Workflow for KYC update process - Annexure 1 Customer Visits EasyBank in the website Customer to be given Yes Does account no Customer enters account number, mobile option to contiue with exist in CBS? number and email ID Nagarik App No Application calls an API with CBS D́o you want to No Request continue with <u>Terminated</u> Acc no. & Nagarik App? mobile Account number, mobile number Details doesn't number only Does the account & email ID doesn't match or match match number, mobile number Account no & email ID match but Yes & email ID mobile number doesn't match match in CBS? with bank records. Application collects the details# of Identity documents from CBS of the account All three Application send OTP in (Citizenship, Voters ID and Passport) registered mobile number records match Application send same OTP in registered mobile number and email. Customer to enter OTP QR code linked with Nagarik App will be shown. No Resend OTP in mobile Does the (max 3 times) OTP match? Resend OTP in mobile Does the and email ID Customer to login Nagarik App in OTP match? (max 3 times) mobile and scan the QR code No Yes Nagarik App validates the Yes information stored in Nagarik App with information of customer Application to check collected from CBS Risk category of the customer? Does the No (Request Terminated) information match? Application calls an API with No the customer in CBS for KYC pending status High Risk Yes category? Nagarik App sends OTP to mobile number registered Yes in Nagarik App. Customer to enter OTP Application shows the pending Is the KYC Request terminated. in pending field that requires to be updated in Customer to visit Status? KYC update page branch to update KYC No Yes Does the OTP match? Do No No you want to update Customer to enter/update KYC details & submit @ other information? Resend OTP on mobile (max 3 times) Yes Application to show fields serially@ where the information can be updated i. Personal details ii. Professional details Customer to click on the section where the customer wish to enter/update information KYC update request will be registered in Back-End of the application for further processing CPU reviewer ensure the appropriateness of the new/updated information. Reviewer to further No Is the information onfirm with customer appropriate? over the phone Yes Customer's information is updated in CBS through API **END**

Note:

@ Two columnar form will be displayed
(Particulars and new data to be entered)

#Information: ID Type, issue ID number, Issue Date, Issue District