**1. Rejection Reason: IN CASE PAN CARD ASSOCIATED WITH SOME OTHER ACCOUNT**

1. As checked your PAN card is associated with some other user account
2. The account on which the PAN card is attached: Email id: (Enter the Email ID) & Mobile no. (Enter the Mobile No.)
3. If that account belongs to you then please login into that account.

**Condition 1. If user says yes that belongs to me and I will do login into that account:**

1. Thank you for the confirmation, is there anything else I may help you with?

**User responded “NO”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Rejected Pan Associate”**

**User “Did not Respond”**

* **Close the case under: “KYC Rejected Pan Associate”**

**User Respond “YES”**

1. Please share your concern so that we can help you out.

**Once user share his next query respond accordingly and later resolve the case under: “KYC Rejected Pan Associate”**

**Condition 2. If user says “yes” that belongs to me but I want to use my pan card on new account:**

**If user says “No” that account do not belongs to me but this is my PAN card & I want to use it on my account:**

**CASE 1.** **If the old account is flagged/not flagged status, and the BANK/PAYTM/UPI status is pending or success, and the details match the PAN CARD holder's name:**

**Step1: Moved the user from old flow to new flow**

1. We regret to inform the PAN card once approved successfully cannot be removed.
2. Please provide us another pan card to update

User Respond **“No”**

1. Please note that without the requested details, we are unable to update your PAN card, and the limit will not be reset.
2. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under**: **“KYC Rejected Pan Associate”**

**User “Do not Respond”**

* **Close the case under: “KYC Rejected Pan Associate”**

**If user shared the New PAN card details:**

1. Thank you for sharing the PAN card, please wait while we check & upload your PAN card on your user ID

**Step 1:** Kindly check whether PAN card provided by the user is unique and should not registered with some other user account  
**Step 2:** If not registered with some other user, then upload the PAN card

**After uploading, please inform user as per the status of KYC:**

**Condition 1. If approved immediately:**

1. Congratulations on your successful KYC approval! Kindly update the BANK/PAYTM/UPI details of the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded Pan Associated”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded Pan Associated”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded Pan Associated”**

**Condition 2. If not approved immediately and status is in pending:**

1. Your PAN card has been uploaded. Please wait for 24 hours for approval. Once approved, you can proceed to upload BANK/PAYTM/UPI details for the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded Pan Associated”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded Pan Associated”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded Pan Associated”**

**CASE 2. If the old account is flagged/not flagged and BANK/PAYTM/UPI status is pending/success, but the details do not match the PAN CARD holder's name:**

1. Kindly provide the PAN card and a selfie with another Photo ID proof (e.g., Voter ID card, Aadhar Card, Passport) for the user holding bank details under the same name, or redemption will not be possible.

**If user shared the asked details:**

1. Thank you for sharing the details, please wait while we upload your PAN card on your user ID

**Step 1: Ask Ops to move both the user to new KYC flow  
Step 2: Once moved to new flow Ask Ops team to remove the KYC from the OLD account  
Step 3: Once KYC removed from old user then reset the limit and upload the PAN card  
Step 4: Update the details on the sheet with (PAN Card No., Old User ID, New User ID, TDS Yes/No, Agent Name, Details Uploaded Yes/No)**

**After uploading, please inform user as per the status of KYC:**

**Condition 1. If approved immediately:**

1. Congratulations on your successful KYC approval! Kindly update the BANK/PAYTM/UPI details of the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded Pan Associated”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded Pan Associated”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded Pan Associated”**

**Condition 2. If not approved immediately and status is in pending:**

1. Your PAN card has been uploaded. Please wait for 24 hours for approval. Once approved, you can proceed to upload BANK/PAYTM/UPI details for the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded Pan Associated”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded Pan Associated”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded Pan Associated”**

**If user do not share the asked details and no response after you message:**

* **Resolve the Chat after waiting for 2 min: “KYC Rejected Pan Associate”**

**If user respond with no I do not want to share:**

1. Please note that without the requested details, we are unable to update your PAN card, and the limit will not be reset.

* **Resolve the chat after waiting for 2 min: “KYC Rejected Pan Associate”**

**Condition 3. If user says I will update another PAN card:**

1. Kindly provide the original PAN card image associated with your bank account to us to upload it on our end.

**If user shared the asked details:**

1. Thank you for sharing the details, please wait while we upload your PAN card on your user ID

**Step 1: Ask Ops to move the user to new flow if not already   
Step 3: Once moved to new flow then reset the limit and upload the PAN card  
Step 4: Do not update the details in any sheet as we are not removing the PAN card from any user account.**

**After uploading, please inform user as per the status of KYC:**

**Condition 1. If approved immediately:**

1. Congratulations on your successful KYC approval! Kindly update the BANK/PAYTM/UPI details of the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded New PAN”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded New PAN”**

User Respond **“YES”**

1. Please share your concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded New PAN”**

**Condition 2. If not approved immediately and status is in pending:**

1. Your PAN card has been uploaded. Please wait for 24 hours for approval. Once approved, you can proceed to upload BANK/PAYTM/UPI details for the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded New PAN”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded New PAN”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded New PAN”**

**If user do not share the asked details or do not respond:**

* **Resolve the Chat after waiting for 2 min: “KYC Rejected Pan Associate”**

**If user respond with no I do not want to share:**

1. Please note that without the requested details, we are unable to update your PAN card, and the limit will not be reset.

* **Resolve the chat after waiting for 2 min: “KYC Rejected Pan Associate”**

**2. Rejection Reason: MINOR PAN CARD ATTACHED**

1. As checked you have attached the PAN card of a person age below than 18.
2. We would request you to provide the PAN card details of the person who is 18+

**If user shared the New PAN card details:**

1. Thank you for sharing the PAN card, please wait while we check & upload your PAN card on your user ID

**Step 1:** Kindly check whether PAN card provided by the user is unique and not registered with some other user account  
**Step 2:** If updated with some other account then follow the **“PAN CARD ASSOCIATED WITH SOME OTHER ACCOUNT”** process   
**Step 3:** If not registered with some other user, then upload the PAN card

**After uploading, please inform user as per the status of KYC:**

**Condition 1. If approved immediately:**

1. Congratulations on your successful KYC approval! Kindly update the BANK/PAYTM/UPI details of the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded MINOR”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded MINOR”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded MINOR”**

**Condition 2. If not approved immediately and status is in pending:**

1. Your PAN card has been uploaded. Please wait for 24 hours for approval. Once approved, you can proceed to upload BANK/PAYTM/UPI details for the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded MINOR”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded MINOR”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded MINOR”**

**If user do not share the asked details or do not respond:**

* **Resolve the Chat after waiting for 2 min: “KYC Rejected Minor”**

**If user respond with no I do not want to share:**

1. Please note that without the requested details, we are unable to update your PAN card, and the limit will not be reset.

**Resolve the chat after waiting for 2 min: “KYC Rejected Minor”**

**3. Rejection Reason: IMAGE BLUR/NOT CLEARED**

1. As checked image of the PAN card you have attached is not clear.
2. We would request you to provide the clear picture of the PAN Card

**If user shared the New PAN card details:**

1. Thank you for sharing the PAN card, please wait while we check & upload your PAN card on your user ID

**Step 1:** Kindly check whether PAN card provided by the user is unique and not registered with some other user account  
**Step 2:** If updated with some other account then follow the **“PAN CARD ASSOCIATED WITH SOME OTHER ACCOUNT”** process   
**Step 3:** If not registered with some other user, then upload the PAN card

**After uploading, please inform user as per the status of KYC:**

**Condition 1. If approved immediately:**

1. Congratulations on your successful KYC approval! Kindly update the BANK/PAYTM/UPI details of the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded IMG Blur/Not Clear”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded IMG Blur/Not Clear”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded IMG Blur/Not Clear”**

**Condition 2. If not approved immediately and status is in pending:**

1. Your PAN card has been uploaded. Please wait for 24 hours for approval. Once approved, you can proceed to upload BANK/PAYTM/UPI details for the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded IMG Blur/Not Clear”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded IMG Blur/Not Clear”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded IMG Blur/Not Clear”**

**If user do not share the asked details or do not respond:**

* **Resolve the Chat after waiting for 2 min: “KYC Rejected IMG Blur/Not Clear”**

**If user respond with no I do not want to share:**

1. Please note that without the requested details, we are unable to update your PAN card, and the limit will not be reset.

**Resolve the chat after waiting for 2 min: “KYC Rejected IMG Blur/Not Clear”**

**4. Rejection Reason: Selfie/Another Image**

1. As checked the image you have attached is not a valid image of PAN card
2. We would request you to provide the Original image of PAN Card

**If user shared the New PAN card details:**

1. Thank you for sharing the PAN card, please wait while we check & upload your PAN card on your user ID

**Step 1:** Kindly check whether PAN card provided by the user is unique and not registered with some other user account  
**Step 2:** If updated with some other account then follow the **“PAN CARD ASSOCIATED WITH SOME OTHER ACCOUNT”** process   
**Step 3:** If not registered with some other user, then upload the PAN card

**After uploading, please inform user as per the status of KYC:**

**Condition 1. If approved immediately:**

1. Congratulations on your successful KYC approval! Kindly update the BANK/PAYTM/UPI details of the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded Selfie/Another IMG”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded Selfie/Another IMG”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded Selfie/Another IMG”**

**Condition 2. If not approved immediately and status is in pending:**

1. Your PAN card has been uploaded. Please wait for 24 hours for approval. Once approved, you can proceed to upload BANK/PAYTM/UPI details for the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded Selfie/Another IMG”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded Selfie/Another IMG”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded Selfie/Another IMG”**

**If user do not share the asked details or do not respond:**

* **Resolve the Chat after waiting for 2 min: “KYC Rejected Selfie/Another IMG”**

**If user respond with no I do not want to share:**

1. Please note that without the requested details, we are unable to update your PAN card, and the limit will not be reset.

**Resolve the chat after waiting for 2 min: “KYC Rejected Selfie/Another IMG”**

**5. Rejection Reason: No Reason mentioned**

1. As checked system didn’t accept the PAN card attached by you.
2. We would request you to provide the original image of PAN Card to us.

**If user shared the New PAN card details:**

1. Thank you for sharing the PAN card, please wait while we check & upload your PAN card on your user ID

**Step 1:** Kindly check whether PAN card provided by the user is unique and not registered with some other user account  
**Step 2:** If updated with some other account then follow the **“PAN CARD ASSOCIATED WITH SOME OTHER ACCOUNT”** process   
**Step 3:** If not registered with some other user, then upload the PAN card

**After uploading, please inform user as per the status of KYC:**

**Condition 1. If approved immediately:**

1. Congratulations on your successful KYC approval! Kindly update the BANK/PAYTM/UPI details of the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded No reason”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded No reason”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded No reason”**

**Condition 2. If not approved immediately and status is in pending:**

1. Your PAN card has been uploaded. Please wait for 24 hours for approval. Once approved, you can proceed to upload BANK/PAYTM/UPI details for the PAN card holder.
2. Is there anything else I may help you with?

User Respond **“No”**

1. Thank you for contacting Big Cash Chat Support you have a nice day ahead!

* **Close the case under: “KYC Uploaded No reason”**

User **“Do not Respond”**

* **Close the case under: “KYC Uploaded No reason”**

User Respond **“YES”**

1. Please share you concern so that we can help you out.

**Once user share his next query respond accordingly and resolve the case under: “KYC Uploaded No reason”**

**If user do not share the asked details or do not respond:**

* **Resolve the Chat after waiting for 2 min: “KYC rejected No reason”**

**If user respond with no I do not want to share:**

1. Please note that without the requested details, we are unable to update your PAN card, and the limit will not be reset.

**Resolve the chat after waiting for 2 min: “KYC rejected No reason”**