Case Study
UniServe™ | Customer Onboarding

Faster customer onboarding and effective compliance to KYC regulations with KYC solution

A leading global telecommunications company with operations in 19 countries across Asia and Africa implemented our Customer onboarding solution for faster customer onboarding and effective compliance to KYC regulations.

UniServe™

Mandate to comply with KYC regulations

In most of the countries in Africa, various regulators have mandated KYC and SIM registration processes before providing services to the customers. According to law, identity proof and biometric details of each and every subscriber have to be captured. The telecom service provider was facing challenges in streamlining the operations for this process as it involved complying with regulations of different countries. Onboarding of customers was delayed due to manual efforts, error-prone documents and bandwidth availability challenges.

Following were the objectives for implementing a comprehensive solution that automated the end-to-end process of complying with KYC and SIM registration regulations efficiently:

- Standardize process across all countries for the telecom service provider
- Reduced turnaround time (TAT) for subscriber verification
- Capture the biometric/fingerprint details
- Capture KYC information prior to activation
- Automated validation and verification of the subscriber registration details
- Electronic capture of customer demographic details using desktop/laptop as well as mobile smartphone
- Maintain 100% documentation

Intense's Customer onboarding solution built on UniServe™ platform was implemented to ensure end-to-end automation of the entire process of enrolling the subscribers.

Our solution

Intense's Customer onboarding solution built on UniServe™ platform was implemented to ensure end-to-end automation of the entire process of enrolling the subscribers. The solution digitally captured customer information through mobile, desktop, web-based applications and pushed it through a workflow of checks and verifications. The information thus captured is sent through an intelligent check that involves audit, data entry, error correction, QA and warehousing.

Mobile application to capture key customer information namely, application form, demographic data, photograph, proof of address (POA), proof of identity (POI) and biometrics is a unique feature that enables paperless compliance and faster customer onboarding due to greater convenience.

Following were the modules that were implemented

1. KYC data capture and upload

Three types of input modes were provided in the application. The input mode can be chosen based on the network bandwidth / infrastructure availability:

- Web-based client application
- Mobile application
- Thick client setup

The module enabled data entry of required fields, scanning and storage of the subscriber enrolment forms and proof documents in KYC application and sends a service activation trigger.

Biometric KYC process: (Thick module with biometric):
Wherever biometric data capture is mandatory as per law, the thick client module of KYC Application was used to capture the KYC information along with biometric capture. The module enabled capturing of the mandatory field data required for activation from subscriber, subscriber enrolment form, subscriber photo, POI, POA proof documents and signature.

The solution captures biometric information of 10 fingers of the subscriber. The application is provided with ability to store documents locally (offline mode) on PC/Laptop/Notebook where thick module is installed. In case there is limited network connectivity at the time of document capture, the agent can upload the data stored offline to the central KYC application server when network connectivity is established .

2. KYC Image / document audit

All jobs received/forwarded from KYC data capture once received in the central KYC Application is routed to designated data processing centers for image/document audit and data entry activity.

In10s

Tracks end-to-end activation process for complete control over the customer application form approval process, thus ensuring transparency

One of the unique features of the solution is that received job (image/document) is shown in a split screen interface, where the captured image is shown in both the image panes. However pages can be shuffled in both image panes separately which will allow the image audit executive to compare the customer name mentioned on customer application form with the customer name mentioned on POI. Also demographic data (mandatory data) captured during the capture step, is available for reference for the image audit executive.

3. Data entry

The Image audit team forwards the approved jobs after image/document audit to data entry team. The received job (document) is shown in a split screen interface, where the document image is shown in one pane and mandatory data captured by POS in the second pane. The rest of the fields left blank by the POS user can be entered by the data entry executive viewing the electronic subscriber enrolment form.

Zoning option is provided to the data entry executive, where the region in the subscriber enrolment form is highlighted in the image pane when its related index field is being used for data entry.

4. Error correction

It manages special cases in KYC application process, namely editing mandatory field information when ambiguous scenarios are encountered by image audit and data entry executives.

Fields that are corrected by data entry executive are highlighted and displayed to the error correction team. If the job has been routed from the image audit executive to the EC team, once EC team approves the document, the document goes into the data entry step.

If the job has been routed from the data entry executive to the EC team, upon approval of the document by EC team, the document is routed to the repository/warehouse step.

5. Data warehouse

After completion of the data entry, the jobs are routed to warehouse. Physical document copy will be received by warehouse executive. On successful verification of the job with the physical copy received, warehouse executive releases the job to repository.

6. Repository

KYC application is the temporary repository for storing final customer document images for 30 days and index data for 90 days.

In10s

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Key features

- KYC Integration with activation system and SMSC server for sending alerts of service activation and status update
- Availability of detailed reports to track status of the jobs and measure performance at every level
- KYC application is integrated with e-mail and web servers to enable e-mail alerts and online form submissions
- KYC application is integrated with CRM application to enable updating of demographic information of the customer
- Highly scalable solution that can handle huge volumes

Benefits

Enabled prompt and efficient compliance

- Automated process of document verification minimized fraud by checking credentials of every subscriber
- Provides electronic document storage facility with access rights and version control for legal and regulatory departments, thereby ensuring adherence to statutory compliance
- Tracks end-to-end activation process for complete control over the customer application form approval process, thus ensuring transparency

Faster customer onboarding and enhanced customer experience

- Higher customer retention because of faster TAT in service activation
- Service at the door step by enabling mobile data capture to enhance customer experience
- Reduced expenditure on resources such as physical storage, maintenance, manpower, etc.
- Elimination of errors with manual processes
- Faster retrieval of customer application forms for faster turnaround to customer queries.