Data Dictionary / Glossary – Client Onboarding Project

Term	Definition	Source/Reference	Usage in System
Client ID	Unique identifier assigned to each client (UUID).	BRD, ERD	Primary key for client entity; used in CRM, Core Banking, and Audit Log.
KYC	Know Your Customer: Regulatory process to verify identity and address.	Regulatory (AML/KYC Act)	Mandatory step before account opening; validated via documents and screening APIs.
AML	Anti-Money Laundering: Screening against suspicious activity lists.	FATF, RBI, FinCEN	Integrated screening during onboarding; API with Refinitiv/World-Check.
PEP	Politically Exposed Person requiring enhanced due diligence (EDD).	FATF, Compliance Policy	Screening flag triggers EDD workflow and Ops review.
EDD	Enhanced Due Diligence: Additional checks for high-risk clients (PEP, sanctions hit).	AML/KYC Policy	Escalation workflow in Ops Dashboard.
FATCA	Foreign Account Tax Compliance Act: US law requiring disclosure of foreign accounts.	IRS, Compliance	Tax residency form collected during onboarding.
CRS	Common Reporting Standard: OECD global standard for tax reporting.	OECD, Compliance	Captured alongside FATCA in tax documentation module.
TIN	Tax Identification Number: National identifier used for tax purposes.	Compliance Docs	Captured in FATCA/CRS forms; validated for format.
Consent	Explicit permission given by client to process data and documents.	GDPR, PIPEDA	Captured digitally with timestamp, IP, and signature in Consent module.
e-Signature	Legally valid electronic signature (DocuSign/AdobeSign API).	eSign Regulations	Used to sign account opening forms and agreements.
OCR	Optical Character Recognition: Auto-	Tech Spec	Used in document upload module for PAN/Passport

	extract fields from scanned documents.		extraction.
Document ID	Unique identifier for uploaded documents.	ERD, DMS Spec	Stored in Document Management System; linked to Client ID.
Risk Score	Numeric value representing client's investment risk profile.	FRD, Risk Engine	Calculated from questionnaire; mapped to categories (Conservative, Balanced, Aggressive).
CRM	Customer Relationship Management system (e.g., Salesforce).	Business Process	Stores client profile, contact history; sync with onboarding system.
Core Banking ID	Unique account identifier in core banking system.	Core Banking Spec	Returned upon successful account creation.
Ops Dashboard	Internal tool for operations team to track exceptions and escalations.	FRD, Wireframes	Displays pending KYC checks, SLA breaches, escalations.
Audit Log	Immutable record of user/system actions (who, what, when, where).	SRS, Compliance	Used for regulatory audits; stored with timestamp, user ID, IP.
UAT	User Acceptance Testing: Final testing phase validating system with business users.	Test Plan	UAT Plan, Cases, and Sign-Off tracked before go-live.
GDPR	General Data Protection Regulation: EU privacy regulation.	Regulatory	Governs consent, data retention, anonymization.
RPO	Recovery Point Objective: Maximum data loss allowed (time-based).	DR Policy	Defined as ≤15 minutes for onboarding data.
RTO	Recovery Time Objective: Time within which service must be restored.	DR Policy	Defined as ≤60 minutes for onboarding platform.