



National Clearing Company of Pakistan Limited
8th Floor, Pakistan Stock Exchange Building, Stock Exchange Road, Karachi

NCCPL/CM/MARCH-23/01
March 01, 2023

NOTICE FOR ALL AUTHORIZED INTERMEDIARIES AND CLEARING MEMBERS
Guidelines on using NCC Bio Verify Application for One-Time Biometric Verification

Dear Authorized Intermediaries (AIs),

This is with reference to NCCPL Circular No. NCCPL/CM/JANUARY-23/17 dated January 27, 2023 wherein NCCPL notified approved amendments to the Centralized Know Your Customer (KYC) Organization (CKO) Regulations 2017 (Regulations) pertaining to Application Programming Interface (API) connectivity with NADRA for CNIC verification of resident individual Pakistani customers and with State Bank of Pakistan (SBP) for IBAN verification through RAAST to further simply and improve online account opening process.

In this respect, it may please be noted that above mentioned services shall be implemented effective from **March 6, 2023**. The only change in the existing account opening process, on account of above highlighted matters, is that resident individual Pakistani Customer completing the Customer Verification either through KYC Information System (“KIS”) or Online Account opening shall be required to perform one-time biometric verification through smartphone application named “**NCC Bio Verify**” developed by NCCPL.

In order to facilitate the AIs, following documents have been enclosed herewith:

- Guidelines on how to perform one-time biometric through NCC BioVerify Application- **Annexure A**.
- Technical details and required specification for NCC BioVerify Application - **Annexure B**.
- Changes in KIS screens and reports - **Annexure C**.

All other requirements under CKO Regulations 2017 shall remain applicable.

In order to provide complete understanding to the market participants, an awareness session will be held at PSX auditorium on Thursday March 02, 2023 at 3:45 pm. Authorized Intermediaries of Karachi, Lahore and Islamabad can also join this session via the zoom link (to be shared shortly).

For any further queries or concerns, please feel free to contact the Customer Support Department at UAN 021-111-111-622 or visit our website www.nccpl.com.pk

You can approach our Customer Support services through WhatsApp vide 021-111-111-622 or [Click here](#).

Regards,

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Muhammad Asif
General Manager/HOD- Operations

CC:

1. Executive Director/HOD - Policy, Regulation and Development Department – SMD Securities & Exchange Commission of Pakistan - Islamabad
2. Chief Executive Officer - Pakistan Stock Exchange Limited
3. Chief Executive Officer - Central Depository Company of Pakistan Limited
4. Managing Director - Pakistan Mercantile Exchange Limited (For Circulation to all
5. Authorized Intermediaries of PMEX)
6. Pakistan Stock Brokers Association

Annexure A

Guidelines on using NCC BioVerify Application for One-Time Biometric Verification

Please refer and share following guidelines to all your Customers opening accounts on or after March 06, 2023 for performing one-time Biometric Verification. These are also available on NCCPL's website www.nccpl.com.pk.

Introduction:

In order to facilitate the resident individual Pakistani customers, performing Customer Verification or opening online account, NCCPL has obtained API connectivity from NADRA to automate CNIC validation process and ensure immediate OTP generation. As a pre-condition, the resident individual Pakistani customer whose CNIC has been verified using this facility is required to perform one-time biometric verification. Accordingly, NCCPL has developed a mobile based application named NCCP BioVerify available on both Android and Apple Apps stores.

Objective:

This document is prepared to guide the resident individual Pakistani customers on how to use the NCC Bio Verify application.

Process flow:

- There will be no change in the process currently deployed for Customer Verification and Online Account opening. However, OTP required to complete these processes will be generated in a straight through manner.
- Once the OTP is generated, the Customer is required to perform one-time biometric in next 45 calendar days commencing from the date of generation of OTP using NCC BioVerify Application.
- The Customer will also receive a separate SMS on its registered mobile number after OTP generation informing that biometric verification is required to be performed within 45 calendar days of OTP generation.
- The biometric verification can be performed by the Customer any time after OTP generation without any physical visit as per its convenience through its smartphone as follows:
 - Download and install NCC BioVerify App.
 - Prompted terms and conditions need to be accepted before usage of the NCC BioVerify Application.
 - Once the installation process is complete, enter your 13 digit CNIC/SNIC number in the given field.
 - Proceed to capture and submit fingerprints (4 fingers of each hand excluding thumb) scans of both hands separately using your smartphone's back camera.
 - It is recommended to see the brief guidelines shown in the App before submitting fingerprints' scans.
 - On successful completion of fingerprints scans, App screen will be updated and prompt customer to submit the fingerprint scans for verification.
 - Where biometric verification is confirmed from NADRA, a message will appear during the same session in the App informing customer about the successful completion of the biometric verification process.

Other Key Considerations:

- NCC BioVerify App will not be accessible to customer from locations outside of Pakistan.
- Customer is allowed to make maximum two biometric verification attempts. The App will restrict the customer once biometric is done successfully or two unsuccessful attempts have been made.
- Where customer has already performed one-time biometric verification using NCC BioVerify App, message will display upon submitting 13 digit CNIC/SNIC number in the App informing Customer that his biometric verification is already completed.
- Where Customer fails to perform biometric within 45 calendar days, action will be taken as per Regulations 9a.1 (vi) of the CKO Regulations. An SMS informing regarding the same will also be sent on registered mobile number.
- Where Customers biometric verification is restricted due to multiple bad attempts or exhaustion of allowed sessions, such Customers shall be required to coordinate with their respective AI for activation of biometric option through NCC mobile App.
- One-time biometric verification process through NCC BioVerify App is not applicable for existing customers that are part of NCCPL/CKO database before March 6, 2023.

Annexure B

TECHNICAL DETAILS AND REQUIRED SPECIFICATION FOR NCC BIO VERIFY APPLICATION

NCC BioVerify App Requirements:

- The NCC BioVerify application is designed to be used within Pakistan only.
- The application requires permission to access the following services;
 - Location
 - Camera
- The application will collect the following information for biometric verifications;
 - CNIC
 - Fingerprints images
 - Location
- The application does not store or retain customers' fingerprints or Location and only transmits this information to NADRA for performing biometric verification.
- By accepting prompted terms and conditions to use the application, the Customer gives his/her consent for the use of the above mentioned information for the purpose specified herein above without any recourse or liability on part of National Clearing Company of Pakistan Limited except to the extent prescribed in the Privacy Policy.
- For Detail Privacy Policy, visit: <https://www.nccpl.com.pk/en/about-us/about-us/ncc-bioverify-privacy-policy>

- **Cell Phone Requirements for Customers**

Recommended device specifications are:

ANDROID	OS	9 (or above)
	Camera	8MP (or above) with flash and autofocus
	Processor	2GHz (or above)
	RAM	3GB (or above)
iOS	iPhone	7 (or above)
	OS	15 (or above)
	Camera	12MP (or above) with flash and autofocus
	RAM	3GB (or above)

Annexure C

CHANGES IN KIS SCREENS AND REPORTS

One-Time Biometric Verification Screen and Reports in KIS:

a) KIS Screens For Removing Restriction On UIN After Bad Attempts:

The screenshot displays the 'BIOMETRIC UNBLOCK SCREEN' in a web browser. The user ID is 'SULEMAN'. The UIN field contains '4250108237670'. The current status is 'BLOCKED'. There is a 'Mark Unblock:' checkbox which is checked. The system date is '21/2/2023'. The interface includes navigation buttons like 'Add', 'Back', 'Close', 'He', 'GO/POST', 'GO/SAVE', 'SAVE', and 'RESET'. The browser tabs show 'KYC: Login Screen', 'BIOMETRIC UNBLOCK SC...', 'KYC:', 'KYC: Client Information', 'NCSS: UIN Approve/Reject R...', 'KYC: MENU SCREEN', and 'RMS: Login Screen'. The Windows taskbar at the bottom shows the time as 4:51 PM on 21-Feb-23.

b) KIS Reports:

1. UIN Approve Reject Report
2. KYC Status Report
3. Biometric – IBAN Report