

**DEFINITION OF THE SERVICE**

The “Check KB Client Identity” service provides access to client’s personal data that have undergone the so-called Know Your Customer (KYC) process. The service ensures provision of current and verified personal data of clients using the OAuth2 standard.

**1. WHAT ARE THE BENEFITS OF THE SERVICE?**

Using the KYC data, you can register a user in your system without requiring such user to manually complete a registration form. It is also possible to update client’s data already on file.

Moreover, it is possible to perform client verification – e.g. to determine whether they meet the preconditions for using your services. Alternatively, it may be necessary to transfer client’s personal data remotely. With the disclosed data, you instantly possess client’s data from a reliable source.

**2. WHAT DATA ARE PROVIDED?**

Personal data:

Name	Surname	Personal ID number	Date of birth
Gender	Nationality	Politically exposed person	

Identity documents:

Document type	Document number	Issuing country
Document issue place	Document issue date	Document expiration

Address:

Street	House number	
Postal code	City/town	State (country)

**3. PRODUCTION REQUIREMENTS**

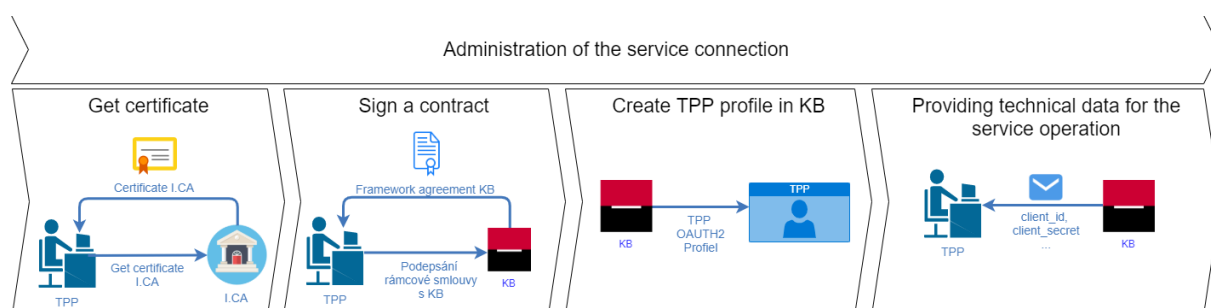
- Contract concluded with KB on using production API, with the following information:
  - Name of the company using the service;
  - URI address for redirecting to the provider’s site for the purpose of transferring the access code.
- Valid qualified certificate provided by certification authority, which is trusted in KB. Your certificate must contain Organisation name and Identification number called IČO. Client identity service accept this type of certificates and authorities:



- Certification authorities:
  - I. Certification authority
  - PostSignum
- Type:
  - Employee Commercial Certificate
  - Employee Qualified Certificate
  - Corporate Qualified Certificate
  - Corporate commercial technology server certificate

### 4. HOW DOES IT WORK?

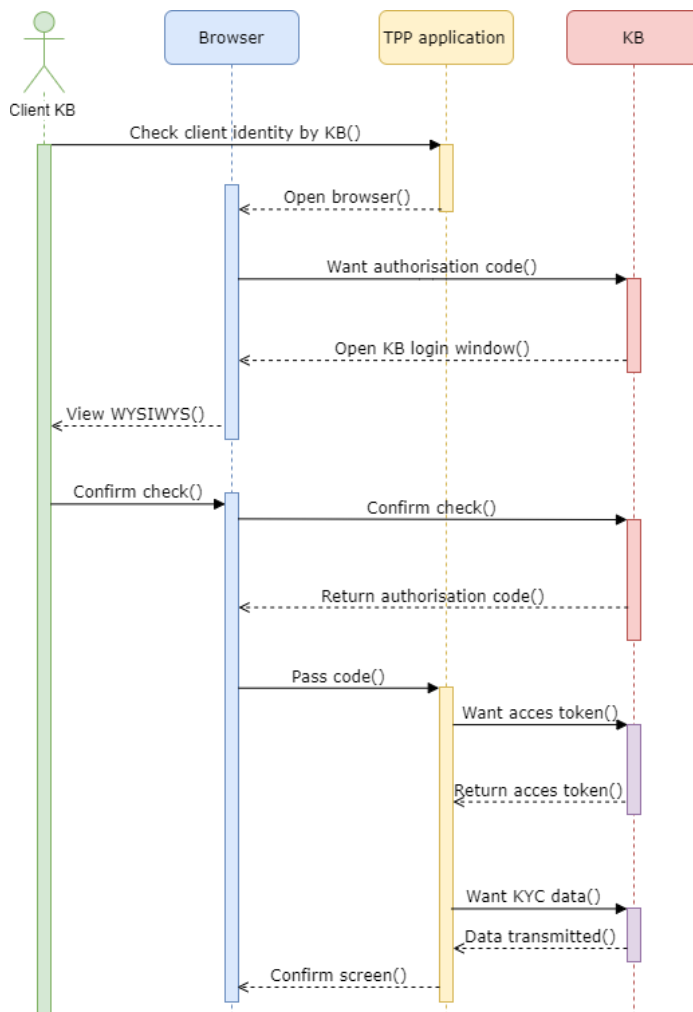
#### ADMINISTRATION OF THE SERVICE CONNECTION



Once the production requirements are met, KB will register consumer's identity and create your profile – this profile will be displayed to KB clients when they grant their consent. Moreover, the bank will provide any necessary technical data for the service operation – for example, identification data from the registration that are necessary to call the service. It is then necessary to register within the production KB API portal, generate an API key, and subscribe to the service – and you can start using the service.



### FUNCTIONING OF THE SERVICE



The KYC data are transmitted upon client's consent. This consent is given through one of our authentication methods available to the relevant client. The KB login screen is reached by accessing a predefined URL address on the site of your service that meets the OAUTH2 standard. During the authorisation process, the client will see the basic information about the company requesting his/her identity data. In case the client grants his/her consent, an authorisation code is transferred to your URL address specified in the parameter. The authorisation code can then be exchanged for an access token used to disclose personal data to a third party.

You can also try this service out in our demo version (testing). You only have to register within the Sandbox KB API portal.

If you are interested in the service, do not hesitate to contact us at [api@kb.cz](mailto:api@kb.cz).