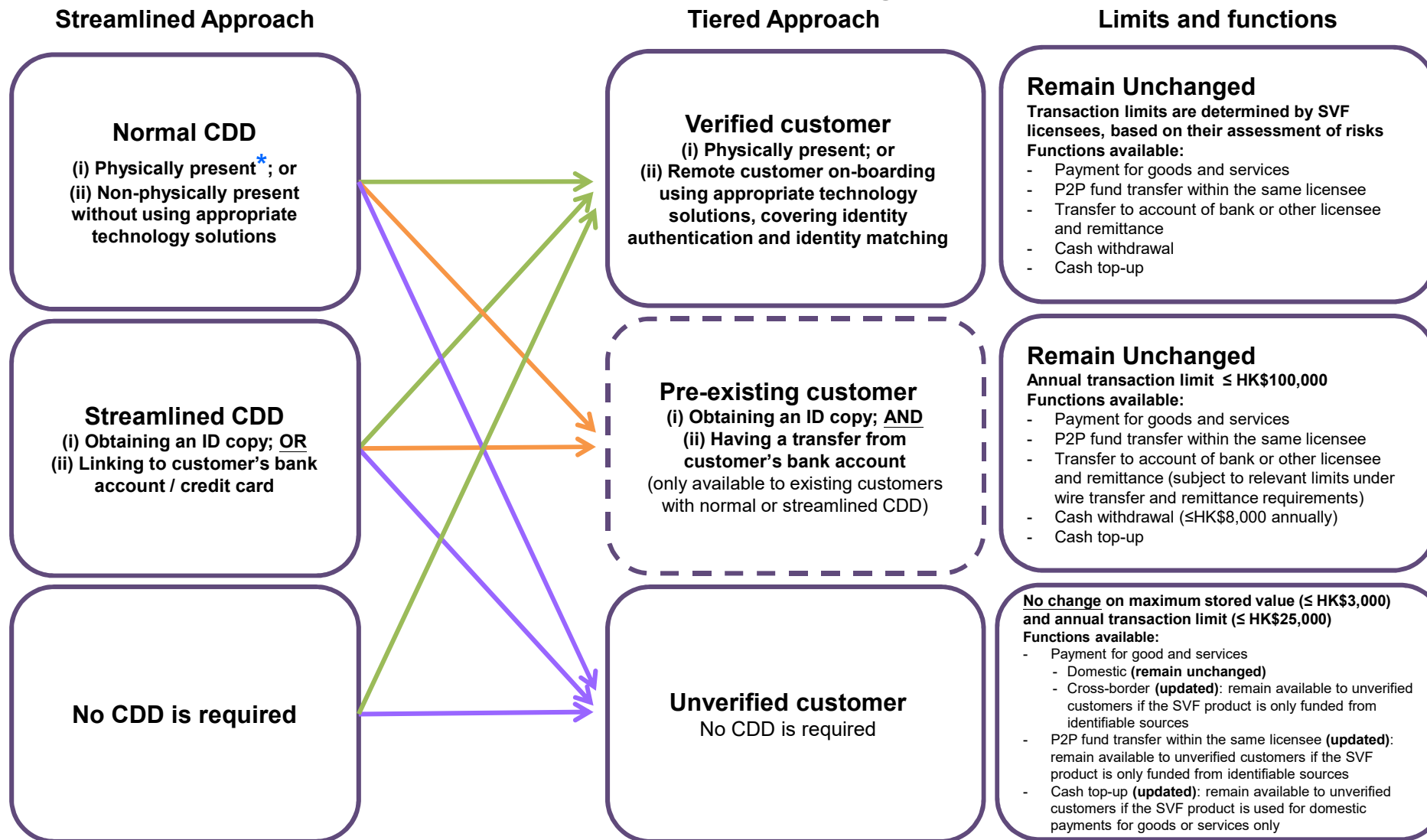


Reloadable network-based SVF (e.g. e-wallet)



* If the customer had been physically present for CDD purpose, the customer is regarded as a verified customer.

CDD process with customer physically present or via remote customer on-boarding using appropriate technology solutions →

Obtaining an ID copy and having a credit transfer from customer's same name bank account (in case the relevant measures were not previously conducted) →

No action taken →