

FUNCTIONAL REQUIREMENTS DOCUMENT (FRD)

Project: Digital Customer Onboarding System

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

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.

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 ≥ 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 ≤ 10MB
PAN	File Upload	JPEG/PNG/PDF ≤ 10MB

Screen 4 — Review Application

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

6. Workflow Logic

Decision: Risk Score

IF Low or Medium → Auto-approval

IF High → Manual review → Approve/Reject

Post-Approval Actions

Account created → Welcome kit generated → Notification sent

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

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

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

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."

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

12. Sign-Off

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