

KnowYourCustomer Super Techies Challenge by Deutsche Bank

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Last week, I appeared on Capgemini Super Techies league round, along with Danish, which we lost. (Details here). Had we won the league round, we would have prepared and presented this week's semifinal challenge, by Deutsche Bank India.

Nevertheless, since the problem was quite interesting, and since SuperTechies Team is running a weekly Twitter contest regarding semifinal challenge (See realtime tweets in end of this post), I thought to participate and write down my solution as well.

Explanation of some of the presentation points:

- Notifications: When customer is using bank network. Lets call this Active Notification. (e.g Bank branch, Netbanking, ATM. Rr when he is outside bank network. Lets call this Passive Notification (e.g Mail/Fax/Email/Call-Center)
- Document Submission: Notification leads customer to one click auto submission or submission via upload. Allows user to customer to upload via ATM, NetBanking, Mail, In Person, Online (Different from netbanking via e.g third party tied up agencies if any)
- Verification Module: API based verification module invoking auto verification services or triggering periodic alerts for manual verification. Pluggable and integrated with customer profiles, external system, generic fraud list etc.
- Renewal Module: Trigger notification based on last verified time and custom profile (Risk: Low, high,medium)
- Reporting Module: Reporting for internal/external (e.g RBI) auditing, based on customer profile, List of customers currently not compliant with KYC.
- Profile Module: Maintaining customer profiles based on risk, nature of transaction etc.
- Extendable: Can be adapted by IBA (Indian Banking Association) to maintain a unique, national list of KYC compliant customers. Helps in easy verification of customers.

If you can't see embedded PDF presentation, you can download it here

Note: Presentation material below is available under GNU Free Documentation License

Real time tweet for #KnowYourCustomers solutions

Tweets about "#KnowYourCustomers @supertechies"

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!function(d,s,id){var
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js,fjs=d.getElementsByTagName(s)[0],p=/^http:/.test(d.location)?'http':'https';if(!d.getElementById(id)){js=d.createElement(s);js.id=id;js.src=p+"://platform.twitter.com/widgets.js";fjs.parentNode.insertBefore(js,fjs);}(document,"script","twitter-wjs");
```