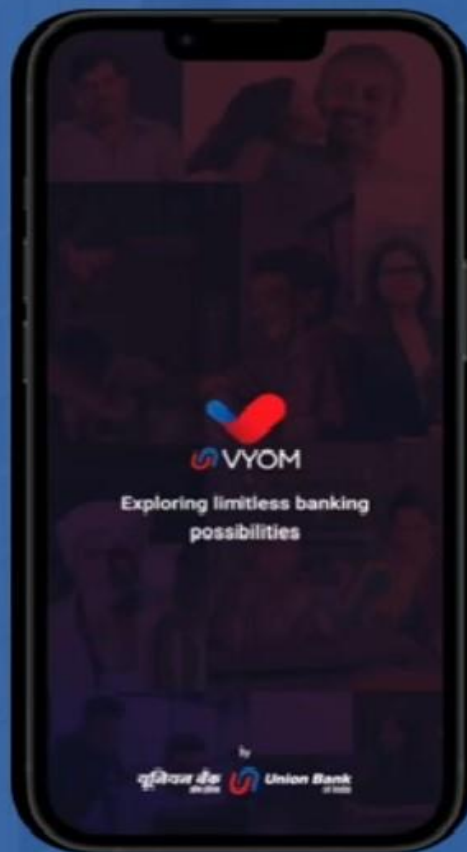# Functional Specification Document

FSD – Atal Pension Yojana (APY)

Date : 28th March 2024

Declaration

This Functional Specification Document (FSD) has been prepared after the detailed discussion, deliberation and understanding obtained by the team comprising of Union Bank of India (UBI), IBM, McKinsey and relevant business stake holders.

This document will act as a basis and will be treated as the reference document for development and implementation for the scope specifically mentioned in this FSD. Any additional requirements not covered in the document but a part of the scope of the RFP shall be handled through mutual discussion as a part of backlog management. Any requirement beyond the scope of the RFP and this FSD shall be a part of change control process in terms of SLA/RFP, or through mutual discussion as agreeable amongst stakeholders. Further, given that the FSDs are written by different IBM authors, any difference in functionality description due to the same, or between multiple FSDs, shall be managed through mutual discussion.

The channels, integrations, platform capabilities, non- functional requirements (NFR) etc shall be applicable as per project scope.

Authors and Document History

Date (DD-MMM-YYYY)	Version	Document Description	Document Author and Role	Reviewer and Role
20-02-2024	V0.1	Initial Draft	Aniket Gupta (Business Analyst)	Sunita Menon (Business Team Lead)
21-02-2024	V0.1	Added use cases, process flows and designs	Aniket Gupta (Business Analyst)	Sunita Menon (Business Team Lead)

Document reviewed by Bank and Consultant

Date	Name	Role	Organization
Email	Mansha Singh	SM, RUSU Banking & Financial Inclusion Department	Bank
	Shashank Narayanan	SM, Digitization Vertical	
	T S Manjunath	AGM	
	Chinmay Ogale	Project Consultant	McKinsey & Company

Approval

Date	Name	Role	Remarks
	Susanta Kumar Mishra	DGM	

Note:

1. Non-Functional Requirements and Technical Parameters to be strictly as per RFP and SLA
2. Common journey principles and design to be adhered
3. The sub journeys/back log items to be taken up in the upcoming waves for updation as per Bank's requirement and not to be construed as Change Request.
4. CDP, Multilingual capabilities, Conv AI, MarTech, Datalake etc which are part of DBP shall be done as per timelines though not reported in FSD
5. Templates, Communication messages, alerts, errors language and contents will be vetted by the Bank and same to be incorporated into.
6. The Business services will be applicable to all relevant journeys.
7. The reports to be customizable as per the requirements.

Table of Contents

1. Introduction

Atal Pension Yojana (APY), a pension scheme for citizens of India and is focused on the unorganised sector workers. Under the APY, guaranteed minimum pension of Rs. 1,000/- or 2,000/- or 3,000/- or 4,000 or 5,000/- per month will be given at the age of 60 years depending on the contributions by the subscribers. Any Citizen of India can join APY scheme. However, there are certain eligibility criteria such as:
(i) The age of the subscriber should be between 18 - 40 years
(ii) He / She should have a savings bank account/ post office savings bank account
(iii) He / She should not be an Income tax payer citizen of India

2. Scope – Business Requirements (BRD)

2.1. Products: Atal Pension Yojna (APY)
2.2. Variants: NA
2.3. Journey: Post login journeys for ETB customers
2.4. Sub-journeys:
- o Sub journey 1 : Open APY Account
- o Sub journey 2: Existing APY Account > Download/Email Statement (Statement sub-tab)
- o Sub journey 3: Existing APY Account > View Account details (Details sub-tab)
- o Sub journey 4: Existing APY Account > Manage Nominee / Withdrawal / Closure (Request sub-tab)

2.5. Channel:

Mobile Banking	Yes
Net Banking	Yes
Open Web	
Assisted Portal	Yes
DSA/CSA/BC	
WhatsApp	Yes
Conv AI	
Wearables	
Others – Specify	

3. Functional Specification (FSD)

The Functional Specification Document is a document that provides detailed information on *how* the system solution will function and the requested behavior. This document is created based on the business requirements and provides traceability on the functional specifications back to the business requirements. Included in this document will be the detailed functional requirements including use cases, system inputs and outputs, process flows, and mockups.

3.1. Terms/Acronyms and Definitions

Sl. No	Term	Definition
1.	A/C No	Account Number
2.	UBI	Union Bank of India
3.	CBS	Core Banking System
4.	CRM	Customer Relationship Management
5.	FSD	Functional Specification Document
6.	IFSC	Indian Financial System Code

Sl. No	Term	Definition
7.	SMS	Short Messaging Service
8.	OTP	One Time Password
9.	DBP	Digital Business Platform
10.	APY	Atal Pension Yojna

3.2. General Requirements
- The digital journey to on-board customers for the Atal Pension Yojna will be applicable only to ETB customers.
- All pdf documents generated by DBP to be encrypted (Password – DDMMYYYY) and should have watermark.

3.3. Risks and Dependencies
a) System Dependencies

Sl.No.	System Name	Vendor	Dependency Description
1.	Vyom 2.0	IBM	The journey will be built on this application
2.	CRM	Bank	
3.	CBS	Bank	
4.	DMS	Bank	
5	GBM	Bank	GBM ultra-APIs to be provided by the bank for implementation of APY journeys

3.4. Change Impact
Not Applicable since there is no existing journey implemented within Vyom 2.0.

3.5. Assumptions
- The digital journey to on-board customers for the Atal Pension scheme will be applicable only to the ETB customers.
- There is no re-direction of this journey to third party integrations.
- There are no variants to this product.
- These journeys are applicable to
  a) ETB
  b) STP
  c) Mobile / Web / Assisted channels

4. Standard Process to be used in the journey
Standard Processes/Principles and logic such as field level validations for common fields, Re-KYC, V-KYC, etc which are already built in previous drops will be used in this FSD/journey.

5. Use Cases
5.1 Atal Pension Yojna (APY) > Open APY Account

Objective:	User is a registered Union Bank Of India customer and wants to open their APY account
Process flow:	NA
Preconditions:	1. User should have Union Bank Of India DBP mobile app installed on their device

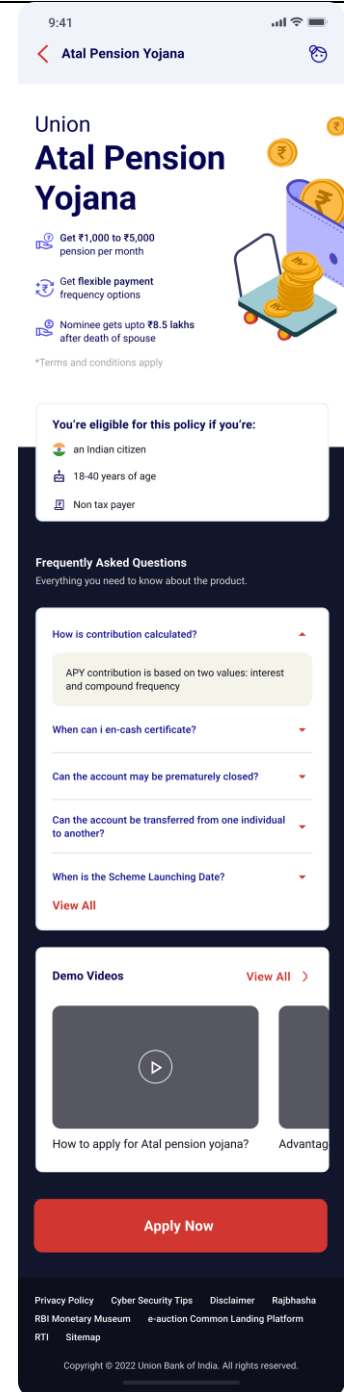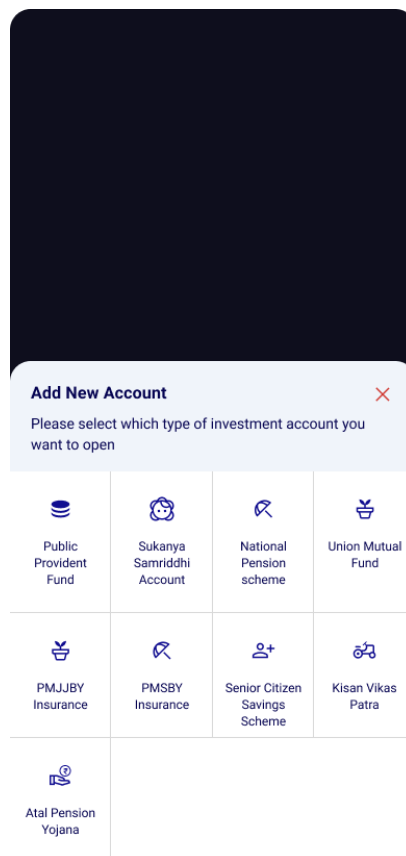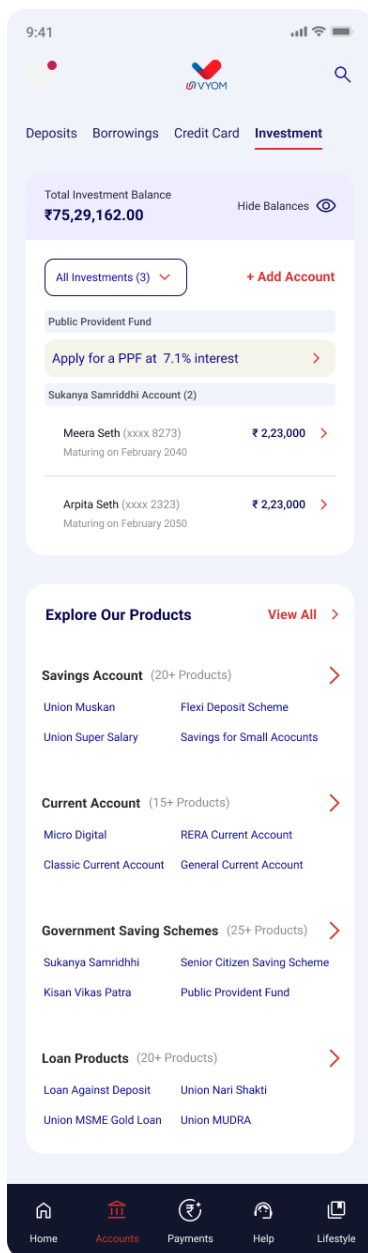|	2. User should be an ETB customer of the Union Bank Of India by virtue of having an existing savings account
Postconditions:	User will be able to open their APY account through Union Bank Of India DBP mobile app
Reference Screens (Main Scenarios):	

Figure 1: Accounts (Investment tab) Figure 2: Add New Account (Bottom sheet) Figure 3: Product Info Page

Figure 4: Income tax declaration

Figure 5: APY account opening form

Figure 6: Nominee Details (Married)

Figure 7: Nominee Details (Unmarried)

Figure 8: Application review page

Figure 9: T&C (Bottom sheet)

Figure 10: Application review page   Figure 11: TPIN Authentication   Figure 12: Terms & Condition

5.1.1. SCENARIO A: Open APY Account

1. User logs into the DBP mobile app using the login credentials and lands on the home screen/ DBP Dashboard.
2. **Entry points**:
   - **Entry Point 1:** User navigates to Investment Tab at DBP 'Home' screen and clicks on 'Add Account'. Further, selects 'Atal Pension Yojna' from the options provided at the bottom shelf of the screen to enter the product info page.
   - **Entry Point 2:** User navigates to 'Atal Pension Yojna' on home screen under 'Invest and Insure' section, to enter the product info page.
   - **Entry Point 3:** User navigates to Investment Tab at DBP 'Accounts' screen and clicks on 'Add Account'. Further, selects 'Atal Pension Yojna' from the options provided at the bottom shelf of the screen, to enter the product info page.
   - **Entry Point 4:** User navigates to 'Atal Pension Yojna' under 'Explore our Products - Government Saving Schemes' on Accounts page and clicks on 'Atal Pension Yojna' to enter the product info page.
3. On clicking 'Apply Now' action button on APY product info page, system to check for age eligibility criteria of the user for APY product:
   - If the user's age is **>= 18 years** and **<= 40 years**, user will be eligible for APY account opening journey.
   - If the user's age is **> 40 years** user will not be eligible for APY account opening journey and relevant error message to be displayed to the user. The error message should contain an 'Okay' action button. On clicking 'Okay' action button, user is navigated to DBP dashboard.
4. If the user is eligible for APY account opening journey, then system to check for user's KYC compliance and availability of user's Aadhaar details in CBS through relevant API call.
5. If both KYC compliance check and Aadhar check in bank records (CBS) are passed, then user is navigated to provide declaration on whether he/she is an Income Taxpayer (through two radio buttons 'Yes' or 'No').
6. If the user clicks on **'Yes'** and declares that he/she is an income tax payer, then DBP to display relevant error message that the user is not eligible to apply for APY scheme.
7. The error message should contain 'Okay' action button. On clicking 'Okay' action button, user is navigated to DBP dashboard.
8. If the user clicks on **'No'** and declares that he/she is not an income tax payer, then DBP to show the APY account opening form to the user on the same page.
9. In the APY account opening form, system to fetch and display the following user details from CBS through relevant API call:
   - Name
   - Date of Birth (DOB)
   - Mobile Number
   - Aadhaar Number
   - Permanent Address (as per bank records)
10. Further, APY account opening form to display the following fields for user input:
    - Select Debit Account (Dropdown with all eligible debit-able accounts from CBS)
    - Desired Monthly Pension Amount (Dropdown with field values – 1000,2000,3000,4000,5000)
    - Contribution Frequency (Dropdown with field values – Monthly (1 month), Quarterly (3 months), Half-yearly(6 months))
    - Checkbox: Mandate set-up consent checkbox, for debiting account (A/c can be debited any time of the month - user to maintain a/c balance throughout the month)
11. Basis the 'Desired pension amount' and 'Contribution frequency' selected by the user, DBP to fetch and display 'Monthly premium payable' through relevant GBM API call.
12. Further, DBP to calculate and display 'Total years of contribution' to the user through the following logic:

Total years of Contribution = 60 years – (Age of the user in the bank records at the time of APY application)

13. 'Continue' action button to remain disabled until mandate consent checkbox is ticked on APY account opening form.
14. After filling the APY account opening form and setting up the mandate, user to click on 'Continue' action button to navigate to nominee details page, displaying the following fields:
    - Marital Status (Dropdown)
   - Relationship (Dropdown)

- Nominee Name (User Input) – Numeric input not allowed, show relevant field level error message
- Date of Birth (Calendar Input)
- Checkbox for selecting the nominee address to be same as account holder's address
- Pin code (User input)
- City (To be auto-filled basis the Pin code entered by the user)
- State (To be auto-filled basis the Pin code entered by the user)
- Address Line 1 (Mandatory)
- Address Line 2 (Mandatory)
- Address Line 3 (Optional)
- Percentage (100%) – Non editable

15. If the user selects 'Marital Status' as 'Married' from the dropdown, then user's spouse to become default nominee for APY scheme. Further, 'Relationship' field under nominee details section should auto-populate with 'Spouse' and should be non-editable.
16. If the nominee is a minor (Age less than 18 years), then system should display fields to capture guardian details. Guardian details will only be displayed to the customer on the nominee details page, if the nominee is a minor.
17. Guardian details fields to include the following:
- Guardian name
- Relationship with Nominee
- Date of Birth (system to apply check, guardian age should not be less than 18 years)
- Address line 1 (Mandatory), Address line 2 (Mandatory), Address line 3 (Optional)

1. If Guardian's age is less than 18 years, system should display relevant error message. *Sample error message:* Guardian's age cannot be less than 18 years. Please enter correct age.
2. After entering the nominee details, user clicks on 'Continue' action button to navigate to APY application review page, displaying the following:
- **Personal Details** section – Name, DOB, Gender, Mobile No, Aadhaar No, Permanent Address (fetched from CBS through relevant API call)
- **Investment Details** section – as filled in APY application form
- **Nominee information** section – as filled in the APY application form
- **Branch details** – System to display home branch of the user (fetched from CBS through relevant API call)
- **Checkbox:** Accept Terms and Conditions checkbox
3. User to have an option to **'Change'** the details of 'Investment Details' section and 'Nominee Information' section on APY application review page.
4. On clicking **'Change'** option for respective section, user should be navigated to the respective form (*For Example:* User should be navigated to APY account opening form if the user clicks on 'Change' option of 'Investment Details' section. User should be navigated to nominee details form if the user clicks on 'Change' option of 'Nominee information' section)
5. On clicking terms and conditions checkbox, system to display terms and conditions (through bottom sheet) to the user with two action buttons (Download T&C and 'I Accept')
6. 'Submit' action button to remain disabled until T&C checkbox is ticked on APY application review page.
7. After accepting the terms and conditions, user to click on 'Submit' action button.
8. On clicking 'Submit' action button, user is prompted to enter their TPIN to authenticate their debit transaction and APY account opening application.
9. On successfully entering their TPIN, user is navigated to APY account opening success page, displaying the following fields/details:
- Date & Timestamp
- PRAN No
- Transaction ID
- Customer Name
- Debit A/c (masked with last 4 digits shown)
- Desired Monthly Pension
- Contribution Frequency
- Monthly Premium Payable
- Total Amount Debited

- 'Share' action button
- 'Home' action button
10. User can navigate to DBP mobile app dashboard/home screen on clicking 'Home' action button

Business Validation/Rule	1. Age eligibility criteria for APY application is from 18 to 40 years 2. It is mandatory for the user to have a savings account with UBI (only ETB customers will be allowed to open APY account) 3. Income Taxpayers are not allowed to apply for APY scheme – This will be incorporated in the user declaration 4. There are 5 options (1000,2000, 3000, 4000, 5000) for APY annuity
Customer Engagement Rules	NA

Reference Screens (Alternate Scenarios):
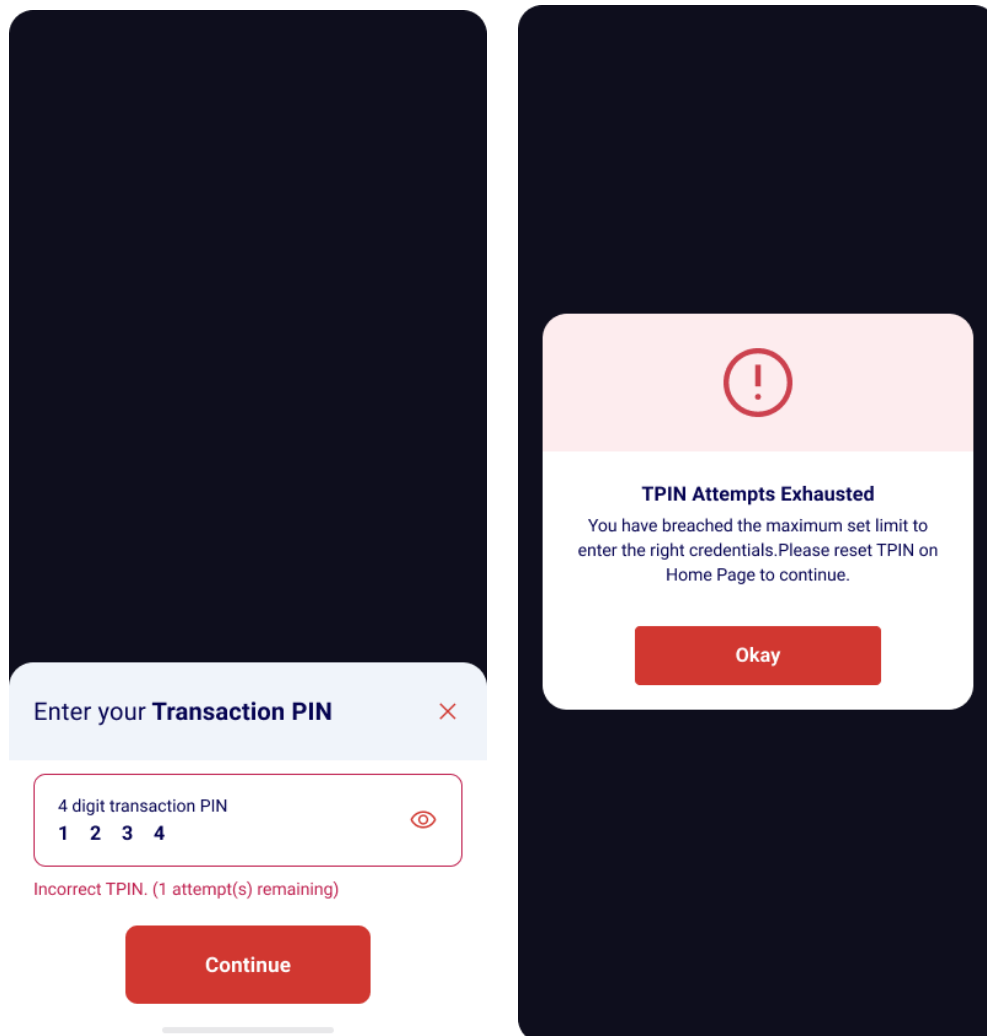
Alternate Scenarios

5.1.3 Scenario C: Incorrect TPIN entered

- User fills the APY account opening form and nominee details form and clicks on 'Continue' to navigate to APY application review page
- User review his/her application details and selects the two checkboxes on application review page and clicks on 'Submit' action button
- User will be prompted to enter the TPIN
- If the user enters the incorrect TPIN for 1st time, Prompt user "Incorrect TPIN. <2> attempts remaining."

- If the user enters the incorrect TPIN for 2nd time, Prompt user "Incorrect TPIN. <1> attempt remaining."
- If the user enters the incorrect TPIN for 3rd time, Prompt user "TPIN Attempts Exhausted"

Event Log	Event	Type	Message
	NA	NA	NA
	NA	NA	NA
	NA	NA	NA
Comments			

5.2 Atal Pension Yojna (APY) > Existing APY Account > Download/Email Statement

Objective:	User is a registered Union Bank Of India customer and wants to download/email their APY account statement
Process flow:	NA
Preconditions:	1. User should have Union Bank Of India DBP mobile app installed on their device 2. User should be an ETB customer of the Union Bank Of India by virtue of having an existing savings account 3. User should have an existing APY account through Union Bank of India
Postconditions:	User should be able to download/email their APY account statement through statement sub-tab
Reference Screens (Main Scenarios):	
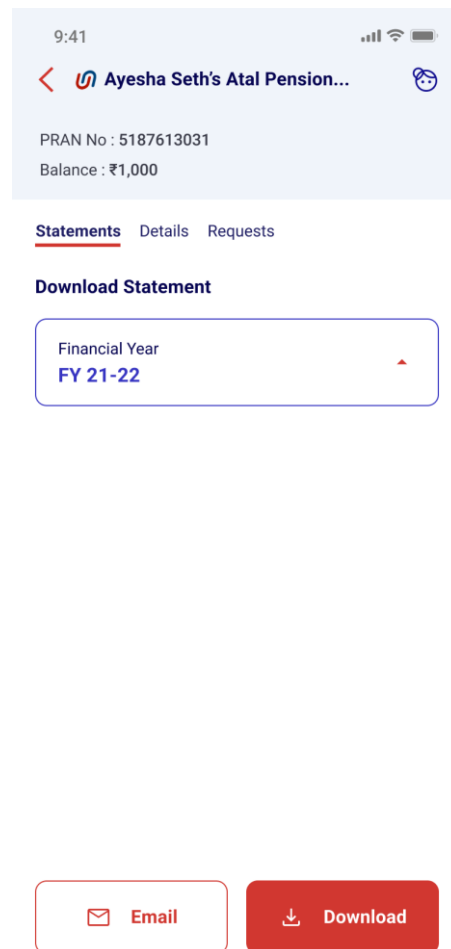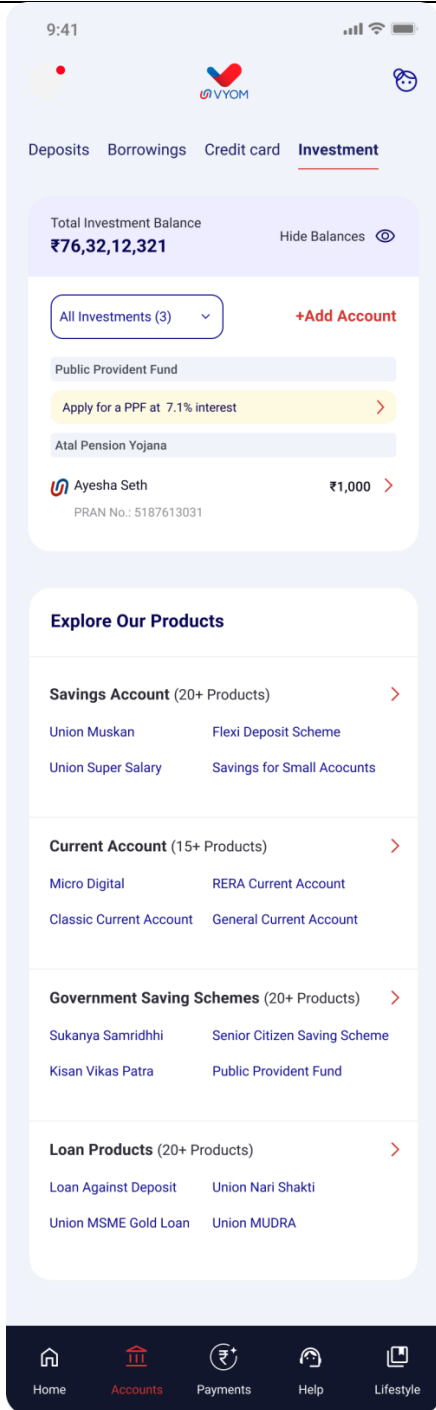
Figure 2: Existing APY account under 'Accounts' (Investment tab)   Figure 2: Statement sub-tab

5.2.1. SCENARIO A: Download/Email APY account statement

1. User logs into the DBP mobile app, navigates to investment tab on 'Accounts' page and can see their existing APY account under linked accounts.
2. On clicking their existing APY account on DBP mobile app, user navigates to 'statement' sub-tab, displaying an option to either email or download their APY account statement through relevant GBM/CBS API call.
3. User to select the financial year (for which they want the APY account statement) through the dropdown field and click on 'Download' action button to download their APY account statement in PDF format.
4. User to also have an option to click on 'Email' action button, to send their APY account statement to their registered email id in the bank record through relevant CBS API call.

Business Validation/Rule	1. User should have an existing APY account opened through Union bank of India
Customer Engagement Rules	1. User to select the financial year for which he/she wants the APY account statement, from the dropdown 2. User to click on 'Email' action button is the user wants the system to send the PDF copy of the APY account statement to the registered email id of the user in the bank records 3. User to click on 'Download' action button is the user wants to download the PDF copy of the APY account statement from the system to their device

Reference Screens (Alternate Scenarios):

Alternate Scenarios:

	Event	Type	Message
Event Log	NA	NA	NA
	NA	NA	NA
	NA	NA	NA
Comments			

5.3   Existing APY Account > View Account details (Details sub-tab)

Objective:	User is a registered Union Bank Of India customer and wants to view their APY account details through details sub-tab
Process flow:	NA
Preconditions:	1. User should have Union Bank Of India DBP mobile app installed on their device 2. User should be registered to the Union Bank Of India DBP platform 3. User should have an existing APY account through Union Bank of India
Postconditions:	User should be able to view their APY account details through details sub-tab
Reference Screens (Main Scenarios):	
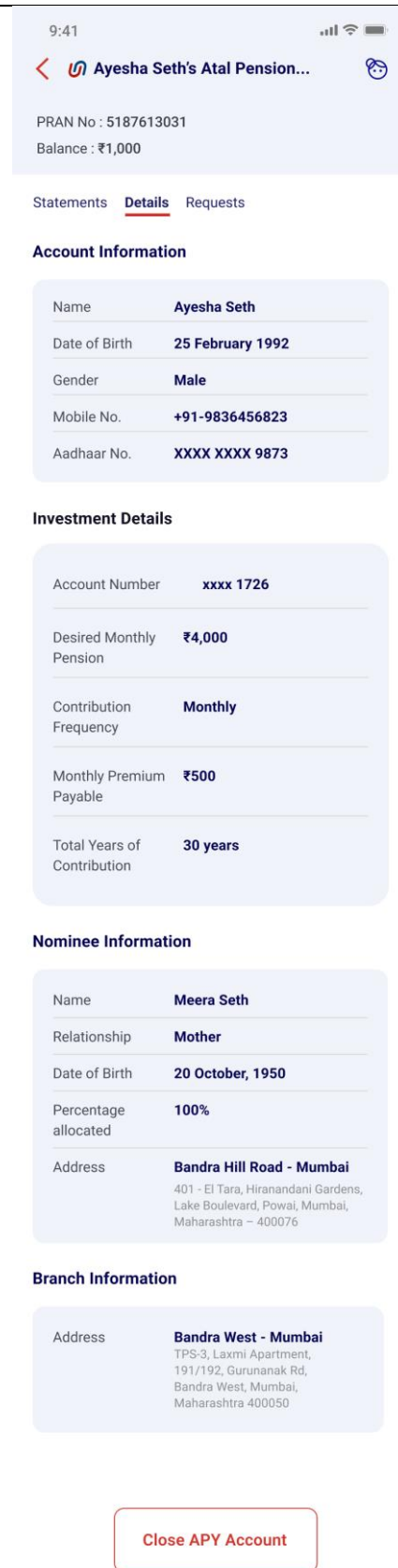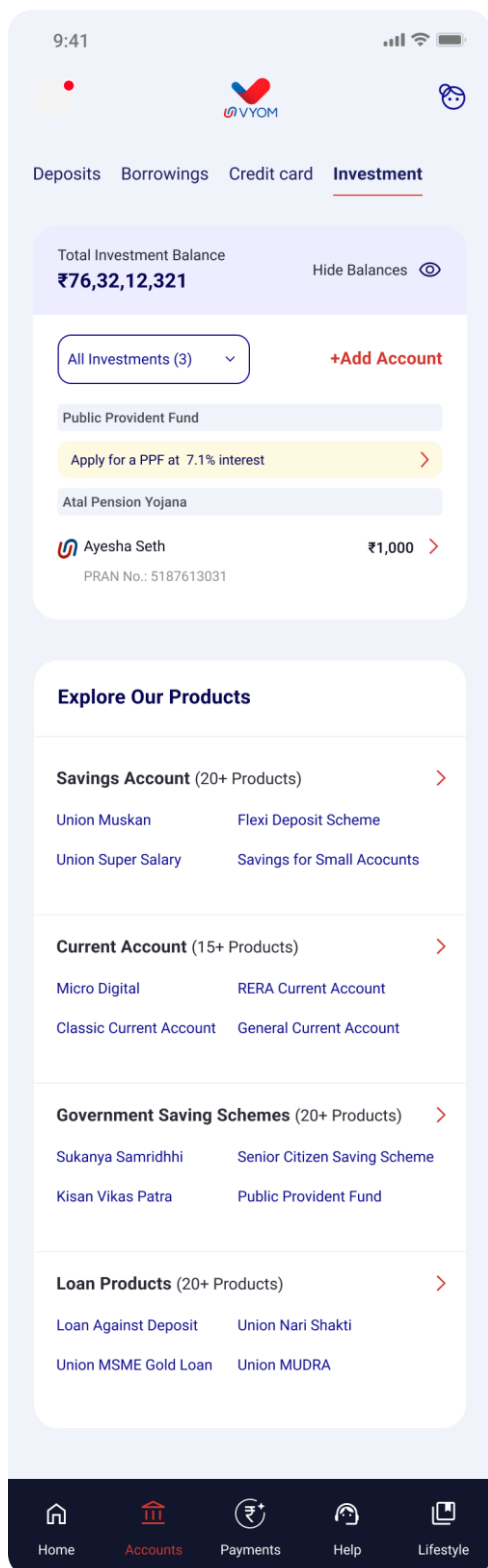
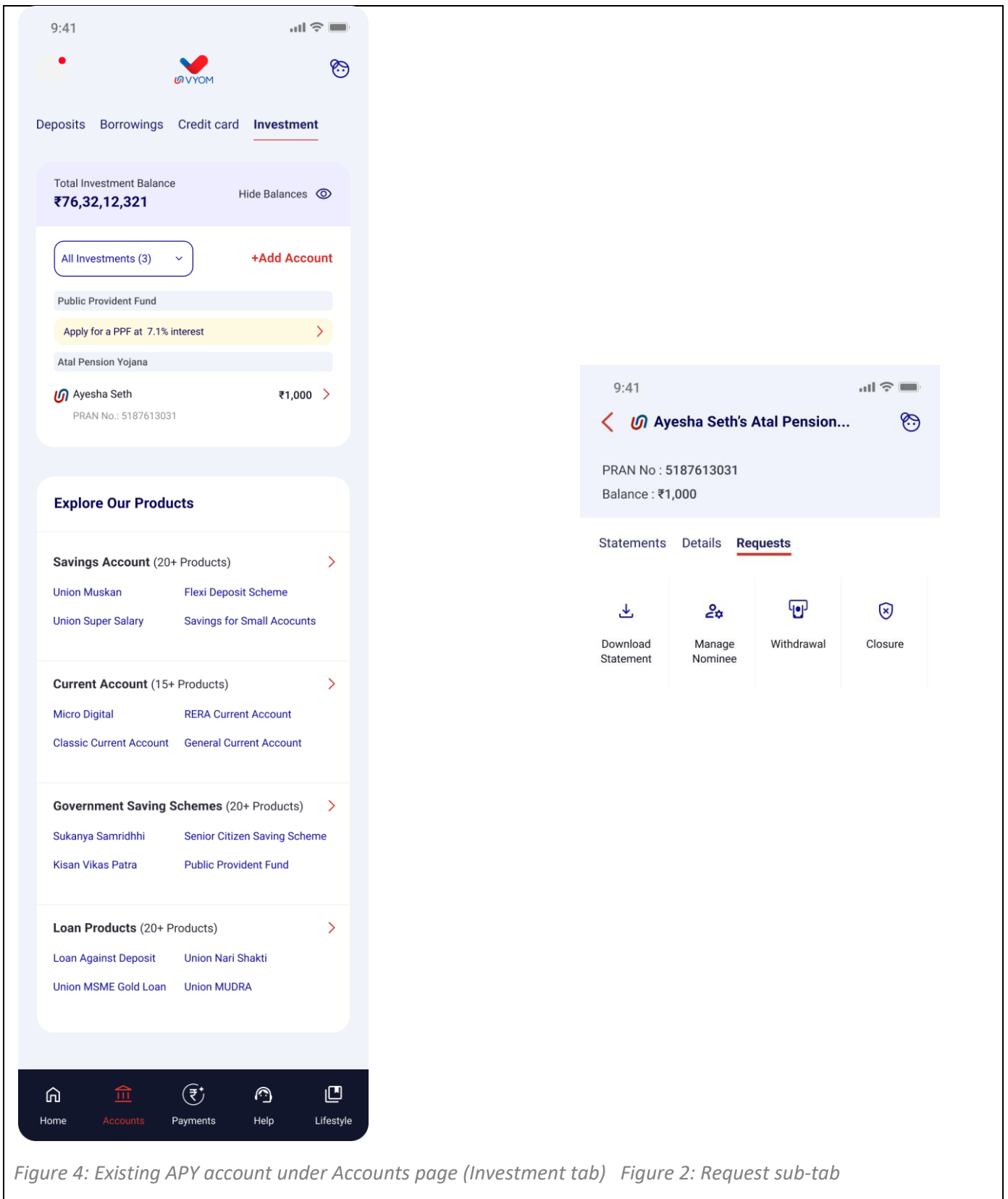*Figure 3: Existing APY account under Accounts page (Investment tab)   Figure 2: Details sub-tab*

5.3.1. SCENARIO A: View APY account details

1. User logs into the DBP mobile app, navigates to investment tab on 'Accounts' page and can see their existing APY account under linked accounts.

2. On clicking their existing APY account on DBP mobile app, user can navigate to 'Details' sub-tab, to view their APY account details.
3. Details sub-tab to display the following information to the user:
    - **Account Information** section – Name, DOB, Gender, Mobile No, Aadhaar No, Permanent Address (fetched from CBS through relevant API call)
    - **Investment Details** section (fetched from GBM through relevant GBM API call)
    - **Nominee information** section (fetched from GBM through relevant GBM API call)
    - **Branch details** – System to display home branch of the user (fetched from CBS through relevant API call)
    - **'Close APY Account'** (Action button)
4. On clicking 'Close APY Account' action button, system to display relevant information message. *Sample Message: 'Please visit your branch for closure of your APY account'.*

Business Validation/Rule	1. User should have an existing APY account opened through Union bank of India
Customer Engagement Rules	1. User to click on existing APY account on 'Account' page of the DBP mobile app 2. User to click and navigate to 'Details' sub-tab to view their APY account details

Reference Screens (Alternate Scenarios):

Alternate Scenarios

	Event	Type	Message
Event Log	NA	NA	NA
	NA	NA	NA
	NA	NA	NA
Comments			

5.4   Existing APY Account > Manage Nominee / Withdrawal / Closure (Request sub-tab)

Objective:	User is a registered Union Bank Of India customer and wants to manage their nominee, withdraw from their APY account or close their APY account through 'Request' sub-tab
Process flow:	NA
Preconditions:	1. User should have Union Bank Of India DBP mobile app installed on their device 2. User should be registered to the Union Bank Of India DBP platform 3. User should have an existing APY account through Union Bank of India
Postconditions:	User should be redirected to the branch with relevant information message for appropriate service through 'Request' sub-tab
Reference Screens (Main Scenarios):	

Figure 4: Existing APY account under Accounts page (Investment tab)   Figure 2: Request sub-tab

ⓘ	ⓘ	ⓘ
Please visit your branch for Closure of your APY account	**Please visit your branch for Withdrawal from your APY account**	**Please visit your branch to manage nominee for your APY account**
Okay	Okay	Okay

1.3.1. SCENARIO A: Manage Nominee/Withdrawal/Closure of APY account through Request sub-tab

1. User logs into the DBP mobile app, navigates to investment tab on 'Accounts' page and can see their existing APY account under linked accounts.
2. On clicking their existing APY account on DBP mobile app, user can navigate to 'Request' sub-tab, displaying the following options:
   - **Download Statement** – On clicking, user is navigated to statement sub-tab, allowing the user to select the financial year of their choice from the dropdown and download their APY account statement.
   - **Manage Nominee –** On clicking, system to display relevant information message to the user (Sample Message: *'Please visit your branch to manage nominee for your APY account')*
   - **Withdrawal** – On clicking, system to display relevant information message to the user (Sample Message: *'Please visit your branch for withdrawal from your APY account')*
   - **Closure** – On clicking, system to display relevant information message to the user (Sample Message: *Please visit your branch for closure of your APY account')*

Business Validation/Rule	1. User should have an existing APY account opened through Union bank of India
Customer Engagement Rules	1. User to click on existing APY account on 'Account' page of the DBP mobile app 2. User to click and navigate to 'Request' sub-tab to perform their required action and avail the service

Reference Screens (Alternate Scenarios):

Alternate Scenarios

Event Log	**Event**	**Type**	**Message**
	NA	NA	NA
	NA	NA	NA
	NA	NA	NA

Comments	

6. Assisted Portal

Objective:	User is a registered Union Bank Of India customer and wants to open their APY account through Assisted Portal

Process flow:	NA
Preconditions:	1. User should be an ETB customer of Union Bank Of India by virtue of having a savings bank account 2. User should be registered on Union Bank Of India DBP platform 3. User should be eligible to open their APY account through Union bank of India
Postconditions:	User will be able to open their APY account through Union Bank Of India via Assisted portal
Reference Screens (Main Scenarios):	

Figure 5: Customer consent link

Figure 2: Registered Mobile number verification page

Figure 3: APY account opening form

Figure 4: Nominee Details (Married)

Figure 5: Nominee Details (Unmarried)

Figure 6: Nominee Details (when nominee is minor)

Figure 7: Application review page

Figure 8: APY account opening – Payment Pending screen

Figure 10: APY account opening – Success screen

1.1.1.   SCENARIO A: Open APY Account through Assisted Portal

1. Customer visits bank's branch to open APY account through Assisted portal. Branch personnel (User) logs into the DBP assisted portal using the login credentials and navigates to APY account opening journey for the customer.
2. User can enter his/her SSO credentials on the Login page. Authentication of user will happen through AD (IBM Verify).
3. For capturing the customer's consent, user sends a link to the customer's registered mobile number along with an OTP to verify the same.
4. Customer enters the OTP received on their registered mobile number for giving consent to the branch personnel (user) to initiate the APY account opening application on his/her behalf.

5. After receiving the customer's consent, user to click on 'Continue' action button to proceed further. ,
6. On clicking 'Continue' action button, system to check for age eligibility criteria of the customer for APY product:
   - If the customer's age is **>= 18 years** and **<= 40 years**, customer will be eligible for APY account opening journey.
   - If the customer's age is **> 40 years** customer will not be eligible for APY account opening journey and relevant error message to be displayed to the user (bank personnel). The error message should contain an 'Okay' action button. On clicking 'Okay' action button, user is navigated to DBP Assisted portal dashboard.
7. If the customer is eligible for APY account opening journey, then system to check for customer's KYC compliance and availability of customer's Aadhaar details in CBS through relevant API call.
8. If both KYC compliance check and Aadhaar check in bank records (CBS) are passed, then user is navigated to provide declaration on whether the customer is an Income Taxpayer (through two radio buttons 'Yes' or 'No').
9. If the user clicks on **'Yes'** and declares that the customer is an income tax payer, then DBP to display relevant error message that the customer is not eligible to apply for APY scheme.
10. The error message should contain 'Okay' action button. On clicking 'Okay' action button, user is navigated to DBP Assisted portal dashboard.
11. If the user clicks on **'No'** and declares that the customer is not an income tax payer, then DBP to show the APY account opening form to the user on the same page.
12. In the APY account opening form, system to fetch and display the following customer details from CBS through relevant API call:
    - Name
    - Date of Birth (DOB)
    - Mobile Number
    - Aadhaar Number
    - Permanent Address (as per bank records)
13. Further, APY account opening form to display the following fields for user input:
    - Select Debit Account (Dropdown with all eligible debit-able accounts from CBS)
    - Desired Monthly Pension Amount (Dropdown with field values – 1000,2000,3000,4000,5000)
    - Contribution Frequency (Dropdown with field values – Monthly (1 month), Quarterly (3 months), Half-yearly(6 months))
14. Basis the 'Desired pension amount' and 'Contribution frequency' selected by the user, DBP to fetch and display 'Monthly premium payable' through relevant GBM API call.
15. Further, DBP to calculate and display 'Total years of contribution' to the user through the following logic:

 Total years of Contribution = 60 years – (Age of the customer in the bank records at the time of APY application)

16. After filling the APY account opening form, user to click on 'Continue' action button to navigate to nominee details page, displaying the following fields:
    - Marital Status (Dropdown)
    - Relationship (Dropdown)
    - Nominee Name (User Input) – Numeric input not allowed, show relevant field level error message
    - Date of Birth (Calendar Input)
    - Checkbox for selecting the nominee address to be same as account holder's address
    - Pin code (User input)
    - City (To be auto-filled basis the Pin code entered by the user)
    - State (To be auto-filled basis the Pin code entered by the user)
    - Address Line 1 (Mandatory)
    - Address Line 2 (Mandatory)
    - Address Line 3 (Optional)
    - Percentage (100%) – Non editable
17. If the user selects 'Marital Status' of the customer as 'Married' from the dropdown, then customer's spouse to become default nominee for APY scheme. Further, 'Relationship' field under nominee details section should auto-populate with 'Spouse' and should be non-editable.
18. If the nominee is a minor (Age less than 18 years), then system should display fields to capture guardian details. Guardian details will only be displayed to the customer on the nominee details page, if the nominee is a minor.

19. Guardian details fields to include the following:
    - Guardian name
    - Relationship with Nominee
    - Guardian Age (system to apply check, guardian age should not be less than 18 years)
    - Address line 1 (Mandatory), Address line 2 (Mandatory), Address line 3 (Optional)
20. If Guardian's age is less than 18 years, system should display relevant error message. *Sample error message:* Guardian's age cannot be less than 18 years. Please enter correct age.
21. After entering the nominee details, user clicks on 'Continue' action button to navigate to APY application review page, displaying the following:
    - **Personal Details** section – Name, DOB, Gender, Mobile No, Aadhaar No, Permanent Address (fetched from CBS through relevant API call)
    - **Investment Details** section – as filled in APY application form
    - **Nominee information** section – as filled in the APY application form
    - **Branch details** – System to display home branch of the user (fetched from CBS through relevant API call)
    - **Send Review Link** – Action button
    - **Checkbox 1:** Mandate set-up consent checkbox, for debiting account (A/c can be debited any time of the month – user to maintain a/c balance throughout the month)
    - **Checkbox 2:** Accept Terms and Conditions checkbox
22. User to have an option to **'Change'** the details of 'Investment Details' section and 'Nominee Information' section on APY application review page on behalf of the customer.
23. On clicking **'Change'** option for respective section, user should be navigated to the respective form (*For Example:* User should be navigated to APY account opening form if the user clicks on 'Change' option of 'Investment Details' section. User should be navigated to nominee details form if the user clicks on 'Change' option of 'Nominee information' section)
24. After reviewing all the details on APY application review page, user to click on 'Send Review link' action button to send the review link to the customer to review all the details filled by the user (branch personnel).
25. Customer clicks on the review link, reviews the APY application review page with filled details on open web (or DBP mobile app).
26. Customer will view the following after clicking on review link:
    - **Personal Details section** - Name, DOB, Gender, Mobile No, Aadhaar No, Permanent Address (fetched from CBS through relevant API call)
    - **Investment Details section** - as filled by the user in APY application form
    - **Nominee information section** - as filled by the user in the APY application form
    - **Branch details** - System to display home branch of the user (fetched from CBS through relevant API call)
    - **Checkbox 1:** Mandate set-up consent checkbox, for debiting account (A/c can be debited any time of the month - user to maintain a/c balance throughout the month)
    - **Checkbox 2:** Accept Terms and Conditions checkbox
27. On clicking terms and conditions checkbox, system to display terms and conditions (through bottom sheet) to the customer with two action buttons (Download T&C and 'I Accept')
28. 'Submit' action button to remain disabled for the customer until both checkboxes are ticked on APY application review page.
29. After giving mandate set-up consent and accepting the terms and conditions, customer to click on 'Submit' action button.
30. After the customer clicks on 'Submit' action button, bank personnel (user) is displayed APY account opening – payment pending screen on assisted portal, and is prompted to select a mode of payment by the customer
31. User can select the following modes of payment on direction from the customer:
    - Payment via Cash
    - Payment via QR
    - Payment via Vyom
    - Payment via Gateway
32. On successfully verifying the customer's payment through the modes mentioned above, user is navigated to APY account opening success page, displaying the following fields/details:
    - Date & Timestamp

- PRAN No
- Customer Name
- From A/c (masked with last 4 digits shown)
- Desired Monthly Pension
- Contribution Frequency
- Monthly Premium Payable
- Total Amount Debited
- 'Go to Home' action button

33. User can navigate to DBP assisted portal dashboard/home screen on clicking 'Go to Home' action button

Business Validation/Rule	1. Age eligibility criteria for APY application is from 18 to 40 years 2. It is mandatory for the user to have a savings account with UBI (only ETB customers will be allowed to open APY account) 3. Taxpayers are not allowed to apply for APY scheme – This will be incorporated in the user declaration 4. There are 5 options (1000,2000, 3000, 4000, 5000) for APY annuity
Customer Engagement Rules	1. Customer to provide consent for the branch user to start the APY account opening application on their behalf 2. Customer to review the details filled in APY account opening application, set mandate for auto-debit from their debit-able account and accept the terms and conditions 3. Customer to make payment to open their APY account through Union bank of India, by using the appropriate mode of payment
Reference Screens (Alternate Scenarios)	
Alternate Scenarios	

Event Log	Event	Type	Message
	NA	NA	NA
	NA	NA	NA
	NA	NA	NA

Comments	

7. Drop-Off Logic

All dropped off Journey in D2C to be pushed to assisted portal for further continuation with consent of the applicant as per the logic defined in previous drops.

8. Wireframes/Designs

https://www.figma.com/file/pM2IKajMxAEzT94JM2sYbC/Shared_IBM?type=design&mode=design&t=ndQkihWFD1VtkMcQ-0

9. Data & Reporting requirements
   a) CDP requirements (Appice – Hyper personalization) – Required

b) Analytics requirements – Models to be developed as per Bank's requirement

c) Reporting requirements- reports to be customizable and templates will be shared*

d) Change Data Capture (CDC) requirement- as required for platform

10. Content Management (CMS) requirements and Integration with DMS
Final set of application with consent to be pushed to DMS for storage

11. Data Governance requirements
a) PII / Sensitive fields to be masked on UI

b) PII / Sensitive fields to be encrypted at back end – Whether encryption required for data in transit as well as data base level

#	Data Element	Category of Personal Data
1	Aadhaar Number	Sensitive Personal Information
2	Account number	Sensitive Personal Information
3	Biometric information	Sensitive Personal Information
4	Blood Group	Sensitive Personal Information
5	Card Full Track Data (magnetic stripe, equivalent data on the chip)	Sensitive Personal Information
6	Card number	Sensitive Personal Information
7	Category (ST, SC. OBC, General, etc.)	Sensitive Personal Information
8	Driver's license number/ Image	Sensitive Personal Information
9	Genetic Data	Sensitive Personal Information
10	PAN	Sensitive Personal Information
11	Passport Number	Sensitive Personal Information
12	Photographic image	Sensitive Personal Information
13	PIN/PIN Block	Sensitive Personal Information
14	Political or religious beliefs	Sensitive Personal Information
15	Race/ ethnicity data	Sensitive Personal Information
16	Ration card Number / Image	Sensitive Personal Information
17	Trade union membership status	Special Category
18	Voter Id Number / Image	Sensitive Personal Information
19	Account holder's name	Personal Information
20	Account holder's signature	Personal Information
21	Address	Personal Information
22	Age	Personal Information
23	Alternate address	Personal Information
24	Alternate Phone number	Personal Information
25	Android Advertising ID	Device Identifiers
26	Anniversary date	Personal Information
27	Beacon or sensor pings	Location Information
28	Card expiry date	Personal Information
29	Card Service Code	Personal Information
30	Cardholder Name	Personal Information
31	Cookie ID	Personal Information
32	CVV/ CAV/CVV/CID number	Personal Information
33	Date of Birth	Personal Information
34	Email ID	Personal Information
35	Father's name	Personal Information
36	Customer ID	Personal Information

Classification: Confidential

37	Gender	Personal Information
38	Health Data	Personal Information
39	IDFA (Identifier for Advertisers)	Device Identifiers
40	IMEI (International Mobile Equipment Identity)	Device Identifiers
41	IP addresses	Device Identifiers
42	Job Applicant ID	Personal Information
43	Job Applicant Name	Personal Information
44	Language	Personal Information
45	Location derived from IP address	Location Information
46	MAC addresses	Device Identifiers
47	Maiden name	Personal Information
48	Marital Status	Personal Information
49	Monthly/ Annual Income	Personal Information
50	Mother's name	Personal Information
51	Nationality	Personal Information
52	Network triangulation location	Location Information
53	Office telephone number	Personal Information
54	On-device (GPS) location information	Location Information
55	Online browsing activity	Behavioural/Demographic Information
56	Phone Number	Personal Information
57	Place of Birth	Personal Information
58	Post Code	Sensitive Personal Information
59	Vehicle number	Personal Information
60	Vehicle type	Personal Information
61	Zip Code	Personal Information
62	App download information	Behavioural/Demographic Information
63	Applicant Name	Personal Information
64	Application Number	Personal Information
65	Audience segmentation profiles	Behavioural/Demographic Information
66	Customer's signature	Personal Information
67	EMI (Equated Monthly Instalment)	Personal Information
68	Loan Account Number	Personal Information
69	SWIFT Code	Personal Information
70	Tax Payer ID	Personal Information

12. Multilingual requirements

   a) Language options – 13 languages (English, Hindi, Marathi, Gujarati, Kannada, Tamil Bangla, Telugu, Malayalam, Odiya, Punjabi, Assamese, Konkani)

13. ChatBot / Conversational / Generative AI use cases
To be taken up in later waves

14. Others/Miscellaneous/NFR Requirements
Metrics for availability need to adhere to the following SLOs:

Component	Metrics	Requirement
Uptime	Front end applications	99.99%
	Public Facing APIs	99.99%
	Microservices	99.99%
	Core/Downstream dependent	As per Bank's internal availability

All SLAs and NFRs to be considered at 4-9s instead of 5-9s

Performance:

Performance will need to meet the following categories:

System performance

Component	Metric	Requirement
Page Load	Static page load	< 500 ms
	Dynamic page load	< 2 s
API latencies	Internal services	< 200 ms
	External services	< 2s
API Response	Synchronous API response time	< 1 s
Server	Resource Utilization	40% - 50% utilization across the active platform. At no point in time should the utilization excel 70% in any one location, especially under failover situation

Experience

Component	Metric	Requirement
Size	App download size	Less than 400 MB
User experience	Touch reaction time	< 0.2 s
	Scroll viscosity	Lower is better
Load time	App load time (first paint)	< 2.0 sec
	Fully loaded page (async)	< 10.0 sec
	Web page load time (first paint)	< 2 sec
	Repeat visit load time	< 250 ms

15. **Appendix/Annexures**
    (*This list is indicative and will change based on requirement)*

Document Type	Attachment
API List & System Integration	UBI_Wave 2_APY_v0.1_API List.xl
Notifications - Communication & Error messages - Push Notifications	UBI_Wave 2_APY_v0.1_Commun
Content Management System (CMS) requirements - SMS Templates - Email Templates - Static Content	UBI_Drop 3_APY_v0.1_Content M

Field List (Multilingual Requirements)	UBI_Wave 2_APY_v0.1_Field List.

16. Queries & Dependencies

- APY journey FSD has dependency on availability of GBM ultra-APIs. The journey will be implemented post release of GBM ultra.
- CDP requirements to be finalized by the bank, basis the information provided by IBM
- Reporting template and requirement to be provided by Bank

17. Backlog

- Nominee Management *
- Closure of APY account*

*Depending upon the availability of APIs

18. Bank Comments

===============================End of Document=================================