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KYC Identity Verification and Onboarding Forms (Nexora AI Call)

Version 1.0.0 — Effective date: 1 December 2026

Issued by [บริษัท สยามวอยซ์ เอไอ จำกัด / Siam Voice AI Co., Ltd.] (the "Company"), [ที่อยู่สำนักงานใหญ่ / Head office address], กรุงเทพมหานคร, Tax ID [เลขประจำตัวผู้เสียภาษี 13 หลัก]. Contact: [support@example.co.th]; DPO: [dpo@example.co.th]; phone: [เบอร์โทรศัพท์].

1. Purpose and scope

1.1 To prevent fraud, impersonation, number spoofing and money-laundering risk, to protect call recipients and users, and to meet the requirements of telecom suppliers and regulators, the Company requires identity verification (KYC) of users who use outbound calling, SMS and number rental.

1.2 This document contains: (A) the individual form; (B) the juristic-person (company) form; (C) the document checklist and requirements; (D) KYC levels L0–L3 and limits; (E) review process and timelines; (F) rejection reasons; (G) retention; (H) the PDPA privacy notice for KYC; (I) applicant declarations and signature blocks; and appendices: an authorization letter template and a caller-ID / number ownership declaration form.

1.3 Thai version governs: this is a Thai-law document; if the Chinese or English version differs from the Thai version, the Thai version prevails.

2. Definitions

- **KYC**: know your customer, i.e. verifying the applicant's identity and the genuineness of the business.
- **Tenant**: a user or enterprise that opens an account on the platform.
- **Authorised signatory**: a natural person with power to act for a juristic person and accept terms on its behalf.
- **Caller-ID**: the number displayed to the recipient on outbound calls; it must be a number the tenant owns, rents or has verified by OTP. Spoofing in any form is prohibited.
- **DBD**: the Department of Business Development (กรมพัฒนาธุรกิจการค้า).

3. Form A: Individual KYC

Type key: T=text, D=date, N=number, E=email, P=phone, S=select, F=file, B=checkbox.

#	Field	Type	Required	Validation
A1	Login email	E	Yes	Valid format; email link verified
A2	Mobile number	P	Yes	+66 or international E.164; OTP verified
A3	Nationality	S	Yes	ISO country list; "Thailand" triggers the ID-card flow, others the passport flow
A4	Title	S	Yes	นาย/นาง/นางสาว/Mr./Ms./Other
A5	Full name (Thai)	T	Conditional (required for Thai nationals)	Thai characters and spaces only; matches the document
A6	Full name (English, as in passport)	T	Yes	Latin characters, spaces, hyphens; matches the MRZ
A7	Date of birth	D	Yes	Aged 20 or over; a minor (under 20) needs the consent of the legal representative and additional documents (Part C); not in the future
A8	Gender	S	No	Male/Female/Other/Prefer not to say
A9	Thai ID number (13 digits)	N	Conditional (required for Thai nationals)	13 digits; check-digit validation (13th digit); not used by another account
A10	Passport number	T	Conditional (foreigners)	6–9 alphanumeric characters; matches the document
A11	Visa type and expiry	S+D	Conditional (foreigners residing in Thailand)	Visa/permit not expired; e.g. Non-B, Non-O, LTR, tourist
A12	Document expiry date	D	Yes	After today (ID card at least 30 days remaining; passport at least 6 months)
A13	Document image, front	F	Yes	JPG/PNG/PDF ⩽10 MB; clear, four corners visible, no glare
A14	Document image, back (Thai ID card)	F	Conditional	Same; laser code visible (e.g. JT1-xxxxxxx-xx)
A15	Selfie / liveness check	F	Yes	Live capture with liveness prompts; face match to document photo passed or manually approved
A16	Current address (number, street, sub-district, district, province, postcode)	T	Yes	5-digit postcode; matches proof of address
A17	Proof of address	F	Yes	See Part C; issued within 3 months
A18	Occupation	S	Yes	Student, employee, self-employed, freelance, retired, other
A19	Purpose of use	S	Yes	Personal phone, business secretary, translation bridge, SMS, number rental, other (explain)
A20	Expected monthly spend (THB)	S	Yes	<500 / 500–5,000 / 5,000–50,000 / >50,000

#	Field	Type	Required	Validation
A21	Number(s) to be used as caller-ID / called	P	Conditional (when using caller-ID features)	E.164; OTP verified; proof of ownership attached (Appendix B)
A22	Emergency contact name and phone	T+P	No	Valid phone format
A23	Source-of-funds declaration	S	Conditional (expected spend > THB 50,000 per month)	Salary, business, savings, other
A24	Politically exposed person (PEP) or relative	B	Yes	Yes/No; if yes, explain
A25	Consent to use data for AI training (optional)	B	No	Separate checkbox; off by default
A26	Read and accepted Terms of Service and Privacy Policy	B	Yes	Document version, hash, IP, UA, time recorded
A27	Read the KYC personal data notice (Part H)	B	Yes	Same
A28	Declaration and electronic signature	B/T	Yes	See Part I

4. Form B: Juristic person (company) KYC

#	Field	Type	Required	Validation
B1	Enterprise admin login email	E	Yes	Valid; verified; company domain recommended
B2	Entity type	S	Yes	Limited company / public limited company / limited partnership / ordinary partnership / branch of foreign company / representative office / foundation, association / other
B3	Company name (Thai)	T	Yes	Identical to the company affidavit
B4	Company name (English)	T	Yes	Matches the affidavit
B5	Juristic person registration number (13 digits)	N	Yes	13 digits; matches DBD records; unique
B6	Tax ID (13 digits)	N	Yes	Matches registration number (normally the same)
B7	VAT registered	B/S	Yes	If yes, ภ.พ.20 must be attached and branch number given
B8	Branch number	T	Conditional	Head office 00000; branch 5 digits
B9	Date of incorporation	D	Yes	Not in the future
B10	Registered capital (THB)	N	Yes	Positive; matches affidavit
B11	Registered office address	T	Yes	Matches affidavit; 5-digit postcode

#	Field	Type	Required	Validation
B12	Business address (if different)	T	Conditional	Same
B13	Business type / DBD objects	T	Yes	Not empty
B14	Company website / LINE OA / social accounts	T	No	URL format
B15	Company phone and email	P+E	Yes	Valid; verified by OTP/email
B16	Authorised signatory name	T	Yes	Matches a director named in the affidavit, or holds a valid authorization letter
B17	Authorised signatory position	T	Yes	
B18	Authorised signatory ID/passport number	N/T	Yes	Validated as A9/A10
B19	Authorised signatory ID front and back	F	Yes	As A13/A14, with a handwritten note "for opening an account with Nexora AI Call only", signed and dated
B20	Authorised signatory selfie/liveness	F	Yes	As A15
B21	Authorised signatory mobile and email	P+E	Yes	OTP verified
B22	List of directors (name, ID number)	T	Yes	Matches the affidavit; affidavit prevails
B23	Shareholders holding 25% or more / beneficial owners (name, nationality, percentage)	T+N	Yes	Total ⩽ 100%; consistent with บอจ.5; if no 25% holder, identify the person in effective control
B24	PEP or sanctions connection	B	Yes	If yes, explain
B25	DBD company affidavit (หนังสือรับรองบริษัท)	F	Yes	Issued by DBD within the last 3 months; PDF/JPG/PNG ⩽10 MB
B26	VAT registration certificate (ภ.พ.20)	F	Conditional	Required if VAT registered
B27	Shareholder list (บอจ.5)	F	Yes	Latest version with names and shares; company seal or director signature
B28	Authorization letter (หนังสือมอบอำนาจ)	F	Conditional	Required when the signatory is not a director with signing authority per the affidavit; see Appendix A
B29	Proof of address	F	Yes	Within 3 months; see Part C
B30	Purpose and use case	T	Yes	At least 50 characters (types of called parties, typical script, frequency)
B31	Expected monthly call/SMS volume and spend (THB)	N	Yes	Positive integer
B32	List of numbers to be used as caller-ID / called	T/F	Conditional	Each number OTP verified; proof of ownership attached (Appendix B)
B33	Source of numbers	S	Conditional	Own (rented from operator) / rented via Nexora AI Call / affiliate

#	Field	Type	Required	Validation
B34	Marketing-use declaration	B	Yes	Whether marketing SMS/calls will be sent; if so, undertake to obtain consent and provide opt-out
B35	Accept DPA and enterprise service agreement	B	Yes	Version, hash, IP, UA, time recorded
B36	Applicant declaration and signature	B/T	Yes	See Part I; company seal or e-signature of the authorised signatory

5. Part C: Document checklist and requirements

5.1 General requirements

- Scans of originals or clear photographs: all edges visible, unobstructed, no glare, not edited, legible;
- Documents not in Thai or English must come with a certified Thai or English translation;
- Documents must be in date;
- Forged, altered or another person's documents are prohibited;
- We may ask for supplementary documents or a video-call check.

5.2 Individuals

Document	Requirements
Thai ID card (front and back)	In date; laser code on the back visible; religion field may be covered (not required)
Passport + visa (foreigners)	Data page and current visa / entry-stamp page; passport with ⩾ 6 months validity; visa/permit in date
Selfie / liveness	Live capture, follow the prompts, full face visible, no sunglasses or mask
Proof of address	Utility, phone bill, bank statement, lease or house registration (Thai nationals) issued within 3 months
Proof of number ownership/rental	If using own number as caller-ID: operator bill, SIM registration, lease; or OTP verification plus the signed Appendix B
Legal representative consent (under 20)	Parent/guardian ID + consent form

5.3 Juristic persons

Document	Requirements
DBD company affidavit (หนังสือรับรองบริษัท)	Issued by DBD within 3 months of issue date; shows name, registration number, registered office, directors and signing authority, registered capital, objects
ภ.พ.20	VAT registration certificate; required if VAT registered
ID/passport of authorised signatory/directors	Front and back plus selfie/liveness

Document	Requirements
Authorization letter (หนังสือมอบอำนาจ)	See Appendix A; signed by principal and agent with 2 witnesses; stamp duty affixed where applicable (a power of attorney is generally subject to stamp duty under the Revenue Code, currently THB 30 per instrument, subject to the Revenue Department's prevailing rules); attach ID copies of principal and agent, each signed as true copy
Shareholder list (บอจ.5)	Latest version
Proof of address	Utility bill, lease or title deed within 3 months; matching the affidavit address or with an explanation
Proof of number ownership/rental	Operator contract/bill in the company's name, rental order with Nexora AI Call, or Appendix B with OTP verification
Corporate bank account proof (L3)	Bank book front page or bank letter
Enterprise contract (L3)	Signed enterprise service agreement and order with the Company

6. Part D: KYC levels L0–L3 and limits

The table shows system default values; the Company may adjust them by risk score and an enterprise contract may set otherwise.

Level	Condition	Available features	Daily spend limit	Outbound calls per day	New distinct called numbers per day	Other restrictions
L0 Unverified	Registered only	Free trial: THB 20 credit, max 3 calls of ⩽ 3 minutes each, only to the user's own verified or approved numbers	THB 20 (trial credit)	3 (cumulative)	0 (own verified numbers only)	No marketing SMS; no custom caller-ID; no top-up
L1 Phone/email verified	Email link + mobile OTP	Basic calling, AI answering, top-up, transactional SMS	THB 500	50	20	Caller-ID must be OTP-verified; marketing SMS needs L2; top-up ⩽ THB 5,000 per transaction
L2 ID/company documents approved	Form A or B submitted and approved by ops	All standard features; number rental; marketing SMS (with consent); API	THB 10,000	1,000	300	Above limits need manual approval; stricter risk monitoring for the first 7 days of a new number

Level	Condition	Available features	Daily spend limit	Outbound calls per day	New distinct called numbers per day	Other restrictions
L3 Enterprise contract	Enterprise service agreement + order + bank account proof	All features, high concurrency, custom limits, dedicated support and SLA	Per contract (default THB 100,000)	Per contract (default 20,000)	Per contract (default 5,000)	Still subject to fraud scoring and sampling

Upgrade: users can request an upgrade in the account. Downgrade or suspension: the Company may downgrade or suspend immediately, with notice, on abnormal fraud scores, expired documents, complaints, or notices from suppliers or regulators.

7. Part E: Review process and timelines

1. Submission: the user completes the form online and uploads documents; the system automatically checks format, ID check digits, OCR and duplicate accounts.
2. Automated review: document validity, liveness and face match, sanctions/PEP/blacklist screening, number OTP.
3. Manual review (ops queue): where automated review fails or doubts arise, and for all Form B; high-risk cases escalate to risk/compliance.
4. Outcome notice: approved, more documents needed, or rejected, by email/SMS/LINE/in-app.

Application type	Target time (from complete documents)
Individual L1	Immediate
Individual L2	1 business day (automated) / up to 3 business days (manual)
Enterprise L2	3 business days; complex cases up to 7 business days
Enterprise L3	Contract process, generally 5–10 business days
Re-review after supplementary documents	1–2 business days

The applicant must supply requested documents within **14 days** or the application closes automatically and may be re-submitted. For high-risk applications the Company may require a video check or extra documents, and reserves the right to refuse.

8. Part F: Common reasons for rejection or suspension

1. Expired, blurred, obstructed, altered or suspected forged documents;
2. Liveness/face does not match the document;
3. Inconsistent information (name, ID number, address, or company name differing from the affidavit);
4. Company affidavit older than 3 months or DBD data cannot be verified;

5. Signatory has no authority to act for the company and no valid authorization letter;
6. Number ownership cannot be proved, or OTP fails;
7. Applicant or beneficial owner is on a sanctions list, blacklist or known fraud list;
8. The same document or device is linked to multiple accounts or banned accounts;
9. Purpose breaches the Acceptable Use Policy (e.g. impersonating government, banks or police; unlawful debt collection; marketing without consent);
10. High risk score; abnormal IP/device;
11. Age or representative requirements not met;
12. Other legal, regulatory or supplier requirements.

Where lawful, the Company will tell the applicant the disclosable reasons. The applicant may correct and resubmit, or appeal under the Complaint Handling Procedure.

9. Part G: Retention

- KYC documents and data: duration of the relationship + 5 years after termination (anti-fraud/anti-money-laundering basis);
- Rejected application data: [1] year after rejection, to prevent repeat fraudulent applications;
- Selfie/liveness images: used for verification; after successful verification retained on the same basis;
- Sensitive fields (ID numbers, tax documents, numbers) are stored with AES-256-GCM field-level encryption; access requires authorisation and is logged;
- On expiry, deleted or anonymised as required by law, unless law or litigation requires retention;
- You may exercise PDPA rights (see Part H and the Complaint Handling Procedure).

10. Part H: Personal data notice for KYC (PDPA section 23)

Data controller: [Siam Voice AI Co., Ltd.], [ที่อยู่สำนักงานใหญ่ / Head office address]; DPO: [dpo@example.co.th].

Data collected: name, date of birth, ID numbers and document images, face images and liveness data (which may be biometric and therefore sensitive personal data), nationality, address, contact details, occupation, purpose of use, company data and director/shareholder/beneficial-owner data, number ownership data, IP and device data.

Purposes and lawful bases: (1) verifying identity and performing the contract (s.24(3) contract); (2) preventing fraud, impersonation, money laundering and abuse (legitimate interests, s.24(5), and compliance with legal obligations, s.24(6)); (3) meeting requirements of telecom suppliers and regulators; (4) for sensitive data (e.g. facial biometrics) we rely on your **explicit consent** (s.26), which you may withdraw at any time, though withdrawal may prevent completion of KYC or use of related features.

Recipients: telecom suppliers/operators (as needed for number registration); identity-verification/OCR/liveness providers (as processors); cloud hosting providers (Thailand/Singapore); the police, NBTC, courts and other authorities as lawfully required. **Cross-border transfers:** where a provider is

outside Thailand we apply PDPA sections 28 and 29 (adequate protection or appropriate safeguards). **KYC data is not used to train AI models.**

Retention: see Part G (duration of relationship + 5 years after termination).

Your rights: access, copy, portability, objection, erasure, restriction, rectification, withdrawal of consent (ss.30–36) and complaint to the Personal Data Protection Committee Office (PDPC); we answer within 30 days. Contact [dpo@example.co.th].

Consequence of not providing data: KYC data is necessary for some features; without it you cannot upgrade your level or use outbound calling, number and SMS features.

11. Part I: Applicant declarations and signature blocks

11.1 Individual applicant declaration

I declare and undertake that:

1. The information on this form and the documents submitted are true, accurate, complete and my own;
2. The numbers I list are lawfully owned, rented or authorised for my use, and I will not spoof numbers;
3. I will comply with the Terms of Service and the Acceptable Use Policy and will not use the platform for fraud, impersonation, harassment, money laundering or other unlawful acts;
4. I have read and understood the KYC personal data notice in Part H and consent to verification of my documents and facial data;
5. I will notify the Company of any change within [7] days;
6. I understand that providing false information may lead to termination of my account, freezing of credit and legal liability (including offences of forging documents and under the Computer Crime Act);
7. I consent to the Company disclosing my data, as necessary, to telecom suppliers, the police, NBTC and authorities with lawful power.

Name: _____ ID/passport no.: _____
Signature: _____ Date: ____ / ____ / _____
(Electronic signature record: document version, hash, IP, UA, time)

11.2 Juristic-person applicant declaration

The company (through its authorised signatory) declares and undertakes that:

1. The information and documents above are true and valid, and the company is lawfully incorporated and subsisting under Thai law;
2. The signatory is duly authorised by the company;
3. The numbers listed are lawfully owned, rented or authorised for the company's use;
4. The company will use the platform only for lawful business; marketing communications will have the required consent and an opt-out mechanism, and calling-hour limits will be observed;
5. The beneficial owner and director information is true and complete;

6. The company has the right to provide the personal data of directors, shareholders, beneficial owners and contacts to the Company and has informed them of Part H of this document;
7. It will notify changes within [7] days;
8. It accepts the Terms of Service, the DPA and related policies.

Company name: _____ Registration no.: _____
Authorised signatory: _____ Position: _____
Signature: _____ Date: ____ / ____ / _____ (Company seal ☐)

11.3 Company review block (internal)

Reviewer: _____ Result: ☐ Approved L__ ☐ More documents ☐ Rejected Reason: _____ Date: _____ Second reviewer (high risk): _____

Appendix A: Authorization letter template (หนังสือมอบอำนาจ)

LETTER OF AUTHORIZATION (POWER OF ATTORNEY)

Made at: [place] Date: ____ / _____ / _____

[Company name], juristic person registration no. [13 digits], registered office at [address], by [director name], authorised director (the "Principal"),

hereby authorises [full name], ID/passport no. [number], residing at [address] (the "Agent") to act on behalf of the Principal in the following matters, and the acts of the Agent bind the Principal:

1. Register, open and manage an enterprise account on the Nexora AI Call platform of [Siam Voice AI Co., Ltd.] in the Principal's name, submit KYC data and answer review enquiries;
2. Sign and accept the Terms of Service, enterprise service agreement, orders, DPA and related documents on behalf of the Principal;
3. Handle number rental, number verification, caller-ID binding and sign number ownership declarations;
4. Top up credit, view invoices, request refunds and tax invoices;
5. Submit, follow up and receive complaints, tickets and notices.

Period of authority: from ____ to ____ (or until the Principal revokes it in writing).

The Agent may not sub-delegate unless the Principal consents in writing, and shall act within the scope of this authority.

Signed _____ Principal ([name], director) (company seal, if any)
Signed _____ Agent ([name])
Signed _____ Witness ([name])
Signed _____ Witness ([name])

Stamp duty note: where applicable, this letter must bear stamp duty affixed or paid under the Revenue Code (at the current rate, generally THB 30 per instrument, subject to the Revenue Department's latest rules), and the Principal must sign across the stamp and write the date.

Attachments: Principal's company affidavit (within 3 months); ID/passport copies of the Principal's signatory and the Agent (each certified as a true copy).

Appendix B: Caller-ID / number ownership declaration form

Item	Details
Applicant / tenant name	
KYC level / account ID	
Number (E.164)	+66 _____
Number type	☐ Mobile ☐ Landline ☐ Business number ☐ 1xxx/special ☐ International
Operator / supplier	
Ownership relationship	☐ Registered in my/our name ☐ Rented from Nexora AI Call (order no.: _____) ☐ Authorised by an affiliate ☐ Authorised by a third party (attach authorization)
Supporting documents	☐ Operator bill ☐ SIM registration ☐ Lease ☐ Authorization letter ☐ Other: _____
OTP verification	☐ SMS ☐ Voice; time verified: _____; result: _____
Use	☐ Outbound caller-ID display ☐ Answering ☐ SMS sender number

Declaration

1. I/we confirm that the number above is lawfully owned, rented, or used with the written authorisation of the rights holder;
2. I/we will use only OTP-verified numbers as caller-ID and **will not use or forge any other person's number, or any government, bank or police number, and will not spoof**;
3. If I/we lose the right to use the number, I/we will stop using it immediately and notify the Company;
4. I/we consent to verification by the Company at any time, and to suspension of the number and account on breach;
5. I/we will be liable for loss caused by breach of this declaration under law and contract.

Applicant / authorised signatory: _____ Position: _____
Signature: _____ Date: ____ / ____ / _____ (Company seal ☐)
Company reviewer: _____ Date: _____

12. Amendments and governing law

12.1 The Company may amend this document and will give notice of material changes; a submitted form is governed by the version at the time of submission, with version and hash recorded.

12.2 Thai law governs. If the Chinese or English version conflicts with the Thai version, the Thai version prevails.
