**PRJ20937 – Omni KYC**

Design Document

Document Version1.0

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# Introduction

## Purpose

## Scope

## Assumption

## Definitions, Acronyms, and Abbreviations

MSD – Microsoft Dynamics CRM

# Functional Design

The following section provides a table of traceability from MS Dynamics CRM to project functional requirements.

|  |  |  |  |
| --- | --- | --- | --- |
| **BL RQT** | **ID** | **Detailed Functional Requirements** | **Functional Design Approach** |
|  | **FR 1.1** | **Omni KYC (the System) application will recognize user interface user roles and entitlements** | Dynamics, Cosmos, Omni KYC, active directory, ISS, e directory, OAM |
| 4.1.0.1.1 |  | System must provide the ability to recognize the user’s access rights and provide information appropriate to the user including workflow queue information, if applicable. | Throughout the Microsoft Dynamics CRM platform, the notion of user roles is used to control what data is surfaced, how it appears to the individual user, and their read/write access to the data. Rich role-based forms provide the ability to deliver a customized experience based upon each user’s roles and permissions. Administrators can easily configure new user and security roles. Microsoft Dynamics CRM includes a set of predefined security roles. Each aggregates a set of user rights to make user security management easier. Also, each application deployment can define its own roles to meet the needs of different users. Users are added or deactivated in Microsoft Dynamics CRM in the System Administration area. |
| 4.1.0.1.1 |  | The system will recognize the following primary roles:  Edit   * The Edit role will allow for view, original creation, or edit of all KYC record stored on Hogan (subject to granting access to personal Trust customer types). This role will be available to front line, middle office, and back office positions.   View   * The View role will allow KYC records stored on Hogan to be displayed to the user (subject to granting access to personal Trust customer types). This role may be available to front, middle, back office roles such as BA and QA positions. | Each Security Role has 7 user rights( Create,Read, Write, Delete, Append, Append to, Share). Each Security role will have 5 privileges(None, User, Business Unit, Parent Child Business Unit, Organization). These privileges will decide the level of user rights on each of the forms. |
|  |  | The system must recognize the following additional UI access capabilities that can associate to the primary roles.   * Trust   Only Users with the additional “Trust” role can fully access Personal Trust KYC records stored in Hogan. If the “Trust” role is not granted, the user should not be able to see and create/edit detailed profiles entity types of “trust” and “estate” for “protected” clients. (See FR3 for more display details).   * Wealth   Only Users with the additional Wealth access can view, edit, or initially answer the 3 wealth questions. | Microsoft Dynamics CRM includes a set of predefined security roles. Each aggregates a set of user rights to make user security management easier. |
|  | **FR1.3** | **The system will recognize record ownership for use in workflow and UI data visibility.** | |
| 4.1.0.2.1 |  | Omni KYC will recognize users aligned to business lines and roles to support workflow visibility and activities through Cosmos roles. | Microsoft Dynamics CRM includes a set of predefined security roles. Each aggregates a set of user rights to make user security management easier. |
| 4.1.0.1 |  | Omni KYC will recognize users aligned to business lines and roles to support KYC record data visibility (e.g., Screening and Scoring results) through Cosmos roles. | Microsoft Dynamics CRM includes a set of predefined security roles. Each aggregates a set of user rights to make user security management easier. |
| 4.1.0.1 |  | Users can be designated, in Cosmos, to an **EFCC EDD**Role. It is assumed that an EFCC user would have access to all Business line records. | Cosmos  Dynamics  Omni KYC |
| 4.1.0.1 |  | Users can be designated, with Cosmos, to a **BL FCC CRO** role (EDD User Role (LOB) Manager)associated to the following business lines:   * CBBD/PCG * Payment Services * Payment FCC EDD and RPS AML * Wealth (WMSS) * CBSS   Generally, this user role is typically aligned to one person or two people. | Cosmos  Dynamics  Omni KYC |
| 4.1.0.1 |  | Users can be designated, with Cosmos, to a **EDD BL FCC**role((LOB) – Reviewer)as associated to the following business lines:   * CBBD/PCG * Payment Services * Payment FCC EDD and RPS AML * Wealth (WMSS) * CBSS   Note this role will can also be used for a QC individuals. | Cosmos  Dynamics  Omni KYC |
| 4.1.0.1 |  | Users can be designated, with Cosmos, to a **QA** role as uniquely associated to the following business lines:   * CBBD/PCG * Payment * Wealth (WMSS) * CBSS Services | Cosmos  Dynamics  Omni KYC |
|  |  | KYC records evaluated under the 2016 KYC policy can be associated to multiple detailed statuses, simultaneously associated to the record in CRM/Dynamics. | MS CRM can be customized to setup the KYC Record Status and can be automated to change the status based on the parameters. |
|  |  | Valid KYC record statuses:   |  |  |  | | --- | --- | --- | | **KYC Record Status (CRM)** | **Hogan Status** | **Status Description** | | Data Pending | Yellow | Status of record when the system detects additional data is necessary to complete the KYC record. Certain exceptions apply. | | Document Pending | Yellow | Status of record when the system detects a document is required or when the document has not associated to the KYC record. | | Periodic Review Pending | NA | Status used when record has flagged for periodic review. Omni KYC has not detected that periodic review is complete. | | Special Requirement Entity | Yellow | This occur when special requirement identification for an entity has been found and further diligence necessary. Enhanced due diligence and further processing is expected in Web KYC. The status will close when Omni KYC has sent the record to Web KYC for completion. | | Review Pending for SR Individual | Yellow | Status of record when an action is required by a user to satisfy record complete due to the individual being determined PEP. Further diligence is necessary during onboarding or when an updated occurs to the individual record identifying them as a special requirement record. | | Review Pending for SR BO | Yellow | Status of record when an action is required by a user to satisfy record complete due to the Beneficial Owner of a Non Individual record being determined a PEP. Further diligence is necessary during onboarding or when an updated occurs to the individual record identifying the BO as a special requirement. | | Review Pending | Yellow | Status of record when a KYC record result requires further analysis by BL FCC due to a disposition by the EFCC team (e.g., High Risk, Sanctions, PEP, Neg News, List screening, etc). | | ~~Real Time Screening~~ | ~~Yellow~~ | ~~Status when the real time screening result has been conducted. Status retained until systematically or user manually updates or closes statuses. (PCR 17)~~ | | KYC Complete | Green | A Final Status of a KYC Record. Records will have this status when all KYC requirements have been satisfied and no further action is needed on record. | | KYC Failed | Red | A Final Status of a KYC Record. Records have been submitted but an outstanding item (data or document) has not been satisfied in the timeline expected or record was rejected through workflow actions. | | MS CRM can be customized to setup the KYC Record Status and can be automated to change the status based on the parameters. These particular status can be set as values for the KYC Record Status field within CRM. |
|  |  | The API requests should be able to retrieve/return the overall status and/ detail statuses. | Web Services Integration provides an interface for inserting, updating, and deleting records in real time. MSCRM webservices will consume source data update the data based on the rules and then expose the required data to be consumed by the destination system. |
|  | Note | Applications for KYC Records with any of the following detailed KYC status should be prevented from being booked until the status is resolved. If any of the detail statuses are yellow then the Overall KYC record is Yellow and same for Red status. The Overall status will be stored in Hogan. The interfacing systems may request the detail in a “get” call.   * Review Pending for SR Individual * Review Pending for SR BO * Review Pending   ~~Real Time Screening (PCR 17)~~ | |
|  |  | Upon receipt of a notification that an account for a new customer has been declined (credit), all workflow must be closed. | Web Services Integration provides an interface for inserting, updating, and deleting records in real time. Based on the receipt of the data through webservices will consume and stop all the rules within CRM for the particular customer id. |
|  | **FR 5.3** | **The solution will recognize for display in Workflow detail statuses that are provided by the CRM system or ad hoc activities requested in Omni KYC.** | |
|  |  | Upon a trigger of a periodic review from Actimize, the CRM system will set a **Periodic Review** status for a KYC record. The Omni KYC system can recognize the status for display of associated Record. | Web Services Integration provides an interface for inserting, updating, and deleting records in real time. Based on the receipt of the data through webservices will consume from Actimize, CRM will change the KYC Status field to Periodic Review status for the record. Once its updated, CRM will send notice to the OMNI KYC for the status change of the record. |
|  |  | When an activity requires action in Omni KYC, a user (e.g., FCC or EFCC) can create a workflow that requires action ad hoc, the CRM system will associate a **Review Pending** status to a KYC record. The Omni KYC system can recognize the status for display of associated Record. | Based on the receipt of the data through webservices will consume from Omni KYC, CRM will change the KYC Status field to Periodic Review status for the record. Once its updated, CRM will send notice to the OMNI KYC for the status change of the record. |
|  |  | When any of the KYC record detail statuses are yellow, the Hogan Overall KYC Status is “Yellow”.  See field in non KYC Data elements in[2016 KYC Data –Omni KYC](http://qa-sharepoint/db01/ID10552/PRJ20932/Shared%20Documents/KYC%202016%20Data%20-%20Omni%20KYC.xlsx) | Omni KYC  Dynamics  Hogan |
|  |  | When all checks are satisfied for completeness against the KYC record, the **KYC Complete**status will be applied. The Omni KYC system will recognize the KYC Complete status for display of associated Record.  The KYC Complete status will also set the Hogan Overall KYC Status to a “Green” status.  See field in non KYC Data elements in[2016 KYC Data –Omni KYC](http://qa-sharepoint/db01/ID10552/PRJ20932/Shared%20Documents/KYC%202016%20Data%20-%20Omni%20KYC.xlsx). | Based on the receipt of the data through webservices will consume from Omni KYC, CRM will change the KYC Status field to Completed status for the record. Once its updated, CRM will send notice to the OMNI KYC for the status change of the record. |
|  |  | When all checks are complete against the KYC record and the checks result in a reject or dissatisfied scenario (data or docs missing not satisfied greater than 30 days past booking, or prohibited customers), the **KYC Failed** status will be applied. The Omni KYC system will recognize the KYC Failed status for display of associated Record.  The KYC Failed status will also set the Hogan Overall KYC Status to a “Red” status.  See field in non KYC Data elements in[2016 KYC Data –Omni KYC](http://qa-sharepoint/db01/ID10552/PRJ20932/Shared%20Documents/KYC%202016%20Data%20-%20Omni%20KYC.xlsx). | Based on the receipt of the data through webservices will consume from Omni KYU, CRM will change the KYC Status field to Failed status for the record. Once its updated, CRM will send notice to the OMNI KYC for the status change of the record. |
|  |  | A **KYC Failed** status will automatically generate an activity to close the account(s).  User will expect to manually close the accounts if opened. This activity may be known by the FCC BL but requested via an Operations or RM team. See Feature 9. | Based on the receipt of the data through webservices will consume from Omni KYU, CRM will change the KYC Status field to Periodic Review status for the record. Once its updated, CRM will send notice to the OMNI KYC for the status change of the record.  A Workflow will be configured to assign the account record to be deactivated once the Failed Status is set for the record within CRM. |
|  |  | When the BL FCC confirms the record has been transferred (manually in the related work item) as indicated in [Feature 9](#Feat9)the, Special Requirement Entitydetail status (as mentioned in [Feature 5](#Feat5)) is closed. | Dynamcis  Omni KYC |
|  |  | Upon recognition of a transfer record (“Special Requirement” entity ) , Omni KYC – via Dynamics – will notify the BLFCC that a customer has been identified and for further management is required in the Web KYC application. (see [Feature 9](#Feat9))  Note: future retrievals of existing customers with the transfer flag “yes” should be recognized through the API so there is awareness of where the data and record is available. See 3.2.7. | A workflow will be configured to send notification to BLFCC about the identification of the customer and further action in web KYC application. The Email body can be set as email template and is configurable. |

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| **BL RQT** | **ID** | **Detailed Functional Requirements** | **Functional Design Approach** |
|  | ASMPT | Dynamics can recognize a customer and has minimum customer profile data retained. | MS Dynamics CRM provides facility to capture customer information in separate categories, ie. Contacts and Accounts. Contacts are the individual customers and Accounts are basically the organizations and companies information.  MS CRM provides capturing of these customer information as OOB (Name, demographic, personal information, communication methods etc.). Some of them can be considered as mandatory, business recommended and optional.In addition, custom fields can be defined to meet business needs. |
|  |  | When a KYC record is submitted to Hogan, the LPID is returned to Omni KYC and is passed to Dynamics and used in the recognition of a KYC work case.  Every 2016 KYC Customer will have a KYC work case(s).  Dynamics will use the LPID to retrieve customer data needed for work. | Based on the receipt of the data through webservices will consume from Hogan, based on the LPID, CRM will identify the customer within application. CRM will trigger a workflow to create a case for each of these records. Once the Case is created, the case ID is stored in CRM and passed to Hogan for further reference through weservices. |
|  |  | Work items will be created in Dynamics for the purpose of managing KYC activities to be completed.  Note: Maintenance scenarios not utilizing the 2016 completeness checks are not expected to create KYC work items in Dynamics. | MS Dynamics CRM will provide facilities to manage the activities for each case n 2 ways. Either it can be created manually by the user or workflow can be defined based on the criterias. Also it provides feature to assign the task to the users or a team. |
|  |  | As detailed KYC statuses are recognized (either via Omni KYC or Dynamics) they are associated to the Customers work items in Dynamics. | Based on the completion or the status changes of the activities associated the customer’s KYC case, the KYC Status will get updated through a business process. Each of these status change can be defined based on the rules to be configured under the business process. |
|  |  | Work item statuses are displayed in Omni KYC based on Omni KYC user or automatic system interactions as recognized in Dynamics. See further details against each status below. | Based on the completion or the status changes of the activities associated the customer’s KYC case, the KYC Status will get updated through a business process. Each of these status change can be defined based on the rules to be configured under the business process. |
|  |  | Dynamics will receive the trigger for the periodic review from the Risk Rating engine and using Omni KYC UI, Dynamics will support the data collection and activity necessary to complete the Periodic review. | Based on the receipt of the data through webservices will consume from Omni KYC, CRM will trigger a workflow to create activities under case defined for the KYC record and assignment of the activities.  Based on the completion of the activities associated the customer’s KYC case, the KYC Status will get updated through a business process about the completion of the periodic review. |
|  |  | The overall KYC status will be reflective of the work items determined by Dynamics or statuses set by Omni KYC. | Based on the receipt of the data through webservices will consume from Omni KYC, CRM will trigger a workflow to create activities under case defined for the KYC record and assignment of the activities.  Based on the completion of the activities associated the customer’s KYC case, the KYC Status will get updated through a business process about the completion of the activities. |
|  |  | Dynamics will support the data needs for the work item as per the [2016 KYC Data –Omni KYC](http://qa-sharepoint/db01/ID10552/PRJ20932/Shared%20Documents/KYC%202016%20Data%20-%20Omni%20KYC.xlsx) document. | Dynamics |
|  |  | Dynamics will recognize Omni KYC user entitlements and ensure that the work activities assigned to that user’s group or to that user is presented in their work list.  Note: business line associated to the KYC record is needed. | Based on the receipt of the data through webservices will consume from Omni KYC, CRM will trigger a workflow to create activities under case defined for the KYC record and assignment of the activities.  The user can assign the task manually or it can be automated through workflows. |
|  |  | Dynamics will recognize the account open date for new accounts open under the 2016 policy. | Once the account is created within CRM, it automatically captured Creation date by default as OOB. |
|  |  | Dynamics will recognize when an account is declined for credit reasons and close all workflow. | Based on the receipt of the data through webservices will consume from Omni KYU, CRM will get the decline notification. Based on the decline status, the account will be deactivated and the reason for deactivation can be recorded. |
|  |  | Once a work item is closed the “Date KYC Complete” field will be set in Dynamics. | Once the Work item is marked as completed within CRM, it automatically captured Completion date by default as OOB. It also makes the record as read only after the completion. |
|  |  | If a Hogan record is purged then any outstanding work items should be deleted. | Dynamics, Hogan |
|  |  | Dynamics must record for each customer all:   * status changes from Omni KYC, * statuses generated by Dynamics * work items:   + related work items   + dates created   + assignment   + who sent to whom,   + approvals/declines, appeals,   + comment   + emails sent (details) * These items must be viewable on the UI.   Note: periodic review data and comments must be viewable only to those with the proper entitlements. | Dynamics CRM provides platform to design UI as per the convenience. Using Form Editor, we can configure it to capture any information for the customer. In addition, custom fields can be defined to meet business needs. |
|  |  | The system must calculate and display the days a work item is open. | By using SLA Management feature of MSCRM, the workflow can be set to identify the number of days the work item is open. Also, it can be further automated to handle the escalation management. |
|  |  | Dynamics must have an email functionality to support internal U.S. Bank emails.  Assumption: BL must provide email group names and ensure that users have access to the group emails. | After the Email Router is installed, it transfers email messages to the Microsoft Dynamics CRM system, and it sends outgoing email messages that users created in the Microsoft Dynamics CRM system. The user can send emails within the organization and outside the organization. The user can receive the emails as well. Incoming and outgoing messages can be managed based on the incoming and outgoing mail configuration. |
| 4.8.2.1.2  4.11.1.0 | **FR9.2** | **The system will present workflow items applicable for Omni KYC records.** |  |
|  |  | Workflow items for the customer are displayed to users based on the user’s entitlements or work item assignment.  KYC record workflow items are associated to a Business Line. The Business Lines are (FR 1.2) Wealth, Payments, CBBD, CBSS.  Workflow user groups include: (FR 1.3)   * Operations (Branch Bankers/RM) * BL FCC * BL FCC CRO * EFCC (no business line)   *See more definition ofbusiness line assignments and workflow actors in t in*[*Feat 1.*](#Feat1)  *Note if a KYC Record is assigned to a BL outside of Omni KYC scope (e.g., Wholesale or Security Services) the work case/activities will not be present in Omni KYC. User would need to use Web KYC to view and resolve those KYC records.* | Omni, Dynamics |
|  |  | The system will recognize if an activity is necessary for workflow and present those records to the appropriate user(s) by role, Business line association (if applicable), and/or assignment (routing) of the work activity to the user.  For example, a user with CBSS BL access, but not CBSS BL FCC access, should not see work items that are for the BL FCC. | Dynamics, Omni |
|  |  | Users will be shown all work activities that are not Closed. | A Dashboard can be provided and configured to view the work activities which are not closed and can be taken action quickly. |
|  |  | When a particular work item is selected by a user OR when a work item is routed for assignment to a single individual, the system recognizes it is associated to that specific individual –relating it to that individual’s queue. | Assignment of work items is OOB feature of MSCRM. This can be done manually by the user or can be automated through some workflows. |
|  |  | Activities are associated to any of the KYC detail record statuses with exception of “KYC Complete”.   * Data Pending * Doc Pending * Special Requirement-Entity * Special Requirement- Individual * Special Requirement – Beneficial owner * ~~Real Time Screening~~ * Review Pending (ad hoc activity) * Periodic Review Pending * Close Account   See [Feature 5](#Feat5) for more information on statuses. | Dynamics |
|  |  | Users at their option can enter comments with the date and user name being defaulted. Comments will be retained and can be recorded in a consolidated fashion within the work case history log by date and user. | Omni, Dynamics |
|  |  | When a **Special Requirement Entity** (FR 6.2) KYC record is recognized, a notification email will be sent to the **Business Line FCC.**  The email would inform the **BL FCC team** that the KYC record was recognized as a **Special Requirement Entity** Customer and needs to be further dispositioned in the Web KYC application. It must include   * the customer name, * LPID * link to the OmniKYC workflow page for the BL FCC | Dynamics |
|  |  | The **Special Requirement Entity** work item will remain open, visible by the BL FCC, and the status set to yellow until the BL FCC has made a decision about the customer. | Dynamics, Omni |
|  |  | The user must be able to add comments. | Dynamics, Omni |
|  |  | The user must be able to create a related work item and assign it to: :   * BL FCC CRO * Another individual   See Related Work Items for functionality details (FR9.11) | Dynamics, |
|  |  | If the EDD trigger questions are changed on the UI by the BL FCC so that the entity is no longer a Special Requirements customer (status closes) then the workflow item must be closed manually by the BL FCC. The BL FCC must be able to add comments. (See FR6) | Dynamics, Omni |
|  |  | If the BL FCC decides that the entity truly is Special Requirements and approves continuing the relationship the BL FCC must be able to manually close the Special Requirement Entity work item. The system sets the Overall KYC status to “green”. Otherwise, the BL FCC may choose to set the KYC Failed (RED) if declined, which in turn automatically closes the Special Requirements Entity work item and opens the **Close Account** work item.  Note: the “green” or “KYC failed” overall status is used by interfacing systems to understand if they continue with the relationship or not. Documentation of CDD/EDD for Special Requirement customer is maintained in WebKYC. | Dynamics, Omni |
|  |  | When a KYC record is Self-Identifiedor Set by a Bank Representative(2.1 Data element as "Yes") asPEP, the Review Pending for **Special Requirement Individual/ Beneficial Owner status** is set and the work item is opened and assigned to the BL FCC to resolve. The work item is viewable in the BL FCC’s work list. | Dynamics, Omni |
|  |  | An email is sent to the BL FCC team with the notification reason, customer name, LPID, and link to the BL work list. | Dynamics |
|  |  | When the **BL FCC** determines that the KYC record is or is not aPEP, the **BL FCC** must be able to:   * Navigate to and edit the KYC record EDD information and 2.1 Data element * Make a comment * Create a related work item for FCC CRO approval/decline.   BR: The CRO must approve or decline the PEP classification. The activity cannot be closed until the record has been decisioned.  See Related Work Items for functionality details (FR9.11) | Dynamics, Omni |
|  |  |  |  |
|  |  | If the record has PEP set to “Yes” (ref 2.1), then the PEP data elements must be collected, and if the data is missing then the **Special Requirements** status and related work itemswill remain open. The system must not allow the work item to close until all of the PEP data is collected. | Omni, Dynamics |
|  |  | The BL FCC must to create a related work item and assign it to: :   * BL CRO * EFCC EDD * Another individual   See Related Work Items for functionality details (FR9.11) | Dynamics, Omni |
|  |  | Once ~~the Bank Determined~~PEP has been evaluated and routed back, the **BL FCC** must be able to enter comments about their own decision and close the S**pecial Requirement Individual/ Beneficial Owner** work item.  BR: An approval from the EFCC is not required to continue the relationship and close the work item. It is up to the BL FCC to make the determination that the individual is a PEP and to continue the relationship or not. | Dynamics, Omni |
|  |  | The BL FCC must be able to close the work itemby:   * Choosing the close work item command or * Setting the KYC Failed status.   Choosing the **KYC Failed** will close the work item and automatically open the **Close Account** activity. | Dynamics, Omni |
|  |  | If a KYC record is moved into a KYC Failed status due to the recognition that the customer is a Prohibited Customer, then that Data Pending work item will not be used. | Omni, Dynamics |
|  |  | If Dynamics detects that required data is missing for a PEP pre or post booking, the **Data Pending** status must be assigned to the **BL FCC** associated to the record. Also see details in [FR 9.4](#FR94) | Dynamics |
|  |  | Data Pending Pre Booking  When Dynamics determines that Required data is missing as indicated by the data elements rules, with the exception of   * the PEP data and * the customer is applying for id question (elements:1.041 or 4.029) (referenced in 9.9.3)   The **Data Pending** status will be set and the **BL Operations** associated to the KYC record will be assigned the work item and be viewable in their work list. | Dynamics, Omni |
|  |  | A user in the **BL Operations** group must be able to create a related work item and assign it to:   * Another person in the BL Ops group * The BL FCC group   The routed work item must be visible to both the sender and recipient. The names of the sender and recipient, comments, and date the item was sent must be visible to the sender and recipient.  Note: See Related Work Items for functionality details (FR9.11) | Dynamics, Omni |
|  |  | The **Data Pending** status is not set by Dynamics pre account booking when it is indicated that the customer is applying for identification via 1.041 or 4.029 data elements. | Dynamics, |
|  |  | Data Pending Post Booking:  When the **Data Pending** activity is open AND an account is booked, the **Data Pending** activity is assigned to **BL FCC** and an email is sent to the BL FCC group.  Note Email notification will be sent out the next business day. | Dynamics |
|  |  | The system must set the **Data Pending** status only upon booking if the customer has not provided the identification element when previously indicated that they have applied for them (1.041 or 4.029). The work activity is assigned to the **BL FCC** associated to the KYC record and view able in their work list. | Dynamics |
|  |  | Reminder emails must be sent to the **BL FCC** on day 14 and 21 post account booking to the BL FCC. On day 29 a final reminder is sent that the Account will need to be closed if not resolved with in the 30 days from booking to the **BL FCC.** | Dynamics |
|  |  | A user in the **BL FCC** group must be able to create a related work item and assign it to:   * Another person in the BL FCC group * An individual in the bank (not necessarily in the business line) * the BL Operations group * The BL FCC CRO   See Related Work Items for functionality details (FR9.11) | Dynamics |
|  |  | General Data Pending:  When all required data elements are collected pre or post booking, including Identification Number for a customer applying for identification, the **Data Pending** status is automatically marked complete. The activity is no longer displayed in any work list.  Note: no emails are sent. | Dynamics, Omni |
|  |  | If any required data is missing after 30 days past the account booking date of the first 2016 KYC compliant account, the system will automatically close the **Data Pending** activity. The system must set the overall **KYC Failed** status (red) which will automatically open a **Close Account** activity.  See KYC Failed/ Close Account Activity. | Dynamics |
| 4.9.0.5.3 | **FR9.7** | **The system will present workflow applicable for Docs Pending.** |  |
|  |  | Docs Pending Pre Booking:  When the System determines that Required Doc is missing as indicated by the Doc requirement rules the **Doc Pending** status will be set and the **BL Operations group**associated to the KYC record will be assigned to the work activity and be able to view it in their work list.  Note that the customer does not have a new booked account yet. | Dynamics, Omni |
|  |  | A user in the BL Operations group must be able to create a related work item and assign it to:   * Another person in the BL Ops group * The BL FCC group   See Related Work Items for functionality details (FR9.11) | Dynamics, Omni |
|  |  | Docs Pending Post Booking:  When the **Doc Pending** activity is open AND the account is booked, the **Doc Pending** activity is assigned to **BL FCC** and a notification is sent on the next business day after booking to the **BL FCC**(with customer name, LPID and link to the BL FCC work list). | Dynamics |
|  |  | A user in the BL FCC group must be able to create a related work item and assign it to:   * Another person in the BL FCC group * An individual in the bank * The BL Operations group * The BL FCC CRO   See Related Work Items for functionality details (FR9.11) | Dynamics, Omni |
|  |  | Reminder notifications are sent to the **BL FCC** on booking day +14 and 21 to the BL FCC. On day 29 a final reminder is sent that the Account will need to be closed if not resolved with in the 30 days from booking to the **BL FCC**. | Dynamics |
|  |  | General:  When the System determines that Required Doc has been satisfied either pre account booking or post account booking as indicated by the Docrequirement rules, the **Doc Pending** status will automatically be marked complete and no longer be visible in any work list. | Dynamics, Omni |
|  |  | The **Doc Pending** work item is automatically closed when the system recognizes that all the required Documents are received. | Dynamics, Omni |
|  |  | If any required document is missing after 30 days past the account booking date of the first 2016 KYC compliant account, the system will automatically close the **Doc Pending** activity. The system must set the overall **KYC Failed** status (red) which will in turn automatically open a **Close Account** work item.  See KYC Failed/ Close Account Activity. | Dynamics |
|  |  | Comments can be added to the history log. | Omni, Dynamics |
| 4.9.0.1.3  4.9.0.3.3  4.9.0.2.2 | **FR9.9** | **The system will present workflow applicable for ad hoc Review Pending.** |  |
|  |  | Omni KYC users with entitlements must be able to create ad hoc a work item against a KYC record. Creation of this work item causes a **Review Pending** status. The status is yellow. | Dynamics, Omni |
|  |  | Users creating a **Review Pending** work item are required to provide a group or individual user to whom the work item is to be assigned and a reason (free form) for the work item. The date, user who created the work item must be retained with the work item.  The user must be able to search the directory based on name or officer code. | Dynamics, Omni |
|  |  | When thework item is resolved, the **Review Pending** status can be closed (no specific reason needed). | Dynamics, Omni |
|  |  | The user must be able to enter comments and SOR is Dynamics. | Omni, Dynamics |
|  |  | The user must be able to create a related work item and assign it to another user or group.  See FR 9.11 for related work item functionality | Dynamics, Omni |
| 4.9.0.4.1  4.9.1.8.3  4.9.0.3 | **FR 9.10** | **The system will present workflow applicable for KYC Failed.** |  |
|  |  | Assumption: An OmniKYC user may utilize a KYC profile which is in KYC failed status for a new account opening. However, an OmniKYC user may not use a profile for new account opening if the “F” customer type is present. |  |
|  |  | If a customer is recognized as a Prohibited customer as indicated in [FR 6.1](#FR61), the system must:   * set the **KYC Failed** status (OmniKYC) * create a work item for the Close Account work item and display the BL FCC’s work list * send an email to the **BL FCC** associated to the KYC Record.   + email must include: notification reason, customer name, LPID, link to the OmniKYC BL work list | Omni, Dynamics |
|  |  | Upon recognition of a work item moving to **KYC Failed status** on **data or docs missing** (FR5), the system must send the **BL FCC** an email notification with the reason, customer name, LPID, link to the OmniKYC BL work list page. The Data or Docs missing work item is converted to a Close Account work item. | Dynamics |
|  |  | The **Close Account** activity will automatically be assigned to the **BL FCC** team when a KYC Failed status is set by the system or manually (from a work item). | Dynamics, Omni |
|  |  | The BL FCC must be able to put the **Close Account** on hold. The system must display that the Close Account is on hold. The status will remain red. | Dynamics, Omni |
|  |  | The BL FCC can remove the **Close Account** work item from the “hold” status; the indicator is no longer displayed. The status will remain red.  Note: this indicates that further analysis is being conducted and the account(s) should not be closed. | Dynamics, Omni |
|  |  | The BL FCC can satisfy any outstanding requirement, but must manually close the **Close Account** work item. The BL FCC can at their option input comments associated with the Account Closed activity decision. | Dynamics, Omni |
|  |  | A close account appeal process can be initiated by a **BL FCC or BL FCC CRO** by creating a related work item “Appeal Approval” which is attached to the Close Account or Periodic Review work items and assigning it to the **BL FCC CRO**. | Dynamics, Omni |
|  |  | The system must allow the BL FCC to manually close the Close Account work item only by choosing:   * Account closed * Account closed – do not conduct business * Reopened with approval   Comments can be added. | Dynamics, Omni |
|  |  | Upon the user selecting “Account Closed”, the system will close the Close Account work item and it is no longer displayed in the work list. The **KYC Failed** status remains.  Note: Account closed means that account closure in Hogan is complete. | Dynamics, Omni |
|  |  | Upon selecting Account closed – do not conduct business, the system will close the Close Account work item and it is no longer displayed in the work list. The **KYC Failed** status remains.  The system must set the customer type to “F” in Hogan.  Note: Account closed means that account closure in Hogan is complete.  Note: the customer type F indicates that business should not be conducted with the customer. | Dynamics, Omni |
|  |  | “Reopened with approval” can only be chosen if the CRO Disposition of Close Appeal is “Approve Appeal”. (Explanatory help message must be provided if the system prevents the user from selecting Reopen without getting the approval)  Upon the user selecting “Reopened with approval” the Close Account work item is closed, the KYC Failed status is removed, and the Periodic Review work item is opened again and viewable in the BL FCC’s work list.  The BL FCC must be able to close the Periodic Review by selecting “Periodic Review closed on approved”. A second manager review is not required. | Dynamics, Omni |
|  | **FR 9.11** | **The system will enable assigning related work items to other groups/individuals.** | Dynamics, Omni |
|  |  | Any “primary” work item assigned to a group can have related work items which other users will satisfy. A primary work item can have multiple sub hierarchies of related work items. | Dynamics, Omni |
|  |  | The “related” work item may be assigned to another group or individual based on the creator’s entitlements and related to the original work item.  The related item will show in both the sender’s and receiver’s work list with the name of the primary work item, name of the related work item, the sender and receiver name (individual or group), date sent. | Dynamics, Omni |
|  |  | The name of the related work item:   * Manager Review request * CRO Approval request * EFCC Approval request * Appeal Approval request * Information needed request * Doc needed request * Other: free form text (40 char) | Dynamics, Omni |
|  |  | When a related work item is created the system must send an email notification to the recipient group or individual. | Dynamics |
|  |  | The recipient of the work item must be able to close the work item, subject to rules listed in various sections of FR9. | Dynamics, Omni |
|  |  | The system must send an email to the related work flow initiator when a related work item is closed by the recipient. The UI must display that the related work item is closed and the reason it was closed. | Dynamics, Omni |
|  |  | When a related work item is created the system must send an email notification to the recipient group or individual. | Dynamics |
|  |  | The recipient of the work item must be able to close the work item, subject to rules listed in various sections of FR9. | Dynamics, Omni |
|  |  | The system must send an email to the related work flow initiator when a related work item is closed by the recipient. The UI must display that the related work item is closed and the reason it was closed. | Dynamics, Omni |

# Design Variance Justification

# Technical Design

## Database

There are below Dynamics CRM Database environment exists.

DEV

IT

UAT

PROD

## System Outputs

### User Interface

N/A

### Reports, Statements, etc.

N/A

### Other System Outputs

N/A

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## Entitlements

All Branch Bankers are available in the Dynamics CRM.

## Auditing

N/A

## Conversion

N/A

## Security

### User Authentication Controls

Authentication using Banker id via Acitve Direct.

*4.7.2 User Authorization Controls*

Authorization to MS Dynamics using Banker id via Acitve Direct.

*4.7.3* *Confidentiality*

N/A

*4.7.4* *Data Integrity*

N/A

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