

## FUNCTIONAL REQUIREMENTS DOCUMENT (FRD)

### Project: Digital Customer Onboarding System

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#### 1. Document Control

Item	Detail
Project Name	Digital Customer Onboarding System
Document Type	Functional Requirements Document (FRD)
Version	1.0
Prepared By	Goutham – Business Analyst
Date	<Insert Date>
Reviewed By	Solution Architect, QA Lead
Approved By	Project Sponsor

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#### 2. Purpose

This FRD defines the functional behavior of the Digital Customer Onboarding System, including user interface fields, workflow logic, validations, automation rules, notification triggers, system interactions, and exception handling.

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#### 3. System Actors

Actor	Description
Customer	Provides onboarding information
Mobile/Web Portal	Captures customer input and displays status
OCR Engine	Extracts text from uploaded documents
e-KYC API	Validates Aadhaar/PAN
Risk Scoring Engine	Calculates risk level

Actor	Description
Operations User	Manually reviews high-risk cases
Core Banking System	Creates account and generates welcome kit

#### 4. Functional Requirement Summary

FR ID	Requirement
FR01	The system shall allow customers to register using mobile number and OTP.
FR02	The system shall capture customer personal information in a multi-step form.
FR03	The system shall support uploading Aadhaar/PAN in JPEG/PNG/PDF formats.
FR04	The system shall extract text from uploaded documents using OCR.
FR05	The system shall validate Aadhaar/PAN using e-KYC API.
FR06	The system shall calculate a risk score (Low/Medium/High).
FR07	The system shall auto-approve Low/Medium-risk customers.
FR08	The system shall route High-risk customers to Operations queue.
FR09	The system shall allow Operations users to approve/reject high-risk cases.
FR10	The system shall track onboarding status and display it to the customer.
FR11	The system shall trigger notifications over SMS/email for each milestone.
FR12	The system shall create account in Core Banking upon approval.
FR13	The system shall generate and send a digital welcome kit.
FR14	The system shall log all onboarding actions for compliance and audit.

#### 5. Screen-Level UI Requirements

##### Screen 1 — Registration

Field	Type	Validation	Mandatory
Mobile Number	Numeric	10-digit verification	Yes
OTP	Numeric	Must match system OTP	Yes

## Screen 2 — Personal Details

Field	Type	Validation
Full Name	Text	Only alphabets
DOB	Date	Age $\geq$ 18
Address	Text	—
Email	Text	Valid email format
Occupation	Dropdown	List provided
Annual Income	Numeric	No negative values

## Screen 3 — Document Upload

Field	Type	Constraint
Aadhaar	File Upload	JPEG/PNG/PDF $\leq$ 10MB
PAN	File Upload	JPEG/PNG/PDF $\leq$ 10MB

## Screen 4 — Review Application

- System displays auto-fetched data from OCR
- Customer must confirm before submission
- Edit button available before final submission

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## 6. Workflow Logic

### Decision: Risk Score

IF Low or Medium  $\rightarrow$  Auto-approval

IF High  $\rightarrow$  Manual review  $\rightarrow$  Approve/Reject

### Post-Approval Actions

Account created → Welcome kit generated → Notification sent

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7. System Integrations

System	Direction	Purpose
OCR API	Inbound	Extract text from documents
e-KYC API	Inbound	Validate Aadhaar/PAN
Risk Scoring Engine	Internal	Calculate risk
Core Banking	Outbound	Account creation
Notification Gateway	Outbound	Email/SMS/Push alerts

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8. Non-Functional Requirements

Category	Requirement
Performance	e-KYC API response ≤ 15 sec
Uptime	99% availability
Security	AES-256 data encryption
Compliance	Full KYC audit traceability
Scalability	1M monthly onboardings

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9. Exception Handling

Scenario	System Behavior
OCR failure	Request document re-upload
e-KYC timeout	Retry 3x → route to manual
Risk API failure	Route to manual
Wrong OTP	3 attempts allowed

Scenario	System Behavior
Upload format mismatch	Display error message

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## 10. Email/SMS Notification Triggers

Trigger	Message
Registration complete	"Your onboarding has started."
e-KYC complete	"KYC verified successfully."
Account created	"Your account is now active."
Welcome kit sent	"Download your welcome kit."

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## 11. Success Criteria

Metric	Target
80% straight-through onboarding	Without manual intervention
< 24 hours onboarding time	For 100% applications
< 10% drop-off rate	Across customer journey

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## 12. Sign-Off

Role	Name	Signature	Date
Business Owner			
Compliance Lead			
Operations Lead			
IT Delivery Lead			