



# งานสัมมนา

## “กระบวนการการรู้จักลูกค้าผ่านช่องทางอิเล็กทรอนิกส์ (E-KYC)”

วันพฤหัสบดีที่ 3 สิงหาคม 2560

ณ อาคารตลาดหลักทรัพย์แห่งประเทศไทย รัชดาภิเษก

# กระบวนการรู้จักลูกค้าผ่านช่องทาง อิเล็กทรอนิกส์ (E-KYC)

3/8/2017

รอม หิรัญพฤกษ์, PhD

- กรรมการ (ผู้เชี่ยวชาญเทคโนโลยีสารสนเทศ)  
ในคณะกรรมการระบบชำระเงิน ธนาคารแห่งประเทศไทย
- กรรมการผู้ทรงคุณวุฒิ (สาขาวิทยาการคอมพิวเตอร์ จากภาคเอกชน)  
ในคณะกรรมการธุรกรรมอิเล็กทรอนิกส์แห่งชาติ


# Rom Hiranpruk (1954-....)



- **Email:** [rom.hiranpruk@gmail.com](mailto:rom.hiranpruk@gmail.com) **URL:** <http://www.linkedin.com/in/romhiranpruk>
- **Education:** PhD & MS (both in Computer Science): University of Kansas, USA; BS (Statistics): Macquarie University, Australia
- **Current Positions:** **Member** in the **Payment Systems Committee** of the Bank of Thailand (2012-); **Member** of the Electronic Transactions Committee (2017-); **Advisor** to the Chairman of **Mae Fa Luang Foundation** (2015-). **Independent Member** of the Board of Directors TSFC Securities PLC (2011-); **Member** of the Board of Directors of: Broadcast and Telecom Research and Development Funds for Public Interest (**BPFP**) (2014-), and **OKMD** (2015-); **Chairman** of OpenCare Foundation (2017-).
- **Experiences:** Spent almost 20 years teaching computer science in Thailand since late 1970s and later in the US in early 1980s; worked at a number of universities and then at NECTEC (National Electronics and Computer Technology Center) and NSTDA (National Sci. & Tech. Development Agency); was named “**IT Person of the Year**” by The Nation newspaper in 1999 for role in software industry promotion as the founding director of **Software Park Thailand**.
- **Past Positions:** **President** of Thailand Information Security Assn. (TISA); **Vice President** of Thailand IT Architect Assn. (TITAA); **Advisor** to the Assn. of Thai ICT Industry (ATCI); **Member** of the University Council, Khonkaen University; **Director** of the Office of Knowledge Management and Development (OKMD under the Office of the Prime Minister); **Candidate** for the National Broadcasting and Telecommunications Commission (NBTC); **Co-CEO** (volunteer 2008-) of a **social enterprise company** under the Population and Community Development Association (PDA); **Chief Advisor** to the Minister of MICT on **National Broadband** and **Cyber Security** (2010-2011).

# ***SHARING*** Economy

Alibaba, the most valuable retailer, has no inventory



Uber, the world's largest taxi company, owns no fleet.

AirBnB, the largest accommodation provider, owns no real estate what-so-ever.



Facebook, the most popular media owner, creates no content.

# INTERNET OF Information -> Thing -> Value







# ฮ่องกงประกาศเป็นศูนย์กลางด้าน FinTech Hub ของเอเชียอีกครั้งตาม สิงคโปร์พร้อมเปิดตัว Regulatory Sandbox

News

Finance / FinTech

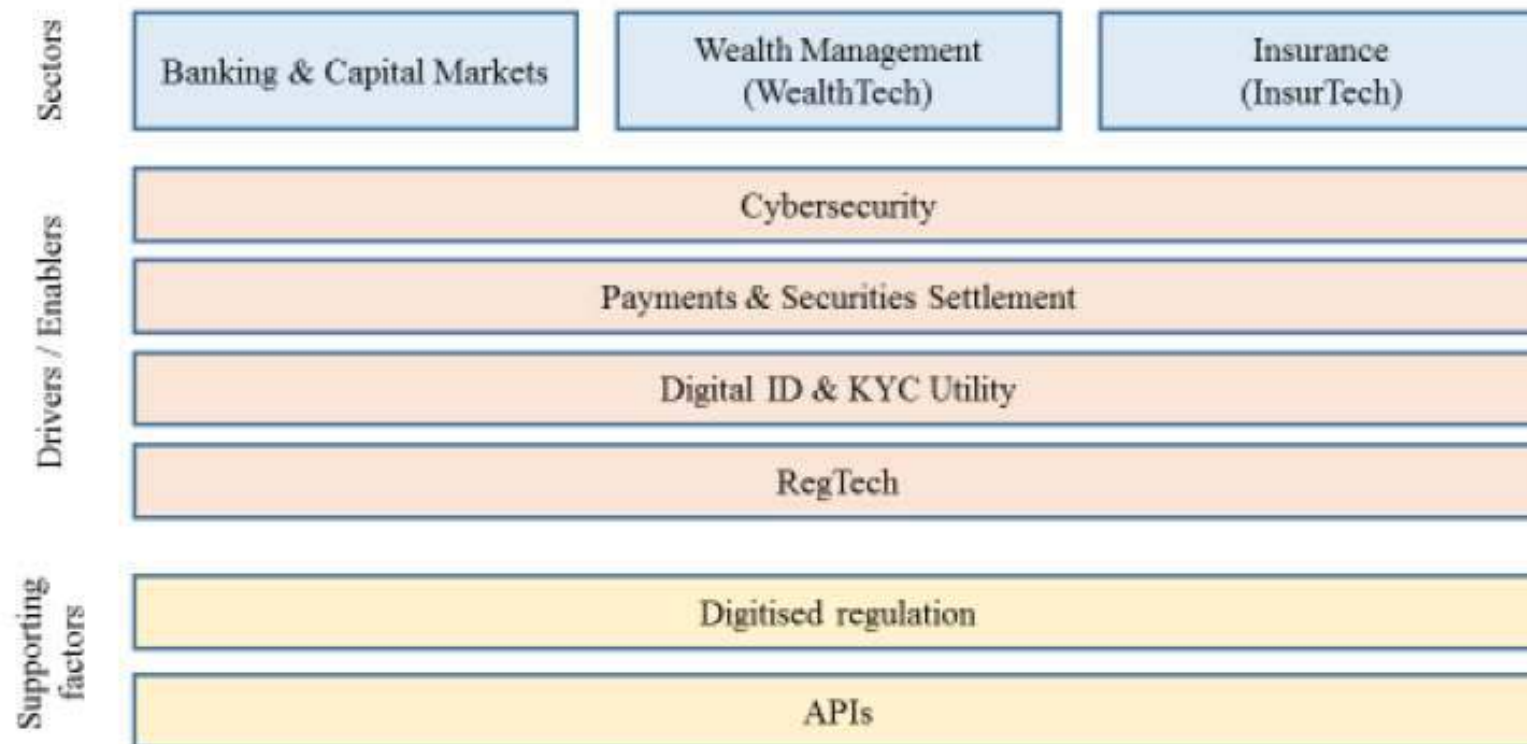
Government

Posted By **Techsauce Team** • 10 September, 2018

หลังจากการแข่งขันการเป็นศูนย์กลางด้าน FinTech ในเอเชียระหว่างสิงคโปร์และฮ่องกง แคมเปญเหมือนสิงคโปร์จะเป็นตัวต่อไม่  
น้อย ตั้งแต่กฎระเบียบธนาคารที่ออกมาสนับสนุนก่อนหน้านี้ที่แรงกว่า รวมถึงการทำการตลาดในระดับประเทศด้วย



## FinTech Strategic Framework



Source: FSDC analysis



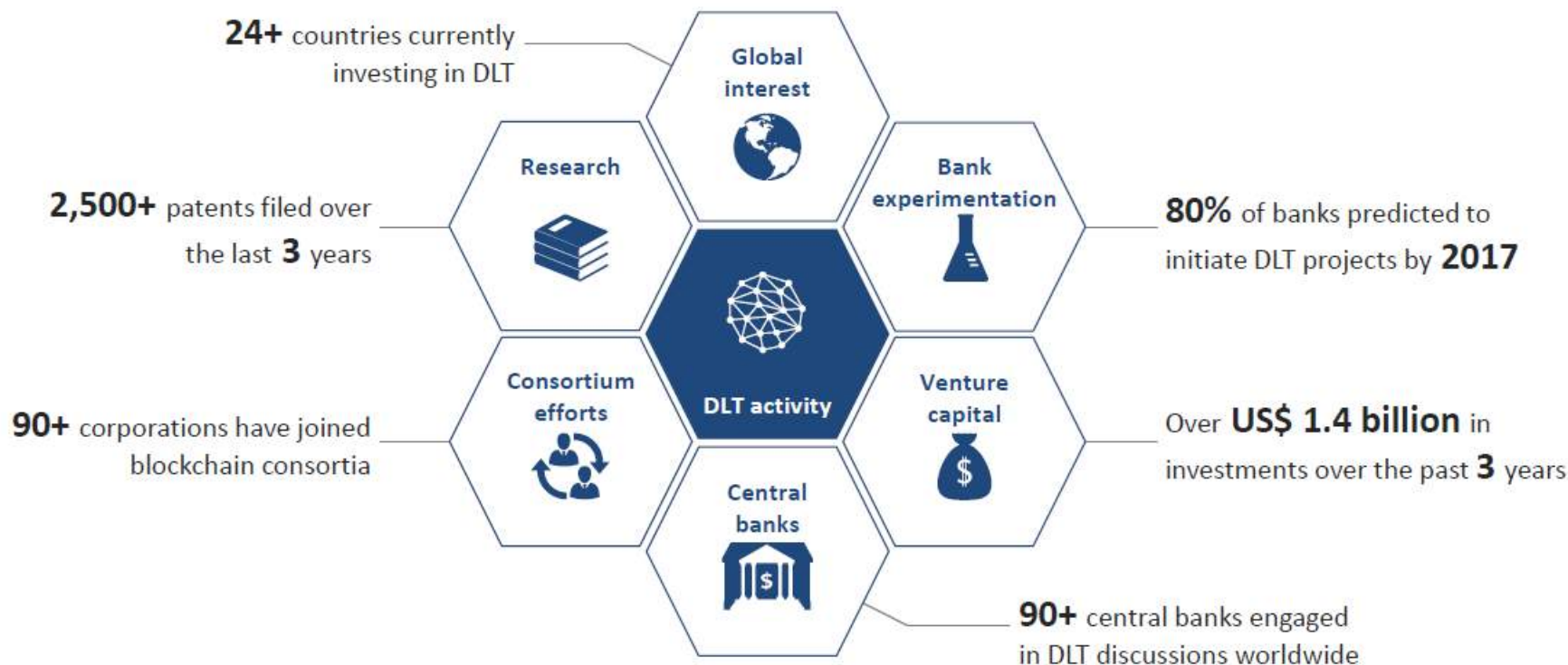
# The future of financial infrastructure

An ambitious look at how blockchain can reshape financial services



An Industry Project of the Financial Services Community | Prepared in collaboration with Deloitte

## Distributed ledger technology (DLT), more commonly called “blockchain”, has captured the imaginations, and wallets, of the financial services ecosystem



### Awareness of DLT has grown rapidly, but significant hurdles remain to large-scale implementation



An uncertain and unharmonized regulatory environment



Nascent collective standardization efforts



An absence of formal legal frameworks

# Thai FinTech Ecosystem

## Lending & Credit



## Personal Finance



## Payments



## Bitcoin



## InsurTech



## Retail Investments



## Financial Comparison



## Institutional Investment

?

## Equity Financing

(Official)  
Coming  
Soon

## Remittance



## Business Tools



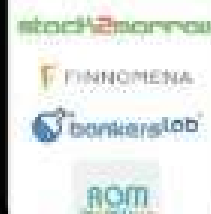
## Crowdfunding



## Consumer Banking

?

## Financial Education & Research



## Institution Infrastructure



# SCB Digital Ventures funding of KYC-Chain





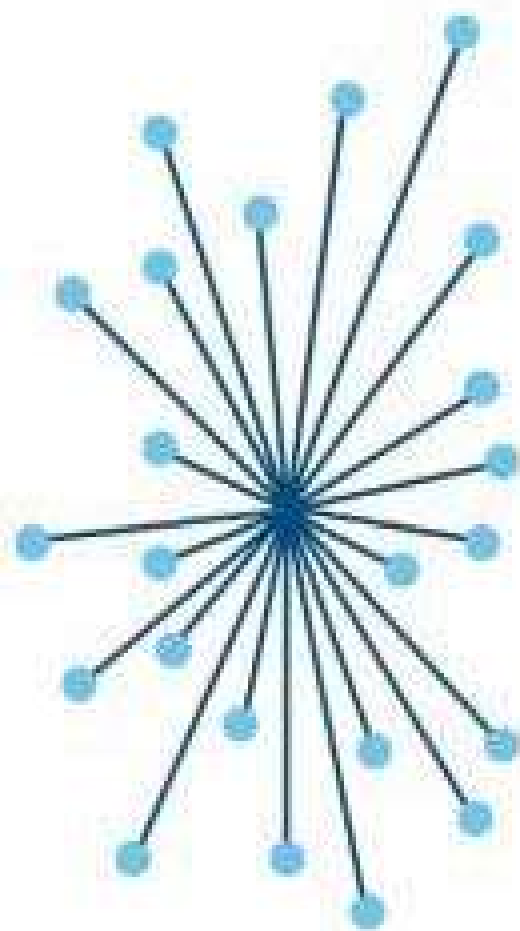


# BLOCK CHAIN

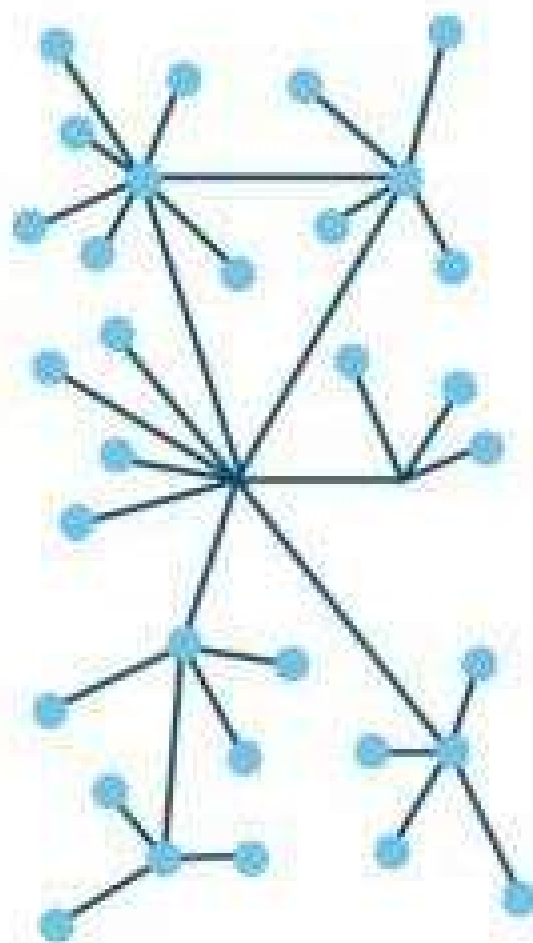


# Blockchain (or Distributed Ledger) is a **database** which is:

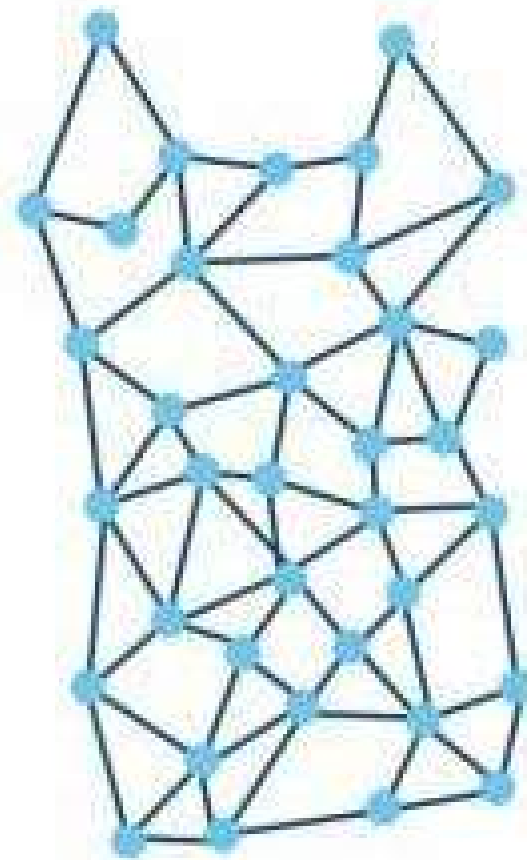
1. ***distributed*** = difficult to destroy
2. ***immutable*** = cannot be changed
3. ***transparent*** = jointly run by many
4. ***secure*** = use cryptography



**Centralized**



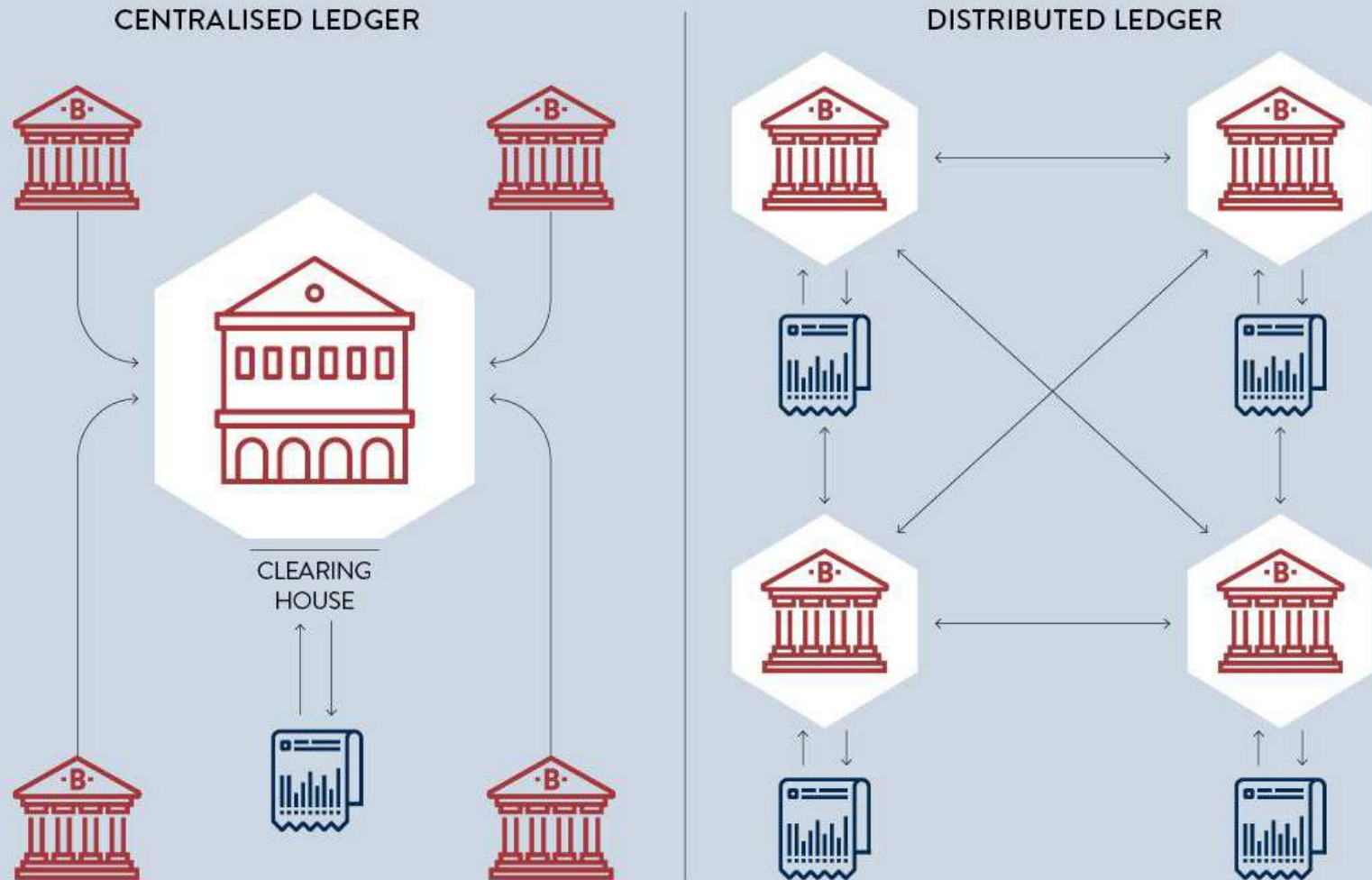
**Decentralized**



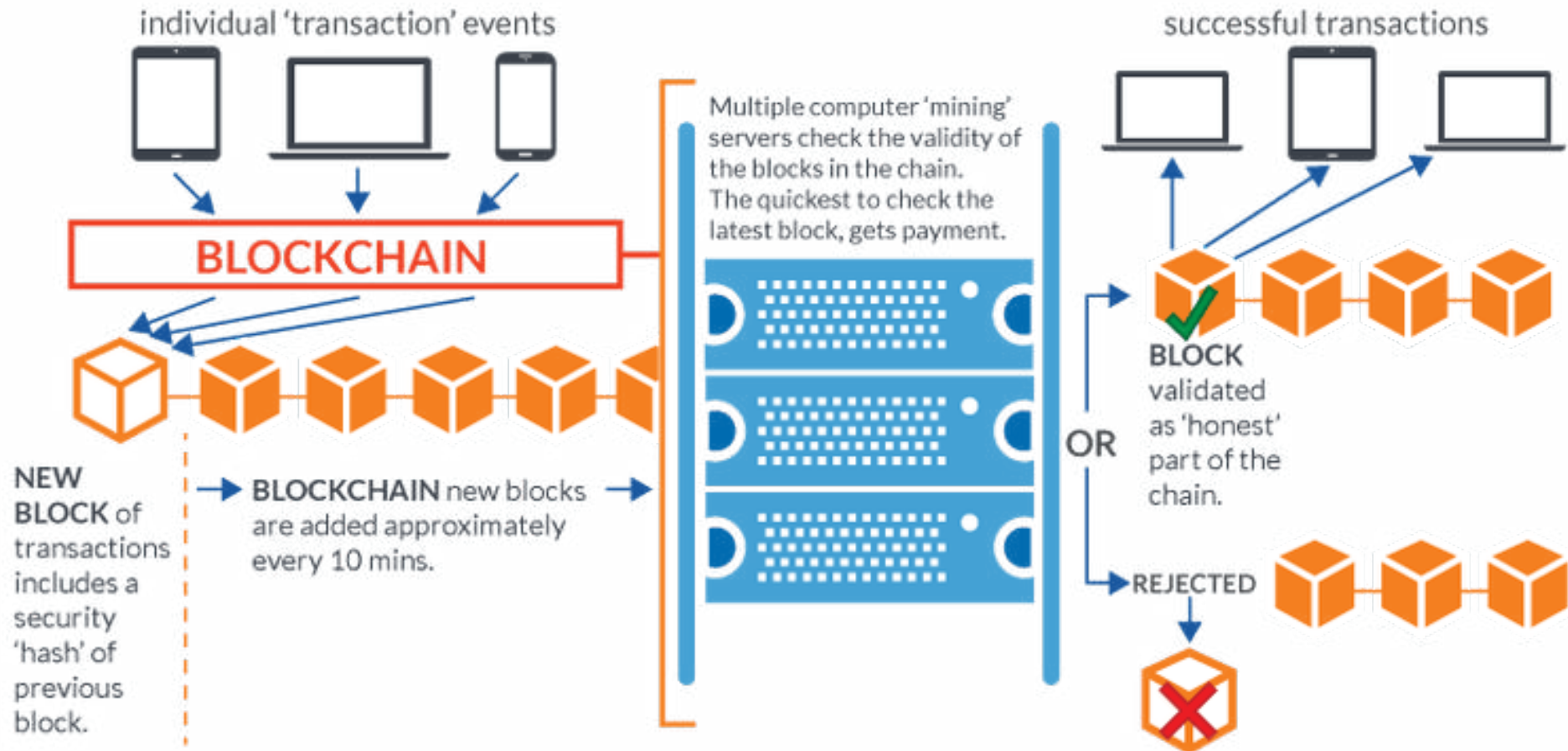
**Distributed**

## CENTRALISED OR DISTRIBUTED LEDGER?

A DISTRIBUTED LEDGER IS A NETWORK THAT RECORDS OWNERSHIP THROUGH A SHARED REGISTRY

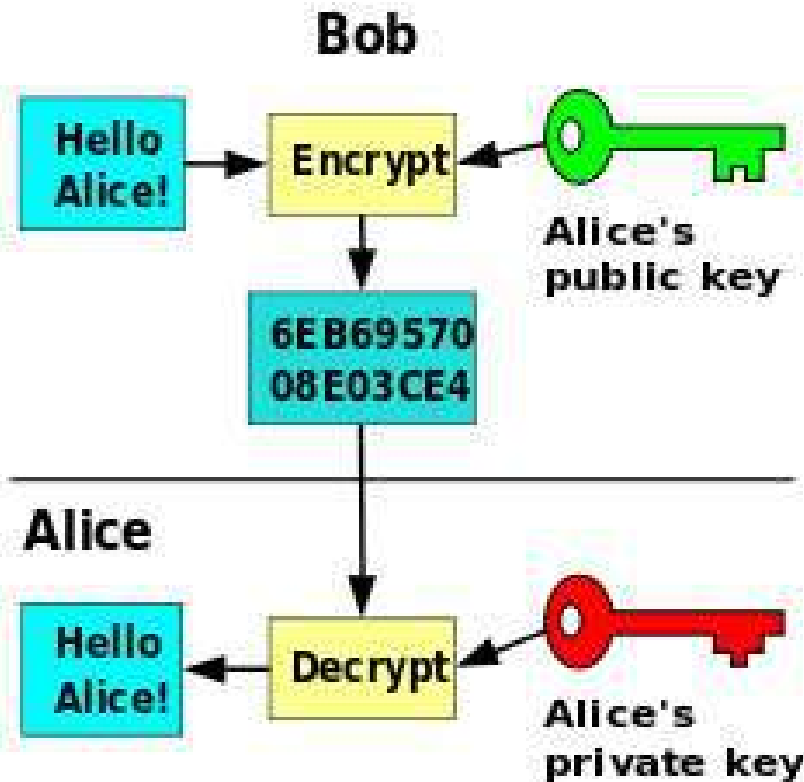
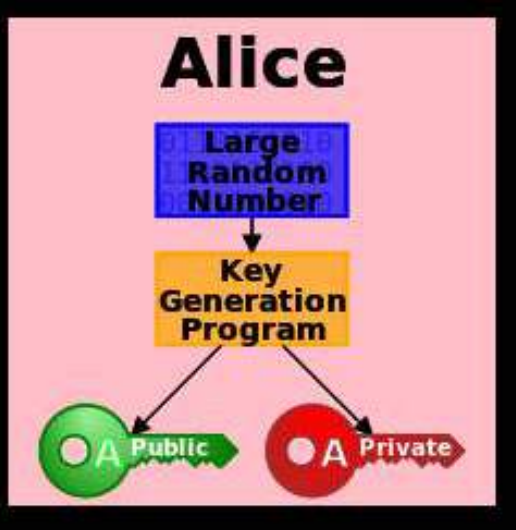


# Blockchain Overview

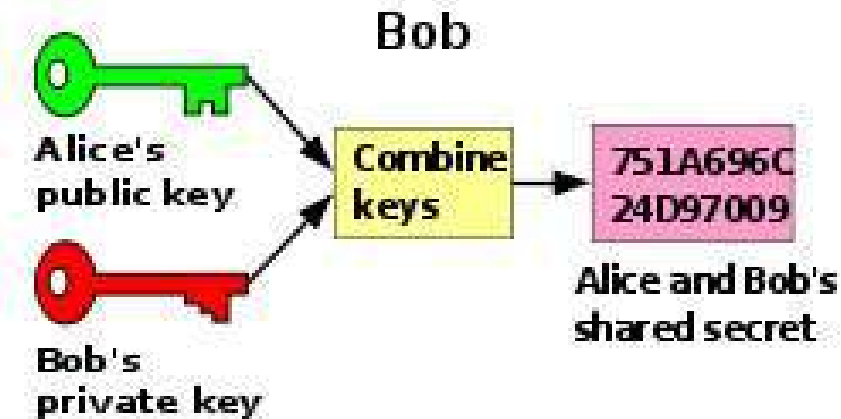
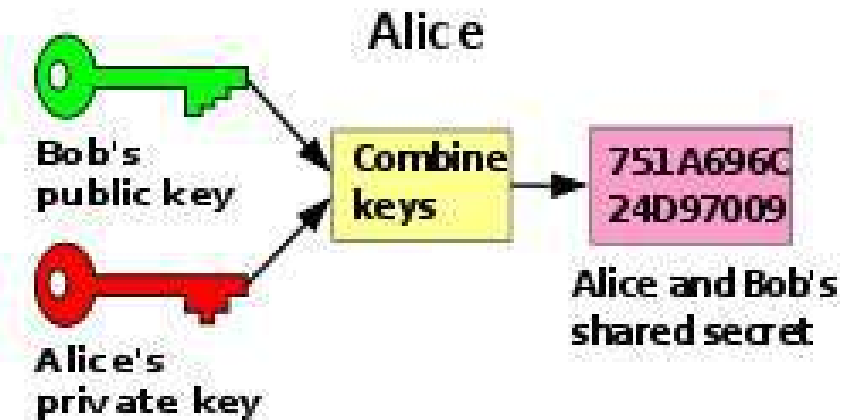


# Public Key Cryptography

1



2



3



**Block is filled with transaction details (price, date, terms)**



**Party A agrees to transaction & signs**



**Party B agrees to transaction & signs**



**Cryptographic "hash" calculation is performed based on transaction details, signatures of parties A & B, and "hash" of prior transaction**



**Block is added to the chain of transactions IF "hash" calculation matches other nodes**



## BLOCK 51

Proof of work:  
0000009657vv

Previous block:  
000000432qrza1

Transacton  
lk54lfvx

Transacton  
09345w1d

Transacton  
vc4232v32

## BLOCK 52

Proof of work:  
000000zzxvzx5

Previous block:  
0000009857vv

Transacton  
dd5g31bm

Transacton  
22qsx987

Transacton  
001hk009

## BLOCK 53

Proof of work:  
00000090b41bx

Previous block:  
000000zzxvzx5

Transacton  
94lxcv14

Transacton  
abb7bxxq

Transacton  
34oiu98a

## BLOCK 54

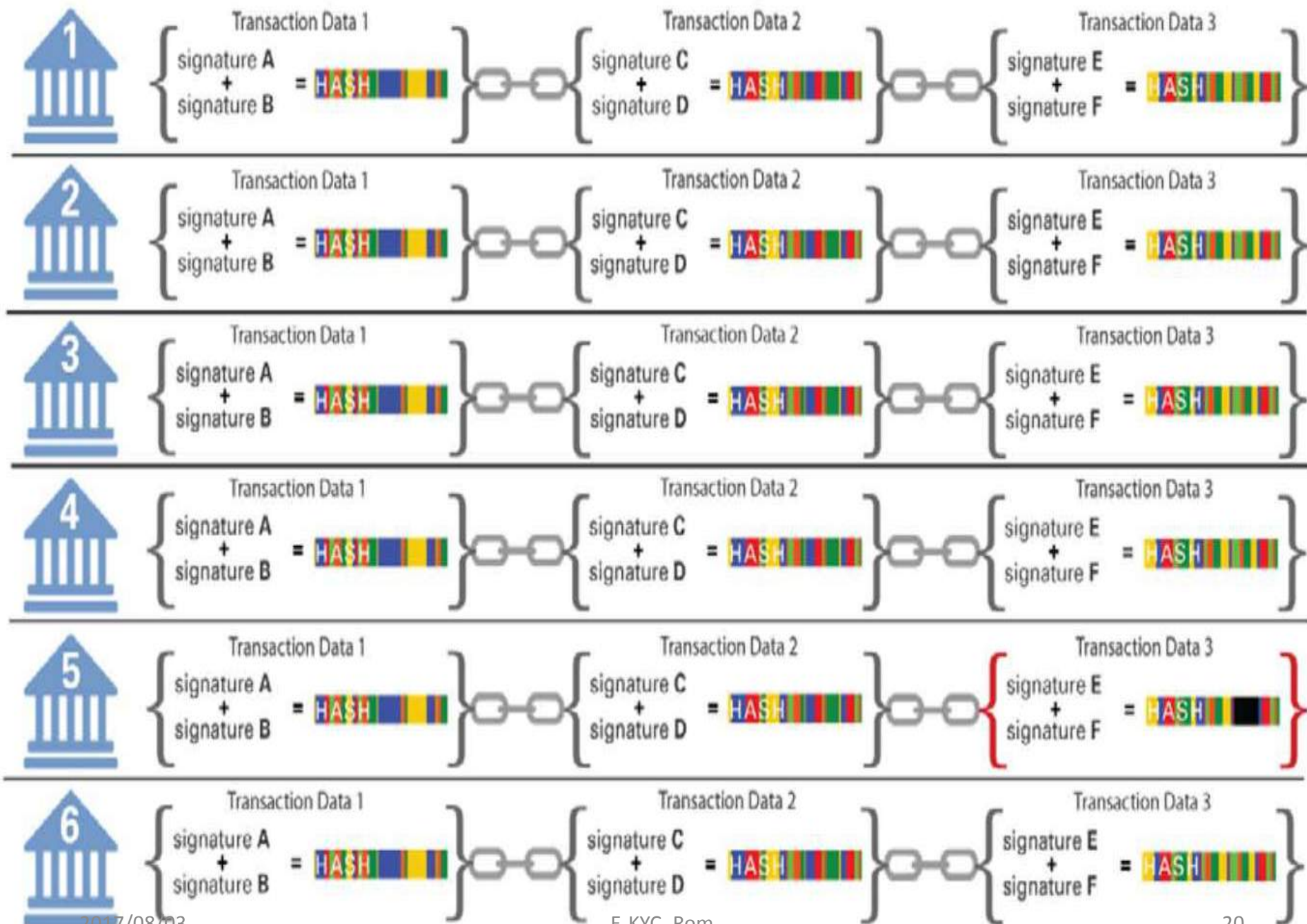
Proof of work:  
000000jjl93xq49

Previous block:  
00000090b41bx

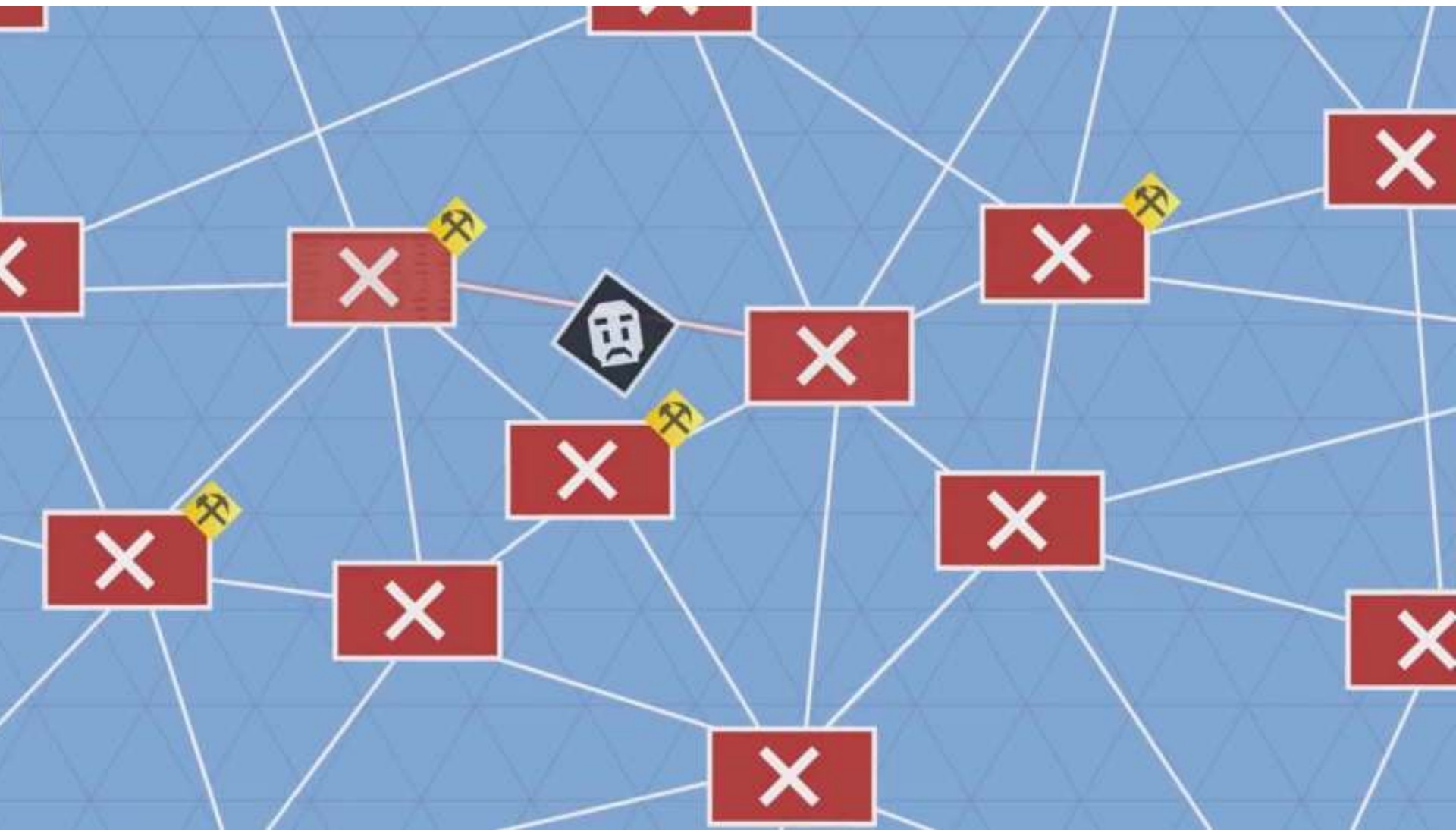
Transacton  
555lbj412

Transacton  
bn24xa0201

Alice > Bob







# ***BLOCKCHAIN REVOLUTION 2016***

Don Tapscott is the famous author of “Digital Economy”, “Wikinomics”, etc. His latest book, entitled

***BLOCKCHAIN REVOLUTION: How the Technology Behind Bitcoin is Changing Money, Business, and the World, Portfolio/Penguin 2016***

This will be the first book to explain why blockchain technology – a truly open, distributed, global platform – will fundamentally change what we can achieve online, how we do it, and who can participate.





## NEW KID ON THE BLOCK - HOW BLOCKCHAIN TECHNOLOGY IS SET TO TRANSFORM FINANCIAL SERVICES

Verifiable and robust identities, cryptographically secured



AUTHENTICATING  
IDENTITY AND VALUE



MOVING VALUE -  
PAYMENTS, TRANSFERS  
AND PURCHASES

Transfer of value in very large and very small increments without an intermediary will dramatically reduce the cost and speed of payments

Distributed ledger will make audit and financial reporting real-time, responsive and transparent, improving the ability of regulators to scrutinise corporate financial actions



ACCOUNTING  
FOR VALUE -  
NEW CORPORATE  
GOVERNANCE

Payment mechanism combined with a reliable, safe store of value reduces the need for typical financial services; savings and current accounts will become obsolete



STORING VALUE -  
FINANCIAL ASSETS SUCH  
AS CURRENCIES  
AND COMMODITIES

Reputational systems enable insurers to estimate actuarial risk better, creating decentralised markets for insurance



INSURING VALUE  
AND MANAGING RISK

Debt can be issued, traded and settled on the blockchain, increasing efficiency and improving systemic risk; consumers can use reputation to access loans from peers



LENDING VALUE -  
CREDIT, MORTGAGES,  
BONDS

New models for peer-to-peer (P2P) financing, and recording of corporate actions such as dividends paid automatically through smart contracts



FUNDING AND  
INVESTING IN ASSETS



EXCHANGING VALUE -  
SPECULATING, HEDGING  
AND ARBITRAGING

New models for P2P financing and recording of corporate actions such as dividends paid automatically through smart contracts



POTENTIAL IMPACT  
OF BLOCKCHAIN

<u><b>Markets</b></u>	<u><b>Government &amp; Legal</b></u>	<u><b>IOT</b></u>	<u><b>Health</b></u>	<u><b>Science, Art, AI</b></u>
<ul style="list-style-type: none"> <li>• Currency</li> <li>• Payments &amp; Remittance</li> <li>• Banking &amp; Finance</li> <li>• Clearing &amp; Settlement</li> <li>• Insurance</li> <li>• FinTech</li> <li>• Trading &amp; Derivatives</li> <li>• QA &amp; Internal Audit</li> <li>• Crowdfunding</li> </ul>	<ul style="list-style-type: none"> <li>• Transnational orgs</li> <li>• Personalized governance services</li> <li>• Voting, propositions</li> <li>• P2P bonds, land titles</li> <li>• Tele-attorney services</li> <li>• IP registration and exchange</li> <li>• Tax receipts</li> <li>• Notary service and document registry</li> </ul>	<ul style="list-style-type: none"> <li>• Agricultural &amp; drone sensor networks</li> <li>• Smarthome networks</li> <li>• Integrated smartcity, connected car, smarthome sensors</li> <li>• Self-driving car</li> <li>• Personalized robots, robotic companions</li> <li>• Personalized drones</li> <li>• Digital assistants</li> </ul>	<ul style="list-style-type: none"> <li>• Universal EMR</li> <li>• Health databanks</li> <li>• QS Data Commons</li> <li>• Big health data stream analytics</li> <li>• Digital health wallet</li> <li>• Smart property</li> <li>• HealthToken</li> <li>• Personal development contracts</li> </ul>	<ul style="list-style-type: none"> <li>• Community supercomputing</li> <li>• Crowd analysis</li> <li>• P2P resourcenets</li> <li>• Film, dataviz</li> <li>• AI: blockchain advocates, friendly AI, blockchain learners, digital mindfile services</li> </ul>

### *Crucial Blockchain Properties*

<ul style="list-style-type: none"> <li>• Cryptolegger</li> <li>• Decentralized network</li> <li>• Trustless counterparties</li> <li>• Independent consensus-confirmed transactions</li> </ul>	<ul style="list-style-type: none"> <li>• Permanent record</li> <li>• Public records repository</li> <li>• Notarization time-stamping hashes</li> <li>• Universal format</li> <li>• Accessibility</li> </ul>	<ul style="list-style-type: none"> <li>• Communication (messaging)</li> <li>• Large-scale coordination</li> <li>• Entity ingress/egress</li> <li>• Transaction security</li> </ul>	<ul style="list-style-type: none"> <li>• Universal format</li> <li>• Large-scale multi-data-stream integration</li> <li>• Privacy and security</li> <li>• Real-time accessibility</li> </ul>	<ul style="list-style-type: none"> <li>• Large-scale infrastructural element for coordination</li> <li>• Checks-and-balances system for 'good-player' access</li> </ul>
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Source: Melanie Swan



# Identify / Digital Identity



19v9GuKiZgZdJefTzeqSkVpuuY8XDm9LPT



เรื่อง หลักเกณฑ์การรับฝากเงินหรือการรับเงินจากประชาชน

- ในการเปิดบัญชีเพื่อรับฝากเงินหรือการรับเงินจากประชาชนแบบพบเห็นลูกค้า สถาบันการเงินจะต้องทำการรู้จักลูกค้าผ่านกระบวนการระบุตัวตนที่ต้องมีข้อมูลและเอกสารแสดงตนของลูกค้าที่เพียงพอ และกระบวนการพิสูจน์ตัวตนที่สามารถตรวจสอบความถูกต้องของข้อมูลและเอกสารแสดงตนของลูกค้าได้อย่างมีประสิทธิภาพ
- สำหรับการเปิดบัญชีเพื่อรับฝากเงินหรือการรับเงินจากประชาชนผ่านช่องทางอิเล็กทรอนิกส์ ซึ่งโดยปกติจะมีความเสี่ยงสูงกว่าการเปิดบัญชีแบบพบเห็นลูกค้าต่อหน้า สถาบันการเงินจะต้องมีกระบวนการในการรู้จักลูกค้าผ่านช่องทางอิเล็กทรอนิกส์ (Electronic Know Your Customer: E-KYC) ทั้งการระบุและพิสูจน์ตัวตนของลูกค้าที่มีมาตรฐานเทียบเท่ากับกรณีการพบเห็นลูกค้าต่อหน้า และต้องมีกระบวนการบริหารความเสี่ยงที่มีประสิทธิภาพ
- ทั้งนี้ ในการเปิดบัญชีเพื่อรับฝากเงินหรือการรับเงินจากประชาชน สถาบันการเงินจะให้ลูกค้าปกรปิดชื่อจริง ใช้ชื่อแฝง หรือใช้ชื่อปลอมมิได้
- “เอกสารแสดงตน” หมายความว่า เอกสารที่แสดงข้อมูลที่บ่งชี้ถึงตัวลูกค้าโดยให้หมายความรวมถึงเอกสารที่แสดงข้อมูลที่บ่งชี้ถึงตัวลูกค้าที่อยู่ในรูปแบบข้อมูลอิเล็กทรอนิกส์ ตามกฎหมายว่าด้วยธุรกรรมทางอิเล็กทรอนิกส์ด้วย
- “ลายมือชื่อ” หมายความว่า ลายมือชื่อของลูกค้าโดยให้หมายความรวมถึง ลายมือชื่ออิเล็กทรอนิกส์ตามกฎหมายว่าด้วยธุรกรรมทางอิเล็กทรอนิกส์ด้วย “เอกสารแสดงตน” หมายความว่า เอกสารที่แสดงข้อมูลที่บ่งชี้ถึงตัวลูกค้า โดยให้หมายความรวมถึงเอกสารที่แสดงข้อมูลที่บ่งชี้ถึงตัวลูกค้าที่อยู่ในรูปแบบข้อมูลอิเล็กทรอนิกส์ ตามกฎหมายว่าด้วยธุรกรรมทางอิเล็กทรอนิกส์ด้วย
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# Electronic Know-Your-Customer (e-KYC): Anti-money Laundering in Digital Era

- [Baker McKenzie](#) Thailand September 8 2016
- The Bank of Thailand (" **BOT** ") has introduced a new regulation to facilitate the Know-Your-Customer (KYC) process by using an electronic means (" **e-KYC** ") for account opening for deposit acceptance or fund acceptance from public.
- KYC is one of the required processes imposed on financial institutions and certain types of reporting entities under the anti-money laundering law (AML law). For financial institutions, they need to comply with both the KYC process under AML law and the criteria issued by the BOT as the supervising regulator.
- **e-KYC under BOT Regulation**
- The BOT issued the BOT Notification No. SorNorSor. 7/2559 Re: Criteria in Taking Deposits or Taking Money from the Public, which became effective on 3 August 2016, of which the key requirements are summarized below.
- **Concept** : e-KYC procedures must have the **same standards** as the KYC procedures usually conducted where the relationship is established **face-to-face** .
- Account opening for deposit acceptance or fund acceptance from public **via an electronic means** can only be available for " **individual customers** " . Electronic means include (i) financial institution's electronic devices such as virtual teller machine, kiosks, computers, or other electronic devices; (ii) customer's electronic devices such as computers, mobile phones, installed with the financial institution's application.
- Since account opening for deposit acceptance or fund acceptance from public via an electronic means is considered a use of new technologies in the provision of banking services, financial institutions must **obtain a prior approval from the BOT** .
- **Permissible method/technology:**
- For account opening via an electronic means, financial institutions must use the method that can replace face-to-face interaction. The financial institution must ensure that the staff of the financial institution can interview and observe the customer's behavior on a real-time basis. Currently only "**video conference**" system is specified as a permissible method/technology. Other methods/technologies will only be allowed if a specific approval from the BOT is obtained on a case-by-case basis.

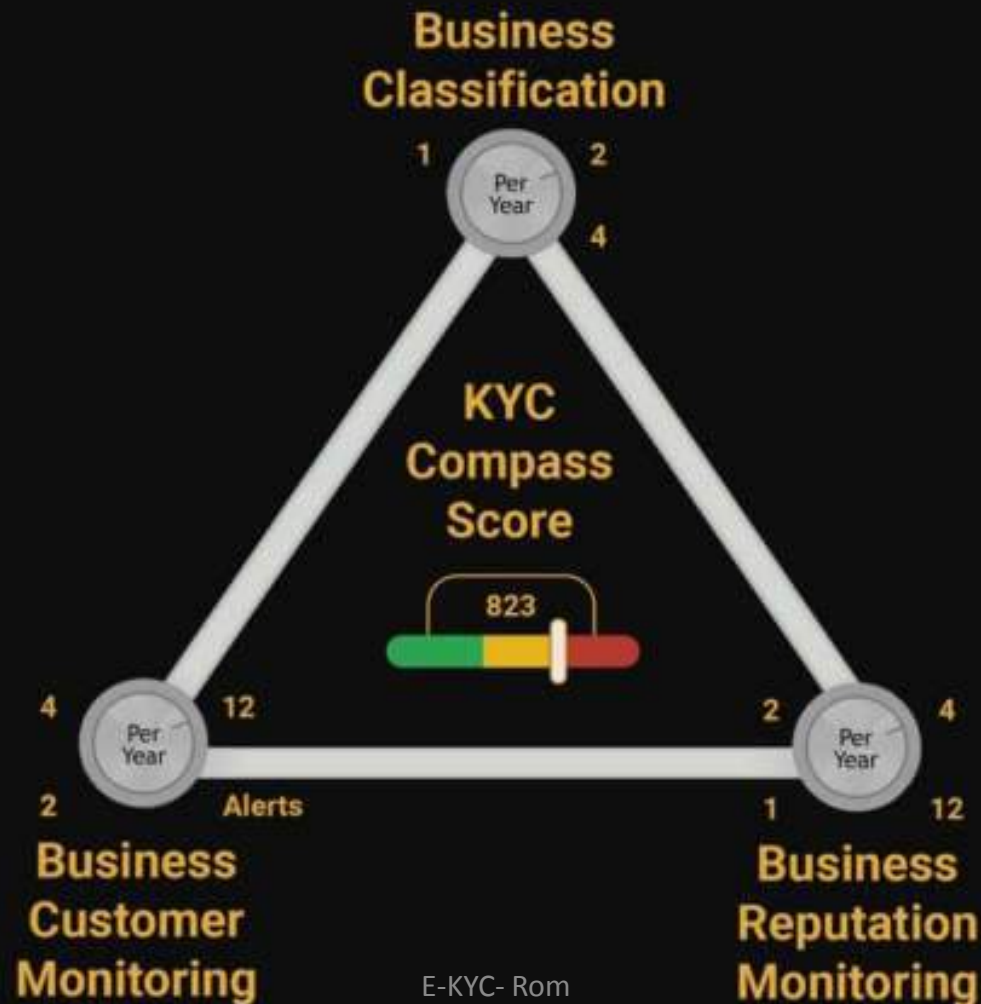


- **Electronic document and electronic signature :**
- Financial institutions can accept KYC documents in the form of electronic data under the law on electronic transactions. Electronic signature under the law on electronic transactions are also acceptable as customer's signature.
- **Verification of customers' information and identification documents :**
  - For account opening via financial institution's electronic device, the verification must be done by using either:
    - smart card reader (with supplemental verification through the system of relevant government authority that verifies information and ID cards or the system that verifies fingerprints (optional)); or
    - the system of relevant government authority that verifies information and ID cards along with the system that verifies fingerprints information and ID cards along with the system that verifies fingerprints
  - Where **customer's electronic device and financial institution's application** are used, the verification must be done by approach (4)(a)(ii) above.
  - Other methods/technologies used for verification requires a specific approval from the BOT on a case-by-case basis.
- **Record Keeping**
- Financial institutions must keep the information and KYC documents or their copies, as well as images, sound recordings, and transaction logs, in accordance with the record keeping period under AML law.
- **KYC/CDD under AML law**
- Reporting entities including financial institutions must also comply with KYC and Customer Due Diligence (CDD) requirements under the AML law. Regardless of whether or not transactions are related to account opening for deposit acceptance or fund acceptance from public, for any transactions or relationships that are initiated via an electronic means, financial institutions must also comply with certain requirements applicable to non-face-to-face KYC process and other requirements generally applicable for KYC/CDD processes under AML law.
- **Future of e-KYC**
- The BOT has set out in the **Financial Sector Master Plan III (2016-2020)** that it will cooperate with relevant government entities to support the access and data connection to the **civil registration** and the interconnection among financial institutions and e-payment service providers. The relevant authorities will together stipulate **e-KYC policies** from all aspects e.g. legal and IT infrastructure in order to facilitate electronic transactions and services.

# EXAMPLE: ebay KYC



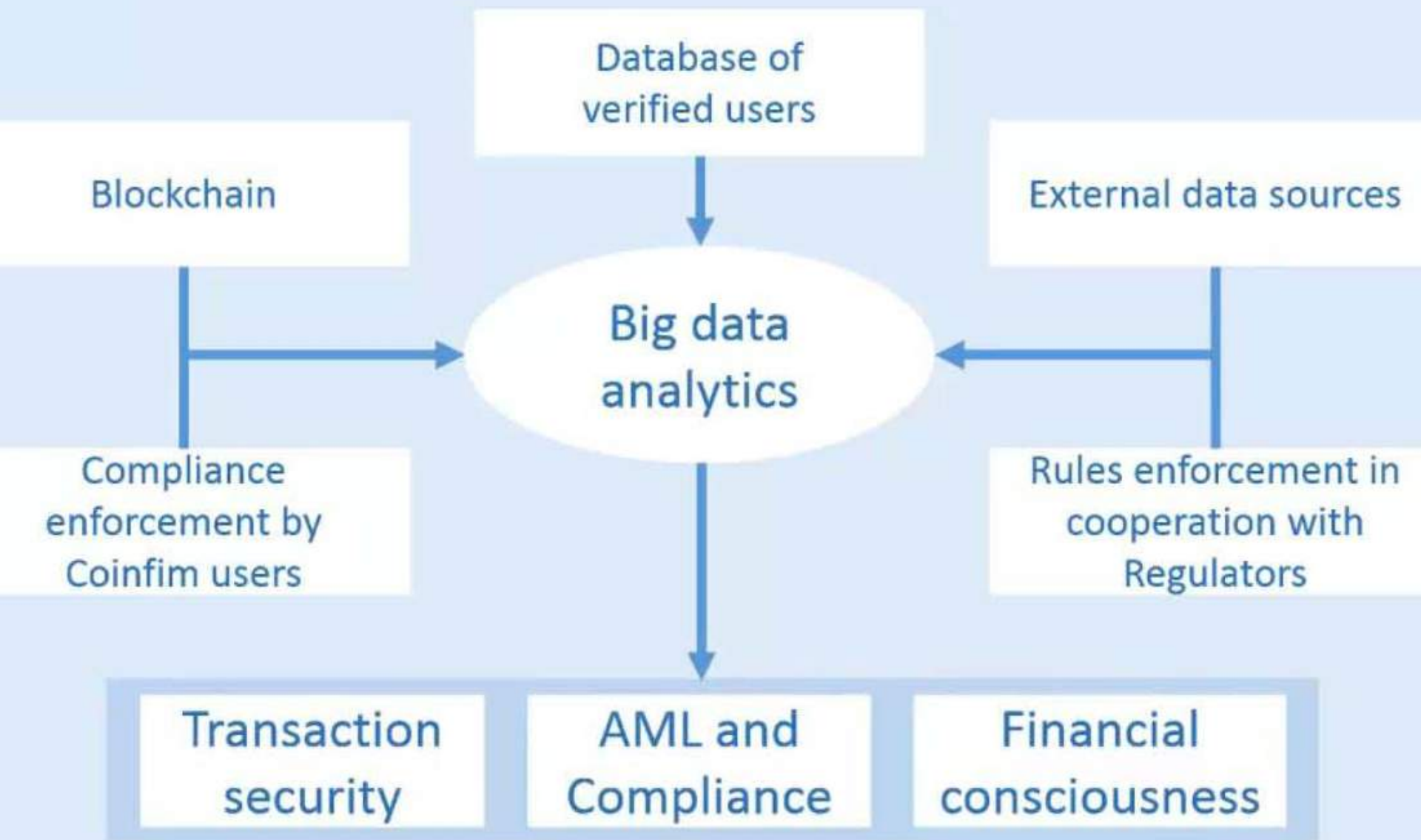
# Many Components of KYC



# Example: Consortium of Banks sharing KYC







## PREVIEW OF YOUR PROFILE BY YOUR CLIENTS



**xChange**

1145 Hamilton Avenue San Jose, California 95125

 FOLLOW US ON facebook
  GIVE TRUST POINT
  OK - no red flags

Paste or scan the address to be verified:

16r1Gy4wZjRgmSzu12cWRcvesuNBvCRPYL

Check

16r1Gy4wZjRgmSzu12cWRcvesuNBvCRPYL  
(The address belongs to xChange)



## PREVIEW OF YOUR PROFILE BY YOUR BANK



**xChange Inc.**

Coinfirm unique id: 5xZjRgmSzu12cCV

Business register number: 0000684993

Address: 1145 Hamilton Avenue San Jose, California 95125

Declared annual revenues: USD 10B - 50B

 OK - no red flags

Wallet #1 addresses (BTC)	Status
xChange.0000001@coinfirm.io	Addresses verified with wallet private key
xChange.0000027@coinfirm.io	
xChange.0001214@coinfirm.io	
xChange.0005027@coinfirm.io	

Wallet #2 addresses (BTC)	Status
(empty)	(empty)

Run AML / CTF Analyzer



AML/CTF ANALYZER



Alice

**xChange - CLIENT VALUE RATING**

AML/CTF 
 GMO support 
 Weapon trade 
 Select

2015-07-26 17:30:25

From: 128uCD7ygyG52W3g9H51EeChund3pa

30.0 BTC to: 16r1Gy4wZjRgmSzu12cWRcvesuNBvCRPYL

Transaction hash: 1D4uYb796eU7UaB0r2J2K0z86T804MRH

Transaction hash: 1c36f83d4d470d29076f5f912eaeec36f3513e0b5b42d4e0d00101c346

OK - no red flags

2015-07-27 16:05:11

From: 155uM7ygyG52W3g9H51EeChund3pa

1.45 BTC to: 16r1Gy4wZjRgmSzu12cWRcvesuNBvCRPYL

Transaction hash: 40c4b6c4d470d29076f5f912eaeec36f3513e0b5b42d4e0d00101c346

OK - no red flags



REVERSE TRANSACTION OR  
SUBMIT TO BANK  
QUARANTINE

2015-08-27 15:34:20

From: 10M7b746eU7UaB0r2J2K0z86T804MRH

4.04 BTC to: 1584470c77m02uB7M0R3pylyPnDse

Transaction hash: 4c7ef071534145b74d7b40b5a1267b7396fcd750034e0b6a79fb9445

OK - no red flags

Address used to support GMO

2015-07-26 17:30:25

From: 155uM7ygyG52W3g9H51EeChund3pa

3.00 BTC to: 138u87ae72m0GyPMR3Y3py3hPnDse

Transaction hash: 4c7ef071534145b74d7b40b5a1267b7396fcd750034e0b6a79fb9445

Sanctioned address detected in  
bitcoin transactions mixer



Carol



33

Bob

# Who are the **Customers**?



Household



Individuals



Banks



Corporate



Industry

# Why not share KYC information?

KNOW YOUR CUSTOMER





## KNOW YOUR CUSTOMER



# Using Distributed Ledger Technology (DLT) or Blockchain to share information



# 1: Initial data entry for KYC to a bank



A mobile application interface for KYC profile management. The top bar is blue with a white hamburger menu icon on the left and the word "Profile" in white. Below the bar is a blue header area with a profile picture of a woman on the left, followed by the text "KYC ID: KYC00123" and "Name: Gwien Mclellan". Below this is a green bar with the word "Profile" in white, and a grey bar with the word "Status" in white. The main content area is white and contains a section titled "Complete your profile" with a list of items: "Select Bank", "Passport", "License", and "Utility Bill". To the right of this list is a dropdown menu labeled "Banks" with a list of banks: "Beacon Bank", "Oltobank", "West Florida Bank", and "Aco Bank". At the bottom right is a green button labeled "Upload your Bill".

Profile

KYC ID: KYC00123  
Name: Gwien Mclellan

Profile Status

Complete your profile

Select Bank

Passport

License

Utility Bill

Banks

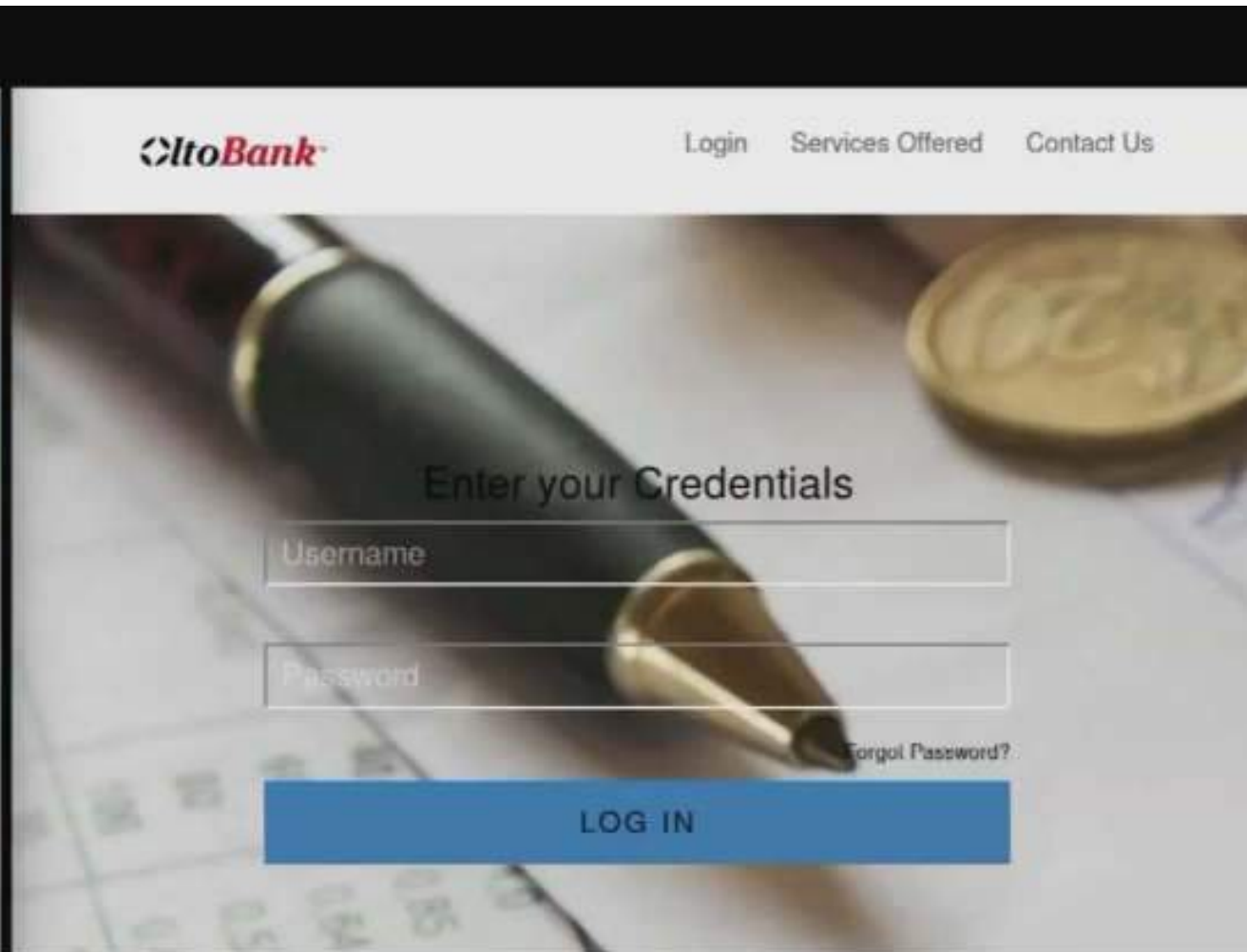
Beacon Bank

Oltobank

West Florida Bank

Aco Bank

Upload your Bill



A web portal interface for KYC login. The top bar is white with the "Oltobank" logo on the left and links for "Login", "Services Offered", and "Contact Us" on the right. Below the bar is a large image of a pen and a coin. Overlaid on the image is the text "Enter your Credentials". Below this are two input fields: "Username" and "Password". To the right of the "Password" field is a link that says "Forgot Password?". At the bottom is a large blue button labeled "LOG IN".

Oltobank

Login Services Offered Contact Us

Enter your Credentials

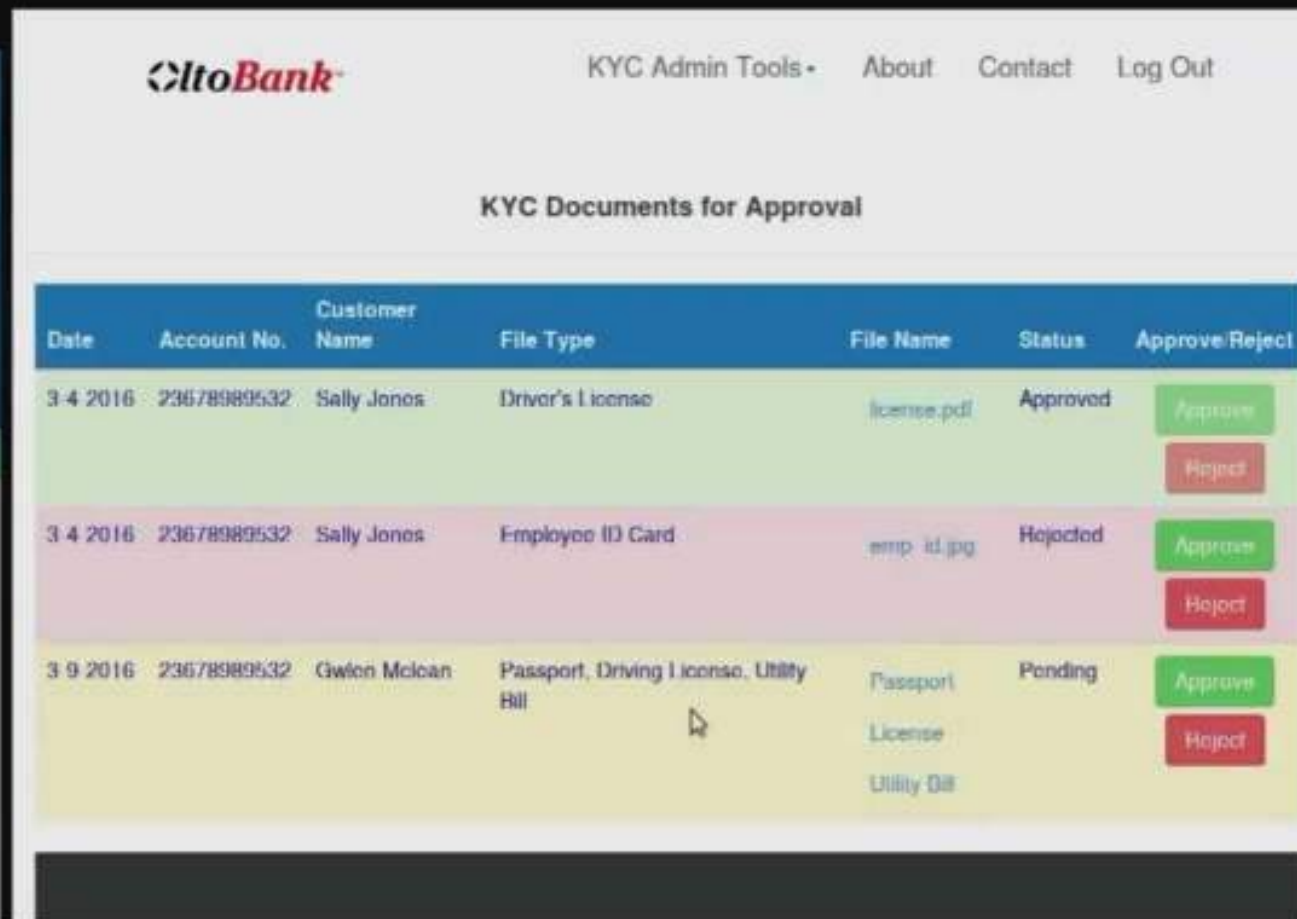
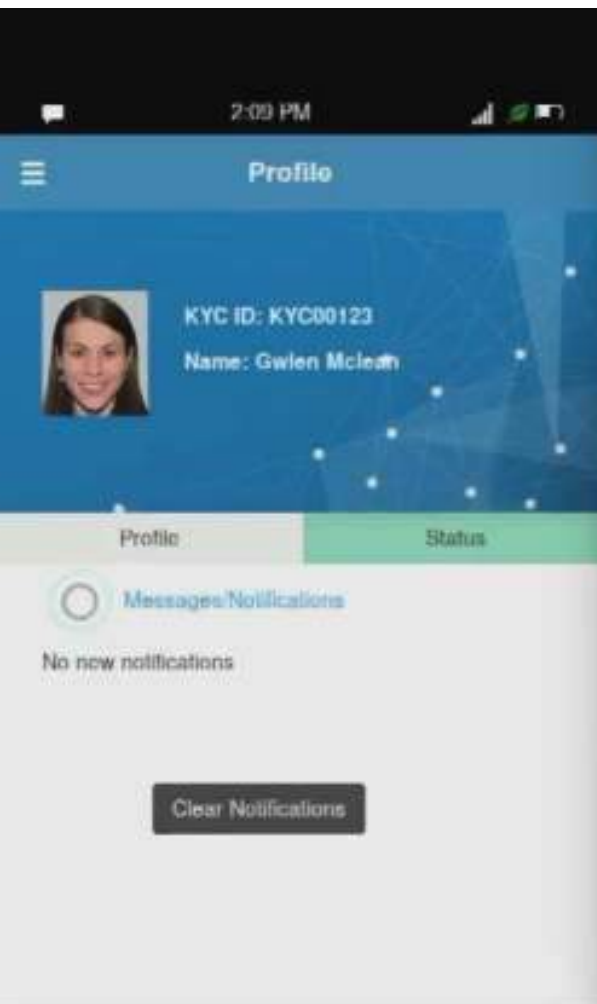
Username

Password

Forgot Password?

LOG IN

## 2: Approval of Data by Bank





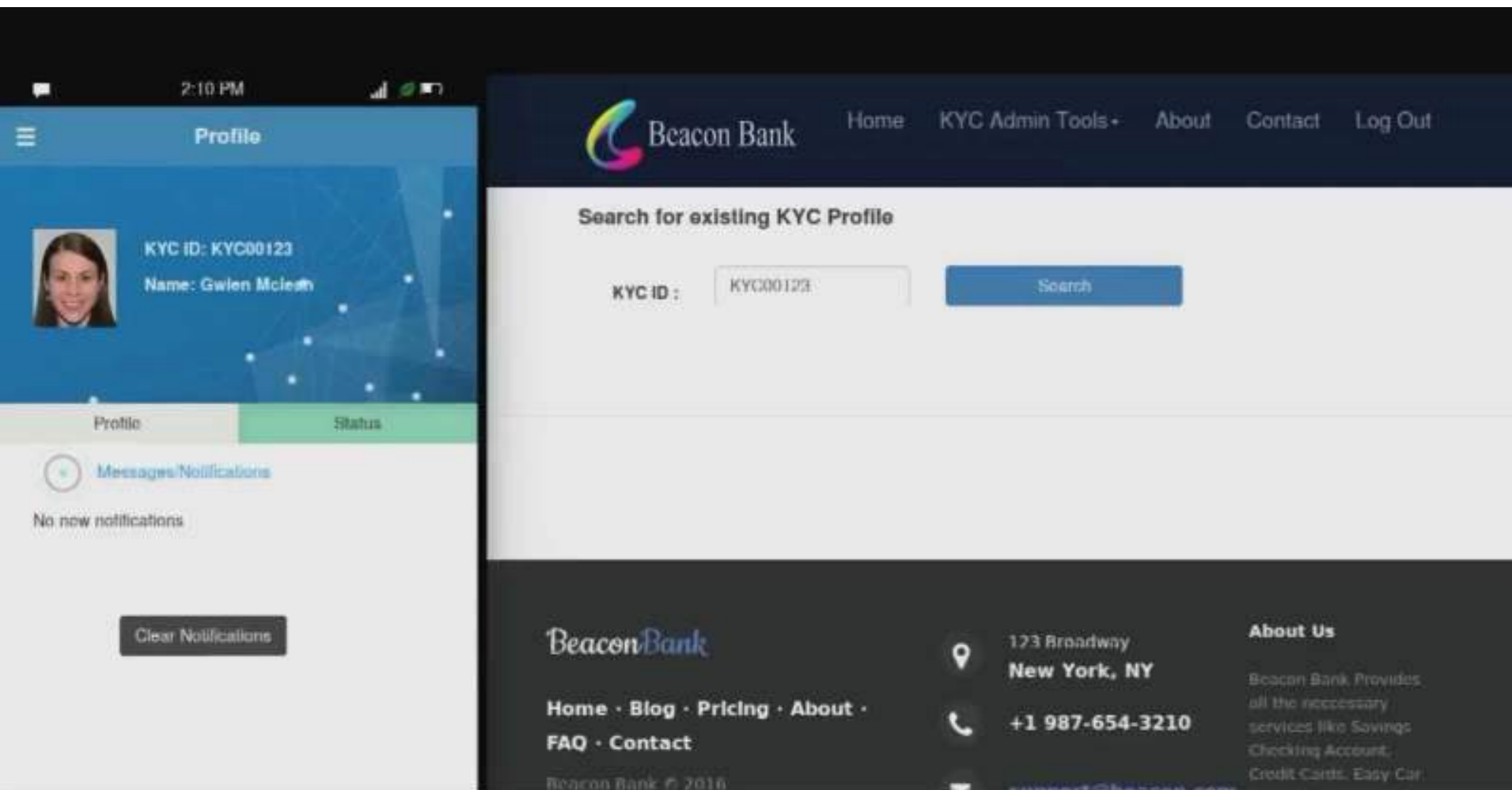
### 3: Verified KYC data added to KYC Blockchain

The screenshot shows a mobile application interface. On the left, a user profile is displayed with a photo of a woman, the text "KYC ID: KYC00123", and "Name: Gwen McLean". Below the profile, there are tabs for "Profile" and "Status". A notification banner at the bottom of the profile section reads: "Your verified documents have been added to the Blockchain at the below Chaincode Address: 5785d6829e305c2fa8b96a1be2016163e710376bdcb0fc510243ad1c5a565c5677ac348625038b2a118810315185e0cb03115a247001a677c52581b06b01597". At the bottom of the app, there is a "Clear Notifications" button.

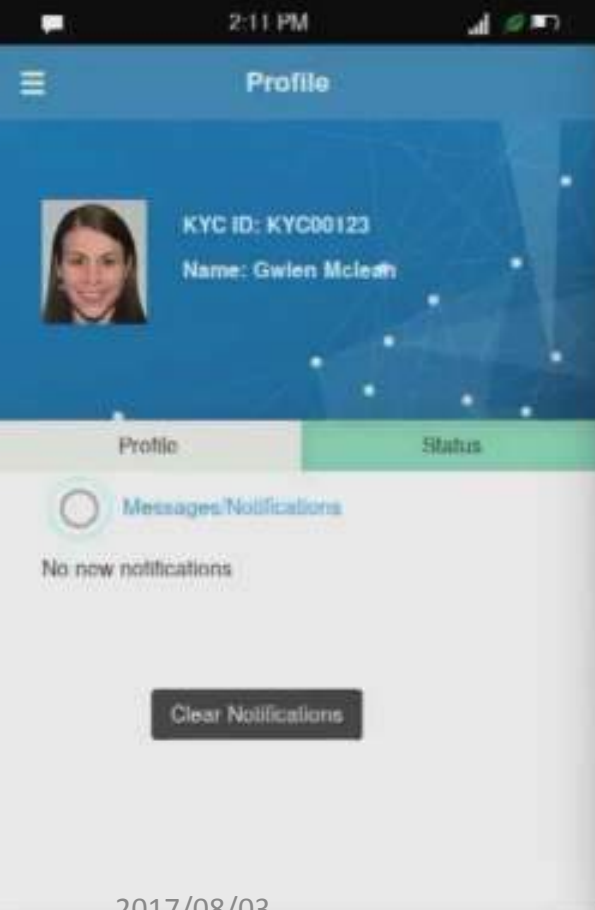
On the right, a "Deploy Status" dialog box is shown, stating: "The Client profile has been inserted in the Blockchain. It is available at : 5785d6829e305c2fa8b96a1be2016163e710376bdcb0fc510243ad1c5a565c5677ac348625038b2a118810315185e0cb03115a247001a677c52581b06b01597". Below the dialog, a table lists the documents added to the blockchain.

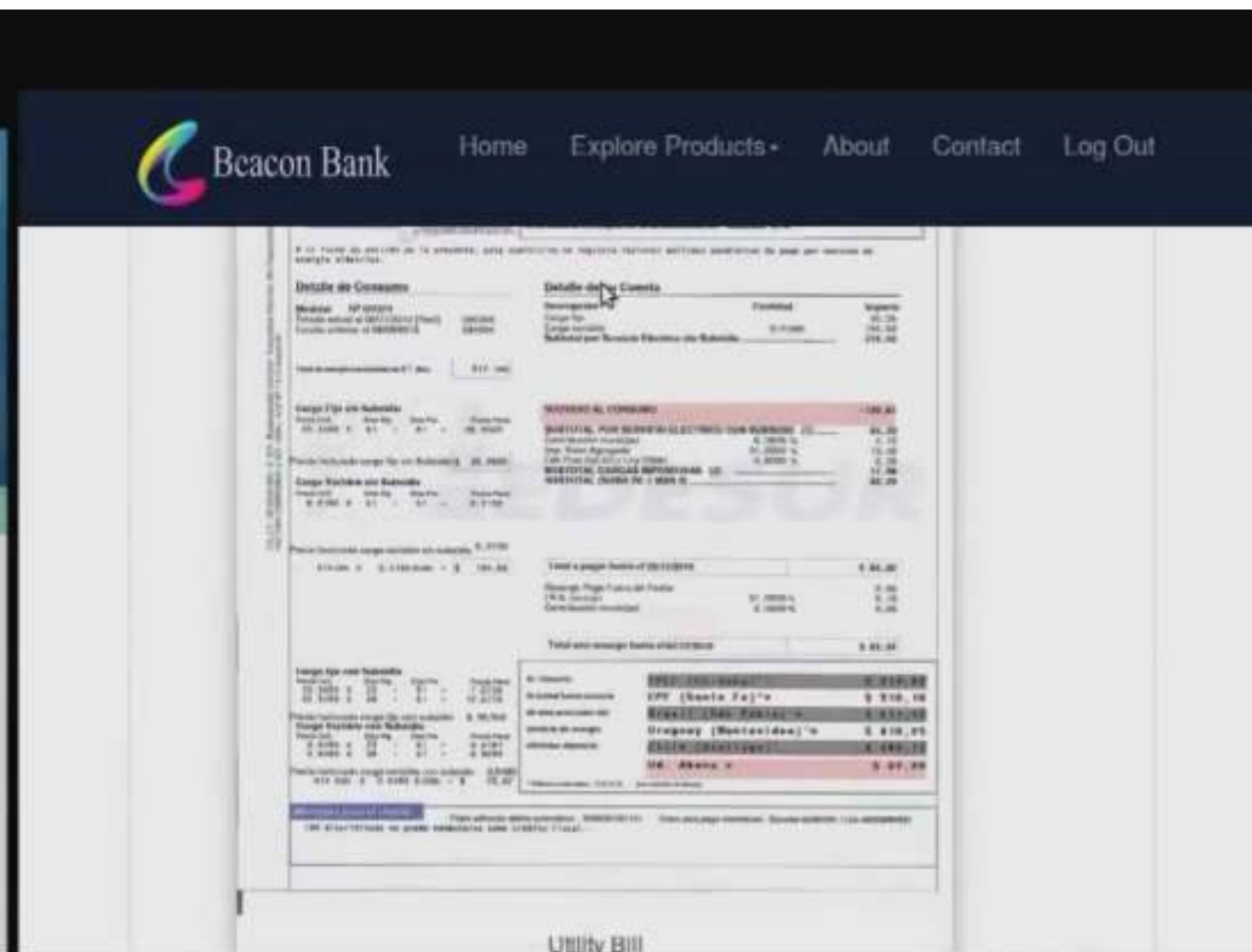
Date	Account No.	Name	File Type	File Name	Status	Approve/Reject
3/4/2016	23678989532	Sally Jones	Driver's License	license.pdf	Approved	<button>Approve</button> <button>Reject</button>
3/4/2016	23678989532	Sally Jones	Employer ID Card	emp_id.jpg	Rejected	<button>Approve</button> <button>Reject</button>
3/9/2016	23678989532	Gwen McLean	Passport, Driving License, Utility Bill	Passport License Utility Bill	Pending	<button>Approve</button> <button>Reject</button>

# 3: Search own ID and find KYC data



# 4:Share own KYC Information to other banks







**THANK YOU**