CENTRAL KYC RECORDS REGISTRY

CKYC/2024/04   Date: October 17, 2024

To: All entities registered with Central KYC Records Registry (CKYCRR)

Dear Sir / Madam,

Sub: Masking KYC Identifier in CKYCRR

This is regarding the introduction of CKYC reference ID and the masking of the KYC identifier in CKYCRR responses.

To enhance data security, the KYC Identifier shall now only be available to registered reporting entities (REs) when the KYC record is successfully downloaded from CKYCRR using an authentication factor. In the KYC search response and confirmed match responses received during the new KYC record generation (KYC Upload) process, the KYC identifier shall be masked, and a CKYC reference ID that is unique to each KYC identifier shall be provided. REs shall be able to download KYC records using either the KYC identifier or CKYC reference ID.

The changes will impact the following:
a) Search request and response: Screen, Bulk File and API
b) Download request and response: Screen, Bulk File and API
c) Upload stage 1 response and periodic response: Screen and Bulk File

These changes will be released into the production environment on December 15, 2024. The above changes are available now in the CKYCRR test environment. Registered entities are requested to take note of the above and prepare their systems for the same.

The relevant documents containing details of the changes are listed below for your reference:
a) Search API version 1.2 document is available here
b) Download API version 1.2 document is available here

c) Revised file structures for request and response for search and download, and stage 1 and periodic response for the upload process (Bulk File Structure_Version 1.2) are available here

For and on behalf of **C**entral **KYC R**ecords **R**egistry

Helpdesk Contact Details:

Email: helpdesk@ckycindia.in

Phone: 022 61102592 / 022 50623300