



SOFTWARE THAT DRIVES
ENTERPRISE PRODUCTIVITY



DIGITAL VALIDATOR

GIEOM Digital Validator is an AI / ML based platform that helps global banks in digital transformation through automated client Onboarding and KYC validation.

Reduces the time to onboard new customers by

90%

Reduces cost of KYC validation by

70%

Key Technologies used



Computer
Vision



Neural
Networks



Machine
Learning



Regression
Algorithms

USE CASE 1

ASSISTED CLIENT ONBOARDING



Designed for field agents



Standard REST API's to interface with external systems



Computer Vision on ID document and auto filling of digital forms



Includes liveness check, auto identification of KYC ID document with Facial Matching



No App downloads, works from bank portal

USE CASE 2

CORPORATE CUSTOMER ONBOARDING



Automating data capture from any kind of form



Automatic identification of KYC documents (PAN, Passport, National IDs)



Auto Filling of ticked fields from paper forms on to digital form



Data extraction from KYC documents and auto populated in digital form



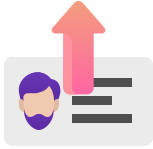
Automatic segregation of fields for manual data entry making it easy for back office staffs



API Interface for building corporate customer 360 degree view

USE CASE 3

CUSTOMER SELF ON-BOARDING FROM INTERNET PORTAL OF THE BANK



NRI/NRO customer uploads their KYC documents



Computer Vision on ID document leads to auto filling of digital forms



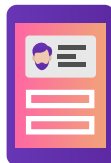
API's send extracted data to core banking system and generate account number instantly

USE CASE 4

AUTOMATIC READING OF DETAILS FROM PRINTED CHEQUES, STANDING INSTRUCTIONS ETC. TO ELIMINATE MANUAL DATA ENTRY



Inward cheques get auto identified



Computer Vision on Cheque automatically fills digital forms



API's pass data to bank's processing system

CHALLENGES FACED BY A GLOBAL BANK

The Turnaround time (TAT) for customer onboarding in the Bank was quite high. **The entire process used to take 3-15 days** on an average due to sales team missing out key information from being collected like all the required KYC and supporting docs. Due to **human errors** the back-office team sometimes overlooked identification of all missing information at the first review resulting in back and forth interactions between different stakeholders translating to **huge delays**. As a result, **customers used to choose competitor products**.

GIEOM SOLUTION

The Global Bank now has an **automated solution that is available at their online portal**. While opening the bank account, Customers upload their KYC documents which is then checked for validity, correctness and facial matching by GIEOM Digital Validator. The data gets extracted and auto populated in relevant fields. The data is then sent to core banking systems for further processing and the **account is created instantly**. This method **saves a lot of time, cost and is error proof**.

WATCH THE VIDEO:



Digital KYC
Verification



Automating the Corporate
Customer Onboarding