



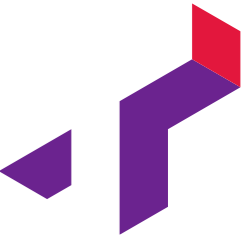
tetherfi

# eKYC Onboarding Video Solution

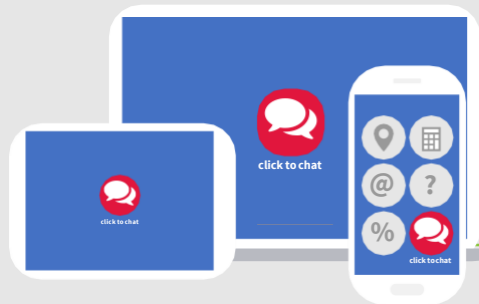
28 July 2019



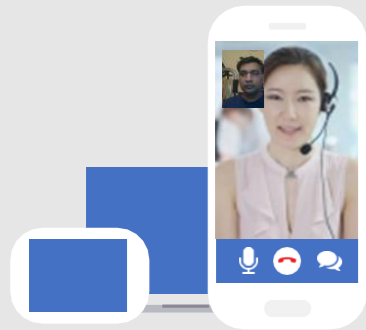
# eKYC Onboarding



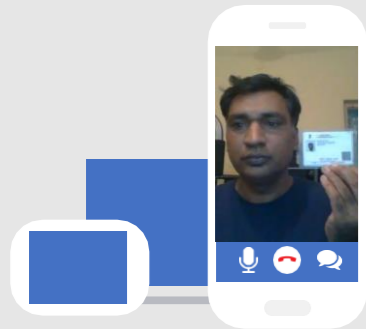
## CUSTOMER



From service providers mobile /web app customer can press 'click to chat' to start chat conversation with contact center agent

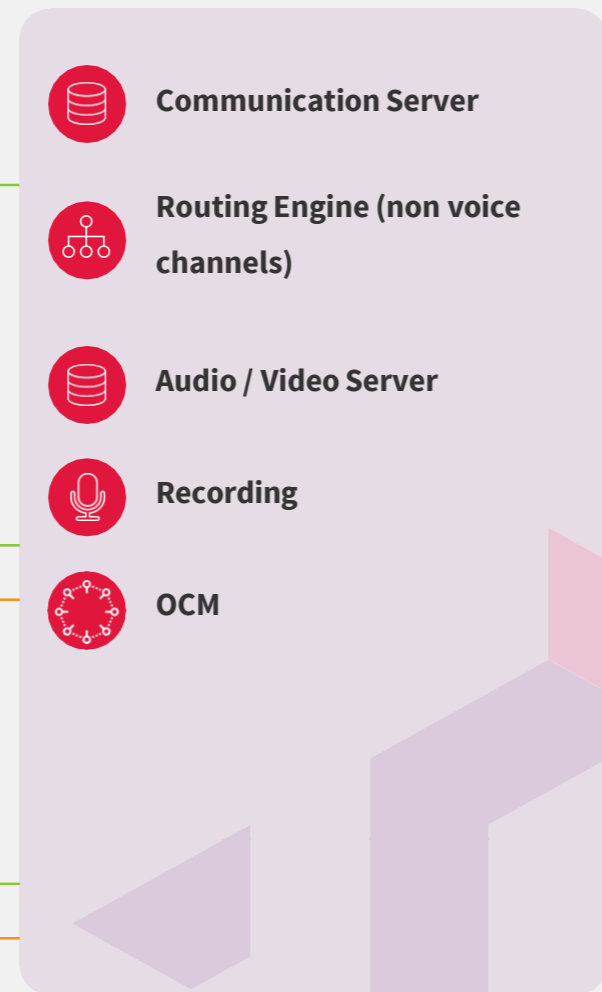


Customer accepts the Audio/Video call request from the Agent



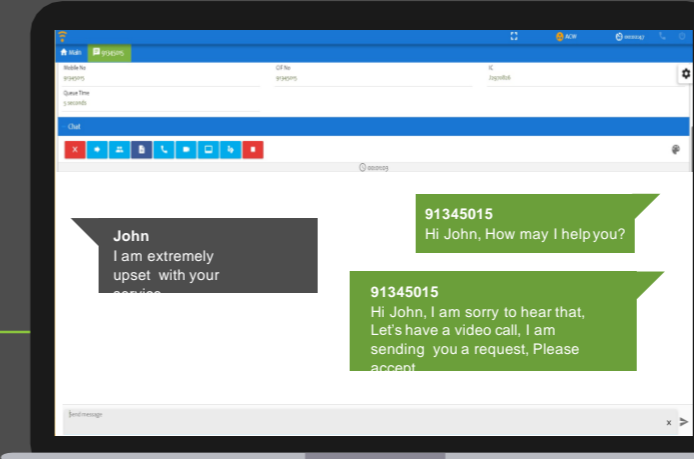
Customer goes through the eKYC onboarding process

## WORKFLOW



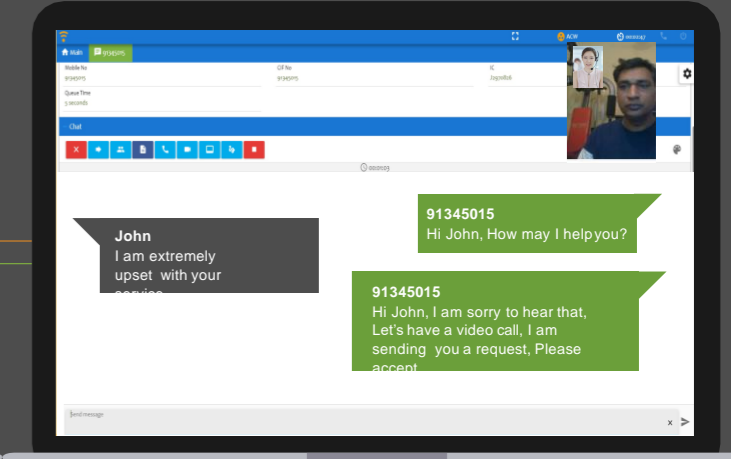
Core Banking CRM Others

## AGENTS



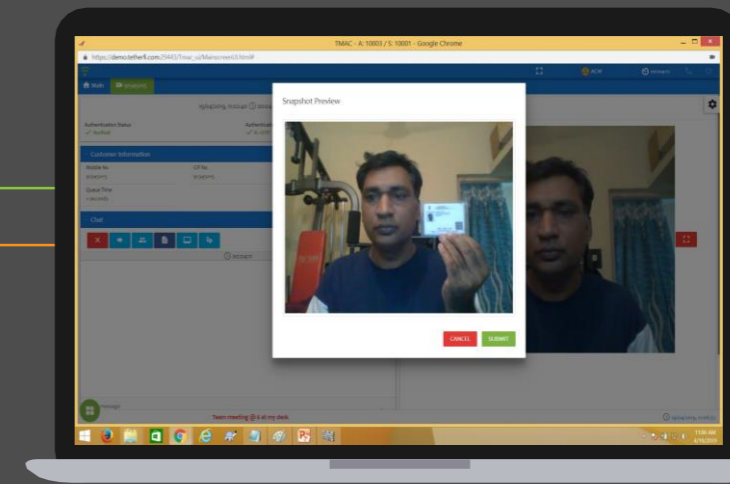
### TMAC Chat

Agent receives chat request and starts chat conversation with the customer



### TMAC Video

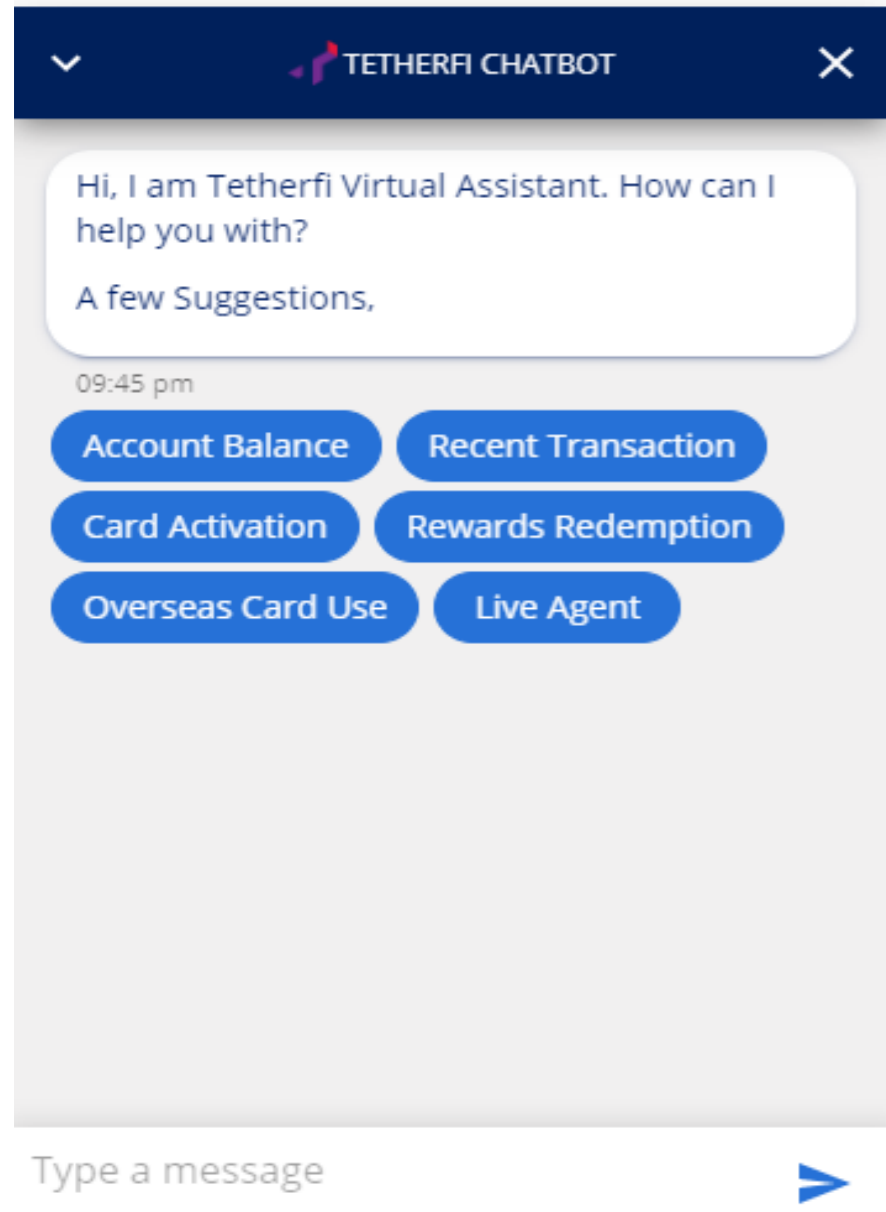
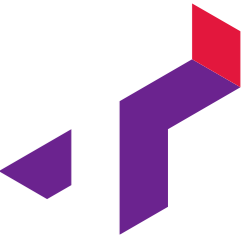
Agent offers to escalate call to audio/video conferencing



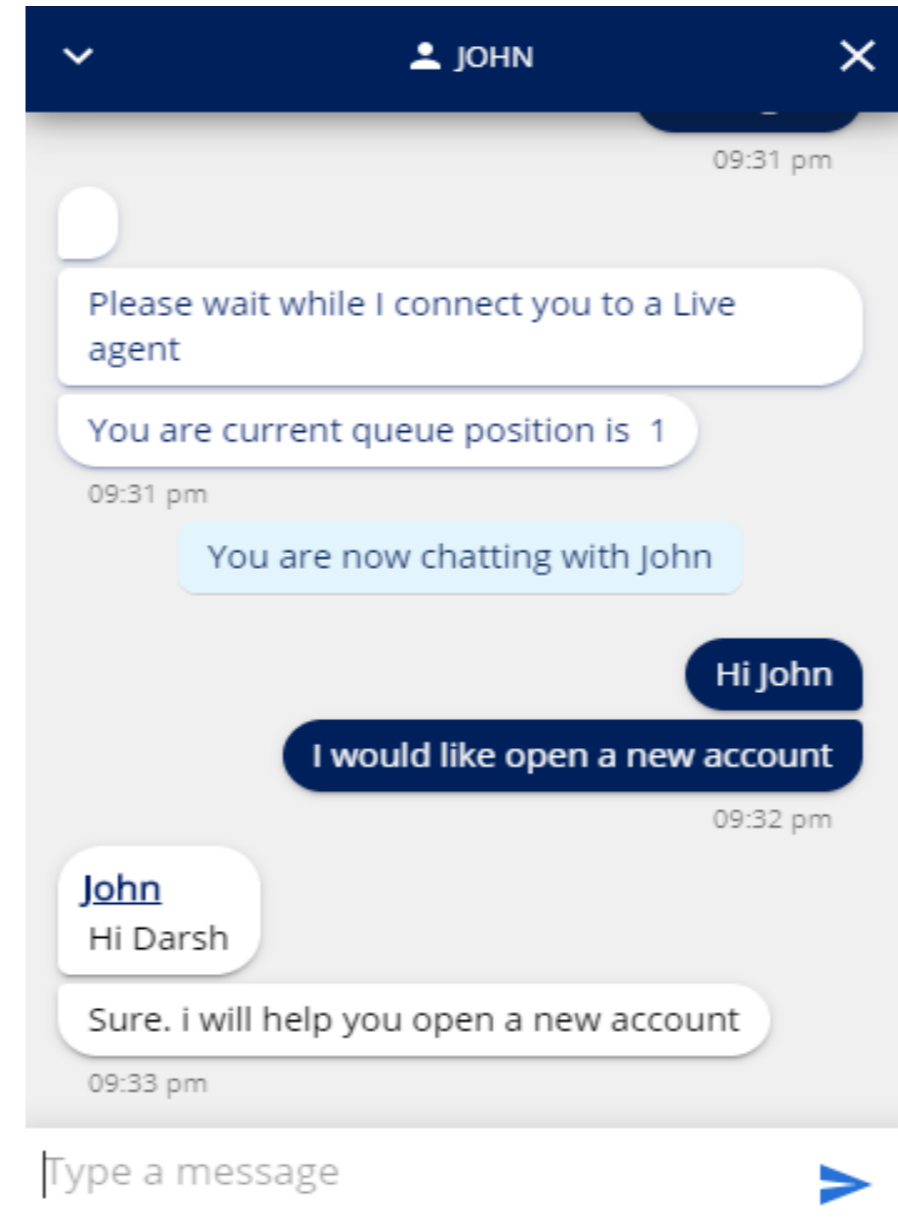
Agent takes a snapshot of the customer for identification completing the eKYC process

— Interactive Application  
— Audio/Video

# Chat Bot to Live Agent

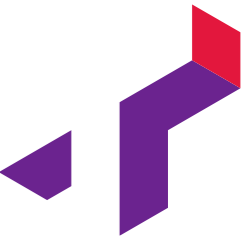


At any point customer can escalate to live agent chat or will be routed to live agent if Bot fails or based on certain key words



Customer connects to live agent and starts to Chat

# Live Chat with Agent



TMAC - A: 10001 / S: 10003 - Google Chrome  
https://demo.tetherfi.com:29443/TMAC\_UI/MainscreenII.html#

Main 91345015

Customer Information

Mobile No	CIF No	IC
91345015	91345015	J2970826

Queue Time  
0 seconds

Chat

Hi Darsh  
today at 09:31pm

I would like open a new account  
today at 09:32pm

John  
Hi Darsh  
today at 09:32pm

Sure. i will help you open a new account  
today at 09:33pm

Send message

Speech Recognition

Team meeting @ 5 at my desk

03/04/2019, 21:35:03

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

Main 88559542

Send message

Speech Recognition

Chatbot History

88559542  
Account Balance  
4/4/2019 12:10:34 am

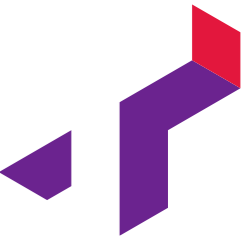
Chatbot  
Please enter your full NRIC or your 15 or 16 digit credit card number  
4/4/2019 12:10:35 am

88559542  
\*\*\*\*\*3456  
4/4/2019 12:10:50 am

Chatbot  
Please Enter the 6 Digit  
4/4/2019 12:10:50 am

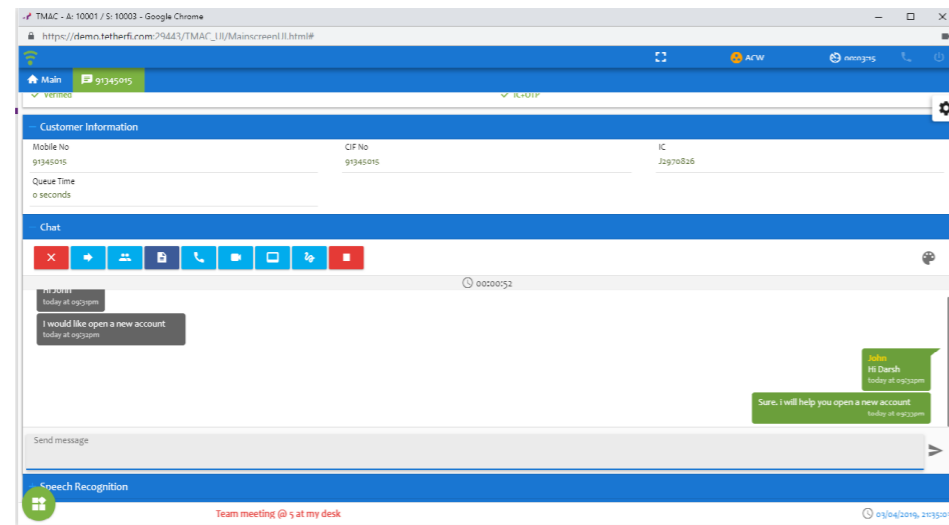
Agent can also see the entire customer journey with the Chatbot

# 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.

Sign Up

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PERSONAL INFORMATION

\*First Name:

\*Last Name:

\*Date of Birth:

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CONTACT INFORMATION

\*Mobile Number:

\*Email:

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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

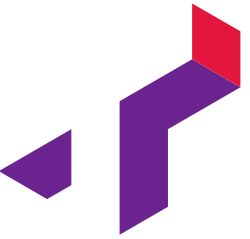
(TMAC Agent)

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

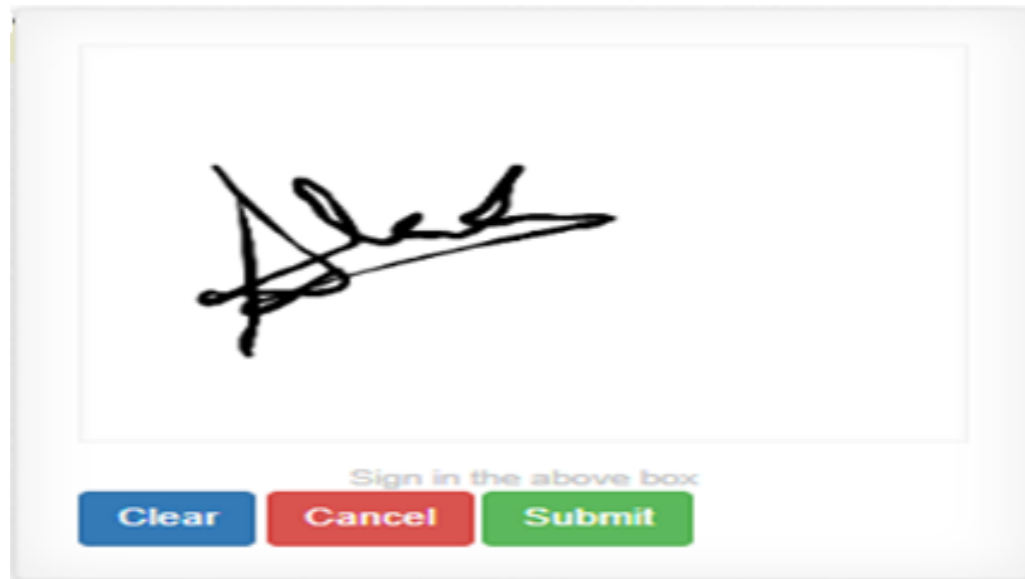
Customer Search

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.

**YOUR BILL PAYMENT ARRANGEMENTS**

I wish to reduce my total bill payment limit from the default limit of \$520,000 to \$5 \_\_\_\_\_ per calendar month per Access Code  
Please note that there is a maximum limit of \$520,000 for total bill payment per calendar month per Access Code for UOB phone banking.

The Bank has a list of Payee Corporations, the bills of which can be paid using UOB phone banking. Please complete the following if your account/consumer reference number provided by the Payee Corporation consists of non-numeric characters.

Name Of Corporation	
Account/Consumer Reference No.	
Corporation Code (For Bank Use Only)	

Name Of Corporation	
Account/Consumer Reference No.	
Corporation Code (For Bank Use Only)	

Name Of Corporation	
Account/Consumer Reference No.	
Corporation Code (For Bank Use Only)	

**YOUR FUNDS TRANSFER ARRANGEMENTS**

I nominate my following bank account(s) maintained with the UOB Group for third party funds transfers:

Nominated Third Party Account To Transfer Funds To	Nominated Third Party Account To Transfer Funds To

Please note that there is a maximum limit of \$21,000 per banking account per day for the third party funds transfers using UOB phone banking.

**AUTHORISATION & AGREEMENT**

(For Funds Transfer Arrangements Only)

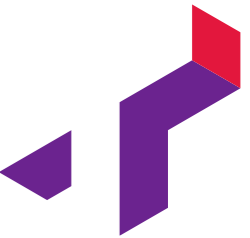
I hereby request and authorise the Bank to link the third party account(s) to my Access Code to enable me to perform funds transfers from my UOB Group account(s) maintained with the UOB Group to my nominated third party account(s) using the UOB phone banking service. I confirm that I am not an undischarged bankrupt and there has been no Statutory Demand served on me and that there has been no legal proceedings commenced against me at the time of this application. I acknowledge that the Bank reserves the right to reject my application without giving any reason.

I agree to indemnify the Bank from and against all claims, demands, losses, charges and expenses which the Bank may sustain, incur or be liable for as a result of the Bank, pursuant to this or any earlier application, issuing to me the PIN or the replacement PIN or activating or re-activating my Access Code or issued or activated the same (as the case may be).

I confirm that I have received, read and understood and that I agree to be bound by the UOB Terms and Conditions Governing Accounts and Services, that the use of the UOB phone banking service is subject to these Terms and Conditions and to such amendment(s) or addition(s) thereto as the Bank, in its absolute discretion and from time to time, make.

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_

# Solution Advantage



## Chatbot

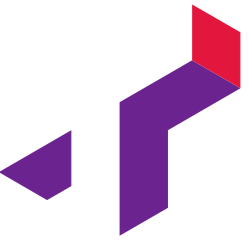
- Offload agent and provide most of the service in Chatbot itself
- Provide customer multiple touch point to reach contact center
- Eliminates longer wait time for customer in the queue.
- Better service level
- Enhanced customer experience
- Ability to escalate from Bot to Live agent at any given point.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

360° digital customer journey across channels, administration, reporting, logging, agent desktop, etc.



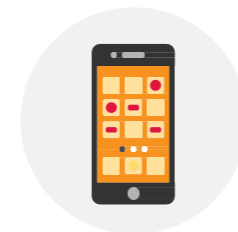
## Modular Plug and Play

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

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**THE STRAITS TIMES**

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