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ComplyTrack Creatio

Ensuring compliance with the requirements of
the regulator (KYC, AML, CTF, CPT legislation and
industry standards)

Version 1.2

User's Manual





List of Content

1.	Introduction	4
2.	Accounts	5
3.	Contacts	12
4.	Questionnaire	18
4.1.	Questionnaire card	18
4.2.	Card Questionnaire Appendix	22
5.	Incidents	26
6.	Risk cases	29
6.1.	Client blocking	29
6.2.	Third party request: Partner request	33
6.3.	Third party request: State authority request	36
6.4.	Changes in customer file	40
6.5.	Client CDD and Client EDD	44
6.6.	Transaction monitoring	47
6.7.	Client onboarding	51
7.	Documents	56
8.	Scoring models	59
8.1.	Scoring model configuration	59
8.2.	Scoring settings	60
9.	Risk scoring	62
10.	Sanctions list names	64
11.	Regular check	67
12.	Person check	69
13.	Configurable System Details	70
13.1.	Status change process	70
13.2.	Attachments and notes	70
13.3.	Details	71
13.4.	Setting up access rights	72



13.5.	Approval process	72
13.6.	Description of fields and settings in lookup Risk case - Type	73
13.7.	Management of Characteristics in Questionnaire	78
13.8.	Automated adding of Characteristics	79
13.9.	Report on Person's Sanction List Match	80
13.10.	Detail Person screening	82
13.11.	Universal validations	82



1. Introduction

ComplyTrack Creatio is a unified platform for compliance management, ensuring unique set of functions and digital processes, which are necessary for the organization to protect itself against money laundering (AML), terrorism and proliferation financing (CTF/CPF). The solution can be used for compliance control automation according to the regulating authority requirements, whether it is legislation or industry standards. The broad functionality of the app makes it a convenient internal control system for a company of any size.

Key features of the system:

- incident registration
- Preconfigured Compliance Processes and Investigation Digital Dossier document management
- questionnaire management and version control
- checking person matches with control lists
- regulatory reporting
- compliance business rules
- determining client's risk score
- ensuring control

ComplyTrack Creatio offers several options that make compliance functions and processes easy, transparent, and manageable.

ComplyTrack Creatio system is designed to be used as a single universal tool for internal control of risks in a company of any size. This compliance management system is developed on Creatio platform, which enables configuration for modelling and automation of any specific business processes of the company and flexible adaptation of the system to the needs of your business. The app can be used for automation of compliance with other requirements of the regulator (legislation, industry standards). Universal functionality of the app makes it a convenient tool in the internal control system of any company.



This user manual describes the following sections: ComplyTrack Creatio: Accounts, Contacts, Questionnaire, Incidents, Risk cases, Documents, Compliance business rules, Scoring models, Risk scoring, Sanctions list, Regular check, Person check.

The basic functionality of Creatio is available at company's website <https://academy.creatio.com>

2. Accounts

All the information about the client companies, partners, contractors, or suppliers, with whom interaction is taking place or is expected to happen should be stored in one place, contain all the latest data and be available at any given moment. In section Accounts, one can run record of contact data, track interrelations of the companies, group them by various parameters and analyse the statistics.


This section contains several layouts:

-  register of accounts. Shows information about the accounts as a list of entries. List and purpose of the columns of the register are provided in description of account page.
-  account analytics. Shows charts, separate indicators and ratings used for analysis of accounts.



CRM code	Name	Type	Status	Country	Client risk	Client from	Owner	Modified on
3	UFO Holding Limited	Person	Active	Belgium			Supervisor	4/26/2024 7:06 PM
2	ABC Trading Corp.	Customer	Pending	United Kingdom			Supervisor	4/26/2024 7:07 PM

Image 1. View of Accounts section

Accounts card consists of a set of fields of general data, as well as several tabs. In order to create new entry, click  and fill in the fields on the page.


List and description of fields is provided below:

Field	Description
Profile fields	
Name*	Text field
Type	Type of the account Value from lookup Legal entity types
Status	Value from lookup Account status
CRM code	Autofill according to autonumbering of entries of Account code mask
CBS code	Text field
Owner group	List of user groups
Owner	Value from section Contacts
Registration No.	Text field
Country	Value from lookup Countries
Registration date	Calendar
Our company	List of Accounts with type Our company



Field	Description
Agent	Possibility to add agent of the customer, value from sections Accounts and Contacts
Tab General	
Client info (block of fields)	
Also known as	Text field
Client from	Calendar
Communication language	Value from lookup Customer languages
Communication options	Communication options (detail) Value from lookup Communication option types Registers communication options with the account
Addresses	Addresses (detail) Value from lookup Address types One can add address of account and indicate the type of address
Connected to (Detail)	Connected to (detail) Value from lookup Relationship types One can add relation of account and indicate the type of relationship
Accounts and contacts in holding	Auto-filled detail based on relations which create holding from detail "Connected to"
Representative	Representative (detail) Value from lookup Attorney type Entrusted role value from lookup Entrusted role One can add representatives of account and indicate the type of representation
Beneficiary / Owner	Beneficiary / Owner (detail) Value from lookup Beneficiary type Registration basis value from lookup Beneficiary registration basis One can add beneficiary / owner of account and indicate the type of beneficiary
Identification documents	Identification documents (detail) Value from lookup Identification document type One can add identification document of account and indicate the type of document
Residence	Residence (detail) Value from lookup Tax residence type One can add residence of account and indicate the type of residence
Tab ADDITIONAL INFO	
Termination of a business relationship (block of fields)	
Didn't pass onboarding	Checkbox
Didn't pass on	Calendar
Client closed	Checkbox
Closed on	Calendar



Field	Description
Liquidated	Checkbox
Liquidated on	Calendar
Blocked	Checkbox
Blocked on	Calendar
Control date (Block)	Calendar
Blocked (reason)	List of customer's risk cases
Segmentation (block of fields)	
Sector	Value from lookup Sector
Enterprise size	Value from lookup Enterprise size
Category	Value from lookup Legal entity categories
No. of employees	Value from lookup No. of employees
Total assets	Decimal
Financial statement review date	Calendar
Annual revenue	Value from lookup Annual revenue
Legal forms	Value from lookup Ownership types
Information source	Value from lookup Source of information
Business activities description	Text field
Business activities (NACE)	Business activities (NACE) (detail) Value from lookups NACE Division / NACE Group / NACE Classification One can add NACE code of account and indicate the type of business activities
Business activities (high risk)	Business activities (high risk) (detail) Value from lookup High risk business activity One can add high risk business activity of account and indicate the type of business activities
Licenses and permits	Licenses and permits (detail) Value from lookup License type One can add information about permits and licenses of account and indicate the type of license
Banking details	Banking details (detail) By clicking  one can enter banking details in a special form
Passwords / Secrets	Passwords / Secrets (detail) Value from lookup Password type One can add information about passwords used by representatives of account and indicate the type of password
Relationship to our company	Relationship to our company (detail) Value from lookup Account (contact) role One can add relationship to our company of account and indicate the type of relationship



Field	Description
External referreces	External referreces (detail) Value from lookup External reference One can add external reference of account and indicate the type of external reference
Noteworthy events	Noteworthy events (detail) Value from lookup Noteworthy event types

Tab Compliance

Client risk (block of fields)

Identified by	Value from lookup Account identified by
Client risk	Value from lookup Client risk level Attributed automatically according to the value in the field Risk value / batch scoring
Risk value	Attributed automatically from the Risk case / batch scoring
Blacklisted	Checkbox
Last review date	Calendar
PEP status	PEP status (detail) Value from lookup PEP type
Risk factors	Risk factors (detail) Value from lookup Risk factors
Related countries	Related countries (detail) One can add the country of the account Value from lookup Related countries types
Partners	Related countries (detail) Value from lookup Partner role One can add partners of the account
Restrictions	Restrictions (detail) Value from lookup Restriction types
Products	Products (detail) Contains information about the products used by the account Value from lookup Risk scoring product
Questionnaires	Questionnaires (detail) One can add a new questionnaire of the Account Value from lookup Questionnaire type

Tab Documents

Documents	Documents (detail) One can add a new document of the Account by clicking + After saving the document will be available in Documents
-----------	---

Tab Risk cases

Risk cases	Risk cases (detail) One can add a new Risk case by clicking +
------------	--



Field	Description
	Value from lookup Risk case - Type
Tab Finance parameters	
Finance parameters	Finance parameters (detail) Detail is intended for displaying financial parameters Use lookup Finance parameter type
Finance parameters compare	Finance parameters compare (detail) One can configure control over the parameters by their threshold values Use lookups Finance parameter type, Comparison type
Tab History	
Activities	Activities (detail) Displays all activities related to Account One can add a new activity by filling in the card Activities
Email	Email (detail) Displays all emails related to this Account One can create a new email by clicking +
Tab Attachments and notes	
Attachments	Attachments (detail) Intended for storing files and links related to this Account
Notes	Notes (detail) Detail is intended for storing any additional text type information Text of the notes can be edited and formatted Upon switching to another tab of the page, the system saves the information on the detail
Tab Timeline	
	Timeline of all activities related to this Account
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card



Field	Description
	Read only
Tab Feed	
Feed	The tab displays chat history among the employees regarding the Account

Configurable lookups

The system provides several configurable lookups which are used upon filling in the card Accounts:

- Legal entity types
- Account status
- Customer languages
- Communication option types
- Address types
- States/Provinces
- Cities
- Relationship types
- Attorney type
- Attorney status
- Entrusted role
- Beneficiary type
- Beneficiary status
- Beneficiary registration basis
- Identification document type
- Tax residence type
- Tax residence reason
- Tax residence W-form type
- Tax residence status
- Enterprise size
- Account categories
- No. of employees
- Annual revenue
- Ownership types
- Information sources
- NACE Division
- NACE group
- NACE Classification
- High risk business activity
- License type
- Password type
- Account (contact) role
- External reference
- Noteworthy event types
- Account identified by
- Client risk level




- PEP status
- PEP type
- Risk factor
- Country relation type
- Partner role
- Restriction types
- Risk scoring product
- Document type
- Document subtype
- Document subtype classification
- Method of obtaining the document
- Document status
- Finance parameter type
- Comparison type

3. Contacts

All the information about the clients, partners, contractors or suppliers, with whom interaction is taking place or is expected to happen should be stored in altogether in Contacts section.

This section contains several layouts:

 register of contacts. Shows information about the contacts as a list of entries. List and purpose of the columns of the register are provided in description of contact page.



contact analytics. Shows charts, separate indicators and ratings used for analysis of contacts.

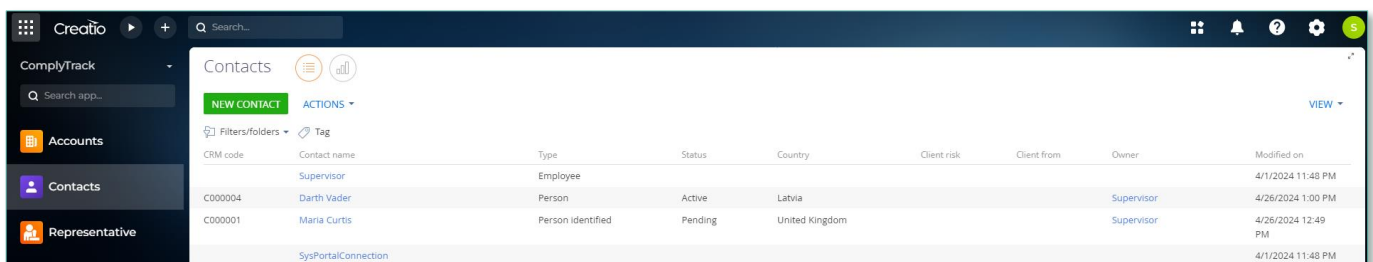


Image 2. Section Contacts view

Contact card consists of a set of fields of general data, as well as several tabs. In order to create new entry, click **NEW CONTACT** and fill in the fields on the page.


List and description of fields is provided below:

Field	Description
Profile fields	
Full name *	Auto filled text field
First name	Text field
Middle name	Text field
Last name	Text field
Type	Value from lookup Contact types
Status	Value from lookup Account status
CRM code	Autofill According to autonumbering of entries of ContactCodeMask
CBS code	Text field
Owner group	List of user groups
Owner	Value from section Contacts



Field	Description
Personal identity No.	Text field
Country	Value from lookup Countries
Gender	Value from lookup Gender
Our company	List of Accounts with type Our company
Tab General	
Client info (block of fields)	
Also known as	Text field
Client from	Calendar
Communication language	Value from lookup Customer languages
Title	Value from lookup Salutations
Communication options	Communication options (detail) Value from lookup Communication option types Records the types of communication options with the contact
Addresses	Addresses (detail) Value from lookup Address types One can add address of contact and indicate the type of address
Consents for commercial content receiving	Possibility to click/uclick if the person agreed or not to receive commercial content messages via email, SMS, phone, mail
Connected to (Detail)	Connected to (detail) Value from lookup Relationship types One can add relation of contact and indicate the type of relationship
Accounts and contacts in holding	Auto-filled detail based on relations which create holding from detail "Connected to"
Representative	Representative (detail) Value from lookup Attorney type Entrusted role value from lookup Entrusted role One can add representatives of contact and indicate the type of representation
Beneficiary / Owner	Beneficiary / Owner (detail) Value from lookup Beneficiary type Registration basis value from lookup Beneficiary registration basis One can see if contact is beneficiary / owner of account
Identification documents	Identification documents (detail) Value from lookup Identification document type One can add identification document of contact and indicate the type of document
Residence	Residence (detail) Value from lookup Tax residence type One can add residence of contact and indicate the type of residence



Field	Description
Tab Additional info	
Termination of a business relationship (block of fields)	
Didn't pass onboarding	Checkbox
Didn't pass on	Calendar
Client closed	Checkbox
Closed on	Calendar
Dead	Checkbox
Died on	Calendar
Blocked	Checkbox
Blocked on	Calendar
Control date (Block)	Calendar
Blocked (reason)	List of customer's risk cases
Segmentation (block of fields)	
Sector	Value from lookup Sector
Category	Value from lookup Legal entity categories
Business activities description	Text field
Business activities (NACE)	Business activities (NACE) (detail) Value from lookups NACE Division / NACE Group / NACE Classification One can add NACE code of contact and indicate the type of business activities
Business activities (high risk)	Business activities (high risk) (detail) Value from lookup High risk business activity One can add high risk business activity of contact and indicate the type of business activities
Banking details	Banking details (detail) By clicking  one can enter banking details in a special form
Passwords / Secrets	Passwords / Secrets (detail) Value from lookup Password type One can add information about passwords used by contact and indicate the type of password
Relationship to our company	Relationship to our company (detail) Value from lookup Account (contact) role One can add relationship to our company of contact contact and indicate the type of relationship
External referreces	External referreces (detail) Value from lookup External reference One can add external reference of contact and indicate the type of external reference
Noteworthy events	Noteworthy events (detail) Value from lookup Noteworthy event types



Field	Description
Tab Compliance	
Client risk (block of fields)	
Identified by	Value from lookup Account identified by
Client risk	Value from lookup Client risk level Generated automatically based on the value in the field Risk value / batch scoring
Risk value	Generated automatically from Risk case / batch scoring
Blacklisted	Checkbox
Last review date	Calendar
PEP status	PEP status (detail) Value from lookup PEP type
Risk factors	Risk factors (detail) Value from lookup Risk factors
Related countries	Related countries (detail) One can add the country of the contact Value from lookup Related countries types
Partners	Related countries (detail) Value from lookup Partner role One can add partners of the contact
Restrictions	Restrictions (detail) Value from lookup Restriction types
Products	Products (detail) Contains information about the products used by the Contact Value from lookup Risk scoring product
Questionnaires	Questionnaires (detail) One can add a new questionnaire of the Contact Value from lookup Questionnaire type
Tab Documents	
Documents	Documents (detail) One can add a new document of the Contact by clicking + After saving the document will be available in Documents
Tab Risk cases	
Risk cases	Risk cases (detail) One can add a new Risk case by clicking + Value from lookup Risk case - Type
Tab Finance parameters	
Finance parameters	Finance parameters (detail) Detail is intended for displaying financial parameters Use lookup Finance parameter type



Field	Description
Finance parameters compare	Finance parameters compare (detail) One can configure control over the parameters by their threshold values Use lookups Finance parameter type, Comparison type
Tab History	
Activities	Activities (detail) Displays all activities related to Contact One can add a new activity by filling in the card Activities
Email	Email (detail) Displays all emails related to this Account One can create a new email by clicking +
Tab Attachments and notes	
Attachments	Attachments (detail) Intended for storing files and links related to this Contact
Notes	Notes (detail) Detail is intended for storing any additional text type information Text of the notes can be edited and formatted Upon switching to another tab of the page, the system saves the information on the detail
Tab Timeline	
Timeline of all activities related to this Contact	
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Tab Feed	
Feed	The tab displays chat history among the employees regarding the Contact

Configurable lookups



The system provides several configurable lookups which are used upon filling in the card Contact:

- Contact types
- Account status
- Gender
- Customer languages
- Salutations
- Communication option types
- Address types
- States/Provinces
- Cities
- Relationship types
- Attorney type
- Attorney status
- Entrusted role
- Beneficiary type
- Beneficiary status
- Beneficiary registration basis
- Identification document type
- Tax residence type
- Tax residence reason
- Tax residence W-form type
- Tax residence status
- Account categories
- NACE Division
- NACE group
- NACE Classification
- High risk business activity
- Password type
- Account (contact) role
- External reference
- Noteworthy event types
- Account identified by
- Client risk level
- PEP status
- PEP type
- Risk factor
- Country relation type
- Partner role
- Restriction types
- Risk scoring product
- Document type
- Document subtype
- Document subtype classification
- Method of obtaining the document
- Document status
- Finance parameter type
- Comparison type

4. Questionnaire

This section is intended for creating and storing digital questionnaires for various types of clients and their authorised representatives.

This section provides:

- management of versions of questionnaires and their types (client's questionnaire, information on the principal business partners, investment questionnaire etc.);
- control over amendments in questionnaire data (including online approval process of the amendments);
- using questionnaire data for determining client's risk profile.

The section is of standard structure that does not change in comparison to the basic version.

Standard registry view of this section is provided below:

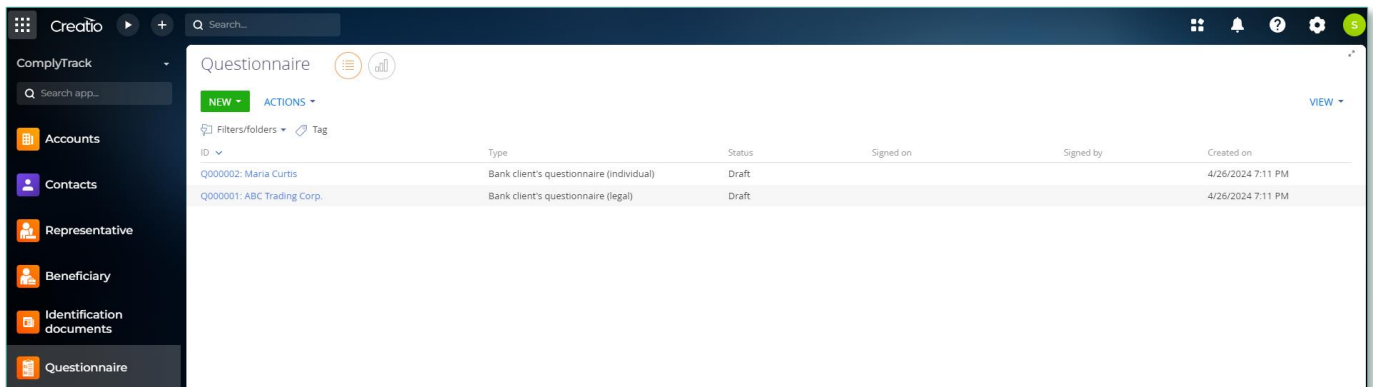
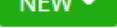


Image 3. Section Questionnaire view

4.1. Questionnaire card

Questionnaire card consists of a set of fields of general data, as well as several tabs. Sets of fields for Account questionnaire and Contact questionnaire are similar. It is specified in the description if the detail is placed only on one or the other form.

In order to create new entry, click  , choose the type of questionnaire (for the Account or the Contact) and fill in the fields on the page.

List and description of fields is provided below:

Field	Description
Profile fields	
Number	Unique number of the questionnaire The field is filled in automatically in accordance with the set template Read only
Client	Value from section Accounts or Contacts Mandatory field
Signed by representative	Text field



Field	Description
Received by employee	Choose from lookup Employee
Parent questionnaire	Filled in automatically in type Questionnaire type Read only
Type	Filled in automatically Read only
Version	Filled in automatically Read only
Signed on	Date of signing the questionnaire Value from calendar
Received on	Date of receiving the questionnaire Value from calendar
Status	Questionnaire status Value from lookup Questionnaire status Value by default – Draft The process of changing the stages is described in clause 13.1 Status change process

Tab General

GENERAL INFORMATION	<p>Parameters (detail) One can add additional information about the client Value from lookup Characteristics</p> <p>Contact information (detail) One can add contact information Value from lookup Communication option types</p> <p>Addresses (detail) One can add client's address Value from lookup Address types</p>
TAX RESIDENCE SELF-SERTIFICATION	<p>Parameters (detail) One can add additional parameters of client's residence Value from lookup Characteristics</p>
CUSTOMER'S CONTACT PERSON	<p>Related persons (detail) One can add client's contact person Form Related persons in questionnaire</p>
PURPOSE OF ESTABLISHING THE BUSINESS RELATIONSHIP	<p>Account opening reason (detail) One can indicate reasons for opening an account Value from lookup Questionnaire opening reason</p> <p>Products and services (detail) One can choose the necessary products and services Value from lookup Products & Services</p>



Field	Description
PLANNED TRANSACTION VOLUMES	<p>Transaction currencies (detail) One can choose the currency the client is operating with Value from lookup Currency</p> <p>Parameters (detail) One can add additional information Value from lookup Characteristics</p>
CUSTOMER ECONOMIC ACTIVITIES	<p>Parameters (detail) One can add additional information about the economic activity of the client Value from lookup Characteristics</p> <p>Activities according to NACE (detail) One can indicate a field of economic activity of the client Value from lookups Questionnaire: NACE Classification, NACE Division, NACE Group</p> <p>High risk business activity (detail) One can indicate high risk business activity of the client Value from lookup High risk business activity</p>
ORIGIN AND SOURCES OF THE CUSTOMER'S FUNDS	<p>Income source (detail) One can choose the source of income of the client Value from lookup Questionnaire income source</p> <p>Parameters (detail) One can add additional information about the client's income Value from lookup Characteristics</p> <p>Accounts in other financial institutions (detail) One can add additional accounts of the client</p>
CUSTOMER'S MAIN BUSINESS PARTNERS	<p>Products and services sell countries (detail) One can add a country and indicate the services</p> <p>Incoming payments (detail) Form Questionnaire payments</p> <p>Countries where products and services are bought (detail) One can add a country and indicate the services</p> <p>Outgoing payments (detail) Form Questionnaire payments</p> <p>Parameters (detail) One can indicate additional information about the principal business partners of the client Value from lookup Characteristics</p>
RECOMMENDATIONS	<p>Parameters (detail) One can indicate additional recommendations about the client</p>



Field	Description
	Value from lookup Characteristics
SHAREHOLDERS AND BENEFICIAL OWNERS	<p>Owners and beneficiaries (detail)</p> <p>One can add client's beneficiaries</p> <p>Parameters (detail)</p> <p>One can indicate additional information about the client's beneficiaries</p> <p>Value from lookup Characteristics</p>
REPUTATION	<p>Parameters (detail)</p> <p>One can indicate additional information about the reputation of the client</p> <p>Value from lookup Characteristics</p>
Tab Relations	
Subordinate questionnaires	<p>Subordinate questionnaires (detail)</p> <p>Displays all the subordinate questionnaires related to this questionnaire</p> <p>One can add a document by clicking +</p> <p>Value from lookup Questionnaire type</p>
Related documents	<p>Related documents (detail)</p> <p>Displays all the documents related to this questionnaire</p> <p>One can add a document by clicking +</p>
Tab Attachments and notes	
Attachments	<p>Attachments (detail)</p> <p>Intended for storing files and links related to this Questionnaire</p>
Notes	<p>Notes (detail)</p> <p>Detail is intended for storing any additional text type information</p> <p>Text of the notes can be edited and formatted</p> <p>Upon switching to another tab of the page, the system saves the information on the detail</p>
Tab Audit	
Created by	<p>Author of the entry</p> <p>Value from section Contacts</p> <p>Generated by the system automatically upon initially saving the card</p> <p>Read only</p>
Created on	<p>Date and time of creation</p> <p>Generated by the system automatically upon initially saving the card</p> <p>Read only</p> <p>Value from calendar</p>
Modified by	<p>Last person who modified the entry</p> <p>Value from section Contacts</p> <p>Generated by the system automatically each time upon saving the card</p> <p>Read only</p>
Modified on	<p>Date and time the entry was last modified</p> <p>Value from calendar</p> <p>Generated by the system automatically each time upon saving the card</p>



Field	Description
	Read only
Tab Approvals	
Approvals	Standard process of approval For more detailed information see description in clause 13.5 Approval process
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

NB!

The name of the questionnaire is generated according to the mask Questionnaire number + Customer.

When a questionnaire is imported through integration with a blank field "Customer", while all the information is available in parameters, then the title is filled in with the number and one of the parameters indicated as Displayed value. The setting that fills in information from the parameters can be turned off in the lookup Questionnaire version, on a detail Characteristics in questionnaire version, in the field Displayed value.

4.2. Card Questionnaire Appendix

Card Questionnaire Appendix consists of a set of fields of general data, as well as several tabs. Sets of fields for Account questionnaire and Contact questionnaire are the same. There are four types of Appendixes to the Account questionnaire provided in the system:

- Legal App A: Beneficiary
- Legal App B: Attorney
- Legal App C: Tax residence
- Legal App D: Contact persons

And two types of Appendixes to the Contact questionnaire:

- Individual App A: Attorney
- Individual App B: Business activity

In order to create a new entry, go to the main questionnaire, open tab Relations, find detail Subordinate questionnaires and click **+**, then choose the type Questionnaire appendix and fill in the necessary fields on the page.

List and description of fields is provided below:

Field	Description
Profile fields	
Number	Unique questionnaire number Field is filled in automatically in accordance with the set template Read only
Client	Value from section Accounts or Contacts Mandatory field
Signed by representative	Text field



Field	Description
Received by employee	Value from lookup Employees
Parent questionnaire	Filled in automatically in type Questionnaire type Read only
Type	Filled in automatically Read only
Version	Filled in automatically Read only
Signed on	Date of signing the questionnaire Value from calendar
Received on	Date of receiving the questionnaire Value from calendar
Status	Questionnaire status Value from lookup Questionnaire status Value by default – Draft The process of changing the stages is described in clause 13.1 Status change process

Tab General

Information about beneficiary control	Questionnaire type Legal App A: Beneficiary Parameters (detail) One can add additional information about the relation with the Account Value from lookup Characteristics
Common information about beneficiary	Questionnaire Legal App A: Beneficiary Parameters (detail) One can indicate general information about the beneficiary Value from lookup Characteristics
Tax residence definition	Questionnaire Legal App C: Tax residence Questionnaire Legal App A: Beneficiary Parameters (detail) One can indicate additional information about residency of the Account Value from lookup Characteristics Additional tax residence (detail) One can indicate additional residencies of the Account
Beneficiary business & personal activity	Questionnaire Legal App A: Beneficiary Parameters (detail) One can add additional information about the activity of the beneficiary Value from lookup Characteristics Risk individual activity (detail)



Field	Description
	Value from lookup High risk business activity
Attorney persons for contacts with bank	Questionnaire Legal App B: Attorney Questionnaire Individual App A: Attorney Attorneys in questionnaire (detail) One can add attorneys Form Attorneys in questionnaire
Contact persons for cooperation with the bank	Questionnaire Legal App D: Contact persons Related persons (detail) One can add related persons Form Related persons in questionnaire
Business activity	Questionnaire Individual App B: Business activity Parameters (detail) One can indicate additional information about economic activity of the client Value from lookup Characteristics Activities according to NACE (detail) One can indicate field of activity of the client Value from lookups Questionnaire: NACE Classification, NACE Division, NACE Group High risk business activity (detail) One can indicate high risk business activity of the client Value from lookup High risk business activity
Tab Attachments and notes	
Attachments	Attachments (detail) Intended for storing files and links related to this Questionnaire
Notes	Notes (detail) Detail is intended for storing any additional text type information Text of the notes can be edited and formatted Upon switching to another tab of the page, the system saves the information on the detail
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts



Field	Description
	Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Tab Approvals	
Approvals	Standard process of approval For more detailed information see description in clause 13.5 Approval process
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

Configurable lookups of section Questionnaires

The system provides several configurable lookups which are used upon filling in the Questionnaire:

- Details in questionnaire
- NACE Classification
- NACE Division
- NACE Group
- Products & Services
- Questionnaire income source
- Questionnaire information blocks
- Questionnaire opening reason
- Questionnaire status
- Questionnaire type
- Questionnaire version
- Risk activity types
- Type of politically exposed person

5. Incidents

This section provides clear and precise mechanism of registering compliance incidents. Based on check of client's match in sanction lists, the system automatically generates incidents of the following types:

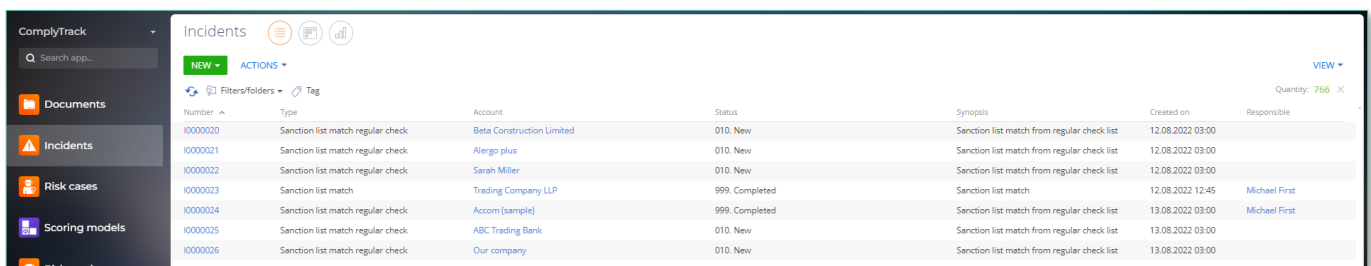
- Sanction list match
- Sanction list match regular check

Also, for verification purposes, there is an option to register an incident manually:

- Person incident

The section is of standard structure that does not change in comparison to the basic version.

Standard registry view of this section is provided below:



Number	Type	Account	Status	Synopsis	Created on	Responsible
I0000020	Sanction list match regular check	Beta Construction Limited	010. New	Sanction list match from regular check list	12.08.2022 03:00	
I0000021	Sanction list match regular check	Alargo plus	010. New	Sanction list match from regular check list	12.08.2022 03:00	
I0000022	Sanction list match regular check	Sarah Miller	010. New	Sanction list match from regular check list	12.08.2022 03:00	
I0000023	Sanction list match	Trading Company LLP	999. Completed	Sanction list match	12.08.2022 12:45	Michael First
I0000024	Sanction list match regular check	Accom (sample)	999. Completed	Sanction list match from regular check list	13.08.2022 03:00	Michael First
I0000025	Sanction list match regular check	ABC Trading Bank	010. New	Sanction list match from regular check list	13.08.2022 03:00	
I0000026	Sanction list match regular check	Our company	010. New	Sanction list match from regular check list	13.08.2022 03:00	

Image 4. View of section Incidents

List and description of fields is provided below:

Field	Description
Profile fields	
ID number	Unique incident number Field is filled in automatically in accordance with the set template Read only
Incident date*	Date when incident occurred Filled in automatically with current date value Editing possible after the card is saved for the first time In status Completed and Cancelled – read only
Type *	Incident type Value from lookup Risk case - Incident type Read only
Status *	Incident processing status Value from lookup Risk case - Incident status Editing possible
Regular check object	Value from section Accounts\Contacts
Deadline	Estimated incident resolution deadline Value from calendar Editing possible after the card is saved for the first time
Responsible	Name of the person in charge of the incident



Field	Description
	Value from section Contacts
Tab General	
Synopsis	Field is filled in automatically from a template upon registration of incident
Info getting date *	Date when information about the incident was received Filled in automatically with a current date value Value from calendar Editing possible after the card is saved for the first time
Result *	Actual outcome of the incident Value from lookup Risk case incidents result Set up in lookup Risk case - Incident type on a detail Available incident's results
Result (description)	Text field
Notes	Notes (detail) Report on the Sanction list matches found Described in detail in clause 13.9 Report on Person's Sanction List Match
Attachments	Attachments (detail) Intended for storing files and links related to the incident Upon registering an incident through email, all the files and links attached to that email will be stored on the detail
Related risk cases	Related risk cases (detail) One can add an existing investigation or register a new one
Features	Features (detail) Filled in through a mini-card Features in incident Characteristics available for the risk case type are indicated in lookup Risk case - Characteristics in incident type Automated adding of Characteristics available upon creating Incidents (see clause 13.8 Automated adding of Characteristics)
Tab Activities	
Activities	Activities (detail) Displays all the activities related to the Incident One can register a new activity by filling in the card Activities
E-mail	E-mail (detail) Displays all emails related to this incident Upon registering an incident through email, the message based on which the incident was registered is automatically attached on this detail One can create a new email letter by clicking +
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only



Field	Description
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Due date (actual)	Actual date of completion of the incident Value from calendar The field is filled in automatically in statuses Completed and Cancelled Read only
History of changes	History of changes (detail) Automatically registers all the changes in the entry on this form
Lifecycle	Lifecycle (detail) This detail allows tracking all the stages of processing of the incident Entries on this detail are read only and are added automatically upon changing the status
Tab Feed	
Feed	The tab displays chat history among the employees regarding the Incident

Configurable lookups

The system provides several configurable lookups which are used upon filling in the Incident:

- Characteristics in incident type
- Risk case - Incident origin
- Risk case - Incident status
- Risk case - Incident type
- Risk case incidents result

6. Risk cases

Section Risk cases provides the following options:

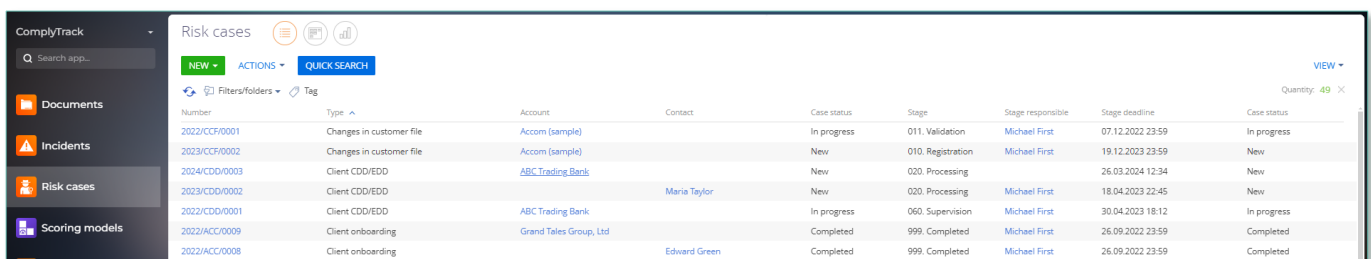
- digitally requesting, receiving and storing expert opinion, explanatory memos, documents and comments in a digital dossier;
- configuring online processes for approval, coordination and execution control of decisions made under the risk case in accordance with the procedures adopted in your company;
- configurable classification of dossiers, check-lists and processes;
- organization of a group of related risk cases;
- planning corrective measures regarding the detected deficiencies, coordination and issue of tasks for elimination of them;
- mechanism of configuration of decision-making processes regarding various kinds of risk cases;
- review for online process of client onboarding or in the course of a risk case process (incident or regular check);
- automated check of persons related to risk case in sanction lists.

Risk case section is designed to register the following types of investigations.

- Client blocking
- Third party request: Partner request
- Third party request: State authority request
- Changes in customer file
- Client CDD
- Client EDD
- Transaction monitoring
- Client onboarding

The section is of standard structure that does not change in comparison to the basic version.

Standard registry view of this section is provided below:



Number	Type	Account	Contact	Case status	Stage	Stage responsible	Stage deadline	Case status
2022/CCF/0001	Changes in customer file	Accom (sample)		In progress	011. Validation	Michael First	07.12.2022 23:59	In progress
2023/CCF/0002	Changes in customer file	Accom (sample)		New	010. Registration	Michael First	19.12.2023 23:59	New
2024/CDD/0003	Client CDD/EDD	ABC Trading Bank		New	020. Processing		26.03.2024 12:34	New
2023/CDD/0002	Client CDD/EDD		Maria Taylor	New	020. Processing	Michael First	18.04.2023 22:45	New
2022/CDD/0001	Client CDD/EDD	ABC Trading Bank		In progress	060. Supervision	Michael First	30.04.2023 18:12	In progress
2022/ACC/0009	Client onboarding	Grand Tales Group, Ltd		Completed	999. Completed	Michael First	26.09.2022 23:59	Completed
2022/ACC/0008	Client onboarding		Edward Green	Completed	999. Completed	Michael First	26.09.2022 23:59	Completed

Image 5. Section Risk cases view

6.1. Client blocking

The reasons for registering a risk case of this type: failure to comply with the terms of the contract, fee payment default, failure to provide documents on time, suspicious transaction, suspicious documents.

Risk case card Client Blocking consists of a set of fields of general data, as well as several tabs, containing detailed information on the risk case, history and other additional information.

List and description of fields is provided below:



Field	Description
Profile fields	
Risk case deadline	Deadline by which review of risk case should be completed Determined automatically after initial saving of the card, in accordance with the setting Number of days in lookup Risk case - Type Read only
Account	Legal entity Value from section Accounts Mandatory field if Contact field is not filled in
Contact	Individual Value from section Contacts Mandatory field, if Account field is not filled in
Case status	Risk case status Filled in automatically according to the chosen stage in the status bar Read only
Actual case resolution date	Actual case resolution date Value from calendar Filled in automatically with a date of completion of risk case upon reaching the final stage Read only
Stage deadline	Deadline for completion of a certain stage of risk case Filled in automatically according to configured template in lookup Risk case - Type Read only
Stage	Risk case stage Can be changed in status bar Upon switching to each new stage, one can change the responsible person or group of persons responsible for this stage
Stage responsible group	Group of persons responsible at this stage of risk case Value from lookup System administration object
Stage responsible *	Person responsible at this stage of risk case Value from section Contacts
On work	Checkbox Not available at final stage
Tab Processing info	
Block of fields General	
Type	Risk case type Filled in automatically upon registering Value from lookup Risk case - Type Read only
Subtype	Risk case subtype Filled in automatically upon registering Value from lookup Risk case - Subtype Read only



Purpose *	Purpose of the risk case Value from lookup Risk case purpose
Description	Short description of risk case Text field
Result	Result of the risk case Value from lookup Risk case - Result
Decision	Decision regarding the risk case Text field
Stage notes	Stage notes (detail) Text field Filled in through a mini-card Risk case stage notes

Tab Additional info

Block of fields Miscellaneous

Source	Source of the reason of occurrence of risk case Value from lookup Risk case - Source
Priority	Risk case priority Value from lookup Risk case - Priority
Features	Features characteristic to the risk case (detail) Filled in through a mini-card Features in risk case Characteristics available for this risk case type are provided in the lookup Risk case - Characteristics in risk case type Automated adding of Characteristics available upon creating a risk case (see clause 13.8 Automated adding of Characteristics)
Followers	Followers (detail) On this detail one can indicate a list of persons that are granted access to view information about the risk case, follow the process of resolving the risk case Value from section Contacts

Tab Relations

Related accounts	Legal entities related to the risk case (detail) Form Accounts related to risk case
Related contacts	Individuals related to the risk case (detail) Form Contacts related to the risk case
Related risk cases	Related risk cases (detail) Fill in a form Related risk cases Value from section Risk cases
Activities	Activities (detail) Displays all the activities related to the risk case One can add a new activity by filling in the card Activities
E-mail	E-mail (detail) Displays all the emails related to this risk case One can create a new email letter by clicking +



Tab Documents	
Related documents	Related documents (detail) Value from section Documents One can create a new document by clicking +
Attachments	Attachments (detail) Intended for storing files and links related to this risk case
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Object owner	Value from section Contacts
History of changes	History of changes (detail) Automatically registers all the changes in the entry on this form
Lifecycle	Lifecycle (detail) This detail allows tracking all the stages of processing of risk case Entries on this detail are read only and are added automatically upon changing the status
Risk case deadline changes	Risk case deadline changes (detail) To review and filter changes of risk case and stage deadline
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

Process of coordination of risk case Client blocking

Process participants: depending on the reason, two units can participate – Customer support and Compliance.
 The sequence of stages of coordination is configured in lookup Risk case - Type (see description in clause 13.6 Description of fields and settings in lookup Risk case - Type)

For this risk case type there is the following set of stages designed:

- 011. Validation
- 020. Processing



- 999. Completed
- 997. Erroneously initiated
- 998. Rejected

6.2. Third party request: Partner request

The reasons for registering a risk case of this type: Partner bank or Correspondent bank requests additional information about the transaction that is carried out through them, and in which our client is participating (direct partner or as part of the transaction chain).

Risk case card Third party request: Partner request can be of two types:

- Correspondent bank
- Partner

The card consists of a set of fields of general data, as well as several tabs, containing detailed information on the risk case, history and other additional information.

List and description of fields is provided below:

Field	Description
Profile fields	
Risk case deadline	Deadline by which review of risk case should be completed Determined automatically after initial saving of the card, in accordance with the setting Number of days in lookup Risk case - Type Read only
Account	Legal entity Value from section Accounts Mandatory field if Contact field is not filled in
Contact	Individual Value from section Contacts Mandatory field, if Account field is not filled in
Case status	Risk case status Filled in automatically according to the chosen stage in the status bar Read only
Actual case resolution date	Actual case resolution date Value from calendar Filled in automatically with a date of completion of risk case upon reaching the final stage Read only
Stage deadline	Deadline for completion of a certain stage of risk case Filled in automatically according to configured template in lookup Risk case - Type Read only
Stage	Risk case stage Can be changed in status bar Upon switching to each new stage, one can change the responsible person or group of persons responsible for this stage



Field	Description
Stage responsible group	Group of persons responsible at this stage of risk case Value from lookup System administration object
Stage responsible *	Person responsible at this stage of risk case Value from section Contacts
On work	Checkbox Not available at final stage
Tab Processing info	
Block of fields General	
Type	Risk case type Filled in automatically upon registering Value from lookup Risk case - Type Read only
Subtype	Risk case subtype Filled in automatically upon registering Value from lookup Risk case - Subtype Read only
Purpose *	Purpose of the risk case Value from lookup Risk case purpose
Description	Short description of risk case Text field
Result	Result of the risk case Value from lookup Risk case - Result
Decision	Decision regarding the risk case Text field
Stage notes	Stage notes (detail) Text field Filled in through a mini-card Risk case stage notes
Tab Additional info	
Block of fields Miscellaneous	
Source	Source of the reason of occurrence of risk case Value from lookup Risk case - Source
Priority	Risk case priority Value from lookup Risk case - Priority
Features	Features characteristic to the risk case (detail) Filled in through a mini-card Features in risk case Characteristics available for this risk case type are provided in the lookup Risk case - Characteristics in risk case type Automated adding of Characteristics available upon creating a risk case (see clause 13.8 Automated adding of Characteristics)



Followers	<p>Followers (detail)</p> <p>On this detail one can indicate a list of persons that are granted access to view information about the risk case, follow the process of resolving the risk case</p> <p>Value from section Contacts</p>
Shortcomings	<p>Shortcomings (detail)</p> <p>Text field</p> <p>Filled in through a mini-card</p>
Tab Relations	
Related accounts	<p>Legal entities related to the risk case (detail)</p> <p>Form Accounts related to risk case</p>
Related contacts	<p>Individuals related to the risk case (detail)</p> <p>Form Contacts related to the risk case</p>
Related risk cases	<p>Related risk cases (detail)</p> <p>Fill in a form Related risk cases</p> <p>Value from section Risk cases</p>
Activities	<p>Activities (detail)</p> <p>Displays all the activities related to the risk case</p> <p>One can add a new activity by filling in the card Activities</p>
E-mail	<p>E-mail (detail)</p> <p>Displays all the emails related to this risk case</p> <p>One can create a new email letter by clicking +</p>
Tab Documents	
Related documents	<p>Related documents (detail)</p> <p>Value from section Documents</p> <p>One can create a new document by clicking +</p>
Attachments	<p>Attachments (detail)</p> <p>Intended for storing files and links related to this risk case</p>
Tab Audit	
Created by	<p>Author of the entry</p> <p>Value from section Contacts</p> <p>Generated by the system automatically upon initially saving the card</p> <p>Read only</p>
Created on	<p>Date and time of creation</p> <p>Generated by the system automatically upon initially saving the card</p> <p>Read only</p> <p>Value from calendar</p>
Modified by	<p>Last person who modified the entry</p> <p>Value from section Contacts</p> <p>Generated by the system automatically each time upon saving the card</p> <p>Read only</p>
Modified on	<p>Date and time the entry was last modified</p> <p>Value from calendar</p>



	Generated by the system automatically each time upon saving the card Read only
Object owner	Value from section Contacts
History of changes	History of changes (detail) Automatically registers all the changes in the entry on this form
Lifecycle	Lifecycle (detail) This detail allows tracking all the stages of processing of risk case Entries on this detail are read only and are added automatically upon changing the status
Risk case deadline changes	Risk case deadline changes (detail) To review and filter changes of risk case and stage deadline
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

Process of coordination of risk case Third party request: Partner request

Process participants: employees of Compliance Department. In case of necessity, also Customer Support. Requests may come through correspondent relations department or directly to Compliance Department.

The sequence of stages of coordination is configured in lookup Risk case - Type (see description in clause 13.6 Description of fields and settings in lookup Risk case - Type)

For this risk case type there is the following set of stages designed:

- 011. Validation
- 020. Processing
- 025. Information providing
- 060. Supervision
- 070. Escalation
- 080. Document preparation
- 050. Informing
- 999. Completed
- 997. Erroneously initiated

6.3. Third party request: State authority request

The reasons for registering a risk case of this type: supervising authority is requesting information about the client, the transaction, current blocking of the client, blocking of funds and many other reasons.

Risk case Third party request: State authority request can have the following subtypes:

- DiTex
- FCMC
- FIU
- State revenue service
- Sworn bailiffs
- Police
- Court administration
- Insolvency administration



The card consists of a set of fields of general data, as well as several tabs, containing detailed information on the risk case, history and other additional information.

List and description of fields is provided below:

Field	Description
Profile fields	
Risk case deadline	Deadline by which review of risk case should be completed Determined automatically after initial saving of the card, in accordance with the setting Number of days in lookup Risk case - Type Read only
Account	Legal entity Value from section Accounts Mandatory field if Contact field is not filled in
Contact	Individual Value from section Contacts Mandatory field, if Account field is not filled in
Case status	Risk case status Filled in automatically according to the chosen stage in the status bar Read only
Actual case resolution date	Actual case resolution date Value from calendar Filled in automatically with a date of completion of risk case upon reaching the final stage Read only
Stage deadline	Deadline for completion of a certain stage of risk case Filled in automatically according to configured template in lookup Risk case - Type Read only
Stage	Risk case stage Can be changed in status bar Upon switching to each new stage, one can change the responsible person or group of persons responsible for this stage
Stage responsible group	Group of persons responsible at this stage of risk case Value from lookup System administration object
Stage responsible *	Person responsible at this stage of risk case Value from section Contacts
On work	Checkbox Not available at final stage
Tab Processing info	
Block of fields General	
Type	Risk case type Filled in automatically upon registering Value from lookup Risk case - Type



	Read only
Subtype	Risk case subtype Filled in automatically upon registering Value from lookup Risk case - Subtype Read only
Purpose *	Purpose of the risk case Value from lookup Risk case purpose
Description	Short description of risk case Text field
Result	Result of the risk case Value from lookup Risk case - Result
Decision	Decision regarding the risk case Text field
Stage notes	Stage notes (detail) Text field Filled in through a mini-card Risk case stage notes

Tab Additional info

Block of fields Miscellaneous

Source	Source of the reason of occurrence of risk case Value from lookup Risk case - Source
Priority	Risk case priority Value from lookup Risk case - Priority
Features	Features characteristic to the risk case (detail) Filled in through a mini-card Features in risk case Characteristics available for this risk case type are provided in the lookup Risk case - Characteristics in risk case type Automated adding of Characteristics available upon creating a risk case (see clause 13.8 Automated adding of Characteristics)
Followers	Followers (detail) On this detail one can indicate a list of persons that are granted access to view information about the risk case, follow the process of resolving the risk case Value from section Contacts
Shortcomings	Shortcomings (detail) Filled in through a mini-card

Tab Relations

Related accounts	Legal entities related to the risk case (detail) Form Accounts related to risk case
Related contacts	Individuals related to the risk case (detail) Form Contacts related to the risk case
Related risk cases	Related risk cases (detail) Fill in a form Related risk cases



	Value from section Risk cases
Activities	Activities (detail) Displays all the activities related to the risk case One can add a new activity by filling in the card Activities
E-mail	E-mail (detail) Displays all the emails related to this risk case One can create a new email letter by clicking +
Tab Documents	
Related documents	Related documents (detail) Value from section Documents One can create a new document by clicking +
Attachments	Attachments (detail) Intended for storing files and links related to this risk case
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Object owner	Value from section Contacts
History of changes	History of changes (detail) Automatically registers all the changes in the entry on this form
Lifecycle	Lifecycle (detail) This detail allows tracking all the stages of processing of risk case Entries on this detail are read only and are added automatically upon changing the status
Risk case deadline changes	Risk case deadline changes (detail) To review and filter changes of risk case and stage deadline
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document



Process of coordination of risk case Third party request: Partner request

Process participants: employees of Compliance Department. In case of necessity, employees of Customer Support Service and Legal Department.

The sequence of stages of coordination is configured in lookup Risk case - Type (see description in clause 13.6 Description of fields and settings in lookup Risk case - Type)

For this risk case type there is the following set of stages designed:

- 011. Validation
- 020. Processing
- 025. Information providing
- 060. Supervision
- 070. Escalation
- 080. Document preparation
- 050. Informing
- 999. Completed
- 997. Erroneously initiated

6.4. Changes in customer file

The reasons for registering a risk case of this type: changes in legal documents, changes in the list of founding members, the changes in the board, changes in the authorised representatives etc. Before the client will be able to operate normally, employees of Compliance department should check all the new documents and confirm that they comply with the regulatory requirements and company's policies.

Risk case subtype Changes in customer file can have the following subtypes:

- Change of beneficiary
- Change in customer structure
- Power of Attorney prolongation
- Change of representative

Risk case card Changes in customer file consists of a set of fields of general data, as well as several tabs, containing detailed information on the risk case, history and other additional information.

List and description of fields is provided below:

Field	Description
Profile fields	
Risk case deadline	Deadline by which review of risk case should be completed Determined automatically after initial saving of the card, in accordance with the setting Number of days in lookup Risk case - Type Read only
Account	Legal entity Value from section Accounts Mandatory field if Contact field is not filled in
Contact	Individual Value from section Contacts



Field	Description
	Mandatory field, if Account field is not filled in
Case status	Risk case status Filled in automatically according to the chosen stage in the status bar Read only
Actual case resolution date	Actual case resolution date Value from calendar Filled in automatically with a date of completion of risk case upon reaching the final stage Read only
Stage deadline	Deadline for completion of a certain stage of risk case Filled in automatically according to configured template in lookup Risk case - Type Read only
Stage	Risk case stage Can be changed in status bar Upon switching to each new stage, one can change the responsible person or group of persons responsible for this stage
Stage responsible group	Group of persons responsible at this stage of risk case Value from lookup System administration object
Stage responsible *	Person responsible at this stage of risk case Value from section Contacts
On work	Checkbox Not available at final stage
Tab Processing info	
Block of fields General	
Type	Risk case type Filled in automatically upon registering Value from lookup Risk case - Type Read only
Subtype	Risk case subtype Filled in automatically upon registering Value from lookup Risk case - Subtype Read only
Result	Result of the risk case Value from lookup Risk case - Result
Decision	Decision regarding the risk case Text field
Stage notes	Stage notes (detail) Text field Filled in through a mini-card Risk case stage notes
Related questionnaires	Related questionnaires (detail) One can add a related questionnaire by clicking +



Person screening	Person screening (detail) Displays Account or Contact regarding whome the risk case is carried out, as well as all the related Contacts and Accounts More detailed description provided in clause 12.10 Detail Person screening
Sanction list incidents	Sanction list incidents (detail) Value from section Incidents with incident types Sanction list match and Sanction list match regular check

Tab Additional info

Block of fields Miscellaneous

Source	Source of the reason of occurrence of risk case Value from lookup Risk case - Source
Priority	Risk case priority Value from lookup Risk case - Priority
Features	Features characteristic to the risk case (detail) Filled in through a mini-card Features in risk case Characteristics available for this risk case type are provided in the lookup Risk case - Characteristics in risk case type Automated adding of Characteristics available upon creating a risk case (see clause 13.8 Automated adding of Characteristics)
Followers	Followers (detail) On this detail one can indicate a list of persons that are granted access to view information about the risk case, follow the process of resolving the risk case Value from section Contacts
Shortcomings	Shortcomings (detail) Filled in through a mini-card

Tab Relations

Related accounts	Legal entities related to the risk case (detail) Form Accounts related to risk case
Related contacts	Individuals related to the risk case (detail) Form Contacts related to the risk case
Related risk cases	Related risk cases (detail) Fill in a form Related risk cases Value from section Risk cases
Activities	Activities (detail) Displays all the activities related to the risk case One can add a new activity by filling in the card Activities
E-mail	E-mail (detail) Displays all the emails related to this risk case One can create a new email letter by clicking +
Incidents	Incidents (detail) Value from section Incidents



Related beneficiaries	To review all representatives added to the customer, accept them on completing risk case
Related representatives	To review all beneficiaries added to the customer, accept them on completing risk case
Tab Documents	
Related documents	Related documents (detail) Value from section Documents One can create a new document by clicking +
Attachments	Attachments (detail) Intended for storing files and links related to this risk case
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Object owner	Value from section Contacts
History of changes	History of changes (detail) Automatically registers all the changes in the entry on this form
Lifecycle	Lifecycle (detail) This detail allows tracking all the stages of processing of risk case Entries on this detail are read only and are added automatically upon changing the status
Risk case deadline changes	Risk case deadline changes (detail) To review and filter changes of risk case and stage deadline
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

Process of coordination of risk case Changes in customer file

Process participants: Customer Support service and employees of Compliance Department.

The sequence of stages of coordination is configured in lookup Risk case - Type (see description in clause 13.6 Description of fields and settings in lookup Risk case - Type)

For this risk case type there is the following set of stages designed:



011. Validation
 020. Processing
 060. Supervision
 025. Information providing
 999. Completed
 997. Erroneously initiated
 998. Rejected

6.5. Client CDD and Client EDD

The reasons for registering a risk case of this type: due diligence is carried out after three months of operation (or in other term provided in the regulatory documents of the client) or upon reaching a certain financial turnover threshold in the account. Client's activity is being evaluated in terms of compliance with the information previously declared: line of business, turnover, partners, turnovers with partners, assessment of the provided supporting documents about the transactions etc.

Risk case card Client CDD and ClientEDD consists of a set of fields of general data, as well as several tabs, containing detailed information on the risk case, history and other additional information.

List and description of fields is provided below:

Field	Description
Profile fields	
Risk case deadline	Deadline by which review of risk case should be completed Determined automatically after initial saving of the card, in accordance with the setting Number of days in lookup Risk case - Type Read only
Account	Legal entity Value from section Accounts Mandatory field if Contact field is not filled in
Contact	Individual Value from section Contacts Mandatory field, if Account field is not filled in
Case status	Risk case status Filled in automatically according to the chosen stage in the status bar Read only
Actual case resolution date	Actual case resolution date Value from calendar Filled in automatically with a date of completion of risk case upon reaching the final stage Read only
Stage deadline	Deadline for completion of a certain stage of risk case Filled in automatically according to configured template in lookup Risk case - Type Read only
Stage	Risk case stage Can be changed in status bar



Field	Description
	Upon switching to each new stage, one can change the responsible person or group of persons responsible for this stage
Stage responsible group	Group of persons responsible at this stage of risk case Value from lookup System administration object
Stage responsible *	Person responsible at this stage of risk case Value from section Contacts
On work	Checkbox Not available at final stage
Tab Processing info	
Block of fields General	
Type	Risk case type Filled in automatically upon registering Value from lookup Risk case - Type Read only
Investigation period start date	Calendar
Investigation period end date	Calendar
Result	Result of the risk case Value from lookup Risk case - Result
Decision	Decision regarding the risk case Text field
Stage notes	Stage notes (detail) Text field Filled in through a mini-card Risk case stage notes
Related questionnaires	Related questionnaires (detail) One can add a related questionnaire by clicking +
Person screening	Person screening (detail) Displays Account or Contact regarding whom the risk case is carried out, as well as all the related Contacts and Accounts More detailed description provided in clause 12.10 Detail Person screeningDetail
Sanction list incidents	Sanction list incidents (detail) Value from section Incidents with incident types Sanction list match and Sanction list match regular check
Tab Additional info	
Block of fields Miscellaneous	
Source	Source of the reason of occurrence of risk case Value from lookup Risk case - Source
Priority	Risk case priority



	Value from lookup Risk case - Priority
Features	<p>Features characteristic to the risk case (detail)</p> <p>Filled in through a mini-card Features in risk case</p> <p>Characteristics available for this risk case type are provided in the lookup Risk case - Characteristics in risk case type</p> <p>Automated adding of Characteristics available upon creating a risk case (see clause 13.8 Automated adding of Characteristics)</p>
Followers	<p>Followers (detail)</p> <p>On this detail one can indicate a list of persons that are granted access to view information about the risk case, follow the process of resolving the risk case</p> <p>Value from section Contacts</p>
Shortcomings	<p>Shortcomings (detail)</p> <p>Filled in through a mini-card</p>
Tab Relations	
Related accounts	<p>Legal entities related to the risk case (detail)</p> <p>Form Accounts related to risk case</p>
Related contacts	<p>Individuals related to the risk case (detail)</p> <p>Form Contacts related to the risk case</p>
Related risk cases	<p>Related risk cases (detail)</p> <p>Fill in a form Related risk cases</p> <p>Value from section Risk cases</p>
Activities	<p>Activities (detail)</p> <p>Displays all the activities related to the risk case</p> <p>One can add a new activity by filling in the card Activities</p>
E-mail	<p>E-mail (detail)</p> <p>Displays all the emails related to this risk case</p> <p>One can create a new email letter by clicking +</p>
Incidents	<p>Incidents (detail)</p> <p>Value from section Incidents</p>
Tab Documents	
Related documents	<p>Related documents (detail)</p> <p>Value from section Documents</p> <p>One can create a new document by clicking +</p>
Attachments	<p>Attachments (detail)</p> <p>Intended for storing files and links related to this risk case</p>
Tab Audit	
Created by	<p>Author of the entry</p> <p>Value from section Contacts</p> <p>Generated by the system automatically upon initially saving the card</p> <p>Read only</p>
Created on	Date and time of creation



	Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Object owner	Value from section Contacts
History of changes	History of changes (detail) Automatically registers all the changes in the entry on this form
Lifecycle	Lifecycle (detail) This detail allows tracking all the stages of processing of risk case Entries on this detail are read only and are added automatically upon changing the status
Risk case deadline changes	Risk case deadline changes (detail) To review and filter changes of risk case and stage deadline

Tab Feed

Feed The tab displays chat history among the employees regarding this document

Process of coordination of risk case Client CDD/EDD

Process participants: two units can participate – Customer Support Service and Compliance department.

The sequence of stages of coordination is configured in lookup Risk case - Type (see description in clause 13.6 Description of fields and settings in lookup Risk case - Type)

For this risk case type there is the following set of stages designed:

- 020. Processing
- 025. Information providing
- 060. Supervision
- 070. Escalation
- 999. Completed
- 997. Erroneously initiated

6.6. Transaction monitoring

The reasons for registering a risk case of this type: specifying information on the partner, transaction is unusual for the client, payment requisites are suspicious, dual-use item, partner/bank, country is in sanctions lists, etc.

Risk case card Transaction monitoring consists of a set of fields of general data, as well as several tabs, containing detailed information on the risk case, history and other additional information.

List and description of fields is provided below:



Field	Description
Profile fields	
Risk case deadline	Deadline by which review of risk case should be completed Determined automatically after initial saving of the card, in accordance with the setting Number of days in lookup Risk case - Type Read only
Account	Legal entity Value from section Accounts Mandatory field if Contact field is not filled in
Contact	Individual Value from section Contacts Mandatory field, if Account field is not filled in
Case status	Risk case status Filled in automatically according to the chosen stage in the status bar Read only
Actual case resolution date	Actual case resolution date Value from calendar Filled in automatically with a date of completion of risk case upon reaching the final stage Read only
Stage deadline	Deadline for completion of a certain stage of risk case Filled in automatically according to configured template in lookup Risk case - Type Read only
Stage	Risk case stage Can be changed in status bar Upon switching to each new stage, one can change the responsible person or group of persons responsible for this stage
Stage responsible group	Group of persons responsible at this stage of risk case Value from lookup System administration object
Stage responsible *	Person responsible at this stage of risk case Value from section Contacts
On work	Checkbox Not available at final stage
Tab Processing info	
Block of fields General	
Type	Risk case type Filled in automatically upon registering Value from lookup Risk case - Type Read only
Description	Short description of risk case Text field



Result	Result of the risk case Value from lookup Risk case - Result
Decision	Decision regarding the risk case Text field
Stage notes	Stage notes (detail) Text field Filled in through a mini-card Risk case stage notes
Transaction data	Detail for adding information about related transactions
Tab Additional info	
Block of fields Miscellaneous	
Source	Source of the reason of occurrence of risk case Value from lookup Risk case - Source
Priority	Risk case priority Value from lookup Risk case - Priority
Features	Features characteristic to the risk case (detail) Filled in through a mini-card Features in risk case Characteristics available for this risk case type are provided in the lookup Risk case - Characteristics in risk case type Automated adding of Characteristics available upon creating a risk case (see clause 13.8 Automated adding of Characteristics)
Followers	Followers (detail) On this detail one can indicate a list of persons that are granted access to view information about the risk case, follow the process of resolving the risk case Value from section Contacts
Tab Relations	
Related accounts	Legal entities related to the risk case (detail) Form Accounts related to risk case
Related contacts	Individuals related to the risk case (detail) Form Contacts related to the risk case
Related risk cases	Related risk cases (detail) Fill in a form Related risk cases Value from section Risk cases
Activities	Activities (detail) Displays all the activities related to the risk case One can add a new activity by filling in the card Activities
E-mail	E-mail (detail) Displays all the emails related to this risk case One can create a new email letter by clicking +
Incidents	Incidents (detail) Value from section Incidents
Tab Documents	



Related documents	Related documents (detail) Value from section Documents One can create a new document by clicking +
Attachments	Attachments (detail) Intended for storing files and links related to this risk case
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Object owner	Value from section Contacts
History of changes	History of changes (detail) Automatically registers all the changes in the entry on this form
Lifecycle	Lifecycle (detail) This detail allows tracking all the stages of processing of risk case Entries on this detail are read only and are added automatically upon changing the status
Risk case deadline changes	Risk case deadline changes (detail) To review and filter changes of risk case and stage deadline
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

Process of coordination of risk case Transaction monitoring

Process participants: may be participated by employees of Compliance/Monitoring Departments, Customer Support Service. The sequence of stages of coordination is configured in lookup Risk case - Type (see description 13.6 Description of fields and settings in lookup Risk case - Type)

For this risk case type there is the following set of stages designed:

- 020. Processing
- 025. Information providing
- 060. Supervision
- 070. Escalation



- 999. Completed
- 997. Erroneously initiated
- 998. Rejected

6.7. Client onboarding

The reasons for registering a risk case of this type: a person/entity wants to become a client of the financial institution, therefore full review of such client is performed in accordance with the methodology. In order to pass the review process successfully, the client should provide a full set of the necessary documents in accordance with the requirements of the financial institution, which are being evaluated along with the client themselves.

Risk case card Client onboarding consists of a set of fields of general data, as well as several tabs, containing detailed information on the risk case, history and other additional information.

List and description of fields is provided below:

Field	Description
Profile fields	
Risk case deadline	Deadline by which review of risk case should be completed Determined automatically after initial saving of the card, in accordance with the setting Number of days in lookup Risk case - Type Read only
Account	Legal entity Value from section Accounts Mandatory field if Contact field is not filled in
Contact	Individual Value from section Contacts Mandatory field, if Account field is not filled in
Case status	Risk case status Filled in automatically according to the chosen stage in the status bar Read only
Actual case resolution date	Actual case resolution date Value from calendar Filled in automatically with a date of completion of risk case upon reaching the final stage Read only
Stage deadline	Deadline for completion of a certain stage of risk case Filled in automatically according to configured template in lookup Risk case - Type Read only
Stage	Risk case stage Can be changed in status bar Upon switching to each new stage, one can change the responsible person or group of persons responsible for this stage
Stage responsible group	Group of persons responsible at this stage of risk case



Field	Description
	Value from lookup System administration object
Stage responsible *	Person responsible at this stage of risk case Value from section Contacts
On work	Checkbox Not available at final stage
Tab Processing info	
Block of fields General	
Type	Risk case type Filled in automatically upon registering Value from lookup Risk case - Type Read only
Risk level	Value from lookup Client risk level Filled in automatically upon determining risk level Read only
Risk value	Filled in automatically upon determining risk value Read only
Result	Risk case result Value from lookup Risk case - Result
Decision	Decision regarding the risk case Text field
Stage notes	Stage notes (detail) Text field Filled in through a mini-card Risk case stage notes
Related questionnaires	Related questionnaires (detail) One can add a related questionnaire by clicking +
Person screening	Person screening (detail) Displays Account or Contact regarding whom the risk case is carried out, as well as all the related Contacts and Accounts More detailed description provided in clause 12.10 Detail Person screening
Sanction list incidents	Sanction list incidents (detail) Value from section Incidents with incident types Sanction list match and Sanction list match regular check
Tab Additional info	
Block of fields Miscellaneous	
Source	Source of the reason of occurrence of risk case Value from lookup Risk case - Source
Priority	Risk case priority Value from lookup Risk case - Priority
Features	Features characteristic to the risk case (detail)



	<p>Filled in through a mini-card Features in risk case</p> <p>Characteristics available for this risk case type are provided in the lookup Risk case - Characteristics in risk case type</p> <p>Automated adding of Characteristics available upon creating a risk case (see clause 13.8 Automated adding of Characteristics)</p>
Followers	<p>Followers (detail)</p> <p>On this detail one can indicate a list of persons that are granted access to view information about the risk case, follow the process of resolving the risk case</p> <p>Value from section Contacts</p>
Shortcomings	<p>Shortcomings (detail)</p> <p>Filled in through a mini-card</p>
Tab Relations	
Related accounts	<p>Legal entities related to the risk case (detail)</p> <p>Form Accounts related to risk case</p>
Related contacts	<p>Individuals related to the risk case (detail)</p> <p>Form Contacts related to the risk case</p>
Related risk cases	<p>Related risk cases (detail)</p> <p>Fill in a form Related risk cases</p> <p>Value from section Risk cases</p>
Activities	<p>Activities (detail)</p> <p>Displays all the activities related to the risk case</p> <p>One can add a new activity by filling in the card Activities</p>
E-mail	<p>E-mail (detail)</p> <p>Displays all the emails related to this risk case</p> <p>One can create a new email letter by clicking +</p>
Related beneficiaries	To review all representatives added to the customer, accept them on completing risk case
Related representatives	To review all beneficiaries added to the customer, accept them on completing risk case
Tab Risk factors	
Risk factors	<p>Risk factors (detail)</p> <p>One can add risk factors by clicking +</p> <p>Value from lookup Risk factor</p>
Tab Documents	
Related documents	<p>Related documents (detail)</p> <p>Value from section Documents</p> <p>One can create a new document by clicking +</p>
Attachments	<p>Attachments (detail)</p> <p>Intended for storing files and links related to this risk case</p>
Tab Audit	
Created by	<p>Author of the entry</p> <p>Value from section Contacts</p> <p>Generated by the system automatically upon initially saving the card</p>



	Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Object owner	Value from section Contacts
History of changes	History of changes (detail) Automatically registers all the changes in the entry on this form
Lifecycle	Lifecycle (detail) This detail allows tracking all the stages of processing of risk case Entries on this detail are read only and are added automatically upon changing the status
Risk case deadline changes	Risk case deadline changes (detail) To review and filter changes of risk case and stage deadline
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

Process of coordination of risk case Client onboarding

Process participants: may be participated by two units – Customer Support Service and Compliance Department.

The sequence of stages of coordination is configured in lookup Risk case - Type (see description in clause 13.6 Description of fields and settings in lookup Risk case - Type)

For this risk case type there is the following set of stages designed:

- 011. Validation
- 015. Verification
- 020. Processing
- 025. Information providing
- 026. Risk scoring
- 060. Supervision
- 070. Escalation
- 065. Overseeing
- 999. Completed
- 998. Rejected

Configurable lookups of section Risk cases

The system provides several configurable lookups which are used upon filling in the risk case:

- Risk case – Subtype



- Risk case - Characteristics in risk case type
- Risk case – Priority
- Risk case – Result
- Risk case - Role in risk case
- Risk case - Shortcoming type
- Risk case – Source
- Risk case – Stage
- Risk case - Stage validation result
- Risk case – Status
- Risk case – Type
- Risk case purpose
- Risk case type in risk case result

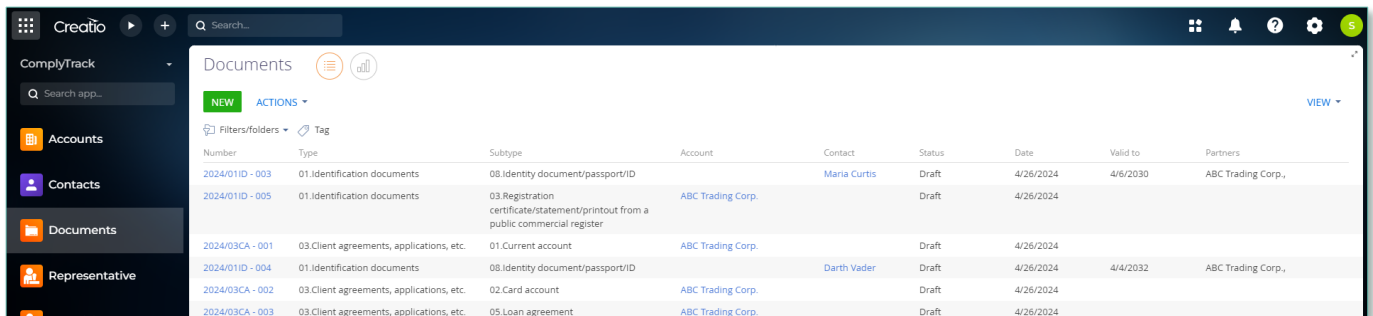
7. Documents

Section Documents is designed for creating the necessary document libraries, regulating risk management, and ensures the following functions:

- Structured storage of important documents related to ensuring compliance (external regulatory documents, investigation documents, client's documents – identification, registration and other documents);
- Linking risk catalogue with business processes.

The section is of standard structure that does not change in comparison to the basic version.

Standard registry view of this section is provided below:



Number	Type	Subtype	Account	Contact	Status	Date	Valid to	Partners
2024/01ID - 003	01. Identification documents	08. Identity document/passport/ID		Maria Curtis	Draft	4/26/2024	4/6/2030	ABC Trading Corp.,
2024/01ID - 005	01. Identification documents	03. Registration certificate/statement/printout from a public commercial register	ABC Trading Corp.		Draft	4/26/2024		
2024/03CA - 001	03. Client agreements, applications, etc.	01. Current account	ABC Trading Corp.		Draft	4/26/2024		
2024/01ID - 004	01. Identification documents	08. Identity document/passport/ID		Darth Vader	Draft	4/26/2024	4/4/2032	ABC Trading Corp.,
2024/03CA - 002	03. Client agreements, applications, etc.	02. Card account	ABC Trading Corp.		Draft	4/26/2024		
2024/03CA - 003	03. Client agreements, applications, etc.	05. Loan agreement	ABC Trading Corp.		Draft	4/26/2024		

Image 6. View of section Documents

Documents card consists of a set of fields of general data, as well as several tabs. In order to create new entry, click

NEW

and fill in the fields on the page.

NB

By default, Status field shall be have value Draft.

List and description of fields is provided below:

Field	Description
Profile fields	
Number	Generated automatically upon saving the entry, according to the value provided in settings
External number	Text field
Type *	Document type Value from lookup Document type
Subtype	Document subtype Value from lookup Document subtype Tree structure Depends on the Type of document
Subtype classification	Document subtype classification Value from lookup Document subtype classification Tree structure Depends on the subtype of document and appears if subtype has additional classification



Field	Description
Method of obtaining the document	Method of obtaining the document Value from lookup Method of obtaining the document
Obtaining date*	Date of receiving the document(calendar)
Document date	Date of document (clanedar)
Status *	Document status Value from lookup Document status
Valid to	Document's validity term Read only if document marked as Termless
Termless	Checkbox Cancels value in field Valid to
Account	Value from section Account
Contact	Value from section Contact
Tab General	
Document name	Text field
Description	Document description Text field
Partners	Auto filled text field with names of related Accounts, Contacts and Partners
Attachments	Attachments (detail) Intended for storing files and links related to this document
Features	Features characteristic to the risk case (detail) Filled in through a mini-card Features in risk case Characteristics available for this risk case type are provided in the lookup Risk case - Characteristics in risk case type Automated adding of Characteristics available upon creating a risk case (see clause 13.8 Automated adding of Characteristics)
Tab Details	
Additional information	Is digitally signed – checkbox
Paper document	Original paper must be received – checkbox Received paper document – checkbox
Tab Relations	
Related accounts	Related accounts (detail) One can add a related Account, having indicated their role, by clicking +
Related contacts	Related contacts (detail) One can add a related Contact, having indicated their role, by clicking +
Related documents	Related documents (detail) One can choose a document by clicking +
Related risk cases	Related risk cases (detail)



Field	Description
	One can choose an investigation by clicking +
Related questionnaires	Related questionnaires (detail) One can add a related questionnaire by clicking +
Related partners	Related partners (detail) One can add a related partners from person's card partner detail
Tab Activities	
Activities	Activities (detail) Displays all the activities related to the risk case One can add a new activity by filling in the card Activities
E-mail	E-mail (detail) Displays all the emails related to this risk case One can create a new email letter by clicking +
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
History of changes	History of changes (detail) Automatically registers all the changes in the entry on this form
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

Configurable lookups

The system provides several configurable lookups which are used upon filling in the document:

- Characteristics in document type
- Document status
- Document subtype
- Document subtype classification
- Document type

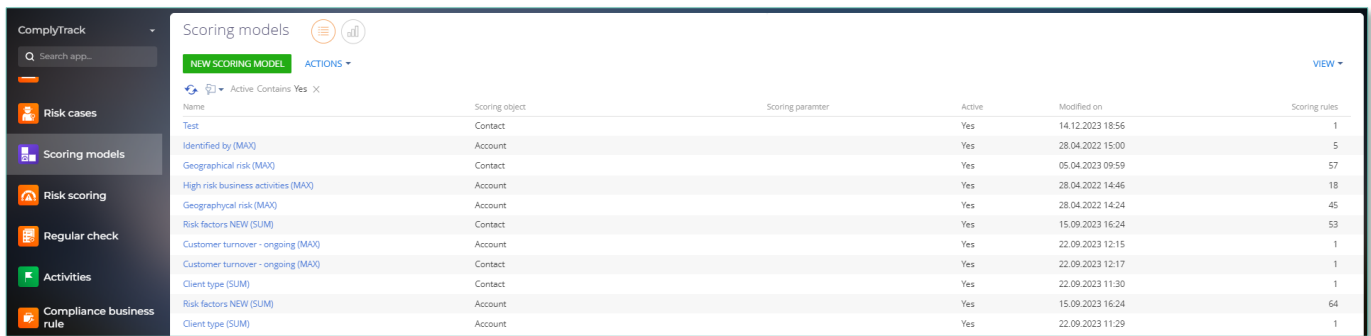
- Method of obtaining the document

8. Scoring models

8.1. Scoring model configuration

The allows to set up different values for separate risk factors in order to configure the best possible model of risk score in compliance with the industry standard of the company and its business strategy. Screening models are used for determining client's risk score. The model consists of preconfigured characteristics, by which one can calculate the general risk level of the client (address, occupation, products/services used, financial background) and determine an integrated risk score.

The section is of standard structure that does not change in comparison to the basic version. Standard registry view of this section is provided below.



Name	Scoring parameter	Active	Modified on	Scoring rules
Test	Contact	Yes	14.12.2023 18:56	1
Identified by (MAX)	Account	Yes	28.04.2022 15:00	5
Geographical risk (MAX)	Contact	Yes	05.04.2023 09:59	57
High risk business activities (MAX)	Account	Yes	28.04.2022 14:46	18
Geographical risk (MAX)	Account	Yes	28.04.2022 14:24	45
Risk factors NEW (SUM)	Contact	Yes	15.09.2023 16:24	53
Customer turnover - ongoing (MAX)	Account	Yes	22.09.2023 12:15	1
Customer turnover - ongoing (MAX)	Contact	Yes	22.09.2023 12:17	1
Client type (SUM)	Contact	Yes	22.09.2023 11:30	1
Risk factors NEW (SUM)	Account	Yes	15.09.2023 16:24	64
Client type (SUM)	Account	Yes	22.09.2023 11:29	1

Image 7. View of section Scoring models

Scoring models card consists of a set of fields of general data, as well as several tabs. In order to create new entry, click


NEW SCORING MODEL

and fill in the fields on the page.

List and description of fields is provided below:

Field	Description
Profile fields	
Active	Checkbox Defines the topicality of the model at the given moment
Name*	Model name Mandatory field
Scoring object *	Value from lookup Scoring objects Defines an object regarding which the scoring is carried out Mandatory field
Which parameter is scored?	Field for indicating more detailed client risk scoring parameter
Use to determine maximum points limit	Checkbox to set if the model over-rights scoring points (if the factor is set the points that received are maximum for the client)



Field	Description
Use to determine mitigated risk level	Checkbox to set for decreasing of risk level (if point sum is >0, the model will assign risk level which is added to the field "risk level to mitigate")
Tab Scoring rules	
Specify rules for assigning points	Specify rules for assigning points (detail) One can add a rule by clicking  On a detail Condition for assigning points one should indicate the field and the condition How many points to assign? – indicate the weight of the indicated risk factor
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only

8.2. Scoring settings

For settings are made in lookups:

Lookup	Description
Risk scoring types	Need to add configured scoring models to scoring types
Client risk level	Need to set risk level points intervals
Risk scoring threshold points for incident creation	To set rules for incident creation
Risk scoring level change for incident creation	To set rules for incident creation

Configurable lookups



The system provides several configurable lookups which are used upon filling in the document:

- Scoring objects
- Risk scoring types
- Client risk level
- Risk scoring threshold points for incident creation
- Risk scoring level change for incident creation

NB!

The system allows to indicate that the calculation of risk is carried out regarding one object, while in the rule one can also indicate fields from another object.

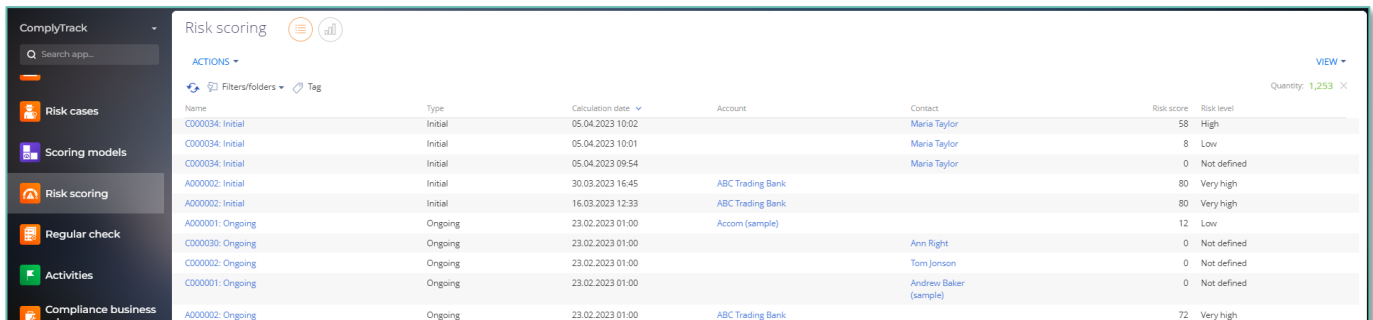
9. Risk scoring

This section displays results of risk scoring based on the client's parameters, registered relations and questionnaire data. The system is carrying out the risk scoring in automated mode. The system provides two main types of scoring:

- **Initial**
Upon onboarding, the client is undergoing a full due diligence and Initial Risk scoring is launched automatically in the course of coordination of a risk case at stage 026. *Risk scoring*;
- **Ongoing**
Risk scoring is launched regularly according to the pre-set schedule (once in 24 hours, at midnight). Ongoing Risk scoring is calculated only for Contacts/Accounts with the type Client;

The section is of standard structure that does not change in comparison to the basic version.

Standard registry view of this section is provided below.



Name	Type	Calculation date	Account	Contact	Risk score	Risk level
C000034: Initial	Initial	05.04.2023 10:02		Maria Taylor	58	High
C000034: Initial	Initial	05.04.2023 10:01		Maria Taylor	8	Low
C000034: Initial	Initial	05.04.2023 09:54		Maria Taylor	0	Not defined
A000002: Initial	Initial	30.03.2023 16:45	ABC Trading Bank		80	Very high
A000002: Initial	Initial	16.03.2023 12:33	ABC Trading Bank		80	Very high
A000001: Ongoing	Ongoing	23.02.2023 01:00	Accom (sample)		12	Low
C000030: Ongoing	Ongoing	23.02.2023 01:00		Ann Right	0	Not defined
C000002: Ongoing	Ongoing	23.02.2023 01:00		Tom Jonson	0	Not defined
C000001: Ongoing	Ongoing	23.02.2023 01:00		Andrew Baker (sample)	0	Not defined
A000002: Ongoing	Ongoing	23.02.2023 01:00	ABC Trading Bank		72	Very high

Image 8. View of section Risk scoring

Risk scoring card consists of a set of fields of general data, as well as several tabs.

List and description of fields is provided below:

Field	Description
Profile fields	
Name	Client's code and risk scoring type Generated according to mask
Client	Value from section Account/Contact
Client code	Client's code from card Account/Contact
Type *	Risk scoring type Value from lookup Risk scoring types
Calculation date	Date and time of risk calculation Value from calendar
Risk case	Risk case Related risk case, from which the risk scoring was initiated
Risk score	Total risk score Numeric value Sum of all scores from the scoring models applied
Risk level	Risk level



Field	Description
	Value from lookup Client risk level
Tab General	
Risk scoring factors	<p>Risk scoring factors</p> <p>This detail contains: name of the applied model, rule for risk calculation, score and conditions of calculation of final risk score</p>
Tab Attachments and notes	
Attachments	<p>Attachments (detail)</p> <p>Intended for storing files and links related to the incident</p> <p>Upon registering an incident through email, all the files and links attached to that email will be stored on the detail</p>
Notes	Text field
Tab Audit	
Created by	<p>Author of the entry</p> <p>Value from section Contacts</p> <p>Generated by the system automatically upon initially saving the card</p> <p>Read only</p>
Created on	<p>Date and time of creation</p> <p>Generated by the system automatically upon initially saving the card</p> <p>Read only</p> <p>Value from calendar</p>
Modified by	<p>Last person who modified the entry</p> <p>Value from section Contacts</p> <p>Generated by the system automatically each time upon saving the card</p> <p>Read only</p>
Modified on	<p>Date and time the entry was last modified</p> <p>Value from calendar</p> <p>Generated by the system automatically each time upon saving the card</p> <p>Read only</p>
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

NB!

Result of all screening models is summed in final risk scoring.

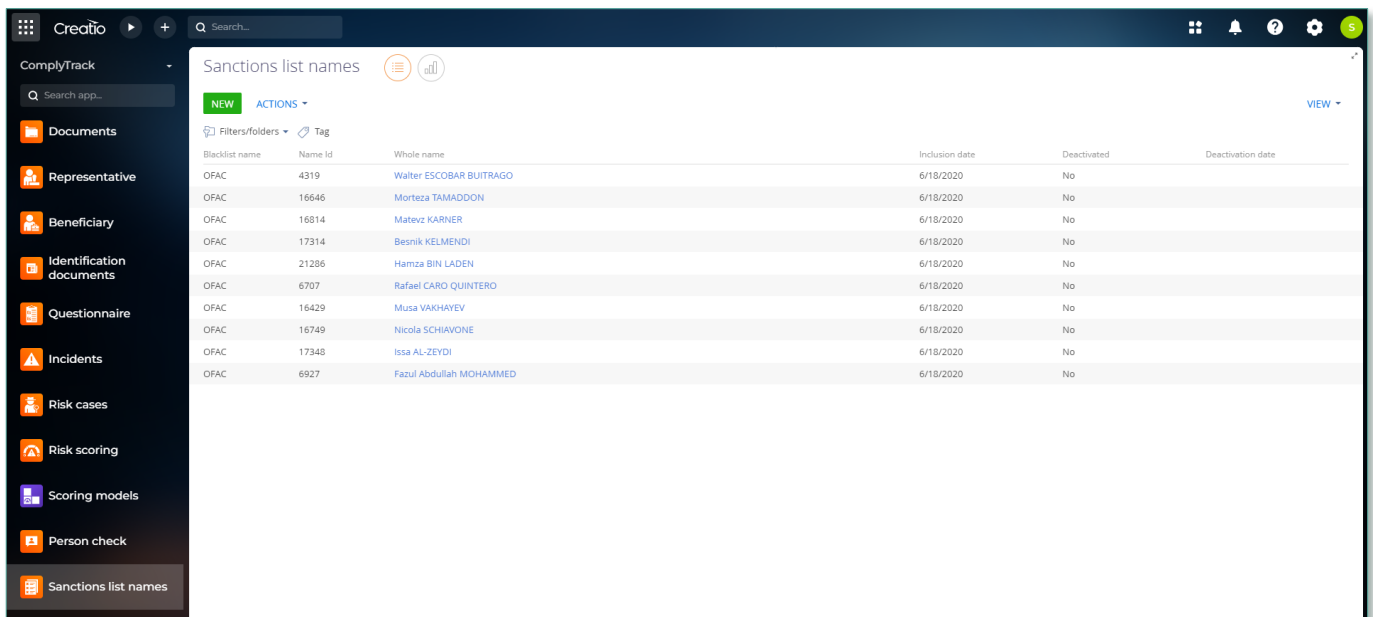
10. Sanctions list names

Section Sanctions list is basically an extended blacklist of possible sanctions. It helps detecting matches of persons' names in the blacklists. It is used in sections Incidents, Risk cases.

This section enables entry, storage and correcting of the blacklists of persons objectionable for the company: both company's internal lists and external sanctions lists.


The section is of standard structure that does not change in comparison to the basic version.

Standard registry view of this section is provided below:



Blacklist name	Name Id	Whole name	Inclusion date	Deactivated	Deactivation date
OFAC	4319	Walter ESCOBAR BUITRAGO	6/18/2020	No	
OFAC	16646	Morteza TAMADDON	6/18/2020	No	
OFAC	16814	Matevz KARNER	6/18/2020	No	
OFAC	17314	Besnik KELMENDI	6/18/2020	No	
OFAC	21286	Hamza BIN LADEN	6/18/2020	No	
OFAC	6707	Rafael CARO QUINTERO	6/18/2020	No	
OFAC	16429	Musa VAKHAYEV	6/18/2020	No	
OFAC	16749	Nicola SCHIAVONE	6/18/2020	No	
OFAC	17348	Issa AL-ZEYDI	6/18/2020	No	
OFAC	6927	Fazul Abdullah MOHAMMED	6/18/2020	No	

Image 9. View of section Sanctions list

Card of application consists of a set of fields of general data, as well as several tabs. In order to create new entry, click  and fill in the fields on the page.

List and description of fields is provided below:

Field	Description
Profile fields	
Blacklist entry Id	Text field
Name Id	Text field
Inclusion date	Date when the person was included in the sanctions list Value from calendar
Type	Value from lookup Risk case - Sanctions list type
Blacklist name	Text field
Deactivated	Checkbox Feature of topicality of the entry at the given moment



Field	Description
Sanction program	Text field
Legal basis	Text field
Basis document link	Text field
Tab General	
Block of fields Names	
Title	Text field
Gender	Text field
First name	Text field
Second name	Text field
Third name	Text field
Column fourth name	Text field
Name in original language	Text field
Language	Text field
Alias quality	Text field
Whole name	Text field This field is used for setting the search for matches
Block of fields Vessel	
Vessel type	Text field
Vessel flag	Text field
Vessel call sign	Text field
Vessel owner	Text field
Vessel tonnage	Text field
Vessel gross tonnage	Text field
Tab Additional	
Addresses	Text field
Passports	Text field
Births	Text field
Citizenships	Text field
Tab Attachments and notes	
Notes	Notes (detail) Detail is intended for storing any additional text type information Text of the notes can be edited and formatted Upon switching to another tab of the page, the system saves the information on the detail
Attachments	Attachments (detail)



Field	Description
	Intended for storing files and links related to this List
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

Configurable lookups

The system provides several configurable lookups which are used upon filling in the document:

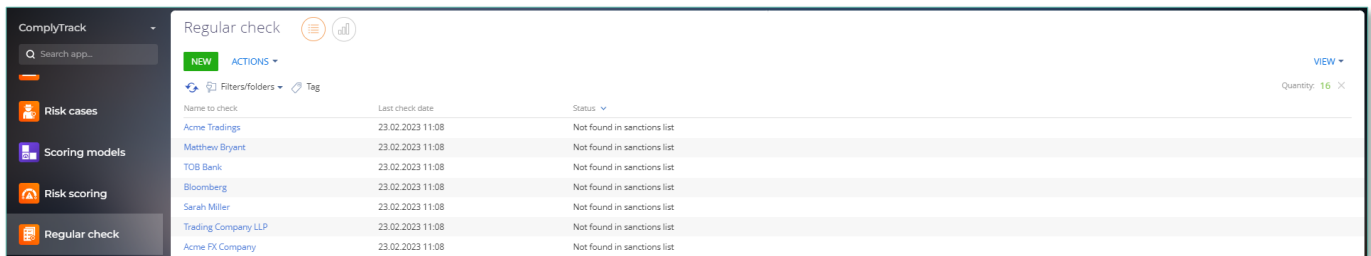
- Risk case - Sanctions list type
- Text comparison methods

11. Regular check

Section Regular check provides mechanism of automated daily check of Accounts and Contacts in sanctions lists.

The section is of standard structure that does not change in comparison to the basic version.

Standard registry view of this section is provided below



Name to check	Last check date	Status
Acme Tradings	23.02.2023 11:08	Not found in sanctions list
Matthew Bryant	23.02.2023 11:08	Not found in sanctions list
TOB Bank	23.02.2023 11:08	Not found in sanctions list
Bloomberg	23.02.2023 11:08	Not found in sanctions list
Sarah Miller	23.02.2023 11:08	Not found in sanctions list
Trading Company LLP	23.02.2023 11:08	Not found in sanctions list
Acme FX Company	23.02.2023 11:08	Not found in sanctions list

Image 10. View of section Regular check

Regular check card consists of a set of fields of general data, as well as several tabs. In order to create new entry, click

NEW

and fill in the fields on the page.

List and description of fields is provided below:

Field	Description
Profile fields	
Account	Value from section Accounts
Contact	Value from section Contacts
Active	Checkbox This checkbox activates or deactivates the regular check
Tab General	
Name to check	Text field Automatically filled in with information from field Account/Contact Or it can be filled in manually
Description	Text field
Status	Check status Value from lookup Person control status Filled in automatically Read only If status = Found in sanctions list, then an incident in type Sanctions list match regular check is generated automatically (see clause 5. Incidents) In the Incident the fields are filled in and on the detail Notes a summary table of matches is displayed (see clause 13.9 Report on Person's Sanction List Match)
Regular check log	Regular check log (detail)



Field	Description
	Records the result of search of match in Sanctions list
Ignored sanctions list entries	Ignored sanctions list entries (detail) Intended for indicating the sanctions lists to be ignored upon search regarding this object
Tab Attachments and notes	
Notes	Notes (detail) Detail is intended for storing any additional text type information Text of the notes can be edited and formatted Upon switching to another tab of the page, the system saves the information on the detail
Attachments	Attachments (detail) Intended for storing files and links related to this List
Tab Audit	
Created by	Author of the entry Value from section Contacts Generated by the system automatically upon initially saving the card Read only
Created on	Date and time of creation Generated by the system automatically upon initially saving the card Read only Value from calendar
Modified by	Last person who modified the entry Value from section Contacts Generated by the system automatically each time upon saving the card Read only
Modified on	Date and time the entry was last modified Value from calendar Generated by the system automatically each time upon saving the card Read only
Related Incidents	Related Incidents (detail) Displays related incidents regarding this object
Tab Feed	
Feed	The tab displays chat history among the employees regarding this document

Configurable lookups

The system provides several configurable lookups which are used upon filling in the document:

- Ignored sanctions list item release reason
- Object check types
- Person control status

12. Person check

This section is used for online screening with result temporary saving, term can be set in settings.

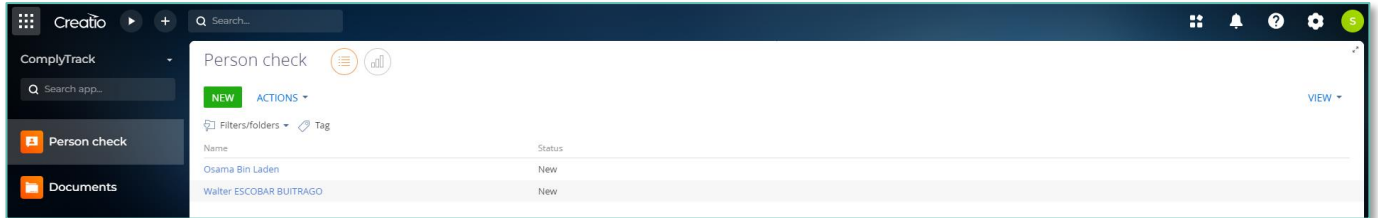


Image 11. View of section Person check

Field	Description
Name	Text field – name for screening
Date of birth	Calendar
Country	List of countries
List	List type in which to check, or all if not selected Value from lookup Risk case - Sanctions list type
Person type	Value from lookup Sanctions list person type
Status	Status of check Value from lookup Person check online stages
Hits count	Count of hits received during screening
Attachments	Added attachment after creating pdf file
Result	Result full data

Configurable lookups

The system provides several configurable lookups which are used upon filling in the document:

- Risk case - Sanctions list type
- Sanctions list person type
- Person check online stages

13. Configurable System Details

13.1. Status change process

In sections where the workflow implies change of statuses, there is a special element on the page – status bar. It helps you to see in what status is the entry at any given time and quickly switch from one status to another. It helps to keep better focus on moving forward and makes the work more intuitive and simple.

Depending on the chosen status the colour of the status bar may change.

NB!

Status bar setup is carried out in case designer.

In order to process the risk case use the status bar and action panel which you can see in the upper side of the risk case page. Move forward in the process or case using status bar.

Change the status of the risk case using Status bar.

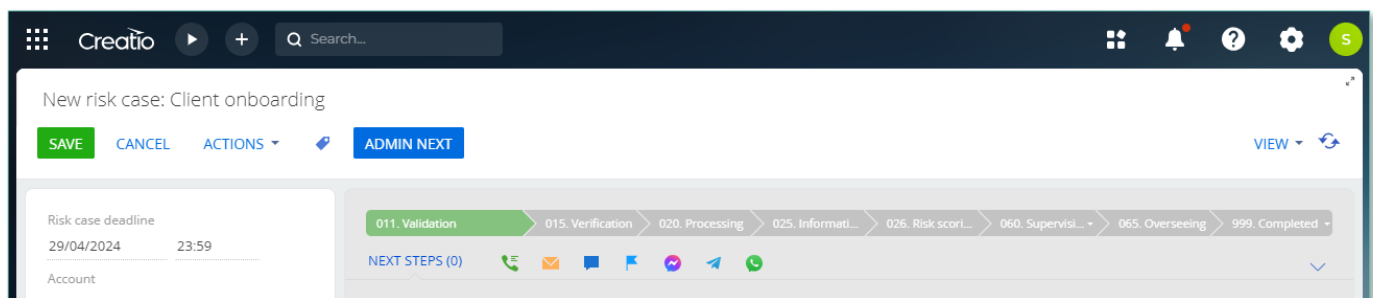


Image 12. Document status change

The order of switching from status to status is determined in the settings of each type of document. The change of status is duplicated to the field Status.

13.2. Attachments and notes

To work with additional materials in entries of the sections, the system is using a detail Attachments. This detail is available in every section of the system.

In the Attachments detail you can use the following display options:




tile view. Use it to display files and links to details as icons. The image of the icons will differ depending on the file extension.


NB!

Icons for various types of files can be set in the lookup [File extensions]. For the files having no defined type in this lookup, the system shall use default icon.



 list view. In this view one can see all entries in the detail as a list of entries. Use this view if you need to delete a file or edit a link.

13.3. Details

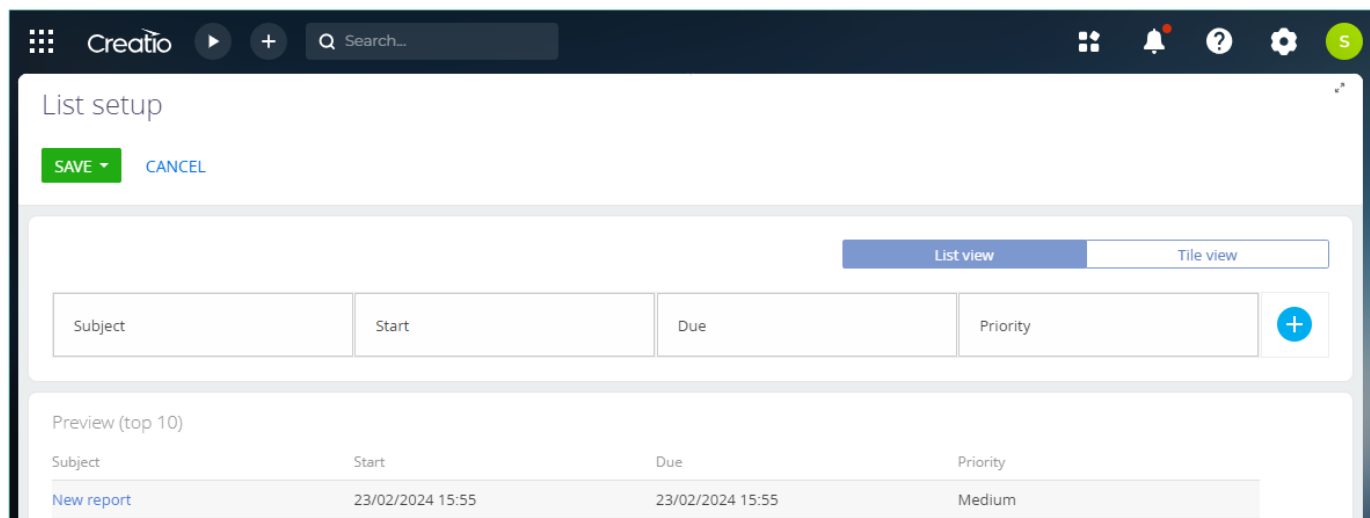
The details are located in the form and are designed for storing any additional information. You can open and close the detail by clicking 



Parent risk case	Risk case	Description
2020/ACC/0152	2020/ACC/0018	Subordinate risk cases

Image 13. View of details in the form

One can add and configure the information to be displayed in detail by clicking  through action Columns setup.



Subject	Start	Due	Priority
New report	23/02/2024 15:55	23/02/2024 15:55	Medium

Image 14. Setup of information to be displayed in detail



User can individually change the sequence of columns and add new ones.

Administrator can set up and save the sequence and sets for all users. Administrator can change the arrangement of details in the form.

One can add a new document by clicking  and filling in the form.

13.4. Setting up access rights

You can control access to certain operations with the entries. There are three groups of such operations: Read, Edit and Delete. For example, access to operation “Read” means the user or group of users can view the entry in the section or on the entry page. For each operation there are two levels of access:

- Granted — right to execute the operation of reading, amending or deleting an entry.
- Granted/delegation permitted — the right to execute operations with the entry, as well as the right to control access to this operation.

NB!

Absence of any level of access means absence of access to the entry. By default the user who created the entry has the right to execute and delegate all the operations with the entry. Access to the entry created by you is set by default and configured by the system administrator.

In order to start managing access to the entry, open the page of this entry and in Actions menu choose Set up access rights.

13.5. Approval process

Adding approvals is carried out in tab Approvals. The view of the page is provided below:


< ADDITIONAL INFO ISSUES APPROVALS ATTACHMENTS AND NOTES AUDIT FEED >			
 Approvals ⋮ <input type="checkbox"/> Waiting for my approval			
Approver	Approval purpose	Status	Delegation ...
Semen Sorin	Process incoming requests	To set	No
Rina Green	List of company employees	To set	No

Image 15. Approval page view

Actions in the detail:

Approve — an action available only for users appointed by the approving person. Upon carrying out this action, a page is opened where approver can add a comment. After clicking “OK” the status of the approval shall automatically change to Positive.

Reject — the action is available only for users appointed by the approving person. Upon carrying out this action, a page is opened where approver can add a comment. After clicking “OK” the status of the approval shall automatically change to Negative.

Change approver – the action is available only for users appointed by the approving person. Upon carrying out this action a page will open to appoint a new approver (field Approval participant). After clicking “OK”, the value in the field Participant will automatically change to the new value.

Configurable fields:

Field	Description	Type
Contact	In this field the approving person is registered	Lookup (lookup Contact)
Role	A sign indicating the role of the approving person	Lookup (lookup Record keeping related employees role)
Order number	Order number of the approving person. In this precise order the persons in charge of approval will receive the notifications.	Number

Attention!

Upon adding new approval process an automated email notification is sent to the approving contacts, while the condition of inquiry for amendments is set from the system settings «Change Approval Status».

Also the person in charge of approval shall receive a notification on communication panel.

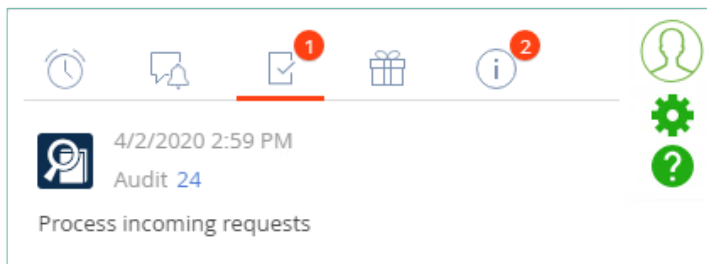


Image 16. Notification on communication panel

13.6. Description of fields and settings in lookup Risk case - Type

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

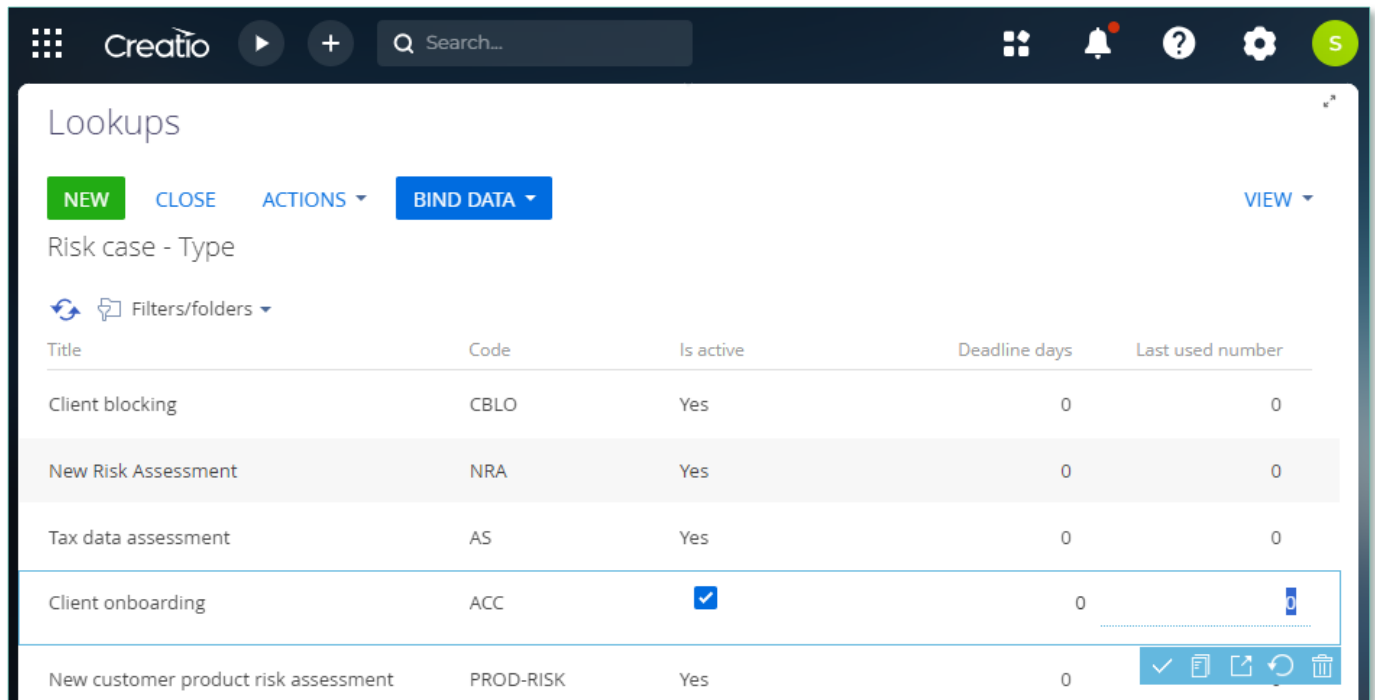



Image 17. Lookup Risk case - Type

- 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:

1. Group of fields – Default access

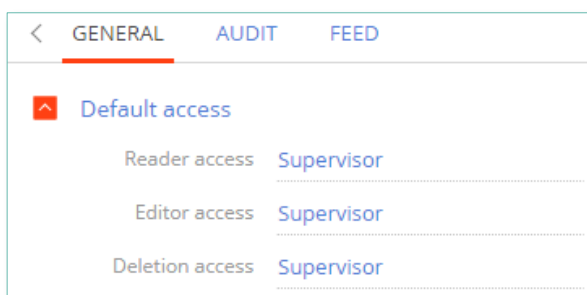


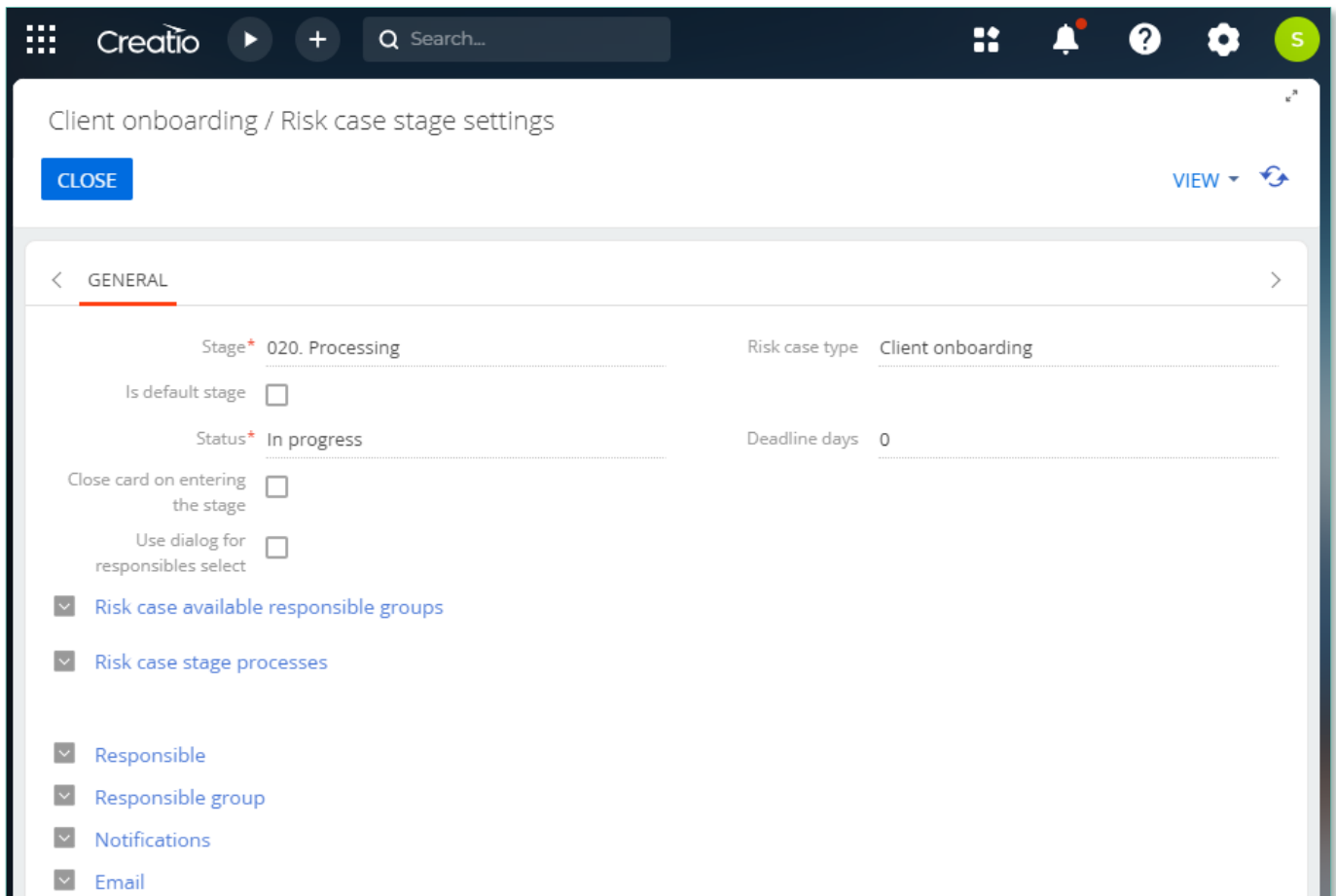
Image 18. Default access

- Reader access – group of users, which upon generating this type of risk case is granted reading rights to the entry by default
- Editor access – group of users, which upon generating this type of risk case is granted editing rights to the entry by default

- Deletion access – group of users, which upon generating this type of risk case is granted deletion rights to the entry by default

2. Detail Stage

A separate page opens – Risk case stage settings



Client onboarding / Risk case stage settings

[CLOSE](#) [VIEW](#) [Refresh](#)

< GENERAL >

Stage* 020. Processing Risk case type Client onboarding

Is default stage ☐

Status* In progress Deadline days 0

Close card on entering the stage ☐

Use dialog for responsables select ☐

▼ Risk case available responsible groups

▼ Risk case stage processes

▼ Responsible

▼ Responsible group

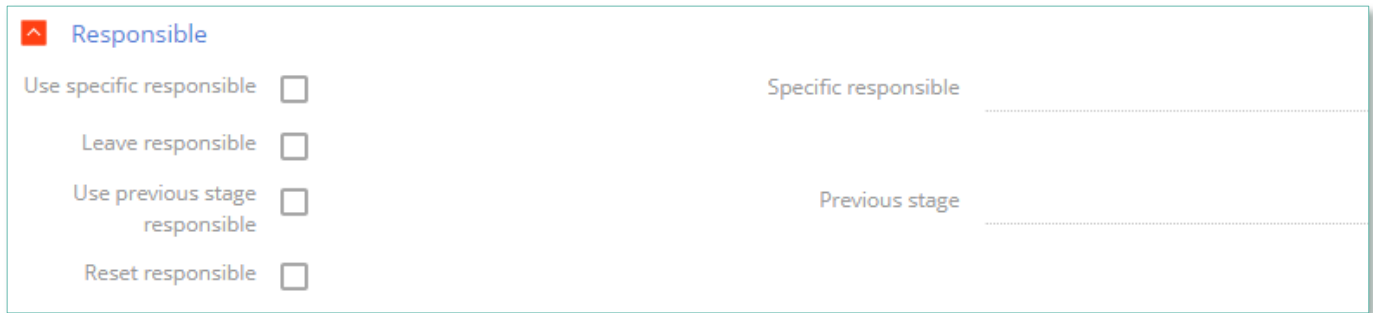
▼ Notifications

▼ Email

Image 19. Risk case stage settings

- Stage - name of the stage (selected from lookup)
- Risk case type – type of the risk case
- Is default stage – checkbox about whether this stage is the initial one
- Status – status that is set upon entering this stage
- Close card on entering this stage – a checkbox about that the card of the risk case will be automatically closed upon entering this stage
- Deadline days – number of days given for executing this stage (there is no validation for the total number of days for the risk case)

Group of fields Responsible on page Stages



Responsible

Use specific responsible ☐ Specific responsible

Leave responsible ☐

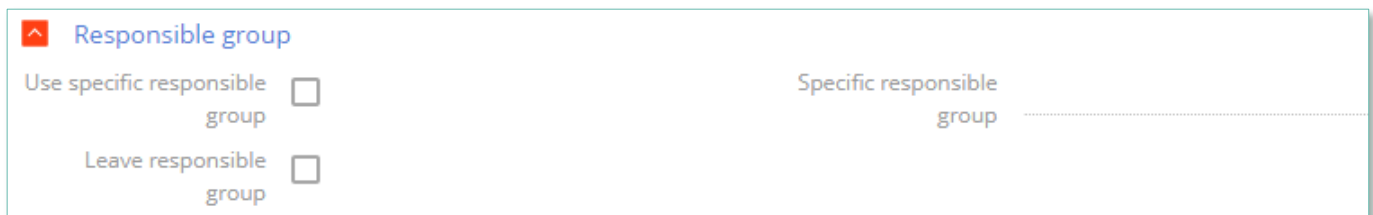
Use previous stage responsible ☐ Previous stage

Reset responsible ☐

Image 20. Group of fields Responsible

- Use specific responsible – checkbox about appointing a specific employee to be responsible for this stage
- Specific responsible – employee responsible for the stage (choose from lookup of employees)
- Leave responsible – to not make changes in the field Responsible
- Use previous stage responsible – checkbox about appointing an employee responsible for the previous stage to be in charge of current stage
- Previous stage – previous stage, which is used in setting Use previous stage responsible
- Reset responsible – clear value in the field Responsible

Group of fields Responsible group on page Stages



Responsible group

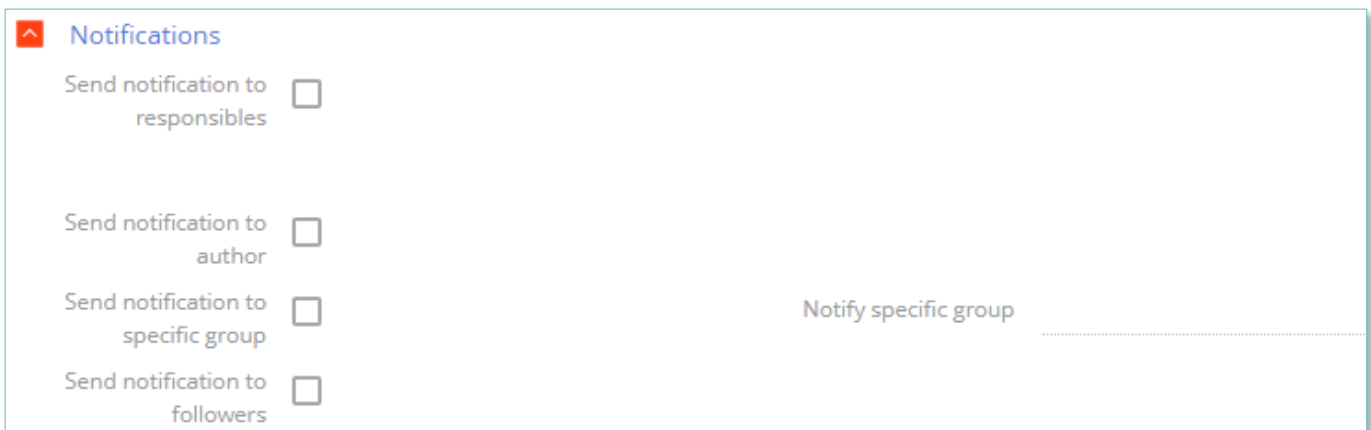
Use specific responsible group ☐ Specific responsible group

Leave responsible group ☐

Image 21. Group of fields Responsible group

- Use specific responsible group – a checkbox about that a specific group of responsible employees should be used
- Specific responsible group – choice from lookup of certain group of employees responsible
- Leave responsible group – a checkbox about that the responsible group remains unchanged

Group of fields Notifications on page Stages



Notifications

Send notification to responsables ☐

Send notification to author ☐

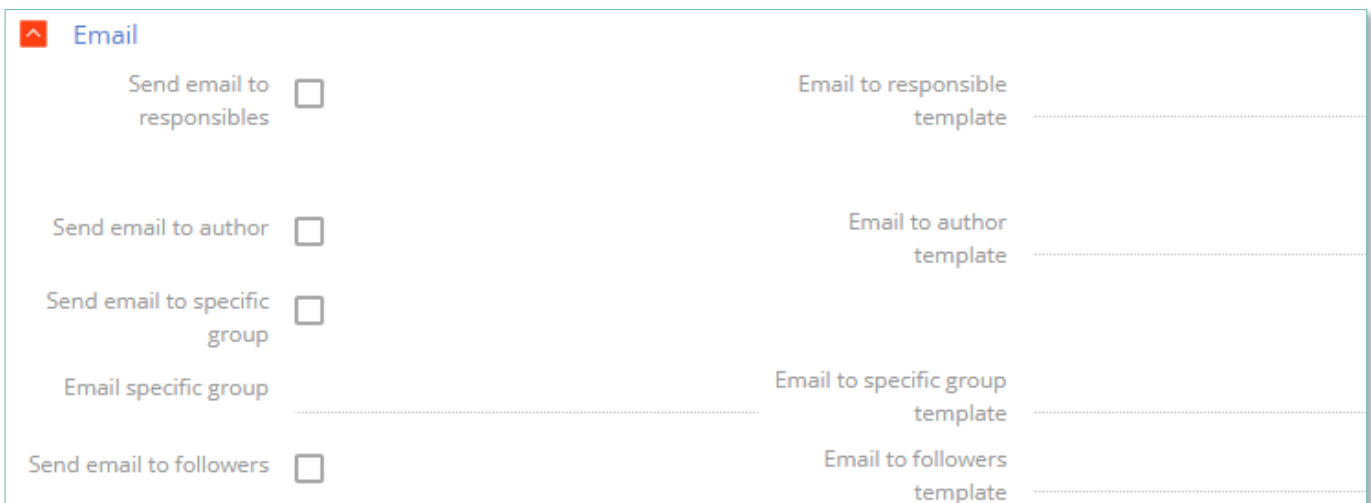
Send notification to specific group ☐ Notify specific group

Send notification to followers ☐

Image 22. Group of fields Notifications

- Send notification to responsables – send a notification to persons responsible
- Send notification to author – send a notification to the author
- Send notification to specific group – send a notification to a specific group
- Notify specific group – the group from the previous setting
- Send notification to followers – send notification to the followers

Group of fields Email on page Stages



Email

Send email to responsables ☐ Email to responsible template

Send email to author ☐ Email to author template

Send email to specific group ☐ Email to specific group template

Email specific group

Send email to followers ☐ Email to followers template

Image 23. Group of Email fields

- Send email to responsables – send an email to the persons responsible
- Email to responsible template – a template of email to the persons responsible
- Send email to author – send an email to the author
- Email to author template – a template of email to the author
- Send email to specific group – send an email to a specific group
- Email to specific group – a group for the previous setting
- Email to specific group template – template of email for the specific group
- Send email to followers – send an email to followers (from the detail Followers in the risk case)
- Email to followers template – template of email to the followers

3. Detail Characteristics in risk case type

Characteristics in risk case type + :		
Characteristics	Type	Add as default
Financial loss	Preventive case	Yes

Image 24. Detail Characteristics in risk case type


- Characteristics – characteristics available in this type of risk case
- Add as default – a checkbox about that the characteristics will be added to the risk case automatically upon creating it

13.7. Management of Characteristics in Questionnaire

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

Lookups				
NEW CHARACTERISTIC CLOSE ACTIONS BIND DATA VIEW				
Characteristics				
Filters/folders				
Name	Description	Type	Lookup	
Passport/ID card number		String		
Financial loss	Financial loss due risk	Decimal	Q	Q
Contract sum		Decimal	✓ 📄 📁 ↺ 🗑️	

Image 25. View of lookup Characteristics

It contains various characteristic features. One can select the necessary one, click on the setting  and choose the type of questionnaire in the characteristics window.



Financial loss

SAVE **CANCEL** **VIEW**

Code: fin_loss

Name: Financial loss

Type: Decimal

Accuracy: Decimal (0,01)

Description: Financial loss due risk

SETTINGS IN OBJECTS

Characteristic	Version	Required	Default
Financial loss	v.01	No	No

Image 26. Details Characteristics in questionnaire version

13.8. Automated adding of Characteristics

Upon creating a new document, in which adding characteristics is planned (for example, Incident, Risk case, Document), there is an option of automated adding designed. In lookups Characteristics, if there is checkbox value Yes in the column Add as default in the lookup settings, then the characteristic feature is added upon initial saving of the document.

Lookups

NEW **CLOSE** **ACTIONS** **BIND DATA** **VIEW**

Risk case - Characteristics in risk case type

Filters/folders

Characteristics	Type	Add as default
Report to Regulatory	Audit recommendation	Yes
Significant impact on reputation	Audit recommendation	Yes

Image 27. Add to Characteristics by default

13.9. Report on Person's Sanction List Match

Search of match with the person is launched as follows:

- From the detail Person screening according to lists on a card Risk case (see detailed description in clause 12.10)
- In the results of the Regular check

The result of the check is automatically stored on the detail Notes in the incident and in the form Regular check.

Notes				
Entry name	List name	Inclusion date	Entry/list Id	Match score
Abd El Kader Mahmoud Mohamed El Sayed	EU	28.06.2007	1948/931	0.83
Abdel Khader Mahmoud Mohamed el Sayed	EU	17.06.2011	12682/931	0.83
Mohamed Salem	UN	15.09.2011	QDi.298-4/QDi.298	0.83
Abdel Khader Mahmoud Mohamed el Sayed	UN	24.04.2002	QDi.065-2/QDi.065	0.83

Image 28. Report on check for matches in sanctions lists

- Entry name – name of the person, regarding with the system found a match;
- List name – name of the sanctions list in which the match was found;
- Inclusion date – date when the person was included in the list;
- Entry/list Id – entry/list identification number;
- Match score – percentage of the match found.

For determining the search parameters, use the following system settings:

Name	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)



Name	Description
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
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

In lookup Text comparison methods one should activate the necessary algorithm of recognition and comparison.

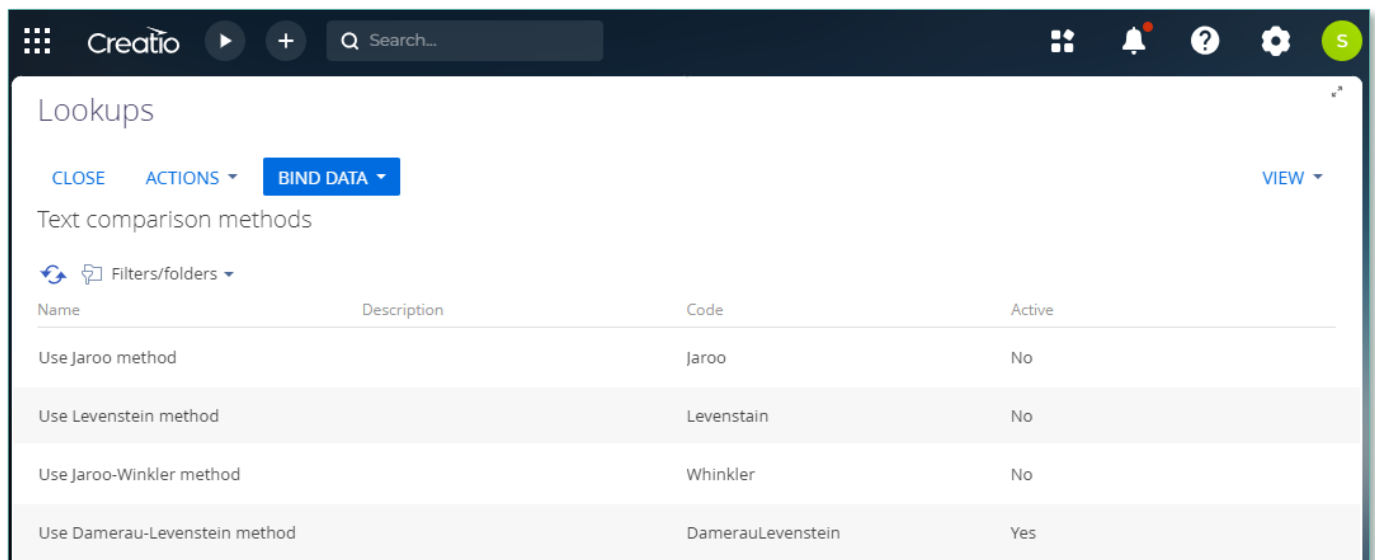


Image 29. Lookup Text comparison methods

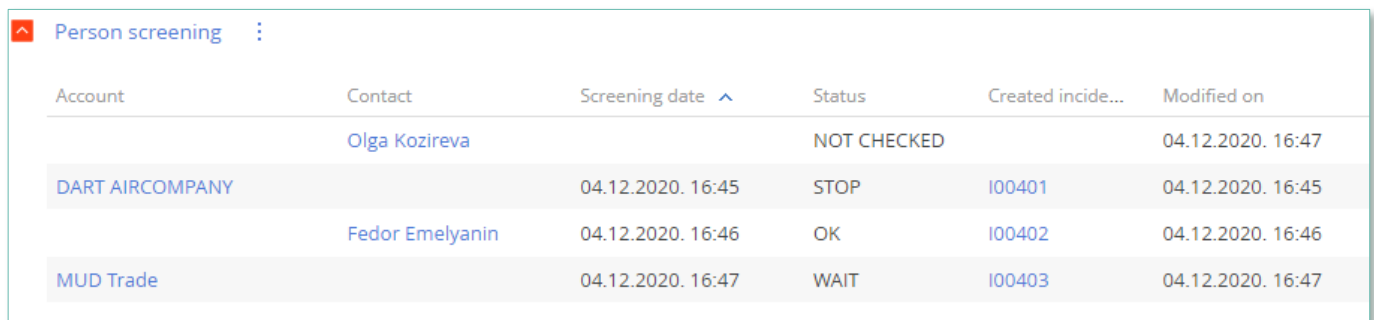
Additional parameters for determining the search parameters, use the following lookups:

Name	Description
Sanctions list identifier type	List of identificatory types for manually added entries

Name	Description
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
Risk case - Sanctions list type	Types of lists for screening


13.10.Detail Person screening

In certain types of risk cases there is a detail Person screening. In this detail, the system is automatically indicating Account or Contact, regarding which the risk case is being carried out, as well as related Contacts and Accounts.



Account	Contact	Screening date	Status	Created incident...	Modified on
	Olga Kozireva		NOT CHECKED		04.12.2020. 16:47
DART AIRCOMPANY		04.12.2020. 16:45	STOP	I00401	04.12.2020. 16:45
	Fedor Emelyanin	04.12.2020. 16:46	OK	I00402	04.12.2020. 16:46
MUD Trade		04.12.2020. 16:47	WAIT	I00403	04.12.2020. 16:47

Image 30. Detail Person screening

- Initially the person is registered on the detail as NOT CHECKED;
- Click  to launch search for matches in sanctions lists and choose action Check person;
- The system launches search for matches;
- In case of match detected in sanctions lists, the system changes the status on the detail to WAIT and generates an incident Sanction list match.
- Then the incident needs to be processed and led to final stage (see more in clause 5 Incidents)
- In case the result is Person blocked, then the status in the detail is changed to STOP;
- In case the result is Person allowed, then the status in the detail is changed to OK.

NB

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

13.11.Universal validations

In lookup Universal validations settings for validation messages are stored.



Lookups

NEW CLOSE ACTIONS BIND DATA VIEW

Universal validations

Filters/folders

Name	Message	Active	On open page	With blocking saving
Client onboarding CDD/EDD / Completed Rejected / PEP validation	In case customer / beneficiary / representative has PEP indication case must be reviewed via "Escalation" stage!	Yes	No	Yes
Client CDD/EDD / Completed / Incidents validation	All related incidents must be processed!	Yes	No	Yes
Client onboarding CDD/EDD / Completed Rejected / Risk level validation	In case person scored as high and very high risk level onboarding must be reviewed via "Supervision" stage	Yes	No	Yes
Client onboarding / Completed Rejected / Characteristics validation	All "Features" must be filled!	Yes	No	Yes

Image 31. 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, filling in the characteristics and allows moving to the certain stage.