# **Creating Retail Customer Information File (MINOR)**

**Log in to Finacle with Service Desk access rights**

1. Select the option – “Create Retail CIF [CERC]
2. CIF Subtype - Customer
3. Click on Go
4. Enter the First name & last name
5. Select **BIRC**(Birth Certificate) or **BRN**(Birth Notification) as identification Documents doe Minor account
6. Click on PERFORM DEDUP for Duplicate Check
7. You can see the NEGATIVE LIST
8. Click on PERFORM BLACKLIST
9. You can see the BLACKLIST results if any in the Results table
10. Click on IPRS to verify Identification Document: if details fail to auto populate key in manually.
11. Click on Continue & select Salutation
12. Fill in the mandatory basic details which include the following:

* First Name
* Middle name
* Last Name
* Gender
* Date of Birth

1. Select Minor Status as **YES**
2. Enter the Guardian CIF
3. Select Status for the guardian i.e. Father, mother etc
4. **Identification Document Summary List** Click on the + button.
5. From the searcher select Document type: < IDPRF>
6. Document Code: < BIRC or BRN>
7. Preferred: <Select Y from the dropdown>
8. Place of Issue: <Enter the Place of Issue>
9. Enter the Issue Date
10. On Attachment list upload identification Document
11. Click on Save and Preview

**Address Summary List** Click on the + button.

1. Select the checkbox for Address Proof received
2. Address Format: Structured
3. Enter the House No/Building No
4. Enter the Street No
5. Enter the Street Name
6. City: <Select a city from the searcher- Nairobi-003>
   * (State and Country will be auto populated based on City)
7. Postal code: <Enter the relevant postal code/ Pin code >
8. Address valid from: <Enter the date from which this address is valid and applicable- 01-02-2020>
9. Click on Save and Preview

**Phone and Email Summary List**

1. Click on the + button.
2. For adding Phone details
3. Channel- Select the ‘Phone’ radio button
4. Type: <Select the type of phone- Mobile Phone 1>
5. Phone no.: <Enter the phone number>
6. Click on Save and Add New
7. For adding Email details
8. Channel- Select the ‘Email’ radio button
9. Type: <Select the type of Communication/Personal>
10. Email ID: <Enter an email ID>
11. Click on Save and Preview
12. Click on Continue
    * **Other Details**
13. **Personal Details:**
14. Marital Status: <Select appropriate status from dropdown>
    * **Click on the Employment Details**
15. Employment Status: <Select the employment status from the dropdown>
16. Occupation: <Select the Occupation from the dropdown>
    * **Click on the Residential Details**
17. Country of Citizenship: <Select from the searcher>
    * **Click on the Miscellaneous Details**
18. Primary SOL ID: <Enter the SOL ID – 1002>
19. Segment: <Select the required segment from the searcher >
20. ARO Code: <Select the ARO Code from the searcher>
    * **Click on the Currency Details**
    * KES currency will be available as default currency**.** Click on the + button if you wish to add more currencies.
21. Click on KRA PIN button
    * Validation with KRA Details will be performed
    * Click on Save and Enrich
22. CIF Subtype – Customer  
     Select Action – saved

**ENRICHING CIF**

1. CIF ID – Enter the CIF ID created earlier  
   Click on Go-You Can view the different sections of CIF
2. **Click on General Details enrich the following fields**  
   •Other Details  
   •Personal Details:  
   •Residence Status – Select appropriate status from dropdown  
   •City/Town of Birth – Select appropriate value from searcher  
   •Click on Save and Validate  
   •Click on Next Section
3. **Select Additional Details and enrich the following fields**   
   •Click on Reporting and Reference Details  
   •Sector – Select appropriate value form searcher  
   •Subsector – Select appropriate value form searcher  
   •CBK Sector – Select appropriate value form searcher  
   •CBK Subsector – Select appropriate value form searcher  
   •Affiliate to Bank – Select appropriate value from dropdown ( banks subsidiary)  
   •Insider to Bank - Select appropriate value from dropdown (Shareholder, Director, ETC)  
   •Click on Background Check Details  
   •Main Source of Funds – Type The Customer source of Funds  
   •Tax Country – Enter as KE or select from searcher  
   •Click on Save and Validate  
   •Click on Next Section
4. **Select Bank Defined Details and enrich the following details :**   
   •Click on Risk Rating and Score Details  
   •Customer Rating - Select appropriate value from dropdown  
    •PEP/PEP Associate – Select “N” or appropriate vale from dropdown  
   •Click on Relationship Manager Details and input from the searcher  
   •Click on Details for Official Use  
   •Customer Type – Select as “Individual” or appropriate vale from dropdown  
   •Secondary Segments - Select appropriate value from searcher  
   •Classification - Select appropriate value from dropdown  
   •Click on Save and Validate  
   •Click on Next Section
5. **Select Preferences Details and enrich the following details**   
   •Click on Contact Preferences  
   •Channel for Communication – After selecting from the searcher ,click on Select then OK.  
   •Preferred Communication Language – Select as “ENGLISH” from searcher  
   •Click on Save and Validate  
   •Click on Next Section
6. **Financial Details**  
   •Click on Income and Expenditure Details  
   •Income Range - Select appropriate value from dropdown  
   •Click on Save and Validate  
   •Click on Next Section  
   •Click on Save and Validate  
   •Click on View Summary  
   •View the Status Summary of All sections – should be “Validated”  
   •Click on Submit  
   •You will get a message “The enriched CIF is submitted for processing. CIF ID: xxxxxxxxxxx”

# **APPROVING RETAIL MINOR CIF**

**Log in to Finacle as a Checker**

1. Select the Solution as “Core\_CBKTST”
2. Invoke the menu – RCCAT in the menu shortcut bar   
    Select Retail CIF
3. Select Operation – Approve
4. Select Entity Type – Customer and click search button
5. Select Minor CIF pending for approval
6. Click on Approve hyper link under Action
7. Select Access Type as Admin>You will be redirected to CRM Solution
8. **Click on VIEW CIF DETAILS**   
   •View each section and Click on back to summary   
   •Click on Cancel
9. Click on VIEW AUDIT TRAIL   
   •Close the Window
10. Select the Decision from dropdown as Approve   
    •Enter any Remarks   
    •Click on Submit   
    •You will get a message< The approval form is submitted successfully. CIF ID: xxxxxxxxxxx>