



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

NCCPL/CM/MAY-19/15
May 28, 2019

Implementation of Centralized Know Your Customer “KYC” Organization Functions

Dear Market Participants,

This is with reference to our circular NCCPL/CM/APRIL-19/14 regarding MOCK session with respect to implementation of Centralized know your customer “KYC” organization function. All Authorized Intermediaries (AI) are requested to actively participate in MOCK as KYC System is available for participants.

Considering the live CKO date is June 17, 2019, all participants are requested to complete process of admission as an Authorized Intermediary at earliest and acquire biometric device to perform Biometric Verification as it is necessary for admission as AI as per CKO Regulations.

To facilitate the market investors, **CKO Mobile App** for Investors has also been made available under the Mock environment now to facilitate investors to perform biometric verifications directly, disregarding the requirement of physical appearance of the investor at any broker/AI premises. With this app, we are providing facility to such Investors to directly submit Biometric data who reside in remote areas or are unable to physically reach to Brokers/AI's for verification due to any reason. Moreover, this app does not require the biometric scanner and works directly with the mobile camera to take the image of the fingers to be scanned.

Modus Operandi

In order to avail this facility, investors have to request for a One-time Password (OTP) from their relevant broker/AI with which they desire to associate. The relevant broker/AI will submit a request for the generation of the OTP in the CKO system for that particular investor for his direct Biometrics. An OTP shall be sent on client's mobile number, which shall be used in this application as the login credentials of the user.

After successful login, investor will be required to capture Biometric images as per app recommendations and then submit it for necessary verifications. Success and failures result shall be accordingly displayed on the mobile app.

How to Download CKO Biometric Application for Investors

Users can download the mobile application from Play Store on recommended android devices by searching the following key words:

“CKO Biometric App”

Reference Documents

Installation Guide & User Manual for “CKO Biometric Mobile App for Investors” has been placed under the CKO page on NCCPL website for your necessary reference.

For any further queries or concerns, please feel free to contact the Customer Support Services Department at UAN No. 021-111-111-622

Regards,

_____.sd_____

Rehan Saif

Head of PD & CSS

CC:

1. 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



National Clearing Company of Pakistan Limited
User manual / Installation Guide Document
For
CKO Biometric For Investors

Version 1.0

Internal & Confidential

- **Purpose**

The purpose of this document is to share installation mechanism and usage of the application from end user.

- **Application Requirements for android**

Minimum Android version 4.4 KitKat or higher

5-megapixel smartphone camera.

Data connection 4G.

- **Download App**

Download the mobile application from Play Store on recommended android devices by searching the following key words:

“CKO Mobile App for Investors”

CKO Biometric Verification (For Investors) is a platform to facilitate investors to perform biometric verifications directly, disregarding the requirement of physical appearance of the investor at any broker/AI premises

How To get Short code:

- The relevant broker/AI will submit a request for the generation of the OTP in the CKO system for that particular investor for his direct Biometrics.
- An short code shall be sent on client's mobile number, which shall be used in this application as the login credentials of the user.

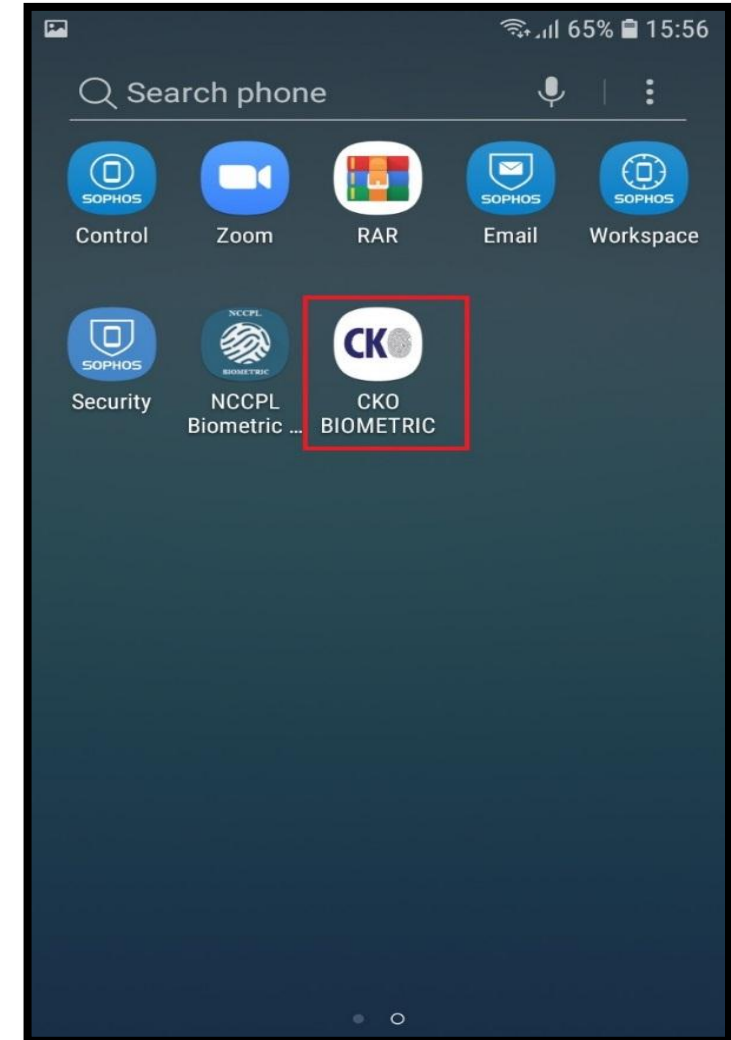
5:37 PM

Dear Customer,
Short Code [4840900](#) has been generated by (AI) KSE BROKER CLEARING MEMBER - [00208](#). This code will expire at 06:37:04.
Please install CKO Biometric app available on playstore . For further assistance, call your AI.
Regards,
NCCPL

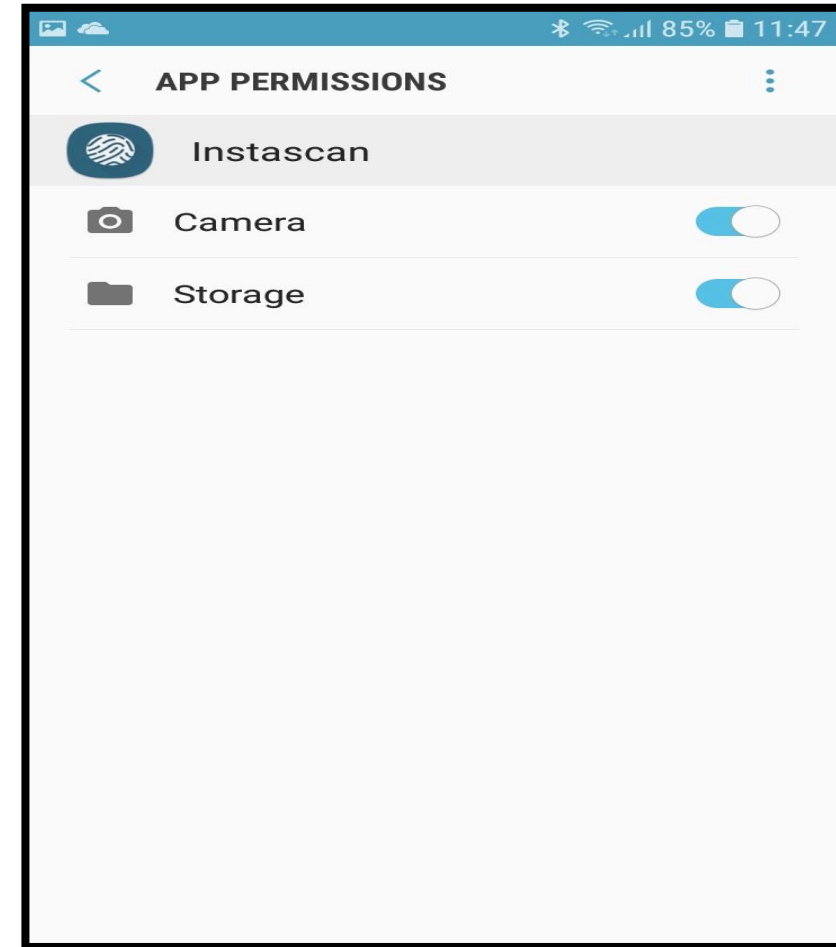
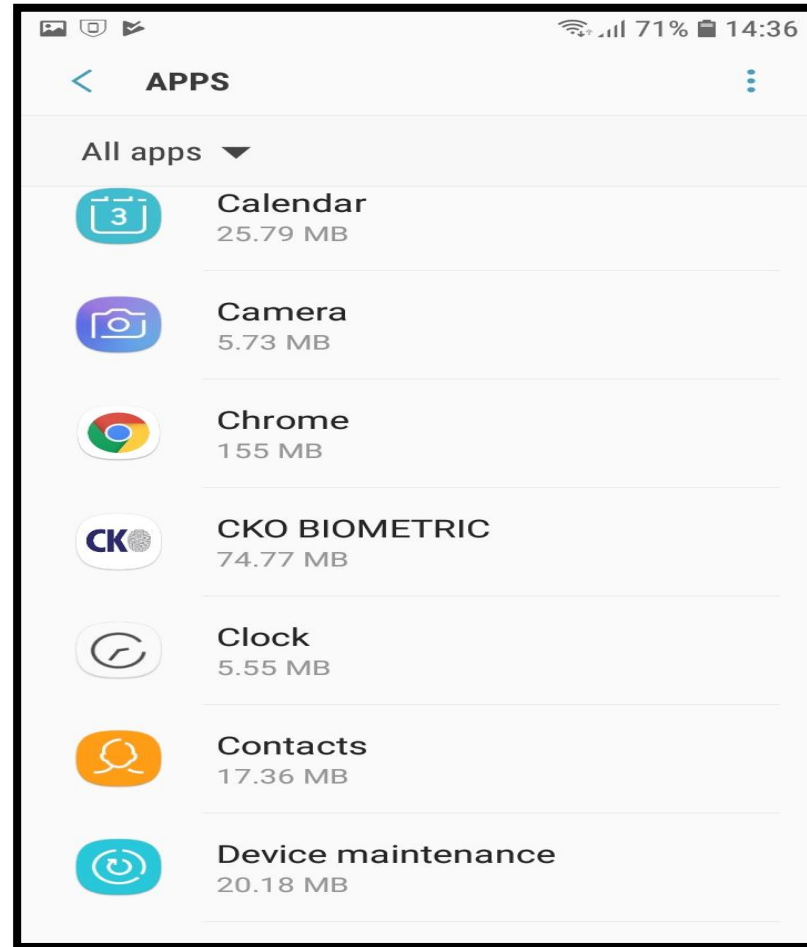
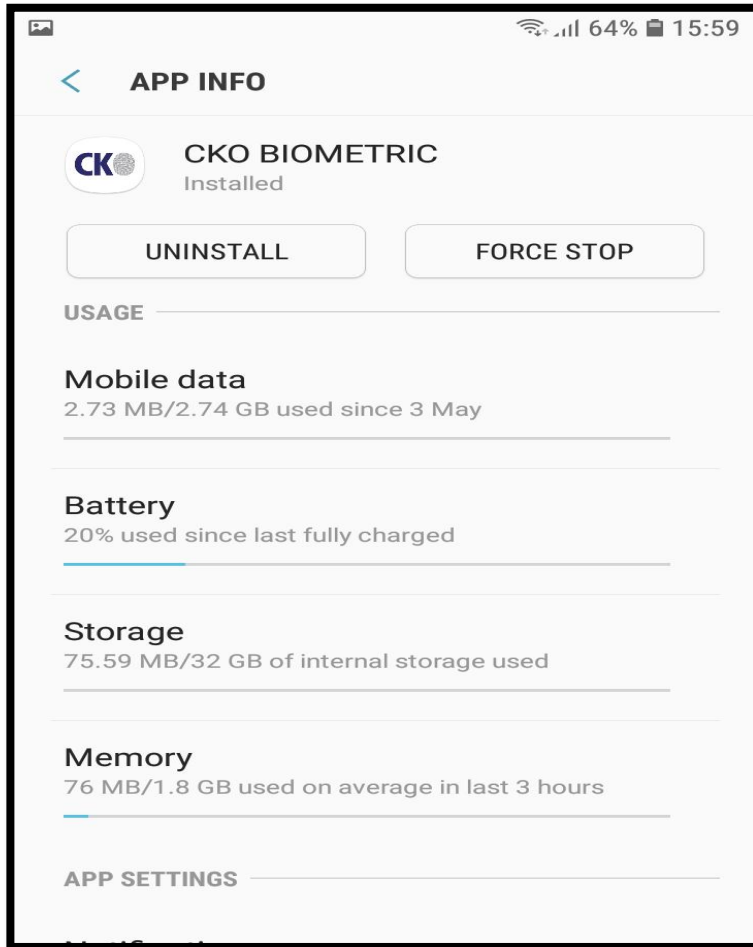
Download Application

Download The application From Play Store and click on the Icon

After successful download please follow the below simple step to configure the application.

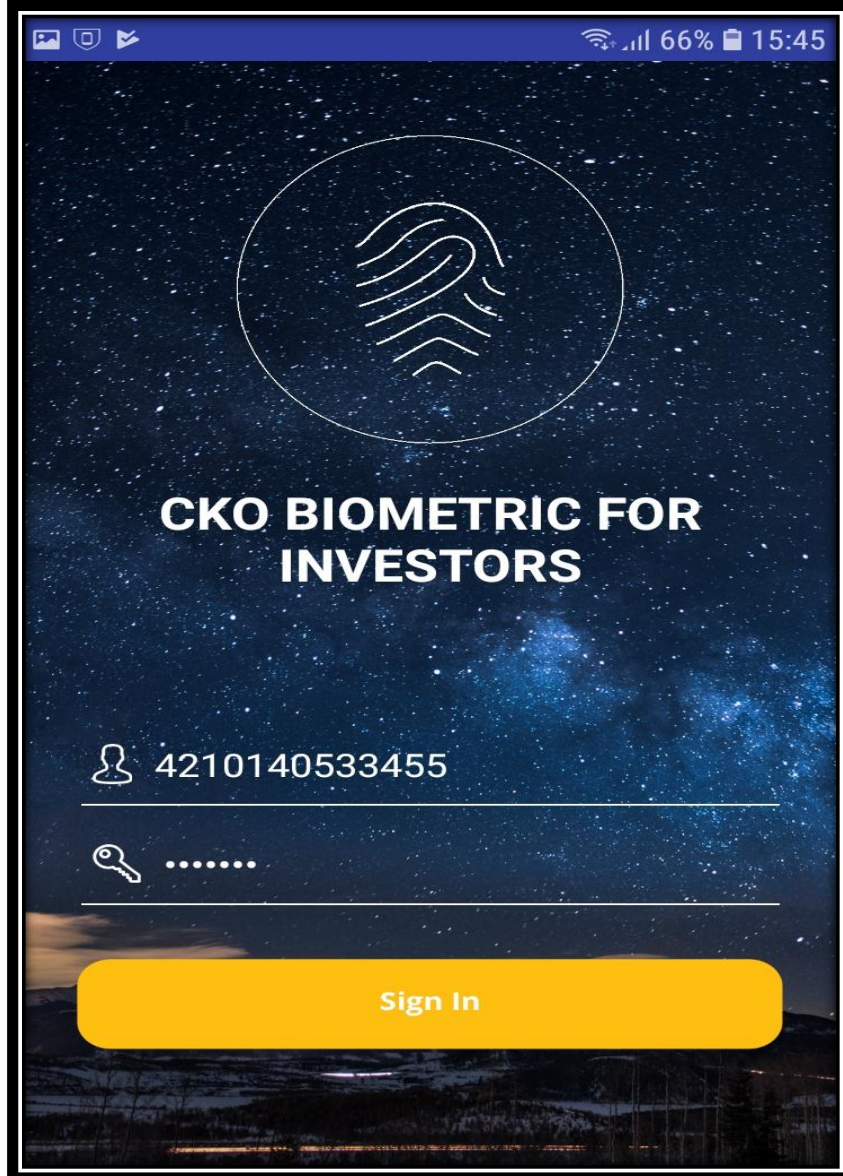


Application Setting



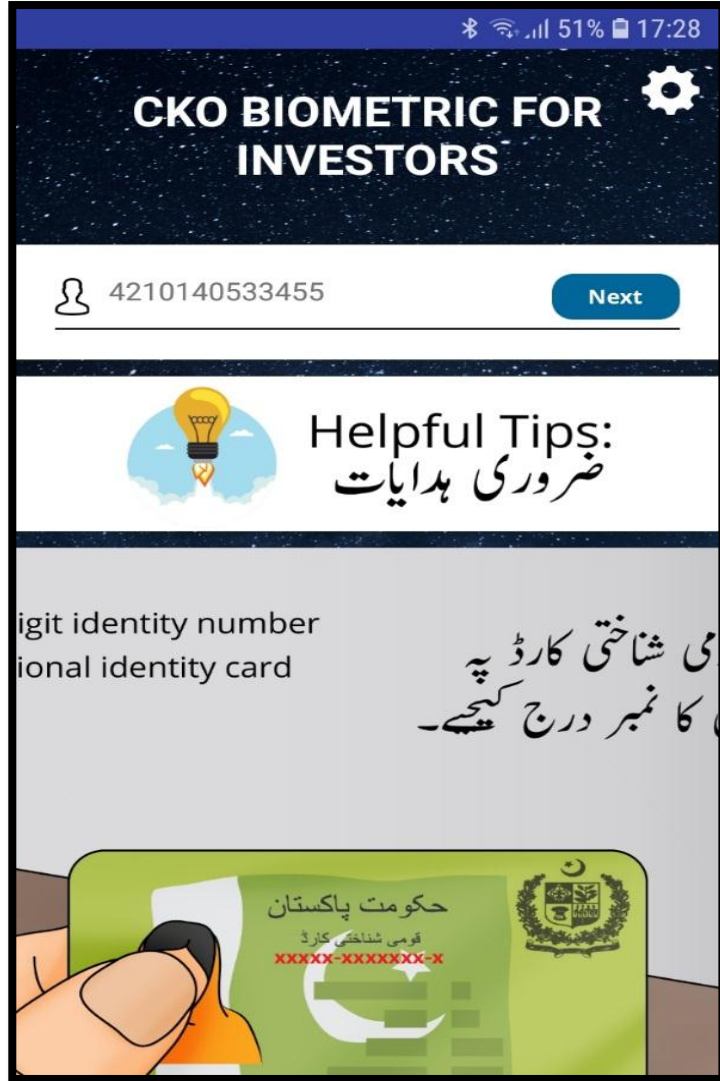
- Application settings have to configure manually by user after successful android app installation
- Goto the Manage Application
- Select the InstaScan App
- Allow all the checks available and save settings.

Login Screen



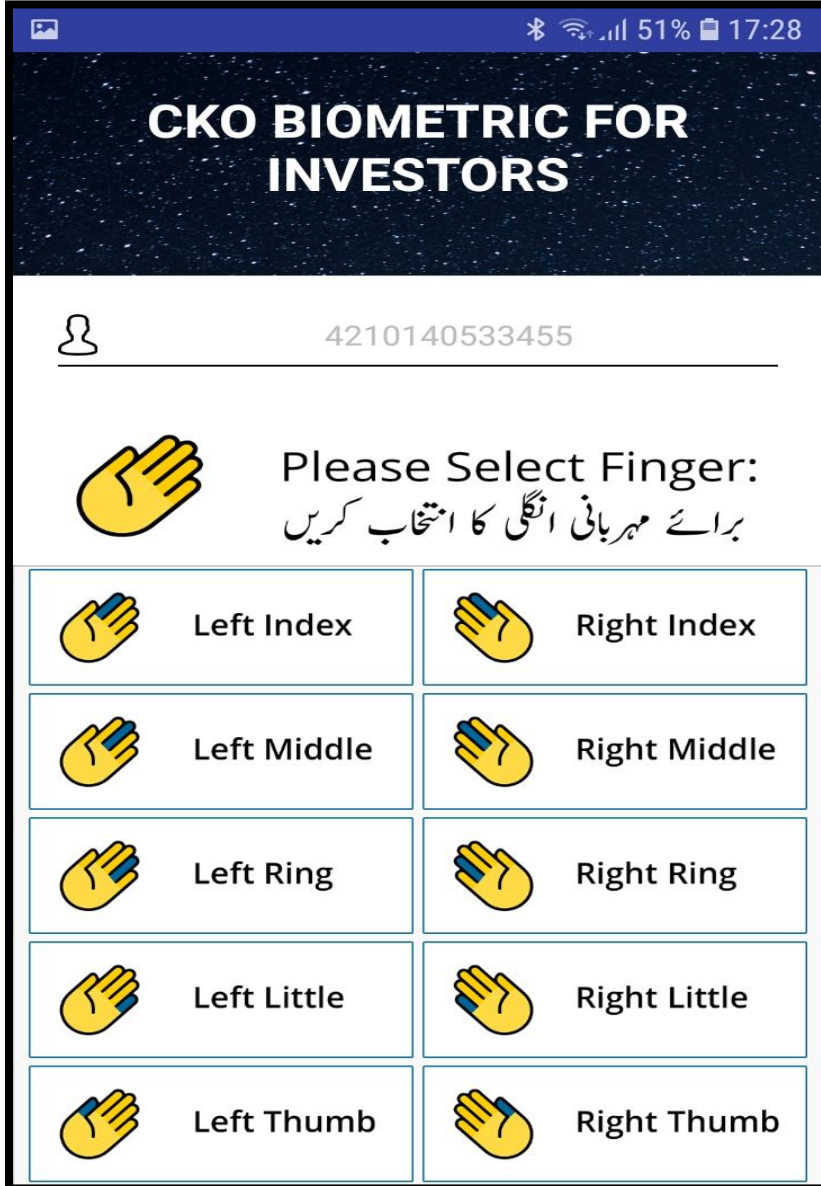
- Login User ID will be the 13 digit CNIC number.
- Password is the short code which is directly sent to the user registered mobile number on AI request
- After successful login user can proceed with the verification.
- Password will be expired once verifications process completed or after 1 hours.

Home Screen



- Once Successfully login CKO BIOMETRIC FOR INVESTORS Home window appears click on 'Next'
- Kindly note that the Input CNIC number is not editable field. Make sure your CNIC number while creating your short code from CKO system.

Home Screen



The screenshot shows the home screen of the 'CKO BIOMETRIC FOR INVESTORS' application. At the top, there is a status bar with icons for signal, Wi-Fi, 51% battery, and the time 17:28. Below this is a dark blue header with the text 'CKO BIOMETRIC FOR INVESTORS' in white. Under the header, there is a white box containing a user icon and the CNIC number '4210140533455'. Below this, there is a yellow hand icon and the text 'Please Select Finger:' followed by its Urdu translation 'برائے مہربانی انگلی کا انتخاب کریں'. At the bottom, there is a grid of 10 buttons, each with a yellow hand icon and a label for a specific finger: Left Index, Right Index, Left Middle, Right Middle, Left Ring, Right Ring, Left Little, Right Little, Left Thumb, and Right Thumb.

CKO BIOMETRIC FOR INVESTORS

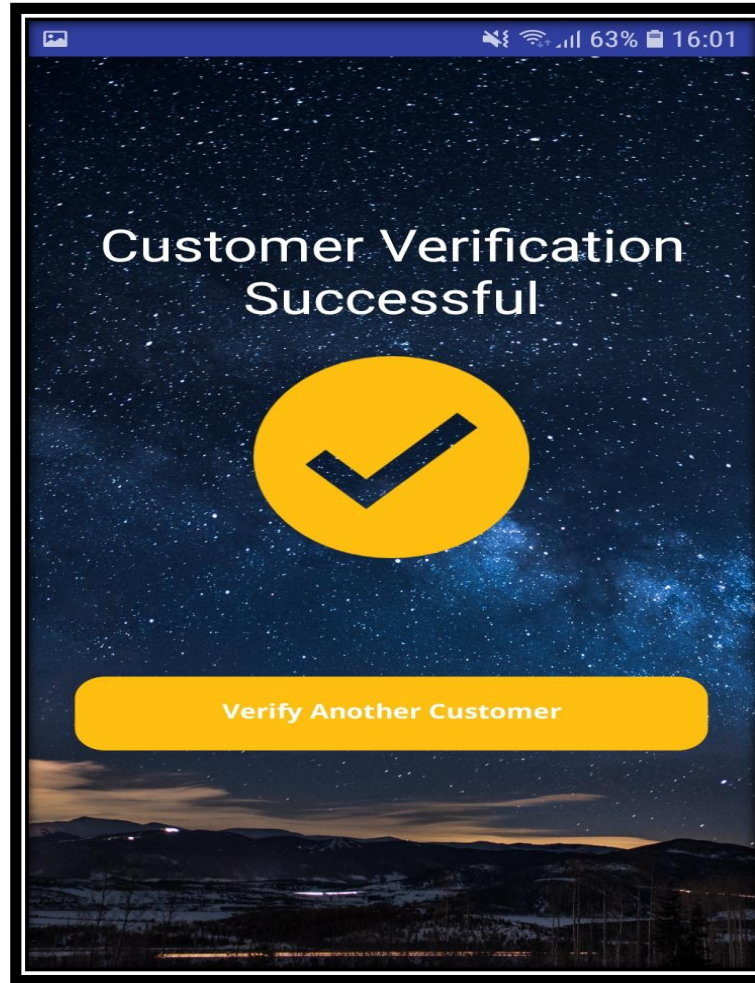
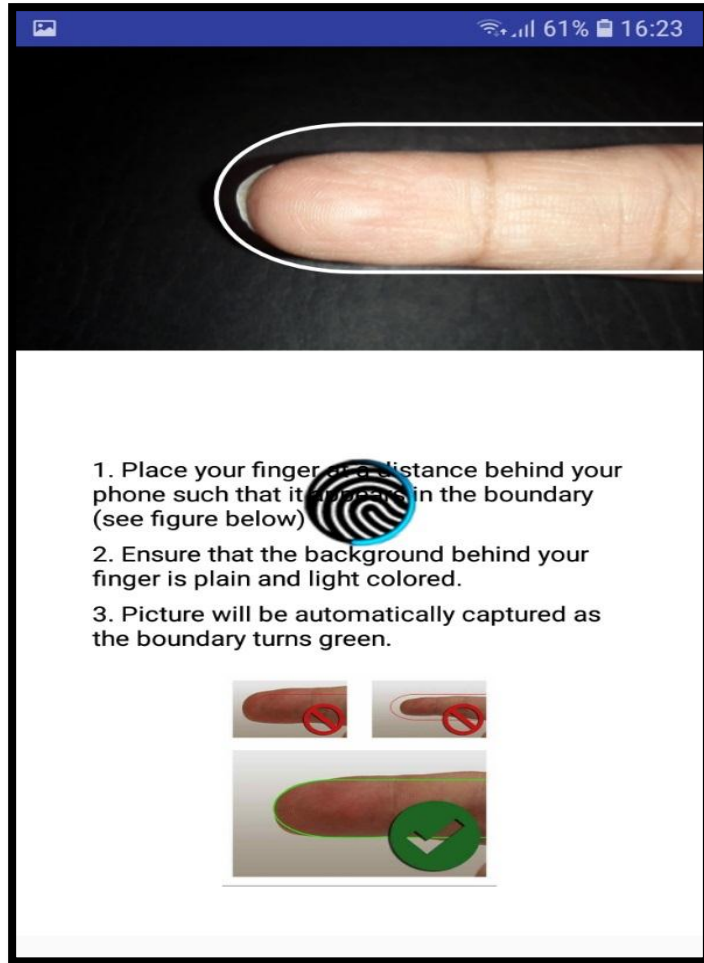
4210140533455

Please Select Finger:
برائے مہربانی انگلی کا انتخاب کریں

Left Index	Right Index
Left Middle	Right Middle
Left Ring	Right Ring
Left Little	Right Little
Left Thumb	Right Thumb

- Select the Index for Fingerprint images
- CNIC number is not editable field.

Verification Screen



- When camera captured clear image of finger successfully it goes for verification process
- Once verification process completed following message received from NADRA
- Customer Verification Successful