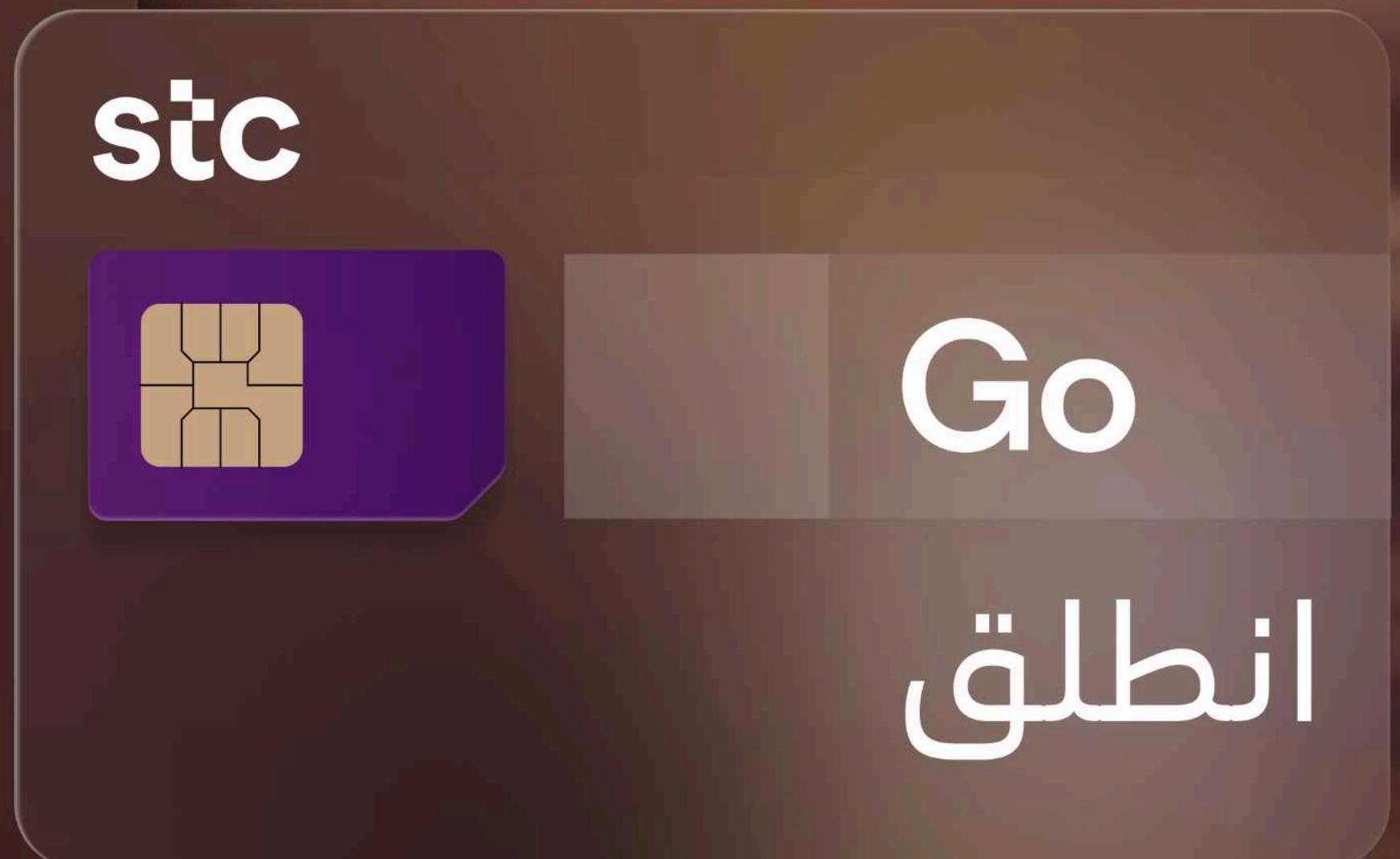
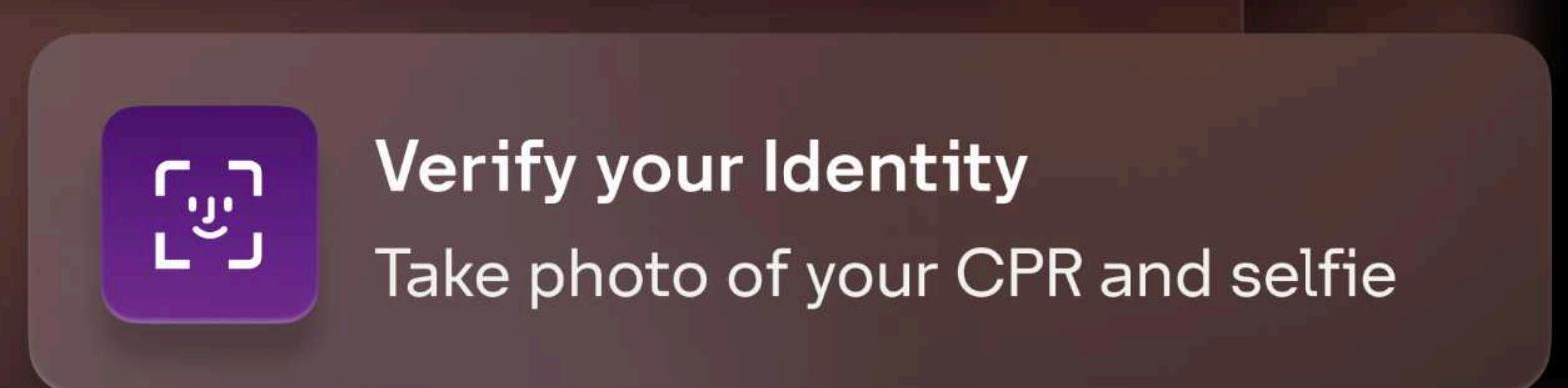
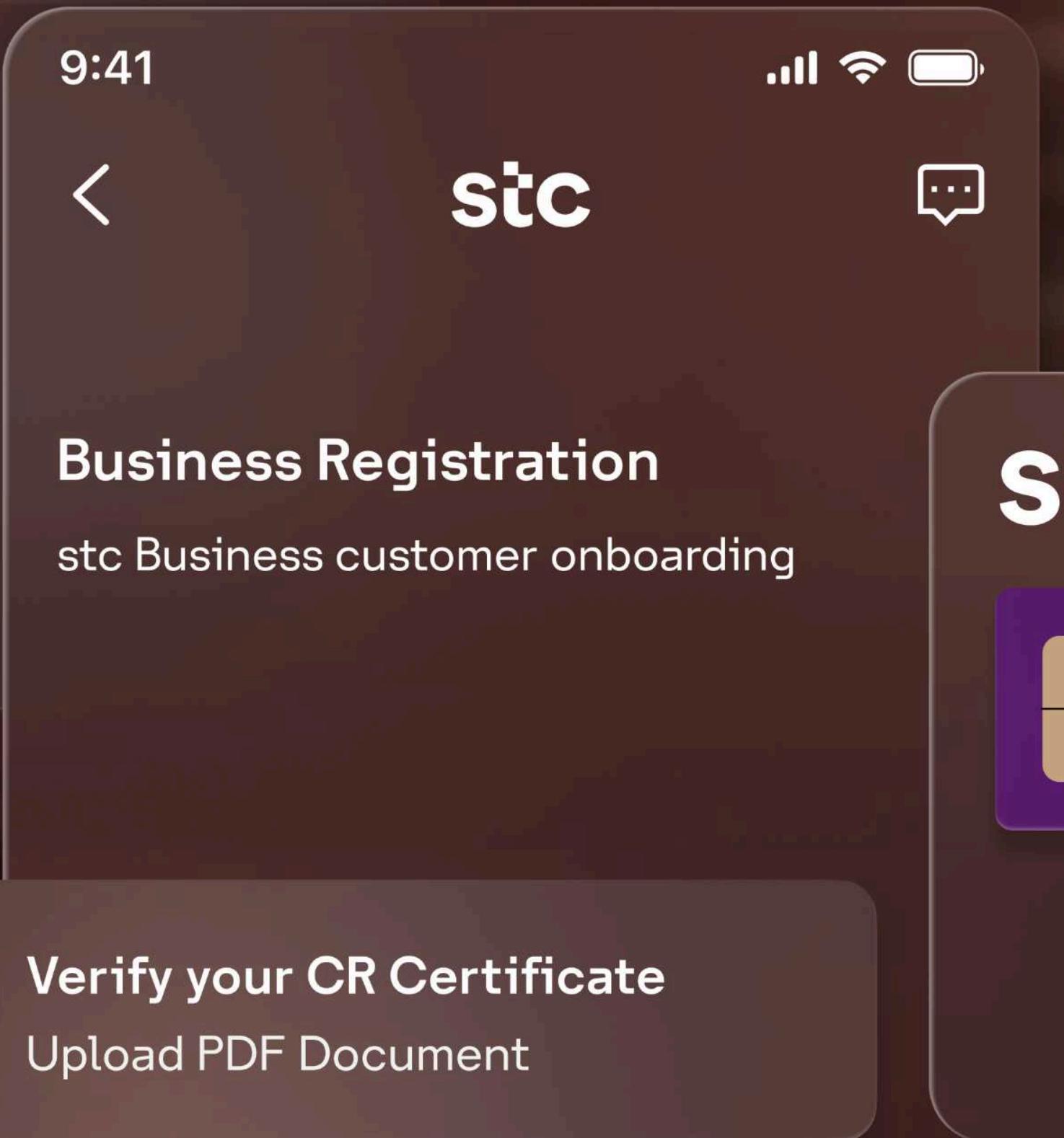


# eKYB

## Digital Onboarding & Order Placement



# Welcome Screen

## Purpose

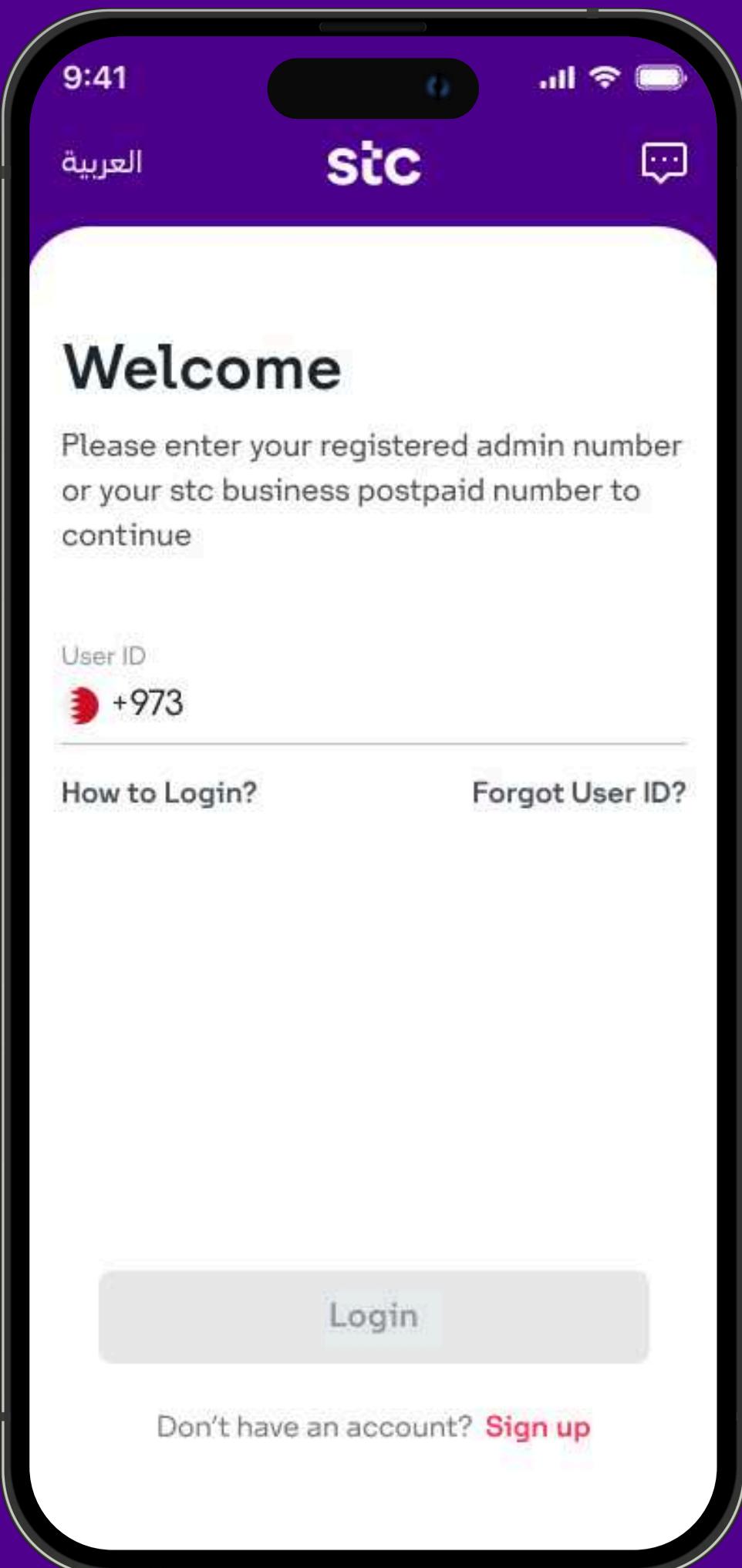
This screen serves as the entry point for both registered users and new customers.

## Action

Tap on **Sign up** if you are a new customer.

## Do's

- Ensure your internet connection is stable.
- Prepare your CR number and CPR ID beforehand.



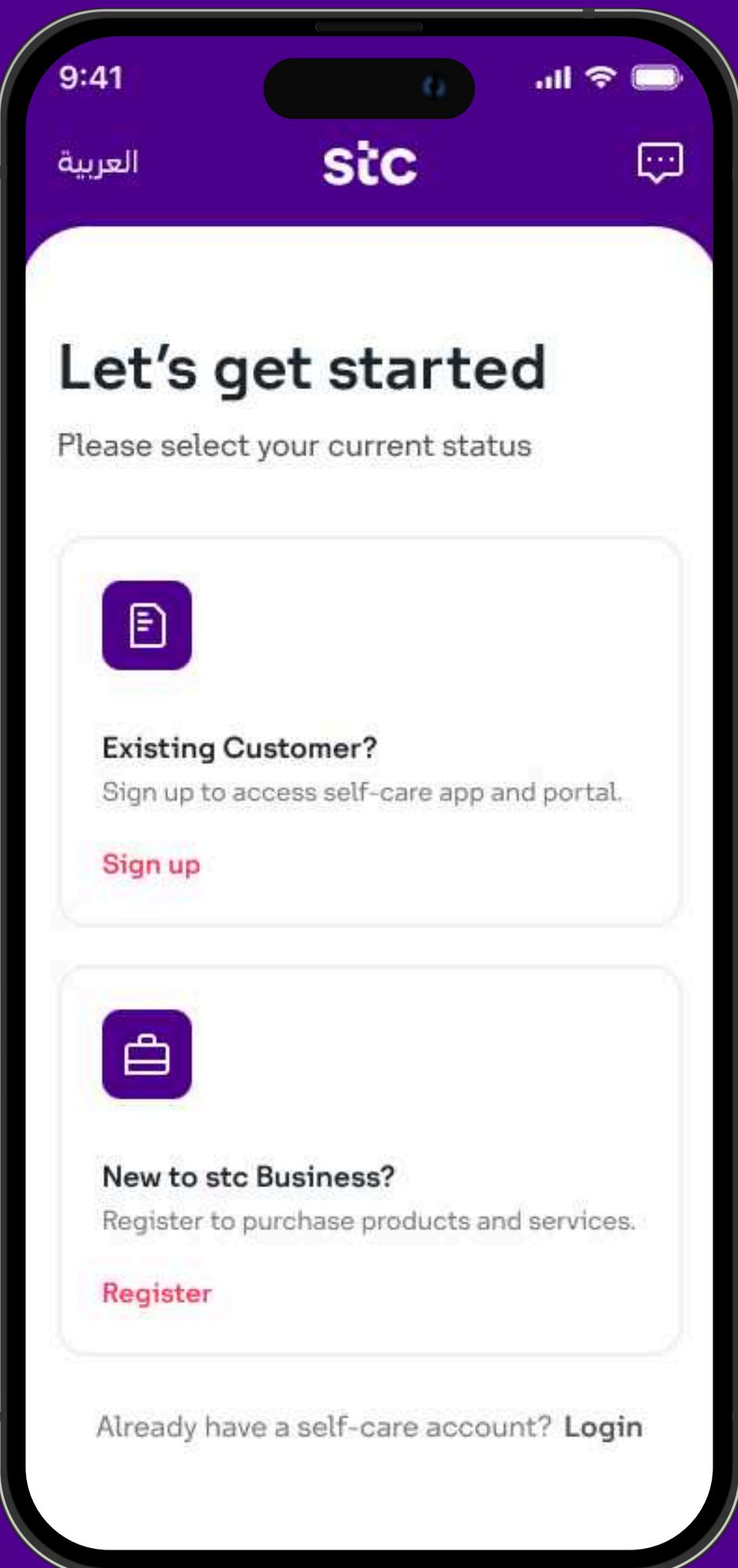
# Getting Started

## Purpose

This screen allows the user to choose between signing up for the portal or registering their business with stc.

## Action

Click **Register** to continue with the Digital Onboarding.



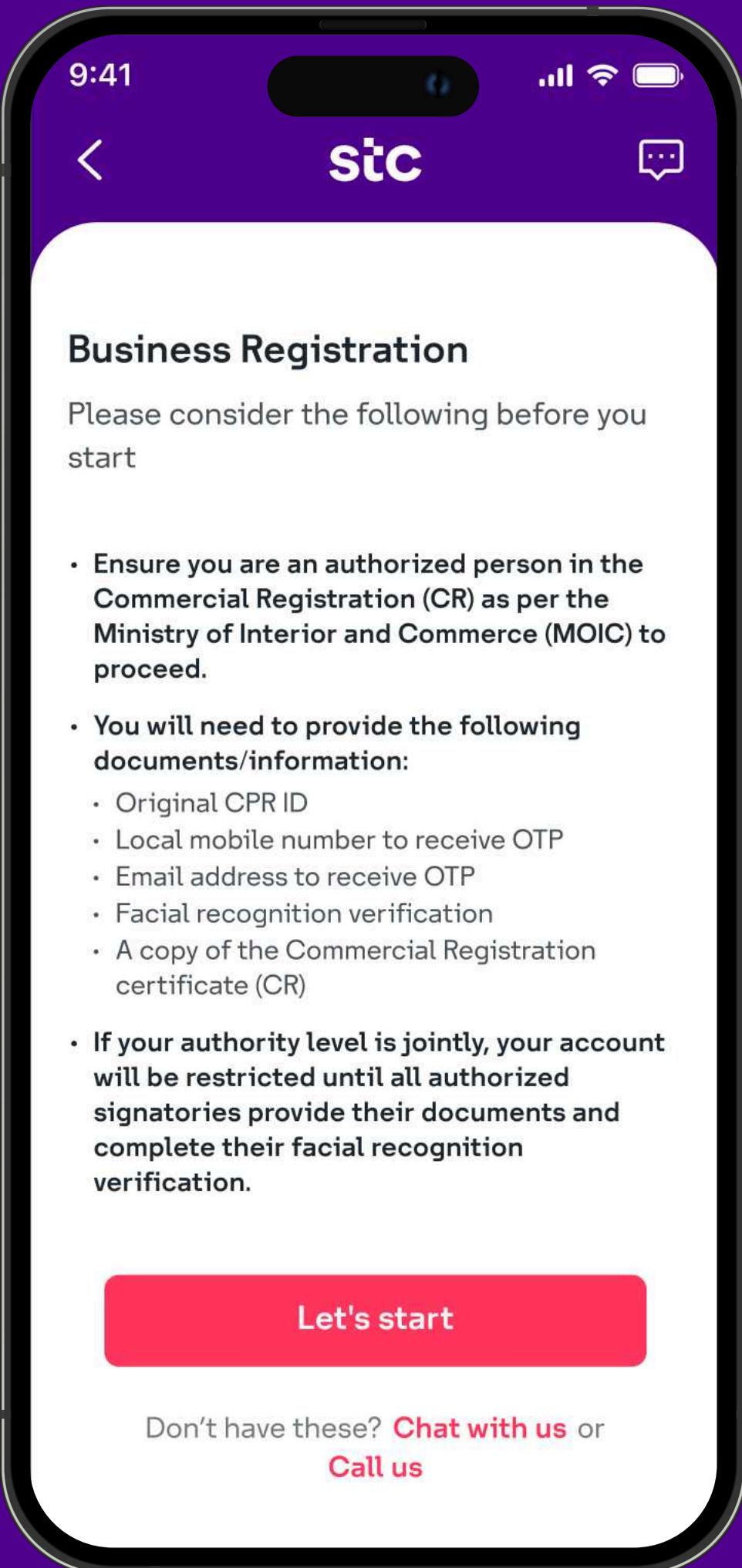
# Business Registration Overview

## Purpose

Ensure all necessary documents are ready and conditions are met for proceeding with the registration.

## Action

Click **Let's Start** to begin the registration.



# CR Number Verification

## Purpose

Verify your Commercial Registration (CR) number through the MOIC (Sijilat) integration.

## Action

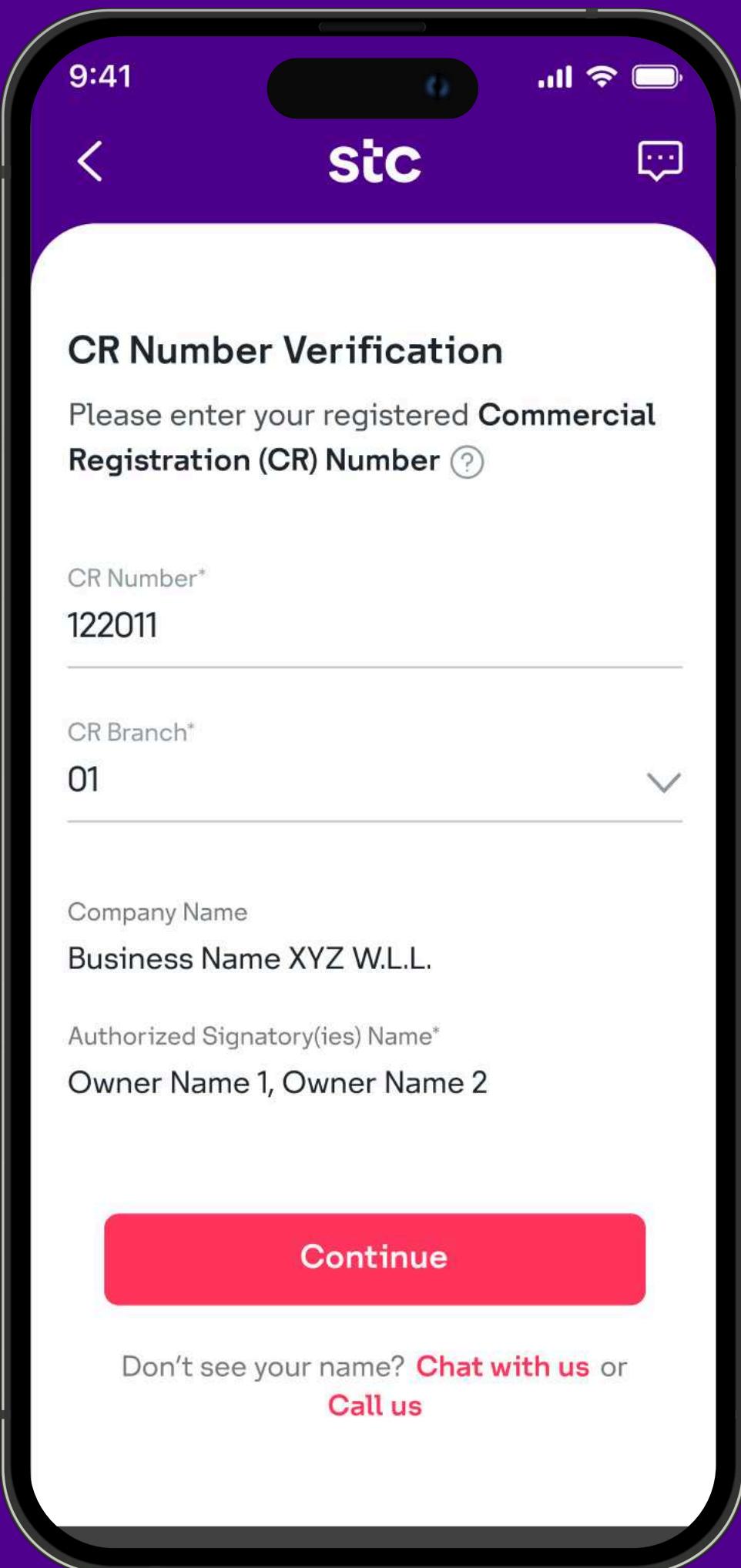
Enter your CR number, Select Branch, and click **Continue**.

## Do's

- Ensure your CR status is "Active" on MOIC (Sijilat)
- Make sure the CR Renewal Date is not within next 30 days.

## Don'ts

- Don't proceed if your CR status is "Deleted with payment", "Under mortgage", "Under legal custody", "Active without a license", or is expiring within 30 days.



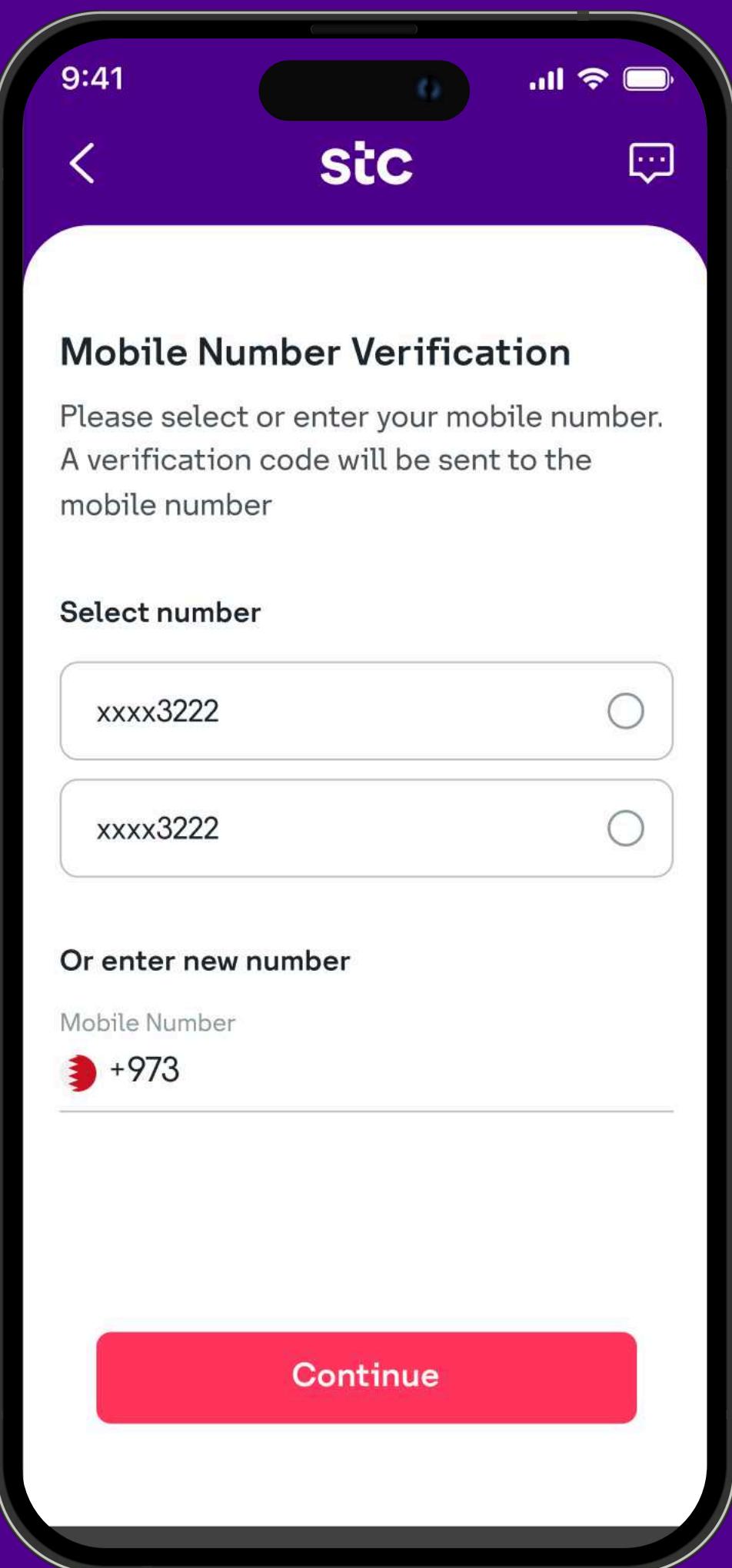
# Mobile Number Verification

## Purpose

Verify your mobile number to receive a verification code for contact validation.

## Action

Select or enter a mobile number, then click **Continue**.



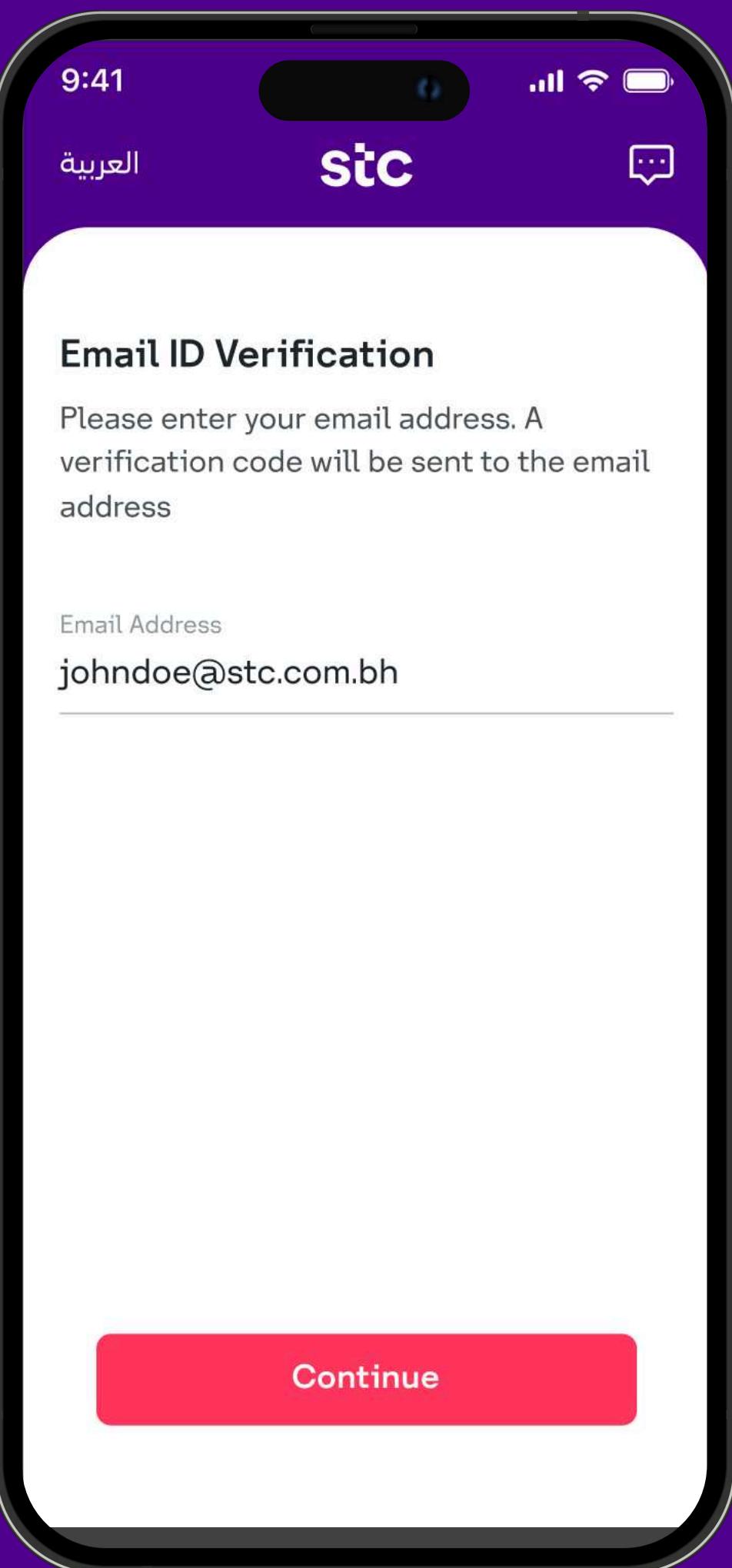
# Email ID Verification

## Purpose

Verify your email ID to receive a verification code for contact validation.

## Action

Enter your email address, then click **Continue**.



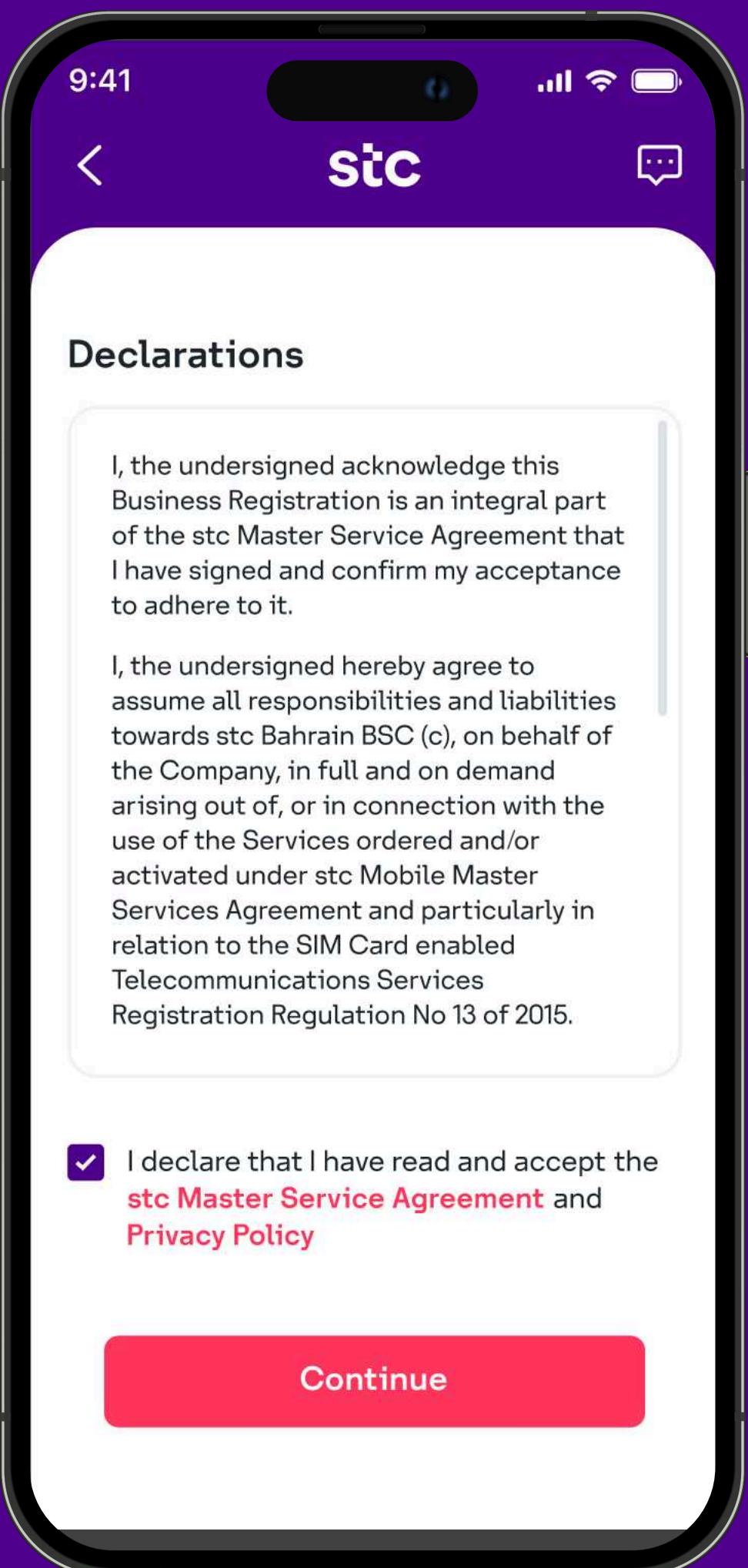
# Declarations

## Purpose

Accept terms and conditions along with stc Master Service Agreement and Privacy Policy

## Action

Check the box to accept and click **Continue**.



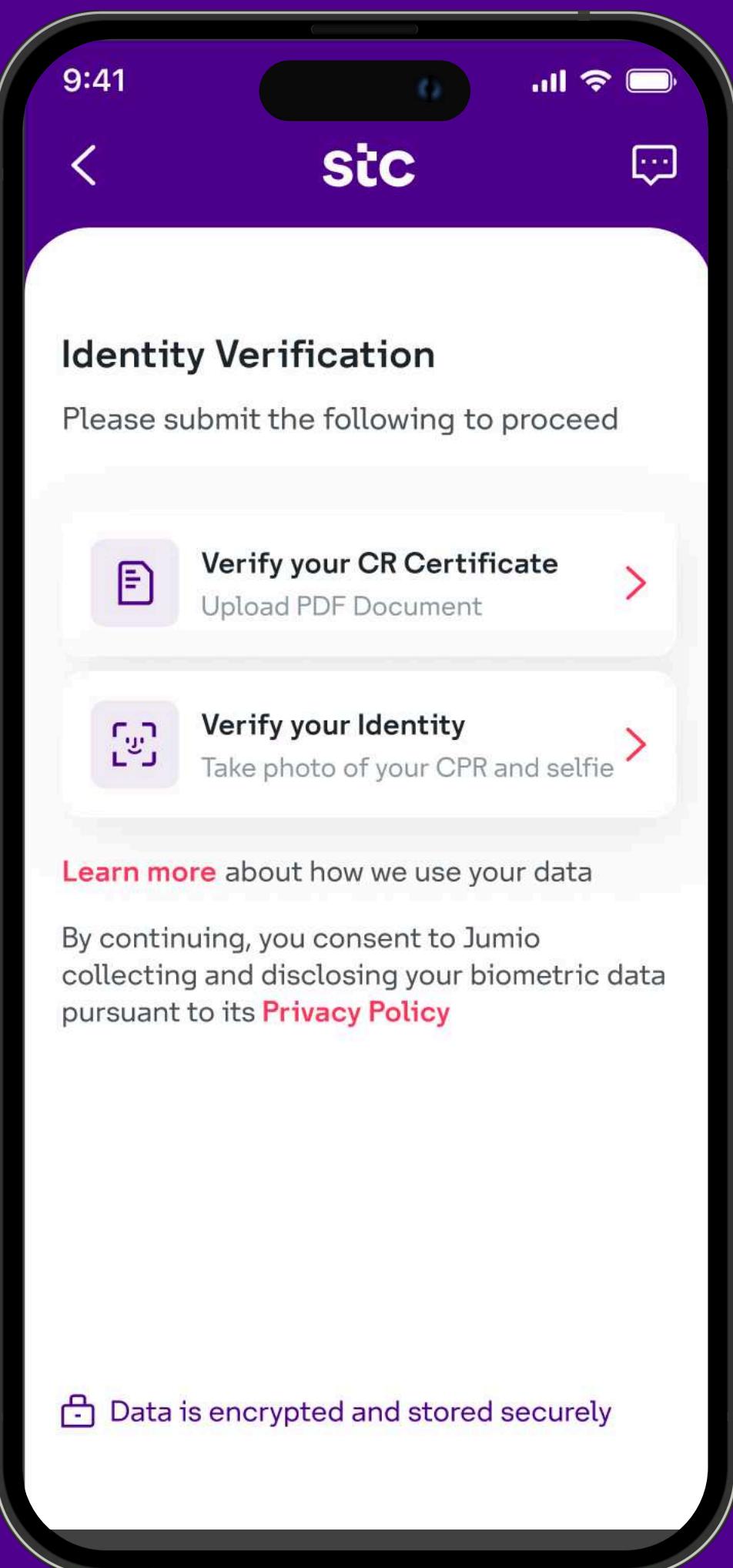
# Identity Verification

## Purpose

Selecting a step to proceed with the identity verification and the option to review the Data and Jumio's Privacy Policy.

## Action

Select **Verify your CR Certificate**.



# Upload CR Certificate

## Purpose

Uploading a PDF copy of the commercial registration certificate for document storage purposes.

## Action

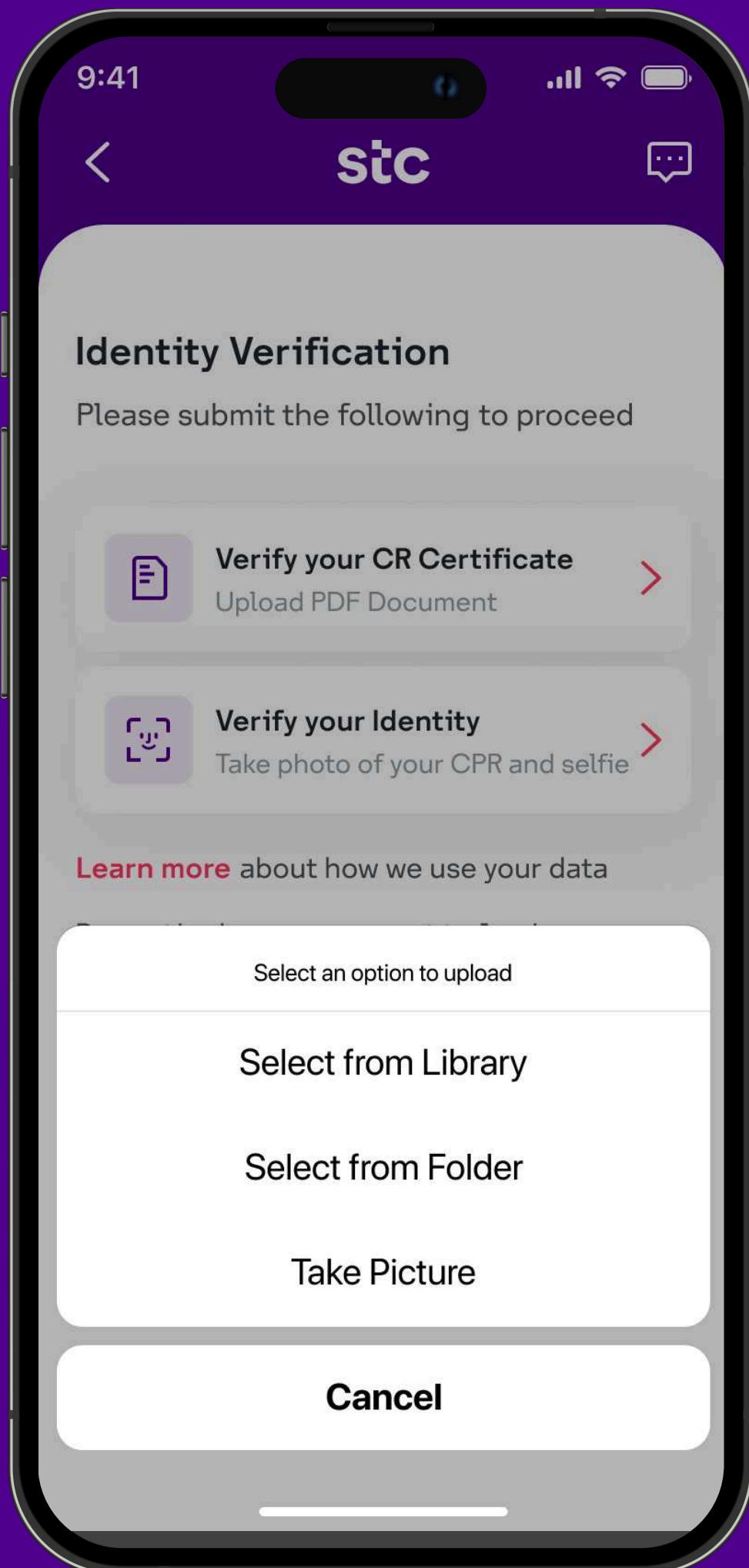
Upload PDF Document of your CR Certificate.

## Do's

- Ensure CR certificate is in PDF format and downloaded from MOIC (Sijilat).
- Ensure your CR status is "Active" on MOIC (Sijilat)

## Don'ts

- Don't proceed if your CR status is "Deleted with payment", "Under mortgage", "Under legal custody", "Active without a license", or is expiring within 30 days.



# Picture of CPR ID (Front)

## Purpose

Take a photo of the front side of your CPR ID for identity verification.

## Action

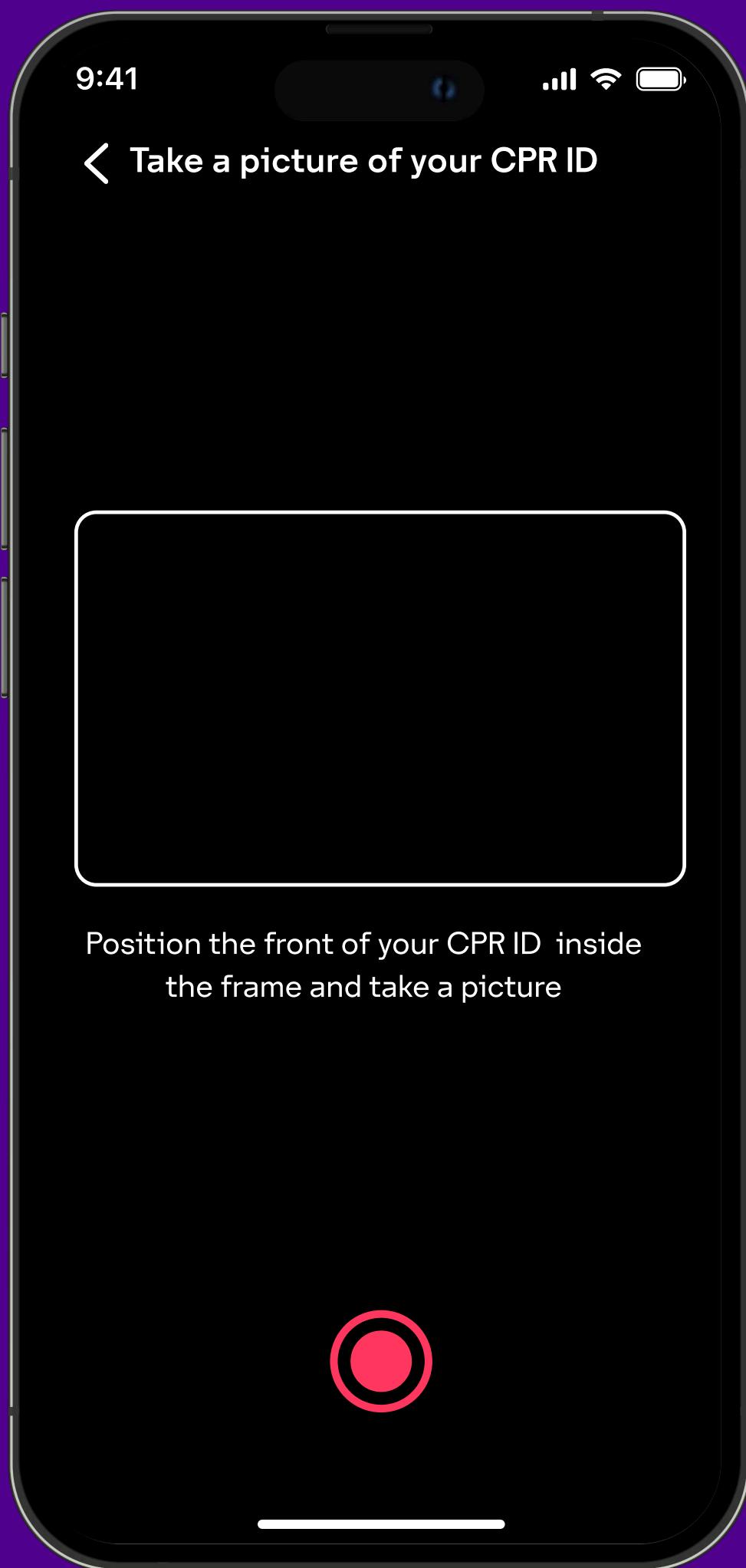
Take a picture of the front of your CPR ID.

## Do's

- Take clear, well-lit photo of your CPR ID.
- Use an actual CPR ID/ Smart Card.

## Don'ts

- Don't click blurred or unclear photo.
- Don't use a GCC ID or Passport or any other Govt. ID



# Picture of CPR ID (Back)

## Purpose

Take a photo of the back side of your CPR ID for identity verification.

## Action

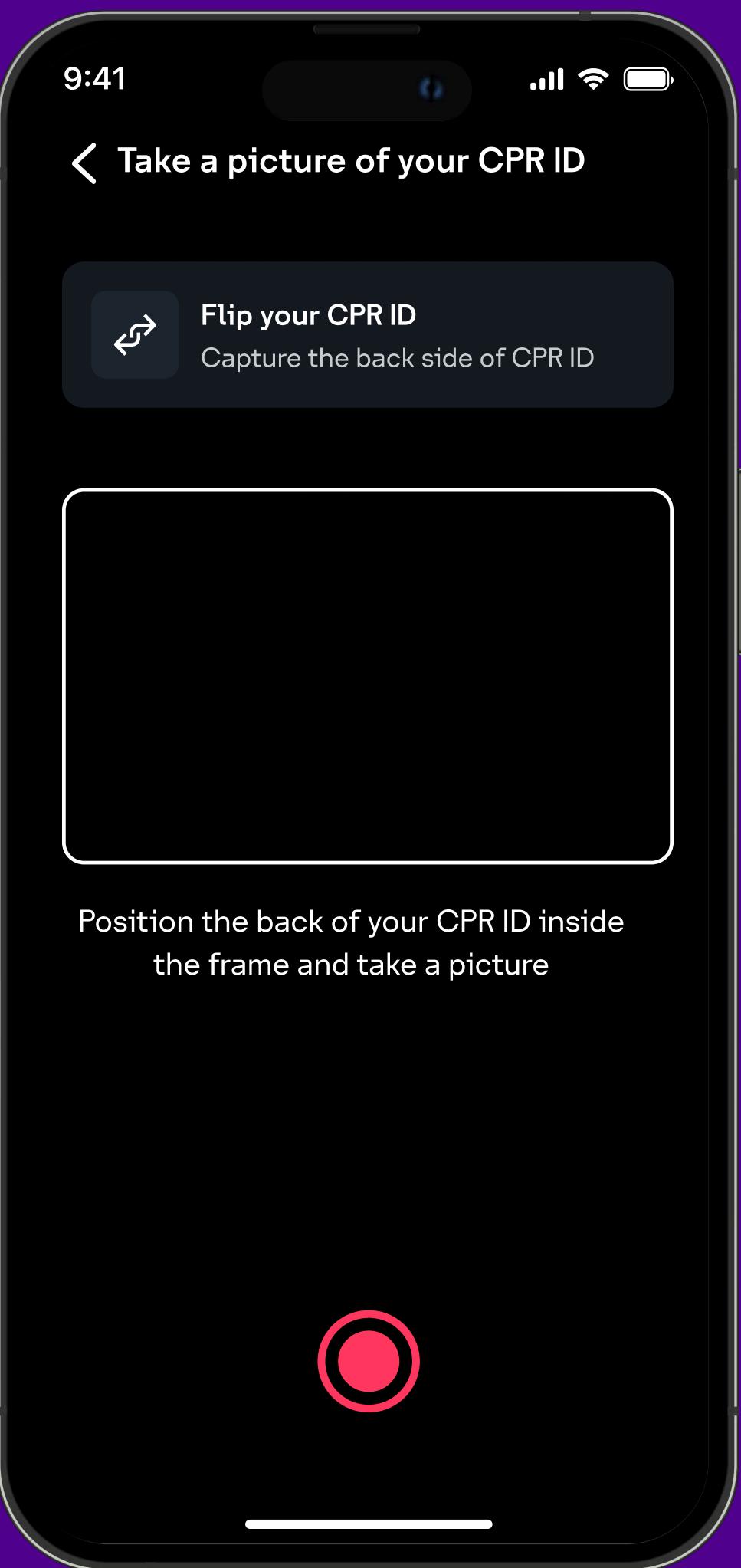
Take a picture of the back of your CPR ID.

## Do's

- Use the CPR ID only if it is associated with the business as per MOIC records.
- Use the CPR ID only if the CPR cardholder is available for a live selfie.

## Don'ts

- Don't use digital or physical copies of the CPR ID.
- Don't use an expired CPR ID or if the CPR ID about to expire in 90 days.



# Capture Live Selfie

## Purpose

Verify your identity with your live selfie using facial recognition.

## Action

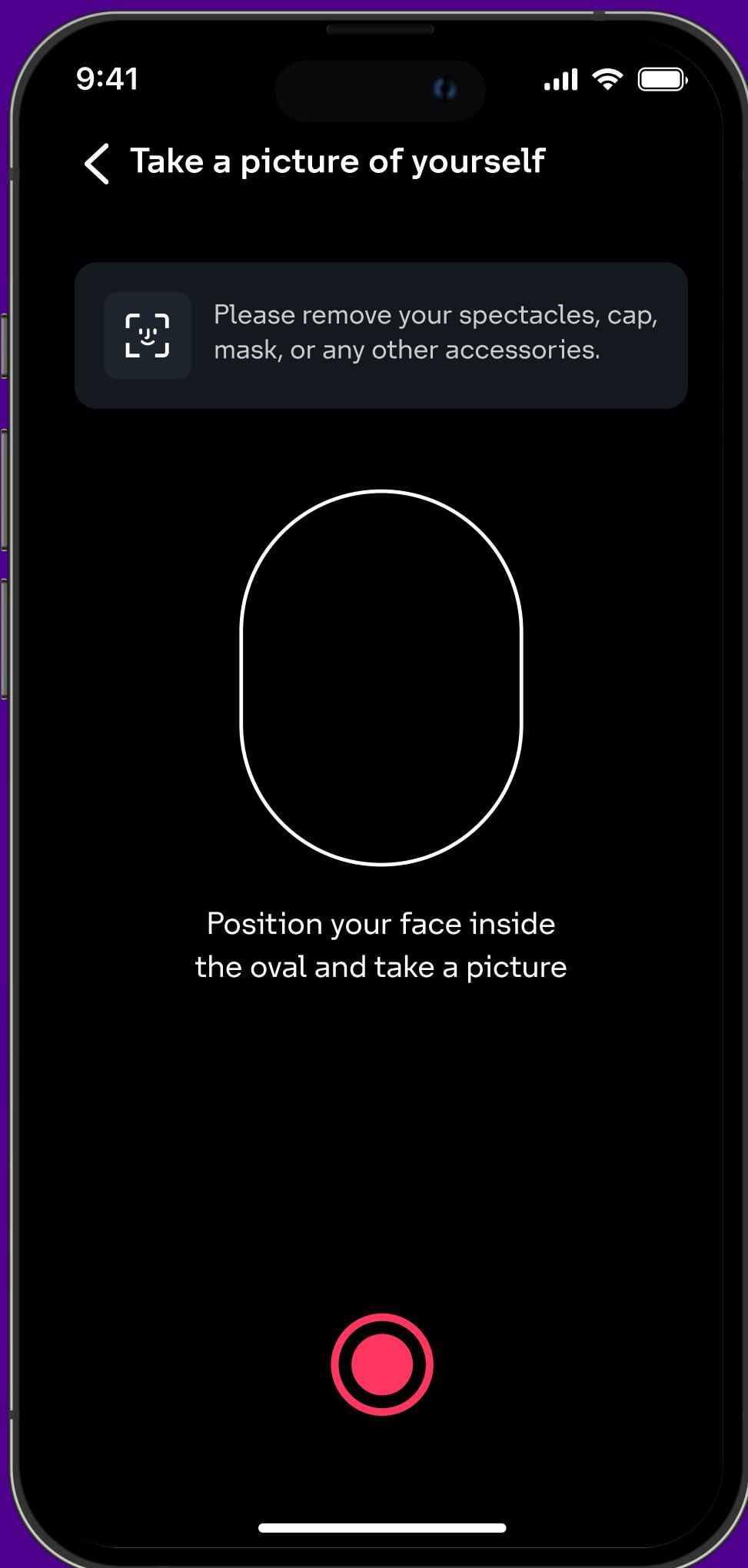
Capture your facial image and proceed.

## Do's

- Take clear, well-lit selfie.
- Capture the live selfie without accessories (glasses, hats, masks).

## Don'ts

- Don't wear accessories that obstruct your face during the selfie process.
- Don't capture live selfie of anyone else except the CPR cardholder.



# Identity Verification Completion

## Purpose

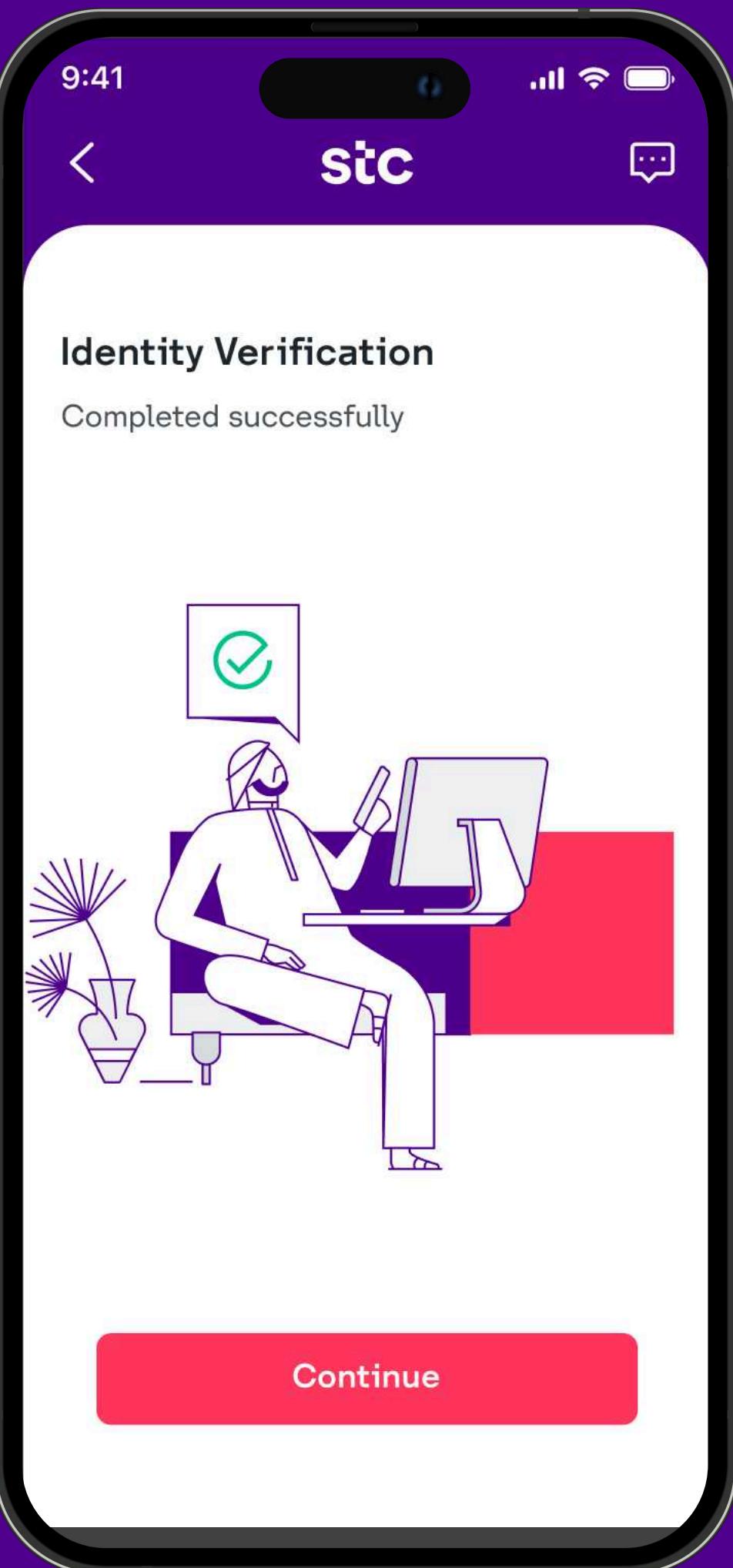
Confirm the completion of identity verification in order to proceed with the registration.

## Action

Click **Continue** after verification.

## Do's

- Wait up to 1-2 minutes for the verification process to complete.



# Additional Information

## Purpose

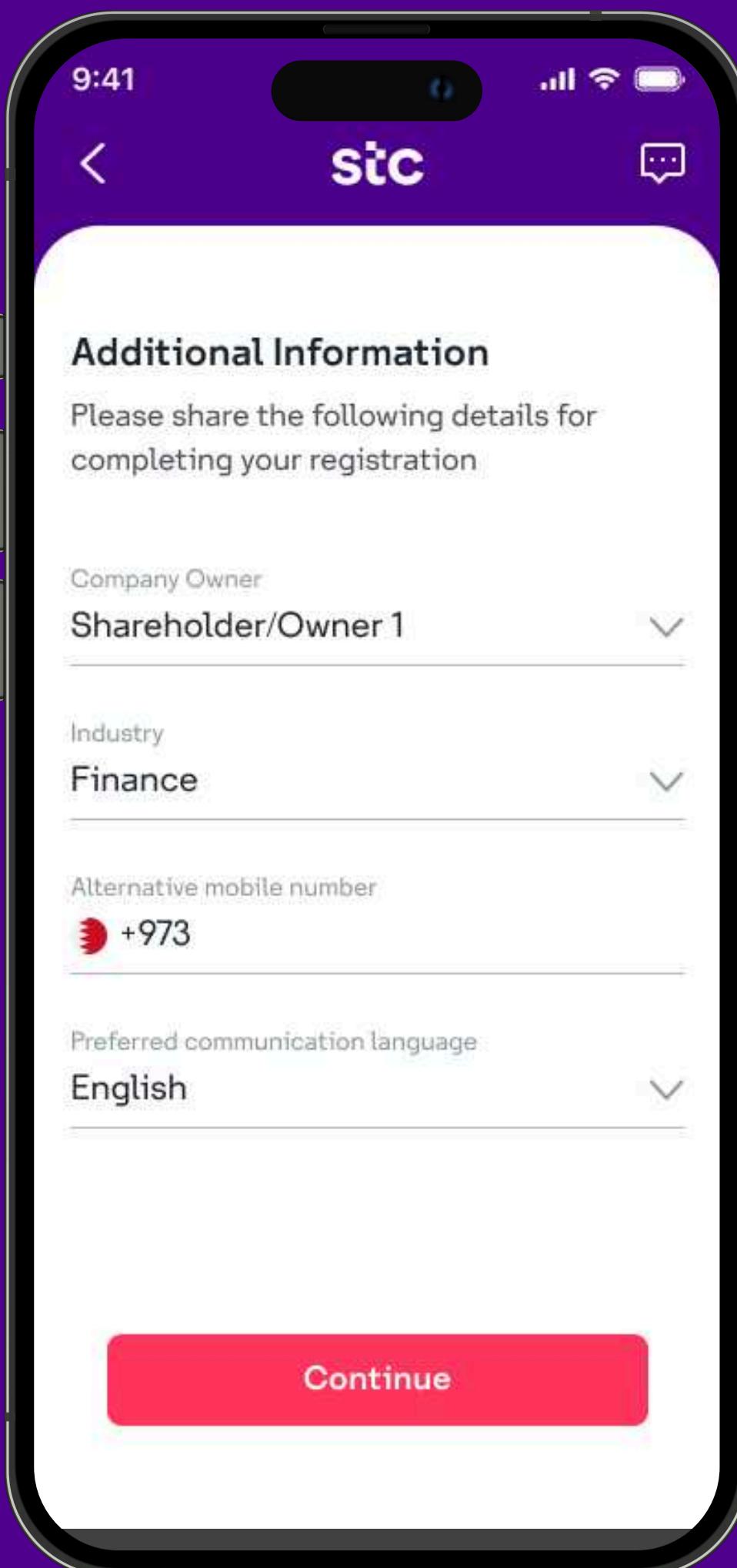
Capture additional details: Company Owner, Industry, Alternative mobile number, and Preferred communication language

## Action

Click **Continue** to proceed.

## Do's

- The Company Owner detail will be used for records, similar to the physical form.



# Digital Signature

## Purpose

Capture digital signature to finalize the account opening form for record-keeping purposes.

## Action

Review the form and tap on **Customer Declaration Signature**.

## Do's

- After tapping on "Customer Declaration Signature," use the drawing panel at the top to sign on your device and click Save.



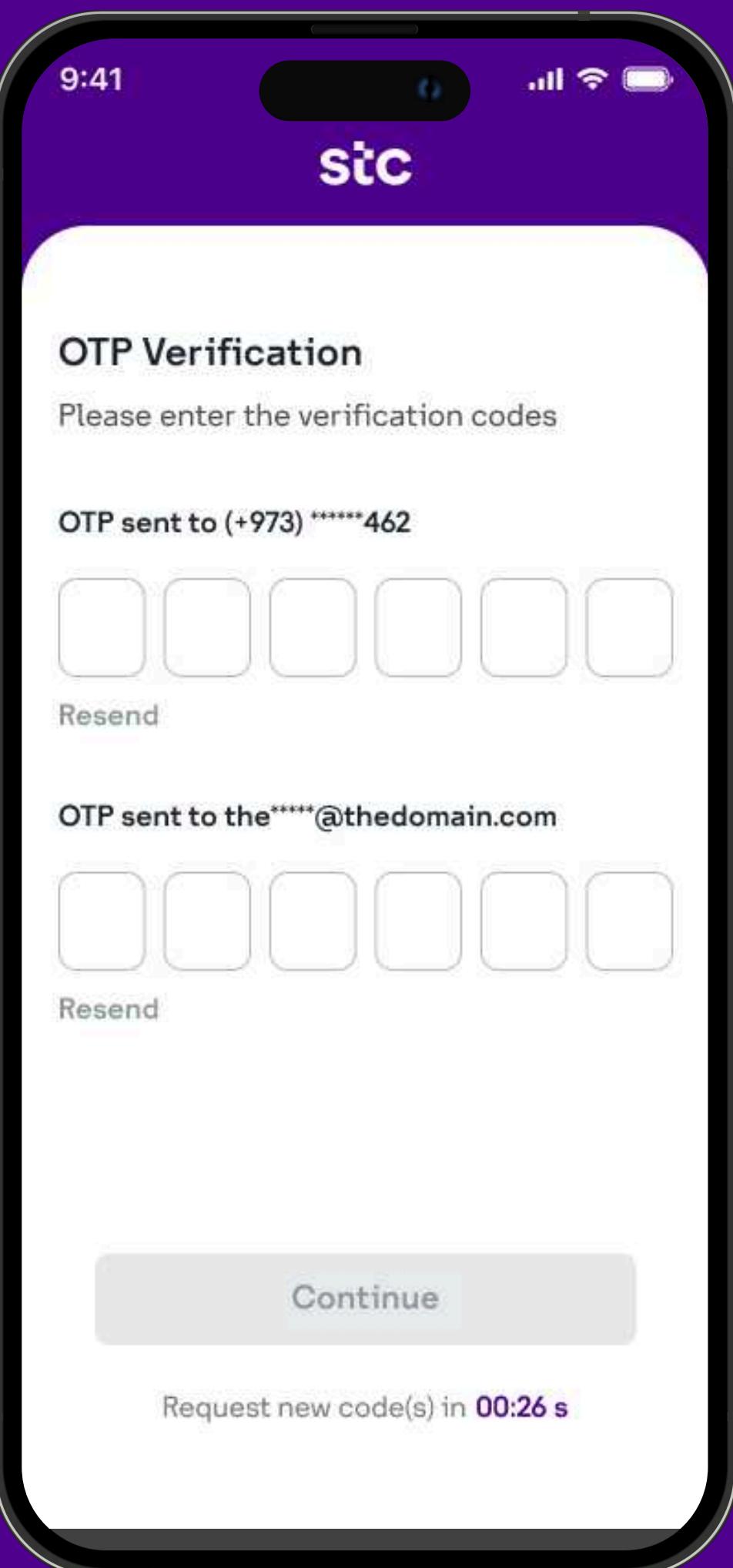
# OTP Verification

## Purpose

Capture digital signature to finalize the account opening form for record-keeping purposes.

## Action

Review the form and tap on **Sign Digitally**.



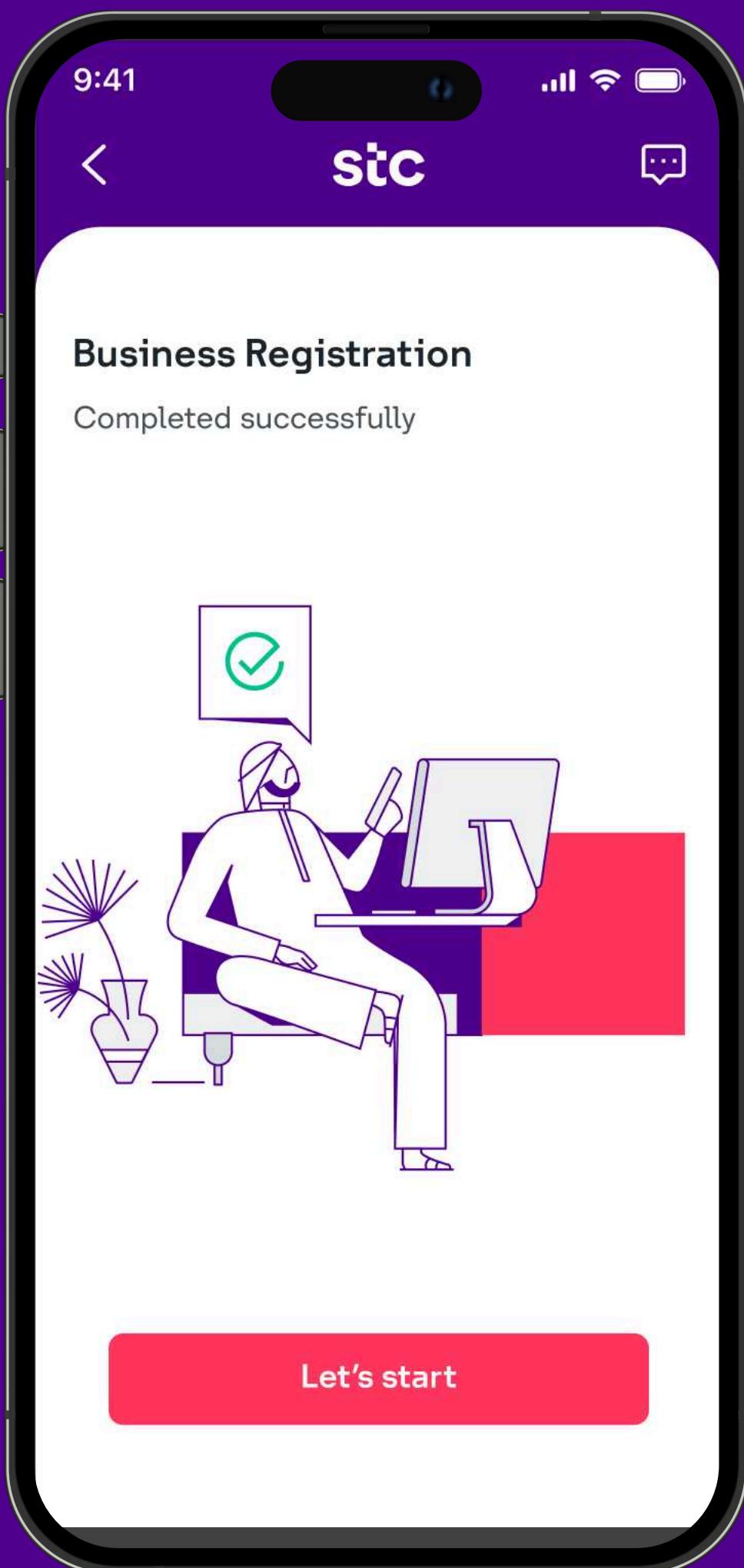
# Business Registration Completion

## Purpose

Notify the completion of the business registration process in Salesforce and Siebel CRM.

## Do's

- Wait up to 15 minutes for your self-care account to be created and CRM account to be activated.



# Onboarding Joint Authorities

# Delegation of Authority

## For First Authority

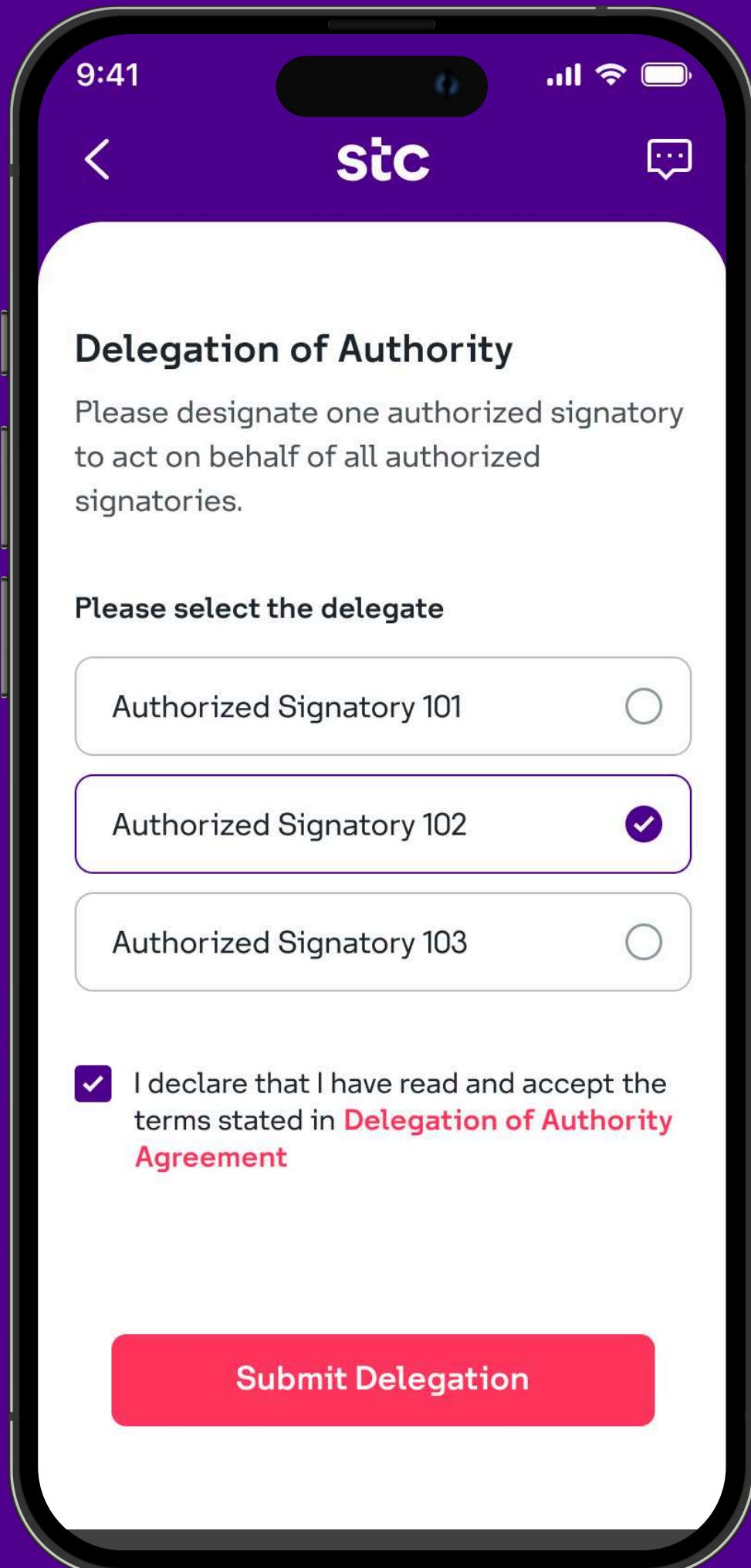
### Purpose

Designating one authorized signatory to act on behalf of all signatories going forward.

### Action

Select the delegate, Check the box and tap on Submit Delegation.

Note: This step will be an additional step for the first authority completing the Digital Onboarding, before the digital signature, for CRs with Joint Authorities only.



# Acknowledging Delegation

For Second and Subsequent Authorities

## Purpose

Subsequent authorized signatories must acknowledge the selected delegate and confirm their acceptance to it.

## Action

Check the box and tap on **Acknowledge Delegation**.

**Note:** This step will be for the second and subsequent authorities initiating the Digital Onboarding, after they complete all the steps like the first authority, except for uploading the CR certificate.

If the second authorized signatory disagrees with the delegate, they must click "Dispute" and confirm with "I understand and proceed" to restart the registration process from the beginning.

