**PS-14 — KYC Pack & Attestations (with Renewals)**

**Intent**  
Collect mandatory documents and declarations; **expire and renew** on schedule.

**Actors**  
KYC Service • Document Vault • Gatekeeper

**Preconditions**

* Tenant KYC template per partner segment/country.

**Flow**

1. **Template Apply:** System lists required docs/attestations (e.g., registration cert, export compliance attest).
2. **Upload & Verify:** Files virus-scanned, hashed, and stored; attestations signed (timestamped).
3. **Completeness Score:** Live indicator; missing items listed with **fix links**.
4. **Gate Impact:** If mandatory KYC missing/expired ⇒ partner banner **HOLD**, pushes to gate.
5. **Renewal Scheduler:** Notifies N days before expiry; auto-clear on approval.

**Edge Cases**

* Conflicting attestations → force case review.
* Expired doc on active order → HOLD + targeted list of impacted docs.

**Acceptance**

* 100% blocked partners show missing KYC items.
* Renewal clears HOLD within 10s of approval.

**Innovation**

* **KYC Proof Bundle** with file hashes + signer identities.