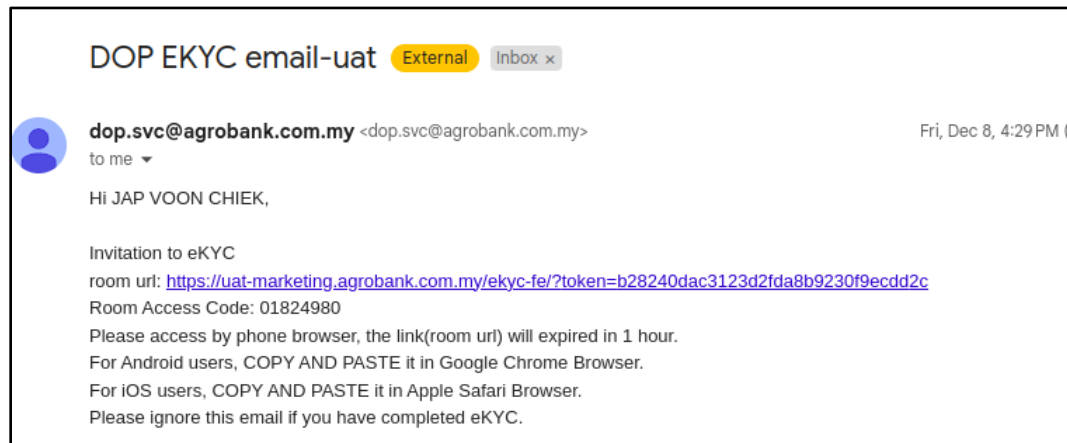


# User Guide

## How to perform eKYC Process

Once the customer submits their details through Online Account Opening (OAO), the eKYC process is initiated and the customer would receive the email as shown below:



*Figure 1: eKYC Invitation URL Link*

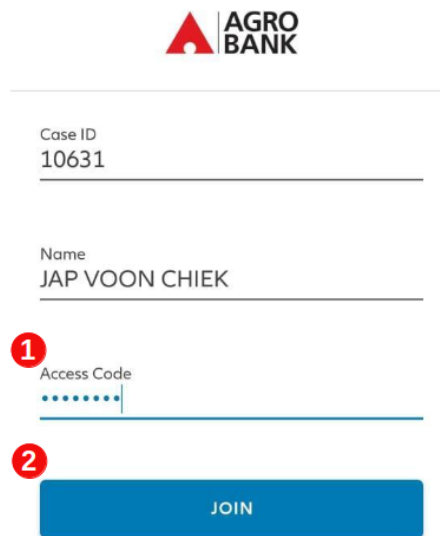
**Step 1:** Open the eKYC Invitation email on your phone

**Step 2:** Copy the Access Code

**Step 3:** Click on the eKYC room URL

Once the link is clicked, the eKYC system will be opened on your phone browser. The link sent in the email will expire within 1 hour, therefore the eKYC process has to be done within this period of time. It is advisable for Android Users to open the link using Google Chrome Browser whereas for iOS users it is advised to open using the Safari Browser.

## How to access the eKYC system



AGRO BANK

---

Case ID  
10631

---

Name  
JAP VOON CHIEK

---

1 Access Code  
.....

---

2 JOIN

Figure 2: eKYC Main Page

*Note: Case ID and Name fields will be auto filled by the system.*

**Step 1:** Paste the copied Access Code in this field

**Step 2:** Click “Join”

Once the Access Code is verified, the system will redirect to the eKYC Step 1 out of 2 page. The step 1 is where Users are to perform the OCR which is done by scanning their Identification document.

## How to complete Step 1/1 : EKYC

AGRO BANK

JAP VOON CHIEK Case ID: 10631

EKYC Refresh Help

Step 1/2: EKYC

**a** User  
JAP VOON CHIEK

**b** Email  
liyana.shirin@imocha.com.my

**c** ID type  
NRIC

Front Document

+ Add File

Figure 3: Step 1/2 eKYC page - OCR

- a) **User** - The user's name will be auto filled by the system
- b) **Email** - The user's email will be auto filled by the system
- c) **ID Type** - The default ID type NRIC would be selected by the system.

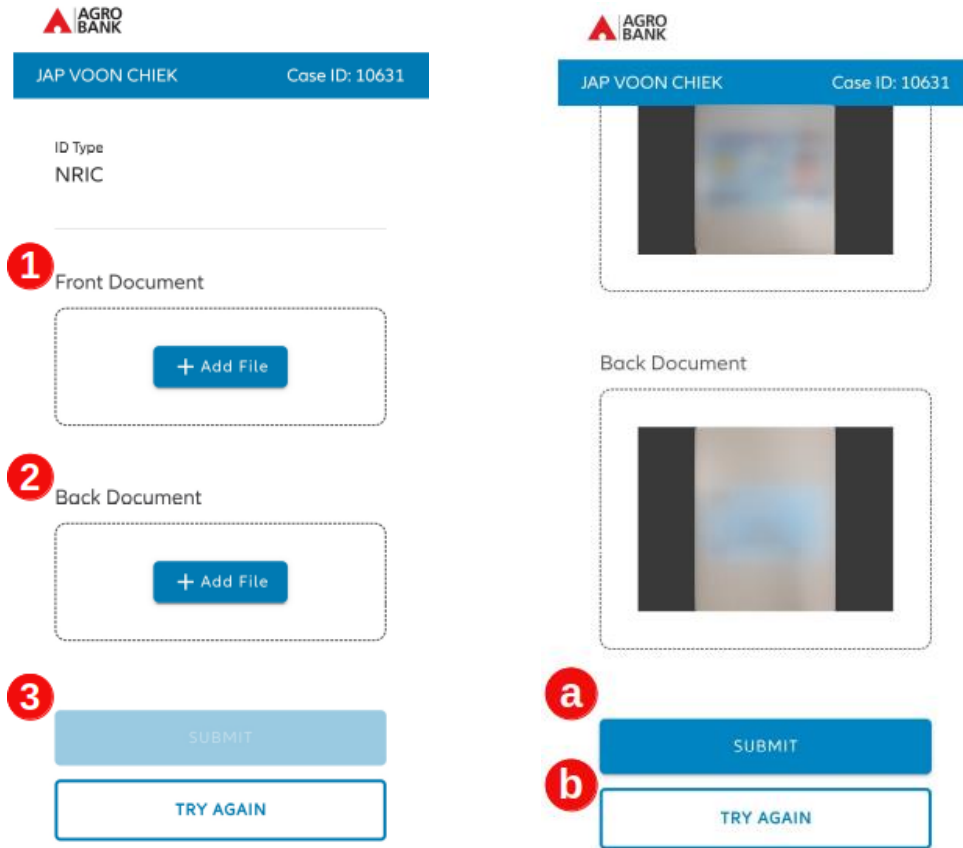


Figure 4: Step ½ eKYC page - OCR

**Step 1 :** Click on “+ Add File” button and scan the front side of your identification document

**Step 2:** Click on “+ Add File” button and scan the back side of your identification document

**Step 3:** Click on Submit

**Step 3b:** Click on “Try Again” button

*Note: If you're not satisfied with your scan, you may click on “Try Again” button to rescan the identification document*

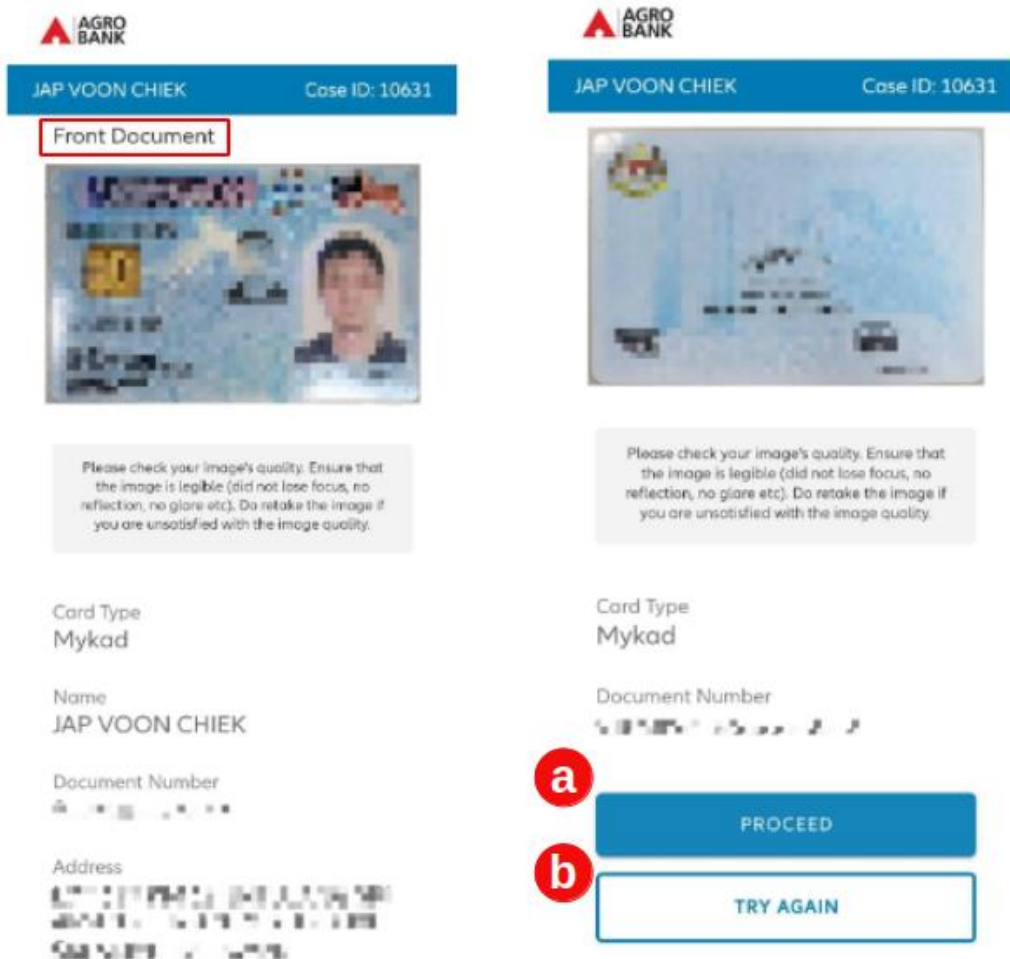


Figure 5: eKYC page - OCR Scan

Once the User clicks Submit button, the scanned document and the details retrieved from the scan will be shown with the below details:

1. **Front Document:**
  - a. Card Type
  - b. Name
  - c. Document number
  - d. Address
2. **Back Document:**
  - a. Card Type
  - b. Document Number

**Step 1a:** Click on “Proceed” button

**Step 1b:** Click on the “Try Again” button if you’re not satisfied with the scanned document or the information captured.

*Note: If the user clicks on the “Try Again” button then the user will be redirected back to the Step 1/2 : eKYC Page and will be required to scan the IC again.*

## How to complete Step 2/2 Facial Recognition

**AGRO BANK**

JAP VOON CHIEK Case ID: 572

### Step 2/2: Facial Recognition

Please prepare yourself to take a video selfie!  
The phone camera will start recording your video selfie immediately once you click the Start button.

**1** **START**

**SUBMIT**

**TRY AGAIN**

Figure 6: Step 2/2 eKYC page - FR

The step 2/2 is where Users are to perform the FR which is done by recording their facial video.

## How to complete Step 2/2 : EKYC

**Step 1** : Click on the “Start” button to start recording the selfie.

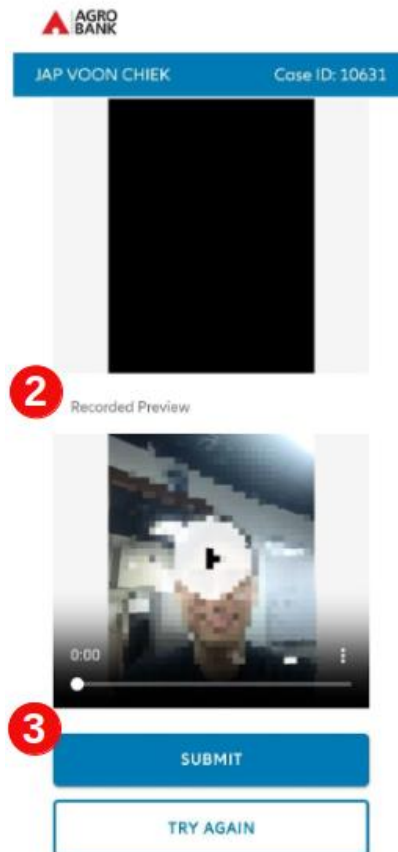


Figure 7: Step 2/2 eKYC page - FR

The Recorded video will be shown under Recorded Preview, once the user is satisfied with the recording they may follow the steps as below

**Step 2** : Click Play and preview the recorded video

**Step 3** : Click on “Submit” button

## How to Retake Facial Recognition Video:

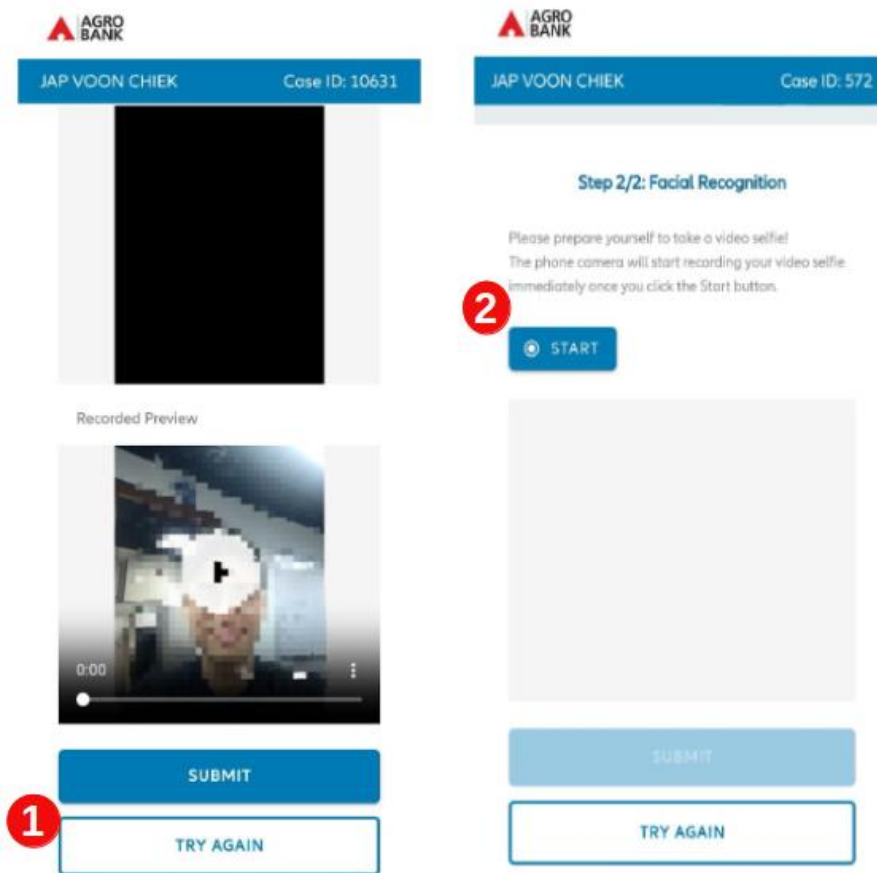


Figure 8: Step 2/2 eKYC page - FR Retake

If you're not satisfied with your facial recognition video, you may click on the "Try Again" button if you wish to retake the video.

**Step 1:** Click on "Try Again" button

**Step 2:** Click on "Start" button to record the video

**Step 3:** Click Play and preview the recorded video

**Step 4:** Click on "Submit" button

**\*Note:** Users will only be able to retry for 3 times only. After the third attempt, the user can no longer retry and will have to continue by clicking on Submit.



## How to View eKYC Result Page

### a) eKYC Positive Result Page

Once the facial recognition video is submitted, the user will be redirected to the eKYC result page as shown below:

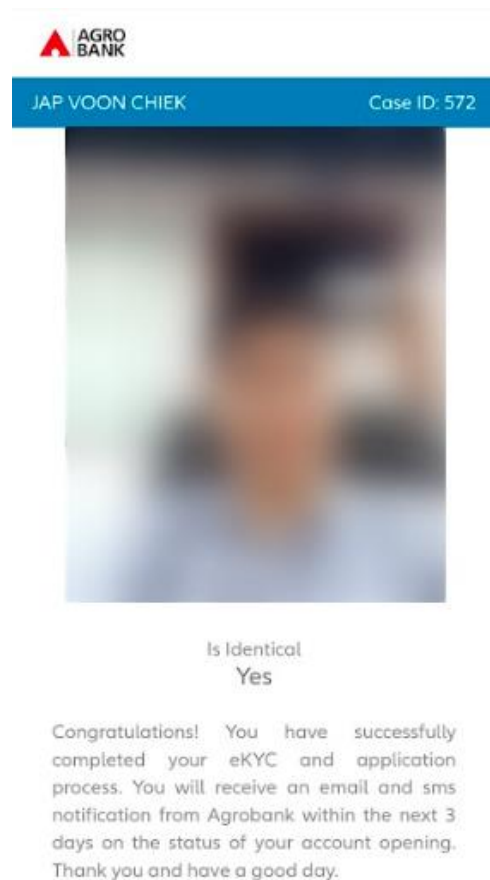


Figure 9: eKYC Result - Success

The result shows that the ID and Facial Recognition are identical with a success message that says *“Congratulations! You have successfully completed your eKYC and application process. You will receive an email and sms notification from Agrobank within the next 3 days on the status of your account opening. Thank you and have a good day.”*

**Note:** The “eKYC Success” message shown in the figure 9 above can be configured in the back office under Configurations section

## b) eKYC Negative Result Page

Once the facial recognition video is submitted, the user will be redirected to the eKYC result page as shown below:

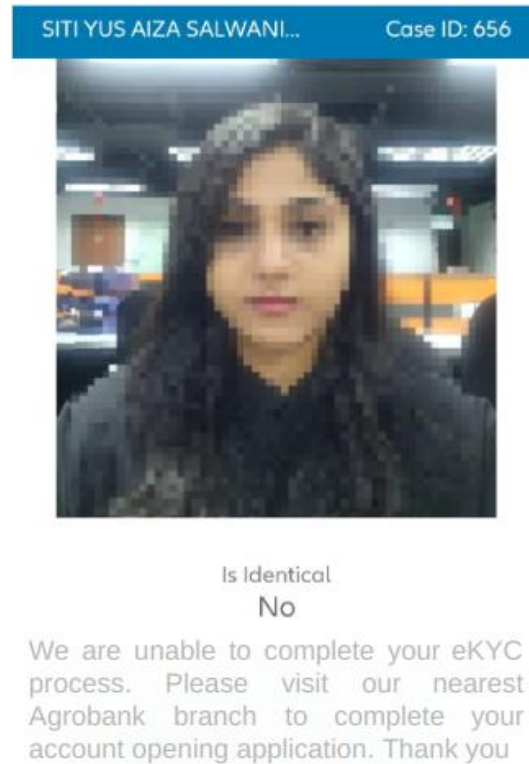


Figure 10: eKYC Result - Fail

The result shows that the ID and Facial Recognition are not identical with a fail message that says “We are unable to complete your eKYC process. Please visit our nearest Agrobank branch to complete your account opening application. Thank you”.

**Note:** The “eKYC Fail” message shown in the figure 10 above can be configured in the back office under Configurations section