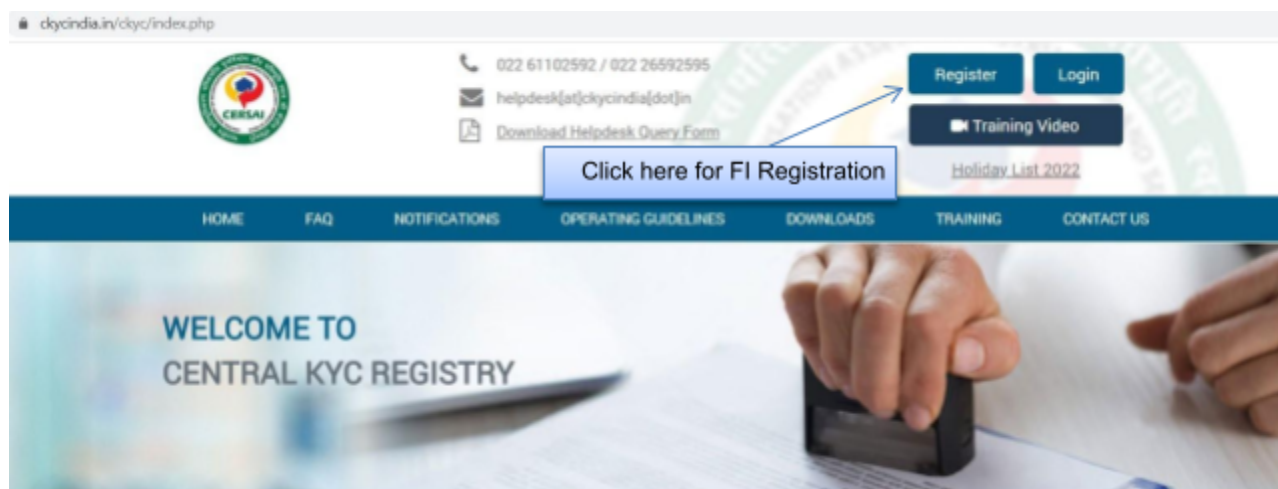


Overview

This document explains how institutions can connect with CKYC, from registration to secure access. It highlights the steps for safe data exchange, file uploads, and record authorisation, making the process simple and compliant.

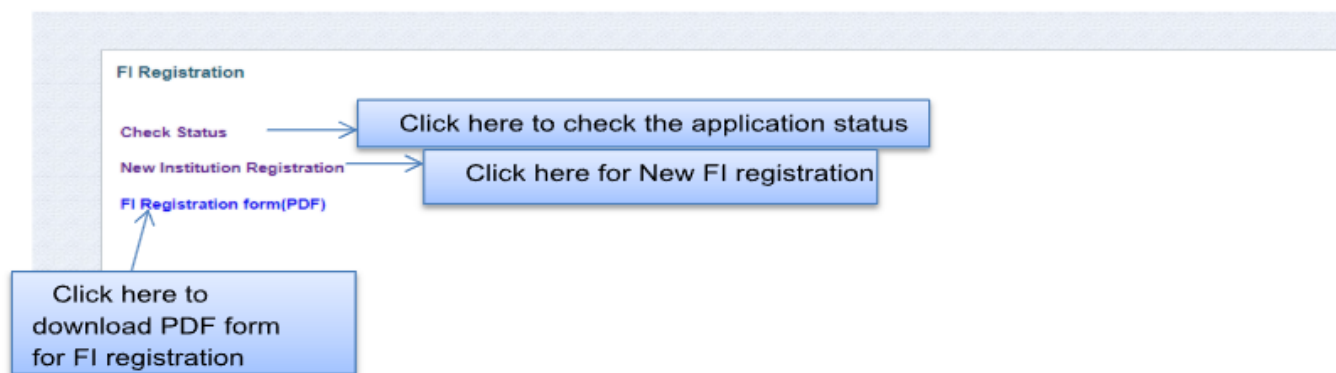
FI Registration:

This functionality provides a facility for registration of Financial Institutions. After providing the required details and approvals by the authorities, System will generate a unique FI Code and will create two institutional logins for the FI after successful registration.



Provision for FI Registration

On clicking on FI registration link user will be redirected to following page:



New FI Registration Details:

On clicking on the New Institution Registration option, the user will be redirected to the following page where the user can fill in all the required details of FI that has to be registered and the details of two institutional admins that are to be created along with the institution registration.

Click here to enter FI details

Click here to add Admin 1 and Admin 2 details

FI Registration

FI DETAILS

ADMIN USER-1 DETAILS

ADMIN USER-2 DETAILS

DOCUMENT CHECKLIST

FI Details

Name of the Institution

Institution Type

CN

Registered Address

Line 1

Line 2

Line 3

City/Town

Country

Regulator

Registration No

FI website

Pin

State/UT

MYZF5

Enter the captcha characters

SUBMIT CLEAR BACK

Screen for input to FI Registration

Upon submission of the details the system will generate a reference ID and mail will be sent to the nodal officer/authorized signatory of the FI informing the same. FI shall send the duly signed pre-filled registration form along with the supporting documents as per the document checklist, to CERSAI Delhi. The documents will be verified by CERSAI and shall accordingly be approved/rejected/put on hold.

Post successful completion of the document verification stage, the FI shall have to register on the testing portal. Documents do not need to be submitted for the testbed registration.

testbed.ckcindia.in/admin/signaturevalidate.action

KYC Management

Logs and Reports

User Management

Billing Management

Administration

Testing Submission

WELCOME TO INSTITUTION USER LOGIN

CHOOSE THE SERVICES FROM THE MENU

Testing checklist submission menu option

Checklist for test-bed

Entity Name: IN4701-OMISYS VI PAYMENT BANK PRIVATE LIMITED Date: 04-01-2022

ENTITY REGISTRATION	Entity Registration		
KYC UPLOAD	*Admin Creation	<input type="radio"/> Yes <input type="radio"/> No	Please enter Remarks
KYC SEARCH AND DOWNLOAD	*MIFP Setup	<input type="radio"/> Yes <input type="radio"/> No	Please enter Remarks
KYC UPDATE	*Digital Signature Installation	<input type="radio"/> Yes <input type="radio"/> No	Please enter Remarks
PROBABLE MATCH RECON	*Billing	<input type="radio"/> Yes <input type="radio"/> No	Please enter Remarks

Live Reference number*

Testbed Institute Code*

Approx. Number of records expected per day*

Remarks (for office use)

109552

IN4701

50

Input 6 digit live registration reference

Input approx. number of account openings per day

Click on each tab and confirm testing of each function

Screen for Testbed checklist input

Post verification of the testbed registration request, the testbed login credentials will be sent to the registered email ids. The reporting entity shall then submit the testing checklist online on the testing portal.

The checklist shall be verified, and testing completion approval mail shall be sent to the institution's registered email id.

Upon Registry approval, user credentials will be sent to the e-mail IDs of institutional admin1 and institutional admin2 separately, and compliance officers will get the welcome e-mail along with FI code.

Check Status of FI Registration Request:

Using this functionality, a compliance officer can check the current status of a FI registration request. User needs to follow following steps:

1. Click on Check Status link on FI Registration home screen.
2. Click on the "CHECK STATUS" link after providing the generated reference number.

FI Status Check

*Reference Number:

Enter the generated reference number.

CHECK STATUS CLEAR BACK

Click here to go back to FI Registration Home page.

FI Registration Status Check

FI Registration Status

Reference No : 100402

Name of the Institution : PaymentBank

Date of Submission : 22/03/2017

Date of Updation : 24/03/2017

Status : Registration on hold

Institution Code :

Remarks : Document checklist is not proper

BACK

Institution code shown after successful FI Registration

Remarks are shown if FI Registration is put on hold.

FI Registration Status

Password Generation for First Time Users:

After activation of users by institution an email will be sent to the user containing User ID and a link to generate password.

On clicking on the link provided in e-mail, the user will be redirected to the following screen:

Fields marked with * are mandatory.

OTP Generation

User ID

IA008163

*Mobile Number

Mobile Number

69 X6 P

Enter the captcha characters

SUBMIT

OTP Generation screen

- User Id is auto populated. The user needs to enter a 10 digit mobile number as provided during FI Registration.
- Clicking on the "SUBMIT" button, the system will validate the entered mobile number with the registered mobile number. If the mobile number is authenticated successfully then an OTP is sent to the user via SMS and the following screen appears:

Fields marked with * are mandatory.

OTP Generation


User ID
IA008163

Mobile Number







*OTP

*New Password

*Confirm Password



SUBMIT

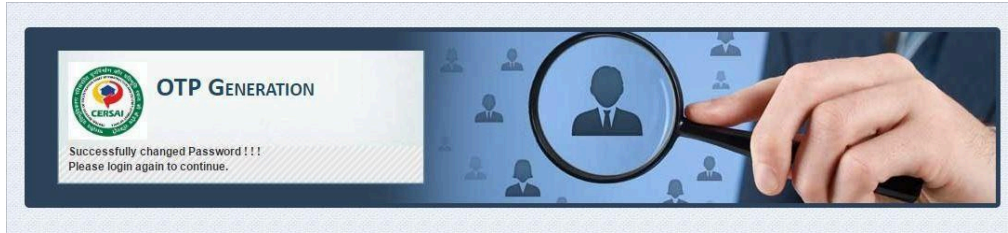
-  Password should follow the password policy:
-  Password should be of minimum 12 characters and maximum 25 characters
-  Password should have minimum 1 Upper case alphabet
-  Password should have minimum 1 Lower case alphabet
-  Password should have minimum 1 number
-  Password should have minimum 1 special character

Set Password screen

In order to set the password, User needs to fill the following fields:

- OTP received by SMS.
- New Password as per the password policy.
- Confirm Password.

On clicking "SUBMIT" button password would be successfully generated and User will be able to see the following screen:

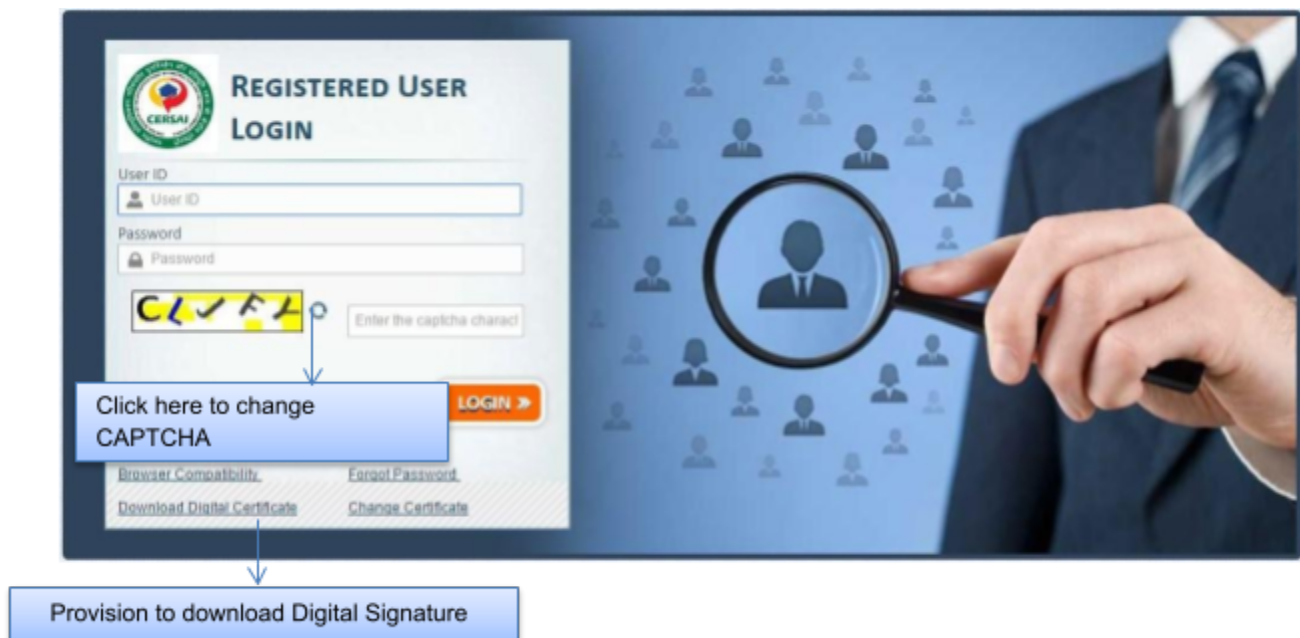


Password Set Successful screen

Note: If Admin has SFTP access, He should use same User ID and Password for SFTP login

Login Screen:

Opening the predefined URL in any browser will take the User to the login screen.



User Login screen

Following steps are to be followed to login:

1. User needs to fill following fields:
 - User Name: Enter User Id /User name received via email.
 - Password: Enter the Login password.
 - Captcha: Enter exact characters as displayed in the Captcha field.
2. After entering the user ID and password, a pop up will appear on screen to choose a digital certificate. Users need to select the digital signature that was registered during first time user login.

Note: System will ask first time users to read and accept the terms and conditions regarding possession, usage and ownership of a digital certificate.

Terms and Conditions

Please read the following agreement carefully

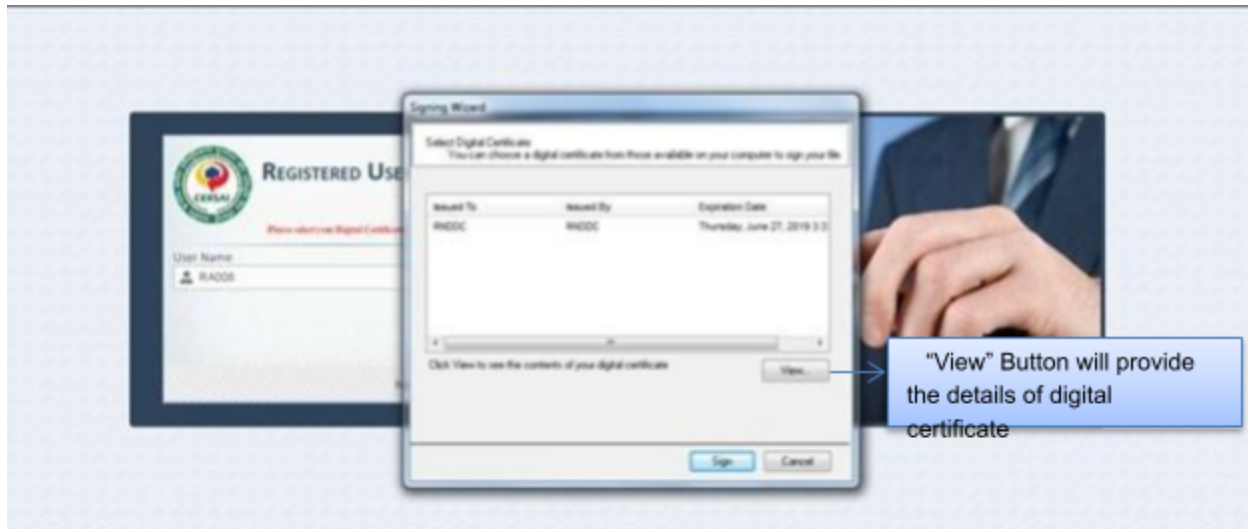
I agree to the following terms and conditions regarding possession, usage and ownership of a digital certificate issued to me :

- 1) I warrant and represent that I am the person described by the above displayed User Identification Number (User ID) and that all information that I have submitted is true and correct.
- 2) I will not disclose or transfer to any third party, allow use of by any third party, or use for the benefit of any third party any digital certificate that has been provided or issued to me if this happens I will be held responsible for this.
- 3) I will use my digital certificate only for the purpose of accessing those resources which are approved by my Digital Certificate Issuer.
- 4) I agree to immediately notify my Digital Certificate Issuer of any suspected or actual loss, theft, disclosure, modification, compromise, or unauthorized use of my digital certificate or its associated private key.
- 5) I understand and agree that the issuance of a digital certificate to me does not entitle me access to any information and that my digital certificate requires activation to access such restricted materials. I understand and agree that I and/or my sponsoring organization may be required to enter into one or more Non-Disclosure Agreements prior to the activation of my digital certificate.
- 6) I agree that my Digital Certificate Issuer has the right to revoke my digital certificate and to publish a revocation for my certificate for any reason whatsoever, including, but not limited to, breach of this agreement or any loss, theft, disclosure, modification, compromise, or unauthorized use of my certificate and corresponding private key.

☐ I Agree Terms and Conditions

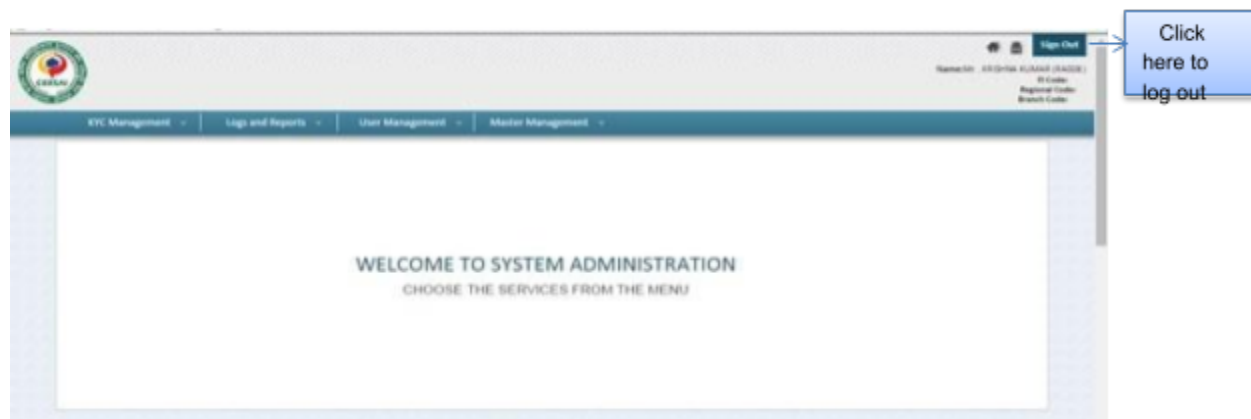
SUBMIT QUERY

Terms and Conditions regarding usage of Digital Certificate



Digital certificate selection

Digital certificate selected is validated each time against the one registered during first login/last modified. The user is navigated to the CKYC application home screen after the certificate is successfully verified. Users can perform different operations as per assigned role.



Admin User home screen

Upload Public Key/ IP Whitelisting:

Institutions need to upload their public key of digital signature and configure their IP(IP from which request has to be sent) address in order to avail Search and Download API services. Through this functionality, Institutional admin can upload public keys and configure public IP.

Following steps are required to follow:

1. Click on the “Upload Public Key” option under User Management.

IP Address	
180.18.255.25	<input checked="" type="checkbox"/> <input type="checkbox"/>
180.180.152.155	<input checked="" type="checkbox"/> <input type="checkbox"/>
180.56.56.36	<input checked="" type="checkbox"/> <input type="checkbox"/>
255.180.32.36	<input checked="" type="checkbox"/> <input type="checkbox"/>
98.98.180.26	<input checked="" type="checkbox"/> <input type="checkbox"/>

Screen to upload public key and IP address

1. Upload Institution's public key(.cer file)
2. Enter Institution's Public IP
3. Click on Submt.

SFTP setup:

All financial institutions (FI) require access to files over a secure connection that allows for the upload of files. This document details the requirements around the SFTP functionality only, detailing FI responsibilities necessary to implement this functionality and effectively govern the operation of the interchange. The SFTP behaves as a server application and is responsible for the bulk upload of data and images for FI to connect and upload the files over the secure file transfer protocol.

Accessing SFTP Service

The Financial Institution must use a client or service that supports the SFTP protocol. Access will be over the internet on port 6010 at the following failover enabled URL's: (Production) – IP address will be provided in a separate email. The IP's must be configured on the financial institution side when opening a firewall or when caching is used.

SFTP Access

A folder on the SFTP will be provided to the FIs to facilitate bulk upload of data and images. FI will be given read/modify/delete access to their folder. All response files will be placed in the institution folder for the institute to pick up.

File Format and Details

Data Fields for the individual record under each header have been described in the bulk upload file format available on <https://www.ckycindia.in/ckyc/?r=download>.

Hardware

There are no specific hardware requirements due to the loose coupling between FI applications and the SFTP infrastructure. FI should choose appropriate hardware to support the rest of the requirements defined below and in particular the SLAs defined by the individual services in their respective Interface Specification documents.

Software

There are multiple clients that are capable of providing the SFTP protocol available to the FI. FIs are encouraged to evaluate the clients available to ensure alignment with their business and technical needs. Eg: Filezilla, WinSCP.

Network

By default, these services are available over the internet. Leased line connectivity is available on request. Please get in touch with the helpdesk for further details on leased line connectivity.

Bandwidth

Bandwidth required will be based on your data size and count of end-users accessing this data

Protocols and Standards

SFTP: FTP over SSH (Secure Shell protocol) for data transfer over an encrypted connection.

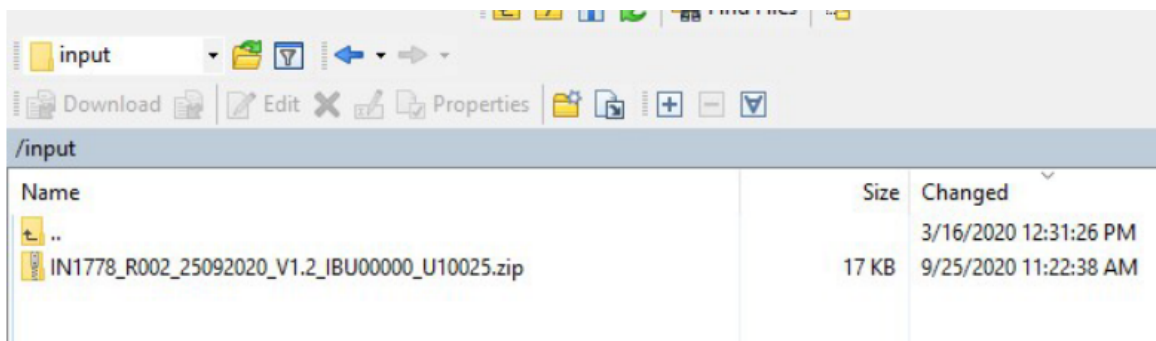
Folder Structure:

Once the user logged in with his user id and password, the user will land on the home directory. The SFTP account of each institution will have two folders in the home directory. "input" and "response" as shown in the below. Each user tagged to a particular FI code that has been provided with SFTP access will be pointed to the same set of input and response folders.

Name	Ext	Size	Changed	Rights	Owner
			1/2/2017 6:47:12 PM	rw-r-x---	0
response			3/27/2017 4:54:54 PM	rw-r-x---	0
input			3/27/2017 4:51:43 PM	rw-rw-r--	0

Input Folder/File Upload through SFTP:

The input folder allows the SFTP user to upload the bulk file in zip format. Once the upload of the file (E.g.: IN1778_R002_25092020_V1.2_IBU00000_U10025.zip) is complete then trigger file with the same name as the uploaded zip file has to be uploaded. The trigger file extension has to be (.trg). The trigger file should be an empty text file. When the trigger file (E.g.: "IN1778_R002_25092020_V1.2_IBU00000_U10025.trg") is uploaded the SFTP Listener will start processing the zip file. The zip file and the trigger file will be deleted from the folder once the processing has been completed.



Name	Size	Changed
..		3/16/2020 12:31:26 PM
IN1778_R002_25092020_V1.2_IBU00000_U10025.zip	17 KB	9/25/2020 11:22:38 AM

KYC Authorization:

In the KYC Authorization section, a checker User can see the list of submitted KYC records by the maker and can approve/reject a record after reviewing the details for that record. This functionality can be only accessed by Institution level Admins only e.g. Institute admin, Regional admin and Branch Admin. This screen can be used to approve both Individual and Legal entity records.

Following are the steps to explain how checker can approve/Reject a particular record:

1. Click on the "KYC Authorization" link under the KYC Management menu.
2. Users will be redirected to the following screen where a list of records submitted by the maker and pending for checker approval can be seen.

Clickable

Update Request

New KYC record

Ref No	First Name	Last Name	Entity Name (in case of Legal entity)	FI Code	Maker User ID	Maker User Name	Type
203	ashwini	pragati	singh	IN0503	IN050001	IN050001	update
01014	wECeO	WrAjAwK		IN0503	IN050001	IN050001	New

« PREV » | « NEXT »

KYC Authorization: List of Records pending for approvals

- Click on “Ref No” of a particular row to see the details of that record. User will be redirected to following screen:

KYC Details- Authorization

FI reference No : 01014 Account Type : Normal Status : Pending checker approval Reject reason:

Name : wECeO WrAjAwK

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

CONTACT DETAILS

RELATED PERSON DETAILS

OTHER DETAILS

LOCAL ADDRESS DETAILS

ATTESTATION

APPROVE REJECT

BACK

KYC Authorization- Details of New KYC Record

KYC Management - Logs and Reports - User Management - Master Management - Billing Management -

KYC Details- Authorization

Update reference No: 203 Account Type: Normal CKYC No: 40041348221962

Name: suhanamgavghur kumil singh Status: Pending checker approval Reject reason:

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

CONTACT DETAILS

RELATED PERSON DETAILS

OTHER DETAILS

LOCAL ADDRESS DETAILS

ATTESATION

Note: The updated fields by this master are highlighted in green.

APPROVE REJECT

BACK

Updated sections are highlighted in green

KYC Authorization- Details of Update Request

- Click on a particular tab heading e.g. Entity Details, Proof of Identity, and Proof of address etc. to open the details of that tab.

KYC Management - Logs and Reports - User Management - Master Management - Billing Management -

KYC Details- Authorization

Reference No: 01614 Account Type: Normal

Name: wvEcO WvXjWvK Status: Pending checker approval Reject reason:

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

CONTACT DETAILS

RELATED PERSON DETAILS

OTHER DETAILS

LOCAL ADDRESS DETAILS

ATTESATION

APPROVE REJECT

BACK

Click here to go back to previous page

Click here to go back to previous page

KYC Authorization- Details

5. Verify the images uploaded by the maker by clicking on image icon.



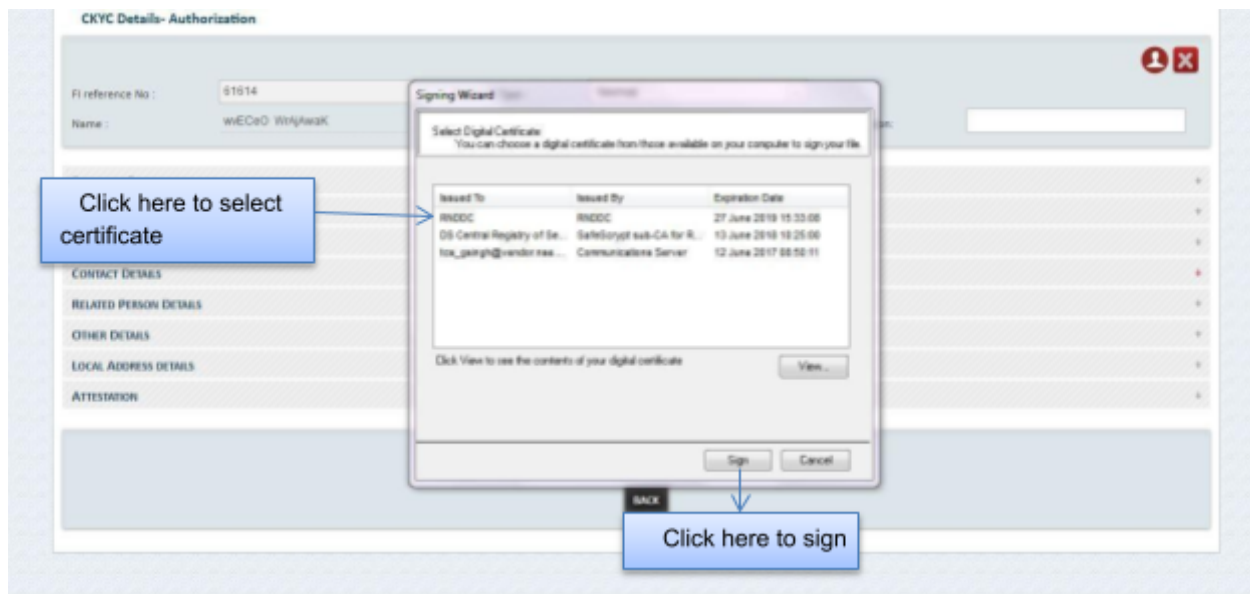
KYC Authorization- Details with image

Note: Checker is able to zoom in and zoom out uploaded images. Corrupted images will not be displayed on the image viewer window.

6. Users can reject a record by clicking on the “REJECT” button after selecting the “Reject reason”. If User wants to approve the record User needs to click on “APPROVE” Button. After clicking on the approve button a popup opens to select a digital certificate. Users can select a certificate from the popup and click on the “Sign” button to complete the process.



KYC Authorization - Approve and Reject



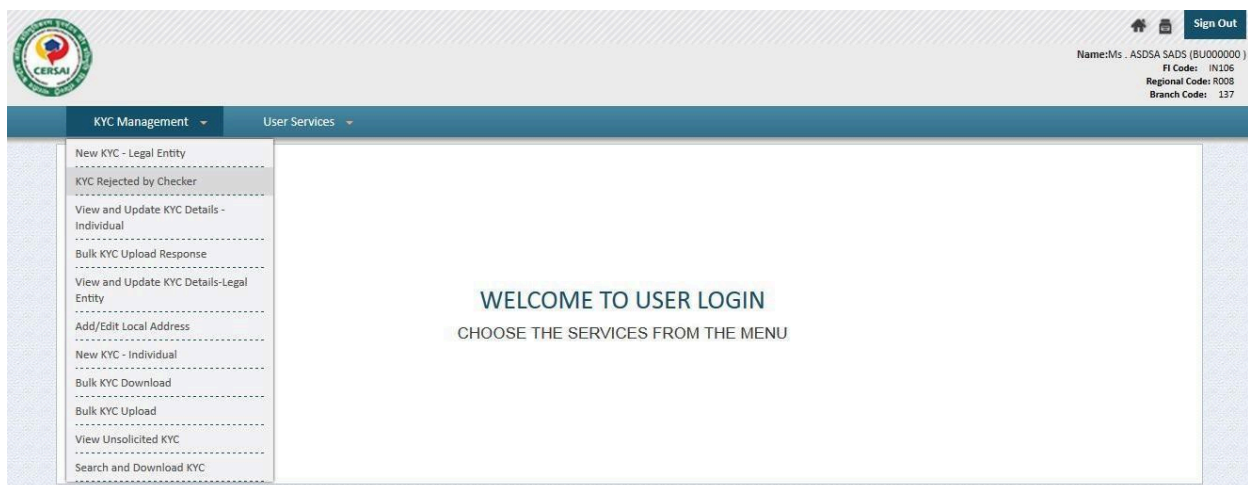
KYC Authorization - Digital signing

KYC Rejected by Checker:

In the KYC Rejected by Checker section a maker can see the records (both Individual and Legal entity records) which are rejected by the checker along with a rejection reason. This functionality is available for institution level admin e.g. Institute admin, Regional admin and Branch admin as well as for institution level Users e.g. Institute User, Regional User and Branch User.


Following are the steps to explain how User can see the reject records list and see their detail and edit a particular record:

- Click on the "KYC Rejected by Checker" link under the KYC Management Menu.



KYC Rejected by Checker option

-
- KYC Management** | **Logs and Reports** | **User Management** | **Model Management** | **Billing Management**
- List of KYCs Rejected**
- | Ref No. | First Name | Last Name | Entity Name(In case of Legal entity) | FI Code | Type | Rejected Reason |
|---------|------------|-----------|--------------------------------------|---------|--------|-----------------|
| 20218 | WIKI | WIKI | | IND001 | New | Invalid |
| 20219 | WIKI | WIKI | | IND001 | Update | Invalid |
- [PREV](#) | [NEXT](#)

- 

Income Tax India

ITD Management

User Details

Home

ITD Management

User Details

ITD Details

Home

ITD Management

User Details

ITD Details

ITD Category

Individual

Referral Number

123

Account Type

Savings

Report Reason

Missing Data (2)

Personal Details

Parent of Assessee

Parent of Assessee

Details of Relative Person

Spouse Details

Others

Unusual Events Details

Personal Details

Name (Last or Full name)

First Name

Mobile Number (7-10)

Age

Gender / Spouse Name

Relationship

Religion

Marital Status

Other Details

Date of Birth

DOB

Nationality

Religion

Residential status

Resident Individual

Gender

Male

Marital Status

Unmarried

Occupation

Public Sector

Occupation Other

Please tick if Applicable

☐ Residence for Tax Purposes outside India or for Residence for Tax purposes

UPDATE

RESET

BACK

View CKYC Details - Individual

KYC Category: Individual | KYC Number: 40041349221662 | *Account Type: Normal | Update reference No: 203 | Reject Reason: dsadsadsad

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

LOCAL ADDRESS DETAILS

UPDATE IMAGE DETAILS

☒ Applicant Name Update Flag
☒ Contact Details Update Flag
☐ Identity Details Update Flag

☒ Personal Details Update Flag
☐ Other Details Update Flag
☐ Related Person Details Update Flag

☐ Address Details Update Flag
☐ KYC verification Details Update Flag
☐ Image Details Update Flag

Proof of Address (One certified copy of any one of the following proof of address [POA] needs to be submitted)

Current/Permanent/Overseas address :

*Address Type: Business

*Line 1: dahsarmward

Line 2:

Line 3:

*City/ Town/ Village: dahi | *District: Thane | *State/UT Code: Maharashtra | *Pin Code: 401305

*ISO -3166 Country Code Of Residence: IN - India | *Proof of Address(POA): Passport | (POA) Others:

Correspondence/Local address:

Please tick if Applicable ☐ Same as Current / Permanent / Overseas Address details

*Line 1: ravn

Line 2:

4

UPDATE > **CLEAR >** **BACK**

KYC Rejected by Checker- Details of Update request

- Users can edit the desired fields as per checker remarks and resubmit the record by clicking on "Update" Button.

KYC Management | **User Services**

CKYC Details

KYC Category: Individual | Reference Number: 113 | *Account Type: Normal | Reject Reason: Wrong PAN ID

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

UPLOAD IMAGE DETAILS

Upload Image Details

* Specify your file: No file selected

* Photo Remarks: Photograph

Existing image path: /BVT105UploadImages/BVT105_113_

* Image 2: No file selected

* Image Remarks 2: KYC

Existing image path: /BVT105UploadImages/BVT105_113_

Additional Image Details(if any)

ADD > **DELETE >**

UPDATE > **CLEAR >** **BACK >**

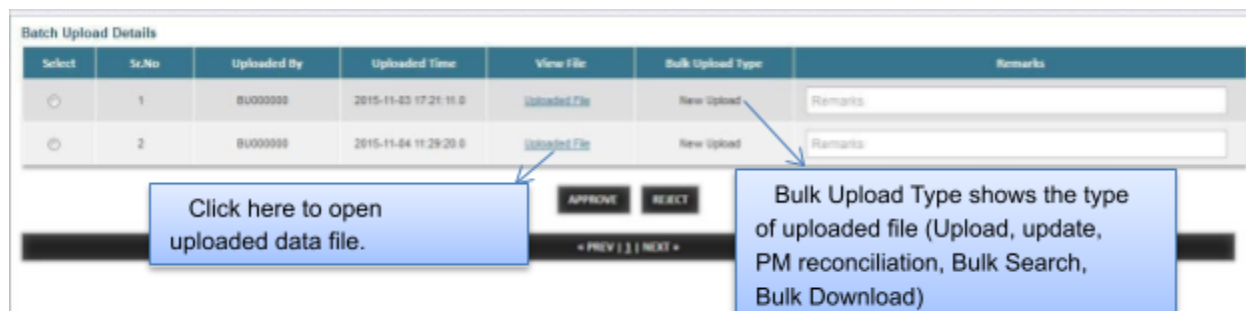
KYC Rejected by Checker- Details of New KYC Record

Bulk Upload Authorization:

In the Bulk Upload Authorization section Admin/Checker can see the list of all bulk files uploaded by the maker in batches and can approve/reject a batch after reviewing the details of records in that file. All admin users have access to this functionality.

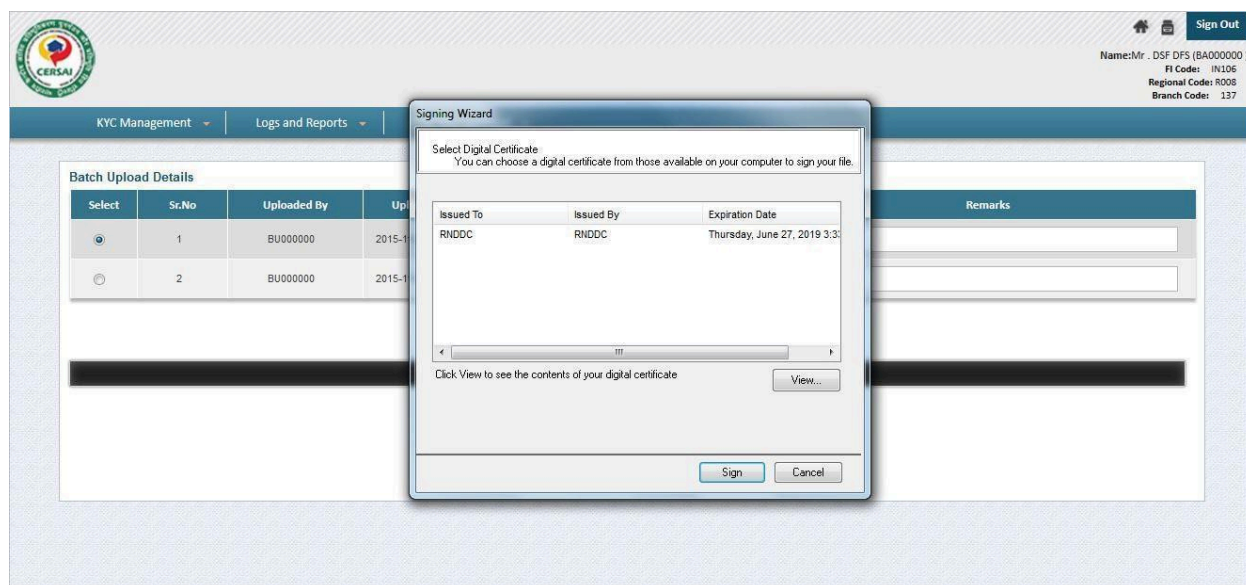
Checker has to follow the following steps to approve/reject uploaded bulk files.

11. Click on the “Bulk KYC Authorization” link under the KYC Management menu.
12. Users will be redirected to the following screen where a list of bulk records pending for checker approval can be seen.



Bulk upload authorization screen

13. Select the radio button for the particular batch.
14. Click on Upload file link to open uploaded data file.
15. Click on the “APPROVE” button if uploaded data is found to be correct. Immediately a pop will appear to select the digital certificate.



Bulk Upload Authorization: Digital signing

16. Select the digital certificate from the list and click on the “Sign” button. Batch records will be approved and will be sent to the registry for further process.
- Users can reject a batch if there is any discrepancy in uploaded data by clicking on “REJECT” button after providing the reject reason in the Remarks field. No digital certificate is required to reject.

Bulk Upload Response:

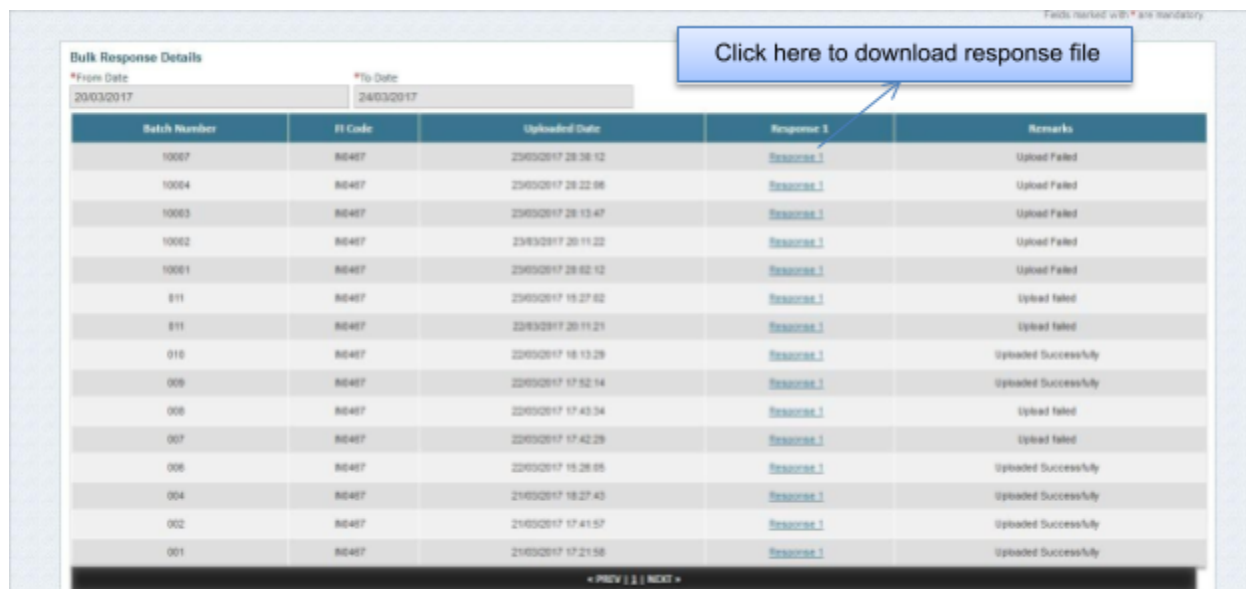
Maker and Checker can view and download responses of each uploaded batch after checker approval. User needs to follow following steps to download bulk upload response file:

17. Click on the “Bulk Upload Response” link under KYC Management.
18. Click on “SUBMIT” after providing the start and end date.



The screenshot shows the 'Bulk Upload Response' form. It has two date input fields: '*From Date' with the value '27/03/2017' and '*To Date' with the value '27/03/2017'. Below the date fields are two buttons: 'SUBMIT' and 'RESET'. A note at the top right states 'Fields marked with * are mandatory.'.

Bulk Upload Response main screen



The screenshot shows the 'Bulk Response Details' table. It has a header row with columns: Batch Number, FI Code, Uploaded Date, Response, and Remarks. Below the header is a table with 15 rows of data. A blue callout box with the text 'Click here to download response file' points to the 'Response' column. At the bottom of the table, there is a navigation bar with 'PREV', '1', '2', and 'NEXT' buttons.

Batch Number	FI Code	Uploaded Date	Response	Remarks
10007	80487	23/03/2017 28:38:12	Response 1	Upload Failed
10004	80487	23/03/2017 28:22:06	Response 1	Upload Failed
10003	80487	23/03/2017 28:13:47	Response 1	Upload Failed
10002	80487	23/03/2017 28:11:22	Response 1	Upload Failed
10001	80487	23/03/2017 28:02:12	Response 1	Upload Failed
011	80487	23/03/2017 18:27:02	Response 1	Upload failed
011	80487	23/03/2017 20:11:21	Response 1	Upload failed
010	80487	23/03/2017 18:13:29	Response 1	Uploaded Successfully
009	80487	23/03/2017 17:52:14	Response 1	Uploaded Successfully
008	80487	23/03/2017 17:43:34	Response 1	Upload failed
007	80487	23/03/2017 17:42:29	Response 1	Upload failed
006	80487	23/03/2017 16:28:05	Response 1	Uploaded Successfully
004	80487	21/03/2017 18:27:43	Response 1	Uploaded Successfully
002	80487	21/03/2017 17:41:57	Response 1	Uploaded Successfully
001	80487	21/03/2017 17:21:56	Response 1	Uploaded Successfully

Bulk KYC Upload immediate Response screen

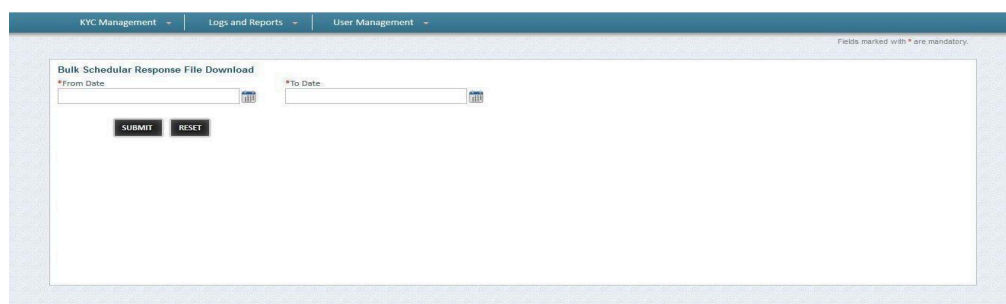
Note: Remarks column shows whether the batch is approved/ rejected by the checker. If rejected, checkers reject remarks will be shown.

- Under Process- When the batch processing is under process
- Upload Failed/Validation Failure - Checker approved but not a single record successfully processed.
- Uploaded Successfully- At least one record should be processed successfully.
- Pending checker verification- Pending with checker for approval
- Rejected- Batch rejected by checker
- Completed- Batch processing is completed (only for bulk search)

Periodic Response:

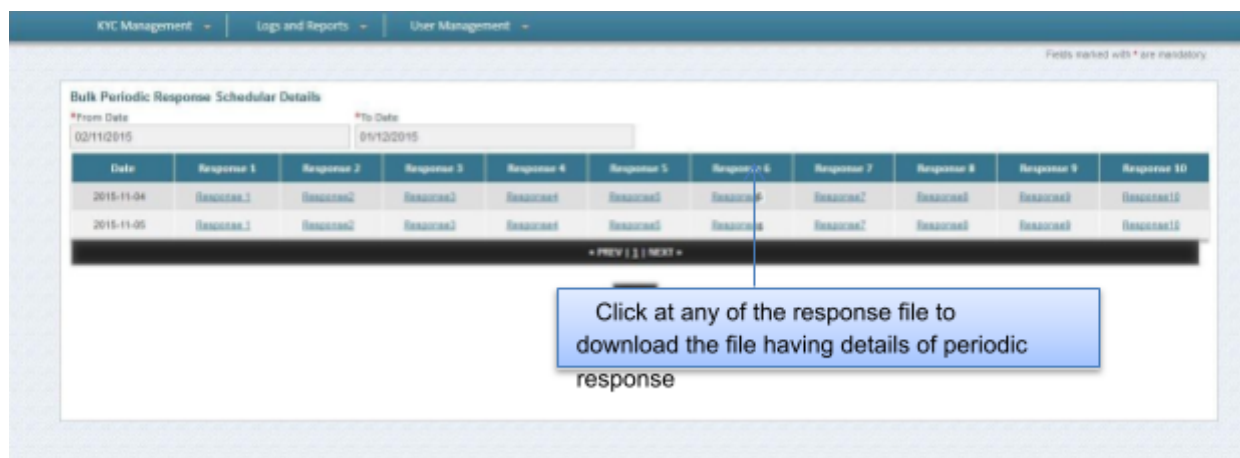
Users will be able to download and view the status of each record after the post De-Duplication process. User needs to follow following steps to download bulk upload response file:

1. Click on the “Bulk Periodic Response” link under KYC Management.
2. Click on “SUBMIT” after providing the start and end date.



The screenshot shows the 'Bulk Scheduler Response File Download' screen. It features a header with navigation tabs: 'KYC Management', 'Logs and Reports', and 'User Management'. Below the header, there are two date input fields labeled '*From Date' and '*To Date'. At the bottom of the form area, there are two buttons: 'SUBMIT' and 'RESET'. A small note on the right side of the header states 'Fields marked with * are mandatory'.

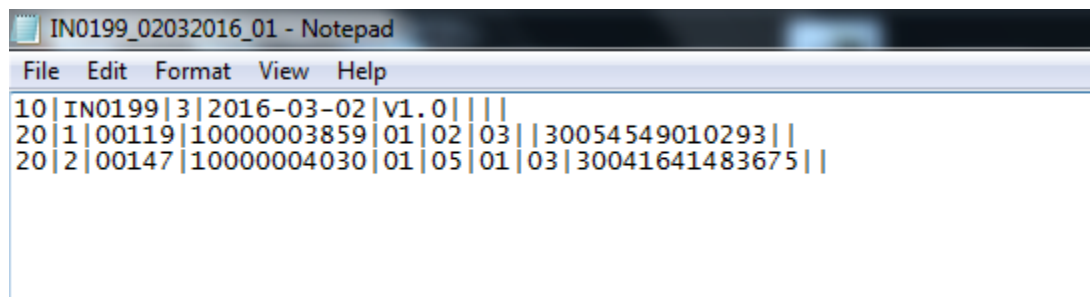
Bulk Periodic Response Download option screen



The screenshot shows the 'Bulk Periodic Response Scheduler Details' screen. It features a header with navigation tabs: 'KYC Management', 'Logs and Reports', and 'User Management'. Below the header, there are two date input fields labeled '*From Date' and '*To Date'. Below the date fields, there is a table with 11 columns: 'Date', 'Response 1', 'Response 2', 'Response 3', 'Response 4', 'Response 5', 'Response 6', 'Response 7', 'Response 8', 'Response 9', and 'Response 10'. The table contains two rows of data. Below the table, there are navigation buttons: 'PREV', '1', and 'NEXT'. A callout box with a blue border and a blue background points to the 'Response 6' column, containing the text: 'Click at any of the response file to download the file having details of periodic response'.

Date	Response 1	Response 2	Response 3	Response 4	Response 5	Response 6	Response 7	Response 8	Response 9	Response 10
2015-11-04	Response1	Response2	Response3	Response4	Response5	Response6	Response7	Response8	Response9	Response10
2015-11-05	Response1	Response2	Response3	Response4	Response5	Response6	Response7	Response8	Response9	Response10

Bulk Periodic Response screen

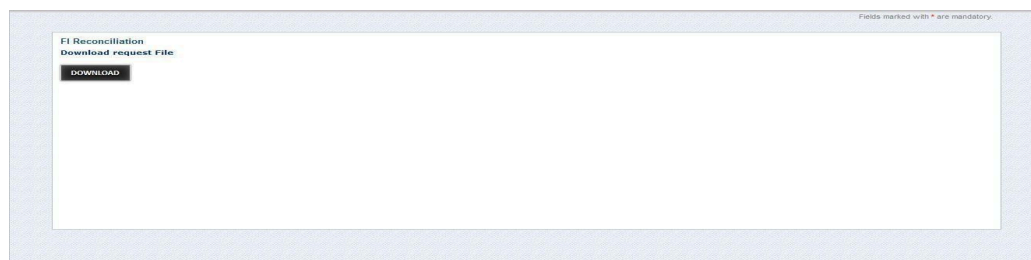


Bulk Periodic Response Sample File screen

File Based Probable Match Reconciliation:

Using this functionality, FI users can download the Probable match (PM) reconciliation request file and can upload the corresponding response file (FI's decision on each PM record).

19. Click on "FI Recon" under KYC Management
20. Click on "DOWNLOAD" button to download PM reconciliation request file



FI Recon request download

21. Users are able to upload FI recon response files on the Bulk File Upload screen. After the successful upload checker has to approve the same on the Bulk Upload Authorization screen (Flow is similar to bulk file upload).

Note: If FI's decision is Confirmed Match (CM) then the user needs to provide only one target CKYC number corresponding to that record.

If FI's decision is No Match (NM) then users need not mention any target CKYC number for that record.

Web Based Probable Match Reconciliation:

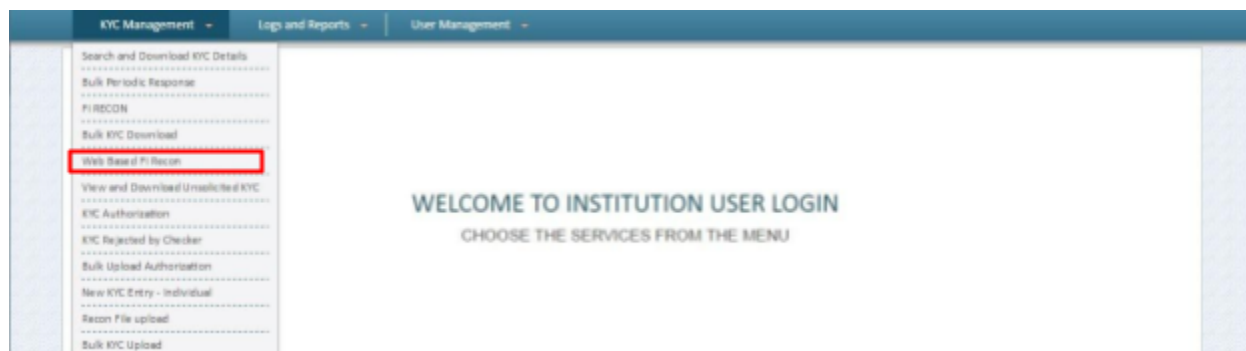
Using this functionality, FI can take decisions for Probable Match (PM) cases without uploading or downloading any file.

Note: All users in the FI are able to take decisions as makers for the FIR (PM) records uploaded by that FI. After the maker's decision checker will be as per hierarchy (Similar to KYC Authorization)

Probable Match Reconciliation- Maker Decision:

Following are the steps that need to be followed by users to take decision on FIR record (PM):

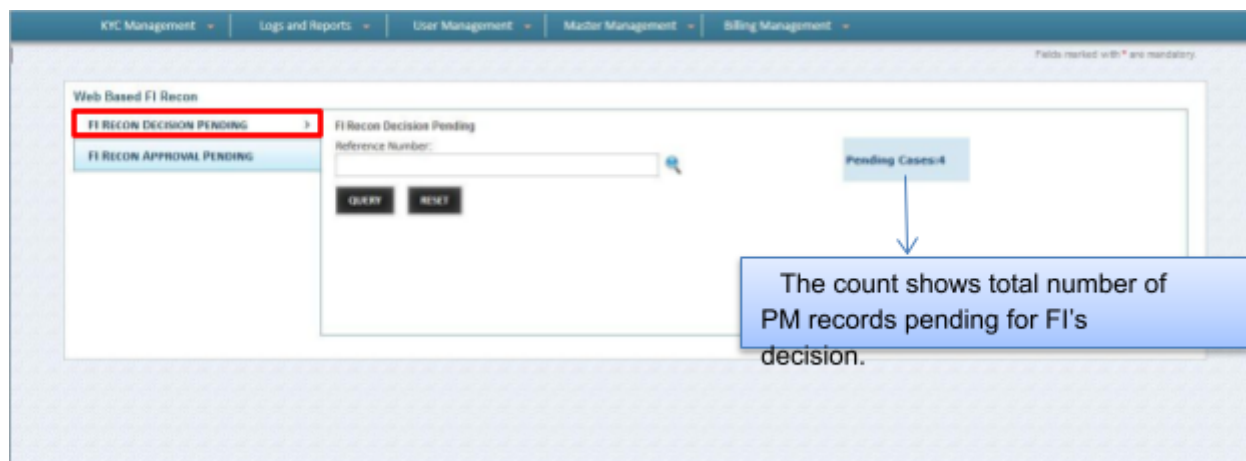
22. Click on “Web Based FI Recon” under KYC Management.



Web Based FI Recon option

23. Search and select the Reference No for which decision has to be taken.

24. Click on “QUERY” button



Screen to select PM Reference No which are pending for maker's decision

25. Now users can see the basic details of source and target (Matching) records along with matching reasons.

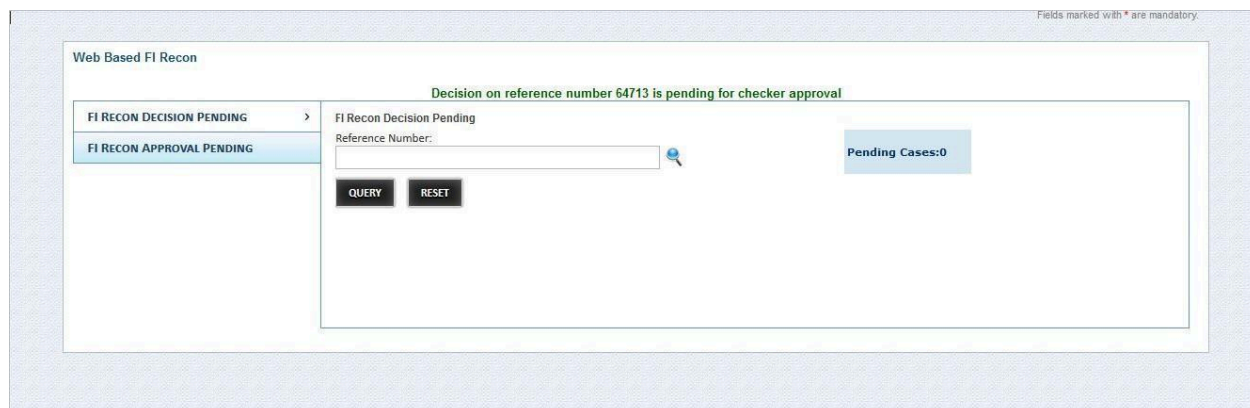
26. Click on the appropriate button in the decision column for all the given matches and Click on the “SUBMIT” button.



Web Based PM Reconciliation screen

Note: If multiple matches (target records) are there for a single Ref No then FI has to take decision for each match. If FI takes the decision as NM for all the matches then Reference No will go ahead for ID Verification/KYC generation. In case FI takes a decision as CM with any one of the target records (Only one CM possible) then Ref No will be tagged as CM with the corresponding CKYC No.

27. Success messages will be shown on screen about the maker's decision and pending for checker approval and users can follow the same steps to take decisions on other pending PM cases.



Success message after Maker's decision

Note: Through Web based, FI can take decision only for one Reference Number at a time whereas through file based, decision can be taken for multiple reference numbers.

Probable Match Reconciliation- Checker Approval

Following are the steps that need to be followed by users (Checkers) to approve or reject maker's decision on FIR record (PM):

1. Click on "Web Based FI Recon" under KYC Management.
2. Search and select the Reference No for which decision has to be taken.
3. Click on "QUERY" button

Web Based FI Recon

FI RECON DECISION PENDING

FI RECON APPROVAL PENDING

FI Recon Approval Pending

Reference Number:

QUERY REJECT

Pending Cases:1

Screen to select PM reference No which are pending for checker approval

- Checkers are able to see the basic details of source and target records along with the maker's decision for each target record.
- Checkers are able to either approve or reject the maker's decision. Click on "APPROVE" button to approve the decision or the "REJECT" button to reject the maker's decision (Remarks are mandatory to reject).

☒ - Confirm Match
☐ - No Match

FI Reference No :64713
 First Name :Suryavanshi
 Last Name :RVteOSOW
 Age : 20

Record uploaded date : 22-03-2017
 No of records probable match :3
 Region :RG
 Branch :BR

CKYC Identifier	Matching Reason	Decision
CKYC No :10088358934894 First Name :xdgdtgdtgdtg Last Name :RVtybRC Age : 20	ID	<input checked="" type="checkbox"/> <input type="checkbox"/>
CKYC No :60099369768934 First Name :xdgdtgdtg Last Name :RVtybRC Age : 20	ID	<input checked="" type="checkbox"/> <input type="checkbox"/>
CKYC No :60022402779453 First Name :Suryavanshi Last Name :RVtybRC Age : 20	First_Name,Phone,Relation	<input checked="" type="checkbox"/> <input type="checkbox"/>

Remarks:

Click here to confirm maker's decision

 Click here to reject maker's decision

Probable Match Checker Authorization screen

Note: If Checker rejects the Maker's decision then once again record will be available for all users in that FI to take decision (with reject remarks). After the maker's decision the flow is the same.