

e-KYC (electronic Know Your Customer) Solutions



Our Mission

- **Identify Resources** – Identify all resources like Manpower & Assets using Biometrics & RFID technologies
- **Automate Processes** – Use Software to automate all processes involving these resources
- **Track Everything** – Track your Resources & work to achieve optimum results

Company Profile

- Founded in Year Oct 2004
- Pioneer in Biometric Products & Applications in India.
- Largest channel network in India for distribution of Biometric Products
- Several Development & System integration projects in Middle East, Europe & African Markets
- Expertise in Biometrics, RFID(Active / Passive), GPS , GSM, GPRS, 3G technology integration & product development
- Expertise in Software Development on Desktop, Mobile & Web platforms with Windows/Linux/Android/IOS Operating systems
- Working on Various Identity Solutions including NewBorn and Child Identification, and Employee / Citizen Identification.
- Involved in Ahmedabad BRTS, providing Backend Server Processes.

What is e-KYC?

In India, customer needs to submit identity & address documents to several agencies to get the work done & this process of customer identification is known as “**Know Your Customer**”

Aadhaar Based **e-KYC** (electronic Know Your Customer) eliminates complex, time consuming operations and provides agencies an electronic, paper-less KYC experience. by Using KYC API, one can carry electronic identity verification using biometrics/OTP- One Time Password (based on their choice) and obtain a digitally signed (by UIDAI) electronic identity document for storing within their system.

This paperless e-KYC makes entire process simpler and cost effective for both customers and agencies.

e-KYC Information Flow

e-KYC (electronic Know Your Customer) has the following data flow and high level logic:

1. KYC front-end application captures Aadhaar number and biometric/OTP(One Time Password) of resident in the encrypted form.
2. KUA pass this encrypted information to KSA
3. KSA forwards the KYC encrypted information to Aadhaar KYC API.
4. Aadhaar KYC service authenticates the resident and if successful responds with digitally signed and encrypted demographic and photograph format.
5. Demographic data and photograph in response is encrypted with either KSA or KUA as defined in the Aadhaar server (CIDR)
6. KSA sends the response back to KUA enabling paper-less electronic KYC



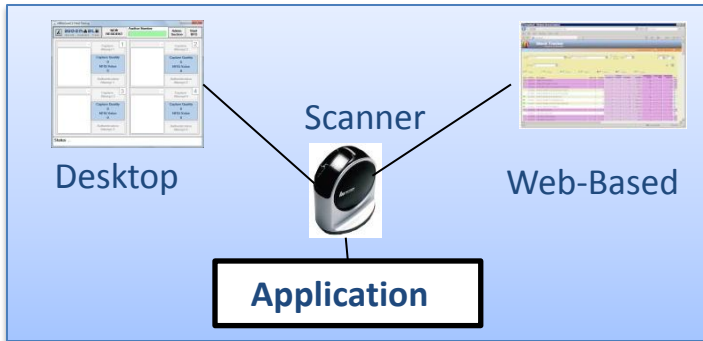
Fig 1.0 e-KYC Information Flow

Who need e-KYC?

Aadhaar Based **e-KYC** (electronic Know Your Customer) can play important role in the following sectors:

- ❖ Banking Sector (Co-operative/National/Multi-National Banks).
- ❖ Financial Institutions.
- ❖ Telecom operators.
- ❖ Broking and Money Lending Sector.
- ❖ Employees (To verify employees)
- ❖ Government affiliated Organizations.
- ❖ Government Schemes like **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**, **Public Distribution System (PDS)**, Food Subsidies, **National Merit Scholarship Scheme(NMSS)** and many more.

What We Offer?



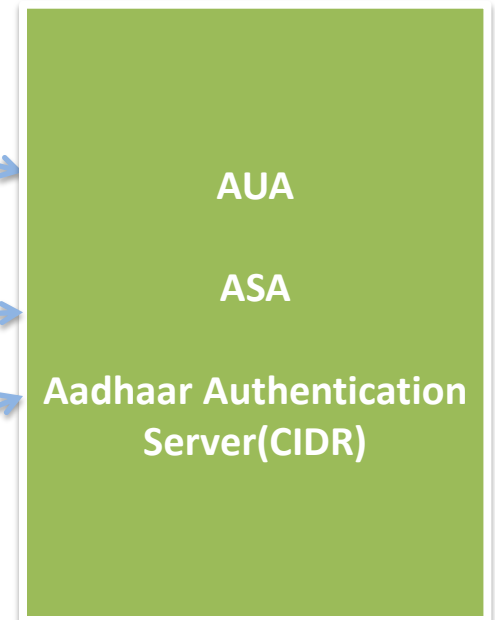
Desktop/Web Based e-KYC



Android Based e-KYC



Hand Held Terminal (HHT)Based e-KYC



What we Offer?

We Offers following three solutions for **e-KYC** (electronic Know Your Customer):

❖ **Desktop/Web Based e-KYC Solution has following components:**

1. STQC Certified eNBioScan-C1 (HFDU08) Fingerprint Scanner.
2. e-KYC Application
 - 2.1 Desktop Based Application.
 - 2.2 Web Based Application.
3. Installation and Training
4. One Year Maintenance and Support.

❖ **Android Based e-KYC Solution has following components:**

1. STQC Certified eNBioScan-C1 (HFDU08) Fingerprint Scanner.
2. e-KYC Android App.
3. Installation and Training.
4. One Year Maintenance and Support.

❖ **Hand-Held Terminal(HHT) Based e-KYC Solution has following components :**

1. Hand Held Terminal(Included STQC Certified eNBioScan-C1 Fingerprint Scanner)
2. Installation and Training.
3. One Year Maintenance and Support.
4. SIM (GPRS) Charges extra

Hardware Specification

Trans-V1 Handheld Terminal Specification

| PARAMETER | SPECIFICATION |
|---------------------------|---|
| CPU | 32-bit |
| MEMORY | 24 MB (Flash & SDRAM) |
| DISPLAY | 128*64 pixel LCD with LED backlight |
| KEYPAD | 20 Keys(10 alphanumeric ,9 function & 1 power key) |
| MAGNETIC CARD READER | Track 1,2,3, bi-directional swippable, standards IS7811,ISO7812 |
| IC CARD READER (OPTIONAL) | EMV Card reader |
| PSAM SLOT | PSAM : 2 Slots |
| COMMUNICATION | GPRS (WiFi Optional) |
| REMOTE DOWNLOAD | FTP support |
| PERIPHERAL PORT | RS-232 |
| LANGUAGE | English |
| POWER SUPPLY | Input: 10 to 240VAC 50Hz /60Hz ; Output: 12V DC , 3A |
| LI-ION BATTERY | 2000mAH 35 hr standby time supports upto 400 transactions |
| WORKING ENVIRONMENT | Temperature: 0°C to 50° (32°F to 122°F) ; Humidity: 10% to 90% (non-condense) |
| STORAGE ENVIRONMENT | Temperature: -20°C to 60° (-4°F to 140°F); Humidity: 5% to 95% (non-condense) |
| CERTIFICATION | CCC ,CE,FCC ,UL,RoHS,PCI,PED,EMV |



eNBioScan-C1 Fingerprint Scanner Specification

| PARAMETER | SPECIFICATION |
|----------------------------------|--|
| SENSOR TYPE | Optical |
| IMAGE SIZE | 260 x 330 pixels |
| IMAGE ACQUISITION TIME | Full Speed : Avg. 500 msec. High Speed : Avg. 130 msec. |
| RESOLUTION | 500 ± 10 [PPI] |
| PLATEN AREA | 16 mm (x) x 18mm (y) |
| SENSING AREA | 13.2 x 16.8 mm |
| COMMUNICATION PORT | USB 2.0, Plug & Play |
| POWER SOURCE | USB BUS Power |
| ENVIRONMENTAL CONDITION | Operating Temperature: -20~60 °C Operating Humidity : < RH 90% |
| PC REQUIREMENT | Window series : Window 7, Vista, XP, 2000 Window CE 5.0, 6.0, Server 2003, 2008 Linux series : Kernel Version 2.6.x or above |
| AUTHENTICATION/VERIFICATION TIME | Less than 1.5 sec |
| FALSE REJECTION RATIO | < 0.001% |
| FALSE ACCEPTANCE RATIO | < 0.0001% |
| CERTIFICATIONS | STQC,FBI PIV, FIPS201, WHQL, KC, FCC, CE, RoHS, UL. |



Software Snapshots

Aadhaar Authentication - Successful

Aadhaar Application

NEW RESIDENT Aadhaar Number **999900174524** Admin Section Start BFD


| Attempt | Hand | Capture Quality | NFIQ Value | Authentication Status |
|---------|------------|-----------------|------------|------------------------------|
| 1 | LEFT_THUMB | 100 | 2 | Successful (Green Checkmark) |
| 2 | | 0 | 0 | Failed |
| 3 | | 0 | 0 | Failed |
| 4 | | 0 | 0 | Failed |

AUTHENTICATION SUCESSFULL, BIOMETRIC DATA MATCH ...

Aadhaar Authentication – Failed

Aadhaar Application

NEW RESIDENT Aadhaar Number **548364119166** Admin Section Start BFD


| RIGHT_INDEX | Capture Attempt 1 | | Capture Attempt 2 |
|---|------------------------------------|--|-----------------------------------|
|  | Capture Quality 98 NFIQ Value 1 | | Capture Quality 0 NFIQ Value 0 |
| | Authentication Attempt 1 | | Authentication Attempt 2 |
| | Capture Attempt 3 | | Capture Attempt 4 |
| | Capture Quality 0 NFIQ Value 0 | | Capture Quality 0 NFIQ Value 0 |
| | Authentication Attempt 3 | | Authentication Attempt 4 |

BIOMETRIC DATA DID NOT MATCH [300] ...

UIDAI e-KYC Application

UIDAI KYC Demo Client

File Edit

 **UIDAI KYC Demo Client (For API 1.0)**

KYC Information

AADHAAR Number Check resident consent

Token Token Type **Mobile** Language **Select**

Personal Identity (Pi)

Name Match Value

Match Strategy Exact match Partial match Fuzzy match

Local Name Local Match Value

Gender **Select gender** Age DOB type **Select**

Phone Date of birth - -

Email

PIN values (Pv)

PIN OTP

Biometrics (Bios)

Select

Personal Full Address (Pfa)

Match Strategy (ms) Exact Match Partial Match Fuzzy match

Address value (av) Match Value (mv)

Local Match Value (lmv)

Local Address value (lav)

Personal Address (Pa)

Care Of Building

Landmark Street

Locality PO Name


Village/Town/City Subdist


District State Pincode

Match Strategy Exact match Partial match (not supported for Pa)

Match Value (not supported for Pa)

KYC response Status

 XML

 Proto

Biometric Status: No captures yet

Kyc Response Code: .

UIDAI e-KYC - Successful

UIDAI KYC Demo Client

File Edit

 **AADHAAR**

KYC Information

AADHAAR Number Check n

Personal Identity (Pi)

Name

Match Strategy Exact match Partial ma

Local Name Loc

Gender Age

Phone Date of birth

Email

Personal Address (Pa)

Care Of

Landmark

Locality

Village/Town/City

District

Match Strategy Exact match Partia

Match Value (not supported f

Biometric Status: No captures yet

Kyc Response Code: cd3ef24d4701423996abf595bd60

Reset

KYC response details

Response Details

POI

Photo



POI

Aadhaar Number



Identity

Resident Name

Date of Birth

Gender

Phone No

Email Id

POA

Care of House no

Landmark Street

Locality PostOffice

Vtc Sub district

District State Pincode

Local Language

Language Code Resident Name

Care of House no

Landmark Street

Locality PostOffice

Vtc Sub district

Search uidai...

Software Products

Click following links to see more details about our other products

- 1. Enterprise Identity Management Server**
- 2. Enterprise Physical Access Manager with Employee Monitoring and Attendance system**
- 3. Facial Based Attendance System**

Thank you

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