



Digital KYC



Introduction

About Smart

- Smart Axiata Co., Ltd., Cambodia's leading mobile telecommunications operator, currently serves 8 million subscribers under the 'Smart' brand.
- Smart Axiata is part of Axiata Group Berhad, one of Asia's largest telecommunications group.
- Smart is at the forefront of mobile technology advancement in Cambodia. Smart was the first network to introduce 4G LTE in 2014, 4G+ in 2016 and 4G+ with HD Voice (VoLTE) in early 2017.
- Smart's extensive nationwide network coverage stretches to more than 98% of the Cambodian population.



Problem Statement

Problem Statement

Overview of the problem

- Mobile operators to maintain complete and updated profiles of all customers as part of the KYC (Know Your Customer) process
- However, there are gaps whereby some numbers are not registered with profiles, or are registered with incomplete or inaccurate profiles

Problem Statement

Detail of the problem

- There are two major sales channels: at Smart Shops and at dealers (Smart Spots)
- New SIMs sold at Smart Shops are registered with the adequate customer details, however there are gaps whereby some numbers sold by dealers are either not registered with the correct user information or have no profiles
- Additionally, some customer may sell their number to another person without transfer of ownership at a Smart Shop

Problem Statement

Detail of the problem

- Customers are already able to update their profile details online by SIMReg website or SmartNas app, or they can also go to a Smart Shop with their identity documents.
- All profiles submitted online require a scan of the identity documents, and the documents are verified by a human before the profiles get updated into our customer database
- However, there are still gaps in the numbers of verified and validated profiles, either due to low awareness or insufficient incentive to drive customers to verify and update their profiles



Expectation

Expectation

- Create or enhance the digital KYC process to either solve the profile registration gap at the point of dealer sales, or to drive customer verification and updates of their own profiles

Thank you!