

CKYC Registry Testing Procedures

Testing environment: <https://testbed.ckycindia.in/ckyc/index.php>

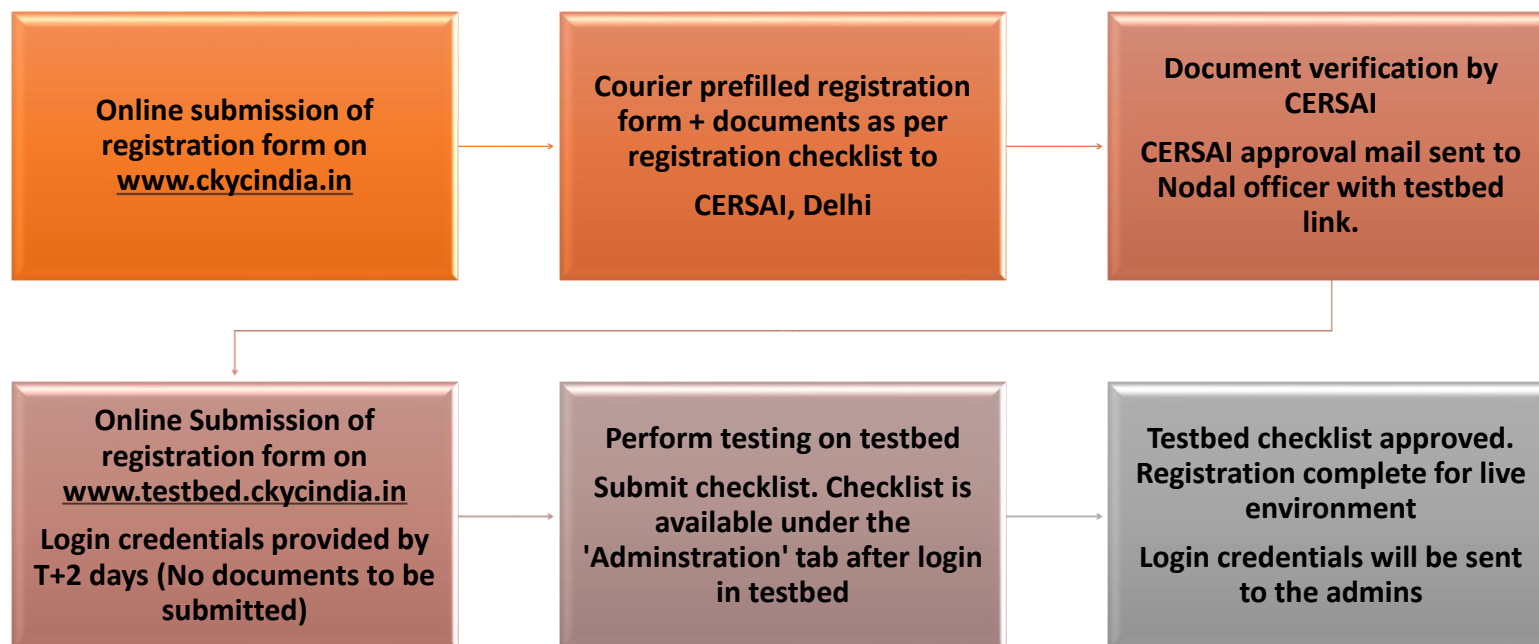
Live environment: <https://www.ckycindia.in/ckyc/index.php>

Central KYC Registry testbed is a testing environment designed to help registered financial institutions familiarize themselves with the CKYC portal. This will help institutions understand the workflow and the various options and reports available to them on the portal.

The testing environment is similar to the live environment in most aspects; however, both environments are independent of each other. There are separate sets of login credentials for both portals.

An overview of the CKYC registration process is provided below:

Registration process:



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Points to note before testing on Testbed

- While we encourage thorough testing of each function as per the testing checklist (available in the testbed portal post login under the Administration Tab), we request that institutions:
 - × **not upload real customer data**
 - × **not upload files exceeding 20MB during bulk testing**
 - × **not transfer funds to their testbed CKYC wallets**
- Institutions who have less than 20 accounts per day are expected to upload successfully at least 4 to 5 records on testbed. Bulk and SFTP testing is not mandatory.
- For institutions who have 20 or more accounts per day, Bulk testing is mandatory.
 - ✓ **As the word denotes, bulk files are used to perform search, download, update, or upload of multiple records in one attempt. This implies that a bulk file must contain more than one entry or record.**
 - ✓ Bulk files may be uploaded through our webpage (screen) or SFTP.

	Volume of records per file
Bulk Screen	20 to 30
Bulk SFTP over Internet	30 to 5000

- ✓ Bulk testing must be done successfully for at least 10 records.
- ✓ For institutions with high volumes, as per our discretion we may insist for successful bulk testing of more records.
- SFTP testing is not mandatory to receive testing signoff. However, for institutions with high volumes, as per our discretion we may insist that SFTP testing be done as well.
- The login credentials of testbed and live environment shall remain the same until the institution is deactivated by CKYCRR.

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Steps to complete registration process

1. Register on [Central KYC Registry \(ckycindia.in\)](https://www.ckycindia.in)
2. Stage 1: Courier the document set as mentioned in Document Checklist to CERSAI, Delhi.
3. The documents will be verified by CERSAI and shall accordingly be approved/rejected/put on hold.
 - a. Document verification is completed - An email will be sent to nodal officer's registered email ID confirming the documents have been successfully verified. The link to register in the test environment (required for Phase 2) will be provided.
 - b. Request is rejected by CERSAI and the reason for rejection will be stated on the mail sent to the nodal officer's registered email ID.
 - c. Document verification on hold - An email will be sent to nodal officer's registered email ID requesting corrective action to be taken to further process the registration request. A link to make necessary changes to the registration request, if any, will be provided in the mail.
4. Stage 2: Post successful completion of the document verification stage, please register on [Central KYC Registry \(testbed.ckycindia.in\)](https://www.ckycindia.in/testbed) – the test environment of CKYCRR.
 - a. When registering on the testbed, please provide the 6-digit live registration reference number (displayed after registering on <https://www.ckycindia.in>; also available on the registration form sent to the nodal officer after registering on <https://www.ckycindia.in> from ckyc@ckycindia.in). Documents do not need to be submitted for the testbed registration.
 - b. Post verification of the testbed registration request, the login credentials will be sent to the registered email ids of the Institutional Admins in the test environment. **Please note the Head of institution and the Nodal Officer will not be assigned any login ID in either test or live environments.**
5. Stage 3: Complete testing in the test environment as per the guidelines provided in this document.
 - a. Install **E-lock** (digital signature) utility provided in the Downloads section (<https://www.ckycindia.in/ckyc/?r=download>) of the website([Digital Signature Utility](#)). All users shall require a digital signature to login to CKYC portal.
 - b. All the processes follow a maker-checker process in CKYC.

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- c. After logging into the testbed portal, go to **Billing Management** tab and fill in the necessary details under GSTIN, Wallet details, Proforma Invoice, etc. Please refer to the user manual for further details of each screen under Billing Management. Actual payments should not be made in the test environment.
 - d. Under **User management** tab, create at least one region and branch codes using the Region and Branch Master options respectively. Please refer to the User Manual available on the Downloads section of the website.
 - e. On completion of the above, the user may proceed to **Upload, Search, Download and Update** records. These options are available under **KYC Management** tab. Please refer to the user manual for further details.
 - f. **Probable match reconciliation** – if an uploaded record seems like a probable match with another record in CKYCR, the institution is required to make a confirmed match or no match decision. Please refer to the user manual for further details.
 - g. Conduct thorough testing of various functionalities, reports and screens during the testing phase.
6. Step 4: Testbed Checklist Submission and Registration Completion
- a. Submit the testing checklist available under the Administration Tab.
 - ✓ Please refer and comply to the points mentioned on Page 2 of this document.
 - ✓ The checklist must be submitted by an Institutional Admin only.
 - b. CKYCRR shall verify if the testing has been completed as indicated in the checklist and provide testing completion sign-off accordingly.
 - c. **If the checklist submitted has been rejected:**
 - ✓ A mail stating the reason of rejection shall be sent to the nodal officer of the institution as registered in testbed.
 - ✓ Please do the needful and then resubmit the checklist for verification.
 - d. **If the checklist submitted has been approved:**
 - ✓ A testbed checklist approval mail shall be sent to the nodal officer of the institution as registered in testbed.

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- ✓ The final approval of the live registration request shall be provided and the live login credentials shall be sent to the registered email IDs of the Institutional admins as mentioned at the time of registration request submission on the live portal (www.ckycindia.in) .
- ✓ The status of your live registration request can be monitored using the link: [FI Registration status](#)
- ✓ Refer to FAQ section on CKYC website for further details on Reporting Entity Registration: [FAQ](#)

Channels of integration available

1. The different channels for search, upload, update and download of CKYC records are as follows:
 - Web-based application for Search, Upload, Download and Update of KYC records
 - Bulk requests for Search, Upload, Download and Update of KYC records through web-based application and SFTP. If the institution expects to be handling high volumes of KYC records on CKYC portal, web-based bulk file and SFTP bulk file options are available. To setup SFTP access, please email the soft copy of the “Request Form – Application Integration Services” available on the Downloads section of our website <https://www.ckycindia.in/ckyc/?r=download> to the CKYC helpdesk (helpdesk@ckycindia.in). Separate forms shall have to be submitted for the test and live environments
 - API services for Search and Download of KYC records.
2. For SFTP setup, our system specifications, “SFTP System Specification V1.7”, are provided in the Downloads section of the website.
3. If the institution wishes to setup API call service for Search and download, please refer to “API Documents-Search” and “API Document-Download” documents provided in the Downloads section of the website.