

CKYCRR (Central KYC Records Registry)

User Manual

May 25, 2023

Version 1.12.1

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Document Release Note

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| 1.7 | <ul style="list-style-type: none"> ● Added bulk search under Bulk file upload – Through bulk search, user can search for customer's KYC Number in bulk by providing ID number. | KYC Management | 13-06-2017 |
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| | | | |
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| 1.2 | <ul style="list-style-type: none"> Added Records status and their description Added description for Unconfirmed Transactions | All Modules Billing Module | 22-08-2016 |
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About this Document

Purpose

This manual has been written to help users understand and use the application. It presents the functional capabilities and contains the procedures that users should know for performing their business tasks using various options available with the application.

Intended Audience

This manual is intended for the personnel in the Financial Institutions that are registered on CKYCRR

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List of Abbreviations

| Abbreviation | Expanded Form |
|--------------|--|
| CKYCRR | Central Know Your Customer Records Registry |
| FI | Financial Institution |
| URL | Uniform Resource Locator |
| XML | Extensible Markup Language |
| MIS | Management Information System |
| CAPTCHA | Completely Automated Public Turing test to tell Computers and Humans Apart |
| POI | Proof of Identity |
| POA | Proof of Address |
| DOI | Date of Incorporation |
| DOB | Date of Birth |
| IDC | Identity Confirmed |
| IDNC | Identity Not Confirmed |
| PAN | Permanent Account Number |
| PM | Probable Match |
| CM | Confirm Match |
| NM | No Match |
| NEFT | National Electronic Funds Transfer |
| RTGS | Real Time Gross Settlement |
| TDS | Tax Deducted at Source |

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1. FI Registration:

This functionality provides a facility for registration of Financial Institution. After providing the required details and approvals by the authorities, System will generate a unique FI Code and will create two institutional logins for the FI after successful registration.



Figure 1 : Provision for FI Registration

On clicking on FI registration link user will be redirected to following page:

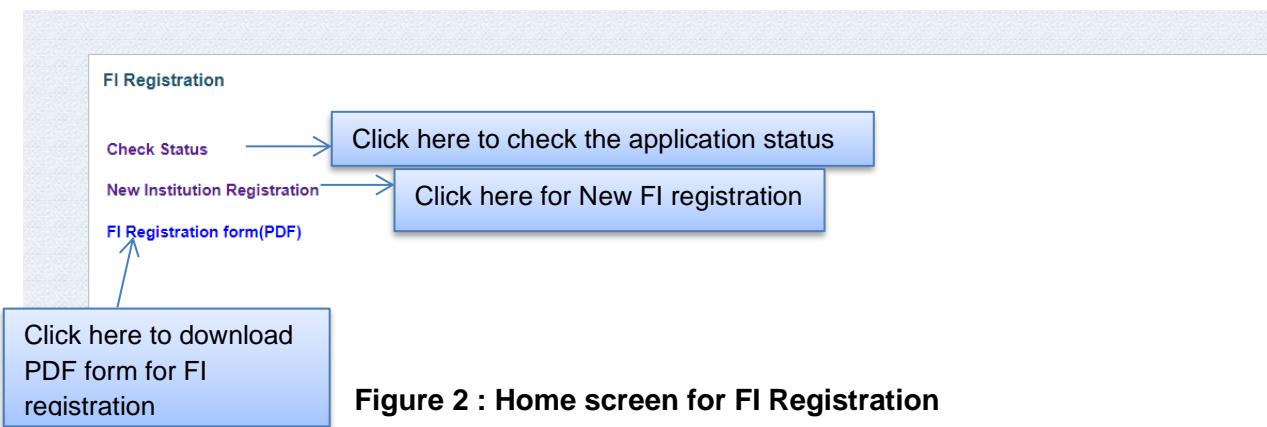


Figure 2 : Home screen for FI Registration

1.1 New FI Registration Details:

On clicking on New Institution Registration option, user will be redirected to following page where the user can fill all the required details of FI that has to be registered and the details of two institutional admins that are to be created along with the institution registration.

Click here to enter FI details

Click here to add Admin 1 and Admin 2 details

FI Registration

FI DETAILS

ADMIN USER-1 DETAILS

ADMIN USER-2 DETAILS

DOCUMENT CHECKLIST

FI Details

*Name of the Institution

*Institution Type

CIN

*Regulator

Select

*Registration No.

*PAN

FI website

Registered Address

*Line 1

*Line 2

Line 3

*City/Town

*Pin Code

*Country

*State/U.T

MYZF5

Enter the captcha characters

SUBMIT

CLEAR

BACK

Figure 3 : Screen for input to FI Registration

Upon submission of the details the system will generate a temporary reference number and mail will be sent to compliance officer informing the same. This email will consist of a link to the test environment and a pre-filled registration form.

FI shall register in the test environment following a similar process as described above. Upon receipt of login credentials, the FI may proceed to complete the testing phase of the registration process. FI shall submit the testing completion checklist using the menu option below in the test environment.

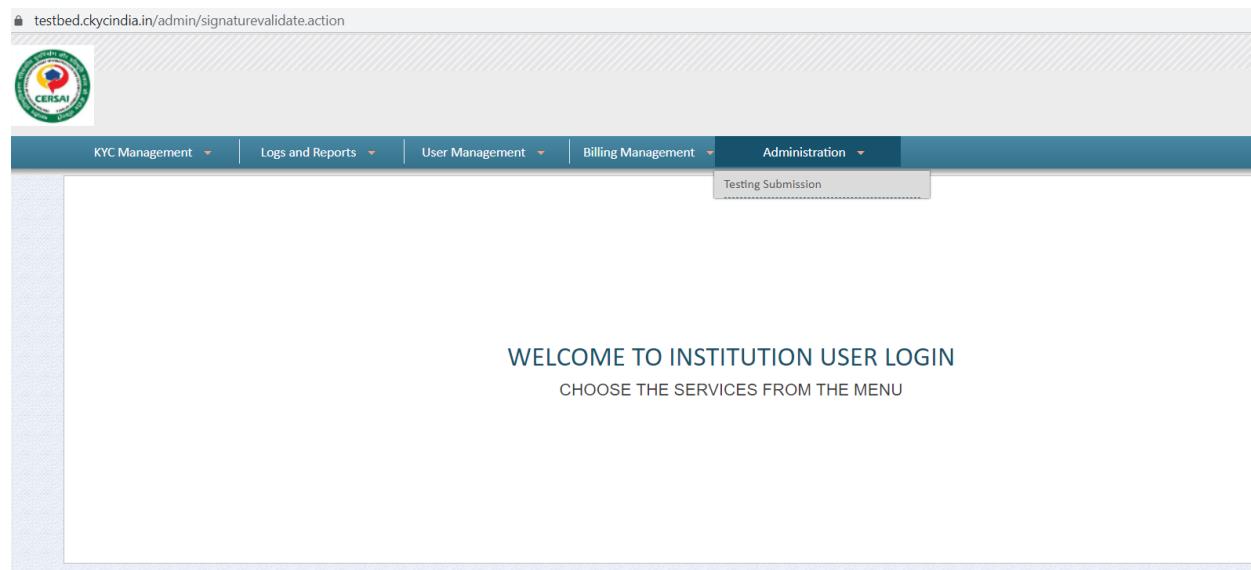


Figure 4a : Testing checklist submission menu option

Checklist for test-bed

| Entity Name: IN4701-DAISYS VI PAYMENT BANK PRIVATE LIMITED | | Date: 04-01-2022 |
|---|--|------------------|
| ENTITY REGISTRATION > KYC UPLOAD KYC SEARCH AND DOWNLOAD KYC UPDATE PROBABLE MATCH RECON | | |
| Entity Registration <input checked="" type="radio"/> Admin Creation <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> SFTP Setup <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Digital Signature Installation <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Billing <input type="radio"/> Yes <input type="radio"/> No | | |
| Please enter Remarks Please enter Remarks Please enter Remarks Please enter Remarks | | |
| Live Reference number* Testbed Institute Code* Approx. Number of records expected per day* Remarks(for office use) | | |
| 109552 Input 6 digit live registration reference IN4701 Input approx. number of account openings per day 50 | | |

Figure 5b : Screen for Testbed checklist input

Registry Admin shall verify the checklist submitted and provide testing completion sign off or reject the checklist accordingly. A mail will be triggered to the nodal officer regarding the completion status of the checklist.

FI shall send the duly signed pre-filled registration form along with the testing completion sign off form and supporting documents as per the document checklist, to CERSAI Delhi.

CERSAI will verify the details in the system with physical forms received. Upon successful verification, the registration request will be approved.

In case of discrepancies, CERSAI will put the request on hold and the system will send email to the institution compliance officer (email ID provided in FI registration form). To update the registration request, a hyperlink would be provided in the email.

Upon Registry approval, user credentials will be sent to the e-mail IDs of institutional admin1 and institutional admin2 separately, and compliance officers will get the welcome e-mail along with FI code.

1.2 Check Status of FI Registration Request:

Using this functionality, Compliance officer can check the current status of FI registration request. User needs to follow following steps:

1. Click on Check Status link on FI Registration home screen.
2. Click on “CHECK STATUS” link after providing generated reference number.

FI Status Check

*Reference Number :

Enter the generated reference number.

CHECK STATUS **CLEAR** **BACK**

Click here to go back to FI Registration Home page.

Figure 6 : FI Registration Status Check

FI Registration Status

Reference No :

Name of the Institution :

Date of Submission :

Date of Updation :

Status :

Institution Code :

Remarks :

INSTITUTION CODE SHOWN AFTER SUCCESSFUL FI REGISTRATION

REMARKS ARE SHOWN IF FI REGISTRATION IS PUT ON HOLD.

BACK

Figure 7 : FI Registration Status

2. Password Generation for First Time Users:

After activation of users by institution an email will be sent to user containing User ID and a link to generate password.

On clicking on the link provided in e-mail, the user will be redirected to the following screen:

Fields marked with * are mandatory.

OTP Generation

User ID
IA008163

*Mobile Number
Mobile Number

 ↻ Enter the captcha characters

SUBMIT

Figure 8 : OTP Generation screen

- User Id is auto populated. User needs to enter 10 digit mobile number as provided during FI Registration.
- Clicking on “SUBMIT” button, system will validate the entered mobile number with the registered mobile number. If the mobile number is authenticated successfully then an OTP is sent to the user via SMS and the following screen appears:

Fields marked with * are mandatory.

OTP Generation

| | |
|---|------------------|
| User ID | IA008163 |
| Mobile Number | 98742079 |
| *OTP | OTP |
| *New Password | New Password |
| *Confirm Password | Confirm Password |
|  Enter the captcha characters | |
| <input style="background-color: black; color: white; padding: 5px 10px; border: none;" type="button" value="SUBMIT"/> | |
| <ul style="list-style-type: none"> ● Password should follow the password policy: ● Password should be of minimum 12 characters and maximum 25 characters ● Password should have minimum 1 Upper case alphabet ● Password should have minimum 1 Lower case alphabet ● Password should have minimum 1 number ● Password should have minimum 1 special character | |

Figure 9 : Set Password screen

In order to set the password, User needs to fill the following fields:

- OTP received in SMS.
- New Password as per the password policy.
- Confirm Password.

On clicking “SUBMIT” button password would be successfully generated and User will be able to see the following screen:



Figure 10 : Password Set Successful screen

Note: If Admin has SFTP access, He should use same User ID and Password for SFTP login

3. Login Screen:

Opening the predefined URL in any browser will take the User to login screen.



Figure 11 : User Login screen

Following steps are to be followed to login:

1. User needs to fill following fields:
 - User Name: Enter User Id /User name received via email.
 - Password: Enter the Login password.
 - Captcha: Enter exact characters as displayed in the Captcha field.
2. After entering the user ID and password, pop up will appear on screen to choose digital certificate. User need to select the digital signature that was registered during first time user login.
Note: System will ask first time users to read and accept the terms and conditions regarding possession, usage and ownership of a digital certificate.

Terms and Conditions

Please read the following agreement carefully

I agree to the following terms and conditions regarding possession, usage and ownership of a digital certificate issued to me :

- 1) I warrant and represent that I am the person described by the above displayed User Identification Number (User ID) and that all information that I have submitted is true and correct.
- 2) I will not disclose or transfer to any third party, allow use of by any third party, or use for the benefit of any third party any digital certificate that has been provided or issued to me if this happens I will be held responsible for this.
- 3) I will use my digital certificate only for the purpose of accessing those resources which are approved by my Digital Certificate Issuer.
- 4) I agree to immediately notify my Digital Certificate Issuer of any suspected or actual loss, theft, disclosure, modification, compromise, or unauthorized use of my digital certificate or its associated private key.
- 5) I understand and agree that the issuance of a digital certificate to me does not entitle me access to any information and that my digital certificate requires activation to access such restricted materials.I understand and agree that I and/or my sponsoring organization may be required to enter into one or more Non-Disclosure Agreements prior to the activation of my digital certificate.
- 6) I agree that my Digital Certificate Issuer has the right to revoke my digital certificate and to publish a revocation for my certificate for any reason whatsoever, including, but not limited to, breach of this agreement or any loss, theft, disclosure, modification, compromise, or unauthorized use of my certificate and corresponding private key.

I Agree Terms and Conditions

SUBMIT QUERY

Figure 12 : Terms and Conditions regarding usage of Digital Certificate

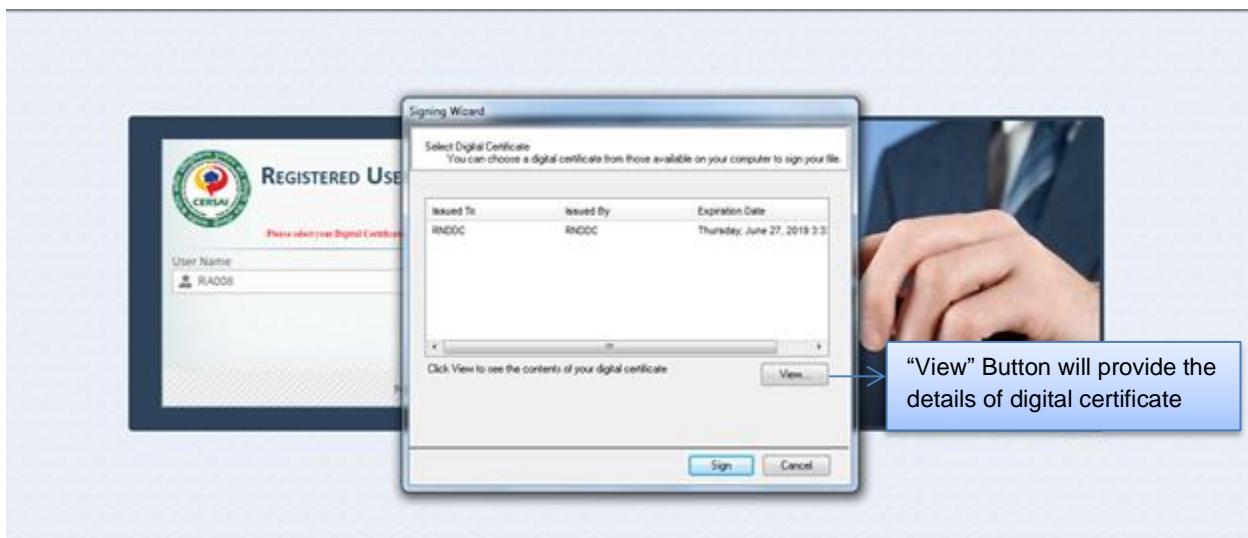


Figure 13 : Digital certificate selection

Digital certificate selected is validated each time against the one registered during first login/last modified. User is navigated to CKYC application home screen after certificate is successfully verified. User can perform different operations as per assigned role.

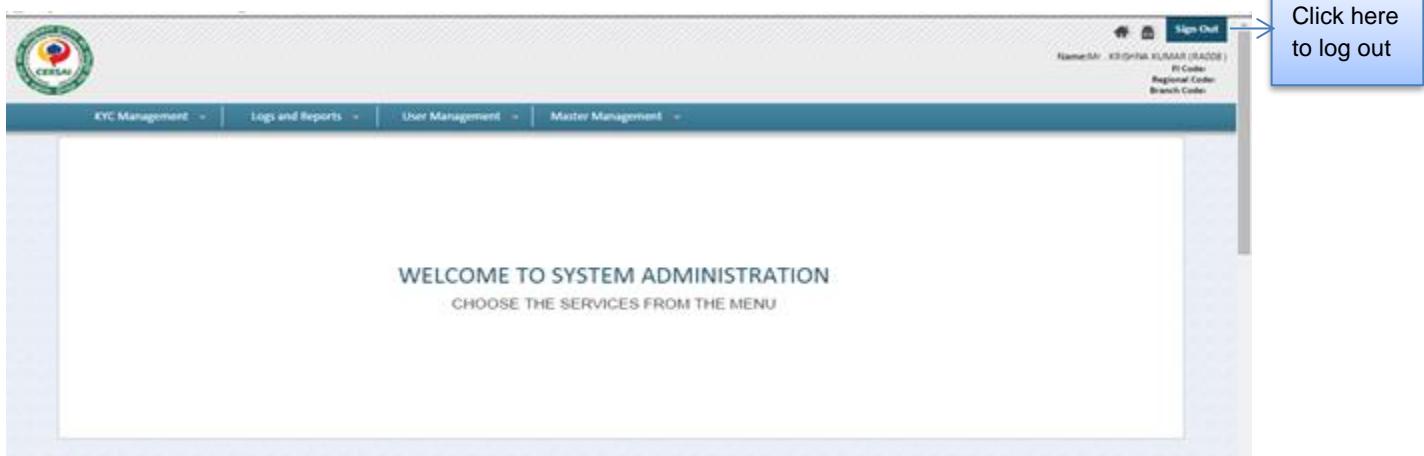


Figure 14 : Admin User home screen

3.1 Forgot password:

If registered User forgets the login password or gets locked due to invalid login attempts, then Forgot Password link can be used to reset the password.

User has to follow the below steps to reset password:

1. Click on “Forgot Password” link



Figure 15 : Forgot Password link

Clicking on “Forgot Password” link on login screen, system will redirect the user to screen where it will ask user to enter user ID and Institution Code of the user (Allotted by CKYC) and click on “CONFIRM” button.

Forgot Password

*User Id:

*Institution Code:



Enter the captcha characters

CONFIRM

BACK

Figure 16 : Forgot Password Screen

Password reset mail will be sent to user's registered e-mail. User needs to reset the password by clicking on the link sent in e-mail. Resetting password steps are similar to first time password creation.

Note: After Resetting the password, Admin can able to use new password for their SFTP login.

3.2 Change Digital Certificate:

Using this functionality user can change the digital certificate in case certificate gets expired or becomes invalid.

User has to follow the following steps to change digital certificate:

1. Click on "Change Certificate" link on log in screen

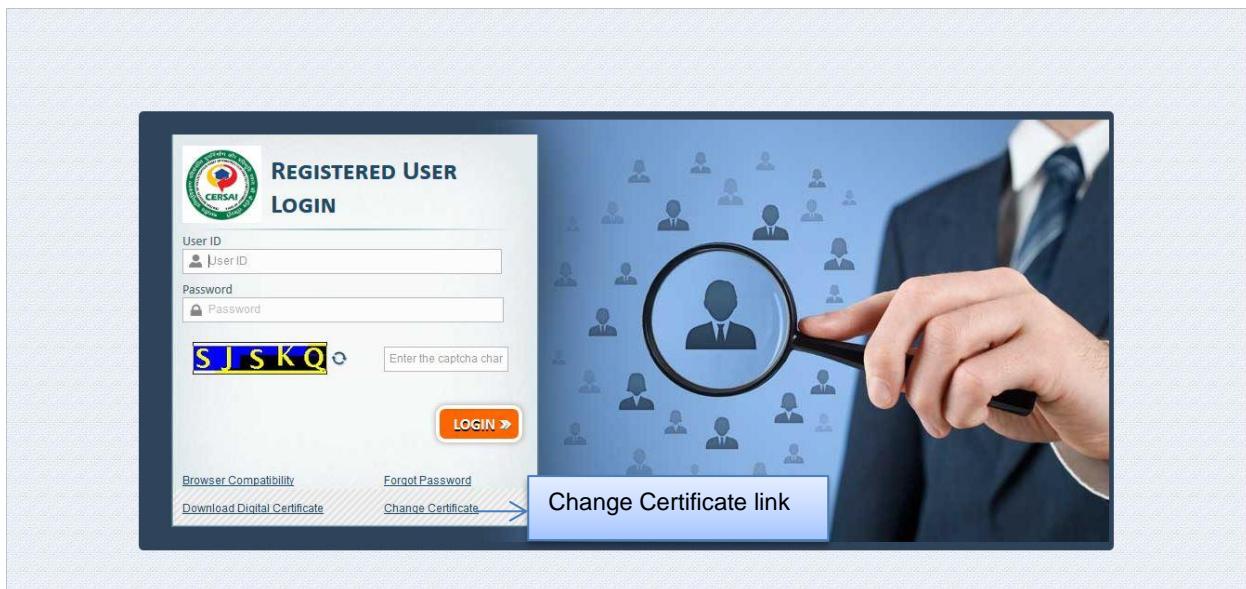


Figure 17 : Change Digital Certificate link on Login Screen

2. Fill all mandatory fields on screen.
3. Click on “CONFIRM” button.

Change Digital Certificate
Please enter user details
Name: *
Date Of Birth: *
User Id: *

Click on BACK button to go to previous screen.

Figure 18 : Change digital certificate

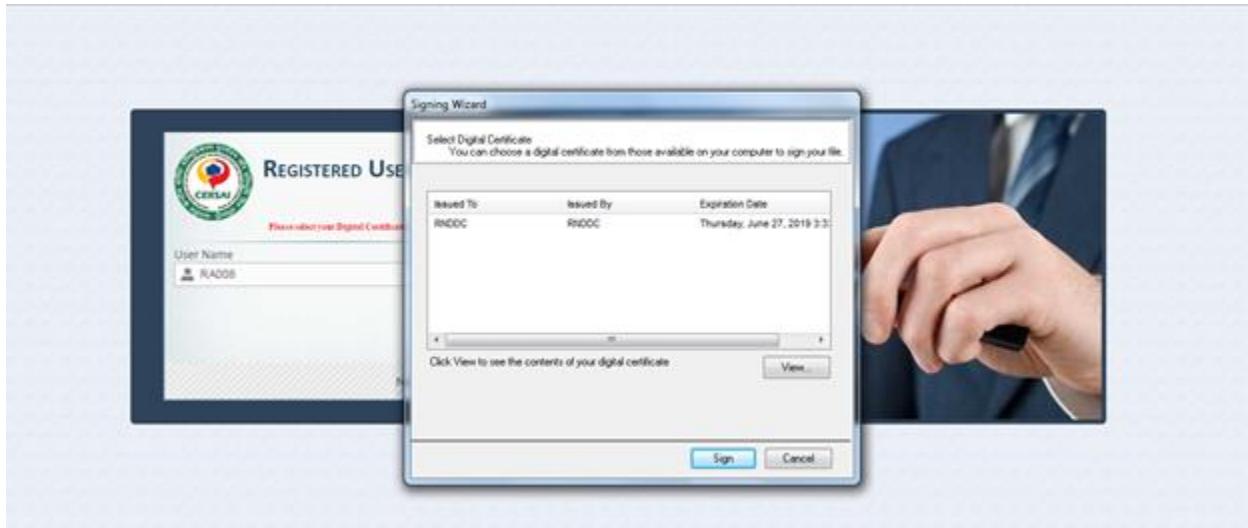


Figure 19 : Select new digital certificate

4. Select new certificate from the list and click on “Sign” button.

4. USER MANAGEMENT MODULE

4.1 User Roles with hierarchy:

The registry will create the institutional admin and co-institutional admin on completion of the registration formalities. These institutional admins would require to create further users as per requirements. For every user creation, there is a maker and checker. Only on approval by the checker, the password will be sent to the user.

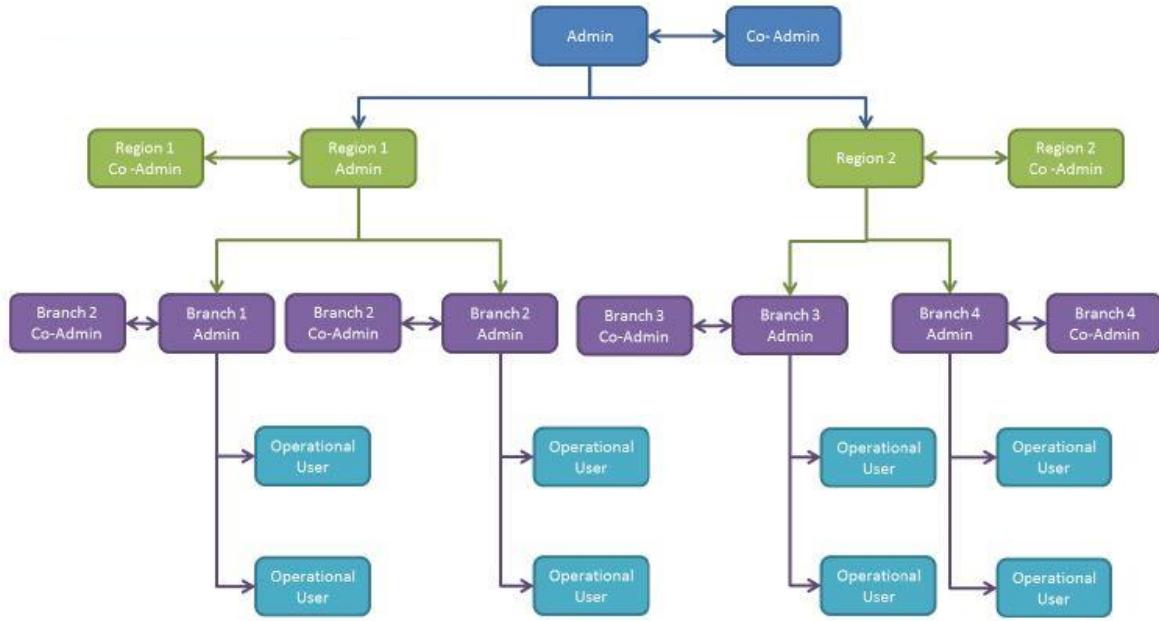


Figure 20 : Institution level User hierarchy

| Module | Sub module | IA | IU | IRA | IRU | IBA | IBU |
|------------------|------------------------------------|----|----|-----|-----|-----|-----|
| KYC Management | Search and download KYC | Y | Y | Y | Y | Y | Y |
| KYC Management | New KYC – Legal Entity | Y | Y | Y | Y | Y | Y |
| KYC Management | Bulk File Periodic Response | Y | Y | Y | Y | Y | Y |
| KYC Management | Probable match reconciliation | Y | Y | Y | Y | Y | Y |
| KYC Management | Web Base FI RECON | Y | Y | Y | Y | Y | Y |
| KYC Management | View and Update KYC – Legal Entity | Y | Y | Y | Y | Y | Y |
| KYC Management | KYC Authorisation | Y | N | Y | N | Y | N |
| KYC Management | Rejected by Checker | Y | Y | Y | Y | Y | Y |
| KYC Management | Bulk Upload Authorisation | Y | N | Y | N | Y | N |
| KYC Management | New KYC – Individual | Y | Y | Y | Y | Y | Y |
| KYC Management | Bulk File Upload | Y | N | Y | Y | Y | Y |
| KYC Management | Update KYC – Individual | Y | Y | Y | Y | Y | Y |
| KYC Management | Bulk Upload Response | Y | Y | Y | Y | Y | Y |
| Logs and Reports | MIS Dashboard | Y | N | Y | N | Y | N |
| Logs and Reports | User Report | Y | N | Y | N | Y | N |
| Logs and Reports | Log Report | Y | N | Y | N | Y | N |

| | | | | | | | |
|--------------------|---------------------------------------|---|---|---|---|---|---|
| Logs and Reports | KYC Download Log | Y | N | Y | N | Y | N |
| Logs and Reports | Access Trail | Y | N | Y | N | Y | N |
| Logs and Reports | Daily MIS | Y | N | Y | N | Y | N |
| Logs and Reports | Bulk upload Log Report | Y | N | Y | N | Y | N |
| Logs and Reports | Unsolicited Updates | Y | N | Y | N | Y | N |
| Logs and Reports | Funds Usage Statement | Y | N | N | N | N | N |
| User Management | User Creation | Y | N | Y | N | Y | N |
| User Management | Admin Creation | Y | N | Y | N | N | N |
| User Management | User Activation | Y | N | Y | N | Y | N |
| User Management | Deactivation/Activation Authorization | Y | N | Y | N | Y | N |
| User Management | Change Password | Y | Y | Y | Y | Y | Y |
| User Management | Upload Public Key | Y | N | N | N | N | N |
| User Management | Unlock Mobile Number | Y | N | Y | N | Y | N |
| User Management | Branch Master | Y | N | N | N | N | N |
| User Management | Region Master | Y | N | N | N | N | N |
| Billing Management | Old Invoices/ Payment Receipts | Y | N | Y | N | N | N |
| Billing Management | Usage Intimation | Y | N | Y | N | N | N |
| Billing Management | Unconfirmed Transactions | Y | N | Y | N | N | N |
| Billing Management | Ledger Report | Y | N | Y | N | N | N |
| Billing Management | Tax Invoice List | Y | N | Y | N | N | N |
| Billing Management | Wallet Details | Y | N | Y | N | N | N |
| Billing Management | GSTIN Details | Y | N | Y | N | N | N |

Table 1: User Access Matrix

Note: IA- Institutional Admin, IU- institutional User, IRA- Institution Regional Admin, IRU- Institution Regional User, IBA- Institution Branch Admin, IBU- Institution Branch user

4.2 User Management:

4.2.1 User creation:

Admin can create or modify operational Users using this option. User configuration page will be opened after clicking on User Creation option.

Click on “User creation” option under User Management menu. User will be redirected to following screen:

User Creation

| | | |
|--|---------------------------------------|--|
| User ID <input type="text"/> | User Type Select | User Group <input type="text"/> |
| Institution Code IN0628 | Region Code IN0628RG | Branch Code IN0628BR |
| Name [Please enter user name as per digital signature] <input type="text"/> | Date of Birth <input type="text"/> | Gender Select |
| Citizenship IN-India | Proof of Identity Select | Employee Code <input type="text"/> |
| Department <input type="text"/> | Designation <input type="text"/> | Specialization <input type="text"/> |
| Office Address | | |
| Line 1 <input type="text"/> | Line 2 <input type="text"/> | Line 3 <input type="text"/> |
| City <input type="text"/> | Pin Code <input type="text"/> | State/U.T Select |
| Country IN-India | E-mail <input type="text"/> | Mobile <input type="text"/> |
| Telephone <input type="text"/> | Fax No <input type="text"/> | |
| Any other Information <input type="text"/> | | Place <input type="text"/> |
| ADD > | QUERY > | CLEAR > |

Figure 21 : User Creation screen

4.2.1.1 Addition of new User:

Following are the steps to explain how to add new user:

1. Select User Type first.
2. Select User Group values depending upon selected User type.
3. Fill all the mandatory fields.

Note:

1. If search button is provided in front of any field that implies User has to select value from searched result only.
2. Users will not have SFTP access.

User ID is required only for query.

User Type values depends upon user hierarchy.

Click on search button to search and select User Group.

This screenshot shows a user creation form with various input fields and buttons. At the top left is a 'User Creation' section with fields for 'User ID' (with a magnifying glass icon) and 'Institution Code' (IN0628). To the right are dropdowns for 'User Type' (Select) and 'Region Code' (IN0628RG), and another dropdown for 'User Group' (with a magnifying glass icon) and 'Branch Code' (IN0628BR). Below these are sections for personal information like 'Name', 'Date of Birth', 'Gender', 'Citizenship', 'Proof of Identity', 'Employee Code', 'Department', 'Designation', 'Office Address' (with fields for Line 1, Line 2, City, Country, Pin Code, State/U.T., Telephone, E-mail, Fax No, and Mobile), and 'Any other Information'. At the bottom are three buttons: 'ADD >', 'QUERY >', and 'CLEAR >'.

Figure 22 : User Creation - User details

This screenshot shows a search interface. At the top is a search bar with a placeholder 'Starts with' and a magnifying glass icon labeled 'SEARCH'. Below it is a 'Search Result' table with columns for 'ID' and 'NAME'. The table contains rows for '120-REGISTRY ACCOUNT USER', '151-GQ1', and '152-AA1'. A blue box with the text 'Double click to select' points to the row '151-GQ1'. A blue arrow points from the 'SEARCH' button in the search bar to a blue box containing the text 'Click here to see all searched results'.

Figure 23 : Search page to select User Group

4. Click on “ADD” button to create new User.

4.2.1.2 Modification of existing User:

Following are the steps to explain how to modify existing user:

1. Search and select User ID which needs to be modified.
2. Click on “QUERY” button to view details of the User.

User Creation

| | | |
|--|--------------------------------|------------------------------|
| User ID IU000228 | User Type Select | User Group Select |
| Institution Code IN0628 | Region Code IN0628RG | Branch Code IN0628BR |
| Name [Please enter user name as per digital signature] | | Date of Birth Select |
| Citizenship IN-India | | Proof of Identity Select |
| Department testing | | Designation Select |
| Office Address | | |
| Line 1 MANVEL | Line 2 THANE | Line 3 DD - Daman and Diu |
| City IN-India | Pin Code 401303 | State/U.T Select |
| Country IN-India | E-mail xyzghgabc123@ram.com | Mobile 9975880052 |
| Telephone 78945632158 | Fax No Select | Specialization Select |
| Any other Information | | |
| Place virar | | |
| ADD > | QUERY > | CLEAR > |

Click on "QUERY" button to view the details of existing user by providing valid User ID

Figure 24 : User modification-Query

3. Modify required fields (Only modifiable fields are enabled for editing).
4. Click on "UPDATE" button to complete User modification.

User Creation

| | | |
|---|-----------------------------------|------------------------------------|
| User ID IU000228 | User Type INSTITUTION OPS-USER | User Group INSTITUTION OPS USER |
| Institution Code IN0628 | Region Code IN0628RG | Branch Code IN0628BR |
| Name [Please enter user name as per digital signature] RNDCC | | Date of Birth 10/05/1996 |
| Citizenship IN-India | | Proof of Identity Passport |
| Department testing | | Designation tester |
| Office Address | | |
| Line 1 MANVEL | Line 2 THANE | Line 3 DD - Daman and Diu |
| City IN-India | Pin Code 401303 | State/U.T Select |
| Country IN-India | E-mail xyzghgabc123@ram.com | Mobile 9975880052 |
| Telephone 78945632158 | Fax No Select | Specialization Select |
| Any other Information | | |
| Place virar | | |
| UPDATE > | DEACTIVATE > | CLEAR > |

Figure 25 : User Modification screen

4.2.2 Admin Creation:

Admin User can create or modify immediate lower hierarchy (regional, branch) admins' details using this option. Admin configuration page will be opened after clicking on Admin Creation option.

4.2.2.1 Addition of new Admin User:

Following are the steps to explain how to add new Admin user:

1. Click on “Admin creation” to open Admin configuration page.
2. Select User Type first.
3. Select User Group values depending upon selected User type.
4. Fill all the mandatory fields

Note: SFTP access field will be available only to institutions who have enabled SFTP access

The screenshot shows the 'Admin Creation' form. It is divided into two main sections: 'Enabled only for Institute admin' and 'Enabled only for Regional admin'. The 'Institute admin' section contains fields for User ID, Institution Code (set to INU628), Name, Date of Birth, Citizenship (set to IN-India), Department, Office Address (with fields for Line 1, Line 2, City, Pin Code, Country, State/U.T, Telephone, Fax No), Any other Information, Place, and SFTP Access (set to No). The 'Regional admin' section contains fields for Region Code, Branch Code, Gender, Employee Code, Specialization, and Designation. At the bottom are buttons for ADD >, QUERY >, and CLEAR >.

Figure 26 : Admin Creation details

5. Click on “ADD” button to create new admin User.

Whenever a new FI is created, two users are created with each FI. One user always acts as Maker and the other always acts as checker and vice-versa.

The user which uploads or does the first action is always the maker

The user which approved the records is always the checker

4.2.2.2 Modification of existing admin User:

Following are the steps to explain how to modify existing Admin user:

1. Search and select User ID which needs to be modified.

Admin Creation

| | | |
|---|--------------------------------------|---|
| User ID <input type="text" value="IN0628"/> | *User Type Select | *User Group <input type="text"/> |
| *Institution Code <input type="text" value="IN-India"/> | *Region Code <input type="text"/> | *Branch Code <input type="text"/> |
| *Name [Please enter user name as per digital signature] <input type="text" value="RNDNC"/> | | *Date of Birth <input type="text" value="10/05/1996"/> |
| *Citizenship IN-India | | *Proof of Identity Select |
| *Department <input type="text" value="testing"/> | | *Designation <input type="text" value="tester"/> |
| *Gender Select | | |
| *Employee Code <input type="text"/> | | |
| Specialization <input type="text"/> | | |
| Office Address | | |
| *Line 1 <input type="text" value="MANVEL"/> | Line 2 <input type="text"/> | Line 3 <input type="text"/> |
| *City THANE | *Pin Code 401303 | *State/U.T DD - Daman and Diu |
| *Country IN-India | *E-mail xyzhgjabc123@ram.com | *Mobile 9975620052 |
| *Telephone 78945632158 | Fax No <input type="text"/> | |
| Any other Information <input type="text"/> | | |
| *Place <input type="text" value="virar"/> | | |
| *SFTP Access : No | | |
| <input type="button" value="ADD >"/> <input type="button" value="QUERY >"/> <input type="button" value="CLEAR >"/> | | |

Figure 27 : Admin modification details

2. Click on “QUERY” button to view details of the User.

Admin Creation

| | | |
|--|--|---|
| User ID <input type="text" value="IRAO00277"/> | *User Type REGION ADMIN | *User Group REGION ADMIN |
| *Institution Code <input type="text" value="IN0628"/> | *Region Code <input type="text" value="ANDHERI"/> | Branch Code <input type="text" value="ANDHERIBR"/> |
| *Name [Please enter user name as per digital signature] <input type="text" value="RNDNC"/> | | *Date of Birth <input type="text" value="10/05/1996"/> |
| *Citizenship IN-India | | *Proof of Identity Passport |
| *Department testing | | *Designation tester |
| *Gender Male | | |
| *Employee Code 789456 | | |
| Specialization <input type="text"/> | | |
| Office Address | | |
| *Line 1 <input type="text" value="MANVEL"/> | Line 2 <input type="text"/> | Line 3 <input type="text"/> |
| *City THANE | *Pin Code 401303 | *State/U.T DD - Daman and Diu |
| *Country IN-India | *E-mail xyzhgjabc123@ram.com | *Mobile 9975620052 |
| *Telephone 78945632158 | Fax No <input type="text"/> | |
| Any other Information <input type="text"/> | | |
| *Place <input type="text" value="virar"/> | | |
| *SFTP Access : Yes | | |
| <input type="button" value="UPDATE >"/> <input type="button" value="DEACTIVATE >"/> <input type="button" value="CLEAR >"/> <input type="button" value="BACK >"/> | | |

Figure 28 : Admin modification details screen

3. Modify required fields (Only modifiable fields are enabled for editing).
4. Click on “UPDATE” button to complete admin modification.
5. For allowing user to use their credentials to access SFTP, the ‘SFTP Access’ field value needs to be updated to ‘Yes’

4.2.3 User Activation:

User/Admin creation is followed by activation to complete User creation process. Admin who created the user/admin is not allowed to activate the same.

Following are the steps to explain how to activate user:

1. Click on “User Activation” link under User Management option to open User Activation screen.

The screenshot shows a user interface titled "User Activation". It features a search bar labeled "User to be Activated" with a placeholder "User to be Activated" and a magnifying glass icon. Below the search bar is a "SUBMIT" button. The background is white with a light gray border around the form area.

Figure 29 : User Activation screen

2. Search and select User ID that needs to be activated.
3. Click on “SUBMIT” button to complete the operation.

New User can login to CKYC system only after activation. User will receive an email for password activation. Setting password steps are similar to first time password creation.

4.2.4 Change Password:

This option is available for the User to change password.

Change your Password

Current Password *

New Password *

-Enter Password *

Click Submit to change password

SUBMIT CLEAR

Fields marked with * are mandatory
Password should be of minimum 12 characters and maximum 25 characters
Password should have minimum 1 Upper case alphabet
Password should have minimum 1 Lower case alphabet
Password should have minimum 1 number
Password should have minimum 1 special character
This change will take effect the next time you sign in after you have successfully changed your Login password

Current Login Password

New Login Password

Re-Enter New Login Password

Users should enter current login password

New Password should be as per password policy provided on the screen.

Figure 30: Change password screen

After filling all the fields click on “Submit” button. Success message will be displayed on page and User needs to login once again with the changed password to continue.

Note: After Resetting the password, Admin can able to use new password for their SFTP login.

4.2.5 User Deactivation/Reactivation:

Admin can use this functionality in following scenarios:

- To raise deactivation/reactivation request
- 1. To authorize deactivation/reactivation request

4.2.5.1 User Deactivation

Following are the steps Admin needs to follow to deactivate existing/active users:

1. Click on “User Creation” under User Management.

User Creation

| | | |
|---|--------------------------|------------------------------|
| User ID | *User Type Select | *User Group |
| *Institution Code IN0628 | *Region Code IN0628RG | *Branch Code IN0628BR |
| *Name [Please enter user name as per digital signature] | | *Date of Birth |
| *Citizenship IN-India | | *Proof of Identity Select |
| *Department | | *Designation |
| Office Address | | |
| *Line 1 | Line 2 | Line 3 |
| *City | *Pin Code | *State/U.T. Select |
| *Country IN-India | *E-mail | *Mobile |
| *Telephone | Fax No | |
| Any other Information | | *Place |
| <input type="button" value="ADD >"/> <input type="button" value="QUERY >"/> <input type="button" value="CLEAR >"/> | | |

Figure 31 : User ID selection screen

2. Search and select User ID which needs to be deactivated.
3. Click on “QUERY” button.

User Creation

| | | |
|--|------------------------------------|-------------------------------------|
| User ID IU000228 | *User Type INSTITUTION OPS-USER | *User Group INSTITUTION OPS USER |
| *Institution Code IN0628 | *Region Code IN0628RG | Branch Code IN0628BR |
| *Name [Please enter user name as per digital signature] RNDDC | | *Date of Birth 10/05/1996 |
| *Citizenship IN-India | | *Proof of Identity Passport |
| *Department testing | | *Designation tester |
| Office Address | | |
| *Line 1 MANVEL | Line 2 | Line 3 |
| *City THANE | *Pin Code 401303 | *State/U.T. DD - Daman and Diu |
| *Country IN-India | *E-mail xyzghgabc123@ram.com | *Mobile 9975620052 |
| Any other Information | | *Place virar |
| <input type="button" value="UPDATE >"/> <input type="button" value="DEACTIVATE >"/> <input type="button" value="CLEAR >"/> <input type="button" value="BACK >"/> | | |

Figure 32 : User Deactivation screen

4. Click on “DEACTIVATE” button.
5. Deactivation request will be sent to co-admin for authorization. User will be deactivated only after co-admin authorization.

4.2.5.2 User Deactivation Authorization:

Following are the steps Admin needs to follow to authorize deactivation request:

1. Click on “User Deactivation/Activation Authorization” option.

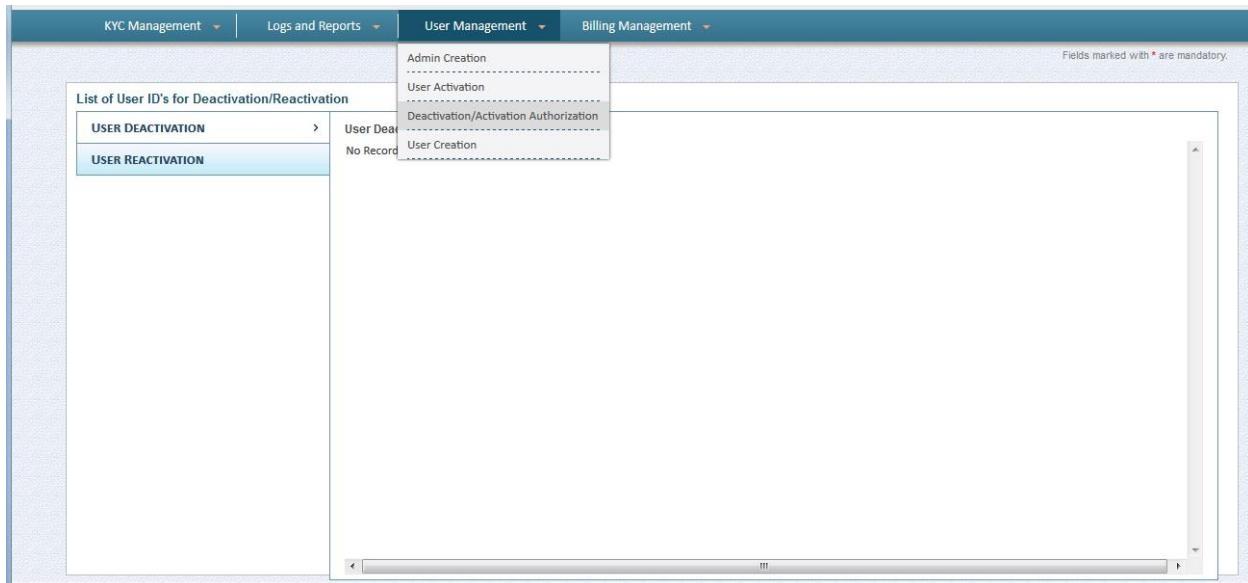


Figure 33: User Deactivation/Activation link

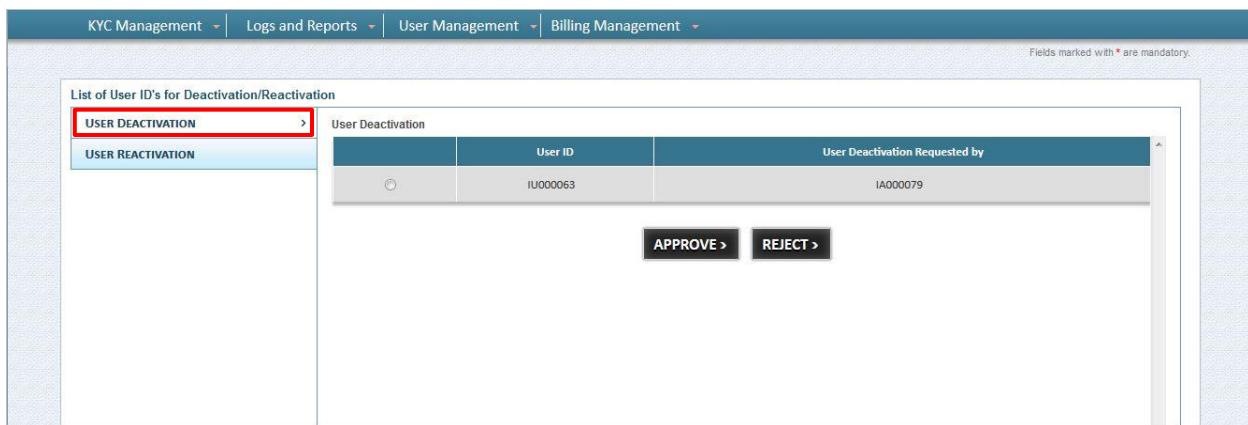


Figure 34: User Deactivation Authorization

2. Select the User ID by clicking on corresponding radio button.
3. Click on “APPROVE” button to authorize the deactivation request or “REJECT” button to decline.

Note: After successful deactivation of Admin, The SFTP access will be revoked for that particular admin.

4.2.5.3 User Reactivation

Following are the steps Admin needs to follow to reactivate deactivated users:

1. Click on “User Creation” under User Management.

User Creation

| | | |
|---|--------------------------|------------------------------|
| User ID IN0628 | *User Type Select | *User Group IN0628BR |
| *Institution Code IN0628RG | *Region Code IN0628RG | *Branch Code IN0628BR |
| *Name [Please enter user name as per digital signature] | | *Date of Birth |
| *Citizenship IN-India | | *Proof of Identity Select |
| *Department | | *Designation |
| Office Address | | |
| *Line 1 | Line 2 | Line 3 |
| *City | *Pin Code | *State/U.T Select |
| *Country IN-India | *E-mail | *Mobile |
| *Telephone | Fax No | |
| Any other Information | | *Place |
| <input type="button" value="ADD >"/> <input type="button" value="QUERY >"/> <input type="button" value="CLEAR >"/> | | |

Figure 35 : User ID selection screen

2. Search and select User ID which needs to be reactivated.
3. Click on “QUERY” button.

User Creation

| | | |
|---|------------------------------------|-------------------------------------|
| User ID IU000228 | *User Type INSTITUTION OPS-USER | *User Group INSTITUTION OPS USER |
| *Institution Code IN0628 | *Region Code IN0628RG | Branch Code IN0628BR |
| *Name [Please enter user name as per digital signature] RNDDC | | *Date of Birth 10/05/1996 |
| *Citizenship IN-India | | *Proof of Identity Passport |
| *Department testing | | *Designation tester |
| Office Address | | |
| *Line 1 MANVEL | Line 2 | Line 3 |
| *City THANE | *Pin Code 401303 | *State/U.T DD - Daman and Diu |
| *Country IN-India | *E-mail xyzghgabc123@ram.com | *Mobile 9975620052 |
| *Telephone 78945632158 | | Fax No |
| Any other Information | | *Place virar |
| <input type="button" value="REACTIVATE >"/> <input type="button" value="CLEAR >"/> <input type="button" value="BACK >"/> | | |

Figure 36 : User Reactivation screen

4. Click on “REACTIVATE” button.

- Reactivation request will be sent to co-admin for authorization. User will be reactivated only after co-admin authorization.

4.2.5.4 User Reactivation Authorization:

Following are the steps Admin needs to follow to authorize reactivation request:

- Click on “User Deactivation/Activation Authorization” option under User Management.

| User Reactivation | | |
|-----------------------|----------|--------------------------------|
| | User ID | User Reactivation Requested by |
| <input type="radio"/> | IU000063 | IA000080 |

Figure 37: User Reactivation Authorization

- Select the User ID by clicking on corresponding radio button.
- Click on “APPROVE” button to authorize the reactivation request or “REJECT” button to decline.
- After approval E-mail will be sent to user containing a link to generate password. Setting password steps are similar to first time password creation.

Note: After Successful reactivation of Admin and Password generation, again they can able to access SFTP with new credential.

4.2.6 Region Creation:

Using this functionality, Institutional admin users can create multiple regions under the Institution.

- Click on “Region Master” option under User Management.
- Enter Region Name and Region Code.
- Click on “SAVE” button.

→ Addition of at least one region and branch is mandatory

The screenshot shows the 'Region Master' creation page. At the top, there are tabs for KYC Management, Logs and Reports, User Management, and Billing Management. A note says 'Fields marked with * are mandatory.' Below the tabs, there are input fields for 'Region Name' and 'Region Code'. Below these are buttons for 'SEARCH', 'SAVE', and 'CANCEL'. To the left of the search button is a blue box with the text 'Click here to view all existing regions'. To the right of the cancel button is another blue box with the text 'Click here to clear all the fields.' Below the buttons is a table titled 'Search Result' with columns 'REGION NAME - REGION CODE'. The table contains several rows of data, including 'Region1 - R0099', 'Region2 - R0016', 'Region1 - Region1', 'REGION4 - REGION4', 'XYZ - 01', 'EAST - R02', and 'WESTN - WEST01'.

Figure 38 : Region Creation

4.2.7 Branch Creation:

Using this functionality, Institutional admin users can create multiple branches under a particular region.

1. Click on “Branch Master” option under User Management.
2. Select Region under which branch needs to created.
3. Enter Branch Name and Branch Code.
4. Click on “SAVE” button.

The screenshot shows the 'Branch Master' creation page. At the top, there are tabs for KYC Management, Logs and Reports, User Management, and Billing Management. A note says 'Fields marked with * are mandatory.' Below the tabs, there are dropdowns for 'Region' (set to 'Region1') and input fields for 'Branch Name' and 'Branch Code'. Below these are buttons for 'SEARCH', 'SAVE', and 'CANCEL'. To the left of the search button is a blue box with the text 'Click here to view all existing branches under the selected region'. To the right of the cancel button is another blue box with the text 'Click here to clear all the fields.' Below the buttons is a table titled 'Search Result' with columns 'Branch1' and 'Branch2'. The table contains two rows of data, 'Branch1' and 'Branch2'.

Figure 39 : Branch Creation

→ Addition of at least one region and branch is mandatory

4.2.8 Unlock Mobile Number:

On password generation screen, there is a provision to generate OTP maximum of 5 times in case previous OTP is not used. If user is failed to set password even after generating OTP 5 times then Mobile number of that user will be locked and no OTP will be sent further on that user's Mobile Number.

Using this functionality, those locked Mobile numbers can be unlocked by admins.

Following steps are required to follow:

1. Click on “Unlock Mobile Number” option under User Management.
2. Provide User ID and Locked Mobile number of the user.
3. Click on “UNLOCK” button.

The screenshot shows a web-based application interface titled "Unlock Mobile Number". At the top left, there is a label "Unlock Mobile Number". Below it are two input fields: one for "User Id" and one for "Mobile Number", both preceded by a red asterisk (*) to indicate they are mandatory. At the bottom of the form are two buttons: "UNLOCK" and "CLEAR".

Figure 40 : Unlock Mobile Number screen

Note:

1. In case admin's mobile number is locked then it can be unlocked by co-admin or admin at higher hierarchy.
2. Region and Branch admins can be able to unlock Mobile number of users/admins belonging to their region and branch only.

Admin hierarchy is provided below for reference:

| Type of User(Vertical)/Type of Authorization Admin(Horizontal) | Branch Admin | Region Admin | Institution Admin |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| Branch User | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Branch Admin | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Region User | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Region admin | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Institution User | | | <input checked="" type="checkbox"/> |
| Institution Admin | | | <input checked="" type="checkbox"/> |

Table 2: Admin Hierarchy for unlocking Mobile Number

4.2.9 Upload Public Key

Institution needs to upload their public key of digital signature and configure their IP(IP from which request has to be sent) address in order to avail Search and Download API services. Through this functionality, Institutional admin can upload public key and configure public IP.

Following steps are required to follow:

1. Click on “Upload Public Key” option under User Management.

| IP Address | checkbox | checkbox |
|-----------------|-------------------------------------|--------------------------|
| 180.18.255.25 | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 180.180.152.155 | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 180.56.56.36 | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 255.180.32.36 | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 98.98.180.26 | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Figure 41 : Screen to upload public key and IP address

2. Upload Institution's public key(.cer file)
3. Enter Institution's Public IP
4. Click on Submit

4.2.10 Institution Admin Request

An active Institutional admin (IA) can use this option to initiate a change request with CERSAI to deactivate an existing IA and create a new IA in their place. They may also initiate requests to update IA details using this menu option. Please use the following steps to raise a request:

1. Click on “Create/Modify Admin”

| Request Reference No | Request Date | Request Status | Request Type | IA Deactivated/Modified | New/Update Admin Name | Download PDF |
|----------------------|--------------|----------------|--------------|-------------------------|-----------------------|--------------|
| « PREV NEXT » | | | | | | |

2. Select either “New Institutional Admin creation” to create a new IA user id or “Modify Existing Institutional Admin details” to modify an existing IA user id that is active.

Admin Deactivation(Mandatory for IA creation request)

User ID to be deactivated
Press the "Tab" key on the keyboard after inputting the User ID

User name to be deactivated

Admin Creation/Modification

New Institutional Admin creation Modify Existing Institutional Admin details

User ID
*Institution Code

User Type
Institution Admin

Region Code
INM701RG

*Gender
Select

*Employee Code

Specialization

Office Address

*Line 1

*Line 2

*Line 3

*City

*Pin Code

*Country
IN - INDIA

*State/U.T
Select

*E-mail

*Mobile

Step1: Select either creation or modification

Click here to search and input user id for modification.

Click here to search and input user id for deactivation and then click Tab on keyboard. This is mandatory for creation of new admin.

3. Only two institutional admins shall be allotted at any point in time. Therefore, a request to deactivate an existing admin and to create a new admin must be raised simultaneously using this screen:

- o To deactivate the IA, input user ID using the search icon in the “Admin Deactivation” section.
- o To create a new IA, input the details of the new user in the “Admin Creation/Modification” section,
- o Click on “Save”.

4. Institutional admin details can be modified only if the user remains the same.

- o To modify the IA details, input user ID using the search icon in the “Admin Creation/Modification” section and then click on “Query”.
- o Modify the user id details as required
- o Click on “Save”.

5. Steps to common to IA creation/ modification (Steps 3 and 4) after saving the creation/modification request

Any other information

*Place
Mumbai

*Submission Mode
Select

Select
Courier
Hand Delivery
Other

SAVE > EDIT > CLEAR > DOWNLOAD REQUEST LETTER >

Step2: Edit request and input "Submission mode" details

Step1: Download prefilled request form and send document set as per checklist to CERSAI, Delhi

Step3: Submit request

SUBMIT REQUEST > BACK >

- o Download the prefilled request form by clicking on the “Download request letter”.
- o Send the duly signed request form and documents as per the checklist on the request form to CERSAI, Delhi.
- o Click on “Edit” to input the details regarding request submission to CERSAI. Select relevant option from “Submission mode” drop-down list and input Proof of delivery details (POD).
- o Click on “Submit” to submit the request to CERSAI for their approval.

- Upon CERSAI's approval, the service request will be executed and completed.

Note regarding the ‘Save’ option

- Institutional creation/ modification requests may be saved as draft and completed at a later time.
- To continue working on a draft request, click on the service request reference number of the draft request from the list.
- When the request form page opens, click on ‘Edit’ to make any modifications/ additions to the request.
- Ensure that the prefilled request form is downloaded using the “Download request letter” after saving the request. Submission of the request will not be permitted without downloading the last saved request form.

5. KYC Management:

5.1 Search and Download KYC

Institutions can search and download Individual or Legal entity KYC records using this functionality. User needs to follow the following steps to download KYC details:

1. Click on “Search and Download KYC” under KYC Management.
2. Enter 14 digit valid CKYC number or provide valid ID Type and Number of the record.
3. Click on “SUBMIT” button.

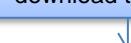
The screenshot shows a search interface titled "Search KYC Details". It contains three main input fields: a text box for "KYC Number", a dropdown menu for "ID Proof Type" with "Select" as the placeholder, and a text box for "ID Number". Below these fields is a blue callout box with the instruction "Provide either KYC number or ID not both.". To the right of the "SUBMIT" and "RESET" buttons is another blue callout box with the instruction "Click here to clear all fields.".

Figure 42 : Search and Download KYC main screen

4. If the user exists, an additional validation of DOB/Mobile number/Proof of Identity and Address PINCODE + Year of Birth is required to download the record.

KYC Management | Logs and Reports | User Management | Billing Management | Administration

View KYC Details

| | | |
|---|---|--------------------------|
| KYC Number 30047231606261 | Customer First Name PANTEST | Customer Last Name GG |
| Last Updated Date 26/11/2021 | Age 27 | Remarks |
| Proof of Identity Submitted Passport PAN | Click “DOWNLOAD KYC” button to download the KYC details  | |
| <input type="button" value="DOWNLOAD KYC"/> <input type="button" value="BACK"/> | | |

KYC Management | Logs and Reports | User Management | Billing Management | Administration

View KYC Details

| | | |
|--|--|--------------------------|
| KYC Number 30047231606261 | Customer First Name PANTEST | Customer Last Name GG |
| Last Updated Date 26/11/2021 | Age 27 | Remarks |
| Proof of Identity Submitted Passport PAN | <input checked="" type="radio"/> Date of Birth/Date of Incorporation <input type="radio"/> PinCode + Year of Birth <input type="radio"/> Mobile Number | |
| <input type="button" value="BACK"/> | | |

Figure 43: Search and Download KYC screen with one result

KYC Management | Logs and Reports | User Management | Billing Management | Administration

Fields marked with * are mandatory

List of KYC

| KYC No | First Name | Last Name | Entity Name (In case of Legal Entity) |
|----------------|------------|-----------|---------------------------------------|
| 6009680345526 | sd | | |
| 90085595348198 | | | Ranjit |

« PREV | 1 | NEXT »

Figure 42 : Search and Download KYC screen with multiple results (PAN)

Figure 43 : Download KYC main screen

5. Institution can directly view and download details of the KYC record if and only if institution is the owner of that KYC record. Otherwise institution must link to that record by providing exact Authenticating factors of that KYC.

5.2 New KYC - Individual:

Institutions can add KYC details for Individuals using this functionality. All institution level Users and Admins can access this functionality. In this section User can fill the KYC form and submit it for further processing or save it as a draft.

Following are the steps to explain how a User can fill KYC form for Individual:

1. Click on “New KYC Entry– Individual” link under KYC Management menu.
2. User will be redirected to following screen:

Figure 44 : New KYC Entry for Individual

3. Click on New Customer Details' radio button. User will be able to see the following screen:

The screenshot shows the CKYC Details page. At the top, there are two radio buttons: 'New Customer Details' (selected) and 'Continue Customer Details'. Below this, a 'Constitution Type' dropdown is set to 'Individual'. To the right are search icons for 'Region Code' and 'Branch Code', and a dropdown for 'Account Type'. The main area contains several tabs: 'PERSONAL DETAILS', 'PROOF OF IDENTITY & ADDRESS', 'ADDRESS DETAILS', 'DETAILS OF RELATED PERSON', 'OTHER DETAILS', 'ATTESTATION', and 'UPLOAD IMAGE DETAILS'. The 'PERSONAL DETAILS' tab is active, displaying fields for Name (Same As ID Proof), Maiden Name (If Any), Date of Birth, and Gender. There are also sections for Father/Mother Name and Spouse Name. A note at the bottom states: '*Either PAN or Form 60 is mandatory'. Buttons at the bottom include 'NEXT >', 'SAVE AS DRAFT >', and 'CLEAR >'.

Figure 45 : New KYC Entry for Individual Form

4. Fill all the fields (at least mandatory fields) with valid data in all following tabs: Personal Details, Proof of Identity, Proof of Address, Details of Related Person, Other Details, Attestation and Upload Image Details.
PAN / Form 60 is part of the personal details section and not available in Proof of identity and address section.

This screenshot is identical to Figure 45, showing the CKYC Details page with the 'New Customer Details' radio button selected. It displays the same tabs and the 'PERSONAL DETAILS' tab is active, showing fields for Name (Same As ID Proof), Maiden Name (If Any), Date of Birth, and Gender. The note at the bottom states: '*Either PAN or Form 60 is mandatory'. Buttons at the bottom include 'NEXT >', 'SAVE AS DRAFT >', and 'CLEAR >'.

Figure 46 : New KYC Entry for Individual - Personal Details

Proof Of Identity & Address Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

Note 1: Please capture the OVD details for Proof of Identity & Address and the Proof of Current Address in this tab.
2: Please capture the addresses as mentioned in the OVDs in the next Tab

ID Proof Type

ID Proof Number

ADD ID > **CLEAR >** Click here to clear the above fields

Identity Details Added (If Any)

ID Proof Type

Passport Number **EDIT >** **DELETE >** Already added ID can be viewed here

Figure 47 : New KYC Entry for Individual – Proof of Identity and Address

Note: For OTP based account, UID (Aadhar) is mandatory.

Address and Contact Details:

Please capture the ID number of OVD(s) submitted for the Proof of Identity & Address and Proof of Current Address in the Proof of Identity & Address Tab. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted

Address As Mentioned In Proof Of Identity & Address :

*Line 1

Line 2

Line 3

*City/ Town/ Village *Pin Code *State/U.T Code *District

Select Select Select Select

*ISO -3166 Country Code Of Residence

IN - India Select

Current Address:

Please Tick If Applicable Same As Above Mentioned Address

*Line 1

Line 2

Line 3

*City/ Town/ Village *Pin Code *State/U.T Code *District

Select Select Select Select

*ISO -3166 Country Code Of Residence

IN - INDIA Select

Contact Details (Communications will be done on provided mobile No. and Email-ID)

Figure 48 : New KYC Entry for Individual – Address and Contact Details

Related Person Details:

Enter KYC number and search for related person's KYC details

CKYC Details Continue Customer Details

Constitution Type: *Region Code *Branch Code *Account Type

| | | | |
|-----------------------------|---|--|--|
| PERSONAL DETAILS | Details of Related Person | | |
| PROOF OF IDENTITY & ADDRESS | *Related Person Type <input type="text" value="Select"/> Related Person KYC Number <input type="text"/> | | |
| ADDRESS DETAILS | *Personal Details | | |
| DETAILS OF RELATED PERSON > | *Name <input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name Maiden Name (If Any) <input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name *Either Father/Spouse Name Or Mother Name Is mandatory <input type="checkbox"/> Father Name <input type="checkbox"/> Spouse Name <input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name Mother Name <input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name *Date Of Birth <input type="text"/> *Gender <input type="text" value="Select"/> *Either PAN Or Form 60 Is Mandatory PAN <input type="text"/> <input type="checkbox"/> Form 60 Furnished | | |
| OTHER DETAILS | | | |
| ATTESTATION | | | |
| UPLOAD IMAGE DETAILS | | | |

Figure 49 : New KYC for Individual – Details Of Related Person - Personal Details

| | | | |
|-----------------------------|--|--|--|
| PERSONAL DETAILS | Details of Related Person | | |
| PROOF OF IDENTITY & ADDRESS | Proof Of Identity & Address | | |
| ADDRESS DETAILS | *Line 1 <input type="text"/> Line 2 <input type="text"/> Line 3 <input type="text"/> | | |
| DETAILS OF RELATED PERSON > | *City/ Town/ Village <input type="text"/> *Pin Code <input type="text"/> *State/U.T Code <input type="text" value="Select"/> *District <input type="text"/> *ISO -3166 Country Code Of Residence <input type="text" value="IN - India"/> *Proof of Identity & Address <input type="text" value="Select"/> *ID Proof Number <input type="text"/> Current Address: Please Tick If Applicable <input type="checkbox"/> Same As Above Mentioned Address *Line 1 <input type="text"/> Line 2 <input type="text"/> Line 3 <input type="text"/> | | |
| OTHER DETAILS | | | |
| ATTESTATION | | | |
| UPLOAD IMAGE DETAILS | | | |

Figure 50:New KYC Entry for Individual – Details Of Related Person – Proof of identity & Address

Proof of identity section is removed and Proof of Identity & Address section is added .

testbed.ckycindia.in/admin/signaturevalidate.action

| | |
|---|--|
| PROOF OF IDENTITY & ADDRESS ADDRESS DETAILS DETAILS OF RELATED PERSON > OTHER DETAILS ATTESTATION UPLOAD IMAGE DETAILS | <p>Current Address:</p> <p>Please Tick If Applicable <input type="checkbox"/> Same As Above Mentioned Address</p> <p>*Line 1 [Text Input]</p> <p>Line 2 [Text Input]</p> <p>Line 3 [Text Input]</p> <p>*City/ Town/ Village *Pin Code *State/U.T Code *District [Text Input] [Text Input] [Text Input] [Text Input] [Select] [Select] [Select] [Select]</p> <p>*ISO -3166 Country Code Of Residence *Proof Of Current Address *ID Proof Number IN - INDIA [Text Input] [Text Input]</p> <p>Contact Details (Communications will be done on provided mobile No. and Email-ID)</p> <p>Office Telephone No Residence Telephone No Mobile No [Text Input] [Text Input] [Text Input] [Code] - [Number] [Code] - [Number] [Code] - [Number]</p> <p>Email ID [Text Input]</p> <p>Other Details Remarks [Text Input]</p> |
|---|--|

Figure 51 : New KYC for Individual – Details of Related Person – Current address

Contact Details (Communications will be done on provided mobile No. and Email-ID)

| | | |
|--|---|--|
| Office Telephone No [Text Input] [Code] - [Number] | Residence Telephone No [Text Input] [Code] - [Number] | Mobile No [Text Input] [Code] - [Number] |
| Email ID [Text Input] | | |
| Other Details | | |
| Remarks [Text Input] | | |
| Attestation Details | | |
| *Document Received [Text Input] [Select] | *KYC Verification Date [Text Input] [Calendar] | *KYC Verification Name [Text Input] |
| *KYC Verification Designation [Text Input] | *KYC Verification Branch [Text Input] | *KYC Verification EMP Code [Text Input] |
| *Organisation Code IN5065 | *Place Of Declaration [Text Input] | *Organisation Name saaaaaaaaaaaaaaaaaaaaaaaaaaaaaa: *Date Of Declaration [Text Input] [Calendar] |

Figure 52 : New KYC for Individual – Details of Related Person – Contact details, Other details

| Other Details | | | | | | | | | | |
|---|--|--|------------|------------|---|---|---|---|--|---|
| Remarks <input type="text"/> | | | | | | | | | | |
| Attestation Details | | | | | | | | | | |
| *Document Received <input type="text" value="Select"/> | *KYC Verification Date <input type="text"/> <input type="button" value="Calendar"/> | *KYC Verification Name <input type="text"/> | | | | | | | | |
| *KYC Verification Designation <input type="text"/> | *KYC Verification Branch <input type="text"/> | *KYC Verification EMP Code <input type="text"/> | | | | | | | | |
| *Organisation Code <input type="text" value="IN5065"/> | *Place Of Declaration <input type="text"/> | *Organisation Name <input type="text" value="saaaaaaaaaaaaaaaaaaaaaaaaaaaa"/> | | | | | | | | |
| *Date Of Declaration <input type="text"/> <input type="button" value="Calendar"/> | | | | | | | | | | |
| Upload Image Details | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Image Type</th> <th>Image Name</th> </tr> </thead> <tbody> <tr> <td>* Photograph <input type="text" value="Select"/></td> <td><input type="button" value="Choose File"/> No file chosen</td> </tr> <tr> <td>*Proof Of Identity & Address Image <input type="text" value="Select"/></td> <td><input type="button" value="Choose File"/> No file chosen</td> </tr> <tr> <td>*Proof Of Current Address Image <input type="text" value="Select"/></td> <td><input type="button" value="Choose File"/> No file chosen</td> </tr> </tbody> </table> | | | Image Type | Image Name | * Photograph <input type="text" value="Select"/> | <input type="button" value="Choose File"/> No file chosen | *Proof Of Identity & Address Image <input type="text" value="Select"/> | <input type="button" value="Choose File"/> No file chosen | *Proof Of Current Address Image <input type="text" value="Select"/> | <input type="button" value="Choose File"/> No file chosen |
| Image Type | Image Name | | | | | | | | | |
| * Photograph <input type="text" value="Select"/> | <input type="button" value="Choose File"/> No file chosen | | | | | | | | | |
| *Proof Of Identity & Address Image <input type="text" value="Select"/> | <input type="button" value="Choose File"/> No file chosen | | | | | | | | | |
| *Proof Of Current Address Image <input type="text" value="Select"/> | <input type="button" value="Choose File"/> No file chosen | | | | | | | | | |
| <input type="button" value="ADD RELATED PERSON >"/> <input type="button" value="CLEAR >"/> | | | | | | | | | | |

Figure 53 : New KYC for Individual – Details Of Related Person – Upload Image Details

The total size of the images uploaded for an individual record with related persons should not exceed 700kb.

| | | | | | | | | | | | | | | | |
|---|--|-------------------------|----------------------|-----------------------------|---------------------------------|-----------------|--|---------------------------|--|-----------------|--|-------------|--|----------------------|--|
| CKYC Details | | | | | | | | | | | | | | | |
| <input checked="" type="radio"/> New Customer Details <input type="radio"/> Continue Customer Details | | | | | | | | | | | | | | | |
| Constitution Type: <input type="text" value="Individual"/> | *Region Code <input type="text"/> <input type="button" value="Search"/> | | | | | | | | | | | | | | |
| *Branch Code <input type="text"/> <input type="button" value="Search"/> | *Account Type <input type="text" value="Select"/> | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>PERSONAL DETAILS</td> <td>Other Details</td> </tr> <tr> <td>PROOF OF IDENTITY & ADDRESS</td> <td>Remarks <input type="text"/></td> </tr> <tr> <td>ADDRESS DETAILS</td> <td></td> </tr> <tr> <td>DETAILS OF RELATED PERSON</td> <td></td> </tr> <tr> <td>OTHER DETAILS ></td> <td></td> </tr> <tr> <td>ATTESTATION</td> <td></td> </tr> <tr> <td>UPLOAD IMAGE DETAILS</td> <td></td> </tr> </table> | | PERSONAL DETAILS | Other Details | PROOF OF IDENTITY & ADDRESS | Remarks <input type="text"/> | ADDRESS DETAILS | | DETAILS OF RELATED PERSON | | OTHER DETAILS > | | ATTESTATION | | UPLOAD IMAGE DETAILS | |
| PERSONAL DETAILS | Other Details | | | | | | | | | | | | | | |
| PROOF OF IDENTITY & ADDRESS | Remarks <input type="text"/> | | | | | | | | | | | | | | |
| ADDRESS DETAILS | | | | | | | | | | | | | | | |
| DETAILS OF RELATED PERSON | | | | | | | | | | | | | | | |
| OTHER DETAILS > | | | | | | | | | | | | | | | |
| ATTESTATION | | | | | | | | | | | | | | | |
| UPLOAD IMAGE DETAILS | | | | | | | | | | | | | | | |
| <input type="button" value="NEXT >"/> <input type="button" value="SAVE AS DRAFT >"/> <input type="button" value="CLEAR >"/> | | | | | | | | | | | | | | | |

Figure 54 : New KYC Entry for Individual – Other Details

CKYC Details

New Customer Details Continue Customer Details

| | | | |
|--------------------|----------------------|----------------------|---------------|
| Constitution Type: | *Region Code | *Branch Code | *Account Type |
| Individual | <input type="text"/> | <input type="text"/> | Select |

| | | |
|--|--|--|
| PERSONAL DETAILS | Attestation | |
| PROOF OF IDENTITY & ADDRESS | *KYC Verification Name <input type="text"/> | *KYC Verification EMP code <input type="text"/> |
| ADDRESS DETAILS | *KYC Verification Branch <input type="text"/> | *KYC Verification Designation <input type="text"/> |
| DETAILS OF RELATED PERSON | *KYC Verification Date <input type="text"/> | *Document Received Select |
| OTHER DETAILS | | |
| ATTESTATION | Applicant Declaration | |
| UPLOAD IMAGE DETAILS | *Declaration Date <input type="text"/> | *Place <input type="text"/> |
| | Institution Details | |
| | *Organisation Code <input type="text"/> | *Organisation Name DAISYS VI PAYMENT BANK PRIVATE LIMITED |

NEXT > **SAVE AS DRAFT >** **CLEAR >**

Figure 55 : New KYC Entry for Individual – Attestation

CKYC Details

New Customer Details Continue Customer Details

| | | | |
|--------------------|----------------------|----------------------|---------------|
| Constitution Type: | *Region Code | *Branch Code | *Account Type |
| Individual | <input type="text"/> | <input type="text"/> | Select |

| | | |
|--|--------------------------------|--|
| PERSONAL DETAILS | Upload Image Details | |
| PROOF OF IDENTITY & ADDRESS | | |
| ADDRESS DETAILS | | |
| DETAILS OF RELATED PERSON | | |
| OTHER DETAILS | | |
| ATTESTATION | | |
| UPLOAD IMAGE DETAILS | Click here to add Image | |

SUBMIT > **SAVE AS DRAFT >** **CLEAR >**

Figure 56 : New KYC Entry for Individual – Upload Image Details

- Maximum photograph size allowed is 100 kB and overall allowed size is 350 kB(upload without related person)
- Maximum photograph size allowed is 100 kB and overall allowed size would remain as 700kB(upload with related person)

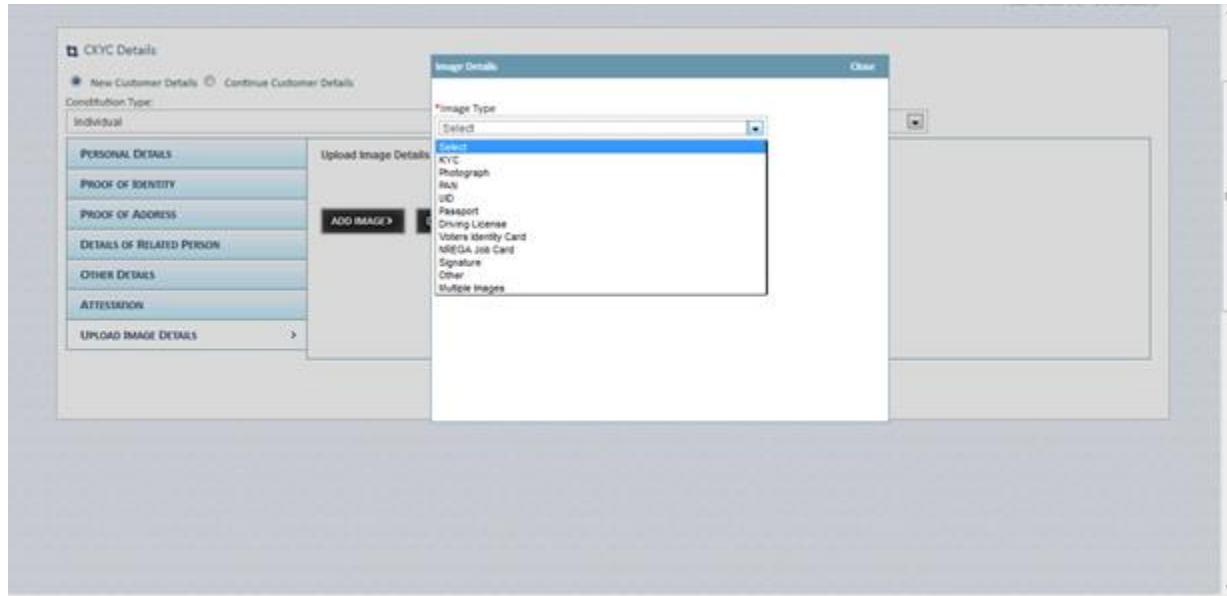


Figure 57 : New KYC Entry for Individual – Upload Image Details-Select Image Type

Figure 58 : New KYC Entry for Individual – Upload Image Details-Browse image

- After adding the data in all the fields, click on “SUBMIT” button to submit the form and Reference number will be generated. It will go for checker approval.

Note: Following image types are mandatory:

- Individual KYC Record- Photograph, Proof of Identity and Address, Proof of Current Address
 - Legal Entity KYC record- Proof of Identity
 - Related Person for both Individual and Legal Entity records: Photograph, Proof of Identity and Address, Proof of Current Address
6. User can also save the record as draft by clicking on “Save as Draft” button which will generate a Reference number.
- Note:** At least one ID details is mandatory for saving record as draft.
7. User can retrieve the record from draft by following the below steps:
- a) Click on “New KYC – Individual” link under KYC Management menu.
 - b) User will be redirected to following screen:

Figure 59 : New KYC Entry for Individual screen

- c) Click on Continue Customer Details’ radio button. User will be able to see the following screen:

The screenshot shows the KYC Management system interface. At the top right, there are icons for sign out and user details: Name: Mr. ASD ASD (U000050), PI Code: IND170, Regional Code: IND7090, Branch Code: IND1708R. Below this, a message says 'Fields marked with * are mandatory'. The main area is titled 'KYC Details' and has two radio button options: 'New Customer Details' (unchecked) and 'Continue Customer Details' (checked). A 'Reference Number' input field contains a placeholder '00000000'. To its right is a 'QUERY >' button. A blue callout box with an arrow points to the 'QUERY >' button, containing the text 'Click here to search draft Reference number'.

Figure 60 : Continue Customer details screen

This screenshot shows the 'Search draft Reference number' screen. It features a search bar with a magnifying glass icon labeled 'SEARCH' and an input field for 'Reference Number'. Below it is another input field for 'Applicant Name/First Name'. A 'SEARCH' button is located between these fields. A blue callout box with an arrow points to the 'SEARCH' button, containing the text 'Click here to search the details'. On the right side of the screen, there is a 'QUERY >' button. In the bottom left corner, there is a 'Search Result' panel displaying a list of reference numbers: 406, 405, 386, and 385. The number 385 is highlighted with a blue selection bar. A blue callout box with an arrow points to this selection bar, containing the text 'Double click on search result to select the reference number'.

Figure 61 : Search draft Reference number screen

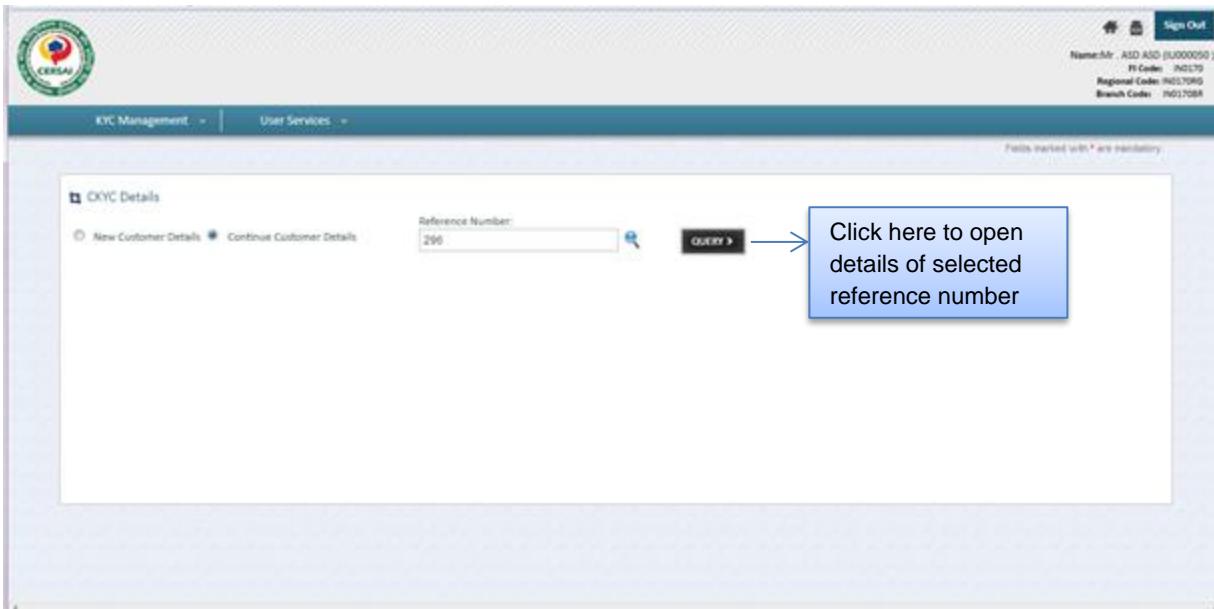


Figure 62 : Query draft Reference number

Note: Records which are saved as draft by user and the records which are resulted as ID not confirmed (IDNC) status by system will be available for query.

- d) Click on Query button after selecting Reference number. User will be redirected to the following screen:

Figure 63 : New KYC Entry Individual- Draft Detailed Record screen

- e) Follow the same steps that user has to perform to fill the KYC form for Individual.

5.3 New KYC – Legal Entity

Similar to the input of Personal details, Proof of Identity and Address details, Contact details, Related person's details, KYC attestation and images for New KYC - individual as indicated in Section 5.2, this screen can be used to register a legal entity's KYC record in CKYCR.

The Continue Customer details screen is similar to that in the New KYC – Individual's screen as well.

All institution level Users and Admins can access this functionality.

CKYC Details-Legal Entity

New Customer Details Continue Customer Details

*Region Code *Branch Code

ENTITY DETAILS

PROOF OF IDENTITY (POI)

ADDRESS DETAILS

CONTACT DETAILS

DETAILS OF RELATED PERSONS

REMARKS

ATTESTATION

UPLOAD IMAGE DETAILS

Entity Details

*Name

*Entity Constitution Type
Select

*Date of Incorporation/Formations
Place of Incorporation/Formations
Country of Incorporation/Formations
TIN or Equivalent Issuing Country

TIN / GST Registration Number

PAN

Number of Related Person(s)
0

NEXT > SAVE AS DRAFT > CLEAR >

5.4 KYC Authorization:

In KYC Authorization section a checker User can see the list of submitted KYC record by maker and can approve/reject a record after reviewing the details for that record. This functionality can be only accessed by Institution level Admins only e.g. Institute admin, Regional admin and Branch Admin. This screen can be used to approve both Individual and Legal entity records.

Following are the steps to explain how checker can approve/Reject a particular record:

1. Click on "KYC Authorization" link under KYC Management menu.
2. User will be redirected to following screen where list of records submitted by maker and pending for checker approval can be seen.

| List of KYCs for approval | | | | | | | |
|---------------------------|------------------|-----------|--------------------------------------|---------|---------------|-----------------|------------------------|
| Ref No | First Name | Last Name | Entity Name(In case of Legal entity) | FI Code | Maker User ID | Maker User Name | Type |
| 203 | suhananamguvgvgh | singh | | IN0503 | IA000691 | RNDDC | Update |
| 61614 | wvECeO | WrAjAwaK | | IN0503 | IA000691 | RNDDC | New |

« PREV | 1 | NEXT »

Figure 64 : KYC Authorization: List of Records pending for approvals

- Click on “Ref No” of a particular row to see the details of that record. User will be redirected to following screen:

FI Code: IN0503
Regional Code: IN0503RG
Branch Code: IN0503BR

KYC Management | Logs and Reports | User Management | Master Management | Billing Management

KYC Details- Authorization

FI reference No : Account Type : ✖

Name : Status : Reject reason:

PERSONAL DETAILS +

PROOF OF IDENTITY +

PROOF OF ADDRESS +

CONTACT DETAILS +

RELATED PERSON DETAILS +

OTHER DETAILS +

LOCAL ADDRESS DETAILS +

ATTESTATION +

APPROVE **REJECT**

BACK

Figure 64 : KYC Authorization- Details of New KYC Record

Figure 65: KYC Authorization- Details of Update Request

- Click on particular tab heading e.g. Entity Details, Proof of Identity, and Proof of address etc. to open the details of that tab.

Figure 66: KYC Authorization- Details

- Verify the images uploaded by maker by clicking on image icon.



Figure 67 : KYC Authorization- Details with image

Note: Checker can able to zoom in and zoom out uploaded images. Corrupted images will not be displayed on image viewer window.

6. User can reject a record by clicking on “REJECT” button after selecting the “Reject reason”. If User wants to approve the record User needs to click on “APPROVE” Button. After clicking on approve button a popup open to select digital certificate. User can select certificate from the popup and click on “Sign” button to complete the process

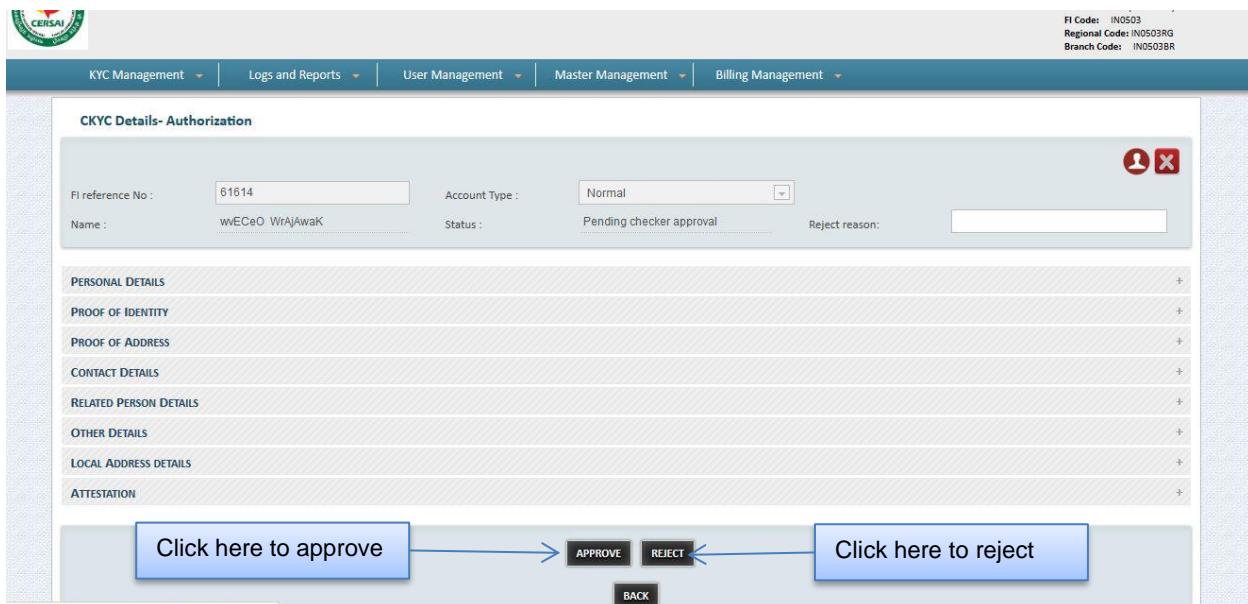


Figure 68: KYC Authorization - Approve and Reject

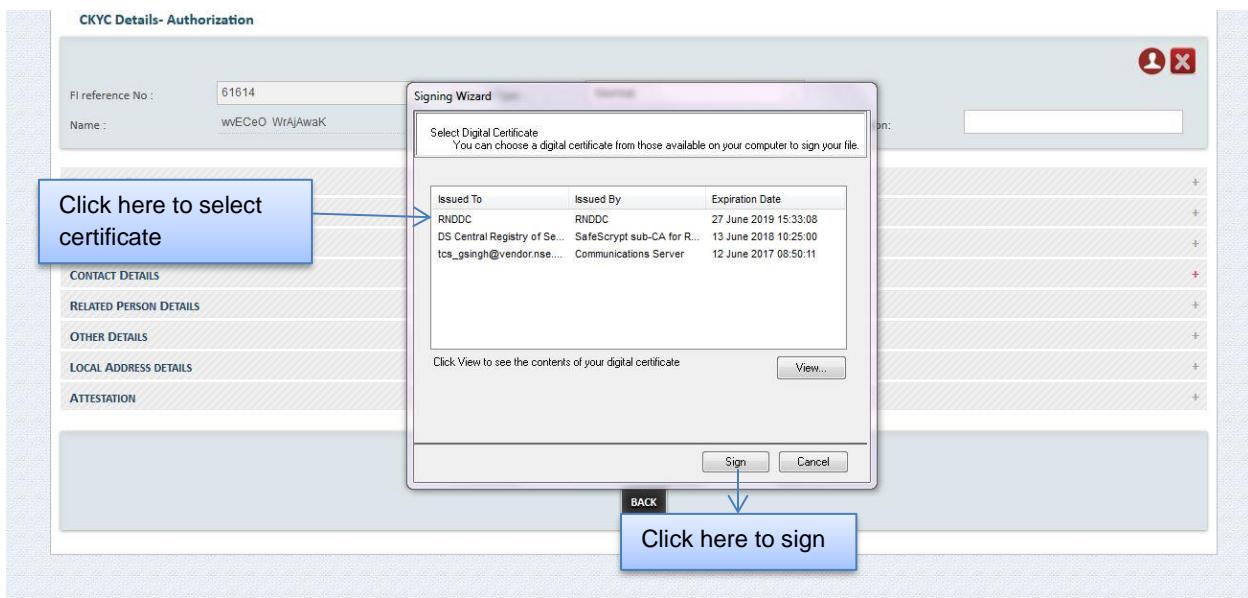


Figure 69 : KYC Authorization - Digital signing

5.5 KYC Rejected by Checker:

In KYC Rejected by Checker section a maker can see the records (both Individual and Legal entity records) which are rejected by checker along with rejection reason. This functionality is available for institution level admin e.g. Institute admin, Regional admin and Branch admin as well as for institution level Users e.g. Institute User, Regional User and Branch User.

Following are the steps to explain how User can see the reject records list and see their detail and edit a particular record:

1. Click on “KYC Rejected by Checker” link under KYC Management Menu.

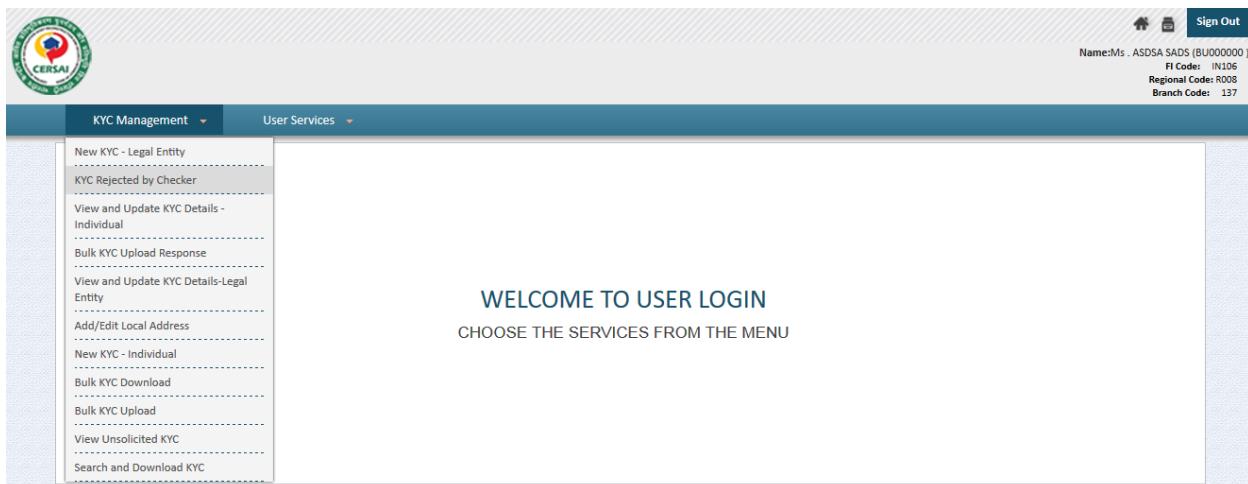


Figure 70 : KYC Rejected by Checker option

2. Maker will be redirected to following screen which will show the list of all the rejected records by checker which are submitted by the maker (both new KYC request and update request).

| Ref No | First Name | Last Name | Entity Name(in case of Legal entity) | FI Code | Type | Rejected Reason |
|--------|------------|-----------|--------------------------------------|---------|--------|-----------------|
| 01014 | wvECeO | WRAJAwK | | IND503 | New | dssdasdadasd |
| 203 | suhana | mguvgvh | singh | IND503 | Update | dsadsadsad |

« PREV | 1 | NEXT »

Figure 71 : KYC Rejected by Checker screen

3. Click on the “Ref No” hyperlink to see the details of that record for editing. User will be redirect to following screen:

KYC Details

KYC Category: Individual Reference Number: 102 Document Type: Identity Report Reason: Wrong Ref ID

| | |
|-------------------------|---------|
| Personal Details | |
| Name (21 characters) | Address |
| Spouse Name (Fname) | Address |
| Middle Name | Address |
| Father / Spouse Name | Address |
| Mother Name | Address |

Other Details

| | | |
|----------------|------------|-------------------|
| Date of Birth | Gender | Marital Status |
| 01/01/1980 | Male | Married |
| Marital Status | Occupation | Employment Status |
| UnMarried | Auto Sales | Unemployed |

Please tick if Applicable Residence for Tax Purposes outside India or No Residence for Tax purposes Residence outside India or No Residence for Tax purposes

UPDATE | CLEAR | BACK »

Figure 72: KYC Rejected by Checker- Details of New KYC Record

This screenshot shows a 'View KYC Details - Individual' page. At the top, there are dropdowns for KYC Category (Individual), KYC Number (40041349221662), Account Type (Normal), Update reference No (203), and Reject Reason (dsadsadsad). Below this, there are sections for 'PERSONAL DETAILS', 'PROOF OF IDENTITY', 'PROOF OF ADDRESS', 'DETAILS OF RELATED PERSON', 'OTHER DETAILS', 'ATTESTATION', 'LOCAL ADDRESS DETAILS', and 'UPDATE IMAGE DETAILS'. Under 'PERSONAL DETAILS', there are checkboxes for 'Applicant Name Update Flag', 'Contact Details Update Flag', 'Identity Details Update Flag', 'Personal Details Update Flag', 'Other Details Update Flag', 'Related Person Details Update Flag', and 'Address Details Update Flag', 'KYC verification Details Update Flag', and 'Image Details Update Flag'. The 'PROOF OF ADDRESS' section contains a note: 'Proof of Address (One certified copy of any one of the following proof of address [POA] needs to be submitted)'. It includes fields for 'Current/Permanent/Overseas address': 'Address Type' (Business), 'Line 1' (dahisarmirad), 'Line 2', 'Line 3', 'City/ Town/Village' (dahi), 'District' (Thane), 'State/UT Code' (Maharashtra), 'Pin Code' (401305), 'ISO-3166 Country Code Of Residence' (IN - India), 'Proof of Address(POA)' (Passport), and 'POA Others'. The 'Correspondence/Local address' section has a note: 'Please tick if Applicable Same as Current / Permanent / Overseas Address details'. It includes 'Line 1' (ravin) and 'Line 2' (4). At the bottom are 'UPDATE', 'CLEAR', and 'BACK' buttons.

Figure 73: KYC Rejected by Checker- Details of Update request

4. User can edit the desired fields as per checker remarks and resubmit the record by clicking on "Update" Button.

This screenshot shows a 'KYC Management' page with a 'User Services' dropdown. At the top right, it shows 'Name: Ms . ASOSA SAOS (BU0000000)', 'IT Code: IN106', 'Regional Code: R008', and 'Branch Code: L37'. The main area is titled 'KYC Details'. It includes fields for 'KYC Category' (Individual), 'Reference Number' (113), 'Account Type' (Normal), and 'Reject Reason' (Wrong PAN ID). Below these are sections for 'PERSONAL DETAILS', 'PROOF OF IDENTITY', 'PROOF OF ADDRESS', 'DETAILS OF RELATED PERSON', 'OTHER DETAILS', 'ATTESTATION', and 'UPLOAD IMAGE DETAILS'. The 'UPLOAD IMAGE DETAILS' section contains 'Upload Image Details' fields for 'Specify your file' (Browse, No file selected), 'Photo Remarks' (Photograph), 'Existing image path' (IN106uploadimages/fv106_113_), 'Image 2' (Browse, No file selected), 'Image Remarks 2' (KYC), 'Existing image path' (IN106uploadimages/fv106_113_), and an 'Additional Image Details(if any)' section with 'ADD >' and 'DELETE >' buttons. At the bottom are 'UPDATE', 'CLEAR', and 'BACK' buttons.

Figure 65: KYC Rejected by Checker- Details of New KYC Record

5.6 Bulk File Upload:

Institutions can upload new KYC records, Probable Match response file, Bulk Search request file and update already existing records in bulk using this functionality. All operational (Except IU) and admin users have access to this functionality.

User has to follow the following steps to upload bulk file:

1. Click on “Bulk File Upload” under KYC Management.

The screenshot shows a web-based application interface for bulk file upload. At the top, there is a dropdown menu labeled "Upload Type" with the option "Select" highlighted. To its right is a "Browse..." button and a message stating "No file selected.". Below these are two buttons: "UPLOAD" and "REFRESH". A blue callout box with a white arrow points from the text "Click here to clear all fields." to the "REFRESH" button. At the bottom of the screen, there is explanatory text: "Response files will be available on the [Bulk upload response](#) page", followed by three bullet points: "*File type should be .zip for Upload and Update", "*File type should be .txt for Probable Match Reconciliation and Bulk Search", and "*For bulk search via application, the limit is 10 Lakh records or 30MB file size per file."

Figure 66: Bulk File upload screen

2. Select “Upload Type” from the dropdown list.

Note: Upload Type field should be

- New Record - KYC upload
 - Update - KYC Update
 - Probable Match Reconciliation - To upload Probable Match response file
 - Bulk Search- To upload bulk search request file
 - Bulk Download – Download request file
3. Browse and select .zip file for Bulk upload/update and .txt for Probable match reconciliation, Bulk Download and bulk search.
 4. Click on “UPLOAD” button.
 5. Success message will be displayed on screen if file got uploaded successfully. In case of any error, user has to modify and upload the file again. Response will be generated only after checker approval.

Bulk File Upload

*Upload Type

Select

New Record V1.2
Update
Probable Match Reconciliation
Bulk Search
Bulk Download

*File to be uploaded

Choose File No file chosen

Response files will be available on the [Bulk upload response](#) page

- For Bulk Upload and Update :-
 - File should be in .zip format.
 - File size should be <= 25 MB
- For Search :-
 - File should be in .txt format.
 - File should contain <= 10 lakh records
- For Download :-
 - File should be in .txt format.
 - File should contain <= 50 records
- For FI Reconciliation :-
 - File should be in .txt format.
 - File size should be <= 20 MB
- For request exceeding above limits, use SFTP mode

Note: Every upload file should have a different name even if the file upload was unsuccessful

5.7 Bulk Upload Authorization:

In Bulk Upload Authorization section Admin/Checker can see the list of all bulk files uploaded by maker in batches and can approve/reject a batch after reviewing the details of records in that file. All admin users have access to this functionality.

Checker has to follow following steps to approve/reject uploaded bulk file.

1. Click on “Bulk KYC Authorization” link under KYC Management menu.
2. User will be redirected to following screen where list of bulk records pending for checker approval can be seen.

| Batch Upload Details | | | | | | |
|-----------------------|-------|-------------|-----------------------|-------------------------------|------------------|------------------------------|
| Select | Sr.No | Uploaded By | Uploaded Time | View File | Bulk Upload Type | Remarks |
| <input type="radio"/> | 1 | BU000000 | 2015-11-03 17:21:11.0 | Uploaded File | New Upload | <input type="text"/> Remarks |
| <input type="radio"/> | 2 | BU000000 | 2015-11-04 11:29:20.0 | Uploaded File | New Upload | <input type="text"/> Remarks |

Click here to open uploaded data file.

Bulk Upload Type shows the type of uploaded file (Upload, update, PM reconciliation, Bulk Search, Bulk Download)

Figure 67 : Bulk upload authorization screen

3. Select the radio button for the particular batch.
4. Click on Upload file link to open uploaded data file.

- Click on “APPROVE” button if uploaded data found to be correct. Immediately a pop will appear to select digital certificate.

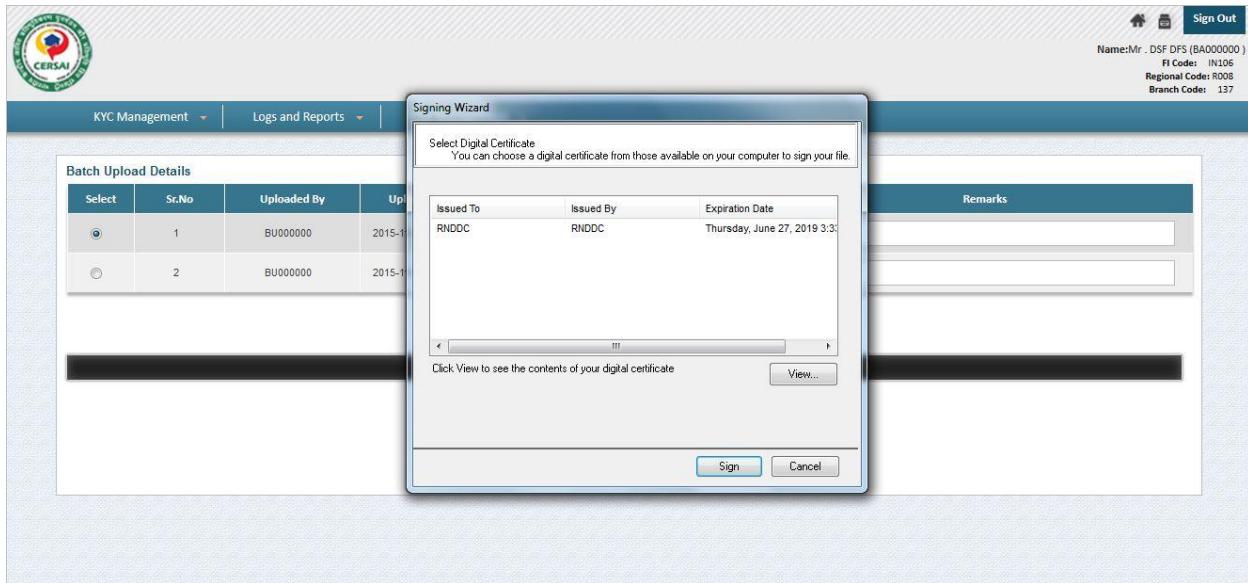


Figure 68: Bulk Upload Authorization: Digital signing

- Select digital certificate from the list and click on “Sign” button. Batch records will be approved and will be sent to registry for further process.
- User can reject a batch if there is any discrepancy in uploaded data by clicking on “REJECT” button after providing the reject reason in Remarks field. No digital certificate is required to reject.

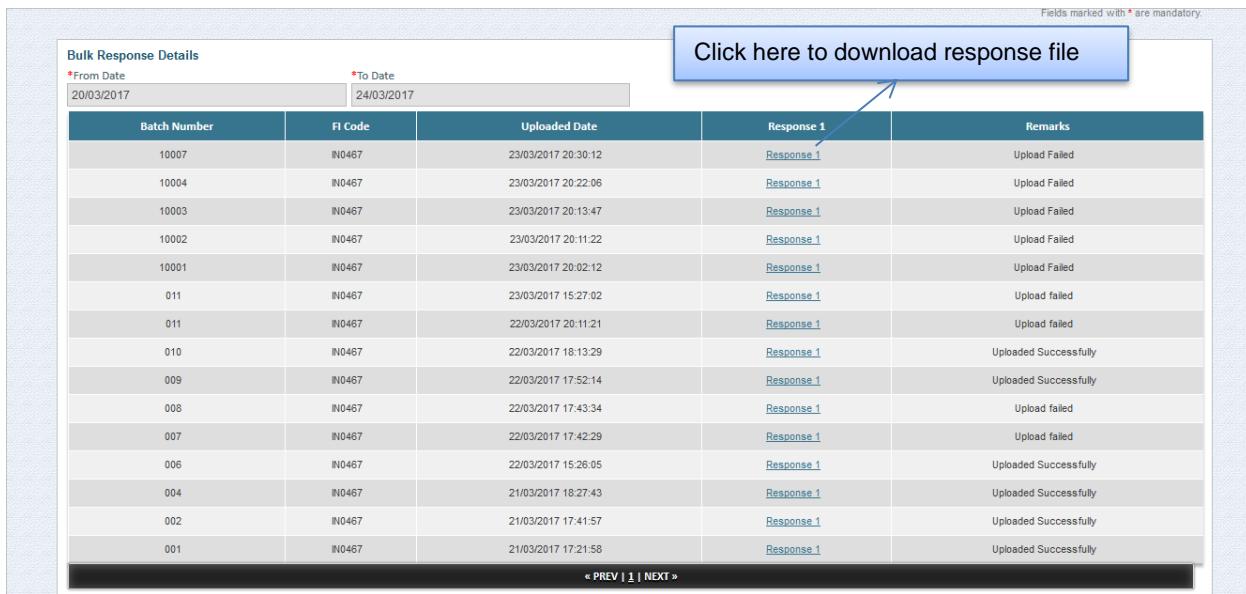
5.8 Bulk Upload Response:

Maker and Checker can view and download response of each uploaded batch after checker approval.

User needs to follow following steps to download bulk upload response file:

- Click on “Bulk Upload Response” link under KYC Management.
- Click on “SUBMIT” after providing start and end date.

Figure 69: Bulk Upload Response main screen



The screenshot shows a table titled "Bulk Response Details" with columns: Batch Number, FI Code, Uploaded Date, Response 1, and Remarks. The "Response 1" column contains links labeled "Response_1". The "Remarks" column contains status messages like "Upload Failed" or "Uploaded Successfully". A blue callout box with the text "Click here to download response file" points to one of the "Response 1" links.

| Bulk Response Details | | | | |
|-----------------------|---------|---------------------|----------------------------|-----------------------|
| From Date | | To Date | | |
| 20/03/2017 | | | | 24/03/2017 |
| Batch Number | FI Code | Uploaded Date | Response 1 | Remarks |
| 10007 | IN0467 | 23/03/2017 20:30:12 | Response_1 | Upload Failed |
| 10004 | IN0467 | 23/03/2017 20:22:06 | Response_1 | Upload Failed |
| 10003 | IN0467 | 23/03/2017 20:13:47 | Response_1 | Upload Failed |
| 10002 | IN0467 | 23/03/2017 20:11:22 | Response_1 | Upload Failed |
| 10001 | IN0467 | 23/03/2017 20:02:12 | Response_1 | Upload Failed |
| 011 | IN0467 | 23/03/2017 15:27:02 | Response_1 | Upload failed |
| 011 | IN0467 | 22/03/2017 20:11:21 | Response_1 | Upload failed |
| 010 | IN0467 | 22/03/2017 18:13:29 | Response_1 | Uploaded Successfully |
| 009 | IN0467 | 22/03/2017 17:52:14 | Response_1 | Uploaded Successfully |
| 008 | IN0467 | 22/03/2017 17:43:34 | Response_1 | Upload failed |
| 007 | IN0467 | 22/03/2017 17:42:29 | Response_1 | Upload failed |
| 006 | IN0467 | 22/03/2017 15:26:05 | Response_1 | Uploaded Successfully |
| 004 | IN0467 | 21/03/2017 18:27:43 | Response_1 | Uploaded Successfully |
| 002 | IN0467 | 21/03/2017 17:41:57 | Response_1 | Uploaded Successfully |
| 001 | IN0467 | 21/03/2017 17:21:58 | Response_1 | Uploaded Successfully |

Figure 70 : Bulk KYC Upload immediate Response screen

Note: Remarks column shows whether batch is approved/ rejected by checker. If rejected, checker reject remarks will be shown.

- Under Process- When the batch processing is under process
- Upload Failed/Validation Failure - Checker approved but not a single record successfully processed.
- Uploaded Successfully- At least one record should be processed successfully.
- Pending checker verification- Pending with checker for approval
- Rejected- Batch rejected by checker
- Completed- Batch processing is completed (only for bulk search)

5.8.1 Periodic Response:

User will be able to download and view status of each record after post De-Duplication process.

User needs to follow following steps to download bulk upload response file:

1. Click on “Bulk Periodic Response” link under KYC Management.
2. Click on “SUBMIT” after providing start and end date

KYC Management | Logs and Reports | User Management

Bulk Schedular Response File Download

*From Date *To Date

SUBMIT **RESET**

Fields marked with * are mandatory.

Figure 71: Bulk Periodic Response Download option screen

KYC Management | Logs and Reports | User Management

Bulk Periodic Response Schedular Details

*From Date *To Date

| Date | Response 1 | Response 2 | Response 3 | Response 4 | Response 5 | Response 6 | Response 7 | Response 8 | Response 9 | Response 10 |
|------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|
| 2015-11-04 | Response_1 | Response_2 | Response_3 | Response_4 | Response_5 | Response_6 | Response_7 | Response_8 | Response_9 | Response_10 |
| 2015-11-05 | Response_1 | Response_2 | Response_3 | Response_4 | Response_5 | Response_6 | Response_7 | Response_8 | Response_9 | Response_10 |

< PREV | 1 | NEXT >

Click at any of the response file to download the file having details of periodic response

Fields marked with * are mandatory.

Figure 72: Bulk Periodic Response screen

IN0199_02032016_01 - Notepad

File Edit Format View Help

```
10|IN0199|3|2016-03-02|v1.0|||||  
20|1|00119|10000003859|01|02|03||30054549010293||  
20|2|00147|10000004030|01|05|01|03|30041641483675||
```

Figure 73: Bulk Periodic Response Sample File screen

5.9 Record statuses and their description:

| Sr. No | Status | Description | Action by | Remarks |
|--------|--------|-------------------------|-----------------------|--|
| 1 | D | Draft | FI Maker | Maker will Enter data, can save in draft mode. |
| 2 | PA | Pending Approval | FI Checker | Checker will verify the data with the image uploaded and submit it to the registry. |
| 3 | IH | Institutional Hold | FI Maker | Records with Data/Image discrepancies will be put on hold by the Checker. Maker will rectify and resubmit |
| 4 | S | Submitted | FI Checker | Record is submitted to registry and pending de-duplication. |
| 5 | BA | Balance Available | Central KYC Registry | Balance available for record processing |
| 6 | IB | Insufficient Balance | Central KYC Registry | Insufficient balance available in web wallet |
| 7 | DM | Data Matching | Central KYC Registry | Record sent for de-duplication. |
| 8 | CM | Confirmed Match | Central KYC Registry | Based on data matching rules, record flagged as a confirmed match with another record |
| 9 | FIR | FI Recon | FI | Probable match records pending resolution |
| 10 | IDVP | ID Verification Pending | Central KYC Registry | Pending for ID verification. |
| 12 | IDC | ID Confirmed | Response of ID Issuer | If the name sent by the ID issuer matches with the name of the applicant. The status of the record will be changed to IDC |
| 13 | IDNC | ID Not Confirmed | Response of ID Issuer | If the ID issuer flags the ID as either invalid, not available or if the applicant name doesn't match; the record is flagged as IDNC |
| 14 | IDVS | ID Verification Sent | Central KYC Registry | Records where ID verification is sent to the issuing authority and awaiting response. |

| | | | | |
|----|----|------------------------|----------------------|--|
| 15 | R | Reject | FI | Record rejected due to non-resolution of probable match by FI. |
| 16 | GK | Pending KYC Generation | Central KYC Registry | Interim status prior to KYC number getting generated. |
| 17 | KG | KYC Generated | Central KYC Registry | CKYC system will generate unique KYC number. It can be generated after either ID confirmed or after Data Matching Logic process for Low Risk |

5.10 Update KYC Details-Individual

Institutions can modify KYC details for Individuals using this functionality. All institution level Users and Admins can access this functionality. Update of a KYC record is permitted only if the institution is linked to the record via upload (creation of the record originally) or download of the record

Following are the steps to explain how a User can view and update KYC Details for Individual:

1. Click on “View and Update KYC Details- Individual” link under KYC Management menu.
2. User will be redirected to following screen:

Figure 74: Update KYC Details-Individual screen

3. Enter 14 digit Valid Individual CKYC number.
4. Click on “SUBMIT”
5. User will be redirected to Individual view and update screen where user can view latest KYC details.

Figure 75: View and update KYC Details-Individual screen

6. Checkbox is provided for every section like Name, Personal details, POI, POA etc. User can select particular checkbox depending upon kind of update.
7. Fields corresponding to the particular section will be enabled only after checking corresponding checkbox.
8. Edit the necessary fields and Click on “UPDATE” button. Record will go for Checker approval.

Note: Update request pending approval will be available under KYC authorization screen for checker.

Note: After the successful update, end customer will receive an update SMS/email notification. KYC card will be reissued in case Name, Date of Birth, Proof of Identity and Address, Current address, Mobile/Email id and Account type of customer got updated.

9. User can also save the record as draft by clicking on “Save as Draft” button which will generate a Reference number and record will saved as draft.
10. User can retrieve the record from draft by querying the reference number In update reference number field and then by clicking on query draft button

5.11 View and Update KYC Details – Legal entity

Institutions can modify KYC details for Legal entity records using this functionality. All institution level Users and Admins can access this functionality. Update of a KYC record is permitted only if the institution is linked to the record via upload (creation of the record originally) or download of the record

View & Update KYC Details - Legal Entity

*CKYC Number

SUBMIT **RESET**

Note: Please enter KYC number to initiate fresh update request

*Update Reference Number:

🔍

QUERY DRAFT **RESET**

Note: Update request in draft status can be retrieved using the 'Search' and 'Query Draft' button

Figure 76: View and update KYC details- Legal Entity screen

View CKYC Details- Legal Entity

KYC Number:
90085595348198

| | | | |
|-----------------------------------|---|---|--|
| ENTITY DETAILS | <input type="checkbox"/> Entity Name Update Flag | <input type="checkbox"/> Entity Details Update Flag | <input type="checkbox"/> Proof of Identity Details Update Flag |
| PROOF OF IDENTITY (POI) | <input type="checkbox"/> Address Details Update Flag | <input type="checkbox"/> Contact Details Update Flag | <input type="checkbox"/> Remarks Update Flag |
| PROOF OF ADDRESS | <input type="checkbox"/> KYC verification Details Update Flag | <input type="checkbox"/> Related Person Details Update Flag | <input type="checkbox"/> Image Details Update Flag |
| CONTACT DETAILS | | | |
| DETAILS OF RELATED PERSONS | | | |
| REMARKS | | | |
| ATTESTATION | | | |
| UPLOAD IMAGE DETAILS | | | |

Entity Details

*Name
Ranjit

*Date of Incorporation/Formalation
20/02/2007

Date of Commencement of Business
20/01/2012

*Place of Incorporation/Formalation
Mumbai

*Country of Incorporation/Formalation
IN - India

TIN or Equivalent Issuing Country
Select

TIN / GST Registration Number

*Entity Constitution Type
G - Association of Persons (AOP)/Body of Individuals (▼)

*PAN
VERPL2421B

Number of Related Person(s)
0

UPDATE **SAVE AS DRAFT** **CLEAR** **BACK**

Figure 77: View and update KYC details- Legal Entity update screen

The same steps described in section 5.10 may be followed to update a Legal entity record. Update requests pending approval will be available under KYC authorization screen for checker.

After the successful update, end customer will receive an update SMS/email notification. KYC card will be reissued in case Name, Date of Incorporation, Constitution type, Registered address, Local Address, Mobile and Email id gets updated.

5.12 File Based Probable Match Reconciliation:

Using this functionality, FI users can download the Probable match (PM) reconciliation request file and can upload the corresponding response file (FI's decision on each PM record).

1. Click on “FI Recon” under KYC Management
2. Click on “DOWNLOAD” button to download PM reconciliation request file

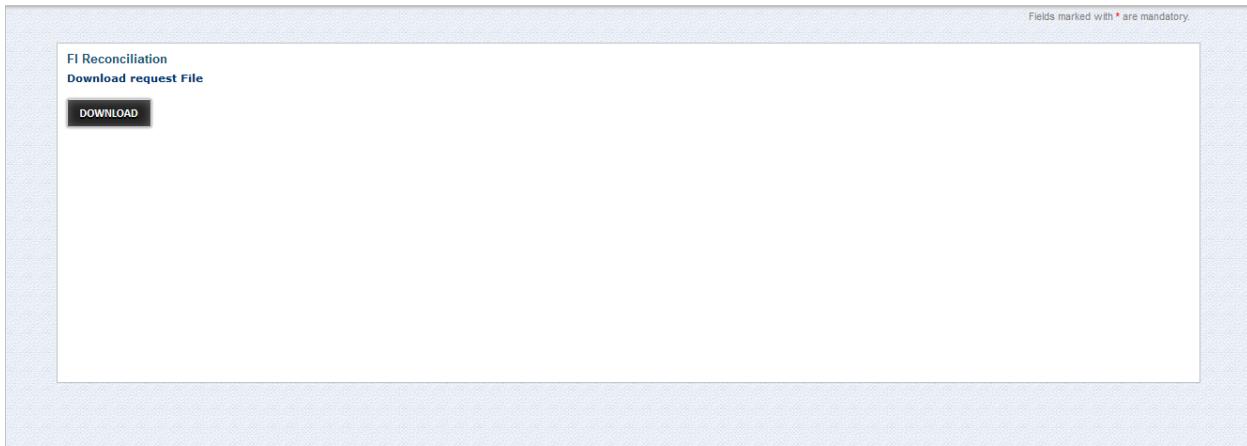


Figure 78: FI Recon request download

3. User can able to upload FI recon response file on Bulk File Upload screen. After the successful upload checker has to approve the same on Bulk Upload Authorization screen (Flow is similar to bulk file upload).

Note: If FI's decision is Confirmed Match (CM) then user needs to provide only one target CKYC number corresponding to that record.

If FI's decision is No Match (NM) then user need not mention any target CKYC number for that record.

5.13 Web Based Probable Match Reconciliation:

Using this functionality, FI can take decision for Probable Match (PM) cases without uploading or downloading any file.

Note: All users in the FI can able to take decision as maker for the FIR (PM) records uploaded by that FI. After the maker's decision checker will be as per hierarchy (Similar to KYC Authorization)

5.13.1 Probable Match Reconciliation- Maker Decision:

Following are the steps that need to be followed by users to take decision on FIR record (PM):

1. Click on "Web Based FI Recon" under KYC Management.

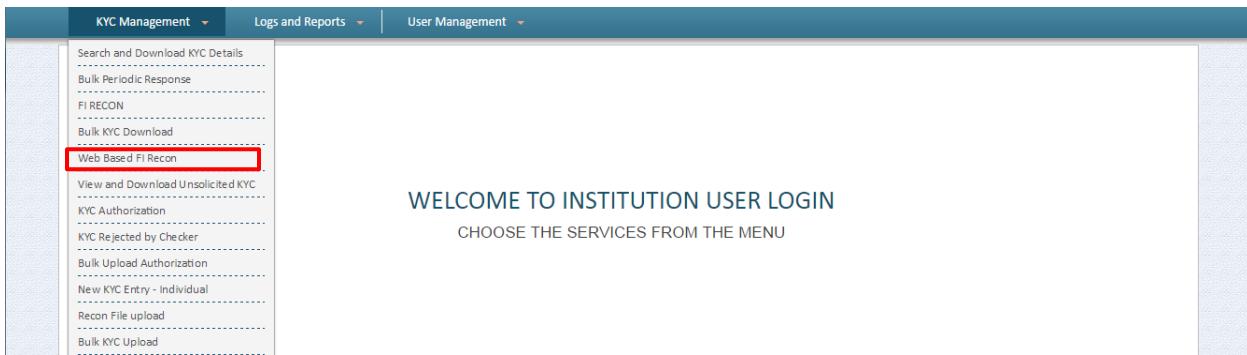


Figure 79: Web Based FI Recon option

2. Search and select the Reference No for which decision has to be taken.

3. Click on “QUERY” button

KYC Management | Logs and Reports | User Management | Master Management | Billing Management

Fields marked with * are mandatory.

Web Based FI Recon

FI RECON DECISION PENDING >

FI RECON APPROVAL PENDING

FI Recon Decision Pending

Reference Number:

Pending Cases:4

QUERY RESET

The count shows total number of PM records pending for FI's decision.

Figure 80: Screen to select PM Reference No which are pending for maker's decision

4. Now user can see the basic details of source and target (Matching) records along with matching reason.
5. Click on Appropriate button in decision column for all the given matches and Click on “SUBMIT” button.

Web Based FI Recon

FI RECON DECISION PENDING >

FI RECON APPROVAL PENDING

FI Recon Decision Pending

Reference Number: 10000356431

Pending Cases:4

QUERY RESET

- Confirm Match
 - No Match

FI Reference No :10000356431
First Name :Gomati
Last Name :Gokhale
Age : 28

Record uploaded date : 25-03-2017
No of records probable match :1
Region :MH14
Branch :C14

| CKYC Identifier | Matching Reason | Decision |
|---|-----------------|----------|
| CKYC No :10082773415831 First Name :Gomati Last Name :Gokhale Age : 28 | Name,Id,Dob | CM NM |

SUBMIT

Click here to take decision as "CM"

Click here to take decision as "NM"

Hover over the image to zoom.

Figure 81: Web Based PM Reconciliation screen

Note: If multiple matches (target records) are there for a single Ref No then FI has to take decision for each match. If FI takes decision as NM for all the matches then that Reference No will go ahead for ID Verification/KYC generation. In case FI takes decision as CM with any one of the target records (Only one CM possible) then Ref No will be tagged as CM with the corresponding CKYC No.

- Success message will be shown on screen about maker's decision and pending for checker approval and user can follow the same steps to take decision on other pending PM cases.

The screenshot shows a web-based application window titled 'Web Based FI Recon'. At the top right, it says 'Fields marked with * are mandatory.' Below the title, there is a green status message: 'Decision on reference number 64713 is pending for checker approval'. On the left, there is a sidebar with two buttons: 'FI RECON DECISION PENDING' and 'FI RECON APPROVAL PENDING', with 'FI RECON APPROVAL PENDING' being highlighted. The main panel contains a form with a search bar labeled 'Reference Number:' and a magnifying glass icon. Below the search bar are two buttons: 'QUERY' and 'RESET'. To the right of the search area, a blue box displays the text 'Pending Cases:0'.

Figure 82: Success message after Maker's decision

Note: Through Web based, FI can take decision only for one Reference Number at a time where as through file based, decision can be taken for multiple reference numbers.

5.13.2 Probable Match Reconciliation- Checker Approval

Following are the steps that need to be followed by users (Checkers) to approve or reject maker's decision on FIR record (PM):

- Click on "Web Based FI Recon" under KYC Management.
- Search and select the Reference No for which decision has to be taken.
- Click on "QUERY" button

The screenshot shows the same 'Web Based FI Recon' interface as Figure 82. However, the 'Pending Cases:0' box now displays 'Pending Cases:1'. The 'FI RECON APPROVAL PENDING' button in the sidebar is highlighted with a red box, indicating it is the active step. The main panel shows the same search and query controls as before.

Figure 83: Screen to select PM reference No which are pending for checker approval

- Checker can able to see the basic details of source and target records along with maker's decision for each target record.
- Checker can able to either approve or reject the maker's decision. Click on "APPROVE" button to approve the decision or "REJECT" button to reject the maker's decision (Remarks are mandatory to reject).

|  - Confirm Match  - No Match | | Record uploaded date : 22-03-2017 No of records probable match :3 Region :RG Branch :BR | |
|---|---|--|---|
| CKYC Identifier | | Matching Reason | Decision |
| CKYC No :10088359834694 First Name :xdgdfgdfgdfgdfg Last Name :RKhbybfk Age : 20 |  | ID |   |
| CKYC No :80009369768934 First Name :xsdsgswfg Last Name :rBVICJFp Age : 20 |  | ID |   |
| CKYC No :50022402779453 First Name :Suryavanshi Last Name :eXcpANMn Age : 20 |  | First_Name,Phone,Relation |   |

Remarks:

Click here to confirm maker's decision  APPROVE  REJECT  Click here to reject maker's decision

Figure 84: Probable Match Checker Authorization screen

Note: If Checker rejects the Maker's decision then once again record will be available for all users in that FI to take decision (with reject remarks). After the maker's decision the flow is same.

6. Logs and Reports:

Admin can view and download status of all uploaded KYC records and end to end User activities under his/her hierarchy.

6.1 MIS Dashboard:

Admin can view and download current status of all uploaded KYC records under his/her hierarchy.

Following are the steps to explain how a User can view and download KYC records:

1. Click on "MIS Dashboard" under Logs and Reports menu option.

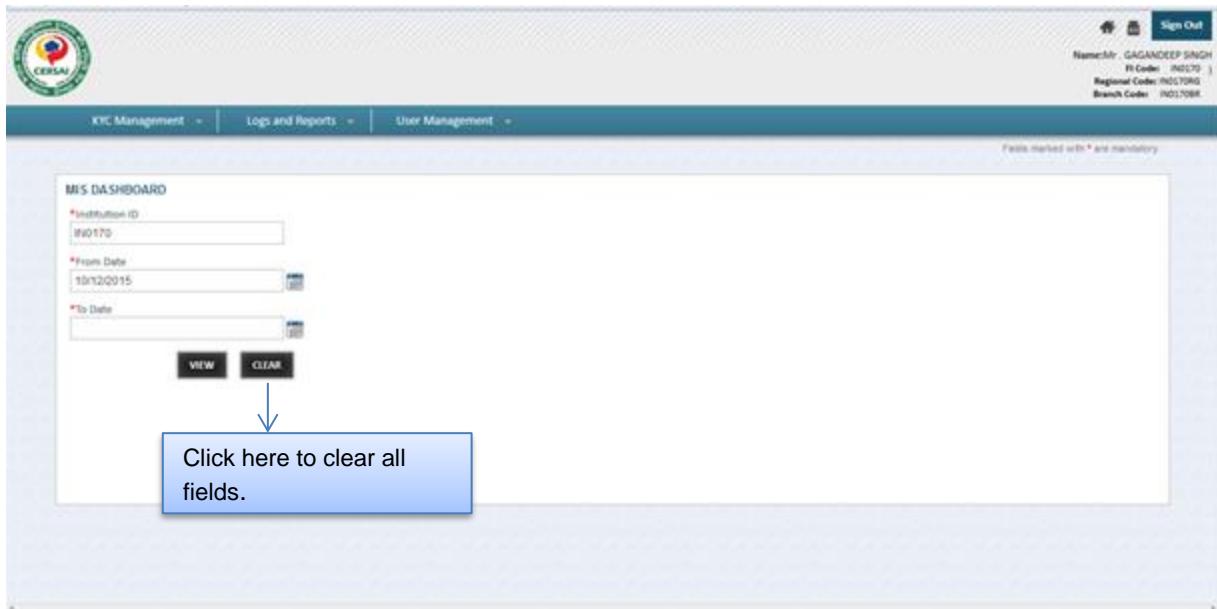


Figure 85: MIS Dashboard Main Screen

2. For admin users Institution ID is filled by default.
3. Select start and end date
4. Click on “VIEW” button.

| Name of the institution for which the report is generated | | The start date from which the report is to be generated | The end date till which the report is to be generated |
|---|--------------------------|---|---|
| DAISYS VI PAYMENT BANK PRIVATE LIMITED | *From Date 28/01/2022 | *To Date 28/01/2022 | |
| Record Status | New KYC | Update KYC | Total |
| DAISYS VI PAYMENT BANK PRIVATE LIMITED's ACTIONABLES | 0 | 0 | 0 |
| Draft | 0 | 0 | 0 |
| Pending for Checker Approval | 0 | 0 | 0 |
| Kept On Hold By Checker | 0 | 0 | 0 |
| Pending Probable Match Reconciliation | 0 | 0 | 0 |
| On hold due to Insufficient Account Balance | 0 | 0 | 0 |
| UNDER PROCESS AT CKYC REGISTRY | 0 | 0 | 0 |
| REJECTED BY CKYCR* | 0 | 0 | 0 |
| DOWNLOAD - CONFIRMED MATCH | 0 | 0 | 0 |
| KYC Generated/KYC Updated | 0 | 0 | 0 |

Note: *Rejected by CKYCR due to non-resolution of records in probable match within required TAT

BACK

Figure 86: MIS Dashboard for Admin users

| MIS DASHBOARD REPORT - DOTEX | | | | | | | | RUN DATE: 04/12/2015 |
|---|----------------|------------|-----------|---------------------|---------------------------------------|---------------------|----------------|----------------------|
| FOR THE PERIOD : 04-12-2015 TO 04-12-2015 | | | | | | | | RUN TIME: 11:32:48 |
| S.No | Ref No/CKYC No | First Name | Last Name | Created Date | Entity Name (In case of Legal Entity) | Updated Date | Current Status | Uploaded By |
| 1 | 410 | Sujay | Kumar | 04/12/2015 11:21:31 | | 04/12/2015 11:29:51 | DM | BU000000 |
| 2 | 411 | | | 04/12/2015 11:27:20 | Amsor International | 04/12/2015 11:29:51 | DM | BU000000 |

Figure 87: Sample dashboard report in excel

6.2 Access Trail:

Admin can view and download all activities done by Users in a given period under his/her hierarchy.

Admin needs to follow the following steps to view and download access trail of any user:

1. Click on “Access Trail” option under Logs and Reports.
2. Select Type of User. If Institution is selected then Institution ID is mandatory.
3. Search and Select User ID.
4. Select start and end date.
5. Click on “VIEW” button.

The screenshot shows the 'Logs and Reports' section of the application. At the top right, the user's name (Mr. GAGANDEEP SINGH) and code (IN0170) are displayed. The main form is titled 'ACCESS TRAIL' and contains the following fields:

- *Institution ID: IN0170
- Region Name: (disabled)
- Branch Name: (disabled)
- *User ID: (disabled)
- *From Date: 15/12/2015
- To Date: (disabled)

Below the fields are three buttons: VIEW, DOWNLOAD, and CLEAR. A large blue callout box points to the 'Region Name' and 'Branch Name' fields with the text: 'Enabled only for Institute admin' and 'Disabled only for branch admin' respectively. Another blue callout box at the bottom points to the 'DOWNLOAD' button with the text: 'Click here to download access trail report in excel'.

Figure 88: Access trail query screen

Access Trail

| Institution Code | Region Code | Branch Code | User ID | | | | |
|-------------------------|-----------------------|-------------|---------------------|---------------------|----------------|-------------------|--------------|
| IN0199 | | | IBA0000015 | | | | |
| From Date 01/06/2016 | To Date 08/06/2016 | | | | | | |
| Login ID | Region | Branch | Log In Time | Log Out Time | IP Address | Remarks | Access Trail |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:33:04 | 2016-06-08 18:35:15 | 121.241.30.250 | Logged out | |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:33:04 | 2016-06-08 18:35:15 | 121.241.30.250 | Logged out | |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:31:37 | 2016-06-08 18:32:51 | 121.241.30.250 | Forced Logged out | |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:31:37 | 2016-06-08 18:32:51 | 121.241.30.250 | Forced Logged out | |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:28:20 | 2016-06-08 18:31:10 | 121.241.30.250 | Logged out | |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:28:20 | 2016-06-08 18:31:10 | 121.241.30.250 | Logged out | |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:27:48 | 2016-06-08 18:28:03 | 121.241.30.250 | Forced Logged out | |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:27:48 | 2016-06-08 18:28:03 | 121.241.30.250 | Forced Logged out | |

Figure 89: Access trail detailed view

Access Trail

| Institution Code | Region Code | Branch Code | User ID | |
|-------------------------|-----------------------|-------------|---------------------|-------------------------------------|
| IN0199 | | | IBA0000015 | |
| From Date 01/06/2016 | To Date 08/06/2016 | | | |
| Login ID | Region | Branch | Log In Time | Access Trail |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:33:18 | KYC Single Entry - Individual Input |
| IBA0000015 | THANE | DHOKALI | 2016-06-08 18:35:10 | KYC Single Entry - Individual Input |

Accessed trail column indicates functionality which user accessed at particular time

Login ID of the user for whom Access trail report is generated

Figure 90: Access trail detailed view

| ACCESS TRIAL | | | | | | Run Date: 08/06/2016 |
|--|-------------|-------------|---------------------|---------------------|----------------|----------------------|
| For the Period : 01/06/2016 To: 08/06/2016 | | | | | | Run Time: 18.40.55 |
| LOGIN ID | REGION NAME | BRANCH NAME | LOGIN TIME | LOGOUT TIME | I.P ADDRESS | REMARKS |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:33:04 | 08/06/2016 18:35:15 | 121.241.30.250 | Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:33:04 | 08/06/2016 18:35:15 | 121.241.30.250 | Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:31:37 | 08/06/2016 18:32:51 | 121.241.30.250 | Forced Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:31:37 | 08/06/2016 18:32:51 | 121.241.30.250 | Forced Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:28:20 | 08/06/2016 18:31:10 | 121.241.30.250 | Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:28:20 | 08/06/2016 18:31:10 | 121.241.30.250 | Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:27:48 | 08/06/2016 18:28:03 | 121.241.30.250 | Forced Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:27:48 | 08/06/2016 18:28:03 | 121.241.30.250 | Forced Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:12:14 | 08/06/2016 18:18:47 | 121.241.30.250 | Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:12:14 | 08/06/2016 18:18:47 | 121.241.30.250 | Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:11:51 | 08/06/2016 18:12:00 | 121.241.30.250 | Forced Logged out |
| IBA0000015 | THANE | DHOKALI | 08/06/2016 18:11:51 | 08/06/2016 18:12:00 | 121.241.30.250 | Forced Logged out |

Figure 91: Sample downloaded access trail report in excel format

6.3 Daily MIS:

Admin can download current status of all uploaded KYC records in a given period under his/her hierarchy.

Following are the steps to explain how to download Daily MIS report:

1. Click on “Daily MIS” option under Logs and Reports menu option to open Daily MIS Download screen.

The screenshot shows the 'MIS DAILY REPORT' section of the application. It includes fields for 'Institution ID' (IB0170), 'Region Name', 'Branch Name', 'From Date' (10/12/2015), and 'To Date'. Two callout boxes highlight specific fields: one for 'Region Name' stating 'Enabled only for Institute admin' and another for 'Branch Name' stating 'Disabled only for branch admin'. Below the form are 'DOWNLOAD' and 'CLEAR' buttons.

Figure 92: MIS Daily Report download screen

2. Select start and end date.
3. Click on “DOWNLOAD” button to download Daily MIS report in excel format.

Sample MIS Daily report is provided below for reference.

| Name of the Institution to which user belongs | Reference number of the record | | Name of the legal entity (in case applicable) | | | Status of the record at the time when MIS report is downloaded | | |
|---|---------------------------------|---------------------------------------|---|-----------------------|---|--|--|---------------------|
| | Region ID under the institution | Branch ID under region of institution | First Name of the user | Last Name of the user | Date and time at which the record was created | Date on which the record was updated | Id of the user who uploaded the record | |
| MIS DAILY REPORT | | | | | | | | |
| For the Period : 01/06/2016 To : 08/06/2016 | | | | | | | | |
| INSTITUTION NAME | REGION ID | BRANCH ID | REFERENCE NO/KYC NO | FIRST NAME | LAST NAME | ENTITY NAME (IN CASE OF LEGAL ENTITY) | CREATED DATE | UPDATED DATE |
| ABC Bank | TN | DK | 38241 | sdad | asdad | | 01/06/2016 16:15:47 | |
| ABC Bank | TN | DK | 38244 | ff | ##### | | 01/06/2016 16:53:23 | |
| ABC Bank | TN | DK | 38245 | #####sdfgdfggdfgg | ssssssssss | | 01/06/2016 17:03:18 | 06/06/2016 12:59:50 |
| ABC Bank | TN | DK | 38246 | | | | 01/06/2016 17:09:02 | |
| ABC Bank | TN | DK | 38247 | ff | ##### | | 01/06/2016 17:30:55 | 02/06/2016 17:49:13 |
| ABC Bank | TN | DK | 10088499405447 | Raghuvara | Natavara | | 02/06/2016 16:44:44 | 07/06/2016 16:15:46 |
| ABC Bank | TN | DK | 38340 | sdfsfsd | sdfsfs | | 02/06/2016 17:35:08 | |
| ABC Bank | TN | DK | 38341 | asdad | asdasd | | 02/06/2016 17:54:23 | |
| ABC Bank | TN | DK | 38342 | asdad | asdasd | | 02/06/2016 17:54:24 | 06/06/2016 12:42:19 |
| ABC Bank | | | 38438 | XYZ | | | 02/06/2016 20:15:08 | |
| ABC Bank | TN | DK | 38540 | asdad | dad | | 03/06/2016 15:30:50 | |
| ABC Bank | TN | DK | 38541 | asdasd | asdad | | 03/06/2016 15:40:19 | |
| | | | | | | | | PA |
| | | | | | | | | IBA0000015 |

Figure 93: Daily MIS report in excel format

6.4 Update Notification:

Admin can download all KYC update notifications sent to the institution in particular duration using this option.

Following are the steps to explain how to download Update Notifications:

1. Click on “Unsolicited Updates” option under Logs and Reports menu option to open unsolicited updates download screen.

The screenshot shows the 'UNSOLICITED UPDATES' section of the application. It includes fields for 'Institution ID' (IN0467), 'Region Code', 'Branch Code', 'From Date' (24/03/2017), and 'To Date' (25/03/2017). At the bottom are three buttons: 'DOWNLOAD EXCEL', 'DOWNLOAD CSV', and 'CLEAR'. Two blue callout boxes with arrows point to the 'DOWNLOAD EXCEL' and 'DOWNLOAD CSV' buttons, indicating where to click to download the reports.

Figure 94: Update notification download screen:

2. Select Region/Branch depending upon admin hierarchy (Optional fields).
3. Select start date and end date.
4. Click on “DOWNLOAD EXCEL” or “DOWNLOAD CSV” to download unsolicited updates in the respective formats.

Sample unsolicited update notification files are provided for reference:

| UNSOLICITED UPDATES | | | | | | | | | | | | | Run Date: | 25/03/2017 |
|--|----------------|--------------|------------------|-------------------------------------|-----------------------------|-----------------------------|---------------------------|------------------------------|------------------------------------|-------------------|-----------------------|--------------------------|------------------------|------------------------|
| For the Period : 24/03/2017 TO 25/03/2017 | | | | | | | | | | | | | Run Time: | 10.29.26 |
| FI Code | KYC No | Account Type | Name Update Flag | Personal/Entity Details Update Flag | Address Details Update Flag | Contact Details Update Flag | Other Details Update Flag | Identity Details Update Flag | Related Person Details Update Flag | Image Update Flag | KYC Deactivation Flag | KYC Deactivation Remarks | Passport Number Expiry | Driving License Expiry |
| IN0467 | 40020759465485 | Normal | 18-03-2017 | 24-03-2017 | 24-03-2017 | 21-03-2017 | 18-03-2017 | 24-03-2017 | 23-03-2017 | 18-03-2017 | KYC Active | | 30-03-2017 | 30-03-2017 |
| IN0467 40020759465485 01 18-03-2017 24-03-2017 24-03-2017 21-03-2017 18-03-2017 24-03-2017 23-03-2017 18-03-2017 00 30-03-2017 30-03-2017 | | | | | | | | | | | | | | |

Figure 95: Sample notification in excel format

| |
|--|
| IN0467 40020759465485 01 18-03-2017 24-03-2017 24-03-2017 21-03-2017 18-03-2017 24-03-2017 23-03-2017 18-03-2017 00 30-03-2017 30-03-2017 |
|--|

Figure 96: Sample notification in CSV format

Note:

1. Passport and Driving License expiry date will be shown if those IDs exist for the updated KYC No. If date expired then “Expired” message will be shown.
2. Unsolicited updates in CSV format will be generated in SFTP everyday(End of the day)

6.5 Log Report:

Admin can view count of current online Users, maximum number of Users and average number of Users under his/her hierarchy. Admin can also view graphical representation of log reports by providing report period.

Following are the steps to explain how to download Log Report:

1. Click on “Log Report” to open log report screen under Logs and Reports menu option.

Figure 97: Log Report screen

2. Select start and end date.
3. Select Report Type from drop down list as FI wise or FI type wise.
4. If start and end dates are provided then Report Period is not required otherwise select period from the dropdown list.
5. Click on “VIEW” to view report in graph.

Sample graph is provided below for reference.

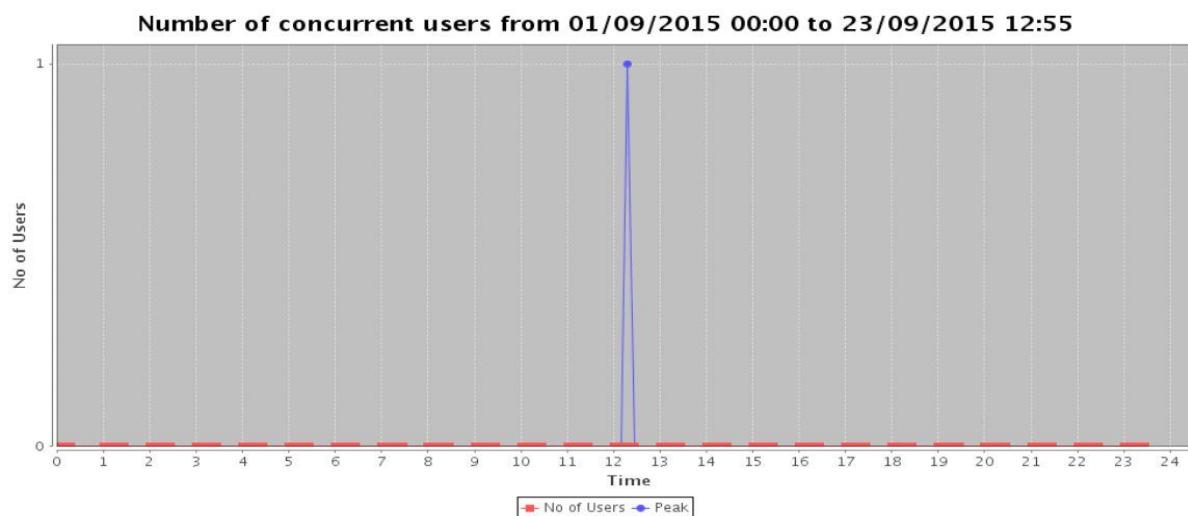


Figure 98: Sample graph

6.6 Bulk Upload Log:

Using this functionality admin user can view the current status of each uploaded batch under his/her hierarchy.

1. Click on “Bulk Upload Log” under Logs and Reports menu option.

2. Select start and end date.
3. Click on Submit button

Bulk Upload Log

Institution : IN0199

*From Date *To Date

Figure 99: Bulk upload log period selection screen

Bulk Upload Log Details

Institution : IN0199

| Date | Batch Number | File status | No of records | Reject - Validation failure | Uploaded | Response provided | Pending |
|------------|--------------|---------------|---------------|-----------------------------|----------|-------------------|---------|
| 21/03/2016 | 00153 | Rejected | 6 | 6 | 0 | 0 | 0 |
| 21/03/2016 | 00154 | Rejected | 6 | 6 | 0 | 0 | 0 |
| 21/03/2016 | 00156 | Rejected | 6 | 6 | 0 | 0 | 0 |
| 21/03/2016 | 00158 | Completed | 6 | 4 | 2 | 2 | 0 |
| 21/03/2016 | 00159 | Under Process | 6 | 4 | 2 | 2 | 0 |

« PREV | 1 | NEXT »

Click here to view different responses provided and pending responses with count.

Figure 100: Bulk upload log Batch details

BULK UPLOAD LOG - STATUS SPLIT UP

| Response provided | Record count |
|------------------------------|--------------|
| Confirmed Matches | 0 |
| ID not confirmed | 0 |
| FI Recon - Pending with FI | 0 |
| Reject - FI recon TAT lapsed | 0 |
| KYC Generated | 2 |
| KYC Updated | 0 |

Click here to download excel report

Figure 101: Bulk Upload Log: Responses provided

The screenshot shows a dashboard titled "BULK UPLOAD LOG - STATUS SPLIT UP". It displays two rows of data:

| | Pending Processing | |
|-----------------|--------------------|--|
| Data matching | 1 | |
| ID Verification | 0 | |

A blue callout box on the right says "Click here to download excel report" with an arrow pointing to the download icon for ID Verification. A blue callout box at the bottom center says "Click here to go back to previous screen" with an arrow pointing to the "BACK" button.

Figure 102: Bulk Upload Log: Pending responses

| Bulk Upload Log Report | | | | | |
|------------------------|----------------------------|--------------------|--------|----------------|--------------------|
| Reference Number | Institute Reference Number | Name Of Applicant | Status | KYC Number | Response File Name |
| 10000004030 | 2 | Kalpesh Ashtavakra | KG | 30041641483675 | 2 |

Figure 103: Sample excel report

6.7 Bulk Download Log:

Using this functionality, admin user can view the bulk download count region wise, branch wise and user wise under his/her hierarchy.

1. Click on “KYC Download Log” under Logs and Reports menu option.
2. Select start and end date.
3. Click on Submit button

The screenshot shows a form titled "Download Log". It includes fields for "Institution" (IN0199), "From Date" (with a calendar icon), "To Date" (with a calendar icon), and two buttons: "SUBMIT" and "RESET". A note at the top right says "Fields marked with * are mandatory."

Figure 104: Bulk Download log period selection screen

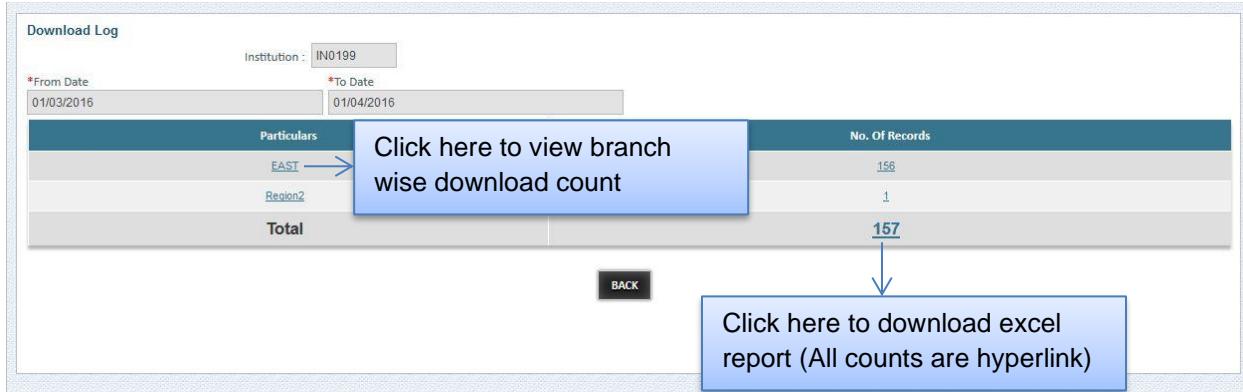


Figure 105: Download count Region wise



Figure 106: Download count Branch wise

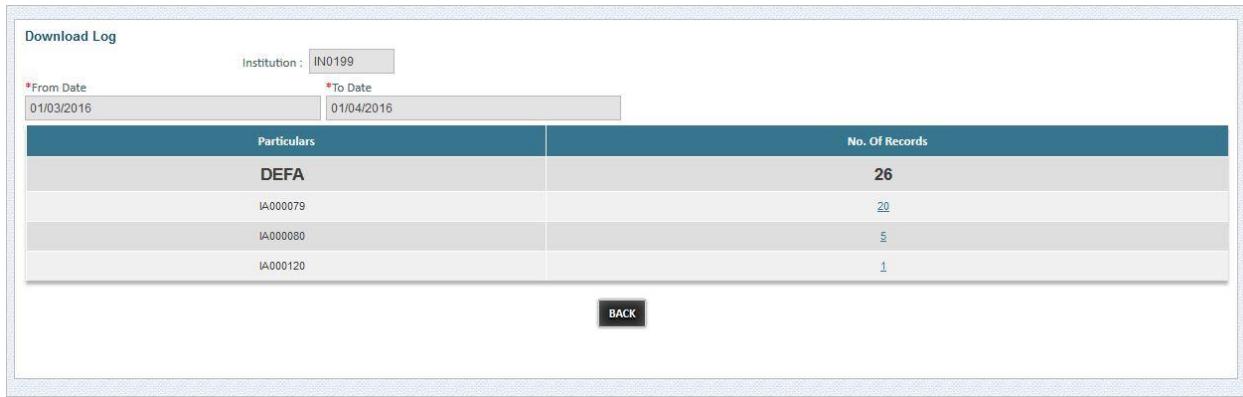


Figure 107: Download count User wise

| Download Log | | | | | |
|--------------------------|----------------|----------------|-------------------|------------|--------------|
| Applicant Name | KYC Number | Download Date | Username | User ID | Batch Number |
| Mahesh Ravis Somashekhar | 20023174291191 | 3/2/16 6:17 PM | RANGANATHAMS | IBA0000010 | 021 |
| Mahesh Bhat | 50020704192952 | 3/2/16 6:20 PM | RANGANATHAMS | IBA0000010 | 022 |
| Mahesh Bhat | 50020704192952 | 3/2/16 6:56 PM | RAJASHEKHARVAR MA | IRA000037 | 023 |

Figure 108: Sample excel sheet report downloaded

6.8 Funds Usage Statement

This statement provides the funds related details for a particular month. The wallet's opening and closing balances of a particular month, amount deposited, TDS released and the transactions during the month will be available in this report.

Funds Usage Statement

| | | | | | |
|---------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---------|--|
| Month* | <input type="button" value="Select"/> | Year* | <input type="button" value="Select"/> | FI Code | <input type="text" value="IN4701 - DAISYS VI P/"/> |
| <input type="button" value="SUBMIT"/> | | <input type="button" value="CLEAR"/> | | | |

Figure: Funds Usage Statement request page

View Funds Usage Statement

| Month* | <input type="button" value="November"/> | Year* | <input type="button" value="2021"/> | FI Code | <input type="text" value="IN4701 - DAISYS VI P/"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--------------|-------------------------------------|---------|--|-------------|------------------|--------------|---|--|---------|--|--|-----|--------------------|--|-----|---------------------------------|--|--|----------------------|---|-----|------------------------|---|-----|---------------------|---|-----|-----------------------|--|---------|
| <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Particulars</th> <th style="width: 25%;">Count of Records</th> <th style="width: 25%;">Amount (Rs.)</th> </tr> </thead> <tbody> <tr> <td>Opening Balance as on NOV 01,2021 (Rs.)</td> <td></td> <td style="text-align: right;">9146.44</td> </tr> <tr> <td>Amount deposited in wallet during statement period (Rs.)</td> <td></td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>TDS released (Rs.)</td> <td></td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>Transactions during the period:</td> <td></td> <td></td> </tr> <tr> <td>KYC records uploaded</td> <td style="text-align: center;">0</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>KYC records downloaded</td> <td style="text-align: center;">0</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>KYC records updated</td> <td style="text-align: center;">0</td> <td style="text-align: right;">0.0</td> </tr> <tr> <td>Closing Balance (Rs.)</td> <td></td> <td style="text-align: right;">9144.54</td> </tr> </tbody> </table> | | | | | | Particulars | Count of Records | Amount (Rs.) | Opening Balance as on NOV 01,2021 (Rs.) | | 9146.44 | Amount deposited in wallet during statement period (Rs.) | | 0.0 | TDS released (Rs.) | | 0.0 | Transactions during the period: | | | KYC records uploaded | 0 | 0.0 | KYC records downloaded | 0 | 0.0 | KYC records updated | 0 | 0.0 | Closing Balance (Rs.) | | 9144.54 |
| Particulars | Count of Records | Amount (Rs.) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opening Balance as on NOV 01,2021 (Rs.) | | 9146.44 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Amount deposited in wallet during statement period (Rs.) | | 0.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TDS released (Rs.) | | 0.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transactions during the period: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| KYC records uploaded | 0 | 0.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| KYC records downloaded | 0 | 0.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| KYC records updated | 0 | 0.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Closing Balance (Rs.) | | 9144.54 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div style="border: 1px solid #ccc; padding: 5px; width: fit-content; margin: auto;"> <p>Click here to download the displayed report in csv</p> </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div style="display: flex; justify-content: space-around;"> <input type="button" value="DOWNLOAD"/> <input type="button" value="SUBMIT"/> </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Figure: Funds Usage Statement report

| FUNDS USAGE STATEMENT | | |
|---|------------------|----------------|
| Particulars | Count of Records | Amount (Rs.) |
| Opening Balance as on NOV 01,2021 (Rs.) | | 9146.44 |
| Amount Credited in wallet during statement period (Rs.) | | 0.0 |
| TDS Released (Rs.) | | 0.0 |
| Transactions during the period: | | |
| KYC records uploaded | 0 | 0.0 |
| KYC records downloaded | 0 | 0.0 |
| KYC records updated | 0 | 0.0 |
| Closing Balance (Rs.) | | 9144.54 |

Figure: Sample Funds Usage Statement Summary downloaded

| Funds Usage Statement - Upload | | | | | | |
|--------------------------------|---------------|------------------------|---------------|------------------|-------------|-------------|
| CKYC ID | Reference No. | Date of KYC Generation | Customer Name | User Uploaded By | Region Name | Branch Name |

Figure: Sample detailed transaction wise funds usage statement

6.9 User Report

This report will be available to the admins. It provides the complete list of users at each level of the institution in CKYCR i.e. Institutional, Regional and Branch levels. The report may be viewed on screen or downloaded in a csv format

User FI Report

*Institution ID

Region Code
 

Branch Code
 

User ID
 

SUBMIT **RESET**

Figure: User report query screen

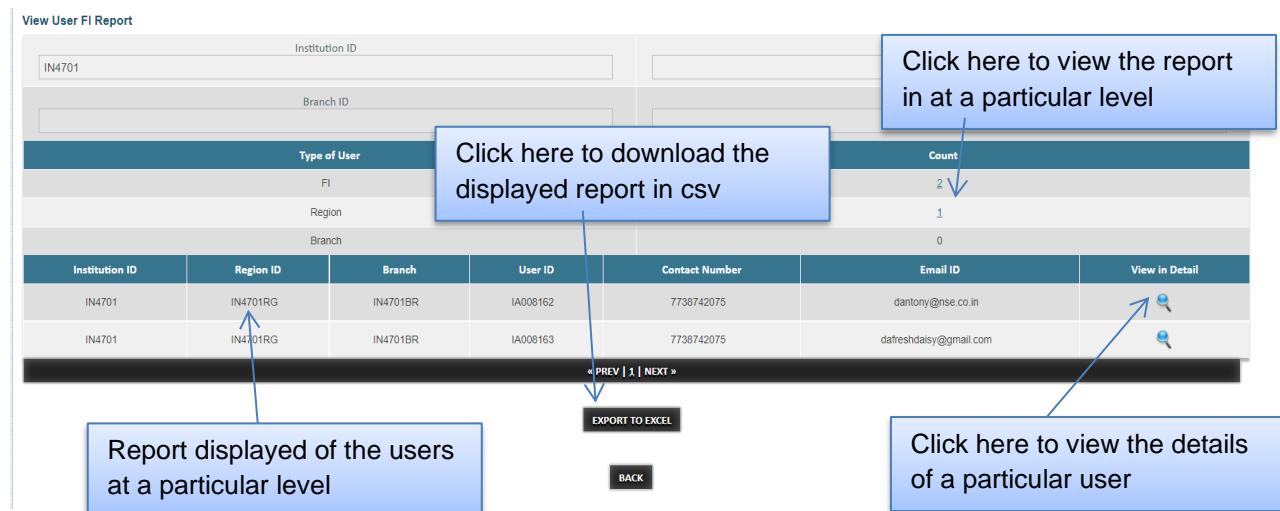


Figure: User report

Figure: Sample view of user details

7. Billing Module

This module facilitates the FI user to create the proforma invoice and enter the payment details. It allows user to set the threshold limit and minimum balance for the institution.

7.1 GSTIN Registration:

GSTIN registration is mandatory for proforma invoice creation. Through this feature Institution can register their GSTIN details in CKYC. This option is available for both Institution and Regional admins.

7.1.1 GSTIN Maker submission:

Following are the steps admin user needs to follow for GSTIN registration:

1. Click on “GSTIN Details List” under Billing Management menu

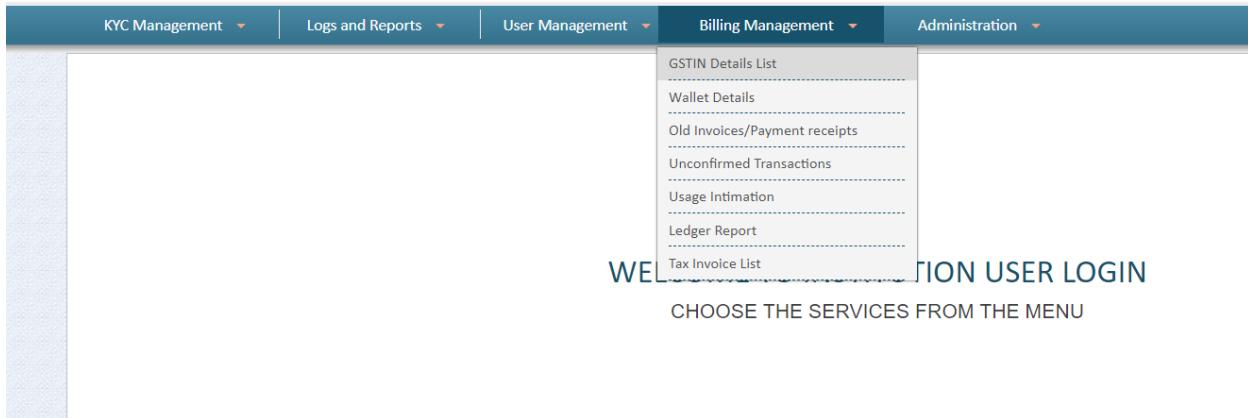


Figure 109: GSTIN option under Billing Management

2. Click on “NEW GSTIN DETAILS” on GSTIN Details List screen

The screenshot shows a top navigation bar with six items: KYC Management, Logs and Reports, User Management, Master Management, Billing Management (selected), and a sign-out button. To the right of the navigation bar, user information is displayed: Name: ABC (IA000763), FI Code: IN0531, Regional Codes: IN0531RG, and Branch Code: IN0531BR. Below the navigation bar, a message 'No records found' is shown. The main content area is titled 'GSTIN Details List' and contains a table with columns: Date, GSTIN, Place of Supply, Status, and Action. A 'NEW GSTIN DETAILS' button is located in the top right corner of the table area. At the bottom of the table, there is a link '< PREV | NEXT >'.

Figure 110: GSTIN Details List screen

Figure 111: GSTIN details entry screen

3. User needs to enter last 3 characters (alphanumeric) of GSTIN. FI needs to check 'GST not applicable' if they fall under that category, once selected that checkbox all fields become read only. Default place of supply state will be as per registered address. Place of Supply state will change if 'GST as per Communication Address' is selected. Click on SAVE button. The GSTIN input will be checked against the einvoice1 portal of GST.

| GSTIN Details List | | | | |
|--------------------|-----------------|-----------------|--------------------------|--------|
| Date | GSTIN | Place of Supply | Status | Action |
| 28/01/2022 | 27AABCS4681D1ZE | Maharashtra | GST Verification pending | |

<< PREV | 1 | NEXT >>

Figure 112: GSTIN details entry screen after maker submission

4. If the GSTIN details are proper as per the einvoice1 portal the entry will be made available for checker approval after 2-3 minutes. In case the details are not successfully verified the maker will be shown the below screen when they click on the 'GSTIN details List' screen after 2-3 minutes

KYC Management | Logs and Reports | User Management | Billing Management | Administration

Invalid GSTIN provided. Please register the correct GSTIN

STIN Details List

| Date | GSTIN | Place of Supply | Status | Action |
|------------|-----------------|------------------------|--------------------------|--------|
| 21/07/2017 | 26JLPOC1230Hqwe | Dadra and Nagar Haveli | Checker Approval Pending | |

« PREV | 1 | NEXT »

NEW GSTIN DETAILS

Figure 113: GSTIN details entry screen after unsuccessful maker submission

KYC Management | Logs and Reports | User Management | Master Management | Billing Management

GST number 26JLPOC1230Hqwe is added successfully

STIN Details List

| Date | GSTIN | Place of Supply | Status | Action |
|------------|-----------------|------------------------|--------------------------|--------|
| 21/07/2017 | 26JLPOC1230Hqwe | Dadra and Nagar Haveli | Checker Approval Pending | |

« PREV | 1 | NEXT »

Figure 114: GSTIN submitted by maker successfully

Note: If admin is the maker then co-admins or admins at higher hierarchy will be the checker.

7.1.2 GSTIN Checker approval:

Following are the steps checker needs to follow to approve or hold the submitted GSTIN details:

1. Click on “GSTIN Details List” under Billing Management menu
2. Click on “Checker approval pending” hyperlink

| KYC Management | Logs and Reports | User Management | Master Management | Billing Management | | | | | | | | | | |
|---|------------------|------------------------|--------------------------|--|------|-------|-----------------|--------|--------|------------|-----------------|------------------------|--------------------------|--|
| GSTIN Details List | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Date</th><th>GSTIN</th><th>Place of Supply</th><th>Status</th><th>Action</th></tr> </thead> <tbody> <tr> <td>21/07/2017</td><td>26JLPOC1230Hqwe</td><td>Dadra and Nagar Haveli</td><td>Checker Approval Pending</td><td>Checker approval pending</td></tr> </tbody> </table> <p>« PREV 1 NEXT »</p> | | | | | Date | GSTIN | Place of Supply | Status | Action | 21/07/2017 | 26JLPOC1230Hqwe | Dadra and Nagar Haveli | Checker Approval Pending | Checker approval pending |
| Date | GSTIN | Place of Supply | Status | Action | | | | | | | | | | |
| 21/07/2017 | 26JLPOC1230Hqwe | Dadra and Nagar Haveli | Checker Approval Pending | Checker approval pending | | | | | | | | | | |

Figure 115: Checker GSTIN list

GSTIN Details

GST Not Applicable GST as per Communication Address

*GSTIN: ARN:

[Download ARN File](#) → Click here to download ARN file (If uploaded)

Registered Address for GST

Default Invoice Details

| | | |
|--|--|--|
| *Line 1 <input type="text" value="XXXXXXXXXXXXXXXXXXXXXXoXXXXXXXXXXXXXXXXXXXXXX"/> | Line 2 <input type="text" value="fjgsdbXXXXXXXXXXXXoXXXXXXXXXXXXXX"/> | Line 3 <input type="text" value="XXXXXXXXXXXXXXXXXXXXXXoXXXXXXXXXXXXXXXXXXXXXX"/> |
| *City/Town/Village <input type="text" value="XXXXXXXXXXXXXXXXXXXXXXoXXXXXXXXXXXXXXXXXXXXXX"/> | *Pin Code <input type="text" value="400607"/> | *State/UT <input type="text" value="DN - Dadra and Nagar Haveli"/> |
| *Country <input type="text" value="IN-India"/> | | *Place of Supply <input type="text" value="Dadra and Nagar Haveli"/> |

Communication Address for GST

| | | |
|--|---|--|
| *Line 1 <input type="text" value="XXXXXXXXXXXXXXXXXXXXXXoXXXXXXXXXXXXXXXXXXXXXX"/> | Line 2 <input type="text" value="vhjfmXXXXXXXXXXXXoXXXXXXXXXXXXXX"/> | Line 3 <input type="text" value="XXXXXXXXXXXXXXXXXXXXXXoXXXXXXXXXXXXXXXXXXXXXX"/> |
| *City/Town/Village <input type="text" value="XXXXXXXXXXXXXXXXXXXXXXoXXXXXXXXXXXXXXXXXXXXXX"/> | *Pin Code <input type="text" value="400607"/> | *State/UT <input type="text" value="MH - Maharashtra"/> |
| *Country <input type="text" value="IN-India"/> | | |

APPROVE | **HOLD** | **BACK**

Figure 116: GSTIN Checker authorization screen

3. Checker can verify the GSTIN details and Approve/Hold the GSTIN request. If checker approves it then GSTIN will be successfully registered in the system. In case checker clicks on Hold then GSTIN will be sent back to maker for correction. Maker needs to rectify and resubmit.

| GSTIN Details List | | | | |
|---------------------|-----------------|------------------------|------------------|--------|
| Date | GSTIN | Place of Supply | Status | Action |
| 21/07/2017 | 26JLPOC1230Hqwe | Dadra and Nagar Haveli | Checker Approved | |
| « PREV 1 NEXT » | | | | |

Figure 117: Checker approved GSTIN

7.1.3 GSTIN Maker resubmission (Hold case):

Maker needs to rectify and resubmit the GSTIN details if the checker puts on hold.

Following are the steps Maker needs to follow to resubmit the GSTIN:

1. Click on “GSTIN Details List” under Billing Management menu
2. Click on "Maker Correction Required" hyperlink

| KYC Management | Logs and Reports | User Management | Master Management | Billing Management |
|---------------------|------------------|------------------------|-------------------|---|
| GSTIN Details List | | | | |
| « PREV 1 NEXT » | | | | |
| Date | GSTIN | Place of Supply | Status | Action |
| 21/07/2017 | 26JLPOC1230lqwe | Dadra and Nagar Haveli | Checker Hold | Maker Correction required |
| « PREV 1 NEXT » | | | | |

Figure 118: GSTIN Maker correction screen

GSTIN Details

GST Not Applicable GST as per Communication Address

| | | |
|-------------------------------|-------------------|--|
| *GSTIN 26JLPOC1230I | ARN qwe | ARN proof <input type="button" value="Browse..."/> No file selected. |
|-------------------------------|-------------------|--|

Registered Address for GST

Default Invoice Details

| | | |
|---|---|--|
| *Line 1 MMMMMMMMMMMMMMMMMMoMMMMMMMMMMMM | Line 2 fljs dbMMMMMMMkkkkkkkkkM | Line 3 MMMMMMMMMMMMMMMMMMMMMMMMMMMMMM |
| *City/Town/Village MMMMMMMMMMMMMMMMMMMMMMMMMMMMMM | *Pin Code 400607 | *State/U.T DN - Dadra and Nagar Haveli |
| *Country IN-India | *Place of Supply Dadra and Nagar Haveli | |

Communication Address for GST

| | | |
|---|--------------------------------------|---|
| *Line 1 MMMMMMMMMMMMMMMMMMMMMMMMMM | Line 2 vhjfmMMMMMMMMMMMMMM | Line 3 MMMMMMMMMMMMMMMMMMMMMMMM |
| *City/Town/Village MMMMMMMMMMMMMMMMMMMMMMMMMM | *Pin Code 400607 | *State/U.T MH - Maharashtra |
| *Country IN-India | | |

Figure 119: GSTIN Maker resubmission screen

3. Make necessary changes and click on “SAVE” button.

Resubmitted GSTIN details will get verified from the einvoice1 portal. Upon successful verification the entry will be sent for checker authorization.

Note: If Institution's address and PAN details got updated in CKYC then added GSTIN details will be auto deactivated and FI needs to register GSTIN again.

7.2 Wallet details:

This module is used to set the thresh hold limit and minimum balance for the institution. In addition to this, User can also see values for the following:

- Available balance in the institution wallet
 - Amount that is on hold by system for processing the requests
 - TDS Hold Amount pending release to the wallet. This will be released once CERSAI verifies the deposit and approves the release in the CKYCRR system

Click on “Wallet Details” option under “Billing Management”. User will be redirected to following screen:

The screenshot shows a web-based application interface for CENSAU. At the top, there is a navigation bar with links for KYC Management, Logs and Reports, User Management, and Billing Management. On the right side of the header, there is a sign-out link and some user-specific information: Name/Mr. gagandeep Singh (IA000222), FI Code: IN0236, Regional Code: IN023605, and Branch Code: IN023605R. Below the header, the main content area has a title 'FI Threshold Limit'. It contains several input fields with the following values:

| Field | Value |
|-------------------|---------|
| Wallet Balance : | 1089.35 |
| Hold Amount : | 306.00 |
| TDS Amount : | 0.01 |
| Threshold Limit : | 110.00 |
| Minimum Balance : | 50.00 |

Below these fields is a small 'EDIT' button.

Figure 120: Wallet Details

What is threshold Limit?

It is value that will be used by the system to alert the users whenever the balance in wallet reaches the defined value through email.

What is minimum balance?

It is limit set if the wallet balance reaches at this level, system will not allow any further activities like upload, download and modification.

Following are the steps to explain how to set the Threshold Limit and Minimum Balance:

1. Click on “EDIT” Button.
2. Enter the value for Threshold limit.
3. Enter the value for Minimum Balance.
4. Click on “SUBMIT” button.

7.3 Old invoices/ Payment Receipts (previously Proforma Invoice List)

This workflow explains how the user can add balance in the application wallet for institution.

7.3.1 Creation of Proforma invoice by FI Maker:

Following are the steps to explain how to creation of Proforma invoice:

1. User needs to click on “Old Invoices/Payment receipts” option under “Billing Management” menu. User will be redirected to following screen:

| Payment receipts/Old invoices | | | | | | | | |
|------------------------------------|-----------------------------|--------------|-------------|---------------------------|----------------------|------------------------|--------------|--|
| Invoice / Proforma Invoice Number: | | From Date: | To Date: | | | | | |
| | | | | | | | | |
| Date | Reference Number | Basic Amount | Net Payment | Status | Action | TDS Status | PDF download | |
| 13/10/2021 | CERSAI/CKYC/P/2021220000389 | 1000.00 | 1160.00 | Payment Receipt generated | View | TDS Pending approval | | |
| 28/09/2021 | CERSAI/CKYC/P/2021220000357 | 1724.14 | 2000.00 | Payment Receipt generated | View | TDS Pending approval | | |
| 28/09/2021 | CERSAI/CKYC/P/2021220000355 | 582.48 | 675.68 | Payment Receipt generated | View | TDS Approved | | |
| 15/09/2021 | CERSAI/CKYC/P/2021220000329 | 1000.00 | 1160.00 | Payment Receipt generated | View | TDS Approved | | |
| 14/07/2021 | CERSAI/CKYC/P/2021220000185 | 1000.00 | 1160.00 | FI Checker Submitted | View | TDS flow not initiated | | |
| 24/03/2021 | CERSAI/CKYC/P/2021220000018 | 1000.00 | 1105.00 | Registry Verified | View | TDS Approved | | |

Figure 121: Payment Receipts / Old invoices

2. Click on “NEW PROFORMA INVOICE” button. Following screen will appear:

The screenshot shows the 'Billing Proforma Invoice' page. At the top, there's a header with the CERSAI logo and user information: Name: GENEVIE SEQUEIRA (IA007970), FI Code: IN4604, Regional Code: IN4604RG, Branch Code: IN4604BR. Below the header, there are tabs for KYC Management, Logs and Reports, User Management, Billing Management, and Administration. A note says 'Fields marked with * are mandatory.' The main form has sections for 'Institution Details' and 'BILLING DETAIL'. In 'Institution Details', fields include Institution Code (IN4604), Institution (cricket), GSTIN (NA), and Registered Address for GST (Maharashtra). In 'BILLING DETAIL', fields include Amount to be credited to the Web-wallet by the Financial Institution (0), Add Applicable Taxes : IGST @ 18% (0.00), Gross Total (0), Less : TDS at (0.00 - Not Applicable), and Total Amount Payable by Financial Institution (0).

Figure 128: New Proforma invoice screen

3. Fill the valid value in “amount to be credited to the Web-wallet” and click on “SUBMIT” button. The GST rate and value will be auto-populated as per the existing law. The TDS rate and value will be auto-populated as per Section 194J of Income Tax Act. User will get a success message with Proforma invoice reference number and record will go for checker approval.

| Date | Reference Number | Basic Amount | Net Payment | Status | Action | TDS Status | TDS Action | PDF download |
|------------|------------------------------|--------------|-------------|------------------|--|------------------------|-------------|--------------|
| 02/09/2020 | CERSAI/CKYC/P/20202100000152 | 100.00 | 118.00 | FI Maker Draft | FI Checker - approval pending | TDS flow not initiated | TDS Pending | |
| 15/01/2020 | CERSAI/CKYC/P/20192000001366 | 100.00 | 118.00 | FI Checker Draft | FI Maker - Payment details entry pending | TDS flow not initiated | TDS Pending | |
| 22/11/2019 | CERSAI/CKYC/P/20192000001180 | 100.00 | 118.00 | FI Maker Draft | View | TDS flow not initiated | TDS Pending | |
| 06/11/2019 | CERSAI/CKYC/P/20192000001127 | 100.00 | 118.00 | FI Maker Draft | View | TDS flow not initiated | TDS Pending | |
| 12/06/2019 | CERSAI/CKYC/P/2019200000558 | 100.00 | 108.00 | FI Maker Draft | View | TDS flow not initiated | TDS Pending | |

Figure 122: Proforma invoice list

7.3.2 Approval of Proforma invoice By FI level Checker:

Following are the steps to explain how to approve the Proforma invoice:

1. User needs to click on “Old Invoices/ Payment Receipts” option under “Billing Management” menu. User will be redirected to following screen:

| Reference Number | Basic Amount | Net Payment | Date | Status | Action |
|----------------------------|--------------|-------------|-----------|-------------------|--|
| CERSAI/CKYC/R/2016/APR/263 | 100.00 | 114.50 | 12/9/2016 | FI Maker Draft | FI Checker - approval pending |
| CERSAI/CKYC/R/2016/APR/264 | 100.00 | 99.45 | 8/7/2016 | FI Checker Draft | FI Maker - Correction required |
| CERSAI/CKYC/R/2016/APR/252 | 52.65 | 69.32 | 8/5/2016 | Registry Verified | View |
| CERSAI/CKYC/R/2016/APR/251 | 873.36 | 1000.00 | 8/5/2016 | Registry Verified | View |
| CERSAI/CKYC/R/2016/APR/249 | 100.00 | 118.00 | 8/4/2016 | Registry Verified | View |
| CERSAI/CKYC/R/2016/APR/248 | 4.32 | 5.00 | 8/4/2016 | Registry Verified | View |
| CERSAI/CKYC/R/2016/APR/247 | 100.00 | 116.00 | 8/4/2016 | Registry Verified | View |

Figure 123: Proforma invoice list

Checker will be able to see records with action as “FI Checker-approval pending” in the list. Click on “FI Checker-approval pending” link under action column. Checker will be redirect to the detailed screen of the record which is as follow:

Figure 124: Proforma invoice authorization

2. Checker can approve the record if the data provided by maker is correct by clicking on "APPROVE" button .If the data provided is not correct the checker can reject the record by providing the remarks and then clicking on "HOLD" button.
 3. If record is approved by checker it will go to FI maker's action list for payment details. Else it will go FI maker for correction.
 4. User can download the Proforma invoice PDF if approved, by clicking on PDF icon in Invoice list.

| Reference Number | Basic Amount | Net Payment | Date | Status | Action | |
|--------------------------|--------------|-------------|------------|-------------------|----------------------|---|
| CERSAIIKY/CP0216/APR/265 | 100.00 | 114.50 | 12/04/2016 | P/ Checker Draft | View | |
| CERSAIIKY/CP0216/APR/258 | 520.00 | 595.40 | 07/04/2016 | P/ Checker Hold | View | T/ Master + Correction required |
| CERSAIIKY/CP0216/APR/252 | 52.68 | 68.32 | 05/04/2016 | Registry Verified | View | |
| CERSAIIKY/CP0216/APR/251 | 873.36 | 1000.00 | 05/04/2016 | Registry Verified | View | |
| CERSAIIKY/CP0216/APR/249 | 100.00 | 116.00 | 04/04/2016 | Registry Verified | View | |
| CERSAIIKY/CP0216/APR/248 | 4.32 | 5.00 | 04/04/2016 | Registry Verified | View | |
| CERSAIIKY/CP0216/APR/247 | 100.00 | 116.00 | 04/04/2016 | Registry Verified | View | |

Figure 125: Proforma invoice list

7.3.3 Payment details entry for Proforma Invoice:

Following are the steps to explain how to enter the payment details for Proforma invoice:

1. User needs to click on “Old invoices/Payment receipts” option under “Billing Management” menu.
User will be redirected to following screen:

| Reference Number | Basic Amount | Net Payment | Date | Status | Action | |
|--------------------------|--------------|-------------|------------|-------------------|--|------------------|
| CERSAIIKY/CP0216/APR/265 | 100.00 | 114.50 | 12/04/2016 | P/ Checker Draft | T/ Master + Payment details entry required | |
| CERSAIIKY/CP0216/APR/258 | 520.00 | 595.40 | 07/04/2016 | P/ Checker Hold | View | |
| CERSAIIKY/CP0216/APR/252 | 52.68 | 68.32 | 05/04/2016 | Registry Verified | View | |
| CERSAIIKY/CP0216/APR/251 | 873.36 | 1000.00 | 05/04/2016 | Registry Verified | View | |
| CERSAIIKY/CP0216/APR/249 | 100.00 | 116.00 | 04/04/2016 | Registry Verified | View | |
| CERSAIIKY/CP0216/APR/248 | 4.32 | 5.00 | 04/04/2016 | Registry Verified | View | |
| CERSAIIKY/CP0216/APR/247 | 100.00 | 116.00 | 04/04/2016 | Registry Verified | View | |

Figure 126: Proforma invoice list

2. Maker will able to see a record with action as “FI Maker-payment details entry pending” in the list. Click on “FI Maker-payment details entry pending” link under action column. Maker will be redirected to the detailed screen of the record which is as follows:

| GSTIN : U4DRPT150001T21 | |
|--|--|
| Registered Address for GST : | Testudaton jhghghg L3 Chennai Chandigarh 412101 |
| Communication Address for GST : | gfg adsf Assam 458545 |
| Invoice Details | |
| Proforma invoice created Date : | 08/09/2020 |
| Proforma invoice Reference No. : | CERSAI/CKYC/P/2020210000158 |
| BILLING DETAIL | Billing Details |
| Amount to be credited to the Web-wallet by the Financial Institution* | |
| 1000.00 | |
| Add Applicable Taxes : IGST @ 18% | |
| 180.00 | |
| Gross Total | |
| 1180.00 | |
| Less : TDS at | 0.0% - Not Applicable |
| 0.00 | |
| Total Amount Payable by Financial Institution | |
| 1180.00 | |
| <input type="button" value="SUBMIT"/> <input type="button" value="BACK"/> <input type="button" value="RECALCULATE"/> | |

Figure 127: Proforma invoice-Billing details

3. Click on Payment Details tab. User will be able to see the following screen:

| Billing Proforma Invoice | |
|--|--|
| Institution Details | Invoice Details |
| Institution Code : PA0288 | Proforma invoice created Date : 12/04/2016 |
| Institution : Billing testing kjhkhjkh jkjk jkjkjk Andaman & Nicobar, Afghanistan 456798 | Proforma invoice Reference No. : CERSAI/CKYC/P/2015/APR/25 |
| PAYMENT DETAILS | Institution Details |
| Payment Details Payment Type* : NEFT UTR No * : Remarks : | |
| <input type="button" value="SUBMIT"/> <input type="button" value="BACK"/> <input type="button" value="RECALCULATE"/> | |

Figure 128: Proforma invoice-Payment details

4. Enter the required valid data in all the mandatory fields. Then click on “SUBMIT” button. Record will go to checker for approval.

- In case amount paid is not the same as Total amount payable, user can recalculate the amount to be top up by clicking on “RECALCULATE” button.

7.3.4 Payment details authorization by FI checker:

Following are the steps to explain how to approve the Proforma invoice:

- User needs to click on “Old Invoices/Payment receipts” option under “Billing Management” menu. User will be redirected to following screen:

| Reference Number | Basic Amount | Net Payment | Date | Status | Action |
|-------------------------|--------------|-------------|------------|--------------------|--|
| CERSAUKY/CRD2016/APR026 | 100.00 | 114.50 | 12/04/2016 | FI Maker Submitted | FI Checker - approval pending |
| CERSAUKY/CRD2016/APR028 | 526.00 | 595.40 | 07/04/2016 | FI Checker Hold | FI Maker - Correction required |
| CERSAUKY/CRD2016/APR029 | 52.68 | 80.32 | 05/04/2016 | Registry Verified | View |
| CERSAUKY/CRD2016/APR021 | 873.39 | 1000.00 | 05/04/2016 | Registry Verified | View |
| CERSAUKY/CRD2016/APR049 | 100.00 | 116.00 | 04/04/2016 | Registry Verified | View |
| CERSAUKY/CRD2016/APR048 | 4.32 | 5.00 | 04/04/2016 | Registry Verified | View |
| CERSAUKY/CRD2016/APR047 | 100.00 | 116.00 | 04/04/2016 | Registry Verified | View |

Figure 129: Proforma invoice list

- Checker will able to see a record with action as “FI Checker-approval pending” in the list. Click on “FI Checker-approval pending” link under action column. Checker will be redirected to the detailed screen of the record which is as follow:

Figure 130: Proforma invoice authorization

3. Checker can approve the record if the data provided by maker is correct, by clicking on "APPROVE" button .If the data provided is not correct the checker can reject the record by providing the remarks and then clicking on "HOLD" button.
 4. If record is approved by checker it will go for Registry approval. Else it will go FI maker for correction.
 5. After Registry approval, balance would be added in the application wallet of the institution.

7.3.5 Correction of Proforma invoice:

Following are the steps to explain how to approve the Proforma invoice:

1. User needs to click on “Old invoices/Payment receipts” option under “Billing Management” menu. User will be redirected to following screen

| Invoice List | | | | | |
|-----------------------|--------------|-------------|------------|---------------------------|--|
| Reference Number | Basic Amount | Net Payment | Date | Status | Action |
| CERSAUOKYCR0916APR255 | 100.00 | 114.50 | 05/04/2018 | FI Checker Submitted Hold | FI Maker - Correction required |
| CERSAUOKYCR0916APR256 | 520.00 | 595.40 | 05/04/2018 | FI Checker Hold | View |
| CERSAUOKYCR0916APR252 | 52.00 | 62.32 | 05/04/2018 | Registry Verified | View |
| CERSAUOKYCR0916APR251 | 673.36 | 1000.00 | 05/04/2018 | Registry Verified | View |
| CERSAUOKYCR0916APR249 | 100.00 | 118.00 | 04/04/2018 | Registry Verified | View |
| CERSAUOKYCR0916APR248 | 4.32 | 5.00 | 04/04/2018 | Registry Verified | View |
| CERSAUOKYCR0916APR247 | 100.00 | 116.00 | 04/04/2018 | Registry Verified | View |

+ PREV | | NEXT +

Figure 131: Proforma invoice list

2. Maker will be able to see a record with action as “FI Maker-Correction required” in the list. Click on “FI Maker-Correction required” link under action column. Maker will be redirected to the detailed screen of the record which is as follow:

| | | | | | |
|---|--|-----------------------|--|------------------------|--|
| Institution Code : IN0295 | Proforma invoice created Date : 12/04/2018 | | | | |
| Institution : Billing testing | Proforma invoice Reference No. : CERSAUOKYCR0916APR265 | | | | |
| kgjkjkjkjk jkjkjkjk jkjkjk jkjkjk Andaman & Nicobar, Afghanistan 456789 | | | | | |
| <table border="1"> <tr> <td>BILLING DETAIL</td> <td>Billing Amount to be credited to the Well-wallet by the Financial Institution* <input type="text" value="100.00"/></td> </tr> <tr> <td>PAYMENT DETAILS</td> <td>Add Applicable Taxes : Service Tax @ 14.00% <input type="text" value="14.00"/> Swachh Bharat Cess @ 0.50% <input type="text" value="0.50"/> Gross Total <input type="text" value="114.50"/> Less : TDS at <input type="text" value="0.0% - Under section 54"/> Total Amount Payable by Financial Institution <input type="text" value="114.50"/></td> </tr> </table> | | BILLING DETAIL | Billing Amount to be credited to the Well-wallet by the Financial Institution* <input type="text" value="100.00"/> | PAYMENT DETAILS | Add Applicable Taxes : Service Tax @ 14.00% <input type="text" value="14.00"/> Swachh Bharat Cess @ 0.50% <input type="text" value="0.50"/> Gross Total <input type="text" value="114.50"/> Less : TDS at <input type="text" value="0.0% - Under section 54"/> Total Amount Payable by Financial Institution <input type="text" value="114.50"/> |
| BILLING DETAIL | Billing Amount to be credited to the Well-wallet by the Financial Institution* <input type="text" value="100.00"/> | | | | |
| PAYMENT DETAILS | Add Applicable Taxes : Service Tax @ 14.00% <input type="text" value="14.00"/> Swachh Bharat Cess @ 0.50% <input type="text" value="0.50"/> Gross Total <input type="text" value="114.50"/> Less : TDS at <input type="text" value="0.0% - Under section 54"/> Total Amount Payable by Financial Institution <input type="text" value="114.50"/> | | | | |
| Remarks: <input type="text" value="Remarks for acceptance or rejection"/> | | | | | |
| <input type="button" value="SUBMIT"/> <input type="button" value="BACK"/> <input type="button" value="RECALCULATE"/> | | | | | |

Figure 132: Proforma invoice correction

3. After correcting the details as per the remarks provided maker can resubmit the record by clicking on “SUBMIT” Button. Record will go to checker for approval.

7.4 Unconfirmed Transactions:

When FI is making payment to CERSAI account through NEFT/RTGS, corresponding proforma invoice reference number needs to be mentioned in the “Remarks” field. In case Proforma invoice number is not mentioned or incorrect invoice number is provided during payment then Institution web wallet will not be credited until payment will be linked with correct invoice. In this case Institution admin has to link the payment with correct proforma.

Following are the steps Institution admin has to follow to link payment with the correct proforma:

1. Click on “Unconfirmed Transactions” under Billing Management Menu.

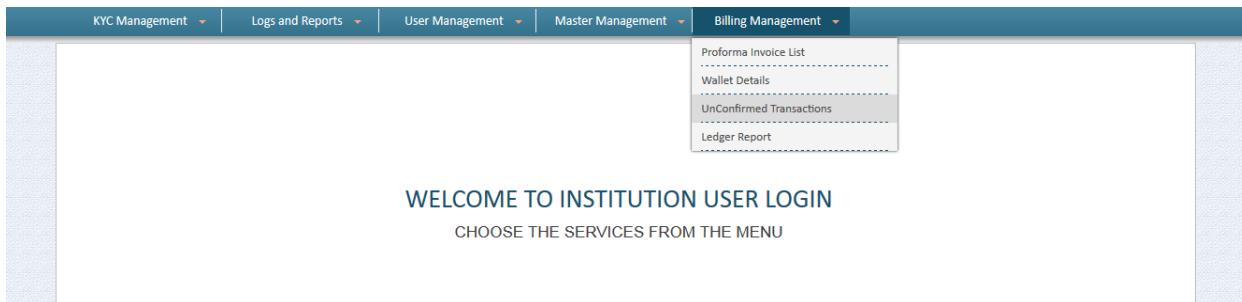


Figure 133: Unconfirmed Transactions option under Billing Management

2. Click on “Link” to open all proforma invoices generated (Checker approved with or without payment details).

| Unconfirmed transactions | | | | | | |
|--------------------------|--------|---------|-------------|---------------------|----------------------|--|
| Date | Utr No | Amount | Invoice No. | Virtual Account No. | Action | |
| 19/08/2016 | UTRtxm | 16000.0 | | VCKYCQAZXCVV0396 | Link | |

« PREV | 1 | NEXT »

Proforma Invoice No provided in remarks during payment shown here

Click here open generated proforma invoices

Figure 134: List of Unconfirmed transactions

3. Select the correct proforma against which payment has been made and click on “Link Proforma Invoice” button.

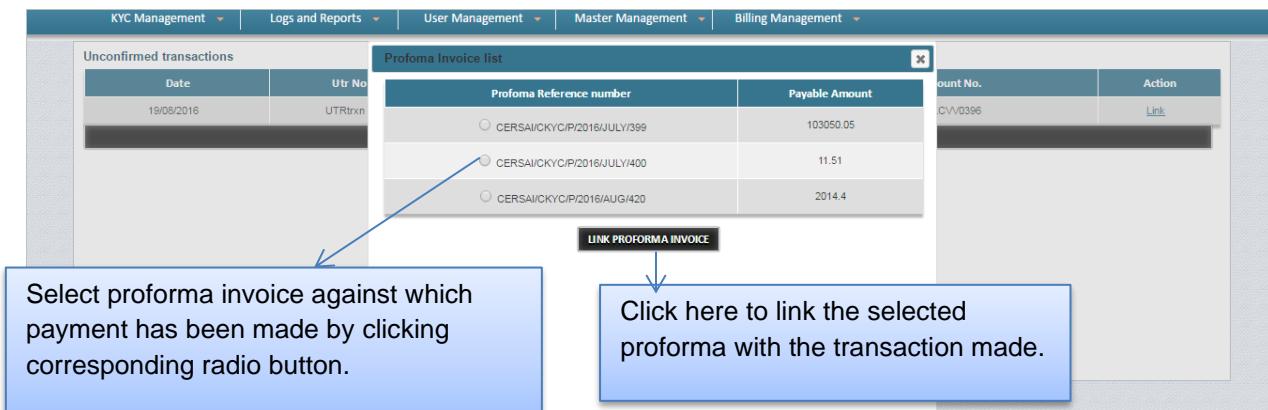


Figure 135: List of generated proforma invoices

If the payable amount mentioned in the linked proforma invoice matches with the actual payment made then web wallet will be credited by the creditable amount mentioned in proforma invoice.

7.4.1 Correction Required by FI Maker:

In case the payable amount mentioned in the linked proforma invoice does not match with the actual payment made then that linked proforma invoice will be put on hold by registry with proper remarks and corresponding status of that invoice will be changed to "Registry Checker Verified Hold".

Now FI maker has to take action to rectify mismatch in paid amount and payable amount.

Following are the steps FI maker has to follow:

1. Click on "Old Invoices/Payment receipts" under Billing Management Menu.
2. Click on "FI Maker correction required" link under Action column for the linked Invoice Reference Number.

| Invoice List | | | | | | | | |
|----------------------------|--------------|-------------|------------|--------------------------------|--|------------------------|----------------------|----------------------|
| | | | | | | | ADD TDS DETAILS | NEW PROFORMA INVOICE |
| Reference Number | Basic Amount | Net Payment | Date | Status | Action | TDS Status | TDS Action | |
| CERSA/CKYC/P/2016/AUG/420 | 1600.00 | 2014.40 | 22/08/2016 | Registry Checker Verified Hold | FI Maker - Correction required | TDS flow not initiated | TDS Pending | |
| CERSA/CKYC/P/2016/AUG/419 | 1000.00 | 1259.00 | 18/08/2016 | FI Checker Hold | View | TDS flow not initiated | TDS Pending | |
| CERSA/CKYC/P/2016/JULY/400 | 10.00 | 11.51 | 26/07/2016 | FI Checker Draft | FI Maker - Payment details entry pending | TDS flow not initiated | TDS Pending | |
| CERSA/CKYC/P/2016/JULY/399 | 100000.00 | 103050.05 | 26/07/2016 | FI Checker Draft | View | TDS flow not initiated | TDS Pending | |
| CERSA/CKYC/P/2016/JULY/381 | 86918.69 | 100000.00 | 15/07/2016 | Registry Verified | View | TDS flow auto closed | TDS flow auto closed | |
| CERSA/CKYC/P/2016/JULY/380 | 970.40 | 1000.00 | 15/07/2016 | Registry Verified | View | FI Maker TDS Submitted | View | |
| CERSA/CKYC/P/2016/JULY/379 | 1303.78 | 1500.00 | 15/07/2016 | Registry Verified | View | TDS flow auto closed | TDS flow auto closed | |

Figure 136: Invoices list-Maker

3. Click on "Recalculate" button to adjust Total payable amount by FI against payment made.
4. Click on "Submit" button.

Fields marked with * are mandatory.

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|------------------------|---|----------|------------------------|---|--------------------|--|--|--|--|-----------------------------|--|--|-----------------------------|--|--|--------------------|--|--|---------------------------|--|--|-------------------------------|--|--|-------------|--|--|--------------------------------------|--|--|---|--|--|
| Institution Details | | Invoice Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institution Code : IN0396 | Proforma invoice created Date : 22/08/2016 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Institution : test fi for iat. | Proforma invoice Reference No. : CERSAI/CKYC/P/2016/AUG/420 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 48 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mumbai | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Andhra Pradesh ,India | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 400607 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>BILLING DETAIL</td> <td>></td> <td>Billing Details</td> </tr> <tr> <td colspan="3">Amount to be credited to the Web-wallet by the Financial Institution*</td> </tr> <tr> <td colspan="3">Add Applicable Taxes : Service Tax 1 @ 14%</td> </tr> <tr> <td colspan="3">Swachh Bharat Cess 1 @ 0.5%</td> </tr> <tr> <td colspan="3">Krishi Kalyan Cess 1 @ 0.5%</td> </tr> <tr> <td colspan="3">Test new tax @ 10%</td> </tr> <tr> <td colspan="3">Swachh Bharat Cess @ 0.9%</td> </tr> <tr> <td colspan="3">New Tax ON Test new tax @ 10%</td> </tr> <tr> <td colspan="3">Gross Total</td> </tr> <tr> <td colspan="3">Less : TDS at 0.0% - Under section 0</td> </tr> <tr> <td colspan="3">Total Amount Payable by Financial Institution</td> </tr> </table> | | | BILLING DETAIL | > | Billing Details | Amount to be credited to the Web-wallet by the Financial Institution* | | | Add Applicable Taxes : Service Tax 1 @ 14% | | | Swachh Bharat Cess 1 @ 0.5% | | | Krishi Kalyan Cess 1 @ 0.5% | | | Test new tax @ 10% | | | Swachh Bharat Cess @ 0.9% | | | New Tax ON Test new tax @ 10% | | | Gross Total | | | Less : TDS at 0.0% - Under section 0 | | | Total Amount Payable by Financial Institution | | |
| BILLING DETAIL | > | Billing Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Amount to be credited to the Web-wallet by the Financial Institution* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Add Applicable Taxes : Service Tax 1 @ 14% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Swachh Bharat Cess 1 @ 0.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Krishi Kalyan Cess 1 @ 0.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Test new tax @ 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Swachh Bharat Cess @ 0.9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| New Tax ON Test new tax @ 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross Total | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Less : TDS at 0.0% - Under section 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Amount Payable by Financial Institution | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Total payable amount does not match with paid amount, Please recalculate total payable amount</td> </tr> <tr> <td>Remarks:</td> </tr> <tr> <td style="text-align: center;">SUBMIT</td> <td style="text-align: center;">BACK</td> <td style="text-align: center;">RECALCULATE</td> </tr> </table> | | | Total payable amount does not match with paid amount, Please recalculate total payable amount | Remarks: | SUBMIT | BACK | RECALCULATE | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total payable amount does not match with paid amount, Please recalculate total payable amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SUBMIT | BACK | RECALCULATE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Click here to “Recalculate”

Maker will not be allowed to make changes in Payment details tab. Section will be read only.

Figure 137: Maker Submit screen

Note:

- Maker will not be allowed to submit without clicking on Recalculate button.
- Tax values will also be recalculated as of current charges.

7.4.2 Approval required by FI Checker:

Once the maker successfully submits proforma invoice after making required changes then checker needs to approve the same.

Following are the steps FI checker has to follow:

1. Click on “Old invoices/Payment receipts” under Billing Management Menu.
2. Click on “FI Checker Approval” link under Action column for the linked Invoice Reference Number.

| Invoice List | | | | | | | | |
|-----------------------------|--------------|-------------|------------|--------------------|--|------------------------|---|--|
| Reference Number | Basic Amount | Net Payment | Date | Status | Action | TDS Status | TDS Action | |
| CERSAI/CKYC/P/2016/AUG/420 | 12608.35 | 16000.00 | 22/08/2016 | FI Maker Submitted | FI Checker - approval pending | TDS flow not initiated | TDS Pending | |
| CERSAI/CKYC/P/2016/AUG/419 | 1000.00 | 1259.00 | 18/08/2016 | FI Checker Hold | FI Maker - Correction required | TDS flow not initiated | TDS Pending | |
| CERSAI/CKYC/P/2016/JULY/400 | 10.00 | 11.51 | 26/07/2016 | FI Checker Draft | View | TDS flow not initiated | TDS Pending | |
| CERSAI/CKYC/P/2016/JULY/399 | 100000.00 | 103050.05 | 26/07/2016 | FI Checker Draft | FI Maker - Payment details entry pending | TDS flow not initiated | TDS Pending | |
| CERSAI/CKYC/P/2016/JULY/381 | 86918.69 | 100000.00 | 15/07/2016 | Registry Verified | View | TDS flow auto closed | TDS flow auto closed | |
| CERSAI/CKYC/P/2016/JULY/380 | 970.40 | 1000.00 | 15/07/2016 | Registry Verified | View | FI Maker TDS Submitted | FI Checker-Approval Pending | |
| CERSAI/CKYC/P/2016/JULY/379 | 1303.78 | 1500.00 | 15/07/2016 | Registry Verified | View | TDS flow auto closed | TDS flow auto closed | |

Figure 138: Invoice list-Checker

3. Click on Approve button after verifying details.

| | | | |
|--|--|---|--|
| Institution Details | | Invoice Details | |
| Institution Code : IN0396 Institution : test fi for iat. 48 Mumbai Andhra Pradesh ,India 400607 | | Proforma invoice created Date : 22/08/2016 Proforma invoice Reference No. : CERSAI/CKYC/P/2016/AUG/420 | |
| BILLING DETAIL > PAYMENT DETAILS | | Billing Details Amount to be credited to the Web-wallet by the Financial institution* <input type="text" value="12608.35"/> Add Applicable Taxes : Service Tax 1 @ 14% <input type="text" value="1765.17"/> Swachh Bharat Cess 1 @ 0.5% <input type="text" value="63.04"/> Krishi Kalyan Cess 1 @ 0.5% <input type="text" value="63.04"/> Test new tax @ 10% <input type="text" value="1260.84"/> Swachh Bharat Cess @ 0.9% <input type="text" value="113.48"/> New Tax ON Test new tax @ 10% <input type="text" value="126.08"/> Gross Total <input type="text" value="16000.00"/> Less : TDS at <input type="text" value="0.0% - Under section 0"/> of Basic amount <input type="text" value="0.0"/> Total Amount Payable by Financial Institution <input type="text" value="16000.00"/> | |
| Remarks: <input type="text"/> <input type="button" value="APPROVE"/> <input type="button" value="HOLD"/> <input type="button" value="BACK"/> | | | |

Click here to hold the invoice. If invoice is put on hold it will go back to maker for correction.

Figure 139: Checker Approval Screen

After checker approval, Institution web wallet will be credited with the approved amount.

7.5 Ledger Report:

This report will allow users to see the amount credited to and debited from their institution wallet for a particular interval of time.

Following are the steps to explain how to view the ledger report:

1. Checker needs to click on “Ledger Report” option under “Billing Management” menu. User will be redirected to following screen:

Figure 140: Ledger Report: Search option

2. Fill “From Date” and “To Date” fields and click on “SUBMIT” button. User will be redirected to following screen

| Date | Particulars | Transaction Type | Amount(Rs.) |
|-------------|---|------------------|-------------|
| 15-Jun-2016 | Opening Balance as on 15-Jun-2016 | | 34390.67 |
| 15-Jun-2016 | FI-IN0286-UD-06152016 | Dr | 10.0 |
| 16-Jun-2016 | FI-IN0286-UD-06162016 | Dr | 30.0 |
| 17-Jun-2016 | Payment Received_CERSAMCKYC02016/Jun/24 | Cr | 1000.0 |
| 17-Jun-2016 | Payment Received_CERSAMCKYC02016/Jun/25 | Cr | 210.0 |
| 18-Jun-2016 | FI-IN0286-UD-06182016 | Dr | 10.0 |
| 19-Jun-2016 | FI-IN0286-UD-06192016 | Dr | 22.0 |
| 20-Jun-2016 | FI-IN0286-UD-06202016 | Dr | 0.0 |
| 21-Jun-2016 | FI-IN0286-UD-06212016 | Dr | 44.0 |
| 22-Jun-2016 | FI-IN0286-UD-06222016 | Dr | 21.0 |
| | | | 6.0 |

Figure 141: Ledger Report

3. In case of Debit, user can see the detailed view of usage by clicking on the hyper link provided under Particulars column. After clicking on that user will be redirected to following screen i.e. usage intimation screen:

| Usage Intimation | | | | |
|--------------------|---|--------------------|-----------------------|-------------|
| FI Name | Billing testing | Date | 15-06-2016 | |
| FI Address | kjhkjhkhjkjh jhhkj jhjkjh jhjkjh, 0000000000 | Reference No | FI-IN0286-UD-15062016 | |
| | | FT registration No | FI-IN0286 | |
| Particulars | | | | |
| KYC maintenance | | | | |
| KYC Upload | 1 | Rate(Rs.) | 4.00 | 4.00 |
| | 1 | | 5.00 | 5.00 |
| KYC Download | 0 | | 3.00 | 0.00 |
| KYC Update | 0 | | 2.00 | 0.00 |
| ID verification | | | | |
| PAN | 0 | Rate(Rs.) | 0.00 | 0.00 |
| Aadhaar | 0 | | 0.00 | 0.00 |
| GROSS TOTAL | | | | 9.00 |

[BACK](#)

Figure 142: Usage Intimation Report

4. In case of credit, user can see the detailed view of Invoice by clicking on the hyperlink provided under Particulars column. After clicking on that user will be redirected to following screen i.e. Proforma invoice detailed screen:

The screenshot shows the 'Billing Proforma Invoice' screen. At the top right, it displays the user's name (Mr. GAGANDEEP SINGH), ID (IN0286), FI (CERSAII), Reference (CERSAII/KYC/PQ2016JUNE/014), Regional Code (PQ2016), and Branch Code (Branch). A note at the top right says 'Fields marked with * are mandatory'. The main area is divided into sections: 'Institution Details' (Institution Code: IN0286, Institution: Billing testing, Address: kjhkjhkhjkjh
jhhkj
jhjkjh
jhjkjh, Andaman & Nicobar Island, 0000000000) and 'Invoice Details' (Proforma invoice created Date: 17/06/2016, Proforma invoice Reference No.: CERSAII/KYC/PQ2016JUNE/014, Invoice Reference No.: CERSAII/KYC/PQ2016JUNE/014, Invoice Date: 17/06/2016). Below these are tabs for 'BILLING DETAIL' and 'PAYMENT DETAILS'. Under 'BILLING DETAIL', it shows 'Amount to be credited to the Web-wallet by the Financial institution*' (1000.00), 'Add Applicable Taxes : Service Tax (@ 10%)' (100.00), 'new test (@ 1%)' (10.00), 'Swachh Bharat Cess (@ 1%)' (10.00), 'Gross Total' (1120.00), and 'Less: TDS at: 0.0% - Under section 0... of Basic amount' (0.00). The 'PAYMENT DETAILS' tab is currently selected.

Figure 143: Proforma invoice detailed screen

5. Along with amount credited and debited user can also see the opening balance on date selected in "From date" field and closing balance on date selected in "To date" field.

Note: Ledger report is available till previous day.

7.6 Usage intimation Report:

This report will allow users to see number of record uploaded, downloaded and updated along with their charges. In addition to this user can see the number of ID's verified for that day along with the charges.

1. Checker needs to click on “Usage Intimation” option under “Billing Management” menu. User will be redirected to following screen:

Figure 144: Usage Intimation Report : Search screen

2. Fill the date field and click on submit button. User will be redirected to following screen:

| Usage Intimation | | | |
|------------------|---|--------------|-----------------------|
| FI Name | Billing testing | Date | 28-06-2016 |
| FI Address | kjhjkjhjkjhkhjkjhkj jhjkjhkj jhjkjhkj jhjkjhkj, 0000000000 | Reference No | F1-IN0286-UD-28062016 |
| Particulars | No. Of Transactions | Rate(Rs.) | Amount(Rs.) |
| KYC maintenance | | | |
| KYC Upload | 1 | 0.80 | 0.80 |
| | 2 | 0.81 | 2.43 |
| KYC Download | 0 | 1.10 | 0.00 |
| KYC Update | 0 | 0.00 | 0.00 |
| ID verification | | | |
| PAN | 1 | 0.00 | 0.00 |
| | 1 | 0.30 | 0.30 |
| Aadhaar | 1 | 0.00 | 0.00 |

Figure 145: Usage Intimation Report : Detailed screen

- User can download the details of record in excel by clicking on hyperlink under No. of transaction column.

Note: Usage intimation report is available till previous day.

User Intimation Download Records should contain the additional column called “KYC Number” in the

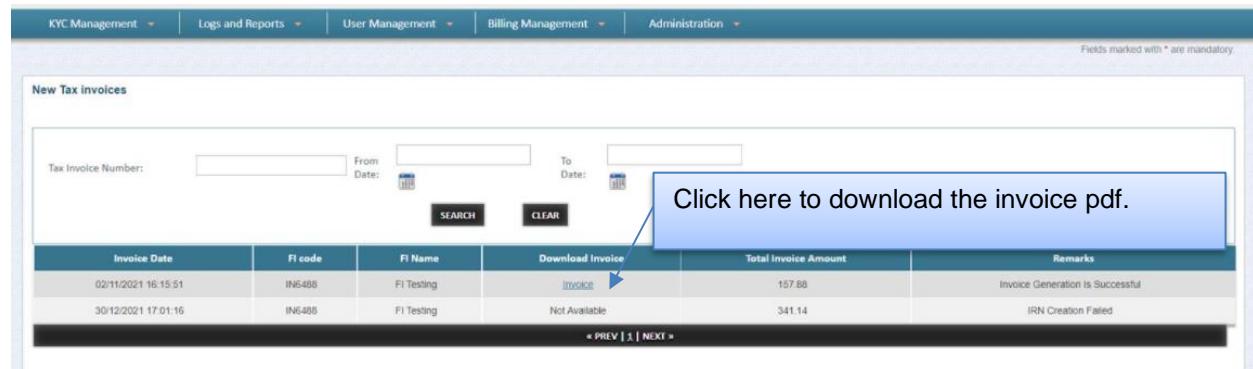
| User Intimation - Download | | | | | | |
|----------------------------|----------------|---------|-------------|-------------|----------|--------|
| Ref. No | KYC Number | FI Code | Region Code | Branch Code | Date | Amount |
| 499215 | 10006713627665 | IN6488 | IN6488RG | IN6488BR | IA011664 | ₹1.1 |
| 499226 | 60026469504994 | IN6488 | IN6488RG | IN6488BR | IA011664 | ₹1.1 |
| 499228 | 60017104341058 | IN6488 | IN6488RG | IN6488BR | IA011664 | ₹1.1 |
| 499230 | 50047027406502 | IN6488 | IN6488RG | IN6488BR | IA011664 | ₹1.1 |
| 499247 | 50047027406502 | IN6488 | IN6488RG | IN6488BR | IA011664 | ₹1.1 |
| 499249 | 30094804448143 | IN6488 | IN6488RG | IN6488BR | IA011664 | ₹1.1 |
| 499252 | 50069800633779 | IN6488 | IN6488RG | IN6488BR | IA011664 | ₹1.1 |
| 499254 | 30089303337897 | IN6488 | IN6488RG | IN6488BR | IA011664 | ₹1.1 |

Download details of that particular Download Record to cross check with the institution.

Figure 146: Usage Intimation Report Download xls file

7.7 Tax Invoice List

Since October 2021, tax invoices are generated monthly based on the usage of chargeable CKYCRR services during the month. The tax invoice for a particular month is generated within the 5th day of the next month.



The screenshot shows a web-based application interface for managing tax invoices. At the top, there is a navigation bar with links: KYC Management, Logs and Reports, User Management, Billing Management, and Administration. Below the navigation bar, a message states "Fields marked with * are mandatory". The main area is titled "New Tax Invoices". It features a search form with fields for "Tax Invoice Number", "From Date", "To Date", and buttons for "SEARCH" and "CLEAR". Below the search form is a table with the following columns: Invoice Date, FI code, FI Name, Download Invoice, Total Invoice Amount, and Remarks. Two rows of data are visible:

| Invoice Date | FI code | FI Name | Download Invoice | Total Invoice Amount | Remarks |
|---------------------|---------|------------|-------------------------|----------------------|----------------------------------|
| 02/11/2021 16:15:51 | IN6488 | FI Testing | Invoice | 157.88 | Invoice Generation is Successful |
| 30/12/2021 17:01:16 | IN6488 | FI Testing | Not Available | 341.14 | IRN Creation Failed |

A blue callout box with the text "Click here to download the invoice pdf." points to the "Invoice" link in the first row's "Download Invoice" column. At the bottom of the table, there are navigation links: « PREV | 1 | NEXT ».

Figure 147: Tax Invoice list

8. Administration module

8.1 Merger/Demerger Request

This screen can be used to raise requests to merge two or more institution codes in CKYCRR application to reflect the merger/takeover/amalgamation/acquisition/business closure that has taken place in the real world.

| Merger/De-Merger Maker Details List | | | | | | |
|-------------------------------------|-----------------|-----------------|--------------|--------------------|-----------------------|--------|
| Request Reference No | Request FI Code | Request FI Name | Request Type | Date of Submission | Status of the Request | Action |
| « PREV NEXT » | | | | | | |

Figure 8.1a: Merger request screen

- 1) To initiate request, click on “Merger Initiation Request” by maker.
- 2) Input Type of M&A*, Requestor FI Code**, and Merger FI Code***

| Merger/Business Closure Details | |
|--|--|
| Type of M&A | : Select |
| Requestor FI Code | : IN4701 |
| Merger FI Code | : <input type="text"/> <input type="button" value="ADD"/> <input type="checkbox"/> Deactivation Flag <input type="button" value="DELETE"/> |
| <input type="button" value="Submit"/> <input type="button" value="Back"/> <input type="button" value="Clear"/> | |

Figure 8.1b: Merger request maker screen

*Type of M&A – Merger/Take Over/ Acquisition/Amalgamation, Business closure

**Requestor FI Code – the surviving entity that is raising the merger request in CKYC application

***Merger FI Code - the merged entity that will get deactivated once the request is processed in CKYC.

- 3) Click on Submit. The request will then be pending checker approval.
- 4) The checker may go to “Merger/Demerger Approval”
- 5) Click on the “Action” icon

| Request Reference No | Request FI Code | Request FI Name | Request Type | Date of Submission | Status of the Request | Action |
|----------------------|-----------------|-----------------|------------------------------|---------------------|------------------------------|--------|
| 206 | | | Merger/Take over/Acquisition | 17/03/2023 14:51:55 | Pending for checker approval | |

Figure 8.1c: Merger request list

- 6) Click on “Approve” in case request details are proper. The request will be sent to CERSAI for their approval. In case the request needs to be rejected or modified please click on “Reject”. The maker may then raise a fresh request with proper details.

Merger/Business Closure Details

| | | | |
|-------------------|---|------------------------------|---|
| Type of M&A | : | Merger/Take over/Acquisition | |
| Requestor FI Code | : | I [REDACTED] | PRIVATE LIMITED |
| Merger FI Code | : | I [REDACTED] | <input checked="" type="checkbox"/> Deactivation Flag |
| Status | : | Pending for Checker Approval | |
| Remarks: | : | <input type="text"/> | |

Approve Reject Back

Figure 8.1d: Merger request Checker approval

- 7) Please send the relevant documents to CERSAI, Delhi. Documents required to be submitted are as follows:

➤ Public Sector Banks

1. Request letter for merger from the Transferee Bank.
2. Govt notification for merger/ amalgamation.
3. Copy of RBI Approval.
4. A confirmation letter that the systems of merging entities are integrated and the accounts of merging entity with CKYCR are reconciled.

➤ Other Banks

1. Request letter for merger from the Transferee Bank.
2. Certified copy of Board resolution approving the merger-Both the Transferor & Transferee Bank.
3. Copy of RBI Approval.
4. A confirmation letter that the systems of merging entities are integrated and the accounts of merging entity with CKYCR are reconciled.

➤ Companies registered under Companies Act, 2013

1. Request letter from the Transferee Entity/ Company.
2. Certified copy of NCLT order.
3. Certified copy of Board resolution approving the merger-Both the Transferor & Transferee entity.
4. Certified copy of RBI/ SEBI/ IRDA/ PFRDA approval, as applicable, for merger/ amalgamation.
5. A confirmation letter that the systems of merging entities are integrated and the accounts of merging entity with CKYCR are reconciled.

➤ (4) Other institutions

1. Request letter from the Transferee Entity for merger.
2. Certified copy of Agreement entered for takeover of business/ merger/ amalgamation.
3. Certified copy of resolution, if applicable, approving the merger-Both the Transferor & Transferee entity.
4. Certified copy of RBI/ SEBI/ IRDA/ PFRDA approval, as applicable, for merger/ amalgamation.
5. A confirmation letter that the systems of merging entities are integrated and the accounts of merging entity with CKYCR are reconciled.

8) Post verification of documents, the service request will be approved/rejected by CERSAI.

Note:

- i. The request may be tracked using the maker or checker screens.
- ii. Only the Requestor FI Code (Surviving entity) will remain active post CERSAI's approval of the request. The Merger FI codes will get deactivated.
- iii. Once a reporting entity's FI code is deactivated:
 - a. they shall not be able to avail CKYC services,
 - b. its users will not be able login to the deactivated FI code,
 - c. their SFTP access will be revoked,
 - d. API access will be revoked,
 - e. all under process records will be rejected.
 - f. will stop receiving update notifications from CKYCRR.
- iv. Post CERSAI's approval of a merger/amalgamation request:
 - a. all regions, branches and users from the merger fi codes (deactivated) will be transferred to the requestor FI Code (surviving entity).
 - b. Requestor FI Code will be linked to all the records of the merger FI Codes (deactivated entities). Therefore, they shall also receive update notifications about these records.
 - c. reports, payment receipts and tax invoices of merged FI code (deactivated status) will be available to the requestor FI Code (Surviving entity) for view and download,
 - d. wallet balance and TDS hold amount will transfer to the requestor FI Code (Surviving entity),