



कर्जा सूचना केन्द्र लि.
Credit Information Bureau of Nepal

GovDataAxis

Service(s) Catalog

Version: 1.1

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1. About GovDataAxis Platform

GovDataAxis is an enterprise-grade platform that integrates with multiple government data sources to provide a range of services to partner organizations. Through secure web interfaces and API integrations, we empower our partners with reliable government data verification capabilities essential for their business operations.

Currently, GovDataAxis operates exclusively with Nepal's National ID Database but is strategically designed for future expansion to include additional government data sources, broadening verification capabilities and enhancing service offerings.

2. Services

The GovDataAxis platform delivers reliable and secure identity verification services through Nepal's National ID Database. Our current service portfolio includes four core verification solutions, each designed to meet specific authentication requirements:

I. KYCAuth : Identity Authentication and Comprehensive KYC Data Retrieval Service

KYCAuth enables authorized entities to retrieve a verified set of a citizen's **Personally Identifiable Information (PII)** from Nepal's National ID Database using the **National Identification Number (NIN)** along with **biometric impressions** (either fingerprint or iris).

The service is designed to support **regulatory compliance, customer due diligence**, and other identity-dependent processes by returning essential demographic details such as **Full name, Birth date, Permanent address, Temporary address, Citizenship details, Family details** and other relevant attributes.

The data retrieval is conducted through a straightforward API, enabling secure and reliable access to a citizen's verified identity information based on biometric and NIN-based authentication.

Input Requirements:

- National Identification Number (NIN)
- Biometric Impressions
 - Fingerprint modality
 - Iris modality

Operation Type: Identity Verification and KYC Data Retrieval

Response Format: KYC Data of Citizen

II. BioAuth : Biometric Based Identity Authentication

The **Biometric Based Identity Verification Service** authenticates a citizen's identity by verifying the provided National Identification Number (NIN) along with biometric data—either **fingerprint** or **iris**. The service performs a verification-only operation, matching the submitted biometric impression against the corresponding record in Nepal's National ID Database.

It returns a **HIT** if the biometric and NIN combination matches the official records, or a **NO HIT** if any mismatch is found. This service is intended for use cases that require strong, biometric-based identity verification.

The verification is conducted through a straightforward **HIT/NO HIT API**, enabling secure and reliable confirmation of a citizen's identity using biometric matching.

Input Requirements:

- National Identification Number (NIN)
- Biometric Impressions
 - Fingerprint modality
 - Iris modality

Operation Type: Identity Verification

Response Format: HIT/NO HIT

III. AlphaAuth with Address : Enhanced Identity & Address Verification Service

Input Requirements:

- National Identification Number (NIN)
- Full Name
- Birth Date
- Permanent Address Details:
 - Province
 - District
 - Metropolitan City/Municipality
 - Ward No.

Service Type: Demographic Verification

Response Format: HIT/NO HIT

The **AlphaAuth with Address** service provides enhanced demographic verification by validating a citizen's **National Identification Number (NIN), Full name, Birth date, and Permanent address details—including Province, District, Metropolitan City / Municipality, and Ward Number**—against official records in Nepal's National ID Database. The service returns a **HIT** if all supplied attributes exactly match the database records, or a **NO HIT** if any discrepancy is found.

This service operates through a straightforward **HIT/NO HIT API**, verifying both identity and address

data to support more comprehensive identity validation. A complete match across all fields results in a **HIT**, confirming the citizen's identity and address. Any mismatch leads to a **NO HIT**, indicating a failed verification.

IV. AlphaAuth : Basic Identity Verification Service

The **Demographic Verification Service** enables identity verification of citizens by matching the provided **National Identification Number (NIN), Full name, and Birth date** against official records in Nepal's National ID Database. The service returns a **HIT** if all the provided attributes exactly match the records, or a **NO HIT** if there is any discrepancy. This verification is designed to confirm a limited set of demographic data for identity validation or presence checks.

Input Requirements:

- National Identification Number (NIN)
- Full Name
- Birth Date

Service Type: Demographic Verification

Response Format: HIT/NO HIT

The service operates through a simple **HIT/NO HIT API**, which verifies the submitted identity attributes against the national database. A successful match across all required fields results in a **HIT**, indicating that the identity is verified. A mismatch in any of the attributes results in a **NO HIT**, signaling a failed verification attempt.

3. Banking and Financial Sector Use Cases

The GovDataAxis platform offers a robust suite of identity verification services tailored for Nepal's banking and financial sector. These services help institutions comply with regulatory mandates, strengthen fraud prevention, streamline onboarding, and deliver secure digital experiences. Below are common use cases where National ID-based identity verification can be applied across banking operations.

V. Use cases with KYCAuth Service

- **Account Opening:** Primary verification for new account creation.
- **Existing Account Verification:** Retrospective KYC updates and data validation for legacy accounts.
- **KYC Refresh:** Periodic customer data updates as per regulatory requirements.
- **Loan Applications:** Customer due diligence and identity confirmation.
- **Digital Banking Registration:** Secure onboarding for mobile/internet banking.
- **Credit Card Applications:** Enhanced KYC for credit facilities.
- **Fixed Deposit Creation:** Customer verification before initiating high-value term deposits.
- **Account Upgrade:** Verification for premium banking services or higher transaction limits.
- **High-Risk Services:** Identity verification for services classified as high risk by financial institutions, such as large-value transactions, cross-border activities, or high-value product offerings.
- **Agent Based Service Delivery Use Cases**
 - **Consumer Goods Financing:** On-the-spot KYC for items like mobile phones, refrigerators, and electronics.

- **Micro-Loans:** Identity verification at the borrower's location for faster disbursement.

VI. Use cases with BioAuth Service

- **Deliver ATM/Debit Card:** Verify identity during secure handover, eliminating the need for physical signatures or maintaining manual logbooks.
- **Dispatch Cheque Book:** Identity verification at delivery point.
- **Withdraw Large Amount:** Provide biometric-based alternatives to signature checks.
- **Reactivate Dormant Accounts:** Re-verify identity for inactive customers.
- **Access Lockers:** Add an extra layer of biometric security for safe deposit access.
- **Collect Sensitive Documents:** Authenticate customers collecting bank statements, certificates, or official letters.
- **Disburse Loans:** Final identity verification before fund transfer.
- **Close Accounts:** Securely confirm identity during account closure requests.

VII. AlphaAuth or AlphaAuth with Address

- **Handle Biometric Exceptions:** Use demographic verification when biometric matching is not possible.
- **Onboard Remote Customers:** Verify identity for customers unable to visit branches.
- **Update Digital Channel Records:** Enable customers to update their National ID details via digital platforms.
- **Verify Permanent Address:** Validate address details for communication and compliance.
- **Process General Service Requests:** Confirm identity for customer-initiated inquiries or service updates.
- **Perform Field-Level KYC:** Support agent-led verification in rural or semi-urban areas.

4. Platform Features

I. Integration Options

1. Web-based interface
2. API-based services
3. Real-time data access
4. 24/7 availability

II. Security & Compliance

1. Nepal Rastra Bank (NRB) regulation compliance
 2. National data protection standards
 3. Secure government database integration
 4. Fraud prevention capabilities
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5. How to Avail Service(s) from Karja Suchana Kendra Limited

- I. Formal Service Request:** Submit official letter of intent for service consumption.
 - II. Network Connectivity:** Establish secure VPN connectivity with platform infrastructure.
 - III. UAT Integration:** Complete integration testing in User Acceptance Testing environment.
 - IV. Production Deployment:** Migrate to live production environment upon successful UAT completion.
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Contact Details



KARJA SUCHANA KENDRA LIMITED

Heritage Plaza, Kathmandu, Nepal

Email: ckyc@cibnepal.org.np

info@cibnepal.org.np

Telephone No.: +977-015971443

Website: www.cibnepal.org.np
