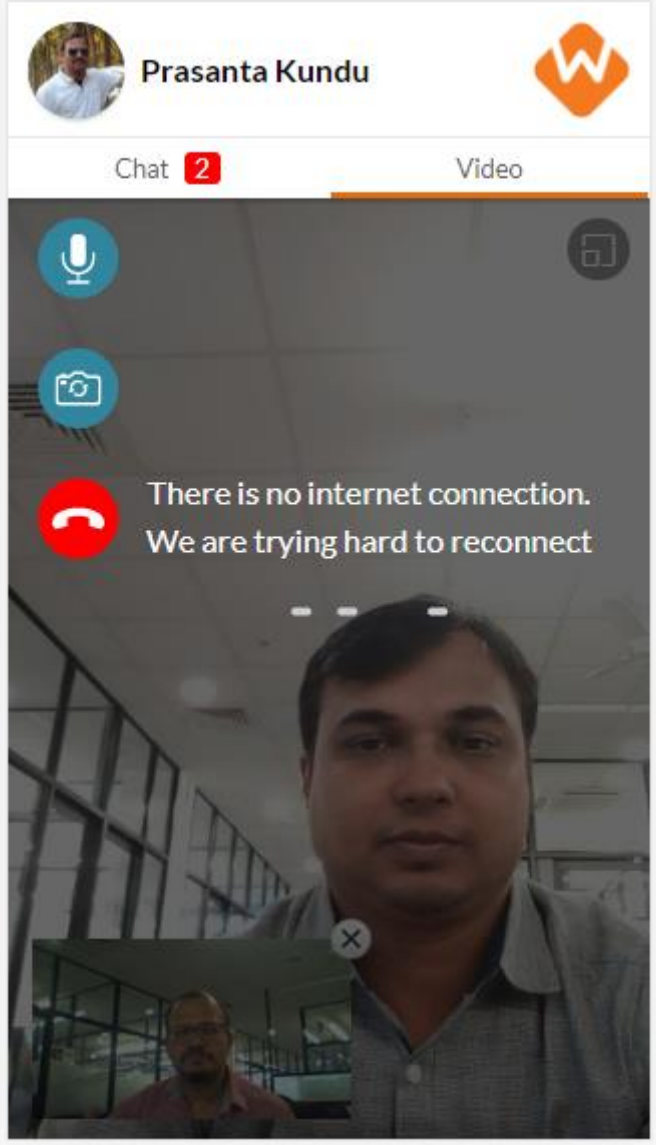


When the Customer is connected to the Agent on Chat

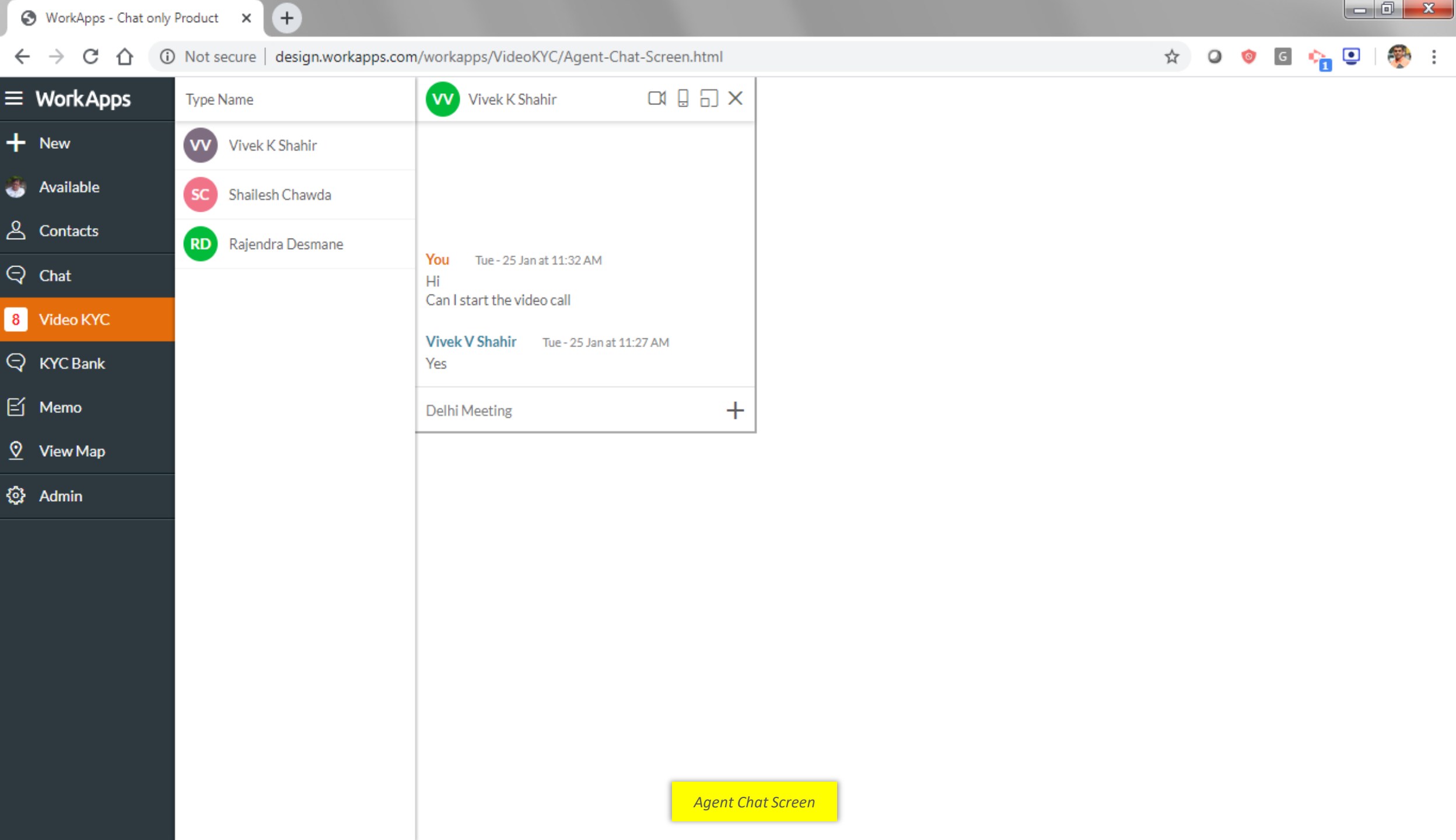


When Agent initiates a call with the Customer and Customer has to accept it

When Agent and Customer are connected over the video call



When the bandwidth is low and the system tries to Reconnect the call


WorkApps - Chat only Product
Not secure
design.workapps.com/workapps/VideoKYC/Agent-Chat-Screen.html
WorkApps
New
Available
Contacts
Chat
8
Video KYC
KYC Bank
Memo
View Map
Admin
Type Name
VV
Vivek K Shahir
SC
Shailesh Chawda
RD
Rajendra Desmane
VV
Vivek K Shahir
You
Tue - 25 Jan at 11:32 AM
Hi
Can I start the video call
Vivek V Shahir
Tue - 25 Jan at 11:27 AM
Yes
Delhi Meeting
Agent Chat Screen

Video KYC - Call

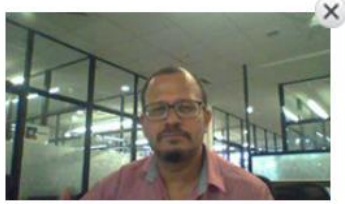
Not secure | design.workapps.com/workapps/KYC-March-2020/Video-Call.html

Vivek V Shahir
Pipe: **198 kbps** to **198 kbps**

1. Verify Details | 2. Pan Card | 3. User Face | 4. Face Match | 5. Signature

Successful | Unable | Reject

00:30



Agent Screen – Live Video Call

System Tue - 25 Jan at 11:05 AM

Tracking ID:
KYC4567AE

Permanent Address:
Shahu Maharaj Path Opposite Bytco Hospital Near Railway Station Nasik Road, Nashik 422101 India

Communication Address:
WorkApps Product Solutions Pvt Ltd, 91 Springboard, Sky Loft, Creaticity Mall, Opposite Golf Course, Off Airport Rd, Shastrinagar, Yerawada, Pune, Maharashtra 411006

System Tue - 25 Jan at 11:05 AM

Aadhaar Photo

You Tue - 25 Jan at 11:32 AM

Hi
Can I start the video call

Vivek V Shahir Tue - 25 Jan at 11:27 AM

Send a message (Ctrl + Enter for next line)

ENG 06:03 PM 07-03-2020

Video KYC - Call

Not secure | design.workapps.com/workapps/KYC-April-2020/Video-Call.html

Paused

Vivek V Shahir
Pipe: 198 kbps to 198 kbps

Verify Details | User Face | PAN Card | Signature | Face Match

Successful | Unable | Reject

00:30

Verify details

Permanent Address Pin code	: 411039	Mismatch	Match
Place of Birth	: Pune	Mismatch	Match
Email ID	: Prasantakundufrom0pune@gmail.com	Mismatch	**Match**
Occupation	: Salaried	**Mismatch**	Match
Mobile Number	: 8898765434	**Mismatch**	Match

Please select Match/Mismatch for all the fields

Cancel | Submit

Can I start the video call

Vivek V Shahir Tue - 25 Jan at 11:27 AM
Yes

You Tue - 25 Jan at 11:20 AM
Live screenshot: PAN Card

You Tue - 25 Jan at 11:16 AM
Live screenshot: User Face

Verification of Details

Send a message (Ctrl + Enter for next line)

10:41 AM
07-05-2020

Video KYC - Call | New Tab

Not secure | design.workapps.com/workapps/KYC-April-2020/Video-Call.html

Paused

Vivek V Shahir

Pipe: 198 kbps to 198 kbps

Verify Details | User Face | PAN Card | Signature | Face Match

Successful | Unable | Reject

00:30

Live screenshot: PAN Card

E: Prasanta Kundu - G: Vivek V Shahir - 28 Jan 20 - 12:57 PM

PAN Number	**: BFLPS8370E**	Mismatch	Match
Date of Birth	: 13/06/1980	Mismatch	**Match**
Father's Name	: Vijay Shahir	Mismatch	**Match**
Name as per PAN Card	: Vivek Shahir	Mismatch	**Match**
Name as per NSDL name	: Vivek Shahir	Mismatch	**Match**
Name as per Aadhaar name	: Vivek Shahir	Mismatch	**Match**
Is the Aadhaar name **(Vivek Shahir)** same as NSDL name **(Vivek Shahir)**		Not Acceptable	Acceptable
Is the Aadhaar name **(Vivek Shahir)** same as PAN display name **(Vivek Shahir)**		**Not Acceptable**	Acceptable

Please select Match/Mismatch for all the fields

Cancel | Submit

Jan at 11:27 AM

Send a message (Ctrl + Enter for next line)

10:41 AM
07-05-2020

Video KYC - Call

Not secure | design.workapps.com/workapps/VideoKYC/Video-Call.html

Vivek V Shahir
Pipe: 198 kbps to 198 kbps

1. Verify Details | 2. Pan Card | 3. User Face | 4. Signature | 5. Face Comparison

Successful | Unable | Reject

00:30

Live screenshot: User Photo

Cancel | Download

Screenshot_20190723-155623.png
(355 KB)

You Tue - 25 Jan at 11:16 AM

Live screenshot: User Face

Screenshot_20190723-155623.png
(355 KB)

System Tue - 25 Jan at 11:16 AM

Aadhaar Photo – Face Comparison = 92%

Send a message (Ctrl + Enter for next line)

Video KYC - Face Comparison

Not secure | design.workapps.com/workapps/VideoKYC/face-comparison.html

Vivek V Shahir
Employee: Prasanta Kundu

Face Comparison

WorkApps

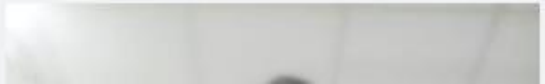
User Photo: 25 Jan 2019 - 11:16 AM

Run Face Match

Pan Card: 25 Jan 2019 - 11:20 AM

User Photo: 25 Jan 2019 - 11:16 AM

Pan Card: 25 Jan 2019 - 11:20 AM



Video KYC - Call

Not secure | design.workapps.com/workapps/KYC-March-2020/Video-Call.html

Vivek V Shahir
Pipe: **198 kbps** to **198 kbps**

1. Verify Details | 2. Pan Card | 3. User Face | 4. Face Match | 5. Signature

Successful | Unable | Reject

00:30

KYC Status - Successful

DOB	Match
Mother's Name	Match
Place of Birth	Mismatch
Details Verification Question 4	Mismatch
Details Verification Question 5	Mismatch
Number on PAN Photo with PAN Number	Match
Name on PAN Photo with Aadhaar Name	Match
Aadhaar Name with either PAN Display Name or NSDL API Name	Match
Date of Birth with that on PAN Photo	Match
Father's Name with that on PAN Photo	Match
Aadhaar Photo – Face Comparison	0%
PAN Card – Face Comparison	78%
Signature	Taken

Cancel | Mark KYC Successful

You Tue - 25 Jan at 11:20 AM
Live screenshot: PAN Card

You Tue - 25 Jan at 11:16 AM
Live screenshot: User Face

System Tue - 25 Jan at 11:16 AM
Aadhaar Photo – Face Comparison = 92%

Send a message (Ctrl + Enter for next line)

ENG 06:05 PM 07-03-2020

Video KYC - Call

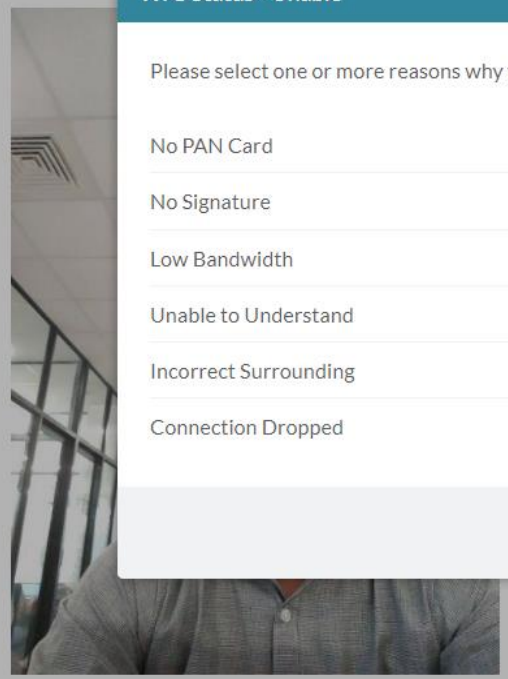
Not secure | design.workapps.com/workapps/KYC-March-2020/Video-Call.html

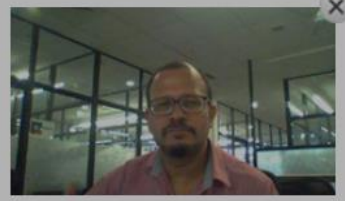
Vivek V Shahir
Pipe: **198 kbps** to **198 kbps**

1. Verify Details | 2. Pan Card | 3. User Face | 4. Face Match | 5. Signature

Successful | Unable | Reject

00:30





KYC Status - Unable

Please select one or more reasons why you were not able to complete the KYC process

- [ ] No PAN Card
- [x] No Signature
- [ ] Low Bandwidth
- [x] Unable to Understand
- [ ] Incorrect Surrounding
- [x] Connection Dropped

Cancel | Mark Unable

You Tue - 25 Jan at 11:20 AM
Live screenshot: PAN Card

You Tue - 25 Jan at 11:16 AM
Live screenshot: User Face

System Tue - 25 Jan at 11:16 AM

Aadhaar Photo – Face Comparison = 92%

Send a message (Ctrl + Enter for next line)

ENG 06:06 PM 07-03-2020

WorkApps

New
Available
Contacts
Chat
Video KYC
KYC Bank
Memo
View Map
Admin

Assigned | Processed

Search Customer by Tracking ID

Tracking ID	Customer Name	Agent Status	Closure Date	Closure Time	Auditor Name	Auditor Status	Closure Date	Closure Time	Attempts
XYZ234543	Vivek K Shahir	Successful	25 Jan 2020	04:05 AM	Shailesh Chawla				
XYZ234543	Vivek K Shahir	Successful	25 Jan 2020	04:05 AM	Shailesh Chawla				
XYZ234543	Vivek K Shahir	Successful	25 Jan 2020	04:05 AM	Shailesh Chawla				

Auditor Module

Vivek V Shahir

Tracking ID	: KYC4567AE
Initiated on	: 28 Jan 2020 – Tue
Video KYC Status	: Open
Agent Name	: Prasanta Kundu
Agent Status	: Unable — No PAN Card, No Signature, Low Bandwidth, Unable to Understand, Incorrect Surrounding, Connection Dropped
Agent Status	: Successful
Agent Status	: Rejected
Agent Comments	: If KYC is rejected by Agent then comment given by Agent will come here

Permanent Address:
Shahu Maharaj Path Opposite Bytco Hospital Near Railway Station Nasik Road, Nashik 422101 India

Communication Address:
WorkApps Product Solutions Pvt Ltd, 91 Springboard, Sky Loft, Creaticity Mall, Opposite Golf Course, Off Airport Rd, Shastrinagar, Yerawada, Pune, Maharashtra 411006

Permanent Address Pin code	: 411039	Match
Place of Birth	: Pune	Match
Email ID	: Prasantakundufrom0pune@gmail.com	Mismatch
Occupation	: Salaried	Mismatch
Mobile Number	: 8898765434	Mismatch
PAN Number	: BFLPS8370E	Match
Date of Birth	: 13/06/1980	Match
Father's Name	: Vijay Shahir	Match
Name as per PAN Card	: Vivek Shahir	Match
Name as per NSDL name	: Vivek Shahir	Match
Name as per Aadhaar name	: Vivek Shahir	Match
Is the Aadhaar name **(Vivek Shahir)** same as NSDL name **(Vivek Shahir)**		Acceptable
Is the Aadhaar name **(Vivek Shahir)** same as PAN display name **(Vivek Shahir)**		Not Acceptable
Aadhaar Photo – Face Comparison		0%
PAN Card – Face Comparison		78%
Signature		Taken

Address shared by Customer: Building 45, Hermes Paras Opposite, Fortaleza Complex, Princeton Town Society, Pluto Society, Kalyani Nagar, Pune, Maharashtra 411006, India. Lat Long: 18.54661, 73.90522

Lat Long: 18.5204° N, 73.8567° E

Lat Long City: Pune

Lat Long State: Maharashtra

Lat Long Country: India

CRN Number: KYC4567AE65

Product: Credit Card

Sub Product: Amazon Credit Card

Account Number: 65423 4657 3454

Customer ID: 3564 9875

Gender: Male

Mobile Number: –

Email ID: shabir.singh@gmail.com

Marital Status: Married

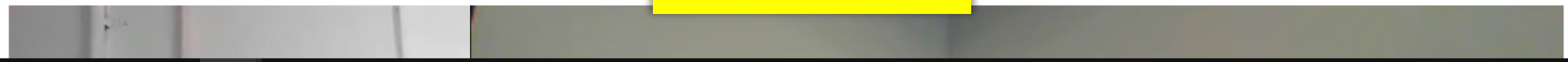
Other Info: Will come if present

Occupation: Business

Annual Income: 18.5 L

Tue - 25 Jan at 11:32 AM **Recording duration: 01:09**

Customer KYC Page for Auditor



WorkApps - Play Video

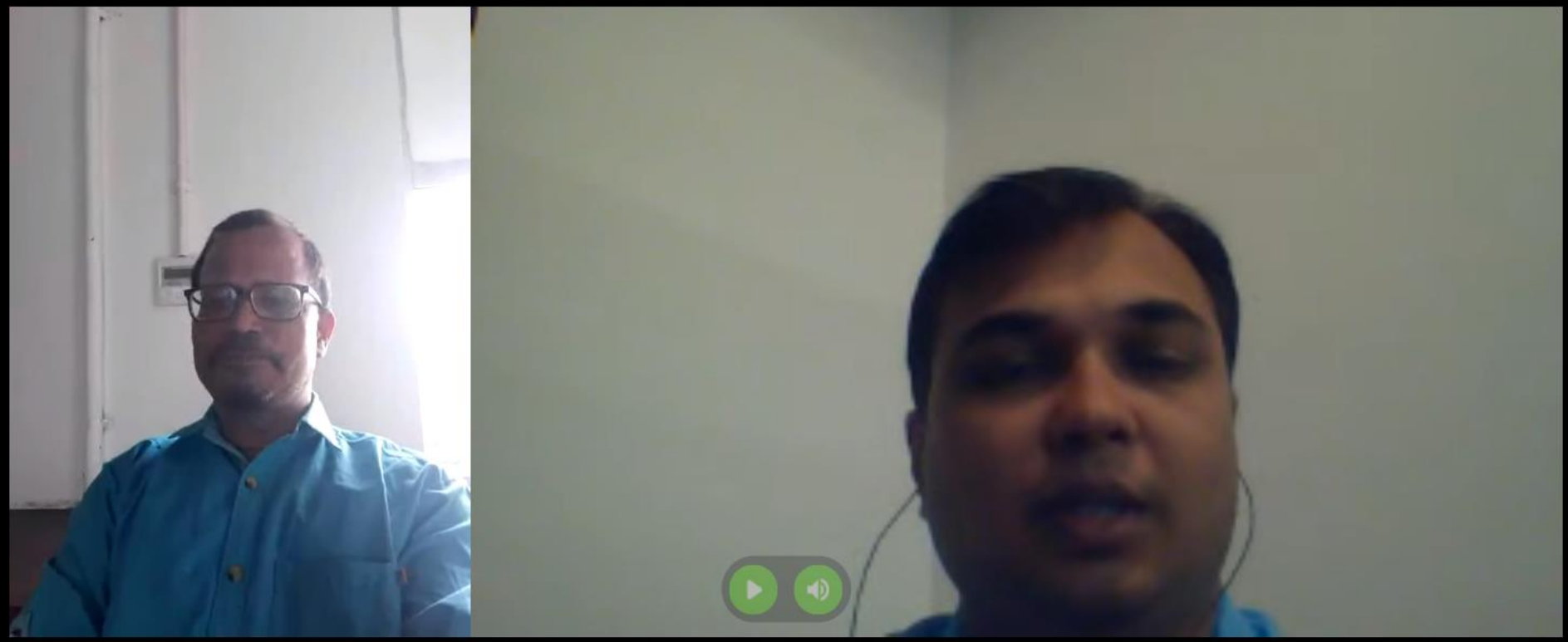
Not secure | design.workapps.com/workapps/KYC-March-2020/Play-Video.html

Vivek K Shahir

Employee: Prasanta Kundu - Tue - 28 Jan at 3:11 PM

2.31 MB - 00:01:09

WorkApps



Recorded Video Play

ENG 06:08 PM 07-03-2020

E: Prashanta IOS - G: Jan23 - 29 Jan 20 - 12:46 PM

Give your Comment

Customer KYC Page for Auditor

Not Approve | Reopen | Approve

WorkApps

New

Available

Contacts

Chat

Video KYC

VKYC Bank

Memo

View Map

Call Monitor

Agents	
Open KYCs	400
Logged in	232
On Call	145 (18%)
Idle	62 (8%)
Unavailable	27 (5%)

Current Customer Queue	
In Queue	232
Average CWT	1:45 min
Max CWT	3:45 min

Call Summary	
Customer attempts	456
Drops on WTP	111 (35%)
Connected to Agent	64 (9%)

Agent Closure	
Total KYCs Closed	444
Sucessful	132 (68%)
Unable	12 (23%)
Rejected	122 (9%)

Auditor Closure	
KYCs Pending	232
Total Processed	123
Approved	41 (12%)
Reopened	23 (9%)
Not Approved	11 (4%)

Agents | Customer Queue | Auditor Closure

Agent Name	User Status	Reporting Manager	Tracking ID / Name	Current KYC Time	Total KYCs	Successful	Unable	Rejected	Inactive	Average Call Tim
Shailesh Chawda with ...	Meeting outside office...	Shivaji Bhalerao Tanaji ...	SFHY78876546 Anirban Saha if name is ...	1:09 min	32	36 (72%)	6 (12%)	7% (14%)	1 (2%)	1:45 min
Prasanta Kundu	Busy	Shivaji Bhalerao Tanaji ...	SFHY78876546 Anirban Saha	1:18 min	23	34 (67%)	4 (8%)	5 (10%)	7 (14%)	1:36 min
Shailesh Chawda with ...	Meeting outside office...	Shivaji Bhalerao Tanaji ...	SFHY78876546 Anirban Saha if name is ...	1:09 min	32	36 (72%)	6 (12%)	7% (14%)	1 (2%)	1:45 min
Prasanta Kundu	Busy	Rudrajeet Desai	SFHY78876546 Anirban Saha	1:18 min	23	34 (67%)	4 (8%)	5 (10%)	7 (14%)	1:36 min
Shailesh Chawda with ...	Meeting outside office...	Rudrajeet Desai	SFHY78876546 Anirban Saha if name is ...	1:09 min	32	36 (72%)	6 (12%)	7% (14%)	1 (2%)	1:45 min
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Prasanta Kundu	Busy	Rudrajeet Desai	SFHY78876546 Anirban Saha	1:18 min	23	34 (67%)	4 (8%)	5 (10%)	7 (14%)	1:36 min
Shailesh Chawda	On call	Rudrajeet Desai	SFH...		32	36 (72%)	6 (12%)	7% (14%)	1 (2%)	1:45 min

Real Time Dashboard

Enterprise & Security

Hosted on your servers with 100% data control

AWS – Azure – On Premise

Available as a SaaS option with Customer owned storage

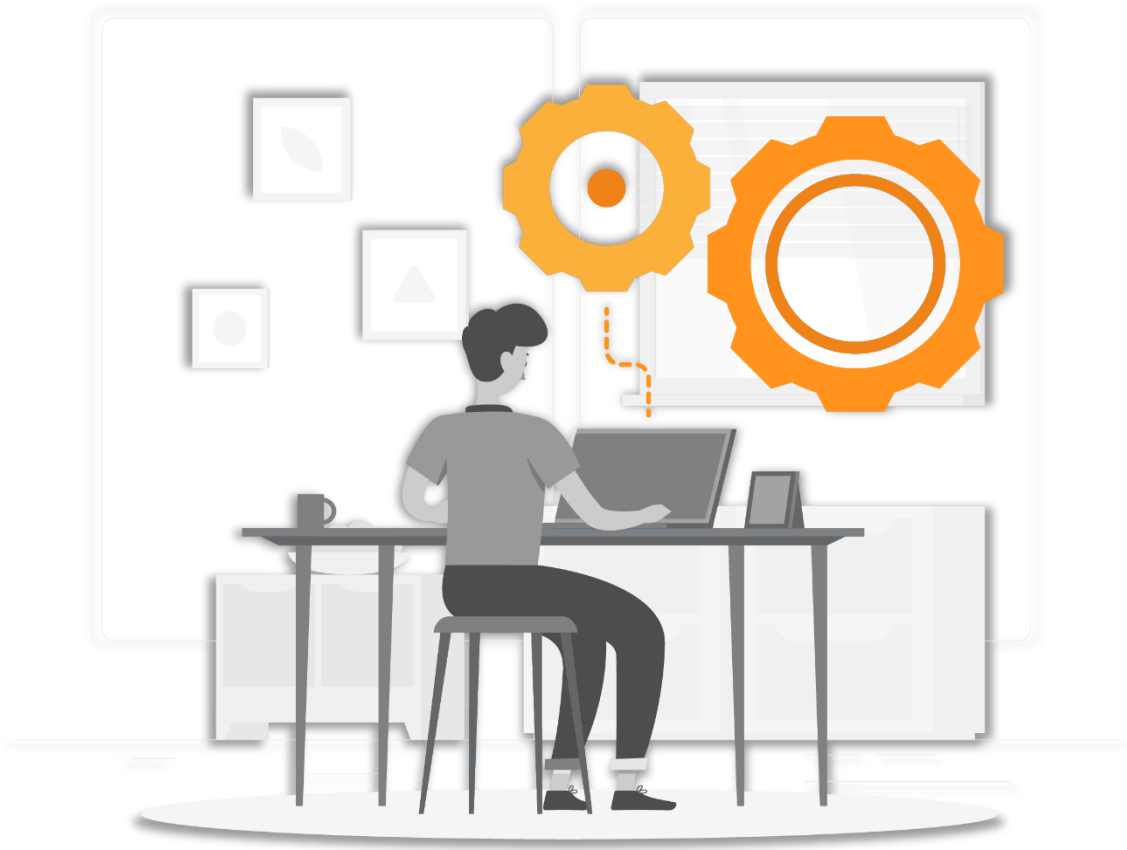
Restrict access from configured IPs only

OWASP 2019 compliant

AD Integrated with Single sign on

Admin control for adding / removing users

Cleared the ISG approvals of Top 9 private sector banks



API Integration and Data Flow between Video KYC System & RE System

RE Pages in Continuous Journey

Account Form → Location Page → Options Page

Once the Customer selects Video KYC option, the RE system will call pass the Customer to Video KYC System using the Customer Handshake API

Wait Page (Video KYC System)

Your wait time is: 1:52

These pages will consume the Customer Wait API from Video KYC System

1. Call Wait Time API will keep checking with the Video KYC System if an Agent is available.
2. In return it will get the Call Wait Time when the Agent is not available.
3. Once the Agent is available, it will get a signal to call the Customer Handshake API. The page will refresh to the Chat Page, and the Customer will be connected to the Agent.
4. KYC Status will be changed to *Assigned* from *Open*.

Chat and Video Page (Video KYC)

Agent and Customer get connected on Text Chat and Video to carry on with the KYC Process

1. Whenever a KYC status changes, by an Agent, Auditor, or by the system, a message will be added to the KYC Queue (Queue Service)
2. This message will contain the Status change info of each KYC
3. If a KYC is marked Successful, or Rejected, then the Message will carry the complete Meta Data as well

KYC Status changed to *Assigned*

KYC Queue

- Tracking ID: 4982 Status: Open
- Tracking ID: 3002 Status: Unable Data Packet
- Tracking ID: 4028 Status: Successful Data Packet
- Tracking ID: 2120 Status: Rejected Data Packet

Universal Link Flow

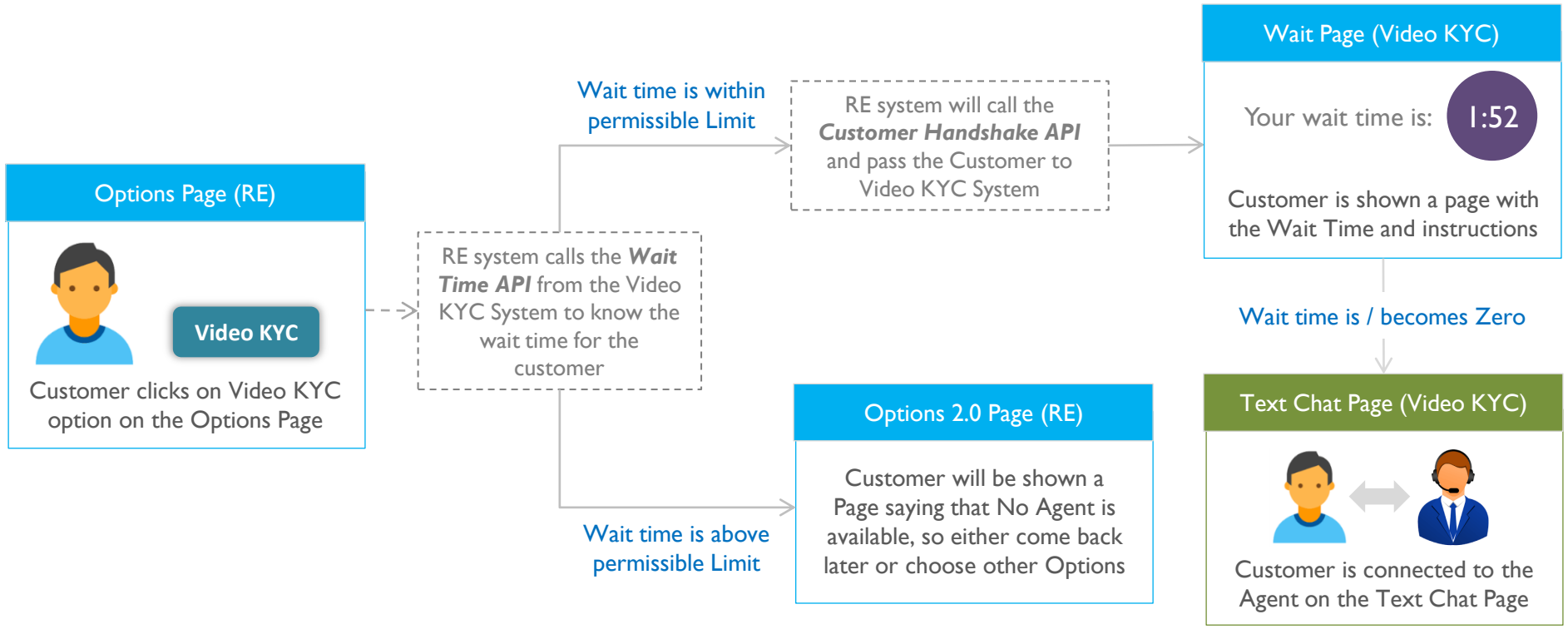
Universal Link Landing Page → Mobile + OTP Page

RE System will check the KYC status in the Database basis the Mobile Number, and if *Open*, will proceed to Wait Page

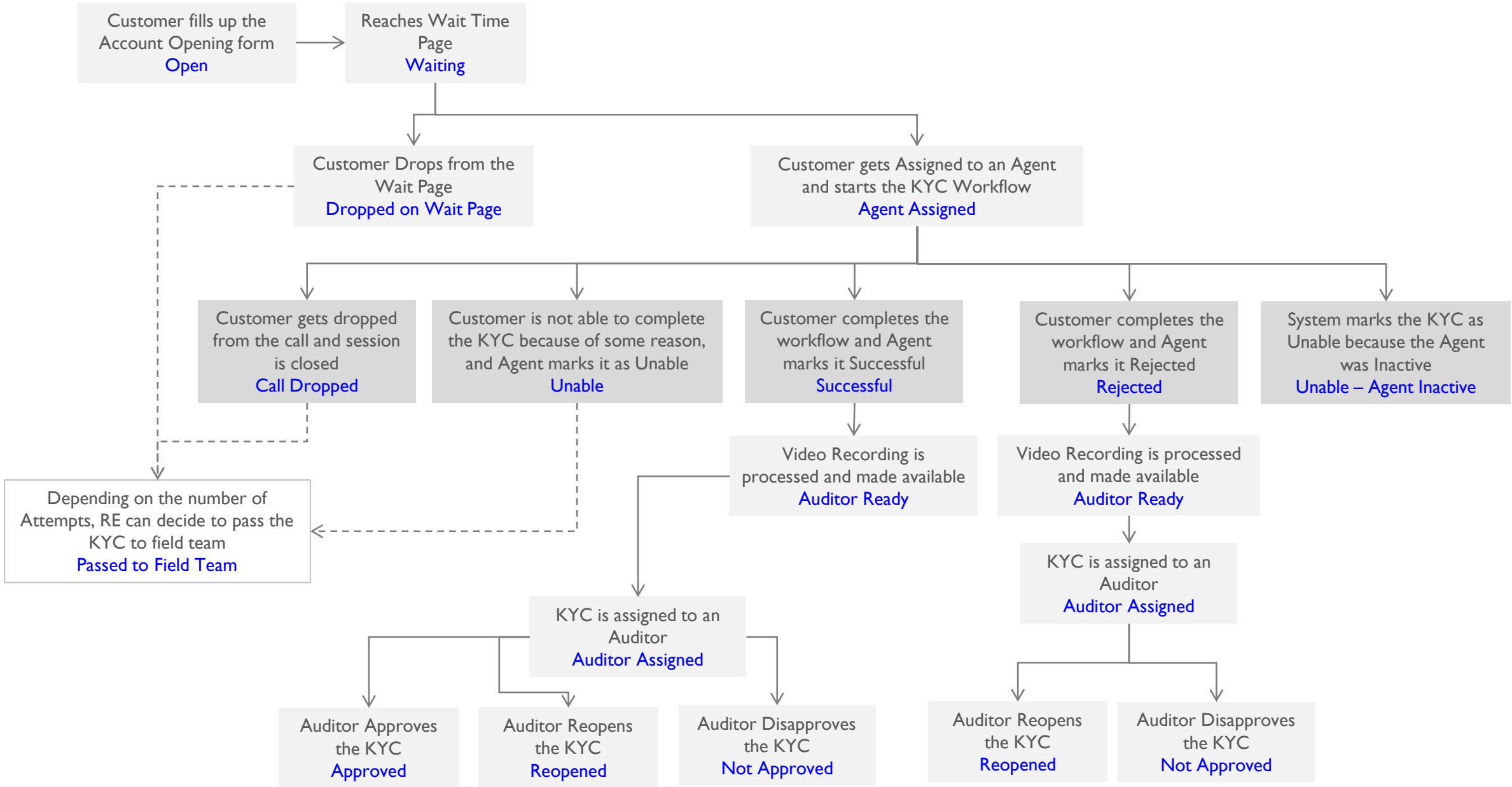
RE System

RE System will keep listening to the KYC Queue and will update their Database with the status changes, and store data of all Successful, Reject and Unable KYCs

Passing Customer from RE System to Video KYC System



Video KYC status Diagram



thank you…

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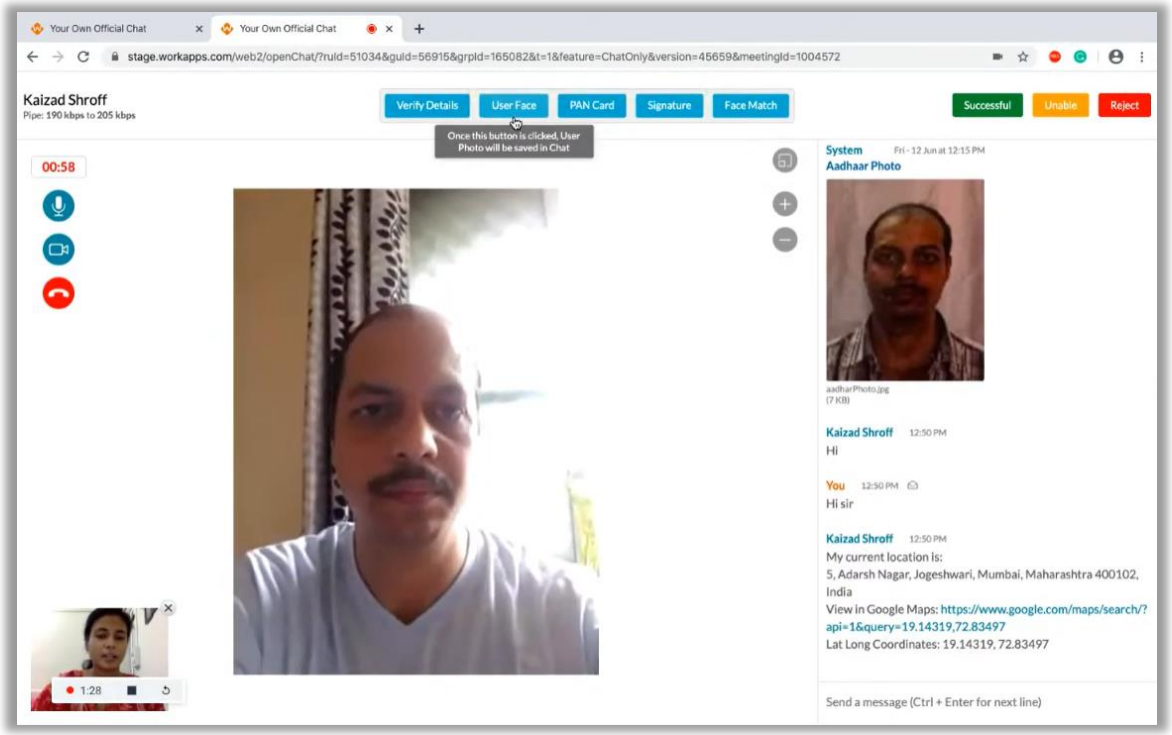

View Demo video call
https://www.youtube.com/watch?v=DGk21_Qo3ms