

CKYC Registry Testing Procedures

Testing environment: <https://testbed.ckycindia.in/ckyc/index.php>

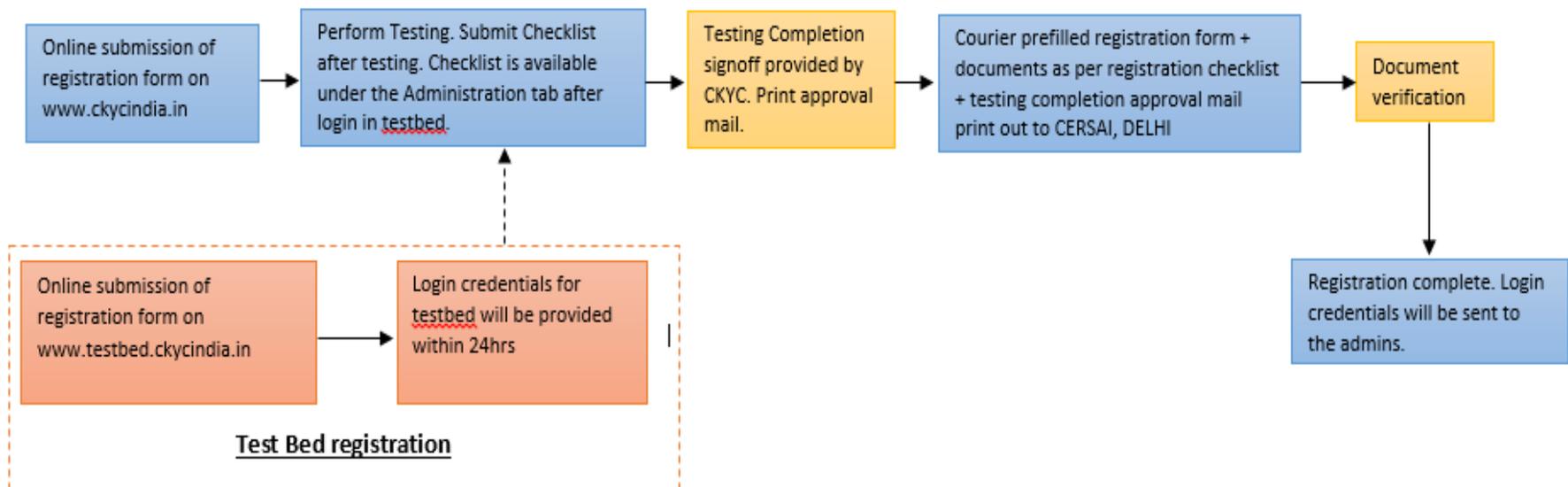
Live environment: <https://www.ckycindia.in/ckyc/index.php>

Central KYC Registry testbed is a testing environment designed to help registered financial institutions familiarize themselves with the CKYC portal. This will help institutions understand the work flow and the various options and reports available to them on the portal.

The testing environment is similar to the live environment in most aspects; however both environments are independent of each other. There are separate sets of login credentials for both portals.

An overview of the CKYC registration process is provided below:

Registration process overview



CKYC Registry Testing Procedures

Points to note before testing:

➤ While we encourage thorough testing of each function as per the testing checklist (available in the testbed portal post login under the Administration Tab), we request that institutions:

- × **not upload real customer data**
- × **not upload files exceeding 20MB during bulk testing**
- × **not transfer funds to their testbed CKYC wallets**

➤ Institutions who have less than 20 accounts per day are expected to upload successfully at least 4 to 5 records on testbed. Bulk and SFTP testing is not mandatory.

➤ For institutions who have 20 or more accounts per day, Bulk testing is mandatory.

✓ **As the word denotes, bulk files are used to perform search, download, update or upload of multiple records in one attempt. This implies that a bulk file must contain more than one entry or record.**

✓ Bulk files may be uploaded through our web-page (Screen) or SFTP

	Volume of records per file
Bulk Screen	20 to 30
Bulk SFTP over Internet	30 to 5000
Bulk SFTP over Leased lines	5000 to 10000

✓ Bulk testing must be done successfully for at least 10 records.

✓ For institutions with high volumes, as per our discretion we may insist for successful bulk testing of more records.

➤ SFTP testing is not mandatory to receive testing signoff. However, for institutions with high volumes, as per our discretion we may insist that SFTP testing be done as well.

➤ The login credentials of testbed shall remain active even after completion of registration in the live environment.

CKYC Registry Testing Procedures

Steps to complete testing

1. Register on <http://testbed.ckycindia.in/ckyc/index.php>
2. Institutional Admin login credentials will be sent to their respective email ids. **Please note the nodal officer will not be assigned any login id.**
3. Install **E-lock** utility – digital signature utility is provided in our ‘Downloads’ Section. All users shall require a digital signature to login to testbed.
4. All the processes follow a maker-checker process in CKYC.
5. After logging into the testbed portal, go to **Billing Management** tab and fill in the necessary details under GSTIN, Wallet details, Proforma Invoice, etc. Please refer to the user manual for further details of each screen under Billing Management.
6. Under **User management** tab, create at least one region and branch code. Please refer to the user manual for further details
7. On completion of the above, the user may proceed to upload, search, download and update records. These options are available under **KYC Management** tab. Please refer to the user manual for further details.
8. **Probable match reconciliation** – if an uploaded record seems like a probable match with another record in CKYCR, the institution is required to make a confirmed match or no match decision. Please refer to the user manual for further details.
9. The different channels for search, upload, update and download of records are:
 - Webpage based Search, Upload, Download and Update of records
 - SFTP bulk upload for Search, Upload, Download and Update of records
 - API service call for Search and Download of records.
10. If the institution expects to be handling high volumes of KYC records on CKYC portal, web-based bulk file and SFTP bulk file options are available.
11. For SFTP setup, our system specifications and request form for IP whitelisting are provided in the Downloads Section on the website.
12. If the institution wishes to setup API call service for Search and download, please refer to the respective documents provided in the Downloads Section on the website.
13. Conduct thorough testing of various functionalities.
14. For detailed information on the above functionalities kindly refer to our training video:
<https://www.ckycindia.in/ckyc/trainingvideo.php>

CKYC Registry Testing Procedures

Checklist Submission

1. Submit the testing checklist available under the Administration Tab.
 - ✓ Please refer and comply to the points mentioned on Page 2
 - ✓ The checklist must be submitted by an Institutional Admin only
2. CKYC shall verify if the testing has been completed as indicated in the checklist and provide testing completion sign-off.
3. **If the checklist submitted has been rejected:**
 - ✓ a mail stating the reason of rejection shall be sent to the nodal officer of the institution as mentioned in CKYC testbed
 - ✓ please do the needful and then resubmit the checklist for verification.
4. **If the checklist submitted has been approved:**
 - ✓ an approval mail shall be sent to the nodal officer of the institution as mentioned in CKYC testbed
 - ✓ the print out of the approval mail has to be included in the registration document set
 - ✓ Courier the document set to CERSAI, Delhi. Please maintain a soft copy of the document set and the POD.
 - ✓ You may monitor the status of your registration request in the live portal using the below link
<https://www.ckycindia.in/admin/FIRegCheckStatusInput.jsp>
5. CERSAI shall verify the documents and provide the final approval for your registration request. The login credentials shall be sent to the Institutional admins as mentioned at the time of registration in the live portal.