POST /Account/Discovery API: Use of additional identifiers "PAN" and "Date of Birth" for customer account discovery

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1. As per the ReBIT technical specifications, it is mandated to use at least one strong identifier[1] for discovering the accounts of a customer at Financial Information Provider (FIP) systems. To increase accuracy of account discovery, there is a provision in technical specifications to use additional identifiers as well.

2. Currently, mobile number is used as strong identifier by the FIPs for account discovery. However, sole use of mobile number for account discovery sometime leads to multiple accounts linked to mobile number being displayed to the customer.

3. Hence, to improve the **account discovery process** to identify the intended accounts linked to specific customer, it has been decided that entities may take steps to use Permanent Account Number (PAN) or Date of Birth (DOB) of customer as an **additional identifier along with at least one Strong identifier in the POST /Accounts/discover API** of FIP API Specification.

4. Account Aggregators (AAs) and Financial Information Providers (FIPs) are required to consider below points while implementing the change given in point 3:
   a) If both PAN and DOB values are provided by customer, first search parameter must be the strong identifier (e.g., mobile number), second search parameter will be PAN and last search parameter will be DOB.

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[1] Strong identifier: an identifier which can be verified whether it belongs to the customer in real time.
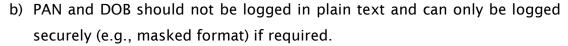
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b) PAN and DOB should not be logged in plain text and can only be logged securely (e.g., masked format) if required.

c) PAN and DOB values should only be used for account discovery purpose and not for any other purpose.

d) AAs and FIPs should not store the PAN and DOB values given by customer for account discovery process.