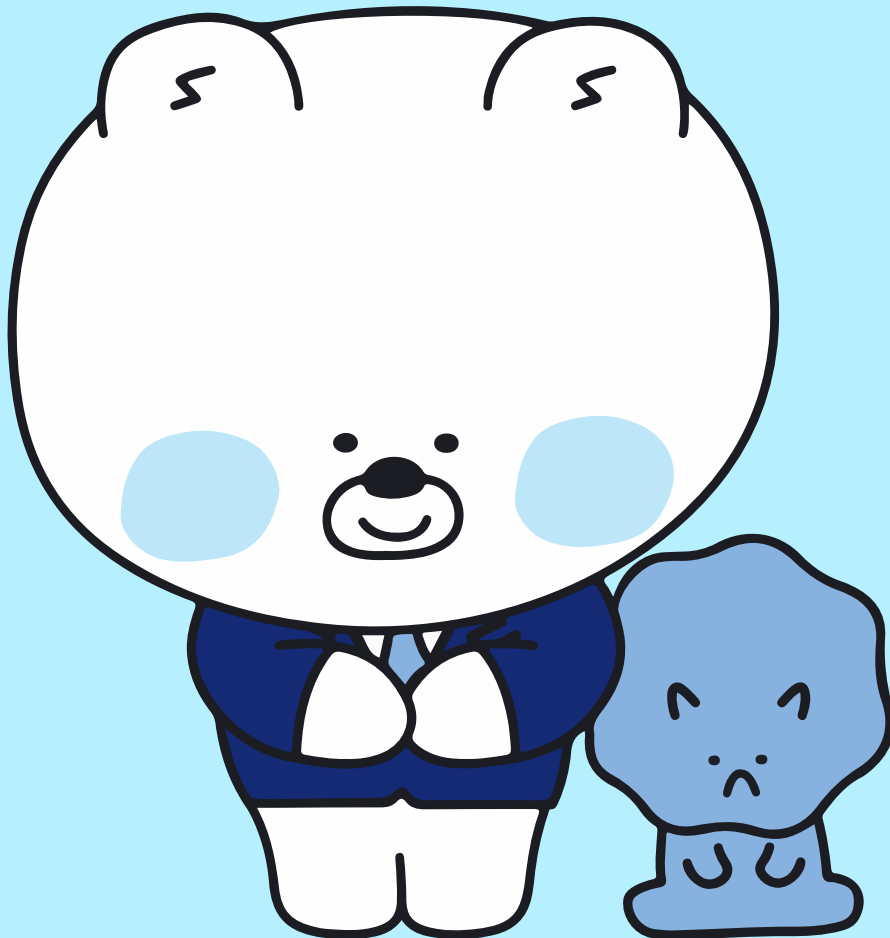


SOL
EXPLORERS



Online Registration

manual book



WHAT IS ONLINE REGISTRATION?

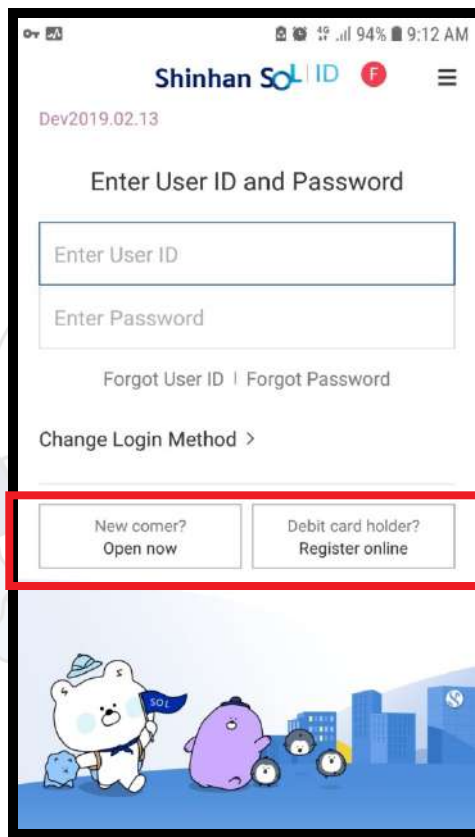
Online Registration is the first process of registration when accessing SOL Mobile Banking.

Two types of Online Registration:

1. For a new customer (don't have Shinhan's account) can go through online account opening process
2. For existing customer who has already had debit card, can go through online banking registration

For existing customer who has already registered to online banking (internet/ mobile banking) can directly use the User ID and Password to login in SOL

Below is initial display on the SOL Login Page.



1. Open Now

This menu is used for new customer to open account and register online banking

2. Register Online

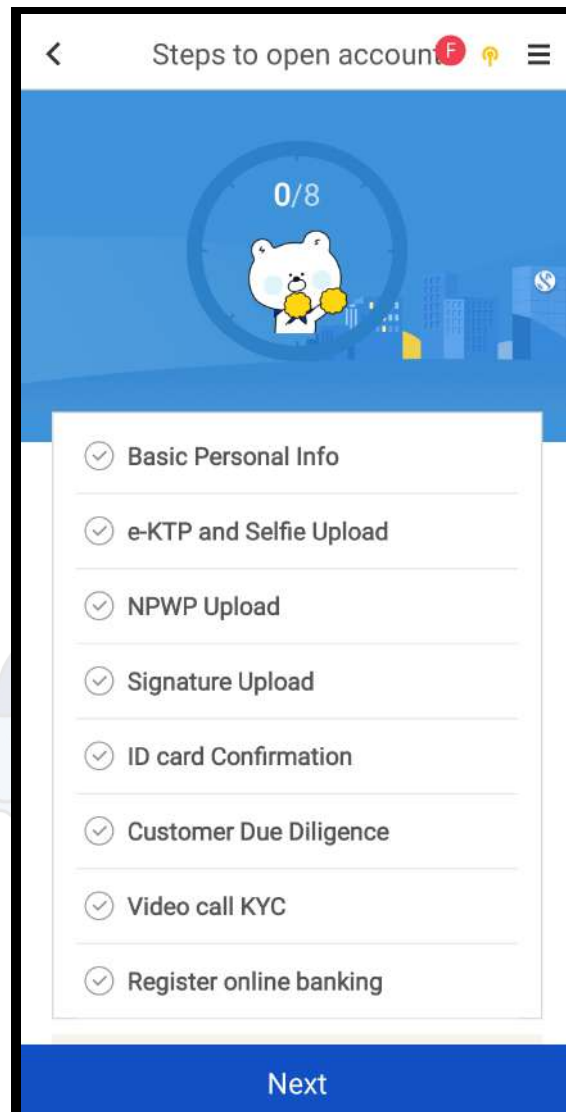
This menu is used for Shinhan's customer who has already had debit card to register online banking



ONLINE ACCOUNT OPENING STEPS

There are 8 steps on Online Account Opening process:

1. Basic Personal Info
2. E-KTP and Selfie Upload
3. NPWP Upload (optional)
4. Signature Upload
5. ID Card Confirmation
6. Customer Due Diligence
7. Video Call E-KYC
8. Register Online Banking



If online account opening process is not completed and the application is closed, customer can continue the process at the same day. Customer can also repeat all process from beginning by choosing "Start New" button.

For data security reason, if the process is not completed within the same day, customer needs to repeat the process in the future.



BASIC PERSONAL INFO

There are 3 fields that customer have to input:

1. Email Address
2. Mobile Phone Number
3. Promo Code (optional)

Choose "Request SMS " button to get 6 digits SMS OTP Code and input the code in the provided field.

1. Input your email address and phone number

2. Request SMS for OTP Code

3. You will receive OTP code by SMS, input that OTP Code in this field

After Finish input Basic Personal Info

Note :

1. OTP Code is valid for 3 minute
2. Maximum incorrect code is 3 times
3. If your OTP Code has already expired or entered 3 times incorrectly, you can request new OTP Code



E-KTP UPLOAD

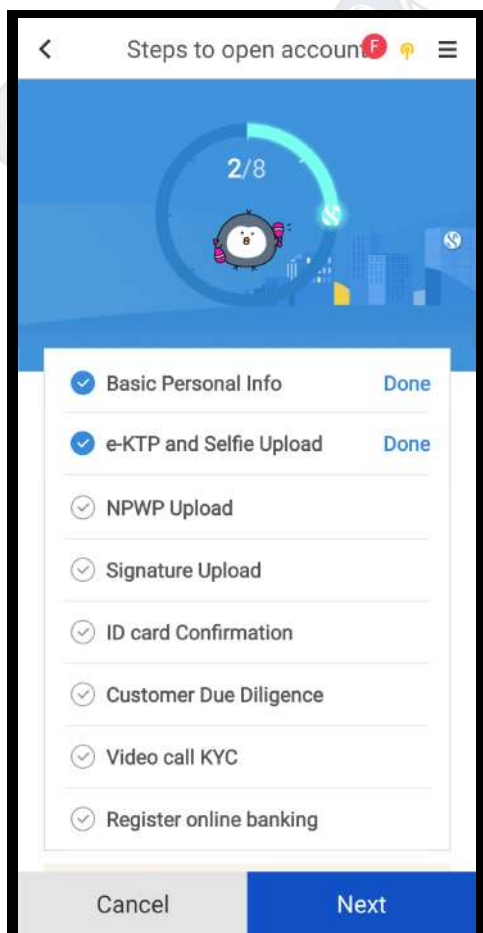
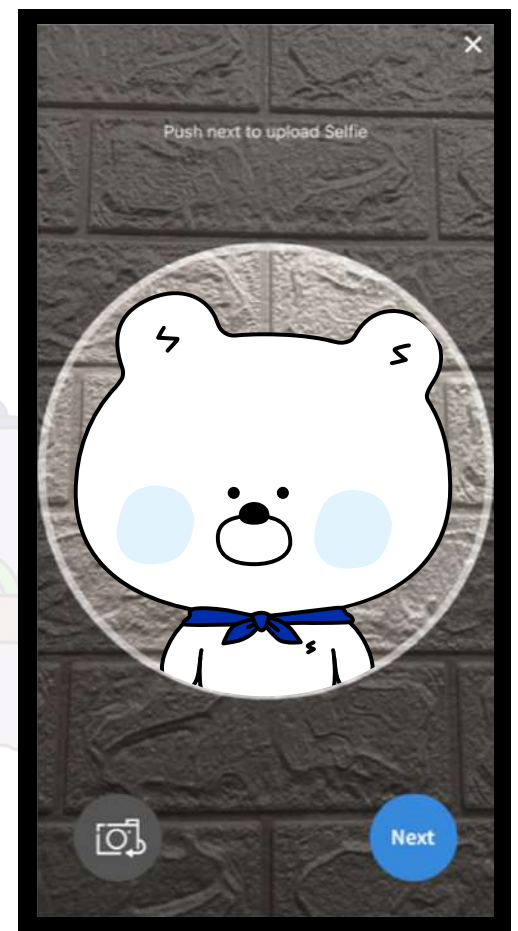
Take the E-KTP picture by using camera feature from application. If the image result is not clear, Customer can retake the picture.



After taking a picture of the e-KTP, the next step is Customer has to take a selfie photo.

Selfie photo criteria:

1. Take a photo straight facing the camera
2. Not wearing glasses
3. Not holding an e-KTP
4. Good lighting

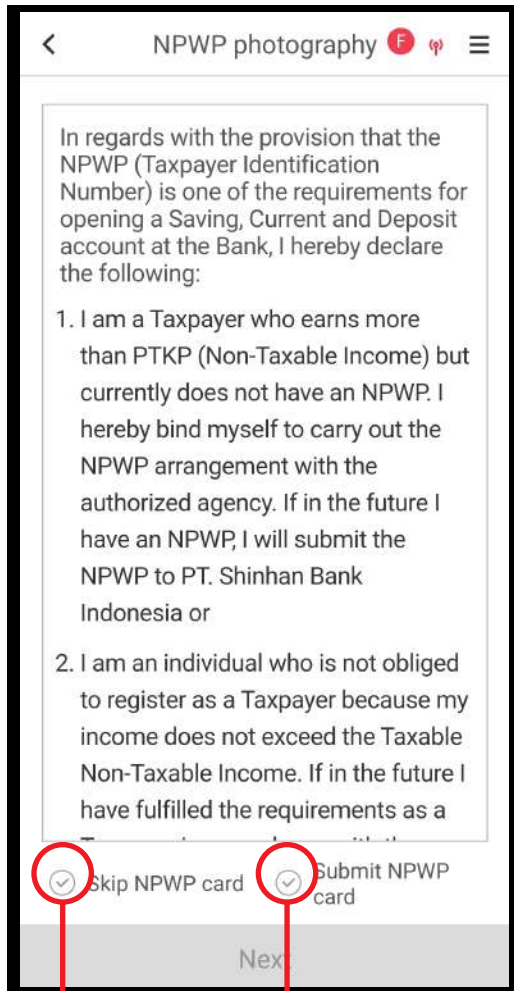


After finish take e-KTP photo and selfie photo



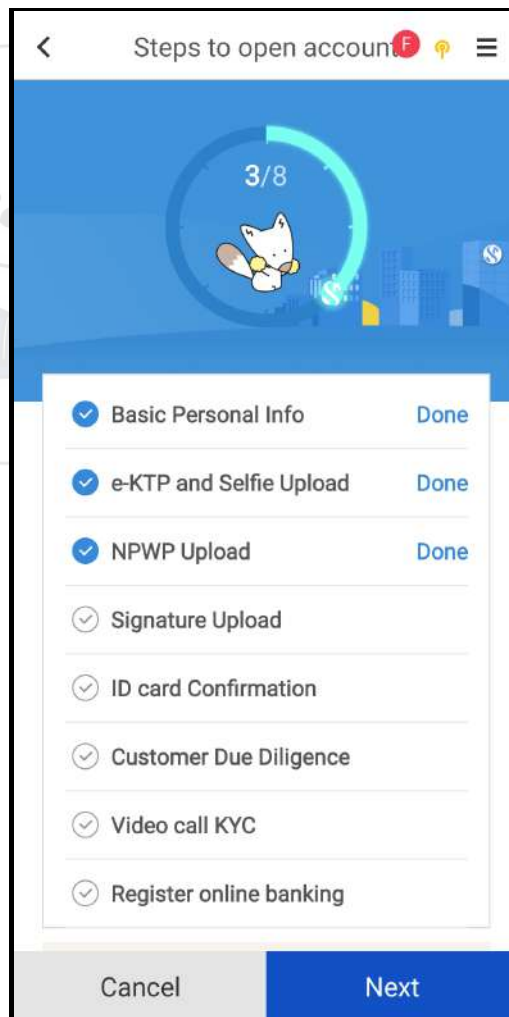
NPWP UPLOAD

Take the NPWP picture by using camera feature from application. If the image result is not clear, Customer can retake the picture.



Check this if you want to submit NPWP registration

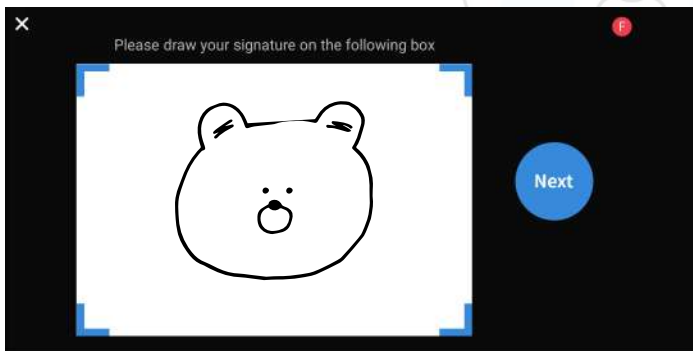
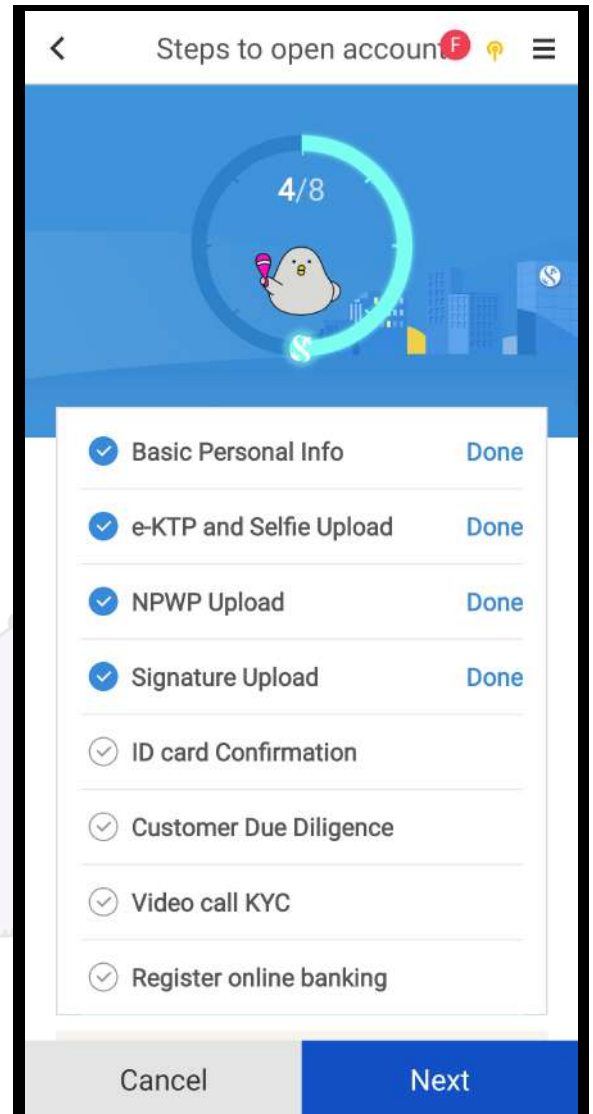
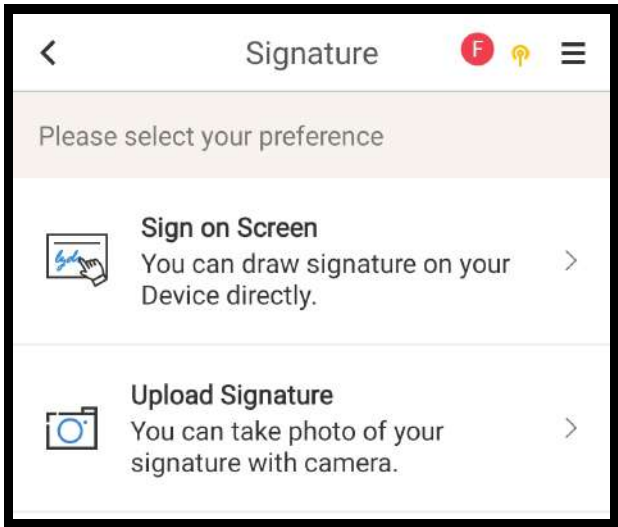
Check this if you want to skip NPWP registration



After finish take the photo

SIGNATURE UPLOAD

Take the signature picture by using camera feature from application or Customer can also draw the signature on the device screen. If the image result is not clear, Customer can retake the picture/ redraw the signature.



After finish take the photo or draw signature



ID CARD INFORMATION

If the images of the e-KTP and NPWP are in the right position, the Customer's data will be filled in automatically. If there is data that does not match the e-KTP or is not read by the system, Customers can enter data manually.

Contents with red box can contain wrong information, please check again
Please reconfirm the numbers below

NIK
0123456789000000

E-KTP Name
SOL

Gender
Male Female

Place of Birth
JAKARTA

Date of Birth
02-09-1979

Mother's Maiden Name
MOM

Marital Status
Married

E-KTP Address
PRM PURI
DAERAH ISTIMEWA YOGYAKARTA
SLEMAN
NGEMPLAK
BIMOMARTANI
001 024
12345

Residential Address
Same as E-KTP Address
Jalan Apel
ACEH
ACEH BARAT
ARONGAN LAMBALEK
ALUE BAGOK
11 12
98765

NPWP
0123456789000000
 I have checked and ensured the validity of data above
Confirm

In addition to the e-KTP data, Customer is required to enter mother's maiden name and residential address.

If the residential address is the **same** as the e-KTP address, the Customer can set toggle button to "On" and no need to enter residential address data.

If the residential address is **different** with the e-KTP address, the Customer can set the toggle button to "Off" and has to enter the complete residential address data.

Toggle Switch OFF
If residential address is different with e-KTP address

Toggle Switch ON
If residential address is same as e-KTP address

Residential Address
Same as E-KTP Address
NPWP
0123456789000000
 I have checked and ensured the validity of data above
Confirm

Tick this button to confirm

Steps to open account

5/8

- Basic Personal Info Done
- e-KTP and Selfie Upload Done
- NPWP Upload Done
- Signature Upload Done
- ID card Confirmation Done
- Customer Due Diligence
- Video call KYC
- Register online banking

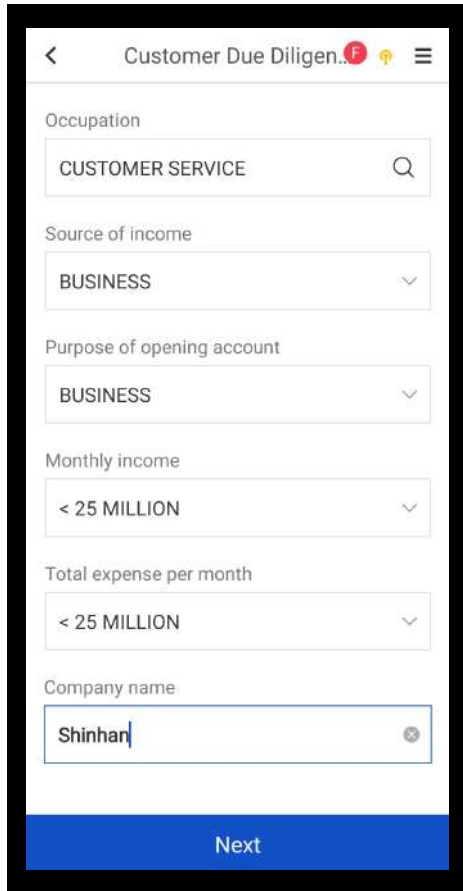
Cancel Next

After Confirmation



CUSTOMER DUE DILIGENCE

Customer have to input other information, such as source of income, occupation, purpose of opening account, and other information. Student and housewife have to input their beneficiary identity (name and occupation).



Customer Due Diligence

Occupation
CUSTOMER SERVICE

Source of income
BUSINESS

Purpose of opening account
BUSINESS

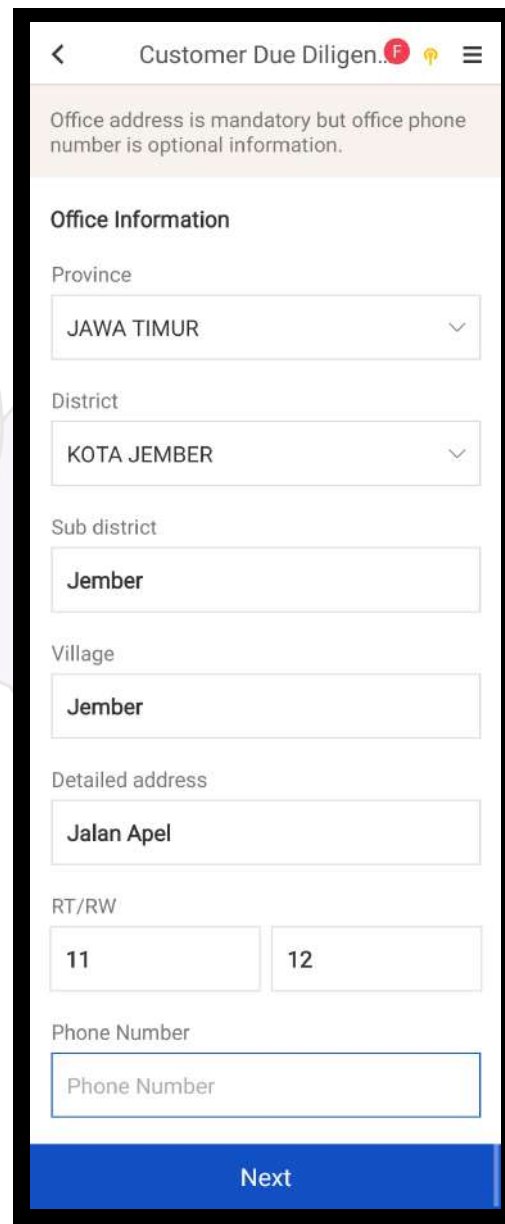
Monthly income
< 25 MILLION

Total expense per month
< 25 MILLION

Company name
Shinhan

Next

After clicking Next, for Customers with occupation other than student and housewife, must enter information regarding the office.



Customer Due Diligence

Office address is mandatory but office phone number is optional information.

Office Information

Province
JAWA TIMUR

District
KOTA JEMBER

Sub district
Jember

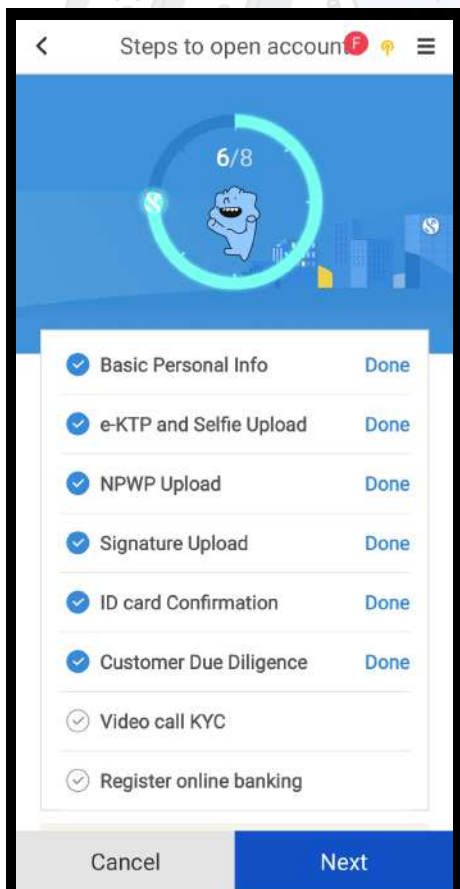
Village
Jember

Detailed address
Jalan Apel

RT/RW
11 12

Phone Number
Phone Number

Next



Steps to open account

6/8

- Basic Personal Info Done
- e-KTP and Selfie Upload Done
- NPWP Upload Done
- Signature Upload Done
- ID card Confirmation Done
- Customer Due Diligence Done
- Video call KYC
- Register online banking

Cancel Next

After finish and click Next



CUSTOMER DUE DILIGENCE

If Customers' Occupation is Student or Housewife, beneficiary owner information is required to be sent in a given template to a designated email address.

Customer Due Diligence

Occupation
HOUSEWIFE

Source of income
OTHERS

Purpose of opening account
SAVING

Monthly income
< 25 MILLION

Total expense per month
< 25 MILLION

Company name
Company name

Next

Other Information

This is the essential information for customer opening account. Please full fill data correctly.

Spouse/Parent Name
SOL

Spouse/Parent Occupation

Please submit your Spouse/Parent data before Video Call.
Click [here](#) to check the detail data that has to be submitted.

Close

Next

SMS will be sent to Customer's Phone

Please visit <https://shinhan.co.id/download/bo.xlsx> for detail spouse/parent data to be submitted to proceed with the account opening process.

Steps to open account

6/8

- Basic Personal Info Done
- e-KTP and Selfie Upload Done
- NPWP Upload Done
- Signature Upload Done
- ID card Confirmation Done
- Customer Due Diligence Done
- Video call KYC
- Register online banking

Cancel Next

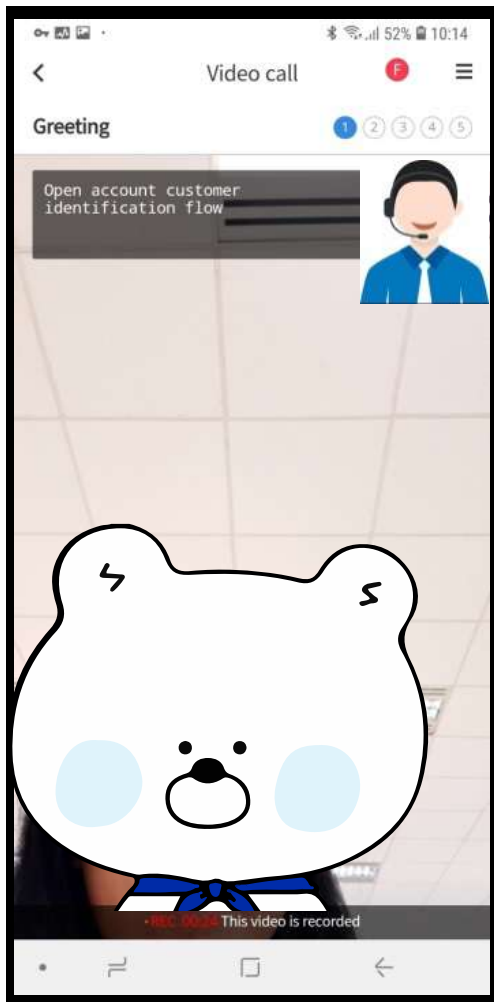


VIDEO CALL E-KYC

Before starting the video call, Customer has to read and approve the applied Term & Condition. Customer can see the agent while doing the video call.

There are 5 steps in video call:

1. Greeting
2. ID Card Checking
3. Identity Verification (based on Dukcapil)
4. Additional Question
5. Approval Process

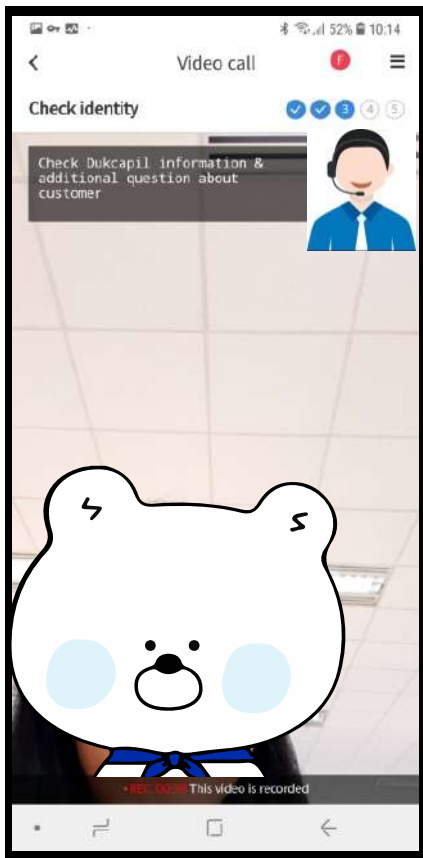


Greeting from CS to Customer

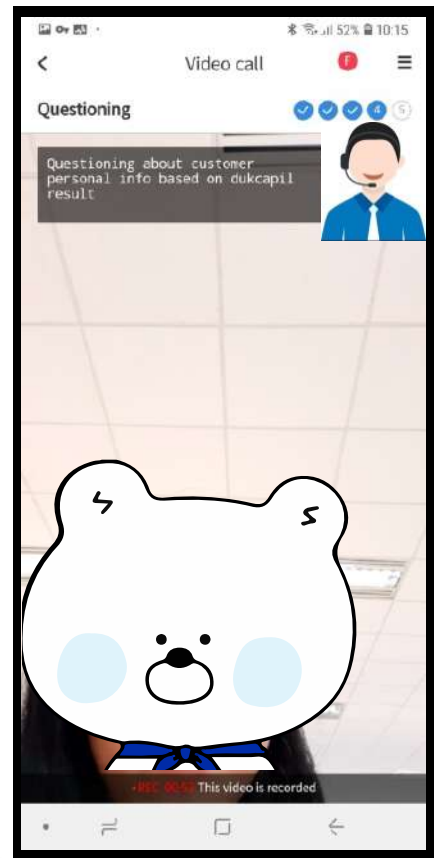
CS asking to customer to show their ID Card



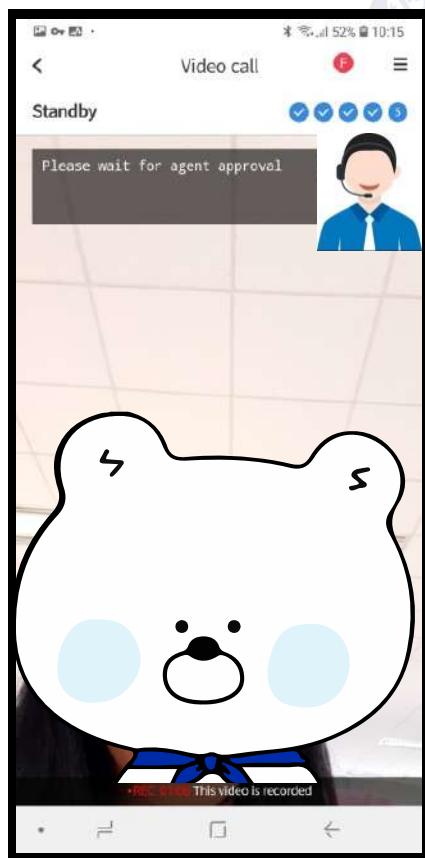
VIDEO CALL E-KYC



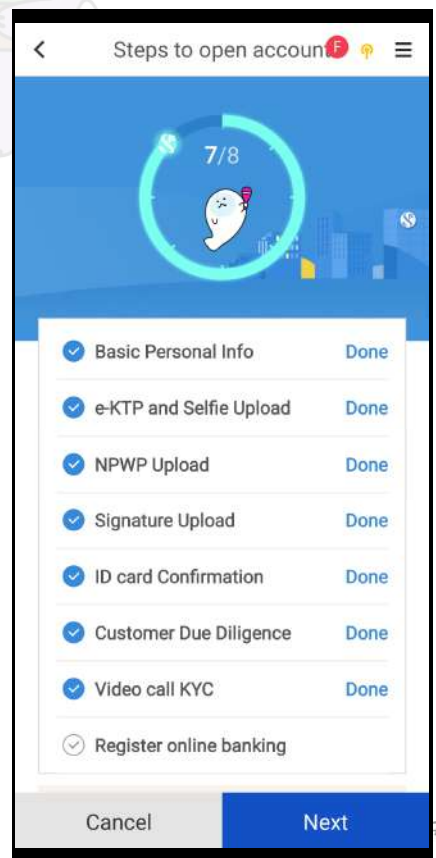
Agent check Identity of customer in Dukcapil and ask additional question



Agent make some question to customer based on Dukcapil data



Agent will approve after checking all application from customer



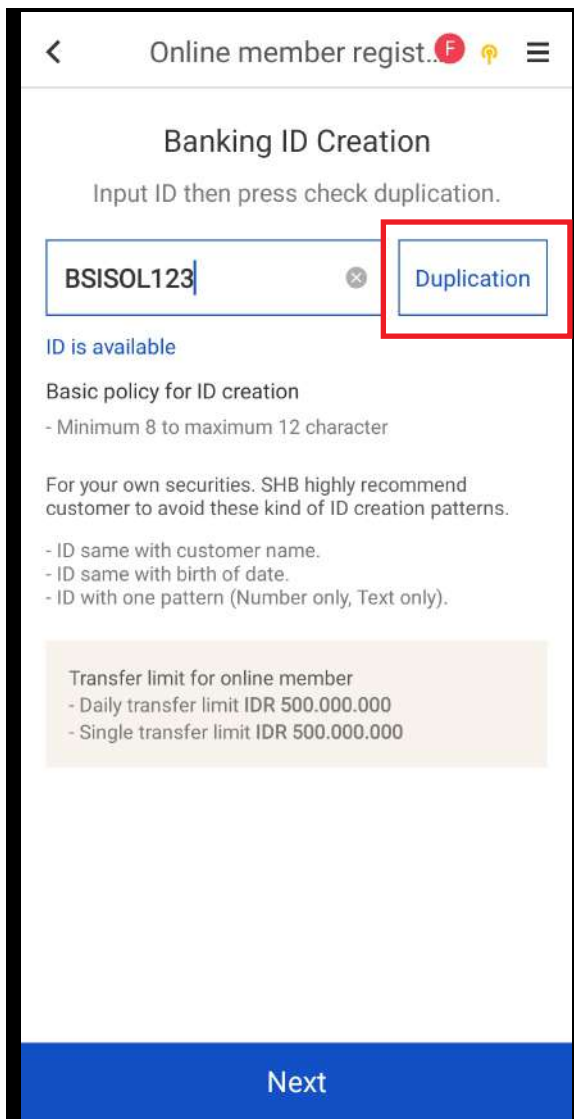
After finish video call with agent



REGISTER ONLINE BANKING

After finishing the video call, Customer has to wait for the approval process. Customer will receive SMS Notification after the approval process has been completed (either Approved or Rejected).

Customer who is not approved for online account opening, can open account through Shinhan's nearest branch. Customer who has been approved, can continue to create online banking user ID. The temporary password will be sent to registered e-mail and valid for 7 days. This temporary password has to be changed on first time login.



Online member regist... F ⓘ ☰

Banking ID Creation

Input ID then press check duplication.

BSISOL123 × Duplication

ID is available

Basic policy for ID creation

- Minimum 8 to maximum 12 character

For your own securities. SHB highly recommend customer to avoid these kind of ID creation patterns.

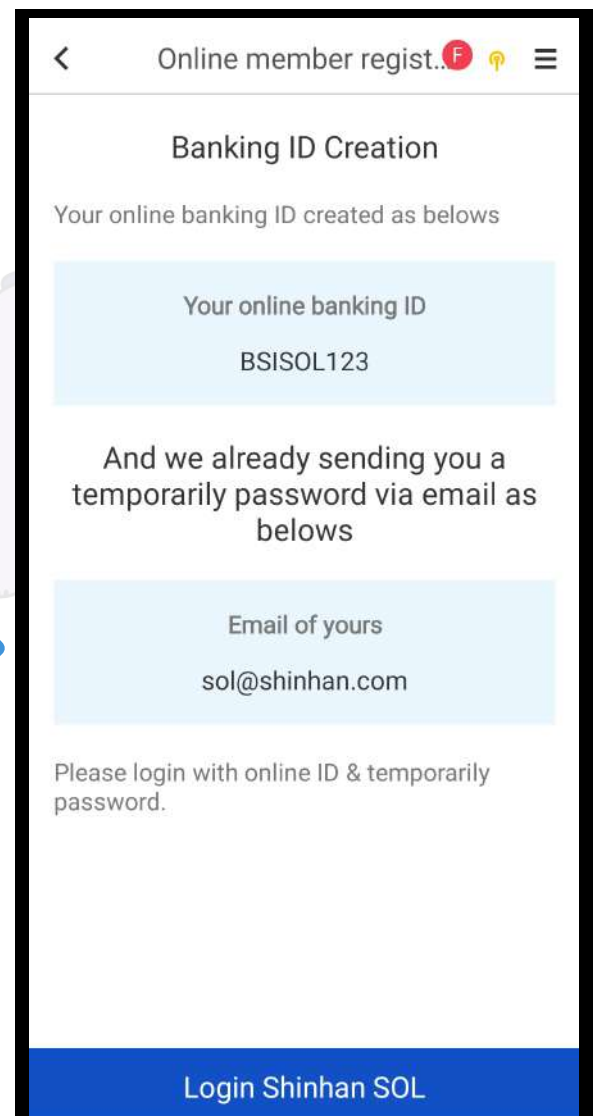
- ID same with customer name.
- ID same with birth of date.
- ID with one pattern (Number only, Text only).

Transfer limit for online member

- Daily transfer limit IDR 500.000.000
- Single transfer limit IDR 500.000.000

Next

Click "Duplication" to check this user ID is available or not



Online member regist... F ⓘ ☰

Banking ID Creation

Your online banking ID created as follows

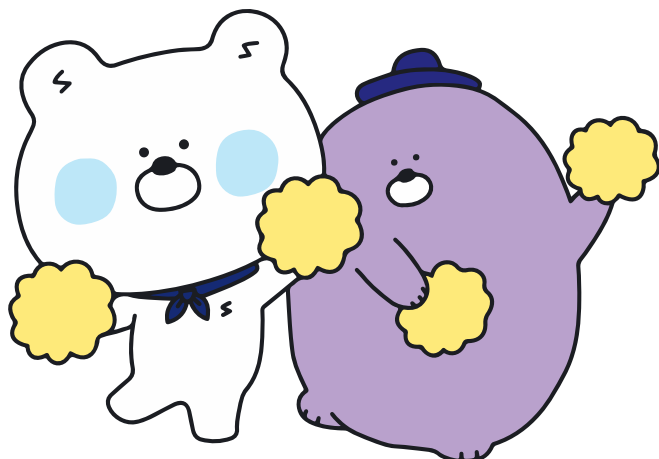
Your online banking ID
BSISOL123

And we already sending you a temporarily password via email as follows

Email of yours
sol@shinhan.com

Please login with online ID & temporarily password.

Login Shinhan SOL

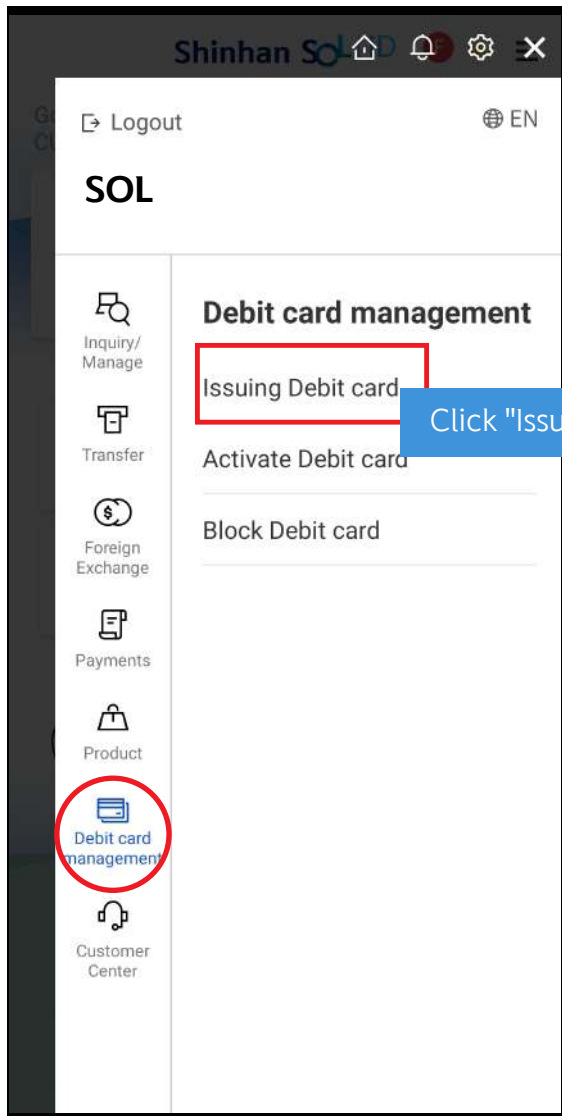


Now you already finished all of online registration process, You can user SOL by click "Login Shinhan SOL"

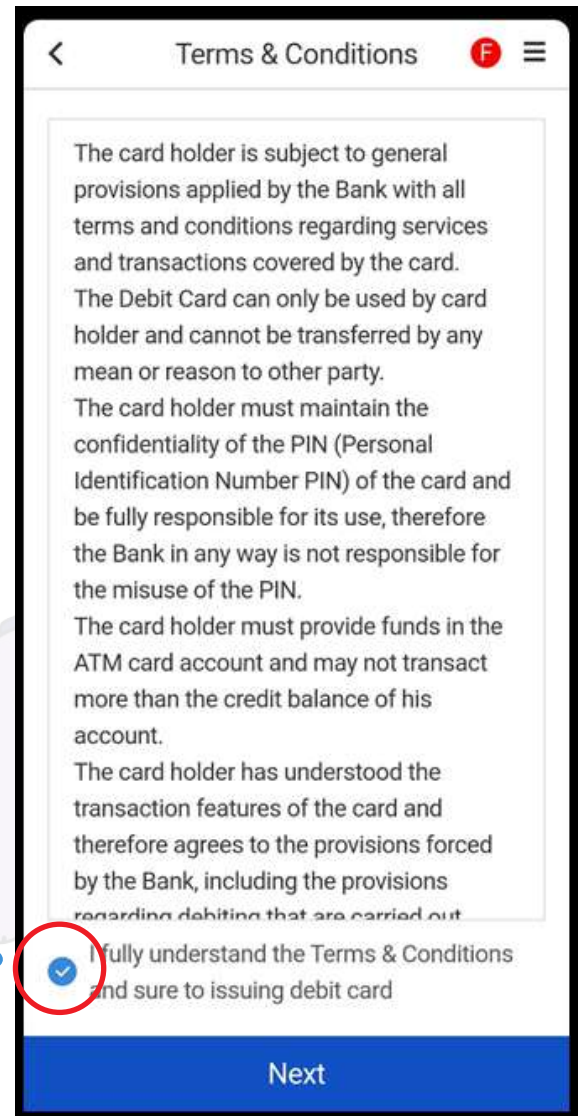


ISSUING DEBIT CARD

Customer who opens account online, can request debit card from SOL application by using Debit Card Management Menu



Click "Issuing Debit Card"



Click check to confirm terms & condition and click next

ISSUING DEBIT CARD

Customer can choose 1 of 4 designs of Debit Card

Issuing Debit card

Select Debit card design

SHINHAN BANK Debit Card

5079 6700 0000 0000

0/23 Your Name GPN

Card holder name

SOL

Input name for debit card (except special character)

1 2 3 4 5 6 7 8 9 0
q w e r t y u i o p
a s d f g h j k l
z x c v b n m

Click "Next" to go to next step



ISSUING DEBIT CARD

After choosing Debit Card design, Customer can choose address for Debit Card delivery. There are 3 options for Debit Card delivery address:

1. Work Address (only for Jabodetabek and Surabaya Area)
Delivery address will be filled in with registered work address.
2. New Address (only for Jabodetabek and Surabaya Area)
A new delivery address needs to be entered by Customer.
3. Branch
Debit Card will be delivered to selected branch and Customer needs to pick it up at selected Branch.

Issuing Debit card

Delivery address

Work

Delivery address

Work

New address

Branch

Jakarta Selatan RT 000 / RW 000
kel Karet kec. Setiabudi

• Please check & confirm home address
and press "Next"

Next

Click "Next" to go to next step

Issuing Debit card

Debit card issuing done

Card holder name

SOL

Delivery address

Work

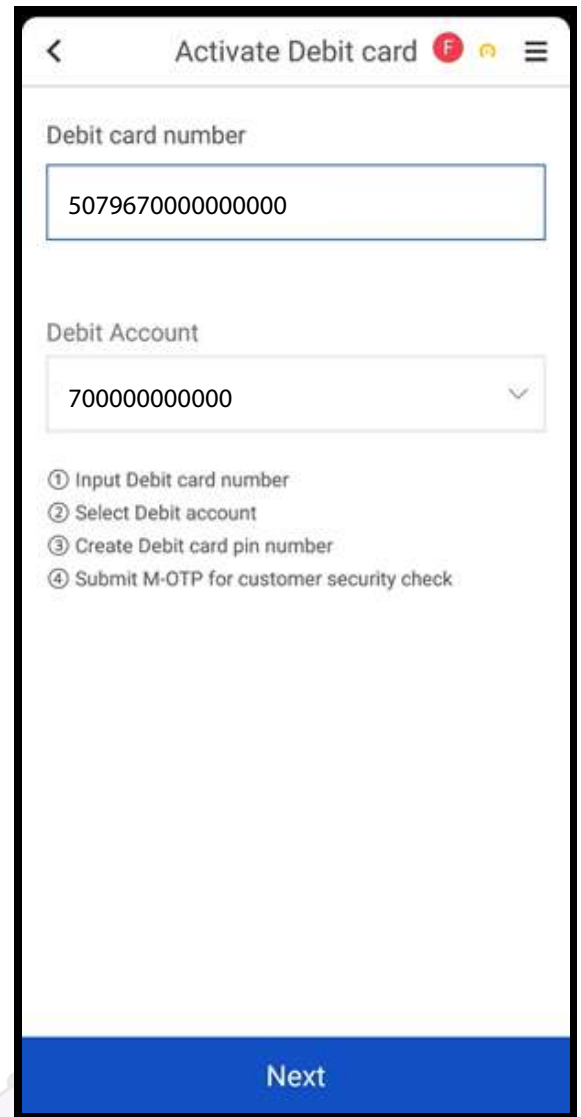
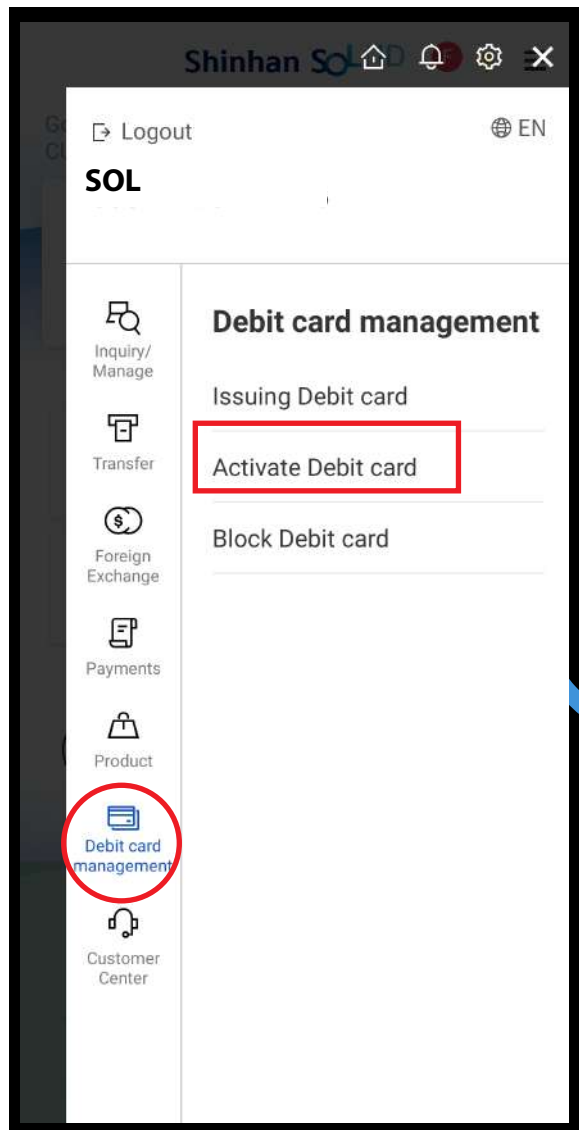
Jakarta Selatan RT 000 / RW 000
kel Karet kec. Setiabudi

Confirm

Click Confirm to finish issuing Card

ACTIVATE DEBIT CARD

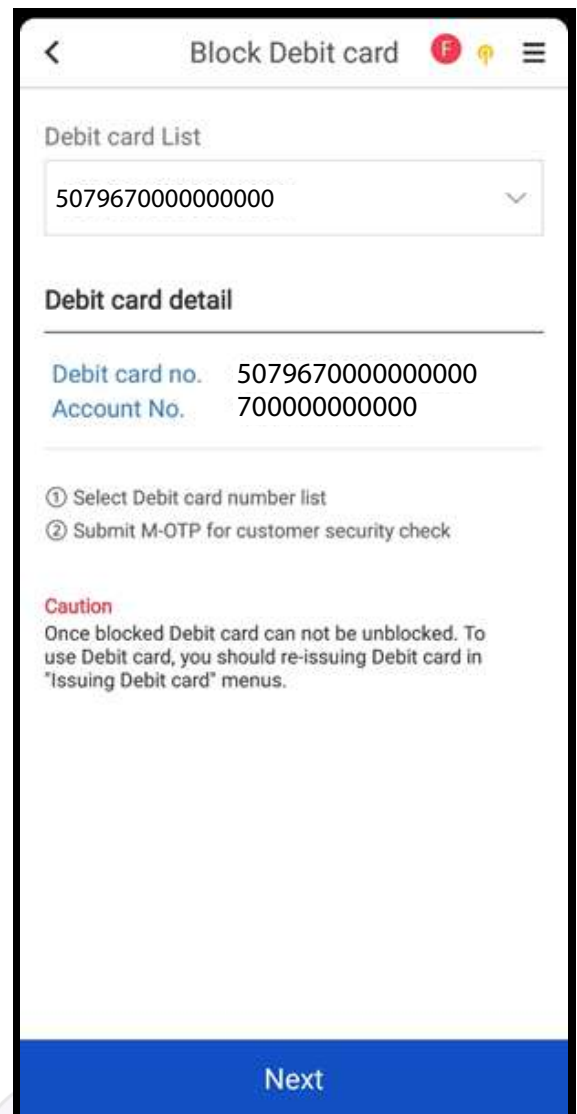
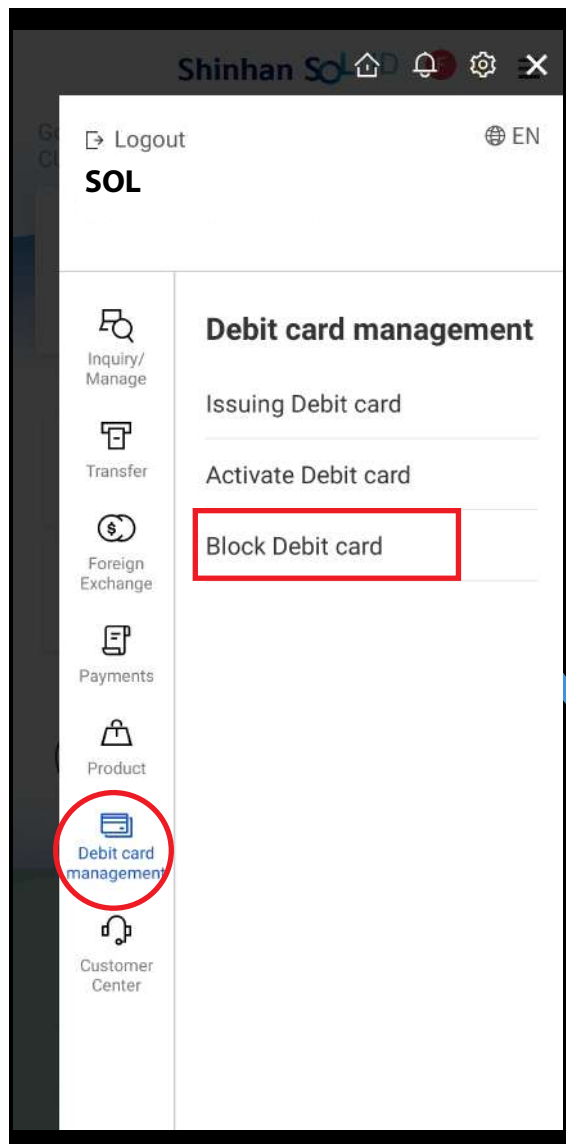
After customer receives the Debit Card, Customer can activate Debit Card by using Debit Card Management Menu in SOL and then choose Activate Debit Card.



Input your Debit Card number and choose debit account

BLOCK DEBIT CARD

Customer can block their Debit Card by using menu Debit Card Management and choose Block Debit Card. For Debit Card that has been blocked, it cannot be unblocked in future.



Choose your debit card and click next to block the debit card