

# Tencent Cloud AI eKYC



eKYC, or Electronic Know Your Customer, refers to the use of AI technology to remotely complete the automated verification of a user's identity, helping organizations understand the user's true identity.

Tencent Cloud AI eKYC solution adopts Tencent's leading document recognition, liveness detection and facial comparison technologies to simplify the traditional identity authentication process into three automated steps, which quickly and accurately verify the authenticity of a user's identity through AI algorithms. Compared to the traditional KYC process, it provides simpler and more efficient online verification with better user experience.

## Why eKYC?

### Improved Business Compliance

Currently, the use of digital authentication methods is being advocated across all countries and regions. eKYC's can help companies comply with security needs.

### Reduced Labor Costs

eKYC's automated authentication reduces labor costs for organizations that have to manually verify user identities.

### Faster Authentication

Users don't have to queue up in person to fill in a lot of personal information. Instead, the authentication can be finished in a few minutes remotely.

### Reduced Risk Of Identity Fraud

Accurate liveness detection and face recognition algorithms can automatically identify frauds, reducing losses for enterprises.

## Advantages of Tencent Cloud AI eKYC

### Leading Algorithm

The facial comparison algorithm has set new records in several international competitions. In live deployment environments, the face verification has a pass rate of more than 98% with an error acceptance rate of 0.01%, which is among the best rates in the industry.

### Flexible Service

All product functions can be mixed and matched on demand. eKYC can be easily integrated via app SDK, HTML5, or API. It also offers a series of integrated identity verification processes including document recognition with face verification.

### Safety And Reliability

The liveness detection technology combines Tencent's years of security experience and big data security technology to withstand attacks from photos, videos and static 3D models. Our latest AI Shield capability also effectively intercepts the latest AIGC attacks like AI face swap and adversarial sample attacks.

### Comprehensive Access

Provides a variety of SaaS-based services to enhance user experience. In addition, it also provides various API interfaces to meet customers' real-name authentication needs in different scenarios.

## Application Scenarios

### Telecom Operator

Through the eKYC service, we can provide identity authentication to meet the needs to remotely open accounts and activate SIM cards.

### Social Media

Malicious users can register accounts in bulk by means of virtual accounts, fake devices, and impersonation etc., to carry out illegal behaviors, which triggers risky events in the operation of social products. eKYC can be used in scenarios such as real-name registration anchor authentication, and large-value tipping.

### Insurance And Securities

In financial scenarios with high security requirements, such as securities trading and insurance claims, eKYC services are utilized to meet the high security and strong compliance needs of remote account registration, insurance claims and other demanding scenarios.

### Pan-Finance

Electronic payment is an important part of pan-finance, in which parties to an electronic transaction, including consumers, vendors, and financial institutions, use secure electronic payment instruments to make monetary payments or move funds across the network. eKYC is a critical component in this process to verify the identity of all parties involved, ensuring the authenticity and security of the transactions.

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