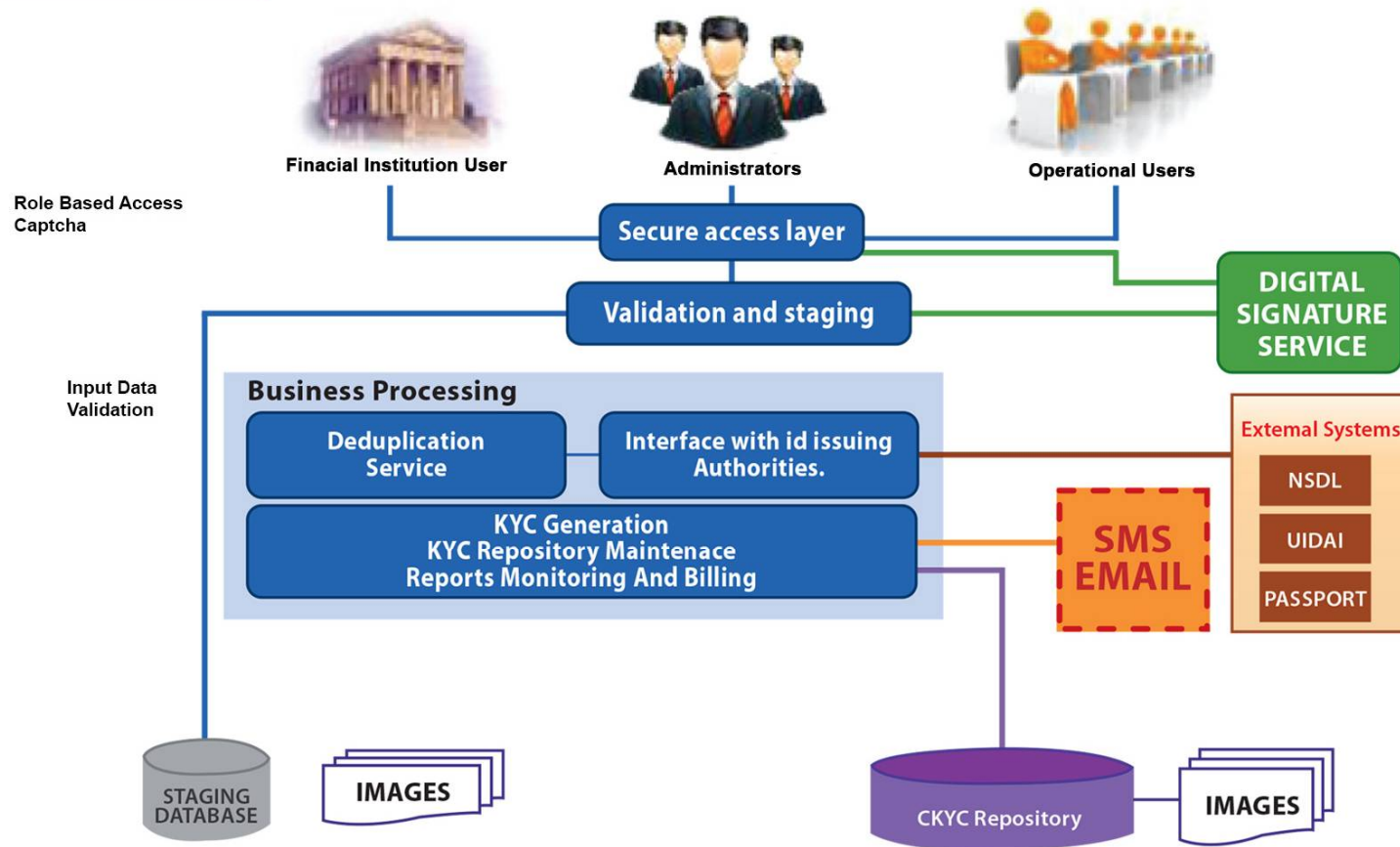


AD-CKYCR Framework



A system with a Capability to process all file formats Facilitating KYC Search, Upload, Download & Update

About AD-CKYC

Central KYC Records Registry (CKYCR) - template for Know Your Customer (KYC) and reporting minimum requirements under Foreign Account Tax Compliance Act (FATCA)/Common Reporting Standards (CRS).

Benefits of Stakeholders

- ✓ User Friendly Web Portal
- ✓ Facilitates KYC Search, Upload, Download, Update
- ✓ Real Time Notification To Institutions On Updating In KYC Details
- ✓ Unique KYC Identifier Linked With Independent ID Proofs
- ✓ Captures minimum Requirements Under FATCA, CRS And PMLA
- ✓ Provision To Capture Multiple Correspondence Addresses, Related & Controlling Person Details
- ✓ KYC Data And Documents Stored In A Digitally Secure Electronic Format
- ✓ Secure And Advanced User Authentication Mechanisms For System Access
- ✓ Data De-duplication To Ensure Single KYC Identifier Per Applicant
- ✓ ID Verification With Issuing Authorities Like Aadhaar/PAN/passport Etc.
- ✓ Reports, Dashboards, MIS, Audit Logs And Access Trails To Stakeholders

Salient Features

Customer

- ✓ One time KYC Compliance/Updating for all financial relationships
- ✓ No repeat documentation
- ✓ Time saving

Regulators

- ✓ Reduction in number of fake accounts being opened
- ✓ Monitor all linked accounts of suspected perpetrators
- ✓ Monitor compliance of institutions

Institution

- ✓ Seamless & Automated back office for KYC processing
- ✓ Reduction in processing time for account opening
- ✓ Reduction in compliance cost and storage of documents