

BRD-002: Aadhaar & PAN Verification

1. Requirement Summary

The system must validate the customer's Aadhaar and PAN details before allowing the creation of a savings account. These identity checks ensure compliance with regulatory requirements, prevent fraud, and allow downstream KYC and account creation processes to proceed securely.

2. Detailed Description

Aadhaar Verification:

- Validate 12-digit Aadhaar number format.
- Trigger UIDAI OTP-based authentication.
- Receive verification result: success / fail / mismatch.

PAN Verification:

- Validate PAN format (AAAAA9999A).
- Validate PAN using Income Tax / CKYC service.
- Cross-check PAN name and DOB with personal details.
- Receive status: Valid / Invalid / Name mismatch / DOB mismatch.

Aadhaar and PAN must both pass verification before onboarding can progress. Any mismatch or failure must halt the process.

3. Business Rationale

- Ensure compliance with statutory KYC and AML regulations.
- Prevent identity fraud and duplicate account creation.
- Ensure accurate mapping of customer identity across systems.
- Enable seamless account activation without manual intervention.

4. Inputs & Outputs

| Field | Validation | Mandatory |
|----------------|--|-----------|
| Aadhaar Number | 12-digit numeric, UIDAI verification, OTP | Yes |
| PAN Number | AAAAA9999A format, PAN database validation | Yes |

Outputs:

Verified Aadhaar & PAN status saved. Status marked as "Identity Verification Completed".

5. Acceptance Criteria

| AC ID | Criteria |
|-------|----------|
|-------|----------|

| | |
|--------|--|
| AC-001 | System must validate Aadhaar format and reject invalid entries. |
| AC-002 | System must perform UIDAI OTP-based Aadhaar authentication. |
| AC-003 | System must validate PAN format before calling verification API. |
| AC-004 | PAN name & DOB must match user-provided details. |
| AC-005 | If Aadhaar or PAN verification fails, onboarding must stop. |
| AC-006 | On successful verification, system moves to KYC stage. |

6. Preconditions

- Customer has completed BRD-001 (Personal Details).
- UIDAI & PAN verification services are available.
- Customer has access to Aadhaar-linked mobile number.

7. Postconditions

- Aadhaar & PAN statuses stored.
- System ready for KYC document upload (BRD-003).
- Audit logs created for verification steps.

8. Exceptions / Edge Cases

| ID | Scenario | Expected Behavior |
|--------|---------------------------------|---|
| EC-001 | Invalid Aadhaar number | Reject input and show inline error |
| EC-002 | UIDAI OTP fails | Allow retry; block after 3 failures |
| EC-003 | PAN format invalid | Show immediate format error |
| EC-004 | PAN name mismatch | Show "Details do not match PAN records" |
| EC-005 | PAN DOB mismatch | Prompt re-entry or correction |
| EC-006 | Verification API unavailable | Display maintenance message |
| EC-007 | User tries to skip verification | Block progression |