



OCBC SME eKYC Application

No.	Question	Answer
1	What is eKYC?	According to the electronic Know-Your-Customer (eKYC) policy issued by Bank Negara Malaysia (BNM) on 30 June 2020, eKYC is an online process of identifying and verifying individual customers using electronic means. This enables a person to open an account anytime and anywhere, hassle free. The process replaces face-to-face identity verification.
2	What are the benefits of performing the eKYC verification?	This convenient option saves a person time as they no longer need to visit the branch to complete the identity verification process.
3	At which stage will I be required to perform the eKYC verification process?	<p>Upon submitting your online application, you will receive an SMS and email notification to download the OCBC SME eKYC application form, available on Google Play Store and Apple App Store. You are advised to complete the eKYC verification within 7 calendar days.</p> <p>Alternatively, you may scan the QR code below to download the OCBC SME eKYC App. The recommended operating systems for the app are:</p> <ul style="list-style-type: none"> • iOS 10 and above. • Android 5.0 and above. <div style="display: flex; justify-content: space-around; align-items: center;">   </div> <div style="display: flex; justify-content: space-around; align-items: center;">   </div>
4	What should I have ready before performing the eKYC verification?	<p>Please ensure you:</p> <ol style="list-style-type: none"> Have downloaded the OCBC SME eKYC App. Have your original identification card "MyKad" [dual image] with you. Are at a brightly lit environment.

OCBC SME eKYC Application: Frequently Asked Questions [FAQ]

No.	Question	Answer
5	What happens during the eKYC verification process? What do I need to do?	<p>Please follow the instructions given in the OCBC SME eKYC App as follows:</p> <ol style="list-style-type: none"> 1. Key in the 10-digit reference number received via SMS. 2. Key in your Name (per your MyKad) and MyKad Number (without the "-"). 3. Provide your consent to have your details processed by CTOS. 4. Complete all 3 verification steps as follows: <ul style="list-style-type: none"> •Document verification. •Facial recognition. •Knowledge-based verification.
6	I am concerned about the security of the data processed on the OCBC SME eKYC App and do not wish to perform the eKYC verification. Is there an alternative?	<p>The Bank adheres strictly to the Personal Data Protection Act [PDPA]. Rest assured, we will not process your personal data prior to obtaining your consent.</p> <p>As the Bank is heading toward a more digitalised approach, we are unable to process your application unless you provide us with the consent to do so.</p> <p>Alternatively, you can explore applying for an OCBC Business Current Account which requires you to perform the KYC at any branch.</p> <p>Please feel free to contact us at 03-8317 5200 and we will duly share more details with you.</p>
7	Is the eKYC verification mandatory?	<p>Yes, the eKYC verification is an online process of identifying and verifying individual customers using electronic means. This enables you to open an account anytime and anywhere, hassle free. This process replaces face-to-face identity verification.</p>
8	Who regulates the eKYC verification process?	<p>The eKYC verification process is regulated by Bank Negara Malaysia [BNM].</p>
9	How long does it take to complete the eKYC verification process?	<p>The entire eKYC verification process may be completed in 3 to 5 minutes.</p>

OCBC SME eKYC Application: Frequently Asked Questions [FAQ]

No.	Question	Answer
10	Can I perform eKYC verification on behalf of another person, e.g. my director, or partner, in their absence?	No, the eKYC verification process must be done by the individual themselves, using their MyKad and video in real-time.
11	How do I obtain the reference number?	<p>The 10-digit reference number is a unique code for each account opening application.</p> <p>You may retrieve your reference number from the SMS or email sent to you from OCBC Bank. Please refer to question 3 for further details.</p>
12	What can I do if I have missed the 7 calendar days window period to complete eKYC verification?	<p>The reference number is only valid for 7 calendar days to complete the eKYC verification process.</p> <p>You will be required to submit a fresh eBiz application here at www.ocbc.com.my/eBiz</p>
13	What if I do not have access to Wi-Fi or mobile data?	<p>At present, the OCBC SME eKYC App can only be accessed with internet connection.</p> <p>If the access issue cannot be overcome, you can consider applying for an OCBC Business Current Account which requires you to perform the KYC at any branch.</p> <p>Please feel free to contact us at 03-8317 5200 and we will share more details with you.</p>
14	For companies with 2 directors, are both required to perform the eKYC verification?	Yes, please use the same reference number for both directors to perform the eKYC verification.
15	What should I do if the app crashes while I am amidst the verification process?	Please reinstall the OCBC SME eKYC App. If the issue persists, please send us an email and we will advise you on the next course of action.
16	What are the recommended operating systems for the OCBC SME eKYC App?	<ul style="list-style-type: none"> • iOS 10 and above. • Android 5.0 and above.

OCBC SME eKYC Application: Frequently Asked Questions [FAQ]

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17	What if I do not meet the criteria of phone operating systems to be able to download the OCBC SME eKYC App?	<p>You can explore applying for a OCBC Business Current Account which requires you to perform the KYC at any branch.</p> <p>Please feel free to contact us at 03-8317 5200 and we will share more details with you.</p>																					
18	What is the recommended Web Application Programming Interface (API) for OCBC SME eKYC App?	<table> <tr> <td>Web</td><td>Android</td><td>Apple iOS</td></tr> <tr> <td>Devices</td><td>*Support major devices</td><td>1. iPhone 7 and newer 2. iPad 4 and newer</td></tr> <tr> <td>Camera Autofocus</td><td>Preferred</td><td>Preferred</td></tr> <tr> <td>Back Camera</td><td>8 MP, video at 1080p With auto focus feature</td><td>12 MP, video at 2160p With auto focus feature</td></tr> <tr> <td>Front Camera</td><td>3.7 MP, video at 480p</td><td>1.2 MP, video at 720p</td></tr> </table>	Web	Android	Apple iOS	Devices	*Support major devices	1. iPhone 7 and newer 2. iPad 4 and newer	Camera Autofocus	Preferred	Preferred	Back Camera	8 MP, video at 1080p With auto focus feature	12 MP, video at 2160p With auto focus feature	Front Camera	3.7 MP, video at 480p	1.2 MP, video at 720p						
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19	What are the recommended bandwidth requirements for OCBC SME eKYC App?	<table> <tr> <td>File Type</td><td>Front MyKad</td><td>Back MyKad</td></tr> <tr> <td>MyKad [Step 1]</td><td>500kb</td><td>500kb</td></tr> </table> <table> <tr> <td>File Type</td><td>File Size</td><td>Video Length</td></tr> <tr> <td>Selfie Video [Step-2]</td><td><2mb</td><td>3-5 seconds</td></tr> </table> <table> <tr> <td>File Type</td><td>Size Per Transaction</td><td>Total Size</td></tr> <tr> <td>Step 3 [Bureau Check]</td><td>XML Webservice [0.5-2KB est]</td><td>2kb</td></tr> <tr> <td>Step 4 [KBA Quiz]</td><td>XML Webservice [0.5-2KB est]</td><td>2kb</td></tr> </table>	File Type	Front MyKad	Back MyKad	MyKad [Step 1]	500kb	500kb	File Type	File Size	Video Length	Selfie Video [Step-2]	<2mb	3-5 seconds	File Type	Size Per Transaction	Total Size	Step 3 [Bureau Check]	XML Webservice [0.5-2KB est]	2kb	Step 4 [KBA Quiz]	XML Webservice [0.5-2KB est]	2kb
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20	What is the recommended network infrastructure for OCBC SME eKYC App?	Data/WiFi connectivity with an average speed of 20-500mbps.																					

OCBC SME eKYC Application: Frequently Asked Questions [FAQ]

No.	Question	Answer
21	How many attempts can be made to complete the eKYC verification process?	<p>You are advised to complete the eKYC verification process in a single attempt <i>(note: the number of attempts are limited)</i>. Please ensure that you adhere to the guidance given when performing your eKYC verification.</p> <p>If you have exceeded the allowed number of attempts, you will need to resubmit your application via this link at www.ocbc.com.my/eBiz to complete the eKYC verification process again.</p>
22	What happens after I have completed the eKYC verification process?	<p>You will receive an SMS and email notification from the Bank in 2-4 working days to perform a credit transfer of RM1 to complete your application process.</p> <p>Please perform the credit transfer within 7 calendar days for account activation.</p>
23	How do I check my eKYC status?	You may email us at smebiz@ocbc.com to check your eKYC status.
24	Will my eBiz account be ready after I perform the required credit transfer?	Your eBiz account will be ready within 3 working days if all supporting documents are submitted correctly and your eKYC results approved.
25	What should I do if I have exceeded the time limit to perform eKYC?	Please re-attempt and ensure that you adhere to the guidance provided when performing your eKYC verification.

Step 1: Document Verification

26	What happens during Step 1 of the Document Verification process? Is there anything I should take note of?	<p>During Step 1 of the Document Verification process, you are required to take a photo of your <i>MyKad</i>, both front and back.</p> <p>Please take note of the following when capturing an image of your <i>MyKad</i>:</p> <ul style="list-style-type: none"> • Use the original copy of your latest <i>MyKad</i> [with dual image] during the document verification process. Do not capture the image using the softcopy/photocopy version of your <i>MyKad</i>. [please verify this statement if it matches your intended message] • Do remove the plastic cover on your <i>MyKad</i>, if any. <p><i>[more on next page]</i></p>
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OCBC SME eKYC Application: Frequently Asked Questions [FAQ]

No.	Question	Answer
26	<i>Continued from previous page</i>	<ul style="list-style-type: none"> • Do ensure that your <i>MyKad</i> fits into the allocated frame. • All information on your <i>MyKad</i> must be shown/read clearly, i.e. do not cover the details. • Ensure the image of your <i>MyKad</i> is taken in a brightly lit environment. • Avoid glare and reflection when capturing the image. • Please grant OCBC SME eKYC App the necessary access to your device's camera function.
27	Will the Bank accept my <i>MyKad</i> if it is the temporary/old version, without the engraved "ghost image"?	<p>The Bank will only accept the <i>MyKad</i> with the engraved "ghost image".</p> <p>Alternatively, you can consider applying for an OCBC Business Current Account at any of our branches whereby the KYC will be performed at that particular branch.</p>
28	What should I do if my <i>MyKad</i> is damaged in one of the following scenarios? <ul style="list-style-type: none"> • Damaged <i>MyKad</i> chip. • Damaged laminated plastic layer. • <i>MyKad</i> appears to be faded. 	<p>The system will not be able to capture the details accurately during the document verification process if your <i>MyKad</i> is either damaged or appears faded.</p> <p>Alternatively, you can consider applying for an OCBC Business Current Account at any of our branches whereby the KYC will be performed at that particular branch.</p>
29	What should I do if I receive a pop-up message indicating that my <i>MyKad</i> is not valid?	<p>An uneven <i>MyKad</i> surface or a blurred image could result in the system being unable to capture the details accurately. Nevertheless, you will be prompted to try again.</p> <p>If you do not receive this prompt, please send us an email at smebiz@ocbc.com and we will advise you on the next course of action.</p>

Step 2: Facial Verification

30	What happens during Step 2 of the Facial Recognition? Is there anything I should be mindful of?	<p>During Step 2 of the Facial Recognition, you are required to take a selfie video.</p> <p>Things to note when taking a selfie video:</p> <ul style="list-style-type: none"> • You (alone) should stay within the video frame while the recording is taking place. • Please ensure that the background is neat and clear; a brightly lit environment is ideal.
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OCBC SME eKYC Application: Frequently Asked Questions [FAQ]

No.	Question	Answer
31	Can I pre-record and upload the video when performing the eKYC?	No. Real-time video is mandatory when performing the facial recognition verification process.
32	What should I be aware of when taking the video?	Please refer to question 30. Additionally, be sure to not blink or look away when taking the video as this could potentially impact the result of the facial recognition exercise.
Step 3: Knowledge-based Verification		
33	What happens during Step 3 of the Knowledge-based verification?	In this step, you are required to answer 5 dynamic security questions generated from your personal credit file.
34	I received a “Sorry, service not available at the moment. Please try later” prompt from the eKYC App. What should I do?	This could either be due to poor internet connection or the CCRIS system being temporarily out of service. Please wait a moment before trying again.