

CKYCR (Central KYC Registry)

User Manual,

November 1, 2020

Version 1.10

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Document Release Note

Version Number	Description
1.10	<ul style="list-style-type: none"> • Changes pertaining to the revision of the Individual template • Changes in password policy (screenshot update) • Addition information in existing features: <ul style="list-style-type: none"> ○ Validation of images in CKYC. ○ Addition of at least one region and branch is mandatory ○ Addition of funds usage intimation in logs and report. ○ Who can be maker and checker and how is the checker assigned in case the record uploaded by IRA ○ Steps to update the image in existing CKYC record. ○ Record size for individual record including related person image. ○ Document upload for related person ○ Detail screenshot of the proforma invoice recalculation option ○ Tagging of multiple invoice into one TDS certificate.

Version History

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About this Document

Purpose

This manual has been written to help Users understand and use the application. It presents the functional capabilities and contains the procedures that Users should know for performing their business tasks using various options available with the application.

Intended Audience

This manual is intended for the personnel in the Financial Institutions.

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List of Abbreviations

Abbreviation	Expanded Form
CKYC	Central Know Your Customer
FI	Financial Institution
URL	Uniform Resource Locator
XML	Extensible Markup Language
MIS	Management Information System
CAPTCHA	Completely Automated Public Turing test to tell Computers and Humans Apart
POI	Proof of Identity
POA	Proof of Address
DOI	Date of Incorporation
DOB	Date of Birth
IDC	Identity Confirmed
IDNC	Identity Not Confirmed
PAN	Permanent Account Number
PM	Probable Match
CM	Confirm Match
NM	No Match
NEFT	National Electronic Funds Transfer
RTGS	Real Time Gross Settlement

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1. FI Registration:

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



Figure 1 : Provision for FI Registration

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

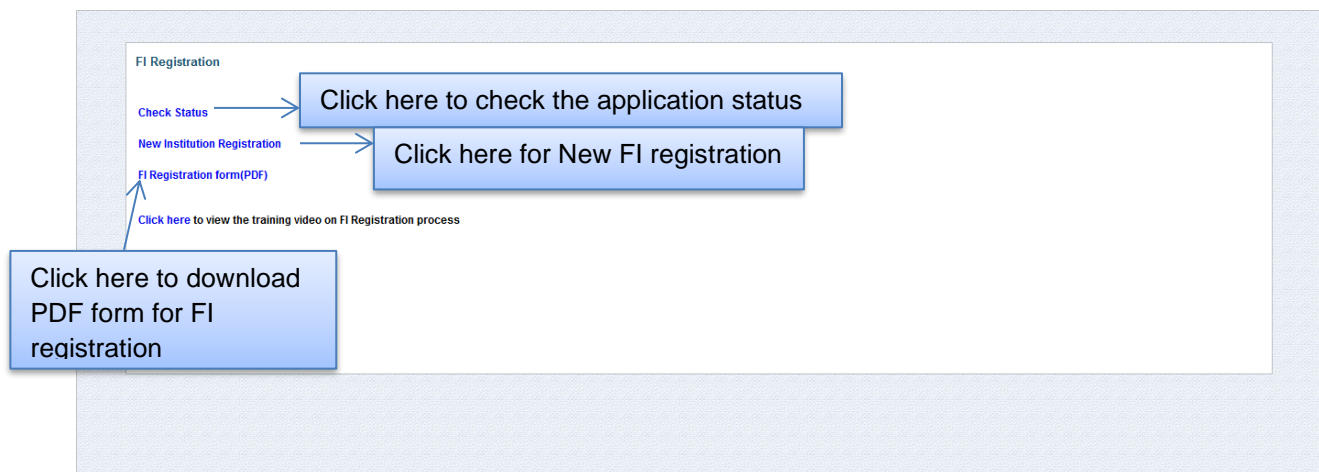


Figure 2 : Home screen for FI Registration

1.1 New FI Registration Details:

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

The screenshot shows the 'FI Registration' form. On the left, there is a sidebar with three tabs: 'FI INSTITUTION DETAILS' (selected), 'ADMIN USER-1 DETAILS', and 'ADMIN USER-2 DETAILS'. The main form area contains fields for 'FI Institution Details'. Fields include: '*Name of the Institution', '*Regulator' (a dropdown menu), 'Others(Regulator)', '*Institution Type' (a dropdown menu), '*Registration No.', '*Date', 'CIN', 'FI website', and '*Registered Address' (with sub-fields for Line 1, Line 2, Line 3, City/Town, PINCODE, and State/UT). At the bottom, there is a CAPTCHA image and a text input field labeled 'Enter the captcha characters'. Below the CAPTCHA are three buttons: 'SUBMIT', 'CLEAR', and 'BACK'. Callout boxes with arrows point to specific elements: 'Click here to enter FI details' points to the 'FI INSTITUTION DETAILS' tab; 'Click here to add Admin 1 and Admin 2 details' points to the 'ADMIN USER-1 DETAILS' and 'ADMIN USER-2 DETAILS' tabs; 'Click here to submit the details' points to the 'SUBMIT' button; and 'Enter the displayed CAPTCHA' points to the CAPTCHA input field.

Figure 3 : Screen for input to FI Registration

Upon submission of the details the system will generate a temporary reference number and mail will be sent to compliance officer informing the same.

FI shall send the signed form along with the supporting documents to CERSAI.

Registry Admin will verify the entered details with physical form received. Correct details would mean the Admin will authorize and approve the registration application.

In case of discrepancies, Admin will put the request on hold and the system will send email to the institution compliance officer (email ID provided in FI registration form). To update the case hyperlink would be provided in the email.

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

1.2 Check Status of FI Registration Request:

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

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

The screenshot shows the 'FI Status Check' page. It features a text input field for the 'Reference Number' and three buttons: 'CHECK STATUS', 'CLEAR', and 'BACK'. Two blue callout boxes provide instructions: one points to the 'Reference Number' field with the text 'Enter the generated reference number.', and the other points to the 'BACK' button with the text 'Click here to go back to FI Registration Home page.'

Figure 4 : FI Registration Status Check

The screenshot shows the 'FI Registration Status' page. It displays a form with the following fields: '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' (empty), and 'Remarks' (Document checklist is not proper). A 'BACK' button is located at the bottom left. Two blue callout boxes provide information: one points to the 'Institution Code' field with the text 'Institution code shown after successful FI Registration', and the other points to the 'Remarks' field with the text 'Remarks are shown if FI Registration is put on hold.'

Figure 5 : FI Registration Status

2. Password Generation for First Time Users:

After activation of users by institution an email will be sent to 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:

OTP Generation

User Name
IRA000159

Moble Number
Mobile Number

SUBMIT

Figure 6 : OTP Generation screen

- User Id is auto populated. User needs to enter 10 digit mobile number as provided during FI Registration.
- Clicking on “SUBMIT” button, 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

Mobile Number


*OTP


*New Password


*Confirm Password


SUBMIT

REGENERATE OTP

 Password should follow the password policy:

 Password should be of minimum 8 characters and maximum 12 characters

 Password should have minimum 1 alphabet

 Password should have minimum 1 number


 Password should have minimum 1 special character

Figure 7 : Set Password screen

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

- OTP received in 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:



Figure 8 : Password Set Successful screen

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

3. Login Screen:

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

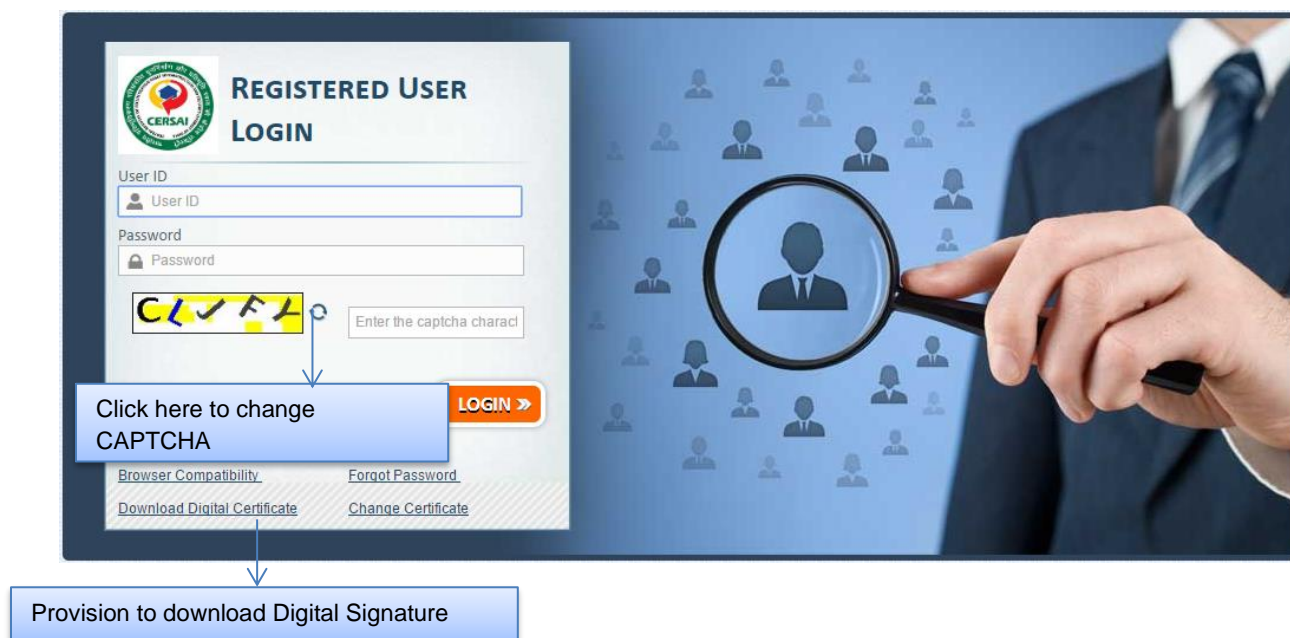


Figure 9 : User Login screen

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, pop up will appear on screen to choose digital certificate. User 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

Figure 10 : Terms and Conditions regarding usage of Digital Certificate

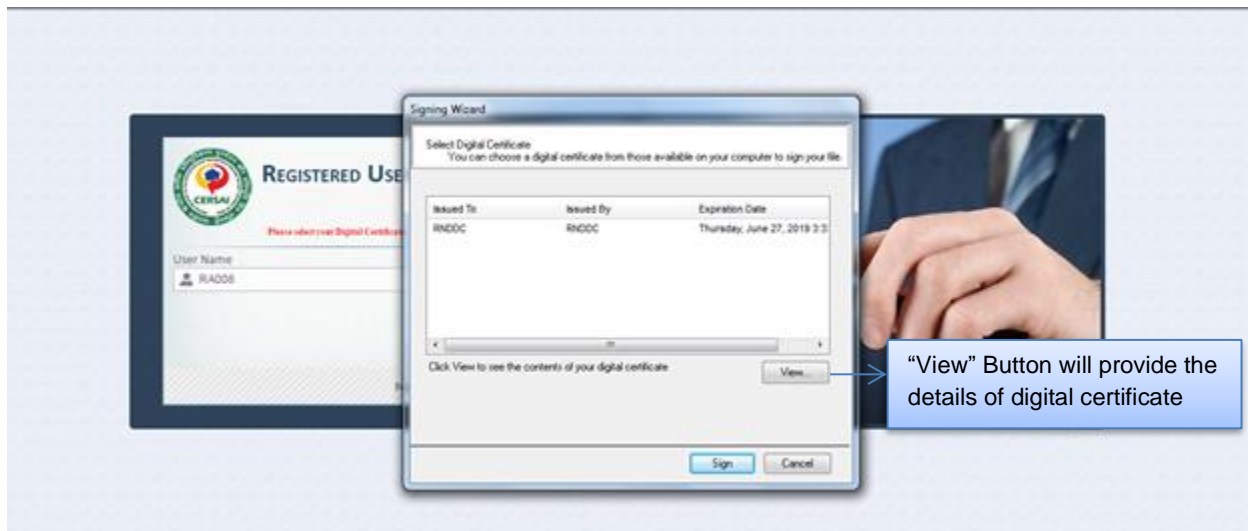


Figure 11 : Digital certificate selection

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

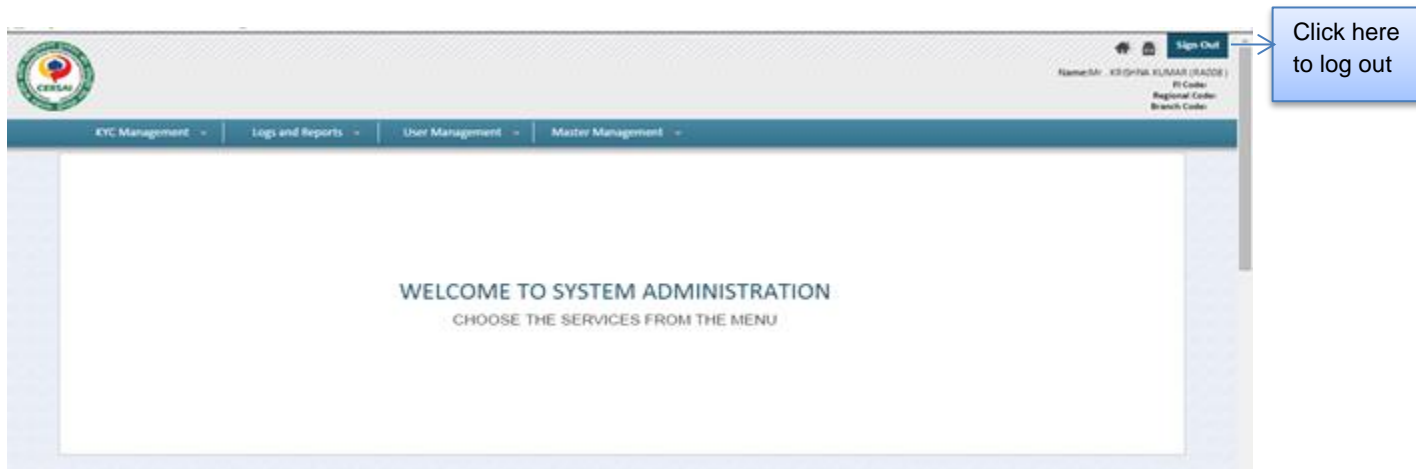


Figure 12 : Admin User home screen

3.1 Forgot password:

If registered User forgets the login password or gets locked due to invalid login attempts, then Forgot Password link can be used to reset the password.

User has to follow the below steps to reset password:

1. Click on “Forgot Password” link



Figure 13 : Forgot Password link

Clicking on “Forgot Password” link on login screen, system will redirect the user to screen where it will ask user to enter user ID and Institution Code of the user (Allotted by CKYC) and click on “CONFIRM” button.

Figure 14 : Forgot Password Screen

Password reset mail will be sent to user's registered e-mail. User needs to reset the password by clicking on the link sent in e-mail. Resetting password steps are similar to first time password creation.

Note: After Resetting the password, Admin can able to use new password for their SFTP login.

3.2 Change Digital Certificate:

Using this functionality user can change the digital certificate in case certificate gets expired or becomes invalid.

User has to follow the following steps to change digital certificate:

1. Click on "Change Certificate" link on log in screen

Figure 15 : Change Digital Certificate link on Login Screen

2. Fill all mandatory fields on screen.
3. Click on "CONFIRM" button.

Figure 16 : Change digital certificate

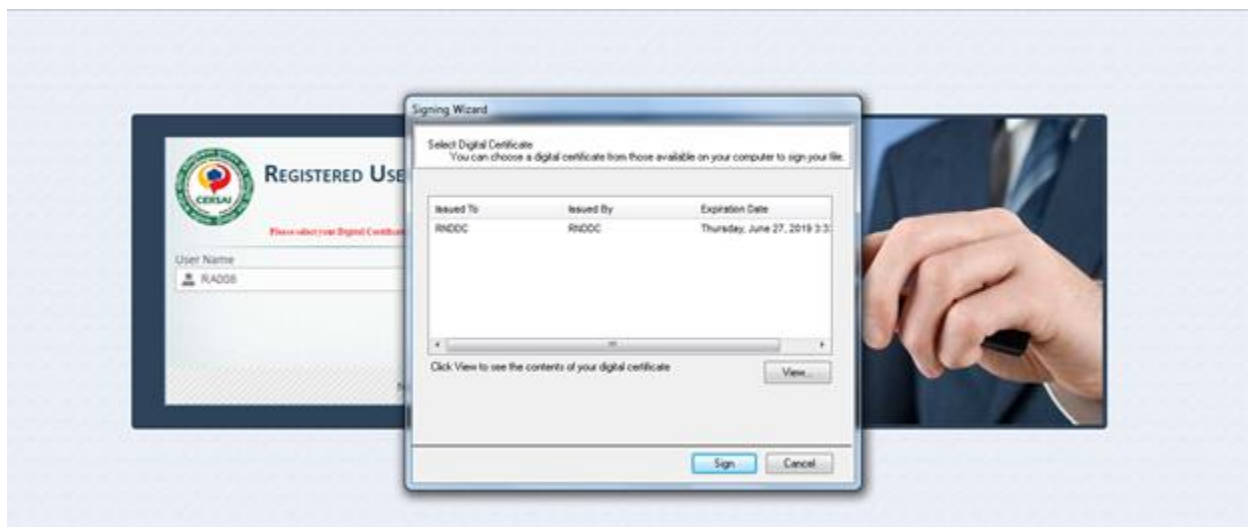


Figure 17 : Select new digital certificate

4. Select new certificate from the list and click on “Sign” button.

4. Administration

4.1 User Roles with hierarchy:

The registry will create the institute admin and co-admin on completion of the registration formalities. These institute admins would require to create further users as per requirements. For every user creation, there is a maker and checker. Only on approval by the checker, the password will be sent to the user.

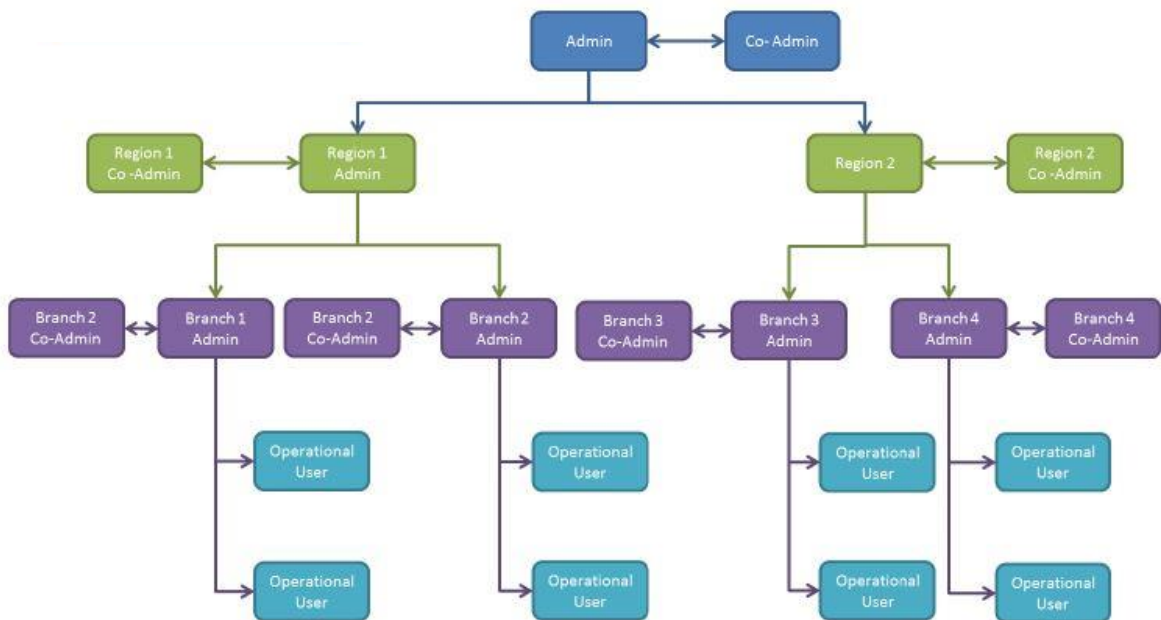


Figure 18 : Institution level User hierarchy

Module	Sub module	IA	IU	IRA	IRU	IBA	IBU
KYC Management	Search and download KYC Details	Y	Y	Y	Y	Y	Y
KYC Management	Bulk Periodic Response	Y	Y	Y	Y	Y	Y
KYC Management	FI RECON	Y	Y	Y	Y	Y	Y
KYC Management	Web Base FI RECON	Y	Y	Y	Y	Y	Y
KYC Management	Bulk KYC Download	Y	Y	Y	Y	Y	Y
KYC Management	KYC Authorisation	Y	N	Y	N	Y	N
KYC Management	KYC Rejected by Checker	Y	Y	Y	Y	Y	Y
KYC Management	Bulk Upload Authorisation	Y	N	Y	N	Y	N
KYC Management	New KYC Entry - Individual	Y	Y	Y	Y	Y	Y
KYC Management	Bulk File Upload	Y	N	Y	Y	Y	Y
KYC Management	View and Update KYC Details - Individual	Y	Y	Y	Y	Y	Y
KYC Management	Bulk KYC Upload Response	Y	Y	Y	Y	Y	Y
Logs and Reports	MIS Dashboard	Y	N	Y	N	Y	N
Logs and Reports	USER FI Report	Y	N	Y	N	Y	N
Logs and Reports	Log Report	Y	N	Y	N	Y	N
Logs and Reports	KYC Download Log	Y	N	Y	N	Y	N
Logs and Reports	Access Trail	Y	N	Y	N	Y	N

Logs and Reports	Daily MIS	Y	N	Y	N	Y	N
Logs and Reports	Bulk upload Log Report	Y	N	Y	N	Y	N
Logs and Reports	Update Notification	Y	N	Y	N	Y	N
User Management	User Creation	Y	N	Y	N	Y	N
User Management	Admin Creation	Y	N	Y	N	N	N
User Management	User Activation	Y	N	Y	N	Y	N
User Management	Deactivation/Activation Authorization	Y	N	Y	N	Y	N
User Management	Change Password	Y	Y	Y	Y	Y	Y
User Management	Upload Public Key	Y	N	N	N	N	N
User Management	Unlock Mobile Number	Y	N	Y	N	Y	N
Master Management	Branch Master	Y	N	N	N	N	N
Master Management	Region Master	Y	N	N	N	N	N
Billing Management	Proforma Invoice List	Y	N	Y	N	N	N
Billing Management	Usage Intimation	Y	N	Y	N	N	N
Billing Management	Unconfirmed Transactions	Y	N	Y	N	N	N
Billing Management	Ledger Report	Y	N	Y	N	N	N
Billing Management	Wallet Details	Y	N	Y	N	N	N
Billing Management	GSTIN	Y	N	Y	N	N	N

Table 1: User Access Matrix

Note: IA- Institution Admin, IU- institution User, IRA- Institution Regional Admin, IRU- Institution Regional User, IBA- Institution Branch Admin, IBU- Institution Branch user

4.2 User Management:

4.2.1 User creation:

Admin can create or modify operational Users using this option. User configuration page will be opened after clicking on User Creation option.

Click on “User creation” option under User Management menu. User will be redirected to following screen:

User ID

*User Type

Select

*User Group

*Institution Code

IN0628

*Region Code

IN0628RG

*Branch Code

IN0628BR

*Name [Please enter user name as per digital signature]

*Date of Birth

*Gender

Select

*Citizenship

IN-India

*Proof of Identity

Select

*Employee Code

*Department

*Designation

Specialization

Office Address

*Line 1

Line 2

Line 3

*City

*Pin Code

*State/U.T

Select

*Country

IN-India

*E-mail

*Mobile

*Telephone

Fax No

Any other Information

*Place

ADD >

QUERY >

CLEAR >

Figure 19 : User Creation screen

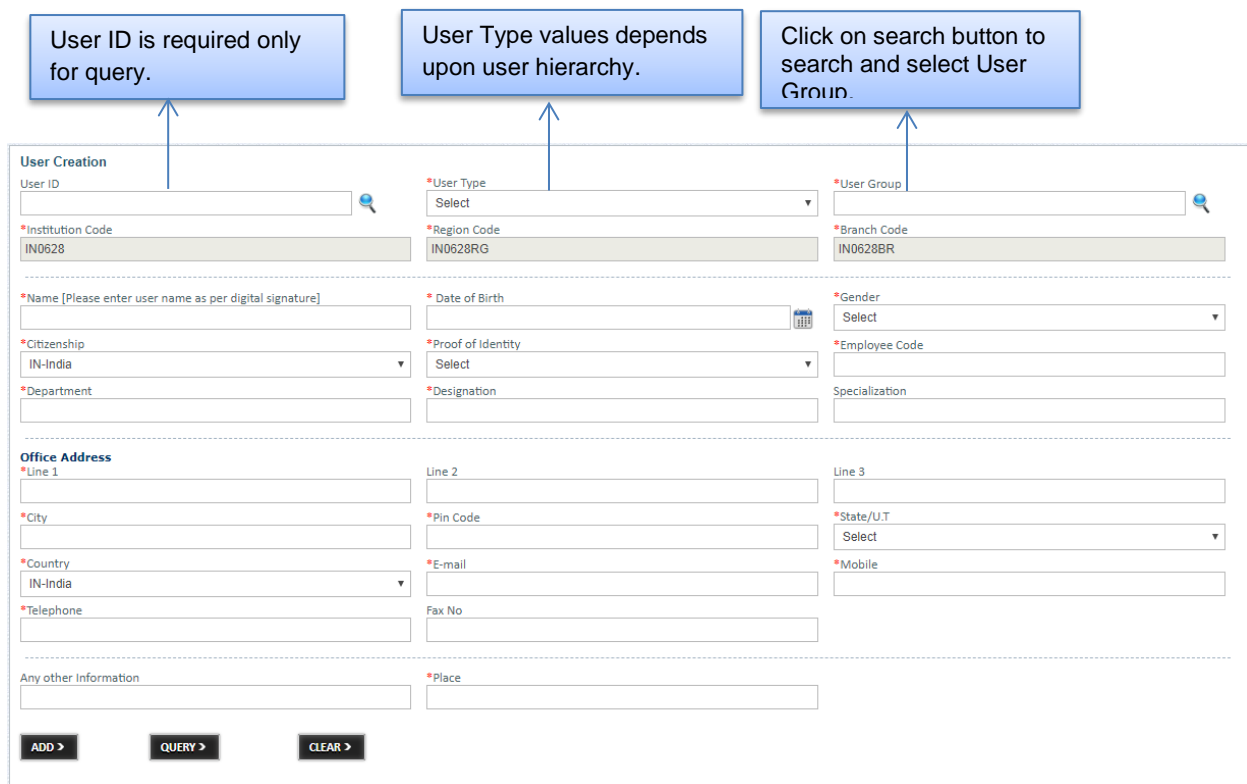
4.2.1.1 Addition of new User:

Following are the steps to explain how to add new user:

1. Select User Type first.
2. Select User Group values depending upon selected User type.
3. Fill all the mandatory fields.

Note:

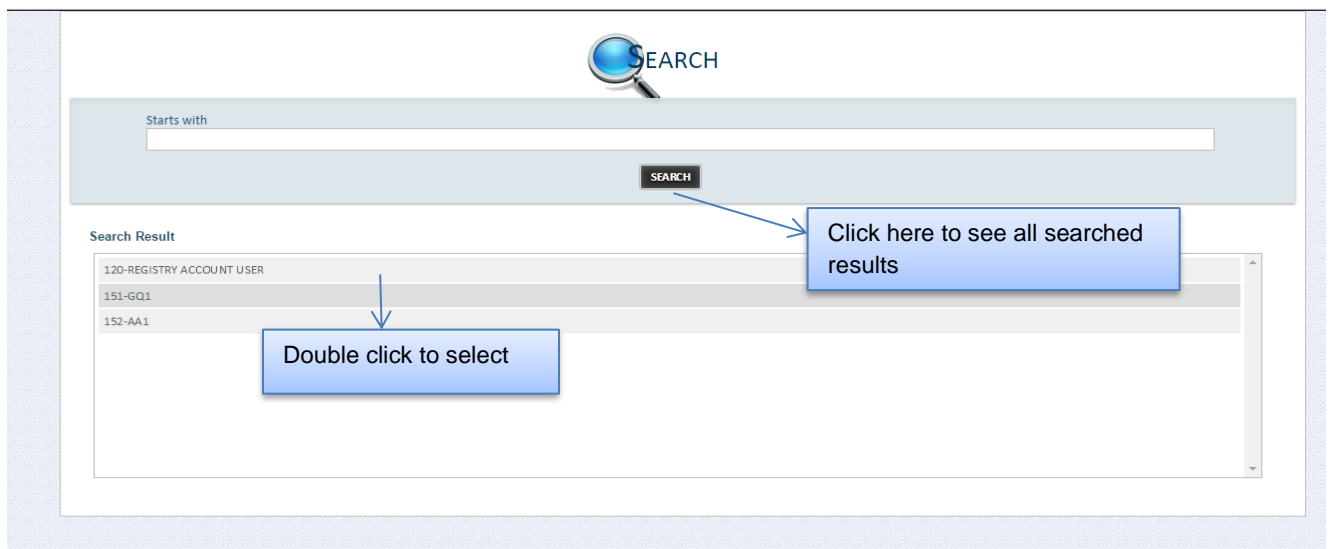
1. If search button is provided in front of any field that implies User has to select value from searched result only.
2. Users will not have SFTP access.



The form is titled "User Creation" and contains the following fields and sections:

- User ID:** A text input field with a magnifying glass icon. Annotation: "User ID is required only for query."
- User Type:** A dropdown menu. Annotation: "User Type values depends upon user hierarchy."
- User Group:** A text input field with a magnifying glass icon. Annotation: "Click on search button to search and select User Group."
- Institution Code:** A text input field with the value "IN0628".
- Region Code:** A text input field with the value "IN0628RG".
- Branch Code:** A text input field with the value "IN0628BR".
- Name:** A text input field with the placeholder "Please enter user name as per digital signature".
- Date of Birth:** A date picker.
- Gender:** A dropdown menu.
- Citizenship:** A dropdown menu with the value "IN-India".
- Proof of Identity:** A dropdown menu.
- Employee Code:** A text input field.
- Department:** A text input field.
- Designation:** A text input field.
- Specialization:** A text input field.
- Office Address:**
 - Line 1:** A text input field.
 - Line 2:** A text input field.
 - Line 3:** A text input field.
 - City:** A text input field.
 - Pin Code:** A text input field.
 - State/U.T:** A dropdown menu.
 - Country:** A dropdown menu with the value "IN-India".
 - E-mail:** A text input field.
 - Mobile:** A text input field.
 - Telephone:** A text input field.
 - Fax No:** A text input field.
- Any other Information:** A text input field.
- Place:** A text input field.
- Buttons:** "ADD >", "QUERY >", and "CLEAR >" at the bottom.

Figure 20 : User Creation - User details



The search page features a search bar with a magnifying glass icon and the word "SEARCH". Below the search bar is a "SEARCH" button. The search results are displayed in a table with the following data:

Search Result
120-REGISTRY ACCOUNT USER
151-GQ1
152-AA1

Annotations on the search page:

- An arrow points from the "SEARCH" button to a text box: "Click here to see all searched results".
- An arrow points from the first search result "120-REGISTRY ACCOUNT USER" to a text box: "Double click to select".

Figure 21 : Search page to select User Group

4. Click on "ADD" button to create new User.

4.2.1.2 Modification of existing User:

Following are the steps to explain how to modify existing user:

1. Search and select User ID which needs to be modified.
2. Click on "QUERY" button to view details of the User.

User Creation

User ID IU000228	*User Type Select	*User Group Select
*Institution Code IN0628	*Region Code IN0628RG	*Branch Code IN0628BR

*Name [Please enter user name as per digital signature] 	*Date of Birth 	*Gender Select
*Citizenship IN-India	*Proof of Identity Select	*Employee Code
*Department 	*Designation 	Specialization

Office Address

*Line 1 	Line 2 	Line 3
*City 	*Pin Code 	*State/U.T Select
*Country IN-India	*E-mail 	*Mobile
*Telephone 	Fax No 	

Any other Information

*Place

ADD > QUERY > CLEAR >

Click on "QUERY" button to view the details of existing user by providing valid User ID

Figure 22 : User modification-Query

3. Modify required fields (Only modifiable fields are enabled for editing).
4. Click on "UPDATE" button to complete User modification.

User Creation

User ID IU000228	*User Type INSTITUTION OPS-USER	*User Group INSTITUTION OPS USER
*Institution Code IN0628	*Region Code IN0628RG	*Branch Code IN0628BR

*Name [Please enter user name as per digital signature] RNDCC	*Date of Birth 10/05/1996	*Gender Male
*Citizenship IN-India	*Proof of Identity Passport	*Employee Code 789456
*Department testing	*Designation tester	Specialization

Office Address

*Line 1 MANVEL	Line 2 	Line 3
*City THANE	*Pin Code 401303	*State/U.T DD - Daman and Diu
*Country IN-India	*E-mail xyzghgabc123@ram.com	*Mobile 9975880052
*Telephone 78945632158	Fax No 	

Any other Information

*Place
virar

UPDATE > DEACTIVATE > CLEAR > BACK >

Figure 23 : User Modification screen

4.2.2 Admin Creation:

Admin User can create or modify immediate lower hierarchy (regional, branch) admins' details using this option. Admin configuration page will be opened after clicking on Admin Creation option.

4.2.2.1 Addition of new Admin User:

Following are the steps to explain how to add new Admin user:

1. Click on “Admin creation” to open Admin configuration page.
2. Select User Type first.
3. Select User Group values depending upon selected User type.
4. Fill all the mandatory fields

Note: SFTP access field will be available only to institutions who have enabled SFTP access

The screenshot shows the 'Admin Creation' form. At the top, there are two blue callout boxes with arrows pointing to specific fields. The first box, labeled 'Enabled only for Institute admin', points to the 'Region Code' dropdown. The second box, labeled 'Enabled only for Regional admin', points to the 'Branch Code' dropdown. The form itself is divided into several sections: 'User ID' (text field), 'Institution Code' (text field with value 'IN0628'), 'Name' (text field), 'Date of Birth' (text field), 'Gender' (dropdown), 'Citizenship' (dropdown with value 'IN-India'), 'Proof of Identity' (dropdown), 'Employee Code' (text field), 'Department' (text field), 'Designation' (text field), 'Specialization' (text field), 'Office Address' (multiple text fields for Line 1, Line 2, Line 3, City, Pin Code, State/U.T, Country, E-mail, Mobile, Telephone, Fax No, and Place), 'Any other Information' (text field), and 'SFTP Access' (dropdown with value 'No'). At the bottom, there are three buttons: 'ADD >', 'QUERY >', and 'CLEAR >'.

Figure 24 : Admin Creation details

5. Click on “ADD” button to create new admin User.
Whenever a new FI is created, two users are created with each FI. One user always acts as Maker and the other always acts as checker and vice-versa.
The user which uploads or does the first action is always the maker
The user which approved the records is always the checker

4.2.2.2 Modification of existing admin User:

Following are the steps to explain how to modify existing Admin user:

1. Search and select User ID which needs to be modified.

Admin Creation		
User ID <input type="text"/>	*User Type Select	*User Group <input type="text"/>
*Institution Code IN0628	*Region Code <input type="text"/>	*Branch Code <input type="text"/>
*Name [Please enter user name as per digital signature] <input type="text"/>	*Date of Birth <input type="text"/>	*Gender Select
*Citizenship IN-India	*Proof of Identity Select	*Employee Code <input type="text"/>
*Department <input type="text"/>	*Designation <input type="text"/>	Specialization <input type="text"/>
Office Address		
*Line 1 <input type="text"/>	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City <input type="text"/>	*Pin Code <input type="text"/>	*State/U.T Select
*Country IN-India	*E-mail <input type="text"/>	*Mobile <input type="text"/>
*Telephone <input type="text"/>	Fax No <input type="text"/>	
Any other Information <input type="text"/>	*Place <input type="text"/>	
*SFTP Access : No		
ADD >	QUERY >	CLEAR >

Figure 25 : Admin modification details

- Click on “QUERY” button to view details of the User.

Admin Creation		
User ID IRA000277	*User Type REGION ADMIN	*User Group REGION ADMIN
*Institution Code IN0628	*Region Code ANDHERI	Branch Code ANDHERIBR
*Name [Please enter user name as per digital signature] RNDDC	*Date of Birth 10/05/1996	*Gender Male
*Citizenship IN-India	*Proof of Identity Passport	*Employee Code 789456
*Department testing	*Designation tester	Specialization <input type="text"/>
Office Address		
*Line 1 MANVEL	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City THANE	*Pin Code 401303	*State/U.T DD - Daman and Diu
*Country IN-India	*E-mail xyzhgjabc123@ram.com	*Mobile 9975620052
*Telephone 78945632158	Fax No <input type="text"/>	
Any other Information <input type="text"/>	*Place virar	
*SFTP Access : Yes		
UPDATE >	DEACTIVATE >	CLEAR > BACK >

Figure 26 : Admin modification details screen

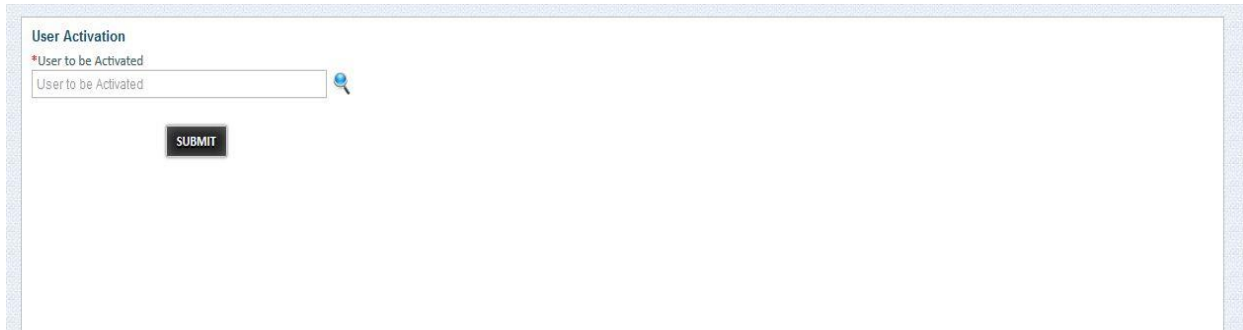
- Modify required fields (Only modifiable fields are enabled for editing).
- Click on “UPDATE” button to complete admin modification.
- For allowing user to use their credentials to access SFTP, the ‘SFTP Access’ field value needs to be updated to ‘Yes’

4.2.3 User Activation:

User/Admin creation is followed by activation to complete User creation process. Admin who created the user/admin is not allowed to activate the same.

Following are the steps to explain how to activate user:

1. Click on “User Activation” link under User Management option to open User Activation screen.



The screenshot shows a web interface for user activation. At the top left, the title 'User Activation' is displayed. Below it, a label '*User to be Activated' is shown. Underneath the label is a text input field with the placeholder text 'User to be Activated' and a magnifying glass icon to its right. At the bottom center of the form is a black button with the word 'SUBMIT' in white capital letters.

Figure 27 : User Activation screen

2. Search and select User ID that needs to be activated.
3. Click on “SUBMIT” button to complete the operation.

New User can login to CKYC system only after activation. User will receive an email for password activation. Setting password steps are similar to first time password creation.

4.2.4 Change Password:

This option is available for the User to change password.

The screenshot shows a web form titled "Change your Password". It contains three input fields: "Current Password *", "New Password *", and "Re-Enter New Login Password". Below the fields are "SUBMIT" and "CANCEL" buttons. A list of password requirements is displayed below the buttons, including minimum length, character types, and a note about the change taking effect on the next login. Annotations with arrows point to specific parts of the form: "Click Submit to change password" points to the SUBMIT button; "Users should enter current login password" points to the Current Password field; and "New Password should be as per password policy provided on the screen." points to the New Password field.

Change your Password

Current Password *

New Password *

Re-Enter New Login Password

Fields marked with * are mandatory

- 1 Password should be of minimum 8 characters and maximum 12 characters
- 2 Password should have minimum 1 alphabet
- 3 Password should have minimum 1 number
- 4 Password should have minimum 1 special character
- 5 This change will take effect the next time you sign in after you have successfully changed your Login password

Figure 28: Change password screen

After filling all the fields click on "Submit" button. Success message will be displayed on page and User needs to login once again with the changed password to continue.

Note: After Resetting the password, Admin can able to use new password for their SFTP login.

4.2.5 User Deactivation/Reactivation:

Admin can use this functionality in following scenarios:

- To raise deactivation/reactivation request
- To authorize deactivation/reactivation request

4.2.5.1 User Deactivation

Following are the steps Admin needs to follow to deactivate existing/active users:

1. Click on "User Creation" under User Management.

User Creation		
User ID <input type="text"/>	*User Type Select	*User Group <input type="text"/>
*Institution Code IN0628	*Region Code IN0628RG	*Branch Code IN0628BR
<hr/>		
*Name [Please enter user name as per digital signature] <input type="text"/>	*Date of Birth <input type="text"/>	*Gender Select
*Citizenship IN-India	*Proof of Identity Select	*Employee Code <input type="text"/>
*Department <input type="text"/>	*Designation <input type="text"/>	Specialization <input type="text"/>
<hr/>		
Office Address		
*Line 1 <input type="text"/>	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City <input type="text"/>	*Pin Code <input type="text"/>	*State/U.T Select
*Country IN-India	*E-mail <input type="text"/>	*Mobile <input type="text"/>
*Telephone <input type="text"/>	Fax No <input type="text"/>	
<hr/>		
Any other Information <input type="text"/>	*Place <input type="text"/>	
<input type="button" value="ADD >"/> <input type="button" value="QUERY >"/> <input type="button" value="CLEAR >"/>		

Figure 29 : User ID selection screen

2. Search and select User ID which needs to be deactivated.
3. Click on “QUERY” button.

User Creation		
User ID IU000228	*User Type INSTITUTION OPS-USER	*User Group INSTITUTION OPS USER
*Institution Code IN0628	*Region Code IN0628RG	Branch Code IN0628BR
<hr/>		
*Name [Please enter user name as per digital signature] RNDDC	*Date of Birth 10/05/1996	*Gender Male
*Citizenship IN-India	*Proof of Identity Passport	*Employee Code 789456
*Department testing	*Designation tester	Specialization <input type="text"/>
<hr/>		
Office Address		
*Line 1 MANVEL	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City THANE	*Pin Code 401303	*State/U.T DD - Daman and Diu
*Country IN-India	*E-mail xyzghgabc123@ram.com	*Mobile 9975620052
*Telephone 78945632158	Fax No <input type="text"/>	
<hr/>		
Any other Information <input type="text"/>	*Place virar	
<input type="button" value="UPDATE >"/> <input type="button" value="DEACTIVATE >"/> <input type="button" value="CLEAR >"/> <input type="button" value="BACK >"/>		

Figure 30 : User Deactivation screen

4. Click on “DEACTIVATE” button.
5. Deactivation request will be sent to co-admin for authorization. User will be deactivated only after co-admin authorization.

4.2.5.2 User Deactivation Authorization:

Following are the steps Admin needs to follow to authorize deactivation request:

1. Click on “User Deactivation/Activation Authorization” option.

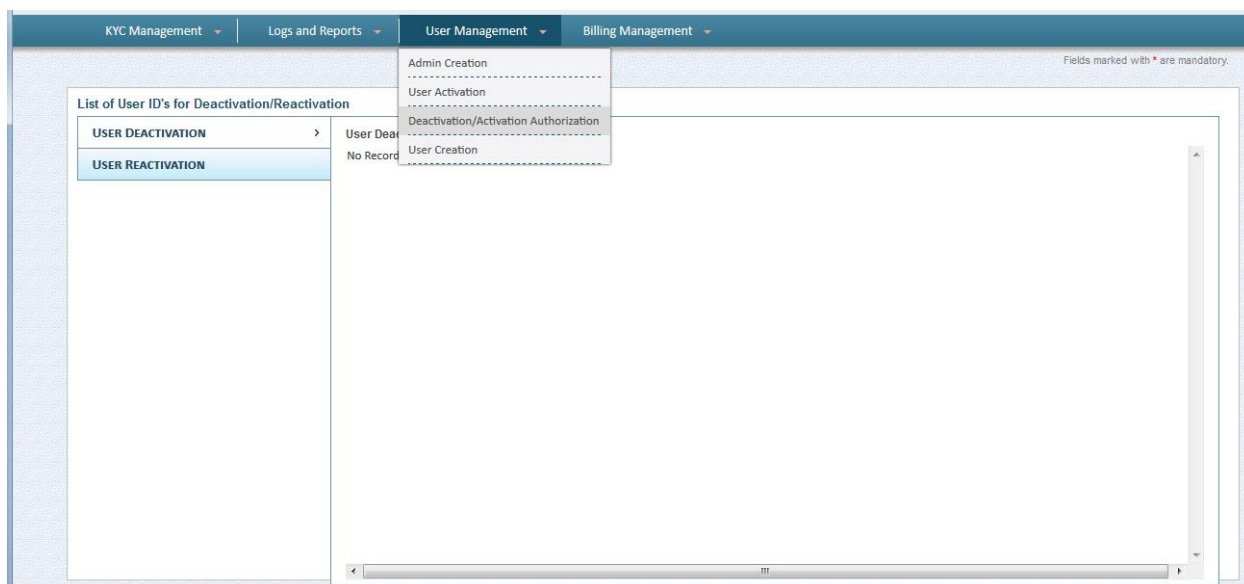


Figure 31: User Deactivation/Activation link

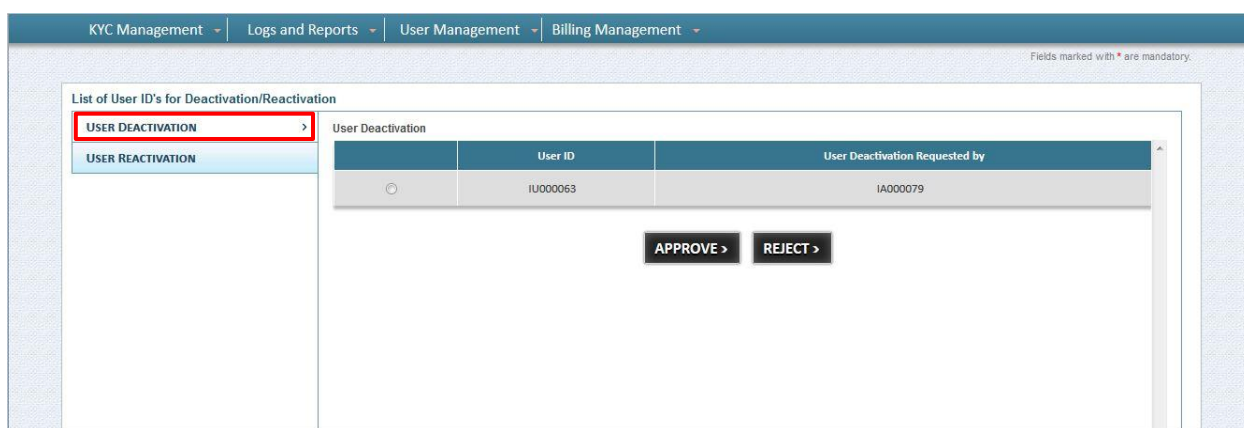


Figure 32: User Deactivation Authorization

2. Select the User ID by clicking on corresponding radio button.
3. Click on “APPROVE” button to authorize the deactivation request or “REJECT” button to decline.

Note: After successful deactivation of Admin, The SFTP access will be revoked for that particular admin.

4.2.5.3 User Reactivation

Following are the steps Admin needs to follow to reactivate deactivated users:

1. Click on “User Creation” under User Management.

User Creation		
User ID <input type="text"/>	*User Type Select	*User Group <input type="text"/>
*Institution Code IN0628	*Region Code IN0628RG	*Branch Code IN0628BR
<hr/>		
*Name [Please enter user name as per digital signature] <input type="text"/>	*Date of Birth <input type="text"/>	*Gender Select
*Citizenship IN-India	*Proof of Identity Select	*Employee Code <input type="text"/>
*Department <input type="text"/>	*Designation <input type="text"/>	Specialization <input type="text"/>
<hr/>		
Office Address		
*Line 1 <input type="text"/>	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City <input type="text"/>	*Pin Code <input type="text"/>	*State/U.T Select
*Country IN-India	*E-mail <input type="text"/>	*Mobile <input type="text"/>
*Telephone <input type="text"/>	Fax No <input type="text"/>	
<hr/>		
Any other Information <input type="text"/>	*Place <input type="text"/>	
<input type="button" value="ADD >"/> <input type="button" value="QUERY >"/> <input type="button" value="CLEAR >"/>		

Figure 33 : User ID selection screen

2. Search and select User ID which needs to be reactivated.
3. Click on “QUERY” button.

User Creation		
User ID IU000228	*User Type INSTITUTION OPS-USER	*User Group INSTITUTION OPS USER
*Institution Code IN0628	*Region Code IN0628RG	Branch Code IN0628BR
<hr/>		
*Name [Please enter user name as per digital signature] RNDDC	*Date of Birth 10/05/1996	*Gender Male
*Citizenship IN-India	*Proof of Identity Passport	*Employee Code 789456
*Department testing	*Designation tester	Specialization <input type="text"/>
<hr/>		
Office Address		
*Line 1 MANVEL	Line 2 <input type="text"/>	Line 3 <input type="text"/>
*City THANE	*Pin Code 401303	*State/U.T DD - Daman and Diu
*Country IN-India	*E-mail xyzghgabc123@ram.com	*Mobile 9975620052
*Telephone 78945632158	Fax No <input type="text"/>	
<hr/>		
Any other Information <input type="text"/>	*Place virar	
<input type="button" value="REACTIVATE >"/> <input type="button" value="CLEAR >"/> <input type="button" value="BACK >"/>		

Figure 34 : User Reactivation screen

4. Click on “REACTIVATE” button.

5. Reactivation request will be sent to co-admin for authorization. User will be reactivated only after co-admin authorization.

4.2.5.4 User Reactivation Authorization:

Following are the steps Admin needs to follow to authorize reactivation request:

1. Click on “User Deactivation/Activation Authorization” option under User Management.

KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

List of User ID's for Deactivation/Reactivation

USER DEACTIVATION

USER REACTIVATION >

User Reactivation

	User ID	User Reactivation Requested by
<input type="radio"/>	IU000063	IA000080

APPROVE > REJECT >

Figure 35: User Reactivation Authorization

2. Select the User ID by clicking on corresponding radio button.
3. Click on “APPROVE” button to authorize the reactivation request or “REJECT” button to decline.
4. After approval E-mail will be sent to user containing a link to generate password. Setting password steps are similar to first time password creation.

Note: After Successful reactivation of Admin and Password generation, again they can able to access SFTP with new credential.

4.2.6 Region Creation:

Using this functionality, Institution admin users can create multiple regions under the Institution.

1. Click on “Region Master” option under User Management.
2. Enter Region Name and Region Code.
3. Click on “SAVE” button.

➔ Addition of at least one region and branch is mandatory

KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

Region Master

*Region Name *Region Code

Click here to view all existing regions ← SEARCH SAVE CANCEL → Click here to clear all the fields.

Search Result

REGION NAME - REGION CODE
Region1 - R0099
Region2 - R0016
Region1 - Region1
REGION4 - REGION4
XYZ - 01
EAST - R02
WESTN - WEST01

Figure 36 : Region Creation

4.2.7 Branch Creation:

Using this functionality, Institution admin users can create multiple branches under a particular region.

1. Click on “Branch Master” option under User Management.
2. Select Region under which branch needs to be created.
3. Enter Branch Name and Branch Code.
4. Click on “SAVE” button.

KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

Branch Master

*Region *Branch Name *Branch Code

Click here to view all existing branches under the selected region ← SEARCH SAVE CANCEL → Click here to clear all the fields.

Search Result

Branch1
Branch2

Figure 37 : Branch Creation

➔ Addition of at least one region and branch is mandatory

4.2.8 Unlock Mobile Number:

On password generation screen, there is a provision to generate OTP maximum of 5 times in case previous OTP is not used. If user is failed to set password even after generating OTP 5 times then Mobile number of that user will be locked and no OTP will be sent further on that user’s Mobile Number.

Using this functionality, those locked Mobile numbers can be unlocked by admins.

Following steps are required to follow:

1. Click on “Unlock Mobile Number” option under User Management.
2. Provide User ID and Locked Mobile number of the user.
3. Click on “UNLOCK” button.

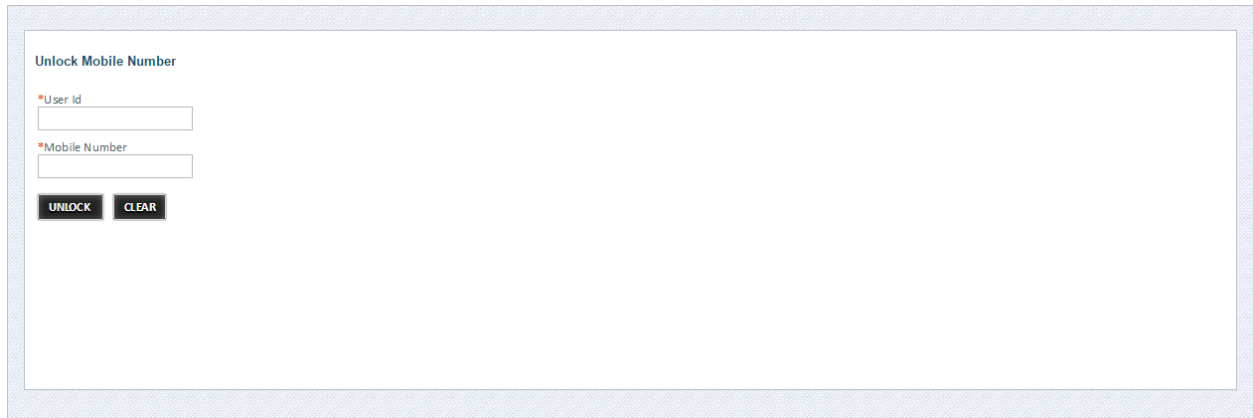


Figure 38 : Unlock Mobile Number screen

Note:

1. In case admin's mobile number is locked then it can be unlocked by co-admin or admin at higher hierarchy.
2. Region and Branch admins can be able to unlock Mobile number of users/admins belonging to their region and branch only.

Admin hierarchy is provided below for reference:

Type of User(Vertical)/Type of Authorization Admin(Horizontal)	Branch Admin	Region Admin	Institution Admin
Branch User	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Branch Admin	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Region User		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Region admin		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Institution User			<input checked="" type="checkbox"/>
Institution Admin			<input checked="" type="checkbox"/>

Table 2: Admin Hierarchy for unlocking Mobile Number

4.2.9 Upload Public Key

Institution needs 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, Institution admin can upload public key and configure public IP.

Following steps are required to follow:

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

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

Figure 39 : Screen to upload public key and IP address

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

5. KYC Management:

5.1 Search and Download KYC

Institutions can search and download a particular KYC record using this functionality. User needs to follow the following steps to download KYC details:

1. Click on “Search and Download KYC” under KYC Management.
2. Enter 14 digit valid CKYC number or provide valid ID Type and Number of the record.
3. Click on “SUBMIT” button.

Search KYC Details

*KYC Number

*ID Proof Type

*ID Number

Click here to clear all fields.

Provide either KYC number or ID not both.

Figure 40 : Search and Download KYC main screen

- If the user exists, an additional validation of DOB/Mobile number/Proof of Identity and Address PINCODE + Year of Birth is required to download the record.

View KYC Details

KYC Number

Last Updated Date

Customer First Name

Age

Customer Last Name

Click "VIEW KYC" button to view the KYC details

Click "DOWNLOAD KYC" button to download the KYC details

IMAGE

Figure 41 : Search and Download KYC screen

View KYC Details

FI reference No : Account Type : KYC Category :

Applicant Name : Status : CKYC No :

PERSONAL DETAILS +

PROOF OF IDENTITY x

ID Proof Type ID Proof Type - Others ID Proof Number ID Proof Expiry Date

ID Proof Document Submitted

PROOF OF ADDRESS +

CONTACT DETAILS +

RELATED PERSON DETAILS +

OTHER DETAILS +

LOCAL ADDRESS DETAILS +

ATTESTATION +

Click here to download the pdf document for KYC details

Figure 42 : View KYC main screen

5. Institution can directly view and download details of the KYC record if and only if institution is the owner of that KYC record. Otherwise institution must link to that record by providing exact Authenticating factors of that KYC.

The screenshot shows a web application interface with a top navigation bar containing 'KYC Management', 'Logs and Reports', and 'User Management'. The main content area is titled 'View KYC Details'. It contains a form with the following fields:

- KYC Number: 60034579400646
- Last Updated Date: 12/12/2015
- *Date of Birth/Date of Incorporation: (empty field with a calendar icon)
- Customer First Name: Girish
- Age: 0
- Customer Last Name: HN

Below the form is a placeholder box labeled 'IMAGE'. To the right of the form are four buttons: 'LINK KYC', 'VIEW KYC', 'DOWNLOAD KYC', and 'BACK'.

Figure 43 : View KYC screen: Linking

6. Once Institution is linked to the KYC record then users of that institution can view and download that KYC.

5.2 New KYC Entry-Individual:

Institutions can add KYC details for Individuals using this functionality. All institution level Users and Admins can access this functionality. In this section User can fill the KYC form and submit it for further processing or save it as a draft.

Following are the steps to explain how a User can fill KYC form for Individual:

1. Click on “New KYC Entry– Individual” link under KYC Management menu.
2. User will be redirected to following screen:

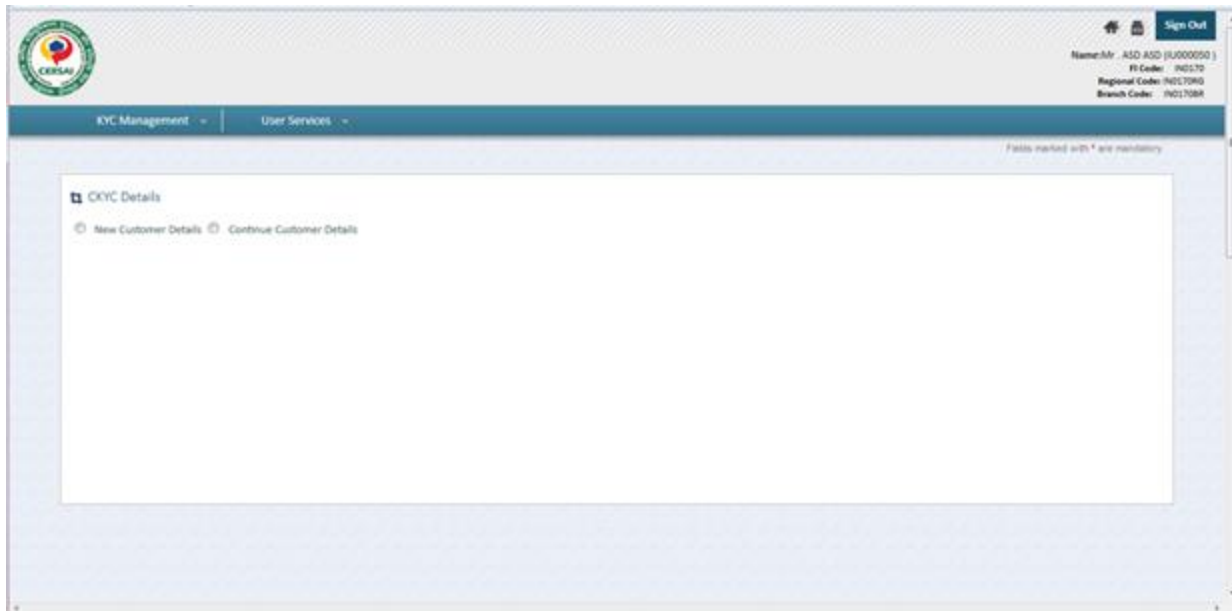


Figure 44 : New KYC Entry for Individual

- Click on New Customer Details' radio button. User will be able to see the following screen:

Figure 45 : New KYC Entry for Individual Form

- Fill all the fields (at least mandatory fields) with valid data in all following tabs: Personal Details, Proof of Identity, Proof of Address, Details of Related Person, Other Details, Attestation and Upload Image Details.

KYC Details

New Customer Details | Continue Customer Details

Constitution Type: Individual | Account Type: Select

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

UPLOAD IMAGE DETAILS

Personal Details

*Name (Same as ID proof)

Prefix First Name Middle Name Last Name

Maiden Name (if any)

Prefix First Name Middle Name Last Name

*Father / Spouse Name

Prefix First Name Middle Name Last Name

*Mother Name

Prefix First Name Middle Name Last Name

Other Details

*Date of Birth: [Date Picker] *Gender: Select *Marital Status: Select

*Nationality: Select *Occupation Type: Select *Residential Status: Select

Please tick if Applicable ☐ Residence for Tax Purposes outside India or No Residence for Tax purposes

ADD > SAVE AS DRAFT > CLEAR >

Figure 46 : New KYC Entry for Individual - Personal Details

KYC Details

New Customer Details | Continue Customer Details

Constitution Type: Individual | Account Type: Select

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTESTATION

UPLOAD IMAGE DETAILS

Proof of Identity (One Certified Copy Of Any One Of The Following Proof Of Identity(PoI) Needs To Be Submitted)

*ID Proof Type: Select

*ID Proof Number: [Text Field]

*ID Proof Submitted: Select

ADD ID > CLEAR >

Click here to add ID

Click here to clear the above fields

Identity Details Added (If Any)

ID Proof Type	PAN	EDIT >	DELETE >
PAN			

Already added ID can be viewed here

Figure 47 : New KYC Entry for Individual – Identity Details

Note: For OTP based account, UID (Aadhar) is mandatory with ID proof submitted “Yes” as Proof of Identity.

CKYC Details			
<input checked="" type="radio"/> New Customer Details <input type="radio"/> Continue Customer Details			
Constitution Type:	Region Code	Branch Code	*Account Type
<input type="text" value="Individual"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Normal"/>
PERSONAL DETAILS	Proof of Address (One Certified Copy Of Any One Of The Following Proof Of Address [Poa] Needs To Be Submitted)		
PROOF OF IDENTITY			
PROOF OF ADDRESS >	Current/Permanent/Overseas address :		
	*Address Type <input type="text" value="Select"/>		
DETAILS OF RELATED PERSON	*Line 1 <input type="text"/>		
OTHER DETAILS	Line 2 <input type="text"/>		
ATTESTATION	Line 3 <input type="text"/>		
UPLOAD IMAGE DETAILS	*City/ Town/ Village *District *State/U.T Code *ISO -3166 Country Code Of Residence <input type="text"/> <input type="text"/> <input type="text"/> IN - India		
	*Pin Code *Proof of Address(POA) (POA) Others <input type="text"/> <input type="text" value="Select"/> <input type="text"/>		
	Correspondence/Local address:		
	Please tick if Applicable <input type="checkbox"/> Same as Current / Permanent / Overseas Address details		
	*Line 1 <input type="text"/>		
	Line 2 <input type="text"/>		
	Line 3 <input type="text"/>		
	*City/ Town/ Village *District *State/U.T Code *ISO -3166 Country Code Of Residence <input type="text"/> <input type="text"/> <input type="text"/> IN - INDIA		
	*Pin Code <input type="text"/>		
	Contact Details (Communications Will Be Done On Provided Mobile No. And Email-ID)		
	Office Telephone No	Residence Telephone No	Mobile No
	Code - <input type="text"/>	Code - <input type="text"/>	Code - <input type="text"/>
	Fax No	Email ID	
	Code - <input type="text"/>	<input type="text"/>	

Figure 48 : New KYC Entry for Individual – Proof of Address

PROOF OF IDENTITY & ADDRESS	Current Address:
ADDRESS DETAILS	Please Tick If Applicable <input type="checkbox"/> Same As Above Mentioned Address
DETAILS OF RELATED PERSON >	*Line 1
OTHER DETAILS	Line 2
ATTESTATION	Line 3
UPLOAD IMAGE DETAILS	

*City/ Town/ Village

*Pin Code

*State/U.T Code

*District

*ISO -3166 Country Code Of Residence

*Proof Of Current Address

*ID Proof Number

IN - INDIA

Select

Contact Details (Communications will be done on provided mobile No. and Email-ID)

Office Telephone No

Residence Telephone No

Mobile No

Code - Number

Code - Number

Code - Number

Email ID

Other Details

Remarks

Figure 51 : New KYC Entry for Individual – Details of Related Person – Current address

Contact Details (Communications will be done on provided mobile No. and Email-ID)

Office Telephone No

Residence Telephone No

Mobile No

Code - Number

Code - Number

Code - Number

Email ID

Other Details

Remarks

Attestation Details

*Document Received

*KYC Verification Date

*KYC Verification Designation

*Organisation Code

Select

IN5065

*KYC Verification Name

*KYC Verification Branch

*Place Of Declaration

*KYC Verification EMP Code

*Organisation Name

*Date Of Declaration

sdaaaaaaaaaaaaaaaaaaaaaaaaaaaa

Figure 52 : New KYC Entry for Individual – Details of Related Person – Contact details, Other details

Other Details

Remarks

Attestation Details

*Document Received

Select

*KYC Verification Date

*KYC Verification Designation

*Organisation Code

IN5065

*KYC Verification Name

*KYC Verification Branch

*Place Of Declaration

*KYC Verification EMP Code

*Organisation Name

sdaaaaaaaaaaaaaaaaaaaaaaaaaaaaa

*Date Of Declaration

Upload Image Details

Image Type		Image Name
	* Photograph	Choose File No file chosen
Select	*Proof Of Identity & Address Image	Choose File No file chosen
Select	*Proof Of Current Address Image	Choose File No file chosen

ADD RELATED PERSON >

CLEAR >

Figure 53 : New KYC Entry for Individual – Details Of Related Person – Upload Image Details

The total size of the images uploaded for individual and related person should not exceed 700kb.

KYC Management | **User Services**

Sign Out

Name: Mr. ASD ASD (RU0000050)
 FI Code: IND170
 Regional Code: IND17040
 Branch Code: IND1708A

Fields marked with * are mandatory

KYC Details

☒ New Customer Details ☐ Continue Customer Details

Constitution Type: Individual *Account Type: Select

PERSONAL DETAILS
PROOF OF IDENTITY
PROOF OF ADDRESS
DETAILS OF RELATED PERSON
OTHER DETAILS >
ATTESTATION
UPLOAD IMAGE DETAILS

Other Details
 Remarks:

ADD **SAVE AS DRAFT** **CLEAR**

Figure 54 : New KYC Entry for Individual – Other Details

KYC Management | **Logs and Reports** | **User Management** | **Master Management** | **Billing Management**

Fields marked with * are mandatory

KYC Details

☒ New Customer Details ☐ Continue Customer Details

Constitution Type: Individual *Account Type: Normal

PERSONAL DETAILS
PROOF OF IDENTITY
PROOF OF ADDRESS
DETAILS OF RELATED PERSON
OTHER DETAILS
ATTESTATION >
UPLOAD IMAGE DETAILS

Attestation

*KYC Verification Name *KYC Verification EMP code
 *KYC Verification Branch *KYC Verification Designation
 *KYC Verification Date *Type of document submitted: Certified Copies

Applicant Declaration

*Declaration Date *Place

Institution Details

*Organisation Code: IND199 *Organisation Name: ABC Bank

ADD **SAVE AS DRAFT** **CLEAR**

Figure 55 : New KYC Entry for Individual – Attestation

The screenshot shows the 'KYC Details' form for an individual. The 'Constitution Type' is set to 'Individual'. The 'Account Type' is set to 'Selected'. The 'Upload Image Details' section contains an 'ADD IMAGE' button and a 'DELETE IMAGE' button. A blue callout box points to the 'ADD IMAGE' button with the text 'Click here to add Image'. The form also includes a sidebar with tabs for 'PERSONAL DETAILS', 'PROOF OF IDENTITY', 'PROOF OF ADDRESS', 'DETAILS OF RELATED PERSON', 'OTHER DETAILS', 'ATTENTION', and 'UPLOAD IMAGE DETAILS'. At the bottom, there are buttons for 'ADD', 'SAVE AS DRAFT', and 'CLEAR'.

Figure 56 : New KYC Entry for Individual – Upload Image Details

- ➔ Maxium photograph size allowed is 100 kB and overall allowed size would remain as 350 kB(upload without related person)
- ➔ Maxium photograph size allowed is 100 kB and overall allowed size would remain as 700kB(upload with related person)

The screenshot shows the 'KYC Details' form for an individual. The 'Constitution Type' is set to 'Individual'. The 'Account Type' is set to 'Selected'. The 'Upload Image Details' section contains an 'ADD IMAGE' button. A modal window titled 'Image Details' is open, displaying a list of image types: KYC, Photograph, PAN, ID, Passport, Driving License, Voters Identity Card, MREGA Job Card, Signature, Other, and Multiple Images. The form also includes a sidebar with tabs for 'PERSONAL DETAILS', 'PROOF OF IDENTITY', 'PROOF OF ADDRESS', 'DETAILS OF RELATED PERSON', 'OTHER DETAILS', 'ATTENTION', and 'UPLOAD IMAGE DETAILS'. At the bottom, there are buttons for 'ADD', 'SAVE AS DRAFT', and 'CLEAR'.

Figure 57 : New KYC Entry for Individual – Upload Image Details-Select Image Type

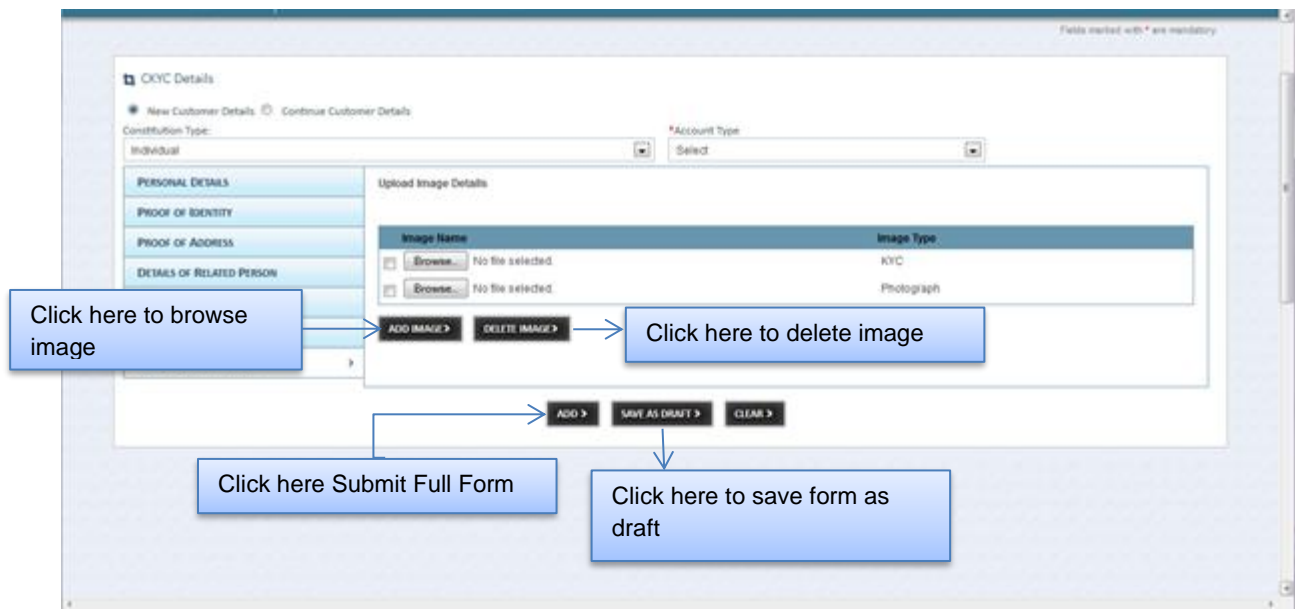


Figure 58 : New KYC Entry for Individual – Upload Image Details-Browse image

5. After adding the data in all the fields, click on “ADD” button to submit the form and Reference number will be generated. It will go for checker approval.

Note: Following image types are mandatory:

- Normal and Simplified Account type- Photograph, signature, POI and POA
- OTP Based E-KYC Account type- Photograph, POI and POA
- Small Account type: Photograph and Signature

6. User can also save the record as draft by clicking on “Save as Draft” button which will generate a Reference number.

Note: At least one ID details is mandatory for saving record as draft.

7. User can retrieve the record from draft by following the below steps:
 - a) Click on “New KYC Entry – Individual” link under KYC Management menu.
 - b) User will be redirected to following screen:

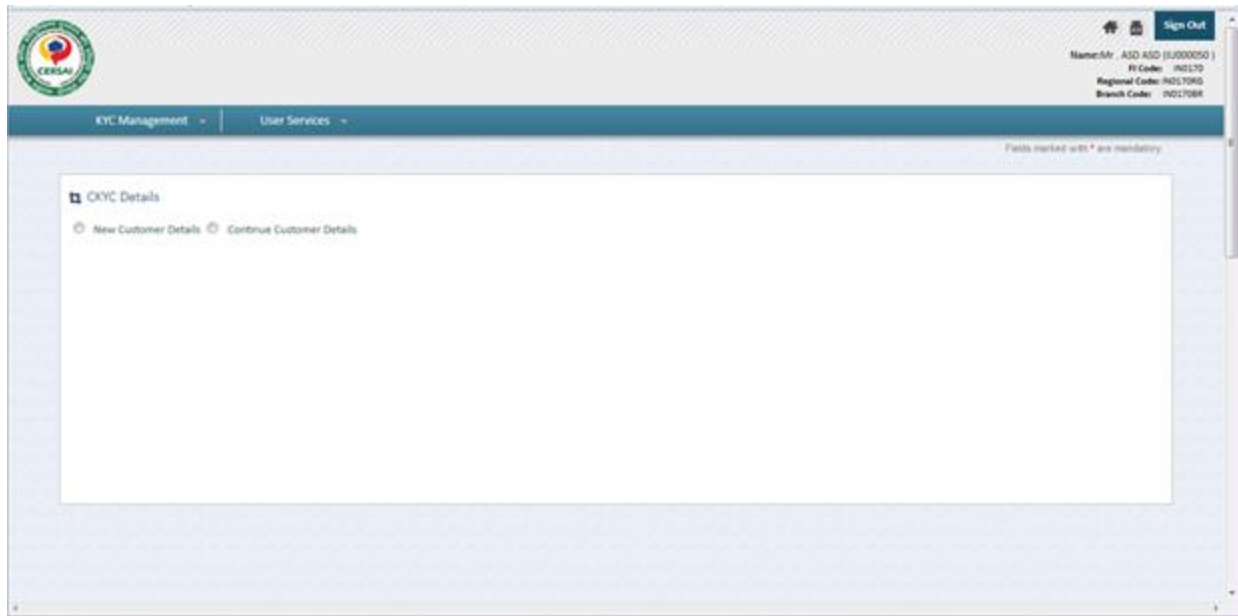


Figure 59 : New KYC Entry for Individual screen

- c) Click on 'Continue Customer Details' radio button. User will be able to see the following screen:

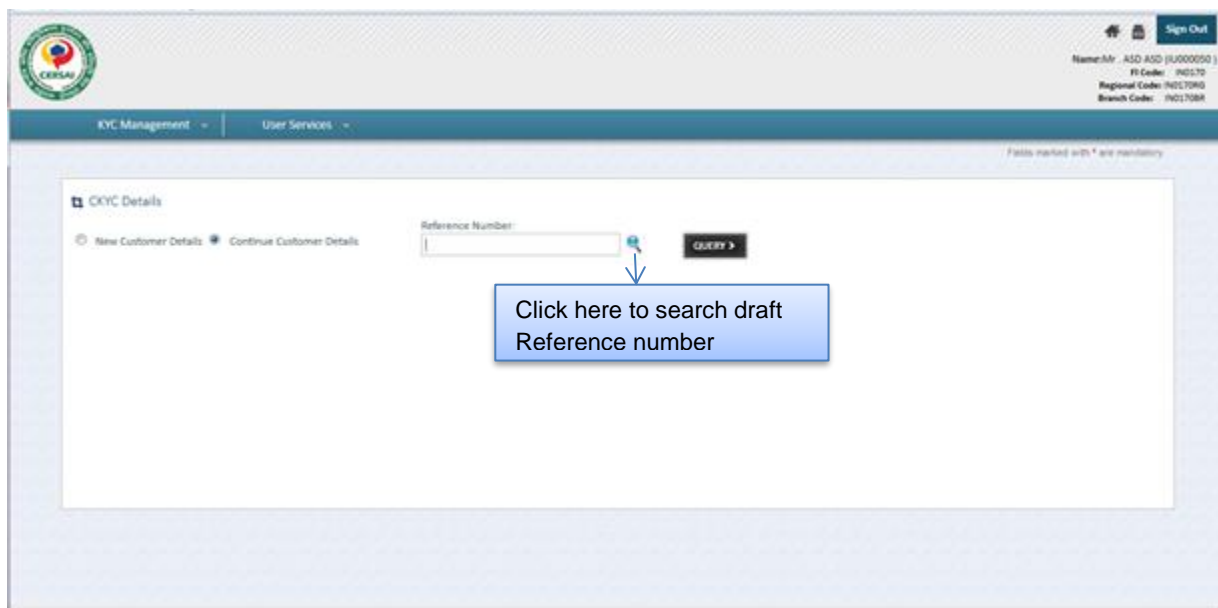


Figure 60 : Continue Customer details screen

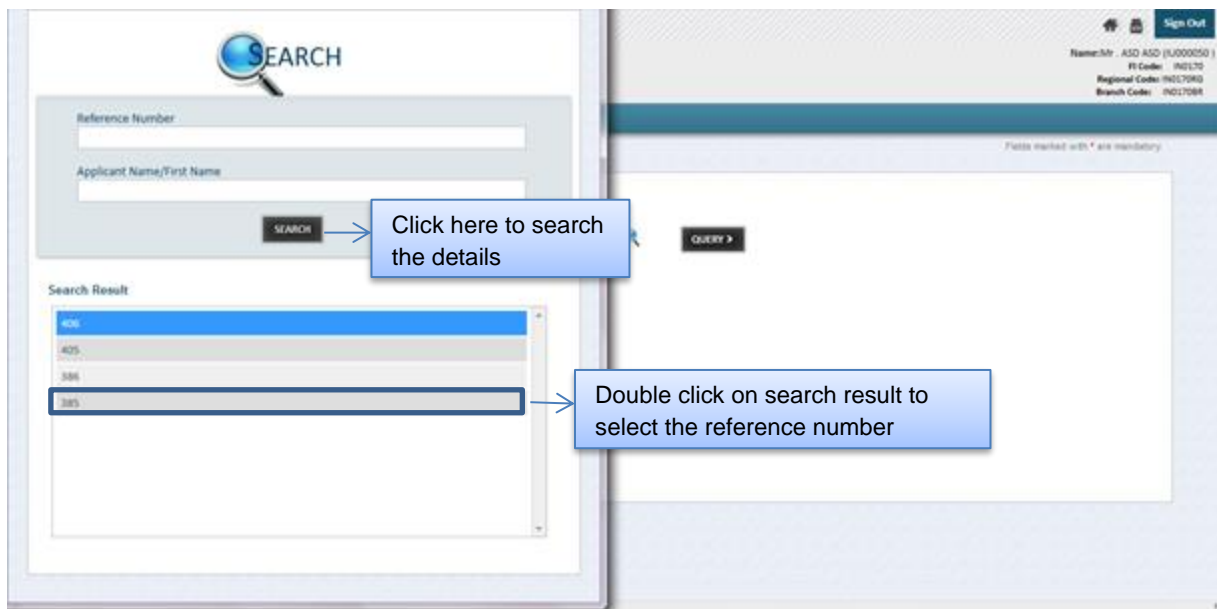


Figure 61 : Search draft Reference number screen

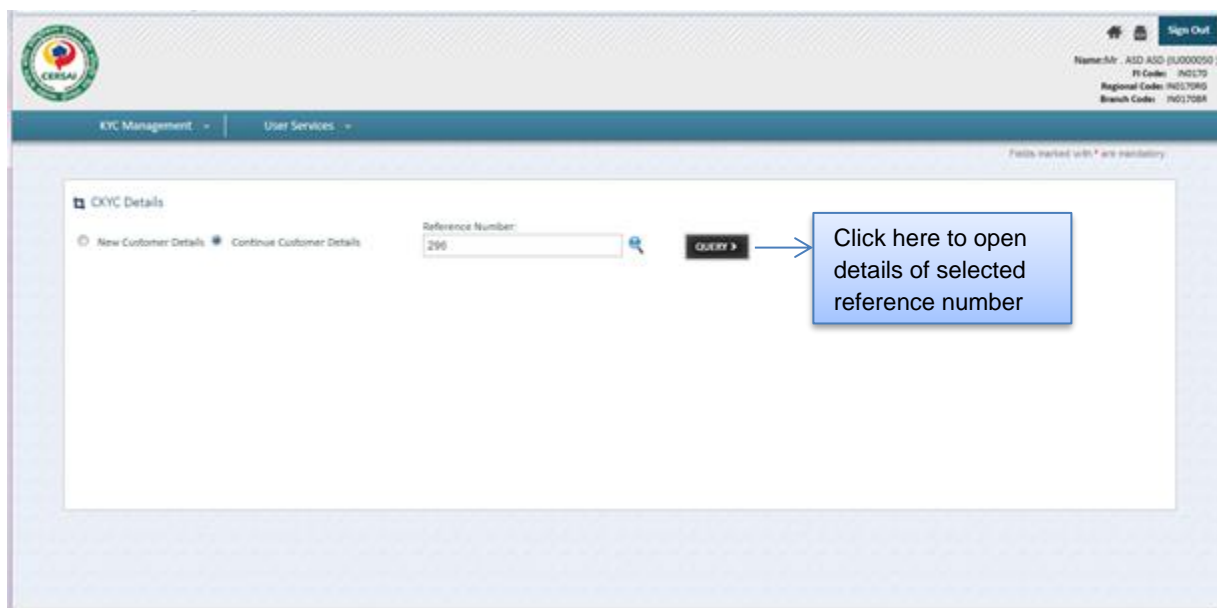


Figure 62 : Query draft Reference number

Note: Records which are saved as draft by user and the records which are resulted as ID not confirmed (IDNC) status by system will be available for query.

- d) Click on Query button after selecting Reference number. User will be redirected to the following screen:

KYC Management | **User Services**

Fields marked with * are mandatory.

KYC Details

☐ New Customer Details ☒ Continue Customer Details

KYC Category: Individual | Reference Number: 409 | Account Type: Select | Status: Draft

PERSONAL DETAILS

PROOF OF IDENTITY

PROOF OF ADDRESS

DETAILS OF RELATED PERSON

OTHER DETAILS

ATTTESTATION

UPLOAD IMAGE DETAILS

Personal Details

*Name (Same as ID proof)

Prefix First Name Middle Name Last Name

Maiden Name (if any)

Prefix First Name Middle Name Last Name

*Father / Spouse Name

Prefix First Name Middle Name Last Name

*Mother Name

Prefix First Name Middle Name Last Name

Other Details

*Date of Birth

*Gender

*Marital Status

*Nationality

*Occupation Type

*Residential status

Figure 63 : New KYC Entry Individual- Draft Detailed Record screen

e) Follow the same steps that user has to perform to fill the KYC form for Individual.

5.3 KYC Authorization:

In KYC Authorization section a checker User can see the list of submitted KYC record by 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.

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

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

KYC Management | **Logs and Reports** | **User Management** | **Master Management** | **Billing Management**

Name: RNDCC (IA000692) | FI Code: IN0503 | Regional Code: IN0503RG | Branch Code: IN0503BR

List of KYCs for approval

Ref No	First Name	Last Name	Entity Name(In case of Legal entity)	FI Code	Maker User ID	Maker User Name	Type
203	suhanamgungvgh	singh		IN0503	IA000691	RNDCC	Update
61614	wvEceO	WvAjAwak		IN0503	IA000691	RNDCC	New

« PREV | 1 | NEXT »

Clickable

Update Request

New KYC record

Figure 64 : 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:

FI Code: IN0503
Regional Code: IN0503RG
Branch Code: IN0503BR

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

CKYC Details- Authorization

FI reference No : 61614 Account Type : Normal

Name : wECeO WrAJAwK Status : Pending checker approval Reject reason:

PERSONAL DETAILS
PROOF OF IDENTITY
PROOF OF ADDRESS
CONTACT DETAILS
RELATED PERSON DETAILS
OTHER DETAILS
LOCAL ADDRESS DETAILS
ATTESTATION

APPROVE REJECT
BACK

Figure 64 : KYC Authorization- Details of New KYC Record

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

CKYC Details- Authorization

Update reference No : 203 Account Type : Normal CKYC No : 40041349221662

Name : suhanamguyvgh sumit 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
ATTESTATION

Note: The updated fields by the maker are highlighted in green

APPROVE REJECT
BACK

Updated sections are highlighted in green

Figure 65: KYC Authorization- Details of Update Request

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

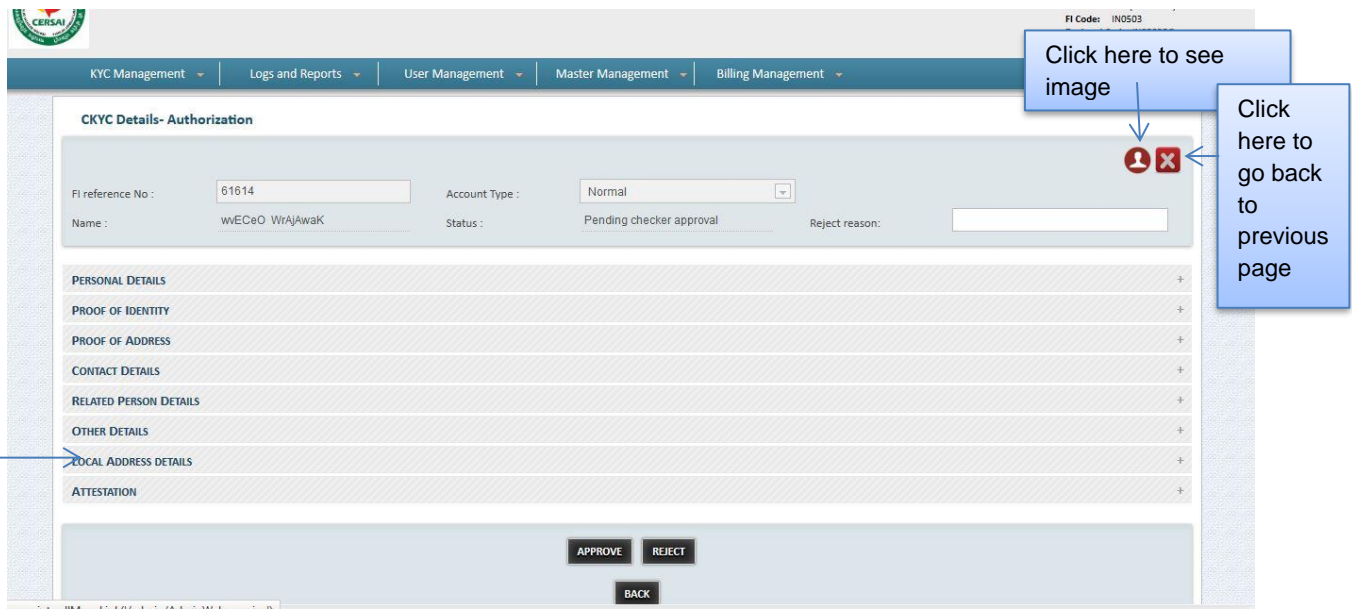


Figure 66: KYC Authorization- Details

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



Figure 67 : KYC Authorization- Details with image

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

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

CKYC Details- Authorization

FI reference No : 61614 Account Type : Normal

Name : wvECeO WvAJAwAK Status : Pending checker approval Reject reason:

PERSONAL DETAILS +

PROOF OF IDENTITY +

PROOF OF ADDRESS +

CONTACT DETAILS +

RELATED PERSON DETAILS +

OTHER DETAILS +

LOCAL ADDRESS DETAILS +

ATTESTATION +

Click here to approve → **APPROVE** **REJECT** ← Click here to reject

BACK

Figure 68: KYC Authorization - Approve and Reject

CKYC Details- Authorization

FI reference No : 61614 Name : wvECeO WvAJAwAK

Signing Wizard

Select Digital Certificate
You can choose a digital certificate from those available on your computer to sign your file.

Issued To	Issued By	Expiration Date
RNDDC	RNDDC	27 June 2019 15:33:08
DS Central Registry of Se...	SafeScript sub-CA for R...	13 June 2018 10:25:00
tcs_gaingh@vendor.nse...	Communications Server	12 June 2017 08:50:11

Click View to see the contents of your digital certificate **View...**

Sign **Cancel**

Click here to select certificate →

BACK Click here to sign

Figure 69 : KYC Authorization - Digital signing

5.4 KYC Rejected by Checker:

In KYC Rejected by Checker section a maker can see the records which are rejected by checker along with 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:

1. Click on “KYC Rejected by Checker” link under KYC Management Menu.

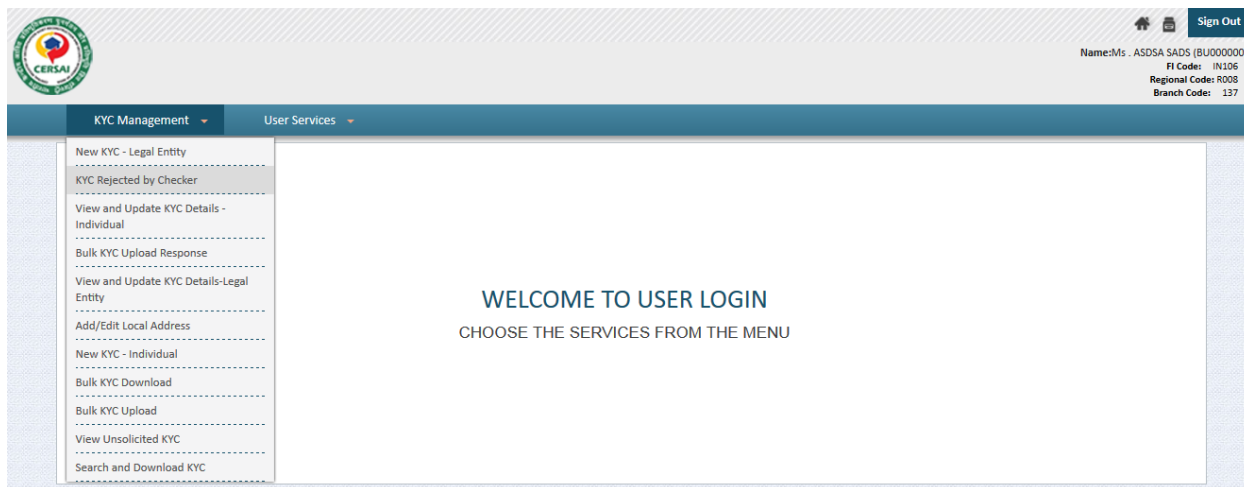


Figure 70 : KYC Rejected by Checker option

2. Maker will be redirected to following screen which will show the list of all the rejected records by checker which are submitted by the maker (both new KYC request and update request).

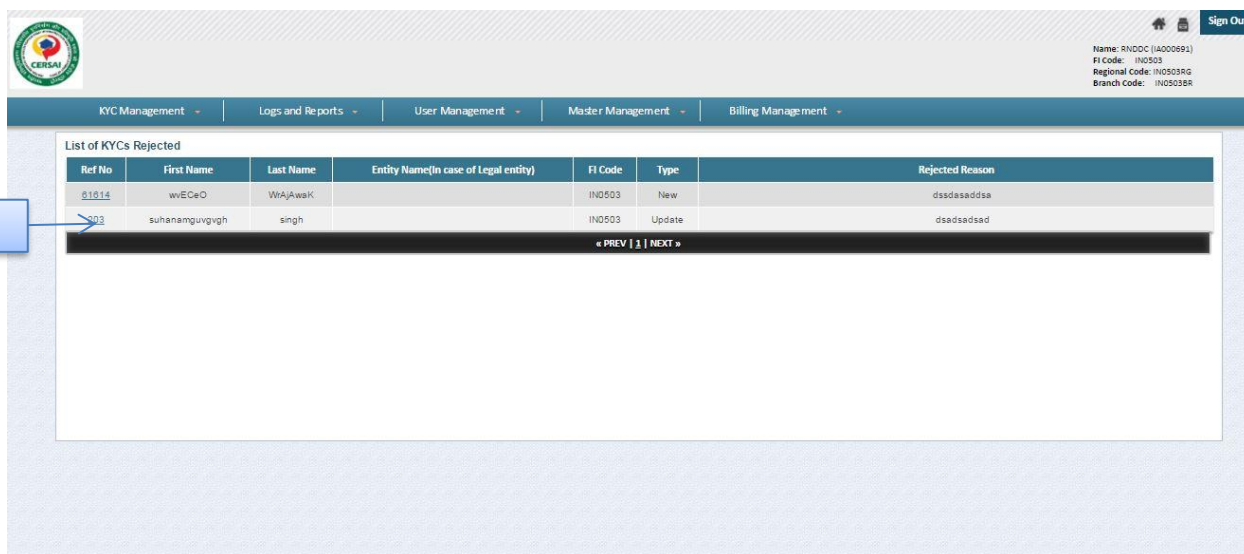


Figure 71 : KYC Rejected by Checker screen

3. Click on the “Ref No” hyperlink to see the details of that record for editing. User will be redirect to following screen:

Figure 72: KYC Rejected by Checker- Details of New KYC Record

Figure 73: KYC Rejected by Checker- Details of Update request

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

Figure 65: KYC Rejected by Checker- Details of New KYC Record

5.5 Bulk File Upload:

Institutions can upload new KYC records, Probable Match response file, Bulk Search request file and update already existing records in bulk using this functionality. All operational (Except IU) and admin users have access to this functionality.

User has to follow the following steps to upload bulk file:

1. Click on “Bulk File Upload” under KYC Management.

Figure 66: Bulk File upload screen

2. Select “Upload Type” from the dropdown list.

Note: Upload Type field should be

- New Record - KYC upload
- Update - KYC Update
- Probable Match Reconciliation - To upload Probable Match response file
- Bulk Search- To upload bulk search request file
- Bulk Download – Download request file

3. Browse and select .zip file for Bulk upload/update and .txt for Probable match reconciliation, Bulk Download and bulk search.
4. Click on “UPLOAD” button.
5. Success message will be displayed on screen if file got uploaded successfully. In case of any error, user has to modify and upload the file again. Response will be generated only after checker approval.

Files successfully uploaded

Bulk File Upload

*Upload Type
 Select
 Select
 New Record V1.2
 New Record V1.1
 Update
 Probable Match Reconciliation
 Bulk Search
 Bulk Download

*File to be uploaded
 Choose File No file chosen

[Response page](#)

- For Bulk Upload and Update :-
 - o File should be in .zip format.
 - o File size should be <= 25 MB
- For Search :-
 - o File should be in .txt format.
 - o File size should contain <= 10 lakh records
- For Download :-
 - o File should be in .txt format.
 - o File size should contain <= 50 records
- For FI Reconciliation :-
 - o File should be in .txt format.
 - o File size should be <= 20 MB
- For request exceeding above limits, use SFTP mode

Note: Every upload file should have a different name.

5.6 Bulk Upload Authorization:

In Bulk Upload Authorization section Admin/Checker can see the list of all bulk files uploaded by 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 following steps to approve/reject uploaded bulk file.

1. Click on “Bulk KYC Authorization” link under KYC Management menu.
2. User will be redirected to following screen where list of bulk records pending for checker approval can be seen.

Batch Upload Details

Select	Sr.No	Uploaded By	Uploaded Time	View File	Bulk Upload Type	Remarks
<input type="radio"/>	1	BU000000	2015-11-03 17:21:11.0	Uploaded File	New Upload	Remarks
<input checked="" type="radio"/>	2	BU000000	2015-11-04 11:29:20.0	Uploaded File	New Upload	Remarks

Click here to open uploaded data file.

APPROVE REJECT

« PREV | 1 | NEXT »

Bulk Upload Type shows the type of uploaded file (Upload, update, PM reconciliation, Bulk Search, Bulk Download)

Figure 67 : Bulk upload authorization screen

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

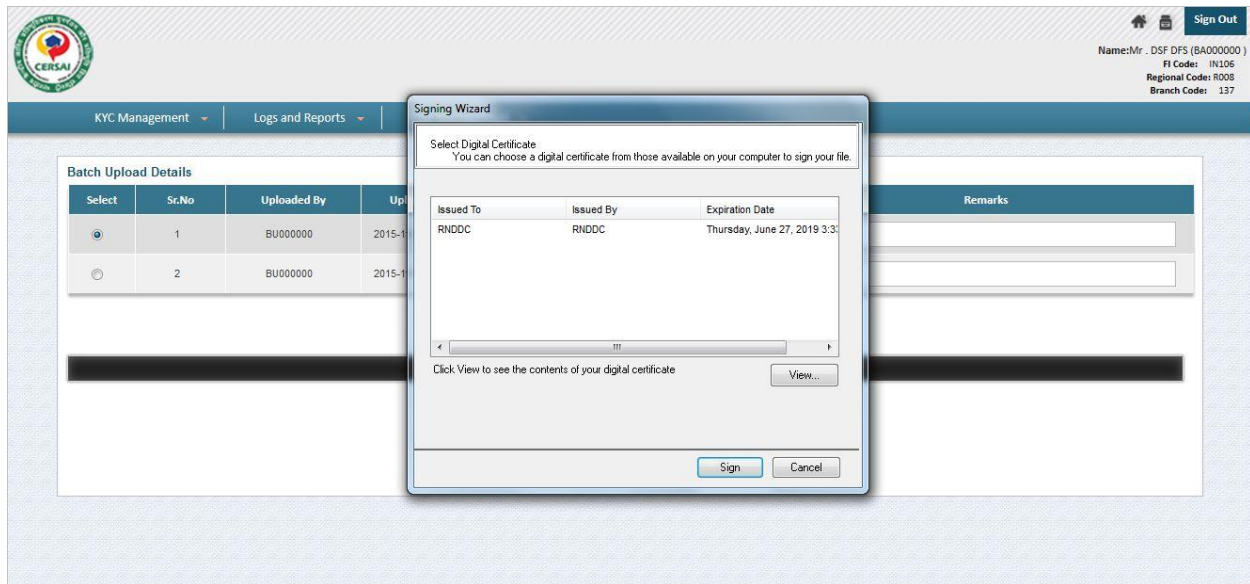


Figure 68: Bulk Upload Authorization: Digital signing

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

5.7 Bulk Upload Response:

Maker and Checker can view and download response of each uploaded batch after checker approval.

User needs to follow following steps to download bulk upload response file:

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

Fields marked with * are mandatory.

Bulk Upload Response

*From Date: 27/03/2017

*To Date: 27/03/2017

[SUBMIT](#) [RESET](#)

Figure 69: Bulk Upload Response main screen

Fields marked with * are mandatory.

Bulk Response Details

*From Date: 20/03/2017

*To Date: 24/03/2017

[Click here to download response file](#)

Batch Number	FI Code	Uploaded Date	Response 1	Remarks
10007	IN0467	23/03/2017 20:30:12	Response 1	Upload Failed
10004	IN0467	23/03/2017 20:22:06	Response 1	Upload Failed
10003	IN0467	23/03/2017 20:13:47	Response 1	Upload Failed
10002	IN0467	23/03/2017 20:11:22	Response 1	Upload Failed
10001	IN0467	23/03/2017 20:02:12	Response 1	Upload Failed
011	IN0467	23/03/2017 15:27:02	Response 1	Upload failed
011	IN0467	22/03/2017 20:11:21	Response 1	Upload failed
010	IN0467	22/03/2017 18:13:29	Response 1	Uploaded Successfully
009	IN0467	22/03/2017 17:52:14	Response 1	Uploaded Successfully
008	IN0467	22/03/2017 17:43:34	Response 1	Upload failed
007	IN0467	22/03/2017 17:42:29	Response 1	Upload failed
006	IN0467	22/03/2017 15:26:05	Response 1	Uploaded Successfully
004	IN0467	21/03/2017 18:27:43	Response 1	Uploaded Successfully
002	IN0467	21/03/2017 17:41:57	Response 1	Uploaded Successfully
001	IN0467	21/03/2017 17:21:58	Response 1	Uploaded Successfully

« PREV | 1 | NEXT »

Figure 70 : Bulk KYC Upload immediate Response screen

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

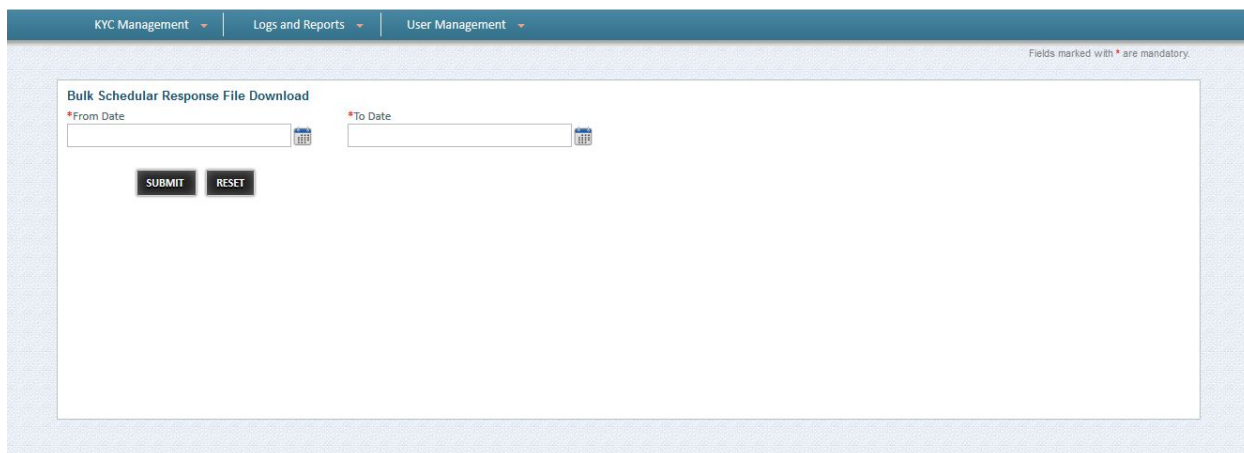
- Under Process- When the batch processing is under process
- Upload Failed/Validation Failure - Checker approved but not a single record successfully processed.
- Uploaded Successfully- At least one record should be processed successfully.
- Pending checker verification- Pending with checker for approval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

5.7.1 Periodic Response:

User will be able to download and view status of each record after post De-Duplication process.

User needs to follow following steps to download bulk upload response file:



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



KYC Management | Logs and Reports | User Management

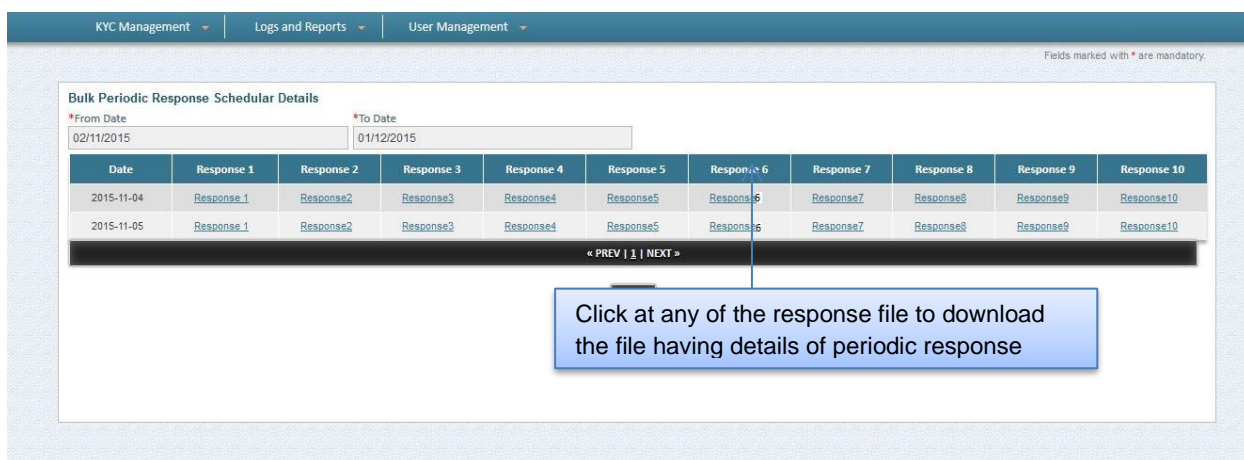
Fields marked with * are mandatory.

Bulk Scheduler Response File Download

*From Date:  *To Date: 

SUBMIT **RESET**

Figure 71: Bulk Periodic Response Download option screen



KYC Management | Logs and Reports | User Management

Fields marked with * are mandatory.

Bulk Periodic Response Scheduler Details

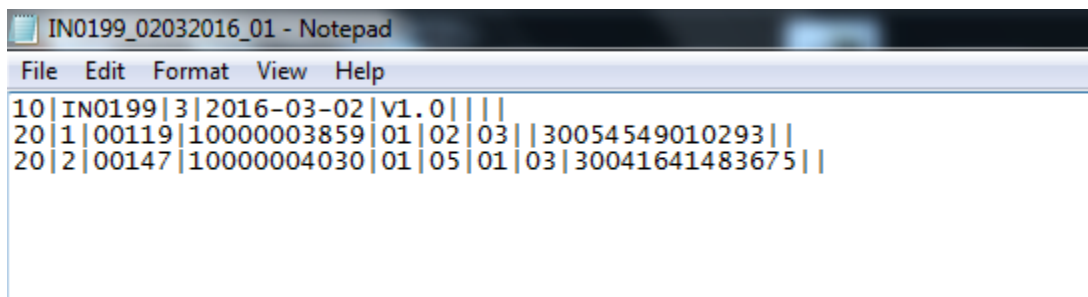
*From Date: 02/11/2015 *To Date: 01/12/2015

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

« PREV | 1 | NEXT »

Click at any of the response file to download the file having details of periodic response

Figure 72: Bulk Periodic Response screen



IN0199_02032016_01 - Notepad

File Edit Format View Help

```
10 | IN0199 | 3 | 2016-03-02 | v1.0 | | |
20 | 1 | 00119 | 10000003859 | 01 | 02 | 03 | 30054549010293 | |
20 | 2 | 00147 | 10000004030 | 01 | 05 | 01 | 03 | 30041641483675 | |
```

Figure 73: Bulk Periodic Response Sample File screen

5.8 Record statuses and their description:

Sr. No	Status	Description	Action by	Remarks
1	D	Draft	FI Maker	Maker will Enter data, can save in draft mode.
2	PA	Pending Approval	FI Checker	Checker will verify the data with the image uploaded and submit it to the registry.
3	IH	Institutional Hold	FI Maker	Records with Data/Image discrepancies will be put on hold by the Checker. Maker will rectify and resubmit
4	S	Submitted	FI Checker	Record is submitted to registry and pending de-duplication.
5	BA	Balance Available	Central KYC Registry	Balance available for record processing
6	IB	Insufficient Balance	Central KYC Registry	Insufficient balance available in web wallet
7	DM	Data Matching	Central KYC Registry	Record sent for de-duplication.
8	CM	Confirmed Match	Central KYC Registry	Based on data matching rules, record flagged as a confirmed match with another record
9	FIR	FI Recon	FI	Probable match records pending resolution
10	IDVP	ID Verification Pending	Central KYC Registry	Pending for ID verification.
12	IDC	ID Confirmed	Response of ID Issuer	If the name sent by the ID issuer matches with the name of the applicant. The status of the record will be changed to IDC
13	IDNC	ID Not Confirmed	Response of ID Issuer	If the ID issuer flags the ID as either invalid, not available or if the applicant name doesn't match; the record is flagged as IDNC
14	IDVS	ID Verification Sent	Central KYC Registry	Records where ID verification is sent to the issuing authority and awaiting response.

15	R	Reject	FI	Record rejected due to non-resolution of probable match by FI.
16	GK	Pending KYC Generation	Central KYC Registry	Interim status prior to KYC number getting generated.
17	KG	KYC Generated	Central KYC Registry	CKYC system will generate unique KYC number. It can be generated after either ID confirmed or after Data Matching Logic process for Low Risk

5.9 View and Update KYC Details-Individual

Institutions can modify KYC details for Individuals using this functionality. All institution level Users and Admins can access this functionality.

Following are the steps to explain how a User can view and update KYC Details for Individual:

1. Click on “View and Update KYC Details- Individual” link under KYC Management menu.
2. User will be redirected to following screen:

Figure 74:View and update KYC Details-Individual screen

3. Enter 14 digit Valid Individual CKYC number.
4. Click on “SUBMIT”
5. User will be redirected to Individual view and update screen where user can view latest KYC details.

Figure 75: View and update KYC Details-Individual screen

6. Checkbox is provided for every section like Name, Personal details, POI, POA etc. User can select particular checkbox depending upon kind of update.
7. Fields corresponding to the particular section will be enabled only after checking corresponding checkbox.
8. Edit the necessary fields and Click on “UPDATE” button. Record will go for Checker approval.

Note: Update request pending approval will be available under KYC authorization screen for checker.

Note: After the successful update, end customer will receive an update SMS and email notification. KYC card will be reissued in case Name, Date of Birth, Permanent address and Account type of customer got updated.

9. User can also save the record as draft by clicking on “Save as Draft” button which will generate a Reference number and record will saved as draft.
10. User can retrieve the record from draft by querying the reference number In update reference number field and then by clicking on query draft button

Figure 76: View and update KYC details-Individual screen

5.10 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).

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

Figure 77: FI Recon request download

3. User can able to upload FI recon response file on Bulk File Upload screen. After the successful upload checker has to approve the same on Bulk Upload Authorization screen (Flow is similar to bulk file upload).

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

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

5.11 Web Based Probable Match Reconciliation:

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

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

5.11.1 Probable Match Reconciliation- Maker Decision:

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

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

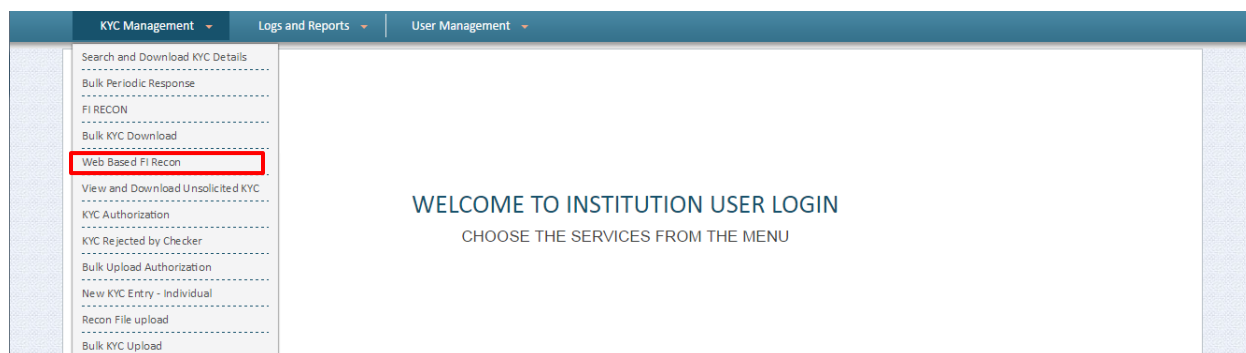


Figure 78: Web Based FI Recon option

2. Search and select the Reference No for which decision has to be taken.
3. Click on “QUERY” button

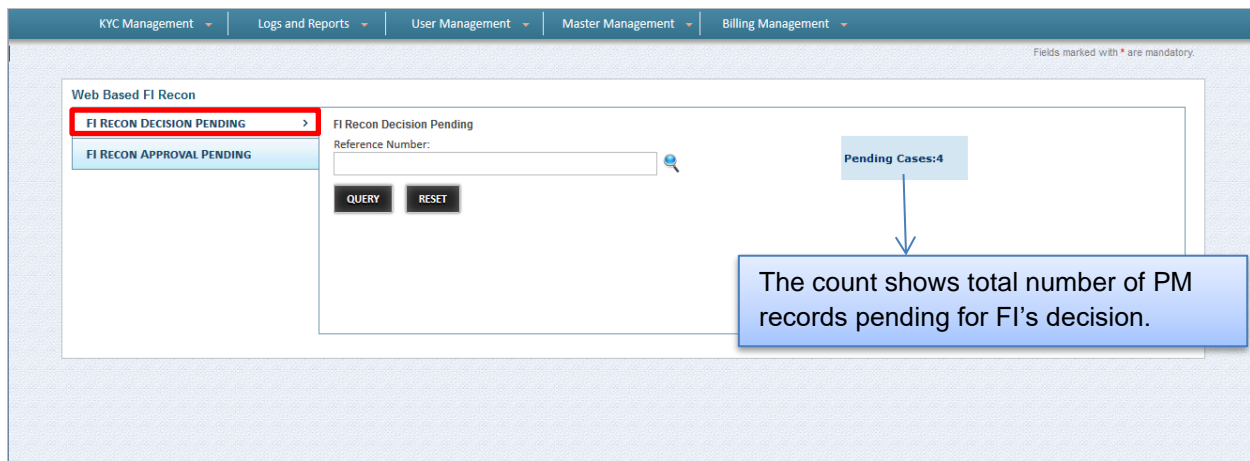


Figure 79: Screen to select PM Reference No which are pending for maker's decision

- Now user can see the basic details of source and target (Matching) records along with matching reason.
- Click on Appropriate button in decision column for all the given matches and Click on "SUBMIT" button.

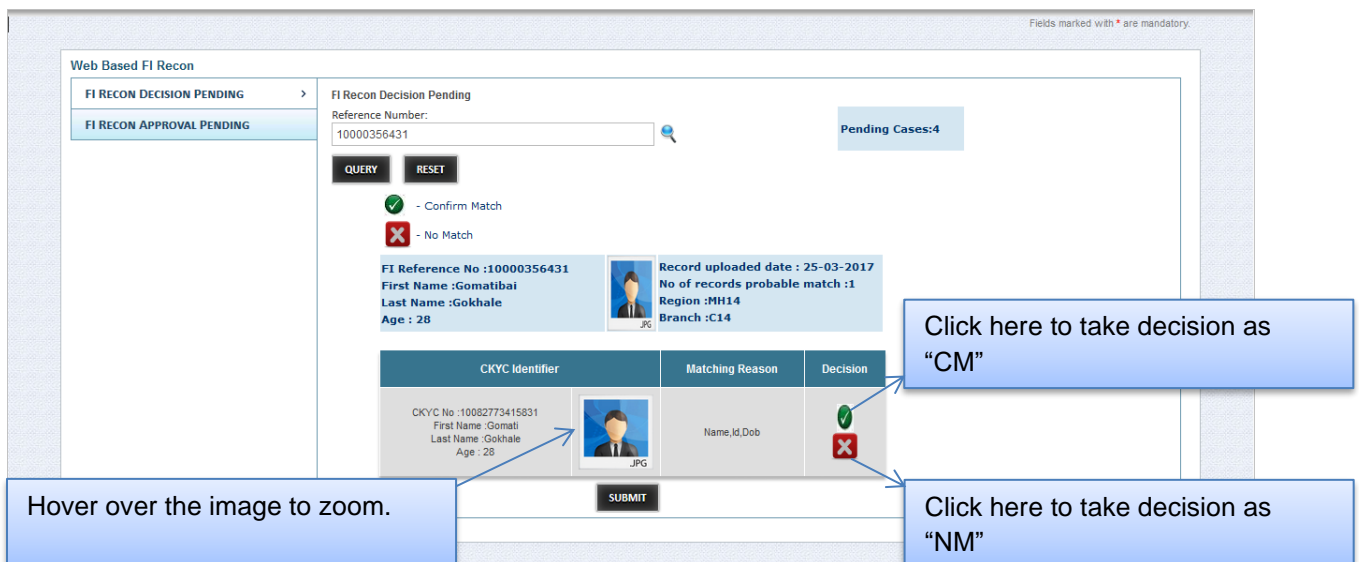


Figure 80: Web Based PM Reconciliation screen

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 decision as NM for all the matches then that Reference No will go ahead for ID

Verification/KYC generation. In case FI takes 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.

6. Success message will be shown on screen about maker's decision and pending for checker approval and user can follow the same steps to take decision on other pending PM cases.

The screenshot shows the 'Web Based FI Recon' interface. At the top right, it says 'Fields marked with * are mandatory'. On the left, there is a sidebar with two menu items: 'FI RECON DECISION PENDING' and 'FI RECON APPROVAL PENDING'. The main content area has a green message: 'Decision on reference number 64713 is pending for checker approval'. Below this, there is a search bar labeled 'Reference Number:' with a magnifying glass icon. To the right of the search bar is a blue button labeled 'Pending Cases:0'. Below the search bar are two buttons: 'QUERY' and 'RESET'.

Figure 81: Success message after Maker's decision

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

5.11.2 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

The screenshot shows the 'Web Based FI Recon' interface. On the left sidebar, the 'FI RECON APPROVAL PENDING' menu item is highlighted with a red box. The main content area has a blue message: 'FI Recon Approval Pending'. Below this, there is a search bar labeled 'Reference Number:' with a magnifying glass icon. To the right of the search bar is a blue button labeled 'Pending Cases:1'. Below the search bar are two buttons: 'QUERY' and 'RESET'.

Figure 82: Screen to select PM reference No which are pending for checker approval

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

- Confirm Match
 - No Match

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

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

CKYC Identifier	Matching Reason	Decision
CKYC No :10088359834694 First Name :xdgdfgdfgdfgdfg Last Name :RKybfK Age : 20	 ID	
CKYC No :60009369768934 First Name :xdsqswfg Last Name :rBVICJFp Age : 20	 ID	
CKYC No :50022402779453 First Name :Suryavanshi Last Name :eXopANMn Age : 20	 First_Name,Phone,Relation	

Remarks:

Click here to confirm maker's decision

APPROVE
REJECT

Click here to reject maker's decision

Figure 83: 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 same.

6. Logs and Reports:

Admin can view and download status of all uploaded KYC records and end to end User activities under his/her hierarchy.

6.1 MIS Dashboard:

Admin can view and download current status of all uploaded KYC records under his/her hierarchy.

Following are the steps to explain how a User can view and download KYC records:

1. Click on "MIS Dashboard" under Logs and Reports menu option.

Figure 84: MIS Dashboard Main Screen

2. For admin users Institution ID is filled by default.
3. Select start and end date
4. Click on “VIEW” button.

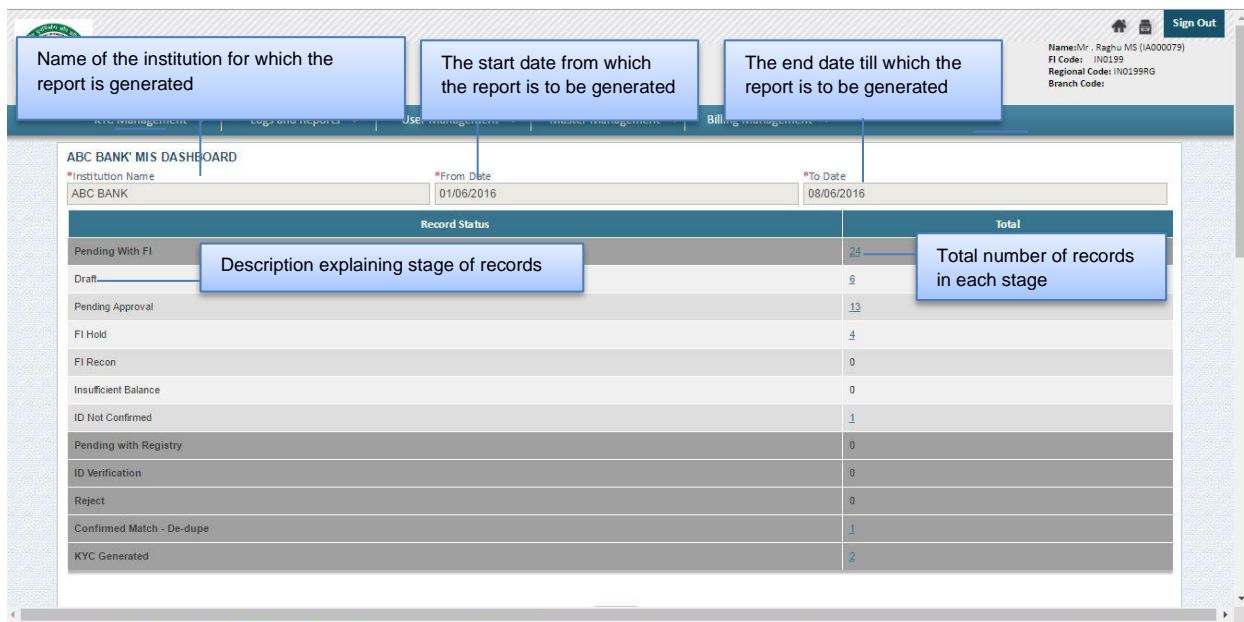


Figure 85: MIS Dashboard for Admin users

MIS DASHBOARD REPORT - DOTEX								RUN DATE: 04/12/2015
FOR THE PERIOD : 04-12-2015 TO 04-12-2015								RUN TIME: 11:32:48
S.No	Ref No/CKYC No	First Name	Last Name	Created Date	Entity Name (In case of Legal Entity)	Updated Date	Current Status	Uploaded By
1	410	Sujay	Kumar	04/12/2015 11:21:31		04/12/2015 11:29:51	DM	BU000000
2	411			04/12/2015 11:27:20	Amsor International	04/12/2015 11:29:51	DM	BU000000

Figure 86: Sample dashboard report in excel

6.2 Access Trail:

Admin can view and download all activities done by Users in a given period under his/her hierarchy.

Admin needs to follow the following steps to view and download access trail of any user:

1. Click on "Access Trail" option under Logs and Reports.
2. Select Type of User. If Institution is selected then Institution ID is mandatory.
3. Search and Select User ID.
4. Select start and end date.
5. Click on "VIEW" button.

ACCESS TRIAL

*Institution ID: IBA0170

Region Name: [Field]

Branch Name: [Field]

*User ID: [Field]

*From Date: 15/12/2015

*To Date: [Field]

VIEW DOWNLOAD CLEAR

Enabled only for Institute admin

Disabled only for branch admin

Click here to download access trail report in excel

Figure 87: Access trail query screen

Access Trail

Institution Code: IN0199 Region Code: [Field] Branch Code: [Field] User ID: IBA0000015

From Date: 01/06/2016 To Date: 08/06/2016

Login ID	Region	Branch	Log In Time	Log Out Time	I.P Address	Remarks	Access Trail
IBA0000015	THANE	DHOKALI	2016-06-08 18:33:04	2016-06-08 18:35:15	121.241.30.250	Logged out	[Icon]
IBA0000015	THANE	DHOKALI	2016-06-08 18:33:04	2016-06-08 18:35:15	121.241.30.250	Logged out	[Icon]
IBA0000015	THANE	DHOKALI	2016-06-08 18:31:37	2016-06-08 18:32:51	121.241.30.250	Forced Logged out	[Icon]
IBA0000015	THANE	DHOKALI	2016-06-08 18:31:37	2016-06-08 18:32:51	121.241.30.250	Forced Logged out	[Icon]
IBA0000015	THANE	DHOKALI	2016-06-08 18:28:20	2016-06-08 18:31:10	121.241.30.250	Logged out	[Icon]
IBA0000015	THANE	DHOKALI	2016-06-08 18:28:20	2016-06-08 18:31:10	121.241.30.250	Logged out	[Icon]
IBA0000015	THANE	DHOKALI	2016-06-08 18:27:48	2016-06-08 18:28:03	121.241.30.250	Forced Logged out	[Icon]
IBA0000015	THANE	DHOKALI	2016-06-08 18:27:48	2016-06-08 18:28:03	121.241.30.250	Forced Logged out	[Icon]

Figure 88: Access trail detailed view

Access Trail

Institution Code: IN0199 Region Code: Branch Code: User ID: IBA0000015

From Date: 01/06/2016 To Date: 08/06/2016

Login ID	Region	Branch	Log In Time	Access Trail
IBA0000015	THANE	DHOKALI	2016-06-08 18:33:18	KYC Single Entry - Individual (Input)
IBA0000015	THANE	DHOKALI	2016-06-08 18:35:10	KYC Single Entry - Individual (Input)

< PREV | 1 | NEXT >

EXPORT TO EXCEL

BACK

Figure 89: Access trail detailed view

ACCESS TRIAL						Run Date: 08/06/2016
For the Period : 01/06/2016 To: 08/06/2016						Run Time: 18.40.55
LOGIN ID	REGION NAME	BRANCH NAME	LOGIN TIME	LOGOUT TIME	IP ADDRESS	REMARKS
IBA0000015	THANE	DHOKALI	08/06/2016 18:33:04	08/06/2016 18:35:15	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:33:04	08/06/2016 18:35:15	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:31:37	08/06/2016 18:32:51	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:31:37	08/06/2016 18:32:51	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:28:20	08/06/2016 18:31:10	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:28:20	08/06/2016 18:31:10	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:27:48	08/06/2016 18:28:03	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:27:48	08/06/2016 18:28:03	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:12:14	08/06/2016 18:18:47	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:12:14	08/06/2016 18:18:47	121.241.30.250	Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:11:51	08/06/2016 18:12:00	121.241.30.250	Forced Logged out
IBA0000015	THANE	DHOKALI	08/06/2016 18:11:51	08/06/2016 18:12:00	121.241.30.250	Forced Logged out

Figure 90: Sample downloaded access trail report in excel format

6.3 Daily MIS:

Admin can download current status of all uploaded KYC records in a given period under his/her hierarchy.

Following are the steps to explain how to download Daily MIS report:

1. Click on "Daily MIS" option under Logs and Reports menu option to open Daily MIS Download screen.

MIS DAILY REPORT

*Institution ID: #60170

Region Name: []

Branch Name: []

*From Date: 10/12/2015

*To Date: []

Buttons: DOWNLOAD, CLEAR

Annotations:

- Region Name: Enabled only for Institute admin
- Branch Name: Disabled only for branch admin

Figure 91: MIS Daily Report download screen

2. Select start and end date.
3. Click on “DOWNLOAD” button to download Daily MIS report in excel format.

Sample MIS Daily report is provided below for reference.

MIS DAILY REPORT										
For the Period : 01/06/2016 To : 08/06/2016								Run Date:	08/06/2016	
								Run Time:	18.14.35	
INSTITUTION NAME	REGION ID	BRANCH ID	REFERENCE NO/CYC NO	FIRST NAME	LAST NAME	ENTITY NAME (IN CASE OF LEGAL ENTITY)	CREATED DATE	UPDATED DATE	CURRENT STATUS	UPLOADED BY
ABC Bank	TN	DK	38241	sdad	asdad		01/06/2016 16:15:47		PA	IBA0000015
ABC Bank	TN	DK	38244	#	#####		01/06/2016 16:53:23		IH	IBA0000016
ABC Bank	TN	DK	38245	#####	sdfgdfggdggg	ssssssssss	01/06/2016 17:03:18	06/06/2016 12:59:50	PA	IBA0000015
ABC Bank	TN	DK	38246				01/06/2016 17:09:02		D	IBA0000015
ABC Bank	TN	DK	38247	##	#####		01/06/2016 17:30:55	02/06/2016 17:49:13	PA	IBA0000015
ABC Bank	TN	DK	10088499405447	Raghuvara	Natavara		02/06/2016 16:44:44	07/06/2016 16:15:46	KG	IBA0000015
ABC Bank	TN	DK	38340	sdfsfds	sdfsfds		02/06/2016 17:35:08		PA	IBA0000015
ABC Bank	TN	DK	38341	asdad	asdasd		02/06/2016 17:54:23		PA	IBA0000015
ABC Bank	TN	DK	38342	asdad	asdasd		02/06/2016 17:54:24	06/06/2016 12:42:19	PA	IBA0000015
ABC Bank			38438	XYZ			02/06/2016 20:15:08		D	IA000079
ABC Bank	TN	DK	38540	asdad	dad		03/06/2016 15:30:50		PA	IBA0000015
ABC Bank	TN	DK	38541	asdasd	asdad		03/06/2016 15:40:19		PA	IBA0000015

Annotations for Figure 92:

- Region ID under the institution: TN
- Branch ID under region of institution: DK
- Reference number of the record: 38241, 38244, 38245, 38246, 38247, 10088499405447, 38340, 38341, 38342, 38438, 38540, 38541
- Name of the legal entity (in case applicable): Raghuvara, Natavara
- Status of the record at the time when MIS report is downloaded: PA, IH, D, KG
- First Name of the user: sdad, #, #####, sdfsfds, asdad, XYZ, asdad
- Last Name of the user: asdad, #####, sdfgdfggdggg, asdad, dad
- Date and time at which the record was created: 01/06/2016 16:15:47, 01/06/2016 16:53:23, 01/06/2016 17:03:18, 01/06/2016 17:09:02, 01/06/2016 17:30:55, 02/06/2016 16:44:44, 02/06/2016 17:35:08, 02/06/2016 17:54:23, 02/06/2016 17:54:24, 02/06/2016 20:15:08, 03/06/2016 15:30:50, 03/06/2016 15:40:19
- Date on which the record was updated: 06/06/2016 12:59:50, 02/06/2016 17:49:13, 07/06/2016 16:15:46, 06/06/2016 12:42:19
- Id of the user who uploaded the record: IBA0000015, IA000079
- Name of the Institution to which user belongs: ABC Bank

Figure 92: Daily MIS report in excel format

6.4 Update Notification:

Admin can download all KYC update notifications sent to the institution in particular duration using this option.

Following are the steps to explain how to download Update Notifications:

1. Click on “Unsolicited Updates” option under Logs and Reports menu option to open unsolicited updates download screen.

Figure 93: Update notification download screen:

2. Select Region/Branch depending upon admin hierarchy (Optional fields).
3. Select start date and end date.
4. Click on “DOWNLOAD EXCEL” or “DOWNLOAD CSV” to download unsolicited updates in the respective formats.

Sample unsolicited update notification files are provided for reference:

UNSOLICITED UPDATES													Run Date:	25/03/2017
For the Period : 24/03/2017 TO 25/03/2017													Run Time:	10.29.26
FI Code	KYC No	Account Type	Name Update Flag	Personal/Entity Details Update Flag	Address Details Update Flag	Contact Details Update Flag	Other Details Update Flag	Identity Details Update Flag	Related Person Details Update Flag	Image Update Flag	KYC Deactivation Flag	KYC Deactivation Remarks	Passport Number Expiry	Driving License Expiry
IN0467	40020759485485	Normal	18-03-2017	24-03-2017	24-03-2017	21-03-2017	18-03-2017	24-03-2017	23-03-2017	18-03-2017	KYC Active		30-03-2017	30-03-2017

Figure 94: Sample notification in excel format

IN0467|40020759465485|01|18-03-2017|24-03-2017|24-03-2017|21-03-2017|18-03-2017|24-03-2017|23-03-2017|18-03-2017|00||30-03-2017|30-03-2017|

Figure 95: Sample notification in CSV format

Note:

1. Passport and Driving License expiry date will be shown if those IDs exist for the updated KYC No. If date expired then “Expired” message will be shown.
2. Unsolicited updates in CSV format will be generated in SFTP everyday(End of the day)

6.5 Log Report:

Admin can view count of current online Users, maximum number of Users and average number of Users under his/her hierarchy. Admin can also view graphical representation of log reports by providing report period.

Following are the steps to explain how to download Log Report:

1. Click on “Log Report” to open log report screen under Logs and Reports menu option.

The screenshot displays the 'Log Report' interface. At the top, there's a header with the CERSAI logo and user information: Name: Mr. GAGANDEEP SINGH, FI Code: IN0170, Regional Code: IN0170A, Branch Code: IN0170A. Below the header is a navigation bar with 'KYC Management', 'Logs and Reports', and 'User Management'. The main form area contains several input fields: '*Current Users Online' (value: 1), '*Highest Number of Users Today' (value: 3), '*Login From Date' (calendar icon), '*Login To Date' (calendar icon), '*Institution Search' (value: IN0170), '*Region Search' (magnifying glass icon), '*Report Type' (dropdown menu showing 'All'), and '*Report Period' (dropdown menu showing 'Selected'). There are 'VIEW' and 'CLEAR' buttons. Two callout boxes are present: one pointing to the 'Report Type' field stating 'Field will be mandatory depending upon report Type.', and another pointing to the 'Report Period' field stating 'Report period is not required if from and to dates are provided'.

Figure 96: Log Report screen

2. Select start and end date.
3. Select Report Type from drop down list as FI wise or FI type wise.
4. If start and end dates are provided then Report Period is not required otherwise select period from the dropdown list.
5. Click on “VIEW” to view report in graph.

Sample graph is provided below for reference.

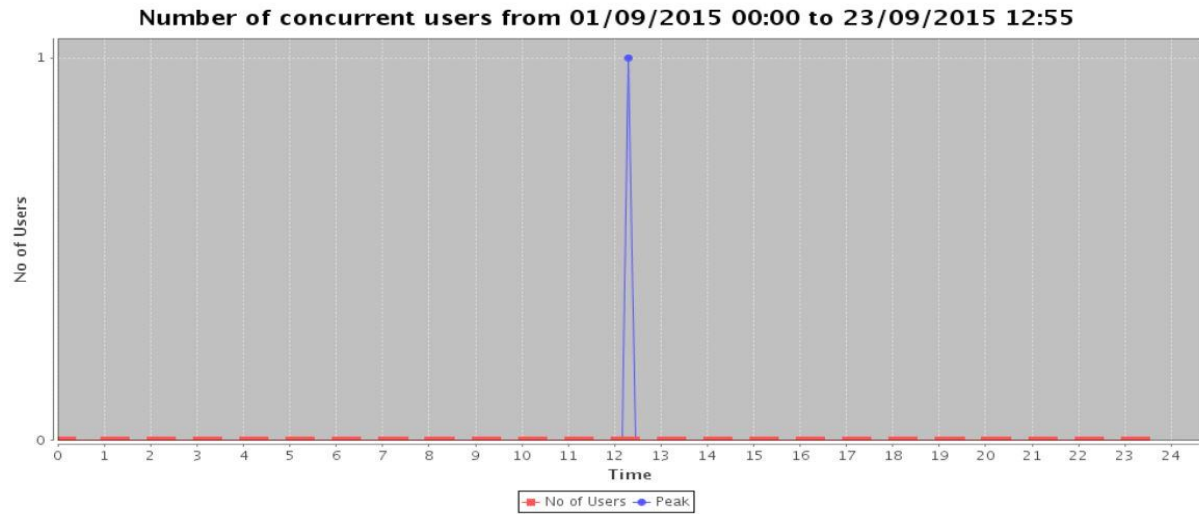


Figure 97: Sample graph

6.6 Bulk Upload Log:

Using this functionality admin user can view the current status of each uploaded batch under his/her hierarchy.

1. Click on “Bulk Upload Log” under Logs and Reports menu option.
2. Select start and end date.
3. Click on Submit button

KYC Management | Logs and Reports | User Management | Billing Management

Fields marked with * are mandatory.

Bulk Upload Log

Institution :

*From Date

*To Date

Figure 98: Bulk upload log period selection screen

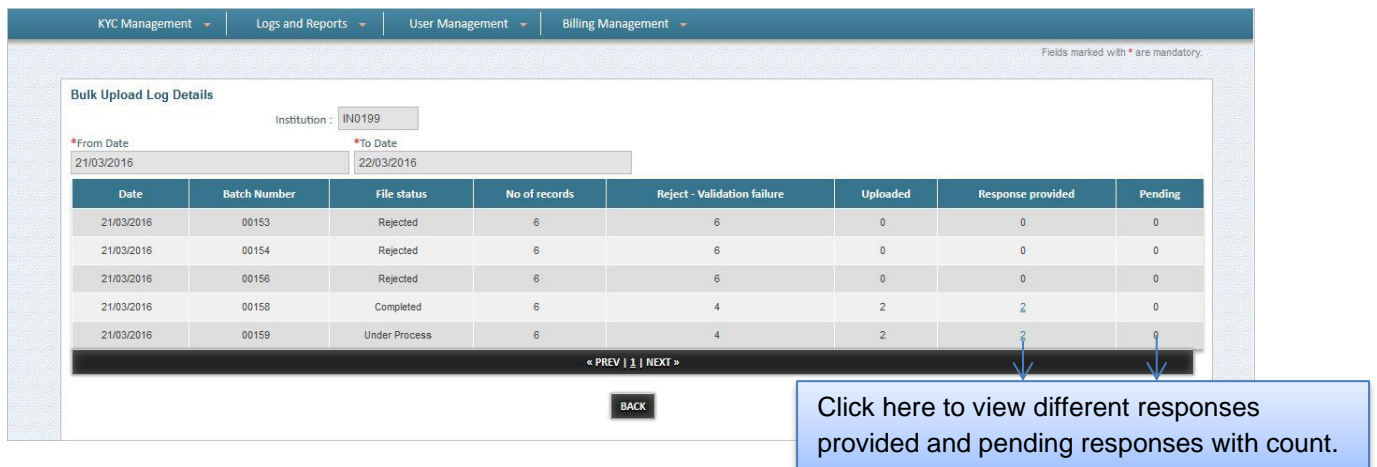


Figure 99: Bulk upload log Batch details

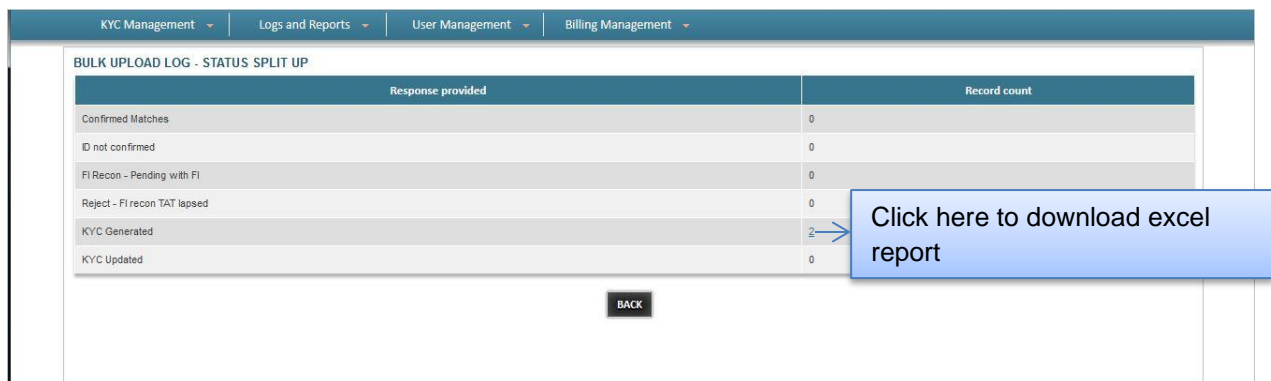


Figure 100: Bulk Upload Log: Responses provided

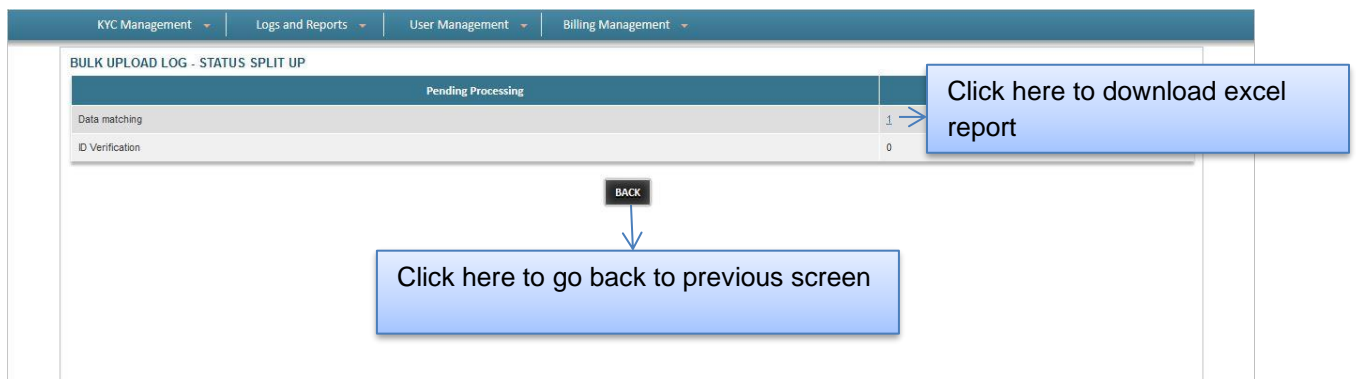


Figure 101: Bulk Upload Log: Pending responses

Bulk Upload Log Report					
Reference Number	Institute Reference Number	Name Of Applicant	Status	KYC Number	Response File Name
10000004030	2	Kalpesh Ashtavakra	KG	30041641483675	2

Figure 102: Sample excel report

6.7 Bulk Download Log:

Using this functionality, admin user can view the bulk download count region wise, branch wise and user wise under his/her hierarchy.

1. Click on “KYC Download Log” under Logs and Reports menu option.
2. Select start and end date.
3. Click on Submit button

Figure 103: Bulk Download log period selection screen

Particulars	No. Of Records
EAST	156
Region2	1
Total	157

Figure 104: Download count Region wise

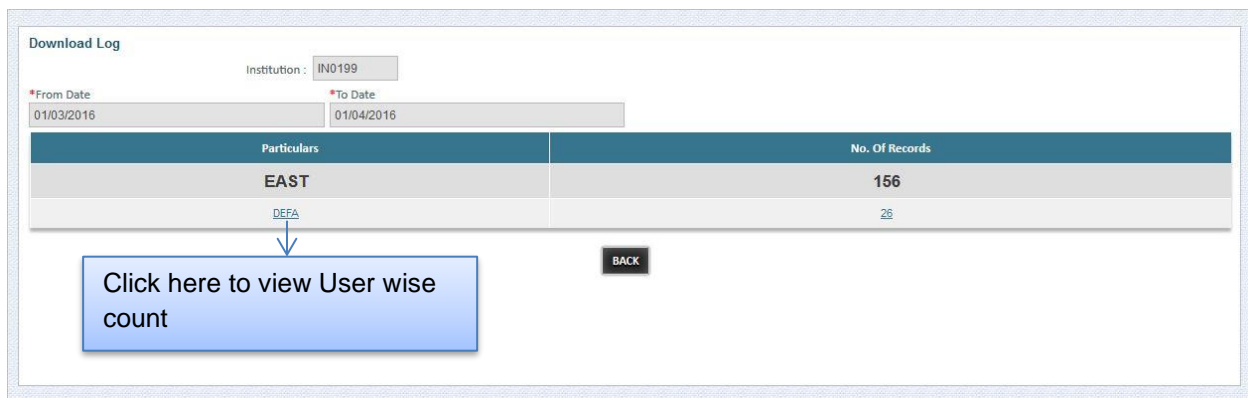


Figure 105: Download count Branch wise

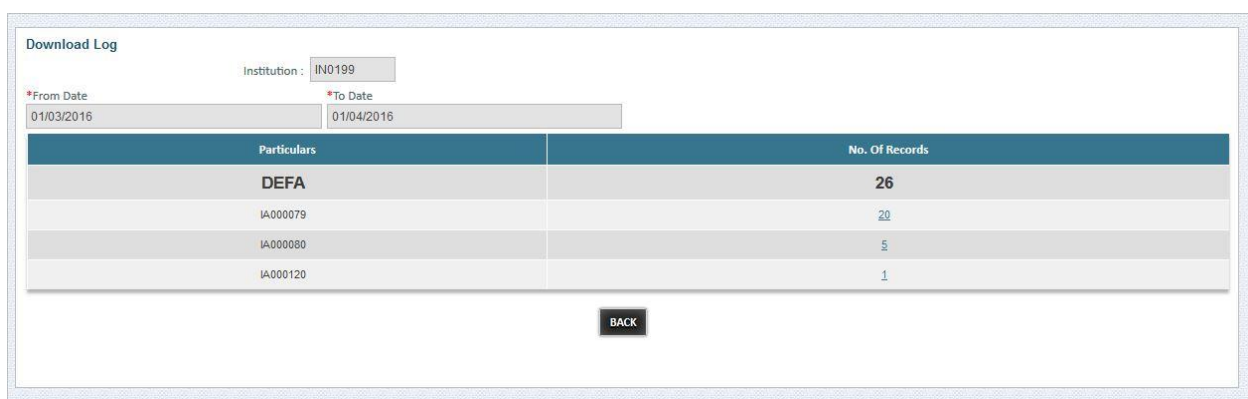


Figure 106: Download count User wise

Download Log					
Applicant Name	KYC Number	Download Date	Username	User ID	Batch Number
Mahesh Ravis Somashekar	20023174291191	3/2/16 6:17 PM	RANGANATHAMS	IBA0000010	021
Mahesh Bhat	50020704192952	3/2/16 6:20 PM	RANGANATHAMS	IBA0000010	022
Mahesh Bhat	50020704192952	3/2/16 6:56 PM	RAJASHEKHARVAR MA	IRA000037	023

Figure 107: Sample excel sheet report downloaded

7. Billing Module

This module facilitates the FI user to create the proforma invoice and enter the payment details. It allows user to set the threshold limit and minimum balance for the institution.

7.1 GSTIN Registration:

GSTIN registration is mandatory for proforma invoice creation. Through this feature Institution can register their GSTIN details in CKYC. This option is available for both Institution and Regional admins.

7.1.1 GSTIN Maker submission:

Following are the steps admin user needs to follow for GSTIN registration:

1. Click on “GSTIN Details List” under Billing Management menu

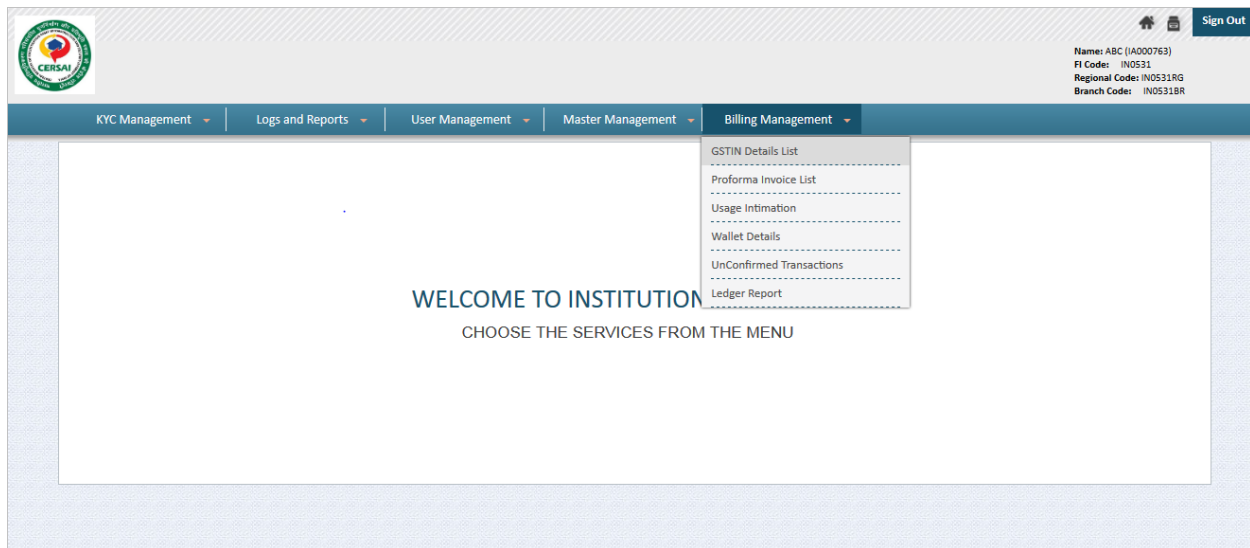


Figure 108: GSTIN option under Billing Management

2. Click on “NEW GSTIN DETAILS” on GSTIN Details List screen

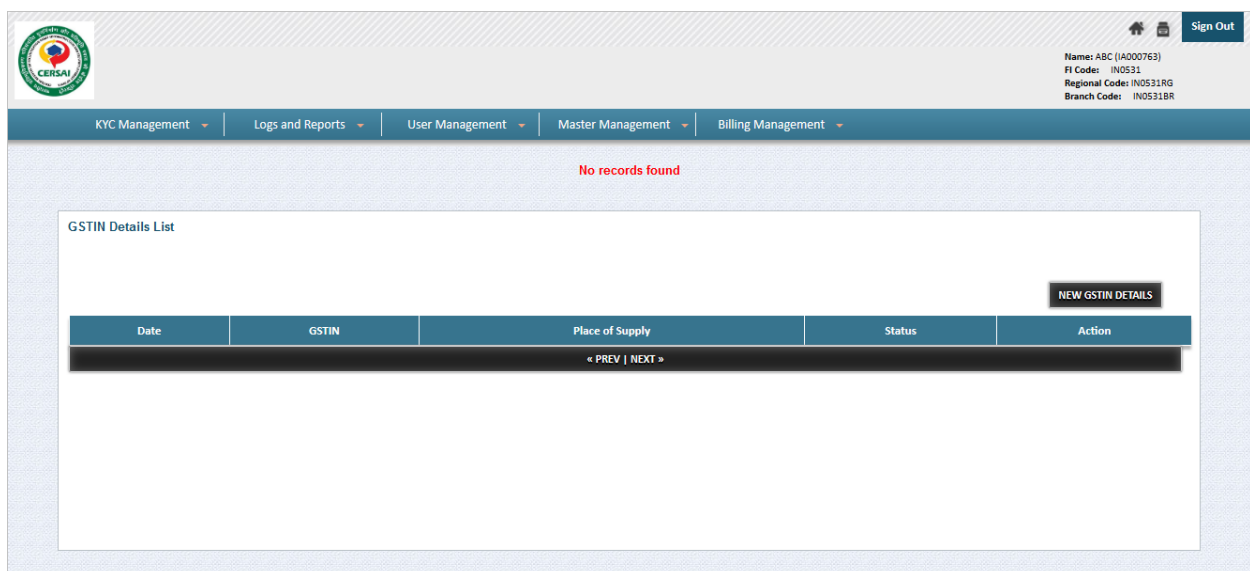


Figure 109: GSTIN Details List screen

GSTIN Details

☐ GST Not Applicable ☒ GST as per Communication Address

*GSTIN: 26JLPOC1230H ARN: ARN proof: [Browse...](#) No file selected.

Registered Address for GST

☒ Default Invoice Details

*Line 1: *Line 2: *Line 3:

*City/Town/Village: *Pin Code: 400007 *State/UT: DN - Dadra and Nagar Haveli *Place of Supply: Dadra and Nagar Haveli

*Country: IN-India

Communication Address for GST

*Line 1: *Line 2: *Line 3:

*City/Town/Village: *Pin Code: 400007 *State/UT: MH - Maharashtra

*Country: IN-India

[SAVE](#) [BACK](#)

Figure 110: GSTIN details entry screen

3. User needs to enter last 3 characters (alphanumeric) of GSTIN. FI needs to check 'GST not applicable' if they fall under that category, once selected that checkbox all fields become read only. Default place of supply state will be as per registered address. Place of Supply state will change if 'GST as per Communication Address' is selected. Click on SAVE button. GSTIN details will be added and will be available for checker approval.

KYC Management	Logs and Reports	User Management	Master Management	Billing Management
GST number 26JLPOC1230Hqwe is added successfully				
GSTIN Details List				
Date	GSTIN	Place of Supply	Status	Action
21/07/2017	26JLPOC1230Hqwe	Dadra and Nagar Haveli	Checker Approval Pending	Q
« PREV 1 NEXT »				

Figure 111: GSTIN submitted by maker

Note: If admin is the maker then co-admins or admins at higher hierarchy will be the checker.

7.1.2 GSTIN Checker approval:

Following are the steps checker needs to follow to approve or hold the submitted GSTIN details:

1. Click on “GSTIN Details List” under Billing Management menu
2. Click on ”Checker approval pending” hyperlink

Date	GSTIN	Place of Supply	Status	Action
21/07/2017	26JLPOC1230Hqwe	Dadra and Nagar Haveli	Checker Approval Pending	Checker approval pending

Figure 112: Checker GSTIN list

☐ GST Not Applicable ☐ GST as per Communication Address

*GSTIN: 26JLPOC1230Hqwe ARN: BB111111111111 [Download ARN File](#) Click here to download ARN file (If uploaded)

Registered Address for GST

☒ Default Invoice Details

*Line 1: [Text Field] Line 2: [Text Field] Line 3: [Text Field]

*City/Town/Village: [Text Field] *Pin Code: 400607 *State/U.T: DN - Dadra and Nagar Haveli *Place of Supply: Dadra and Nagar Haveli

*Country: IN-India

Communication Address for GST

*Line 1: [Text Field] Line 2: [Text Field] Line 3: [Text Field]

*City/Town/Village: [Text Field] *Pin Code: 400607 *State/U.T: MH - Maharashtra

*Country: IN-India

APPROVE HOLD BACK

Figure 113: GSTIN Checker authorization screen

3. Checker can verify the GSTIN details and Approve/Hold the GSTIN request. If checker approves it then GSTIN will be successfully registered in the system. In case checker clicks on Hold then GSTIN will be sent back to maker for correction. Maker needs to rectify and resubmit.

GST Number 26JLPOC1230Hqwe has been approved

GSTIN Details List				
Date	GSTIN	Place of Supply	Status	Action
21/07/2017	26JLPOC1230Hqwe	Dadra and Nagar Haveli	Checker Approved	
« PREV 1 NEXT »				

Figure 114: Checker approved GSTIN

7.1.3 GSTIN Maker resubmission (Hold case):

Maker needs to rectify and resubmit the GSTIN details if the checker puts on hold.

Following are the steps Maker needs to follow to resubmit the GSTIN:

1. Click on “GSTIN Details List” under Billing Management menu
2. Click on "Maker Correction Required" hyperlink

KYC Management	Logs and Reports	User Management	Master Management	Billing Management
GSTIN Details List				
Date	GSTIN	Place of Supply	Status	Action
21/07/2017	26JLPOC1230Hqwe	Dadra and Nagar Haveli	Checker Hold	Maker Correction required
« PREV 1 NEXT »				

Figure 115: GSTIN Maker correction screen

Figure 117: Wallet Details

What is threshold Limit?

It is value that will be used by the system to alert the users whenever the balance in wallet reaches the defined value through email.

What is minimum balance?

It is limit set if the wallet balance reaches at this level, system will not allow any further activities like upload, download and modification.

Following are the steps to explain how to set the Threshold Limit and Minimum Balance:

1. Click on “EDIT” Button.
2. Enter the value for Threshold limit.
3. Enter the value for Minimum Balance.
4. Click on “SUBMIT” button.

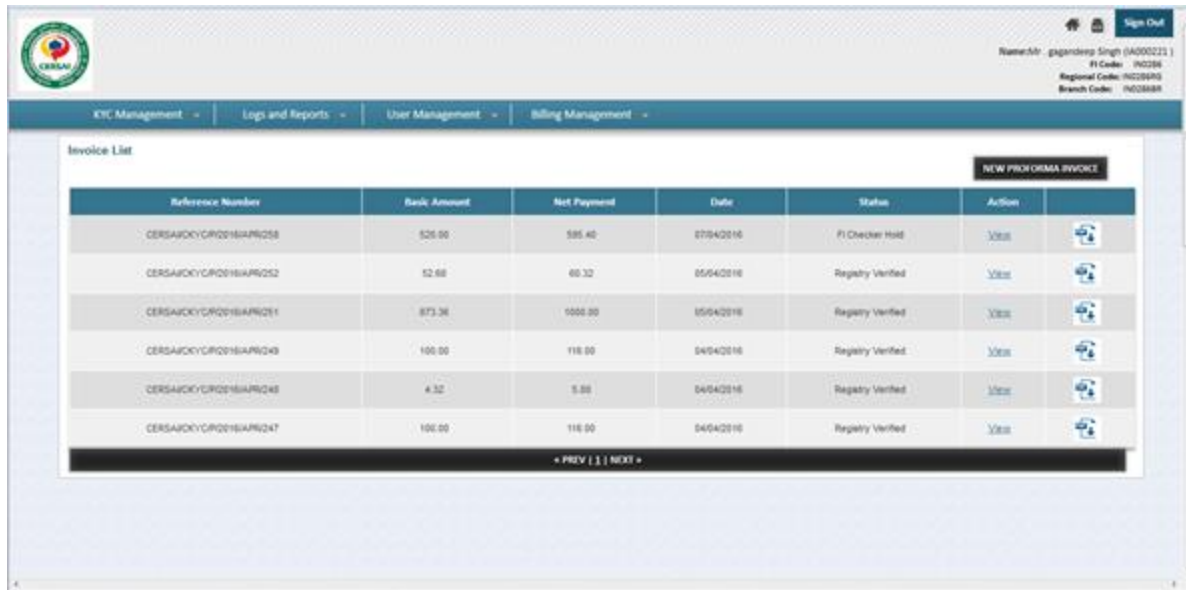
7.3 Proforma Invoice Workflow:

This workflow explains how the user can add balance in the application wallet for institution.

7.3.1 Creation of Proforma invoice by FI Maker:

Following are the steps to explain how to creation of Proforma invoice:

1. User needs to click on “Proforma invoice list” option under “Billing Management” menu. User will be redirected to following screen:



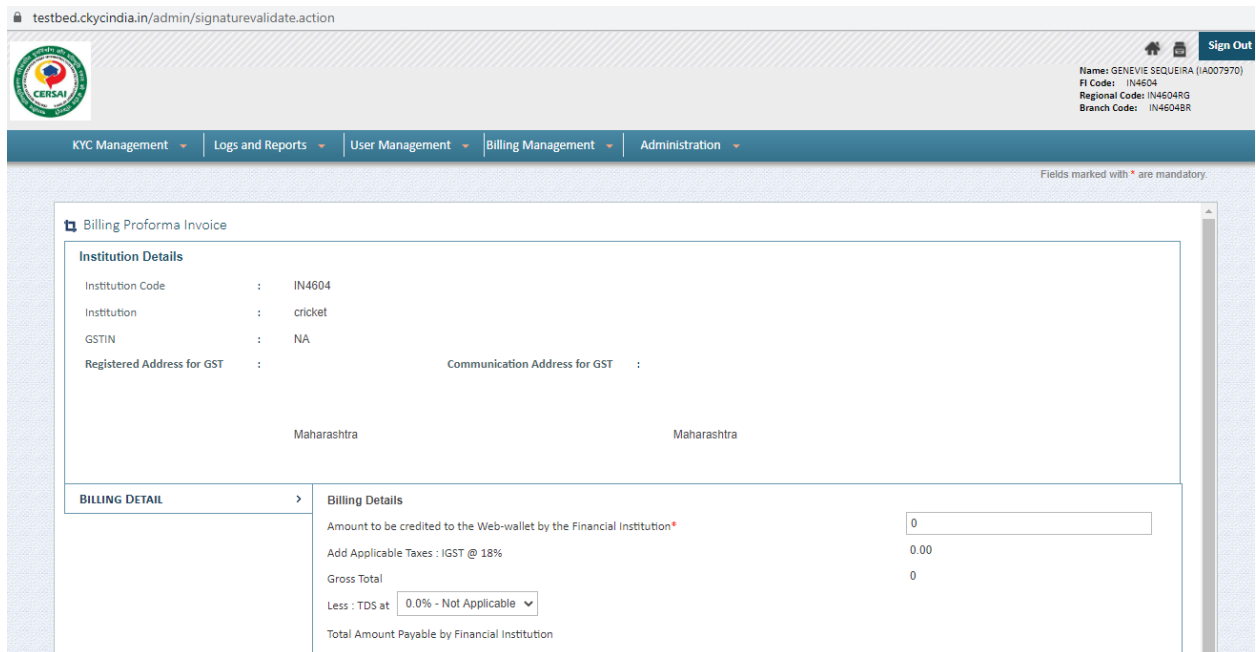
The screenshot shows the 'Invoice List' page in the KYC Management system. The page header includes the CERSAI logo, user information (Name: Mr. gagandeep Singh, FI Code: IN000213, Regional Code: IN0204R3, Branch Code: IN0204R3), and navigation tabs (KYC Management, Logs and Reports, User Management, Billing Management). A 'NEW PROFORMA INVOICE' button is visible in the top right corner of the table area.

Reference Number	Gross Amount	Net Payment	Date	Status	Action
CERSAIOKYCR02016IAR0258	525.00	585.40	07/04/2016	FI Checker Hold	View
CERSAIOKYCR02016IAR0252	52.68	60.32	05/04/2016	Registry Verified	View
CERSAIOKYCR02016IAR0251	873.36	1000.00	05/04/2016	Registry Verified	View
CERSAIOKYCR02016IAR0249	100.00	118.00	04/04/2016	Registry Verified	View
CERSAIOKYCR02016IAR0248	4.32	5.88	04/04/2016	Registry Verified	View
CERSAIOKYCR02016IAR0247	100.00	118.00	04/04/2016	Registry Verified	View

Navigation: < PREV | 1 | NEXT >

Figure 118: Proforma invoice list

2. Click on “NEW PROFORMA INVOICE” button. Following screen will appear:



The screenshot shows the 'Billing Proforma Invoice' form in the KYC Management system. The page header includes the CERSAI logo, user information (Name: GENIEVE SEQUEIRA, FI Code: IN4604, Regional Code: IN4604RG, Branch Code: IN4604BR), and navigation tabs (KYC Management, Logs and Reports, User Management, Billing Management, Administration). A note states: 'Fields marked with * are mandatory'.

Billing Proforma Invoice

Institution Details


Institution Code : IN4604
 Institution : cricket
 GSTIN : NA
 Registered Address for GST : Maharashtra
 Communication Address for GST : Maharashtra

BILLING DETAIL

Billing Details

Amount to be credited to the Web-wallet by the Financial Institution* : 0
 Add Applicable Taxes : IGST @ 18% : 0.00
 Gross Total : 0
 Less : TDS at : 0.0% - Not Applicable
 Total Amount Payable by Financial Institution

testbed.ckycindia.in/admin/signaturevalidate.action

 **Sign Out**

Name: GENEVIE SEQUEIRA (IA007970)
FI Code: IN4604
Regional Code: IN4604RG
Branch Code: IN4604BR

KYC Management | Logs and Reports | User Management | Billing Management | Administration

Invoice List

Invoice / Proforma Invoice Number: From Date: To Date:

SEARCH **CLEAR**

ADD TDS DETAILS **NEW PROFORMA INVOICE**



Date	Reference Number	Basic Amount	Net Payment	Status	Action	TDS Status	TDS Action	PDF download
02/09/2020	CERSAI/CKYC/P/20202100000152	100.00	118.00	FI Maker Draft	FI Checker - approval pending	TDS flow not initiated	TDS Pending	
15/01/2020	CERSAI/CKYC/P/20192000001366	100.00	118.00	FI Checker Draft	FI Maker - Payment details entry pending	TDS flow not initiated	TDS Pending	
22/11/2019	CERSAI/CKYC/P/20192000001180	100.00	118.00	FI Maker Draft	View	TDS flow not initiated	TDS Pending	
06/11/2019	CERSAI/CKYC/P/20192000001127	100.00	118.00	FI Maker Draft	View	TDS flow not initiated	TDS Pending	
12/06/2019	CERSAI/CKYC/P/20192000000558	100.00	108.00	FI Maker Draft	View	TDS flow not initiated	TDS Pending	

Figure 119: Proforma invoice list

7.3.2 Approval of Proforma invoice By FI level Checker:

Following are the steps to explain how to approve the Proforma invoice:

1. User needs to click on “Proforma invoice list” option under “Billing Management” menu. User will be redirected to following screen:







 **Sign Out**

Name: Mr. gagandeep Singh (IN000222)
FI Code: IN0286
Regional Code: IN0286RG
Branch Code: IN0286BR

KYC Management | Logs and Reports | User Management | Billing Management

Invoice List

NEW PROFORMA INVOICE

Reference Number	Basic Amount	Net Payment	Date	Status	Action	
CERSAI/CKYC/R0216/APR/289	100.00	114.50	12/04/2016	FI Maker Draft	FI Checker - approval pending	
CERSAI/CKYC/R0216/APR/292	520.00	595.40	07/04/2016	FI Checker Hold	FI Maker - Correction required	
CERSAI/CKYC/R0216/APR/292	52.66	68.32	05/04/2016	Registry Verified	View	
CERSAI/CKYC/R0216/APR/291	873.36	1000.00	05/04/2016	Registry Verified	View	
CERSAI/CKYC/R0216/APR/248	100.00	118.00	04/04/2016	Registry Verified	View	
CERSAI/CKYC/R0216/APR/248	4.32	8.00	04/04/2016	Registry Verified	View	
CERSAI/CKYC/R0216/APR/247	100.00	118.00	04/04/2016	Registry Verified	View	

« PREV | 1 | NEXT »

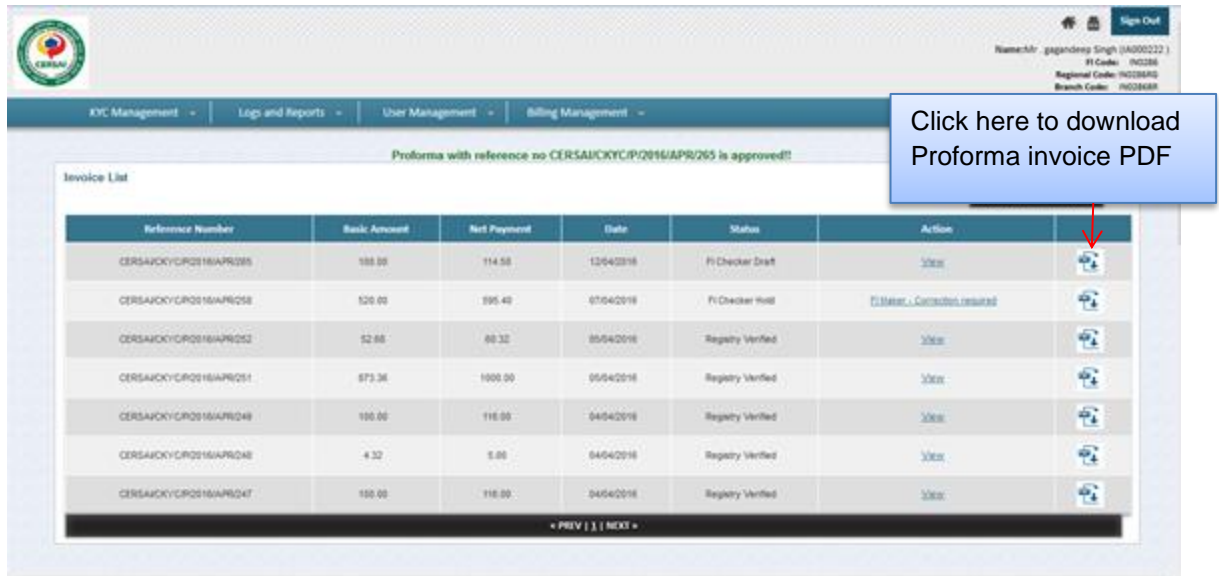
Figure 120: Proforma invoice list

Checker will be able to see records with action as “FI Checker-approval pending” in the list. Click on “FI Checker-approval pending” link under action column. Checker will be redirect to the detailed screen of the record which is as follow:

Institution Details	
Institution Code	: IN5065
Institution	: sdaaa
GSTIN	: 04DRTPT5566T121
Registered Address for GST	: Testuodaton jhghghg L3 Chennai Chandigarh 412101
Communication Address for GST	: gfg adsf Assam 458545
Invoice Details	
Proforma invoice created Date	: 08/09/2020
Proforma invoice Reference No.	: CERSAI/CKYC/P/20202100000158
BILLING DETAIL	Billing Details
	Amount to be credited to the Web-wallet by the Financial Institution* 1000.00
	Add Applicable Taxes : IGST @ 18% 180.00
	Gross Total 1180.00
	Less : TDS at 0.0% - Not Applicable of Basic amount 0.00
	Total Amount Payable by Financial Institution 1180.00

Figure 121: Proforma invoice authorization

2. Checker can approve the record if the data provided by maker is correct by clicking on “APPROVE” button .If the data provided is not correct the checker can reject the record by providing the remarks and then clicking on “HOLD” button.
3. If record is approved by checker it will go to FI maker’s action list for payment details. Else it will go FI maker for correction.
4. User can download the Proforma invoice PDF if approved, by clicking on PDF icon in Invoice list.



Click here to download Proforma invoice PDF

Reference Number	Basic Amount	Net Payment	Date	Status	Action	
CERSAIOKYCRO216IAPR285	188.88	114.58	12/04/2016	PI Checker Draft	View	
CERSAIOKYCRO216IAPR288	520.00	595.40	07/04/2016	PI Checker Hold	Customer's Correction required	
CERSAIOKYCRO216IAPR282	52.88	80.32	05/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR281	873.36	1000.00	05/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR249	100.00	116.00	04/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR248	4.32	5.00	04/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR247	100.00	116.00	04/04/2016	Registry Verified	View	

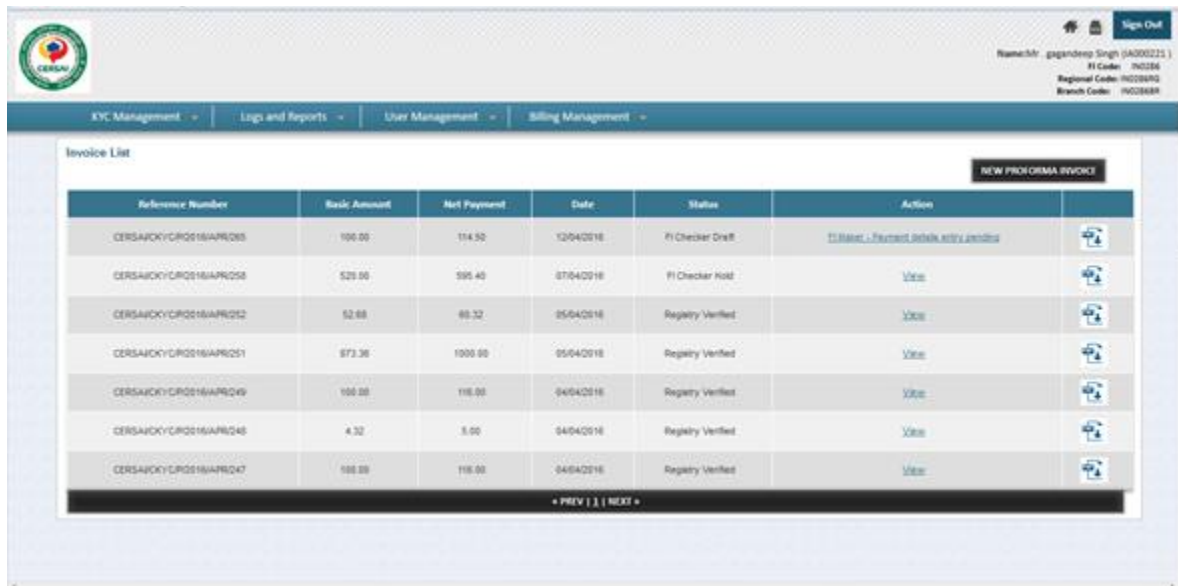
« PREV | 1 | NEXT »

Figure 122: Proforma invoice list

7.3.3 Payment details entry for Proforma Invoice:

Following are the steps to explain how to enter the payment details for Proforma invoice:

1. User needs to click on “Proforma invoice list” option under “Billing Management” menu. User will be redirected to following screen:



Reference Number	Basic Amount	Net Payment	Date	Status	Action	
CERSAIOKYCRO216IAPR283	100.00	114.50	12/04/2016	PI Checker Draft	Customer's Payment details entry required	
CERSAIOKYCRO216IAPR288	520.00	595.40	07/04/2016	PI Checker Hold	View	
CERSAIOKYCRO216IAPR282	52.88	80.32	05/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR281	873.36	1000.00	05/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR249	100.00	116.00	04/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR248	4.32	5.00	04/04/2016	Registry Verified	View	
CERSAIOKYCRO216IAPR247	100.00	116.00	04/04/2016	Registry Verified	View	

« PREV | 1 | NEXT »

Figure 123: Proforma invoice list

2. Maker will be able to see a record with action as “FI Maker-payment details entry pending” in the list. Click on “FI Maker-payment details entry pending” link under action column. Maker will be redirected to the detailed screen of the record which is as follows:

GSTIN : 04DR1FT00001121	
Registered Address for GST :	Testuodaton jhghghg L3 Chennai Chandigarh 412101
Communication Address for GST :	gfg adsl Assam 458545
Invoice Details	
Proforma invoice created Date :	08/09/2020
Proforma invoice Reference No. :	CERSAI/CKYC/P/20202100000158
BILLING DETAIL	Billing Details
PAYMENT DETAILS	Amount to be credited to the Web-wallet by the Financial Institution* 1000.00 Add Applicable Taxes : IGST @ 18% 180.00 Gross Total 1180.00 Less : TDS at 0.0% - Not Applicable 0.00 Total Amount Payable by Financial Institution 1180.00

Figure 124: Proforma invoice-Billing details

3. Click on Payment Details tab. User will be able to see the following screen:

Billing Proforma Invoice

Institution Details

Invoice Details

Institution Code : 940285 Institution : kphghghgh jhghgh jghghgh_jghghgh Andaman & Nicobar /Afghanistan 456789	Proforma invoice created Date : 12/04/2016 Proforma invoice Reference No. : CERSAI/CKYC/P/2015AFR/205
--	--

BILLING DETAIL

PAYMENT DETAILS

Institution Details

Payment Details

Payment Type* NEFT	Amount Paid* 00	Date of Payment*
UTR No.* 		
Remarks 		

Figure 125: Proforma invoice-Payment details

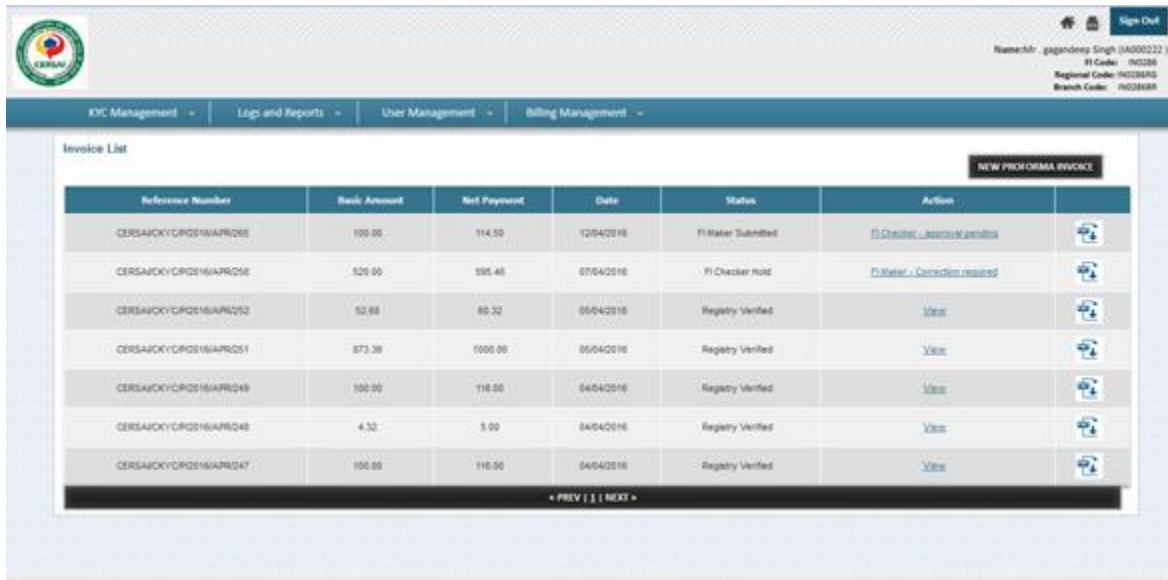
4. Enter the required valid data in all the mandatory fields. Then click on “SUBMIT” button. Record will go to checker for approval.

5. In case amount paid is not the same as Total amount payable, user can recalculate the amount to be top up by clicking on “RECALCULATE” button.

7.3.4 Payment details authorization by FI checker:

Following are the steps to explain how to approve the Proforma invoice:

1. User needs to click on “Proforma invoice list” option under “Billing Management” menu. User will be redirected to following screen:



Reference Number	Basic Amount	Net Payment	Date	Status	Action
CERSAFCYCRD16IAPR026	100.00	114.50	12/04/2016	FI Checker Submitted	FI Checker - approval pending
CERSAFCYCRD16IAPR026	520.00	595.40	07/04/2016	FI Checker Hold	FI Checker - Correction required
CERSAFCYCRD16IAPR022	52.68	80.32	05/04/2016	Registry Verified	View
CERSAFCYCRD16IAPR021	873.39	1000.00	05/04/2016	Registry Verified	View
CERSAFCYCRD16IAPR049	100.00	116.00	04/04/2016	Registry Verified	View
CERSAFCYCRD16IAPR046	4.32	5.00	04/04/2016	Registry Verified	View
CERSAFCYCRD16IAPR047	100.00	116.00	04/04/2016	Registry Verified	View

Figure 126: Proforma invoice list

2. Checker will be able to see a record with action as “FI Checker-approval pending” in the list. Click on “FI Checker-approval pending” link under action column. Checker will be redirected to the detailed screen of the record which is as follow:

Institution	:	sdaa		
GSTIN	:	04DRTPT556T121		
Registered Address for GST	:	Testuodaton jghghg L3 Chennai Chandigarh 412101	Communication Address for GST	: gfg adsf Assam 458545

Invoice Details

Proforma invoice created Date : 08/09/2020

Proforma invoice Reference No. : CERSAI/CKYC/P/20202100000158

BILLING DETAIL	>	Billing Details	
PAYMENT DETAILS		Amount to be credited to the Web-wallet by the Financial Institution*	1000.00
		Add Applicable Taxes : IGST @ 18%	180.00
		Gross Total	1180.00
		Less : TDS at 0.0% - Not Applicable ▾	0.00
		Total Amount Payable by Financial Institution	1180.00

SUBMIT
BACK
RECALCULATE

Figure 127: Proforma invoice authorization

3. Checker can approve the record if the data provided by maker is correct, by clicking on “APPROVE” button .If the data provided is not correct the checker can reject the record by providing the remarks and then clicking on “HOLD” button.
4. If record is approved by checker it will go for Registry approval. Else it will go FI maker for correction.
5. After Registry approval, balance would be added in the application wallet of the institution.

7.3.5 Correction of Proforma invoice:

Following are the steps to explain how to approve the Proforma invoice:

1. User needs to click on “Proforma invoice list” option under “Billing Management” menu. User will be redirected to following screen

Reference Number	Bank Amount	Net Payment	Date	Status	Action
CERSAICKYCIPQ015APR005	100.00	114.50	12/04/2018	FI Checker Submitted Hold	FI Maker-Correction required
CERSAICKYCIPQ015APR025	520.00	596.40	07/04/2018	FI Checker Hold	View
CERSAICKYCIPQ015APR022	52.88	60.32	05/04/2018	Registry Verified	View
CERSAICKYCIPQ015APR021	673.36	1000.00	05/04/2018	Registry Verified	View
CERSAICKYCIPQ015APR024	100.00	118.00	04/04/2018	Registry Verified	View
CERSAICKYCIPQ015APR024	4.32	5.00	04/04/2018	Registry Verified	View
CERSAICKYCIPQ015APR0247	100.00	118.00	04/04/2018	Registry Verified	View

Figure 128: Proforma invoice list

2. Maker will be able to see a record with action as “FI Maker-Correction required” in the list. Click on “FI Maker-Correction required” link under action column. Maker will be redirected to the detailed screen of the record which is as follow:

BILLING DETAIL	
Amount to be credited to the Web-wallet by the Financial Institution*	100.00
Add Applicable Taxes : Service Tax @ 14.00%	14.00
Swachh Bharat Cess @ 0.50%	0.50
Gross Total	114.50
Less : TDS at 0.0% - Under section 0	0.00
Total Amount Payable by Financial Institution	114.50

REMARKS: Remarks for acceptance or rejection

SUBMIT BACK RECALCULATE

Figure 129: Proforma invoice correction

3. After correcting the details as per the remarks provided maker can resubmit the record by clicking on “SUBMIT” Button. Record will go to checker for approval.

7.4 Unconfirmed Transactions:

When FI is making payment to CERSAI account through NEFT/RTGS, corresponding proforma invoice reference number needs to be mentioned in the “Remarks” field. In case Proforma invoice number is not mentioned or incorrect invoice number is provided during payment then Institution web wallet will not be credited until payment will be linked with correct invoice. In this case Institution admin has to link the payment with correct proforma.

Following are the steps Institution admin has to follow to link payment with the correct proforma:

1. Click on “Unconfirmed Transactions” under Billing Management Menu.

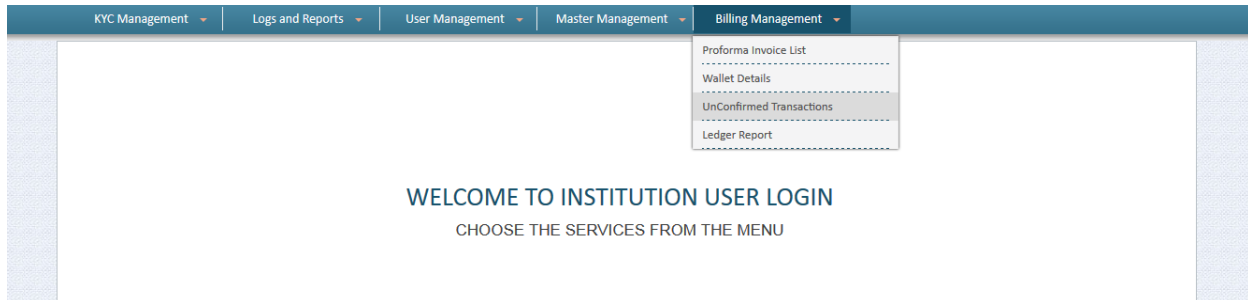


Figure 130: Unconfirmed Transactions option under Billing Management

2. Click on “Link” to open all proforma invoices generated (Checker approved with or without payment details).

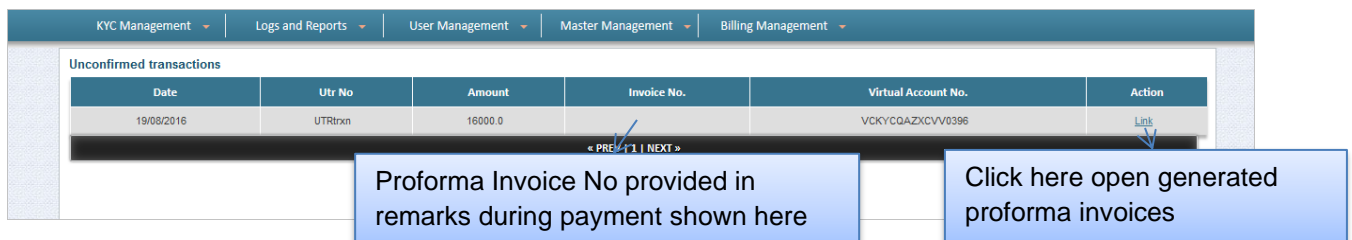


Figure 131: List of Unconfirmed transactions

3. Select the correct proforma against which payment has been made and click on “Link Proforma Invoice” button.

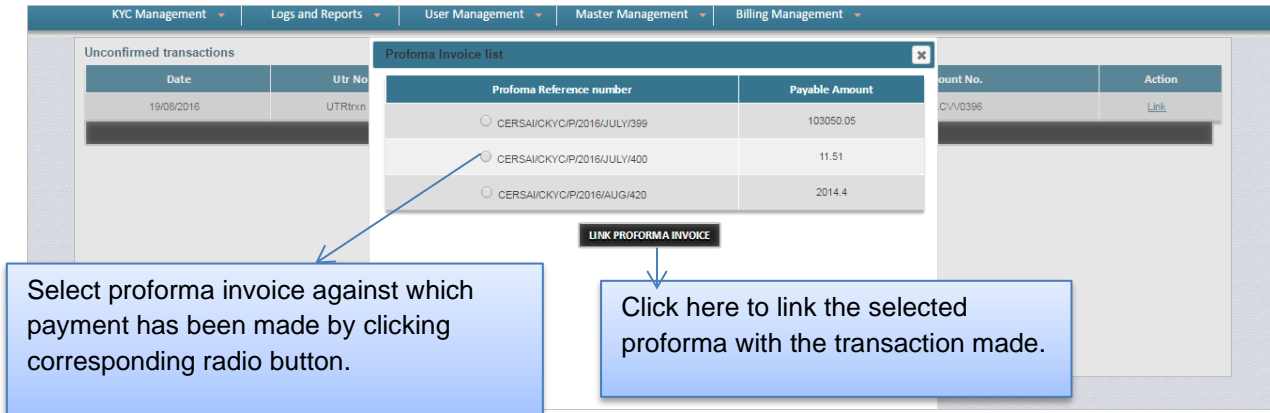


Figure 132: List of generated proforma invoices

If the payable amount mentioned in the linked proforma invoice matches with the actual payment made then web wallet will be credited by the creditable amount mentioned in proforma invoice.

7.4.1 Correction Required by FI Maker:

In case the payable amount mentioned in the linked proforma invoice does not match with the actual payment made then that linked proforma invoice will be put on hold by registry with proper remarks and corresponding status of that invoice will be changed to "Registry Checker Verified Hold".

Now FI maker has to take action to rectify mismatch in paid amount and payable amount.

Following are the steps FI maker has to follow:

1. Click on "Proforma Invoice list" under Billing Management Menu.
2. Click on "FI Maker correction required" link under Action column for the linked Invoice Reference Number.

Invoice List								
Reference Number	Basic Amount	Net Payment	Date	Status	Action	TDS Status	TDS Action	
CERSAICKYC/P/2016/AUG/420	1600.00	2014.40	22/08/2016	Registry Checker Verified Hold	FI Maker - Correction required	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/AUG/419	1000.00	1259.00	18/08/2016	FI Checker Hold	View	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/JULY/400	10.00	11.51	26/07/2016	FI Checker Draft	FI Maker - Payment details entry pending	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/JULY/399	100000.00	103050.05	26/07/2016	FI Checker Draft	View	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/JULY/381	86918.69	100000.00	15/07/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed	
CERSAICKYC/P/2016/JULY/380	970.40	1000.00	15/07/2016	Registry Verified	View	FI Maker TDS Submitted	View	
CERSAICKYC/P/2016/JULY/379	1303.78	1500.00	15/07/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed	
« PREV 1 NEXT »								

Figure 133: Invoices list-Maker

3. Click on "Recalculate" button to adjust Total payable amount by FI against payment made.
4. Click on "Submit" button.

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

Fields marked with * are mandatory.

Institution Details		Invoice Details	
Institution Code :	INO396	Profoma Invoice created Date :	22/08/2016
Institution :	test fi for lat.	Profoma Invoice Reference No. :	CERSAI/CKYC/P/2016/AUG/420
	48		
	Mumbai		
	Andhra Pradesh ,India		
	400607		

Billing Details	
Amount to be credited to the Web-wallet by the Financial Institution*	1000.00
Add Applicable Taxes : Service Tax 1 @ 14%	224.00
Swachh Bharat Cess 1 @ 0.5%	8.00
Krishi Kalyan Cess 1 @ 0.5%	8.00
Test new tax @ 10%	100.00
Swachh Bharat Cess @ 0.9%	14.40
New Tax ON Test new tax @ 10%	10.00
Gross Total	2030.40
Less : TDS at 0.0% - Under section 0	0.00
Total Amount Payable by Financial Institution	2014.40

Remarks: Total payable amount does not match with paid amount, Please recalculate total payable amount

Click here to "Recalculate"

Figure 134: Maker Submit screen

Note:

- Maker will not be allowed to submit without clicking on Recalculate button.
- Tax values will also be recalculated as of current charges.

7.4.2 Approval required by FI Checker:

Once the maker successfully submits proforma invoice after making required changes then checker needs to approve the same.

Following are the steps FI checker has to follow:

1. Click on "Proforma Invoice list" under Billing Management Menu.
2. Click on "FI Checker Approval" link under Action column for the linked Invoice Reference Number.

KYC Management ▾ Logs and Reports ▾ User Management ▾ Master Management ▾ Billing Management ▾								
Invoice List								
ADD TDS DETAILS NEW PROFORMA INVOICE								
Reference Number	Basic Amount	Net Payment	Date	Status	Action	TDS Status	TDS Action	
CERSAICKYC/P/2016/AUG/420	12608.35	16000.00	22/08/2016	FI Maker Submitted	FI Checker - approval pending	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/AUG/419	1000.00	1259.00	18/08/2016	FI Checker Hold	FI Maker - Correction required	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/JULY/400	10.00	11.51	28/07/2016	FI Checker Draft	View	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/JULY/399	100000.00	103050.05	26/07/2016	FI Checker Draft	FI Maker - Payment details entry pending	TDS flow not initiated	TDS Pending	
CERSAICKYC/P/2016/JULY/381	86918.69	100000.00	15/07/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed	
CERSAICKYC/P/2016/JULY/380	970.40	1000.00	15/07/2016	Registry Verified	View	FI Maker TDS Submitted	FI Checker-Approval Pending	
CERSAICKYC/P/2016/JULY/379	1303.78	1500.00	15/07/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed	
« PREV 1 NEXT »								

Figure 135: Invoice list-Checker

3. Click on Approve button after verifying details.

Institution Details Institution Code : IN0396 Institution : test fi for iat. 48 Mumbai Andhra Pradesh ,India 400607		Invoice Details Profoma invoice created Date : 22/08/2016 Profoma invoice Reference No. : CERSAICKYC/P/2016/AUG/420	
BILLING DETAIL > PAYMENT DETAILS	Billing Details Amount to be credited to the Web-wallet by the Financial Institution* 12608.35 Add Applicable Taxes : Service Tax 1 @ 14% 1765.17 Swachh Bharat Cess 1 @ 0.5% 63.04 Krishi Kalyan Cess 1 @ 0.5% 63.04 Test new tax @ 10% 1260.84 Swachh Bharat Cess @ 0.9% 113.48 New Tax ON Test new tax @ 10% 126.08 Gross Total 16000.00 Less : TDS at 0.0% - Under section 0 of Basic amount 0.00 Total Amount Payable by Financial Institution 16000.00		
Remarks: <input type="text"/>		Click here to hold the invoice. If invoice is put on hold it will go back to maker for correction.	
		APPROVE HOLD BACK	

Figure 136: Checker Approval Screen

After checker approval, Institution web wallet will be credited with the approved amount.

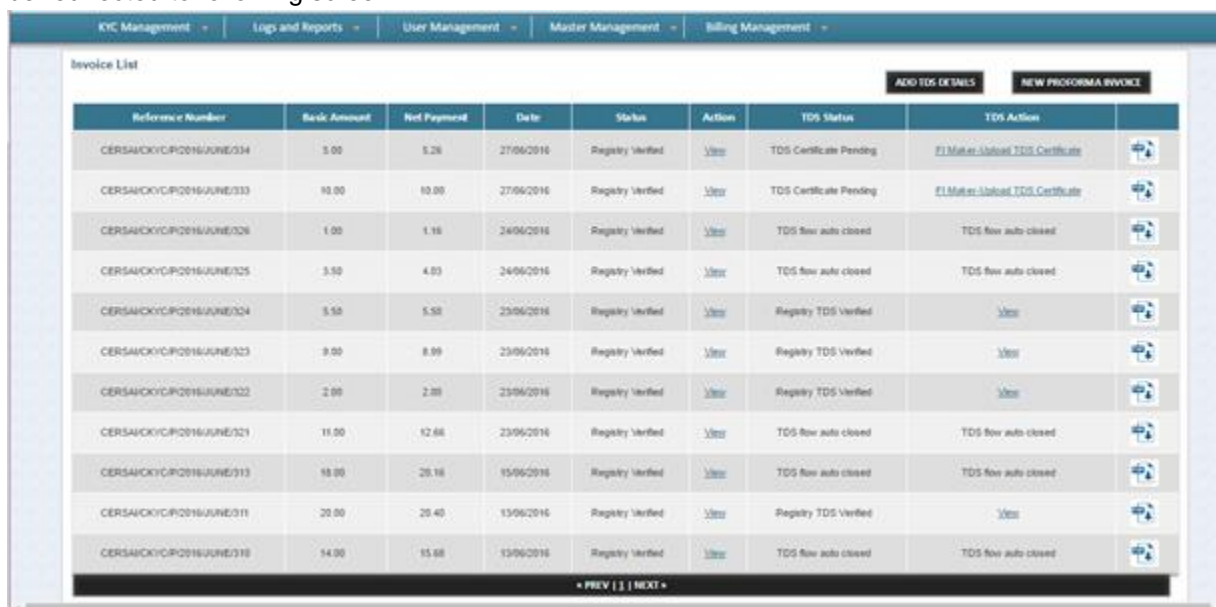
7.5 TDS Certificate Upload work flow:

This workflow explains how the user can upload TDS certificate for the invoice for which TDS needs to be uploaded.

7.5.1 Upload of TDS certificate for invoice by FI Maker:

Following are the steps to explain how to upload TDS certificate for an invoice:

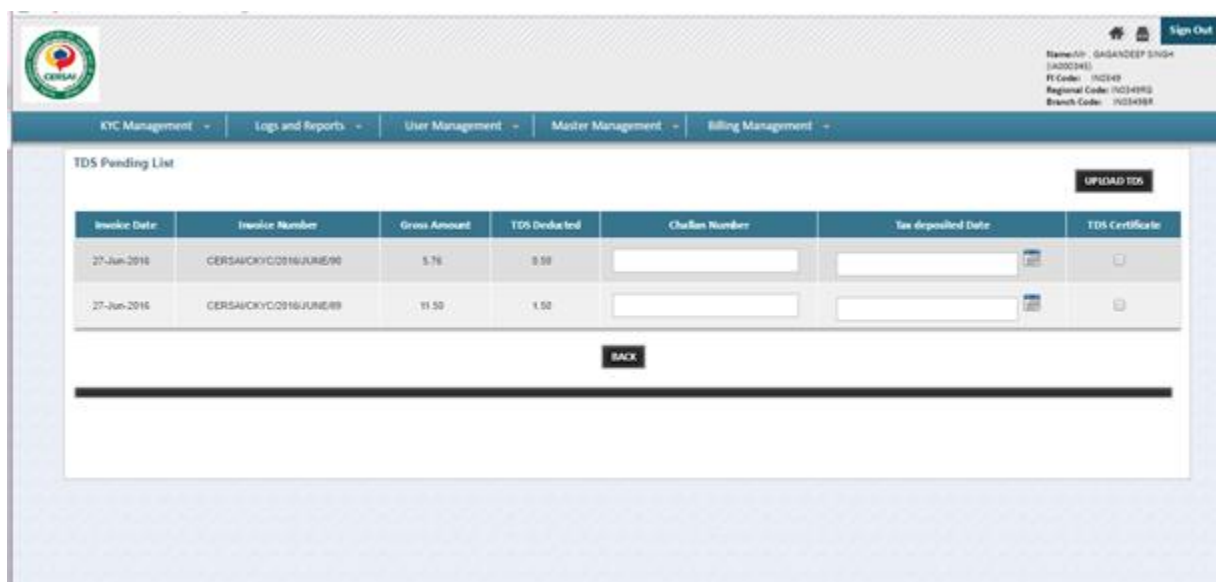
1. User needs to click on “Proforma invoice list” option under “Billing Management” menu. User will be redirected to following screen:



Reference Number	Basic Amount	Net Payment	Date	Status	Action	TDS Status	TDS Action
CERSAICKYC/P2016/JUNE/334	5.00	5.26	27/06/2016	Registry Verified	View	TDS Certificate Pending	FI Maker Upload TDS Certificate
CERSAICKYC/P2016/JUNE/333	10.00	10.00	27/06/2016	Registry Verified	View	TDS Certificate Pending	FI Maker Upload TDS Certificate
CERSAICKYC/P2016/JUNE/326	1.00	1.16	24/06/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed
CERSAICKYC/P2016/JUNE/325	3.50	4.03	24/06/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed
CERSAICKYC/P2016/JUNE/324	5.50	5.50	23/06/2016	Registry Verified	View	Registry TDS Verified	View
CERSAICKYC/P2016/JUNE/323	8.00	8.99	23/06/2016	Registry Verified	View	Registry TDS Verified	View
CERSAICKYC/P2016/JUNE/322	2.00	2.80	23/06/2016	Registry Verified	View	Registry TDS Verified	View
CERSAICKYC/P2016/JUNE/321	11.00	12.66	23/06/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed
CERSAICKYC/P2016/JUNE/313	10.00	20.16	15/06/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed
CERSAICKYC/P2016/JUNE/311	20.00	20.40	13/06/2016	Registry Verified	View	Registry TDS Verified	View
CERSAICKYC/P2016/JUNE/310	14.00	15.68	13/06/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed

Figure 137: Proforma invoice list

2. Click on “ADD TDS DETAILS” button. Following screen will appear:



Invoice Date	Invoice Number	Gross Amount	TDS Deducted	Challan Number	Tax deposited Date	TDS Certificate
27-Jun-2016	CERSAICKYC/2016/JUNE/90	5.76	0.50	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
27-Jun-2016	CERSAICKYC/2016/JUNE/89	11.50	1.50	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Figure 138: TDS Pending List

3. Maker will be able to see all records list for which TDS certificate is required. Fill Challan number and TAX deposited date and check the checkbox. Maker also can select multiple invoices for one TDS certificate. Click on Upload TDS Button. Following screen will appear:

Figure 139: TDS Certificate upload

4. Fill all the field with proper data and click on submit. User will get a success message and record will go for checker approval.

Reference Number	Bank Amount	Net Payment	Date	Status	Action	TDS Status	TDS Action	
CERSAICKYC/PQ216JUNE/334	5.00	5.28	27/06/2016	Registry Verified	View	FI Maker TDS Submitted	View	
CERSAICKYC/PQ216JUNE/333	10.00	10.00	27/06/2016	Registry Verified	View	TDS Certificate Pending	FI Maker Upload TDS Certificate	
CERSAICKYC/PQ216JUNE/326	1.00	1.16	24/06/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed	
CERSAICKYC/PQ216JUNE/325	3.50	4.83	24/06/2016	Registry verified	View	TDS flow auto closed	TDS flow auto closed	
CERSAICKYC/PQ216JUNE/324	5.50	5.50	23/06/2016	Registry Verified	View	Registry TDS Verified	View	
CERSAICKYC/PQ216JUNE/323	8.00	8.89	23/06/2016	Registry Verified	View	Registry TDS Verified	View	
CERSAICKYC/PQ216JUNE/322	2.00	2.00	23/06/2016	Registry Verified	View	Registry TDS Verified	View	
CERSAICKYC/PQ216JUNE/321	11.00	12.86	23/06/2016	Registry Verified	View	TDS flow auto closed	TDS flow auto closed	
CERSAICKYC/PQ216JUNE/313	16.00	20.16	15/06/2016	Registry verified	View	TDS flow auto closed	TDS flow auto closed	

Figure 140: Proforma invoice list

7.5.2 Approval of TDS certificate for invoice by FI Checker:

Following are the steps to explain how to approve the Proforma invoice:

1. Checker needs to click on “Proforma invoice list” option under “Billing Management” menu. User will be redirected to following screen:

Reference Number	Basic Amount	Net Payment	Date	Status	Action	TDS Status	TDS Action
CERSAIOKYC/P2016/JUNE/334	5.00	5.00	27/06/2016	Registry Verified	View	FI Maker TDS Submitted	FI Checker Approval Pending
CERSAIOKYC/P2016/JUNE/333	10.00	10.00	27/06/2016	Registry Verified	View	TDS Certificate Pending	FI Maker Upload TDS Certificate
CERSAIOKYC/P2016/JUNE/326	1.00	1.00	24/06/2016	Registry Verified	View	TDS Row auto closed	TDS Row auto closed
CERSAIOKYC/P2016/JUNE/325	3.50	4.03	24/06/2016	Registry Verified	View	TDS Row auto closed	TDS Row auto closed
CERSAIOKYC/P2016/JUNE/324	5.50	5.50	23/06/2016	Registry Verified	View	Registry TDS Verified	View
CERSAIOKYC/P2016/JUNE/323	8.00	8.00	23/06/2016	Registry Verified	View	Registry TDS Verified	View
CERSAIOKYC/P2016/JUNE/322	2.00	2.00	23/06/2016	Registry Verified	View	Registry TDS Verified	View
CERSAIOKYC/P2016/JUNE/321	11.00	12.66	23/06/2016	Registry Verified	View	TDS Row auto closed	TDS Row auto closed
CERSAIOKYC/P2016/JUNE/313	18.00	20.16	15/06/2016	Registry Verified	View	TDS Row auto closed	TDS Row auto closed

Figure 141: Proforma invoice list

2. Checker will be able to see records with TDS Action as “FI Checker-approval pending” in the list. Click on “FI Checker-approval pending” link under TDS Action column. Checker will be redirected to the detailed screen of the record which is as follow:

Invoice Date	Invoice Number	Gross Amount	TDS Deducted	Challan Number	Tax deposited Date	TDS Certificate
27-Jun-2016	CERSAIOKYC/2016/JUNE/98	5.76	0.58	1321321231	2016-06-27	View
Total		5.76	0.58			

TDS Certificate: [click to view TDS certificate](#)
 TDS Certificate No:
 TDS Certificate Date:
 Remarks:
 Remarks:

Figure 142: TDS Certificate Details

3. Checker can approve the record if the data provided by maker is correct by clicking on “APPROVE” button .If the data provided is not correct the checker can reject the record by

providing the remarks and then clicking on “REJECT” button. Checker can download the upload certificate by click on “click to view TDS certificate” link

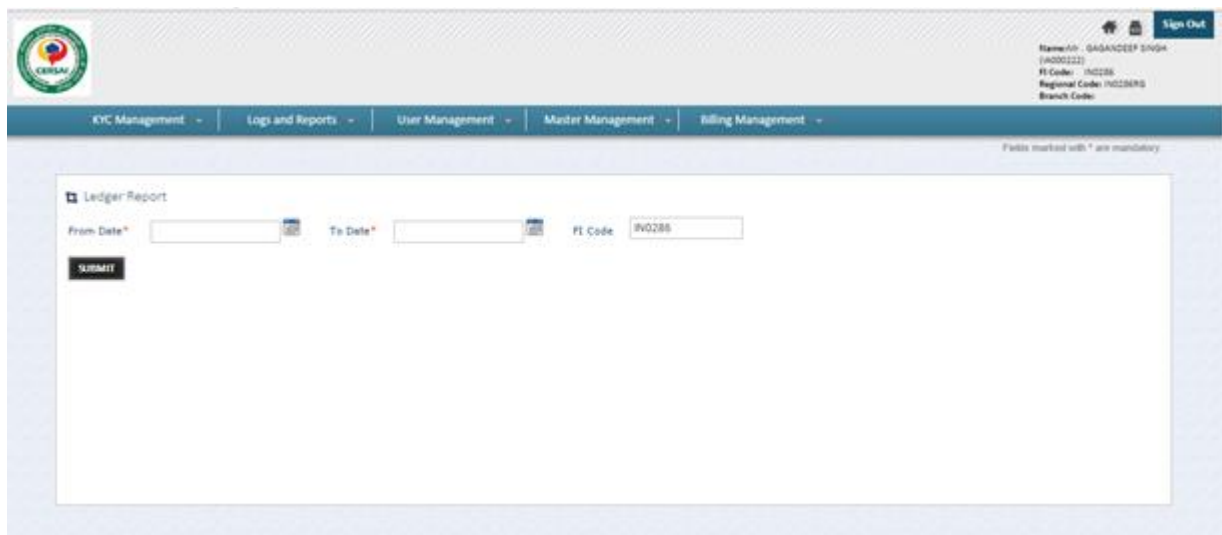
4. If record is approved by checker it will go to Registry maker’s TDS action list for approval. Else if rejected, maker has to repeat the process as mention in section 7.3.1.

7.6 Ledger Report:

This report will allow users to see the amount credited to and debited from their institution wallet for a particular interval of time.

Following are the steps to explain how to view the ledger report:

1. Checker needs to click on “Ledger Report” option under “Billing Management” menu. User will be redirected to following screen:



The screenshot shows a web application interface for generating a Ledger Report. At the top, there is a header bar with the CERSAA logo on the left and user information on the right, including a 'Sign Out' button. Below the header is a navigation menu with options: 'KYC Management', 'Logs and Reports', 'User Management', 'Master Management', and 'Billing Management'. The 'Billing Management' menu is expanded, showing the 'Ledger Report' option. The main content area is titled 'Ledger Report' and contains a search form with the following fields: 'From Date' (with a calendar icon), 'To Date' (with a calendar icon), and 'FI Code' (with a dropdown arrow). The 'FI Code' field is currently set to 'IV0288'. A 'SUBMIT' button is located below the 'From Date' field. A note at the bottom right of the header area states 'Fields marked with * are mandatory'.

Figure 143: Ledger Report: Search option

2. Fill “From Date” and “To Date” fields and click on “SUBMIT” button. User will be redirected to following screen

Home

Logout

Sign Out

Name: Mr. GABANDESP Singh
(A000222)
FI Code: FI0286
Regional Code: IN0286R
Branch Code:

KYC Management

Logs and Reports

User Management

Master Management

Billing Management

Ledger

FI Name	Billing testing	Date	30-06-2016
FI Address	kjhkhkjkhkh kjhhkj jhkhjh jhkhkj jhkhkj, 0000000000	Period	15-Jun-2016 to 29-Jun-2016
		FI registration No	FI-IN0286

Date	Particulars	Transaction Type	Amount(Rs.)
15-Jun-2016	Opening Balance as on 15-Jun-2016		34190.47
15-Jun-2016	FI-IN0286-UD-06152016	Dr	95.0
16-Jun-2016	FI-IN0286-UD-06162016	Dr	30.0
17-Jun-2016	Payment Received, CERSAI/KYC/0216/Jun24	Cr	1000.0
17-Jun-2016	Payment Received, CERSAI/KYC/0216/Jun29	Cr	275.0
17-Jun-2016	FI-IN0286-UD-06172016	Dr	95.0
18-Jun-2016	FI-IN0286-UD-06182016	Dr	22.0
19-Jun-2016	FI-IN0286-UD-06192016	Dr	0.0
20-Jun-2016	FI-IN0286-UD-06202016	Dr	44.0
21-Jun-2016	FI-IN0286-UD-06212016	Dr	21.0
22-Jun-2016	FI-IN0286-UD-06222016	Dr	6.0

Figure 144: Ledger Report

- In case of Debit, user can see the detailed view of usage by clicking on the hyper link provided under Particulars column. After clicking on that user will be redirected to following screen i.e. usage intimation screen:

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

Usage Intimation

FI Name

FI Address

Billing testing
kjhhkjkhkj
kjhhkj
jhkhkj
jhkhkj, 0000000000

Date

Reference No

FI registration No

15-06-2016
FI-IN0286-UD-15062016
FI-IN0286

Particulars	No. Of Transactions	Rate(Rs.)	Amount(Rs.)
KYC maintenance			
KYC Upload	1	4.00	4.00
	1	5.00	5.00
KYC Download	0	3.00	0.00
KYC Update	0	2.00	0.00
ID verification			
PAN	0	0.00	0.00
Aadhaar	0	0.00	0.00
GROSS TOTAL			9.00

BACK

Figure 145: Usage Intimation Report

- In case of credit, user can see the detailed view of Invoice by clicking on the hyperlink provided under Particulars column. After clicking on that user will be redirected to following screen i.e. Proforma invoice detailed screen:

Sign Out

Name: GABANDEEP SINGH
 FI Code: IN0228
 Regional Code: IN0228RS
 Branch Code:

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

Fields marked with * are mandatory

Billing Proforma Invoice

Institution Details		Invoice Details	
Institution Code :	IN0228	Proforma Invoice created Date :	17/06/2016
Institution :	Billing testing kjhkhkhkh jkhkhj jkhkhkh jkhkhj Andaman & Nicobar Island 0000000000	Proforma Invoice Reference No. :	CERSAICKYCINQ2016JUNE/214
		Invoice Reference No. :	CERSAICKYC/2016JUNE/74
		Invoice Date :	17/06/2016

Billing Details		Payment Details	
Amount to be credited to the Web-wallet by the Financial Institution*		1000.00	
Add Applicable Taxes: Service Tax @ 10%		100.00	
New test @ 1%		10.00	
Swachh Bharat Cess @ 1%		10.00	
Gross Total		1120.00	
Less: TDS at 0.0% - Under section 0		0.00	

Figure 146: Proforma invoice detailed screen

- Along with amount credited and debited user can also see the opening balance on date selected in “From date” field and closing balance on date selected in “To date” field.

Note: Ledger report is available till previous day.

7.7 Usage intimation Report:

This report will allow users to see number of record uploaded, downloaded and updated along with their charges. In addition to this user can see the number of ID’s verified for that day along with the charges.

- Checker needs to click on “Usage Intimation” option under “Billing Management” menu. User will be redirected to following screen:

Figure 147: Usage Intimation Report : Search screen

2. Fill the date field and click on submit button. User will be redirected to following screen:

Particulars	No. Of Transactions	Rate(Rs.)	Amount(Rs.)
KYC maintenance			
KYC Upload	1	0.80	0.80
	3	0.81	2.43
KYC Download	0	1.10	0.00
KYC Update	0	0.00	0.00
ID verification			
PAN	1	0.00	0.00
	1	0.30	0.30
Aadhaar	1	0.00	0.00

Figure 148: Usage Intimation Report : Detailed screen

3. User can download the details of record in excel by clicking on hyperlink under No. of transaction column.

Note: Usage intimation report is available till previous day.

User Intimation Download Records should contain the additional column called “KYC Number” in the

User Intimation - Download						
Ref. No	KYC Number	FI Code	Region Code	Branch Code	Created by	Amount
499215	10006713627665	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499226	60026469504994	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499228	60017104341058	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499230	50047027406502	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499247	50047027406502	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499249	30094804448143	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499252	50069800633779	IN6488	IN6488RG	IN6488BR	IA011664	1.1
499254	30089303337897	IN6488	IN6488RG	IN6488BR	IA011664	1.1

Download details of that particular Download Record to cross check with the institution.

Figure 149: Usage Intimation Report Download xls file