Deloitte X ServiceNow University HackNow - India 2025

Problem Statement Title: Banking-KYC Process Automation

Team Name: MeowNow

Team Members:

Name

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Symbiosis Institute of Technology, Nagpur

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1. Problem Statement

Title: Banking-KYC Process Automation

Manual KYC (Know Your Customer) processes in banks are slow, errorprone, and compliance-heavy. Customers are often required to physically submit documents like Aadhaar, PAN, and proof of address, which are then manually reviewed by compliance teams. This leads to:

- Delays in account opening
- Poor customer experience
- High operational overhead
- Risk of non-compliance with regulatory mandates

1.1 Objectives

- Digitize and automate the KYC process end-to-end
- Eliminate manual verification wherever possible
- Enable real-time KYC status tracking for customers
- Ensure SLA-driven processing by KYC staff and managers
- Enhance compliance with auditable workflows

2. Proposed Solution

Our solution is not "just another workflow." We combine multiple smart systems to create a scalable, hybrid KYC engine:

- We plan on using the Servicenow App Engine Studio to build our application.
- Use a combination of Surepass (to instantly verify PAN, Aadhaar, and other KYC documents) and OpenFin for an integrated front-end experience or will be provided an option for using DigiLocker Integration that fetches verified documents directly from government repositories.
- SLA-Driven Escalation & Notification: Built-in response time enforcement for KYC officers and managers.

• Manager-Facing Dashboard: A centralized dashboard for managers to track KYC requests, monitor task progress, view SLA status, and take quick actions like approvals, using real-time charts and filters built with ServiceNow reports and analytics.

• Virtual Agent & Knowledge-base Articles: Real-time status tracking, re-upload links, and help articles.

2.1 Improvements Over Existing Options

Manual KYC Workflow	Proposed Automation
Email/PDF uploads	Structured form submission via Record Producer
Manual doc check	OCR + auto-matching + DigiLocker
No tracking	Real-time status view for customer
Delays & forgetfulness	SLA timers + escalations
No reuse	Document history & reusable profiles

Table 1: Comparison: Manual KYC vs Automated KYC Process

3. Implementation Plan

3.1 Timeline

The KYC Automation project is structured over 30 days, divided into 5 key phases across 4 weeks to ensure organized and phased implementation.

3.1.1 Week 1: Requirement Analysis & Form Creation (Day 1-4)

Objective: Define KYC requirements and design the input form.

Key Tasks:

- Create custom table u_kyc_requests with fields (Name, PAN, Aadhaar, etc.).
- Build and validate KYC form linked to the table.

Deliverables: KYC form + validated table schema.

3.1.2 Week 2: Workflow Design & Automation (Day 5-9)

Objective: Implement process automation using Flow Designer.

Key Tasks:

- Design flow triggered on new KYC entries.
- Generate Verification/Compliance Tasks and Manager Approval.
- Configure email notifications.

Deliverables: Automated flow + email templates.

3.1.3 Week 3: Task Management & SLA Setup (Day 10–15)

Objective: Configure task routing and SLA tracking.

Key Tasks:

- Define SLAs (24h for verification, 48h for compliance).
- Set assignment rules and test dashboard.

Deliverables: SLA-enabled tasks + group assignments.

3.1.4 Week 4A: UI, Reporting & Portal Setup (Day 16–22)

Objective: Enhance user experience and reporting.

Key Tasks:

- Add KYC form to Service Portal.
- Create reports (status, approvals, breaches) and dashboards.
- Set role-based access.

Deliverables: Portal access + dashboards + reports.

3.1.5 Week 4B: Testing & Submission (Day 23–30)

Objective: Final testing and report preparation.

Key Tasks:

• Conduct end-to-end testing, bug fixing.

Deliverables: Tested system

3.2 Key ServiceNow Tools and Modules Used

Tool / Module	Usecase in the System
Record Producer	Captures KYC data through structured form submission
Form Layouts	Customizes the visual structure of the KYC form for clarity
UI Policies	Dynamically shows/hides fields based on document type selection
Flow Designer	Automates task routing, verification logic, and document rechecks
Task Management	Manages assigned tasks for KYC Verifier and Manager
Approval Engine	Handles multi-level approvals (Verifier \rightarrow Manager)
Notifications	Sends automated emails for submission, status, and re- upload
SLA Policies	Tracks deadlines (24h for Verifier, 48h for Manager); triggers escalations
Role Management	Defines roles like KYC Verifier, Manager, Compliance Officer, Admin
Scripting (Script Includes / Flows)	Custom logic for comparing OCR data, risk scoring, validations
Surepass API	Instantly verifies PAN, Aadhaar, and other documents
OpenFin	Provides responsive, desktop-grade front-end for users and staff
App Engine Studio	Used to create and manage the custom KYC application in a low-code interface
ATF (Automated Test Framework)	Validates flows, form submissions, SLA conditions, and automation logic
ServiceNow Tables	Custom tables: KYC_Request, Verification_Task, and Manager_Review to track KYC lifecycle

Table 2: ServiceNow Tools and Their Roles in KYC Automation

3.3 Working Architecture

To implement our KYC automation system in *ServiceNow*, we begin by creating a custom **KYC_Request** table, extending it from the existing *Financial Task* table. This custom table stores all essential customer information, including identity details, uploaded documents, and verification statuses. Additional fields tailored to our use case are added as necessary.

3.3.1 Role-Based Access

We define critical user roles to ensure task segregation and secure access:

- kyc_verifier
- kyc_manager
- kyc_compliance_officer
- kyc_request_manager
- sys_admin

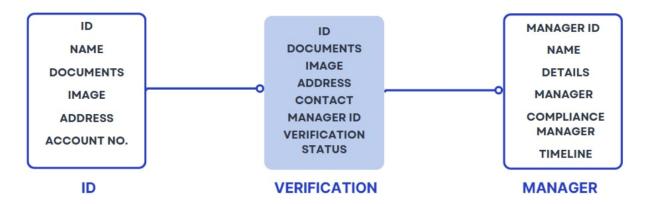


Figure 1: Signup Process Flowchart: Schema Diagram of proposed tables

3.3.2 User Initiation via Record Producer

Customers initiate the process through a *Record Producer* form enhanced with *UI Policies* to dynamically show or hide fields based on selected ID type. For instance, selecting "NRI" displays Passport instead of Aadhaar. Dependent fields are configured to streamline data entry.

3.3.3 Document Upload Options

- 1. Manual Upload
- 2. DigiLocker Integration using the **DigiLocker API** to fetch documents directly from government repositories.

3.3.4 Backend Automation with Flow Designer

After submission, the *Flow Designer* automates operations:

• Validates user inputs

• Integrates with the Surepass API for real-time document verification

- Routes tasks to the appropriate roles
- Optional integration with **OpenFin** for a responsive front-end experience

3.3.5 Verification Workflow

- Tasks assigned to KYC Verifier
- A second table maps each cust_id to its verifier
- Post-verification, forwarded to KYC Manager
- A third table maps verifier to manager for tracking

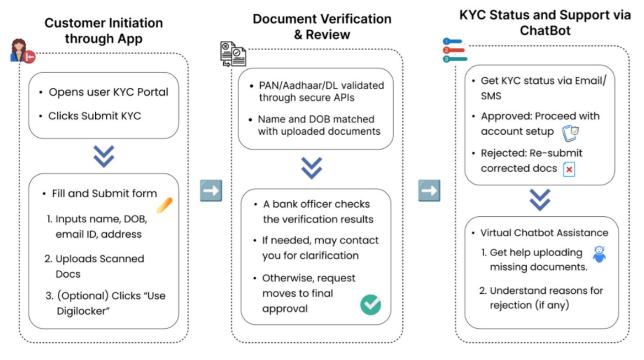


Figure 2: User walkthrough

3.3.6 Fraud Detection Mechanism

Failed document verifications are tracked. If a threshold is breached, the request is escalated to the KYC Compliance Officer for manual review and flagging.

KYC Process Automation - ServiceNow with Integrations ServiceNow Platform Service Catalog (Record Producer) Create record **KYC Request Table** Surepass API (u_kyc_request) (Document Verification) Trigger automation PAN/Aadhaar Validation Response (Valid/Invalid) Bank Staff Desktop Flow Designer (OpenFin Container) (KYC Automation Flow) View & complete tasks Create Verification Task Update analytics Tasks table: Review & Approve - Document Verification - Review by Compliance Agent Reporting & Dashboard Post-task routing Submit KYC form (Performance Analytics) Approval Engine (Final Approval Step) Manager Review by Manager Approval/Rejection Update **Customer Interface** Virtual Chatbot Notifications (Conversational KYC Assistant) (SMS / Email / Push) KYC form guidance Status Notification & status queries Mobile App (KYC Submission)

Figure 3: Architecture

The diagram above outlines the end-to-end customer journey for KYC Process Automation, showcasing the flow from initial customer submission to document verification and final status updates. This streamlined digital process enhances efficiency, improves compliance, and ensures a better customer experience by reducing manual touchpoints and enabling real-time updates.

3.3.7 SLA Enforcement

- 24 hours for document verification
- 48 hours for managerial approval
- Automated escalations triggered on SLA breaches

3.3.8 Notifications

Customers receive real-time email updates at every milestone—submission, verification, approval, rejection, or re-submission—ensuring full transparency.

3.3.9 System Testing

ServiceNow's Automated Test Framework (ATF) is used to simulate scenarios and verify workflows, SLA triggers, and notifications.

3.3.10 Reporting and Dashboards

Custom dashboards allow managers to track monthly performance metrics, including approval and rejection rates.

3.3.11 User Assistance

A ServiceNow chatbot is integrated to guide users through queries, linked knowledge articles, and tooltips across the UI for a seamless experience.

4. Team Details

Team Name: MeowNow

College: Symbiosis Institute of Technology, Nagpur

4.1 Roles and Responsibilities of Team Members

Team Mem- ber	Role	Responsibilities
Tanya Singh	Team Lead & UI/UX Designer	Oversees the project, coordinates efforts, designs the user interface and Service Portal.
Manya Asrani	ServiceNow Workflow Developer	Designs and configures workflows using Flow Designer, sets up task automation, SLA policies, and email notifications.
Krunal Dhapod- kar	API & Integration Specialist	Integrates Surepass, DigiLocker, OpenFin APIs; manages third-party service connections.
Dhanashree Giriya	ServiceNow Workflow Developer	Collaborates on Flow Designer tasks, builds approval logic, configures triggers, scripting if needed.
Alankrita Bhonde	Database & Backend Admin	Builds custom tables (e.g., KYC Requests), manages verification logs, handles backend data structure.
Shaikh Tauhid	Testing & Reporting Lead	Creates SLA reports, configures dashboards, conducts end-to-end testing using ATF or manual methods.

Table 3: Roles and Responsibilities of Team ServiceMeow Members

5. References

- ServiceNow API Docs https://developer.servicenow.com/dev.do#!/reference
- ServiceNow Community Link-https://www.servicenow.com/community/
- SurePass API (for verification) https://surepass.com/
- OpenFin- https://www.openfin.co/