Functional Requirements of Know Your Applicants

Objective

The main objective of the Know Your Applicants (KYA) app is to help credit card partners assess the risk of lending to new customers. By collecting personal and financial information from applicants, the KYA app can help credit card partners identify potential red flags, such as a history of late payments or defaults. This information can then be used to make more informed decisions about whether or not to approve a credit card application.

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Features Supported in Application

Functions available for Admins are as follows:

1. Manage user accounts: The app administrator is responsible for creating and managing user accounts in the KYA app. This includes creating new user accounts, assigning permissions to users, and disabling or deleting user accounts.
2. Manage applications: The app administrator is responsible for managing applications submitted through the KYA app. This includes reviewing applications, approving or denying applications, and assigning applications to credit card partners.
3. Manage data: The app administrator is responsible for managing the data in the KYA app. This includes ensuring that the data is accurate and up-to-date, and that it is protected from unauthorized access.
4. Provide support: The app administrator is responsible for providing support to users of the KYA app. This includes answering questions, troubleshooting problems, and resolving issues.

Functions available for Customers are as follows:

1. Provide their personal information, such as their name, email address, phone number, and PAN card.
2. Provide their account information, such as their account number, IFSC code, and branch.
3. Indicate their loan status.
4. Submit their application for a credit card

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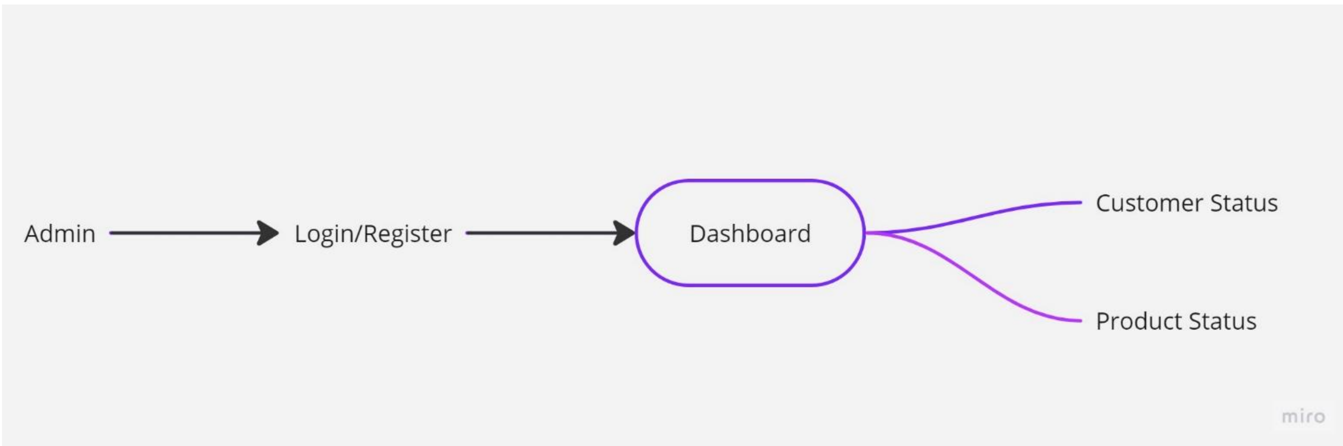
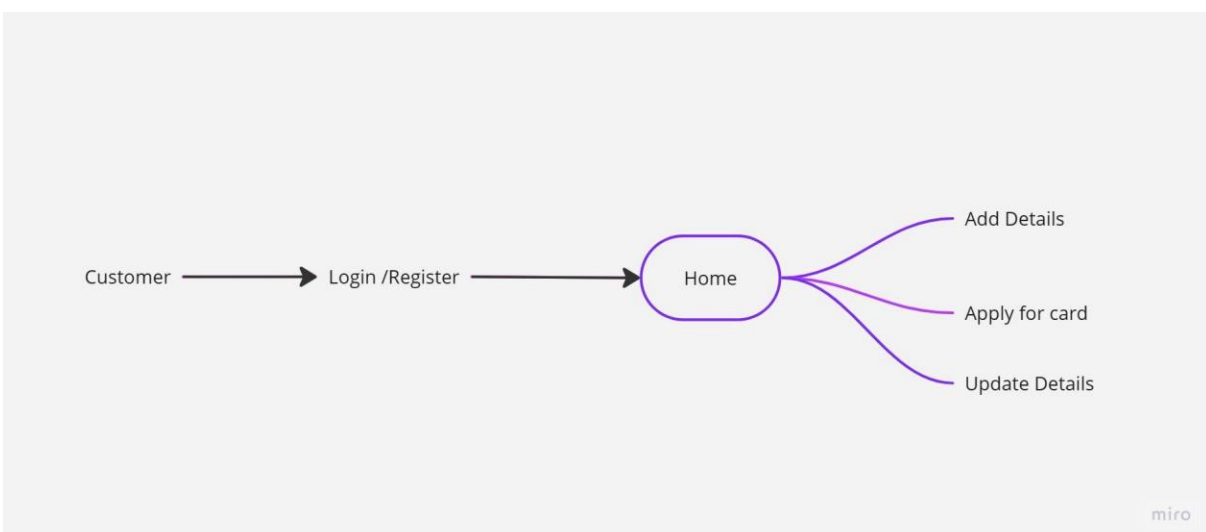
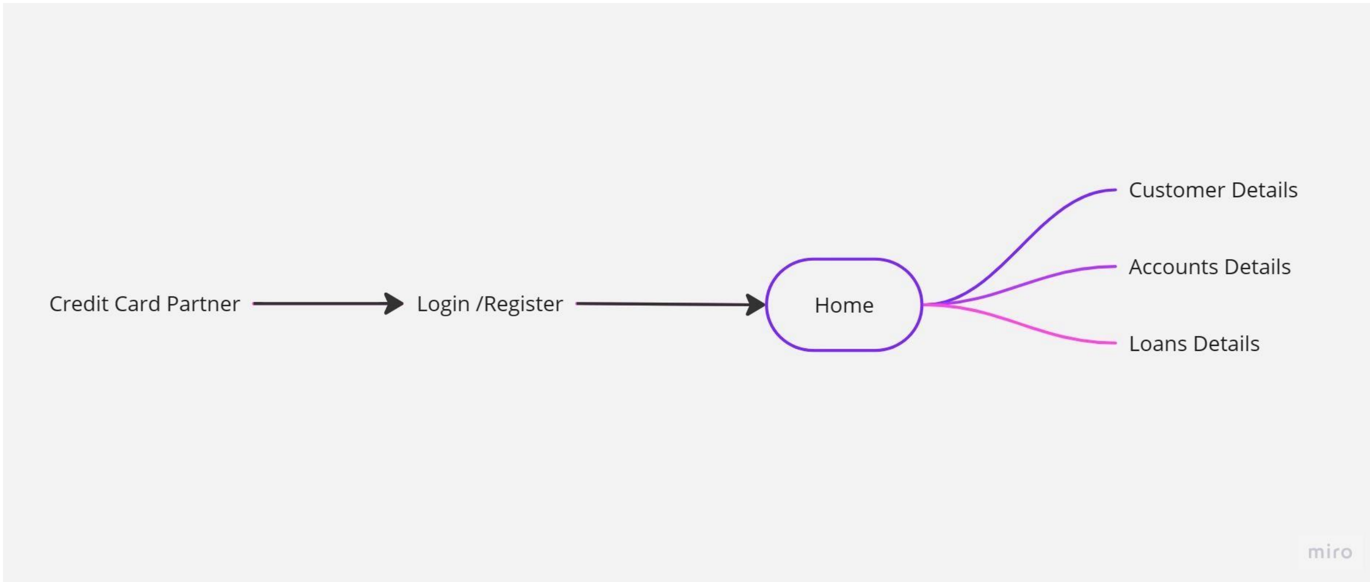
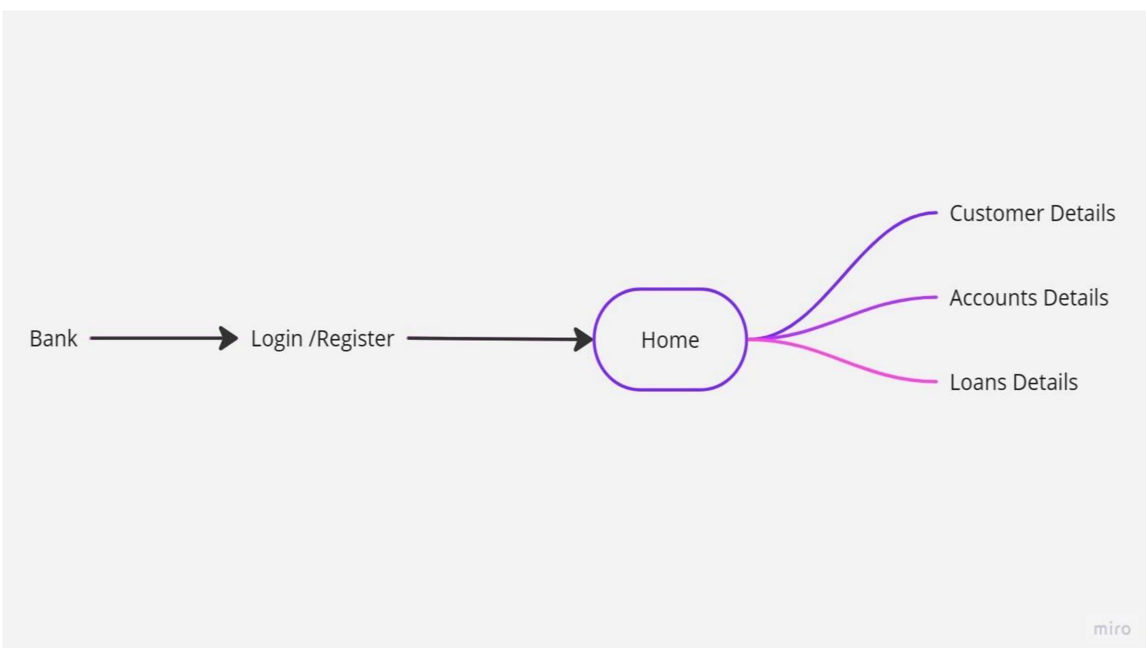
KYA WORKFLOW






Credit Card Partner
Login /Register
Home
Customer Details
Accounts Details
Loans Details
miro


Bank
Login /Register
Home
Customer Details
Accounts Details
Loans Details
miro

Features for Admin:

Login > Dashboard > check customer

statusAND

Login > Dashboard > Receive application

AND

Login > Dashboard > Gives Confirmation after seeing income and loan status

Admins can view and manage all applicants who have submitted applications for a credit card. This includes viewing the applicant's personal information, account information, and loan status. Admins can approve or deny applications for a credit card. This decision is based on the applicant's credit history, income, and other factors.

Field Name	Description
Manage applicants	Allows the admins to view application
Product status	Allows the admin to check the product availability according to customer's eligibility

Features for Credit Card Partners:

1. To check customer details, select the View option in the dashboard.
   All the related details regarding the customer will appear on the screen

2. To view the customers credit limit , select view credit option in the dashboard .
   It displays the credit limit of the customer on the screen.

3. To check product details and check the availability cards, click the Verify option in the dashboard.
   Depending on the customers eligibility the card available for the particular customer based on the eligibity will be displayed on the screen

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Features for Applicants:

To apply for the credit card, the applicants have to select apply option which leads the applicants to following fields,

1. To enter all the personal details, select **personal details** option.
   All the related fields will appear on the screen as a form which has to be filled.

2. To enter all the account details, select **account details** option.
   All the related fields will appear on the screen as a form which has to be filled

3. To enter the loan status ,select the **Loan Status** option.
   In this field the applicant need to select Yes or No to indicate the loan status

Field Name	Description
Add personal details	Allow customer to add personal details.
Add account details	Allow customer to add account details.
Loan Status	Allow customer to indicate loan status
Apply for cards	Allow customer to submit the application.

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Features of Bank :

1. To search the details of the applicants, select the **search** option .This provide the details of the applicants to the credit card partner without informing the applicant.

2. To send the searched information to the credit card partner, select **send** option. This sends the information to the credit card partner.

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