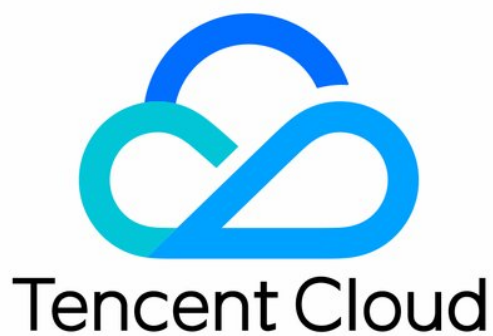


# **eKYC**

## **eKYC Policy**

### **Product Documentation**



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# eKYC Policy

## Privacy Policy

Last updated : 2024-08-01 14:49:50

### 1.Introduction

This Module applies if you use the eKYC Solution Feature (“**Feature**”). This Module is incorporated into the privacy policy located at (“[Privacy Policy](#)”). Terms used but not defined in this Module shall have the meaning given to them in the Privacy Policy. In the event of any conflict between the Privacy Policy and this Module, this Module shall apply to the extent of the inconsistency.

### 2.Controllership

The controller of the personal information described in this Module is as specified in the Privacy Policy.

### 3.Availability

This Feature is available to users in certain jurisdictions, including Hong Kong, Singapore, Thailand, Taiwan and other Asian jurisdictions.

### 4.How We Use Personal Information

We will use the information in the following ways and in accordance with the following legal bases:

Personal Information	Use	Legal Basis
<b>Monitoring Data:</b> AppID, interface name, result, callID, start and end call time, nation code, debug log, region, fee, interface call volume (log specific fields (action, type, sourcetype, subactionuin, token, indexname, UA,	We use this information for the purpose of providing the Feature to you, and for troubleshooting and performance analysis.  Please note that this data is stored and backed up in the TencentDB for MySQL feature.	We process this information as it's necessary for us to perform our contract with you to provide the Feature.

UpStreamIp, offset), eCode, host, cost, RequestId, nodeIp, eCodeStr, Rsp, timestamp, AppId, Header, Caller, ServiceName, Session)		
<b>Operation Log:</b> APPID, Call ID, timestamp, single step debugging information, desensitization request and response	We use this information to ensure the Service functions as required and to analyze the reasons for errors or failures and troubleshoot such problems.  Please note that this data is stored and backed up in the Elasticsearch Service feature.	We process this information as it's necessary for us to perform our contract with you to provide the Feature.
<b>Identification Data:</b> any identification-related information provided, such as name, address, identification number, country, date of birth, biometric information (e.g. face images) and photos.	We use this information to improve and optimize the training models and algorithms which this Feature and our other features rely upon and provide end users with a safer and more convenient user registration process.	It is in our legitimate interests to process this information to improve the accuracy of our models and algorithms. To the extent this information includes any sensitive personal data, we process the end user's explicit consent which shall be obtained by the customer on our behalf.

## 5.How We Store and Share Personal Information

As specified in the Privacy Policy.

## 6.How We Share Personal Information

As specified in the Privacy Policy.

## 7.Data Retention

We will retain personal information in accordance with the following:

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Personal Information	Retention Policy
Monitoring DataOperation Log	Stored for 2 years.
Identification Data	Stored for 30 days.

## 8.Special Conditions

In order for us to process Identification Data provided by you and/or your end users for the purposes of improving and optimizing the models and algorithms which this Feature and our other features rely upon, you must ensure and represent, warrant and undertake that all necessary consents (including explicit consent, if applicable) of your end users are obtained on our behalf in respect of such processing. To the extent you or end users do not consent to such processing, please do not continue with your use of the Feature. You also agree that you will indemnify and hold Tencent harmless from and against all claims, liabilities, costs, expenses, loss or damage (including consequential losses, loss of profit and loss of reputation and all interest, penalties and legal and other professional costs and expenses) incurred by Tencent arising directly or indirectly from a breach of this requirement.

# Data Processing And Security Agreement

Last updated : 2024-08-01 15:27:23

## 1. Background

This Module applies if you use the eKYC Solution Feature (“**Feature**”). This Module is incorporated into the Data Privacy and Security Agreement located at “**DPSA**”. Terms used but not defined in this Module shall have the meaning given to them in the DPSA. In the event of any conflict between the DPSA and this Module, this Module shall apply to the extent of the inconsistency.

## 2. PROCESSING

We will process the following data in connection with the Feature:

Personal Information	Use
Reflective Liveness Compare (RLC) feature	
Face images and videos of your end users, and returned results (such as results of liveness compare, liveness compare (SAAS) optimal screenshot of end users, original video, algorithm packet with preliminary processing results, description, sim, bestFrameBase64, RequestId, ChargeCount, CardVerifyResults, CompareResults, Extra)	<p>We only process this data for the purposes of providing the Feature to you, including user registration and account security verification.</p> <p>Please note that this data is integrated with the Cloud Object Storage feature for this purpose.</p> <p>The Feature will not further process the face images and videos once the liveness detection and identity verification is complete.</p>
ID OCR feature	
Images and videos of your end users' official identity (ID) documents, and returned results (such as original photo or video of ID, face image of ID, information extracted from the ID requested by you (including the end user's ID number, name, gender, valid duration))	<p>We only process this data for the purposes of providing the Feature to you, including user registration and account security verification.</p> <p>Please note that this data is integrated with the Cloud Object Storage feature for this purpose.</p> <p>The Feature will not further process the images and videos of the official identity documents once the identity verification is complete.</p>

ID verification/ document authentication feature	
Surname, facial images, determination/ outcome (success/ failure), assessment completion results, identification documentation number, birthday, gender, contact details (including address), card issue date, expiry date, region	<p>We use this information for the purpose of providing the Feature to you, including identity verification and document authentication.</p> <p>Please note that this data is stored and backed up in the TencentDB for Redis service (Redis), save for facial images which will be stored and backed up in the Tencent Cloud Object Storage service (COS).</p>
AML/ KYC feature	
<p><b>AML &amp; KYC Data (where applicable):</b> version, information input by you for compliance with your local regulatory requirements (region, country, first name, last name, date of birth, middle name, identification number) ,operation and maintenance logs , risk type and info (upon inputting first and last name, DOB), outputs from AML API (name source, value)</p>	<p>We use this information for the purpose of providing the Feature to you, including assisting you in complying with local regulatory requirements (eg. improving the monitoring of customer transactions, improving risk management capabilities, watch list screening, transaction monitoring and customer risk ratings).</p> <p>Please note that this data is stored and backed up using Redis and COS feature.</p>

### 3.service region

As specified in the DPSA.

### 4.SUB-Processors

As specified in the DPSA.

### 5.data retention

We will store personal data processed in connection with the Feature as follows:

Personal Information	Retention Policy
Face images and videos of your end users, and returned results	<p>eKYC API Interface: Not stored.</p> <p>eKYC SDK Interface: Stored in COS for up to 7 days.</p>



	eKYC H5 Interface: Stored in Redis for 10 days, and stored in COS for up to 7 days.
Images and videos of your end users' official identity (ID) documents, and returned results	eKYC API Interface: Not stored. eKYC SDK Interface: Stored in COS for up to 7 days. eKYC H5 Interface: Stored in Redis for 10 days, and stored in COS for up to 7 days.
ID Verification Data	Automatic deletion in Redis and/or COS after 30 days.
AML & KYC Data	Stored in Redis and/or COS: For up to 14 days. Operation and maintenance logs will be stored up for 2 years.

## 6.special conditions

You must ensure that this Feature is only used by end users who are of at least the minimum age at which an individual can consent to the processing of their personal data or that parental consent is obtained for individuals under the minimum age. This may be different depending on the jurisdiction in which an end user is located.

You represent, warrant and undertake that you shall obtain and maintain all necessary consents from end users in respect of the processing of their personal data (such as their face images and videos) in respect of the Feature, in accordance with applicable laws and so as to enable us to comply with applicable laws. To the extent your end users do not consent to such processing, please do not continue with your use of the Feature. You also agree that you will indemnify and hold Tencent harmless from and against all claims, liabilities, costs, expenses, loss or damage (including consequential losses, loss of profit and loss of reputation and all interest, penalties and legal and other professional costs and expenses) incurred by Tencent arising directly or indirectly from a breach of this requirement. You acknowledge, understand and agree that (i) we do not make any representation or warranty or give any undertaking that this Feature will be in compliance with any applicable laws or regulations, and (ii) any reliance on or use of this Feature is at your sole risk.

# Service Level Agreement

Last updated : 2024-08-01 11:42:33

For details, see [eKYC Service Level Agreement](#).