

## **Launch of Mobile App and URL (web link) for e-KYC + OTP based Aadhaar Authentication**

This document helps customers to complete OTP based Aadhaar Authentication.

### **1) What Is Aadhaar Authentication?**

Aadhaar Authentication means the process by which the Aadhaar number along with the demographic information or biometric information of an Aadhaar number holder is submitted to the Central Identities Data Repository (CIDR) for its verification and such repository verifies the correctness, or the lack thereof, on the basis of the information available with it.

The purpose of Aadhaar Authentication is to provide a digital, online identity platform so that the identity of Aadhaar number holders can be validated instantly anytime, anywhere.

### **2) Modes Of Authentication**

An authentication request shall be entertained by the Authority only upon a request sent by a requesting entity electronically in accordance with the regulations and conforming to the specifications laid down by the Authority.

Authentication may be carried out through the following modes:

- i. **Demographic authentication:** The Aadhaar number and demographic information of the customer in the Bank system is matched with the demographic information of the Aadhaar number holder in the CIDR.
- ii. **One-time pin based authentication:** A One Time Pin (OTP), with limited time validity, is sent to the mobile number and/ or e-mail address of the Aadhaar number holder registered with the Authority, or generated by other appropriate means.

The Aadhaar number holder shall provide this OTP along with his Aadhaar number during authentication and the same shall be matched with the OTP generated by the Authority.

- iii. **Biometric-based authentication:** The Aadhaar number and biometric information submitted by an Aadhaar number holder are matched with the biometric information of the said Aadhaar number holder stored in the CIDR. This may be fingerprints-based or iris-based authentication or other biometric modalities based on biometric information stored in the CIDR.
- iv. **Multi-factor authentication:** A combination of two or more of the above modes may be used for authentication.

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A requesting entity may choose suitable mode(s) of authentication from the modes specified in sub-regulation (2) for a particular service or business function as per its requirement, including multiple factor of authentication for enhancing security. It is clarified that **e-KYC authentication shall only be carried out using OTP and/ or biometric authentication.**

RBI has provided the additional provision for customer KYC based on the Aadhaar & OTP through circular no. RBI/2016-17/176 DBR.AML.BC. No. 18/14.01.001/2016-17 dated: December 8, 2016.

### **3) Government Guidelines Regarding Mandatory Aadhaar Authentication before 31/03/2018:**

It may be recalled that earlier Under the provisions of Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, published in the Extraordinary Gazette of India vide G.S.R. 538 (E) dated 01.06.2017, it was provided that

- i) In case the client, eligible to be enrolled for Aadhaar and obtain a Permanent Account Number does not submit the Aadhaar number or the Permanent Account Number at the time of commencement of an account based relationship with a reporting entity, the client shall submit the same within a period of six months from the date of the commencement of the account based relationship. Provided that the clients, eligible to be enrolled for Aadhaar and obtain the Permanent Account Number, already having an account based relationship with reporting entities prior to date of this notification, the client shall submit the Aadhaar number and Permanent Account Number by 31st December, 2017.
- ii) In case the client fails to submit the Aadhaar number and Permanent Account Number within the aforesaid six months period, the said account shall cease to be operational till the time the Aadhaar number and Permanent Account Number is submitted by the client. Provided that in case client already having an account based relationship with reporting entities prior to date of this notification fails to submit the Aadhaar number and Permanent Account Number by 31st December, 2017, the said account shall cease to be operational till the time the Aadhaar number and Permanent Account Number is submitted by the client.
- iii) Any reporting entity, at the time of receipt of the Aadhaar number under provisions of this rule, shall carry out authentication using either e-KYC authentication facility or Yes/No authentication facility provided by Unique Identification Authority of India.
- iv) On 13-December-2017, Government has notified the Extension of deadline till 31.3.18 for submission of Aadhaar number, and Permanent Account Number or Form 60 by client to the reporting entity

### **4) UIDAI has provided the circular No. 6-1/2016-UIDAI (DBT)- Vol.II dated 20<sup>th</sup> Feb, 2018 for “Use of Aadhaar Authentication or eKYC services of UIDAI for opening of new bank accounts and / or re-verification of existing bank account holders and / or for providing other financial services etc.”**

- i) Unlike the other identity documents (Voter ID, Passport, Driving License etc.) which are paper / plastic based and cannot be verified online with source,

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Aadhaar is a digital identity provided to a resident which can be authenticated through biometric or OTP online, anytime, anywhere.

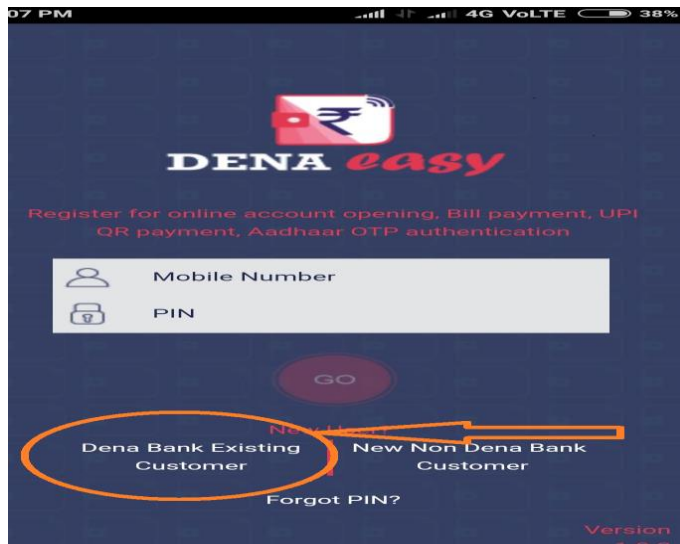
- ii) It is suggested that Bank may provide authentication and e-KYC facility (finger print, IRIS and OTP) at all the banking outlets so that authentication / e-KYC of customers can be done then and there in front of customer.

### 5) Process for eKYC+OTP based Aadhaar authentication:

Earlier Bank has collected customer Aadhaar Number and seeded in the CBS system. Further during the recent past, branches are authenticating customer Aadhaar number using bio-metric authentication for the purpose of account opening. OTP based e-KYC+Aadhaar authentication facility through **mobile application** is enabled for customers without visiting the branches.

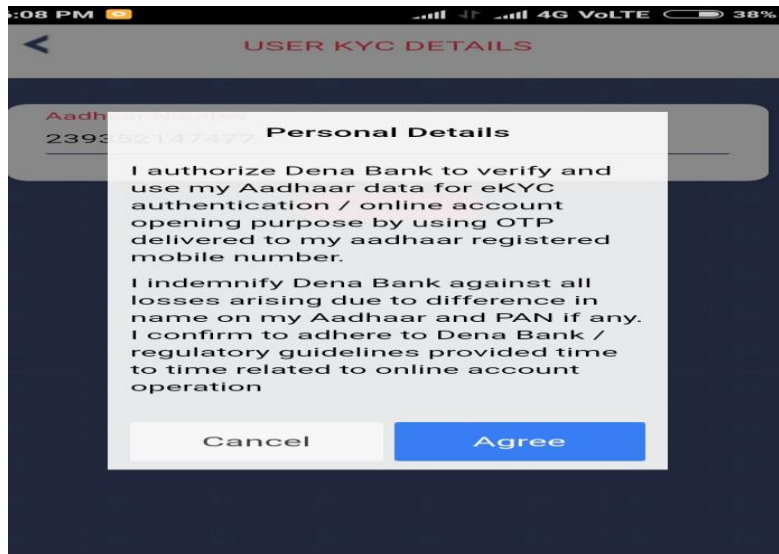
#### e-KYC+OTP based Aadhaar authentication process:

- i. Customer should have mandatorily Aadhaar number present in CBS.
- ii. Customer downloads the mobile application “dena wallet” from Google play store.
- iii. On launching the application click on “Dena Bank existing customer”

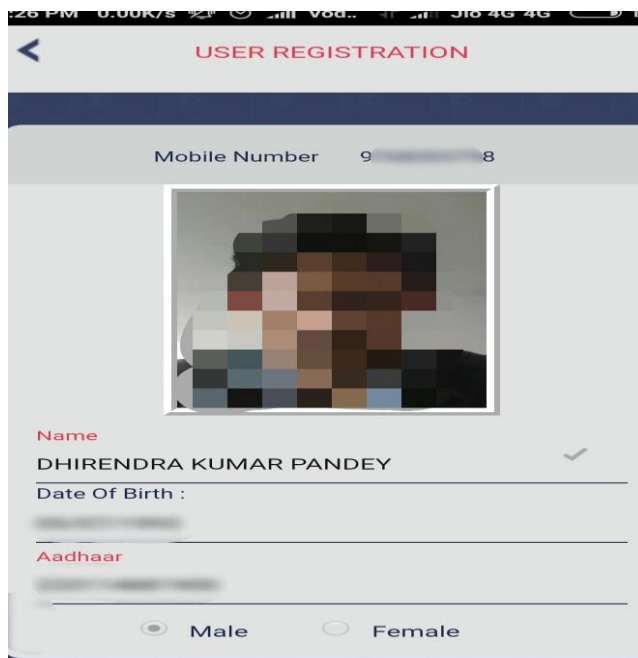


- iv. Customer needs to enter his/her registered mobile number with the Bank and after submitting, the mobile number will be verified through OTP received on his/her mobile number.
- v. On OTP verification, the Aadhaar number needs to be entered and after authorizing to Bank to verify eKYC+ OTP based authentication, customer will receive OTP sent by UIDAI on his/her registered mobile number.

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- vi. On successful verification of Aadhaar OTP, customer details are validated through customer id, account number & mobile number combination present in CBS. If the customer provided details are not present then request will be invalidated and will ask customer to provide correct details or visit their branch to update the same.
- vii. On successful verification existing customer, application will show the demographic details i.e. Name, Address, DOB received from UIDAI.



- viii. Customer need to enter additional fields Mother's name, Father Name, PAN number, email id & Branch name.

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**USER REGISTRATION**

Single  Married

Mother Name  
MOTHER

Father Name  
FATHER

PAN number  
ABCDE1123A

Email ID  
EMAIL@GMAIL.COM ✓

Branch  
MUMBAI MAIN OFFICE

Are you liable for tax in India only and not in any jurisdiction(country or territory) outside India

SUBMIT

ix. On submission, customer will receive alert “eKYC details updated successfully”

While customers are encouraged to visit Branches to complete e-KYC authentication, the above process helps customers to complete e-KYC based authentication at his convenience. Bank has also launched e-KYC based; on-line account opening as part of the same mobile app.

Further customers can also complete OTP based Aadhaar Authentication using [URL: https://denaw.denabank.co.in](https://denaw.denabank.co.in) , by selecting Dena Bank Existing Customer option.