

CENTRAL KYC RECORDS REGISTRY

CKYC/2025/02

Date: April 04, 2025

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

Dear Sir / Madam,

Sub: OTP-based consent mechanism in CKYC download and CKYC API version upgrade

This is regarding the introduction of OTP-based consent mechanism in the download process of Individual KYC records through API and screen-based download, and version changes to the CKYC Search API and CKYC Download API.

For each download request from reporting entities (REs), CKYCRR shall trigger an OTP to the mobile number registered in the KYC record and the download response will be provided to the RE only after the OTP validation is successful.

The above changes will impact the following:

- 1) Search and download screen on the web application for Individual records
- 2) Download API for Individual records

Along with the above changes, the versions of the CKYC Search API and CKYC Download API are being upgraded to v1.3. Details of the changes are as follows:

1. CKYC Search API v1.3

- a. SHA algorithm is upgraded to SHA2

2. CKYC Download API v1.3

- a. Additional end point to submit and validate OTP (details are available in the API documentation)
- b. SHA algorithm is upgraded to SHA2

The documentation for API version 1.3 is available in the 'API Documents-Search' and 'API Document-Download' folders in the 'Download' section of the CKYCRR website.

The Search API and Download API v1.3 are available in the test environment. Reporting entities are requested to take note of the above changes and prepare their systems for the same within the stipulated timeframe. The effective go live date for this change is 09 May 2025, 8pm onwards.

Search API v1.2 and Download API v1.2 will be disabled in production effective 31 May 2025, from 8pm onwards.

For and on behalf of **Central KYC Records Registry**

Helpdesk Contact Details:

Email: helpdesk@ckycindia.in

Phone: 022 61102592 / 022 50623300