



● Stocks ● Commodities ● Mutual Funds ● Demat

PRD Document

Tradewell eKYC

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-End of document



Document Introduction

This is an Account opening document for Tradewell eKYC.

Document Convention

This multi-level document contains modules and sub-modules with the user flow and actions the user may perform to understand the product better.

Intended Audience and reading suggestions

This document is a draft for every individual that will be part of the product development life cycle and will be distributed to the business owner, development team, project management team, and testing team.

The document is drafted with a top-to-bottom approach; thus, it is suggested to have a top to down approach for reading the manuscript.

Application Introduction

The eKYC process is developed for the user to help them create a Demat account online, with the integration of the documents through Digi locker. Providing them with the facility to create an account online.



Stakeholders

Shorely Application will have two stakeholders as defined below:-

A. User

Users shall be able to sign in to the platform and shall be able to create their Demat account by linking their Digi locker account. Users shall be able to complete the KYC process with ease.

B. Admin

Admin shall be able to reverify all the details the user used to register in the KYC process. And check the status of the stage on which the user is currently on.

Business Requirements


Tradwell is a project that includes the functionality of KYC, Re-KYC and Closure. In the project, the User shall be able to create the Demat account with the help of KYC Verification, where Digi locker API is implemented. To complete the KYC flow, the user must complete the E-sign Process, which includes KRA e-sign and equity e-sign, where they shall receive the PDFs in their registered e-mail ID.

Scope of the project

KYC Flow of the project

User Authentication Flow

1. Mobile Number Verification
 - a. OTP verification
2. Email ID Verification
 - a. OTP Verification
3. PAN Verification
 - a. Through DOB
 - b. KRA Address Confirm
4. Proceed with KYC Verification
 - a. With Digi locker
 - i. Mobile Number
 - ii. OTP
 - iii. Digi Locker Pin
 1. In case of new user Register on Digilocker
 - b. Allow Digilocker to share the data with the website
 - c. KYC verification complete
5. Confirm the Segment's Plan
 - a. BSE
 - i. Cash
 - ii. F&O
 - iii. Currency
 - b. NSE
 - i. Cash
 - ii. F&O
 - iii. Currency

- 
6. Confirm the Brokerage/Tariff Plan
 7. PAN Upload (in the case when the PAN is not fetched from Digilocker)
 8. Bank Verification
 9. Bank Proof upload
 10. Income Proof Upload
 11. IPV (in-person verification) with Client Image
 12. Signature Upload
 13. E-sign process
 - a. Equity E-sign
 - b. KRA E-sign

Website

User Journey

E-KYC registration



The screenshot shows the TradeWell logo in the top left corner. The main content area is a light purple rectangle. On the right side of this rectangle is a white card titled "Start your EKYC journey now!". Inside the card, under the heading "MOBILE VERIFICATION", there is a text input field with a placeholder "Enter your mobile number" and a "SEND OTP" button below it. At the bottom of the card, there are two checkboxes: "I agree to receive communication from TradeWell. Share and purchase a secure coverage area, microcaps, stocks, and more." and "I agree to the Terms of Service and Privacy Policy".

Functional Requirement

1. Users shall be able to click on the mobile number field.
2. Users shall be able to enter the mobile number in the mobile number field.
3. The mobile number field shall not hold numbers more than 10 digits.
4. Users shall receive an OTP once send OTP button is clicked.



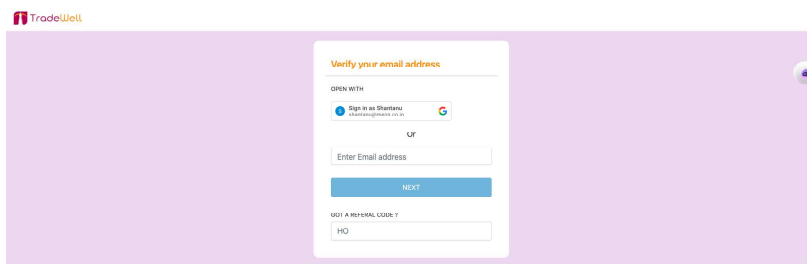
The screenshot shows the TradeWell logo in the top left corner. The main content area is a light purple rectangle. On the right side of this rectangle is a white card titled "Enter OTP". Inside the card, there is a numeric input field with a placeholder "Enter OTP" and a "SEND OTP" button below it. At the bottom of the card, there is a "Continue" button.

5. Users shall be able to enter the OTP in the OTP field.
6. The OTP field shall not hold more than 4 characters.
7. Users shall be able to click on the resend OTP button to resend the OTP on the entered mobile number.
8. Users shall click on the Send OTP button to move to the next screen.

Validation

1. A validation message, “Please enter a valid number”, shall be displayed when the user enters a mobile number of less than 10 digits.
2. A validation message “Please enter mobile number” shall appear when the user clicks on the send OTP button without entering the mobile number.
3. A validation message “Please enter OTP” shall appear when the user clicks the continue button without entering the OTP.
4. A validation message “Wrong OTP” shall appear when the user clicks the Continue button.
5. OTP format shall not be more than 4 digits.
6. The mobile number shall not accept any input except integers for up to 10 digits.

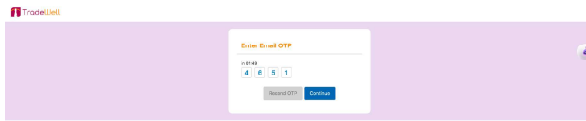
Verify E-mail address



Functional Requirements

1. Sign in with Google
 - a. Users shall be able to click on the social sign-up button “Sign in with google”.
 - b. Users shall be able to add a branch code of up to 11 characters.

2. OTP Login

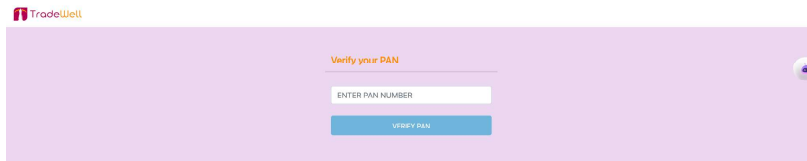


- a. Users shall be able to enter the email address in the “Enter email address field.”
 - b. The email ID field shall not include more than 50 characters.
 - c. Users shall be able to add a branch code of up to 11 characters.
 - d. Users shall be able to click on the next button.
 - e. Users shall receive OTP in the email id entered.
 - f. Users shall be able to enter the OTP in the enter OTP field.
3. Users shall be able to click on the continue button to move to the next screen.

Validations

1. A validation message “Please enter a valid email” shall appear when the user enters the wrong format for the email ID. “[ger@domain.com](#)”
2. Email ID shall be at most 35 characters with special characters included.
3. A validation message “Please enter an email address” shall be displayed when the user clicks the register button without entering an email address.
4. A validation message “Email address already exist” shall be displayed when the user enters an email id that is registered to any other account.
5. A validation message “Please enter Branch code” shall appear when the user clicks on
6. The branch code shall not be more than 10 characters.


Verify your PAN



The screenshot shows the 'Verify your PAN' screen in the TradeWell app. At the top left is the TradeWell logo. The title 'Verify your PAN' is centered at the top. Below the title is a text input field labeled 'ENTER PAN NUMBER'. At the bottom is a blue button labeled 'VERIFY PAN'.

Functional Requirements

1. Users shall be able to enter their PAN in the Enter your PAN field.
 - a. PAN card shall not be longer than 10 characters
 - b. The following data shall be fetched from PAN
 - i. Name of the PAN holder from the income tax website.
 - ii. Existence of PAN in the Back office.
 - iii. KRA check from the KYC registered agency.
 - iv. Checking PMLA or Debar status.
 - v. Checking PAN and Aadhaar/PAN ceding status.
2. Users shall be able to click on the verify button to verify their PAN card.



The screenshot shows the app interface after a successful PAN verification. The name 'SHANTANU SINGH' is displayed in orange text. Below it is a blue button labeled 'CONTINUE IDENTITY'.

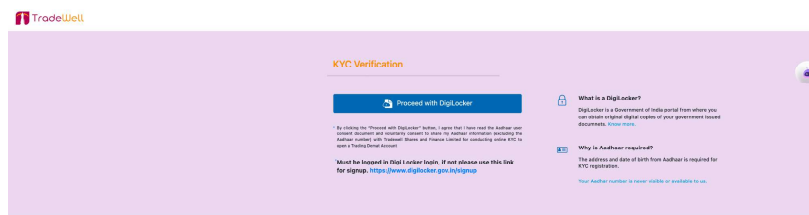
3. Users shall be able to click on the “Confirm Identity” button to confirm their identity.

Validations

1. A validation message “ Please enter your PAN” shall be displayed when the user clicks on the continue button without entering the PAN.

2. A validation message “ please enter Valid PAN” shall be displayed when the entered PAN is invalid.
3. A validation message “Please enter DOB” shall be displayed when the user clicks on the continue button without entering a DOB.
4. When the user clicks on the PAN, a pop shall appear with the name registered with the entered email.

KRA Address & KYC Verification

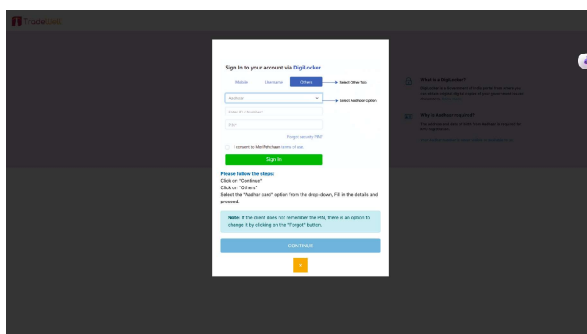


Functional Requirements

1. Users shall be able to view the KRA address on the screen.
2. Users shall be able to click on the Proceed button to move forward with the KRA address.

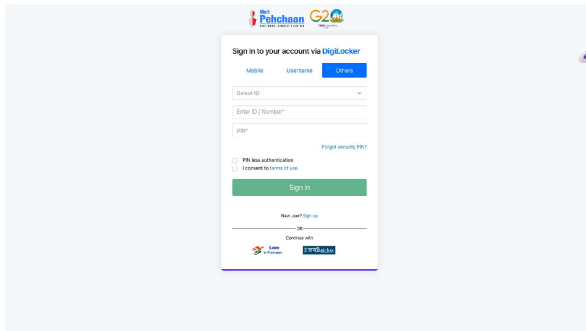
When the KRA address is not fetched or is empty, then:

3. Users shall be able to view the instructions image to understand how to initiate with the Digi locker.

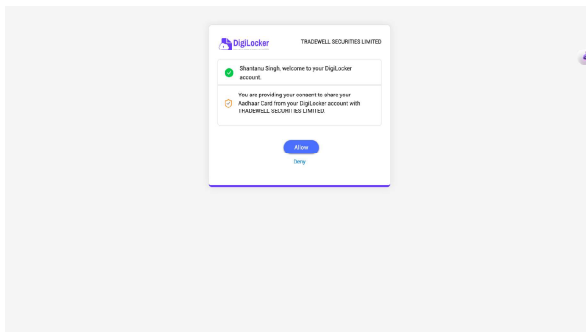


4. Users shall be able to do Aadhaar Verification by the KYC verification process.
5. Users shall be able to click on the “proceed to Digi locker” button.

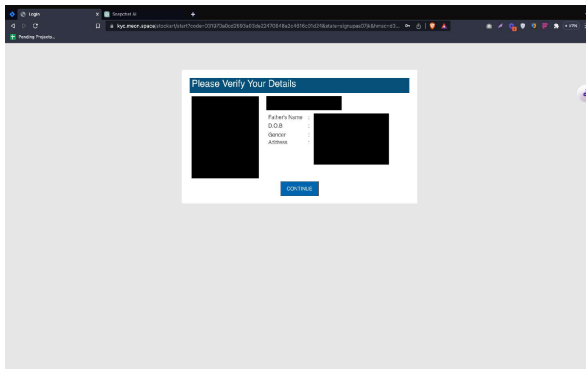
6. Users shall click on the following Others>Adhaar>Enter Adhaar>Select “Pin less authentication>Give consent>Signin>Enter OTP.



7. Consent screen shall appear.



8. Users shall be able to view the e-Adhaar fetched from the Digi locker once the KYC verification is completed.

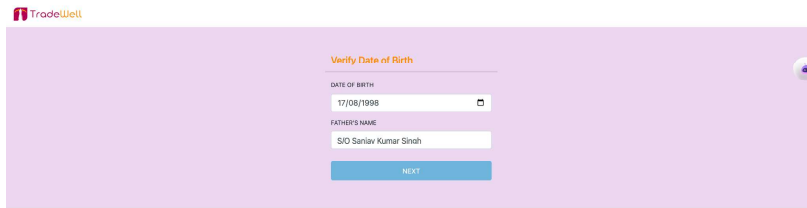


9. Users shall be able to click on the “Continue” button.

Validations

1. When the entered Adhaar number does not have any registered mobile number linked with it, “Enter Valid ID” shall appear.
2. When the data is not fetched from the Digi locker user shall revisit the same screen.

Verify DOB



TradeWell

Verify Date of Birth

DATE OF BIRTH

17/08/1998

FATHER'S NAME

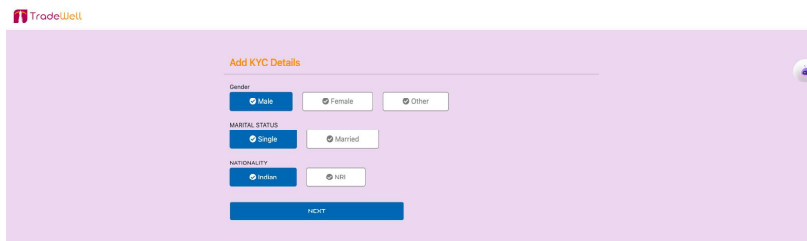
S/O Sanjay Kumar Singh

NEXT

Functional Requirements

1. Users shall be able to enter the DOB in the DOB Field.
2. Users shall be able to view the Father's name fetched from Digilocker.
3. Users shall be able to click on the Next button in order to move to the next screen.

Add KYC Details



TradeWell

Add KYC Details

Gender

☒ Male ☐ Female ☐ Other

MARITAL STATUS

☒ Single ☐ Married

NATIONALITY

☒ Indian ☐ NRI

NEXT

Functional Requirements

1. Users shall be able to select their gender from the buttons.

2. Users shall be able to select their marital status from the dropdown.



Marital Status*

✓ --Select--

Single

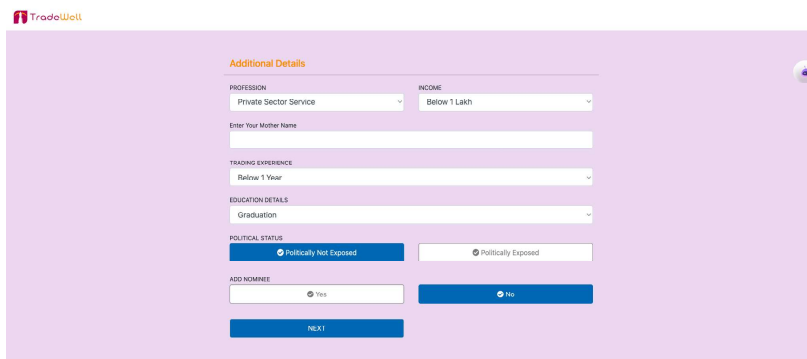
Married

3. Users shall be able to select their nationality (Indian by default).

Validations

1. Users shall not be able to visit the next screen.

Personal details



TradeWolt

Additional Details

PROFESSION: Private Sector Service INCOME: Below 1 Lakh

Enter Your Mother Name

TRADING EXPERIENCE: Below 1 Year

EDUCATION DETAILS: Graduation

POLITICAL STATUS: ☒ Politically Not Exposed ☐ Politically Exposed

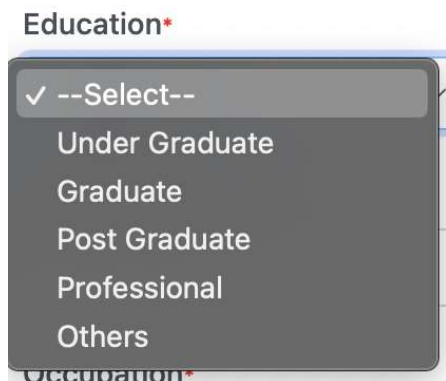
ADD NOMINEE: ☐ Yes ☒ No

NEXT

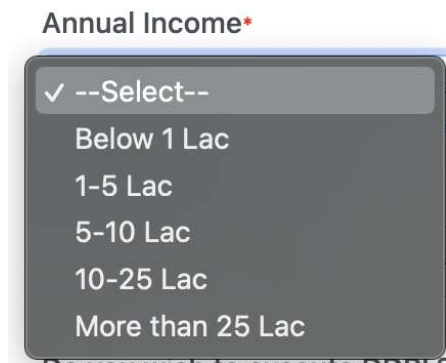
Functional Requirements

1. Users shall be able to enter the “father’s name” in the father name field.
2. Father name shall be a mandatory field.
3. Users shall be able to enter the “Mother’s name” in the Mother name field.
4. Mother name shall be a mandatory field.
5. Marital status shall be a mandatory field.

6. Users shall be able to select their education from the dropdown.



7. Education shall be a mandatory field.
8. Users shall be able to select their annual income from the dropdown.



9. Annual income shall be a mandatory field.
10. Users shall be able to enter their trading experience in the trading experience field.
11. Trading experience shall be a mandatory field.
12. Users shall be able to select if they are politically exposed from the dropdown.
13. Political exposure shall be a mandatory field.
14. Users shall be able to click on the Submit button.

Validations.

1. A validation message “please enter father’s name” shall appear when the user clicks on the submit button without entering the father’s name.
2. A validation message “please enter mother name” shall be displayed when the user clicks on the submit button without entering the mother's name.
3. A validation message “Please select marital status” shall be displayed when the user clicks on the submit button without selecting the marital status.
4. A validation message “Please select education” shall appear when the user clicks on the submit button without entering the education.

5. A validation message “please select annual income” shall appear when the user clicks on the submit button without selecting income.
6. A validation message “please enter trading exp.” shall appear when the user clicks on the submit button without entering the trading experience.
7. A validation message “Please select politically exposed status” shall appear when the user clicks on the submit button without entering their politically exposed status.
8. A validation message “Please enter your occupation” shall appear when the user clicks on the submit button without entering their occupation.

Add Nominees

TradeWell

Nominee Details

First Nominee

Name* Email Mobile

Date of Birth* Relation* Address 1*

dd/mm/yyyy -- Select Relation -- J R 479 HINDALCO COLONY

Address 2* City* State*

RENKOOT Sonbhadra Uttar Pradesh

Pincode* Country* Nominee 1 (Percentage nomination)*

231217 India

Select any ID Proof* POI Reference Number

PAN

☐ Add Nominee

NEXT

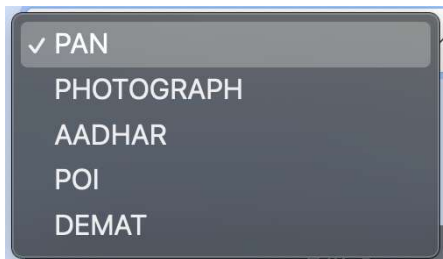
Functional Requirements

1. Users shall be able to add the Nominee's details in the form given
2. The name shall be a mandatory field.
3. Users shall be able to add the Name of the nominees in the name field.
4. Email shall be a mandatory field.
5. Users shall be able to add the nominee's email in the email field.
6. Mobile numbers shall be mandatory and shall not include more than 10 numbers..
7. Users shall be able to enter the number of the nominee.
8. DOB shall be a mandatory field.
9. Users shall be able to enter the DOB of the nominee.

10. Users shall be able to enter the relation from the drop-down given.



11. Users shall be able to enter the address of the nominee in Address 1, Address 2, City, State, Pincode, and Country fields.
12. Pincode shall only be integers not more than 6.
13. Users shall be able to add the percentage of shares for the nominee.
14. Users shall be able to select the ID proof from the drop-down list.



15. Users shall be able to enter the POI reference if there is any.
16. Users shall be able to click on the check box to add another nominee to the list.
17. Users shall be able to click on the back button to go to the previous screen.
18. Users shall be able to click the Next button to go to the next screen in the KYC process.
19. Users shall be able to fill out the nominee form in case the added nominee's age is less than 18 years.

Validations

1. A validation message "Please enter the name" shall appear when the user clicks on the submit button without entering the name.

2. A validation message “Please enter email” shall appear when the user clicks on the submit button without entering the email.
3. A validation message “Please enter mobile” shall appear when the user clicks on the submit button without entering the mobile number.
4. A validation message “Please enter relation” shall appear when the user clicks on the submit button without entering the relation.
5. A validation message “please enter address” shall appear when the user clicks the submit button without entering address 1, address 2, city, state, pin, and country.
6. A validation message “please enter nominee percentage” shall appear when the user clicks the submit button without entering the nominee’s percentage.
7. A validation message “Nominee percentage should be 100%” when the user sets only one nominee.
8. A validation message shall appear indicating that the total nominee percentage shall be 100% exact when there is more than one nominee.
9. A validation message “please select ID proof” shall appear when the user clicks on the submit button without selecting the ID proof.
10. A validation message “please upload identity proof” shall appear when the user clicks on the submit button without uploading the ID proof.

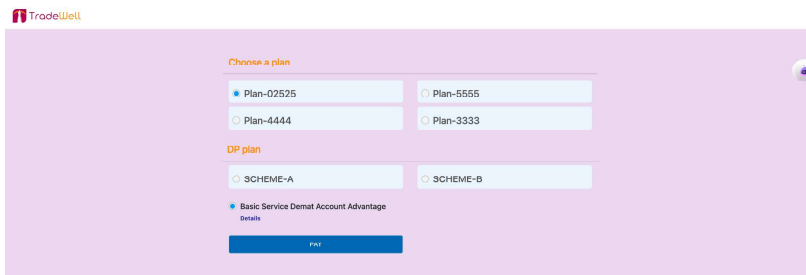
Under age Nominee form:

Functional Requirements

1. Users shall be able to enter the DOB of the guardian in the DOB field.
2. Users shall be able to enter the guardian's name in the guardian field's name.
3. Users shall be able to enter the guardian's address in the guardian address field.
4. Users shall be able to enter the city of the guardian in the city field.

5. Users shall be able to enter the state of the guardian in the state field.
6. Users shall be able to enter the country of the guardian in the country field.
7. Users shall be able to enter the pin code of the guardian in the pincode field.
8. Users shall be able to enter the mobile number of the guardian in the mobile number field.
9. Users shall be able to enter the email id of the guardian in the email address field.
10. Users shall be able to select the relationship with the guardian from the relationship dropdown.
11. Users shall be able to select the ID proof from the ID proof dropdown.
12. Users shall be able to upload the ID proof of the guardian.
13. Users shall be able to click on the continue button to move forward with the KYC process.
14. Users shall be able to click on the cross button to exit the nominee guardian form.

Choose Plan



The screenshot shows a web form titled "Choose a plan" on a light purple background. The form is divided into two main sections: "Choose a plan" and "DP plan".

Choose a plan section:

- Plan-02525 (selected with a blue dot)
- Plan-4444 (radio button)
- Plan-5555 (radio button)
- Plan-3333 (radio button)

DP plan section:

- SCHEME-A (radio button)
- SCHEME-B (radio button)

Below the "DP plan" section, there is a link for "Basic Service Demat Account Advantage" with a "Details" link underneath it. At the bottom of the form is a blue button labeled "Pay".

Functional Requirements

1. Users shall be able to choose one from the mentioned plans.
2. Users shall be able to select the DP tariff plan from the options.
3. Users shall be able to click on the Pay button.

Choose Segments

TradeWell

Choose Segments

Exchanges	Segments	Segments	Segments
NSE	<input type="radio"/> NSE Cash	<input type="radio"/> Futures & Options	<input type="radio"/> Currency
BSE	<input type="radio"/> BSE Cash		
MCX	<input type="radio"/> MCX		

NEXT

Functional Requirements

1. Users shall be able to select the segment from the multi-selector.
2. Users shall be able to click on the next button to move forward in the KYC process.

Validations

1. A validation message “Please select atleast one segment” shall appear when the user clicks on the next button without selecting a segment.

Verify Bank Details

TradeWell

Verify Bank Details

VERIFY BANK ACCOUNT NUMBER

Enter Account Number Re-Enter Account Number

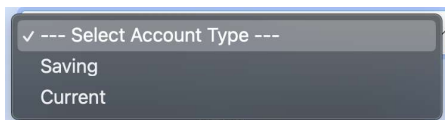
BANK ACCOUNT TYPE

--- Select Account Type ---

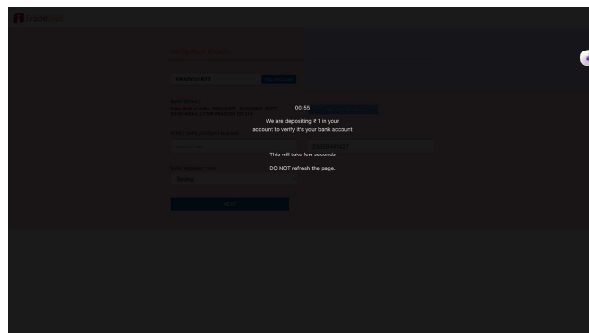
NEXT

Functional Requirements

1. Users shall enter the IFSC code in the IFSC code field.
 - a. Users shall click the “Yes it’s my bank” button to confirm the bank.
 - b. All the data of the bank, including the address, shall get saved in the database.
2. Users shall enter the Account number in the account number field.
3. Users shall re-enter the account number in the re-enter account number field.
4. Users shall select the account type of the bank account provided from the dropdown.




5. Users shall click the back button to go back.
6. Users shall click the next button to move forward with the KYC process.
7. Users shall be able to enter the MICR code in the MICR field.
8. Penny drop:
 - a. Bank-based penny drop: Users can view the loading screen after clicking the Submit button.



- b. UPI-based penny drop: Users shall be able to scan the QR code provided by the website to deposit ₹1.

Validations

1. A validation “Please enter bank account number” shall appear when the user clicks on the submit button without entering the bank account number.
2. A validation “Please re-enter account number” shall appear when the user clicks the submit button without re-entering the account number.
3. A validation “Please enter IFSC code” shall appear when the user clicks on the submit button without entering the IFSC code.
4. A validation “Please select account type” shall appear when the user clicks on the submit button without selecting the account type.


- 
5. A validation “Please enter MICR code” shall appear when the user clicks on the submit button without entering the MICR code.
 6. A validation “Penny drop successful” shall be displayed when the following conditions are true:
 - a. Penny drop successful
 - b. The name is fetched from the bank
 - c. The name in the bank details matches the name in PAN
 7. A validation “Your name in the bank does not match with PAN” shall be displayed when the following conditions are true:
 - a. Penny Drop successful
 - b. The name is fetched from the bank
 - c. The name in the bank does not match with PAN.
 8. A validation “Penny drop failed” shall be displayed with the following condition is true:
 - a. Penny drop failed.

Update Bank Proof

Functional Requirements

1. Users shall click on the upload button to upload the bank proof.
2. Users shall click on the back button to go back.
3. Users shall click on the next button to move forward in the KYC process.
4. Users shall be able to enter the password for the document in case the added document is password protected.

Validations

1. A validation “Please upload Bank proof” when the user clicks on the next button without uploading the document.
 2. A validation “Please enter password” shall appear when the document is password protected and the user clicks on the next button.
- 

Upload Docs

The screenshot shows the 'Upload Docs' section of the TradeWell interface. It has a light purple background. At the top left is the TradeWell logo. The main content is divided into two sections: 'Upload PAN Card' and 'Upload Signature'. The 'Upload PAN Card' section includes a list of instructions: 'Capture a clear image in good lighting', 'Do not use a mirrored image', and 'All details on the PAN Card should be clearly readable'. Below this is a small image of a PAN card and an 'Upload' button. The 'Upload Signature' section features a large 'Signature' text placeholder and an 'Upload Your Signature' instruction: 'File must be in JPEG or PNG format (max size 5MB)', followed by an 'Upload' button. At the bottom of the form is a blue 'NEXT' button.

Functional Requirements

1. Users shall click on the upload button to upload the documents.
2. Users shall click on the next button to move forward in the KYC process.

Validations

1. A validation “Please upload Document” when the user clicks on the next button without uploading the document.
2. A validation “Please enter password” shall appear when the document is password protected, and the user clicks on the next button.

Upload Income

The screenshot shows the 'Upload Income Proof' section of the TradeWell interface. It has a light purple background. At the top left is the TradeWell logo. The main content area has a heading 'Upload Income Proof' and a sub-instruction: 'Please upload any of the document in order to activate derivative segment'. Below this is a box containing a document icon with a plus sign and a list of acceptable documents: 'Income Tax Return', 'Salary Slip', and 'Bank Statement'. A note specifies 'File must be in PDF or JPEG format (max size 5MB)'. There is an 'Upload' button next to the list. At the bottom of the form is a blue 'NEXT' button.

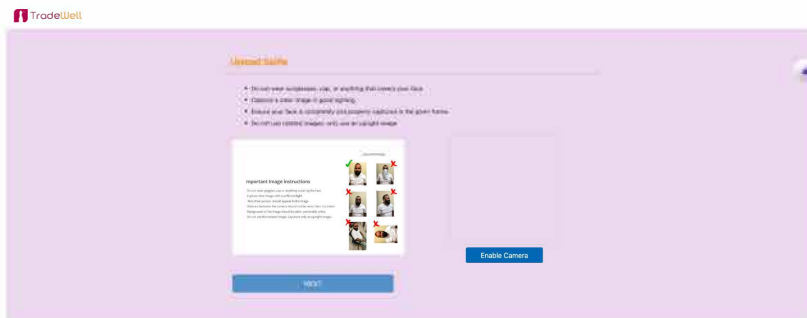
Functional Requirements

1. Users shall click on the upload button to upload the income proof.
2. Users shall click on the back button to go back.
3. Users shall click on the next button to move forward in the KYC process.

Validations

1. A validation “Please upload income proof” shall be displayed when the user clicks on the next button without uploading the income proof.
2. A validation “Please enter password” shall appear when the document is password protected and the user clicks on the next button.

Welcome Client Image



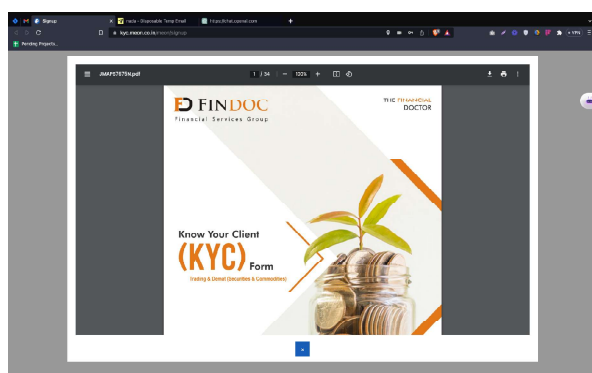
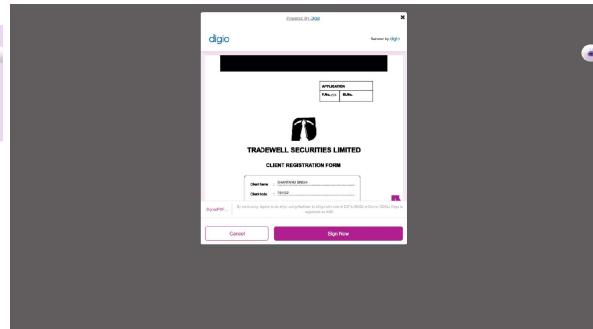
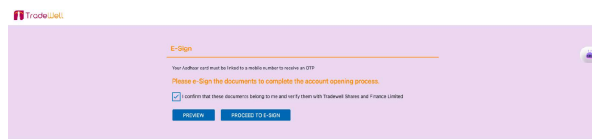
Functional Requirements

1. Users shall be able to enable their cameras by clicking the enable camera button.
2. Users shall be able to click on the submit and continue buttons to move forward with the KYC process.
3. Users shall be able to click on the allow button to allow the location and camera access to capture the image.

Validations

1. A validation message “Please capture image” shall appear when the user clicks on the submit and continue button without capturing their image.
2. A validation shall appear to the user for them to allow the location access.

E-Sign



TradeWell
Congratulations!
Thank you! Your E-sign has been Completed.
You may close the window.

Functional Requirements

1. Users shall click on the check box with the text “I confirm that these documents belong to me and verify them with stockart Shares and Finance Limited”.
2. Users shall click the preview button to preview the PDF form with the e-sign.
3. Users shall click on the “Proceed to equity E-sign” button to move forward with the KYC process with the Digo login.
4. Upon completing the equity e-sign process, the user shall be redirected to the KRA e-sign.
5. All the details in the e-sign pdf shall match all the data input by the client.