

## Online Account Opening - Pre-Requisites & Stagewise FAQs

- Process is applicable for “Resident individual” customers.
- Online account opening to be done using new site using CHROME or FIREFOX or SAFARI browser.
- **For opening 3in1 account:**
  1. Only ACTIVE existing ICICI Bank account held in “SINGLE” holding mode can be linked.
  2. Applicant should be the “First holder” in Bank account getting linked with trading account.
  3. Bank account should not be have linked FDs...Ensure first holder is same.
- For opening 2in1 account, any Bank account can be linked. Ensure first holder is same.
- ICICI Bank Account in joint mode can be linked through any bank mode as 2in1 account but applicant should be first holder in bank.
- Customer should upload PAN image in “PAN image” slot (ensure customer signature is available inside the PAN card image).
- **Signature uploaded should match with:**
  1. Signature of ICICI bank record or Signature of PAN image for 3in1 account.
  2. Signature of PAN image in case of 2in1 account.
- Only NSDL existing demat account having single holder can be linked.
- Ensure PAN image uploaded by the customer should be clear and legible.
- Customer’s Aadhaar name should match with PAN site and Bank records.
- Customer’s Name and Gender and Year of Birth should match with Aadhaar records for eSigning of the documents.
- For using Digilocker facility and e-signing the AOF, mobile number should be registered in UIDAI records for receiving an OTP, for validation.
- The account will be enabled for transacting within 24 business working hours Rejected cases by RPC will be sent back to customer for rectification.
- Customer will be able to trade immediately after verification by ICICI RPC team verification.
- Till the time, POA is received and executed CNT and Agents shall not be enable to transact in Equity as OTP authentication has to be done by client himself. However, only agents (no CNT users) shall be able to transact/invest in MF, IPO, Derivatives.

- Small change in live photo capture process. New 2 steps process to be followed
  1. Step 1: System will take 5 seconds video where customer need to do BROAD SMILE during video.  
Note: if system does not recognize the SMILE of the customer, it will ask to retake the video.
  2. Step 2: Capture of Live Photo will be as per existing process.

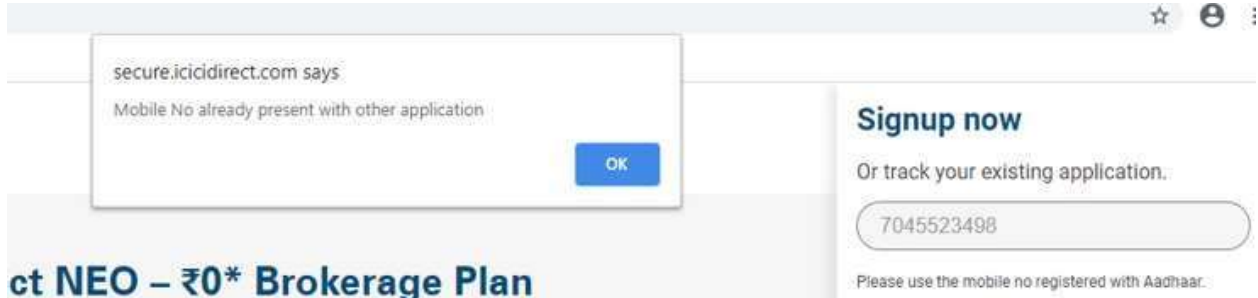
**Note:**

1. For Android users, Link to be opened ONLY on Google CHROME / FIREFOX browser only.
2. For IOS users, link to be opened using Safari browser. IOS Customer need to do the following settings before executing process.
  - a) Go to Settings → Safari → Advanced → Experimental Features → enable 'Media Recorder'

# Solution to errors at different stages of Online Account Opening Process

## SCREEN 1: Mobile number entry page.

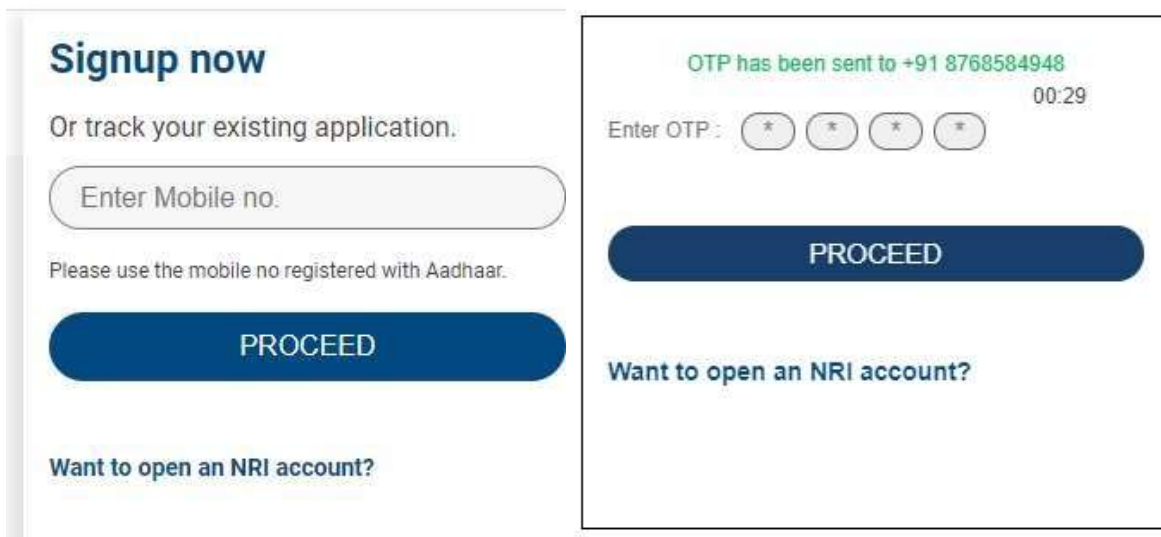
1. **Error:** Message is displayed stating “Mobile No already present to other application”.



**Solution:** This means mobile no. is already linked to 3in1/2in1 account with ICICI direct. Need to proceed with another mobile no. belongs to the customer.

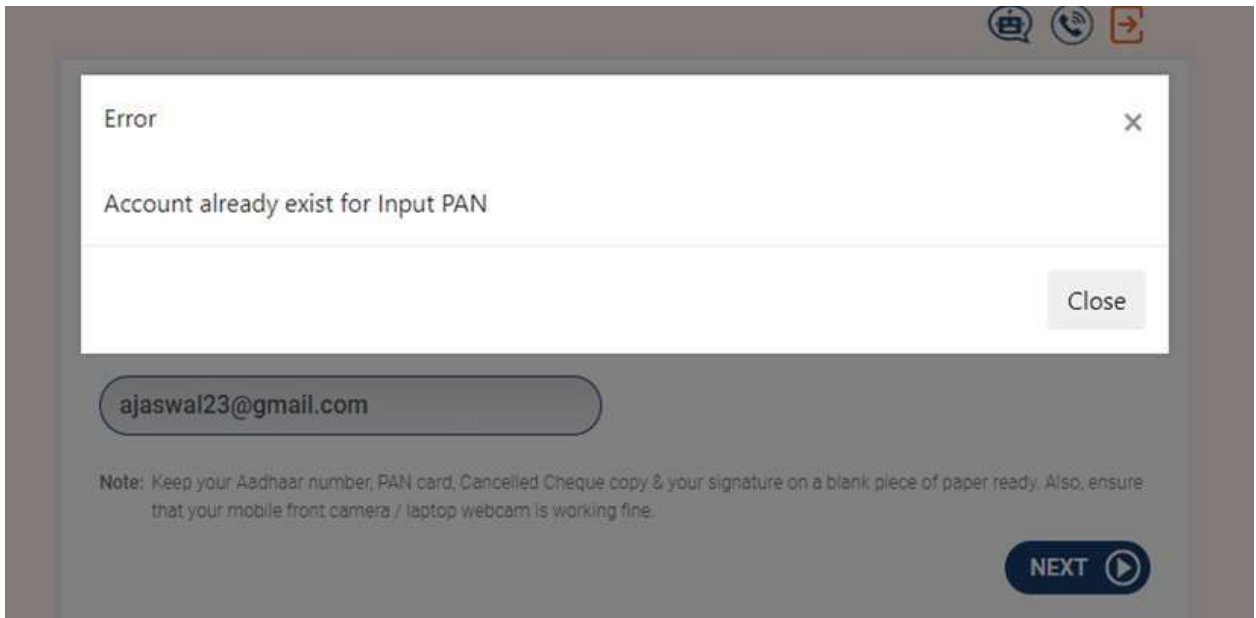
2. **Error:** Customer has already initiated Account opening process but due to any reason if customer has logged out of session.

**Solution:** On account opening page, Customer to enter Mobile no with which account opening was initiated and entered the mobile OTP and proceed.



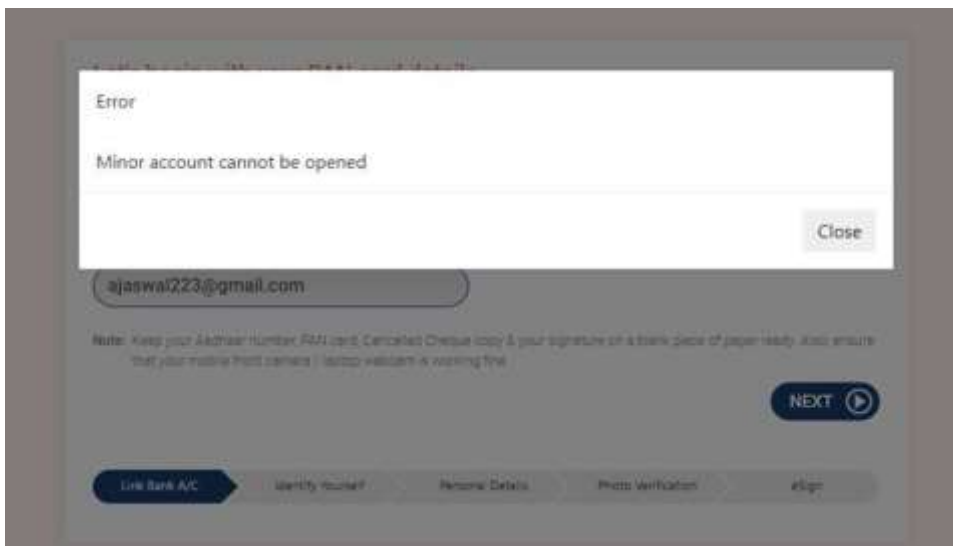
## SCREEN 2: Basic details of the customer

3. **Error**: Message is displayed stating “Account already exist”.



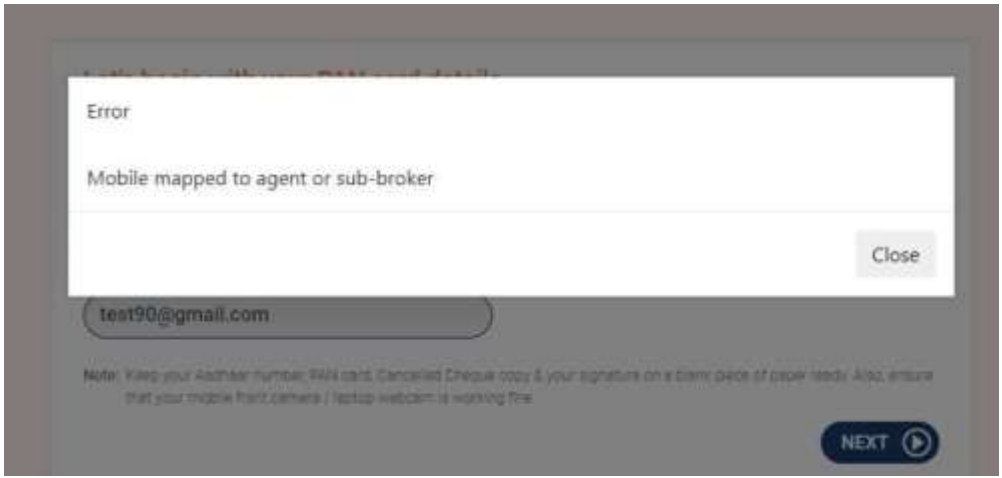
Solution: This means customers is already holding a 3in1/2in1 account with ICICI direct for this PAN.

4. **Error**: Message is displayed stating “Minor account cannot be opened”.



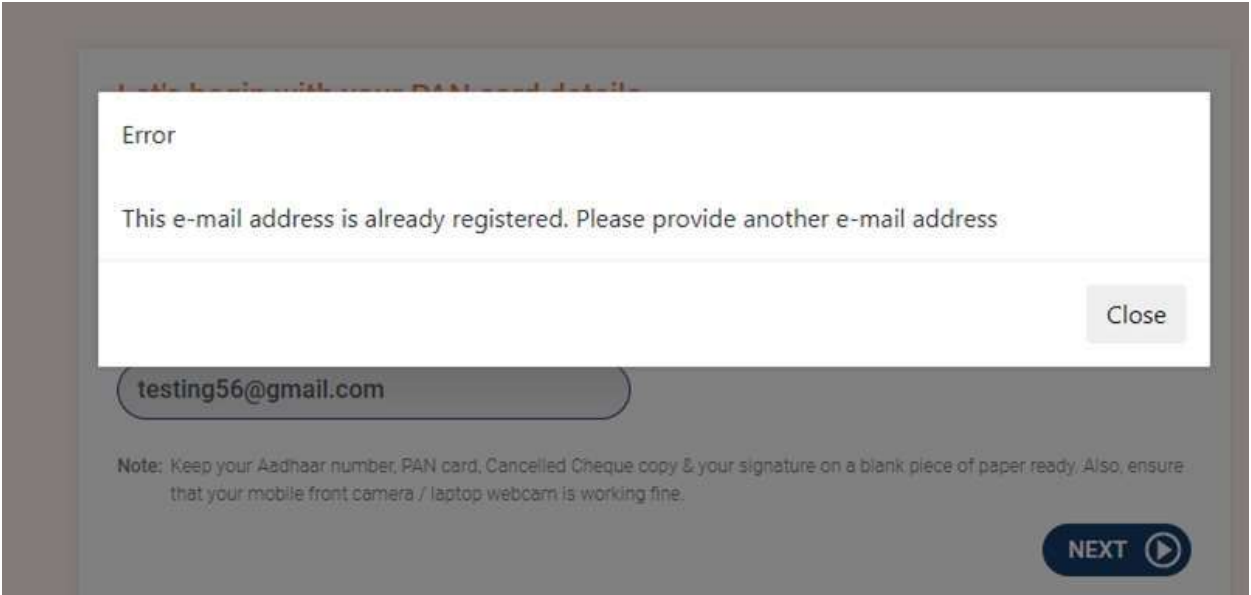
Solution: This means DOB entered is of minor so account of minor cannot be opened.

5. **Error**: Message is displayed stating “Mobile mapped to agent or Sub- broker”.



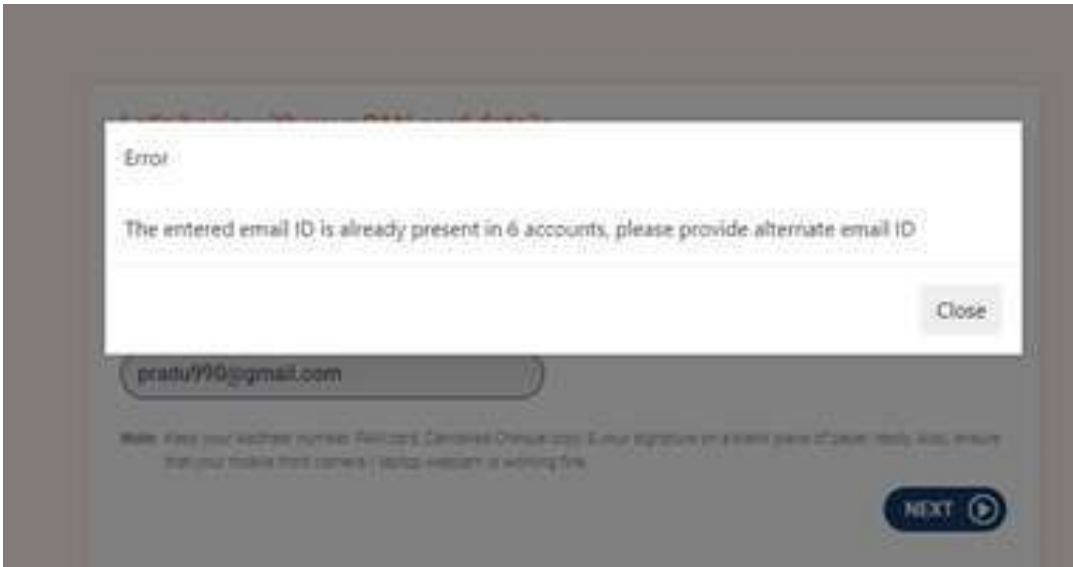
Solution: Above Message is displayed when Mobile no. entered by client is linked to agent or Sub broker. Customer needs to start new application with alternate mobile no.

- 6. **Error:** Message is displayed stating “Email address is already registered”.



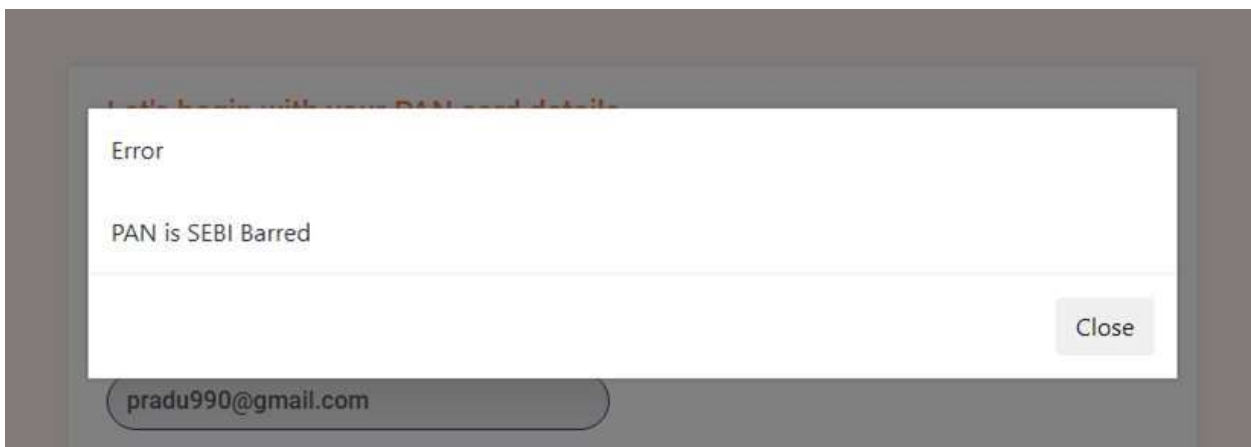
Solution: Above Message is displayed when email Id entered by client is linked to agent or Sub broker. Customer needs to enter alternate email Id.

- 7. **Error:** Message is displayed stating “Email address is already present in 6 accounts”.



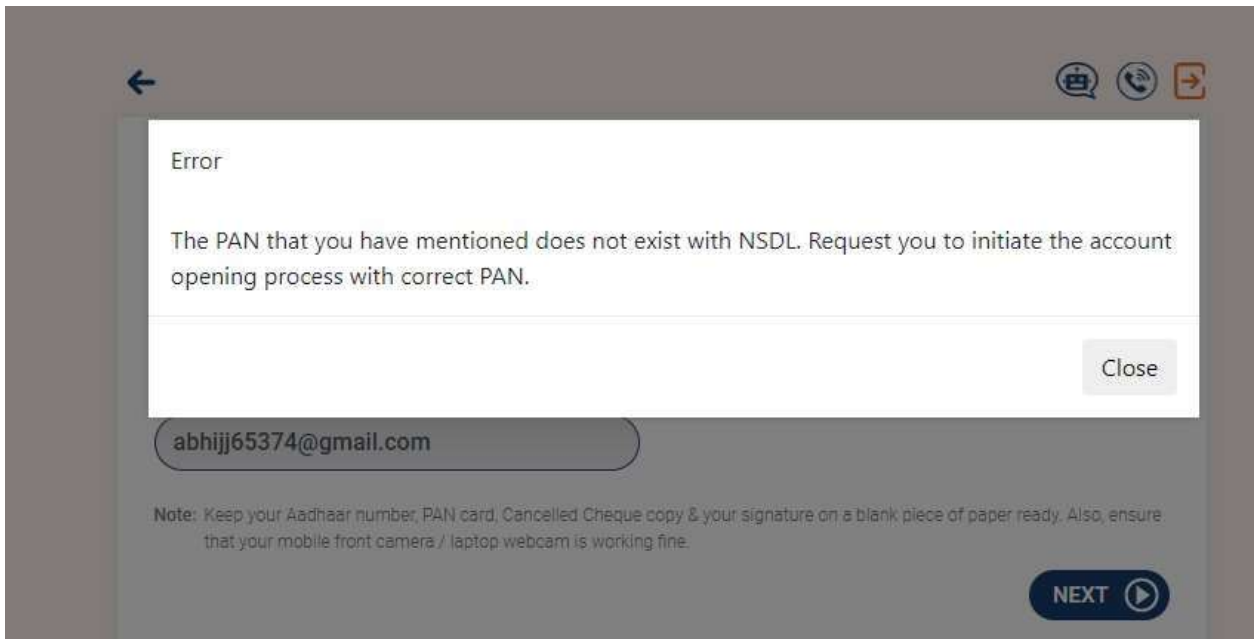
**Solution:** Above Message is displayed when email Id entered by client is linked to 6 existing idirect account. Customer needs to enter alternate email Id and proceed.

8. **Error:** Message is displayed stating “PAN is SEBI barred”



**Solution:** Above Message is displayed when PAN entered by Customer SEBI barred. Need to share PAN with Sales Ops team.

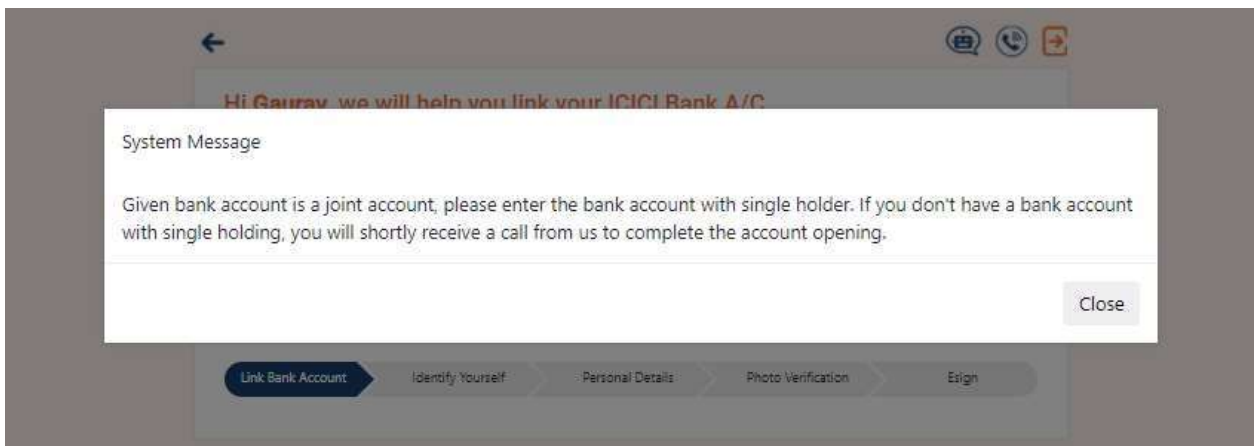
9. **Error:** Message displayed stating “PAN does not exist with NSDL” means PAN entered is incorrect and not available with NSDL .



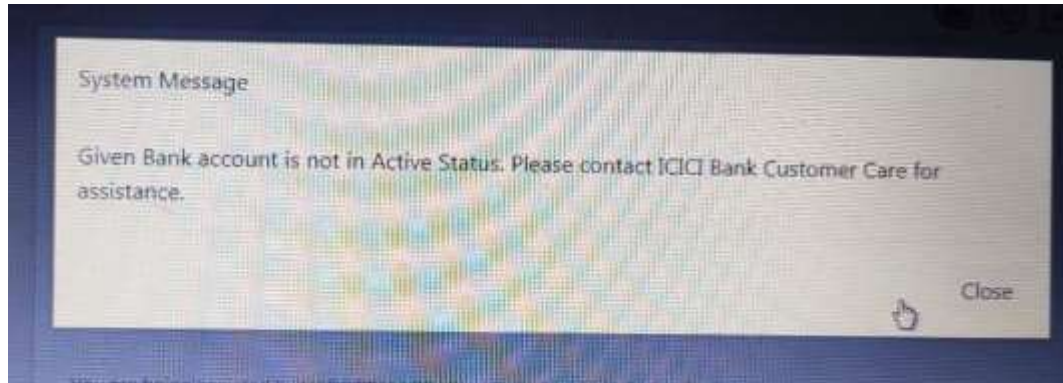
**Solution:** For such case Customer need to start new application with correct PAN. The PAN entered in not the correct PAN or valid PAN.

### SCREEN 3: Bank account linking

- Error:** Below message are displayed to the customer when ICICI bank is linked but account is Joint account, not active.
  - Bank account status is Joint account. Below is the error.

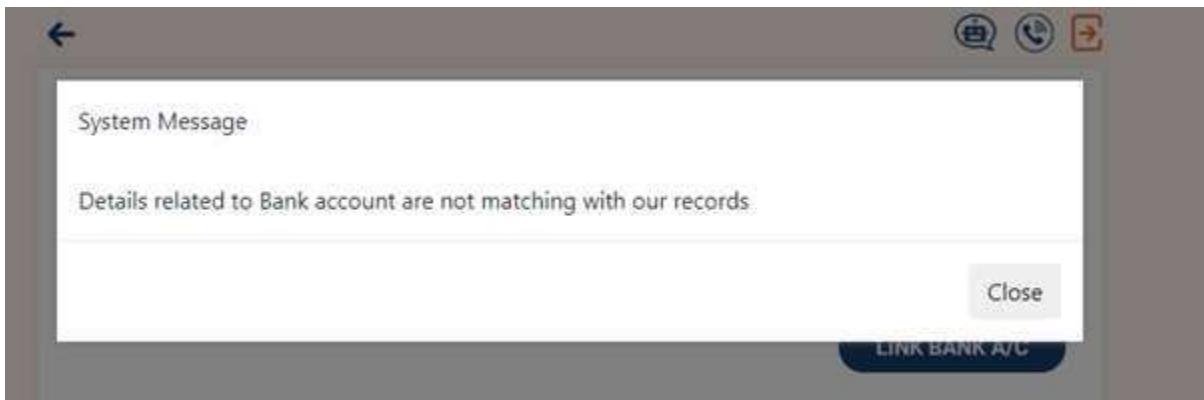


B. Bank account status is Not Active. Below is the error.



Solution: For failure in linking ICICI BANK due to above reason, customer can proceed by using “Any bank” option by choosing ICICI Bank account in any bank section. OR can link Non ICICI bank under “Any Bank“. Click on screen BACK button to shift to any bank.

2. **Error:** Below message are displayed to the customer when ICICI bank is linked but PAN or DOB details are not matching with bank records.



Solution: Details entered does not match with ICICI Bank records. Customer can opt for other linking Non ICICI bank account under any other Bank option.

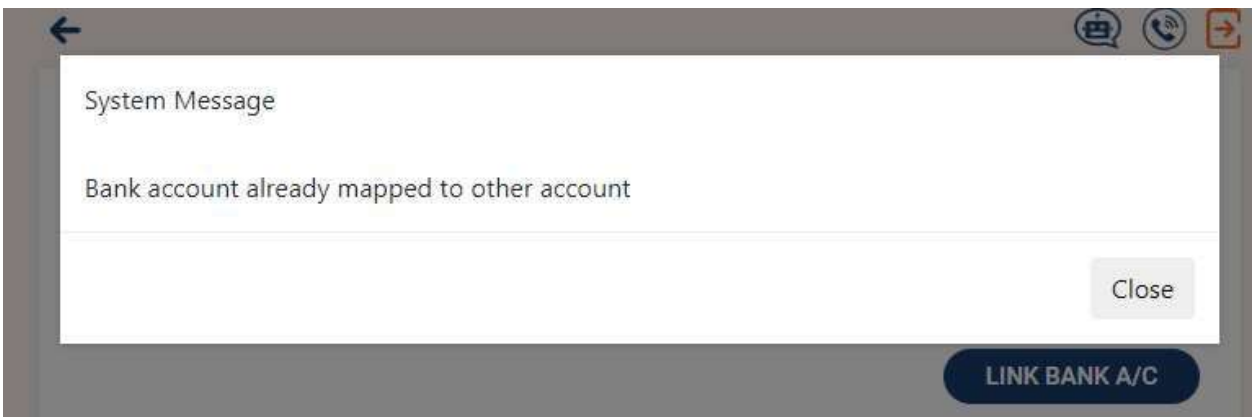
3. **Error:** Below message are displayed to the customer when ICICI bank linked is Online OTP based saving bank account.





**Solution:** Customer need to regularized the bank account by contacting ICICI bank and post bank account is regularized client can proceed OR client can opt for linking Non ICICI bank under any other bank option.

4. **Error:** Below message are displayed to the customer when bank account clients wants to link is already mapped to another existing idirect account.



**Solution:** Customer need to enter alternative bank account under bank linking option and proceed.

5. **Error:** Message displayed when customers wants to link NON ICICI bank and bank details such as IFSC and MICR code are not available.

**Solution:** In such scenario, SM needs to share image of Cheque or passbook wherein IFSC and MICR code is present to OPS team (currently Deepak Yadav ,Yash Wekhande and team) for updation. Post confirmation of details updated customer needs to re-login and proceed under Resume application.

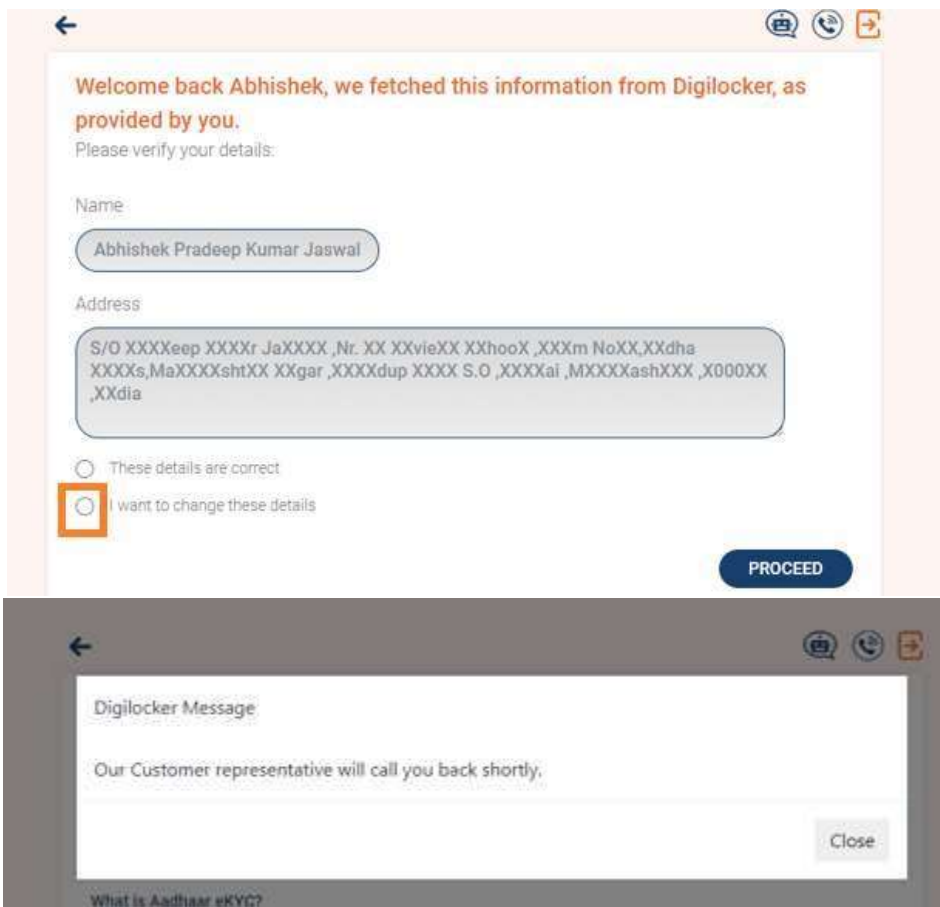
#### SCREEN 4: KYC Data Fetch

1. **Error:** Below error message displays when offline ekyc is opted and Mobile no entered initially is mismatch aadhar mobile no.



**Solution:** For such case offline lead would be taken and Sales team will have to open account using mobile app (T20) or collect physical form.

- Error:** Below message is displayed post data fetched successfully from digilocker or Offline Ekyc and customer selects Data is incorrect (because aadhaar address is not the latest address and does want to use this address for account opening).



**Solution:** This will be taken as offline lead and Sales team will have to open account using mobile app (T20) or collect physical form.

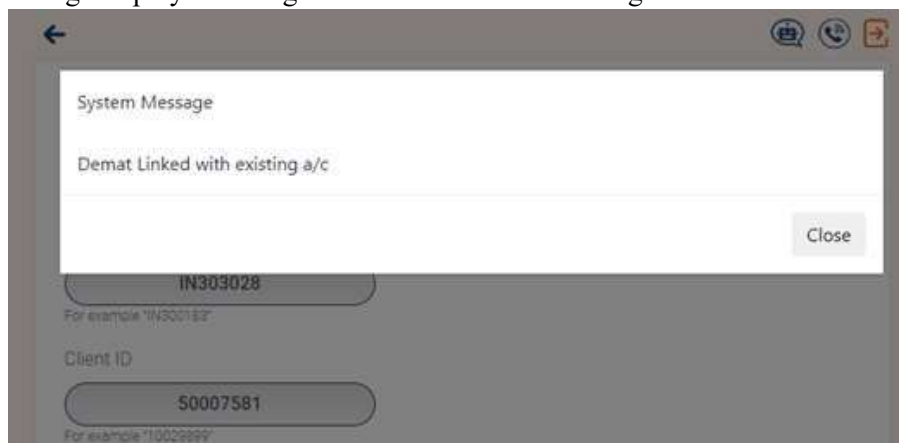
## SCREEN 5: Open/Link Demat account

1. **Problem:** Message displayed mentioning 'Not a valid demat'.



**Solution:** Above message is displayed when there is mismatch between PAN entered and Pan linked with demat account no. Client need to enter correct demat account no and proceed.

2. **Error:** Message displayed stating 'Demat Linked with existing a/c'



**Solution:** Entered Demat account is already linked to existing idirect so cannot proceed further by linking this account else customer needs to select new demat account.

## SCREEN 6: Personal details page

1. **Error:** Message displayed stating Email Id already registered with this relationship.

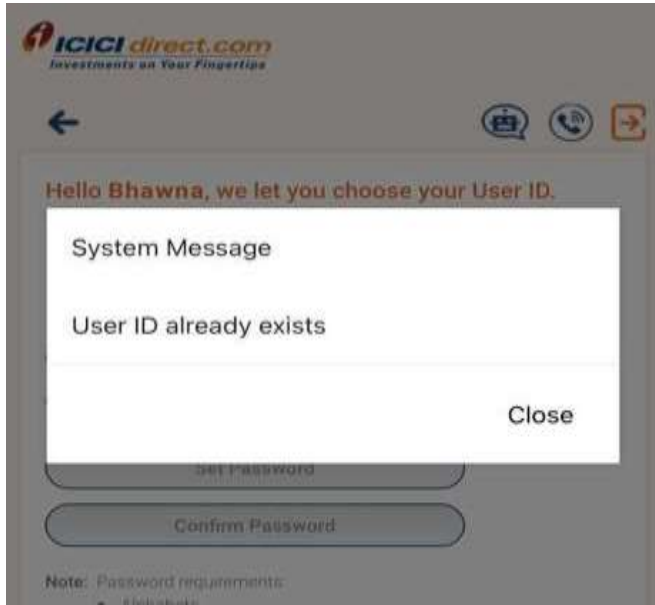
**Solution:** In such case client need to select other relationship or can enter alternate email Id also.

2. **Error**: If email Id entered by client is incorrect.

**Solution**: In such case client need to go back to Personal details page and enter correct email id in email Id field and then proceed.

### SCREEN 7: User Id and Password creation page

1. **Error**: Message displayed User Id already available.



**Solution**: This means user id is already set in existing account for such case. Client need to select alternate user Id option either from Mobile or Email and then proceed.

### SCREEN 8: E sign Stage

1. **Error**: Message displayed stating Name details are mismatch.



**Solution:** This error occurs when Customer' YEAR OF BIRTH or GENDER updated does not match with Aadhaar records

Review below details and ensure it is updated as per Aadhaar card

- (1) For Gender - Click on "Personal Details" path available on bottom of the screen and recheck
- (2) For Year of Birth - Click on "Link Bank Account" path and use Back button ← of the screen (not of the browser) and review date of birth again.

Gender and Year of Birth updated by customer in OAO flow can be checked from Trading screen  EQUITY  Online account opening.

### **How to check status of any case?**



1. Before account opening and eSign - Customer is at which stage we can come to know referring Trading Screen  EQUITY section  Online Account Opening tab.
2. After eSign done successfully – Data will not be updated in ICIS till RPC verification. Check status in Trading Screen  EQUITY section  ONLINE ACCOUNT OPENING  Stage will be reflected as Final.
3. Case Rejected by RPC - Reason for rejection will be available in Trading Screen  EQUITY section  Online Account Opening  RPC remark
4. Case Accepted by RPC - You will find client details available in ICIS also.

After RPC verification, it will take 24 banking working hours to activate Demat account.