

Customer Identification Flowchart

Multi-Level Matching Procedure (Excluding Fuzzy Matching)

Identifier Hierarchy Table

Level	Identifier	Type	Confidence	When to Use
1	PAN	Exact	Highest	Government-issued; unique per person in India
2	Email	Exact	High	Unique per user; rarely shared
3	Mobile Number	Exact	High	Unique per SIM; stable identifier
4	PAN + Mobile	Composite	High	Both must match
5	PAN + Email	Composite	High	Both must match
6	Mobile + DOB	Composite	Medium	Reduces false positives
7	Email + DOB	Composite	Medium	Reduces false positives

8

No
Match

—

—

Create
new
customer
or route
to manual
review

Flowchart



✓ MATCH
Confidence: HIGH

Not found



Level 4: PAN + Mobile
Both available? Search PAN, verify Mobile



Both match?

✓ MATCH
Confidence: HIGH

No



Level 5: PAN + Email
Both available? Search PAN, verify Email



Both match?

✓ MATCH
Confidence: HIGH

No



Level 6: Mobile + DOB
Search Mobile, verify DOB



Both match?

✓ MATCH
Confidence: MEDIUM

No



Level 7: Email + DOB
Search Email, verify DOB



Both match?

✓ MATCH

Confidence: MEDIUM

No



Level 8: NO MATCH
Create New Customer OR Manual Review

Simplified Linear Flow

```
START (Policy record: PAN, email, mobile, DOB)
|
v
[1] PAN valid? --> Search by PAN --> Found? --YES--> MATCH (HIGH) [END]
|                               --NO--> continue
v
[2] Email valid? --> Search by Email --> Found? --YES--> MATCH (HIGH) [END]
|                               --NO--> continue
v
[3] Mobile valid? --> Search by Mobile --> Found? --YES--> MATCH (HIGH) [END]
|                               --NO--> continue
v
[4] PAN + Mobile? --> Search PAN, verify Mobile --> Both match? --YES--> MATCH (HIGH)
|                               --NO--> continue
v
[5] PAN + Email? --> Search PAN, verify Email --> Both match? --YES--> MATCH (HIGH)
|                               --NO--> continue
v
[6] Mobile + DOB? --> Search Mobile, verify DOB --> Both match? --YES--> MATCH (MEDIUM)
|                               --NO--> continue
v
[7] Email + DOB? --> Search Email, verify DOB --> Both match? --YES--> MATCH (MEDIUM)
|                               --NO--> continue
v
[8] NO MATCH --> Create New Customer OR Manual Review [END]
```

Note: Fuzzy name matching has been excluded from this procedure per requirements. All matches require at least one strong identifier (PAN, Email, or Mobile).