



## **Revolutionizing Fintech:**

Exploring the Use Cases of iAM

Smart

# Company Introduction

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**MediConCen** is an insurtech founded in 2018 that **automates insurance claims** using **Hyperledger Blockchain**

## MediConCen In Numbers

- We are serving over **1,000K+** customers through **14 partner insurers** including **Bank of China Insurance, China Life, FWD, BlueCross and AXA**
- Our business operates in **Hong Kong, Mainland China and the UAE** with strategic investor operating hospital system globally.
- **1,200+ Hong Kong** doctors connected
- **Blockchain patent** granted in Hong Kong

# Introduction

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## **Kelvin, COO & Cofounder, FRM**

- Vice president in Cyberport Startup Alumni Association
- Vice chairman in IFTA Award Alumni Community
- Serial Entrepreneur.
- Co-founded startups across insurance, social welfare, and smart city industries.
- Worked in an asset management firm which AUM >200 billion HKD
- Ex-Tutors in CFTE program, HK Tech 300 (CityU), SmarTone hackathon etc

Email: [ky@mediconcen.com](mailto:ky@mediconcen.com)

Linkedin: <https://www.linkedin.com/in/kelvin-yeung-269110156/>

Website: <https://www.mediconcen.com>



# KYC for Insurance

- Ensure the authenticity of the investments and the insurance policy purchased.
  - a) **Transparency between the Insurer and Insured**
    - insurers collect adequate proof so that they can provide adequate insurance coverage to the right claimants.
  - b) **Keeps Track of the Transactions**
    - avoid transactions with persons or organizations involved with corruption, politically exposed persons (PEPs), and those with criminal motives such as terrorist financing and fraud.
  - c) **Helps in Risk Management**
    - minimizes the instances of money laundering, theft, and other monetary fraudulent practices, by detecting the entities with suspicious transactions as sensitive and critical.



# Documents Required for KYC in Insurance

- I. Identity Proof
  - HKID card
- II. Address Proof
  - Driving license Bank statement
  - Verified copies of Electricity bills.
  - Residence Telephone bills and
  - Registered Lease and License agreement / Agreement for sale
- Public Financial Institutions
- Etc····.

# Existing way to do KYC

- Manual Or traditional eKYC solution



## **ID document verification**

The user photographs ID documents via our special anti-forgery mobile app for digital validation



## **Anti-spoofing in facial recognition with liveness detection**

The user takes a selfie, and our proven secure technology will detect if a photograph / video / mask, rather than the person him / herself has been used



## **Identical identity checking**

The photo on the ID document will be compared with the selfie to confirm the true identity of the user

# Customer experience



## "iAM Smart" Functions

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### Authentication

Needless to remember different account names and passwords

### Personalised Notifications

Receive the news and updates of the government online services



### Form Filling

Needless to fill in the same personal details repeatedly

### Digital Signing

Digital signing with legal backing

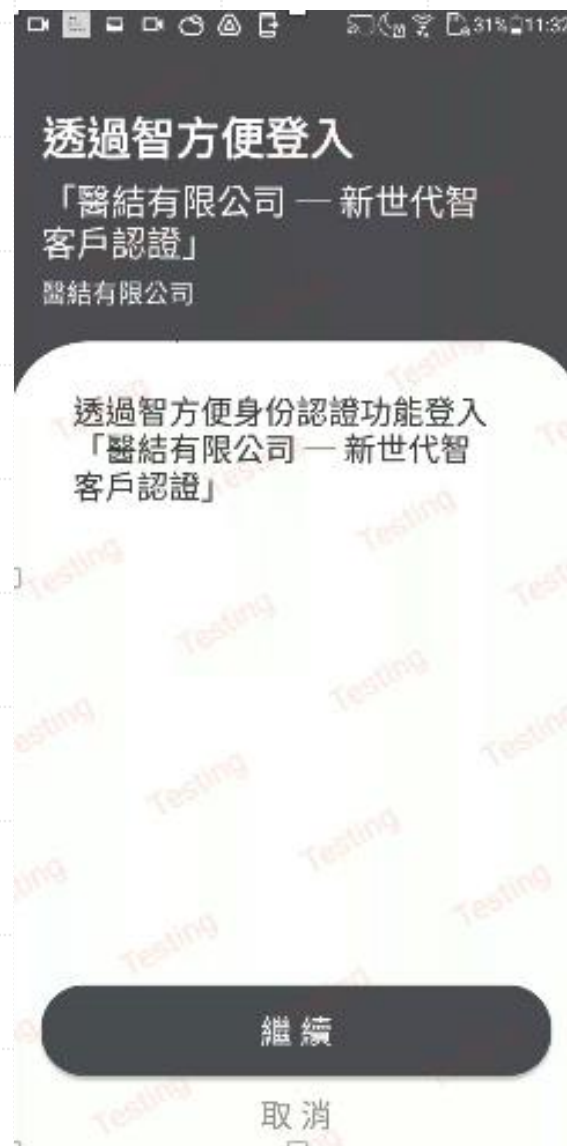


# Benefit to Insurers

- **Speed up customer onboarding for happy customers and distributors** – Data retrieved with a click and no more manual inputs by distributors
- **Increase usage of digital services** – No more forget password & policy no and cannot use e-Service
- **Trusted data directly from HK government**
- **Unbeatable customer experience vs other eKYC solutions** - Easiest to pass the facial recognition with direct data from HK government. Already 1.7m user installed and they don't need to repeat the facial recognition again.
- **Strong proven positive branding as the early adopter of new technology**




# Authentication



# Form filling

(Demonstration for e-Me Form Filling)

No matched account found, please fill below form to create a new account

 Form Filling with IAM Smart e-ME

[More info](#)

\* English Name

\* HKID

\* Gender

\* Email

\* Address

提供填表通個人資料

填寫「技術工作坊 Mobile」  
表格

香港數碼港管理有限公司

你的智方便帳戶有以下  
3項資料：  
( 可篩選項目)

[編輯填表通](#)

- 英文姓名  
**JOHANSON, Christine**
- 性別  
**女**
- 帳單地址  
**OGCIO 測試一  
2022年6月1日帳單**  
帳單已超過三個月  
[查閱帳單](#)

[同意](#)

[取消](#)

\* Email

\* Address

\* Address Document 

 = Data provided by "IAM Smart"

[Submit](#)

[Cancel](#)

# Anonymous Form filling

Authorise "iAM Smart" to provide personal information

In order to complete the account opening and linked-up with "iAM Smart", please authorise "iAM Smart" to provide personal information.

- English Name
- Gender
- HKID number
- Email Address
- Address document

Agree the Demo Project is for Technical Workshop only

Personal Data from iAM Smart

[More Info](#)

Cancel

JOHANSON, Christine

\* Email

\* HKID

G996060A

\* Gender

Female

\* Address

FLAT D,20/F, TAK FOOK HSE

\* Address Document

[Continue](#)

= Provided "iAM Smart"

Cancel

25-57.ap.ngrok.io

智方便

[返回網上服務](#)

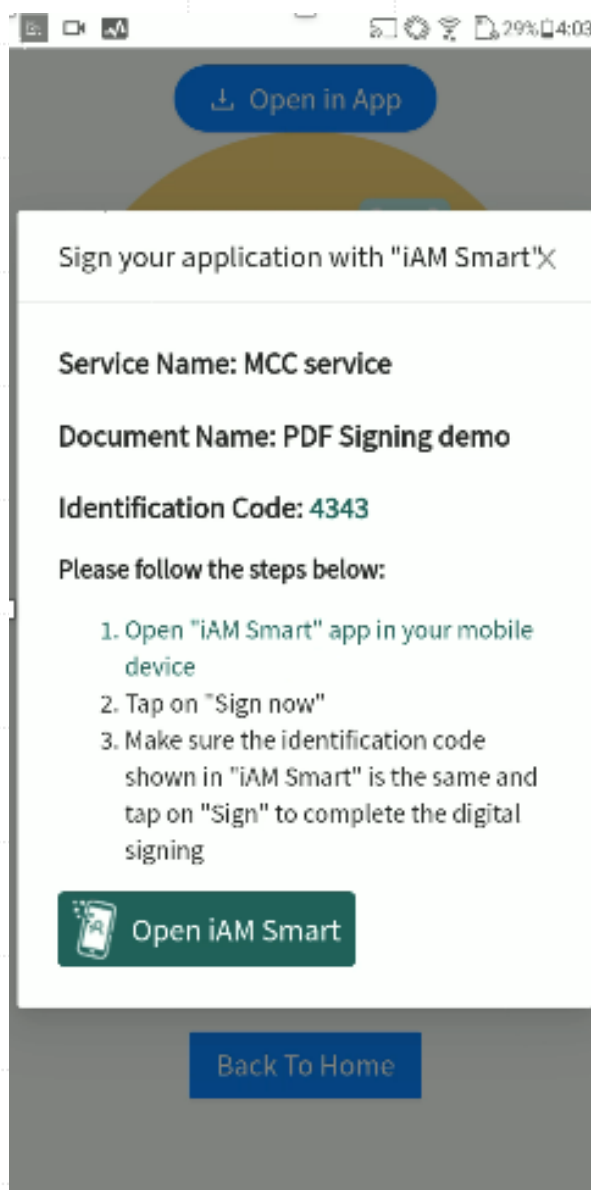
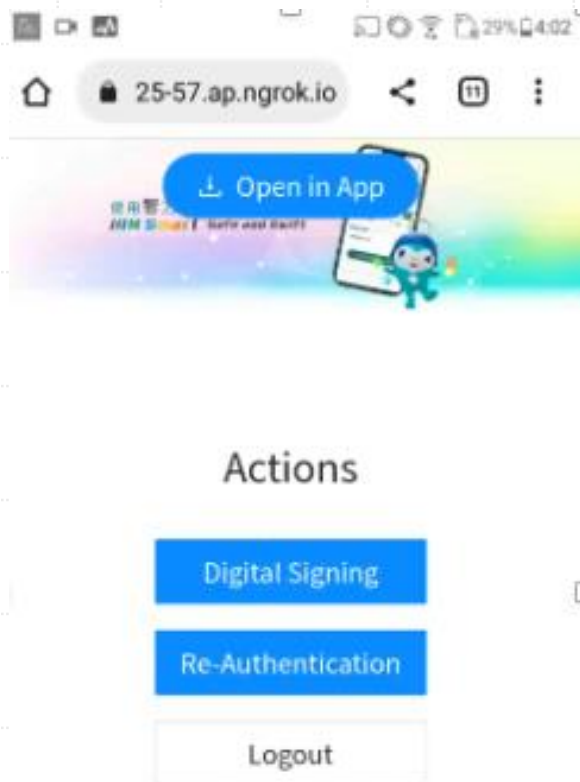
於本機使用智方便

使用另一部手機上的智方便

如使用另一部手機上的智方便，請按

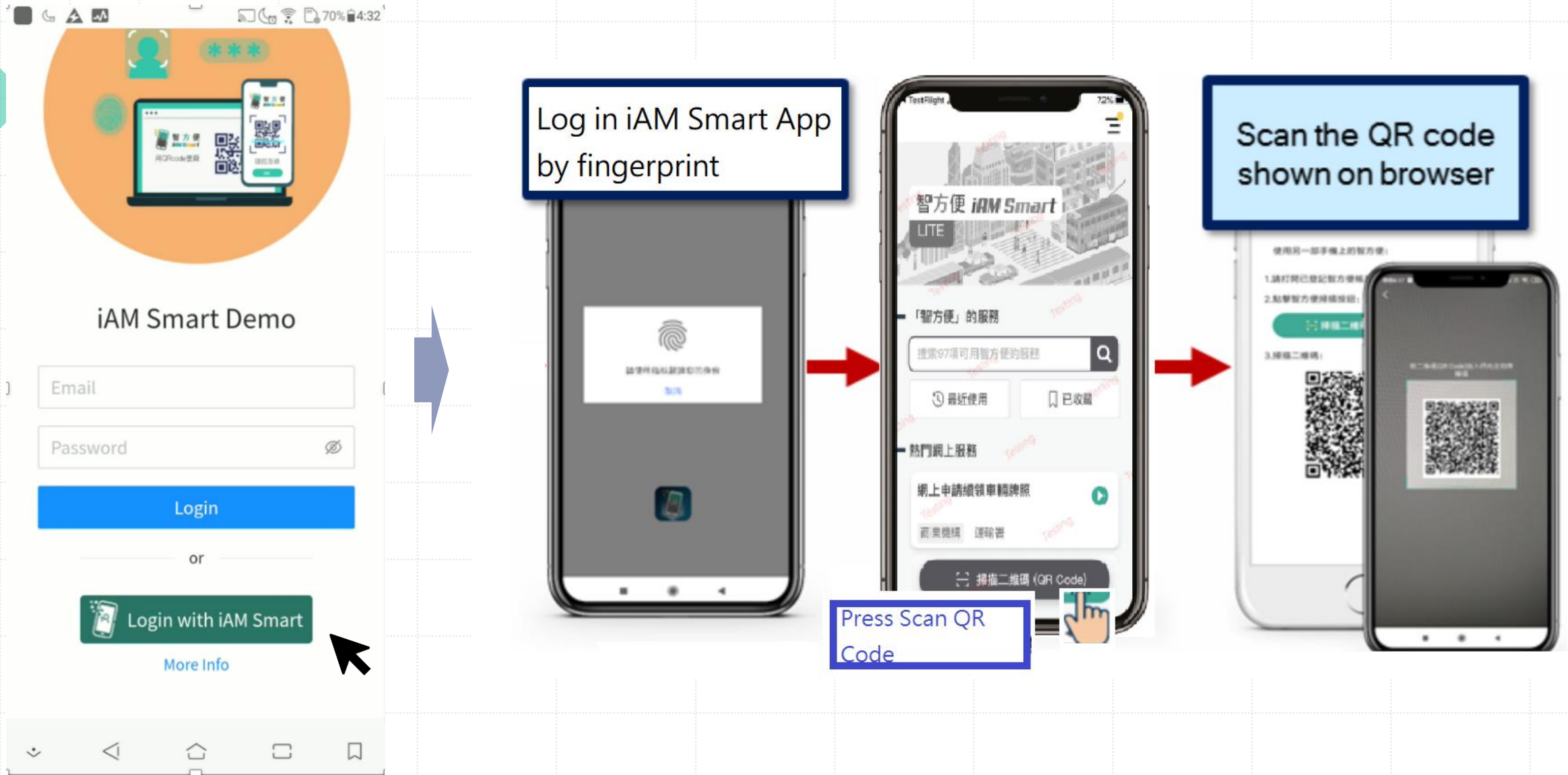
[開啟智方便 >](#)

# Digital signing





# Use Case in industry 1 – Login e-Service without password



# Use Case in industry



etnet TV 新聞 股票 期貨期權 權證 ETF A股 外匯商品 基金 MPF 地產 生活

經濟通 etnet 報價 | 急速報價 | 全文搜索  
代號/中文/英文

News 新聞 > 主頁 專題透視 焦點新聞 即時新聞 評論 圖片 傳聞 貼士 港交所新聞

Media OutReach MediaOutReach

2022-07-20 16:45

### 香港人壽成為全港首間採用「智方便」進行身份認證並作帳戶登錄之保險公司

香港 - Media OutReach - 2022年7月20日 - 香港人壽一向致力提供優質的保險服務及產品，並積極善用保險科技，冀為客戶帶來嶄新的服務體驗。「智方便」流動應用程式提供一站式個人化數碼服務平台，讓用戶以智能方式，更方便地透過個人流動電話登入及使用網上服務。香港人壽為全港首間保險公司採用「智方便」進行身份認證作帳戶登錄，客戶可選擇透過「智方便」流動應用程式，毋須輸入用戶名稱和密碼，即可安全、方便地登入香港人壽「客戶專區」，體驗多元化的服務。

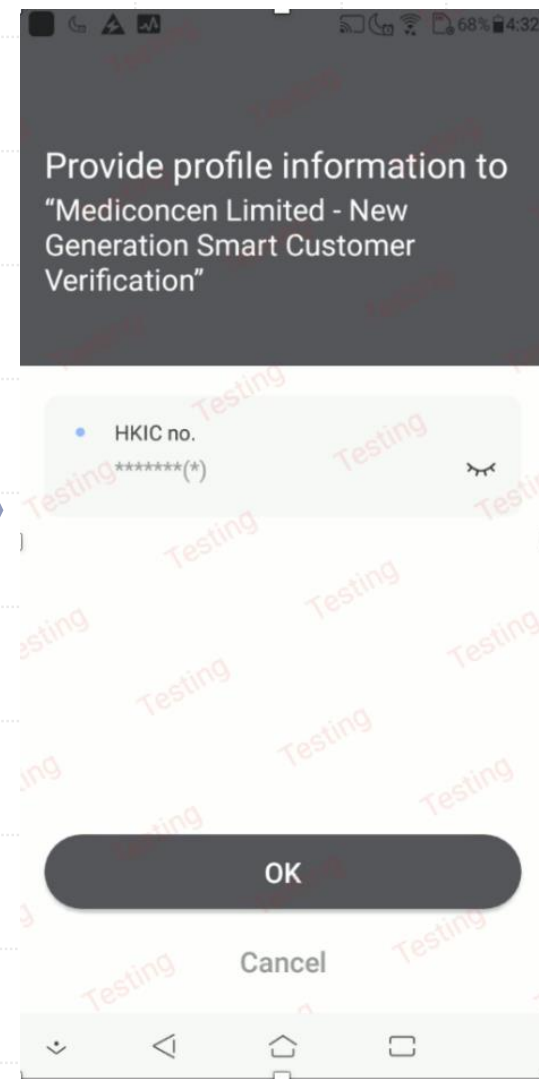
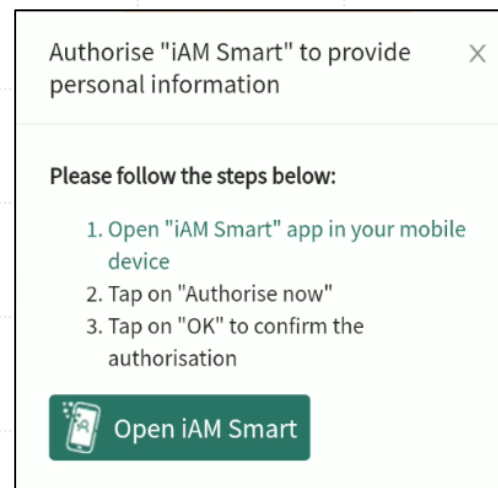


香港人壽宣佈採用「智方便」進行客戶身份認證作帳戶登錄，香港人壽一眾管理層、香港保險業聯會嘉賓代表、香港數碼港管理有限公司嘉賓代表及醫結嘉賓代表一同出席啟動禮。  
(左起：香港人壽企業策略總監高卓軒先生、香港人壽營運總監曾潔聰女士、香港數碼港管理有限公司首席公眾使命官陳思源先生、香港人壽總經理張立輝先生、香港保險業聯會行政總監劉佩玲女士、醫結聯合創辦人及行政總裁楊廣榮先生、香港人壽業務總監曹綺微女士)

# Use Case in industry 2 – Verify customer identity in e-application



請上傳您的身份證明文件

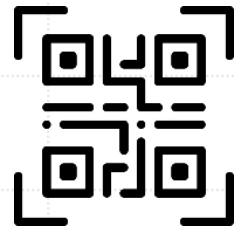




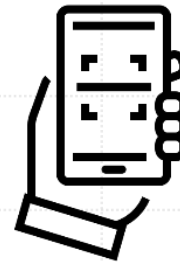
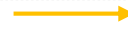
# Potential Use Case1 – Instant data retrieval at agent's ePOS



Agent meets the prospects and want to generate FNA and illustration



iAM Smart QR code appears in agent's ePOS for requesting data from prospect

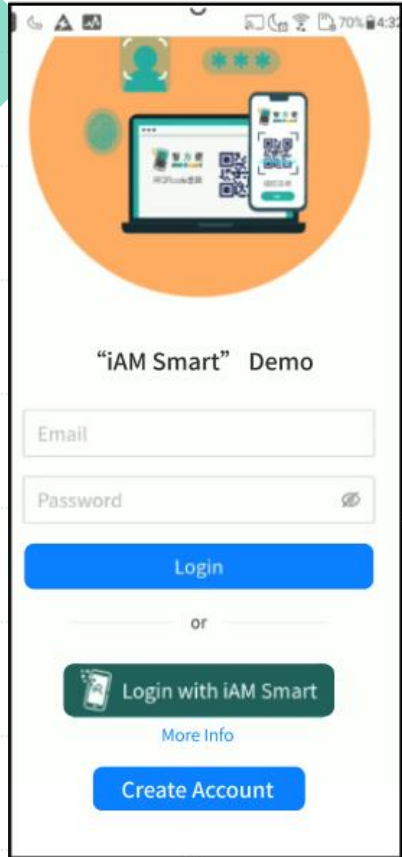


Client scan QR by their iAM Smart App



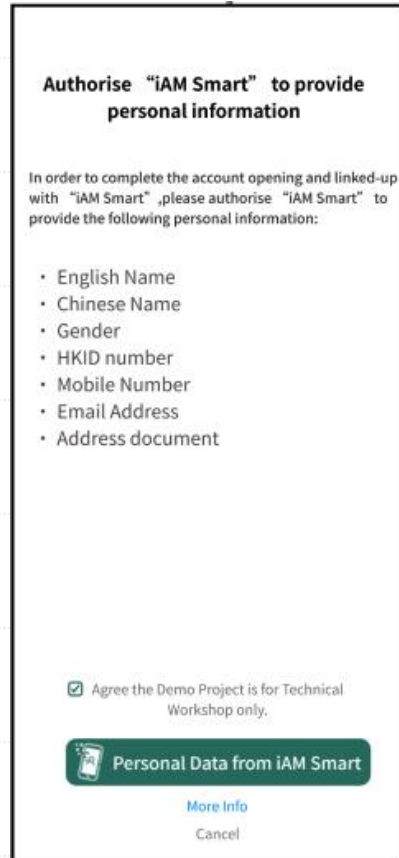
ePOS gets gov verified info instantly. FNA, illustration and application forms can be generated instantly

# Potential Use Case2 – Remote account opening



The initiation page features a header with a circular graphic containing a laptop and a smartphone. Below the graphic, the text "iAM Smart" Demo is displayed. There are two input fields for "Email" and "Password". A blue "Login" button is positioned below the password field. An "or" separator is followed by a green button labeled "Login with iAM Smart" and a blue "Create Account" button. A "More Info" link is located between the green and blue buttons.

Initiation page



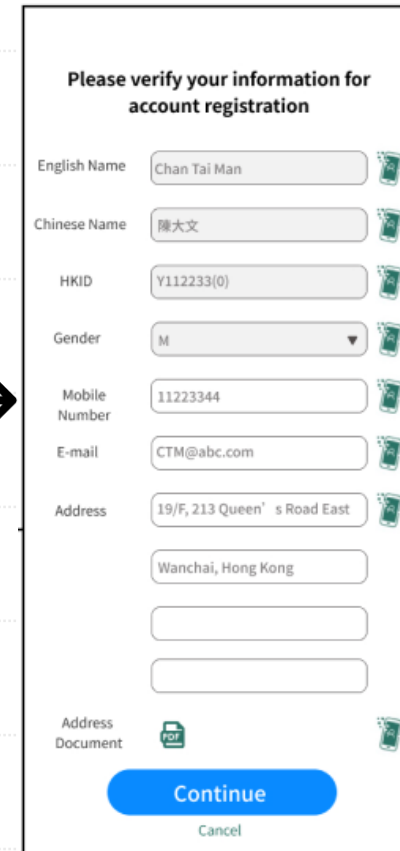
The consent page is titled "Authorise 'iAM Smart' to provide personal information". It contains a paragraph explaining that to complete account opening, the user must authorize "iAM Smart" to provide personal information. A list of required information includes: English Name, Chinese Name, Gender, HKID number, Mobile Number, Email Address, and Address document. At the bottom, there is a checkbox for "Agree the Demo Project is for Technical Workshop only." and a green button labeled "Personal Data from iAM Smart". "More Info" and "Cancel" links are also present.

Consent page



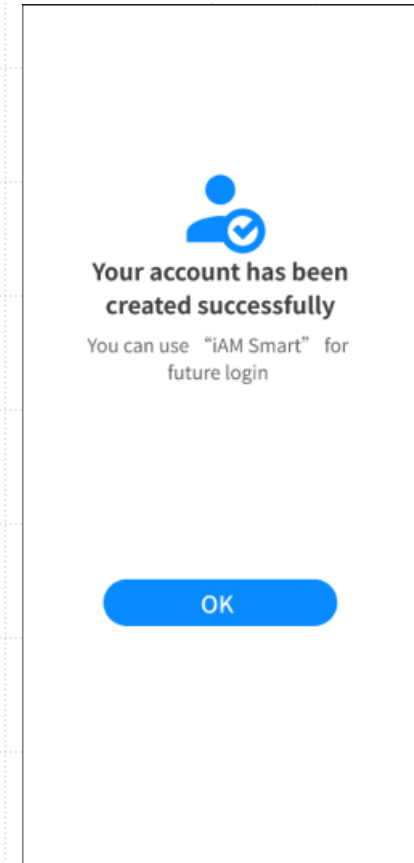
The authorisation page is titled "Provide profile info...". It shows a list of data points from the user's iAM Smart account: English name (Chan Tai Man), Chinese name (陳大文), HKIC no. (\*\*\*\*\*(\*)), Gender (male), Mobile no. (redacted), E-mail (redacted), and Address (redacted). Each item has a green checkmark icon. There is an "Edit e-ME" button next to the English name. At the bottom, there are "Agree to use" and "Cancel" buttons.

Authorisation



The confirmation page is titled "Please verify your information for account registration". It displays a form with the following fields: English Name (Chan Tai Man), Chinese Name (陳大文), HKID (Y112233(0)), Gender (M), Mobile Number (11223344), E-mail (CTM@abc.com), and Address (19/F, 213 Queen's Road East, Wanchai, Hong Kong). There are small smartphone icons next to each field. At the bottom, there is an "Address Document" field with a PDF icon and a blue "Continue" button. A "Cancel" link is also present.

Confirmation



The completion page features a blue icon of a person with a checkmark. The text reads "Your account has been created successfully" and "You can use 'iAM Smart' for future login". A large blue "OK" button is centered at the bottom.

Completion



# Up-coming feature

- Bulk signing (Support bulk upload documents for signing)
- Step-up Authentication (Support facial recognition)

# Potential use case with up coming feature

## Remote insurance application



Agent meets the prospects and want to generate FNA and illustration



A dedicated link is generated for client to login



Client scan QR by their iAM Smart App



ePOS gets gov verified info instantly. FNA, illustration and application forms can be generated instantly



Facial verification to ensure customer's identity with step-up authentication function



Digital sign multiple required documents with bulk signing function



Thank you