**Central KYC Process**

**Universal Sompo General Insurance Co Ltd.**

Document Revision History

| Ver. No. | Ver. Date | Prepared By | Reviewed By | Affected Section & Summary of Change |
| --- | --- | --- | --- | --- |
| 1 | 5 Dec 2022 | Sourabh Chourasia | Hridayeshwar Rao | Guidelines for implementing the CKYC Process |
| 1.1 | 6 Dec 2022 | Sourabh Chourasia | Hridayeshwar Rao | Updated API Process |
| 2 | 27 Dec 2022 | Sourabh Chourasia | Hridayeshwar Rao | Updated API Header Details |

## Purpose

This document is being drafted to set up a process of CKYC as per IRDAI Guidelines for all our Web Partners and Brokers. A basic understanding of the process is:

1. Policy cannot be purchased by a non-KYC verified customer.
2. Each customer must have either CKYC No., or updated details in the manual KYC process.

## API Details

1. CKYC API(UAT): 
2. Manual KYC Status: 

## CKYC Process Flow

1. For every customer CKYC status is to be checked.
2. This process applies to all types of transactions and products integrated with USGI (Motor/Health/Travel)
3. For checking the CKYC status, “CKYC API” is to be triggered (attached above).
4. For triggering the proposal request, a “CKYC Number” or “manual CKYC verified status” is required.
5. Below three fields are required in the input for CKYC API:
   1. Customer DOB
   2. Customer ID Type
   3. Customer ID Number
6. Combination of “Customer DOB + Customer ID Type + Customer ID Number” will create a unique record. This record should be denoted with a unique transaction number. This number should be an alphanumeric incremental value. Partners must keep a record of all unique transaction numbers generated against the inputs such as Customer DOB, Customer ID Type, Customer ID Number, CKYC Number, Unique transaction number, Manual KYC URL, etc.
   1. Validity of this unique record will be 15 days. After passing 15 days, if the customer returns, a new unique transaction number to be generated, and again CKYC API to be triggered.
   2. This unique record will be different for different LOB.
7. Value of “ID Type” Dropdown:

|  |  |
| --- | --- |
| **Display** | **For API** |
| **PAN Card** | PAN |
| **Voter ID** | VOTER\_ID |
| **Aadhar Card** | AADHAAR |
| **Driving License** | DRIVING\_LICENCE |
| **Passport** | PASSPORT |
| **Existing CKYC Number** | CKYC\_NO |

1. Expected Output of Service:
   1. **Valid CKYC** – We’ll get the CKYC number in the response. This should be considered a successful response and the customer should be able to proceed with policy issuance. This number is to be synced to USGI under the mentioned tag in the product proposal service. Below are the details to be auto-populated in the application and should be uneditable.:
      1. Customer Name
      2. Customer complete Address with city/state and Pincode. (This will be the customer’s permanent address; the customer can update the correspondence address)
      3. Mobile number (should be editable)
      4. Email id (should be editable)
   2. **No KYC Done** – This means the customer has not done the KYC. In this case, manual KYC must be done. In the CKYC API response, we’ll get an URL in the tag "manualKYCurl", this URL should be displayed on the screen for customers to click and proceed with the KYC process in a new window. After a successful KYC details upload, the customer should restart the journey.
      1. Sample response: 
      2. Partners should keep a record of the customers whose KYC check is done and manual kyc is required.
      3. “ID Card Type+ ID Card No. + DOB” will be used to uniquely identify the returning customer. The same “uniqueTransactionNumber” should be used for the same customer.
      4. If the same details are entered again from FE by the customer after doing the manual KYC, the “manual KYC status” API to be triggered.
      5. Based on the response of the service, if the “kycVerifiedStatus” is “True”, the customer should be allowed to proceed. In case of “False”, the customer should be shown the manual KYC URL and asked for doing the KYC. Fields as mentioned in point 7(a) should be auto-populated.
   3. **Invalid data** – Either the ID number is invalid, or DOB is not matching. In this case, the error received from the service should be displayed on the screen and the customer should have the option to change the details. Customers are to proceed only after successful KYC.
2. CKYC Number and Unique transaction number are to be shared in the proposal service of the respective product. If the CKYC number is available, the same is to be shared, or else “EM000001” is to be updated in the tag “CKYC\_No” in case of verified manual kyc case.
3. In case of a **renewal transaction**, C-KYC will be done again as per the above process.