

Quik-KYC: Revolutionizing Digital Know Your Customer

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Project Title: Quik-KYC

Problem Statement: Digital KYC: Reduce Drop-Off, Lift Conversion Goal



Quik KYC: Zero Friction, Zero Drop-offs

Transforming Compliance into a Premium User Experience

The Digital KYC Crisis

By the Numbers

Our current KYC process is bleeding customers at every touchpoint. The data tells a stark story of digital friction.

- 35% failure rate at document scanning
- 25% abandonment at upload stage
- 15-20 second server delays for basic validation

The Root Cause

We're treating customers like suspects, not users. Our legacy process frustrates with improper scanning errors, timeout failures, and zero real-time guidance.

The result? A compliance checkpoint that feels like punishment rather than progress.



Introducing Quik KYC

A fundamentally reimagined approach that transforms compliance from friction point to relationship builder. Four intelligent pillars working in harmony.



Pre-Flight Check

Smart onboarding that prepares users before they start



Real-Time Guardrails

Instant feedback on image quality and document validity



Device Handoff

Seamless transition between desktop and mobile



Interactive Liveness

Engaging biometric verification that prevents fraud

Pillar 1: The Pre-Flight Check

Smart Onboarding Wizard

Before users ever see a camera, they're guided through a calm, clear preparation phase.

01

Document Selection

Clear list of accepted IDs: PAN, Aadhaar, Passport

02

Environment Check

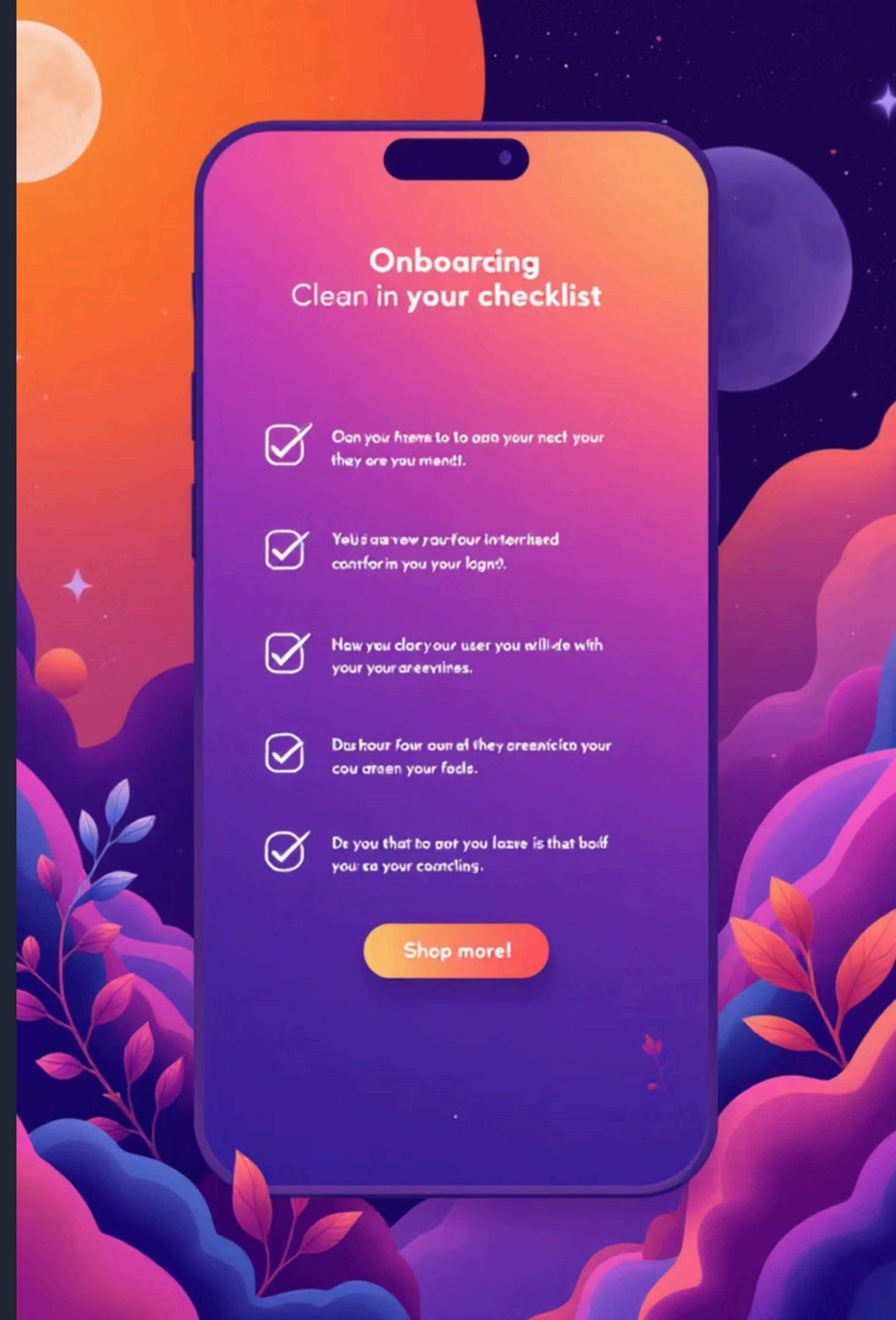
Lighting and setup recommendations displayed upfront

03

Ready Confirmation

Users explicitly confirm they're prepared to proceed

- Impact:** Reduces anxiety and improves first-time success rates by setting clear expectations before the process begins.





Pillar 2: Real-Time Quality Guardrails

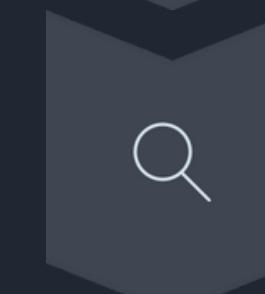
Intelligent Client-Side Analysis

The breakthrough feature that directly tackles our 35% scan failure rate. Instead of waiting for server rejection, users receive instant, actionable feedback.



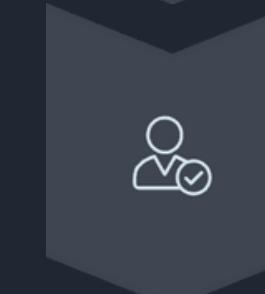
Capture

User positions document



Analyze

Real-time blur and lighting detection



Validate

Instant pass/fail feedback

"Image is too blurry, please hold steady" – delivered in real-time, not 20 minutes later.

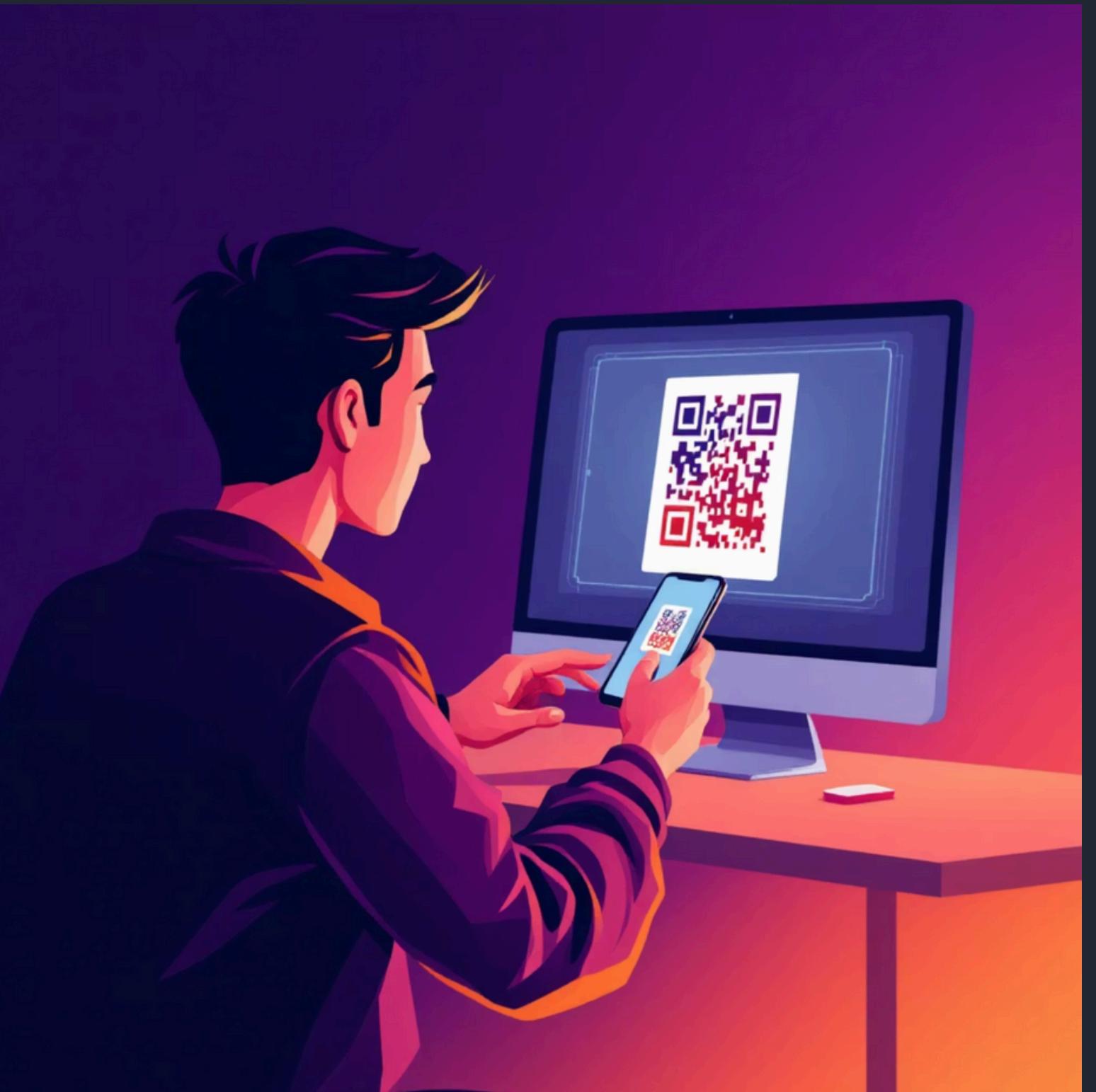
Pillar 3: Seamless Device Handoff

Cross-Device Continuity

Desktop webcams produce poor quality scans. Mobile cameras excel at document capture. Why force users to choose?

Our solution bridges both worlds instantly. Desktop users scan a QR code or receive an email link, then continue on their smartphone's superior camera.

The magic: Zero file transfers, zero friction, zero quality compromise.



2.3x

45s

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Pillar 4: Interactive Liveness Verification

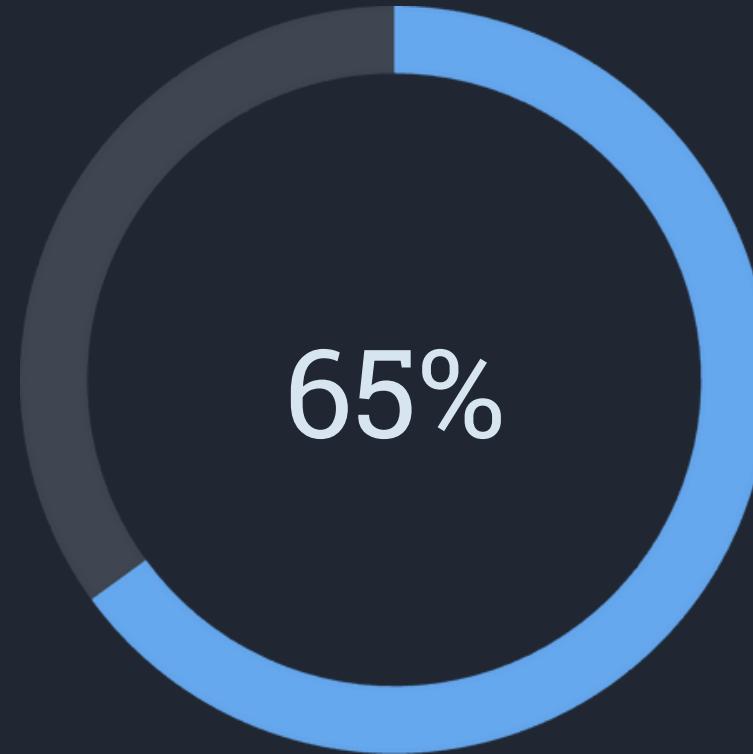
Guided Biometric Verification

Traditional photo uploads are passive and vulnerable to fraud. Our interactive "Blink to Verify" system transforms security into an engaging, fraud-proof experience.

- 1 Face Detection
Oval guide appears, helping users position correctly
 - 2 Liveness Challenge
Interactive prompts: "Blink now" with visual cues
 - 3 Instant Verification
Green confirmation when biometric match succeeds
- Feels like a modern feature, not a compliance hurdle. Users actually enjoy this step.

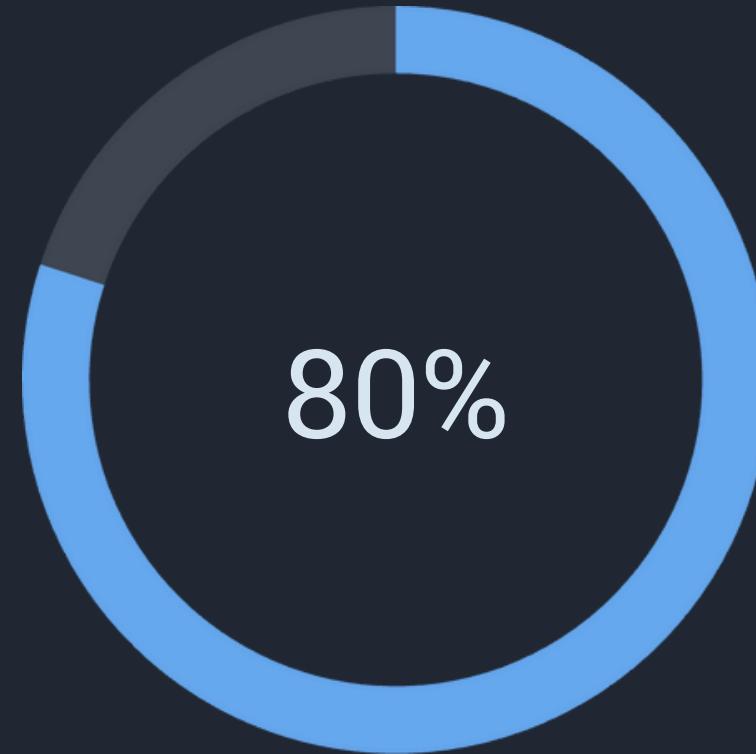


The ROI: Expected Outcomes



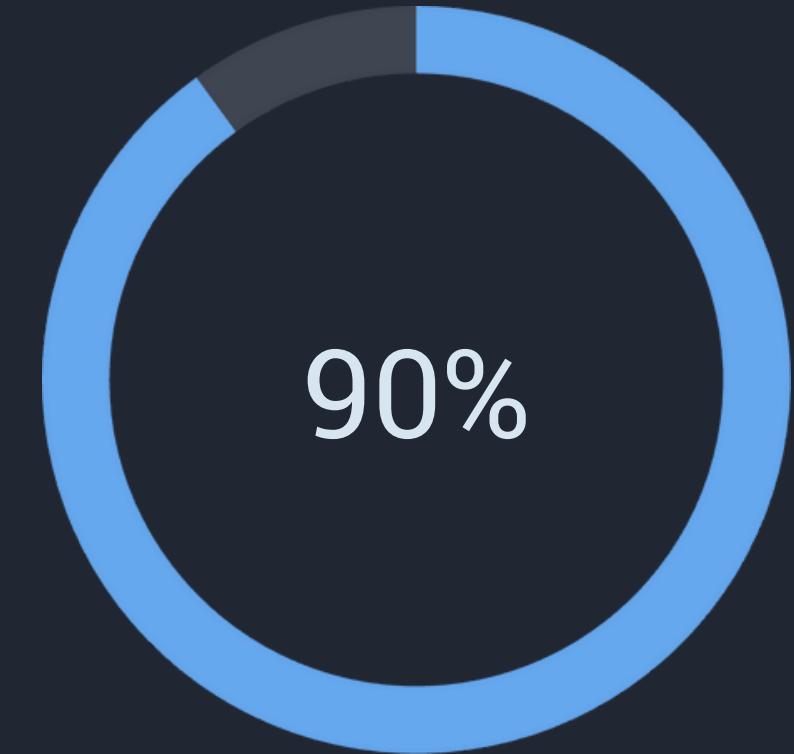
Drop-off Reduction

Clear guidance and device flexibility keep users engaged



Faster Validation

Client-side checks eliminate 15-20s server wait times



First-Time Success

Real-time validation means fewer re-submissions

Operational Benefits

- Reduced manual review workload
- Lower customer support tickets
- Faster overall TAT for account opening

Strategic Advantages

- Premium brand perception through superior UX
- Competitive differentiation in digital banking
- Foundation for future digital services

Technical Excellence: The Secret Sauce



Client-Side Intelligence

Advanced blur detection and lighting analysis run directly in the browser, providing instant feedback without server round-trips. This architectural choice transforms user experience while reducing backend load.



Active Liveness Detection

Unlike passive photo uploads, our interactive challenge-response system combines facial recognition with behavioral biometrics. The "blink to verify" mechanism is nearly impossible to spoof with photos or videos.



Stateless Handoff Protocol

Session continuity across devices uses secure, time-limited tokens. No app downloads, no authentication friction—just seamless progression from desktop research to mobile capture.

Your Customer's First Moment

Compliance Reimagined

"Quik KYC isn't just a compliance tool—it's your customer's first relationship moment with the bank."

Every interaction shapes perception. Every friction point costs trust. With Quik KYC, we've transformed the most challenging digital touchpoint into a showcase of innovation, care, and technical excellence.

The choice is clear: Continue losing 35% of customers to poor UX, or embrace a solution designed for zero drop-offs and premium experiences.

