KYC SP!DER

KYC SPIDER
PROCESS DESCRIPTION
VIDEO IDENTIFICATION

Process Description Video Identification

Contact: support@kyc.ch

Identification via Video-Interview

February 2020, V2

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PROCESS FLOW IDENTIFICATION VIA VIDEO

Specification of the Video Identification

According to the application of Article 3 Section 2 of the Swiss Money Laundering Ordinance FINMA (GwV-FINMA; SR 955.033.0) for the coordination of due diligence measures according to the Money Laundering Ordinance (GwG SR 955.0) and its regulatory statutes in the context of digital provision of financial services.

In this process documentation, we will describe how the video online identification solution works and how the regulatory requirements will be met.

Reference: FINMA-RS 16/7 "Video and Online Identification"

Issued: March 3, 2016

Went into effect: March 18, 2016

Last change: June 20, 2018

Legal basis: FINMAG Art. 7 Sect. 1 Letter b

GwV-FINMA Art. 3 Sect. 2

General Informationen

Validity invitation link: 7 days from invitation

List of Countries: List of the supported identification documents

Automate triggering: API documentation

Processing

Availability: Monday - Saturday from 7:00am - 10:00pm (CEST/CET)

Languages: German, English, French, Italian

Process description from the point of view of the user			
Nr.	**Idnow mobile**	**Idnow web**	Reference
1.	The user decides in favour of the Video-Ident method by invitation received triggered by the user of the KYC Spider Toolbox. The user needs to verify himself (TAN-Verfication) and will be directed to the ID Now Website.		

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Nr.	Idnow mobile	Idnow web	Referenz
2.	The user's personal data is transferred directly to Intrum/IDnow via KYC Spider (with the usage of the KYC Services).		
3.	The user chooses the **IDnow mobile channel. The IDnow app** will install if it is not installed already. The user starts the app.	The user chooses the **IDnow web channel.**	
4.	The user agrees that records may be kept (audio and images from the photo identification and from the user him or herself). Alternatively, the identification employee obtains consent to begin the video chat.		11
Nr.	**Idnow mobile**	**Idnow web**	Referenz
5.	When the transaction number is entered, the identification process in the app begins.	The identification process starts once you click the "Start identification" button.	
6.	The video chat starts using the IDnow app and the smartphone camera. Audio recording begins at the same time.	The video chat starts using the IDnow software and the webcam. Audio recording begins at the same time.	1
7.	The identification employee greets the user and receives permission to record audio and video (assuming this has not already been done, see No. 4). He or she will ask the name of the user and will compare these to the name provided.	The identification employee greets the user and receives permission to record audio and video (assuming this has not already been done; see No. 4). He or she will ask the name of the user and will compare these to the name provided.	3, 4, 8, 11
8.	The employee will take a photograph of the user.		12
9.	The employee will take a photograph of the front side of the identification document. The identification employee will ask a question during this process that will verify knowledge of the identification information and will allow potential fraud to be discovered.		7, 12
10.	The user is asked to tilt the identification card horizontally and vertically.		13, 14
11.	While doing so, the employee will check for the presence of visually variable safety features (particularly holographic features).		10, 13, 14

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Nr.			Referenz
12.	The integrity of the identification document is checked and, in doing so, it will be ensured that no affixed image is present.		10
13.	The employee will take a photograph of the back side of the identification document. The identification employee will ask a question during this process that will verify knowledge of the identification information and will allow potential fraud to be discovered.		7, 8, 9, 12
14.	The user must now read the serial number of the identification document.		
15.	The identification employee compares the available customer information (e.g. from the application of the User) with the information on the ID card.		7, 15
Nr.	**Idnow mobile**	**Idnow web**	Referenz
16.	A checksum calculation with at least two series of digits of the MRZ (machine readable zone) is performed. Moreover, the digit orthography is checked.		10, 13, 15, 16, 17
17.	The employee compares the photograph and the description of the person on the ID with the user and the photo taken of the face.		7, 10
18.	The employee checks whether the photograph, the creation date and the date of birth are consistent and match.		7, 10
19.	The user will receive a text message/e-mail with a TAN. The TAN is generated by IDnow central and is only valid for this identification.		optional
20.	The user is asked to enter the TAN during this video chat in the IDnow app. The TAN is collated by the system and the result is shown to the employee.	The user is asked to enter the TAN during this video chat on the IDnow website. The TAN is collated by the system and the result is shown to the employee.	optional
21.	As long as there are no discrepancies or negative process results during the entire process, then the identification will end with a positive message and the identification employee saying goodbye.		19, 20
22.	**All of the data (result of the inspection, information from the identification document, the picture of the user, pictures of the ID document and the audio recording) will be made available to the user via the KYC Toolbox in the respective KYC File.**		18