



Welcome to the T24 Customer Course

## Agenda

T24 Customer

01 Learning Objectives

02 Purpose and Importance of a Customer Record

03 Different Types of Customers

04 Static Tables

05 Mandatory Details

06 Optional Details


07 KYC


08 Duplicate checking of Customer

09 Opening a Bank Customer Record

10 Customer 360° View

11 Enquiries



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We will start by stating the Learning Objectives

## Learning Objectives

T24 Customer > Learning Objectives

Objectives

- ☒ Importance of Customer record in T24
- ☒ Features of Customer Module
- ☒ Linkage to Static Tables
- ☒ Different Types of Customers and creation of records
- ☒ Mandatory and Optional Details
- ☒ Enquiries





These are the learning objectives of this course. We will learn the Importance of Customer record in T24, the Features of the Customer Module, the Linkage to Static Tables, the Different Types of Customers and creation of records, the Mandatory and Optional Details and finally the Enquiries.

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T24 Customer

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**Purpose and Importance of a Customer Record**

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We will now explain the Purpose and Importance of a Customer Record

### Purpose of a Customer Record

T24 Customer > Purpose and Importance of a Customer Record

- Basic and Descriptive information of customer
- Ideally one record should exist for each Customer
- Can be created as soon as essential details are available
  - Additional details can be added any time
- Should be opened first for any transactions with customer
  - Linked to all his transactions
- Customer record, once created, remains for ever

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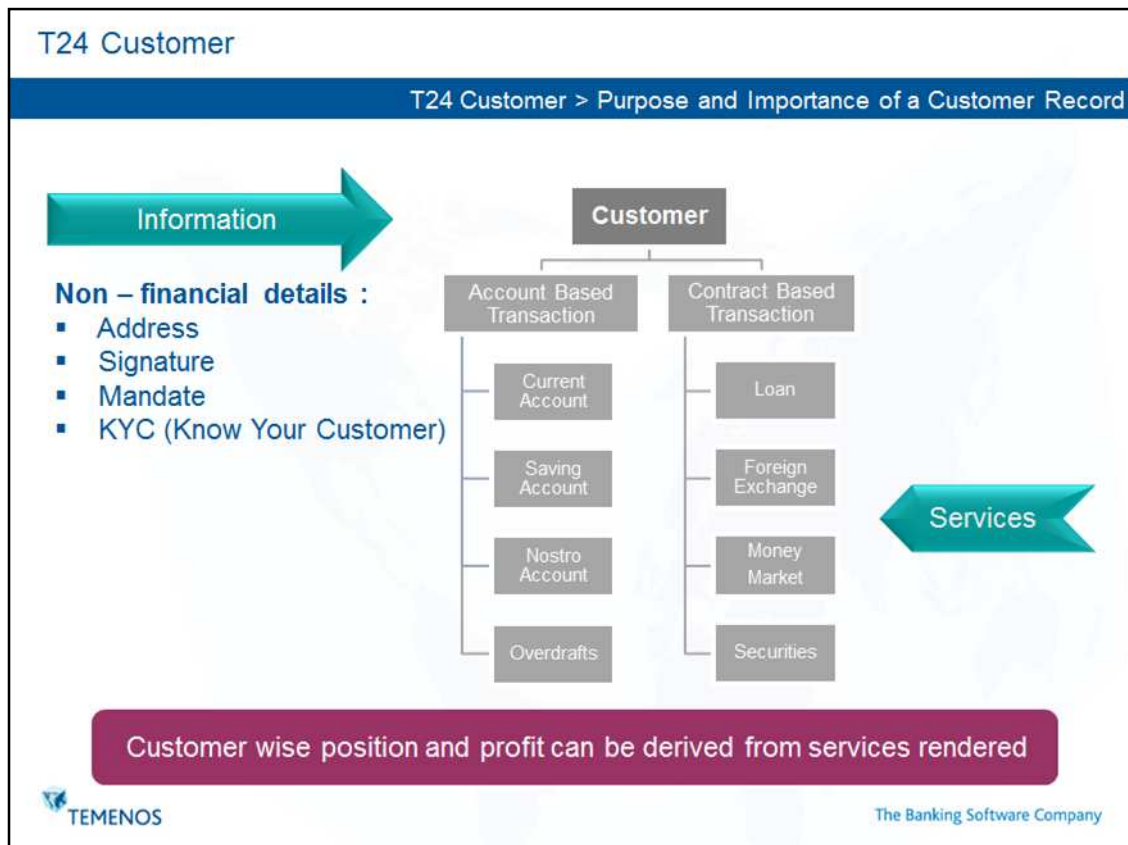
A customer record holds all the basic information about a Customer.

Ideally, only one record should exist for each Customer. This can be created whenever a name, address and other such essential information is obtained. A customer record is not dependent on the existence of an account.

As an example, a Customer record can be set up from the moment a Bank is considering having any relationship with the customer or prospect. Later, when the Bank decides to enter into any contractual obligation, like Foreign exchange or Money Market dealings, it can use the existing Customer record.

If at any later stage, the Bank proposes to open a current account, it needs not to create another Customer record, instead, the Bank can use the existing Customer Record.

Once a customer record is authorised and made active, it is not possible to reverse the record. We can however amend any customer details when needed.



A Customer record contains descriptive details of a customer. A customer ID is assigned to each customer record. This Customer ID is used to link a customer to other business applications.

The business applications in T24 are divided into Account Applications and Contract Applications.

Account applications permit change of positive balance to negative balance and vice-versa from time to time while a contract will remain with the same balance sign throughout its term. For example, a deposit maintains a positive balance and a loan contract maintains a negative balance throughout its term.

T24 Customer

T24 Customer > Purpose and Importance of a Customer Record



Establish Customer record prior to any business activity for customer

- Accounts and contracts linked to Customer

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It is mandatory to refer the Customer ID when we open an account or a contract for a customer. So the Customer Record is a pre-requisite for opening an account or a contract for any customer.



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Next on our agenda, we will learn about the Different Types of Customers




### Different Types of Customers

T24 Customer > Different Types of Customers



- Customer application is a core application which gives customer information
- Customer wise position regarding services rendered; income earned and expenses incurred can be obtained
- Customer records are created and maintained for
  - Clients Eg. Private and Corporate
  - Agents Eg. Other Banks, Brokers
  - Counterparties Eg. Other Banks, Retail and Corporate

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CUSTOMER application is a Core Application to T24 as T24 is a Customer Centric Software. all activities revolve around a customer revolved and are rendered for customers.

All management information and services are organised around Customer records. Details found in Customer records are not repeated anywhere else, but used across applications.


The Customer record contains all the basic information about any entity which the bank has dealings with. Unlike the conventional meaning attributed for a Customer, a Customer in T24 means the one with whom the bank deals with, in other words a customer is a counterparty of a deal with the bank irrespective of whether the bank sells its products or buys the products from the counterparty.

Examples of a customer includes parties like Account Holders, Borrowers and Depositor to whom the bank sells its services. Examples of customers with whom the Bank avails their services are Brokers, Agents, and Correspondent Banks. Hence Customer records for Banks, Correspondent Banks and Agents should also be opened. In Retail Banking, a private or corporate customer would normally have some kind of account such as a savings account and current account. Banks have Nostro Account with other Banks.

### Different Types of Customers

T24 Customer > Different Types of Customers

- Bank can open Prospective Customer record
  - Minimum data required to be filled up
    - Mnemonic, Gender, Sector, Industry,....
- Prospect Customer may be allowed business activity with bank
  - Choice available in COMPANY table
    - If allowed, when business activity is initiated, prospect customer treated as active customer
    - Otherwise, customer type should be set as Active for initiating any activity
- Time frame for removing details of prospective customers definable in COMPANY Table
- All these features available if CR module installed

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A Prospect Customer record can be opened with a minimum amount of details such as Mnemonic, Gender, Sector, and Industry. Options to allow any business transaction with the Prospective Customer can be indicated in the COMPANY Table. In addition, one can indicate in the COMPANY table as to how long the details of a prospective customer should be held before removal. These features are allowed only if the Customer Relationship Management Module is installed.

## Agenda

T24 Customer

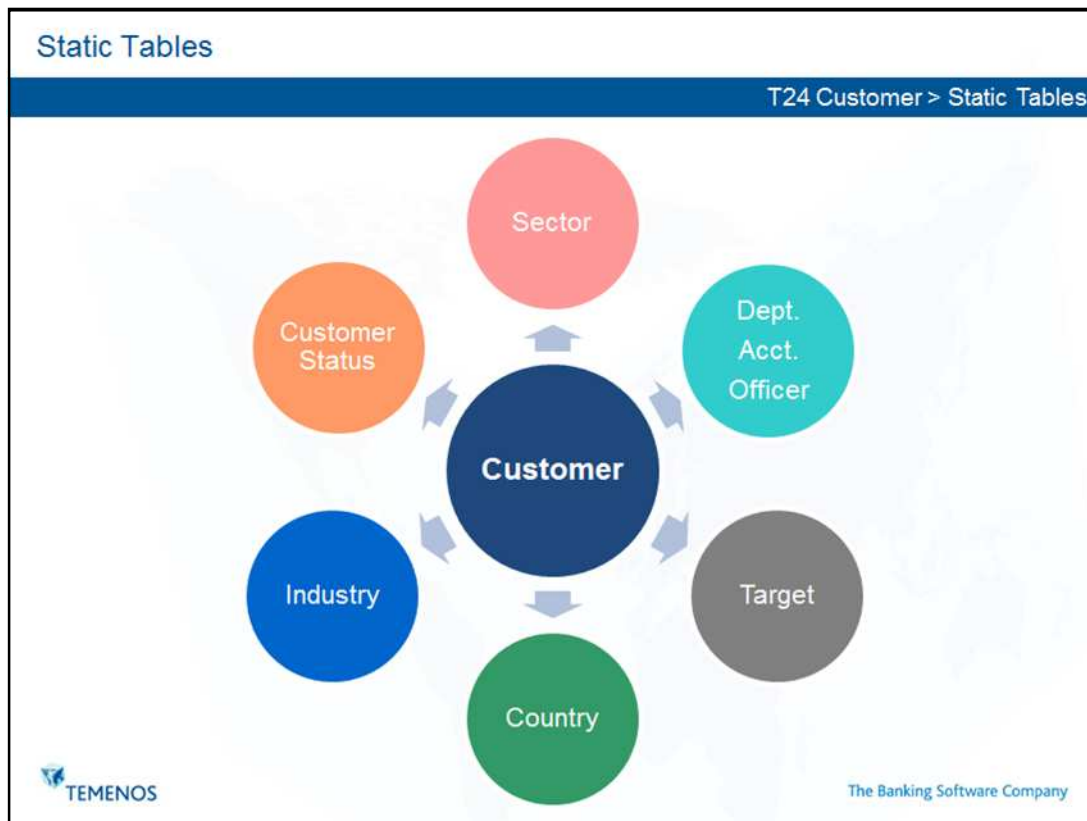
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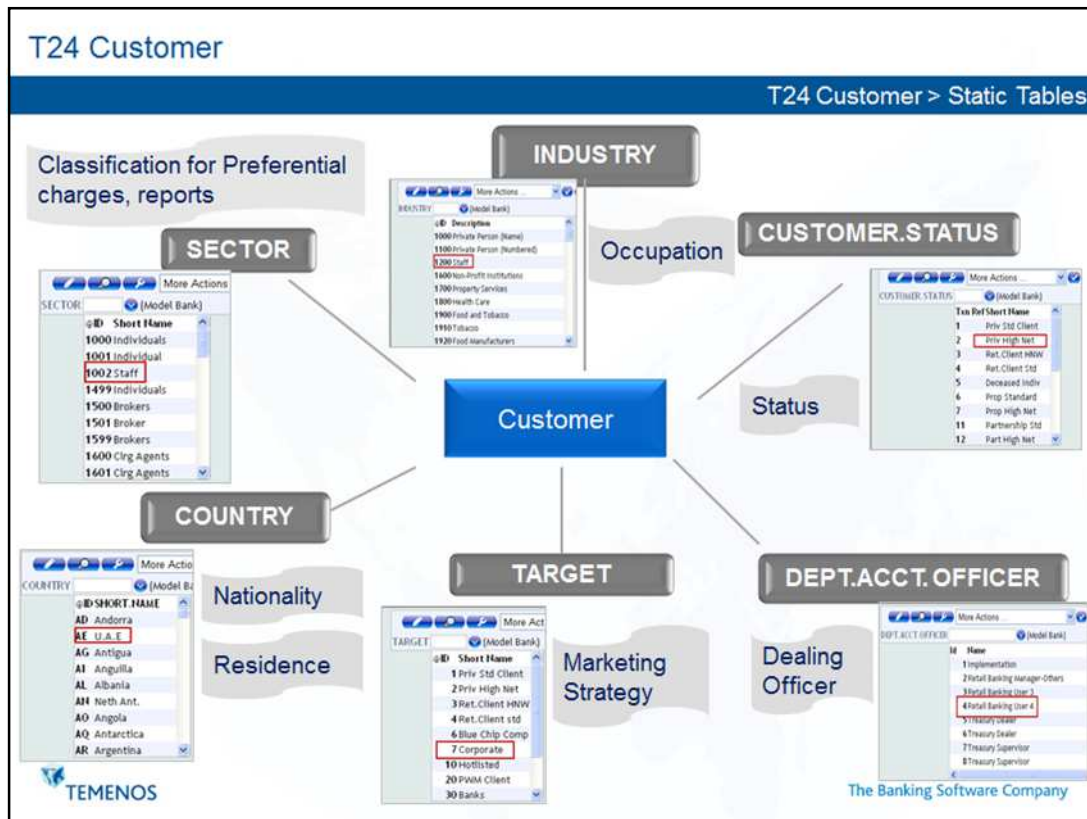
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The next topic on our agenda is Static Tables of a Customer



We have seen that descriptive details of Customers are stored in Customer Record. Standard information for some fields are pre-defined in Static tables and linked to the respective fields. Values in these fields are validated with the Tables. User can create new ones. Information held in the Static tables can be amended. Customer records will get updated with new values. In Model Bank, Static tables are maintained under Admin menu.



INDUSTRY table is used to define occupation related information. This information helps to define and identify the activity or business that the Customer is involved in.

CUSTOMER.STATUS table is used to define status related information like Large Corporate, Private Standard Client, Bankrupt, and so on. This helps to identify the current status of the Customer.

DEPT.ACCT.OFFICER Table is used to identify each Department and Account Officer in the Bank. It is used to indicate the Relationship Manager of the Customer. The Department Account Officer is mandatory for business dealings and defaults to a Customer record unless indicated with a specific Department Account Officer.

The bank can measure the business and profit contributions of each Department Account Officer.

TARGET table is used to assign codes for marketing strategy, such as High Net worth and Standard. This is useful for marketing of the bank's products.

COUNTRY table contains name and important details of countries. This is used to indicate Nationality as well as Residence of Customers.

In SECTOR Tables, user can define standard Entity Status of Customers, like Individual, Corporate, Bank and Government. This is highly useful for grouping customers for preferential treatment for interest, charges, tax and so on. SECTOR is one of the major indicators used for Reporting Purposes.

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The Mandatory Details for a Customer is our next topic



Mandatory Details

T24 Customer > Mandatory Details

- Id
  - Unique and up to 10 digits
- Customer Mnemonic
  - Alternate Id
  - Memory aid and unique
  - Can be used in place of Customer Id in any T24 application
- Short Name
  - Multilingual. Used for online enrichment
- For a Chosen Sector, possible to default values for Industry, Target, Nationality, Residence, Account Officer and Customer Status
  - To be pre defined suitably in CUSTOMER.DEFAULT

ID is the numeric identification code assigned to a Customer. Length of the ID can be from 1 to 10 digits. T24 can be set to auto-generate IDs for new records.

Customer **Mnemonic** is an alternative and easy means of referencing the Customer. A mnemonic is a memory aid. In any T24 application, it can be used instead of customer id. Mnemonic wise Customer Id is stored in an internal file called MNEMONIC.CUSTOMER.

A brief version of the name of the Customer can be defined as a short name, It is used for on-line enrichments to any field where a Customer ID or Mnemonic has been input.

SECTOR Field is a Hot validate Field. It is possible to have default values for Industry, Target, Nationality, Residence, Account Officer and Customer Status of a Customer, depending on the value input in the Sector Field. To achieve this, a record with the id of Sector should have been pre-defined in CUSTOMER.DEFAULT table.


This facility will come in handy to quickly input Customer records of select Customers, who have more or less same values in one or more of these aspects. The defaulted values can also be selectively over written at the individual record level. The defaulting of values is useful only during initial creation and not during subsequent amendments.



Mandatory Details

T24 Customer > Mandatory Details

- Language
  - Language for correspondence
- Address Details
  - Address details for correspondence
  - Used as default first print address
  - System maintains details in DE.ADDRESS
  - Possible to make mandatory through CUSTOMER.DEFAULT Table

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Language for correspondence with the Customer can be chosen from any of the pre-defined languages set in the LANGUAGE static table.

Banks generally make Customer's mailing address a mandatory field. This can be achieved by settings in the CUSTOMER.DEFAULT Table.

The System maintains the address in the STREET field as the First print address of the Customer in DE.ADDRESS. Additional mailing addresses can also be created through DE.ADDRESS. Email addresses, Telephone numbers and Fax numbers can also be recorded in the customer record.


Some Banks may choose to maintain anonymity of Customer records. They would prefer not to record Customer address nor send them any correspondence. The CUSTOMER.DEFAULT table would be used to make the address field as non-mandatory and purely optional. For a chosen sector, a customer record can be created in this static table with default values in certain fields like Residence, Nationality, Industry, Account Officer and Language. Also at the sector level, It is possible to indicate whether Address Field is mandatory or not.

### Creating a Prospect Customer

T24 Customer > Mandatory Details

Workshop


#### Menu Navigation




Use User Menu > Customer > Create Prospect

- Open a prospect customer record for yourself

#### Instructions



- Choose suitable values for Sector, Target, Nationality, Residence and Industry
- Input other details like address, Gender, and marital status
- Commit the record



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Let's go through some workshops on creating a Customer record. The first one is about Creating a Prospect.

**Solution - Creating a Prospect Customer**

T24 Customer > Mandatory Details

**Workshop**

**User Menu**

- Customer Relationship
  - Customer
    - Individual Customer
    - Corporate Customer
    - Create Prospect**
    - Activate Customer

Create Prospect 111443 (Model Bank)

**Title** Mr **Given Name** John **Family Name** Simon

GB Short Name John Simon  
GB First Name John  
GB Last Name Simon  
Memoronic JSIMON

**Gender** ☐ [None] ☐ Female ☒ Male  
**Account Officer** 1  
**Sector** 1001  
**Target** 1  
**Nationality** US  
**Language** 1

**Implementation** Individual  
**Private Client - Standard** Private Client - Standard  
**United States of America** United States of America  
**English** English

**Marital Status** Unmarried  
**Industry** 1000 Private Person (Home)  
**Customer Status** 1 Private Client - Standard  
**Residence** US United States of America

GB Street Name  
Phone Number.1

**KYC** **Audit**

**Contact Date**  
**Kyc Relationship**  
**Last KYC Review Date**  
**Last Suit Review Date**  
**Risk Asset Type.1**  
**AML Check** ☐ [None] ☒ Null ☐ Sent ☐ Yes  
**Last AML Result Dt**

**Introducer**  
**KYC Complete** ☒ [None] ☐ Null ☐ Yes  
**Auto Next KYC Rev**  
**Auto Next Suit Rev**  
**Risk Level.1**  
**AML Result** Null  
**Manual Next KYC Rev**  
**Manual Next Suit Rev**  
**Risk Tolerance.1**  
**Risk From Date.1**

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The solution is to select from under Customer menu, the sub-menu Create Prospect, then fill in the appropriate fields

Activating a Prospect Customer

TI2

T24 Customer > Mandatory Details

Workshop


Menu Navigation

A	B	C
	1	
	2	
	3	


Use User > Customer > Activate Customer

- Activate the prospect customer record opened in the previous workshop

Instructions



- Change Customer type from Prospect to Active
- Commit and get the record authorised

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The next workshop is to activate the prospect customer record opened in the previous workshop

## Slide 19

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**TI2** HR: Do you need to tell the participant to log out and back in as another user?  
Temenos IT, 9/28/2012

**Solution - Activating a Prospect Customer**

T24 Customer > Mandatory Details

**Workshop**

- User Menu
  - Customer Relationship
    - Customer
      - Individual Customer
      - Corporate Customer
      - Create Prospect
      - Activate Customer
      - Amend Customer
      - Unauthorised Customer
      - Unauthorised Customer Pending AA

**Prospect Details**

Prospect ID equals 111443  
Mnemonic equals

**Prospect Details**

Prospect No	Name	Relationship Officer	Nationality	Residence	Customer Type
111443	John Simon	Implementation	United States of America	United States of America	PROSPECT

**Basic Details 111443 (Model Bank)**

Title: Mr  
Given Name: John  
Family Name: Simon

GB Full Name: John Simon  
GB Full Name-2: John Simon  
GB Short Name: John Simon

Gender: ☐ Female ☒ Male

Account Officer: 1  
Second Officer.1: 1001  
Sector: 1  
Target: 1  
Nationality: US

Customer Type: Active

Customer Rating.1: 1  
Date of Birth: 1

Mnemonic: JSIMON  
Marital Status: Unmarried

Implementation: Individual  
Private Client - Standard  
United States of America

Industry: 1000  
Customer Status: 1  
Residence: US  
Language: 1 English

Private P  
Private C  
United St

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The solution is to select the Customer menu, then Activate Customer from submenu, then to search for the prospect using the ID, then from the details of the Prospect, modify the Customer Type to Active.

### Creating a Corporate Customer

T24 Customer > Mandatory Details

Workshop


Menu Navigation




User Menu > Customer > Corporate Customer

- Create a Customer record for a Corporate - ABC International

Instructions



- Choose suitable values for Sector, Target, Nationality, Residence and Industry
- Choose these options in the following fields
  - Customer Status as Corporate – Medium
  - Account Officer as 61
- Input address
- Commit and get the record authorised

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This workshop is about creating a Customer record for a Corporation.



**Solution - Creating a Corporate Customer**

T24 Customer > Mandatory Details

**Workshop**

**User Menu**

- Customer Relationship
  - Customer
    - Individual Customer
    - Corporate Customer**
    - Create Prospect
    - Activate Customer

**Basic Details 111445 (Model Bank)**

GB Full Name: ABC INTERNATIONAL  
GB Full Name-2:   
GB Short Name: ABC INTERNATIONAL  
Mnemonic: ABCINT  
Account Officer: 61 Corporate Officer  
Second Officer.1:   
Sector: 2001 Corporate  
Industry: 2710 Pharmaceuticals  
Target: 7 Corporate Entity  
Customer Status: 17 Corporate - Medium  
Nationality: US United States of America  
Residence: US United States of America  
Customer Type:   
Customer Rating.1:   
Date of Incorp:   
Language: 1 English

**Address** ID Doc Relation Further Details Communication Details KYC Other Details Reporting

GB Street: 123 ROCKWELL AVENUE  
GB Address.1: DALLAS  
GB Town/City: TEXAS  
GB Post Code: DA 124324  
GB Country:

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The solution is to select the Customer menu, then Corporate Customer from the submenu. Then fill in the appropriate fields


## Creating a Customer Record

T24 Customer > Mandatory Details

Workshop

Menu Navigation


A	B	C
	1	
	2	
	3	




User Menu > Customer > Individual Customer

- Open a Customer record for yourself

Instructions



- Choose Sector 1001 applicable for Individuals & validate
- Change defaulted value in the following fields:
  - Account officer, Nationality and Residence as applicable to you
- Input address details in the second section, accept override if any
- Commit and get the record authorised

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In this workshop, you will create a Customer record

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**Solution - Creating a Customer Record**

T24 Customer > Mandatory Details

**Workshop**

User Menu  
 Customer Relationship  
 Customer  
 Individual Customer  
 Corporate Customer  
 Create Prospect

Basic Details 111446, (Model Bank)

Title: Mr  
 Given Name: Stanley  
 Family Name: George

GB Full Name: Stanley George  
 GB Full Name-2: Stanley George  
 GB Short Name: Stanley George

Gender: Male  
 Account Officer: 1  
 Second Officer: 1  
 Sector: 1001  
 Target: Private Client - Standard  
 Nationality: ZA  
 Customer Type: South Africa  
 Customer Rating: 1  
 Date of Birth:

Mnemonic: MORGANS  
 Marital Status:   
 Industry: 1000  
 Customer Status: 1  
 Residence: ZA  
 Language: 1 English

Address  
 ID Doc  
 Relation  
 Further Details  
 Financial Details

GB Street: 123 SKYDRIVE ROAD  
 GB Address: 1 CENTURION  
 GB Town/City: PRETORIA  
 GB Post Code: 5168  
 GB Country: SOUTH AFRICA  
 Phone Numbers Res: 1  
 Mobile Phone Numbers: 1

**Post-it**

Values of Industry, Target, Customer Status, Nationality, Residence and Account officer are defaulted

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The solution is to select the Customer menu, then Individual Customer from the submenu, then fill in the appropriate fields.

Once complete, commit the record.

**Solution - Creating a Customer Record**

T24 Customer > Mandatory Details

Workshop

Basic Details 111446 (Model Bank)

Have you received introductory Document/CUS\*100 from 111446

RECEIVED  
NOT RECEIVED

Title Given Name Family Name

Mr

User Menu

- Customer Relationship
  - Customer
    - Individual Customer
    - Corporate Customer
    - Create Prospect
    - Activate Customer
    - Amend Customer
    - Unauthorised Customer
    - Unauthorised Customer Pending AML Check
    - Authorise/Delete Customer
    - Create/Amend Routing Instructions

Results 1 - 7 of 7

Unauthorised Customer

Customer No	Name	Relationship Officer	Status	Inputter		
111417	Dumas	29 - Retail Credit Manager	INAU	SEAT.USER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
111435	ABC UK INC	1 - Implementation	INAU	INPUTTER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
111443	John Simon	1 - Implementation	INAU	INPUTTER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
111445	ABC INTERNATIONAL	61 - Corporate Officer	INAU	INPUTTER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
111446	Stanley George	1 - Implementation	INAU	INPUTTER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
111544	ABC UK INC	1 - Implementation	INAU	INPUTTER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
111616	ABC UK INC	1 - Implementation	INAU	INPUTTER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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Once you commit the record, you may receive a message like what is displayed here. The user is required to respond from the drop down menu before the record can be committed.


Another user would need access the sub-menu Authorise/Delete Customer, and proceed to authorise the record

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The Optional Details of a Customer is the next topic on our agenda

Optional Details

T24 Customer > Optional Details

Address

ID Doc

Relation


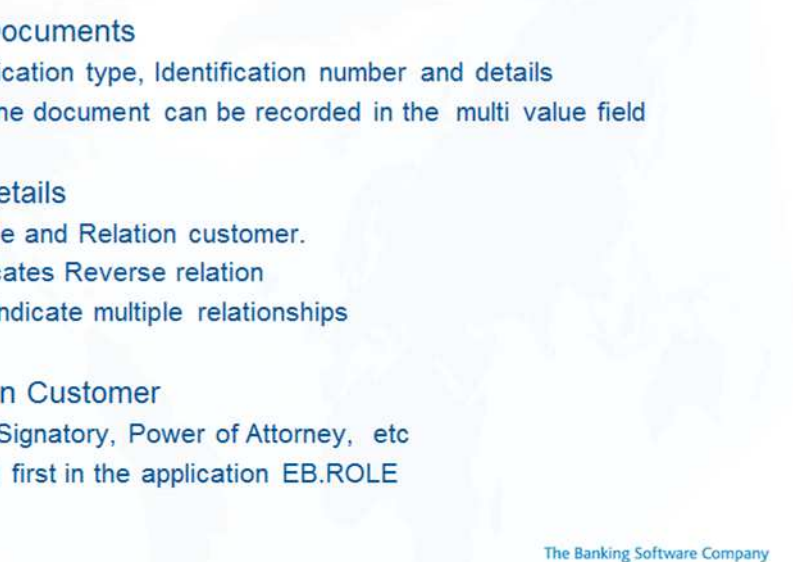
Further Details

Financial Details

Residential Details

Communication Details

- Identification Documents
  - Legal Identification type, Identification number and details
  - More than one document can be recorded in the multi value field
- Relationship details
  - Relation code and Relation customer.
  - System indicates Reverse relation
  - Possible to indicate multiple relationships
- Role of Relation Customer
  - Authorised Signatory, Power of Attorney, etc
  - Data defined first in the application EB.ROLE

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Details of multiple Identification documents like a Passport and Driver's License can be recorded.

We can indicate how another Customer is related to the current Customer. By using multi value facility, we can indicate multiple relationships. One Customer may be the Father of another customer as well as be an employee of another existing customer. Such multiple relationships can be captured.

All relationships that are required to be used are to be pre-defined in the RELATION static table. We should also define reverse relationship code while defining the first relationship. For example Relation code of 1 is Father and reverse relationship of this is Child and its proposed code is 11. The System creates a record with id 11 automatically in RELATION static table.

The Role that the customer plays with this customer, like signing authority and power of attorney, must be entered in this field and thus exist in the application EB.ROLE.

Optional Details

T24 Customer > Optional Details

Address ID Doc **Relation** Further Details Financial Details Residential Details Communication Details

- Relation delivery
  - Used to specify what delivery address to be used for linked customer
- Customer Rating
  - Rating on the customer given by credit rating agencies
- Liability Customer
  - Group Lead to whom the credit and limits of members consolidated
- Major information for CRM from Customer records include
  - Previous name, Dependents
  - Spoken language
  - Other nationality, Domicile details
  - Past time

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RELATION is used on select CUSTOMER records that are setup as a joint customer relationship. Each client record can be linked to the relation. This field is used to indicate the delivery address of the linked customer for addressing a copy of the message generated for the main customer.

CUSTOMER.RATING table contains various types of ratings given by various rating agencies like Standards and Poors. Sample ratings are AAA, AA+ AA- and so on.

CUSTOMER.LIABILITY field indicates the Customer number for consolidating credit and limit exposure of members and limit sharing. This field cannot be changed. Changes can be done only through LIMIT.CHANGE application.

CUSTOMER application has been built to capture some information required for CRM. Static information about the customer include Previous name, date of changing the name, Number of dependents, spoken language, other nationality, Domicile details and past time.



Optional Details

T24 Customer > Optional Details

Address ID Doc Relation Further Details **Financial Details** Residential Details Communication Details

- **Financial Details**
  - Useful for Client-Bank relationship for cross selling and campaign management
  - Personal data on employment details
  - T24 can provide Single Customer view of all these and more
- **Residential Details**
  - Residential status and residence type can be recorded
  - Used as additional information on the customer
- **Communication Details**
  - Types of communication like alerts, advice, campaign
  - Preferred method of contact like Branch, Internet banking, Email etc.

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CRM, or Customer Relationship Management, is focused on the client-bank relationship.

It aims to bring together all customer information related to

- Financial products used
- Accounts held
- Personal details
- Contact information
- Campaigns
- Banking transactions and
- Future scheduled events like mortgage dues

Static information can contain the Employer name, salary, salary frequency, and so on. All this, gives the Bank a more complete picture of their customer.

Based on the information available on record, the Bank may cross sell one of its car insurance products to a customer with whom it has sanctioned a car loan. This is just an example of a benefit of maintaining CRM information

CUSTOMER application has been built to capture some information required for CRM.

The type and value of a customer's residence can be recorder under Residential Details.

Communication details can capture different types of alerts, advices and campaigns involving the customer as well as the client's preferred channel of doing business with the bank.

Examples of channels are branch and internet banking

Optional Details

T24 Customer > Optional Details

Address ID Doc Relation Further Details Financial Details Residential Details Communication Details KYC

- Contact Details
  - Introducer name, Date of first contact, Secondary officer
- KYC Details
  - Details on KYC norms like latest review dates and next review dates
- AML Details
  - Details on AML should be entered
- Other Details
  - Issue of Cheque, Tax Id

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In contact details, the user can indicate the introducer name, date of first contact and the secondary officer as a point of contact.

Apart from this, banks are also subjected to Know Your Client regulations.

Banks are also subjected to various Anti Money Laundering checks and audit. These details can be recorded in AML.CHECK and AML.RESULT Fields. If the result is positive, it means that the customer has failed in the AML check. A negative result means that the customer has passed the AML check.

TAX Id will hold the details of customer TAX or social security number Id.

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We will now discuss the Know Your Client, or rather, KYC information of a Customer

KYC

T24 Customer > KYC

- Before a customer record is opened, banks complete the KYC formalities
  - Customer Introduction Details
- It is possible to link KYC Id to the customer record through enquiry



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Before any customer record is opened, banks adhere to Know Your Client formalities. KYC related information is first defined in user definable records in the CR.RELATIONSHIP Table. The KYC manager is the point of contact. For KYC norms, there is a mandatory field called Relationship Manager, who should be a Department Account Officer as well as the point of contact for all KYC related matters. Once all details are filled up in CR.RELATIONSHIP Table, the front end user can link the KYC record to a customer record. Each KYC record has a KYC ID which can be used to link a KYC to any one of the existing customer records.

### Creating a KYC

T24 Customer > Mandatory Details


Workshop

#### Menu Navigation


A	B	C
	1	
	2	
	3	

Use User Menu > Customer > KYC > Create KYC

#### Instructions



- Input suitable value for Relationship Name
- Choose suitable values for Relationship Manager and Account Manager
- Select other details like Relationship details as New customer
- Select how introduced as Walk in customer
- Commit the record



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Now, let's discover workshops on Know Your Client. The first one is to create a KYC

**Solution - Creating a KYC**

T24 Customer > KYC

**Workshop**

- ▲ User Menu
  - ▶ Customer Relationship
    - ▲ Customer
      - Individual Customer
      - Corporate Customer
      - Create Prospect
      - Activate Customer
      - Amend Customer
      - Unauthorised Customer
      - Unauthorised Customer Pending AML Check
      - Authorise/Delete Customer
      - Create/Amend Routing Instructions
      - Authorise/Delete Routing Instructions
      - Additional Address of Customer
      - Capture Customer Segmentation Details
      - Amend Customer Charge
      - Authorise/Delete Customer Charge
      - Set/Remove Posting Restrict
      - Authorise/Delete Posting Restrict
      - Capture External Arrangement
      - Authorise/Delete External Arrangement
      - ▲ KYC
        - Create KYC
        - KYC Details
        - Risk Analysis

**KYC** Risk Involved Audit

Relationship Name ★ Stanley George

Start Date 20130123

Relationship Manager 2001 Consumer

Account Manager .1

Relationship Details.1 New Customer

Update Date.1 20130326

Reason for Update.1 Initial KYC check for new customer onboarding

How Introduced CRI51305689039

Intro Details

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To start, select the Customer menu and then the KYC menu. Click on Create KYC and complete the appropriate fields

## Linking KYC

T24 Customer > Mandatory Details

Workshop

Menu Navigation

A	B	C
	1	
	2	
	3	


Use User Menu > Customer > Individual Customer

- Retrieve the Customer record you created for yourself

Instructions



- Input KYC Id created in the previous workshop in KYC tab
- Commit and get the record authorised

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This workshop is to link KYC information to a Customer



**Solution**

**T24 Customer > KYC**

**Workshop**

**User Menu**

- Customer Relationship
  - Customer
    - Individual Customer**
    - Corporate Customer
    - Create Prospect

**Basic Details 111446 (Model Bank)**

**Title** Mr **Given Name** Stanley **Family Name** George

**GB Full Name** Stanley George **GB Full Name-2** Stanley George **GB Short Name** Stanley George

**Gender** ☐ Female ☒ Male **Mnemonic** MORGANS **Marital Status**

**Account Officer** 1 **Second Officer.1** 1 **Sector** 1001 **Target** 1 **Nationality** ZA **Customer Type** **Customer Rating.1** **Date of Birth**

**Implementation** **Individual** **Private Client - Standard** **Industry** 1000 **Customer Status** 1 **Residence** ZA **Language** 1 English

**Address** **ID Doc** **Relation** **Further Details** **Financial Details** **Residential Details** **Communication Details** **KYC** **Other Details**

**Contact Date** **Kyc Relationship** CRRS1308553291 **Introducer** **KYC Complete** ☐ [None] ☐ Null ☒ Yes

**Last KYC Review Date** **Auto Next KYC Rev** **Manual Next KYC Rev** **Last Suit Review Date** **Auto Next Suit Rev** **Manual Next Suit Rev** **Risk Asset Type.1** **Risk Level.1** **Risk Tolerance.1** **Risk f**


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From the Customer menu, select the sub-menu Individual Customer, then select the KYC Relationship

## Agenda

T24 Customer

01	Learning Objectives
02	Purpose and Importance of a Customer Record
03	Different Types of Customers
04	Static Tables
05	Mandatory Details
06	Optional Details
07	KYC
<b>08</b>	<b>Duplicate checking of Customer</b>
09	Opening a Bank Customer Record
10	Customer 360° View
11	Enquiries



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Next on the agenda is Duplicate checking of Customer



## Customer – Duplicate Checking

T24 Customer > Duplicate checking of Customer

### EB.DUPLICATE.TYPE



- Rules for checking whether a Customer record is likely to be a duplicate of another Customer record
- Id is alpha numeric. Can be designed to reflect nature of rules
- Application for which duplicate check is intended should be indicated in APPLICATION Field





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The application EB.DUPLICATE.TYPE is used to define the rules to check for the possible duplication of records. The Bank sets the rules as to which fields of a file will be used for checking purposes. The checking process occurs when a record is in the process of being committed where the system will go through the existing records in the database and check the values of those fields. An Override message will be raised to indicate the possibility of a duplicate record.

### Customer – Duplicate Checking

T24 Customer > Duplicate checking of Customer

- Field values that are to be compared for determining whether the transaction is duplicate or not is indicated in multi value Fields
  - If Name and Post Code are indicated, a transaction will be termed as duplicate, if only its name as well as Post code are the same as of another Customer record
- The Id of EB.DUPLICATE.TYPE should be attached to CUSTOMER.DEFAULT application for a given sector



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The records created in EB.DUPLICATE.TYPE are attached to CUSTOMER.DEFAULT Table.

### Customer – Merging Duplicates

T24 Customer > Duplicate checking of Customer

- Duplicate customer records can be merged in T24
  - Links the duplicate customer records together
  - New fields added to CUSTOMER application for merging and unmerging
  - Unmerged field used for unmerging customers
- Below customer 111449 is merged with customer 111446

CUSTOMER, 111449 (Model Bank)

Holdings Pivot.1

Merged To 111446

Merged Status ☐ [None] ☒ Merged ☐ Unmerged

Alt Cus Id.1



- Here we see how customer 111446 is updated by T24
  - Field ALT.CUS.ID in original customer updated automatically

CUSTOMER, 111446 (Model Bank)

Merged To

Merged Status

Alt Cus Id.1 111449



If duplicate customer records have been entered in T24 there is a facility to merge the records. The fields MERGED.TO and MERGED.STATUS are used for this purpose. You can specify the customer record you would like the current record merged with on field MERGED.TO. To merge the records you must specify Merged on MERGED.STATUS.


Once authorised T24 will automatically update the field ALT.CUS.ID in the original customer record.


To unmerge a record open the customer record and change the field MERGED.STATUS from Merged to Unmerged.

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The next topic on our agenda is The Opening of a Bank Customer Record


### Creation of Customer Records

T24 Customer > Opening a Bank Customer Record



- Should choose suitable Sector
  - Pre defined in ACCOUNT.CLASS application as BANK
    - Sector for Bank to be indicated
  - Customer with such sector alone will be regarded as Bank in other applications
    - Validated in Nostro Account opening, Funds transfers for Banks
- AGENCY record can then be created
  - Useful for Standard settlement instructions with this Bank
  - Useful for routing settlement instructions




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In Model Bank, Sectors 3001 (used for Banks) and 3002 (used for Central Banks) have been pre defined in ACCOUNT.CLASS application with BANK as Id. This helps to validate whether a Customer that is used in other applications is to be treated as a BANK or not.

For example, in FUNDS.TRANSFER application, when the ordering Customer is a Bank, the SWIFT message field would be different from another message when the ordering Customer is not a Bank.

Likewise, in other applications, where it is required to differentiate whether or not a Customer is a Bank, the System will validate only on the basis of proper usage of the Sector classification conforming to ACCOUNT.CLASS record

This is another use of SECTOR classification that should be borne in mind while creating suitable records in the SECTOR static table.

After authorisation of the Bank Customer record, a record in the AGENCY table can be set up with the ID being same as this Customer Id. This table is used to record standard settlement instructions while dealing with the concerned Bank. Auto routing of settlement instruction can also be setup for different types of transactions and currencies.

For example, all payment to this Bank should be routed through our Nostro account with them, while LC payments in GBP alone should be routed through Barclays Bank, London



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T24 Customer

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Opening a Bank Customer Record



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**Customer 360° View**

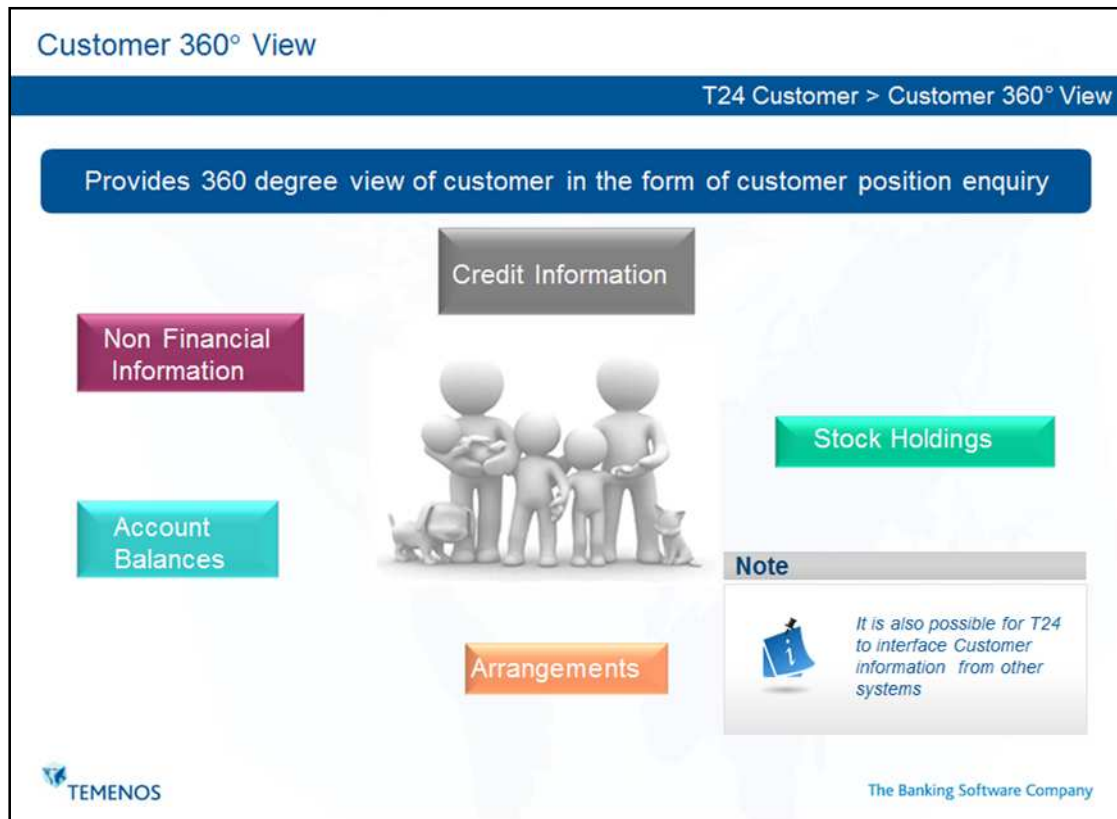
11

Enquiries






Next on the agenda is the Customer 360° View




The Customer 360 degree View provides a 360 degree view of a customer in the form of customer position enquiry.

### 360 Degrees View of Customer

T24 Customer > Customer 360° View



- T24 currently provides 360 degree view of customer in the form of enquiry Customer Position
- Details of all limits, collateral, loans, securities, etc of customer displayed.
- User of T24 may be running a combination of T24 modules and non-T24 systems for their products but maintain all their customer records in T24.
  - In such a scenario T24's customer position should be showing a 360 degree view of customer with arrangement balances from both T24 and non-T24 modules.
- Possible to drill down by means of an Enquiry using CUS.POS.ENQ.PARAM file.


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T24 currently provides 360 degree view of a customer in the form of an enquiry namely Customer Position. This enquiry displays the details of all limits, collateral, loans, securities and such that are held by the customer with the bank. This also provides an option to list the contracts that a customer jointly holds with other customers. In addition to displaying data from the T24 database, T24 can display data from non-T24- systems. . Thus, in such a scenario, T24's customer position will display a 360 degree view of a customer with arrangement balances from both T24 and non-T24 modules. For external products, T24 allows user to specify a routine that gets executed to fetch external balances and then copy into customer position file to be displayed in T24. This requires a record with Id as 'EXTERNAL' to be created in the file called CUS.POS.ENQ.PARAM with user routine attached in this record. In addition to the arrangement balances, the 360 degree view would also show some additional non-financial information about the customer which may be of interest to the bank's user. EXTERNAL.ARRANGEMENT.FILE is used for the purpose of holding external arrangement details of the customer. Manual input of data can be made into this file The basic details that any non-T24 system wants to share in CUSTOMER.POSITION will be first stored in EXTERNAL.ARRANGEMENT.FILE

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Customer 360° View

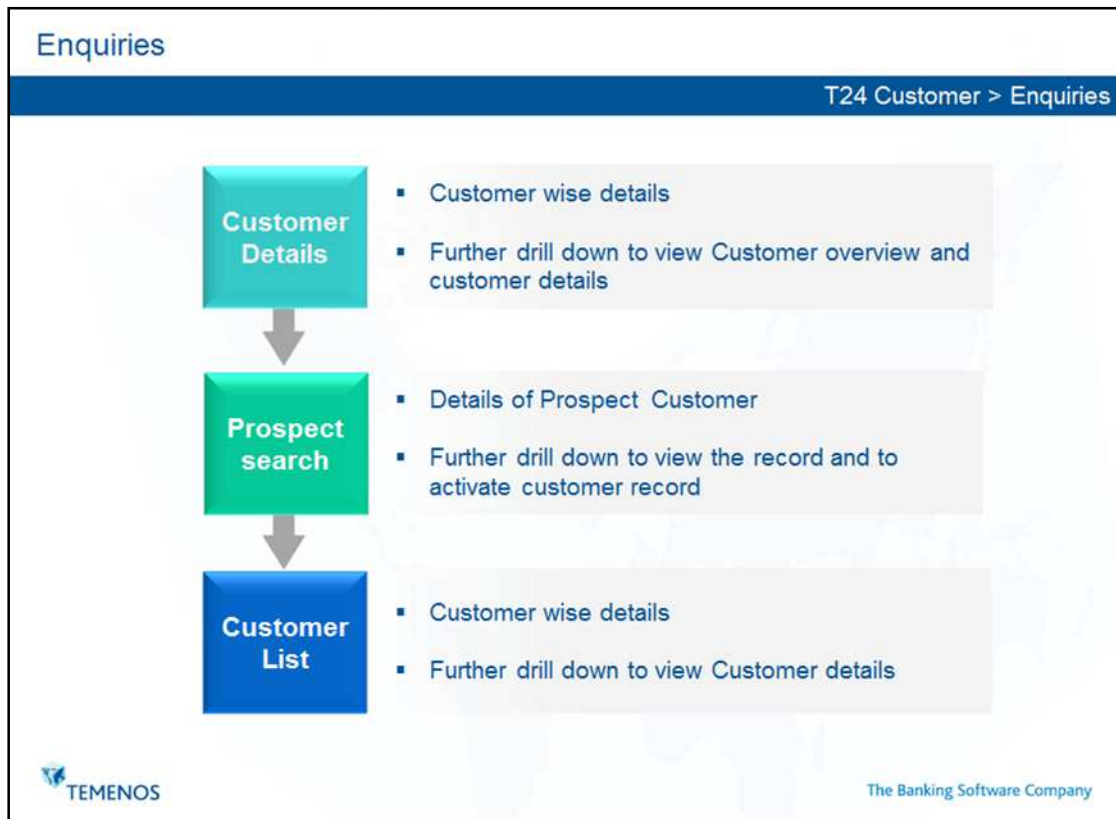
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Enquiries





Finally, the last item on the agenda, Enquiries about the Customer



By using the menus for enquiries, we can retrieve online information regarding the Bank's Customers.

Customer details gives information like Name, Nationality, Residence, Sector, Account Officer, Mnemonic and customer Id. We can further drill down to view Customer overview and customer details.

Prospect search gives the details of a prospective customer. Details include the Prospect Number, Mnemonic, Short name, Address, Sector, Target, Nationality and Residence. We can drill down further to view the record and activate the customer.


Customer list will show the complete list of customer details, indicating Customer Number, Name, Account Officer, Nationality, Residence and Customer Type.

## Enquiries

T24 Customer > Enquiries

**User Menu**

- Customer Relationship
- Customer**
  - Individual Customer
  - Corporate Customer
  - Create Prospect
  - Activate Customer
  - Amend Customer
  - Unauthorised Customer
  - Unauthorised Customer Pending AML Check
  - Authorise/Delete Customer
  - Create/Amend Routing Instructions
  - Authorise/Delete Routing Instructions
  - Additional Address of Customer
  - Capture Customer Segmentation Details
  - Amend Customer Charge
  - Authorise/Delete Customer Charge
  - Set/Remove Posting Restrict
  - Authorise/Delete Posting Restrict
  - Capture External Arrangement
  - Authorise/Delete External Arrangement
  - KYC
  - Customer Process Workflow**
    - Enquiries**
      - Customer Details
      - Prospect Search
      - Customer List
      - Global View - Charges
      - AML Processed - Customers
    - FATCA Details



**Customer Details**

Customer	Mnemonic	Name	Officer	Nationality	Reside
111615	ABCE	ABC EUROPE	Implementation	United States of America	Germa
111612	ABCG	ABC GLOBAL	Implementation	United States of America	United
111690	ABCI	ABCI	Implementation	United States of America	United
111616	ABCL	ABC UK	Implementation	United States of America	United
111617	ABCS	ABC SINGAPORE	Implementation	United States of America	Singap
111614	ABCT	ABC TRUST	Implementation	United States of America	United
111613	ABCU	ABC USA	Implementation	United States of America	United
100112	ABNAMRO	Abn Amro Securities	Chief Securities Dea	Netherlands	Nether
100369	ABUDHAOL	Abu Dhabi National Oil Company	Corporate Loan Super	United Arab Emirates	United
100146	ACORN	Acorn Engineering Company	Trade Finance Office	United States of America	United
100140	ADMIN	Administrator Of Acorn Engg Co	Mortgage Dept User 2	United States of America	United
100396	AIRBOURNE	Airbourne Freight	Retail Credit Office	Republic of China (Taiwan)	United
100169	AIRBUS	Airbus	Trade Finance Office	Great Britain	Great I
200015	AKAI	AKAI	Trade Finance Office	Japan	Japan


**Prospect Details**

Prospect No	Name	Relationship Officer	Nationality	Residence	Customer
111620	Mark	Implementation	United States of America	United States of America	PROSPECT
111689	PCUS	Implementation	United States of America	India	PROSPECT

To run Enquiries, from the Customer menu, select the sub-menu Enquiries, you can then go in the Customer details or prospect search

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Quiz



1) Can we create a record for prospect customer even before entering into business with him?  
Yes

2) Name one mandatory field in the CUSTOMER application?  
Mnemonic, Sector, Short Name

3) How is the CUSTOMER.DEFAULT table used? What is the ID for it?  
This table helps in minimising input by defaulting information and can make address a non mandatory field. The Id for it is SectorID

4) Is it possible to do business with a Prospect customer in T24?  
Depends on the option selected in COMPANY Table. If allowed and any business is done with the Prospect Customer, the record is treated as activated.

5) Is it mandatory to create KYC only after receiving all information from the Customer?  
No

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What Did We Learn?

T24 Customer

Conclusion


- ☒ Features of Customer Module.
- ☒ Static Tables
- ☒ Inputting Customer records
- ☒ Enquiries



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In this course, we have learnt the features of the Customer application, its tables, how to create records and run enquiries



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Thank You

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For training Enquiries

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