

Current **onboarding** is
Slow Archaic Frustrating Expensive
Failing

Don't fail your **customers**



Get KwikID

(www.getkwikid.com)

Kwik

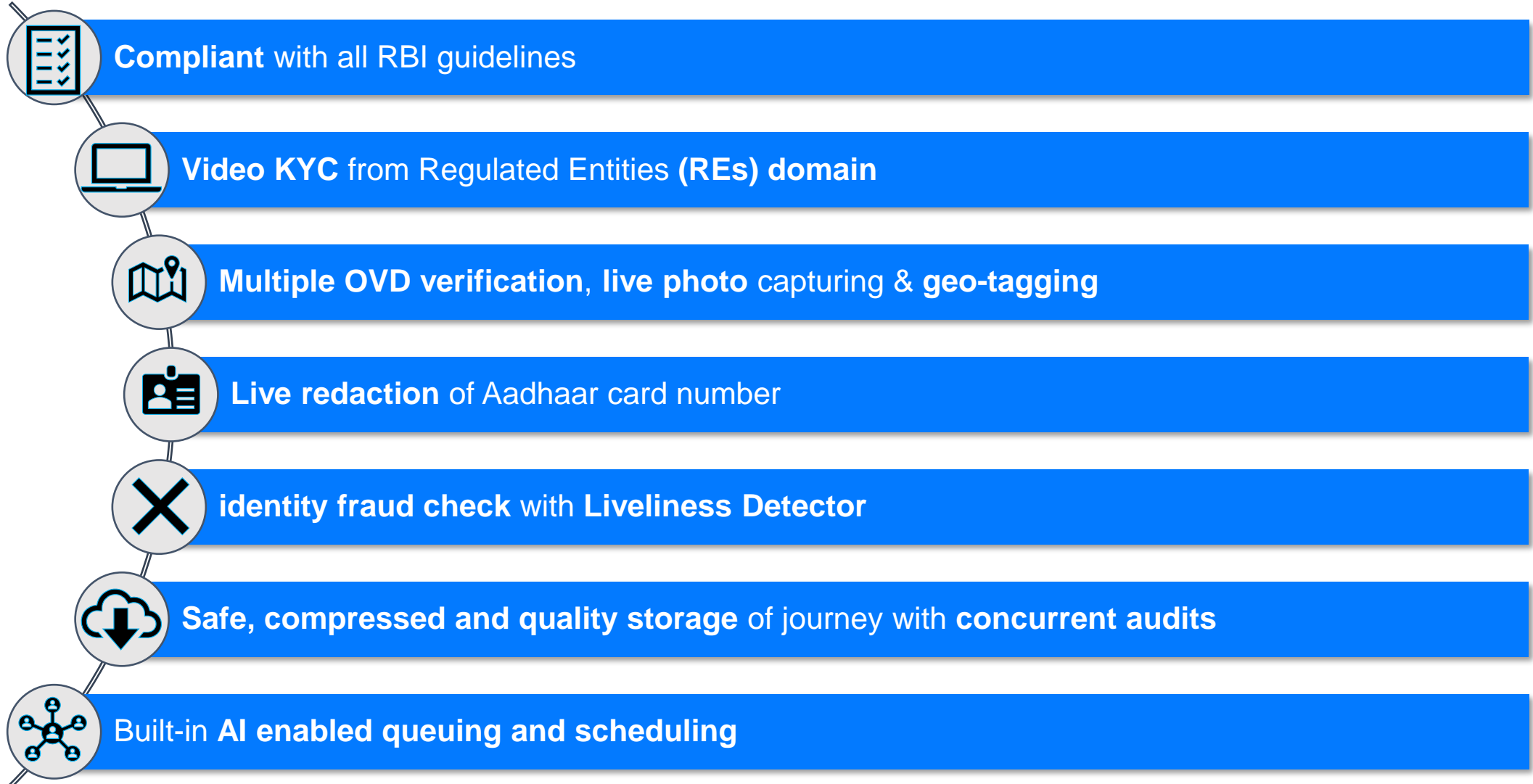
Efficient

Exciting

Future-Ready

COVID Ready

Kwik.ID is the smartest KYC solution – designed for enterprise



Kwik.ID delivers growth - KwikID delivers margins!



× INR 150+ per application

× 8-10 applications per agent per day

× Asynchronous identity check; Iterative

× Delayed audit; error prone

× Outsourced vendor data risk

× High training and retraining costs

× Susceptible to Customer, DSA, Employee Fraud

✓ INR 20-50 Per Application

✓ Real-time identity validation

✓ 100+ applications per agent per day

✓ Concurrent audit

✓ RBI Compliant; on-premise; secure

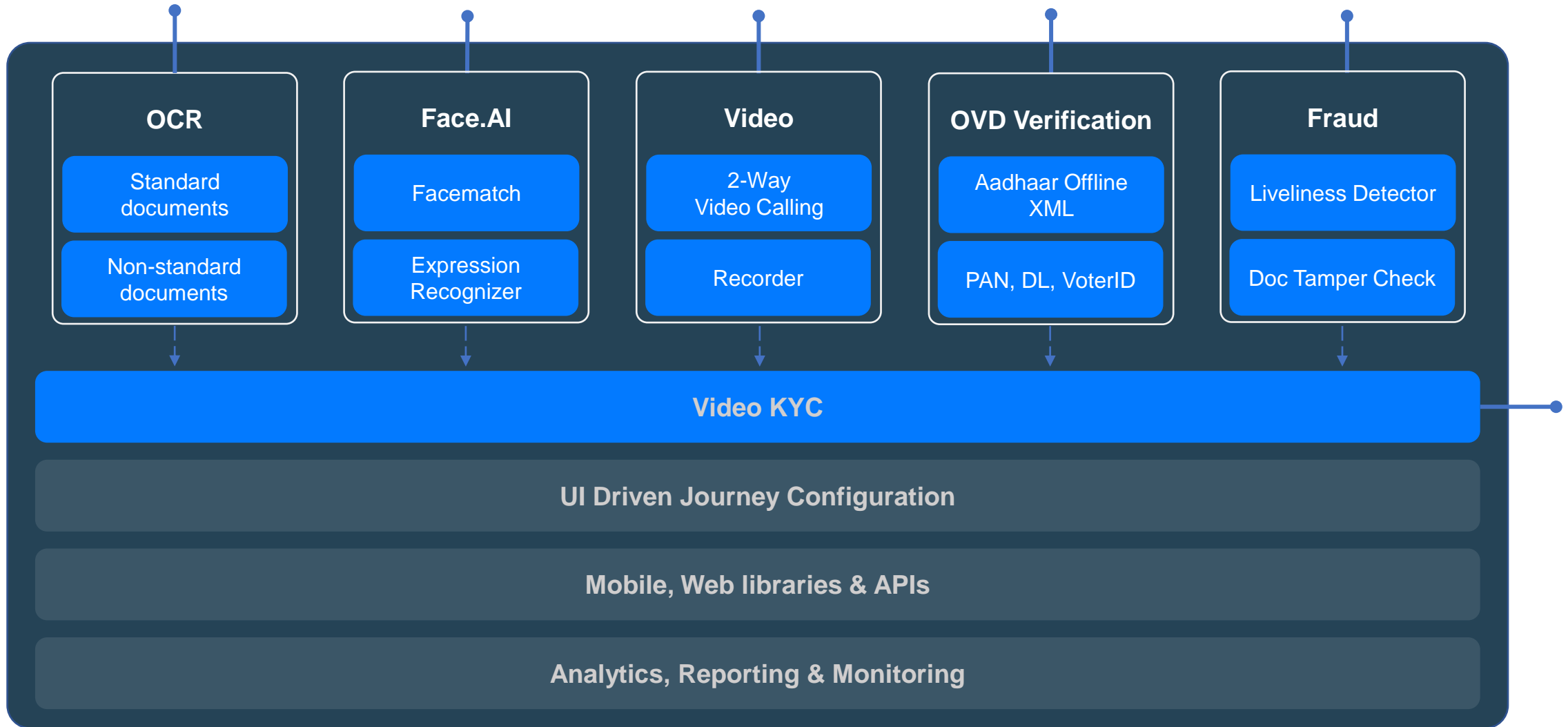
✓ Negligible; on-job prompts

✓ Extremely potent against fraud

Save more
than
70%
Increase
reach by
10x



Kwik.ID is modular, platform independent, configurable, plug-n-play



Easy to test

Easy to Integrate

Easy to Scale

1 - 2 - 3 - 4

Basic Info

Name Shivam
 Fathername Pandey
 Dob 22/11/1996
 Gender male
 Location Andheri East Mumbai Mumbai Suburban Maharashtra 400072 India

Location

Mumbai
 मुंबई
 Dombivli
 डोम्बिवली
 Navi Mumbai
 नवी मुंबई

ongoing call

Drop Call

1 Selfie

Shivam
 Live Captured Image

Reset

Next

Back

3 Aadhaar Card

Reset Card

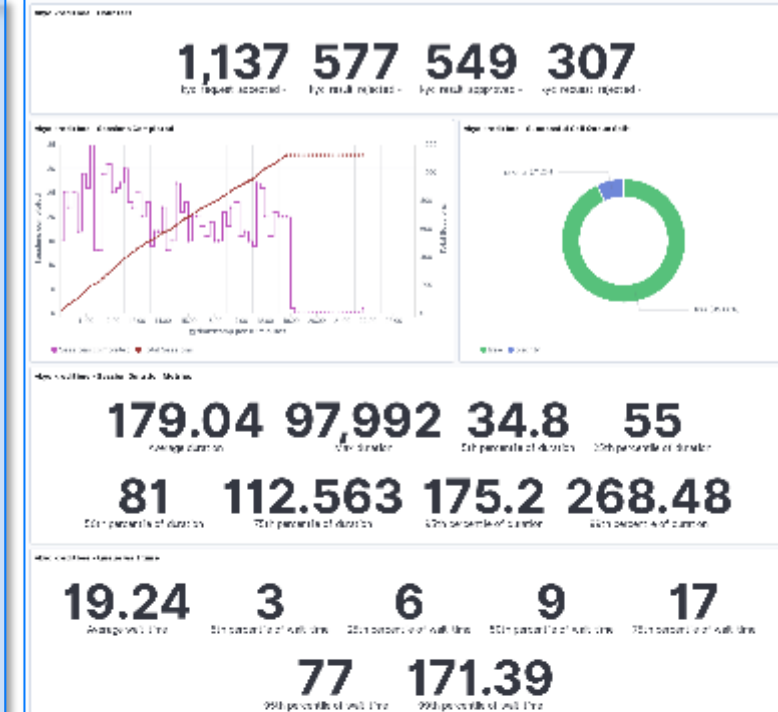
Done getting xml

Aadhaar Card
 No. *****9061
 Name Shivam
 Lalitprasad Pandey
 Gender M
 Dob
 Address

Aadhaar Facematch Result

Aadhaar XML

Next



KwikID VkyC Report - 17th Apr, 2020

Name Shivam
 Fathername Pandey
 Dob 22/11/1996
 Gender male
 Location Andheri East Mumbai Mumbai Suburban Maharashtra 400072 India

Selfie
 Pan Card CUVPP7457F
 Aadhaar Card *****9061
 Questions 3/3

PAN Card No:CUVPP7457F
 Name:SHIVAM LALTAPRASAD PANDEY
 Father's Name:ALTA PRASAD

Aadhaar Card No:*****9061
 Name:Shivam Lalitprasad Pandey
 Gender:M
 Dob:22-11-1996

Address:Sundar Nagar Welfair Society B-9 Babul Pada M D Nagar Nallasopara (East) Thane 401209 Maharashtra India

user Name 30% 50% 60%

Father Name 20% 80% 50%

DOB 10% 30% 40%

25% 98% 25%

Pan and Selfie facematch

Aadhaar and Selfie facematch

Pan and Aadhaar facematch

What is Your Qualification ?

Post Graduation HSC Graduation SSC

What is your job profile ?

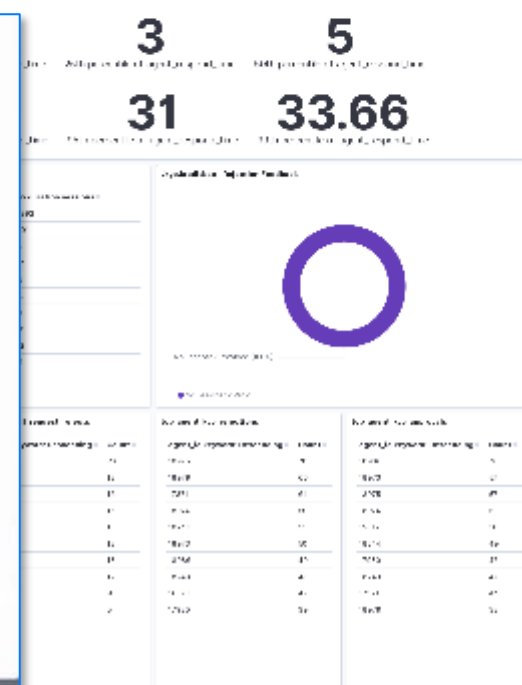
Salaried Retired Self Employed Other

Why do you need loan ?

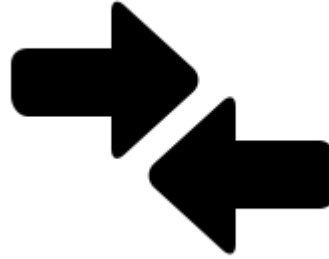
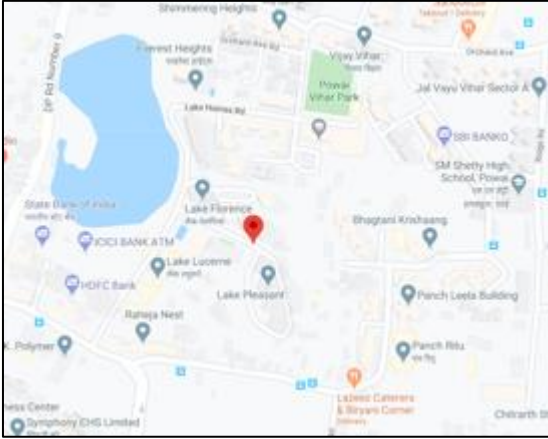
Personal Educational Medical Other

Print

Accept Reject Non-Conclusive



Kwik.ID delivers very robust location intelligence to identify safe customers



Live Location (lat/long) captured through mobile / web browser at the beginning of onboarding

Instant OCR of Aadhaar/ any POA Photograph OR Address directly fetched through e-KYC from UIDAI

How it works

- Feed both inputs to distance algorithm
- Distance algorithm converts the address in POA to lat/long.
- Calculate the distance between the two lat/longs
- If distance < 300 meters (configurable) then Tag the current location as **HOME LOCATION**

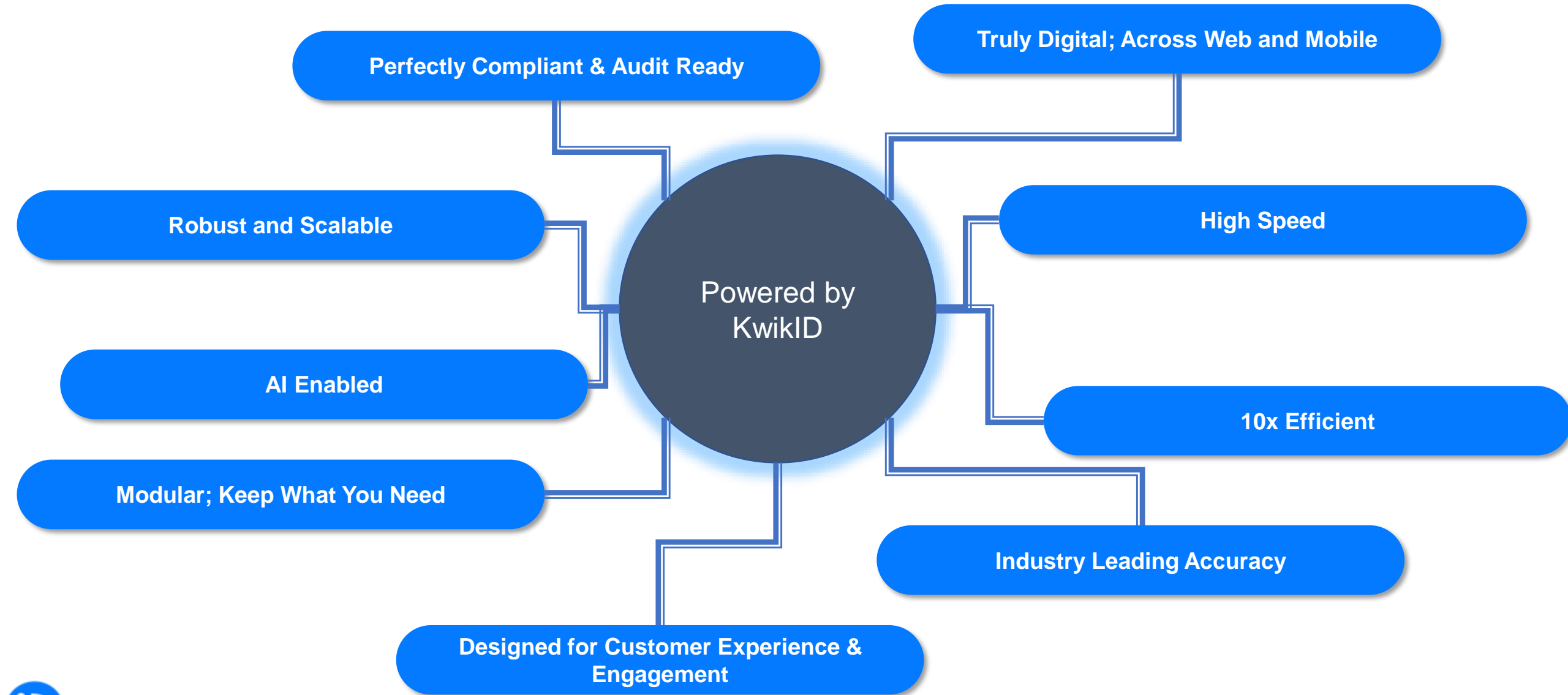


Kwik.ID delivers industry leading performance benchmarks

- **50,000+ VideoKYC** sessions already
- **First company** to offer a fully RBI guidelines **compliant VideoKYC** solution
- **2 million+ identity images** matched and validated
- **Proven onboarding** in less than 2 minutes
- Average **onboarding TAT of <3 minutes** (97% cases)
- **Implementation and integration cycles of less than 2 weeks** delivered for enterprise clients
- Robust and rapid **roadmap for future**



Are you powered by **Kwik.ID**?



Future of Banking is Video



Collections

Interactive
Call Centre

Assisted and Automated
Onboarding

Virtual Branch

Tele Verification

KYC





Appendix: Detailed Features and Specifications

Kwik.ID Video KYC: Configurable Parameters

✓	Multiple modes of integration (API/SDK)
✓	Mobile and/or web based
✓	On Premise & Managed Cloud Deployments
✓	Multiple type and priority of acceptable OVD
✓	Aadhaar XML
✓	Fraud / Authenticity check
✓	Threshold for Face.AI for auto approval
✓	Randomize questions for tele-verification/ virtual PD
✓	Auto queuing & scheduling of call based on maximum wait time
✓	Process to initiate V-KYC (instant / scheduled)
✓	Facility to switch session from laptop to mobile and vice versa
✓	Facility to reconnect in case of drop-off during VKYC (with timer)
✓	Exception mechanism to override results
✓	Timed concurrent audit



Kwik.ID Video KYC: Auto-bot Capabilities

Real time 2-way conversation

2-way audio video recording & storage

Capturing and storage of OVD photos initiated by agent

Capturing and storage of customer picture initiated by agent

Recording and storage of agent's screen display during VKYC

End to end encryption of the customer details

Facility of concurrent audit

User Access Management

Geo-tagging of customer

Redaction of Aadhaar card number

Face comparison result using AI

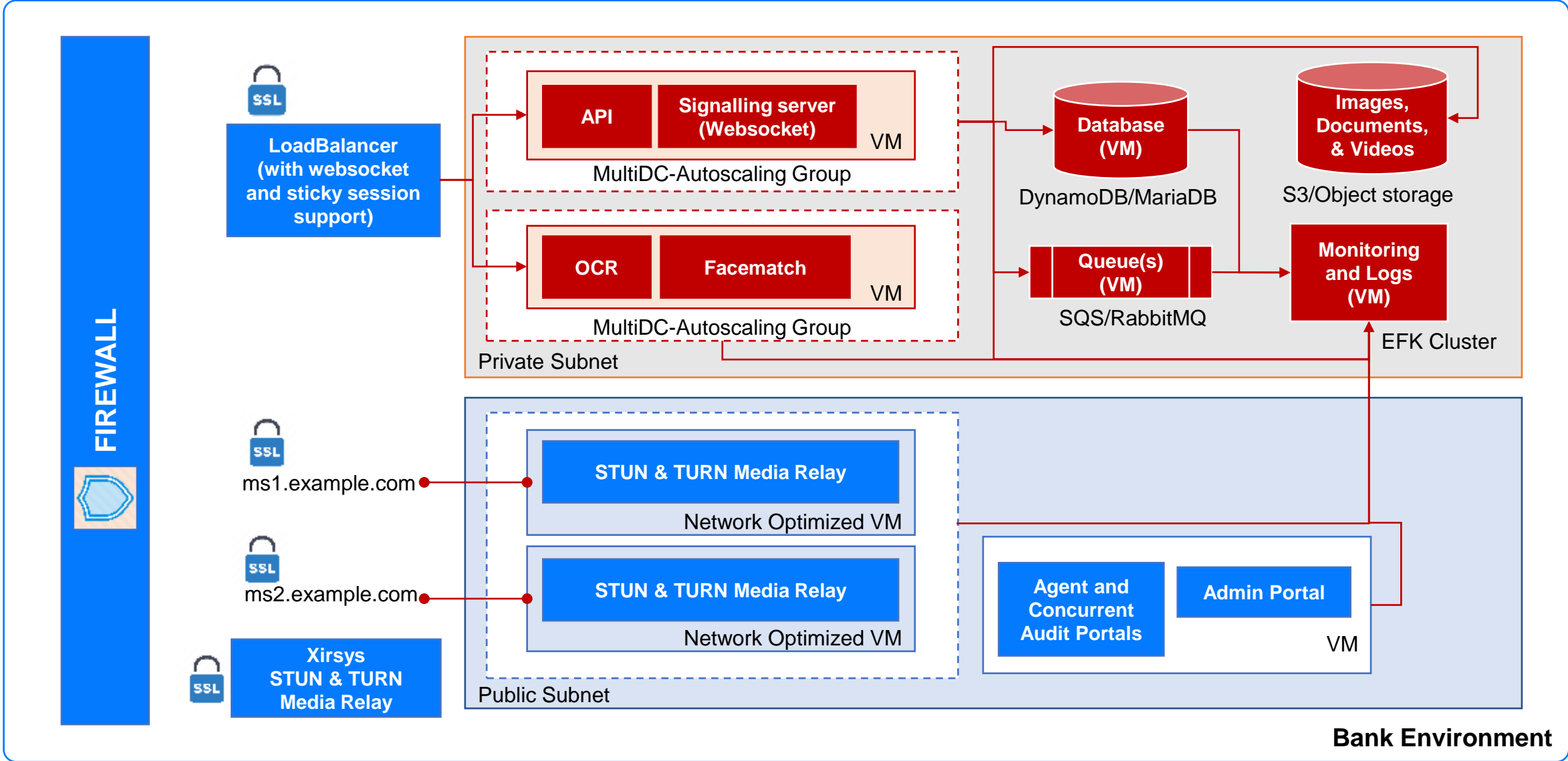
Queuing and scheduling of calls

Customer wait time visibility

Supports Optical Character Recognition (OCR)



Kwik.ID: Solution Architecture Diagram



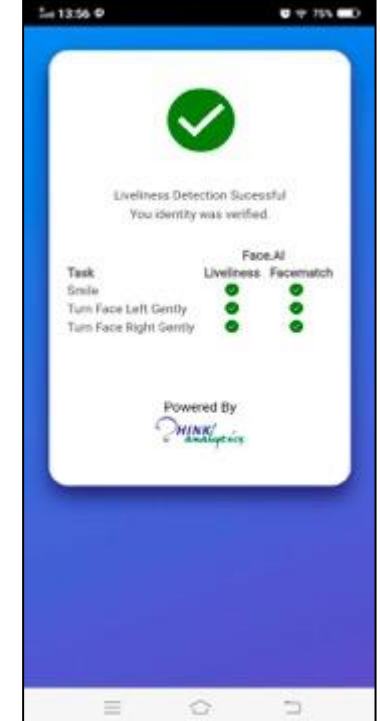
Kwik.ID: Key Software Components

Component	AWS	On-Premise
STUN & TURN Media Relay	Proprietary on EC2 with ENA and Enhanced Networking enabled	Proprietary on a VM with a high performance NIC.
API & Signalling Service	Proprietary software	Proprietary software
Database	DynamoDB	MySQL/MariaDB
Queue	SQS	RabbitMQ
Object Storage - Document, Image and Video files	S3	Minio
Data Archival	S3 IA / Glacier	Client specific
Facematch & OCR Service	AWS Rekognition + Proprietary models	Proprietary models
Portals	Proprietary software	Proprietary software
Logs and Monitoring	EFK (Elasticsearch FluentD Kibana)	EFK (Elasticsearch FluentD Kibana)



Liveliness Detection: Overview

- Comprises of explicit live action commands (can be customized as required)
- Face match conducted using liveliness detection function



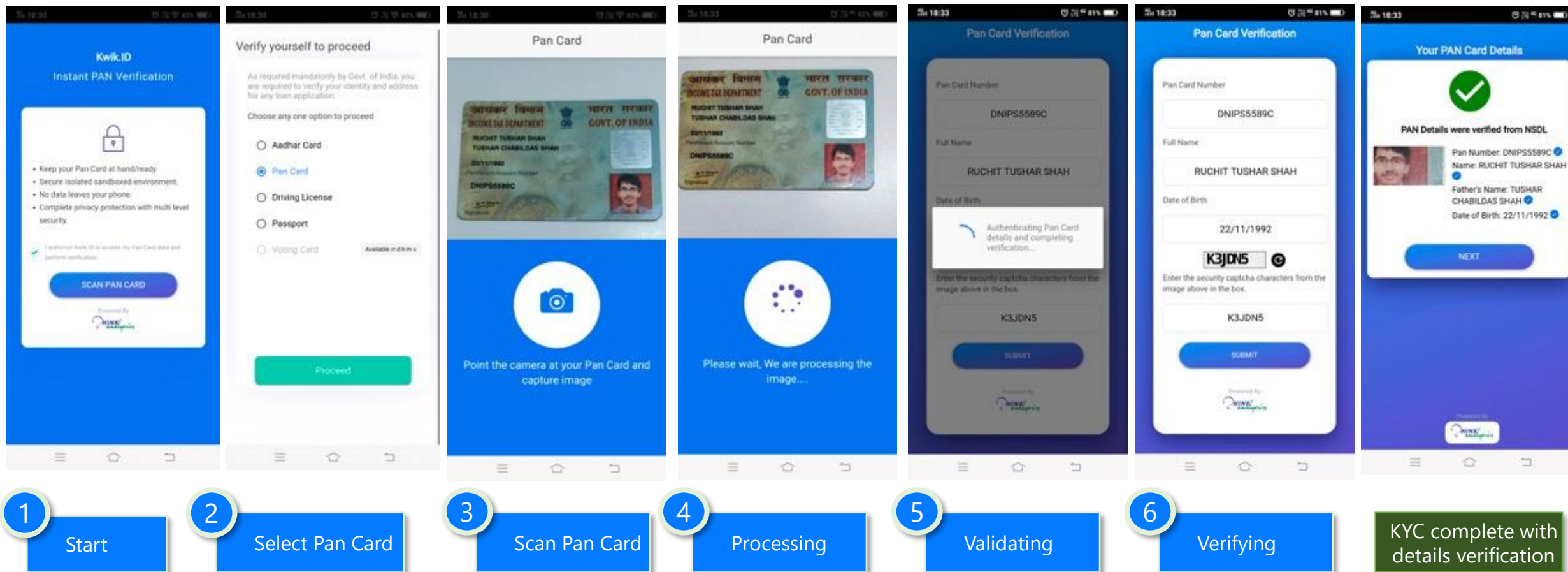
Live action commands

Result



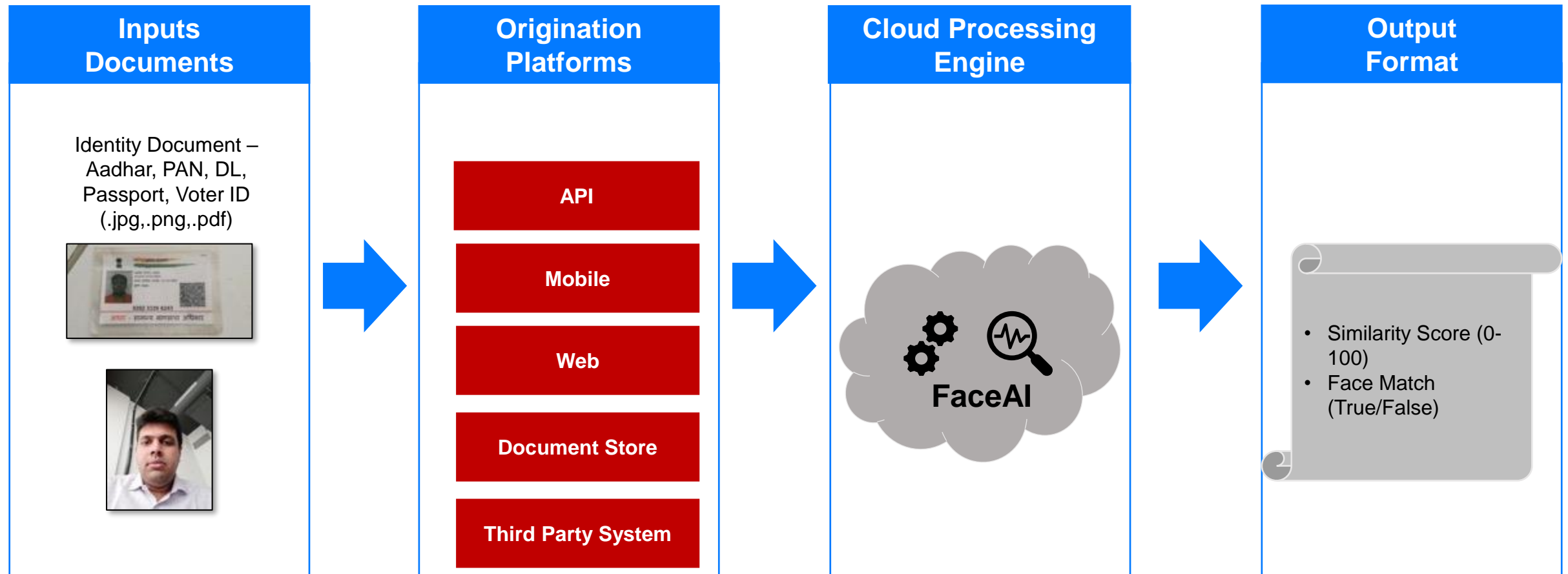
Presence-Less KYC via OCR: Overview

- Verification conducted by enabling recognition of characters of OVDs within seconds



FaceAI: Overview

- Computer Vision and AI Enabled Image Processing for Identity Check
- Verification conducted by comparing user images (selfies/ institutional/ ID documents, etc.) to establish identity consistency



FaceAI: Under the Hood



Image Correction
and Face Extraction

1

- Detect and fix image orientation
- Only extract faces from images using HAAR cascade classification
- Only the extracted faces are sent to the server



Image Pre-processing and
Advanced Image Corrections

2

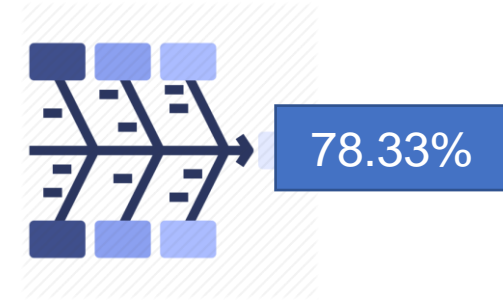
- Deblur image and apply multi-level denoise filters
- Extract image intensity gradients, perform Canny edge detection and Laplacian derivatives



Face Feature Extraction and
Facial Structure Mapping

3

- Use HAAR cascade classification and feature recognition to extract facial features like eyes, eyebrows, nose-bridge, jaw line, chin position.
- Generate a face-map vector basis position coordinates and distances of the aforementioned facial features



Facial Vector Comparison
with Face.AI Core

4

- Generate similarity scores by comparing facial map vectors using Face.AI proprietary algorithms

FaceAI: Illustration

← → ↻ ⚠ Not secure | facealive.thinkanalytics.in:4200 ☆ 🔍 ⌵


Face.AI

CustomerID List

- SRC-992409250
- SRC-319775203
- SRC-213238787
- SRC-616103408
- SRC-204714491
- SRC-547165292
- SRC-38579785
- SRC-891799972
- SRC-201922281
- SRC-40933592
- SRC-372823405
- SRC-48050922
- SRC-311621798
- SRC-176841072
- SRC-6329821
- SRC-924913734
- SRC-175413579
- SRC-390452103
- SRC-393203874
- SRC-732292382
- SRC-127256750
- SRC-508326184
- SRC-901230605
- SRC-365254667
- SRC-797678049


CustomerID: SRC-992409250 1 / 30 completed

Identity document



Upload image

Selfie



Upload image

Check match

Face.AI Result:

Similarity score: 90.56

Face-match result: True

Approve

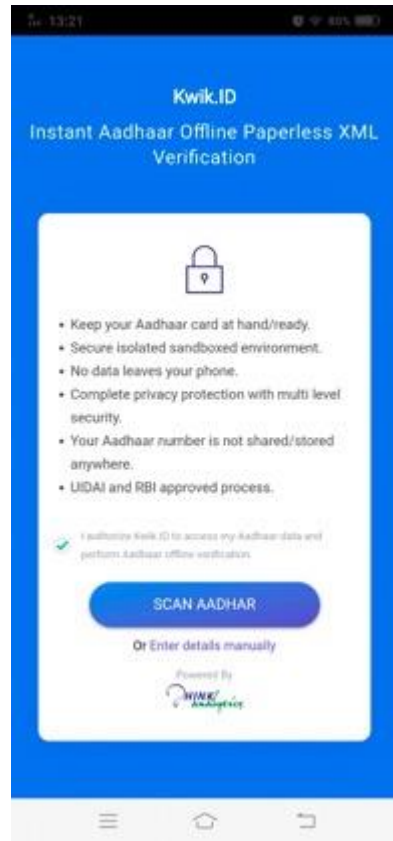
Reject

Submit for review



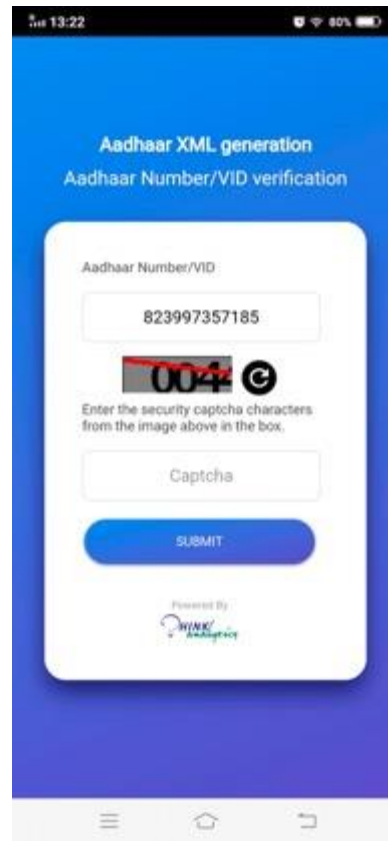
Aadhaar XML Journey: Overview

- Kwik ID's Presence Less KYC enables Full Aadhar XML Journey in 3 clicks



1

Start



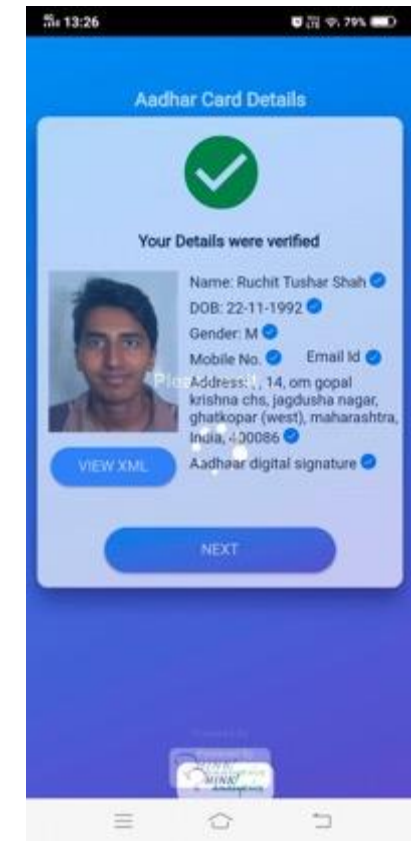
2

Input Aadhaar
number and captcha



3

Input OTP




KYC complete with
details verification

Recent RBI Guidelines

- RBI guidelines DOR.AML.BC.No.27/14.01.001/2019-20, dated 09/01/2020, permits Video based Customer Identification Process (V-CIP) as a KYC process for RE.
- As per V-CIP:
 - Submission of POA and POI is mandatory during the V-CIP Process;
 - Physical presence of the customer in India is mandatory;
 - Customer consent is required to initiate this V-CIP process;
 - For entities using Aadhaar as an OVD, Aadhaar number should be redacted.
 - Video interaction between the authorized person of the RE and the customer should be real-time.



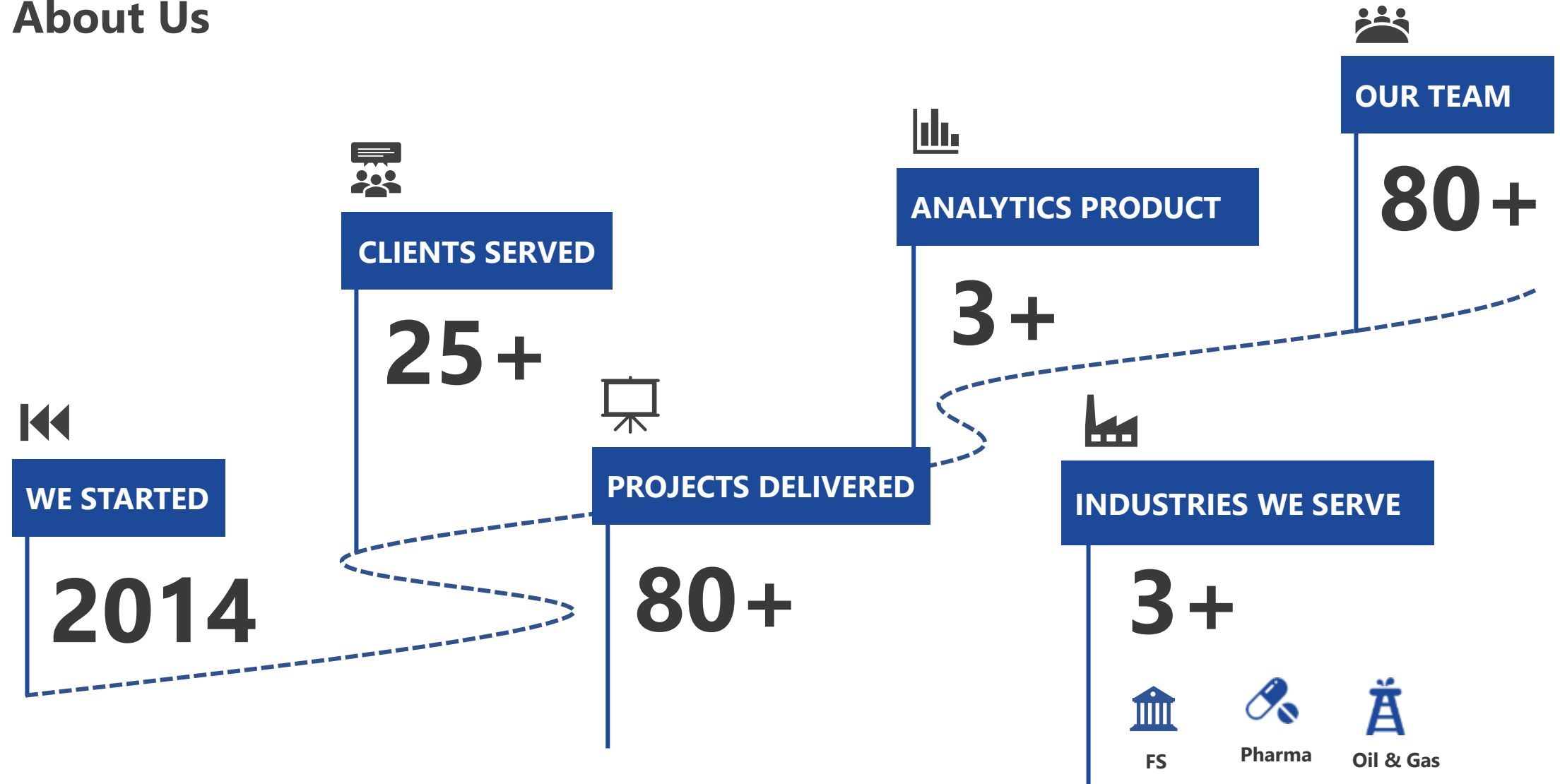


Most customer journeys have 40%+ drop-off rates

Improve your onboarding experiences with KwikID

Be
Kwik.ID
or Be Slow

About Us



Executive Management



Amit Das
CEO

16+ Years of Data Science experience across industries; ex- PwC, Diamond Consultants, 3i Infotech, Inductis (EXL Services), TCS; (IIM Bangalore)



Surya Ghoshal
CAO, Head of Consulting

15+ years of analytics consulting experience across FS and Healthcare; ex- FICO, PwC, Diamond Consultants; (IGIDR)



Monish Salot
CPO

11+ Years of Solution Architecture, Product Management experience; ex-3i Infotech, L&T Infotech, Weight Watchers; (KJ Somaiya)



Ajay Solanki
CTO

21+ years of data engineering and data science experience; ex- Microsoft, GE Energy, Neal Analytics ++; (Pune University)



Kumar Pratyush
VP- Delivery Head

10+ years of data science and actuarial experience; ex- AON Hewitt; (IIM Calcutta)

Our Advisors



Alex Mannella

20+ Years of
Consulting,
Analytics and
Transformation
Experience across
industries



Matt Aubin

20+ Years of
Commercial
Strategy, Analytics
and BD in Pharma
and Healthcare



Indranil Sengupta

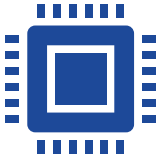
30+ Years Risk,
Governance, Policy
leadership
experience in
Financial Services



Bill Abbott

30+ Years of
consulting
experience across
telecom, media
and enterprise
sectors

Lines of Business



Products

- **Lending-as-a-Service** suite – comprising **Algo360**, **KwikID**, **Real.CV**, and various accelerators
- **CubeAI** for Pharma – Medical Adherence
- **Predix1.360** – Predictive maintenance in oil and gas
- **ThirdEye** – Front foot no-ball detection in cricket matches



Consulting

- **Standalone projects** requiring complex problem solving, advanced analytics, ML/AI expertise across the data lifecycle
- **Application development** and review
- **US, India**
- **Pharma, Oil & Gas, Financial Services**



Services

- End to end **team or outcome based** engagements to support analytics and application maintenance requirements
- **Turnkey support** for building and operating BI/ Analytics CoEs



Staff Augmentation

- Support for **long-term role fulfilment** (client location based) through high quality sourcing and deployment of outsourced resources/ talent pool
- Largely client oversight driven with limited ongoing expectations from TA

We help firms in end to end analytics design, execution, and implementation



Data Management

Organize & enrich information

- Organize information from multiple structured and unstructured sources
- Create cloud-based data lakes as needed for analytics data marts



Visualization

Visualize information

- Create dashboards on visualization on multiple platforms such as Tableau, PowerBI, High Charts, etc.
- Make dashboards available on web, desktops, mobile, tabs, etc.
- Create automated triggers for different kind of threshold breach



Analytics

Learn from information

- Create machine learning/ AI algorithms to classify, predict, forecast trends
- Create business cases , simulators, and what-if scenario analyzers to measure impact of change on decisions on business



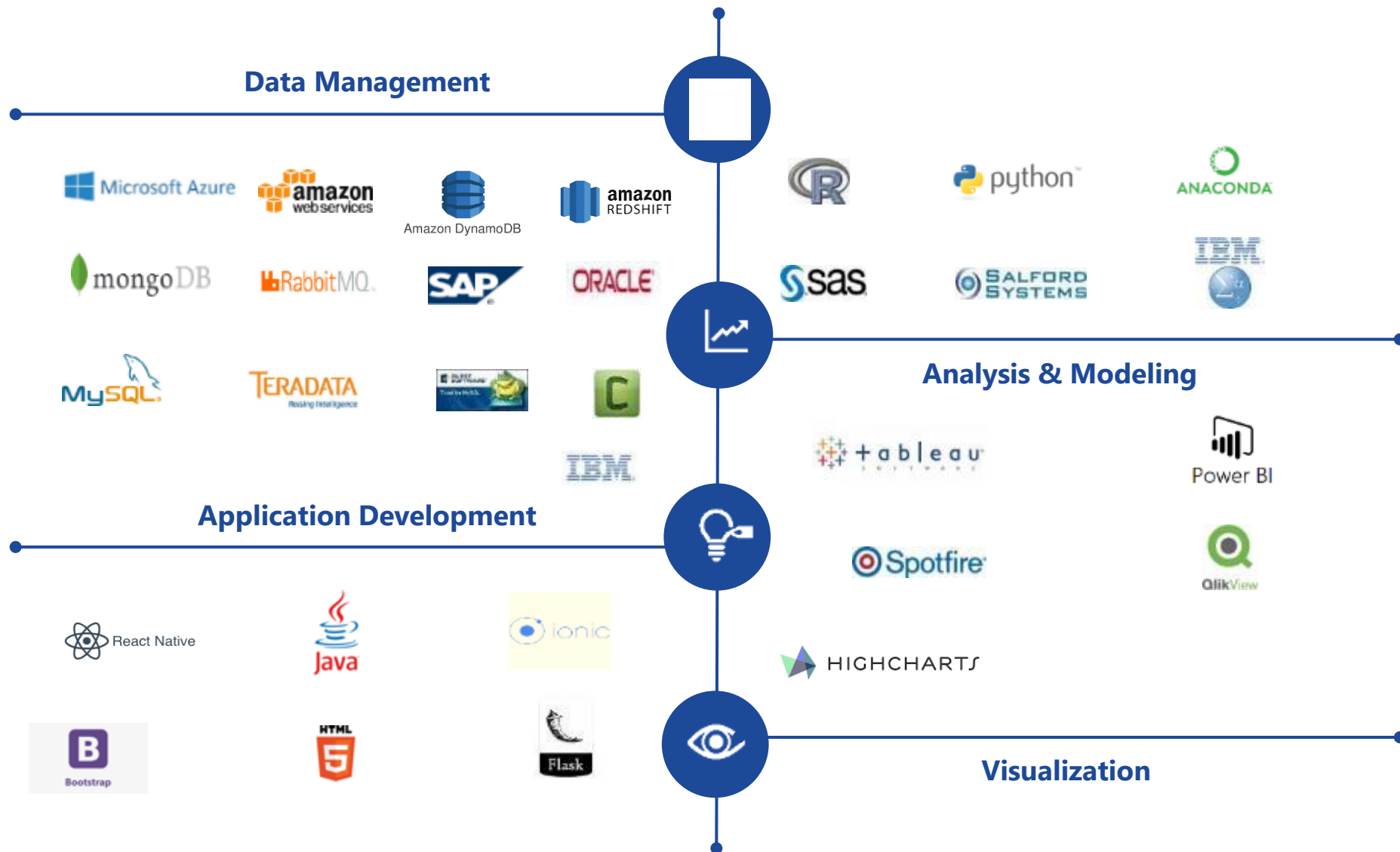
Applications

Operationalize information

- Help client organization use the results of AI/ ML model for day to day business through business rule engines, microservices, REST APIs etc.
- Create custom applications for easy consumption and feedback loops



We are technology agnostic and work across different tech stacks



Our Clients



Partners



McKinsey&Company

35 Million+

Score Runs with

Algo360

<3 Minute

Onboarding with

Kwik.ID

170+

documents supported by

Real.CV

Motion Detection

in Sports with

ThirdEye



Think Analytics

Ideas Powered By Data

End to End **Data**

Science Partner for

Banks and NBFCs

**Image Recognition
and AI**

Solutions for Financial
Services

Trusted Partner of

35+

Financial Services Clients

Clients across **India,**

US, Singapore and

more