

Blynk Virtual Technologies Pvt. Ltd. – KYC Process Guide

This guide provides a detailed step-by-step overview of the KYC verification process at Blynk Virtual Technologies Pvt. Ltd. with placeholders for screenshots for each step.

Step 1: Personal Information

Objective: Collect basic user information.

Details Collected: - Full Name - Contact Number - Email (Optional)

Notes: This step helps initiate verification and basic risk assessment.

The screenshot shows the Blynk KYC process starting with a 'Verify Your Identity (KYC)' banner. Below it, a progress bar indicates six steps: 1. Personal Information, 2. Address Details, 3. Identity Documents, 4. Video KYC, 5. Bank Details, and 6. Review & Submit. The first step is active. The form for 'Step 1: Personal Information' includes fields for 'Full Name (as per Aadhaar/PAN)', 'Date of Birth', 'Gender', 'Nationality', 'Email ID (Optional)', and 'Mobile Number'. A 'Save & Continue Later' button is at the bottom right.

Step 2: Address Details & Proof

Objective: Verify residential address and assess risk.

Details Collected: - Residential Address - Address Proof (Utility Bill, Aadhaar, Bank Statement, etc.) **Risk**

Mitigation: - Database of high-risk areas and mule addresses. - Users from these areas may be restricted.

The screenshot shows the 'Step 2: Address Details' form. It includes a 'Permanent Address (as per Aadhaar/Utility Bill)' section with fields for 'State', 'City', and 'Pincode'. Below this is an 'Upload Proof of Address' section with a 'Choose File' button and a note that a 'Residential (Utility Bill, Aadhaar, Bank Statement, etc.)' is required. At the bottom, there is a 'Previous' button and a 'Save & Continue Later' button.

Step 3: Identity Document Submission

Objective: Verify official government-issued identity.

Documents Collected: - Aadhaar / Passport / PAN / Driving License - Clear copy of the document

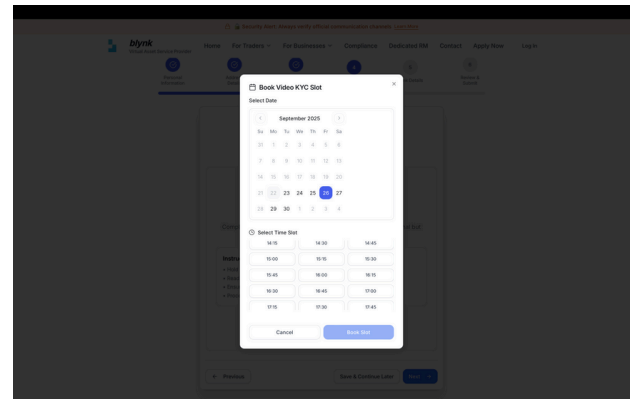
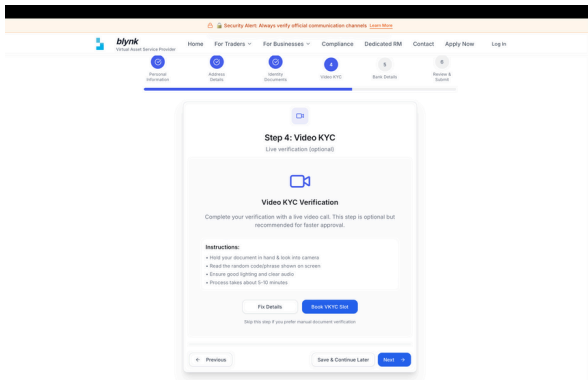
The screenshot shows the 'Step 3: Identity Documents' form. It includes a 'Document Type' dropdown menu and a 'Document Number' field. Below these are two sections: 'Document Front' and 'Document Back', each with an 'Upload Proof (Scan)' button and a 'Choose File' button. A note indicates that a 'Clear copy of the document' is required. At the bottom, there is a 'Previous' button and a 'Save & Continue Later' button.

Step 4: Video KYC Verification

Objective: Validate identity and document authenticity via live verification.

Process: - Schedule a Video KYC session with an expert. - Verify identity, authenticity of documents, and compliance with AML/KYC rules.

1

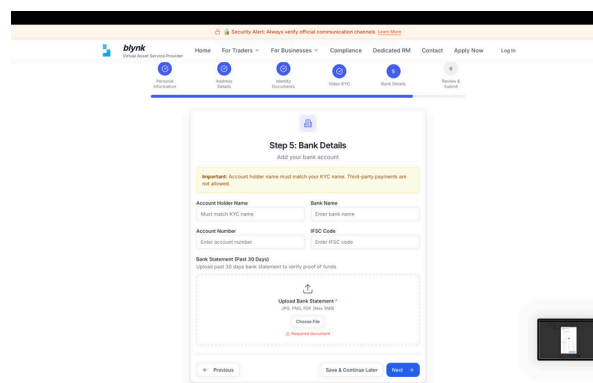


Step 5: Bank Details & Proof of Funds

Objective: Confirm banking details and source of funds.

Documents Collected: - Bank Account Information - Bank Statement (Past 30 days)

Notes: Ensures legitimacy of transactions and prevents fraud.



Step 6: KYC Status Confirmation

Objective: Notify user of KYC approval, rejection, or additional document request.

Process: - KYC verification usually takes **45-60 minutes** after submission. - User receives notification of status.

Additional Notes:

- Requirements may vary based on **risk profiling and transaction size**.
- Business clients may require additional documents (Incorporation Certificate, GST, etc.).
- All user data is **encrypted and handled confidentially**.