

H.A.R.T (Human Authentication For Remote Trust)



HART

The NextGen AAA

Problem Statement

The Internet has become the heart of living in the world. Without internet, we can't imagine our day-to-day activities like communication, food, entertainment, business, health, etc. As the internet's power grows, so do the challenges of trust and identity theft or fraud.

All current authentication is based on the username, password, and OTP method, and we are now introducing two-factor authentication. After doing all these things, accounts are still getting compromised.

Adding to the woes, SSL certificates are issued on a domain-based basis without checking the owners' actual existence itself.



HART's would a single platform to validate / authenticate user on any platform using normal computer system or mobile phone without any extra authenticating device using the below few methods :

1. eKYC

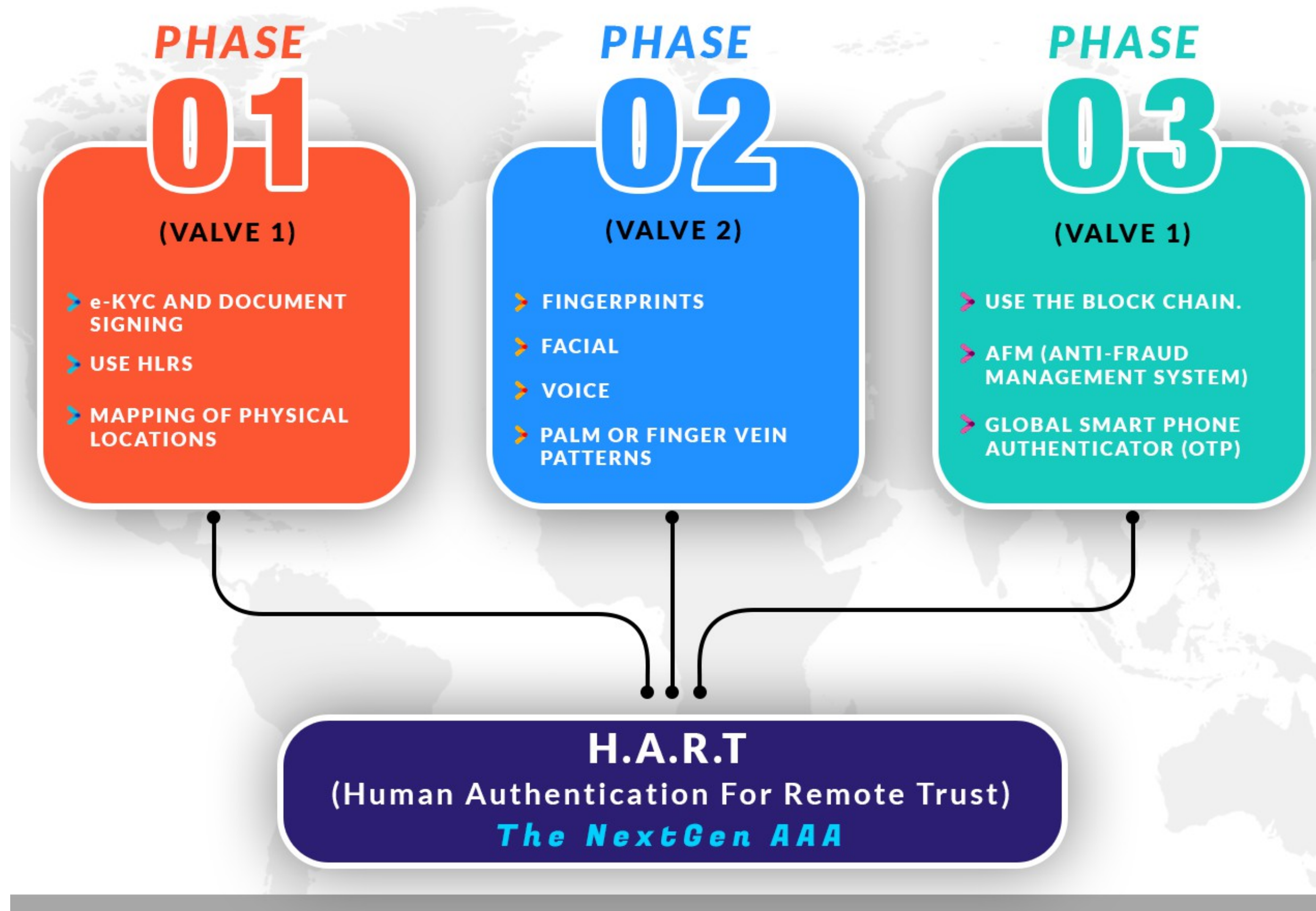
1. Location Mapping
2. National ID
3. Passport
4. VAT / GST
5. Bank Account etc

2. Biometric

1. Facial
2. Voice
3. Palm
4. Figure or Palm Vains

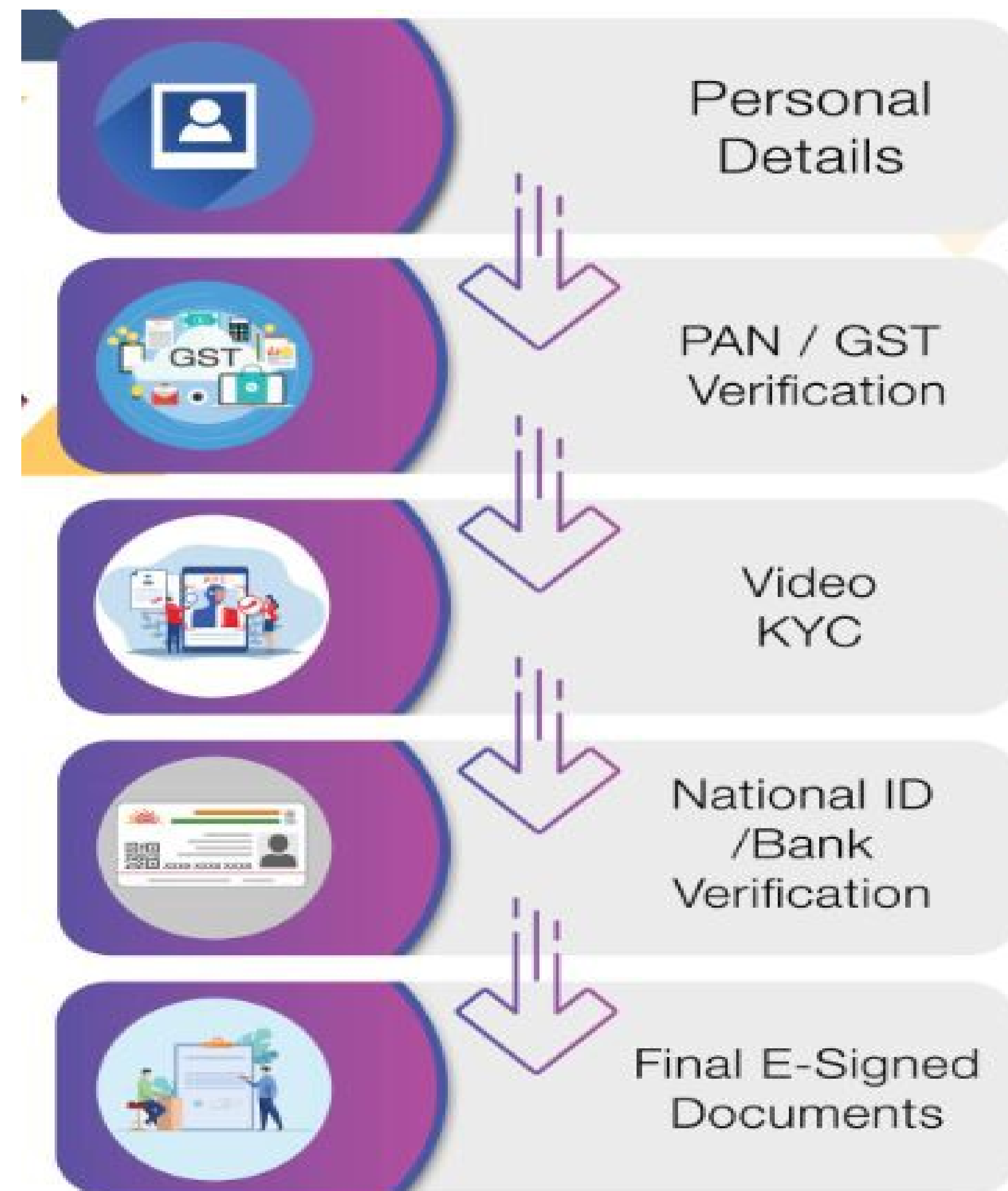
This validation would be for small to big contracts , KYCs , Re-KYCs , Exams verifications , day to day authentications like login to Internet , Attendance , or to access any website or application the same can be used .

It would be acting as a Human AAA system .



H.A.R.T (Human Authentication For Remote Trust)

H.A.R.T. often called paperless KYC, is the process of electronically verifying the customer, employee, vendor, or stakeholder's identity using validating factors. These factors could include photo-based IDs, facial features, answers to randomized questions. Thus, this provides your proof of identity and address to the service provider instantly, eliminating the need for tedious in-person verification.

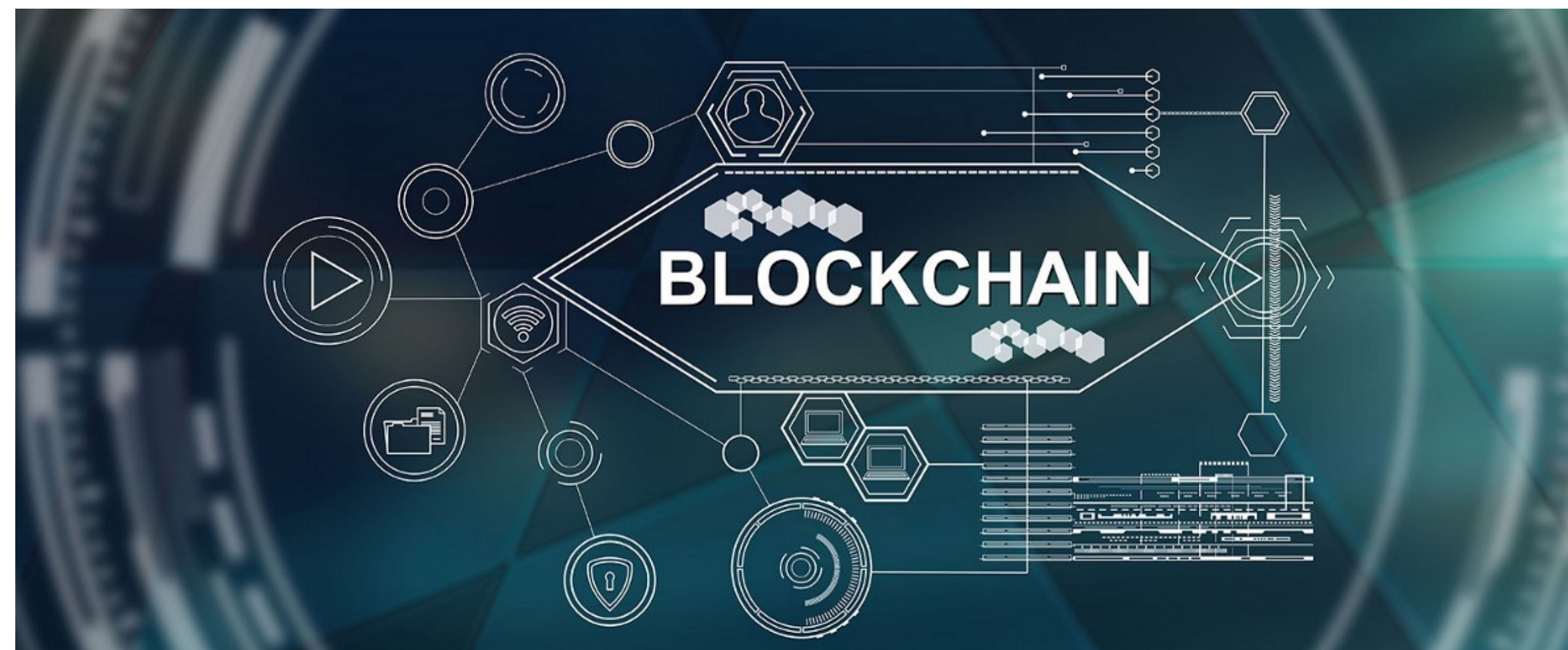


H.A.R.T Managing Digital identity is key requirements for any public facing portal providing any services. Using the latest India stack, Digital Identity Verification and storing would be done via **H.A.R.T Portal**. This portal would provide not only one stop solution for verifying onboarding person/entity, it would further enable to take digital signatures which are accepted under laws applicable in India. Moreover Platform interaction APIs could be customised based on the actual requirements of the use case.

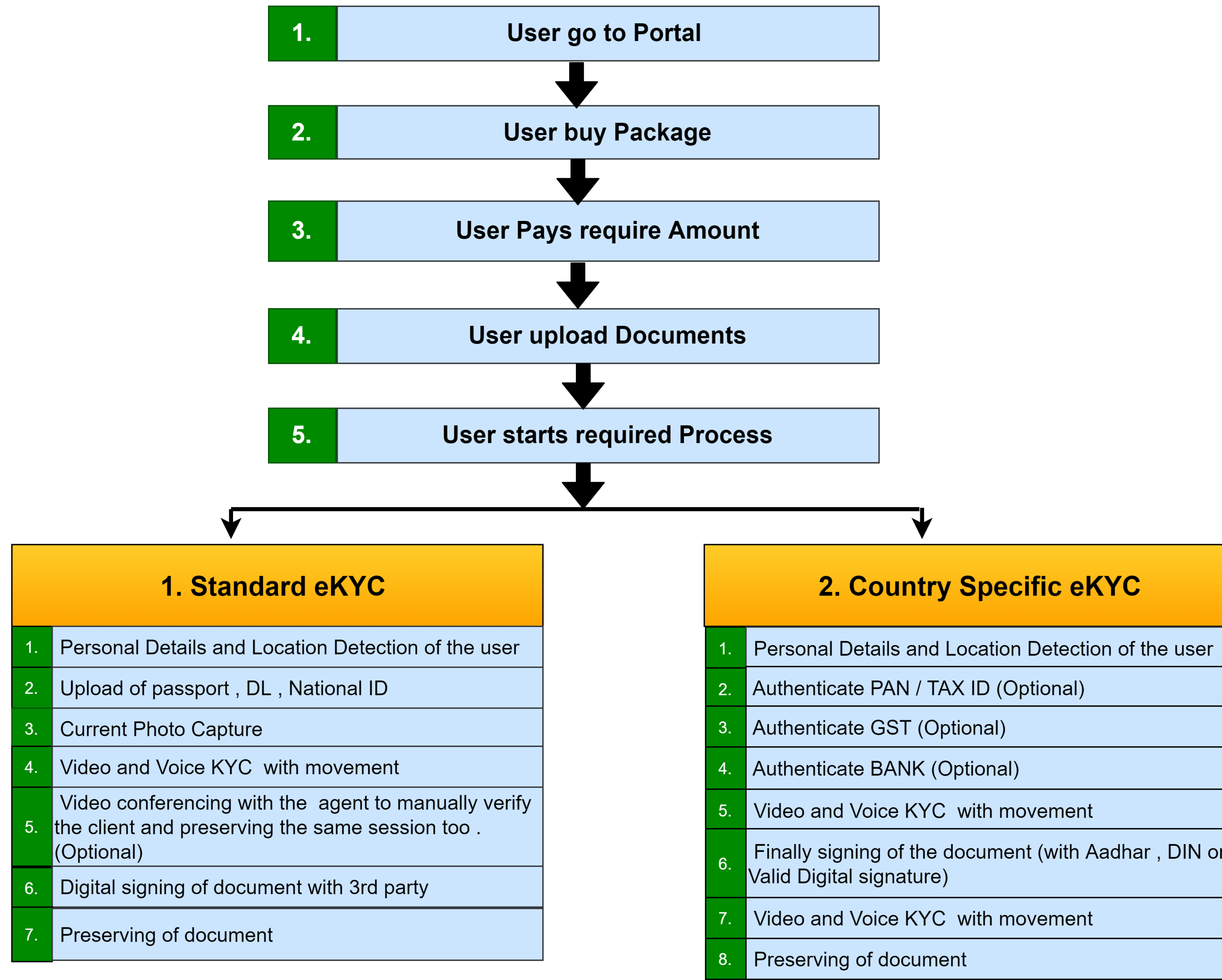
For **H.A.R.T** process to be considered successful and valid, the factors mentioned above would be validated according to rules prescribed by regulatory bodies.

H.A.R.T – On Blockchain

H.A.R.T. to be on block chain, to have the history of all previous KYC Authentication Tokens. This would be used in similarity to radius, but on block chain technology, and this would add **eKYC** for the world. For example, a person living in India will follow the India eKYC, but if necessary, he can have eKYC for United States as well, and so on. It is entirely up to the user discretion what information would be available to another authentication body/platform.



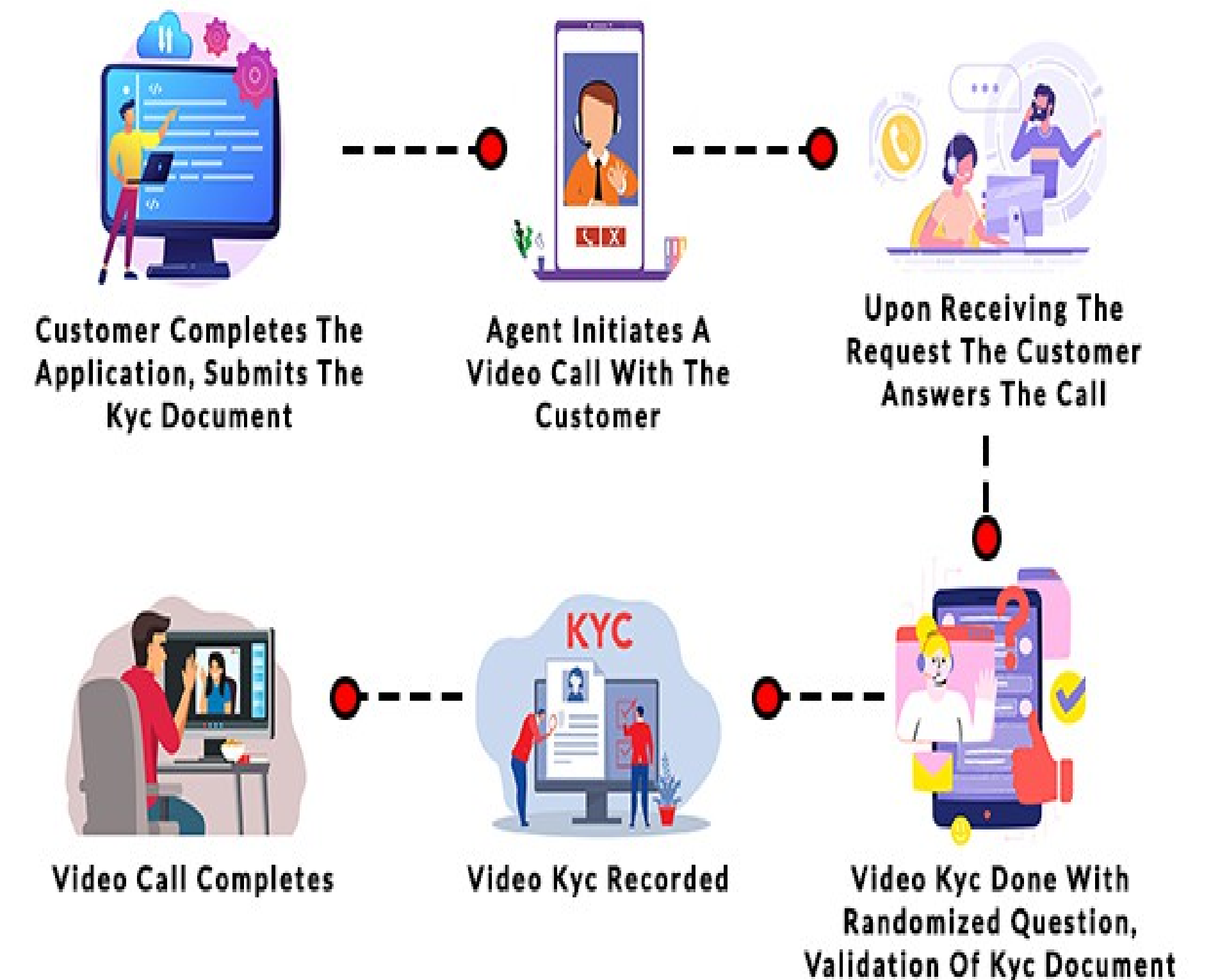
H.A.R.T. PROCESS FLOW



1. Standard H.A.R.T

- A passport, driver's license, and national ID must be uploaded.
- KYC video and voice with movement.
- Picture detection and video matching.
- Detection of the user's location (Geo-Tagging).
- Option for video conferencing with the agent to manually verify the client and preserve the same session too.
- Digital document signing with a third party.
- Finally, signing of the document.
- Document Preservation.

VIDEO KYC FLOW PROCESS



2. Country Specific H.A.R.T (INDIA – For Example)

- It will function similarly to the current KYC system, relying on APIs to authenticate National ID.
- KYC video and voice with movement.
- Picture detection and video matching.
- Detection of the user's location.
- API for PAN or Tax ID Authentication (Optional).
- API for Bank Authentication (Optional).
- GST authentication API (optional).
- Finally, signing of the document (with an Aadhar , DIN, or valid digital signature).



- **Multi-country support**, The product would be able to do the eKYC of any person living in any country of the world using country-specific KYC or a standard KYC module.
- **Localization of Data**, Data for each country would be stored in that particular country only.
- **Data Preservation**, We would be storing the data of each eKYC for 24 months from the date of KYC.
- **Multiple billing models**
 - Pay As You Go
 - Subscription Based
- **Simple Billing**, billing would be usage-based billing, i.e., only billed for services or authenticated users in respect to a particular country. It should be easy to use just like itemized voice call charges to any destination.
- **Flexi Authentication**, Customer would be able to choose applicable authentication methods for their clients, ex: only Aadhar, only PAN, only bank account, or all of them.

- Each customer can configure and use one eKYC system or multiple eKYC systems provided by different providers for different countries.
- For audit purposes, we would also keep track of the hit/success ratio to understand the quality of APIs each provider is providing.
- The system would support localization.
- Multilingual
- Multi-currency
- iOS/Android App would be developed.

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- The system would keep track of all the eKYC done by any user.
- There would be no need to upload the documents again and again, until x number of days, and the same things can be used to do the e-KYC for others too, but usage of national ID like Aadhar or other things would be done again.
- The system would also perform the Re-KYC wherever it is required to do so automatically. It would also trigger a suspension alert to the customer and to the provider if not done on time.
- Customers would also be able to perform re-KYCs on all products and services with a single click.

The process is incredibly cost-effective. This is quite obvious given that the process is digitized and remote, but It's worth going into some detail to examine the ways in which businesses can cut costs by adopting eKYC :

- Aadhaar licenses, which financial institutions require to authenticate customers using their Aadhaar cards are no longer needed as eKYC is digitized.
- Companies can cut costs on the hardware required for verification, as eKYC only requires a device with a camera and internet access.
- Officials will not be required to travel to various locations in order to perform customer verification, so companies can save on travel costs.
- The turnaround time (TAT) for customer onboarding is greatly reduced as the eKYC process is expedited. This will also cut costs for companies by more than 90%.

Highly Configurable

- Smart e-KYC solution is designed to be highly configurable, so that integration with any existing Customer Information Systems will be easy.

Highly Scalable

- Smart eKYC solution can be scaled in accordance with the growth of business. The server instances can be increased or decreased based on business volume.

Compliance and Audit Ready

- Smart e-KYC solution is compliance and audit ready as per the norms of UIDAI. So you don't have to worry about UIDAI compliance regulations.

Fraud Detection

- The Smart e-KYC solution has inbuilt Fraud Detection mechanism present which will trigger in case of any suspicious activity.

Onboard your Customers in Minutes.

- With the help of Smart e-KYC solution, you can complete the entire onboarding process within minutes from customer premises itself using handheld devices. Save your customers from the hassles of paperwork and provide a better onboarding experience.

Secure In-house Server

- Our Smart e-KYC server resides in your premises and will communicate with your other systems through highly secure (SSL) channel, thereby making your data communications safe and secure.

1. How your technology/solution is novel/unique

1. AUTHENTICATION from a single point for any user/application.
2. This is an aggregator model for all countries for authentication, validation, and signing of documents.

2. Why should the Govt give you funds and what is the contribution from your side.

1. The government's vision is to go completely digital, and this solution would help prevent digital identity fraud and appears to be the need of the hour in order to build trust between the common man and services. Reach the last mile for the government's digital initiatives.
2. The government should have a stake in the authentication stack; currently, all technologies for advanced authentication are controlled by private players outside India.
3. This stack should be part of a government-supported operating system.

4. Our Contribution

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4. Addressable Market you can capture and list of competitors in the same domain in India and globally.

Telecom Sector	Financial Sectors	MSME & Govt	Hospitality Industry	C2C	Retailers
-Telecom Voice	- Banks	- Customer Verification	- Hotels at checkin's	- General Agreement between people	- Authentication Engine (Facial,Sound,FFingure Print)
- Telecom Data	- NBFCs	- Employee Verification	- Cafe Chains		- Attendance
- ISP & Cable Operations	- Crypto	- Vendor Verification			- NTA Exams
- Wifi Providers					- Events

4. List of competitors

No competitors (Such type of solutions are not available in the

5. How you will be able to achieve the target within the time period indicated

1. We have rich experience and expertise to get a product developed.
2. Industries connects

Integration with Partners

1. Smartguard (XS INFOSOL) - 15L-18L Broadband endusers
2. E-wallet (Vishesh) -8000 eRetailers
3. BOSS - OSS/BSS (XS INFOSOL) - 20K-25K Corporate Internet End Customers

Direct Client Acquisition

1. Telecoms
2. ISPs
3. Banks
4. Apps Onboarding

Marketing

1. Participation in Various Trade shows including MWC , Gitex , Africacom
2. Online Marketing FB, LinkedIn , Google etc

Integration with various similar products

6. What is the minimum ask to deliver the tech if the full amount asked for is not Approved.

Taking market factors into account, we have carefully calculated the funding required for the product.

Having said that, if a company becomes self-sustaining at any given point in time, further funding won't be required. The most optimistic figure we can see is 6 CR, i.e., after 2 years, the company may not require any funding.

A second possibility is that if funding is too low, we can check with the market for the same, but in that case, dilution of share and idea would have to be done.

7. Is the product/solution an Import Substitution or capture global market from the addressable market etc

Currently the solution is not an import substitution, but going forward, yes, it would definitely be an import substitution as companies like Google, Facebook, etc. are providing basic authentication free of charge, but this won't be the case in the future, as they would charge something for these services.

Target Industries



Real-Money Gaming



Cryptocurrency



E-commerce



Education



Gig Economy



Home Rentals



Car Rentals



Telecom

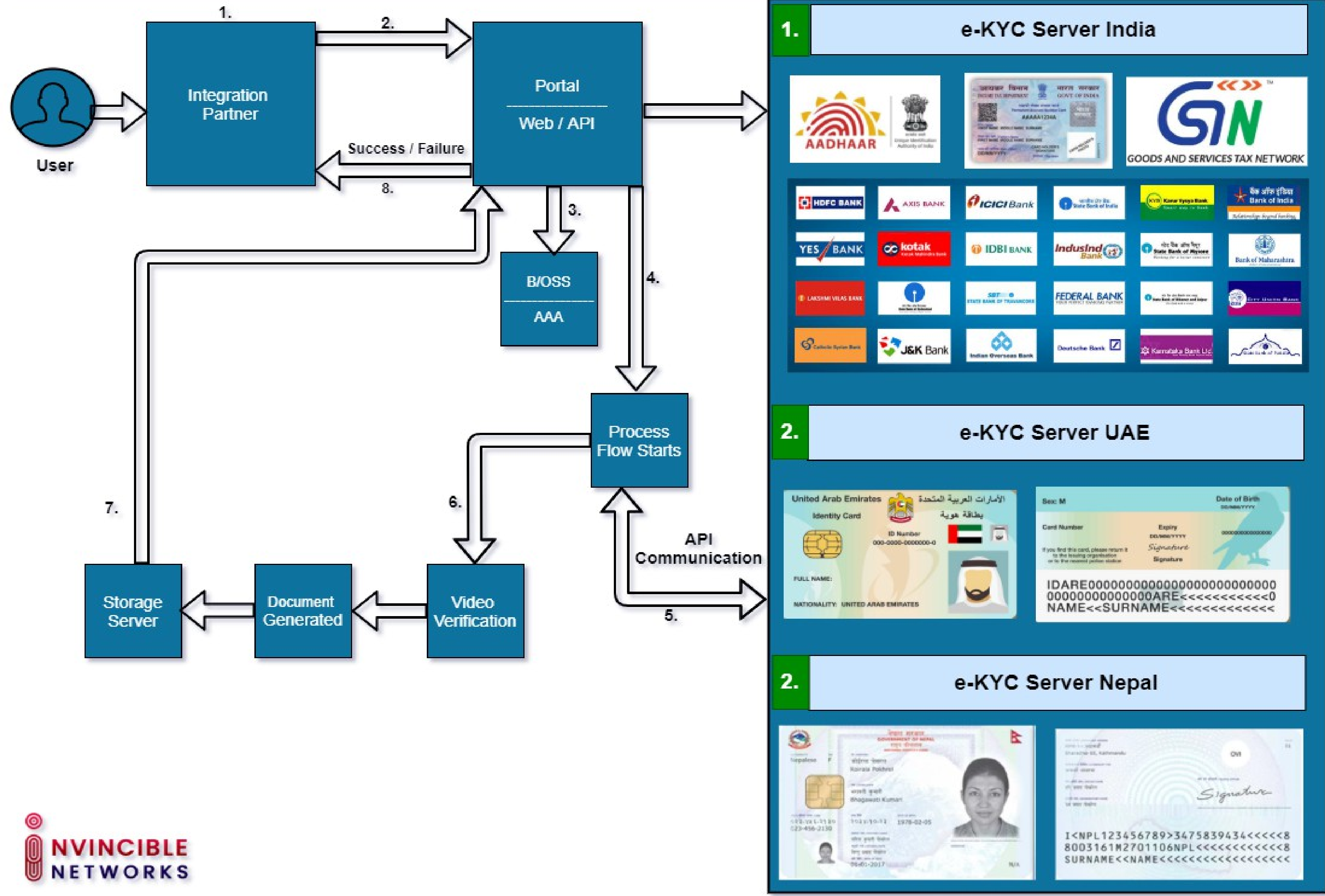


Financial Services



Internet & Mobile apps

HART (Human Authentication For Remote Trust) Architecture





THANK
YOU!
