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# ComplyTrack Creatio

Ensuring compliance with regulatory requirements (KYC, AML, CTF, legal, industry standards)

Version 1.2

Admin's Manual





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# 1. Introduction

App ComplyTrack Creatio is delivered as .zip file containing all the necessary packages. Installation is carried out from section Installation; deletion of the application is carried out in System designer. Future updates will be supplied as separate packages to be installed through console.

After installation, in sections Lookups and System settings in System designer, static groups Accounts, Contacts, Questionnaire, Incidents, Risk cases, Documents, Scoring models, Risk scoring, Sanctions list, Regular check, Universal validations are created. They contain lookups and settings necessary for the solution to function. Some lookups and settings will be filled in with demo values by default.

Detailed description of system settings and lookups designed for ComplyTrack Creatio is provided in this admin's manual.

Learn more about basic functionality of Creatio on company's website <https://academy.creatio.com>



## 2. ComplyTrack

Library of ComplyTrack by Creatio consists of the following sections:

- ✓ Accounts
- ✓ Contacts
- ✓ Questionnaire
- ✓ Incidents
- ✓ Risk cases
- ✓ Documents
- ✓ Scoring models
- ✓ Risk scoring
- ✓ Sanctions list names
- ✓ Regular check
- ✓ Person check

### 2.1. Lookup content page

Section Lookups is designed for management of contents of the lookups of **ComplyTrack** Creatio. In this section you can edit the entries of the existing lookups, as well as register new lookups.

To access this section, open System Designer by clicking on  in the right upper corner of the application. Then click on the link Lookups in the group System setup. The Lookups form a separate branch. The folders are named in accordance with the sections: Accounts, Contacts, Questionnaire, Incidents, Risk cases, Documents, Scoring models, Risk scoring, Sanctions list, Regular check.

#### NB!

**Upon editing the content of the lookups, it is not recommended to delete their basic contents, since it may lead to incorrect operation of preconfigured business processes.**

The majority of the lookups are of standard type, and they contain only fields Name and Description. Non-standard lookups contain a separate page for editing the entries.

#### NB!

**If one or several values of the lookup are outdated and are no longer being used, this value can be deactivated. Deactivated value will not be displayed during the selection of values in the fields of the lookup. However, the users will still see this value in the entries it was indicated before and will be able to use it for filtering.**

#### Attention

**When you edit the content of lookups, do not delete basic content, as this can lead to incorrect operation of pre-configured business processes.**

When a lookup is selected in the section, on the top of the standard options, some additional options are available:

- Open content – opens a page for editing the content of a lookup.
- Open settings — opens a page for editing the lookup settings specified when registering a lookup.



A special window is used to view and edit lookup records. To open this page, select a lookup in the list and click the Open content button.

Most system lookups are standard and contain only the [Name] and [Description] fields. Certain custom lookups have record edit pages.

You can modify the content in the most lookups in the editable list (Image 1).

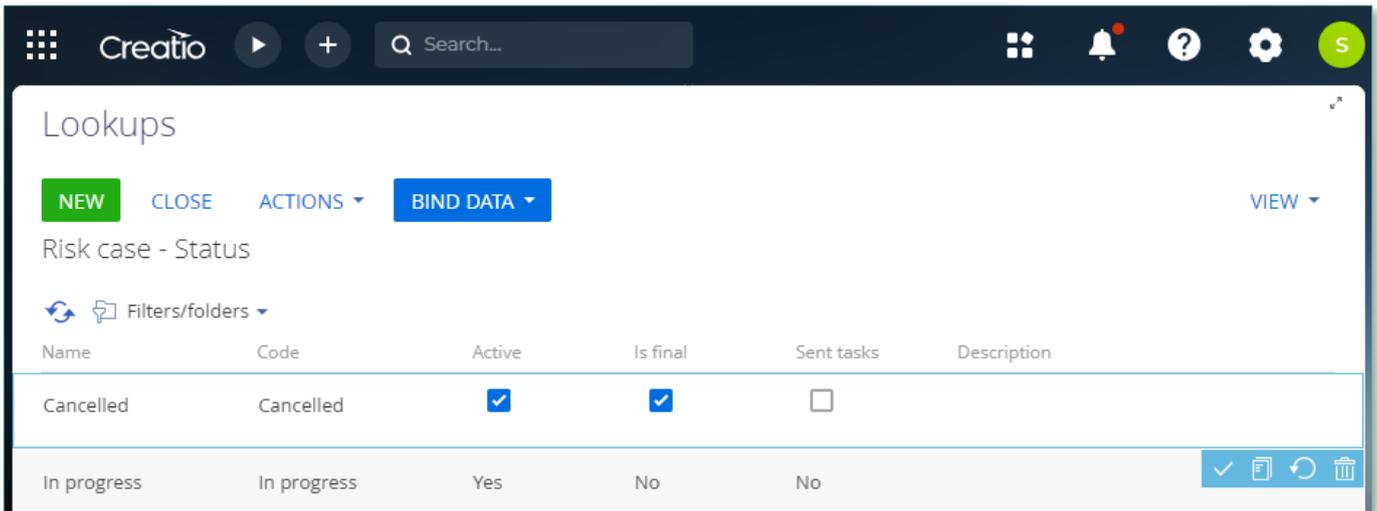


Image 1. Example of saving changes in editable list of the lookup

You can deactivate lookup values to prevent the users from selecting these values in the future.

Deactivated values will not be available for selection in the corresponding lookup fields. All existing records where an inactive lookup value had been previously set will remain unchanged. Lookup record deactivation is disabled by default.

## 2.2. Lookups of ComplyTrack group

The system provides several main configurable lookups that can be used upon filling in the document.

Lookup	Description
<b>Section Accounts</b>	
High risk business activity	Standard lookup Contains fields: Name, Description, Code, Active
Annual revenue	Standard lookup Contains fields: Name, Description, From, base currency, To, base currency
Account identified by	Standard lookup Contains fields: Name, Description, Code, Active
Account categories	Standard lookup Contains fields: Name, Description
No. of employees	Standard lookup



Lookup	Description
	Contains fields: Name, Description, Position
Industries	Standard lookup Contains fields: Name, Description
Risk scoring product	Standard lookup Contains fields: Name, Description, Code, Active
Risk factor	Standard lookup Contains fields: Name, Description, Parent, Position
Account (contact) role	Standard lookup Contains fields: Name, Description, Code, Active
Country relation type	Standard lookup Contains fields: Name, Description, Code, Active
Account types	Standard lookup Contains fields: Name, Description
Restriction types	Standard lookup Contains fields: Name, Description, Code, Active
Password type	Standard lookup Contains fields: Name, Description, Code, Active
Ownership types	Standard lookup Contains fields: Name, Description, Country
<b>Section Contacts</b>	
Departments	Standard lookup Contains fields: Name, Description
Job titles	Standard lookup Contains fields: Name, Description
Salutations	Standard lookup Contains fields: Name, Description
Reasons for job change	Standard lookup Contains fields: Name, Description
Contact roles	Standard lookup Contains fields: Name, Description
Contact types	Standard lookup Contains fields: Name, Description
<b>Tab Questionnaire</b>	
Details in questionnaire	Standard lookup Contains fields: Name, Description, Code, Active
Questionnaire opening reason	Standard lookup Contains fields: Name, Description, Code, Active
NACE Group	Standard lookup



Lookup	Description
	Contains fields: Name, Description, Code, Active
NACE Classification	Standard lookup Contains fields: Name, Description, Code, Active
NACE Division	Standard lookup Contains fields: Name, Description, Code, Active
Questionnaire version	Non-standard lookup In each type of Questionnaire there can be additional attributes defined
Risk activity types	Standard lookup Contains fields: Name, Description, Code, Active
Questionnaire information blocks	Standard lookup Contains fields: Name, Description, Code, Active
Questionnaire income source	Standard lookup Contains fields: Name, Description, Code, Active
Products & Services	Standard lookup Contains fields: Name, Description, Code, Active
Questionnaire status	Standard lookup Contains fields: Name, Description, Code, Active
Questionnaire type	Non-standard lookup In each type of Questionnaire there are available versions of the Questionnaire defined
Type of politically exposed person	Standard lookup Contains fields: Name, Description, Code, Active
<b>Tab Incidents</b>	
Risk case - Incident origin	Standard lookup Contains fields: Name, Description, Code, Active
Risk case incidents result	Standard lookup Contains fields: Name, Description, Code, Incident type
Risk case - Incident type	Non-standard lookup In each type of Incident the possible characteristics, results and access rights are defined
Risk case - Characteristics in incident type	Standard lookup Contains fields: Name, Description, Code, Active
Risk case - Incident status	Standard lookup Contains fields: Name, Description, Code, Active
<b>Tab Risk cases</b>	
Risk case purpose	Standard lookup Contains fields: Name, Description, Code, Active



Lookup	Description
Risk case - Characteristics in risk case type	Standard lookup Contains fields: Characteristics, Type, Add as default, Stage
Risk case - Shortcoming type	Standard lookup Contains fields: Name, Description, Code, Active
Risk case type in risk case result	Standard lookup Contains fields: Risk case type, Risk case result, Stage settings
Risk case – Type	Non-standard lookup 2.4 Lookup Risk case – Type settings
Risk case - Status	Standard lookup Contains fields: Name, Description, Code, Active, Is final, Sent tasks
Risk case - Stage	Standard lookup Contains fields: Name, Description, Code, Active
Risk case - Role in risk case	Standard lookup Contains fields: Name, Description, Code, Active
Risk case - Stage validation result	Standard lookup Contains fields: Name, Description, Code
Risk case - Result	Standard lookup Contains fields: Name, Description, Code, Active
Risk case - Priority	Standard lookup Contains fields: Name, Description, Code, Active
Risk case - Source	Standard lookup Contains fields: Name, Description, Code, Active
Risk case - Subtype	Standard lookup Contains fields: Name, Risk case type

### Tab Documents

Document subtype classification	Standard lookup Contains fields: Name, Description, Code, Active
Document subtype	Standard lookup Contains fields: Name, Description, Code, Active
Document status	Standard lookup Contains fields: Name, Description, Code, Active
Document type	Non-standard lookup In each type of Document the possible characteristics and access rights are defined
Characteristics in document type	Standard lookup Contains fields: Characteristic, Document type, Add as default

### Tab Risk Scoring

Risk scoring types	Non-standard lookup
--------------------	---------------------



Lookup	Description
	In each type of Risk scoring there are Scoring models added, by which the risk is calculated
Client risk level	Standard lookup Contains fields: Name, Description, Code, Active
<b>Tab Sanctions List names</b>	
Risk case - Sanctions list type	Standard lookup Contains fields: Name, Description, Code, Active
Sanctions list entry	Standard lookup Contains fields: Black list name, Black list Id, Blacklist entry type, Legal basic
Text comparison methods	Standard lookup Contains fields: Name, Description, Code, Active
<b>Tab Regular check</b>	
Ignored sanctions list item release reason	Standard lookup Contains fields: Name, Description, Code
Person control status	Standard lookup Contains fields: Name, Description, Code
Object check types	Standard lookup Contains fields: Name, Description



## 2.3. Description of non-standard lookups

This chapter describes the non-standard lookups used in ComplyTrack Creatio.

### 2.3.1. Email templates lookup

The [Email templates] lookup is used to create email templates for business processes and customer communications.

Field	Description
Template name	The title of a template. The field is required. In localized templates, the template name is followed by abbreviations of the used languages.
Macro source	System object (section or detail), whose fields will be used in the template as macros.
Template area	<p>The template displays the template text If the template is localized, different tabs are used to display its text in different languages.</p> <p>The  button in the top right area of the template enables adding new language tabs.</p> <p>Each tab contains:</p> <ul style="list-style-type: none"> <li>• [Edit] button, which is used for opening the content designer;</li> <li>• [Subject] field. This field value is automatically populated in the Subject field of the message page, when you select a bulk email (in Creatio marketing) or a lookup template.</li> </ul>

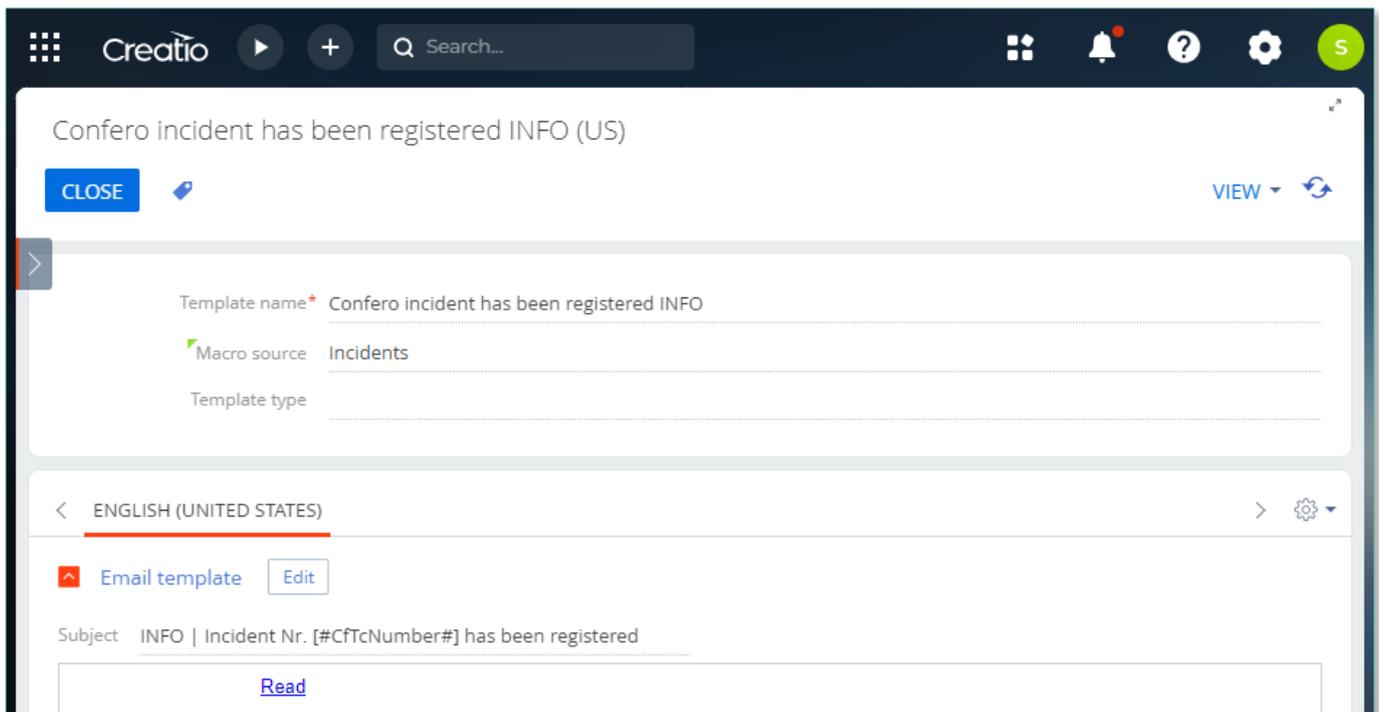


Image 2. Template Confero incident has been closed INFO

Product ComplyTrack Creatio is using several templates to create body text for emailing.



Template	Subject
Confero incident has been closed INFO (US)	INFO   Incident Nr. [#CfTcNumber#] has been closed
Confero incident has been registered INFO	INFO   Incident Nr. [#CfTcNumber#] has been registered
Confero incident INFO	INFO   [#CfTcType#] [#CfTcNumber#]; [#CfTcStatus#]
Confero Risk case To Do	ToDo   [#CfTcType#] [#CfTcNumber#]; [#CfTcStage#]
Confero Risk case INFO	INFO   [#CfTcType#] [#CfTcNumber#]; [#CfTcStage#]

### 2.3.2. Lookup Characteristics

Lookup Characteristics is located in section Lookups in folder Characteristics management.

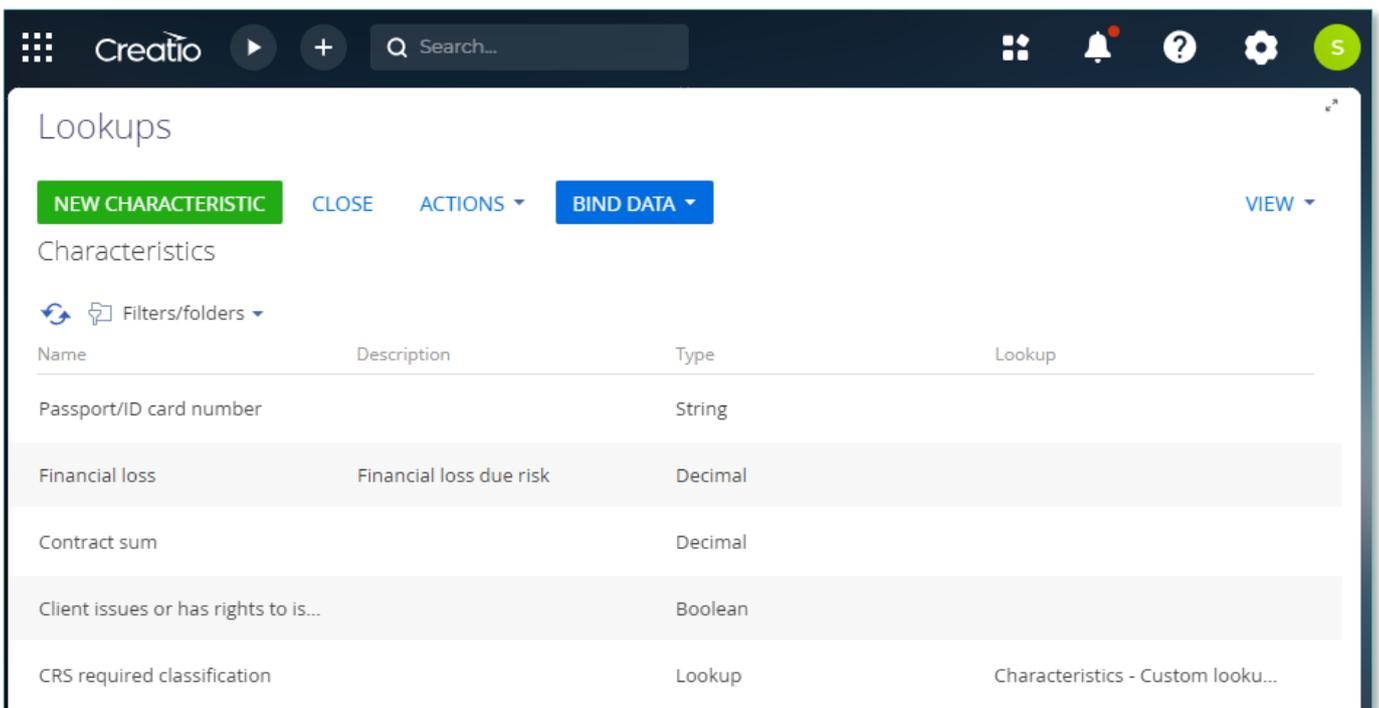


Image 3. View of lookup Characteristics



### 2.3.3. Lookup Universal validations

In Lookup Universal validations there are settings for validation messages storage.

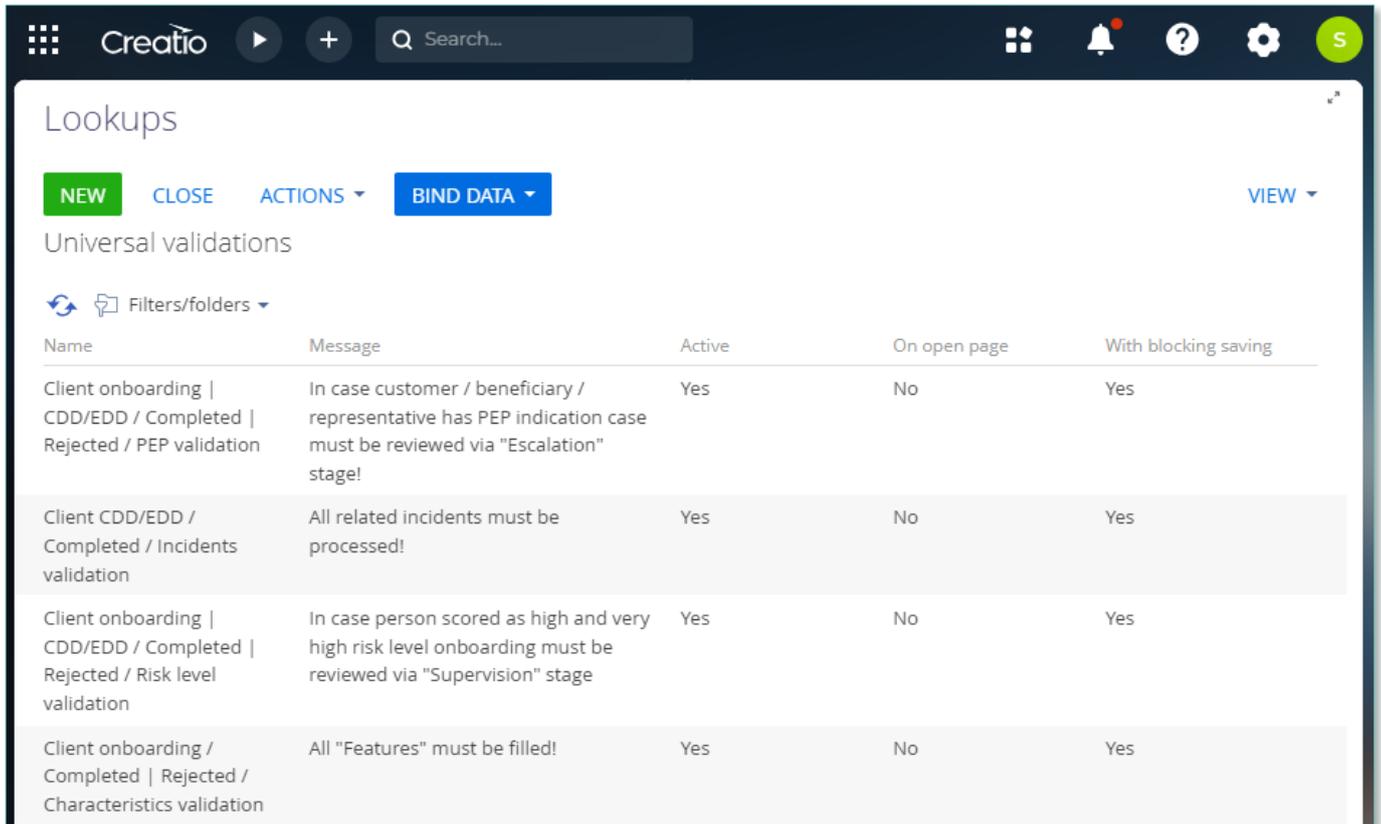


Image 4. Lookup Universal validations

Moving through stages of risk cases is regulated by the validations: the system is checking the status of person's screening in the lists, characteristics filled in, and allows moving to the certain stage.



## 2.4. Lookup Risk case – Type settings

In lookup Risk case - Type one can find all the principal settings related to the risk cases.

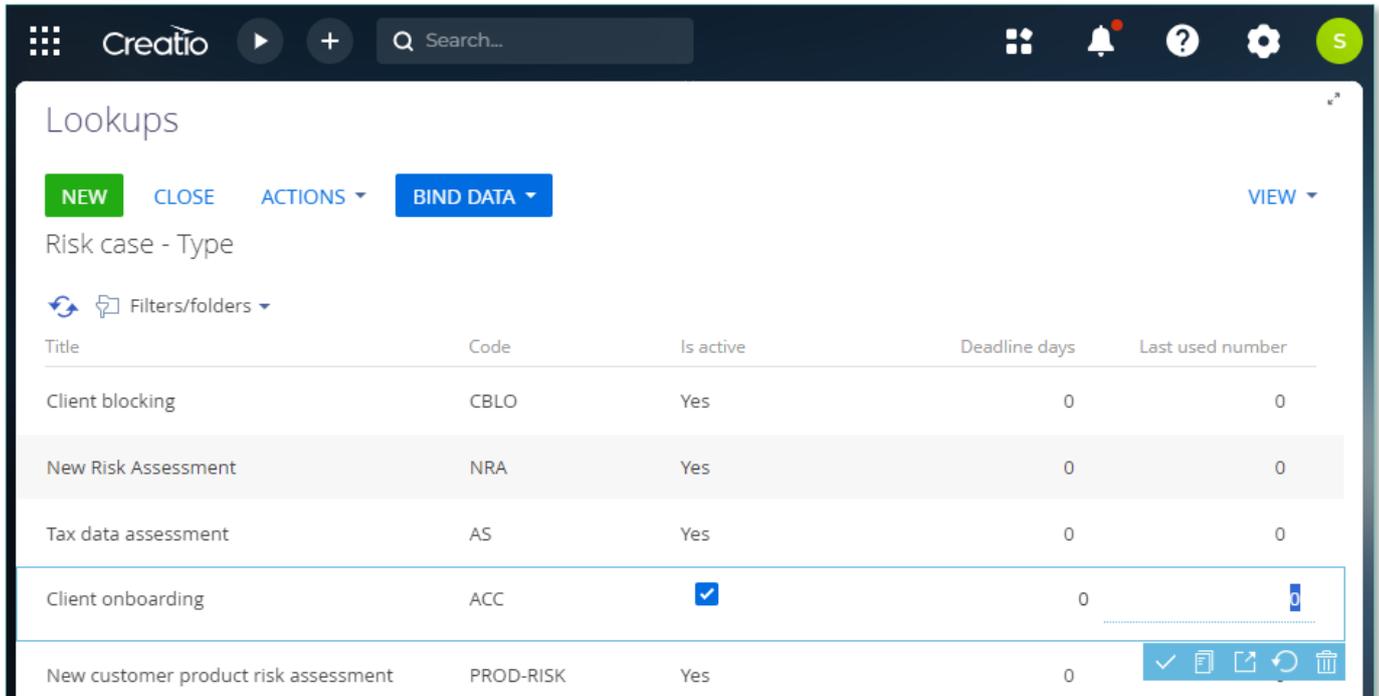


Image 5. Lookup Risk case - Type

- Title – type name
- Code – code of the type which is used for generating the index number of the risk case
- Deadline days – number of days automatically granted for processing the risk case when it is created
- Last used number – the last used number of this type which is used for generating the index number of the risk case
- Is active – a checkbox about that this type of risk case is active

Each type of risk case contains separate fields and settings. They can be accessed by clicking  Settings panel of the risk case provides three blocks which contain separate settings page:

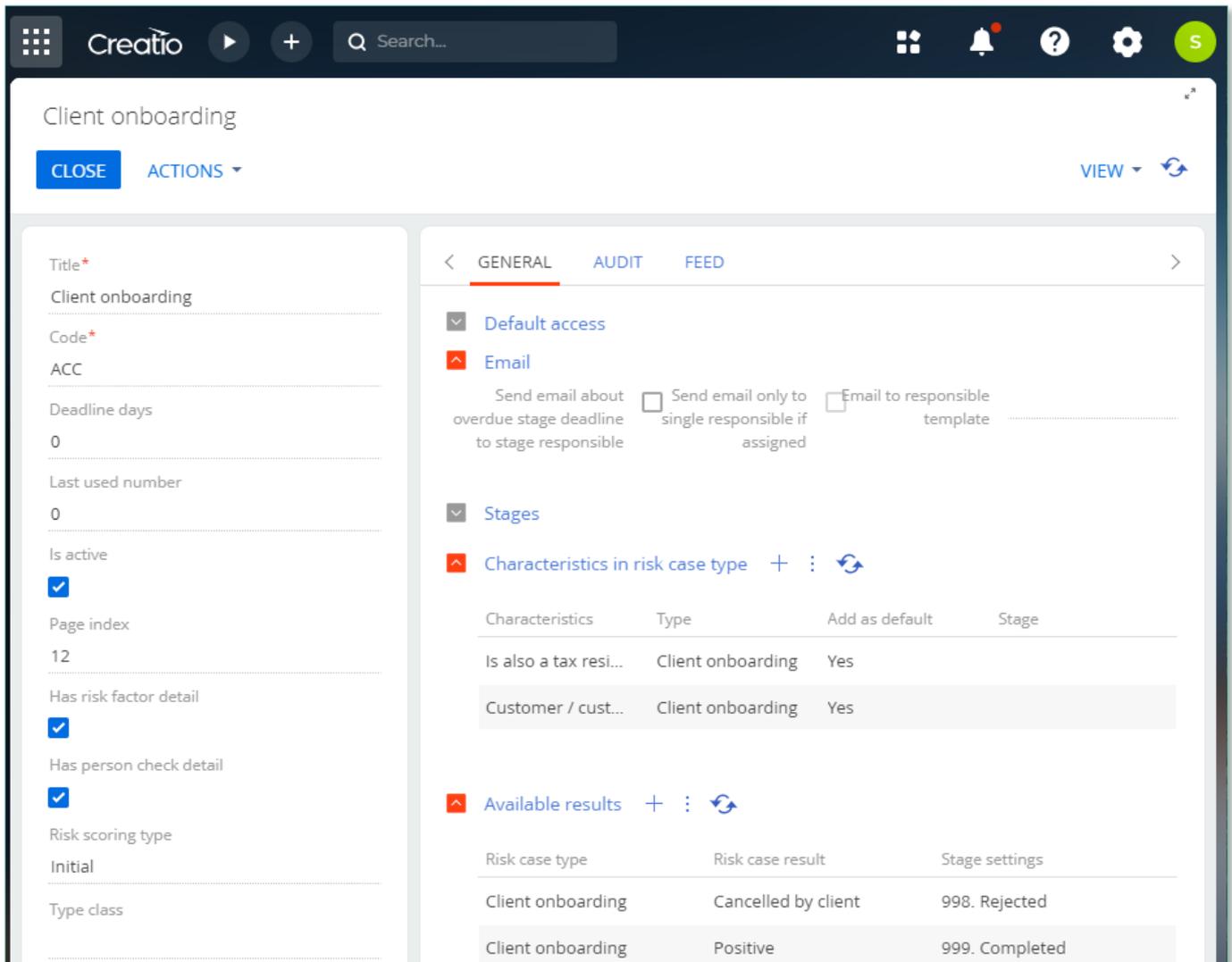


Image 6. Lookup Risk case - Type

➤ **Profile fields**

Title – the name of the risk case

Code – code of risk case, is used in numbering, see System settings.

Deadline days – calendar days for the case processing

Restrict overdue risk case deadline – if set Risk case cannot be updated until deadline is not overdue. If the case is moved forward and stage deadline is over the date of risk case deadline, it is cut to equal with risk case deadline.

Last used number – last used sequence number, is filled in automatically with the last one, can be set manually to start counting from another number.

Is active – risk case is available for users to create.

Page index – page index

Has risk factor detail – to show detail with risk factors, is not related to person’s card detail, is not used usually.

Has related representative detail – To show information from representative detail on the person’s card (who is representative of the customer), if relation activation is via risk cases must be active for Client onboarding and Changes in Customer file risk cases, in others optionally.



Has person check detail – if need to make screening of client and related persons in sanction and other lists  
Has related beneficiary detail – To show information from Beneficiary / Owner detail on the person's card (who is BO/Owner of the customer), if relation activation is via risk cases must be active for Client onboarding and Changes in Customer file risk cases, in others optionally. Risk scoring type – if there is stage with risk scoring process need to set which of scoring types to use.  
Type class – additional classification, not in use.

➤ **Default access**

Access rights for the cases can be set for each of type individually. Can be set access to see (read) the case / edit the case or delete the case. If functional role is not added and the case type is active, the access to edit it have all the users.

➤ **Email**

To receive notification on the stage overdue need to tick “Send email about overdue stage deadline to stage responsible” for whole group of responsible users, if “Send email only to single responsible if assigned” is ticked the notification will be sent to responsible user only. The notification can be received as email only, additionally need to add e-mail template.

➤ **Stages**

List of stages used in the risk case. Settings are described in section 2.5 Risk case – Stage settings.

➤ **Characteristics in risk case type**

Can be added or created characteristic to risk case. Add as default means that it appears on the screen automatically, if set Is 'No' can be added by pressing +. If stage is not set, the characteristics are added after first saving of the case, if stage is set, the characteristics are added at the time the process is moved to the stage.

➤ **Available results**

Results that will be available in the field result of the case. Result is selected from Risk case - Result lookup, additionally need to set final stage which corresponds to the result. When finishing the case the system will validate the result.



## 2.5. Risk case – Stage settings

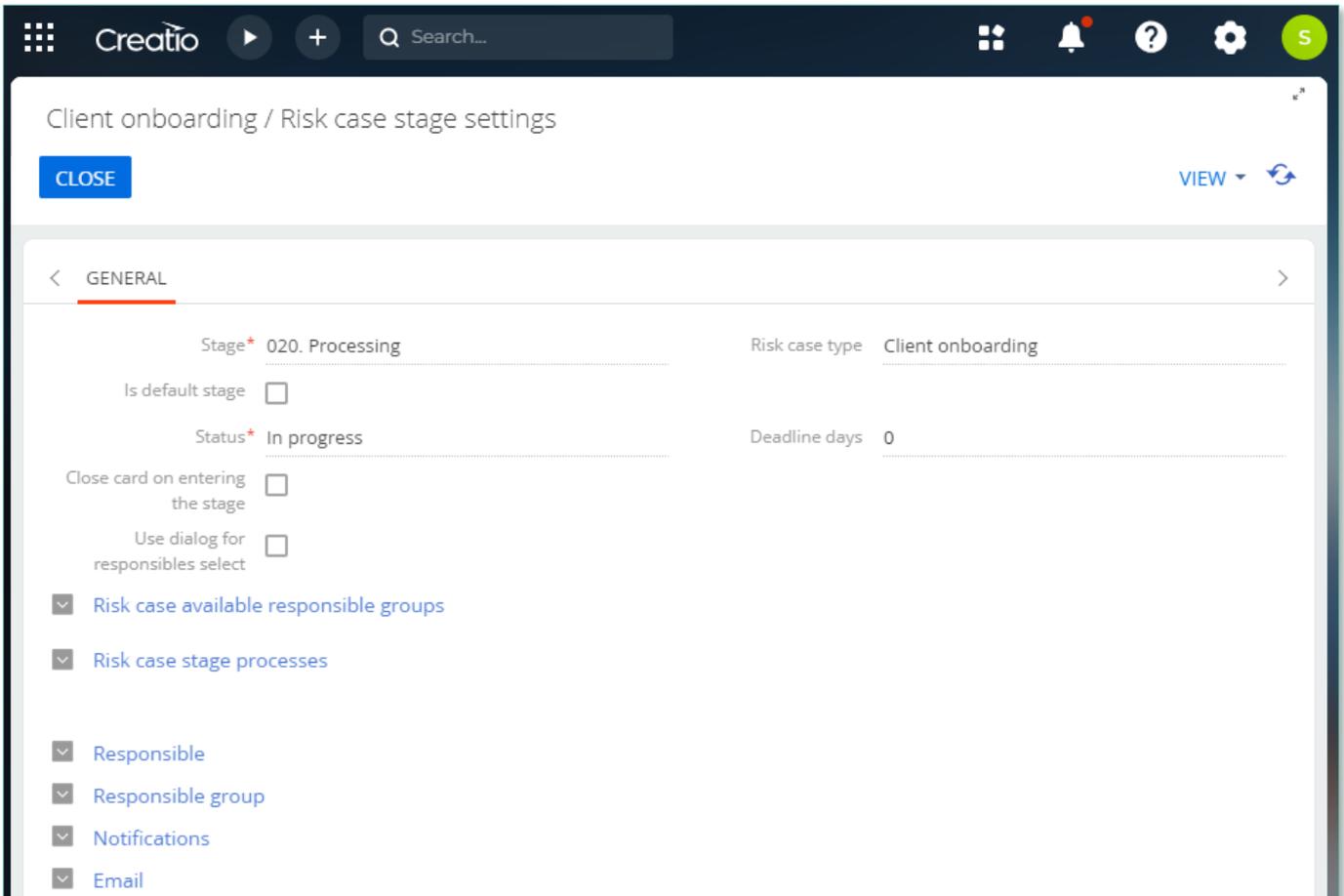


Image 7. Risk case stage settings

➤ **General**

- Stage – selected stage
- Risk case type – locked field with information about risk case type.
- Is default stage – must be ticked for first stage in the processing flow.
- Status – status of the case when it is on the stage.
- Deadline days – stage processing calendar days. Are counted from 0 each time the case is returned to the stage.
- Close card on entering the stage – if is ticked the risk case card will be closed when entering the stage
- Use dialog for responsables select – must be ticked if more than 1 group of responsables can be responsible for the stage. Then need to select groups (see p.4.2).

➤ **Risk case available responsible groups**



Need to add groups if more than 1 group can be selected as responsible for the stage and “Use dialog for responsables select” is ticked. Need to reset responsible and responsible group (see p.4.4)

- **Risk case stage processes.** To set / view processes added to the stage.
- **Responsible and Responsible group:**
  - Use specific responsible – to set if there is only one possible responsible user for the stage.
  - Leave responsible – to leave responsible of the stage from which the process was moved forward.
  - Use previous stage responsible – to leave responsible of the set previous stage, need to select the previous stage.
  - Use object owner as responsible – responsible = client manager (owner of the customer in person’s card).
  - Reset responsible – to clear the responsible field. Must be ticked if a dialog is used for responsible change.
  - Use specific responsible group – to set if there is only one possible responsible group for the stage.
  - Use previous stage responsible group – to leave responsible group of the set previous stage, need to select the previous stage.
  - Leave responsible group – to leave responsible group of the stage from which the process was moved forward.
  - Use object owner group as responsible group – responsible group = client owner group (owner group of the customer in person’s card).
  - Reset responsible group – to clear the responsible group field. Must be ticked if a dialog is used for responsible change.
- **Notifications** – to set notification inside the system available for user in Communication panel. The user will receive notification at the moment the risk case is forwarded to the stage.
  - Send notification to responsables – to send notification to responsible group set in the case
  - Send notification to specific responsible only - to send notification to responsible only, all the group will receive the notification if responsible group is set for the stage only.
  - Send notification to author – to send notification to the user who created the case.
  - Send notification to specific group – to send notification to specific group, need to define group if is ticked.
  - Send notification to followers – to send notification to followers added to the case.
- **Email** – to set notification via e-mail. The user will receive notification at the moment the risk case is forwarded to the stage. Additionally need to add e-mail template for such kind of notification.
  - Send email to stage responsables – to send notification via e-mail to responsible group set in the case.
  - Send email to specific stage responsible only - to send notification via e-mail to responsible only, all the group will receive the notification if responsible group is set for the stage only.
  - Send email to author – to send notification via e-mail to the user who created the case.
  - Send email to specific group – to send notification via e-mail to specific group, need to define group if is ticked.
  - Send email to followers – to send notification via e-mail to followers added to the case.



### 3. Setting new Business rule

Responsible employee can create new business rule by pressing button “New” in Lookup \ Compliance business rule section.

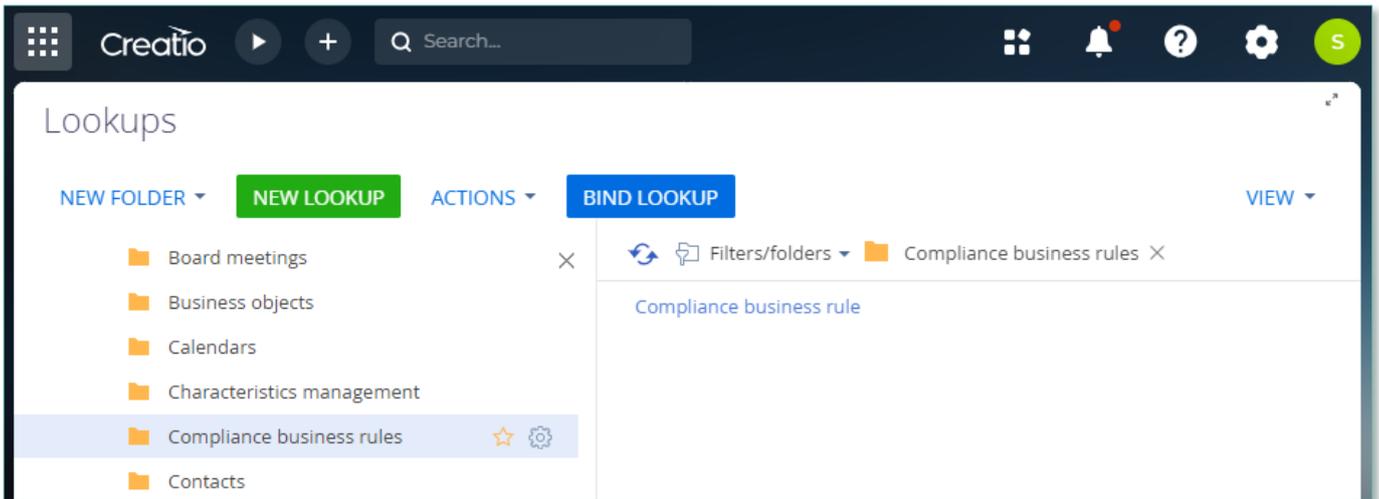


Image 8. Compliance business rule lookup

#### 3.1. Business rule main fields

Field name	Data type	Value	Mandatory	Description
Active	Checkbox	-	-	If checked, then rule is being processed (scheduled, daily).
Name	Text	Name of the rule	Yes	Unique name of the rule. Used as Incident synopsis if description (below) is not defined
Object	Lookup	List of ComplyTrack objects	Yes	Base object for check conditions (Account/Contact/Risk case). Used as email/incident/email subject.
Description	Text			Description, if defined then used as Incident synopsis/activity description.

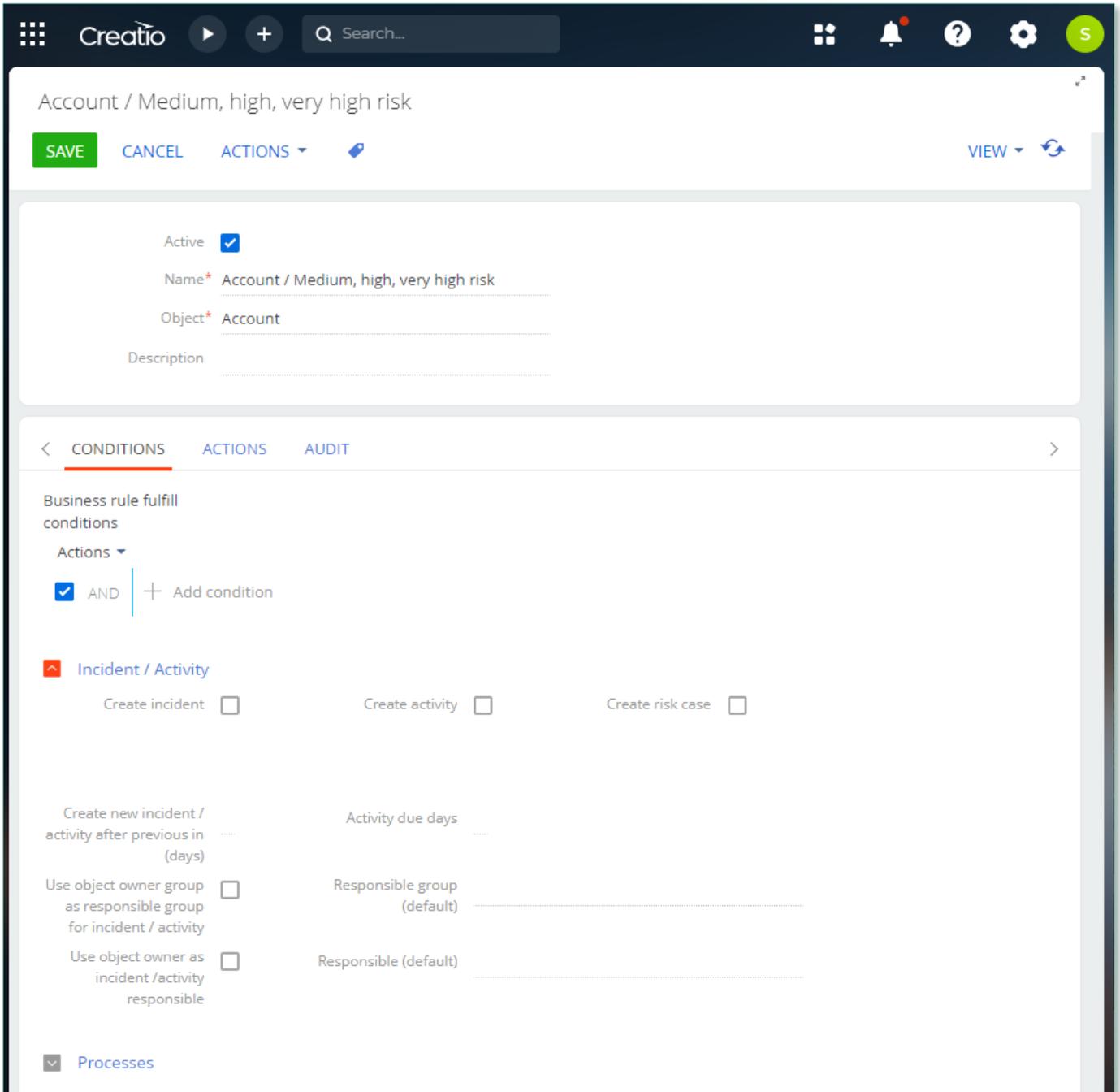


Image 9. Compliance business rule

### 3.2. Business rule conditions

In tab “CONDITIONS” employee can define the conditions for business rule. Conditions are defined in default Creatio filter form and possible criteria depends on chosen object in main fields.

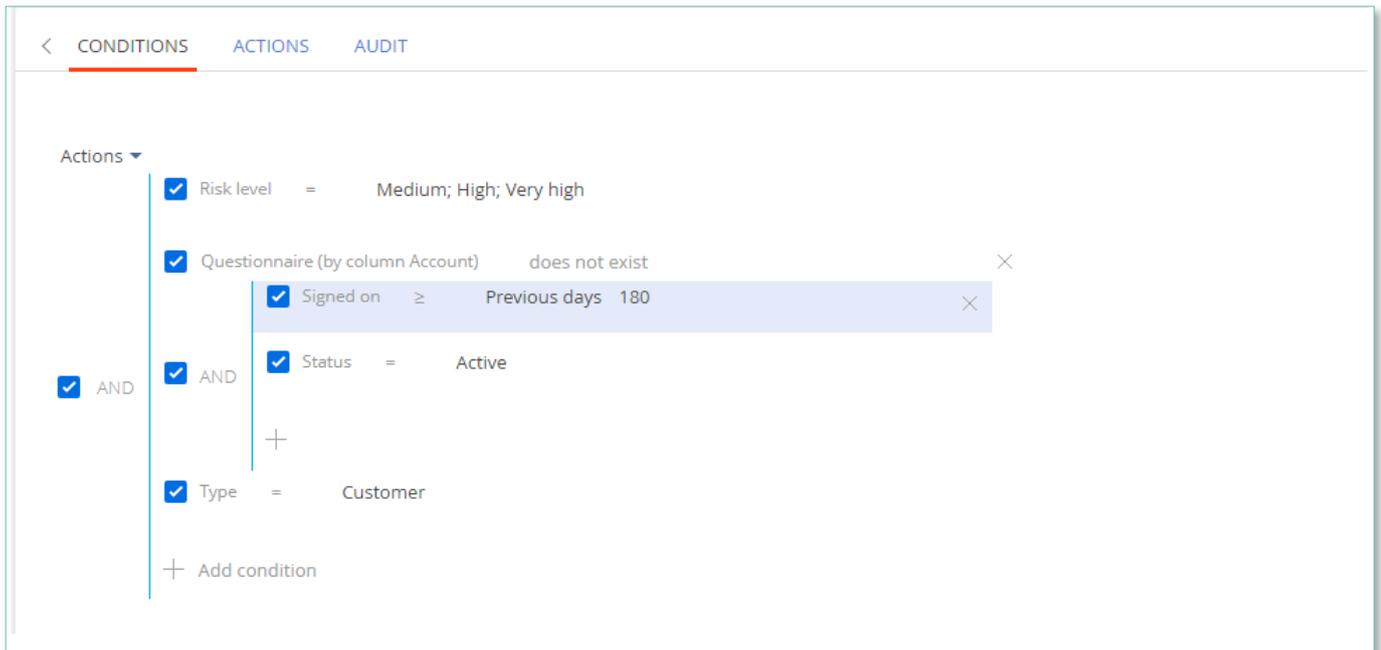


Image 10. Compliance business rule conditions

### 3.3. Business rule Actions

In tab "ACTIONS" employee can define event that will be triggered if conditions from tab "CONDITIONS" are met.

Field name	Data type	Value	Mandatory	Description
<b>Incident</b>				
Create incident				Whether the incident should be created for each instance of object that matched conditions. This option excludes "Create activity" option.
Incident type to create	Lookup	Incident types	No	What type of incident should be created.
Create new incident after previous (days)	Integer	0 by default	No	Time period (in days) after which a new incident will be created for particular object according to the rule. If set to 0 then new incident will be created every day.
Use object owner group as incident/activity responsible group	Checkbox	-	No	Checkbox to choose object owner group as responsible group for created incident/activity.
Incident/activity responsible group (default)	Lookup	List of registered groups	No	Field to choose default responsible group (client owner group) for created incident/activity, in case if rule object or incident does not have predefined responsible group.



Use object owner as incident/activity responsible	Checkbox	-	No	Checkbox to choose object owner (client owner) as responsible for created incident.
Incident/activity responsible (default)	Lookup	List of registered persons	No	Field to choose default responsible for created incident/activity, in case if rule object or incident does not have predefined responsible.
<b>Activity</b>				
Create activity	Checkbox			Whether the activity should be created for each instance of object that matched conditions. This option excludes "Create incident" option.
Activity term (days)	Integer	1 by default		How activity deadline (end date) is calculated
<b>Processes</b>				
Business process to launch	Lookup	List of business processes in system	No	Process to launch for each instance of object that matched conditions. Can be integration process (block client in CBS) or notification process (email to client's manager).
<b>Emails</b>				
Send email	Checkbox	-	No	Checkbox to generate single email if at least one object met business rule conditions
Email template	Lookup	List of registered email templates	Yes (if "Send email" checkbox is active)	Field to choose predefined email template for notification.
Email recipient	Text field	-	Yes (if "Send email" checkbox is active)	Field to define emails for notification. If more than one, than they should be separated by comma.
<b>Risk case</b>				
Risk case type	Lookup	List of available risk case types	Yes	To select which risk case type to create
Risk case subtype	Lookup	List of available risk case subtypes	No	To select additionally risk case subtype if needed

### 3.4. Additional validation and functionality

#### Retriggering the notification

Possibility to set up a period for blocking of new incident creation or process launch, if incident triggered by current rule had been created in past. I.e. if conditions where true and incident was created, than in next "Create new incident after previous (days)" system ignores the rule.

#### Integration with other systems

In the case when field "Business process to launch" is filled in, the system will trigger integration platform for saving alert information in replication database. Alert information includes customer code, date and business rule description.



## 4. Risk scoring models

### 4.1. Risk scoring models creation and management

Risk scoring models' setup is in workplace section "Scoring models"

To create new model press the button 'New scoring model'

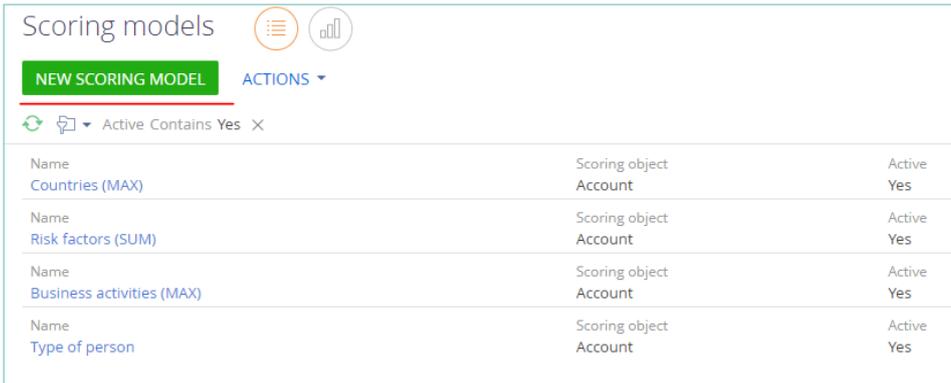


Image 11. Scoring models

And fill in the fields on the left side of the card:

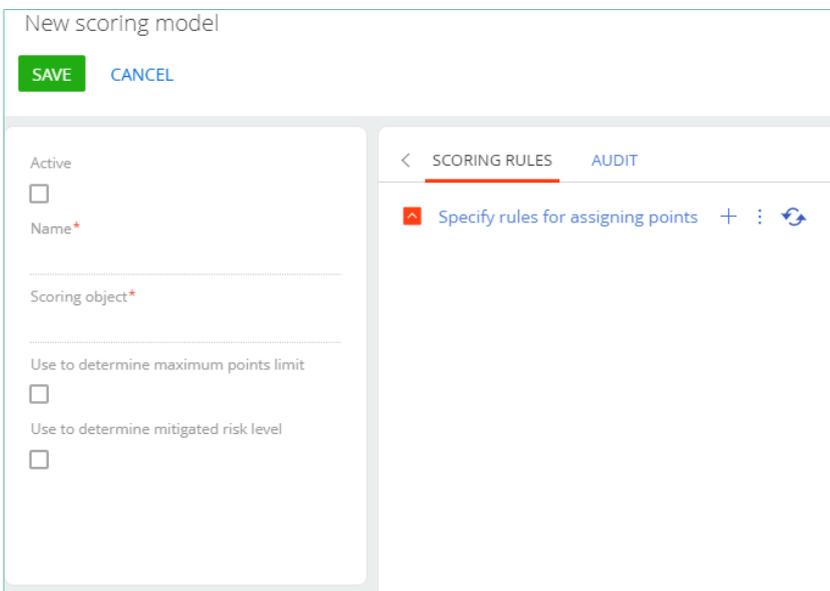


Image 12. Scoring model

- Name – model name (MAX or SUM is added to easy understand the model uses maximum point from all business rules or all the points are calculated and added to the final score)
- Scoring object – system object for scoring, for AML scorings it will be Account or Contact
- Use to determine maximum points limit – to set if the model over-rights scoring points (if the factor is set the points that received are maximum for the client)



- Use to determine mitigated risk level – to set for decreasing of risk level (if point sum is >0, the model will assigned risk level which is added to the field “risk level to mitigate”).
- Active – mark to activate the model

## 4.2. Business rules for risk scoring

### 4.2.1. Business rule creating

It is necessary to add at least one business rule to the model, to add new business rules need to press + or copy existing (if exists):

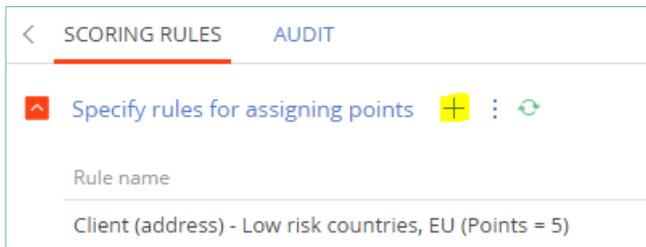


Image 13. Business rule creating

### 4.2.2. Business rule

Need to add Rule name, Number of points on Conditions. Rule name must be clear as it will appear in the risk scoring result. Number of point must be whole numbers. Conditions is a regular filter, e.g.:



**Condition for assigning points**

Actions ▾

- Person type = Individual person
  - Identification document (by column Account) exists
    - Actual = Yes
      - Country: Countries in list (by column Country) exists
        - List = EU Sanctioned countries
  - AND
    - AND
      - Identification document (by column Account) exists
        - Nationality: Countries in list (by column Country) exists
          - List = EU Sanctioned countries
      - AND
        - Actual = Yes

+ Add condition

Image 14. Business rule condition

### 4.3. Risk scoring type settings

Initial What can I do for...

**CLOSE** ACTIONS ▾

Name\* Initial

Code\* I

Active

< RISK SCORING AUDIT FEED

Scoring models in risk scoring type + : ↺ ↻

Scoring model	Use only rule with maximum po...
Geographical risk (MAX)	Yes
Identified by (MAX)	Yes
High risk business activities (MAX)	Yes
Risk factors (SUM)	No

Image 15. Risk scoring type settings



On the left side of the card need to activate the scoring, each scoring must include at least 1 scoring model.  
 To add a scoring model it is necessary to press + in the detail 'Scoring models in risk scoring type' and select predefined scoring model.  
 If the scoring model counts the maximum point of all business rules defined in the model 'Use only rule with maximum points' must be activated.

Risk scoring type **Initial**

---

Scoring model **Geographical risk (MAX)**

---

Use only rule with maximum points

Image 16. Use only rule with maximum points

1<sup>st</sup> step is to add all necessary models to the scoring type.  
 2<sup>nd</sup> step is to open the model with double click and tick the field if maximums points must be calculated.

#### 4.4. Client risk level

Client risk level is used to set final risk level of the customer (after scoring if is used / received scoring result from third parties / manually)

Client risk level					
Filters/folders ▾					
Name	Risk score from ^	Risk score to	Description	Code	Active
Not defined	0	0		00	Yes
Low	1	20		01	Yes
Medium	21	40		02	Yes
High	41	70		04	Yes
Very high	71	1,000		05	Yes

Image 17. Client risk level

It is possible to add new or deactivate added risk levels, need to set risk score points min un max for each of level.



### 4.5. Risk scoring threshold points for incident creation

Risk scoring threshold points for incident creation						
Name	Current risk level	Difference in points (old/new)	Incident type to create	Description	Code	Active
	Very high	15	Person incident			No
	High	15	Person incident			No
	Low	15	Person incident			No
	Medium	15	Person incident			No

Image 18. Risk scoring threshold points

- Current risk level – to set risk level that was after the last scoring.
- Difference in points (old/new) – to set risk points which are minimum difference between the score points after previous and last scorings.
- Incident type to create – to set incident type which will be created after the conditions are achieved.
- Active – to activate the rule.

### 4.6. Risk scoring level change for incident creation

Risk scoring level change for incident creation						
Name	Old client risk level	New client risk level	Incident type to create	Description	Code	Active
	High	Very high	Person incident			No
	Low	Medium	Person incident			No
	Low	Very high	Person incident			No
	Low	High	Person incident			No
	Medium	High	Person incident			No
	Medium	Very high	Person incident			No

Image 19. Risk scoring level change

- Old client risk level – to set risk level that was after previous scoring.
- New clients risk level – to set risk level that was after the last scoring.
- Incident type to create – to set incident type which will be created after the conditions are achieved.
- Active – to activate the rule.

### 4.7. Risk scoring in Risk case

To add risk scoring to risk case, e.g. Initial scoring to Client onboarding case:



1. Go to Lookups – Risk case – Type.
2. Open selected risk case type to add scoring.
3. Add scoring type in the field 'Risk scoring type'.

Client onboarding

**CLOSE** ACTIONS ▾

Title\*  
Client onboarding

Code\*  
ACC

Deadline days  
0

Last used number  
10

Is active

Page index  
12

Has risk factor detail

Has related representatives detail

Has person check detail

Has related beneficiary detail

Risk scoring type  
Initial

Type class

Image 20. Risk scoring in Risk case

Risk scoring in risk case is calculated by going on the stage for risk calculating. After that the results of risk scoring are shown in the fields 'Risk level' and 'Risk value':

General

Type\* Client onboarding

Risk level High Risk value 42

Image 21. Risk scoring level and value

The full list of all scoring made in the risk case are shown in the detail 'Risk scoring', to open the necessary scoring need to enter the scoring by clicking link in the column 'Risk scoring'.



## 4.8. Risk scoring results

All scoring results (Initial and Ongoing) are available in the section 'Risk scoring':

Name	Type	Calculation date	Account	Risk score	Risk level
A000002: Initial	Initial	16.03.2023 12:33	ABC Trading Corp	80	Very high
A000002: Ongoing	Ongoing	23.02.2023 01:00	ABC Trading Corp	72	Very high

Image 22. Risk scoring results

The scoring card contains:

Scoring model	Risk scoring rule	Scoring points	Used in final scoring
Geographical risk (MAX)	Customer from Low risk country (EEA or OECD)	2.00	Yes
Risk factors (SUM)	Customer has political connections (is a Politically Exposed Person (PEP), or is their BO is a PEP / customer or BO has any other relevant links to a PEP, for example are any of the customer's directors PEPs)	15.00	Yes
Risk factors (SUM)	Customer is a credit or financial institution and the customer has been subject to supervisory sanctions or enforcement for failure to comply with AML/CFT obligations or wider conduct requirements in recent years	25.00	Yes

Image 23. Risk scoring form

- Name – name of the scoring (customer Nr. + scoring type)
- Client
- Client code
- Type
- Calculation date
- Risk case – link to the risk case if the scoring was made in a risk case.
- Risk score – total points after the risk scoring.
- Risk level – final risk level of the customer after the selected scoring.
- Risk scoring factors:
  - Scoring model – model to which the business rules is connected.
  - Risk scoring rule – business rule (risk factor) which the customer has.



- Scoring points – scoring points for the business rule
- Used in final scoring – Yes/No, No – if several business rules worked within one model within which maximum points are calculated, in this case 'Yes' is at the business rule with maximum points.



## 5. Person screening

### 5.1. Person screening system settings

Field	Description
Fuzzy Logic Alg Rate	Determines the percentage of matches between the verified name and the value from the sanction list. Recommended value 0.7 – 0.85
Fuzzy Logic Noise Rate	One word fuzziness 0,1-1,0. The higher value the less errors can be made in the word Recommended value 0.75 – 0.8
SanctionListNameSeparators	List of separators that are not included in screening E.g., name contains (), then the separators will not be taken into consideration (Company Name (UK) Ltd → Company Name UK Ltd)
Person check Min symbols in search word	Minimum count of letters in the word to be taken into consideration in screening E.g., if the value is 3, all words which consists of 2 or less letters will not be taken into consideration (Company Name UK Ltd → Company Name Ltd)
SanctionsList hits amount into report	Count of matches shown in the list E.g., if there are 5 matches in the screening result all of them will be shown in the incident, if there are 45 matches in the screening result only first 40 with higher matching score will be shown in the incident
Use the person type during check	To mark “Default value” if need to check type of person, e.g., Individual against individual in the lists, Legal entity against legal entities in the list
Continue screening after full match	To mark if need continue screening after finding 1:1 match entry If unticked (false) the screening of particular name is stopped when 1:1 match is found.
Full match ignored symbols	To set symbols which are not taken into consideration while screening – for full match results only
Object check chunk size	To set how many objects to send to screening in case mass screening ( <i>Use batch object check</i> ) is switched on
Use batch object check	To switch on mass screening
Sanction list local black list name	List name for entries added manually



Person check manual old records expiration days	Number of days for saving online search results
Sanctions list last number	To set last number used in the list
Sanction list type for manually created records	Manually added list type by default
Sanctions list code mask	List numbering structure

## 5.2. Person screening lookup settings

Field	Description
Sanctions list identifier type	List of identificatory types for manually added entries
Sanctions lists stop words list	List of words to be omitted in screening E.g., Company Name Ltd → Company Name (if the word 'Ltd' is added to the list)
Sanctions list person type	Type of person
Sanctions list entry	List of persons in the lists
Reason for inclusion into blacklist	Purpose of adding entry in the list manually
Text comparison methods	Method of screening, recommended type "Use Damerau-Levenstein method"
Risk case - Sanctions list type	Types of lists for screening

## 5.3. Full match function

If the screened person (online and batch) has full match with list entry the system marks the result:

Entry name	List name	Inclusion date	Entry/list Id	Match score	Explanation
<a href="#">Aivars LEMBERGS</a>	OFAC	11.11.2022	28065/28065	1.00	AIVARSLEMBERGS => AIVARSLEMBERGS. FullMatch
<a href="#">Aivars Lembergs</a>	DJ		/26163	1.00	AIVARSLEMBERGS => AIVARSLEMBERGS. FullMatch

Image 24. Full match function

If 'Continue screening after full match' is switched on the system continue screening and shows all results corresponding to screening settings:



Entry name	List name	Inclusion date	Entry/list Id	Match score	Explanation
<a href="#">Alexandr Ivanovich BASTRYKIN</a>	EU	02.03.2021	127736/127732	1.00	ALEXANDRIVANOVICHBASTRYKIN => ALEXANDRIVANOVICHBASTRYKIN, FullMatch
<a href="#">Alexander Ivanovich BASTRYKIN</a>	EU	02.03.2021	127737/127732	0.96	ALEXANDR => ALEXANDER, Similarity = 0.875 IVANOVICH => IVANOVICH, Similarity = 1 BASTRYKIN => BASTRYKIN, Similarity = 1
<a href="#">Alexander Ivanovich Bastrykin</a>	DJ		/823882	0.96	ALEXANDR => ALEXANDER, Similarity = 0.875 IVANOVICH => IVANOVICH, Similarity = 1 BASTRYKIN => BASTRYKIN, Similarity = 1
<a href="#">BASTRYKIN Ivanovich Alexander</a>	UK	06.07.2020	13867/13867	0.96	ALEXANDR => ALEXANDER, Similarity = 0.875 IVANOVICH => IVANOVICH, Similarity = 1 BASTRYKIN => BASTRYKIN, Similarity = 1
<a href="#">Alexander Ivanovich BASTRYKIN</a>	OFAC	11.11.2022	21186/21186	0.96	ALEXANDR => ALEXANDER, Similarity = 0.875 IVANOVICH => IVANOVICH, Similarity = 1 BASTRYKIN => BASTRYKIN, Similarity = 1
<a href="#">Alexandr Ivanovitj BASTRYKIN</a>	EU	02.03.2021	128068/127732	0.93	ALEXANDR => ALEXANDR, Similarity = 1 IVANOVICH => IVANOVITJ, Similarity = 0.7778 BASTRYKIN => BASTRYKIN, Similarity = 1
<a href="#">Alexander Ivanovitj BASTRYKIN</a>	EU	02.03.2021	128069/127732	0.88	ALEXANDR => ALEXANDER, Similarity = 0.875 IVANOVICH => IVANOVITJ, Similarity = 0.7778 BASTRYKIN => BASTRYKIN, Similarity = 1

Image 25. Continue screening after full match

If 'Continue screening after full match' is switched off the system stops screening and shows only result corresponding to full match:

Entry name	List name	Inclusion date	Entry/list Id	Match score	Explanation
<a href="#">Alexandr Ivanovich BASTRYKIN</a>	EU	02.03.2021	127736/127732	1.00	ALEXANDRIVANOVICHBASTRYKIN => ALEXANDRIVANOVICHBASTRYKIN, FullMatch

Image 26. Results corresponding to full match



## 6. Notification rules

In the Creatio system, a separate section Notification Rules has been developed. Here it is possible to configure the notification depending on the object settings (type/subtype/status, etc.). As well as providing distribution not only to individual users, but also to a group of users with a choice of template.

### 6.1. Notification rules Object permissions

First of all, you should check the access rights to the object [Notification rules] (see Object permissions). If [Use operation permissions] is not activated, then all users can view, create, edit and delete all records.

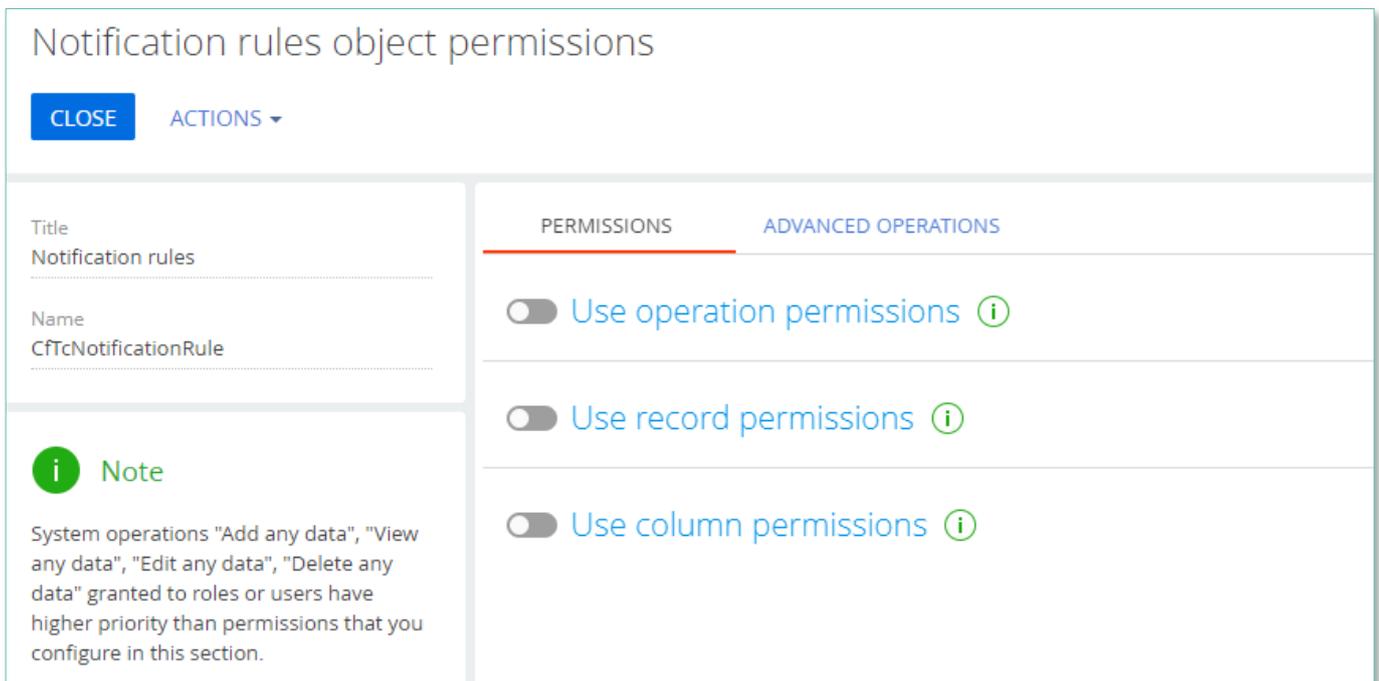


Image. 27. Access rights to the object [Notification rules]

### 6.2. Configuring notifications rules

In the [Notification Rules] section, you can create new rules to send notifications to e-mail or in the communication panel, activate and deactivate existing ones.

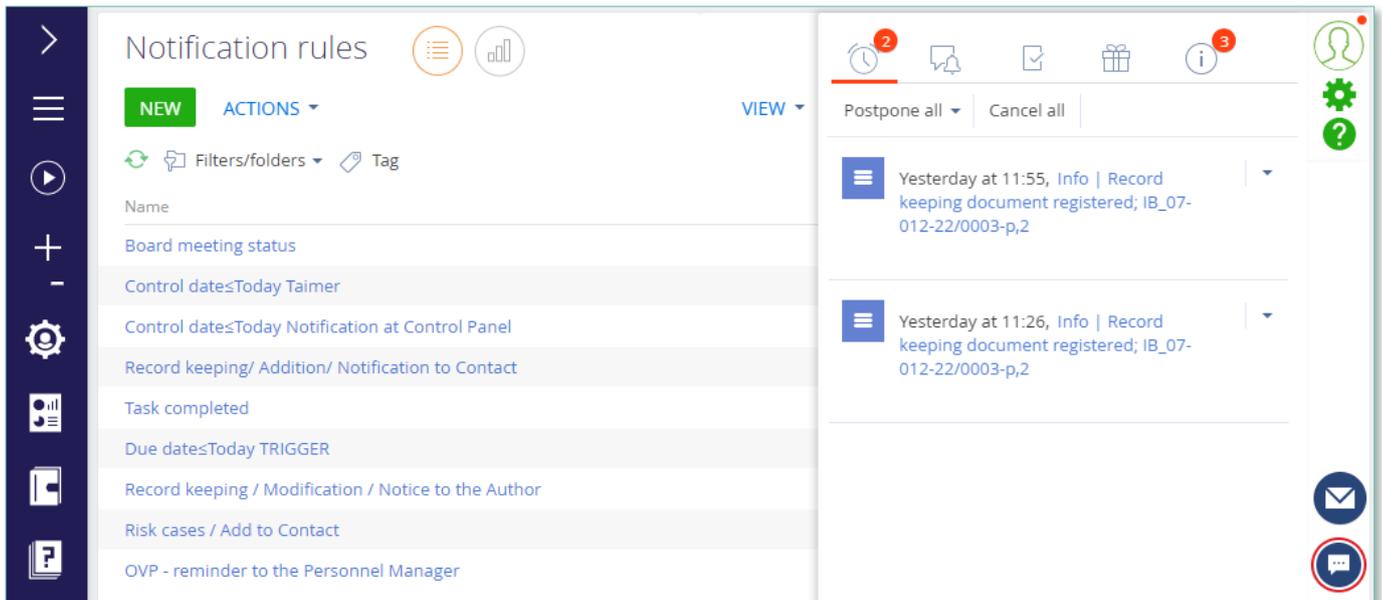


Image. 28. [Notification Rules] section

To add a new one, use the button  and fill in the mandatory fields.



## Control dates≤Today Taimer

What can I do for you? >

CLOSE
✎
VIEW ▾
↻

---

Name\*

Section\*  Added

Notification type\*  Modified

Event type\*

Template\*

Active

< CONDITIONS
AUDIT >

Actions ▾

Due date ≤ Today

AND

+ Add condition

⌵ Timer parameters

Timer type\*

Field\*

⌵ Notification receivers + ⋮ ↻

Field	Notification rule	Reference schema name	Email receiver [blind copy]
Control dates≤Today Taimer			No

Image. 29. Notice rule form

Field	Description
<b>Basic information</b>	
Name	Text field The name of the new rule
Section	Menu from list Creatio section name (eg [Document circulation])
Notification type	Choose from list <ul style="list-style-type: none"> <li>Email – a notification will be sent to e-mail</li> <li>Notification – a notification will be created in the communication panel</li> </ul>



Event type	<p>Choose from list</p> <ul style="list-style-type: none"> <li>• Trigger – works after a described action</li> <li>• Timer – works at a certain time</li> </ul>
Template	Choose from the [Message templates] list
Active	Possibility to activate / deactivate the rule
Added	Works at the time of adding a new object, in the section mentioned in the rules
Modified	Works at the time of repair of an existing object, in the section mentioned in the rules
<b>CONDITIONS</b>	
Actions	Ability to specify a filter for which records the rule applies to
Notification receivers	<p>Must be added from the list</p> <ul style="list-style-type: none"> <li>• Contact - Menu from the contact list</li> <li>• Group – Menu from [System administration object]</li> <li>• Email</li> <li>• Field from object - Menu of card fields</li> </ul>
Timer parameters	<p>Activated when [Event Type] = [Timer]</p> <p>Choose from list</p> <ul style="list-style-type: none"> <li>• Calculated date <ul style="list-style-type: none"> <li>o Field – Menu of card fields</li> <li>o Notification unit – Menu from the list (Days, Minutes, Months, Hours)</li> <li>o Value – Numeric field</li> <li>o CRON expression - description available at <a href="http://www.cronmaker.com">http://www.cronmaker.com</a></li> </ul> </li> <li>• Date from object - Menu from card fields</li> <li>• Exact date - Date</li> </ul>
Modified fields	<p>Activated when [Modified] = YES</p> <p>The fields of the card are specified, after the change of which the rule works</p>



## 7. Section System settings

The System settings section is designed for managing additional Creatio settings. For example, here you can assign a colour for the section panels, select the base currency for calculating the Creatio financial indicators, specify parameters for sending emails, etc.

With the help of system settings, you can also specify default values for various fields when new records are created, like a default activity status, for example.

To access the section, open the system designer by clicking the  button in the top right corner of the application. Click the [System settings] link in the [System setup] block.

### 7.1. System setting page

To register a system setting, use the system setting page.

Field	Description
Name	The [Name] field shows the title of the system setting that will display to users.
Type	System setting field type. The type of field defines the method of filling in the value of system setting. This field is editable while adding a new system setting and is non-editable for the previously registered records.
Default value	Use this field to set the value for the system setting. For example, you can set the “Not Started” value for the activity default status, or “5 minutes” value as an interval for notification check. The method of filling in the Value field depends on the type of system setting. For example, activity default status can be selected from the Activity statuses lookup, while the interval for notification check is specified as an integer number.
Code	The code is used for the unique designation of the system setting to identify it in the system. The field value can consist of Latin letters and numbers only and must not contain spaces.
Cached	Select the [Cached] checkbox if the value of the system setting changes relatively rarely and thus must be calculated only once per user session. Examples of cached system settings could be the main menu logo or login page colour of overdue activities or base currency settings.
Personal	Select this checkbox to have the system setting be configured for the current user individually.
Allow for portal user	Select this checkbox to make the system setting available for the portal users.

### 7.2. List of system settings

The system contains several system settings used for filling in a document in ComplyTrack Creatio. The settings for ComplyTrack Creatio are grouped in a separate branch. The folders are named in accordance with the section: Questionnaire, Documents, Incidents, Risk cases, Sanctions lists, Scoring.



Name	Code	Note
<b>Folder Confero</b>		
Site URL	CfTcSiteUrl	Line (250 characters) The system setting must be filled in to ensure correct operation of match search in the lists
Keep individual customers (Contacts) in account section	CfTcKeepContactsInAccountSection	If "Yes", then in certain cards field "Contact" is hidden
Enable custom document section	CfTcEnabledCustomDocumentSection	Value by default Switching between the documents
<b>Tab Questionnaire</b>		
Questionnaire last number	CfTcQuestionnaireLastNumber	Value by default Counting number
Questionnaire approval process	CfTcQuestionnaireVisaProcess	Value by default Setting from the lookup
Questionnaire code mask	CfTcQuestionnaireCodeMask	Questionnaire number format Q{0:000000}
<b>Tab Document</b>		
Document code mask	CfTcDocumentCodeMask	Document number format {0}/{1} - {2:000}
<b>Tab Incidents</b>		
Incident last number	CfTcIncidentsLastNumber	Value by default
Incident code mask	CfTcIncidentsCodeMask	Incident number format I{0:0000000}
<b>Tab Risk cases</b>		
Mailbox for sending emails about risk cases	MailboxForInvestigation	Setting from the lookup
Risk case default stage	CfTcInvestigationsDefaultStage	Setting from the lookup Value by default



Name	Code	Note
Risk case code mask	CfTcInvestigationsCodeMask	{0}/{1}/{2:0000}
<b>Tab Sanction list</b>		
Fuzzy Logic Alg Rate	CfTcFuzzyLogicAlgRate	Defines the threshold percentage of match in phrases Value by default
SanctionListStopWords	CfTcSanctionListStopWords	These words will be ignored during search in sanctions lists Value by default
SanctionListNameSeparators	CfTcSanctionListNameSeparators	The set characters will be deemed word separators and shall be perceived as spaces
SanctionsList hits amount into report	CfTcSanctionsListHitsAmountIntoReport	This setting defines a maximum number of matches displayed for the user

**NB!**

Elements available for generating document number: {0} – company code (to be indicated in the field “Numbering code” in Account card), {1} – document type code, {2} - year, {3} – document’s index number (within the given type or subtype).  
Elements available for forming the number of the appendix document: {0} – number of the main document, {1} – index number of the appendix.