

[How to use SBI Card's video-based KYC feature](#)

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In a press release, SBI Card said: "VKYC process uses techniques such as facial recognition, Dynamic Verification code, AI enabled OCR, Live Photo Capture facial recognition, OCR, geotagging etc, as mandated by RBI guidelines, making it more safe and secure than physical KYC process."

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Commenting on the launch of VKYC, Hardayal Prasad, MD & CEO, SBI Card said, "In line with our vision to Make Life Simple, we are now launching Video KYC - a secure, AI driven, digital journey for our customers. It provides ease of use along with a high degree of safety through a contactless process."

"E-sign process helps in obtaining digital signature from the applicant on a digital application form. The Applicant receives his application form in PDF format for validating the details he had provided. After

verifying details, applicant digitally e-signs the application form and card processing can commence Card said in a press release.

Here is a look at how the VKYC will work, according to the SBI Card press release.

SBI Card VKYC: How it works

A customer needs to follow some simple steps for quick and easy KYC completion

1. Customer fills application form on SBI Card website or through tele-calling channel
2. Appointment is taken for VKYC from customer and link for VKYC is sent to customer
3. Through the link, customer fills his/her details - Name | Date of Birth | Pan Number and uploads XML copy of Aadhaar
4. Face to face video call is initiated with SBI Card officer through a dynamic verification code
 - Customer shows his/her PAN card on video call for PAN verification through AI enabled OCR
 - Photo of applicant is taken during video call and matched, using facial recognition software, with the one on Aadhaar and PAN Card
 - Location geotagging is done to verify that customer is in India
5. Once everything matches, VKYC is complete
6. Application form is digitally signed by applicant through E-sign process