OCBC SME eKYC Portal

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 the face-to-face identity verification method.
2	**What are the benefits of performing the eKYC verification?**	This convenient option for saving time sees to it that an individual does not need to visit the branch to complete the identity verification process; this can be done entirely online.
3	**At which stage will I be required to perform the eKYC verification process?**	You will be required to perform self-verification via the eKYC verification portal upon submitting your online application. i) For desktop users, please scan the QR code to proceed with the eKYC verification process. ii) For mobile users, please click the "Verify identify" button to proceed with the eKYC verification process. Alternatively, you may continue with the eKYC verification process from the email that the Bank sent you if you have not already done so. You are advised to complete the eKYC verification within 7 calendar days
4	**What should I have ready before performing the eKYC verification?**	Please ensure you: a. Have your mobile phone with stable internet connection. b. Have your original identification card MyKad (dual image) with you. c. Are in a brightly lit environment.
5	**What happens during the eKYC verification process? What do I need to do?**	1. Scan the image of the front and back of your MyKad. 2. Take a selfie video.

OCBC SME eKYC Portal: Frequently Asked Questions (FAQ)

No.	Question	Answer
6	**I am concerned about the security of the data processed on the eKYC verification portal and do not wish to perform the eKYC verification. Is there an alternative?**	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. 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. Alternatively, you can explore applying for an OCBC Business Current Account which requires you to perform the KYC at any OCBC branch nationwide. Please feel free to contact us at **603 8317 5200** and we will duly share more details with you.
7	**Is the eKYC verification mandatory?**	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 the face-to-face identity verification method.
8	**Who regulates the eKYC verification process?**	The eKYC verification process is regulated by BNM.
9	**How long does it take to complete the eKYC verification process?**	The entire eKYC verification process may be completed in 3 to 5 minutes.
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	**What can I do if I have missed the 7 calendar days window period to complete the eKYC verification?**	The eKYC verification process is only valid for 7 calendar days. Beyond the period, you will be required to submit a fresh eBiz application here.

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No.	Question	Answer
12	**What if I do not have access to Wi-Fi or mobile data?**	At present, the eKYC verification portal can only be accessed with internet connection.
		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 OCBC branch nationwide
		Please feel free to contact us at **603-8317 5200** and we will share more details with you.
13	**For companies with 2 directors, are both required to perform the eKYC verification?**	Yes, both directors are required to perform the eKYC verification.
14	**What should I do if the browser crashes amid the verification process?**	You may continue with the eKYC verification process from the email that the Bank sent you.
		If the issue persists, please email us at smebiz@ocbc.com and we will advise you on the next course of action.
15	**What are the recommended operating systems for the eKYC verification portal?**	The operating systems version supported will be based on the iOS and Android supported version.
16	**What is the recommended device specifications for the eKYC verification portal?**	(see table below)

	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
Mobile Browser	Chrome	Safari and Chrome

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17	What are the recommended file size requirements for the eKYC verification portal?	<table><tr><td></td><td>Front MyKad</td><td>Back MyKad</td></tr><tr><td>MyKad</td><td>Up to 500kb</td><td>Up to 500kb</td></tr></table> <table><tr><td></td><td>File size</td></tr><tr><td>Bureau Check</td><td>2 KB</td></tr></table> <table><tr><td></td><td>File Size*</td><td>Video Length</td></tr><tr><td>Selfie Video</td><td>Up to 500 KB</td><td>3-5 seconds</td></tr></table> *Note: Video clip file size/dimension might vary depending on the device/mobile phone model]
18	What is the recommended network infrastructure for the eKYC verification portal?	Mobile data/Internet-enabled WiFi connectivity with an average speed of 20-500 Mbps.
19	How many attempts can be made to complete the eKYC verification process?	You are given a maximum of 3 attempts to complete the eKYC verification process. Please ensure that you adhere to the guidance given when performing your eKYC verification.
20	What happens after I have completed the eKYC verification process?	You will receive an email/SMS notification from the Bank within 1-2 working days to perform a credit transfer of RM1 to complete your application process. Please perform the credit transfer within 7 calendar days for account activation.
21	How do I check my verification status?	You may email us at smebiz@ocbc.com to check your eKYC verification status.

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No.	Question	Answer
22	**Will my OCBC eBiz Account be ready after I perform the required credit transfer?**	Your OCBC eBiz Account will be operational within 1-2 working days if all supporting details are submitted correctly and your eKYC result is approved.
23	**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	
24	**Is there anything I should take note of when capturing a photo of my MyKad?**	During the document verification process, you are required to scan the image of the front and back of your MyKad. Please take note of the following when capturing an image of your *MyKad:* • Use the original copy of your latest MyKad (with dual image) during the document verification process. Do not capture the image using the softcopy/photocopy version of your MyKad. • Please grant the internet browser necessary access to your device's camera function. • If you are iPad or tablet user, ensure you have changed your browser setting to "Mobile" site. • Do remove the plastic cover on your MyKad, if any. • Do ensure that your MyKad fits into the allocated frame. • All information on your MyKad must be shown/read clearly, i.e. do not cover the details. • Ensure the image of your MyKad is taken in a brightly lit environment. • Avoid glare and reflection when capturing the image.
25	**Will the Bank accept my MyKad if it is the temporary/old version, without the engraved "ghost image"?**	The Bank will only accept the MyKad with the engraved "ghost image". Alternatively, you can consider applying for an OCBC Business Current Account at any of our OCBC branches nationwide.

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No.	Question	Answer
26	**What should I do if my MyKad is damaged in one of the following scenarios?** • **Damaged MyKad chip.** • **Damaged laminated plastic layer.** • **MyKad appears to be faded.**	The system will not be able to capture the details accurately during the document verification process if your MyKad is either damaged or appears faded. Alternatively, you can consider applying for an OCBC Business Current Account at any of our OCBC branches nationwide.
27	**What should I do if I receive a pop-up message indicating that my MyKad is not valid?**	An uneven MyKad 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. 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.
	Step 2: Facial Verification	
28	**Is there anything I should take note of when taking the selfie video?**	During the Facial Recognition process, you are required to take a selfie video. Things to note when taking a selfie video: • 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. • Smile, blink or nod your head while taking the selfie video. • Remove any wearable items such as masks, spectacles and Purdah (for Muslim women). • You are not required to hold your MyKad while taking the selfie video.
29	**Can I pre-record and upload the video when performing the eKYC?**	No, a real-time video is mandatory when performing the facial recognition verification process.