

SOLUTION BRIEF

Solutions integrated with Thales Luna HSM

1. SwiftDB Aadhaar Data Vault Solution

SwiftDB is a secured and robust software solution to store Aadhaar data as per guidelines of UIDAI. “Aadhaar” is a 12-digit individual identification number issued by the Unique Identification Authority of India (UIDAI) on behalf of the Government of India. Aadhaar number provides single source of identity verification across the country for each Indian resident.

SwiftDB provides APIs to store, modify and purge Aadhaar data from Third Party Applications. SwiftDB engine can manage high volume of transactions. To meet the regulatory standards by Aadhar Act in India for storage / handling of some sensitive information, Miscot adopted Thales Luna Hardware Security Module (HSM) that is hardened and tamper-resistant and can be used to strengthen encryption practices by generating keys, to encrypt and decrypt data, and in turn achieve highest levels of data security.

1.1. SwiftDB Vault – Aadhaar Data Vault Solution

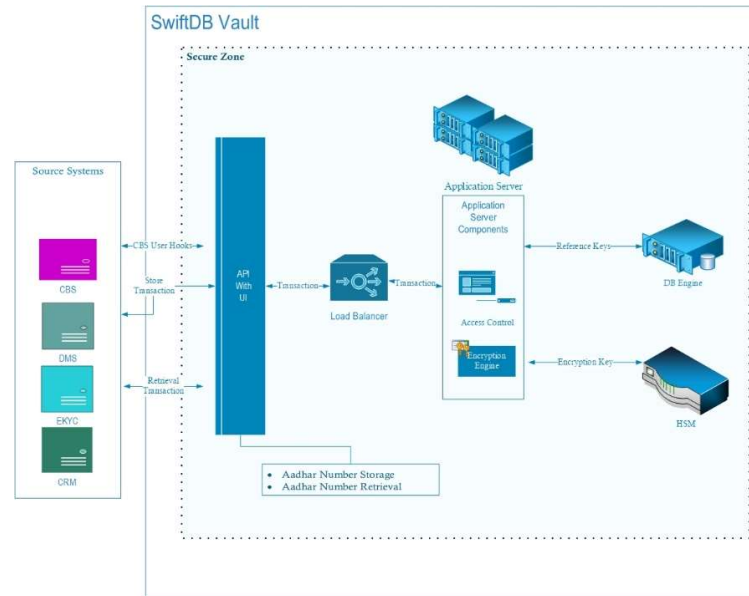
SwiftDB Vault offers a software platform that can be configured, integrate and customized, current operational processes and applications which use Aadhaar data. SwiftDB is designed and developed as per the Aadhaar Act 2016. It generates a Unique reference key as a token to represent the Aadhaar number. This is achieved using Thales Luna HSM. The solution can be used at various Banks (including Nationalized Banks, Private Banks, Small Finance Banks, Co-operative Banks), Microfinance organizations, Housing Finance Companies, Share Broking Agencies and many more.

1.2. Key Features and Benefits

- Aadhaar Masking for Scanned Data / Images
- Encrypt, store and retrieve images.
- Aadhar Data Vault solution as per Aadhar Act & Regulations 2016
- Store Aadhar Data in Secure Zone
- Access Aadhar Data through Aadhar Data Vault
- Unique Reference Key for each Aadhaar Number
- Distribute Aadhar Data in Secure Way
- Do not store Aadhaar Number in application’s databases
- Access Control for Aadhar Data
- Encrypt Aadhaar Number (Thales Luna HSM is deployed for fulfilling this requirement)



1.3. Application Architecture



2. SwiftDOCS eKYC Solution

Miscot's SwiftDOCS eKYC solution simplifies KYC procedures and enables paperless and real time customer on-boarding. While using eKYC service, one must authorize the UIDAI, by explicit consent, to release his identity / address through biometric authentication to the Bank branches / Business Correspondents (BC). SwiftDOCS eKYC Solution offers a software platform that can be designed and configured for current operational processes and integrates it with eKYC validations.

- End to end implementation of eKYC facility except "biometric authentication device".
- SwiftDOCS eKYC can be implemented on physical as well as on VM infrastructure with failover arrangement between DC and DR.
- The solution can be integrated with Core Banking System at Banks to create customer master automatically on authentication.
- The application can be accessed by the Bank branches for eKYC authentication.
- The solution can provide APIs for integration with enterprise applications.
- SwiftDOCS eKYC solution can be deployed and used at various Banks (including Nationalized Banks, Private Banks, Small Finance Banks, Co-operative Banks), Microfinance organizations, Housing Finance Companies, Share Broking Agencies and many more.

2.1 SwiftDOCS eKYC Components and Features

2.1.1 eKYC Details Capturing Interface

- Validates user's credentials via API
- User interface captures eKYC details - Aadhar Number/VID, OTP, Demographic information
- Save captured eKYC details in schema of SwiftDOCS

- Auto generated reference number is created against each entry
- PDF is generated and saved in SwiftDOCS.

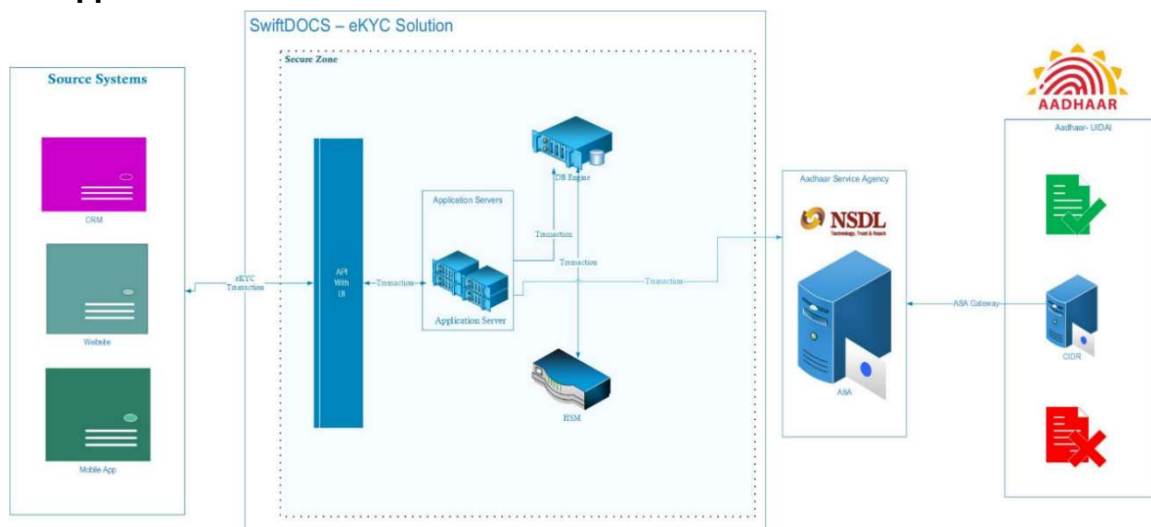
2.1.2 SwiftDOCS eKYC Service

- SwiftDOCS web service picks up eKYC details from Third Party applications and interfaces it with Authentication Service Agency (ASA) services.
- Response from ASA will be saved in custom schema of SwiftDOCS database created for eKYC. Fields received as eKYC response includes Name, Gender, DOB, Phone, Email, District, House, Proof of Address, Location, State, Pin code, Photo (Actual fields may vary per specs from UIDAI)
- Logs created during data exchange between SwiftDOCS and ASA are stored in custom schema.
- It was mandated to use strong keys to encrypt and decrypt the data. To meet this compliance, Miscot selected hardened and tamper-resistant Thales Luna HSM for storing encryption / decryption of keys within this solution.

2.2 Solution Advantages

- Compliance to RBI’s mandate for eKYC authentication & linking
- Eliminates the possibility of frauds and identity thefts
- Instant and fast Customer on-boarding
- Avoid data creation for already existing data at UIDAI
- Saves time and Cost for Customer verification

2.3 Application Architecture



3. About Miscot

Miscot Systems Pvt. Ltd. is a two-decade old IT and ITES organization working closely with 150+ Banks, Insurance Companies, NBFCs, MFIs, Government Organizations, Corporates and MNCs across India and across the globe providing high quality, high value software development and business process outsourcing services. Miscot's platform empowers organizations to automate all the business processes with absolute ease and helps the enterprise to keep their data on digital platform. Our competencies lie in customized application development, application maintenance, software product development, data migration (ETL) & data archival services, document scanning & digitization services, variable data printing and laser printing services.

Miscot serves prestigious clients including Government Organizations, Public Sector Units, Corporate Sector & even international bodies supported by the comprehensive development skills & technologically advanced networking & infrastructure set-up. In short, Miscot is a hi-tech IT Company committed to provide simplified IT and cost-effective and secured solutions for the growing needs of its customers.

Miscot provides below solution offerings to its customers.

KYC Management Solutions

- CKYC Solution & CKYC Backlog Completion Services
- Aadhaar eKYC Solution
- Aadhaar Data Vault
- Aadhaar Masking Solution
- KYC Authentication Services
- KYC Identification
- Digilocker Integration
- CERSAI Charge Creation
- Video KYC & VBIP Solution

Data Management Solution

- Document and Workflow Management Solution (DMS)
- Enterprise MIS Reporting & ADF, XBRL Reporting Solution
- Data Migration Services
- Business Performance Management & Revenue Assurance Solutions
- Document Digitization Services