



Construe IT Solutions Pvt. Ltd. (India)

We help your business grow exponentially...

KYC (Know Your Customer)

Know your customer (KYC) is the process of a business identifying and verifying the identity of its clients. After a prospective customer agrees to open an account and engage in a relationship with a bank or non-bank financial institution, the front office, sales or relationship manager initiates the KYC process.

Customer Validation Program (CVP) is the process of early stage customer validation. It can be an important tool for increasing the success rate for early stage ventures. The process includes validation of the profile by various entities: Internal or external.

Customer Identification Program (CIP) is the first phase of the review process, which involves collecting and verifying customer information. KYC intended to enable the bank to form a reasonable belief that it knows the true identity of each customer.

- **The types** of accounts offered.
- **The methods** of opening accounts.
- **The identifying** information available.

Customer Identification Types (CIT) used by Center/State government for tracking their citizens, permanent residents, and temporary residents for the purposes of work, taxation, government benefits, health care, and other governmentally-related functions.

- **Identification Proof:** Person or Group/Company
- **Birth Proof:** Date of Birth/Date Started
- **Address Proof:** Permanent/Operational Address
- **Citizenship Proof:** Citizenship/Sector

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Authentication

INDIAN YOUTH CARD

YES BANK

Sign in to continue!

Username

Password

Sign In

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Dashboard

INDIAN YOUTH YES BANK

HomeUser ManagementAccount ManagementCommunicationsLogout

From03/03/2017To03/03/2017Filter DataResetAdd Customer

Summary

Pending Submission	0
Awaiting Bank Approval	2
Approved By Bank / Activated Record	6
Rejected Application	0
Total Records	8

Search

URN

Mobile

Email Address

ResetSubmit

AssignedValidateSubmittedApprovedRejected

Summary

Uploaded on: 03/03/2017

URN	Source	Customer Name	Date Modified	View Application	Address Proof	ID Proof
			03/03/2017 15:52:28	View	View	View
			03/03/2017 15:50:04	View	View	View
			03/03/2017 15:50:04	View	View	View

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View Document

INDIAN YOUTH YES BANK

HomeUser ManagementAccount ManagementCommunicationsLogout

Indian Youth Card | Know Your Customer System - Home - Mozilla Firefox

URN

Source

Customer Name

Date Modified

View Application

Address Proof

ID Proof

IYC Retail

03/03/2017 16:39:24

[View](#)

[View](#)

[View](#)

IYC Retail

03/03/2017 16:20:02

[View](#)

[View](#)

[View](#)

IYC Retail

03/03/2017 16:20:02

[View](#)

[View](#)

[View](#)

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Add and Validation

INDIAN YOUTH YES BANK

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Create New Customer

< Back

Customer Details

Source

Please Select Source

Invalid Source

Product Name

Indian Youth Card - YBL

Amount

0.00

Fees

0.00

URN

00000000012

Checking Please wait

Card # (Last 4 Digits)

Card # (Last 4 Digits)

Salutation

Miss

First Name

3452345

Invalid First Name

Last Name

Last Name

Nominee Details (Optional)

Name

Name

Address Line 1

Address Line 1

Address Line 2

Address Line 2

Address Line 3

Address Line 3

City

City

State

State

Country

Country

Postal Code

Postal Code

Save Record

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Add Document

INDIAN YOUTH YES BANK

HomeUser ManagementAccount ManagementCommunicationsLogout

Last Name

Preferred Name

Gender

Female

Date of Birth

Address Line 1

Address Line 2

Address Line 3

City

GURGAON

State

HARYANA

Country

India

Postal Code

Mobile

Email Address

Nationality

Indian

Address Proof

ID Proof

Address Proof

Valid Proof

☐

ID#

ID#

Type

Please Select Type

Attach File

Please Select Type

Aadhaar Card

Driving License

Family Ration Card

Letter of Introduction /Confirmation from Post Office

Letter of Introduction by Local Self Government Official

Passport

Shop License

Utility bill(less than 3 months old)

Voters' Photo ID Card

Valid Proof

☐

ID#

ID#

Type

Please Select Type

Attach File

Browse...

No file selected.

Save Record

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Edit Information

INDIAN YOUTH
YES BANK

HomeUser ManagementAccount ManagementCommunicationsLogout

Amount	0.00	Address Line 2	
Fees	0.00	Address Line 3	
URN		City	
Card # (Last 4 Digits)		State	
Salutation	Mrs	Country	
First Name		Postal Code	
Last Name			
Preferred Name			
Gender	Female		
Date of Birth			
	(Format: dd/mm/YYYY)		
Address Line 1			
Address Line 2			
Address Line 3			

Address Proof

Valid Proof

Yes

ID#

Type

Aadhaar Card

Attach File

View

Type

ID Proof

Valid Proof

Yes

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Submit to Bank

INDIAN YOUTH
YES BANK

HomeUser ManagementAccount ManagementCommunicationsLogout

Synchronized with Website (Ready to Register) on	No
Submitted By	
Created By	
Date Created	03/03/2017 15:40:55
Modified By	
Date Modified	03/03/2017 15:52:28

Logs

Logs Count: 2

Title	Request type	Request	Custom Message	Date Modified
Record Succesfull Updated to Bank: 2017-03-03 15:52:29 (Asia/Calcutta)	Received	URL: bank	Record Succesfull Updated to Bank.	03/03/2017 15:52:29
Request Submitted to Bank: 2017-03-03 15:52:28 (Asia/Calcutta)		URL: bank		03/03/2017 15:52:28

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Bank Approval

INDIAN YOUTH
YES BANK

HomeUser ManagementAccount ManagementCommunicationsLogout

Submitted By

Created By

Date Created

03/03/2017 15:22:53

Modified By

Date Modified

03/03/2017 15:50:04

Logs

Logs Count: 4

Title	Request Type	Request		
Card Activation SMS Success: 2017-03-03 15:40:03 (Asia/Calcutta)	Sent			
Response received from bank: 2017-03-03 15:39:46 (Asia/Calcutta)	Received		BR: Accepted.	03/03/2017 15:39:46
Record Succesfull Updated to Bank: 2017-03-03 15:29:32 (Asia/Calcutta)	Received		Record Succesfull Updated to Bank.	03/03/2017 15:29:32
Request Submitted to Bank: 2017-03-03 15:29:31 (Asia/Calcutta)	Sent		Record Submitted to Bank Successfully	03/03/2017 15:29:31

Packet Received:

[{"proxycardnumber": "","mobilenumber": "","status": "accepted","reject": "","request_received": "array"}]

Convert Array: stdClass Object

(
[proxycardnumber] =>
[mobilenumber] =>
[status] => accepted
[rejection_reason] =>
)

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Bank Rejected

INDIAN YOUTH
YES BANK

HomeUser ManagementAccount ManagementCommunicationsLogout

Postal Code

Mobile

Email Address

Nationality

Indian

Type

Aadhaar Card

Attach File

View

Save Record

Logs

Logs Count: 3

Title	Request Type	Request		
Response received from bank: 2017-02-16 17:03:43 (Asia/Calcutta)	Received	URL: bank	BR:	16/02/2017 17:03:43
Record Succesfull Updated to Bank: 2017-02-16 16:46:20 (Asia/Calcutta)	Received	URL:	Record Succesfull Updated to Bank.	16/02/2017 16:46:20
Request Submitted to Bank: 2017-02-16 16:46:19 (Asia/Calcutta)	Sent	URL:	Record Submitted to Bank Successfully	16/02/2017 16:46:19

Packet Received:

[{"proxycardnumber": "","mobilenumber": "","status": "rejected","reject": "","request_received": "array"}]


Convert Array: stdClass Object

(
[proxycardnumber] =>
[mobilenumber] =>
[status] => rejected
[rejection_reason] =>
)

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Multiple Validations

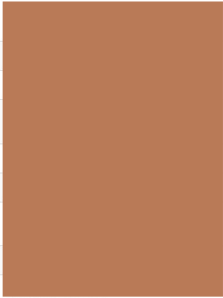




YES BANK

HomeUser ManagementAccount ManagementCommunicationsLogout

Logs


Logs Count: 9

Title	Request Type	Request	Custom Message	Date Modified
Response received from bank: 2017-03-03 16:05:10 (Asia/Calcutta)	Received		BR: Accepted.	03/03/2017 16:05:10
Record Succesfull Updated to Bank: 2017-03-03 15:46:4 (Asia/Calcutta)	Received		Record Succesfull Updated to Bank.	03/03/2017 15:46:04
Request Submitted to Bank: 2017-03-03 15:46:03 (Asia/Calcutta)				03/03/2017 15:46:03
Response received from bank: 2017-03-03 15:42:22 (Asia/Calcutta)	Received			03/03/2017 15:42:22
Record Succesfull Updated to Bank: 2017-03-03 14:24:12 (Asia/Calcutta)	Received		Record Succesfull Updated to Bank.	03/03/2017 14:24:12
Request Submitted to Bank: 2017-03-03 14:24:11 (Asia/Calcutta)				03/03/2017 14:24:11
Response received from bank: 2017-03-03 14:23:20 (Asia/Calcutta)	Received			03/03/2017 14:23:20
Record Succesfull Updated to Bank: 2017-03-03 14:22:33 (Asia/Calcutta)	Received		Record Succesfull Updated to Bank.	03/03/2017 14:22:33
Request Submitted to Bank: 2017-03-03 14:22:32 (Asia/Calcutta)				03/03/2017 14:22:32

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SMS Communication




YES BANK

HomeUser ManagementAccount ManagementCommunicationsLogout

Submitted By
Created By
Date Created 03/03/2017 15:22:53
Modified By
Date Modified 03/03/2017 15:50:04

Logs

Logs Count: 4

Title	Request Type	Request	Custom Message	Date Modified
Card Activation SMS Success: 2017-03-03 15:40:03 (Asia/Calcutta)	Sent		SMS Sent COMMUNICATIONS_SMS_SEND_SUCCESFULLY	03/03/2017 15:40:03
Response received from bank: 2017-03-03 15:39:46 (Asia/Calcutta)	Received		BR: A Message Sent: Dear Customer, Your Indian Youth Card is activated and your available balance is Rs 0.00 SMS Server ResponseMessageSent GUID="" SUBMITDATE="03/03/2017 03:40:06 PM"	
Record Succesfull Updated to Bank: 2017-03-03 15:29:32 (Asia/Calcutta)	Received		Record Succesfull Updated to Bank.	03/03/2017 15:29:32
Request Submitted to Bank: 2017-03-03 15:29:31 (Asia/Calcutta)	Sent		Record Submitted to Bank Successfully	03/03/2017 15:29:31

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Thank you.

For any queries please feel free to contact:

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