Process Flow Document for e-KYC and account opening at BC locations
& Branches

Purpose: This proposed document explains the work/process flow to use the e-KYC services for opening of accounts through branches and BC locations. Using this service, we conduct electronic identity verification using biometrics of the prospective customer/s from UIDAI data base and open account subsequently.

Major Steps are as under:-

A. **Process for customer/s who visit BC Location for Account Opening using e-KYC.**

B. **Process for customer/s who visit Branch for Account Opening using e-KYC.**

Bank's Account Opening Form (AOF) has been customized as per banks requirement in the e-KYC solution and customized AOF will contain a tick mark **"I authorize UIDAI to Share my e-KYC data with Punjab National Bank"** before proceeding for verification and account opening process. The e-KYC solution has web based access either through internet which will be used by BCAs or through intranet where Branch Officials will open account.

A. Process for customer/s who visit BC Location for Account Opening using e-KYC:

a. Customer visits BC Location with his/her 12 digit Aadhaar number and requests to open an account with Aadhaar based e-KYC.

b. BC agent will login with his/her login id and password into e-KYC solution for account opening through internet and use the "**account opening form**" option under e-KYC solution.

c. Customer's Aadhaar number will be entered in the system and tick mark **"I authorize UIDAI to Share my e-KYC data with Punjab National Bank"** along with his/her biometric for verification.

d. If the Aadhaar number matches with the biometrics in UIDAI's database, UIDAI responds with digitally signed and encrypted demographic information [Name, Father's Name , date of birth, gender, address, phone and email (if available)] and photograph in an un-editable form. The e-KYC application auto populates the demographic data and photograph in relevant fields in AOF.

e. BCA will fill the other details as per customer consent and save the AOF. After successful submission of customer data, system will generate reference number for further processing in CBS for account opening.

f. BCA will take the print of the duly filled AOF containing the reference number and customer will sign in place.The Duly signed AOF shall be submitted to base branch by BCA on the same day or by next working day morning for verification and account opening process.

g. Next day the data stored for account opening, in respect of the reference generated at BC location attached to the branch, will be accessed, by the bank official of the respective branch using the report Dayrpt->1/21a and same will be uploaded in CBS using the menu option **"ekyc".** Account will be opened in CBS.

h. For the accounts that are opened from BC locations, base branch is to seed the Aadhaar No. on receipt of AOFs so as to enable the customers to have Aadhaar Enabled Payment System (AEPS) enabled operative accounts. Further for such accounts, the specimen signature/biometrics will be obtained by the bank official during his visit to the BC location on the prefixed day during the week. The account opening form will be attested by the bank official as per extant guidelines.

i. Further, extant guidelines of HO: RMD, HO: IAD related to account opening, capturing specimen signature/biometrics be followed meticulously.

B. Process for customer/s who visit Branch for Account Opening using e-KYC:

a. Customer visits BC Location with his/her 12 digit Aadhaar number and requests to open an account with Aadhaar based e-KYC.

a. Branch Official will login with his/her login id and password to the e-KYC solution for account opening through web link available in CBS main page and use the "account opening form" under e-KYC solution.

b. Customer's Aadhaar number will be entered in the system and tick mark **"I authorize UIDAI to Share my e-KYC data with Punjab National Bank"** along with his/her biometric for verification.

c. The e-KYC application captures the Aadhaar number along with the biometric data of the customer, encrypts this data and sends it to UIDAI's database.

d. If the Aadhaar number matches with the biometrics in UIDAI's database, UIDAI responds with digitally signed and encrypted demographic information [Name, Father's Name , date of birth, gender, address, phone and email (if available)] and photograph in an un-editable form. The e-KYC application auto populates the demographic data and photograph in relevant fields in AOF.

e. Branch Official will fill in other details as per customer consent and save the AOF. After successful submission of customer data, system will generate reference number for further processing in CBS for account opening.

f. Branch official will take the print of the duly filled AOF containing the reference number and customer will sign the same. The account opening form will be attested by the bank official as per extant guidelines.

j. The data will be processed through a scheduler in night. Next day the data stored for account opening, in respect of the reference generated, will be accessed, by the bank official using the report Dayrpt->1/21a and same will be uploaded in CBS using the menu option **"ekyc".** Account will be opened in CBS.

g. Specimen signature and Biometrics for these accounts be captured simultaneously.

h. For the accounts opened at BO, the branch is to seed the Aadhaar Number after getting the account number next day.

i. Extant guidelines of HO: RMD, HO: IAD related to account opening, capturing specimen signature/biometrics be followed meticulously.

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