

BRD-003: KYC Completion

1. Requirement Summary

The customer must complete full KYC verification to activate the digital savings account. This includes uploading required documents, entering additional information, and undergoing automated/manual verification. The account is activated only after successful KYC approval.

2. Detailed Description

1. Document Upload

- Aadhaar front & back
- PAN card copy
- Passport-size photograph
- Signature image

System validates file type, size, and clarity, and stores files in encrypted form.

2. Additional Customer Information

- Address (permanent & communication)
- Occupation
- Marital status
- Annual income range
- Nominee details (optional)

3. Verification Process

Automated KYC checks run first. If failed, application moves to manual review. Officer may approve, reject, or request resubmission.

4. Status Flow

Pending Upload → Under Review → Approved / Rejected / Resubmission Required

3. Business Rationale

- Compliance with RBI KYC regulations
- Prevention of fraud and identity theft
- AML/CFT compliance
- Ensures accurate customer identity before activation

4. Inputs & Outputs

Field	Validation	Mandatory
Aadhaar Image	Valid file type/size, clear	Yes
PAN Image	Valid file type/size	Yes
Photograph	Clear face image	Yes

Signature	Readable signature	Yes
Address Details	Valid pincode, non-empty	Yes
Occupation	From master list	Yes
Income Range	From category list	Yes
Nominee Details	Optional fields	No

Output:

KYC record stored with status: Approved / Rejected / Resubmission Required.

5. Acceptance Criteria

AC ID	Criteria
AC-001	Validate allowed formats and file sizes for uploads.
AC-002	Detect unclear or blurry documents.
AC-003	Automated KYC runs before manual review.
AC-004	Reviewer can approve, reject, or request resubmission.
AC-005	KYC must be approved before account activation.
AC-006	If rejected, system displays reason and allows re-upload.

6. Preconditions

- Aadhaar & PAN verification completed (BRD-002).
- Customer has required documents ready.
- OCR/face-match systems are operational.

7. Postconditions

- KYC stored in regulatory record.
- Status updated for account creation.
- Audit logs created.

8. Exceptions / Edge Cases

ID	Scenario	Expected Behavior
EC-001	Blurry or unreadable image	System requests reupload
EC-002	Incorrect document uploaded	System blocks submission
EC-003	Automated KYC fails	Route to manual review
EC-004	Manual review rejects	Show reason to user
EC-005	User abandons mid-process	Save as 'KYC Pending'
EC-006	File too large	Show file size error

EC-007	Mandatory fields missing	Block submission
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