

TALLINN UNIVERSITY OF TECHNOLOGY
Faculty of Information Technology

Vladimir Lazarev, 143877IAPM

REMOTE REGISTRATION OF CLIENTS IN FINANCIAL ORGANIZATION

Master's thesis

Supervisor: Maxim Pokrovski

Master of Science

Supervisor: Gunnar Piho

Associate professor

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TALLINNA TEHNIKAÜLIKOOL

Infotehnoloogia teaduskond

Vladimir Lazarev, 143877IAPM

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Magistritöö

Juhendaja: Maxim Pokrovski
Tehnikateaduse magister

Juhendaja Gunnar Piho
Infosüsteemide dotsent

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SUMMARY AND CONCLUSION

The purpose of this thesis was to research the possible methods for remote onboarding of clients in a financial organization. The scope of this research consists of legal regulation analysis, designing of a new business process and building of a new information system, which is expected to be a part of existing internet bank solution. While working on this thesis, it was investigated, what is an optimal solution to satisfy the requirements for the new business process. The research was based on legal regulation describing remote personal identification, and technical capabilities, which are most efficient and more beneficial for a given sort of tasks.

As a result of this work, the new remote person identification process has been designed and implemented. To satisfy all business process requirements, particular parts of the new solution were investigated and implemented. These include authorization of applicants, filling and signing of onboarding applications, integration with Police and Border Guard Board registry, video solution and recording functions. The video solution was the corner stone of the new process and the most significant part of current research. That phase of project consisted of reviewing some vendors providing video solutions and gathering of statistics for making the most optimal decision. The WebRTC technology was selected as the core of video interview functionality. The new media server has been developed as more suitable for given requirements. It was revealed, that integration of video module requires good knowledge of network technologies and understanding of infrastructure.

The most important question the author aimed to answer while researching the possible ways to implement a video solution, was: “Is WebRTC really ready for the enterprise?”. The short answer can be formulated as follows: “The WebRTC is already present, in large corporate solutions. However, the enterprises still need a commercial support provided by vendors, as they have lack of competence in building their own lightweight solutions”. The author of this thesis has demonstrated, that competence can be obtained and hopefully it will be even simpler in the near future as a consequence of the inevitable process of developing open source components for building custom video systems. The non-proprietary code of developed media server and integrational scripts have been published in author’s GIT repository under MIT license: <https://bitbucket.org/VladimirLazarev/media>