



Boubyan Bank

Transact Implementation Project

Business Solution Design Document

Workstream - WS-B02 - Customer and CRM

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Document History & Sign Off

1. Document History

Date	Version	Author	Sub Section Name	Sections Amended
10-Jul-2024	1.0	Sridhar Sampath		First Draft
13-Jul-2024	2.0	Sridhar Sampath		Based on BSDD walk through
20-Jul-2024	3.0	Sridhar Sampath		Updated document
24-Jul-2024	4.0	Sridhar Sampath		Updated document after discussion with Boubyan Capital
27-Jul-2024	5.0	Sridhar Sampath		Updated document
	6.0	Sridhar Sampath		Updated document based on comments
08-Aug-2024	7.0	Raghunathan	Various sections	Additional fields and changes in the field requested in Marwa's mail.
11-Aug-2024	8.0	Raghunathan	Various comments	Update on the clarification raised by Mr. Hamed.
15-Aug-2024	9.0	Raghunathan	Various comments	Update on the clarification raised by PWC. Update of Prospect process raised by Hamed.
24-Aug-2024	10.0	Raghunathan	Various comments	Update of comments from PWC Update of comments from Boubyan Capital Update of comments from Mr. Fadi Update of comments from Mr. Abdullah
25-Aug-2024	11	Raghunathan		Update of comments from Fadi.
1-Sep-2024	12	Sridhar Sampath	Various comments	Update of comments from Mansour & Marwa Inclusion of "Identified Migration Impact points"
19-Sep-2024	13	Sridhar Sampath		Address & Id Doc - Updates

2. Stakeholder Sign-Off

Date	Version	Client Name	Temenos

Business Scope & References

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3. Purpose & Scope

The purpose of this document is to record the business solution design for the various life cycle events for Customer Creation & Management Workstream functionality, along with their identified deltas. The identified deltas and required changes for the Bank have been documented alongside the impacted processes. The status of the delta is dynamically tracked in the delta log.

4. Scope – Exclusions(M)

SI No.	Scope Exclusion / Assumption Constraints	Description / Comments
1	Data Migration	Requirements for migration of data have not been reviewed as part of the PLW/ processes. This is within the responsibility of the 'Migration Workstream'.
2	Integration Touchpoints	These have been identified during the process review and are subject to further review by the Architecture Team.
3	Workflow Design	Detailed design of the Customer onboarding will be done by the Implementation Team during the design phase for the development related requirement and it will be documented in Functional Specification Document.
4	CT integration	<p>The CT will be the main front end for non-financial transactions for Individuals under consumer banking, while Temenos will focus on financial transactions for Consumer banking group.</p> <p>Accordingly any of the front-end Business requirement in this BSDD related to individual will be handled in CT.</p>

5. Reference Document(O)

No.	Reference Documentation	Location

6. Document Organisation

Each of the process will be depicted with the following:

- Process Description (as per Model Bank Reference Processes)

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- Process Flow - (with marking of the deltas required for Bank implementation)
- Functional Deltas identified for this processes.
- Integration Touchpoints (for reference)

Business Requirements

7. Customer Processes Overview

The following table enlists all the processes under scope for Customer (Workshop):

(The processes have also been provided as pdf documents. The roles indicated in the processes are as per Transact Model Bank Reference Processes.)

Customer Creation and Management Process Flows	
Process	Process Description
Create Retail Customer	This process describes the activities for creation of a retail customer record in the system.
Create Corporate Customer	This process describes the activities for creation of a corporate customer record in the system. Once the required background checks are completed, the user creates/ updates the customer record. All inputs in the system will be approved by a supervisor. Subsequently, scanned documents are attached to the customer record. This process is repeated for all associated entities.
Create Bank Customer	This process deals with the creation of a Bank Customer record in the system.
Complete KYC Check	KYC documents are obtained from the customer and checked against a KYC Checklist. For missing documents follow up actions are captured.
Perform AML Check	This process deals with carrying out AML Blacklist checks on databases like OFAC (Office of Foreign Assets Control) or PEP (Politically Exposed Persons). The results from such checks are captured in the customer record.
Setup Mandates & Signatory Groups	The process depicts the setup of signatory groups and mandates. Customer is attached to respective signatory group. Mandate Application group is formed by logically grouping Transact applications/ versions. The mandate requirement can be defined for customer, account, or portfolio and in turn linked to the appropriate application group and mandates.
Amend Customer Charge	The process deals with updation of the Charge group to which Customer belongs. Transact by default based on the setup, allocates a charge group to the customer on creation of customer record. However, it can be updated at a later stage, which is handled through this process. Based on the charge group to which customer is associated, charges will be taken during transaction.
Amend Customer Details	This process carries out customer requests to amend customer related data viz., change customer details or add/ remove additional addresses, registering Deceased customer details like date when the customer died, the date when the bank is notified about the death and date of granting Probate. It also covers the "termination" of a customer relationship (change of status to 51).

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Manage Document & Image Upload	The process describes the activities for uploading images and documents for customers into Transact.
Set/ Remove Posting Restrict	This process covers executing a customer's request or an external/internal request for setting/ removing restrictions for posting. The restriction can be set either at the Customer level or at an account level.

8. Customer Processes Overview

Transact is a Customer Centric system. Everything which happens in the system revolves around the customer record. A customer record holds all the basic information about a customer. Ideally, only one record should exist for each Customer. This can be created whenever a name, address and other such essential information is obtained.

civil9. Processes

9.1 Create Retail Customer

Description	For Individual
	This process describes the activities for creation of Individual Customer record.

Process Flows:

- **Create Retail Customer (Individual customer)**

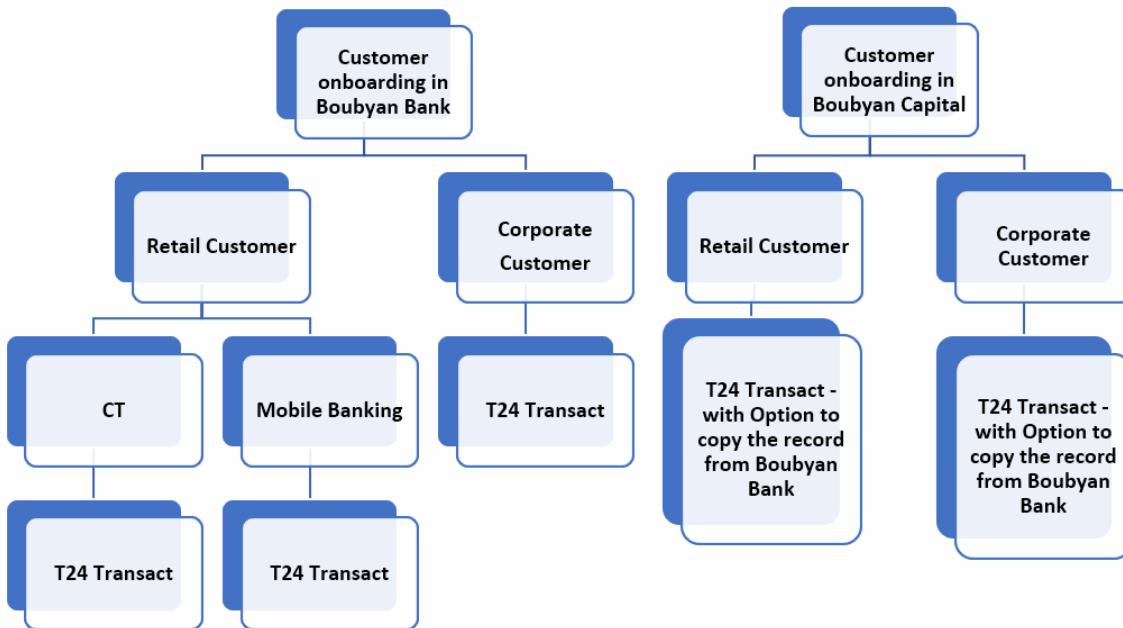


Manage Customer Engagements (Retail).

Onboarding process for Boubyan Bank Individual, Boubyan Bank Corporate and Boubyan Capital are provided as follows:

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As a generic process for Customer onboarding, Banks do the following:

- Verify customer documents and check for KYC screening (through Integration).
- **Internal Blacklist Check (WS02-0087):**
 - Transact should have option to capture the Blacklist customer or proposed customer.
 - On customer onboarding from CT, system to check and provide a feed to CT on the blacklist on availability in the Blacklist based on Civil ID
 - On customer onboarding from Transact, System to check the blacklist status and provide error to continue the customer creation.
 - On the existing customer, who are marked as blacklist, the system should not allow to open new account and on any transaction related to blacklist customer, system to provide warning messages.
- Capture customer basic details.
- Perform blacklist check and SIRON checking.
- Confirm receipt of Id & other KYC documents
- Enter document details received.
- Collect signature card.
- Check Customer Overview
- Scan received documents & image & Upload to customer record.

As per agreed flow for Boubyan Bank, following are the agreed flow:

- Customer Onboarding: For Individual Customers will happen from CT system and Transact screens will get impacted through integration. Transact has to provide service API to CT system on the existence of Civil id before customer onboarding journey.

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- For the Customer onboarding in Transact, the Civil Id will be checked first in Transact and on successful validation the civil id for the Customer in-creation does not prevail in Transact, Customer creation will happen in Transact. If Civil id already exists in Transact, CT system will get negative response and the onboarding process will fail.
- CT system will initiate KYC & AML check for the civil id through SIRON KYC & SIRON AML integration. Their response will update the fields, viz., KYC COMPLETE, AML CHECK & AML RESULT as part of Transact during customer onboarding process. CT system also checks for the civil id with PACI integration.
- SIRON KYC will respond by scores (Risk score, Sanction score) which is numeric values. It can be multiple values like risk score 40, sanction score 1 40, sanction score 2 60, sanction score 3 80 so transact will take the highest which is 80. Based on this matrix, system should act. If score from 0 to 90, transact will accept onboarding customer. From 91 to 99, this will wait compliance team to approve or reject in SIRON. If score 100, Transact will reject.
- For Boubyan Capital, SIRON KYC will respond by scores (Risk score, Sanction score) which is numeric values. It can be multiple values like risk score 40, sanction score 1 40, sanction score 2 60, sanction score 3 80 so transact will take the highest which is 80. Based on this matrix, system should act. If score from 0 to 85, transact will accept onboarding customer. From 86 to 99, this will wait compliance team to approve or reject in SIRON. If score 100, Transact will reject in SIRON.
- On positive response for the KYC & AML check, Transact will create the Customer record for the individual customer.
- Maker and checker process will be followed in CT system during creation of individual customer creation, and it will be a Straight Through Processing in Transact from CT systems for Individual customer creation. **However, based on the interface requirement both the options i.e. Maker and checker and STP is possible.**
- Validations will be triggered in Transact and will be exposed to CT system through Integration touchpoint, which does not form part of this document.
- Transact allows the user to change the customer from Prospect to Active customer type with possible change in Legal id type to civil id.
- Prospect customer onboarding should have limited information to be captured in the screen. There will not be any KYC/AML check for the prospect customers. More details are updated in Prospect Onboarding Screen.
- Update/Maintenance for retail customers will be from CT.**

Boubyan Bank can use the Transact application directly as and when required and the required screens will be available to proceed with customer onboarding. For customer onboarding in Transact directly, maker checker should prevail in Transact.

Individual Customer Onboarding Screen

Embedded excel contains all the required fields provided by the Bank relating to Individual Customer screens. Final screen designing & layout including the Arabic labelling of screens will be provided in the Functional Specification Document, which will be discussed and signed off.



WS02_Boubyan%20B
ank_Customer_Indivc

Other relevant points to be noted for Individual customer onboarding are as follows:

- Customer form to be printed after authorisation in external system and it has integration touchpoint.

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- All signatories should have either active or prospect Customer ids.
- E Statement - System should print based on Arabic or English.
- Salary account opening - previous salary account should be captured and also the date of First salary hit to be captured. Both points should be considered for discussion during Accounts session i.e. WS-B04 – Account and Deposit.
- KYC related fields should be able to be captured for the customer and for other related customers (like guardian) mentioned in any given Customer id.
- For address related fields, Arabic reading should be enabled and numerical will use only Latin and not Arabic numbers.
- **Salary Account details for a customer with following details:**
 - Salary transfers historical logs.
 - Present salary – Amount
 - Banking relationship i.e. Boubyan and with other banks.
 - To be reflected in Customer 360 screen.
 - CT integration touch point to be updated.
- Whenever business is adding Power of Attorney, Guardian, Shareholders , Authorised Signatories, Actual Beneficiary, and Board Member, business user should do the following
 - Search by CIF NO or ID
 - When selecting CIF (Prospect or Active) to be linked as relation, you should add relation with CIF Number (ID , full name, Prospect or Active CIF to be retrieve from CIF level for display only).
 - Whenever you are adding Shareholder, you should capture Shareholder % (as per business they will capture in case it is greater than 25%)

Following screens are relating to the “out of the box” Individual Customer onboarding. Boubyan Bank specific fields, their characteristics and their validation are provided in the above embedded excel and after each Transact tab screen.

Basic Details

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Financial Details	Residential Details	Communication Details	KYC	Other Details	Reporting Details	Exit Str.
Basic Details / 140143												
Title	Salutation											
Given Name	Family Name											
Full Name Steve Smith	Full Name-2											
Short Name Steve	Mnemonic * AGENT4											
Gender *	Marital Status											
Account Officer 37 - Broker Administrator	Second Officer 1											
Sector ** 1503 - Retail Broker	Industry 2330 - Trader - Retail											
Target 4 - Retail Client - Standard	Customer Status 21 - Financial - Small											
Nationality US - United States of America	Residence US - United States of Ame											
Customer Type	Customer Rating 1											
Date of Birth 22 Mar 1987	Language * 1 - English											
Cust Birth Province	Cust Birth City											
Cust Birth Country												
Vulnerability 1												

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
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Branch Name	9	Branch of the Customer	Core	Dropdown	COMPANY	
Salutation (T24 field name: TITLE)	6	Holds the title for the customer's name	Core	Dropdown	EB.LOOKUP starting with TITLE*	Validation against Gender (for MR, MRS, MISS available in Transact.) Bank to provide the list of other validations
First Name	50	Indicates the Given Name	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Second Name	70	Middle Name	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Third Name	70	Third Name	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Last Name	50	Specifies the Family Name	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Long Name	70	Defaulted if Given or family name is mentioned	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Short Name	70	Short name of the customer	Core	Free Text		Only alpha and capital letters as the field will be used as Card Name
First Name Arabic	70	First Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Second Name Arabic	70	Middle Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Third Name Arabic	70	Third Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Last Name Arabic	70	Last Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Short Name Arabic	70	Short Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Long Name Arabic	70	Full Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters

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Mnemonic	10	Specifies an easy means of referencing Customer	Core	Free Text		Field to be hidden. Automatically updated as "C" suffixed by the Customer id (e.g., C12345)
Gender	10	Customer's Gender	Core	Radio Button	Allowed Values - Male / Female	Validation against Gender (for MR, MRS, MISS available in Transact.)
Marital status	25	Marital Status of the Customer	Core	Dropdown	EB.LOOKUP starting with MARITAL.STATUS*	Allowed values - Single, Divorced, Widowed, Married, Unknown This field will be validated against Salutation. Bank confirmed that validation is not required
Group Code	6	Group Code	Core	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	The last 4 digit should be zeros
Division Code	6	Division Code	Core	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	The last 2 digit should be zeros
Account Manager	6	Account Manager	Core	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	The dropdown value should be based on the Group Code and Division Code.
Group Code - Backup Manager	6	Group Code - Backup Manager	Core	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	The last 4 digit should be zeros
Division Code - Backup Manager	6	Division Code - Backup Manager	Core	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	The last 2 digit should be zeros
Backup Manager	6	Backup Manager for the Customer	Core	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	The dropdown value should be based on the Group Code and Division Code.
CIF Type	4	Sector code relating to the Customer	Core	Dropdown	SECTOR (available as part of TAABS parameter sheet)	Validation required against age , product. Product level validation will be discussed in WS04.
Economic Sector	6	Economic Sector	Core	Dropdown	INDUSTRY (available as part of TAABS parameter sheet)	
Sub Economic Sector	6	Sub Economic Sector	Boubyan Requested	Dropdown	New table/lookup (available as part of TAABS parameter sheet)	This field is updated based on Vulnerability type. If Vulnerability is set to yes, then this field should be empty and the user should select the type •Individual - Special Needs - Deaf & Mute •Individual - Special Needs - Visual mobility •Individual - Special

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						Needs - Impaired mobility •Individual - Special Needs - Mentality disability •Individual - Special Needs - Blind •Individual - Special Needs - Physical Disability •Individual - Special Needs others
Target	4	Specifies how the cus is considered by the bank	Core	Dropdown	TARGET (available as part of TAABS parameter sheet)	Not amended, based on access. Will be updated by CT and sent to Transact
Customer Status	4	Identifies the Status of the Customer	Core	Dropdown	CUSTOMER.STATUS (available as part of TAABS parameter sheet)	User should be able to amend the defaulted value
Nationality	2	Nationality of the Customer	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	USA: W9 print, TAX & passport mandatory. Risk rating is based on Nationality
Resident country	2	Country of Residence of the Customer	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Active/Prospect	8	Indicates Customer's Type	Core	Dropdown	Allowed values - ACTIVE, PROSPECT	
Customer Rating	5	Rating from the Rating Agency for the Customer	Core	Dropdown	EB.RATING (available as part of TAABS parameter sheet)	Integration with some rules to define the risk rating Rename: Risk Rating (Low-Mediuim-High)
Date of Birth	8	Specifies Customer date of birth	Core	Date		To be read from Card reader Should be editable
Language	1	Customer's Language to be used for correspondence	Core	Dropdown	LANGUAGE (Allowed values - English & Arabic)	Only English & Arabic values should be displayed. Print form in external system should be based on this field value
Place of birth	35	Specifies Customer Birth City	Core	Dropdown	New table/lookup	if country is Kuwait, then place is Kuwait only. For USA we need to add city code. Dropdown values provided as part of Area List & CITIES.xlsx
Country of birth	2	Specifies Customer Birth Country	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	USA: W9 print, TAX & passport mandatory Should be editable
Vulnerability	5	Vulnerability Of The	Core	Dropdown	EB.LOOKUP starting	Allowed Values - Yes, No

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		Customer		n	with VULNERABILITY*	Economic sector : by default personal Sub eco sector : empty and the user should select the type <ul style="list-style-type: none"> • Individual - Special Needs - Deaf & Mute • Individual - Special Needs - Visual mobility • Individual - Special Needs - Impaired mobility • Individual - Special Needs - Mentality disability • Individual - Special Needs - Blind • Individual - Special Needs - Physical Disability • Individual - Special Needs others
Legal Status	25	Legal Status	Boubyan Requested	Dropdown	New table/lookup (available as part of TAABS parameter sheet)	mandatory and allowed values - Minor, Individual, Joint, Special need
Nick Name	35	Nick Name	Core	Free Text		
Education Level	35	Level of Education	Boubyan Requested	Dropdown	New table/lookup	Dropdown values provided in Level Of Education.xlsx
Sold By	6	Sold By	Boubyan Requested	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	This field access will be restricted based on User profile
Staff Id	16	Staff Id	Boubyan Requested	Free Text		Mandatory for sector STAFF & executive staff
Sponsor	36	Sponsor	Boubyan Requested	Free Text		
Retention Date	8	Retention Date	Boubyan Requested	Date	Associated multi value	Date should allow either current system date or past date
Retention Remarks	35	Retention Remarks	Boubyan Requested	Free Text	Associated multi value	

Discovery / Workshop Delta points:

- Salutation field will be hidden (WS02-0002). **Transact field TITLE will be labelled as Salutation.**
- There is an editable name for printing on debit cards. There need to be constraints on which kind of characters are allowed, like there shouldn't be small case characters or special characters – SHORT.NAME is suggested to be used (BRANOPS-69).
- Separate fields required for English and Arabic for - Full Name, Short Name, Given Name, Family Name, First Name, Middle Name, Last Name – are provided in the “Basic Details” screen (WS02-0003).
- Long Name field will be concatenated with the field values of First, second, third and Last Names. If the length of the name is more than 70 characters, field values will be moved to the next line within the same field logically. (WS02-0005). **It is agreed that Temenos should put the maximum 70 Char- Default on Screen will be First+Second+Third+ Last Name) English and Arabic. If 4 Names more Than 70, it will be truncated. No Second Line, Only 70 char.**
- Full Name and Short Name input will be mandatory in the customer version for both individual and corporate (WS02-0004).
- MNEMONIC field will be automatically updated with the value as “C” and suffixed by the Customer id (E.g., for Customer id 12345, MNEMONIC field will be updated as C12345). MNEMONIC field will be hidden (removed) from Individual & Corporate customer creation and amendment screens (WS02-0008).
- Non-Binary option will be removed from Gender (WS02-0009).

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- Validation against Gender (for MR, MRS, MISS) is available in Transact. Gender validation based on Title & CIF Type will be based on the provided information in the embedded excel (WS02-0010):



- LEGAL.STATUS field will be added as part of the screen and the allowed dropdown values are provided as part of the TAABS questionnaire (WS02-0012).
- CUSTOMER.RATING – Bank confirmed that there is no integration required with SIRON (WS02-0014).
- If field VULNERABILITY set as YES, then Economic sector should default “Personal” and Sub economic sector should be empty and the user should select any one of the following dropdown values (WS02-0015, BRANOPS-71):
 - Individual - Special Needs - Deaf & Mute
 - Individual - Special Needs - Visual mobility
 - Individual - Special Needs - Impaired mobility
 - Individual - Special Needs - Mentality disability
 - Individual - Special Needs - Blind
 - Individual - Special Needs - Physical Disability
 - Individual - Special Needs others
- Sponsor field will be required for Civil id in case of non-Kuwaiti customers (WS02-0021). **It is agreed that this field will be optional since data does not exist in iMal and it will have Data Migration impact.**
- Whenever the field is required to input 2 languages i.e. English & Arabic. The English input field should be in the left side and followed by Arabic input field in the same row. Name fields have been introduced for input in English and Arabic (WS02-0022).

The English address fields will be updated based on CIF's language. If the Customer language is Arabic and on entering the address in Arabic fields, the related English fields should be defaulted with Arabic values entered in related Arabic +fields. Any impact due to this Arabic character on the Message generation can be substituted with a space by configuring DE.MSG.CHARS RULE.

- Additional address for customer is required to be captured – Temenos suggested to use additional address using DE.ADDRESS application, which will be a separate template, instead of creating new fields for additional address (WS02-0023).
- ~~Islamic customer onboarding will have the same flow as individual customer onboarding (WS02-0037).~~
- Minor customer onboarding & life cycle:
 - Transact will display an error if guardian is not linked in the Customer record of minor customer. New web link will be added to the Individual customer creation screen so that user can create customer for the guardian, if needed. Minor customer can be created only after authorizing the customer record of the guardian (WS02-0028).
 - Minor customer attaining 21 years of age - Customer record will be restricted for further usage until the customer completes the required formalities at any of the branch. As per Kuwait layer, Minor-Adult Rule: If the customer turns 21 and has a parent(guardian) as relation, then the customer status will be changed to “Restricted”, the customer sub-status will be “Minor Restriction” (WS02-0054).
 - Mobile Banking - For minor age customers, then parent can be added as a custodian at the account level. Once custodian is updated in the account of the minor customer, parent (updated as custodian) should be able to check the minor's account in their mobile banking. The relation tab of minor age customer to be updated with Parent relation code. This has integration touchpoint and will be part of the related Interface Design Document (BRANOPS-124).
- Date of birth should be editable field for individual – This field can be updated from CT or can be updated by the Bank user, Transact allows input in Date of Birth field (WS02-0052).
- CUSTOMER.DEFAULT table defaults the static information in the customer record during onboarding if there is a record with the Id of the CIF Type (Sector) created with CUSTOMER.DEFAULT table (WS02-0057).
- The drop-down list of SECTOR (CIF Type) in the customer screen has to be filtered for individual and corporate as the individual cannot be changed to corporate. This has been achieved by having the Individual range - 1000+

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- & Corporate range - 2000+ (WS02-0059).
- The CUSTOMER.STATUS "RETIRED" and "SPECIAL NEED" could be combined i.e. RETIRED & SPECIAL NEED. RETIRED status could be with or without Salary transfer. Based on Bank's input in the TAABS parameter, tables will be configured (WS02-0060).
- Security Innovation Network(CINET) code is required to capture during customer onboarding. This field should include in enquiry customer 360. Automatic update the CINET code in CUSTOMER. – Bank confirmed that this requirement is no longer required (WS02-0061, WS02-0062).
- Vendor Onboarding and accounts to be opened for Vendor – Vendor onboarding will follow the same process as that of the customer onboarding (RETAILFIN-78).
- Promo code will be created by the bank. The promo code will be provided to each Customer. To be dropped. Will be handled by PEGA. Only need a field to capture the promo code. – Based on discussion, Promo code will be captured at Account level (RETAILFIN-55).
- Customer Retention to be identified separately - Temenos suggests introducing two fields, viz., Retention date & Retention remarks, either at the customer level or at the account/contract level. These fields can accept multiple retention, with multiple dates and multiple remarks. Boubyan Bank confirmed to proceed with at Customer level. (RETAILFIN-79).
- There isn't a CIF type at the bank e.g. corporate, individual, etc. New KYC questions need to be added sometimes, like a new CIF type, etc. Currently, this information is already captured in iMAL (Type_Id). Moreover, Cif_Type holds already many inconsistent information - we need to cleanup this field - CIF Type id distinguishes between Individual and Corporate. Transact has multiple options to bifurcate the categorization of the CIF types (BRANOPS-64).
- The bank has a CIF type, joint, which needs to be handled by CBS - Joint customer onboarding will be similar to the individual customer onboarding, with mandatory input for Relation customer and Relation code. Individual CIFs will be created and they will be linked in Relation tab during Joint CIF creation (BRANOPS-70).
- There should be an option to change customer to staff members and have a field for storing their staff id - Categorization of staff will be handled through SECTOR field and the field value is allowed for change. Staff Id will be updated to store the staff id and it will be available for user input in Individual customer creation and amendment version (BRANOPS-114).
- For onboarding, first, insert civil Id into the information reader to get basic information like name, gender, civil id number, father's number, full names, etc. - This should be part of Integration session. Customer onboarding starting with civil id is captured as part of WS02-0006 (BRANOPS-63).
- CBK regulation - SironKYC integration for the economic sector screening - This should be discussed as part of Integration discussion (BRANOPS-85).

Physical Address

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Financial Details	Residential Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status
Basic Details / 190054												
Address Country	Address Type											
Address Purpose	Building Name											
Building No.	Street Block 422											
Flat No.	Address 1											
Town/City Bahrain	Department											
Sub Department	Floor											
Post Code	Town Location Name											
PoBox No.	District Name											
Country Subdivision	Country											
<input type="checkbox"/> Update Prev Address	Address Validated By											
Language												
1												

Field Label –	Field	Field	Core /	Field Type	Source table for Dropdown	Field Validation
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Boubyan	Length	Purpose	Boubyan Requested			
Address Country	2	Address Country	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	Defaulted to KW if residence KW
Address Type	25	Address Type	Core	Dropdown	EB.LOOKUP starting with ADDR.TYPE* (available as part of TAABS parameter sheet)	Drop list (home, apt, office), to be linked with card request , default home for first option other should be selected
House/Building	16	Building No.	Core	Free Text		option to add Arabic reading based on customer language—Numbers should be in numerical (not Arabic numbers)
Street	70	Street	Core	Free Text		option to add Arabic reading based on customer language—Numbers should be in numericals (not Arabic numbers)
Flat No.	50	Flat No.	Core	Free Text		Numerical (not Arabic numerals)
Area	35	Town/City	Core	Dropdown	New table/lookup	As given in Area List.xlsx Numerical (not Arabic numerals)
Floor	25	Floor	Core	Free Text		Numerical (not Arabic numerals)
Postal Code	16	Post Code	Core	Free Text		Numerical (not Arabic numerical)
P.O.Box	16	PoBox No.	Core	Free Text		Numerical (not Arabic numerical)
Block	35	Address Block	Boubyan Requested	Free Text		option to add Arabic reading based on customer language—Numbers should be in numericals (not Arabic numbers)
Jada	35	Jada	Boubyan Requested	Free Text		Numerical (not Arabic numerical)
Street Details	35	Street Details	Boubyan Requested	Free Text		option to add Arabic reading based on customer language—Numbers should be in numericals (not Arabic numbers)
PACI Address Tag No	16	PACI Address Tag No	Boubyan Requested	Numerical		Numericals (not arabic numericals)
House/Building (Arabic)	16	Building No. (Arabic)	Boubyan Requested	Free Text		Should accept only Arabic numerical/characters
Street (Arabic)	70	Street (Arabic)	Core	Free Text		Should accept only Arabic numerical/characters
Block (Arabic)	35	Address Block (Arabic)	Boubyan Requested	Free Text		Should accept only Arabic numerical/characters
Street Details (Arabic)	35	Street Details (Arabic)	Boubyan Requested	Free Text		Should accept only Arabic numerical/characters

** Fields “House/Building (Arabic) to Street Details (Arabic)” are added as Addendum on 19th September 2024.

Discovery / Workshop Delta points:

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- Country field in the “Physical Address” tab of Individual Customer creation screen will be defaulted as KW when the screen is opened (WS02-0016).
- Area field will have the drop down to select the value (WS02-0018).
- Address field input in Arabic should default the same values in GB description if the language type is Arabic. Temenos will revert after checking the feasibility (WS02-0019).
- Phone and mobile numbers will be defaulted with the internation code prefix (e.g., +965) based on the Residence of the customer. Transact should display warning message if the phone or email is already for any other customer id (WS02-0020).
- Address fields to be available in English and in Arabic - Fields such as Street, Address, Town/City, Post Code & Country fields are available in English and Arabic (BRANOPS-96).

Addendum

- Based on LANGUAGE selected, address fields should mandate the input in the respective English or Arabic address fields.

Contact details

The screenshot shows a software application window titled "Basic Details / 190054". The "Contact Details" tab is selected. The interface includes various input fields and dropdown menus. Key visible data includes:

- Phone Numbers Res 1: +973 1755 2257
- Mobile Phone Numbers 1: +97334567891
- Email Address 1: aishahh@yahoo.com
- Phone Numbers Off 1
- Fax 1
- Contact Type 1
- Contact Data 1
- IDD Prefix Phone 1
- Auto Upd Del Add 1
- Secure Message

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Home Tel	17	Residential Phone number of the Customer	Core	Free Text		To be configured by default based on residency country (For e.g., +965 value to be defaulted)
Mobile	17	Mobile Number of the Customer	Core	Free Text		OTP linked and tax msg. To be configured by default based on residency country (For e.g., +965 value to be defaulted)
Email	50	Email Address of the Customer	Core	Free Text		Verification required. Unique email, not allowed to duplicated and optional .
Other Tel	17	Office Phone number of the Customer	Core	Free Text		Rename to other
Fax	17	Fax number of the Customer	Core	Free Text		
Verify Email	3	Verify Email	Boubyan Requested	Dropdown	Y / N	

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			d			
Email Verified	3	Email Verified	Boubyan Requested	Dropdown	Y / N	Yes only if the Verify Email is set as Y

ID Doc

+ Legal ID 1	Document Name 1
Name on ID 1	Issue Authority 1
Issue Date 1	Expiration Date 1
Issue Country 1	

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Legal ID	35	Specifies any legal identification type	Core	Free Text		Civil Id number as first value to be defaulted for all customer types that have civil id Civil id or other id allowed based on access Passport number: To be added in ID's and linked also from FATCA, and an option to add more
Document Name	35	Specifies the Legal Document name	Core	Dropdown	EB.LOOKUP starting with CUS.LEGAL.DOC.NAME * (available as part of TAABS parameter sheet)	Civil Id as first value to be defaulted for all Customers. card reader to check the validity of the CID from PACI. other id allowed. Available in legal ID, To bring it to the top
Issue Date	8	Specifies legal Expiry date	Core	Date		If User does not input this date, then Transact should update with current system date
Expiration Date	8	Specifies legal Expiry date	Core	Date		Not allow to add expire date before today date. Not allowed to have more than 10 year (example) (parameter). Can be read from card reader
Issue Country	2	Specifies legal issuing country	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Serial Number	40	Serial Number of Civil ID	Boubyan Requested	Free Text		Will show you the info when the CID is inserted in card reader. To check the reading of card validity based on serial with PACI website. *store the data in legal ID, not a manual entry
Civil Id No.	12	Civil Id No.	Boubyan Requested	Free Text		Either this field value or field value in "Passport No." is mandatory
Civil Id Issue Date	8	Civil Id Issue Date	Boubyan Requested	Date		Optional field. Only past or current date should be allowed if date is entered
Civil Id Expiry Date	8	Civil Id Expiry Date	Boubyan Requested	Date		Mandatory if Civil Id No. has any value. System should display warning message (to be created specific to Civil Id Expiry date field) if the expiry date is a

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						past date
Passport No.	16	Passport No.	Boubyan Requested	Free Text		Either this field value or field value in "Civil Id" is mandatory
Passport Issue Date	8	Passport Issue Date	Boubyan Requested	Date		Mandatory if Passport No. has any value. Only past or current date should be allowed
Passport Expiry Date	8	Passport Expiry Date	Boubyan Requested	Date		Mandatory if Passport No. has any value. System should display warning message (to be created specific to Passport Expiry date field) if the expiry date is a past date
Passport Issue Country	2	Passport Issue Country	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	Defaulted to KW. Mandatory if Passport No. has any value

** Fields "Civil Id No. to Passport Issue Country" are added as Addendum on 19th September 2024.

Discovery / Workshop Delta points:

- User will initiate customer onboarding by entering the Civil id. If the Customer onboarding record was placed either in unauthorized or in hold status or in authorized status, system throw an error if the same civil id is used by any other user for customer onboarding. Once a civil id is either used or in use (for records in unauthorized status), system will check that there is no duplication of civil id and will not allow user to onboard customer with the same civil id. This applies during customer onboarding and during customer amendment. This applies for customer onboarding in any of the branches. (WS02-0006).
- Civil Id - Transact will accept only 12 numeric digits with required check digit for Civil Id field. Transact will display an error if the number of digits for "Civil Id" is not equal to 12.(WS02-0013).
- Field "Serial Number" will be introduced in Individual customer creation screen. This field will accept only numerical digits with maximum of 16 digits. This field will be updated from CT and there will not be any validation on the value updated (WS02-0017).
- Currently, some accounts are opened without CIVIL ID. Bank should cleanse these data in legacy. Going forward, Transact will mandate the civil id while onboard the customer (WS02-0032).
- QR CODE interface for Civil ID, the data should be read from the Civil ID and populate in Transact – This should be discussed as part of Integration session (WS02-0053).
- You can add up to three legal documents per customer - "ID DOC" tab in Individual / Corporate customer screens has the flexibility to provide multiple ID documents with their respective details such as issuer, date of issue, expiry date, etc. (BRANOPS-83).
- For retail customers, if the civil ID is expired, after 30 days the atm is blocked and the account closed after 77 days. - Following enquiries (report) can be provided relating to the civil id expiry:
 - Civil Ids to be expired in next 10 days
 - Expired Civil ids
 - Civil Ids expired before 30 days (for ATM Block)
 - Civil Ids expired before 77 days (for Account Closure)

Based on the above reports, user can initiate ATM blocking in Card Management System and close account in Transact system (BRANOPS-94).

- When the civil Id is about to expire for a client, multiple SMSes is sent to the client before and after expiration. After a period of time after the expiration of civil id, ATM access through debit card is blocked but the account is still active. An SMS is sent to notify that the card is blocked. After 77 days, the account is closed. The balance is transferred to a specific internal GL and the CIF is marked with missing ID. The record of the customer is sent to the back office. - Requirement relating to SMS should be discussed as part of Integration discussion. For ATM blocking & account closure, it is already addressed as part of BRANOPS-94 (BRANOPS-88)

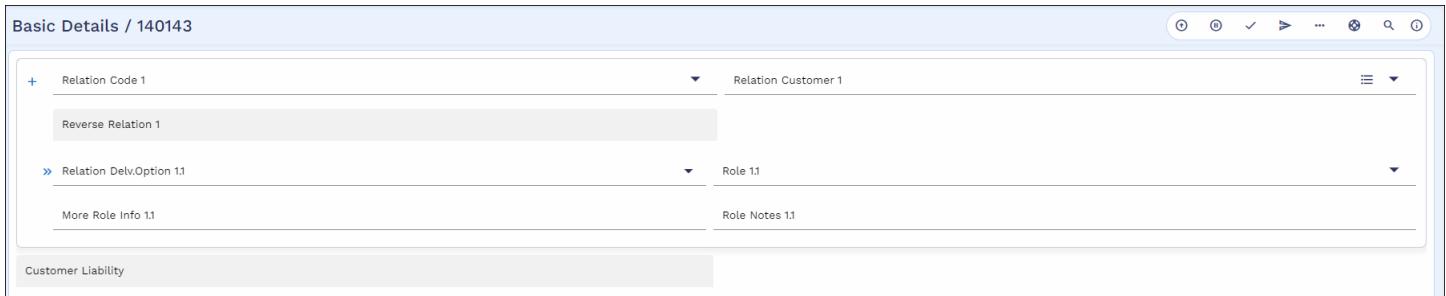
Addendum:

- Legal Id, Document Name, Issue Date, Expiration Date, Issue country fields should be used only for Id documents other than Civil Id & Passport.

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Relation



The screenshot shows a software application window titled 'Basic Details / 140143'. The interface is a grid-based form with various input fields and dropdowns. Key visible fields include:

- Relation Code 1:** Relation Customer 1
- Reverse Relation 1:** (disabled)
- Relation Delv.Option 1.1:** Role 1.1
- More Role Info 1.1:** (disabled)
- Role Notes 1.1:** (disabled)
- Customer Liability:** (disabled)

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Relation Code	3	Identified relationship code	Core	Dropdown	RELATION	
Relation Customer	9	Specifies inter-relationship Customer	Core	Dropdown	CUSTOMER	
Reverse Relation	3	Relationship code for the related Customer	Core	System updated	RELATION	
Relation Delv.Option	16	Delivery option for the related customer	Core	Dropdown	EB.LOOKUP starting with CUS.REL.DELIV.OPT*	For future use
Role	16	Role of the related customer	Core	Dropdown	EB.ROLE	For future use
More Role Info	25	More info on Role	Core	Free Text		For future use
Role Notes	25	Notes	Core	Free Text	Valid id using CUSTOMER.LIABILITY	For future use
Customer Liability	9	Group Liability customer	Core	Free Text	CUSTOMER	For future use

Discovery / Workshop Delta points:

- Adding beneficiary details of the customer in the customer onboarding screen – Relation tab can be used to link the beneficiary (WS02-0025).
- Whenever the users amend the beneficiary information, bank requests the system to send alert to the beneficiary using the mobile number in CUSTOMER. It requires integration for actual delivery of alert as SMS to Customer's mobile number. This should be discussed during the integration (Interface) discussion (WS02-0027).

Further Details

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Basic Details / 140143

+ Previous Name 1	Change Date 1	Change Reason 1
Customer Since	No of Dependents	
Other Nationality 1	Spoken Language 1	
Interests 1		
Further Details		
Pastimes		

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Previous Name	35	Previous Name	Core	Free Text		
Change Date	8	Change Date of Name	Core	Date		
Change Reason	35	Change Reason for Name change	Core	Free Text		
Customer Since	8	Customer Since	Core	Date		
Last Updated Date	8	Last Updated Date	Boubyan Requested	Date		
No of Dependents	2	No of Dependents	Core	Dropdown	New table/lookup (values 1 to 99)	
Other Nationality	2	Other Nationality	Core	Dropdown	Country (available as part of TAABS parameter sheet)	Can be used for FATCA
Residence Status	35	Status of Residence	Core	Dropdown	EB.LOOKUP starting with RESIDENCE.STATUS*	To be defaulted based on Id Type (Civil id = Resident). Corporate - If the nationality other than Kuwait Individual - If the ID type : Passport not civil id. If the resident country, other than Kuwait. Note: if passport selected then country of residence should be empty and the user to select it.
Customer PEP	1	Politically Exposed Person (PEP)	Boubyan Requested	Radio Button	Y/N	Political Person - Field value validation is based on this field's value
PEP Date	8	PEP Date	Boubyan Requested	Date		PEP DATE system to read when I have add it the pep question as yes in kyc page
PEP Ending	8	PEP Ending	Boubyan Requested	Date		PEP ENDING system to read when the staff changed the question to NO for pep question in KYC there is rules if the

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pep ending , after 5 years the PEP status will changed to NO

Financial Details

Physical Address	Contact Details	ID Doc	Relation	Further Details	Financial Details	Residential Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	Audit													
Basic Details / 140143																									
<table border="1"> <tr> <td>+ Employment Status 1</td> <td>Occupation 1</td> </tr> <tr> <td>Job Title 1</td> <td>Employer Name 1</td> </tr> <tr> <td colspan="2">>> Employers Address 1.1</td> </tr> <tr> <td>Employers Business 1</td> <td>Employment Start Dt 1</td> </tr> <tr> <td>Customer Currency 1</td> <td>Customer Salary 1</td> </tr> <tr> <td>Annual Bonus 1</td> <td>Salary Date Freq</td> </tr> <tr> <td>Net Monthly In</td> <td>Net Monthly Out</td> </tr> </table>												+ Employment Status 1	Occupation 1	Job Title 1	Employer Name 1	>> Employers Address 1.1		Employers Business 1	Employment Start Dt 1	Customer Currency 1	Customer Salary 1	Annual Bonus 1	Salary Date Freq	Net Monthly In	Net Monthly Out
+ Employment Status 1	Occupation 1																								
Job Title 1	Employer Name 1																								
>> Employers Address 1.1																									
Employers Business 1	Employment Start Dt 1																								
Customer Currency 1	Customer Salary 1																								
Annual Bonus 1	Salary Date Freq																								
Net Monthly In	Net Monthly Out																								

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Employment Status	24	Status of Employment	Core	Dropdown	EB.LOOKUP starting with EMPLOYMENT.STATUS*	Allowed values: Government, Private Sector
Position	24	Occupation	Core	Dropdown	New table/lookup	occupation info, remove for PRIM and ALGHALY. Dropdown values provided as part of POSITIONS.xlsx
Employer title	10	Job Title	Core	Dropdown	JOB.TITLE	-
Employer Name	70	Employer Name	Core	Dropdown	New table/lookup	Bank provided the details
Employer Name - Others	35	Employer Name - Others	Boubyan Requested	Free Text		Mandatory if Employer Name is selected as Others (Applicable for Employer type as Private sector)
From Date	8	Employment Start Date	Core	Date		
Customer Currency	3	Customer Currency	Core	Dropdown	CURRENCY (available as part of TAABS parameter sheet)	
Customer Salary	14	Customer Salary	Core	Free Text		
Other income	14	Other income	Boubyan Requested	Free Text		
Allowance	14	Allowance	Boubyan Requested	Free Text		
Monthly total salary	14	Monthly total salary	Core	Free Text		NET.MONTHLY.IN field to be renamed System to update this field by adding customer salary, other income and

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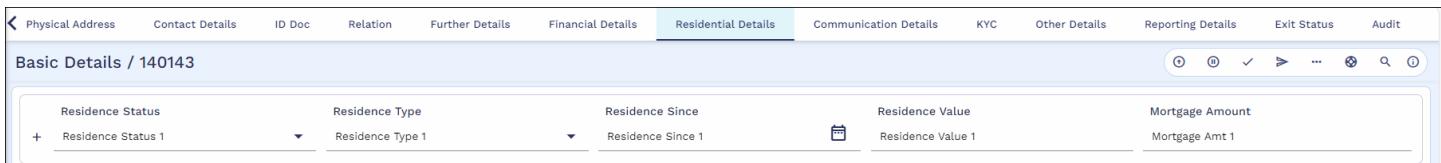
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					allowance
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Discovery / Workshop Delta points:

- Customer "Financial Details" Tab - Labels of Salary, Bonus changed as per Bank requirement. Transact will calculate the NET MONTHLY OUT in the customer "Financial Details" Tab (WS02-0033).
- Employer details to be captured at the customer level. The employer can be a free text or a drop-down based on the pre-defined list. There also needs to be a field for employment type (private/public, etc.). - This can be configured and Bank provided the information on the employer details – (RETAILFIN-38).

Residential Details



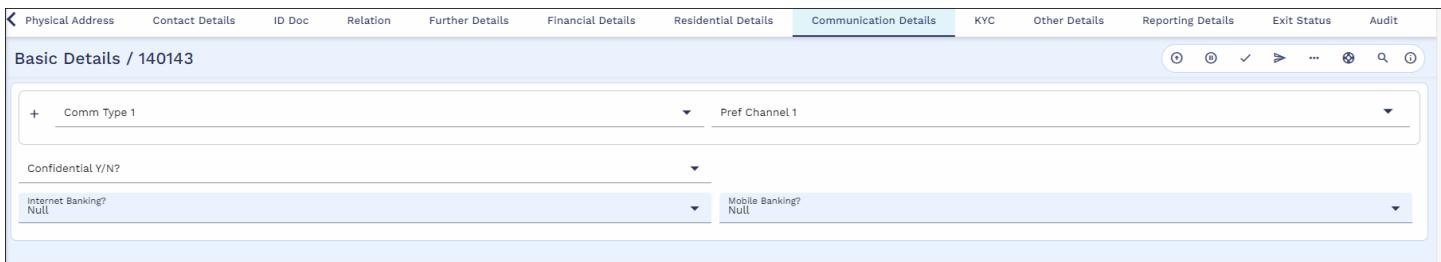
Physical Address Contact Details ID Doc Relation Further Details Financial Details **Residential Details** Communication Details KYC Other Details Reporting Details Exit Status Audit

Basic Details / 140143

Residence Status	Residence Type	Residence Since	Residence Value	Mortgage Amount
+ Residence Status 1	Residence Type 1	Residence Since 1	Residence Value 1	Mortgage Amt 1

- Only Residence Status field is required in the above tab and it has been moved to "Further Details" tab. Hence, there will not be any tab named "Residential Details" for Boubyan Bank.

Communication Details



Physical Address Contact Details ID Doc Relation Further Details Financial Details Residential Details **Communication Details** KYC Other Details Reporting Details Exit Status Audit

Basic Details / 140143

+ Comm Type 1	Pref Channel 1
Confidential Y/N?	
Internet Banking? Null	Mobile Banking? Null

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Internet Banking?	4	Opted for Internet Banking	Core	Radio Button	Allowed Values - Yes, Null, None	Defaulted if MB activated
Mobile Banking?	4	Opted for Mobile Banking	Core	Radio Button	Allowed Values - Yes, Null, None	Defaulted if MB activated
SMS Subscription	4	Opted for SMS subscription	Boubyan Requested	Radio Button	Allowed Values - Yes, No	
Chatbot	4	Opted for Chatbot	Boubyan Requested	Radio Button	Allowed Values - Yes, No	
Stop marketing SMS	4	Stop marketing SMS	Boubyan Requested	Radio Button	Allowed values - Yes, No	call centre to check with them
Stop marketing email	4	Stop marketing email	Boubyan Requested	Radio Button	Allowed values - Yes, No	call centre to check with them
Stop marketing call	4	Stop marketing call	Boubyan Requested	Radio Button	Allowed values - Yes, No	call centre to check with them

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Discovery / Workshop Delta points:

- If the user selects the preferred channel as "CHATBOT", Transact records it for information purpose only (WS02-0055).

KYC

The screenshot shows a form titled 'Basic Details / 140143' with tabs for Physical Address, Contact Details, ID Doc, Relation, Further Details, Financial Details, Residential Details, Communication Details, KYC (selected), Other Details, Reporting Details, Exit Status, and Audit. The KYC tab contains fields for Contact Date (Introducer), KYC Relationship (KYC Complete), Last KYC Review Date (Auto Next KYC Rev), Last Suit Review Date (Auto Next Suit Rev), Risk Asset Type 1 (Risk Level 1), Risk Tolerance 1, Risk From Date 1, AML Check (Null), AML Result (Null), Last AML Result Dt, Calc Risk Class (Manual Risk Class), and Override Reason.

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Contact Date	8	Date of Contact	Core	Date		
Introducer	35	Introducer Name	Core	Free Text		
Kyc Relationship	16	KYC Relationship Id	Core	Dropdown	CR.RELATIONSHIP	
KYC Complete	4	KYC Completion Status	Core	Radio Button	Allowed values - Yes, No, None	
Last KYC Review Date	8	Last KYC Review Date	Core	Date		
Auto Next KYC Rev	8	Automatic Next KYC Review Date	Core	Date		
Manual Next KYC Rev	8	Manual Next KYC Review Date	Core	Date		
Last Suit Review Date	8	Last Suit Review Date	Core	Date		
Auto Next Suit Rev	8	Automatic Next Suit Review Date	Core	Date		
Manual Next Suit Rev	8	Manual Next Suit Review Date	Core	Date		
Risk Asset Type	3	Risk Asset Type	Core	Dropdown	ASSET.TYPE	
Risk Level	3	Risk Level	Core	Free Text		
Risk Tolerance	2	Risk Tolerance	Core	Free Text		
Risk From Date	8	Risk From Date	Core	Date		
AML Check	4	AML Check	Core	Radio Button	Allowed values - Yes, Sent, Null, None	
AML Result	4	AML Result	Core	Dropdown	Hard coded values	Allowed values - Positive, Negative, Result.Awaited, Null
Last AML Result Dt	8	Last AML Result Dt	Core	Date		

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Calc Risk Class	4	Calc Risk Class	Core	Dropdown	RISK.CLASS	
Manual Risk Class	4	Manual Risk Class	Core	Dropdown	RISK.CLASS	
Override Reason	70	Override Reason	Core	Notes		
KYC update date	8	Customized KYC fields - Boubyan	Boubyan Requested	Date		Siron rules. Updated by SIRON
Siron KYC status	5	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	New table/lookup	Siron rules. Updated by SIRON
Reason	70	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		Siron rules. Updated by SIRON
Other existing bank account?	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button (Associated multi value)	Allowed values - Yes, No	: bank name, country, Not applicable
Other existing bank account - Bank Name	35	Customized KYC fields - Boubyan	Boubyan Requested	Free Text (Associated multi value)		Allowed only if "Other existing bank account?" has value as Yes
Other existing bank account - Country	2	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown (Associated multi value)	COUNTRY	Allowed only if "Other existing bank account?" has value as Yes
Other existing bank account - Currency	3	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown (Associated multi value)	CURRENCY	Allowed only if "Other existing bank account?" has value as Yes
Average Account Balance		Customized KYC fields - Boubyan	Boubyan Requested	Free Text (Associated multi value)		Allowed only if "Other existing bank account?" has value as Yes
Are you held a local or foreign Post as a Politically Exposed Person (PEP)?	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	PEP)?	Y/N, if Y (dropdown) Position list If Y, customer classified as High risk in Customer Rating field (core). Drop down values for Customer Rating is part of parameter (EB.RATING)
Position	4	Position	Boubyan Requested	Dropdown	New table/lookup	Mandatory if previous field has value as Y
Are any of your first degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person (PEP)	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	PEP)	Y/N, if Y (dropdown) Name (text free) Relationship (dropdown) Political position (dropdown) Dropdown list is available in dropdown - KYC.xlsx

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Name	35	Customized KYC fields - Boubyan	Boubyan Requested	Free Text	NAME	Based on this field's value as Yes in Row no.30, this field value is mandatory
Relationship	3	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	RELATION	Based on this field's value as Yes in Row no.30, this field value is mandatory
Political Position	4	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	New table/lookup	Based on this field's value as Yes in Row no.30, this field value is mandatory
Other/Additional Income Y/N	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	Allowed Values - Y, N	If Y Business: (Yes / No) Country: dropdown Economic sector: dropdown Date established: (need option for more than one business information)
Business	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	Allowed Values - Y, N	Mandatorily if the above field has value as Y
Country	2	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	COUNTRY	Mandatorily if the Business field has value as Y
Source of Wealth / Net Worth o Savings o Investments o Inheritance o Business o Employment o Other (text free)	35	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown (Multi value)	New table/lookup	Multiple option is accepted Allowed values : o Savings o Investments o Inheritance o Business o Employment o Other (text free)
Expected value of transactions o Monthly o yearly	8	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	Allowed Values - Monthly/ Yearly	
Expected Value of transactions - Range	35	Expected Value of transactions - Range	Boubyan Requested	Dropdown	RANGE)	One choice, then drop list with range number Monthly Code Description 1 Less than 200 2 200 to 500 3 501 to 1000 4 1001 to 5,000 5 5,001 to 20,000

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						6 20,001 to 40,000 7 40,001 to 100,000 8 Above 100,001 Yearly Code Description 1 Less than 2,400 2 2,400 to 6,000 3 6,001 to 12,000 4 12,001 to 25,000 5 25,001 to 100,000 6 100,001 to 500,000 7 500,001 to 1,000,000 8 Above 1,000,001
Expected number of transactions	8	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	Allowed Values - Monthly/ Yearly	
Expected number of transactions (Range)	35	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	New table/lookup	One choice, then drop list with range number Monthly Code Description 1 1 to 20 2 21 to 50 3 51 to 80 4 81 to 100 5 101 to 300 6 Above 300 Yearly Code Description 1 10 to 50 2 51 to 100 3 101 to 500 4 500 to 1000 5 1001 to 6 Above 3000
Nature of the transactions to be executed o Cash Deposits o Cheques o Local/foreign transfer o Internal transfers o Standings orders	35	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	New table/lookup	Allowed values: o Cash Deposits o Cheques o Local/foreign transfer o Internal transfers o Standings orders o Others (free text) Multiple options should be allowed

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o Others (free text)						
Average Annual of income	35	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	New table/lookup	Drop list with range amount Less than 2,400 2,400 to 6,000 6,001 to 12,000 12,001 to 25,000 25,001 to 100,000 100,001 to 500,000 500,001 to 1,000,000 Above 1,000,001
Have you issued power of attorney to someone?	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button		Allowed values : Y, N if the POA is USA indicia, W9 should be filled for the POA person and self certificate form for the account holder Local or international, then prospect CIF to be created
CIF No	9	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	CUSTOMER	This field is mandatory if ""Have you issued power of attorney to someone?"" field has value as Y. Customer Id mentioned here should be updated with all KYC fields
ID-Type	35	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	Allowed Values - Civil Id, Passport	
ID-number	16	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		
Full Name	70	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		
Full Name Arabic	70	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		
First Name	50	Indicates the Given Name	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Second Name	70	Middle Name	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters

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Third Name	70	Third Name	Boubyan- Requested	Free Text	-	required. Capture from card reader, only characters
Last Name	50	Specifies the Family Name	Core	Free Text	-	Only alpha- allowed. 2 Minimum characters required. Capture from card reader, only characters
First Name Arabic	70	First Name in Arabic	Boubyan- Requested	Free Text	-	Only alpha- allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Second Name Arabic	70	Middle Name in Arabic	Boubyan- Requested	Free Text	-	Only alpha- allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Third Name- Arabic	70	Third Name in Arabic	Boubyan- Requested	Free Text	-	Only alpha- allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Last Name- Arabic	70	Last Name in Arabic	Boubyan- Requested	Free Text	-	Only alpha- allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Nationality	2	Customized KYC fields - Boubyan	Boubyan- Requested	Dropdown	COUNTRY	-
Country of Birth	2	Customized KYC fields - Boubyan	Boubyan- Requested	Dropdown	COUNTRY	-
Date of Birth	8	Customized KYC fields - Boubyan	Boubyan- Requested	DATE	BIRTH	-
Address	70	Customized KYC fields - Boubyan	Boubyan- Requested	Free Text	-	-

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Country of Residence	2	Customized KYC fields – Boubyan	Boubyan Requested	Dropdown	COUNTRY	-
Gender	7	Customized KYC fields – Boubyan	Boubyan Requested	Dropdown	EB_LOOKUP starting with GENDER*	-
Are you held a local or foreign post as a Politically Exposed Person (PEP)	3	Customized KYC fields – Boubyan	Boubyan Requested	Radio Button	YES / NO	Political Person – Field value validation is based on this field's value
Political Position	4	Customized KYC fields – Boubyan	Boubyan Requested	Dropdown	New table/lookup	If the above field is set as YES, this field should have value. Else, this field should not have any value
Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person (PEP)	3	Customized KYC fields – Boubyan	Boubyan Requested	Radio Button	YES / NO	Based on this field's value as Yes, following 3 fields such as Name, Relationship and Political Position are mandatory
Name	79	Customized KYC fields – Boubyan	Boubyan Requested	Free Text	NAME	Based on this field's value as Yes in Row no.49, this field value is mandatory
Relationship	4	Customized KYC fields – Boubyan	Boubyan Requested	Dropdown	RELATION	Based on this field's value as Yes in Row no.49, this field value is mandatory
Political Position	4	Customized KYC fields – Boubyan	Boubyan Requested	Dropdown	New table/lookup	Based on this field's value as Yes in Row no.49, this field value is mandatory
Is the client recalcitrant?	3	Customized KYC fields – Boubyan	Boubyan Requested	Radio Button	RECALCITRANT?	Allowed Values – Y, N If Y to add a reason (text field)

Discovery / Workshop Delta points:

- KYC, FATCA & CRS details will be captured as part of the Customer onboarding, in addition to the CRS & FATCA information captured by Transact in different screens (WS02-0029, WS02-0030, WS02-0031).
- Currently, KYC/Customer onboarding is handled in the external system "CT". Integration details with Temenos Transact will be part of the Interface Design Document (WS02-0035).

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- Field for PEP questions sometimes get deleted. This is a manually filled up field. Information captured is name, relationship and PEP position. The PEP position is part of occupation – PEP related information will be captured in the KYC tab of the Customer record as per Bank's requirement (BRANOPS-73).
- Relationships need to be defined by the bank and have multiple relationships maintained, like a spouse, power of attorney, stakeholder, etc. Additional information may need to be stored for the individuals and relationships. - For Power of attorney KYC questions, implications, additional mandatory fields and form generation & for any specific workflow (BRANOPS-74).
- FATCA needs to be incorporated in the onboarding flow. – FATCA info will be captured as part of KYC tab during customer onboarding, in addition to the CRS & FATCA information captured by Transact in different screens (BRANOPS-76).
- When onboarding a USA-based client, the nationality, passport, green card status, if born in the USA, etc. is captured and the US tax number is mandatory. For CRS, tax residences, address, and phone number is captured. The FATCA information is collected when onboarding the customer. US-born non-citizens should have a non-mandatory US passport field. i.e. override FATCA for such customers. Some customers are allowed to be onboarded without a US TIN with a cap of 90 days to provide it. The customer is onboarded, but the relationship is not initiated - FATCA/ CRS details will be captured as part of Customer onboarding, in addition to the CRS & FATCA information captured by Transact in different screens (BRANOPS-75).

FATCA – CRS

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Do you have another passport ?	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button		Allowed values - Y, N USA: W9 print, TAX Passport info (as mentioned in the first questions by temenos More ++ (passport accepted)
Passport Number	16	Customized KYC fields - Boubyan	Boubyan Requested	Free Text	NUMBER	
Date of Issuance	8	Customized KYC fields - Boubyan	Boubyan Requested	Date	ISSUANCE	
Place of Issuance	35	Customized KYC fields - Boubyan	Boubyan Requested	Free Text	ISSUANCE	
Country of Issuance	2	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	COUNTRY	
Expiry Date	8	Customized KYC fields - Boubyan	Boubyan Requested	Date	DATE	
Are you green card holder or have permanent resident in another country? o Country o ID number	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	Allowed Values - Yes/No	USA: W9 print, TAX & passport mandatory. If Y, country, and ID number More +
Country Code	2	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	COUNTRY	This field is mandatory if field value for

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						field 61 is Yes
ID Number	16	Customized KYC fields - Boubyan	Boubyan Requested	Free Text	NUMBER	This field is mandatory if field value for field 61 is Yes
Are you tax payer in any country including your nationality? o Country o TAX number o Reason A,B,C if no TAX, B: text free	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	FREE	Applied to all nationality. By default, to KWT for all residence CIF More ++
Country of Residence	2	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	COUNTRY	Associated multi value. Mandatory if field 64 has value as Yes
Tax Payer Identification Number	16	Customized KYC fields - Boubyan	Boubyan Requested	Free Text	NUMBER	Associated multi value. Mandatory if field 64 has value as Yes
Reason	35	Customized KYC fields - Boubyan	Boubyan Requested	Free Text	REASON	Associated multi value. Mandatory if field 66 has value as Yes
Do you have address / telephone in other country?	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	Allowed values - Yes / No	USA: self certificate form More ++
Country	2	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	COUNTRY	Associated multi value. Mandatory if field "Do you have address / telephone in other country?" has value as Yes
City	35	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		Associated multi value. Mandatory if field "Do you have address / telephone in other country?" has value as Yes
State	35	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		Associated multi value. Mandatory if field "Do you have address /

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						telephone in other country?" has value as Yes
Block/ Avenue	35	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		Associated multi value. Mandatory if field "Do you have address / telephone in other country?" has value as Yes
Street	35	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		Associated multi value. Mandatory if field "Do you have address / telephone in other country?" has value as Yes
House/building	35	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		Associated multi value. Mandatory if field "Do you have address / telephone in other country?" has value as Yes
Phone number	17	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		Associated multi value. Mandatory if field "Do you have address / telephone in other country?" has value as Yes
Postal code	17	Customized KYC fields - Boubyan	Boubyan Requested	Free Text		Associated multi value. Mandatory if field "Do you have address / telephone in other country?" has value as Yes
Is the client recalcitrant?	3	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	RECALCITRANT?	"Allowed Values - Y, N

Other Details

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Physical Address	Contact Details	ID Doc	Relation	Further Details	Financial Details	Residential Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	Audit
Basic Details / 140143												
Branch Name: GB0010001 - Model Bank Issue Cheque: Bulk Payment Required? + Visibility Type 1 Visibility Comment: Visibility Int.Review Previous Visibility Type 1 Tax Id 1 CRM Update Y/N? Cr Profile Type 1: CRM Update Y/N? Cr Profile 1: 14 - C Rating + Cr User Profile Type 1: CRM Update Y/N? Cr Calc Profile 1: 14 Cr User Profile 1: 14 Cr Calc Rest Date 1												

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Previous Bank	24	Previous Bank	Boubyan Requested	Free Text	Previous Bank	
Maintain a salary with the bank	16	Maintain a salary with the bank	Boubyan Requested	Dropdown	New table/lookup	Used for PF, check if no need by Transact that we can build based on other rules
Stop marketing SMS	4	Stop marketing SMS	Boubyan Requested	Radio Button	Allowed values - Yes, No	call centre to check with them
Stop marketing email	4	Stop marketing email	Boubyan Requested	Radio Button	Allowed values - Yes, No	call centre to check with them
Stop marketing call	4	Stop marketing call	Boubyan Requested	Radio Button	Allowed values - Yes, No	call centre to check with them
Signature (smart)	16	Signature (smart)	Boubyan Requested	Free Text		to be discussed in mobile banking interface
Legal	5	Legal	Boubyan Requested	Check Box	Allowed values - Yes, No	Whenever a customer is converted to Legal Department, this field can be checked
Legal Date	8	Legal Date	Boubyan Requested	Date		

Discovery / Workshop Delta points:

- Customers can have an unsecured signature (decided by the bank if a signature can be easily counterfeited). The customers need to sign a declaration for its use. The signing of the declaration is marked with a memo on the account level – Smart signature field will be provided to update from mobile banking interface (BRANOPS-101). For this requirement business has requested to add a field “Signature (smart)” under Other details. This field will be configured.

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Guardian Info

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Customer Reference	9	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown (Associated multi value with entire set of fields)	CUSTOMER	Mandatory if SECTOR = alghaly, link a prospect CIF or active cif , relation or a CIF customer
CIF Type	4	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	SECTOR	-
ID Type	35	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	EB_LOOKUP_starting with CUS.LEGAL.DOC.NAME*	-
Civil Id	42	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	-	-
Full Name	70	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	-	-
Nationality	2	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	COUNTRY	-
Country of Birth	2	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	-	-
First Name	70	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	-	-
Last Name	70	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	-	-
Date of Birth	8	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	-	-
Gender	7	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	EB_LOOKUP_starting with GENDER*	-
Country of Residence	2	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	COUNTRY	-
Phone Number	17	Customized KYC fields Boubyan	Boubyan Requested	System Updated based on CIF	-	-

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Region	35	Customized KYC fields Boubyan	Boubyan- Requested	System Updated- based on CIF	-	-
City	35	Customized KYC fields Boubyan	Boubyan- Requested	System Updated- based on CIF	-	-
Address	70	Customized KYC fields Boubyan	Boubyan- Requested	System Updated- based on CIF	-	-
Tax Payer Identification Number	46	Customized KYC fields Boubyan	Boubyan- Requested	System Updated- based on CIF	-	-

Reporting Details

This screenshot shows the 'Reporting Details' tab of a software application. The top navigation bar includes tabs for Physical Address, Contact Details, ID Doc, Relation, Further Details, Financial Details, Residential Details, Communication Details, KYC, Other Details, Reporting Details (which is currently selected), Exit Status, and Audit. Below the navigation bar, there is a section titled 'Basic Details / 140143'. This section contains two dropdown menus: 'Report Template' and 'Holdings Pivot 1'. The 'Report Template' dropdown has a downward arrow icon, and the 'Holdings Pivot 1' dropdown has a plus sign icon.

This tab will be removed.

Exit Status

This screenshot shows the 'Exit Status' tab of a software application. The top navigation bar includes tabs for Physical Address, Contact Details, ID Doc, Relation, Further Details, Financial Details, Residential Details, Communication Details, KYC, Other Details, Reporting Details, Exit Status (which is currently selected), and Audit. Below the navigation bar, there is a section titled 'Physical Address' under 'Basic Details / 140143'. This section contains three input fields: 'Exit Status' (dropdown menu), 'Exit Date' (date input field), and 'Exit Reason' (text input field). The 'Exit Status' dropdown has a downward arrow icon.

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Exit Status	35	Indicates Exit Status	Core	Dropdown	ST.CUSTOMER.EXIT.STATUS	
Exit Date	8	Indicates Exit Date	Core	System updated		System will update the current Transact date
Exit Reason	35	Indicates Exit Reason	Core	Free Text		

Discovery / Workshop Delta points:

- Purged closed customers record from live - Transact does not purge or close the customer record, rather the records will be in exit status. Moving from exit status to active is possible in Transact (WS02-0043).
- Bank will reopen the closed customers for opening new account - Transact does not purge or close the customer record, rather the records will be in exit status. Moving from exit status to active is possible in Transact (WS02-0043).

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0044).

- If posting restrict of the customer exist, the bank does not want the system to close customer - Transact will be customized to restrict the user to move the customer to exit status if there is any Posting Restriction exists in the same Customer record. Transact will display an error if the user tries to update Exit status when any posting restriction is updated in the given customer record (WS02-0045).
- Boubyan Bank needs to be able to suspend customer accounts at the bank CIF level with no effect on the Boubyan Capital CIF and accounts. - Suspension can be initiated using Exit status option. Exit status can be effected only at the Bank CIF level so that the other CIF or their related accounts will not get impacted. Since Boubyan Capital has its own CIF records, any change in Boubyan Bank will not have any impact on Boubyan Capital (BBYNCAP-16).
- The bank wants to suspend all debits on deceased CIFs until clearance to pass on proceeds to legal heirs. Deceased cases currently have deceased status at the CIF level and deceased status at the deal level for IRET (Personal Finance) management by collection department, in CBS it should be unified at the level of customer - Transact allows the user to enter the information relating to deceased customer such as date of death, date of death notification and date of probate. To suspend all debits on deceased CIF, it is suggested to update Posting Restriction at the customer level so that all financial transactions will get impacted (BRANOPS-93).

Generic - Discovery / Workshop Delta points:

- Some fields should be disabled from being editable at branches, like country of birth and PEP questions. - This requirement can be discussed as part of User SMS discussion (BRANOPS-89).
- Customer 360 to include the customer salary information - Boubyan Bank decided not to change the Customer 360 in Transact (BRANOPS-92).
- When opening a new account, the bank user needs to be able to copy the details off an existing account under the same CIF. - This requirement will be discussed as part of WS04 (Account) (BRANOPS-98).
- When selecting a custodian for an account, the bank needs to be able to select from a list of all beneficiaries at the CIF level. An account can only have one custodian at a time - - This requirement will be discussed as part of WS04 (Account) (BRANOPS-120).
- Customer 360 should show all holdings of the customer - Mutual Fund holdings of the customer will be added to Customer 360 screen (BBYNCAP-59).
- There should be customers allowed for Boubyan Capital to be not Boubyan Bank customers – Transact allows this feature (BBYNCAP-13).
- About 70% of the time, the second or third name becomes the first name, which is an issue. The branch should amend it but sometimes the branch skips it. This is because the information on the card is abbreviated in English. First and last name needs to be mandatory. Currently CT is getting customer information from PACI, which the user can then amend. Alternatively, aside from the civil id reader, customers can be onboarded using a QR code generated from the customer application. Some civil id returns the wrong date of birth for the customers. The date of birth needs to be correctable. SIRON faces an issue when there are two consecutive spaces between names. The bank wants two integration points with SIRON. First is when basic information is collected from the customer using the civil id, QR code, etc. The second one is after the customer has been approved and all the customer information has been collected. The number of characters is limited for some fields like company name. By default, there should be validation for Kuwait civil id. Field validation will require analysis because some validations might need customization. SIRON updates the KYC with risk data to CBS. The KYC review date is determined in the CBS based on the risk. No notification is sent to the customer currently.
- Bank wants to have reserved CIF numbers. Currently used for private, staff, VIPs, etc. Bank can select a range or a specific one and are assigned to a branch. For VIPs on iMAL, the onboarding is the same other than picking a CIF number from the private banking list. Special CIF numbers are assigned from a reserved drop-down list. Access to the list is user wise. Additionally, there is a privilege to assign specific CIF numbers to specific users.
- GIN (Global Intermediary Identification Number) number is opened for financial companies based on economic sector. There is a validation required at the time of onboarding. Shareholders should be associated for the corporate entity and the shareholders equity should add up to 100%. The user should be able to select the shareholders by their CIFs and all the shareholder information should be auto filled. First time a customer is trigger as a PEP(Politically Exposed Person)/high risk from SIRON, there are restrictions on all channels. They are only allowed to make house check deposits, account to account, swift and payment KNET link. First transaction for all new accounts should be a no-cash transaction. There is hierarchical approval required by

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higher management while getting onboarded. Onboarding will be handled by CT but the restrictions should be handled by CBS. - Following validations will be considered:

- First name and last name fields will be made mandatory for Individual customer creation screen.
- Name fields – two consecutive spaces – system will throw an error
- Civil ID will be validated. Boubyan Bank should provide the logic for validation of civil id.
- Date of birth is presently editable in Transact.
- Automatic updation of KYC date and KYC review dates based on the risk classification. Boubyan Bank should provide the details on the methodology of updating the KYC details.
- Option to reserve Customer Number list maintenance for VIP customers with user specific ranges.
- Financial GIIN will be made mandatory based on customer economic sector.
- Summation of stakeholders' ownership percentages for corporate customers should not exceed 100% (as given in BRANOPS-87)
- Restrictions for PEP customers - 1- Restrictions will apply excluding some txns, 2- Any new account opening first txn cannot be cash, 3- Marking a customer as high risk or PEP requires higher management approval, 4- Each year the customer needs to update the KYC, 5- Periodic update to the posting restriction implicating more restrictions on the account (BRANOPS-65).
- The documents for CRS/FATCA need to be auto-filled with customer details. W-9 expiration date needs to be captured and there are inquiries that can be alerted. The alert needs to go to the customer and the back office/RM. SMS notification sent when minor customer is linked to Guardian. SMS charges can be subscribed and estimated. Transaction type have to be differentiated. Bank offers Mandoop cards which is cash to deposit linked to corporate accounts. Hence bank requests card related SMS. SMS texts have to be a generic texts with values flexible to change (say account number and amount, etc.). Tailoring has to be done by IT or any other. If there is any renovation , branch has to be closed - This should be discussed as part of Integration discussion (BRANOPS-80).
- CT integration for customer updates - This requirement should be discussed as part of Integration discussion (BRANOPS-91)
- The history of the corporate account needs to be copied to new users that are onboarded. Signatures need to be handled.- Boubyan Bank should clarify further on the requirement "The history of the corporate account needs to be copied to new users that are onboarded". Bulk upload is possible in Transact through EB.FILE.UPLOAD for bulk signature upload (BRANOPS-100).
- If a customer onboarding is via mobile, there is a restriction of 3000 KWD on deposit and withdrawal. The customer needs to go to a branch and update KYC to be able to make transactions over that amount. This is a restriction applied by CBK. If the customer does not come to the branch within xx days, then their account is suspended after a few alerts.

Current behaviour : When the customer with restricted access because of mobile onboarding, the CIF needs to be updated with updated KYC at the branch and the signature is captured and uploaded/approved. Lastly, a memo posted on the account has to be marked read so that it is removed, access to smart button in front office page, change the drop list of the signature from NO to YES and in the account, level remove tenure to be blank. (BRANOPS-102).

The validation rules will be built at the Customer level for

- a. Suspending the Customer for non-updating the KYC for a parameterized XX number of days.
- b. Triggering the Alerts

Activity Restriction will be built at the Account level for the restriction of deposit, withdrawal and any transaction using the accounts of CIF which is opened with Mobile Banking

- For current accounts, there is an RPA to check the black list with CBK. The checking of RPA will be an integration with ci-net. - This requirement will be discussed as part of Integration session (BRANOPS-107).
- The customer email is verified using a verify link. This is needed for corporate and potentially for Boubyan Capital. Currently this is being done using CT for retail. - This requirement will be discussed as part of Integration session (BRANOPS-115).

Audit

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Physical Address Contact Details ID Doc Relation Further Details Financial Details Residential Details Communication Details KYC Other Details Reporting Details Exit Status Audit

Basic Details / 140143

Override :11

Record Status :

Current Number : 1

Inputter :1
34591_OFFICER_OFS_SEAT

Authoriser : 34591_OFFICER_OFS_SEAT

Date Time :1
07 FEB 24 12:15

Company Code : GB0010001

Department Code : 1

Auditor :

Audit Date Time :

Fields in the above tab are system updated.

When user commit the transaction, system will perform the checking on mandatory document which can be configured in DM (Document Management module).

System will prompt the message to the user to confirm whether RECEIVED or NOT RECEIVED before proceeding.

Contact Date
01 May 2024

Kyc Relationship

Last KYC Review Date
16 May 2024

Last Suit Review Date

Risk Asset Type 1

Risk Level 1

Risk Tolerance 1

AML Check
Yes

Last AML Result Dt
15 May 2024

Calc Risk Class
101

Manual Risk Class
101

Overrides / Warnings

- Have you received **Introductory Document/CUS*100** from 190693 Status **RECEIVED**
- Have you received **Business License** or **Incorporation Cert/CUS*200** from 190693 Status **NOT RECEIVED**
- Have you received **Memorandum and Articles of Assn/CUS*200** from 190693 Status **NOT RECEIVED**

Override Reason

After user confirmation the status and commit transaction, system will accept CUSTOMER in unauthorized status.

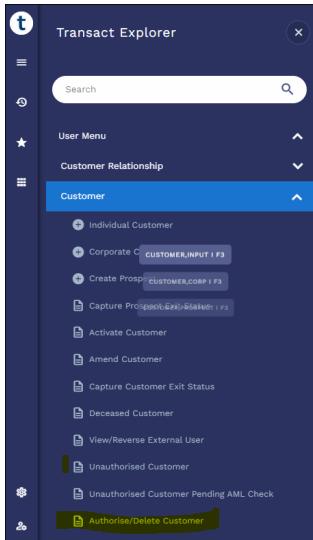
Authorisation & Deletion of Individual Customer

To authorise the customer record created, following navigation can be used:

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Unauthorised Customer - Model Bank					
Unauthorised Customer					
Customer No	Name	Relationship Officer	Status	Inputter	Actions
189991		-	IHLD	OFFICER	...
190213		-	IHLD	OFFICER	...
190249 BHUTTA		2 - Retail Banking Mgr	INAO	OFFICER	...
190256		-	IHLD	OFFICER	...
190262 Royal Dutch Shell PLC		62 - Corporate Loan Supervisor	INAU	OFFICER	...
190263 Saudi Aramco		61 - Corporate Officer	INAU	OFFICER	...
190290 WAHAB		2 - Retail Banking Mgr	INAO	OFFICER	...
190301		-	IHLD	OFFICER	...
190302		-	IHLD	OFFICER	...
190307		-	IHLD	OFFICER	...
190308		-	IHLD	OFFICER	...
190311		-	IHLD	OFFICER	...
190340		-	IHLD	OFFICER	...
190341		-	IHLD	OFFICER	...
190352 Chris A. Diesel		79 - PWM Portfolio Advisor	INAO	OFFICER	...
200301 CRUZ JUAN M. DE LA		1 - Implementation	INAO	OFFICER	...
200302 DE FRANCE NAOMI A.		1 - Implementation	INAO	OFFICER	...
200303 DANIEL GARCIA		1 - Implementation	INAO	OFFICER	...
200304 JOSE GUTIERREZ REYES		1 - Implementation	INAU	OFFICER	...

Results 1 - 19 of 19

On clicking the ..., authoriser can opt either to “Authorise” or “Delete” the pending Customer record

Unauthorised Customer - Model Bank					
Unauthorised Customer					
Customer No	Name	Relationship Officer	Status	Inputter	Actions
189991		-	IHLD	OFFICER	...
190213		-	IHLD	OFFICER	...
190249 BHUTTA		2 - Retail Banking Mgr	INAO	OFFICER	...
190256		-	IHLD	OFFICER	...
190262 Royal Dutch Shell PLC		62 - Corporate Loan Supervisor	INAU	OFFICER	...
190263 Saudi Aramco		61 - Corporate Officer	INAU	OFFICER	...
190290 WAHAB		2 - Retail Banking Mgr	INAO	OFFICER	...
190301		-	IHLD	OFFICER	...
190302		-	IHLD	OFFICER	...
190307		-	IHLD	OFFICER	...

Authorise
Delete

If the authoriser opted to authorise the record, following screen will gets opened and the double tick () can be clicked to proceed after checking all the inputted fields in all the tabs.

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Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Financial Details	Residential Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	...
Authorise/Delete / 190263													
GB Full Name 1 Saudi Aramco							Mnemonic ARAMCO						
GB Short Name 1 Saudi Aramco							Sector 2000 - ***Corporate						
Account Officer 61 - Corporate Officer													
Industry 2500 - Energy													
Target 7 - Corporate Entity							Customer Status 18 - Corporate - Large						
Nationality SA - Saudi Arabia							Residence SA - Saudi Arabia						
Language 1 - English													

If the authoriser opted to delete the record for any reason, following screen will gets opened and the icon can be clicked to delete the record.

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Financial Details	Residential Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	...
Authorise/Delete / 200304													
190311	-						IHL	OFFICER					
190340	-						IHL	OFFICER					
190341	-						IHL	OFFICER					
190352 Chris A. Diesel	79 - PWM Portfolio Advisor						INAO	OFFICER					
200301 CRUZ JUAN M. DE LA	1 - Implementation						INAO	OFFICER					
200302 DE FRANCE NAOMI A.	1 - Implementation						INAO	OFFICER					
200303 DANIEL GARCIA	1 - Implementation						INAO	OFFICER					
200304 JOSE GUTIERREZ REYES	1 - Implementation						INAU	OFFICER					

Joint Accounts:

- Temenos recommended approach of using active individual customers for joint account creation instead of creating joint customer is provided with a sample screenshot for information purpose:

New Arrangement / AAACT231143595ZRL7

Arrangement NEW	Alternate Id 1	+
Customer 1 100100 - Harry Crisp	Customer Role 1 OWNER - Beneficial Owner	
Customer 2 100283 - Dell Computer	Customer Role 2 OWNER - Beneficial Owner	
Product Current Account	Variation	Currency KWD - Kuwait Dinars

- Boubyan Bank decided to use joint customer creation by linking the customers in Relation tab.

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- Data cleansing should be planned in legacy system before proceeding with migration.

Individual Customer onboarding for Boubyan Capital

- Customer onboarding for Boubyan Capital will begin with search of CIF in Boubyan Bank based on Civil Id. If CIF is available in Boubyan Bank, all the field values will be copied and user can update other details. However the following field details will not be copied since they are different:
 - Industry
 - Sub Industry
 - Vulnerability
 - Vulnerability Type
- Enquiry should be created for customer opened on the day and in the last 1 month.
- KYC information should be able to be captured for Power of Attorney (POA), and any relations (guardian, joint accounts, beneficiaries), in addition to the customer.
- KYC expiry and Civil id expiry date should be monitoring by the system on daily basis so that the Bank will mark the suspension of the customer. Appropriate warning message should be popped up if the KYC or Civil id is expired.
- For Civil Id expired customers, both Redemption and subscription of fund should not be allowed.
- For KYC expired customers, Redemption of fund should be allowed, and subscription of fund and all other services should not be allowed.
- SMS/email to be sent before 21, 7 & 3 days of Civil id / KYC expiry date for active Customer ID, Guardian and POA. Boubyan Capital should provide the details of the content of the SMS/email. This requirement has integration touchpoint.
- SMS/email to be sent on the date of expiry of KYC / Civil id. Content will be different from the above specified above and Boubyan Capital should provide the details of the content of the SMS/email. This requirement has integration touchpoint.
- POA/Guardian - If civil id is part of CIF in Boubyan Bank or Boubyan Capital, CIF information should be fetched automatically by Transact.
- Onboarding, Exit, Suspension and reactivation of Customer have to be interfaced with GTN system - WS02-0085
- Boubyan Capital should have an option to onboard Customer and provide the CIF info to Boubyan Bank for CIF creation in Boubyan Bank. This requirement has to be confirmed by Boubyan Bank's Team - WS02-0086

Fields required for Individual customer onboarding are captured in the following embedded excel :



WS02_Boubyan%20
Capital_Customer_Ind

9.2 Create Corporate Customer

Description	For Corporate Customer
	<p>This process describes the activities for creation of a corporate customer record in the system. Once the required background checks are completed, the user creates/ updates the customer record. All inputs in the system will be approved by a supervisor. Subsequently, scanned documents are attached to the customer record. This process is repeated for all associated entities.</p>

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Process Flows:**1. Create Corporate Customer**

Manage Customer Engagements (Corporate)

Similar to the individual customer onboarding, the process of KYC screening to document validation will happen at the Boubyan Bank level, with varied documentation.

- Corporate Customer and Individual Expat Customers will be onboarded in Transact directly without CT system intervention.
- Like individual customer onboarding, KYC & AML check will happen from Transact and customer will be created on positive response from SIRON KYC & SIRON AML.
- Corporate flag will be updated in the Transact.
- Authorizer user profile to be decided based on SIRON Customer Rating.

Prospect/Active Customer check can be done as follows:

Prospect Details			Find Customer		
Selection	Sort	Favourites	Selection	Sort	Favourites
Short name	equals	"COMPANY W"	Short name	equals	Dell
Prospect ID	equals		Customer number	equals	
Mnemonic	equals		Mnemonic	equals	
Street	equals		Name	equals	
Town/Country	equals		Street	equals	
Nationality	equals	Select an Option	Address	equals	
Prospect status	equals	Select an Option	Town/Country	equals	
			Relation code	equals	Select an Option
			Rel Customer	equals	Select an Option
			Sector	equals	Select an Option
+ Show all fields			x Clear fields		

Corporate Customer Onboarding Screen

Embedded excel contains all the required fields provided by the Bank relating to Corporate Customer screens. Final screen designing & layout including the Arabic labelling of screens will be provided in the Functional Specification Document, which will be discussed and signed off.



WS02_Boubyan%20Bank_Customer_Corp

Other relevant points to be noted for Corporate customer onboarding are as follows:

- Corporate Customer will be onboarded/updated from Transact Screen then will be sent to Transact

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database.

- Customer form to be printed after authorisation in external system and it has integration touchpoint.
- All signatories should have either active or prospect Customer ids.
- E Statement - System should print based on Arabic or English. This should be considered for discussion during Accounts session.
- KYC related fields should be able to be captured for the customer and for other related customers (like Actual Beneficiary) mentioned in any given Customer id.
- For address related fields, Arabic reading should be enabled and numerical will use only Latin and not Arabic numbers.
- Any civil id or passport, can be duplicated in “shareholder/authorizer/board member/actual beneficiary”.
- Whenever business is adding Power of Attorney, Guardian, Shareholders, Authorised Signatories, Actual Beneficiary, and Board Member, business user should do the following
 - Search by CIF NO or ID
 - When selecting CIF (Prospect or Active) to be linked as relation, you should add relation with CIF Number (ID , full name, Prospect or Active CIF to be retrieve from CIF level for display only).
 - Whenever you are adding Shareholder, you should capture Shareholder % (as per business they will capture in case it is greater than 25%)

Following screens are relating to the “out of the box” Corporate Customer onboarding. Boubyan Bank specific fields, their characteristics and their validation are provided in the above embedded excel and after each Transact tab screen.

Basic Details

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	Audit
Basic Details / 100369											
Full Name	Abu Dhabi National Oil Company										
Full Name-2	Full Name - Abu Dhabi National Oil Company										
Short Name	Abu Dhabi National Oil Company										
Account Officer	Mnemonic * ABUDHAOL										
62 - Corporate Loan Superv											
Second Officer											
Sector **	Industry 2100 - Mining & Quarries										
2001 - Corporate											
Target	Customer Status 21 - Financial - Small										
999 - Others											
Nationality	Residence AE - United Arab Emirates										
AE - United Arab Emirates											
Customer Type											
Customer Rating											
Date of incorp	Language * 04 Feb 1985 1 - English										

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Branch Name	9	Branch of the Customer	Core	Dropdown	COMPANY (Boubyan branches)	

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Salutation	6	Holds the title for the customer's name	Core	Dropdown	EB.LOOKUP starting with TITLE*	
First Name	50	Indicates the Given Name	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Last Name	50	Specifies the Family Name	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Full Name	70	Full Name	Core	Free Text		Alphanumeric is allowed. 3 Minimum characters required. Only English characters
Full Name-2	70	Second Full Name	Core	Free Text		
Nick Name	35	Nick Name	Core	Free Text		
Short Name	70	Short name of the customer	Core	Free Text		Only alphanumeric allow read for card name
First Name Arabic	70	First Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Last Name Arabic	70	Last Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Short Name in Arabic	70	Short Name in Arabic	Boubyan Requested	Free Text		Alphanumeric allowed. 3 Minimum characters required. Only Arabic characters
Full Name in Arabic	70	Full Name in Arabic	Boubyan Requested	Free Text		Alphanumeric allowed. 3 Minimum characters required. Only Arabic characters
Mnemonic	10	Specifies an easy means of referencing Customer	Core	Free Text		Field to be hidden. Automatically updated as "C" suffixed by the Customer id (e.g., C12345)
Division code	6	Division code	Boubyan Requested	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	Last 2 digits should be 0
Group	6	Group	Boubyan Requested	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	Last 4 digits should be 0
Account Manager	6	Profit Centre	Core	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	Filter should be based on Group & Division code.
Division code - Backup Manager	6	Division code - Backup Manager	Boubyan Requested	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	Last 2 digits should be 0
Group - Backup	6	Group - Backup	Boubyan	Dropdown	DEPT.ACCT.OFFICER	Last 4 digits should be 0

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Manager		Manager	Requested	n	(available as part of TAABS parameter sheet)	
Backup Manager	6	Additional Officer responsible for the Customer	Core	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	Filter should be based on Group & Division code.
CIF Type	4	Sector code relating to the Customer	Core	Dropdown	SECTOR (available as part of TAABS parameter sheet)	
Economic sector	6	Economic Sector	Core	Dropdown	INDUSTRY (available as part of TAABS parameter sheet)	Field should be empty and the user to select
Sub Economic sector	6	Sub Economic Sector	Boubyan Requested	Dropdown	New table/lookup	Field should be empty and the user to select. Transact should provide drop down based on selected Economic Sector field
GIIN	36	GIIN	Boubyan Requested	Free Text		If the industry is financial then it is mandatory, holding company (legal status) it is optional
Target	4	Specifies how the cus is considered by the bank	Core	Dropdown	TARGET (available as part of TAABS parameter sheet)	
Customer Status	4	Identifies the Status of the Customer	Core	Dropdown	CUSTOMER.STATUS (available as part of TAABS parameter sheet)	
Establishment Country	2	Country of Establishment	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	USA: W9 print, TAX If the establishment country is other than Kuwait then the cif is non residence
Residence Status	35	Status of Residence	Core	Dropdown	EB.LOOKUP starting with RESIDENCE.STATUS* (available as part of TAABS parameter sheet)	Allowed values - Resident, Non Resident If the establishment country is other than Kuwait, then the cif should be non resident
Resident country	2	Country of Residence of the Customer	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Customer Type	8	Indicates Customer's Type	Core	Dropdown	Allowed values - ACTIVE, PROSPECT	SIRON rules
Customer Rating	5	Rating from the Rating Agency for the Customer	Core	Dropdown	EB.RATING (available as part of TAABS parameter sheet)	Integration with some rules to define the risk rating Rename: Risk Rating (Low-Medium-High)
Establishment Date	8	Specifies Incorporation date of the company	Core	Date		
Language	1	Customer's Language to be used for correspondence	Core	Dropdown	LANGUAGE (Allowed values - English & Arabic)	Only English & Arabic values should be displayed. Print form in external system should be based on this field value
Legal Status	25	Legal Status	Boubyan Requested	Dropdown	New table/lookup	For holding company GIIN is optional

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Discovery / Workshop Delta points:

- Legal status, economic sector and sub-economic sector recorded for the corporate entity. This is set list. Economic and sub-economic sectors are considered for risk classification. The bank would like to store information about salary uploads and other income sources to be able to generate leads - Fields such as Legal status, Economic sector and Sub Economic sector are available to record for the Corporate entity (BRANOPS-82).
- Full Name and Short Name input will be mandatory in the customer version for both individual and corporate (WS02-0004).
- MNEMONIC field will be automatically updated with the value as "C" and suffixed by the Customer id (Eg., for Customer id 12345, MNEMONIC field will be updated as C12345). MNEMONIC field will be hidden (removed) from Individual & Corporate customer creation and amendment screens (WS02-0008).
- LEGAL.STATUS field will be added as part of the screen and the allowed dropdown values are provided as part of the TAABS questionnaire (WS02-0012).
- There is a QR code for reading the information for the corporate entity. - This requirement will be discussed as part of Integration discussion (BRANOPS-66).

Physical Address

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	Audit	
Basic Details / 100369												
Address Country		Address Type										
Address Purpose		Building Name										
Building No.		Street PO BOX 898										
Flat No.		Address 1										
Town/City ABU DHABI UAE		Department										
Sub Department		Floor										
Post Code		Town Location Name										
PoBox No.		District Name										
Country Subdivision		Country										
<input type="checkbox"/> Update Prev Address		Address Validated By										
Language	1											

Field Label - Boubyan	Field Length	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Address Country	2	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	Defaulted to KW if residence KW
House/Building	16	Core	Free Text		
Block	35	Boubyan Requested	Free Text		
Street	70	Core	Free Text		
Jada	35	Boubyan Requested	Free Text		
Flat No.	50	Core	Free Text		

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Street Details	35	Boubyan Requested	Free Text		
Area	35	Core	Dropdown	New table/lookup	Dropdown values provided as part of Area List & CITIES.xlsx
Floor	25	Core	Free Text		
Post Code	16	Core	Free Text		
PoBox No.	16	Core	Free Text		
PACI ID	25	Boubyan Requested	Free Text		
House/Building (Arabic)	16	Building No. (Arabic)	Boubyan Requested	Free Text	Should accept only Arabic numerical/ characters
Street (Arabic)	70	Street (Arabic)	Core	Free Text	Should accept only Arabic numerical/ characters
Block (Arabic)	35	Address Block (Arabic)	Boubyan Requested	Free Text	Should accept only Arabic numerical/ characters
Street Details (Arabic)	35	Street Details (Arabic)	Boubyan Requested	Free Text	Should accept only Arabic numerical/ characters

** Fields "House/Building (Arabic) to Street Details (Arabic)" are added as Addendum on 19th September 2024.

Discovery / Workshop Delta points:

- Area field will have the drop down to select the value (WS02-0018).
- Address fields to be available in English and in Arabic - Fields such as Street, Address, Town/City, Post Code & Country fields are available in English and Arabic (BRANOPS-96).

Addendum

- Based on LANGUAGE selected, address fields should mandate the input in the respective English or Arabic address fields.

Contact Details

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Customer Physical Address Contact Details ID Doc Relation Further Details Communication Details KYC Other Details Reporting Details Exit Status Audit

Basic Details / 100369

+ Phone Numbers Res 1 +97140567899	+ Mobile Phone Numbers 1 +97150090076	+ Email Address 1 info@abgas.ae
Phone Numbers Off 1		
Fax 1		
+ Contact Type 1		
Contact Data 1		
IDD Prefix Phone 1		
Auto Upd Del Add 1		
<input type="checkbox"/> Secure Message		

Field Label - Boubyan	Field Length	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Office Tel	17	Core	Free Text		To be configured by default based on residency country (For eg., +965 value to be defaulted)
Mobile	17	Core	Free Text		OTP linked and trx msg. To be configured by default based on residency country (For eg., +965 value to be defaulted)
Other Tel	17	Core	Free Text		Rename to other
Email	50	Core	Free Text		Verification required. Unique email, not allowed to duplicate
Fax	17	Core	Free Text		
Verify Email	4	Boubyan Requested	Radio Button	Allowed values - Yes / No	
Email Verified	4	Boubyan Requested	Radio Button	Allowed values - Yes / No	Allowed only if previous field has value as YES
Financial Manager	40	Boubyan Requested	Free Text		

ID Doc

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The screenshot shows a software interface for managing business documents. At the top, there's a navigation bar with tabs: Customer, Physical Address, Contact Details, ID Doc (which is selected), Relation, Further Details, Communication Details, KYC, Other Details, Reporting Details, Exit Status, and Audit. Below the navigation bar, the title 'Basic Details / 100369' is displayed. The main area contains several input fields and dropdown menus. On the left, there's a section for 'Legal ID' with a value 'AE1234'. To the right, there's a dropdown for 'Document Name' with 'Business Identification Code' selected. Below that, 'Name on ID' is listed as 'ABU DHABI GAS CO'. Another dropdown for 'Issue Authority' shows 'MINISTRY OF COMMERCE'. On the far left, 'Issue Date' is set to '01 Jan 1987'. On the far right, 'Expiration Date' is set to '01 Jan 2033'. At the bottom right, there's a small 'Audit' section.

Field Label - Boubyan	Field Length	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Legal ID	35	Core	Free Text		
Document Name	35	Core	Dropdown	EB.LOOKUP starting with CUS.LEGAL.DOC.NAME* (available as part of TAABS parameter sheet)	
Issue Date	8	Core	Date		
Expiration Date	8	Core	Date		
Issue Country	2	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Serial Number	40	Boubyan Requested	Free Text		
Id No.	12	Boubyan Requested	Free Text		Mandatorily to be entered
Id Type	36	Boubyan Requested	Dropdown	New Lookup	Mandatorily to be selected. Allowed values are to be configured in Lookup table. Presently allowed values are – Comm Reg No., Other Id, Foreign Registration Number, Civil id – Commercial, CMA License Number
Id Issue Date	8	Boubyan Requested	Date		Optional field. Only past or current date should be allowed if date is entered
Id Expiry Date	8	Boubyan Requested	Date		Mandatory if Id No. has any value. System should display warning message (to be created specific to Id Expiry date field) if the expiry date is a past date

** Fields "Id No. to Id Expiry Date" are added as Addendum on 19th September 2024.

Discovery / Workshop Delta points:

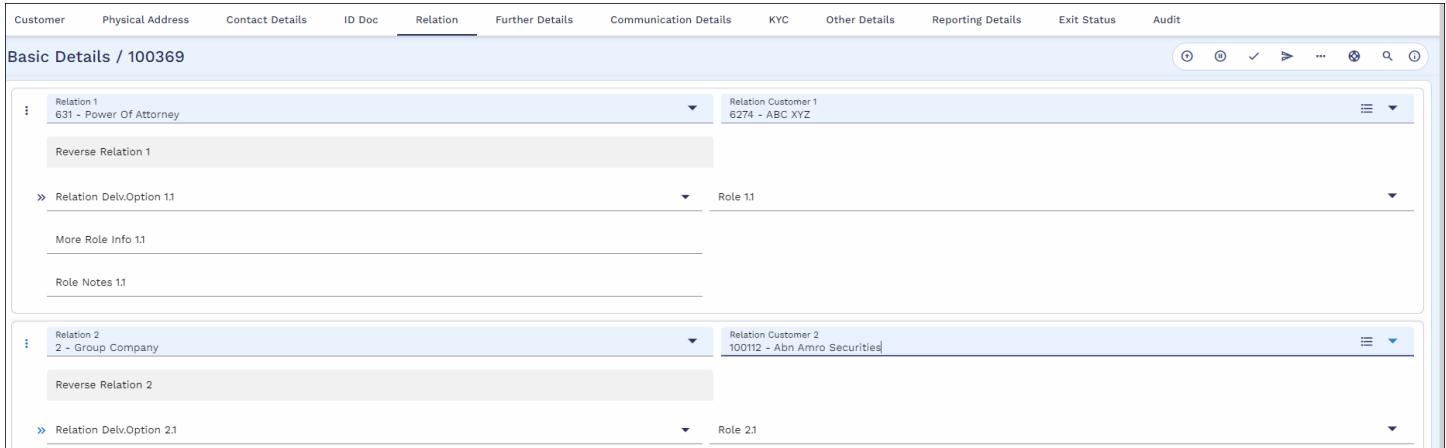
- In the branches, there are different ID types(>1) required with the expirations for each. For corporate there is only first and last name is used. The expiry for the corporate registration is input. Nationality captured is the location where the company is registered. Address is captured. - Multiple ID documents can be captured in "ID DOC" along with their respective issuing authority, issue & expiry date. NAME.1 & NAME.2 fields are available in Corporate Customer screen to enter the first & last names. NATIONALITY field can be used to update the location of company registration (BRANOPS-67).
- You can add up to three legal documents per customer - "ID DOC" tab in Individual / Corporate customer screens has the flexibility to provide multiple ID documents with their respective details such as issuer, date of issue, expiry date, etc. (BRANOPS-83).

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Addendum

- Id No. to Id Expiry date fields should be used for the primary id document. For other Id documents, fields such as Legal id, Document Name, Issue Date, Expiration Date, Issue country should be used.

Relation


The screenshot shows the 'Relation' tab selected in the navigation bar. The main area displays 'Basic Details / 100369'. Below this, there are two sections for relations:

- Relation 1:** 631 - Power Of Attorney. It includes fields for 'Reverse Relation 1', 'Relation Delv.Option 1.1', 'More Role Info 1.1', and 'Role Notes 1.1'.
- Relation 2:** 2 - Group Company. It includes fields for 'Reverse Relation 2', 'Relation Delv.Option 2.1', and 'Role 2.1'.

Field Label - Boubyan	Field Length	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Relation Code	3	Core	Dropdown	RELATION (available as part of TAABS parameter sheet)	
Relation Customer	9	Core	Dropdown	CUSTOMER	
Reverse Relation	3	Core	System updated	RELATION (available as part of TAABS parameter sheet)	
Relation Delv.Option	16	Core	Dropdown	EB.LOOKUP starting with CUS.REL.DELIV.OPT* (available as part of TAABS parameter sheet)	
Role	16	Core	Dropdown	EB.ROLE (available as part of TAABS parameter sheet)	
More Role Info	25	Core	Free Text		
Role Notes	25	Core	Free Text	Valid id using CUSTOMER.LIABILITY	
Customer Liability	9	Core	Free Text	CUSTOMER	
Officer-ID	6	Boubyan- Requested	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	When define the officer, to include the email , mobile number and office number of the officer
Officer name	30	Boubyan- Requested	System updated	Name of the DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	To be updated with NAME by the system based on the DEPT.ACCT.OFFICER
Dept code	6	Boubyan- Requested	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	-

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Backup manager	6	Boubyan- Requested	Dropdown	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	Renamed from Account Manager
Manager name	30	Boubyan- Requested	System updated	Name of the DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	To be updated with NAME by the system based on the DEPT.ACCT.OFFICER

Discovery / Workshop Delta points:

- Companies need to be linked, like subsidiaries with the holding companies - Transact has the existing functionality of linking "Related Customers" at the customer record level. For corporate customers, Boubyan Bank can link the related customers like subsidiary or holding companies with the respective relation code. RELATION code definition should be part of the signed off TAABS parameter questionnaire to be provided by Boubyan Bank (BRANOPS-117).

Further Details

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	Audit
Basic Details / 100369											
<input style="float: left; margin-right: 10px;" type="button" value="+"/> Previous Name 1 <input style="width: 150px; margin-right: 10px;" type="text"/> Change Date 1 <input style="width: 100px; margin-right: 10px;" type="text"/> Change Reason 1 <input style="float: right;" type="button" value="..."/> Customer Since <input style="width: 100px; margin-top: 10px;" type="text"/> Domicile <input style="width: 100px; margin-top: 10px;" type="text"/> Other Nationality 1 <input style="width: 100px; margin-top: 10px;" type="text"/> Further Details <input style="width: 100px; margin-top: 10px;" type="text"/>											

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Previous Name	35	Previous Name	Core	Free Text		
Change Date	8	Change Date of Name	Core	Date		
Change Reason	35	Change Reason for Name change	Core	Free Text		
Customer Since	8	Customer Since	Core	Date		
Last Updated Date	8	Last Updated Date	Boubyan Requested	Date		
No of Dependents	2	No of Dependents	Core	Dropdown	New table/lookup	
Other Nationality	2	Other Nationality	Core	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	Can be used for FATCA
Customer PEP	1	Politically Exposed Person (PEP)	Boubyan Requested	Radio Button	Y/N	Political Person - Field value validation is based on this field's value In case the answer of this question 'Are you held a local or foreign Post as a Politically

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						Exposed Person (PEP)?' in KYC is YES OR 'Are any of your first degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person (PEP)' in KYC is YES then Customer PEP will be Yes.
PEP Date	8	PEP Date	Boubyan Requested	Date		PEP DATE system to read when I have add it the pep question as yes in kyc page
PEP Ending	8	PEP Ending	Boubyan Requested	Date		PEP ENDING system to read when the staff changed the question to NO for pep question in KYC there is rules if the pep ending , after 5 years the PEP status will changed to NO
Legal	5	Legal	Boubyan Requested	Check Box	Allowed values - Yes, No	Whenever a customer is converted to Legal Department, this field can be checked
Legal Date	8	Legal Date	Boubyan Requested	Date		
DRD	5	DRD (Debt Restructure Dept)	Boubyan Requested	Check Box	Allowed values - Yes, No	

Communication Details

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	Audit
Basic Details / 100369											
<input type="button" value="Comm Type 1"/> <input type="button" value="Pref Channel 1"/> <input type="checkbox"/> Confidential Y/N?											

Field Label - Boubyan	Field Length	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Mobile Banking?	4	Core	Radio Button	Allowed Values - Yes, Null, None	Defaulted if MB activated
SMS Subscription	4	Boubyan Requested	Radio Button	New table/lookup	
Stop marketing SMS	4	Stop marketing SMS	Radio Button	Allowed Values - Yes, No	Stop marketing SMS
Stop marketing email	4	Stop marketing email	Radio Button	Allowed Values - Yes, No	Stop marketing email

KYC

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Customer Physical Address Contact Details ID Doc Relation Further Details Communication Details KYC Other Details Reporting Details Exit Status Audit

Basic Details / 100369

Contact Date 24 April 2023	Introducer
Kyc Relationship	KYC Complete Yes
Last KYC Review Date	Auto Next KYC Rev 24 APR 2026
Last Suit Review Date	Auto Next Suit Rev
+ Risk Asset Type 1	Risk Level 1
AML Check NULL	AML Result Result.awaited
Last AML Result Dt	
Calc Risk Class	Manual Risk Class 101 - No Remarks
Override Reason	

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Contact Date	8	Date of Contact	Core	Date		
Introducer	35	Introducer Name	Core	Free Text		
Kyc Relationship	16	KYC Relationship Id	Core	Dropdown	CR.RELATIONSHIP	
KYC Complete	4	KYC Completion Status	Core	Radio Button	Allowed values - Yes, No, None	
Last KYC Review Date	8	Last KYC Review Date	Core	Date		
Auto Next KYC Rev	8	Automatic Next KYC Review Date	Core	Date		
Manual Next KYC Rev	8	Manual Next KYC Review Date	Core	Date		
Last Suit Review Date	8	Last Suit Review Date	Core	Date		
Auto Next Suit Rev	8	Automatic Next Suit Review Date	Core	Date		
Manual Next Suit Rev	8	Manual Next Suit Review Date	Core	Date		
Risk Asset Type	3	Risk Asset Type	Core	Dropdown	ASSET.TYPE (available as part of TAABS parameter sheet)	
Risk Level	3	Risk Level	Core	Free Text		
Risk Tolerance	2	Risk Tolerance	Core	Free Text		
Risk From Date	8	Risk From Date	Core	Date		
AML Check	4	AML Check	Core	Radio Button	Allowed values - Yes, Sent, Null, None	
AML Result	4	AML Result	Core	Dropdown	Hard coded values	Allowed values - Positive, Negative, Result.Awaited, Null
Last AML Result Dt	8	Last AML Result Dt	Core	Date		
Calc Risk Class	4	Calc Risk Class	Core	Dropdown	RISK.CLASS (available as part of TAABS parameter sheet)	
Manual Risk Class	4	Manual Risk Class	Core	Dropdown	RISK.CLASS (available as part of TAABS parameter sheet)	
Override Reason	70	Override Reason	Core	Notes		
KYC update date	8	KYC update date	Boubyan Requested	Date		Siron rules. Updated by SIRON

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Siron KYC status	35	Siron KYC status	Boubyan Requested	Dropdown	New table/lookup	Siron rules. Updated by SIRON
Reason	35	Reason	Boubyan Requested	Free Text		Siron rules. Updated by SIRON
Purpose of account opening	35	Purpose of account opening	Boubyan Requested	Dropdown	New table/lookup	Dropdown values provided as part of Corporate KYC dropdown list.xlsx
Other existing bank account	35	Other existing bank account	Boubyan Requested	Radio Button	Allowed values - Yes. No	Associated multi value set starting from this field till Average Account Balance field
Bank Name	35	Bank Name	Boubyan Requested	Free Text		Mandatory for input if "Other existing bank account" field has value as Yes
Country	2	Country	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	Mandatory for input if "Other existing bank account" field has value as Yes
Currency	3	Currency	Boubyan Requested	Dropdown	CURRENCY (available as part of TAABS parameter sheet)	Mandatory for input if "Other existing bank account" field has value as Yes
Average Account Balance	35	Average Account Balance	Boubyan Requested	Dropdown	New table/lookup	Dropdown values provided as part of Corporate KYC dropdown list.xlsx
Are any of the owners, managers or authorized signatories for the company, its subsidiaries and affiliate companies held a local or foreign post as a PEP?	3	Are any of the owners, managers or authorized signatories for the company, its subsidiaries and affiliate companies held a local or foreign post as a PEP?	Boubyan Requested	Radio Button	Allowed values - Y, N	If Y, customer classified as High risk if Y, selective (PEP position list)
PEP Position	35	PEP Position	Boubyan Requested	Dropdown	New table/lookup	Dropdown provided as part of dropdown -KYC.xlsx (PEP POSITION)
In case if being a relative (First degree up to Second degree relative and close associates) of / having connections with any of the list above of local or foreign PEP categories	3	In case if being a relative (First degree up to Second degree relative and close associates) of / having connections with any of the list above of local or foreign PEP categories	Boubyan Requested	Radio Button	Allowed values - Y, N	If Y, customer classified as High risk Y/N, if Y (dropdown) -Name (text free) -Relationship (dropdown)
Name	35	Name	Boubyan Requested	Free Text		Mandatory if above field is set to YES
Position	35	Position	Boubyan Requested	Dropdown	New table/lookup	Mandatory if above field is set to YES
Relationship	3	Relationship	Boubyan Requested	Dropdown	RELATION (available as part of TAABS parameter sheet)	Mandatory if above field is set to YES
Is any of the owners, managers	3	Is any of the owners, managers	Boubyan Requested	Radio Button	Allowed values - Y, N	if Y Member name: TEXT

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or authorized signatories a relative of the bank's staff member/executive manager/board member?		or authorized signatories a relative of the bank's staff member/executive manager/board member?				Degree of Relationship: DROP LIST
Member Name	35	Member Name	Boubyan Requested	Free Text		Mandatory if above field is set to YES
Degree of Relationship	3	Degree of Relationship	Boubyan Requested	Dropdown	RELATION (available as part of TAABS parameter sheet)	Mandatory if above field is set to YES
Does the Company receive any foreign income or payments?	3	Does the Company receive any foreign income or payments?	Boubyan Requested	Radio Button	Allowed values - Y, N if Y (selective item) -Receive interest -Receive rents -Capital income -Other	
Income Type	35	Income Type	Boubyan Requested	Dropdown	Allowed values - Received Interest, Received Rents, Capital Income, Others	Mandatory if above field is set to YES
Country	2	Country	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	Mandatory if above field is updated as Yes
Others - Describe	35	Others - Describe	Boubyan Requested	Free Text		Mandatory if field Income Type has value as "Others"
Is the Company foreign or registered/incorporated outside the country?	3	Is the Company foreign or registered/incorporated outside the country?	Boubyan Requested	Radio Button	Allowed values - Y, N if Y drop list (country-license no- memorandum of association No - Tax) More ++	
Country	2	Country	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	Mandatory if above field is updated as Yes
License No	35	License No	Boubyan Requested	Free Text		Mandatory if above field is updated as Yes
Memorandum of Association No	35	Memorandum of Association No	Boubyan Requested	Free Text		Mandatory if above field is updated as Yes
Tax Payer Identification No	35	Tax Payer Identification No	Boubyan Requested	Free Text		Mandatory if above field is updated as Yes
Does the Company have an address in any foreign country, whether an office, correspondence address, P.O. Box, "in care of" or "hold mail" address?	3	Does the Company have an address in any foreign country, whether an office, correspondence address, P.O. Box, "in care of" or "hold mail" address?	Boubyan Requested	Radio Button	Allowed values - Y, N	
Country	2	Country	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Area	35	Area	Boubyan Requested	Dropdown	New table/lookup	Dropdown values provided as part of Area List & CITIES.xlsx

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State	35	State	Boubyan Requested	Free Text		
Street	35	Street	Boubyan Requested	Free Text		
Block	35	Block	Boubyan Requested	Free Text		
House Building	35	House Building	Boubyan Requested	Free Text		
Mobile	17	Mobile	Boubyan Requested	Free Text		
Other Tel	17	Other Tel	Boubyan Requested	Free Text		
P O Box	35	P O Box	Boubyan Requested	Free Text		
Postal Code	35	Postal Code	Boubyan Requested	Free Text		
Is the entity listed on any stock exchange?	3	Is the entity listed on any stock exchange?	Boubyan Requested	Radio Button	Allowed values - Y, N	if Y (two new text field to open) -. Text field open -. Text field open
Please specify the ref/register no. in stock exchange (if any)	35	Please specify the ref/register no. in stock exchange (if any)	Boubyan Requested	Free Text		Value allowed only if "Is the entity listed on any stock exchange?" field has value as Y
Listing Date	8	Listing Date	Boubyan Requested	Date		Value allowed only if "Is the entity listed on any stock exchange?" field has value as Y
The regulatory authority to which the entity is subject (if any)	35	The regulatory authority to which the entity is subject (if any)	Boubyan Requested	Free Text		Value allowed only if "Is the entity listed on any stock exchange?" field has value as Y
Is the entity Subsidiary	3	Is the entity Subsidiary	Boubyan Requested	Radio Button	Allowed values - Y, N	if Y (please specify the details of parent entity)
Please specify the details of the parent entity	35	Please specify the details of the parent entity	Boubyan Requested	Free Text		Mandatory if above field is YES
Is the entity a holding company?	3	Is the entity a holding company?	Boubyan Requested	Radio Button	Allowed values - Y, N	if Y (please specify the details of subsidiary entities)
Please specify the details of the subsidy entities	35	Please specify the details of the subsidy entities	Boubyan Requested	Free Text		Mandatory if above field is YES
FATCA Classification	35	FATCA Classification	Boubyan Requested	Dropdown	New table/lookup	Dropdown values as part of Corporate KYC dropdown list.xlsx (FATCA status)
CRS Status	35	CRS Status (drop list)	Boubyan Requested	Dropdown	New table/lookup	Dropdown values as part of Corporate KYC dropdown list.xlsx (CRS status)
Source of Wealth / Net Worth	35	Source of Wealth / Net Worth	Boubyan Requested	Multi Value with Dropdown	New table/lookup	Dropdown values as part of Corporate KYC dropdown list.xlsx (Source Of Wealth)
the volume of registered capital (KD)	35	the volume of registered capital (KD)	Boubyan Requested	Free Text		

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working Capital	35	working Capital	Boubyan Requested	Free Text		
Initial deposit (KD)	35	Initial deposit (KD)	Boubyan Requested	Free Text		
Initial deposit through	35	Initial deposit through	Boubyan Requested	Dropdown	New table/lookup	Dropdown values as part of Corporate KYC dropdown list.xlsx (Through List (FATCA Details))
Does the company have a phone number outside the country?	3	Does the company have a phone number outside the country?	Boubyan Requested	Radio Button	Allowed values : Y, N	if Y Phone No TEXT Country DROP LIST More ++
Phone No	35	Phone No	Phone No	Free Text		
Country of Residence	2	Country	Country	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Expected Value of transactions (Monthly/ Yearly)	8	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	Allowed Values - Monthly/ Yearly	
Expected Value of transactions - Range	35	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	New table/lookup	One choice, then drop list with range number Monthly Code Description 1 Less than 200 2 200 to 500 3 501 to 1000 4 1001 to 5,000 5 5,001 to 20,000 6 20,001 to 40,000 7 40,001 to 100,000 8 Above 100,001 Yearly Code Description 1 Less than 2,400 2 2,400 to 6,000 3 6,001 to 12,000 4 12,001 to 25,000 5 25,001 to 100,000 6 100,001 to 500,000 7 500,001 to 1,000,000 8 Above 1,000,001
Expected Number of transactions (Monthly/ Yearly)	8	Customized KYC fields - Boubyan	Boubyan Requested	Radio Button	Allowed Values - Monthly/ Yearly	
Expected Number of transactions - Range	35	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	New table/lookup	One choice, then drop list with range number Monthly Code Description 1 1 to 20 2 21 to 50 3 51 to 80 4 81 to 100 5 101 to 300 6 Above 300 Yearly

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						Code Description 1 10 to 50 2 51 to 100 3 101 to 500 4 500 to 1000 5 1001 to 3000 6 Above 3000
Nature of the transactions to be executed (Multi value)	35	Customized KYC fields - Boubyan	Boubyan Requested	Multi valued Dropdown	New table/lookup	Dropdown list - Dropdown list - Cash Deposits, Cheques, Local/Foreign Transfer, Internal Transfers, Standing Orders, KNET/POS, Others (if other text field) Same value not to be allowed more than once
Nature of the transactions to be executed (Others)	35	Nature of the transactions to be executed (Others)	Boubyan Requested	Free Text		Allowed only if the above field value has "Others"
Average Annual of Income range	35	Customized KYC fields - Boubyan	Boubyan Requested	Dropdown	New table/lookup	One choice, then drop list with range amount Less than 2,400 2,400 to 6,000 6,001 to 12,000 12,001 to 25,000 25,001 to 100,000 100,001 to 500,000 500,001 to 1,000,000 Above 1,000,001 Allowed Values : Monthly, Yearly
Source of annual income	35	Source of annual income	Boubyan Requested	Dropdown	New table/lookup	Allowed values (Multiple option selection should be allowed): - Received interest - Received rents - Capital income - Other (please specify) : TEXT field to enter the text for other
Are there Companies/Institutions that severally/Jointly own (themselves or any of its associates) a share/interest equal to/exceeding 25% of the company's capital?	3	Are there Companies/Institutions that severally/Jointly own (themselves or any of its associates) a share/interest equal to/exceeding 25% of the company's capital?	Boubyan Requested	Radio Button	Allowed values : Y, N	if Y - Company name: TEXT - nationality DROP LIST - address TEXT - Each Company's ownership share-percentage TEXT - Total Foreign companies share in capita/.total-percentage TEXT More ++
Each Company's ownership share %	25	Each Company's ownership share %	Boubyan Requested	Free Text		
Total Foreign company's share in capital (in %)	3	Total Foreign company's share in capital (in %)	Boubyan Requested	Numerical		Maximum value allowed is 100

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Company Name	35	Company Name	Boubyan Requested	Free Text		
Nationality	2	Nationality	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Address	70	Address	Boubyan Requested	Free Text		
Real Owner Name	35	Company Name	Boubyan Requested	Free Text		
Is there a foreign partner who owns (jointly with his/her spouse/related persons) a share /interest equal to /exceeding 25% of company's capital?	3	Is there a foreign partner who owns (jointly with his/her spouse/related persons) a share /interest equal to /exceeding 25% of company's capital?	Boubyan Requested	Radio Button	Allowed values : Y, N if Y - name: TEXT - nationality DROP LIST - address TEXT - Each partner ownership share-percentage TEXT - Total Foreign investors share in capita/.total-percentage TEXT More ++	
Each partner ownership share %	5	Each partner ownership share %	Boubyan Requested	Free Text		
Total Foreign investor's share in capital (in %)	5	Total Foreign investor's share in capital (in %)	Boubyan Requested	Numerical		Maximum value allowed is 100
Nationality	2	Nationality	Boubyan Requested	Free Text		
Address	35	Address	Boubyan Requested	Free Text		
Residence Country	2	Country	Country	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Has the Company issued before a Power-of-Attorney/ an authorization for a person having an address inside / outside Kuwait?	16	Has the Company issued before a Power-of-Attorney/ an authorization for a person having an address inside / outside Kuwait?	Boubyan Requested	Radio Button (Associated Multi Value)	Allowed value: Local, International, Null	if local then prospect CIF to be created US indicia applied More ++
CIF No	9	CIF No	Boubyan Requested	Dropdown	CUSTOMER	Mandatory if "Has the Company issued before a Power-of-Attorney/ an authorization for a person having an address inside / outside Kuwait?" field has value either as Local or International
Full Name	70	Full Name	Boubyan Requested	Free Text		
Full Name Arabic	70	Full Name Arabic	Boubyan Requested	Free Text		
Date of Birth	8	Date of Birth	Boubyan Requested	Date		

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ID Type (Civid Id or Passport)	16	ID Type (Civid Id or Passport)	Boubyan- Requested	Radio Button	Allowed values - Civil Id, Passport	
ID Number	16	ID Number	Boubyan- Requested	Free Text		
Gender	8	Gender	Boubyan- Requested	Dropdown	EB_LOOKUP starting with GENDER*	
Nationality	70	Nationality	Boubyan- Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Country of Birth	70	Country of Birth	Boubyan- Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Country of Residence	24	Country of Residence	Boubyan- Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
City	35	City	Boubyan- Requested	Free Text	-	
Address	35	Address	Boubyan- Requested	Free Text	-	
Are you held a local or foreign post as a Politically Exposed Person (PEP)	3	Are you held a local or foreign post as a Politically Exposed Person (PEP)	Boubyan- Requested	Radio Button	YES / NO	Political Person – Field value validation is based on this field's value
Political Position	35	Political Position	Boubyan- Requested	Dropdown	New table/lookup	If the above field is set as YES, this field should have value. Else, this field should not have any value
Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person (PEP)	3	Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person (PEP)	Boubyan- Requested	Radio Button	YES / NO	Based on this field's value as Yes, following 3 fields such as Name, Relationship and Political Position are mandatory
Name	35	Name	Boubyan- Requested	Free Text	-	Based on this field's value as Yes in the above field, this field value is mandatory
Relationship	3	Relationship	Boubyan- Requested	Dropdown	RELATION (available as part of TAABS parameter sheet)	Based on this field's value as Yes in the above field, this field value is mandatory
Political Position	35	Political Position	Boubyan- Requested	Dropdown	New table/lookup	Based on this field's value as Yes in the above field, this field value is mandatory

Discovery / Workshop Delta points:

- Corporate customer onboarding will be manually input in Transact including the update KYC/AML (WS02-0036).

Shareholders Information

New tab screen for Boubyan Corporate Customer onboarding

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan	Field Type	Source table for Dropdown	Field Validation
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	h		Requested			
Total Shareholders share in the company's capital	6	Total Shareholders share in the company's capital	Boubyan Requested	Free Text (Associated multi value for the entire set of fields)		Form printing is to be integrated
CIF No	9	CIF No	Boubyan Requested	Dropdown	CUSTOMER	Prospect CIF should be created
ID Type	35	ID Type	Boubyan Requested	Dropdown	EB_LOOKUP starting with CUS.LEGAL.DOC.NAME* (available as part of TAABS parameter sheet)	-
Civil Id Number	12	Civil Id Number	Boubyan Requested	Free Text	-	-
Full Name	70	Full Name	Boubyan Requested	Free Text	-	-
First Name	50	Indicates the Given Name	Core	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Second Name	70	Middle Name	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Third Name	70	Third Name	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Last Name	50	Specifies the Family Name	Core	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Nationality	2	Nationality	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	-
Country of Birth	2	Country of Birth	Boubyan Requested	Date	-	-
Full Name Arabic	70	Full Name Arabic	Boubyan Requested	Free Text	-	-
First Name Arabic	70	First Name in Arabic	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Second Name Arabic	70	Middle Name in Arabic	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters

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						required. Capture from card reader, only Arabic characters
Third Name Arabic	70	Third Name in Arabic	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Last Name Arabic	70	Last Name in Arabic	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Date of Birth	8	Date of Birth	Boubyan Requested	Date	-	-
TIN/Tax	24	TIN/Tax	Boubyan Requested	Free Text	-	-
Country of Residence	2	Country of Residence	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	-
Gender	7	Gender	Boubyan Requested	Dropdown	EB_LOOKUP starting with GENDER* (available as part of TAABS parameter sheet)	-
Are you held a local or foreign post as a Politically Exposed Person (PEP)	3	Are you held a local or foreign post as a Politically Exposed Person (PEP)	Boubyan Requested	Radio Button	YES / NO	Political Person – Field value validation is based on this field's value
Political Position-	35	Political Position-	Boubyan Requested	Dropdown	New table/lookup	If the above field is set as YES, this field should have value. Else, this field should not have any value
Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person(PEP)	3	Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person(PEP)	Boubyan Requested	Radio Button	YES / NO	Based on this field's value as Yes, following 3 fields such as Name, Relationship and Political Position are mandatory
Name	70	Name	Boubyan Requested	Free Text	-	Based on this field's value as Yes in Row no.49, this field value is mandatory
Relationship	3	Relationship	Boubyan Requested	Dropdown	RELATION (available as part of TAABS parameter sheet)	Based on this field's value as Yes in Row no.49, this field value is mandatory
Political Position	35	Political Position	Boubyan Requested	Dropdown	New table/lookup	Based on this field's value as Yes in Row no.49, this field

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Discovery / Workshop Delta points:

- When entering shareholder information, the fields should be in multiple languages, Arabic and English. The fields should be clearly marked with the language that the fields should be filled in. – In the Shareholder's tab, Bank provided the details of information that should be captured (BRANOPS-87).

Authorised Signatories

New tab screen for Boubyan Corporate Customer onboarding

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
CIF No	9	CIF No	Boubyan Requested	Dropdown (Multi value)	CUSTOMER	Prospect CIF should be created
ID Type	35	ID Type	Boubyan Requested	Dropdown	EB_LOOKUP starting with CUS.LEGAL.DOC.NAME* (available as part of TAABS parameter sheet)	-
Civil Id Number	12	Civil Id Number	Boubyan Requested	Free Text	-	-
Full Name	70	Full Name	Boubyan Requested	Free Text	-	-
First Name	50	Indicates the Given Name	Core	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Second Name	70	Middle Name	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Third Name	70	Third Name	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Last Name	50	Specifies the Family Name	Core	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters

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Nationality	2	Nationality	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	-
Country of Birth	2	Country of Birth	Boubyan Requested	Date	-	-
Full Name Arabic	70	Full Name Arabic	Boubyan Requested	Free Text	-	-
First Name Arabic	70	First Name in Arabic	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Second Name Arabic	70	Middle Name in Arabic	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Third Name Arabic	70	Third Name in Arabic	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Last Name Arabic	70	Last Name in Arabic	Boubyan Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Date of Birth	8	Date of Birth	Boubyan Requested	Date	-	-
TIN/Tax	24	TIN/Tax	Boubyan Requested	Free Text	-	-
Country of Residence	2	Country of Residence	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	-
Gender	7	Gender	Boubyan Requested	Dropdown	EB_LOOKUP starting with GENDER* (available as part of TAABS parameter sheet)	-
Are you held a local or foreign post as a Politically Exposed Person (PEP)	3	Are you held a local or foreign post as a Politically Exposed Person (PEP)	Boubyan Requested	Radio-Button	YES / NO	Political Person - Field value validation is based on this field's value
Political Position	35	Political	Boubyan Requested	Dropdown	New table/lookup	If the above

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		Position				field is set as YES, this field should have value. Else, this field should not have any value
Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person(PEP)	3	Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person(PEP)	Boubyan Requested	Radio-Button	YES / NO	Based on this field's value as Yes, following 3 fields such as Name, Relationship and Political Position are mandatory
Name	70	Name	Boubyan Requested	Free Text	-	Based on this field's value as Yes in Row no.49, this field value is mandatory
Relationship	3	Relationship	Boubyan Requested	Dropdown	RELATION (available as part of TAABS parameter sheet)	Based on this field's value as Yes in Row no.49, this field value is mandatory
Political Position	35	Political Position	Boubyan Requested	Dropdown	New table/lookup	Based on this field's value as Yes in Row no.49, this field value is mandatory

Financial Figures

New tab screen for Boubyan Corporate Customer onboarding

Field Label - Boubyan	Field Length	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Statement - Year	4	Boubyan Requested	Numerical		Associated multi value for the user to enter the data for multiple years
Total Income	35	Boubyan Requested	Amount		Part of Associated multi value for the user to enter the data for multiple years
Operating Profit (before int & chg)	35	Boubyan Requested	Amount		Part of Associated multi value for the user to enter the data for multiple years
Net Profit	35	Boubyan Requested	Amount		Part of Associated multi value for the user to enter the data for multiple years

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Earnings Per Share (if applicable)	35	Boubyan Requested	Numerical		Part of Associated multi value for the user to enter the data for multiple years
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Actual Beneficiary

New tab screen for Boubyan Corporate Customer onboarding

Field Label - Boubyan	Field Length	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
CIF No	9	Boubyan Requested	Dropdown (Multi value)	CUSTOMER	Prospect CIF should be created
ID Type	35	Boubyan Requested	Dropdown	EB_LOOKUP starting with CUS.LEGAL.DOC.NAME* (available as part of TAABS parameter sheet)	
Civil Id Number	12	Boubyan Requested	Free Text		
Full Name	70	Boubyan Requested	Free Text		
First Name	50	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Second Name	70	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Third Name	70	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Last Name	50	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Nationality	2	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	
Country of Birth	2	Boubyan Requested	Date		
Full Name Arabic	70	Boubyan Requested	Free Text		
First Name Arabic	70	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Second Name Arabic	70	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters

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					required. Capture from card reader, only Arabic characters
Third Name Arabic	70	Boubyan- Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Last Name Arabic	70	Boubyan- Requested	Free Text	-	Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Date of Birth	8	Boubyan- Requested	Date	-	-
TIN/Tax	24	Boubyan- Requested	Free Text	-	-
Country of Residence	2	Boubyan- Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)	-
Gender	7	Boubyan- Requested	Dropdown	EB_LOOKUP starting with GENDER* (available as part of TAABS parameter sheet)	-
Are you held a local or foreign post as a Politically Exposed Person (PEP)	3	Boubyan- Requested	Radio Button	YES / NO	Political Person - Field value validation is based on this field's value
Political Position	35	Boubyan- Requested	Dropdown	New table/lookup	If the above field is set as YES, this field should have value. Else, this field should not have any value
Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person(PEP)	3	Boubyan- Requested	Radio Button	YES / NO	Based on this field's value as Yes, following 3 fields such as Name, Relationship and Political Position are mandatory
Name	70	Boubyan- Requested	Free Text	-	Based on this field's value as Yes in Row no.49, this field value is mandatory
Relationship	3	Boubyan- Requested	Dropdown	RELATION (available as part of TAABS parameter sheet)	Based on this field's value as Yes in Row no.49, this field value is mandatory
Political Position	35	Boubyan- Requested	Dropdown	New table/lookup	Based on this field's value as Yes in Row no.49, this field value is mandatory

Board Member

New tab screen for Boubyan Corporate Customer onboarding

Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
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CIF No	9	CIF No	Boubyan Requested	Dropdwon (Multi value)	CUSTOMER	Prospect CIF should be created
ID Type	35	ID Type	Boubyan Requested	Dropdwon	EB.LOOKUP starting with CUS.LEGAL.DOC.NAME* (available as part of TAABS parameter sheet)	
Civil Id Number	12	Civil Id Number	Boubyan Requested	Free Text		
Full Name	70	Full Name	Boubyan Requested	Free Text		
First Name	50	Indicates the Given Name	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Second Name	70	Middle Name	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Third Name	70	Third Name	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters
Last Name	50	Specifies the Family Name	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters
Nationality	2	Nationality	Boubyan Requested	Dropdwon	COUNTRY (available as part of TAABS parameter sheet)	
Country of Birth	2	Country of Birth	Boubyan Requested	Date		
Full Name Arabic	70	Full Name Arabic	Boubyan Requested	Free Text		
First Name Arabic	70	First Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Second Name Arabic	70	Middle Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Third Name Arabic	70	Third Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters
Last Name Arabic	70	Last Name in Arabic	Boubyan	Free Text		Only alpha allowed.

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		Arabic	Requested			2 Minimum characters required. Capture from card reader, only Arabic characters
Date of Birth	8	Date of Birth	Boubyan Requested	Date		
TIN/Tax	24	TIN/Tax	Boubyan Requested	Free Text		
Country of Residence	2	Country of Residence	Boubyan Requested	Dropdow n	COUNTRY (available as part of TAABS parameter sheet)	
Gender	7	Gender	Boubyan Requested	Dropdow n	EB_LOOKUP starting with GENDER* (available as part of TAABS parameter sheet)	
Are you held a local or foreign post as a Politically Exposed Person (PEP)	3	Are you held a local or foreign post as a Politically Exposed Person (PEP)	Boubyan Requested	Radio Button	YES / NO	Political Person – Field value validation is based on this field's value
Political Position	35	Political Position	Boubyan Requested	Dropdow n	New table/lookup	If the above field is set as YES, this field should have value. Else, this field should not have any value
Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person (PEP)	3	Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person (PEP)	Boubyan Requested	Radio Button	YES / NO	Based on this field's value as Yes, following 3 fields such as Name, Relationship and Political Position are mandatory
Name	70	Name	Boubyan Requested	Free Text		Based on this field's value as Yes in Row no.49, this field value is mandatory
Relationship	3	Relationship	Boubyan Requested	Dropdow n	RELATION (available as part of TAABS parameter sheet)	Based on this field's value as Yes in Row no.49, this field value is mandatory
Political Position	35	Political Position	Boubyan Requested	Dropdow n	New table/lookup	Based on this field's value as Yes in Row no.49, this field value is mandatory

Other Details

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Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	KYC	<u>Other Details</u>	Reporting Details	Exit Status	Audit
Basic Details / 100369											
Branch Name GB0010001 - Model Bank											
Issue Cheque Bulk Payment Required?											
+ Visibility Type 1 Visibility Comment Visibility Int.Review											
Previous Visibility Type 1											
Tax Id 1											
CRM Update Y/N?											
Cr Profile Type 1 Cr Profile 1											
+ Cr User Profile Type 1 Cr Calc Profile 1											
Cr User Profile 1 Cr Calc Rest Date 1											

This tab will be removed as Branch Name is moved to “Basic Details” screen.

Reporting Details

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	KYC	Other Details	<u>Reporting Details</u>	Exit Status	Audit
Basic Details / 100369											
Report Template Holdings Pivot 1											

This tab will be removed.

Exit Status

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	KYC	Other Details	Reporting Details	<u>Exit Status</u>	Audit
Basic Details / 100369											
Exit Status Exit Date Exit Reason											

Field Name	Field Length	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation
Exit Status	35	Core	Dropdown	ST.CUSTOMER.EXIT.STATUS (Allowed values - CLOSED, DECEASED, DEREGISTERED, REJECTED, UNDESIRABLE)	
Exit Date	8	Core	System updated		System will update the current Transact date
Exit Reason	35	Core	Free Text		

Discovery / Workshop Delta points:

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- Purged closed customers record from live - Transact does not purge or close the customer record, rather the records will be in exit status. Moving from exit status to active is possible in Transact (WS02-0043).
- Bank will reopen the closed customers for opening new account - Transact does not purge or close the customer record, rather the records will be in exit status. Moving from exit status to active is possible in Transact (WS02-0044).
- If posting restrict of the customer exist, the bank does not want the system to close customer - Transact will be customized to restrict the user to move the customer to exit status if there is any Posting Restriction exists in the same Customer record. Transact will display an error if the user tries to update Exit status when any posting restriction is updated in the given customer record (WS02-0045).
- Boubyan Bank needs to be able to suspend customer accounts at the bank CIF level with no effect on the Boubyan Capital CIF and accounts. - Suspension can be initiated using Exit status option. Exit status can be effected only at the Bank CIF level so that the other CIF or their related accounts will not get impacted. Since Boubyan Capital has its own CIF records, any change in Boubyan Bank will not have any impact on Boubyan Capital (BBYNCAP-16).

Audit

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	<u>Audit</u>
Basic Details / 100369											
<p>Override :1 INTRO/CUS*100 FROM 100369 NOT RECEIVED</p> <p>Override :2 2 INCORP/CUS*200 FROM 100369 NOT RECEIVED</p> <p>Override :3 3 MEMORANDUM/CUS*200 FROM 100369 NOT RECEIVED</p>											
Record Status :											
<p>Current Number : 1</p> <p>Inputter :1 12745_OFFICER_OFS_SEAT</p> <p>Authoriser : 12745_OFFICER_OFS_SEAT</p>											
<p>Date Time :1 07 FEB 24 12:15</p>											
<p>Company Code : GBO010001</p>											
<p>Department Code : 1</p>											

Fields in the above tab screen will be updated by the system

Authorisation & Deletion of Corporate Customer

- Similar to Individual Customer, authorisation and deletion of Corporate Customer can be performed using the same navigation.

Corporate Customer onboarding for Boubyan Capital

- Customer onboarding for Boubyan Capital will begin with search of CIF in Boubyan Bank based on Registration Id. If CIF is available in Boubyan Bank, all the field values will be copied, and user can update other details. However, the following field details will not be copied since they are different:
 - Industry
 - Sub Industry

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- Vulnerability
- Vulnerability Type

- Enquiry should be created for customer opened on the day and in the last 1 month.
- For additional address, Boubyan Capital suggested to use “Additional Address” screen that uses DE.ADDRESS application.
- KYC information should be able to be captured for other customer/signatory, in addition to the customer.
- License expiry and CID of signatories & beneficiaries should be monitored by the system on daily basis so that BCIC will mark the suspension of the customer. Appropriate warning message should be popped up if the anyone of these is expired.
- KYC expiry date should be monitoring by the system on daily basis so that the Bank will mark the suspension of the customer. Appropriate warning message should be popped up if the KYC id is expired.
- For KYC expired customers, Redemption of fund should be allowed, and subscription of fund should not be allowed.
- SMS/email to be sent before 21, 7 & 3 days of KYC expiry date. Boubyan Capital should provide the details of the content of the SMS/email. This requirement has integration touchpoint.
- SMS/email to be sent on the date of expiry of KYC id. Content will be different from the above specified above and Boubyan Capital should provide the details of the content of the SMS/email. This requirement has integration touchpoint.
- Onboarding, Exit, Suspension and reactivation of Customer have to be interfaced with GTN system - WS02-0085
- Boubyan Capital should have an option to onboard Customer and provide the CIF info to Boubyan Bank for CIF creation in Boubyan Bank. This requirement has to be confirmed by Boubyan Bank's Team - WS02-0086

Fields required for Corporate customer onboarding are captured in the following embedded excel (draft):



WS02_Boubyan%20
Capital_Customer_Co

9.2.1 Boubyan Capital – Onboarding Checklist

For Boubyan capitals customer onboarding screen, the embedded Document Check list have to be configured.



11. Boubyan Capital
Customer onboarding

- CIFs will be migrated as is so same CIF numbers in Boubyan Capital will be existing in Boubyan Bank.
- In case Boubyan Bank customer need to be Boubyan Capital customer
 - ✓ After migration and once we go live with new CBS, if Boubyan Bank customer who was not Boubyan Capital customer (created before migration or after migration), Boubyan Capital business users will be able to search about this CIF (by Civil ID or any search criteria will be available) in Boubyan capital and retrieve data from Boubyan Bank then complete remaining fields and create CIF in Boubyan capital.
- In case Customer is not Boubyan Bank customer and need to create CIF in Boubyan Capital
 - ✓ We will create reserved list of CIFs in Boubyan Capital and same reserved list will be added in Boubyan Bank (We can reserve 5,000 CIFs or Boubyan Capital team to tell us how many CIFs they

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need to reserve).

- ✓ Whenever creating customer in Boubyan Capital for CIF who is not Boubyan Bank customer, System will allocate next available CIF Number from reserved list reserved for Boubyan Capital.

- Once CIF Number assigned to Boubyan capital customer, it will be marked in Boubyan Bank as it is taken by Boubyan Capital so whenever this customer decide to be Boubyan Bank customer, we will give him same CIF number given in Boubyan capital.
- If customer need to be Boubyan Bank customer, Boubyan bank business user can retrieve this CIF from Boubyan Capital and create it with same CIF number in Boubyan Capital.

9.3 Prospect Onboarding screen

Prospect customer onboarding screen will be

- a. Detailed screen similar to Create Individual and Corporate screen which will not have KYC/AML check tabs. The Customer.Type will be defaulted with “Prospect” which will be no change field. The following will be layout of the screen with the fields and validation as in Create Individual and Corporate screens.
- b. Prospect customers will be integrated with SIRON KYC as this is required by compliance because prospect CIFs will be used for authorized signatories, Power of attorney, shareholders for corporate CIFs. It is agreed that prospect in some cases will not be limited like POA.

Customer - Individual - Prospects with Customer.Type field as Prospects.

Basic Details	Physical Address	Contact Details	ID Doc	Relation	Further Details	Financial Details	Communication Details	Other Details	Exit Status

Customer - Corporate - Prospects with Customer.Type field as Prospects.

Basic Details	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	Shareholder Info	Authorized Signatory	Financial Figures	Actual Beneficiary	Board Members	Exit Status

- c. Lighter screen with minimum customer's mandatory fields as shown below:

SL	Fields
1	SECTOR
2	LANGUAGE
3	SHORT.NAME
4	NAME.1
5	ACCOUNT.OFFICER
6	INDUSTRY

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7	TARGET
8	NATIONALITY
9	CUSTOMER.STATUS
10	RESIDENCE
11	STREET.1

The Boubyan business team can choose the required screen based on business requirement.

Prospect CIF will be created if he/she is not a customer with Boubyan Bank for : Power of Attorney, Guardian, Shareholders, Authorised Signatories, Actual Beneficiary, and Board Member.

- For Power of Attorney & Guardian, it will require full information & full KYC (like active CIF).
- For Shareholders, Authorised Signatories, Actual Beneficiary, Board Member, it will require light data as per the attached document



Field Label - Boubyan	Field Length	Field Purpose	Core / Boubyan Requested	Field Type	Source table for Dropdown	Field Validation	Mandatory / Optional
ID Type	35	ID Type	Boubyan Requested	Dropdown	EB.LOOKUP starting with CUS.LEGAL.DOC.NAME* (available as part of TAABS parameter sheet)		Mandatory
ID Number	35	Civil Id Number	Boubyan Requested	Free Text	It will 12 in case of Civil ID		Mandatory
First Name	50	Indicates the Given Name	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters	Mandatory
Second Name	70	Middle Name	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters	Optional
Third Name	70	Third Name	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only characters	Optional
Last Name	50	Specifies the Family Name	Core	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only English characters	Mandatory
Full Name	70	Full Name	Boubyan Requested	Free Text			Mandatory. Auto fill from first,

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							second, third and last with maximum 70
First Name Arabic	70	First Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters	Mandatory
Second Name Arabic	70	Middle Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters	Optional
Third Name Arabic	70	Third Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters	Optional
Last Name Arabic	70	Last Name in Arabic	Boubyan Requested	Free Text		Only alpha allowed. 2 Minimum characters required. Capture from card reader, only Arabic characters	Mandatory
Full Name Arabic	70	Full Name Arabic	Boubyan Requested	Free Text			Mandatory. Auto fill from first, second, third and last Arabic with maximum 70
Date of Birth	8	Date of Birth	Boubyan Requested	Date			Mandatory
Gender	7	Gender	Boubyan Requested	Dropdown	EB.LOOKUP starting with GENDER* (available as part of TAABS parameter sheet)		Mandatory
Nationality	2	Nationality	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)		Mandatory
Country of Birth	2	Country of Birth	Boubyan Requested	Date			Optional
Are you tax payer in any country including your nationality?	3					Applied to all nationality. By default, to KWT for all residence CIF More ++	Optional

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o Country o TAX number o Reason A,B,C if no TAX, B: text free							
Country of Residence	2	Country of Residence	Boubyan Requested	Dropdown	COUNTRY (available as part of TAABS parameter sheet)		Optional
Are you held a local or foreign post as a Politically Exposed Person (PEP)	3	Are you held a local or foreign post as a Politically Exposed Person (PEP)	Boubyan Requested	Radio Button	YES / NO	Political Person - Field value validation is based on this field's value	Optional
Political Position	35	Political Position	Boubyan Requested	Dropdown	New table/lookup	If the above field is set as YES, this field should have value. Else, this field should not have any value	Optional
Date of PEP	8	To put the date when customers answer the previous question Yes and enter the political position					Optional
Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person(PEP)	3	Are any of your degree up to Second-degree relatives and close associates a local or foreign Post as a Politically Exposed Person(PEP)	Boubyan Requested	Radio Button	YES / NO	Based on this field's value as Yes, following 3 fields such as Name, Relationship and Political Position are mandatory	Optional
Name	70	Name	Boubyan Requested	Free Text		Based on this field's value as Yes in Row no.49, this field value is mandatory	Optional
Relationship	3	Relationship	Boubyan Requested	Dropdown	RELATION (available as part of TAABS parameter sheet)	Based on this field's value as Yes in Row no.49, this field value is mandatory	Optional

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Political Position	35	Political Position	Boubyan Requested	Dropdown	New table/lookup	Based on this field's value as Yes in Row no.49, this field value is mandatory	Optional
--------------------	----	--------------------	-------------------	----------	------------------	--	----------

All prospect CIF should be integrated with SIRON

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9.4 Complete KYC Check

Description	KYC documents are obtained from the customer and checked against a KYC Checklist. For missing documents follow up actions are captured.
-------------	---

Process Flow



- This process is part of standard Transact core process. Any missing KYC information can be updated as part of this process.
- Report should be enabled to provide data on the old & changed KYC fields.

Step 1: Receive KYC documents.

Bank collecting the documents as per bank pre-define checklist such as identity card, Company registration, Certificate of incorporation.

Step 2: Perform external additional KYC Checks

An additional KYC checking can be done thru external system.

Step 3: Capture Customer KYC information

User captures KYC information in Transact in tab “KYC”.

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status	Audit
Basic Details / 190693											
Contact Date 01 May 2021	Introducer										
Kyc Relationship Last KYC Review Date 16 May 2024	KYC Complete Yes										
Last Suit Review Date	Auto Next KYC Rev	Manual Next KYC Rev 16 MAY 2025									
Risk Asset Type 1	Risk Level 1	Risk Tolerance 1	Risk From Date 1								
AML Check Yes	AML Result Negative										
Last AML Result Dt 15 May 2024											
Calc Risk Class 101	Manual Risk Class 101	Override Reason									

Proof of identity such as incorporation certificate, Business License are captured in tab ID Doc

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Additional Address

Additional address will be captured separately in DE.ADDRESS application

The user uses enquiry to search customer number

Customer Address - Model Bank

Customer Address-Print Swift Add.

Selection Sort Favourites

Customer: equals 190693

NO.SORT.OPTION: equals

INCLUDE.DL: equals

+ Show all fields x Clear fields

System will provide the DE.ADDRESS screen for user to add a new print address in addition to primary address or a new SWIFT address

Customer Address - Model Bank

Address List

Address Id	Customer Id	Street	Town	Mobile No(SMS)	Email ID
GB0010001.C-190693.PRINT1	190693	LONG STREET			

Add Print Address
Add Swift Address
View/Update Add

For the additional print address, system will increase the address to PRINT.2 automatically and user will start input the details.

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Business Solution Design Document

Customer Address - Model Bank

Address List		Customer Id	Street	Town	Mobile No(SMS)	Email ID
Address Id	GB0010001.C-190693.PRINT.1	190693	LONG STREET			

Results 1 - 1 of 1

Delivery Address **Audit**

Input Customer Address / GB0010001.C-190693.PRINT.2

Swift Address

Address Country

Address Type

Address Purpose

Salutation

Title

9.4 Perform AML Check

Description	This process deals with carrying out AML Blacklist checks on databases like OFAC (Office of Foreign Assets Control) or PEP (Politically Exposed Persons). The results from such checks are captured in the customer record.
-------------	---

Process Flow



Perform AML Check
(Corporate).pdf

The AML Blacklist checks on databases like OFAC (Office of Foreign Assets Control) or PEP (Politically Exposed Persons) will be performed in the EXTERNAL system. The results from such checks are captured in tab KYC.

- For Boubyan Bank and Boubyan Capital, AML check will happen during customer onboarding and hence this process after customer onboarding is not applicable for Boubyan Bank.

9.5 Setup Mandates & Signatory Group

Description	The process depicts the setup of signatory groups and mandates. Customer is attached to respective signatory group. Mandate Application group is formed by logically grouping Transact applications/ versions. The mandate requirement can be defined for customer, account, or portfolio and in turn linked to the appropriate application group and mandates.
-------------	---

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Process Flow



Set Up Mandates and Signatory Groups.pdf

Prerequisites:

Create Customer Record (Corporate)

- Signatory Group and Mandate capture processes are required to validate a transaction if the signatories of the document/ instrument are authorized to perform the transaction.
- Signatory Group contains the customer(s) to form a group.
- Mandate record links the groups with their limit and the required number of signatories.

Step 1: Decide if the new signatory group to be created.

In Mandate management, system display the existing Signatory Group, user can check on the screen.

Mandate Management - Model Bank					
	Signatory Group	Mandates	Mandate Requirements		
	Signatory Group		Signatory Customer	Start Date	End Date
	100139.AREAMANAGERS		190093	19 APR 2024	14 APR 2025
	100139.DEPTHEADS		190095	19 APR 2024	14 APR 2025
	100139.DIRECTORS		190097	19 APR 2024	14 APR 2025
	100139.MANAGERS		190099	19 APR 2024	14 APR 2025
			190098	19 APR 2024	14 APR 2025
			190092	19 APR 2024	14 APR 2025
			190094	19 APR 2024	14 APR 2025
			190096	19 APR 2024	14 APR 2025
	100224.FATHER		100391	19 APR 2024	18 APR 2028
	100283.LOANS		111111	16 MAY 2024	30 MAY 2024
			190464	16 MAY 2024	31 MAY 2024
			333333	16 MAY 2024	30 MAY 2024
			190448	16 MAY 2024	30 MAY 2024
			190466	16 MAY 2024	30 MAY 2024
	100384.GUARDIAN		100410	19 APR 2024	18 APR 2028
	111111.GENERAL		190448	16 MAY 2024	30 MAY 2024
			190508	16 MAY 2024	30 MAY 2024
	111501.PORTFOLIO		111501	16 MAY 2024	30 MAY 2024
	188188.CFO		190321	19 APR 2024	18 APR 2028

Or user give the selection criteria for searching the specific for example user would like to search for SIGNATORY.CUSTOMER EQUAL TO 196063

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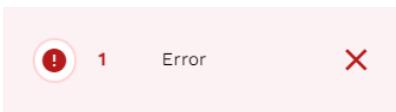
Business Solution Design Document

%EB.SIGNATORY.GROUP.INPUT

Selection	Sort	Favourites
@ID	equals	
SIG.GROUP.ID	equals	
DESCRIPTION	equals	
SIGNATORYCUSTOMEER	equals	Select an Option 190693
START.DATE	equals	<input type="text"/>
END.DATE	equals	<input type="text"/>
LOCAL.REF	equals	
NO.SORT.OPTION	equals	
INCLUDE.DL	equals	
OVERRIDE	equals	

+ Show all fields x Clear fields

If the signatory group for customer 190693 does not exist, system will show message mentioned “No records matched the selection criteria”



User can proceed to create a new signatory group in the next step

Step 2: Create new signatory group.

At this step, user will attach the customer to the respective signatory group.

The @id of the signatory group is the customer id and the group name (user defined name).

Below is the signatory group name GENERAL for customer 190693. The @id could be 190693.GENERAL or 190693.1

This is the flexible of given the meaningful @id.

This table need to input the authorized customer id along with start date and end date.

Signatory Group	Audit
Signatory Group / 190693.GENERAL	
<input type="text"/> Description * (1)	
<input type="text"/> Signatory Customer 190693 - ABC COMPANY	<input type="text"/> Start Date Start Date 1 * 16 May 2024
<input type="text"/> Signatory Customer 2 * 100210 - David Miller	<input type="text"/> End Date End Date 1 * 30 MAY 2025

Step 3: Create Mandate

EB.MANDATE application will be use to capture the mandates with respect to limit amount and currency

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The screenshot shows the 'Mandate' tab selected. At the top, it displays 'Mandate / 190693.20240516-1'. Below this, there are sections for 'Description *' (ABC MANDATES LIMIT AMOUNTS) and 'Limit Ccy' (USD). The main configuration area contains two rows of rules:

- Up To Amount 1:** Set to 100,000. It maps to 'Signatory Group 1: 190693.GENERAL' and requires 'Min No. of Signatories 1:1' (1 signatory).
- Up To Amount 2:** Set to 100,000. It maps to 'Signatory Group 2: 190693.GENERAL' and requires 'Min No Signatories 2:1' (2 signatories).

Above mandate 190693.20240516-1 is configured for

For amount up to USD100,000 , it required 1 signatory customer from the signatory group 190693.GEERAL either 190693 or 100210

Any amount exceeding USD100,000, system need, it required 2 signatories' customer from the signatory group 190693.GEERAL i.e. both 190693 and 100210

Step 3: Create Mandate requirement for application

EB.MANDATE.REQUIREMENTS is used to map application id with mandate id for processing.

This table will contain the Application type and Id in three different levels - Account, Customer, Portfolio -

The screenshot shows the 'Create Mandate Requirements' screen with the application ID EBMD24137PXND06. The 'Customer' field is set to 190693. The 'Application Group' field is set to FUNDS.TRANSFER, and the 'Mandate Id' field is set to 190693.20240516-1.

Discovery / Workshop Delta points:

- Following requirements will be considered during finalization of the customization for Signatory and mandate requirement (WS02-0040, WS02-0041, WS02-0046, RETAILLBT-56, BRANOPS-99)
 - The same signatory group can have the different limits for example, A+B has 20KWD limit for cash transaction. A+B has 100KWD limit for Swift transfer.
 - There is also a case where the mandate has some remark that cannot be setup in the system, The bank uploads this remark (pdf) and at the transaction such as funds transfer, users will view it by enquiry along with signature image before proceeding further.
 - The bank wants to create one group to collect all mandate applications under one name. Then during input mandate requirement, user will choose the group and apply mandate for all applications under the group.
 - Power of attorneys do not have CIFs for the attorney holder. Temenos cannot create a mandate for someone who is not in CBS. Power of attorneys are implemented using mandates in the Temenos system.
 - The bank wants to see a list of existing accounts to select the records including signatures to be copied to the new account.

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9.6 Amend Customer Charge

Description	The process deals with updation of the Charge group to which Customer belongs. Transact by default based on the setup, allocates a charge group to the customer on creation of customer record. However, it can be updated at a later stage, which is handled through this process. Based on the charge group to which customer is associated, charges will be taken during transaction.
-------------	--

Process Flow



Amend Customer Charge (Corporate).pc

Customer Charge table is used to define the charge group for Transact application and to define charge periodically for any given customer.

Customer charge record for all customers will be created automatically when the customer record is authorised. User can change the charge group or define scheduled charge at the customer level.

Customer Charge - Model Bank

Customer Charge		
Selection	Sort	Favourites
Customer No	equals	100283
NO.SORT.OPTION	equals	
INCLUDE.DL	equals	
+ Show all fields		x Clear fields

System displays the detail to confirm for go ahead amendment.

Customer Charge - Model Bank	
Amend Customer charge	<input type="button" value="Search"/> <input type="button" value="New"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
Customer	Name
100283	Dell Computer
Results 1 - 1 of 1	

Once user confirm to edit record, system populates the screen to change the charge group

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Business Solution Design Document

Customer Charge - Model Bank

Amend Customer charge																				
Customer	Name	Basic Input	SC Application Input	TR Application Input	Charge															
100283	Dell Computer				Tax															
					Audit															
Results 1 - 1 of 1																				
Basic Input / 100283 Dell Computer (1) (2) (3) (4) (5) (6) (7) (8) (9) (10)																				
<table border="1"> <thead> <tr> <th>Application</th> <th>Default Group</th> <th>Actual Group</th> </tr> </thead> <tbody> <tr> <td>Application 1 Funds.transfer</td> <td>Default Group 1 99 - DEFAULT FT GEN COND</td> <td>Actual Group 1 C-100283 Dell Computer</td> </tr> <tr> <td>Application 2 Fiduciary</td> <td>Default Group 2 999 - DEFAULT CONDITION</td> <td>Actual Group 2 999 DEFAULT CONDITION</td> </tr> <tr> <td>Application 3 Letter.of.credit</td> <td>Default Group 3 99 - DEFAULT LC COND</td> <td>Actual Group 3 99 DEFAULT LC COND</td> </tr> <tr> <td>Application 4 Port.transaction</td> <td>Default Group 4 99 - Default PP Gen Condi</td> <td>Actual Group 4 99 Default PP Gen Condition</td> </tr> </tbody> </table>						Application	Default Group	Actual Group	Application 1 Funds.transfer	Default Group 1 99 - DEFAULT FT GEN COND	Actual Group 1 C-100283 Dell Computer	Application 2 Fiduciary	Default Group 2 999 - DEFAULT CONDITION	Actual Group 2 999 DEFAULT CONDITION	Application 3 Letter.of.credit	Default Group 3 99 - DEFAULT LC COND	Actual Group 3 99 DEFAULT LC COND	Application 4 Port.transaction	Default Group 4 99 - Default PP Gen Condi	Actual Group 4 99 Default PP Gen Condition
Application	Default Group	Actual Group																		
Application 1 Funds.transfer	Default Group 1 99 - DEFAULT FT GEN COND	Actual Group 1 C-100283 Dell Computer																		
Application 2 Fiduciary	Default Group 2 999 - DEFAULT CONDITION	Actual Group 2 999 DEFAULT CONDITION																		
Application 3 Letter.of.credit	Default Group 3 99 - DEFAULT LC COND	Actual Group 3 99 DEFAULT LC COND																		
Application 4 Port.transaction	Default Group 4 99 - Default PP Gen Condi	Actual Group 4 99 Default PP Gen Condition																		

CUSTOMER.CHARGE Audit

CUSTOMER.CHARGE / 6274 ABC XYZ

- + Charge Freq 20230930M0631 - 30 SEP 2023 Every 6 months on the last day of the month
 - Debit Account 1 100544 - PENNYGBP
 - » Charge Code 1.1 MAINTENANCEFEE

9.7 Amend Customer Details

Description	This process carries out customer requests to amend customer related data viz., change customer details or add/ remove additional addresses, registering Deceased customer details like date when the customer died, the date when the bank is notified about the death and date of granting Probate. It also covers the "termination" of a customer relationship (change of status to 51).
-------------	---

Process Flow

1. Amend Customer Details



Amend Customer Details (Corporate).pd

Customer Amendment can be performed in two places:

- 1) Using Customer single view

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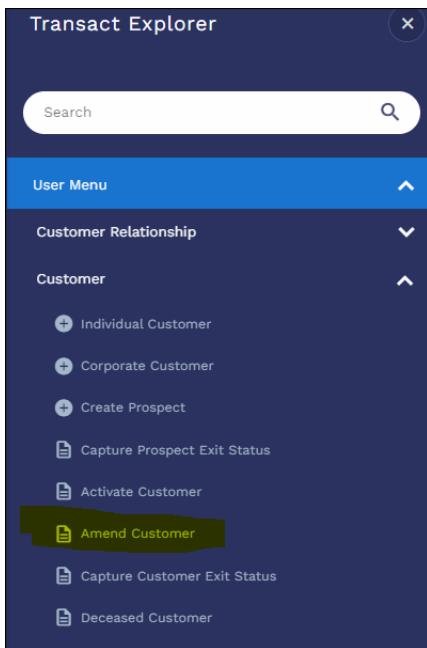
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Business Solution Design Document

Find Customer

Selection	Sort	Favourites
Customer number	equals	6274
Mnemonic	equals	
Short name	equals	
Name	equals	
Street	equals	

2) Using “Amend Customer” option in the menu



Using Customer Single View

Amendment using Customer single view will display the fields based on the type of amendment like “Basic Details”, “Address”, etc.

Customer Details - Model Bank

Customer	Basic Details	Address	Relationship	Employment	Financials	KYC	Documents / Images	Messages	Channel Preferences	Aggregation
Customer	6274	Short Name	ABC XYZ					Posting Restriction		
Title		Full Name	ABC XYZ					Profile Type	Profile	
Salutation		No of Dependents						Valued Customer	B Rating	
Gender		Marital Status						Amend Exit Status		
Date of Birth	20 APR 2004	Industry	Private Person (Name)							
Sector	Individual	Customer Status	Private Client - Standard							
Target	Private Client - Standard	Residence	GB							
Nationality	GB	Notification Date								
Date Of Death		Exit Status								
Vulnerability										

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Customer Audit

Basic Details / 6274

Title	Salutation
Short Name ABC XYZ	Gender *
Given Names	
Name 1 ABC XYZ	Name 2
Mnemonic * C6274	Language * 1 - English
Date of Birth 20 Apr 2004	No Of Dependents
Sector ** 1001 - Individual	Marital Status
Target 1 - Private Client - Standard	Industry 1000 - Private Person (Name)
Nationality GB - United Kingdom	Customer Status 1 - Private Client - Standard
Residence GB - United Kingdom	

Using “Amend Customer” screen

Amend Customer - Model Bank

Amend Customer

Selection Sort Favourites

Selection

Customer No	equals	6274
NO.SORT.OPTION	equals	
INCLUDE.DL	equals	

+ Show all fields x Clear fields

Amendment using “Amend Customer” screen will display all the tabs for the user to change.

Business Solution Design Document

Amend Customer - Model Bank

Amend Customer						
Customer No	Short Name	# Customer Mnemonic	Relationship Officer	Customer Branch Name		
6274	ABC XYZ	C6274	1 - Implementation	GB0010001		
Results 1 - 1 of 1						

Customer	Physical Address	Contact Details	ID Doc	Relation	Further Details	Financial Details	Residential Details	Communication Details	KYC	Other Details	Reporting Details	Exit Status
Basic Details / 6274												
Title	Salutation											
Given Name	Family Name											
Full Name ABC XYZ	Full Name-2											
Short Name ABC XYZ	Mnemonic * C6274											
Gender *	Marital Status											
Account Officer 1 - Implementation	Second Officer 1											
Sector * 1001 - Individual	Industry 1000 - Private Person (Name)											
Target 1 - Private Client - Standard	Customer Status 1 - Private Client - Standard											
Nationality GB - United Kingdom	Residence GB - United Kingdom											
Customer Type	Customer Rating 1											
Date of Birth 20 Apr 2004	Language * 1 - English											
Cust Birth Province	Cust Birth City											

Authorisation & Deletion of Customer Amendment

- Similar to Individual & Corporate Customer authorisation, authorisation and deletion of Customer amendment can be performed using the same navigation.

9.8 Manage Document & Image Upload

Description	The process describes the activities for uploading images and documents for customers into Transact.
-------------	--

Process Flow



Manage Document and Image Upload.pdf

Points to remember:

- Both Customer level and Account level signature capture is possible in Transact as same customer may have different signature for different accounts.
- Signature can be upload without Customer id from the Account Overview screen (Account level).
- Image capture applicable should include Civil id field (mandatory field) and there should be an enquiry to list the accounts based on Civil id.
- Account level signature capture is possible without reference to Customer id.

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- However, signatory group with transaction limits and signature together is captured as a gap.

Step1: Receive document from customer and check authenticate customer.

Collect all the documents from the customer

Classify the document type for example photo, signature. The different types of image already defined in the system (Admin).

User uses enquiry to check if the customer exist in system

The screenshot shows a search interface titled 'Find Customer'. It includes tabs for 'Selection', 'Sort', and 'Favourites'. The 'Selection' tab is active, displaying search criteria for various fields: Customer ID (equals 190693), Mnemonic, Short Name, Mobile Number, Post Code, Date of Birth, Incorporation Date, Account/Loan/Deposit, Card Number, and Show Image of Type (Select an Option). Below this is a table titled 'Customer Details' showing results for Customer ID 190693, Customer Name ABC COMPANY, Date of Birth / Incorporation 01 JAN 2020, Mobile No, and Account Officer Corporate Officer. A message at the bottom right indicates 'Results 1 - 1 of 1'.

The capturing document Image is under tab “Documents / Images”

The screenshot shows a 'Customer Details - Model Bank' interface. At the top, there are tabs for Customer, Basic Details, Address, Relationship, Employment, Financials, KYC, Documents / Images (which is highlighted in yellow), Messages, Channel Preferences, and Aggregation. Below this, there are two tabs: Captured Document and Captured Image. The main area displays 'Customer Documents' for Customer 190693 and Name ABC COMPANY. It lists documents by Document Type (Business License or Incorporth Cert, Introductory Document, Memorandum and Articles of Asscn) with their Reference, Document Status (Not Received or Received), Status Date (16 MAY 2024), End/Maturity Date, and Last Update Date (all 16 MAY 2024). Below this is a 'Documents' section with tabs for Products, Investments, Pricing, Bundles, Personal Consents, External Products, STO/DD/Sweeps, Rewards, Beneficiaries, Alerts, and Manual Asset Clas. The 'Products' tab is active. At the bottom, there are tabs for Accounts, Deposits, Loans, Safe Deposit Box, and Facility, with Current & Savings Accounts selected.

Here is the process to capture image

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The screenshot shows a navigation bar with tabs: Customer, Basic Details, Address, Relationship, Employment, Financials, KYC, Documents / Images (highlighted in yellow), Messages, Channel Preferences, and Aggregation. Below the navigation bar, there's a section titled 'Captured Document' with a 'Captured Image' button highlighted in yellow. At the top right of this section is another 'Capture New Image' button. The main area displays a table with columns: Image Type, Description, and another 'Capture New Image' button.

System will popup new screen to capture the details of image and linked application for the image

Capture an Image / IM-24137-59307

Application: CUSTOMER - CUSTOMER

Image Reference No.: 190693

Short Description *: Signature of authorized CUSTOMER ABC COMPANY

Description *: Signature of authorized CUSTOMER ABC COMPANY

Type: SIGNATURES - Signatures

Multi Media Type: Image

Upon committing capture image record, system will pop-up another screen for upload the image.

IM Image Upload / IM2413759307

Image Id: IM2413759307

Upload Image: 2024051638288951977756.jpeg

Upload Complete ✓ File has been uploaded successfully

User can check the uploaded signature on Customer 360 screen

Discovery / Workshop Delta points:

- Following requirements will be considered during finalization of the customization for Signatory and mandate requirement (WS02-0040, WS02-0041, WS02-0046, RETAILLBT-56, BRANOPS-99)
 - The same signatory group can have the different limits for example, A+B has 20KWD limit for cash transaction. A+B has 100KWD limit for Swift transfer.
 - There is also a case where the mandate has some remark that cannot be setup in the system, The bank uploads this remark (pdf) and at the transaction such as funds transfer, users will view it by enquiry along with signature image before proceeding further.
 - The bank wants to create one group to collect all mandate applications under one name. Then during input mandate requirement, user will choose the group and apply mandate for all applications under the group.
 - Power of attorneys do not have CIFs for the attorney holder. Temenos cannot create a mandate for someone who is not in CBS. Power of attorneys are implemented using mandates in the Temenos system.
 - The bank wants to see a list of existing accounts to select the records including signatures to be copied to the new account.
- Signature/photo can be captured after authorisation of Customer or Account only (WS02-0038).
- Temenos provided the customized approaches for Customer/Account level signature & mandate for Bank to decide on the process for checking the transaction limit and signature (WS02-0039).
- Electronic signature should be copied as image and copied to the location that has access by Transact. Copied image can be uploaded to the Customer record reference as per the workflow shown during workshop. Uploaded image can be viewed in the customer single view screen (WS02-0049).

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9.9 Set/Remove Posting Restrict

Description	This process covers executing a customer's request or an external/ internal request for setting/ removing restrictions for posting. The restriction can be set either at the Customer level or at an account level.
-------------	---

Process Flow



Set or Remove
Posting Restrict.pdf

User receives the amendment request regarding to set or remove posting restrict.

User validates the request whether it is complied with the guideline.

If the request is incomplete and not in order, advise the requester to resubmit the complete request.

For CUSTOMER level , user use enquiry to find customer

Set/Remove Posting Restrict for Cus - Model Bank

Set / Remove Posting Restrict

Selection	Sort	Favourites
Customer	equals	100283
NO.SORT.OPTION	equals	
INCLUDE.DL	equals	

+ Show all fields x Clear fields

Set/Remove Posting Restrict for Cus - Model Bank

Set/Remove Posting Restrict for Customer

Customer	Mnemonic	Name	Posting Restrict
100283	DELL	Dell Computer	

Results 1 - 1 of 1

Posting Restrict / 100283

Mnemonic	DELL																
GB Short Name 1	Dell Computer																
<table border="1"> <thead> <tr> <th colspan="2">Posting Restrict 1</th> </tr> <tr> <th>Id</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Post No Debits</td> </tr> <tr> <td>10</td> <td>Post Credits to Savings a/c</td> </tr> <tr> <td>11</td> <td>Post Debits to Current a/c</td> </tr> <tr> <td>12</td> <td>Customer Deceased</td> </tr> <tr> <td>14</td> <td>Black List Customer</td> </tr> <tr> <td>15</td> <td>Not Submitted Kyc documents</td> </tr> </tbody> </table>		Posting Restrict 1		Id	Description	1	Post No Debits	10	Post Credits to Savings a/c	11	Post Debits to Current a/c	12	Customer Deceased	14	Black List Customer	15	Not Submitted Kyc documents
Posting Restrict 1																	
Id	Description																
1	Post No Debits																
10	Post Credits to Savings a/c																
11	Post Debits to Current a/c																
12	Customer Deceased																
14	Black List Customer																
15	Not Submitted Kyc documents																
View Full List																	

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- The requirement of setting posting restrict of no debit and no credit. Transact will allow issue of cheque book even when the posting restriction is set. Posting restrict will have an impact on financial transactions and will not impact on non-financial transaction such as issuance of cheque book, etc. (WS02-0034).
- Memo is applied on the account and CIF level. Only the home branch can delete it. The bank need an option to remove the memo from any branch. Memos need to have expiry date, status, posting restrictions, etc. – Posting Restriction in Transact can be applied at both Customer and Account level (BRANOPS-105).

10 Enquiries/Reports

Following are the “Out of the Box” enquiries / reports relating to Customer:

Enquiry on Customer Details (Customer 360)

Find Customer

Selection	Sort	Favourites
Short name	sounds like	john dav
Customer number	equals	
Mnemonic	equals	
Name	equals	

Customer Details					
Customer	Mnemonic	Name	Officer	Nationality	Residence
140140	AGENT1	John Hay Maddison	Broker Administrator	United States of America	United States of America
190337	BOYCOT	JOHN LEWIS	Implementation	EU Countries	EU Countries
100371	BURROUGHS	David Burroughs	PWM Relationship Man	EU Countries	EU Countries
120131	DAVEB	David Bates	Credit Manager	United Kingdom	United Kingdom
100277	DAVID	David Murray	Customer Service Age	United States of America	United States of America

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Customer Details - Model Bank

Customer	Basic Details	Address	Relationship	Employment	Financials	KYC	Documents / Images	Messages	Channel Preferences	Aggreg >	
NO DATA TO DISPLAY		No Banner to Display			Active Process		Contacts	Intelligence	Opportunities		
Customer Signature not captured!		Segment Details not Captured			Process				Activity	Status	
No Pending Processes for this Customer											
Products	Investments	Pricing	Bundles	Personal Consents	External Products	STO/DD/Sweeps	Rewards	Beneficiaries	Alerts	Manual Ass >	
Accounts	Deposits	Loans	Safe Deposit Box	Facility							
Current & Savings Accounts											+
Account	Account Type	Card Number	..	Ccy	Ledger Balance	Cleared Balance	Locked Amount	Available Amount	Customer	Role	Jointly Liable
100129	Current Account		..	USD	-3,984,309.24	-3,984,309.24		0.00	David Burroughs	Beneficial Owner	-
Credit Cards											
Account		Card Number	..	Ccy	Current Balance		Issue Date	Expiry Date			
No Credit Card issued for this Customer											

Enquiry on Prospect Customer

Prospect Details					
Prospect No	Name	Relationship Officer	Nationality	Residence	Customer Type
190266	GEORGE	Implementation	United States of America	United States of America	PROSPECT
Results 1 - 1 of 1					

Customer List

Customer Details						
Customer No	Short Name	Account Officer	# Nationality	# Residence	Customer Type	Customer Branch Name
6274	ABC XYZ	Implementation	United Kingdom	United Kingdom	GB0010001	
6275	AABBCC	ISA-Manager	United Kingdom	United Kingdom	GB0010001	
66052	NOKIA US	Corporate Banking	United States of America	United States of America	GB0010001	
100100	Harry Crisp	Customer Service Agent	United States of America	United States of America	GB0010001	
100105	Helen Roberts	Customer Service Agent	United States of America	United States of America	GB0010001	
100106	Helsa Reeve	Customer Service Agent	United States of America	United States of America	GB0010001	
100107	Harvey Reid	Customer Service Agent	United States of America	United States of America	GB0010001	
100108	Henrick Rier	Customer Service Agent	United States of America	United States of America	GB0010001	
100109	Henry Rawson	Customer Service Agent	United States of America	United States of America	GB0010001	
100110	John Hollands	Customer Service Agent	United States of America	United States of America	GB0010001	

Enquiry of Customer charges – Global view

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Customer Charges - Model Bank

Customer Charge Conditions

Product Condition	Description	Condition Group
Funds Transfer	DEFAULT FT GEN COND	99
Fiduciary	DEFAULT CONDITION	999
Letter of Credit	DEFAULT LC COND	99
Securities Trading	Trading Fee - Staff	007
Securities Portfolio Management	PM Fee - Staff.	007
Securities Safekeeping	Safekeeping Fees Staff	003
Tax	VAT for Asset Finance	001
Tax	Capital Gains Tax	099
Tax	Resident Deposit Tax	099
Tax	WHT on Bond Interest	099
Tax	EUFTT SC	099
Tax	EU Savings Tax	099
Tax	FATCA Withholding Tax	099
Tax	German Corporate Tax	099
Tax	Resident Account Tax	099
Tax	Resident Deposit Tax	099
Tax	Loantax	001
Tax	Qualified Intermediary Taxation	099
Tax	Withholding Tax	099

Results 1 - 19 of 19

AA Charges

Product	Property	Charge ID
Personal Loan	Payoff Fee	100-XAV--20110101
	Insurance	INSURANCE---20110414
	Ageing Bill Fee	5%---20100601

Results 1 - 3 of 3

Enquiry on AML processed – Customers (not applicable for Boubyan Bank as AML check is through SIRON)

Application	Dispo Status	Date	Reference
No AML Records Processed			

Enquiry on Customer Previous Address

Cust ID	Short Name	Address Country	Address Type	Address Purpose	Building Name	Building No	Street	Flat No	Address	Town	Post Code	POBox No	Country Subdivision	Country
No Customer records to display														

Enquiry on Exit Customers

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List of Exit Customer - Model Bank							
Transaction Ref	Short Name	Mnemonic	Language	Sector	Exit Status	Exit Date	Exit Reason
190265	J R PETER	RICHARD		1	1001	CLOSED	24 MAR 2023 Legitimate reasons
Results 1 - 1 of 1							

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11 Gaps

Embedded excel contains the list of gaps/ discussion points identified/observed during discovery and workshop session.



10.

Boubyan_Discovery a

Gaps identified as part of Discovery sessions:

Delta Ref No	Business / Technical Requirements / Clarification	Temenos Feedback / Proposed Solution	Status
RETAILLBT-56	Power of attorneys do not have CIFs for the attorney holder. Temenos cannot create a mandate for someone who is not in CBS. Power of attorneys are implemented using mandates in the Temenos system.	Temenos suggested to create either prospect or active customer to use the mandate functionality 10-Jul: Temenos provided the solution. Civil Id should be part of the image capture (mandatory field) and enquiry to fetch the accounts per civil id in image capture	Configuration
RETAILFIN-78	Vendor Onboarding and accounts to be opened for Vendor	Vendor onboarding should be like onboarding of any customer. Vendor account opening to be discussed during WS03 workshop	Clarification
BRANOPS-117	Companies need to be linked, like subsidiaries with the holding companies	Transact has the existing functionality of linking "Related Customers" at the customer record level For corporate customers, Boubyan Bank can link the related customers like subsidiary or holding companies with the respective relation code. RELATION code definition should be part of the signed off TAABS parameter questionnaire to be provided by Boubyan Bank.	Clarification
BBYNCAP-16	Boubyan Bank needs to be able to suspend customer accounts at the bank CIF level with no effect on the Boubyan Capital CIF and accounts.	Suspension can be initiated using Exit status option. Exit status can be effected only at the Bank CIF level so that the other CIF or their related accounts will not get impacted.	Clarification
RETAILFIN-38	Employer details to be captured at the customer level The employer can be a free text or a drop-down based on the pre-defined list. There also needs to be a field for employment type (private/public, etc.).	Bank provided the details	Configuration

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RETAILFIN-55	<p>Promo code will be created by the bank. The promo code will be provided to each Customer</p> <p>To be dropped. Will be handled by PEGA.</p> <p>Only need a field to capture the promo code.</p>	<p>New field to capture Promo Code will be introduced in all customer screens. This field will accept alpha numeric values and can hold upto 16 characters.</p> <p>This field is for information purpose only</p>	Configuration
RETAILFIN-79	<p>Customer Retention to be identified separately</p>	<p>Temenos suggests introducing two fields, viz., Retention date & Retention remarks, either at the customer level or at the account/contract level. These fields can accept multiple retention, with multiple dates and multiple remarks.</p> <p><<Boubyan Bank Confirmation: Ok, to have it on customer level (CIF)>></p>	SOW Gap
BRANOPS-64	<p>There is not a CIF type at the bank e.g. corporate, individual, etc.</p> <p>New KYC questions need to be added sometimes, like a new CIF type, etc.</p> <p>Currently, this information is already captured in iMAL (Type_Id). Moreover, Cif_Type holds already many inconsistent information è we need to cleanup this field</p>	<p>Bank provided the details</p>	Configuration
BRANOPS-67	<p>In the branches, there are different ID types(>1) required with the expirations for each. For corporate there is only first and last name is used. The expiry for the corporate registration is input. Nationality captured is the location where the company is registered. Address is captured.</p>	<p>Multiple ID documents can be captured in "ID DOC" along with their respective issuing authority, issue & expiry date.</p> <p>NAME.1 & NAME.2 fields are available in Corporate Customer screen to enter the first & last names.</p> <p>NATIONALITY field can be used to update the location of company registration</p>	Clarification
BRANOPS-69	<p>There is an editable name for printing on debit cards. There need to be constraints on which kind of characters are allow, like there should not be small case characters or special characters.</p>	<p>SHORT.NAME field can be used by the Bank to have the name for the debit cards.</p> <p>Boubyan Bank should confirm if short name can be used or new field required to store the printing name for the debit card.</p> <p>Boubyan Bank Confirmation: Yes the name of client to be retrieved</p>	SOW Gap

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		from short name and can be editable. Make sure this screen only capture CAPITAL & ALPHA English.	
BRANOPS-70	The bank has a CIF type, joint, which needs to be handled by CBS	Joint customer onboarding will be similar to the individual customer onboarding, with mandatory input for Relation customer and Relation code. 10-Jul: Bank decided to go with joint account with multiple customers (Instead of joint customer) as per Temenos recommended approach	Clarification
BRANOPS-73	Field for PEP questions sometimes get deleted. This is a manually filled up field. Information captured is name, relationship and PEP position. The PEP position is part of occupation.	Risk class field holds the details of PEP classification in Transact. Boubyan Bank provided the details	Configuration
BRANOPS-74	Relationships need to be defined by the bank and have multiple relationships maintained, like a spouse, power of attorney, stakeholder, etc. Additional information may need to be stored for the individuals and relationships.	For Power of attorney KYC questions, implications, additional mandatory fields and form generation & for any specific workflow, Boubyan Bank should provide Bank provided the details	Configuration
BRANOPS-76	FATCA needs to be incorporated in the onboarding flow.	This will be discussed as part of FATCA workshop.	Moved to FATCA workshop
BRANOPS-82	Legal status, economic sector and sub-economic sector recorded for the corporate entity. This is set list. Economic and sub-economic sectors are considered for risk classification. The bank would like to store information about salary uploads and other income sources to be able to generate leads	New fields such as Legal Status, Economic sector & Sub Economic Sector will be created with dropdown option. Bank provided the details Boubyan Bank should provide the list of drop-down values for legal status.	Configuration
BRANOPS-83	You can add up to three legal documents per customer	"ID DOC" tab in Individual / Corporate customer screens has the flexibility to provide multiple ID documents with their respective details such as issuer, date of issue, expiry date, etc.	Clarification
BRANOPS-87	When entering shareholder information, the fields should be in multiple languages, Arabic and English. The fields should be clearly marked with the language that the fields should be filled in.	New fields such as Shareholder Customer name in English, Shareholder Customer name in Arabic and Shareholding % should be created in Transact and the fields should be able to be multi valued. Shareholder Customer name field should accept alpha values based on	SOW Gap

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		respective language. Shareholding % field should accept any numerical values less than or equal to 100. Total of Shareholding % should be equal to 100, failing which system should throw an error. Boubyan Bank should provide Details of other shareholding details, if any.	
BRANOPS-89	Some fields should be disabled from being editable at branches, like country of birth and PEP questions.	This requirement can be discussed as part of User SMS discussion.	Moved to User SMS discussion
BRANOPS-92	Customer 360 to include the customer salary information	Boubyan Bank decided not to change the Customer 360 in Transact	Information
BRANOPS-93	The bank wants to suspend all debits on deceased CIFs until clearance to pass on proceeds to legal heirs. Deceased cases currently have deceased status at the CIF level and deceased status at the deal level for IRET (Personal Finance) management by collection department, in CBS it should be unified at the level of customer	Transact allows the user to enter the information relating to deceased customer such as date of death, date of death notification and date of probate. To suspend all debits on deceased CIF, it is suggested to update Posting Restriction at the customer level so that all financial transactions will get impacted	Clarification
BRANOPS-94	For retail customers, if the civil ID is expired, after 30 days the atm is blocked and the account closed after 77 days.	Following enquiries (report) can be provided relating to the civil id expiry: o Civil Ids to be expired in next 10 days o Expired Civil ids o Civil Ids expired before 30 days (for ATM Block) o Civil Ids expired before 77 days (for Account Closure) Based on the above reports, user can initiate ATM blocking in Card Management System and close account in Transact system.	Configuration
BRANOPS-96	Address fields to be available in English and in Arabic	Fields such as Street, Address, Town/City, Post Code & Country fields are available in English and Arabic.	Clarification
BRANOPS-98	When opening a new account, the bank user needs to be able to copy the details off an existing account under the same CIF.	This requirement will be discussed as part of WS04 (Account) Regarding signature capture of Power of Attorney, it should be done during onboarding of prospect customer.	Moved to Accounts workshop
BRANOPS-99	The bank wants to see a list of existing accounts to select the records including signatures to be copied to the new account	Regarding signature capture for Account, signature can be captured at both customer and account level.	Clarification

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BRANOPS-101.	Customers can have an unsecured signature(decided by the bank if a signature can be easily counterfeited). The customers need to sign a declaration for its use. The signing of the declaration is marked with a memo on the account level.	Boubyan Bank provided the details with Smart signature field.	Configuration
BRANOPS-105	Memo is applied on the account and CIF level. Only the home branch can delete it. The bank need an option to remove the memo from any branch. Memos need to have expiry date, status, posting restrictions, etc.	MEMO related fields can be configured in Transact with option to multi value them. Bank provided the screen details	Configuration
BRANOPS-114	There should be an option to change customer to staff members and have a field for storing their staff id	Categorization of staff will be handed through SECTOR field and the field value is allowed for change. New field to store the Staff Id will be created and it will be available for user input in Individual customer creation and amendment version. New field will accept numerical values with maximum length of 16 characters.	Configuration
BRANOPS-120	When selecting a custodian for an account, the bank needs to be able to select from a list of all beneficiaries at the CIF level. An account can only have one custodian at a time	This will be discussed as part of WS04 (Accounts)	Moved to Accounts workshop
BBYNCAP-59	Customer 360 should show all holdings of the customer	Mutual Fund holdings of the customer will be added to Customer 360 screen.	Configuration
BBYNCAP-13	There should be customers allowed for Boubyan Capital to be not Boubyan Bank customers[[System allows this feature. Since requirement is to maintain the same CIF number in both entities, it is suggested that exclusive Boubyan capital customers be maintained as prospects in Boubyan bank also so they can be converted in future to bank customers plus the CIF sequence is not disrupted between both the entities	Clarification
BRANOPS-63	For onboarding, first, insert civil Id into the information reader to get basic information like name, gender, civil id number, father's number, full names, etc.	This should be part of Integration session. Customer onboarding starting with civil id is captured as part of WS02-0006	Moved to Integration session
BRANOPS-65	About 70% of the time, the second or third name becomes the first name, which is an	Following validations will be considered:	SOW Gap

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<p>issue. The branch should amend it but sometimes the branch skips it. This is because the information on the card is abbreviated in English. First and last name needs to be mandatory.</p> <p>Currently CT is getting customer information from PACI, which the user can then amend.</p> <p>Alternatively, aside from the civil id reader, customers can be onboarded using a QR code generated from the customer application.</p> <p>Some civil id returns the wrong date of birth for the customers. The date of birth needs to be correctable.</p> <p>SIRON faces an issue when there are two consecutive spaces between names.</p> <p>The bank wants two integration points with SIRON. First is when basic information is collected from the customer using the civil id, QR code, etc.. The second one is after the customer has been approved and all the customer information has been collected.</p> <p>The number of characters is limited for some fields like company name.</p> <p>By default, there should be validation for Kuwait civil id. Field validation will require analysis because some validations might need customization.</p> <p>SIRON updates the KYC with risk data to CBS. The KYC review date is determined in the CBS based on the risk. No notification is sent to the customer currently.</p> <p>Bank wants to have reserved CIF numbers. Currently used for private, staff, VIPs, etc. You can select a range or a specific one, and are assigned to a branch.</p> <p>For VIPs on iMAL, the onboarding is the same other than picking a CIF number from the private banking list. Special CIF numbers are assigned from a reserved drop down list.</p>	<ul style="list-style-type: none"> First name and last name fields will be made mandatory for Individual customer creation screen. Name fields – two consecutive spaces – system will throw an error Civil ID will be validated. Boubyan Bank should provide the logic for validation of civil id. Date of birth is presently editable in Transact. Automatic updation of KYC date and KYC review dates based on the risk classification. Boubyan Bank should provide the details on the methodology of updating the KYC details. Option to reserve Customer Number list maintenance for VIP customers with user specific ranges. Financial GIIN will be made mandatory based on customer economic sector. Summation of stakeholders' ownership percentages for corporate customers should not exceed 100% (as given in BRANOPS-87) <p>Restrictions for PEP customers - 1- Restrictions will apply excluding some txns, 2- Any new account opening first txn cannot be cash, 3- Marking a customer as high risk or PEP requires higher management approval, 4- Each year the customer needs to update the KYC, 5- Periodic update to the posting restriction implicating more restrictions on the account</p>
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	<p>Access to the list is user wise. Additionally, there is a privilege to assign specific CIF numbers to specific users.</p> <p>GIIN number is opened for financial companies based on economic sector. There is a validation required at the time of onboarding.</p> <p>Shareholders should be associated for the corporate entity and the shareholders equity should add up to 100%. The user should be able to select the shareholders by their CIFs and all the shareholder information should be auto filled.</p> <p>First time a customer is trigger as a PEP(Politically Exposed Person)/high risk from SIRON, there are restrictions on all channels. They are only allowed to make house check deposits, account to account, swift and payment KNET link. First transaction for all new accounts should be a no-cash transaction. There is hierarchical approval required by higher management while getting onboarded. Onboarding will be handled by CT but the restrictions should be handled by CBS.</p>		
BRANOPS-66	There is a QR code for reading the information for the corporate entity.	This requirement will be discussed as part of Integration discussion.	Moved to Integration session
BRANOPS-71	<p>For special need customers, currently there is a CIF type. The bank does not want to do that. They want to treat them as regular customers and add a fields to treat them as special customers and their type of disabilities.</p> <p>There are some branches with Braille printers for serving with a vision disability.</p>	<p>It is suggested to the team to consider using Customer Status to have this one of the values along with other value. For example, Retired with Special Need, etc.</p> <p>Boubyan Bank should consider this and provide the TAABS parameter questionnaire.</p>	TAABS
BRANOPS-75	<p>When onboarding a USA-based client, the nationality, passport, green card status, if born in the USA, etc. is captured and the US tax number is mandatory.</p> <p>For CRS, tax residences, address, and phone number is captured.</p> <p>The FATCA information is collected when onboarding the customer.</p>	FATCA/ CRS details will be captured as part of Customer onboarding. Bank provided the KYC details	Configuration

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	<p>US-born non-citizens should have a non-mandatory US passport field. i.e. override FATCA for such customers.</p> <p>Some customers are allowed to be onboarded without a US TIN with a cap of 90 days to provide it. The customer is onboarded but the relationship is not initiated</p>		
BRANOPS-80	<p>The documents for CRS/FATCA need to be auto-filled with customer details.</p> <p>W-9 expiration date needs to be captured and there are inquiries that can be alerted. The alert needs to go to the customer and the back office/RM.</p> <p>SMS notification sent when minor customer is linked to Guardian</p> <p>SMS charges can be subscribed and estimated</p> <p>Transaction type have to be differentiated</p> <p>Bank offers Mandoop cards which is cash to deposit linked to corporate accounts. Hence bank requests card related SMS</p> <p>SMS texts have to be a generic texts with values flexible to change (say account number and amount, etc.)</p> <p>Tailoring has to be done by IT or any other if there is any renovation , branch has to be closed.</p>	<p>This should be discussed as part of Integration discussion.</p>	Moved to Integration session
BRANOPS-85	<p>CBK regulation</p> <p>SironKYC integration for the economic sector screening</p>	<p>This should be discussed as part of Integration discussion.</p>	Moved to Integration session
BRANOPS-88	<p>When the civil Id is about to expire for a client, multiple SMSes is sent to the client before and after expiration. After a period of time after the expiration of civil id, ATM access through debit card is blocked but the account is still active. An SMS is sent to notify that the card is blocked. After 77 days, the account is closed. The balance is transferred to a specific internal GL and the CIF is marked with missing ID. The record of the customer is sent to the back office.</p>	<p>Requirement relating to SMS should be discussed as part of Integration discussion.</p> <p>For ATM blocking & account closure, it is already addressed as part of BRANOPS-94</p>	Moved to Integration session
BRANOPS-91	CT integration for customer updates	<p>This requirement should be discussed as part of Integration discussion.</p>	Moved to Integration session
BRANOPS-100	The history of the corporate account needs to be copied to new users that are onboarded. Signatures need to be handled.	Boubyan Bank should clarify further on the requirement "The history of the corporate account needs to be	SOW Gap

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		copied to new users that are onboarded” Bulk upload is possible in Transact through EB.FILE.UPLOAD for bulk signature upload.	
BRANOPS-102.	If a customer onboarding is via mobile, there is a restriction of 3000 KWD on deposit, withdrawal, and any transaction from any channel. The customer needs to go to a branch and update KYC to be able to make transactions over that amount. This is a restriction applied by CBK. If the customer does not come to the branch within xx days then their account is suspended after a few alerts. Current behavior: When the customer with restricted access because of mobile onboarding, the CIF needs to be updated with updated KYC at the branch and the signature is captured and uploaded/approved. Lastly, a memo posted on the account has to be marked read so that it is removed, access to smart button in front office page ,change the drop list of the signature from NO to YES and in the account level remove tenure to be blank.	The validation rules will be built at the Customer level for c. Suspending the Customer for non-updating the KYC for a parameterised XX number of days. d. Triggering the Alerts Activity Restriction will be built at the Account level for the restriction of deposit, withdrawal and any transaction using the accounts of CIF which is opened with Mobile Banking.	SOW Gap
BRANOPS-107	For current accounts, there is an RPA to check the black list with CBK. The checking of RPA will be an integration with ci-net.	This requirement will be discussed as part of Integration session.	Moved to Integration session
BRANOPS-115	The customer email is verified using a verify link. This is needed for corporate and potentially for Boubyan Capital. Currently this is being done using CT for retail.	This requirement will be discussed as part of Integration session.	Moved to Integration session
BRANOPS-124	iMAL has a link management system. If CIF is opened for minor age customers then we can add the parent as a custodian. Once its done in mobile banking, it will reflect in core banking but its done manually in the back office screen. In case the relationship linkage has to be changed, this is done manually in backend.	Boubyan Bank's Clarifications: Link management, is triggered in the IMAL not BCAP. However this need to be discussed with integration session and Mobile banking.	Moved to Integration Session

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Gaps identified as part of Workshop sessions:

Delta Ref No	Business / Technical Requirements / Clarification	Temenos Feedback / Proposed Solution	Status
WS02-0001	List of mandatory fields for Individual and corporate customer screens to be provided to configure the same for onboarding retail and corporate customers	Boubyan provided the details of the fields required for Individual Screen as first draft	Configuration
WS02-0002	Salutation field to be hidden	Salutation field in Individual customer creation screen will be hidden (removed)	Configuration
WS02-0003	Separate fields required for English and Arabic for - Full Name Short Name Given Name Family Name First Name Middle Name Last Name	<p>New fields for Full Name, Short Name, Given Name, Family Name, First Name, Middle Name, Last Name will be created to enable the user to enter values in Arabic.</p> <p>Above mentioned 7 new fields will accept maximum of 36 characters and will accept characters only in Arabic.</p> <p>Full name & Short name fields in Arabic are mandatory for user input to have the similar behavior like the English fields.</p> <p>Full Name field should concatenate to maximum of 70 characters in a line and then to second line for the list of fields - Given Name, Family Name, First Name, Middle Name, Last Name. First name (Given Name), Second name (Middle Name), Third name, Last name(Family Name)</p> <p>These fields will be place below the Name fields in English.</p>	Session Gap
WS02-0004	Full Name and Short Name input should be mandatory in the customer version for both individual and corporate	This is the core functionality and does not require any action	Clarification
WS02-0005	System should facilitate to concatenate to maximum of 70 characters in a line and then multivalue to second line for the below list of fields - Given Name Family Name First Name Middle Name Last Name	<p>New field "Full Name" will be created with maximum characters as 70 and this field will be able to be multi valued.</p> <p>"Full Name" field should concatenate to maximum of 70 characters in a line and then to second line for the list of fields - Given Name, Family Name, First Name, Middle Name, Last Name</p> <p>This field will be added to Individual customer creation screen.</p>	Session Gap

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WS02-0006	Civil Id definition in a customer record kept on hold in one branch should extract the same information while the civil id entered in another branch for customer onboarding process	<p>User will initiate customer onboarding by entering the Civil id.</p> <p>If the Customer onboarding record was placed either in unauthorized or in hold status or in authorized status, system throw an error if the same civil id is used by any other user for customer onboarding.</p> <p>Once a civil id is either used or in use (for records in unauthorized status), system will check that there is no duplication of civil id and will not allow user to onboard customer with the same civil id. This applies during customer onboarding and during customer amendment.</p> <p>This applies for customer onboarding in any of the branches.</p>	SOW Gap
WS02-0007	Account officer should be a no-input field and defined in CUSTOMER.DEFAULT by sector	This delta is not valid since Account officer field will be renamed as Profit Centre and it is mandatory for input by the user vide Delta reference WS01-0039.	Not applicable
WS02-0008	Mnemonic field should be hidden and auto populated	<p>MNEMONIC field will be automatically updated with the value as "C" and suffixed by the Customer id (E.g., for Customer id 12345, MNEMONIC field will be updated as C12345).</p> <p>MNEMONIC field will be hidden (removed) from Individual & Corporate customer creation and amendment screens</p>	Kuwait Layer
WS02-0009	Non-Binary option should be removed from Gender	Following EB.LOOKUP record will be removed and then system will not display "Non-Binary" value for Gender	Configuration
WS02-0010	Title field should be validated with Gender, Based on the Title selected system should auto default the gender as Male or Female	<p>System will validate Gender based on value in Title. However, auto defaulting the gender field value based on Title will be the gap.</p> <p>This gap is applicable only for Individual customer creation screen.</p> <p>Boubyan should provide Business Input Document as to map the list of Title with the Gender. For the rest of the Title values, system will not default the gender. For example, Title as Judge can have both Male & Female gender. Hence, system cannot default any value.</p>	Analysis Gap

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WS02-0011	Missing fields in the customer table for individual and corporate for mapping the required fields in CT to be provided as a requirement	Bank provided the field details for each screen	Configuration
WS02-0012	LEGAL.STATUS field to be introduced and the required values for drop down to be provided by business team	Details provided	Configuration
WS02-0013	CIVIL.ID should be formed by 12 digit Numeric characters	<p>System will accept only 12 numeric digits with required check digit for Civil Id field.</p> <p>System will throw an error if the number of digits for "Civil Id" is not equal to 12.</p> <p>There will NOT be any validation on the 12 digit and system will accept any value with 12 digits in Civil Id, provided the value is not duplicate of any existing civil id value exists in any customer record</p>	SOW Gap
WS02-0014	CUSTOMER.RATING to be integrated with the SIREN interface and the related fields or drop down values required should be provided by bank	<p>This point has to be discussed as part of Integration discussion</p> <p>10-Jul: Confirmed by Bank that this requirement is no longer required</p>	Moved to Integration session
WS02-0015	If field VULNERABILITY set as YES, then CUSTOMER.STATUS to be set as SPECIAL NEED	<p>System will validate VULNERABILITY field and if there is any value, then system will automatically update CUSTOMER.STATUS field value as SPECIAL NEED.</p> <p>User will not be allowed to change the automated value in CUSTOMER.STATUS field.</p> <p>Above update is applicable only on Individual customer creation and amendment screens.</p>	Session Gap
WS02-0016	In address tab country should be default as KW	<p>Country field in the "Physical Address" tab of Individual Customer creation screen will be defaulted as KW when the screen is opened.</p> <p>In Transact technical terms, Auto New Content will be updated with value as KW for COUNTRY field.</p> <p>This field value will be allowed for change by the user.</p>	Configuration
WS02-0017	A new field SERIAL.NUMBER for CIVIL ID, with free text accepting Numeric values to be	New field "Serial Number" will be introduced in Individual customer creation screen.	Configuration

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	introduced	This field will accept only numerical digits with maximum of 16 digits. This field will be updated from CT and there will not be any validation on the value updated	
WS02-0018	Area field should contain a drop down value, the list to be provided	Bank provided the details	Configuration
WS02-0019	Address field input in Arabic should default the same values in GB description if the language type is Arabic	Feasibility check will be performed and will be confirmed by Temenos.	Clarification
WS02-0020	IDD code to defaulted as +965 for mobile number and the mobile number and email should be mandatory where email id should be unique . Also maximum number of digits to be allowed for mobile number must be restricted to 8	IDD PREFIX PHONE field in "Contact Details" tab of Individual Customer creation screen should be defaulted with value as "+965" and CONTACT TYPE field should be defaulted as "Mobile Number". CONTACT DATA field value relating to Contact Type as Mobile number should have numeric digits of 8 only, failing which system throw an error. CONTACT TYPE field should have mandatorily values such as mobile number and email. For email id, system has already have the validation to check for "@" symbol and "." (e.g. abc@boubyan.com)	Clarification
WS02-0021	Sponsor field to be introduced and updated manually for Civil id in case of non kuwaiti customers	New field SPONSOR will be introduced in Individual Customer creation and amendment screens. This field will accept maximum of 12 numeric characters. This field is non mandatory, and user has the option to enter civil id manually. There will not be any validation on the number entered in the field	Configuration
WS02-0022	Generic requirement:- Whenever the field is required to input 2 language i.e. English & Arabic. The English input field should be in the left side and followed by Arabic input field in the same row.	Configuration will be done to show the Arabic and English language fields in two immediate rows. Display in the same row is not possible	Configuration
WS02-0023	Additional address for customer is required to be captured	It is suggested to use additional address using DE.ADDRESS application, which will be a separate template, instead of creating new fields for additional address	Clarification

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WS02-0024	Bank to provide the list of field level validation for customers.	Since it is a generic requirement, details are provided per screen	Configuration
WS02-0025	Adding beneficiary details of the customer in the customer onboarding screen	Beneficiary table will be used to record the beneficiary details of the customer Beneficiary records relating to the customer will be displayed in the Customer 360 view.	Clarification
WS02-0026	Temenos to provide the list of RELATION for the bank to review and provide the final list for configuration	Already provided as part of TAABS parameter questionnaire	Clarification
WS02-0027	Whenever the users amend the beneficiary information, bank requests the system to send alert to the beneficiary using the mobile number in CUSTOMER.	Business Events functionality in Transact enables alert on performing some events in Transact. It requires integration for actual delivery of alert as SMS to Customer's mobile number This should be discussed during the integration (Interface) discussion	Moved to Integration session
WS02-0028	Minor customer onboarding will need the guardian to be mandatory to be linked for the minor customer. If the guardian customer records is not available, there should be link to create customer within the Minor onboarding screen.	As part of Kuwait layer, system will throw an error if guardian is not linked in the Customer record of minor customer. New web link will be added to the Individual customer creation screen so that user can create customer for the guardian, if needed. Minor customer can be created only after authorizing the customer record of the guardian Boubyan - Bader clarification: How the system will react since we have Prime Account which deals with Minor (15-25 years). Temenos Response: The WS02-0028 is on onboarding of minor customer. The Prime account will be created only after onboarding of Minor customer, and hence reaction in the system.	Kuwait Layer
WS02-0029	The bank requests to capture the KYC information in the customer onboarding screen. The KYC should not be an independent screen out of the customer onboarding screen.	Bank provided the details	Configuration
WS02-0030	The bank requests to capture the FATCA information in the customer onboarding screen. The FATCA should not be an independent screen out of the customer onboarding screen.	This point should be discussed in their respective sessions, viz., FATCA & CRS. Temenos feedback for these two points will be addressed as part of BSDD relating to FATCA & CRS	Moved to FATCA/CRS workshop
WS02-0031	The bank requests to capture the CRS information in the customer onboarding	This point should be discussed in their respective sessions, viz., FATCA & CRS.	Moved to FATCA/CRS

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	screen. The CRS should not be an independent screen out of the customer onboarding screen.	Temenos feedback for these two points will be addressed as part of BSDD relating to FATCA & CRS	workshop
WS02-0032	Currently, some accounts are opened without CIVIL ID. The bank has the internal discussion in the meeting and will not be allowed in Transact.	This point is relating to cleansing of Boubyan's legacy data. Boubyan Bank should consider this point to be considered as part of migration strategy.	Migration
WS02-0033	Customer "Financial Details" Tab -Change the title of Salary, Bonus. -System to calculate the NET MONTHLY OUT in the customer "Financial Details" Tab	Bank provided the details	Configuration
WS02-0034	The requirement of setting posting restrict of no debit and no credit. However, the cheque issuing should be allowing	This is relating to operations. Setting Posting Restrict can be performed as operation. Transact will allow issue of cheque book even when the posting restriction is set. Posting restrict will have an impact on financial transactions and will not impact on non-financial transaction such as issuance of cheque book, etc.	Clarification
WS02-0035	Currently, KYC/Customer onboarding is handled in the external system "CT" and will integrate with Transact for creating the Transact CUSTOMER and related table.	This requirement is relating to Integration. This should be discussed as part of Integration session	Moved to Integration session
WS02-0036	Corporate customer onboarding will be manually input in Transact including the update KYC/AML.	Recorded for information purpose only	Clarification
WS02-0037	Islamic customer onboarding is the same flow as individual customer onboarding.	Recorded for information purpose only	Dropped
WS02-0038	Add the capturing of signature/photo in the customer onboarding journey and it has to be captured before authorizing customer record.	Signature/photo can be captured after authorisation of customer only	Clarification
WS02-0039	In the signatory group screen, the bank explains the current practice that they create the signatory group by signatory name and limit amount without CIF or Civil ID along with the signature image.	In Transact, instead of signatory name, signatory customer reference will be used with limit amount and limit currency. This point is recorded for information only.	Clarification
WS02-0040	The same signatory group can have the different limits for example A+B has 20KWD limit for cash transaction A+B has 100KWD limit for Swift transfer	This is relating to operations. EB.MANDATE.PARAMETER and EB.MANDATE.APPLICATION.GROUP should be configured per screen (version) , viz., one for cash transaction screen and the other for Swift transfer	Clarification

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		<p>screen. Similarly, for any other screens that require different signatory limit.</p> <p>Then create 1 signatory group A+B let say 100100.JOINT</p> <p>Set 2 mandates, one for case 25K let say MANDATE1 and another one for 100K let say MANDATE2.</p> <p>Last, link cash transaction mandate to signatory 100100.JOINT & link SWIFT mandate to signatory group and 100100.JOINT with the required limit amounts.</p> <p>EB.MANDATE.APPLICATION.GROUP record should be configured.</p> <p>EB.MANDATE.REQUIREMENTS should be created with linkage of EB.MANDATE records.</p>	
WS02-0041	There is a case where the mandate has some remark that cannot be setup in the system, The bank uploads this remark (pdf) and at the transaction such as funds transfer, users will view it by enquiry along with signature image before proceed further.	Transact allows user to upload pdf/image. Uploaded document/image can be viewed as per configuration	Clarification
WS02-0042	The bank permit the salary transfer transaction to credit dormant account	Transact allows the salary transfer transaction to credit dormant account with warning message	Clarification
WS02-0043	Purged closed customers record from live	Transact does not purge or close the customer record, rather the records will be in exit status. Moving from exit status to active is possible in Transact.	Clarification
WS02-0044	Bank will reopen the closed customers for opening new account.	Transact does not purge or close the customer record, rather the records will be in exit status. Moving from exit status to active is possible in Transact.	Clarification
WS02-0045	If posting restrict of the customer exist , the bank does not want the system to close customer	<p>Transact will be customized to restrict the user to move the customer to exit status if there is any Posting Restriction exists in the same Customer record.</p> <p>Transact will throw an error if the user tries to update Exit status when any posting restriction is updated in the given customer record.</p>	Session Gap

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WS02-0046	The bank wants to create one group to collect all mandate applications under one name. Then during input mandate requirement, user will choose the group and apply mandate for all applications under the group.	EB.MANDATE.APPLICATION.GROUP can be considered to achieve the required functionality. Bank should provide the Business Input Document to understand the validations and to decide if the requirement can be achieved through configuration or customization.	Session Gap
WS02-0047	The MNEMONIC field is a mandatory field, Bank requests for the auto default value (whatever simple logic is ok with the bank)	Boubyan Bank should provide the Business Input Document on the logic for the automated value to be defaulted in MNEMONIC field during opening of Nostro/ Vostro account	Moved to Accounts workshop
WS02-0048	AGENCY setup is not required for finance. Should be moved to payment session for detail discussion.	This point will be considered for discussion during Payments workshop	Moved to Payment workshop
WS02-0049	How to attach electronic signature to customer.	Electronic signature should be copied as image and copied to the location that has access by Transact. Copied image can be uploaded to the Customer record reference as per the workflow shown during workshop. Uploaded image can be viewed in the customer single view screen.	Clarification
WS02-0050	The account statement of receiving dividend should be appeared in the statement narrative	This point will be discussed as part of WS03 workshop (relating to Accounts)	Moved to Accounts workshop
WS02-0051	Move the request MT942 process discussion to WS-07	This process will be discussed as part of WS07 workshop	Moved to Payment workshop
WS02-0052	Date of birth should be editable field for individual	In Transact, Date of Birth field should be entered by the user or inputted through interface.	Clarification
WS02-0053	QR CODE interface for Civil ID, the data should be read from the Civil ID and populate in Transact	This requirement is relating to Integration. This should be discussed as part of Integration session	Moved to Integration session
WS02-0054	Validation rule of customer age. The CIF should be suspended if the age exceeds 21. The customer is required to be present at any branch.	This requirement is part of Kuwait layer. Customer attaining 21 years of age - Customer record will be restricted for further usage until the customer completes the required formalities at any of the branch. As per Kuwait layer, Minor-Adult Rule: If the customer turns 21 and has a parent(guardian) as relation, then the customer status should change to "Restricted", the customer sub-status should be "Minor Restriction"	Kuwait Layer

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WS02-0055	If the user selects the preferred channel as "CHATBOT". Does the system integrate CHATBOT features into Transact or information only?	Preferred channel update is for information so that Bank user can contact the customer on need using the customer's preferred channel.	Clarification
WS02-0056	TEMENOS go through TAABS excel sheet of the CUSTOMER's static tables SECTOR, INDUSTRY, TARGET, CUSTOMER.STATUS, IDD.CODE.DEF, RELATION, EB.ROLE, EB.CHANNEL, EB.RATING, CR.PROFILE.TYPE, RISK.CLASS, EB.LOOKUP	Boubyan Bank should provide the values for the above mentioned parameter tables as part of TAABS and provide their sign off.	TAABS
WS02-0057	TEMENOS explains an additional table CUSTOMER.DEFAULT. The record @id of this table is a sector code. When users input the SECTOR code in the CUSTOMER screen, the system will default the default values from CUSTOMER.STATUS to CUSTOMER record.	Boubyan Bank can consider utilizing this table and can provide the values, if required. ID of this table is the sector code.	Clarification
WS02-0058	The list of system validations rule for customer on boarding	Detailed screenshots of the workflow provided in this BSDD. If there are any further queries, Boubyan Bank can raise.	Clarification
WS02-0059	The drop-down list of SECTOR in the customer screen has to be filtered for individual and corporate as the individual cannot be changed to corporate.	Individual range - 1000+ Corporate range - 2000+	Configuration
WS02-0060	The CUSTOMER.STATUS "RETIRED" and "SPECIAL NEED" could be combined i.e. RETIRED & SPECIAL NEED. RETIRED status could be with or without Salary transfer	Temenos suggested to use the Customer Status values with all combinations since charge structure configuration will be straight forward. Boubyan Bank should decide and update the required values in CUSTOMER.STATUS as part of signed off TAABS questionnaire.	TAABS
WS02-0061	Security Innovation Network(CINET) code is required to capture during customer onboarding. This field should include in enquiry customer 360.	New field for CINET code will be introduced in Customer applicable and will be available for user input in Individual & Corporate creation/amendment screens. Boubyan Bank should provide the details with the list of CINET rating values to be configured in the system and the validations, if any, required	
WS02-0062	Automatic update the CINET code in Information in this document is subject to change with mutual agreement with Boubyan Bank and Temenos.	Bank confirmed that it is not required	Clarification

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	CUSTOMER.		
WS02-0088	Validation required on KYC and Civil id expiry	<ol style="list-style-type: none"> 1. KYC expiry and Civil id expiry date should be monitoring by the system on daily basis so that the Bank will mark the suspension of the customer. Appropriate warning message should be popped up if the KYC or Civil id is expired. 2. KYC expiry date will have integration touch point with CT. 3. SMS/email to be sent before 21, 7 & 3 days of Civil id / KYC expiry date for active Customer ID, Guardian and POA. Boubyan Capital should provide the details of the content of the SMS/email. This requirement has integration touchpoint 4. KYC expiry and Civil id expiry should be factored in all the integration touch point. 5. This validation will have impact across all the workstream and integration, where customer id is used. 	Analysis Gap
WS02-0087	Blacklist requirements	<p>Check if there is any existing prospect/active Customer record with the given details or if the client was added into internal blacklist.</p> <ul style="list-style-type: none"> ○ Transact should have option to capture the Blacklist customer or proposed customer. ○ On customer onboarding from CT, system to check and provide a feed to CT on the blacklist on availability in the Blacklist based on Name and Civil ID ○ On customer onboarding from Transact, System to check the blacklist 	Analysis Gap

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		<p>status and provide error to continue the customer creation.</p> <ul style="list-style-type: none"> ○ On the existing customer, who are marked as blacklist, the system not allow to open new account and on any transaction related to blacklist customer, system to provide warning message. 	
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12 Interface Touchpoints

12.1 Integration Touch

- With SIRON for KYC & AML check from CT system for customer onboarding from CT system & Transact for customer onboarding directly in Transact.
- With PACI/CARD READER/MOBILE QR for Civil ID validation from CT system
- Other integration touchpoint are updated in the attached Individual and Corporate Customer fields excel.
- Email and mobile verified details require integration touchpoint.
- Interface for images captures (i.e. Photo and Signature) in Transact with the Legacy image management system.".
- Interface to link management system (BRANOPS-124)

12.2 Details of fields that have integration touchpoint in Individual Screen

Screen	Tab	Field Name - Transact	Core / Boubyan Requested	Field Validation
Individual	Basic Details	Nationality	Core	USA: W9 print, TAX & passport mandatory. Risk rating is based on Nationality
Individual	Basic Details	Customer Rating	Core	Integration with some rules to define the risk rating Rename: Risk Rating (Low-Medium-High)
Individual	Basic Details	Date of Birth	Core	To be read from Card reader
Individual	Basic Details	Language	Core	Only English & Arabic values should be displayed. Print form in external system should be based on this field value
Individual	Basic Details	Cust Birth Country	Core	USA: W9 print, TAX & passport mandatory
Individual	Contact Details	Mobile	Free Text	
Individual	Contact Details	Email	Free Text	
Individual	Contact Details	Verify Email	Dropdown	
Individual	Contact Details	Email Verified	Dropdown	

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Individual	ID Doc	Expiration Date	Core	Not allow to add expire date before today date. Not allowed to have more than 10 year (example) (parameter). Can be read from card reader
Individual	ID Doc	Serial Number	Boubyan Requested	Will show you the info when the CID is inserted in card reader. To check the reading of card validity based on serial with PACI website. *store the data in legal ID, not a manual entry
Individual	Communication Details	Internet Banking?	Core	Defaulted if MB activated
Individual	Communication Details	Mobile Banking?	Core	Defaulted if MB activated
Individual	KYC	KYC update date	Boubyan Requested	Siron rules. Updated by SIRON
Individual	KYC	Siron KYC status	Boubyan Requested	Siron rules. Updated by SIRON
Individual	KYC	Reason	Boubyan Requested	Siron rules. Updated by SIRON
Individual	KYC	Have you issued power of attorney to someone?	Boubyan Requested	Allowed values : Y, N if the POA is USA indicia, W9 should be filled for the POA person and self certificate form for the account holder Local or international, then prospect CIF to be created
Individual	Other Details	Signature (smart)	Boubyan Requested	to be discussed in mobile banking interface

12.3 Details of fields that have integration touchpoint in Corporate Screen

Screen	Tab	Field Name - Transact	Core / Boubyan Requested	Field Validation
Corporate	Basic Details	Nationality	Core	USA: W9 print, TAX
Corporate	Basic Details	Customer Rating	Core	Integration with some rules to define the risk rating Rename: Risk Rating (Low-Medium-High)
Corporate	Basic Details	Language	Core	Only English & Arabic values should be displayed. Print form in external system should be based on this field value
Corporate	Contact Details	Mobile Phone Numbers	Core	OTP linked and trx msg. To be configured by default based on residency country (For e.g., +965 value to be defaulted)
Corporate	Contact Details	Phone Numbers Off	Core	Rename to other
Corporate	Contact Details	Email Address	Core	Verification required. Unique email, not allowed to duplicated
Corporate	Contact Details	Verify Email	Boubyan Requested	
Corporate	Contact Details	Email Verified	Boubyan Requested	Allowed only if previous field has value as YES
Corporate	ID Doc	Expiration Date	Core	
Corporate	ID Doc	Serial Number	Boubyan Requested	
Corporate	Communication Details	Mobile Banking?	Core	Defaulted if MB activated
Corporate	KYC	KYC update date	Boubyan Requested	Siron rules. Updated by SIRON
Corporate	KYC	Siron KYC status	Boubyan Requested	Siron rules. Updated by SIRON
Corporate	KYC	Reason	Boubyan Requested	Siron rules. Updated by SIRON
Corporate	Shareholders	Total Shareholders share	Boubyan Requested	Form printing is to be integrated

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12.4 Details of fields that have integration touchpoint – Captured during discovery session

Delta Ref No	Business / Technical Requirements / Clarification	Temenos Feedback / Proposed Solution
BRANOPS-63	For onboarding, first, insert civil Id into the information reader to get basic information like name, gender, civil id number, father's number, full names, etc.	This should be part of Integration session. Customer onboarding starting with civil id is captured as part of WS02-0006
BRANOPS-66	There is a QR code for reading the information for the corporate entity.	This requirement will be discussed as part of Integration discussion.
BRANOPS-80	The documents for CRS/FATCA need to be auto-filled with customer details. W-9 expiration date needs to be captured and there are inquiries that can be alerted. The alert needs to go to the customer and the back office/RM. SMS notification sent when minor customer is linked to Guardian SMS charges can be subscribed and estimated Transaction type have to be differentiated Bank offers Mandoop cards which is cash to deposit linked to corporate accounts. Hence bank requests card related SMS SMS texts have to be a generic texts with values flexible to change (say account number and amount, etc.) Tailoring has to be done by IT or any other if there is any renovation , branch has to be closed.	This should be discussed as part of Integration discussion.
BRANOPS-85	CBK regulation SironKYC integration for the economic sector screening	This should be discussed as part of Integration discussion.
BRANOPS-88	When the civil Id is about to expire for a client, multiple SMSes is sent to the client before and after expiration. After a period of time after the expiration of civil id, ATM access through debit card is blocked but the account is still active. An SMS is sent to notify that the card is blocked. After 77 days, the account is closed. The balance is transferred to a specific internal GL and the CIF is marked with missing ID. The record of the customer is sent to the back office.	Requirement relating to SMS should be discussed as part of Integration discussion. For ATM blocking & account closure, it is already addressed as part of BRANOPS-94
BRANOPS-91	CT integration for customer updates	This requirement should be discussed as part of Integration discussion.
BRANOPS-107	For current accounts, there is an RPA to check the black list with CBK. The checking of RPA will be an integration with ci-net.	This requirement will be discussed as part of Integration session.
BRANOPS-115	The customer email is verified using a verify link. This is needed for corporate and potentially for Boubyan Capital. Currently this is being done using CT for retail.	This requirement will be discussed as part of Integration session.

12.5 Details of fields that have integration touchpoint – Captured during workshop session

Delta Ref No	Business / Technical Requirements / Clarification	Temenos Feedback / Proposed Solution
WS02-0014	CUSTOMER.RATING to be integrated with the SIREN interface and the related fields or drop down values required should be provided by bank	This point has to be discussed as part of Integration discussion 10-Jul: Confirmed by Bank that this requirement is no longer required
WS02-0027	Whenever the users amend the beneficiary information, bank requests the system to send alert to the beneficiary using the mobile number	Business Events functionality in Transact enables alert on performing some events in Transact. It requires integration for actual delivery of alert as SMS

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	in CUSTOMER.	to Customer's mobile number This should be discussed during the integration (Interface) discussion
WS02-0035	Currently, KYC/Customer onboarding is handled in the external system "CT" and will integrate with Transact for creating the CUSTOMER and related table.	This requirement is relating to Integration. This should be discussed as part of Integration session
WS02-0053	QR CODE interface for Civil ID, the data should be read from the Civil ID and populate in Transact	This requirement is relating to Integration. This should be discussed as part of Integration session

12.6 CT related Touchpoints

The following are field which are touchpoint related to CT integration:

Tab	Field Name - Transact	Core / Boubyan Requested	Field Validation	Touch point
Basic Details	Branch Name	Core	COMPANY	CT Touchpoint: return all allowed branches for the logged in user
Basic Details	Marital status	Core	EB.LOOKUP starting with MARITAL.STATUS*	CT Touchpoint: all drop down values (TAABS) needed in the journey
Basic Details	Group Code	Core	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	CT Touchpoint: list of values for group code, business rules and default values based on RM, CIF type etc...
Basic Details	Division Code	Core	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	CT Touchpoint: list of values for division code, business rules and default values based on RM, CIF type etc...
Basic Details	Account Manager	Core	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	CT Touchpoint: list of values for profit centre, business rules and default values based on RM, CIF type etc...
Basic Details	Group Code - Backup Manager	Core	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	CT Touchpoint: list of values for account officer, business rules and default values based on branch, CIF type etc...
Basic Details	Division Code - Backup Manager	Core	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	CT Touchpoint: Allowed CIF types for logged in RM based on his access privileges
Basic Details	Backup Manager	Core	DEPT.ACCT.OFFICER (available as part of TAABS parameter sheet)	CT Touchpoint: Allowed CIF types for logged in RM based on his access privileges
Basic Details	CIF Type	Core	SECTOR (available as part of TAABS parameter sheet)	CT Touchpoint: Allowed CIF types for logged in RM based on his access privileges
Basic Details	Place of birth	Core	New table/lookup	CT Touchpoint: place of birth list based on selected country of birth
Basic Details	Staff Id	Boubyan Requested	Mandatory for sector STAFF & executive staff	New field in CT
Basic Details	Sponsor	Boubyan	Mandatory for non-Kuwaitis. Not required for GCCs	New field in CT

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		Requested	& Kuwaiti nationalities	
Physical Address	Address Country	Core	COUNTRY (available as part of TAABS parameter sheet)	CT Touchpoint: insert more addresses
Contact Details	Email	Core	Verification required. Unique email, not allowed to duplicated	CT Touchpoint: email uniqueness validation
ID Docs	Serial Number	Boubyan Requested	Will show you the info when the CID is inserted in card reader. To check the reading of card validity based on serial with PACI website. *store the data in legal ID, not a manual entry	New field in CT
Further Details	Previous Name	Core		New field in CT
Further Details	Change Date	Core		New field in CT
Further Details	Change Reason	Core		New field in CT
Further Details	Customer Since	Core		New field in CT
Further Details	No of Dependents	Core	New table/lookup	New field in CT
Further Details	Other Nationality	Core	Country (available as part of TAABS parameter sheet)	New field in CT
Further Details	Residence Status	Core	To be defaulted based on Id Type (Civil id = Resident). Corporate - If the nationality other than Kuwait Individual - If the ID type : Passport not civil id. If the resident country, other than Kuwait. Note: if passport selected then country of residence should be empty and the user to select it.	New field in CT
Communication Details	Internet Banking?	Core	Allowed Values - Yes, Null, None	New field in CT
Communication Details	Mobile Banking?	Core	Allowed Values - Yes, Null, None	New field in CT
Communication Details	SMS Subscription	Boubyan Requested	Allowed Values - Yes, No	New field in CT
Communication Details	Chatbot	Boubyan Requested	Allowed Values - Yes, No	New field in CT

12.7 For Reports/Prints

Customer form printing after successful customer onboarding. Details will be updated as part of Interface Design Document.

13 TAABS Questionnaire

Parameter tables required for the dropdown values relating to Transact core are available in the following embedded excels, separate files for Boubyan Bank and Boubyan Capital. These files are provided to the Boubyan Bank & Boubyan Capital for sign off.

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Boubyan%20Bank%20Customer%20Static Parar



14 Additional tables

Additional tables required for the dropdown values are available in the following embedded excels, separate files for Boubyan Bank and Boubyan Capital. Values in the attached files are provided by the Boubyan Bank & Boubyan Capital.



7. Boubyan
Bank_Customer KYC



9. Boubyan
Capital_Customer KYC

15 Summary of the Gaps, Configurations and Workaround

SOW Gaps	BSDD Updated	Open	Grand Total
WS-B02 - Customer Relationship Management	29	22	51
Configuration	17		17
Moved to Integration	1	11	12
Out of the Box	6	1	7
Parameter	1		1
Deferred to Other BWS		10	10
SOW Gap	4		4

Analysis Gaps	BSDD Updated	closed	Open	Grand Total
WS-B02 - Customer and CRM	55	12	21	88
Analysis Gap	11		5	16
Bank to revert		2	2	4
Configuration	23	3	1	27
Deferred to Other BWS			5	5
Dropped During analysis		1		1
Dropped During analysis	1			1
Kuwait Layer	3			3
Migration	1			1
Moved to Integration			7	7
Out of the Box	12	6		18
Parameter	4			4
Temenos to revert			1	1
Grand Total	55	12	21	88

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16 Advices

- Following advice (vouchers) & reports relating to Customer & CRM processes will be printed from external system (Jasper) through Integration and the information will be captured from Transact. This will be discussed as part of Integration and Report Requirement Document will be provided for the overall report/advice requirement.

CIF opened
Report.pdfForms and
contract.rar

17 Identified Migration Impact points

- Joint customer upload should consider update of individual CIF records in the joint customer CIF.
- Transformation of field values from iMAL to Transact should be considered (Eg., field values of CIF TYPE to SECTOR)
- Mandatory values in Transact should be considered for data migration (Eg., MNEMONIC, INDUSTRY, etc.).

Glossary

Term	Description
Version	Transact Screen for Data Capture
BRD	Business Requirements Document
BSDD	Business Solution Design Document
FSD	Functional Specification Document
IRD	Interface Requirement Document
OOB	Out of Box
M	Mandatory - This implies that the software will not be acceptable unless these requirements are provided in an agreed manner.
O	Optional - This implies a functionality which may not be mandatory to achieve the business objectives.

- END OF DOCUMENT -

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