**ADDITIONAL REQUIREMENTS – ACCOUNT OPENING PROCESS**

The existing fields on PM Enterprise have been marked as N while the new fields to be created have been marked as Y.

**CHANGES AT CUSTOMER LEVEL**

Add the following fields for capture of Customer details (for Personal entity):

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New?(Y/N)** |
| TITLE (SALUTATION) | Dropdown. Edit label name to **Title/Salutation** | N |
| OTHER CITIZENSHIP( FOR DUAL CITIZENS) | Dropdown. Countries | Y |
| COUNTRY OF RESIDENCE | Dropdown. Countries | Y |
| OTHER FOREIGN ADDRESS | Text field | Y |
| COUNTY OF RESIDENCE | Dropdown. Edit label to **County of residence** | N |
| COUNTRY OF BIRTH | Dropdown. Countries | Y |
| TAX COUNTRY | Dropdown. Countries. Default to Kenya | Y |
| TAX IDENTIFICATION NO | Numeric Text box if Tax Country is not Kenya | Y |

**Customer Contact Details**

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Description 1** | **Description** | **New?(Y/N)** |
| Telephone/Fax | Dropdown | Textbox. Numeric | N |
| Email | Dropdown | Textbox. Email format validation | N |
| Mobile | Dropdown | Textbox. Numeric | Y |

**Customer Category**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New?(Y/N)** |
| Employed | Radio | Y |
| Self-employed | Radio | Y |
| Student | Radio | Y |
| Others (specify) | Radio. Show free text field upon selection of **Others** | Y |

Where **Employed** is selected, show the fields below;

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New?(Y/N)** |
| NAME OF EMPLOYER | Dropdown. Exists on Enterprise PM as *Employer Code* | N |
| EMPLOYER CODE | Auto-populated. No input | Y |
| EMPLOYER'S ADDRESS | Free text. | N |
| EMPLOYER PHONE | Text box-numeric | N |
| EMPLOYMENT TERMS | Radio. Permanent or Contract | Y |
| JOB TITLE/ROLE/POSITION/DESIGNATION | Free text. Add DESIGNATION | N |
| DEPARTMENT/UNIT/SECTION/DIVISION | Free text | N |
| AVG. MONTHLY INCOME | Radio options   * Less than 50,000 * 50,001-200,000 * 200,001-500,000 * 500,001-1,000,000 * Above 1,000,000 | Y |

When **Self-employed** is selected, show the fields below:

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New?(Y/N)** |
| BUSINESS NAME | Free text | Y |
| NATURE OF BUSINESS | Free text | Y |
| Business Reg./Company Inc. Number | Free text | Y |
| Physical Address of Business/Occupation | Free text | Y |
| Business Contact Name | Free text | Y |
| Contact Tel. | Textbox - Numeric | Y |
| Est. Monthly Sales Turnovers | Radio options   * Less than 50,000 * 50,001-200,000 * 200,001-500,000 * 500,001-1,000,000 * Above 1,000,000 | Y |

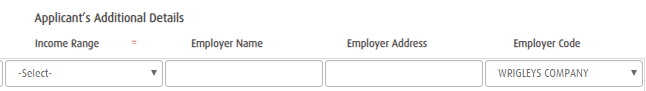
Where **Student** is selected:

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New?(Y/N)** |
| NAME OF UNIVERSITY/COLLEGE | Free text | Y |
| ADMISSION NUMBER | Free text | Y |
| EXPECTED COMPLETION DATE | Date | Y |
| EST. MONTHLY DEPOSITS | Radio options   * Less than 50,000 * 50,001-200,000 * 200,001-500,000 * 500,001-1,000,000 * Above 1,000,000 | Y |

Where **Others** is selected;

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? (Y/N)** |
| Specify | Free text | Y |
| Avg. Monthly Income (KES Equivalent) | Radio options   * Less than 50,000 * 50,001-200,000 * 200,001-500,000 * 500,001-1,000,000 * Above 1,000,000 | Y |

The above changes will impact the grid below on PM Enterprise:



-Employer Code should be renamed **Name of Employer.** This will be shown when **Employed** is selected.

-Remove the details above from the **Applicant’s Additional Details** grid

**Sources of Funds**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New?(Y/N)** |
| MAIN SOURCE OF FUNDS | Text box-Free text | Y |
| OTHER SOURCE OF FUNDS | Text box-Free text | Y |

**Expiry Dates**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New?(Y/N)** |
| DOCUMENT EXPIRY DATE | Date-Mandatory where passport or Alien ID is selected as ID Type | Y |
| WORK PERMIT EXPIRY DATE | Date | Y |
| VISA EXPIRY DATE | Date | Y |

**Next of Kin Details**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New?(Y/N)** |
| FIRST NAME | Textbox | Y |
| MIDDLE NAME | Textbox | Y |
| LAST NAME | Textbox | Y |
| ID NUMBER/PASSPORT NUMBER | Textbox | Y |
| PHONE NUMBER | Textbox-Numeric | Y |
| POSTAL ADDRESS | Textbox | Y |
| EMAIL ADDRESS | Textbox (valid email) | Y |
| RELATIONSHIP WITH NEXT OF KIN | Textbox | Y |

**Contact Person**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| FIRST NAME | Textbox | N |
| MIDDLE NAME | Textbox | Y |
| LAST NAME | Textbox | N |
| PHONE NUMBER | Textbox-Numeric | Y |
| EMAIL ADDRESS | Textbox (valid email) | Y |

**Other Accounts Held with Co-operative Bank (Grid)**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| ACCOUNT NAME | Textbox-Numeric | Y |
| ACCOUNT NUMBER | Textbox-Numeric | Y |
| BRANCH | Dropdown – List of branches | Y |
| BRANCH NAME | Textbox | Y |

**Accounts Held with Other Banks (Grid)**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| ACCOUNT NUMBER | Textbox-Numeric | Y |
| ACCOUNT NAME | Textbox-Numeric | Y |
| BANK NAME | Dropdown | Y |
| BRANCH NAME | Textbox | Y |

Add the following fields for capture of Customer details (for Enterprise):

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| OTHER COUNTRY OF OPERATION | Dropdown-Countries. Optional | Y |
| TAX COUNTRY | Dropdown. Countries. Default to Kenya | Y |
| TAX IDENTIFICATION NO | Numeric Text box if Tax Country is not Kenya | Y |
| EST. ANNUAL SALES TURNOVER | Dropdown. Rename as **Est. Annual Sales Turnover** | N |

**Tax Indicator**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| Tax indicator- Tax Liable? | Radio. Yes/No. Default to No | Y |

**Customer Contact Details (Grid)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Description 1** | **Description 2** | **New? Y/N** |
| Telephone/Fax | Dropdown   * Telephone/Fax * Email * Mobile | Numeric Textbox  Textbox (email format)  Numeric | Y |

**Accounts Held with Other Banks (Grid)**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| Account Number | Textbox-numeric | Y |
| Account Name | Textbox | Y |
| Bank Name | Dropdown | Y |
| Branch Name | Textbox | Y |

Add the following fields for capture of Customer details (for Enterprise):

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| OTHER COUNTRY OF OPERATION | Dropdown-Countries. Optional | Y |
| TAX COUNTRY | Dropdown. Countries. Default to Kenya | Y |
| TAX IDENTIFICATION NO | Numeric Text box if Tax Country is not Kenya | Y |
| EST. ANNUAL SALES TURNOVER | Dropdown. Rename as **Est. Annual Sales Turnover** | N |
| County of Operation | Drop down – Counties Optional | Y |
| Building (details of physical address) | Alpha-Numeric text box - optional | Y |
| Street/Road (details of physical address) | Alpha-Numeric text box - optional | Y |
| Town | Should default depending on the Postal code inserted - mandatory | Y |
| Telephone(office) 1 | Numeric Text box - optional | Y |
| Telephone(office) 2 | Numeric Text box - optional | Y |
| Contact Person Name | Text Boxes – split into ‘First Name’ and ‘Last name’ - mandatory | y |
| Contact Person Address | Alpha-Numeric text box - mandatory | y |
| Contact Person Phone Number | Numeric Text box - mandatory | y |
| Nature of Business(Main Business activity) | Alpha text Box - mandatory | N |
| Main Source of Funds | Open Text box - mandatory | Y |
| Other Source(s) of funds | Open Text Box - optional | Y |

**List of Directors (Grid)**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| Name | Textbox | Y |
| Document Type | Dropdown. National ID or Passport | Y |
| Document Number | Textbox | Y |

When capturing Signatories details or Other Stakeholders details for Enterprise Entities, see below additions;-

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| 7 digit client number | Numeric(to auto-populate for existing clients)\*\* | Y |
| Designation | Open Text | Y |
| Passport Expiry Date(ddmmyyyy) | Date format(calendar) - optional | Y |
| Visa Expiry Date(ddmmyyyy) | Date Format(Calendar) - optional | Y |
| Work Permit Expiry(ddmmyyyy) | Date Format(calendar) - optional | Y |
| My office phone number | Open text with validation - optional | Y |
| Physical address(Residential) | Open Text - mandatory | Y |
| Country of Residence | Drop-down countries - optional | Y |
| KRA PIN | Alpha numeric with validation – Mandatory | Y |
| TAX country | Dropdown – countries(default to Kenya) - mandatory | Y |
| TAX identification No. | Open text – optional | Y |
| Nature of Business/Occupation | Dropdown –optional but if “self-employed” is selected, then mandatory | Y |
| Name of Employer | Open text – optional | Y |
| Department/Unit | Open Text – Optional | Y |
| Employment Terms | Radio buttons – Permanent/Contract – Optional but if “Employer name” is given, then it is mandatory | Y |
| Employer Phone Number | Open text – mandatory if ‘Employer Name’ is completed, otherwise - optional | Y |
| Employer address | Open text - mandatory if ‘Employer Name’ is completed, otherwise - optional | Y |
| Source of Funds | Open Text – Mandatory | Y |
| Income Range | Dropdown as for Personal accounts - Optional | Y |
| Next of Kin’s Name | Text Boxes – First name, Middle name, Last name – Mandatory | Y |
| Next of Kin’s ID No. | Open text with validation - Mandatory | Y |
| Next of Kin’s Phone Number | Open text with validation – Mandatory | Y |
| Relationship with Next of Kin | Open Text – Mandatory | Y |

**Tax Indicator**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| Tax indicator- Tax Liable? | Radio. Yes/No. Default to No | Y |

**Customer Contact Details (Grid)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Description 1** | **Description 2** | **New? Y/N** |
| Telephone/Fax | Dropdown   * Telephone/Fax * Email * Mobile | Numeric Textbox  Textbox (email format)  Numeric | Y |

**Non-signatory Director Details (Grid)**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| First Name | Textbox | Y |
| Middle Name | Textbox | Y |
| Last Name | Textbox | Y |
| Document Type | Dropdown | Y |
| Document Number | Textbox | Y |

**CHANGES AT ACCOUNT LEVEL**

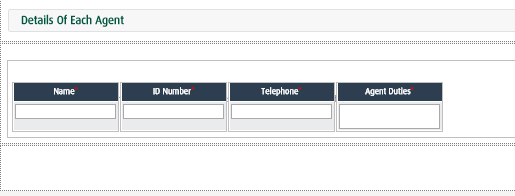
Add the following fields for capture of account details:

**Purpose of account**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| Purpose of Account | Dropdown options   * Salary * Savings * Business * Collections | Y |
| Account Sector | Dropdown | Y |
| Account Sub-sector | Dropdown | Y |

**Agent Details (Grid)**

|  |  |  |
| --- | --- | --- |
| **Field** | **Description** | **New? Y/N** |
| First Name | Textbox. Change Name to First Name | N |
| Middle Name | Textbox | Y |
| Date of Birth | Textbox | Y |
| Document Type | Dropdown   * National ID * Passport | Y |
| Document Number | Textbox | N |
| Phone Number | Textbox | N |
| Postal Address | Textbox | Y |
| Nationality | Dropdown. List of countries | Y |
| Tax ID (PIN) | Textbox | Y |
| ~~Agent Details~~ | Remove this field | N |



**APPROVAL**

|  |  |  |
| --- | --- | --- |
|  | **Name** | **Signature & Date** |
| Process Owner-Branch Banking | Cosmas Ndungi |  |
| Process Co-owner-Branch Banking | Joyce Chelanga |  |
| Enterprise Business Analyst-BCM | Frank Muriithi |  |
| Project Manager | Jael Kisota |  |
| Head-Business Change Management | Benedict Mutuma |  |