

User Guide for Agent's KYC App

1. After the Agent finalises the proposal of a customer, Agent to confirm availability of CKYC Number with the customer.
2. If the customer is not aware of the same then help customer get his CKYC Card from CKYC official website www.ckycindia.in
3. Go to "View your CKYC Card". Enter the mobile number of the customer. An OTP will be sent to the mobile number. After this enter the captcha and submit.
4. A request Id is created and it will display the Financial Institution that had last updated the customer's KYC record.
5. If the customer has KYC record in the Registry and the mobile number entered matches with what is stored in the Registry, a message will be sent to the mobile number with the 14 digit CKYC Identifier (ie. CKYC number) and link for downloading the CKYC card. Customer can click on the link and view the CKYC Card. The download is password protected. The password is Date of Birth. Note down the 14 digit CKYC Identifier / CKYC number.
6. Alternatively, the customer can give a missed call to 7799022129 to fetch the CKYC card from his/her mobile..
7. Check the address on CKYC card. If there is no change in the address of the customer then this 14 digit CKYC number can be quoted in the proposal form. No other KYC document is required.
8. However if CKYC card is not available it means CKYC record of the customer has not been created. Hence it becomes necessary to share the KYC documents with the Registry so that a record is created in the Registry and CKYC number is allotted to the customer. The customer can then use this CKYC number for all future financial transactions with any Financial Institution.
9. In some cases, CKYC card is available but the details of the card do not match or there is change in address or the validity of the ID card available in the Registry has expired, then in such cases it is necessary to update the KYC record in the Registry.
10. For uploading or updating records in the Registry, KYC document in electronic form is required. To facilitate this, a KYC App (SwiftDocs Application) has been developed for Agents which he /she has to download from www.licindia.in
11. Using this App, the Agent can digitally capture the photo of the customer and any one of the following IDs - Aadhar, Passport, Driving licence, Voter ID.
12. The process is detailed below:
 - Agent has to login with Agency Code and Mobile Number. OTP is sent to the mobile number for validation
 - Three tabs have been provided at the bottom of the screen – Upload, Record and DIY
 - **Upload tab** – for completing KYC process – Select KYC upload type – Dropdown has 2 options – Offline e-KYC and Manual upload
 - Offline eKYC option – Customer can download Aadhar xml /jpg from UIDAI site and send to Agent. Agent can use this option and upload Aadhar xml/jpg from the gallery and upload
 - Manual upload – Select proof of Address and Identity from the dropdown. Select any one and enter the ID number (For Aadhar only last 4 digits) . Then go to upload of document from gallery or "Capture Image" real time

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using the camera. "front" and "back" images of the ID card to be captured.

***Please note that the type of ID and ID number entered in the app must be written in the proposal form in appropriate field.**

- If Aadhar has been selected, once captured, it will give alert "Please mask first 8 digits of Aadhar Number". Use the paint brush icon in the image for masking. Mask the first 8 digits so that it is not readable.
- Use Save option to save the captured / masked images.
- Then go to uploading of photograph – any one option – "Upload" – can upload from phone's gallery or "Take Picture" - real time capture photo of the customer
- Then go to tab "Enter Name" and key in short name of the customer
- All uploaded documents / photograph should be less than 2 MB
- Then go to PAN / Form 60 option and select PAN or Form 60. In case of PAN enter PAN number. In case of Form 60, tick the option "Form 60 collected"
- Go to Save . On saving a message will be displayed " Your KYC is initiated against the ID_____". Agent to carefully note down this ID on the proposal form. (**Please note this is not CKYC number. It is only a Reference number**)

➤ **Record tab**

- This tab will display all the Reference IDs generated for the Agent

➤ **DIY tab**

- A link can be generated and sent to customer if the customer wishes to capture his /her own photograph and KYC document
- Agent has to enter Customer's mobile number and customer's email id.
- Send on "Send URL" for generating link
- Customer will receive the link. On clicking the link, he/she will be able to view the KYC app and a Reference ID will be displayed. Customer to note down the Reference ID and share it with the Agent.
- Customer to click the link and do the same process as mentioned above in "**Upload tab**"
- Customer to note down the Reference ID and share it with the Agent

13. The images captured by Agents using the KYC app will be stored in our server. Where KYC record is not available in the Registry, Branch will use this image to complete the proposal and share it with the Registry for creating CKYC number.

14. Some important points: -

- i) Photo copy of KYC documents not required to be submitted once the CKYC process is completed.
- ii) **Always take photo of original ID to ensure clarity of image**
- iii) The dimensions of Photo of customer being taken must be like a passport size photo
- iv) Ensure that the photo of customer and ID card are clear and legible
- v) **Confirm that first 8 digits of Aadhar Number have been masked**

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