

# 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