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

Contents

Authentication

Dashboard

View Document

Add and Validation

Add Document

Edit Information

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			**Address Proof**	
Gender	Female		Valid Proof	Yes
Date of Birth	(Format: dd/mm/YYYY)		ID#	
Address Line 1			Type	Aadhaar Card
Address Line 2			Attach File	View
Address Line 3			**ID Proof**	

Submit to Bank

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: esbank	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

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

Packet Received:
{"proxycardnumber":"   ","mobileno":"   ", "status":"accepted","reject

, Convert Array: stdClass Object
(
    [proxycardnumber] =>
    [mobileno] =>
    [status] => accepted
    [rejection_reason] =>
)

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

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Bank Rejected

Postal Code	
Mobile	
Email Address	
Nationality	Indian

Type	Aadhaar Card
Attach File	View

Save Record

Packet Received:
{"proxycardnumber":"   ","mobileno":"   ","status":"rejected","
                    } Request Received: Array

, Convert Array: stdClass Object
(
    [proxycardnumber] =>
    [mobileno] =>
    [status] => rejected
    [rejection_reason] =>
)

Logs

Logs Count: 3

Title	Request Type	R		
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

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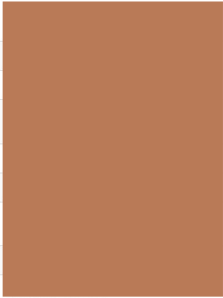Developed and Supported by Construe IT Solutions Pvt. Ltd.

Multiple Validations

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

SMS Communication

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	
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

> 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"

Thank you.

For any queries please feel free to contact:

Phone: +91 – 40 – 4007 8278

Email: kyc@construesol.com