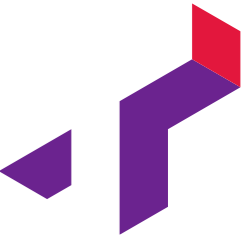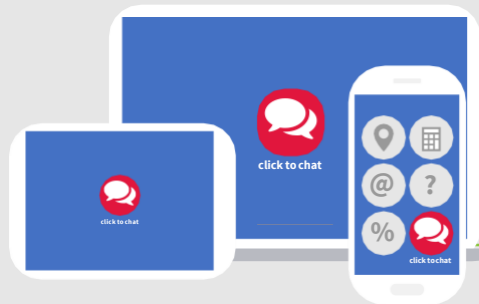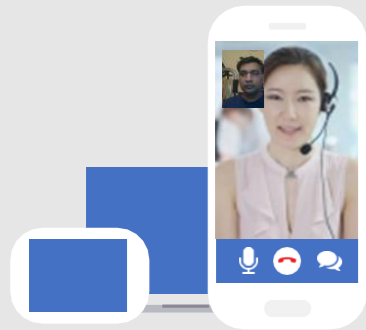# eKYC Onboarding Video Solution
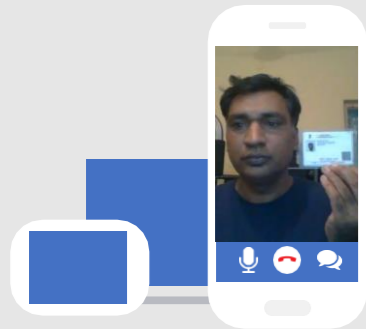
28 July 2019

eKYC Onboarding

CUSTOMER

From service providers mobile /web app customer can press 'click to chat' to start chat conversation with contact center agent
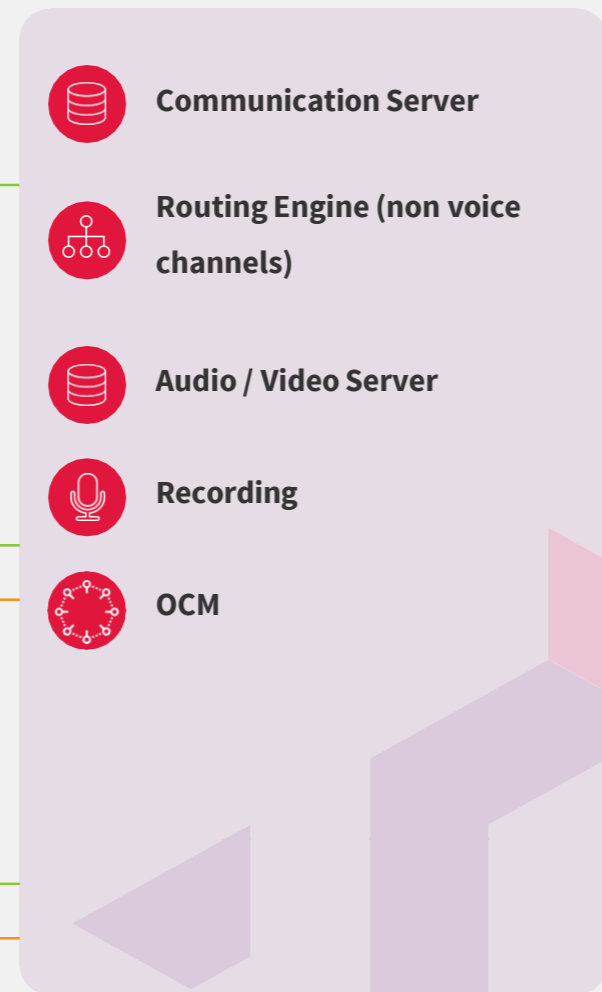
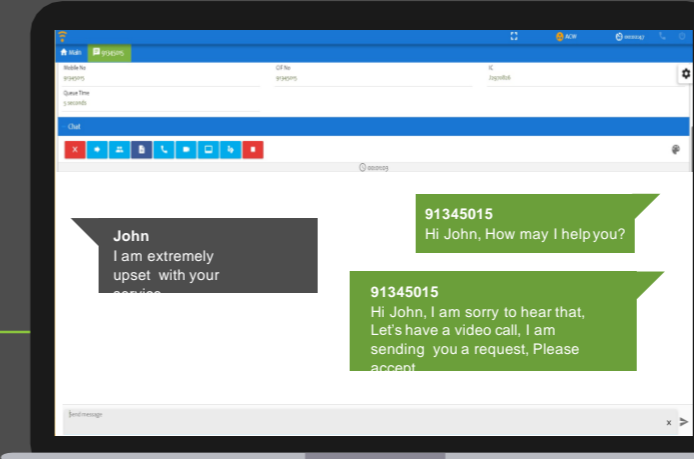Customer accepts the Audio/Video call request from the Agent

Customer goes through the eKYC onboarding process
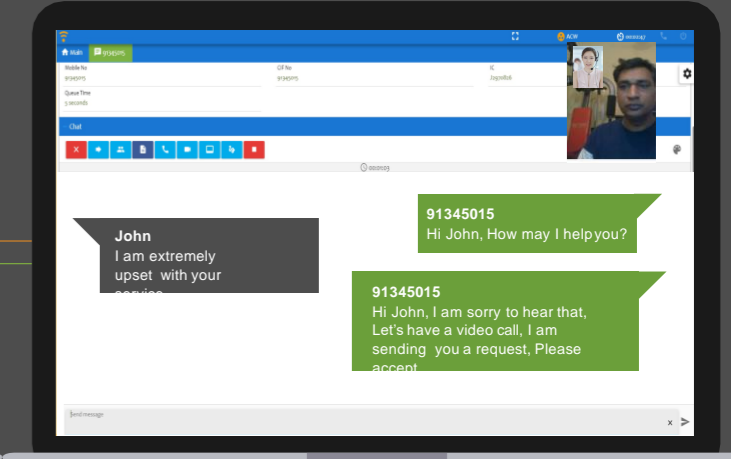
WORKFLOW

Communication Server

Routing Engine (non voice channels)

Audio / Video Server

Recording

OCM

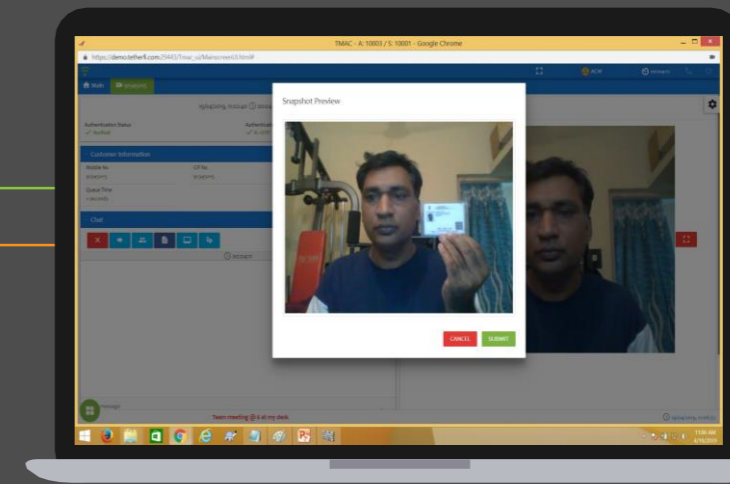Core Banking

CRM

Others

AGENTS

TMAC

TMAC Chat
Agent receives chat request and starts chat conversation with the customer
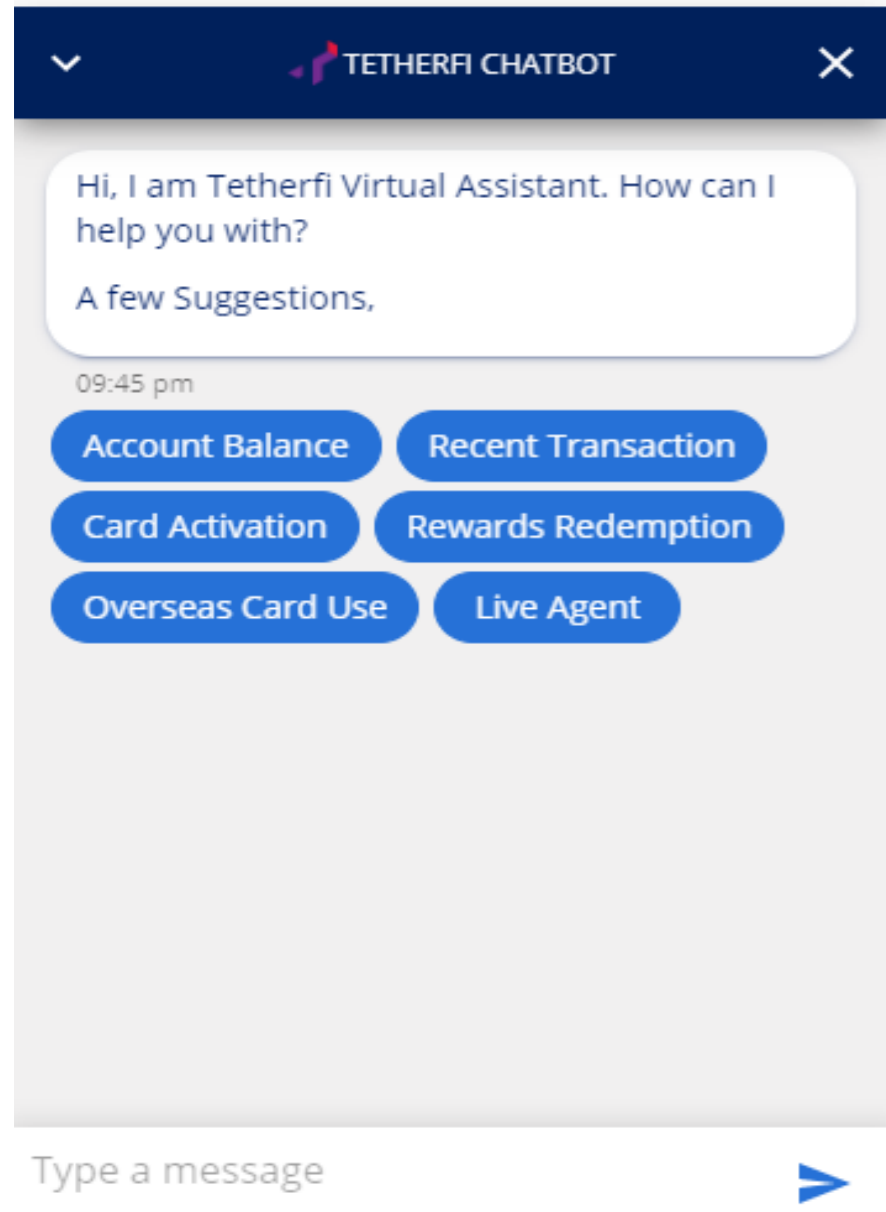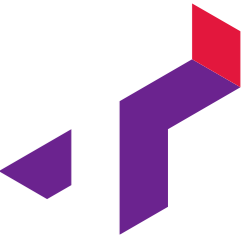
TMAC Video
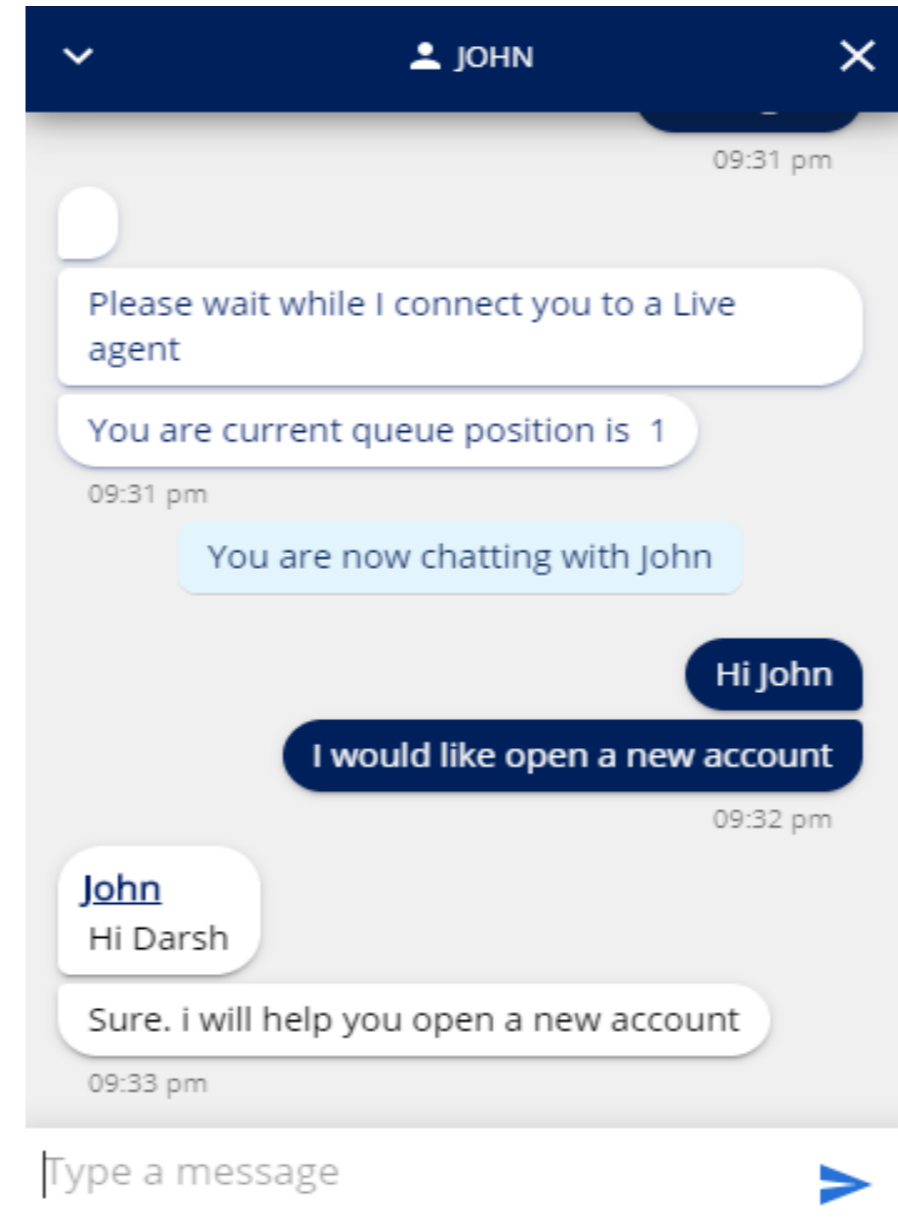Agent offers to escalate call to audio/video conferencing

Agent takes a snapshot of the customer for identification completing the eKYC process

— Interactive Application
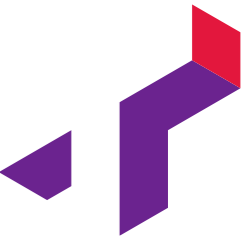— Audio/Video

Chat Bot to Live Agent

TETHERFI CHATBOT ✕

Hi, I am Tetherfi Virtual Assistant. How can I help you with?

A few Suggestions,

09:45 pm

| Account Balance | Recent Transaction |

| Card Activation | Rewards Redemption |

| Overseas Card Use | Live Agent |

Type a message ➤

At any point customer can escalate to live agent chat or will be routed to live agent if Bot fails or based on certain key words

👤 JOHN ✕

09:31 pm

Please wait while I connect you to a Live agent

You are current queue position is 1

09:31 pm

You are now chatting with John

Hi John

I would like open a new account

09:32 pm

John
Hi Darsh

Sure. i will help you open a new account

09:33 pm

Type a message ➤

Customer connects to live agent and starts to Chat

Live Chat with Agent

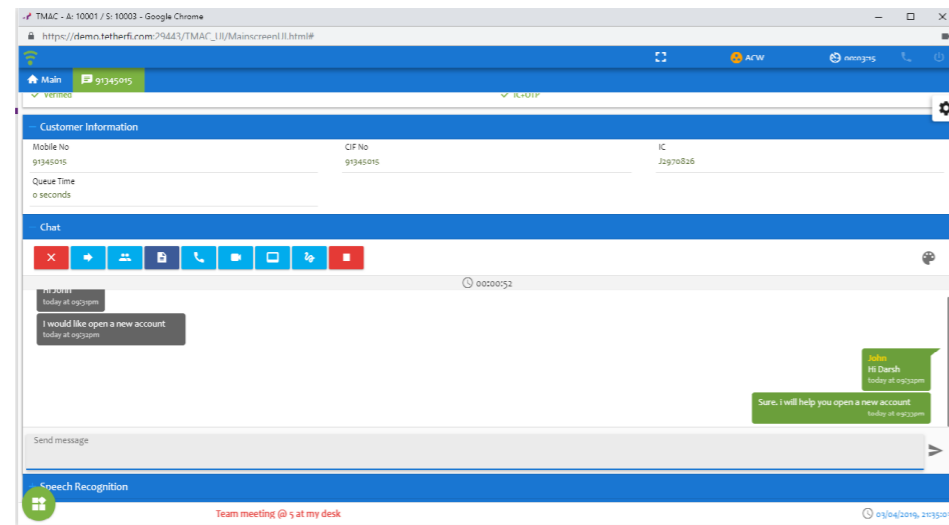Agent receives the customer chat and can reply to the customer on the query

Agent can also see the entire customer journey with the Chatbot

Onboarding from live chat & CoBrowse
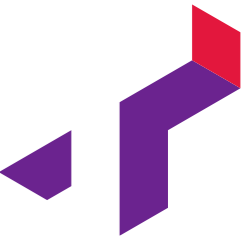
Customer Chats with Live agent for account opening

➢ Live agents captures basic information of the customer and details on account he would like to open.

Customer starts chatting with a Live Agent, And Live Agent also gets the details of the customer

➢ Agents then initiates a co-browsing with customer to fill the online onboarding sign up form.

➢ Customer fills necessary information with agent, while co browsing.

Agent helps customer to fill the on-boarding form together (Online Form Filling – CoBrowse)

Scenario flow: continue..

➤ Agent then Initiates a Audio/video call with the customer for onboarding/eKYC of the customer in the same session for live verification

Customer View (Mobile App)

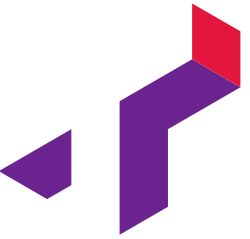Agent initiates a **Live Video** Call to verify the customer

(TMAC Agent

➤ Agent can take Photo copy of Customer Identification card for onboarding and submits back to backend system for compliance.
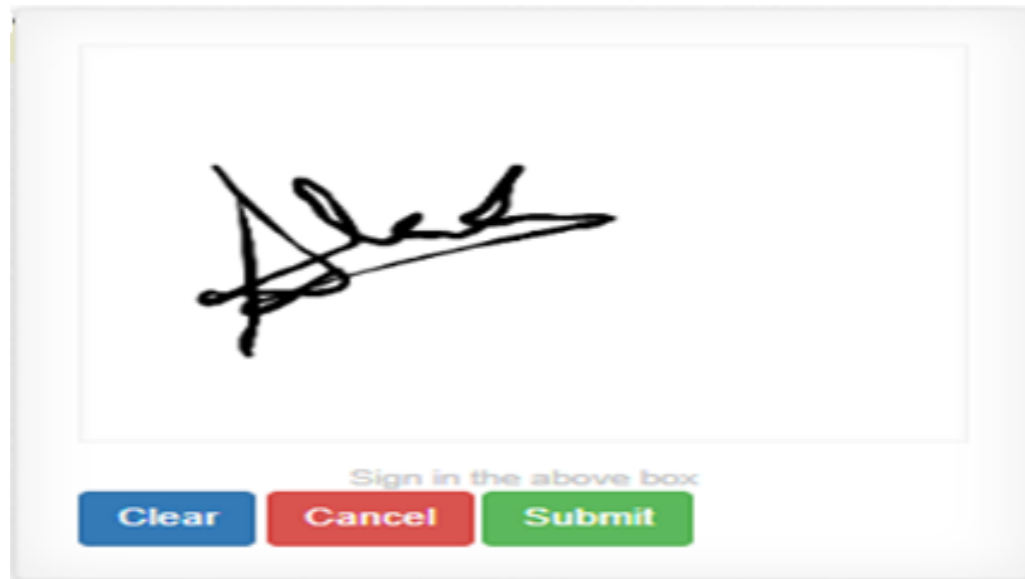

Agent initiates asks the customer to hold a identification proof for the agent to take a snapshot.

Scenario flow: continue..

➢ Agent then sends online digital signature form to customer, Customer signs the digital signature form and send back to agent. Signature is hardcoded to a specific form and agents submits to backend system for records and completes the Onboarding/eKYC.

➢ The entire Audio/video conversation between customer and agent is recorded and stored for compliance.

Agent initiates a **signature block** to the customer asking the customer to signoff.

Solution Advantage

Chatbot

- Offload agent and provide most of the service in Chatbot itself
- Provide customer multiple touch point to reach contact center
- Eliminates longer wait time for customer in the queue.
- Better service level
- Enhanced customer experience
- Ability to escalate from Bot to Live agent at any given point.
- Chat bot history gets passed on to live agent

EKYC/Onboarding

- Customer can get on boarded from webpage, Mobile app or even via Chatbot
- Entire conversation is recorded for compliance.
- Ability to fill on boarding form online, **'Co-browse'** with live agent
- Ability to take snapshot, upload document and digital signature
- WebRTC based Audio/video call

Tetherfi Advantage
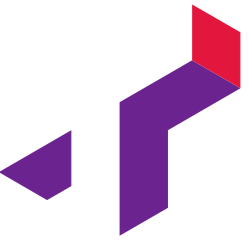
Mobile and Digital First
Audio, video & collaboration via WebRTC and mobile & web real-time communication via SDK

Build once, Use Everywhere
Consistent UX across on-premise, hosted, cloud, and hybrid deployments

$ Savings
Deflects customer engagements to digital with single tech stack that leverages existing infrastructure

Omni-Channel
360º digital customer journey across channels, administration, reporting, logging, agent desktop, etc.
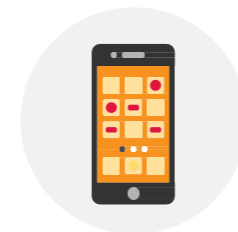
Modular Plug and Play
Build and deploy per your digital transformation road-map

Co-Exist with Legacy Systems
Works with Avaya, Cisco or any ACD infrastructure with no 'Rip & Replace'

In-App Communication
Embeds communication within any mobile, web, or social app

Marque Customers
Referenceable customers in a variety of industries