

eKYC

Product Introduction

Product Documentation



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Overview

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Overview

The electronic Know Your Customer (eKYC) uses the AI technology to remotely verify user identities automatically. It helps you know your users and reduce the risks posed by identity frauds. It is more simple, efficient, and user-friendly than the traditional offline KYC process.

By leveraging Tencent's leading AI technologies in document recognition, liveness detection, and face comparison, Tencent Cloud eKYC solution simplifies the complicated traditional identity verification process into three automated steps, and accurately verifies the authenticity of user identities with the AI algorithms.

Features

Document OCR

The document OCR feature enables the automatic extraction of identity information and photo from a document image, effectively eliminating the need for manual data entry. Currently, this feature supports the recognition of various types of documents in many countries and regions including Hong Kong (China), Taiwan (China), Macao (China), Malaysia, and Thailand.

Liveness detection and face comparison

eKYC performs liveness detection and face comparison for the user's video selfie to verify the user's identity. Combined with liveness detection technologies such as motion-based and colored light-based verification, it can effectively block various types of identity attacks, including static photo, video reproducing, and 3D-based face mask/headform spoofing.

Strengths

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Leading algorithms

Tencent Cloud's face comparison algorithms have set records in multiple international contests. It achieved an industry-leading accuracy of 99.80% during LFW, which is recognized internationally as one of the most challenging face image datasets. In business scenarios, with a false accept rate (FAR) of 0.01%, eKYC has a true accept rate (TAR) over 98%.

High security and reliability

The combination of liveness detection and Tencent's rich security experience and leading anti-identity attack algorithm capabilities can effectively block attacks with static photo, video reproducing, 3D-based face mask/headform and other means. It helps customers achieve business compliance and mitigate losses arising from identity frauds.

Excellent user experience

eKYC can check whether a user's operations are proper in the course of verification and prompt the user to make adjustments via the real-time interaction, thus ensuring excellent user experience and helping improve the user's business conversion.

Easy integration

eKYC can be easily integrated via SDK, H5 or API. In addition, a series of identity verification processes including document recognition and face authentication have been connected to offer SaaS-based AI services.

Use Cases

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Finance

Typical scenarios: Bank account opening and insurance verification

ID card recognition can be used widely in industries such as banking and securities where customer identity must be verified for remote account opening and money transfer. It helps banks reduce labor costs and improve customer experiences.

Commercial insurance companies and social security institutions may face the situation where the identity of the insured cannot be verified as he or she cannot be present due to illness, age, etc. eKYC provides remote face verification services to effectively prevent insurance frauds and other risks.

Identity Registration

Typical scenarios: Internet access in internet café and hotel check-in

Per laws and regulations, identity registration is required in places such as internet cafés. In this case, the receptionist can call Tencent Cloud eKYC services to complete customer identity verification and registration before granting any internet access.

Telecommunications

Typical scenarios: SIM card registration, activation, etc. with carriers

To protect social security and prevent wire frauds where criminals obtain your information to set up an account in your name, identity registration is required to use phone services (including landline telephones, mobile phones, wireless Internet cards, and broadband services).