OnBoarding User Manual

Version: 3.4

July 2024

Approved By	Version	Date
Lucie Crick	3.0	05-01-24
Lucie Crick	3.1	19-02-24
Lucie Crick	3.2	03/04/24
Ruth Brooks	3.3	24/06/24
Ruth Brooks	3.4	09/07/24

Contents

Introduction

KYC360 OnBoarding combines our OnBoarding and screening procedures for a start to finish process for your AML customers. Once a prospect has been added to KYC360 OnBoarding, it can follow the process through customer data collection, ID verification approval and on to ongoing screening, risk rating and management.

Once a prospect is OnBoarded, KYC360 stores a list of your clients (Client Entities) and periodically screens them against a list of Dow Jones Data Entities (Entities) that may be:

- Politically Exposed
- Sanctioned
- On a Special Interest Watch/Blacklist
- Relative or Close Associate of any of the above
- Adversely reported in the Media

This screening process will identify potential matches between your Client Entities and the list of Dow Jones Data Entities. Due to the incompleteness of some of the client or screening data and the possibility that different people or entities may have the same name, human interaction is required to confirm (Flag) or reject (Discount) false positives.

Configuration - Initial Implementation

Before you are live with KYC360 OnBoarding we will require some information from you to enable an effective and efficient set up. The information we require is as follows:

- OnBoarding Types – The OnBoarding Type allows for the definition of unique parameters pertaining to the type of prospect (person/entity) e.g. risk classification & criteria, eIDV profiling and data collection requirements. You will need to agree the number of OnBoarding types you require. This can then be populated accordingly.
- eIDV profiles to be set up – you can either use a default profile or if you wish to capture additional documents; set up customised app profiles. At this stage we will also require the logo you wish your clients using the app to see.
- The Screening Criteria - criteria define the parameters used by the batch engine when a client entity is screened. You can either use the default criteria provided by KYC360 or define your own.

File Criteria

The table below provides more information on each of the criteria parameters:

Field	Information
Name	Name of the Criteria.

Field	Information
Description	Description of the Criteria.
Identifier	System allocated identifier which cannot be changed.
Entity Type	The entity type determines which Dow Entities the criteria will screen against, if person is selected client entities that use these criteria will only be screened against person records in the Dow Data. Options: • Person • Entity • All
Last Name Match %	% To use as the Last Name Jaro Bias. Refer to the Understanding KYC360 Search section for more information on what these numbers mean.
First Name Match %	% To use as the First Name Jaro Bias. Refer to the Understanding KYC360 Search section for more information on what these numbers mean. **Results that have no first name will ignore this restriction.*
Middle Name Match %	% To use as the Middle Name Jaro Bias. Refer to the Understanding KYC360 Search section for more information on what these numbers mean. **Results that have no middle name will ignore this restriction.*
Reverse Search	Perform a reverse search. **A reverse search will perform a second search with the First and Last Names transposed and display the results from both searches.*
Search PEP	Search against entities that are classified as PEP (Politically Exposed Person) list.
Search RCA	Search against entities that are classified as RCA (Relative and Close Associate) list.
Search WBL	Search against entities that are classified as WBL (Watch List Special Interest) list.
Search SAN	Search against entities that are classified as SAN (Sanctioned) list.
Search AVM	Search against entities that are classified as AVM (Adverse Media) list.
Search UNK	Search against entities that are classified as UNK (Unknown) list.
Include Blank Middle Name Records	Sets whether match potentials will be generated when no Middle Name is present in the search.
Exact Date Match	Sets whether match potentials are **only** generated when an exact date match is present.

Field	Information
Exclude Year Range	If the number of years between the Client Entity Date and Dow Entity Date is larger than this number, no match potential will be generated. A value of 5 would give you a 10-year radius reflecting 5 years either side of the date. Notes: • Only checks against Date of Birth/Incorporation records for the Dow entity. • If either or both client entity and Dow entity have no Date this value is ignored.
Meta Bump	*Once the final set of results are returned, they are ordered based on a numerical value "Meta Bump". Where a higher Meta Bump means a higher placement in the list. The following fields starting with "Bump" will increase the Meta Bump by the configured amount if the criteria are met.*
Bump Date Match Default: 30	Increases Meta Bump by the amount set if the **entire** date matches the search date.
Bump Date MM YY Match Default: 20	Increases Meta Bump by the amount set if the month **and** year matches the search date.
Bump Date YY Match Default: 10	Increases Meta Bump by the amount set if **only** the year matches the search date.
Bump Date DD MM Match Default: 5	Increases Meta Bump by the amount set if the day **and** month matches the search date.
Bump Country Match Default: 25	Increases Meta Bump by the amount set if the country matches one of the search countries.
Exclude Country No Match	If none of the countries in the Client Entity match the countries in the Dow entity no match potential will be generated. Notes: If either or both client entity and Dow entity have no Country this value is ignored.
No Match Include PEP Default: Yes	These settings allow you to turn country filtering off for the various lists. Yes – Country filtering will be applied to the list. No – Country filtering will not be applied to the list.
No Match Include SAN Default: Yes	
No Match Include WBL Default: Yes	

Jaro Containment Bias

KYC360 uses an algorithm similar to Jaro-Winkler string distance to indicate how similar two names are. The Jaro Containment Bias represents a measure of "closeness" between two names where the higher the value the closer the two names are too identical. The value ranges from 0 (very different) to 100 (identical). When doing a search KYC360 will use the JCB to compare the name you have searched to every other name of that type in the database.

Search Process

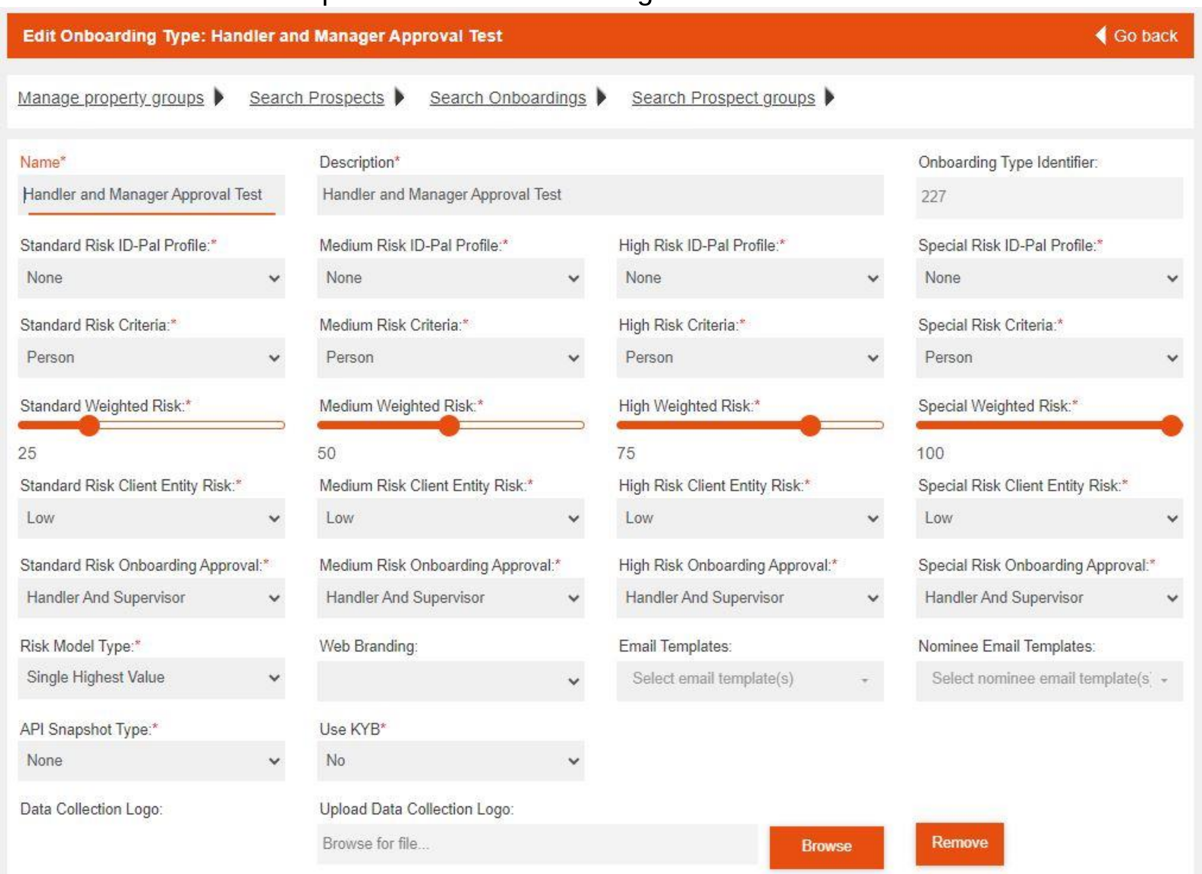
Conceptually a KYC360 search works a lot like multiple sieves stacked on top of each other that only allow the names that fit their requirements through. Each search will start with all Dow Jones records and as it moves down through the different sieves the number of records reduces until only the records that go to the potential matches for the customer remain.

Configuration - OnBoarding Types

The OnBoarding Type refers to the set framework, or journey, that will affect the way your prospect will be categorised, ID verified and then screened. This is also where you enter your full client Data Collection questionnaire, including any relevant documents. You may set more than one OnBoarding Type for any instance of KYC360 OnBoarding. The OnBoarding Type, and how it is configured, will provide the journey for your Prospect. The journey is dependent on the configuration of OnBoarding Type you have created and on the Risk Assessment made by KYC360 OnBoarding, dependant on the set of Risk Ratings you agree upon. These can be applied per journey, if required.

The phases of the OnBoarding Type journey within RS OnBoarding follow the below stages:

You will need to set the parameters for each stage as detailed below.



KYC360

Initial Creation and Naming the OnBoarding Type

OnBoarding Type can be set for a Person or Business. The category parameters as shown in the screenshot above are detailed in the lists below. You can stipulate the journey your client will go on dependant on the Risk Assessment that will be calculated from the information gathered in the Data Collection stage.

Field	Description
Name	Title for the category of person/entity will be OnBoarding
Description	Description of OnBoarding Type
Low Risk ID-Pal Identifier	eIDV profile that would be attributed to a low-risk prospect within this OnBoarding type
Standard Risk ID-Pal Profile Identifier	eIDV profile that would be attributed to a standard risk prospect within this OnBoarding type
High Risk ID-Pal Profile Identifier	eIDV profile that would be attributed to a high-risk prospect within this OnBoarding type
Very High-Risk ID-Pal Profile Identifier	eIDV profile that would be attributed to a very high-risk prospect within this OnBoarding type
Low Risk Criteria	Screening criteria that would be attributed to a low-risk prospect within this OnBoarding type
Standard Risk Criteria	Screening criteria that would be attributed to a standard risk prospect within this OnBoarding type
High Risk Criteria	Screening criteria that would be attributed to a high-risk prospect within this OnBoarding type
Very High-Risk Criteria	Screening criteria that would be attributed to a very high-risk prospect within this OnBoarding type
Low Risk Client Entity Risk	Prioritisation of results that would be attributed to a low-risk prospect within this OnBoarding type
Standard Risk Client Entity Risk	Prioritisation of results that would be attributed to a standard risk prospect within this OnBoarding type
High Risk Client Entity Risk	Prioritisation of results that would be attributed to a high-risk prospect within this OnBoarding type
Very High-Risk Client Entity Risk	Prioritisation of results that would be attributed to a very high-risk prospect within this OnBoarding type
Data Collection	Is Data Collection mandated for this prospect yes/no
Data Approval	Does Data Collection need to have secondary approval yes/no
Identity Verification	Is Identity Verification part of this OnBoarding type's journey? yes/no
Identity Approval	Does Identity Verification need to have secondary approval yes/no
Screening	Will screening against the Dow Jones database be undertaken yes/no
Compliance Approval	Do the screening results and review against the Dow Jones database require secondary compliance approval?
Upload Data Collection Logo	Company logo that prospects will see when submitting their data (200X 33 dpi in .jpeg format)

Field	Description
Data Collection Welcome Message	Customisable text that will appear on the top of the webpage when prospects are completing their data collection information
Terms & Conditions Message	Customisable text that will appear at the end of the webpage when prospects are submitting their data collection information Refer to Terms and Conditions section below.
Confirmation Message	Customisable text that will appear at the end of the webpage when prospects click on submit for the first time. Notes: Can be set to enabled or disabled.
Verification Message	Customisable text that will on the first page of the webpage within the 'Send Verification Code' window. Notes: Can be set to enabled or disabled.
NOTE	The 'Manage Stages' section will only appear after initial creation of the OnBoarding type.

Data Collection Welcome Message

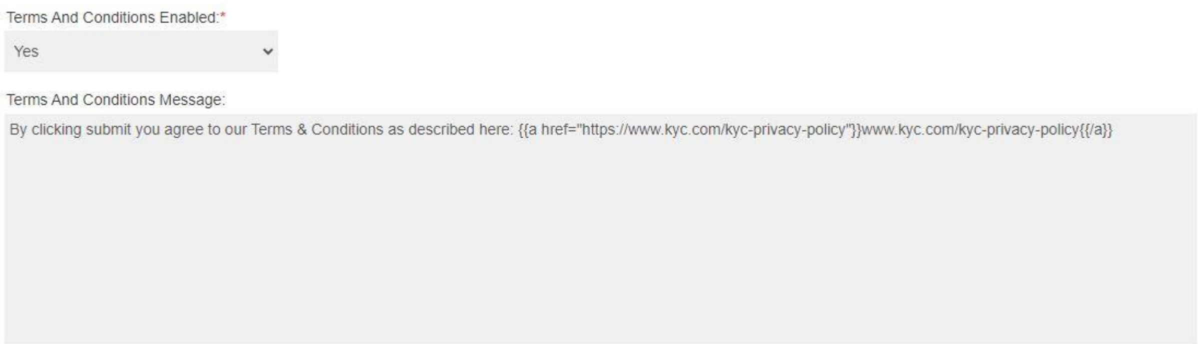
The Data Collection Welcome message can be set and will then be displayed in the header of the Data Collection form that your external client receives. The client will receive a form based on the requirements stipulated in the data collection section of an OnBoarding type.

Terms and Conditions Message

Within the OnBoarding Type page, you can add a final message to appear where you can include your Terms and Conditions / Privacy Policy URL. By default, the Terms and Conditions value is set to No. Change the drop-down option to Yes to enable this feature. Otherwise, no Ts & Cs will be added to the Data Collection form.

Please note for the link to be clicked you will need to use the following formatting:
{{a href="**enter url**"}}**enter description**/{{/a}}

Example of configuration setting in OnBoarding Type:



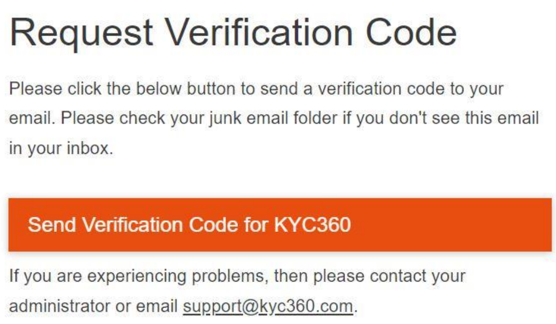
Confirmation Message

The Confirmation Message entered on OnBoarding Type level displays once the user clicks on submit for the first time. There is an option to set the Confirmation Message to Enabled or

Disabled. Setting the ‘Confirmation Message’ option to No will remove the section from the external data collection journey.

Verification Message

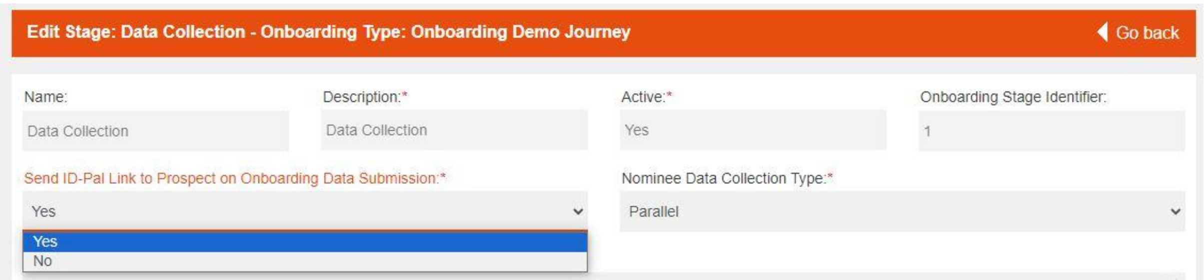
Displays on the first page of the external data collection journey. There is an option to set the Verification Message to Enabled or Disabled. Setting the ‘Verification Support Message Enabled’ option to No will remove the message from the external data collection journey.

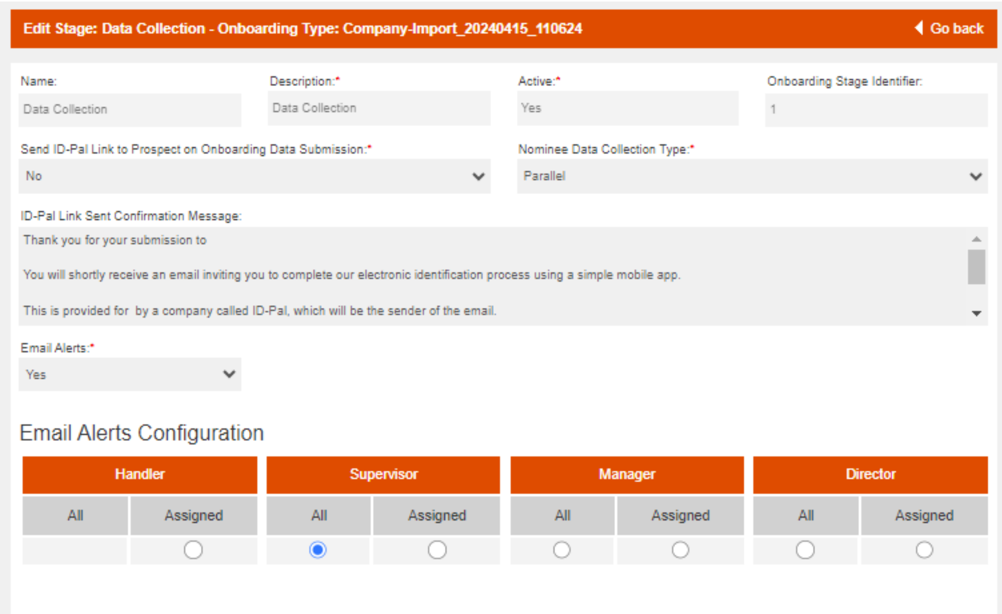


Links can be added to the Data Collection Welcome Message, Terms and Conditions as well as the Confirmation message fields.

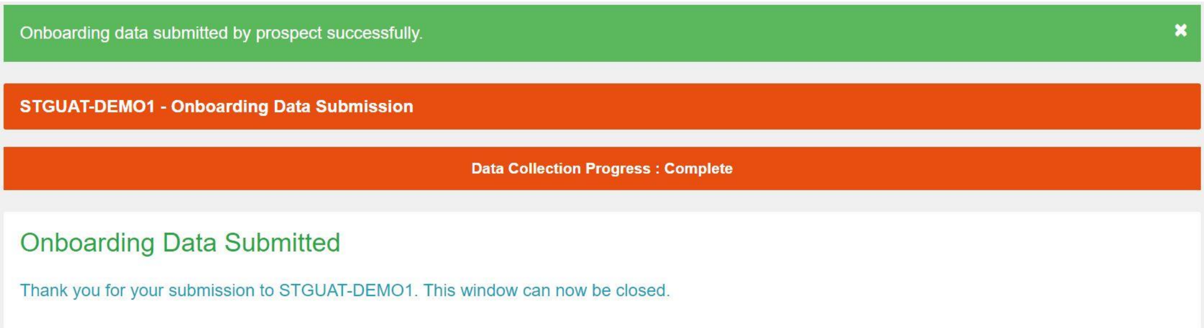
Auto-Send ID PAL Link and Data Submission Confirmation Message

Within the Data Collection section of your OnBoarding Type configuration, you can elect to have a link sent to the Prospect automatically, when the Prospect’s data has been submitted. The default is off, so if you wish to enable this feature you will need to change the option in the dropdown on this page. As shown. There is also the option to have a customised message that will appear to the Prospect confirming that they have successfully submitted their Data Collection form and to inform them that they will shortly (once their Data Collection form has been approved by their Handler within OnBoarding) receive the link to ID Pal.



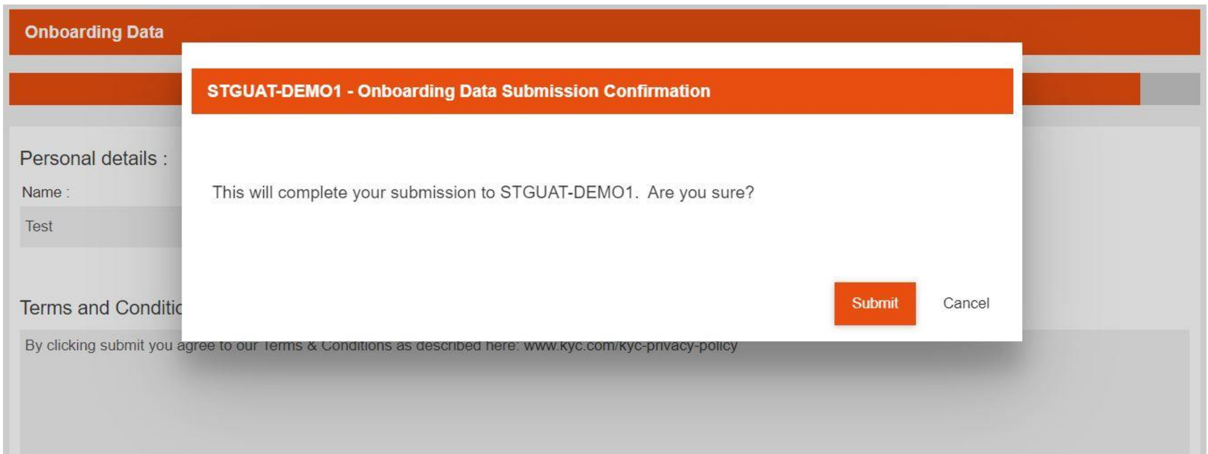


The wording (not including your organisation's customisation) and layout that will appear, is shown below.



There is also, for the Prospect's experience, the below pre-submit check message. The message is configured on OnBoarding type level under 'Confirmation Message' which can be set as enabled or disabled.

The below screenshot is an example of the default message which will include your organisation name:

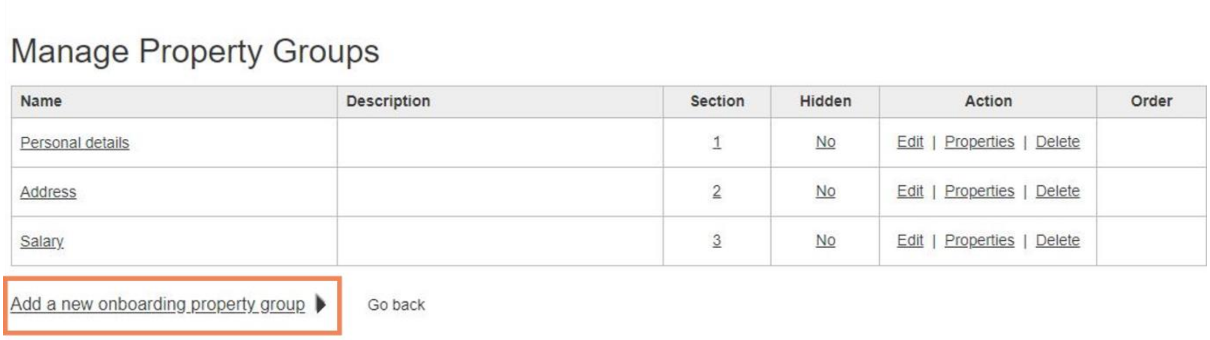


To complete the Data Collection form request that your client will receive, you will need to set the Property Groups and their Properties.

Property Groups

In the first instance you should set up Data Collection Property Groups which divide the data collection elements into sections. You can add new Property Groups by clicking on 'Add a new OnBoarding property group' under the 'Manage Property Groups' Section.

OnBoarding Type > Edit > Manage Stages > Data Collection – Edit > Add a new OnBoarding property group

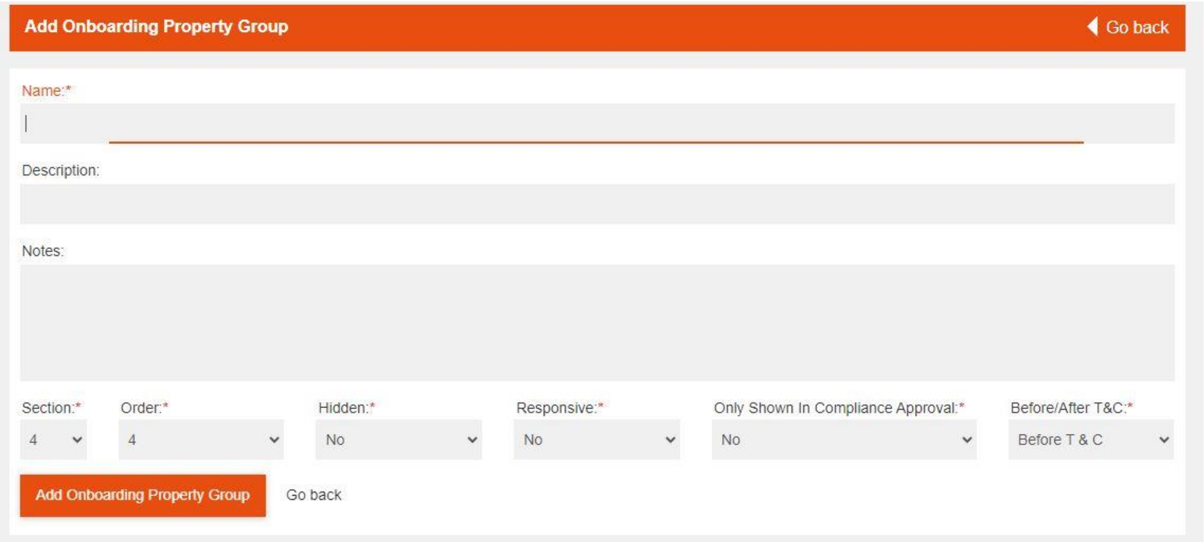


Manage Property Groups

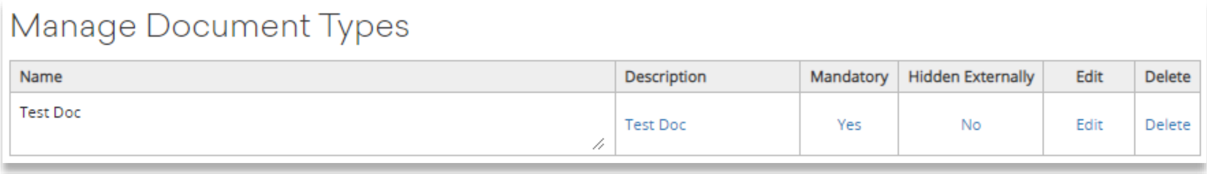
Name	Description	Section	Hidden	Action	Order
Personal details		1	No	Edit | Properties | Delete	
Address		2	No	Edit | Properties | Delete	
Salary		3	No	Edit | Properties | Delete	

Add a new onboarding property group   Go back

You will then need to complete the name, description, section of the form it will appear in, order of appearance in that section and whether it's hidden (can only be seen internally). Terms And Conditions can also be configured to display before or after a particular Property Group. (Refer to the Dynamic forms/responsive rules section for the 'responsive' field description). Data collection property groups should reflect the categories of information you need from your clients.



There is an option for requesting your prospect upload documents – you can decide what is requested here, as part of the data collection property group selection. Documents can be set as mandatory or hidden from the external data collection form. If you do not add any documents here, no documents will be requested in the form to your client.

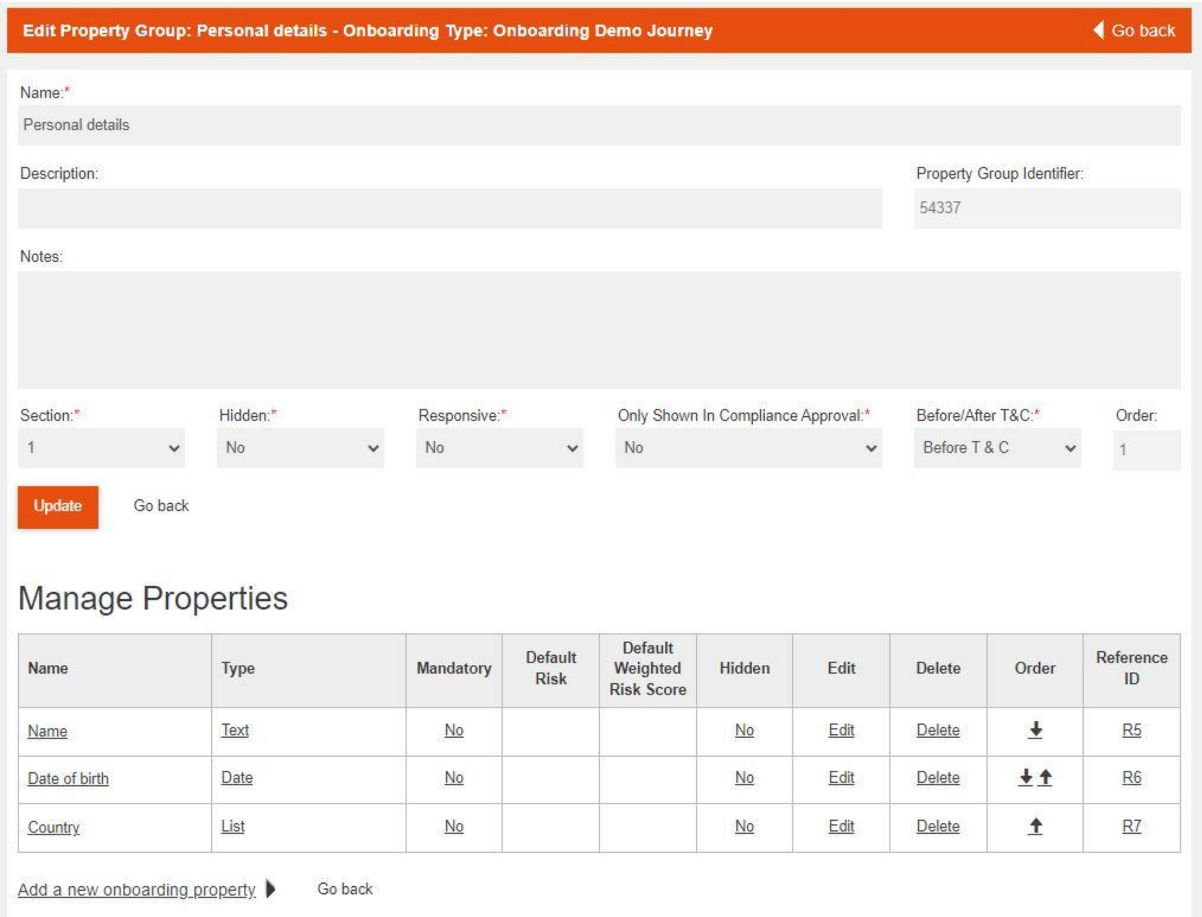


Manage Document Types

Name	Description	Mandatory	Hidden Externally	Edit	Delete
Test Doc	Test Doc	Yes	No	Edit	Delete

Properties

Once the property groups have been completed, you can add properties within them. This will be the items/fields/questions that the prospect is answering. This can be done by selecting ‘Add a new OnBoarding property’ from within the Property Group. You should aim to complete as many properties as required to accurately OnBoarding your customer.



Edit Property Group: Personal details - Onboarding Type: Onboarding Demo Journey
Go back

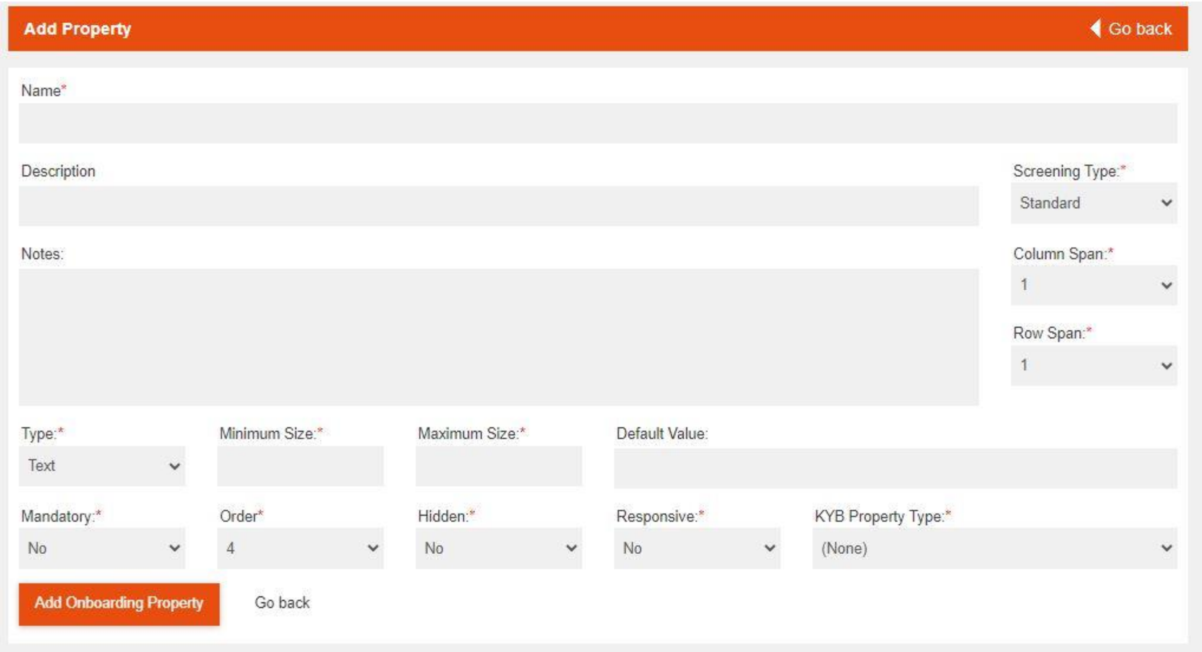
Name:*
Personal details
Description:
Property Group Identifier:
54337
Notes:
Section:* 1
Hidden:* No
Responsive:* No
Only Shown In Compliance Approval:* No
Before/After T&C:* Before T & C
Order: 1
Update
Go back

Manage Properties

Name	Type	Mandatory	Default Risk	Default Weighted Risk Score	Hidden	Edit	Delete	Order	Reference ID
Name	Text	No			No	Edit	Delete	↓	R5
Date of birth	Date	No			No	Edit	Delete	↓↑	R6
Country	List	No			No	Edit	Delete	↑	R7

Add a new onboarding property
Go back

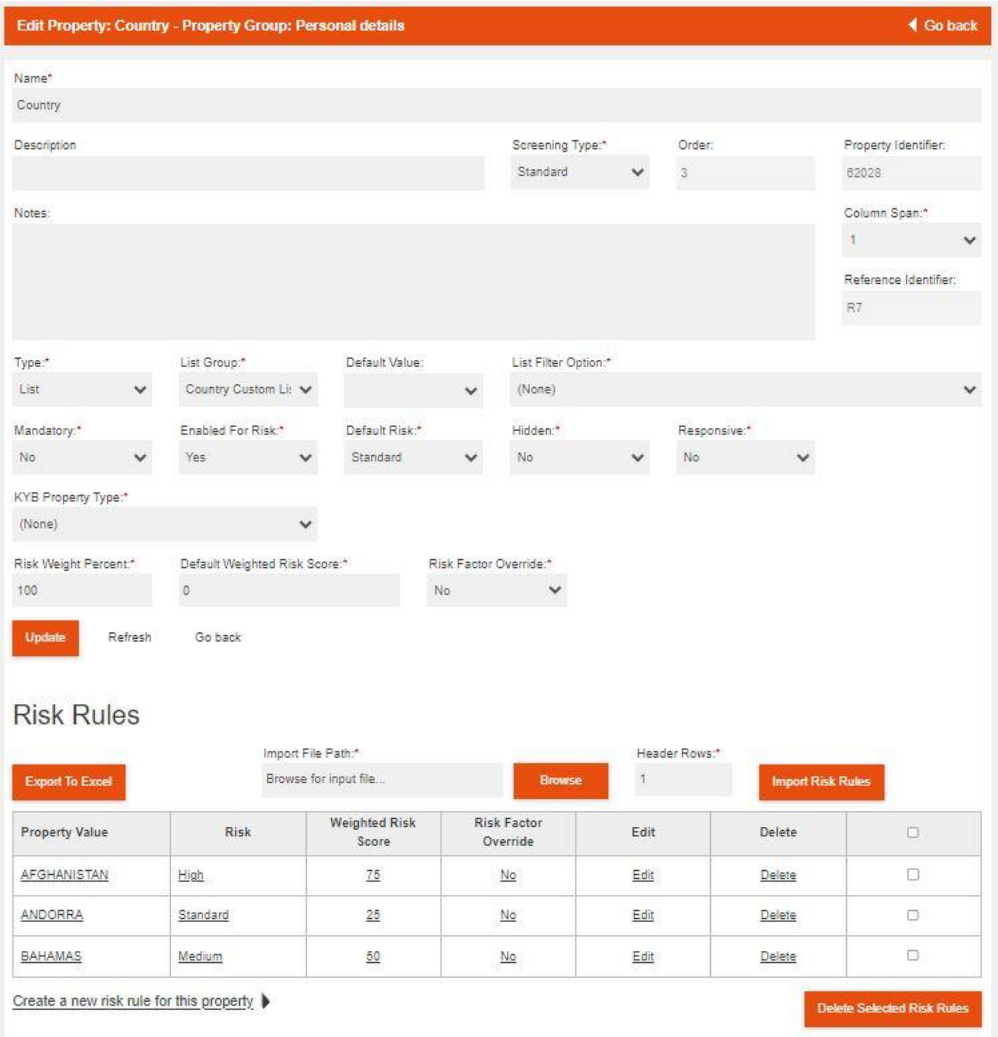
You will then need to fill out the OnBoarding property, within a property group. These will be the items that the client will complete when filling in their data collection submission form.



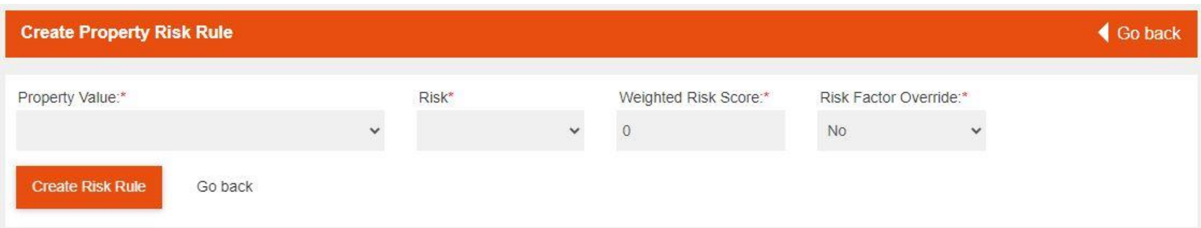
Field	Description
Name	Title for property
Description	Description of property
Screening Type	You will decide if this property is going to be a field used in the compliance screening against the Dow Jones database; if this will not be a screened field then the response should be 'standard'
Type	The form of response required text/integer/decimal/date/list
Minimum size/value	Minimum number of characters/ lowest value required in response dependent on type chosen
Maximum size/value	Maximum number of characters/ highest value required in response dependent on type chosen
Default Value	Default answer provided if information not provided
Mandatory	Is this a compulsory field? yes/no
Order	Where this property appears within the property group
Enabled For Risk	You can decide if this property contributes towards the risk assessment (if you want a risk assessment)
Default Risk	The default risk assessment score when one of the risk rules has not been met
Hidden	Whether this property is visible in the external data collection form. Enabling this will show the property only internally.
Responsive	Refer to the Dynamic forms/responsive rules section

Risk Rules

For each property, not only can you assign a bespoke set of values, as shown above, including a default value, but you can also enable and assign a default risk value as well as individual risk rules for each potential property value (as defined in Lists).



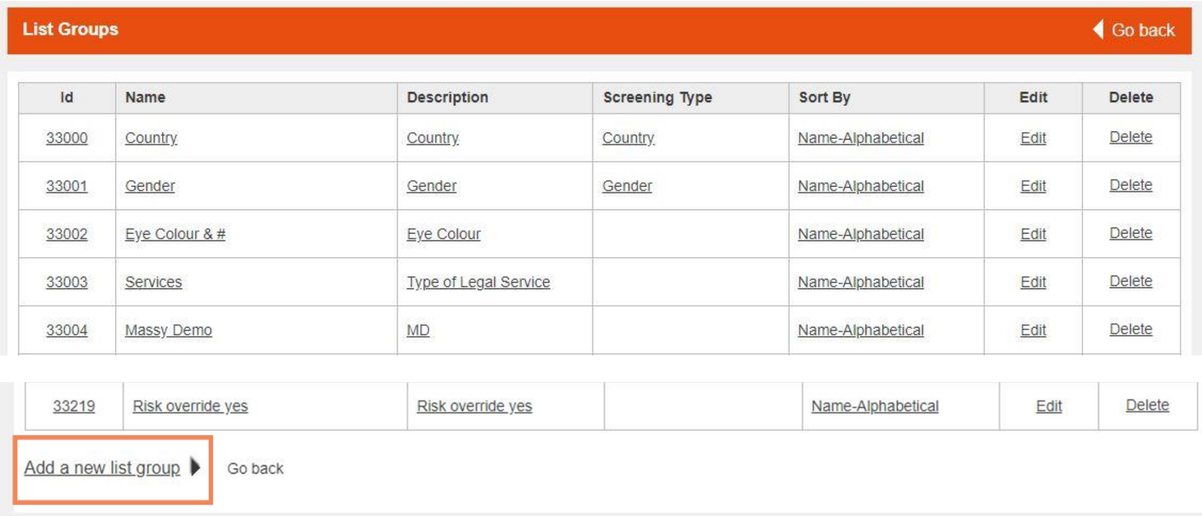
You will select the risk rule you want to edit or create a new one. Here you will select the property value you want to assign a risk to and then select the corresponding risk. This can be edited for each Property as required.

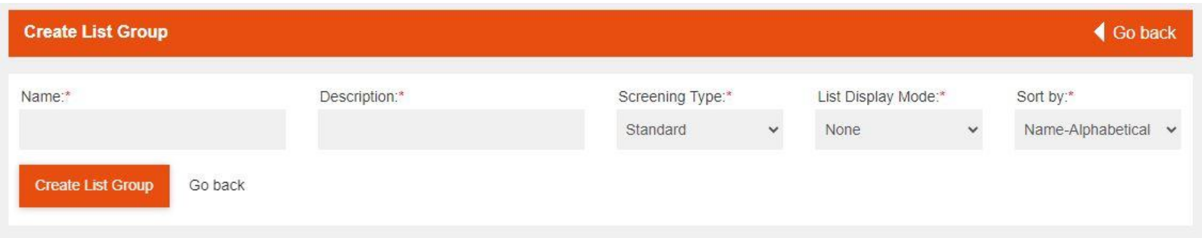


Lists

One of the property types that is often used is the list type which allows you to provide your prospect with a dropdown selection for a response within data collection. You can create list groups and assign them to properties. If you select List as your type within the property, then you will be given the option to select the list group. which will be from a pre-set selection created by you through the List Group function.

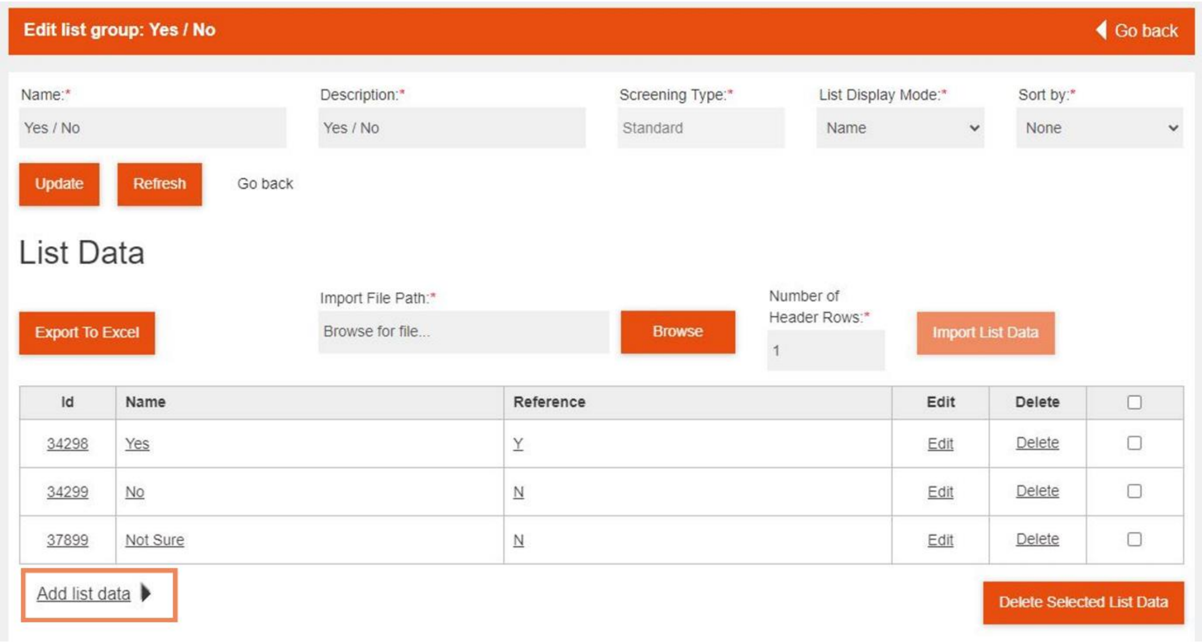
To add a list, click on List Group under Prospect OnBoarding and then select ‘Add a new list group’





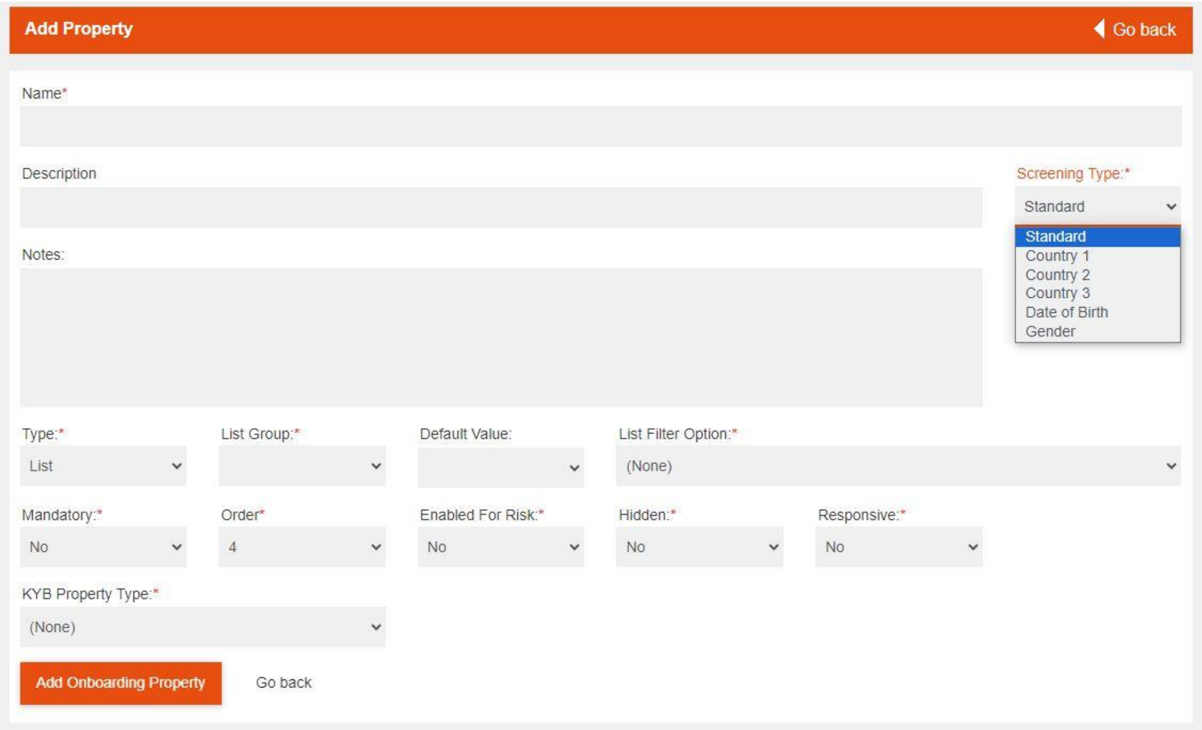
You will then complete the Name and Description of the List Group and select the Screening type which denotes if the items within this list group will be options that are used for the compliance screening against the Dow Jones database. If these list options will not be used for the screening, then the type should be left as ‘Standard’. List Display Mode denotes how the list will be presented at the top level i.e., with the name or the name and description.

Once you have created a List Group you can click edit and add List Data which will be the options within the dropdown for that list.



To create the list data, you will need to add each item individually with a Name and Reference which acts as a description.

When adding a list-based property, the list group options shown will change depending on the screening type selected:

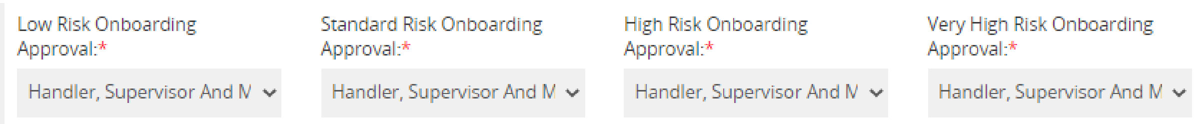


For example, selecting "standard" will show you all the list groups assigned to that screening type. Country, date of birth and gender have lists assigned to them by default but can have lists added to the selection.

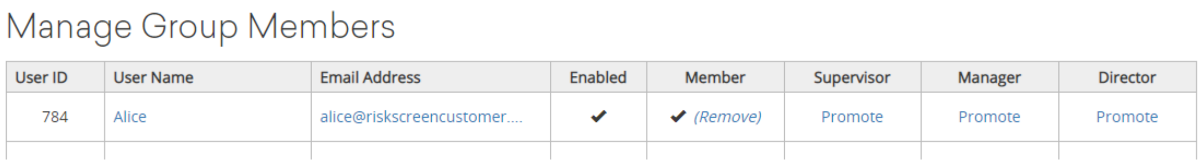
Risk Based Approval

A feature which enables you as the client to apply different levels of approval that will be needed at the Compliance Approval stage of your prospect's OnBoarding Journey, depending on the risk score they have accumulated. Note these approvals apply to the "Compliance Approval" stage. It allows you to define number of approvals from 0 to 10 eye checks. The approval pathway will be drawn from the final Risk Score – so if you have amended your prospect's Risk Score at any point during their OnBoarding, this will denote the Approvals required at the Compliance Stage.

You may now set, within OnBoarding Type, which agents with which permissions need to approve any prospect.

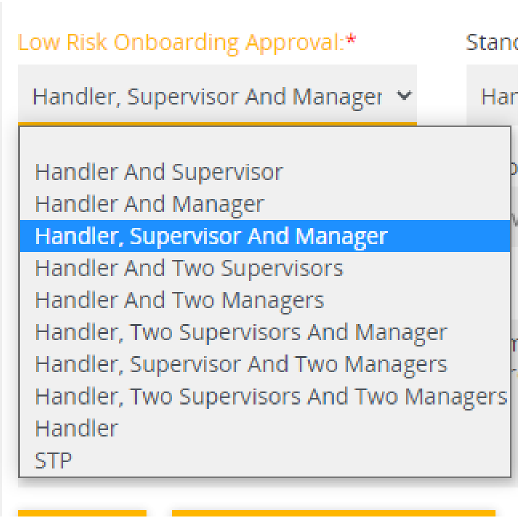


This can be customised, in line with your preferred settings as created in the User and Group management section, to reflect your organisation's authorised agents.



KYC360

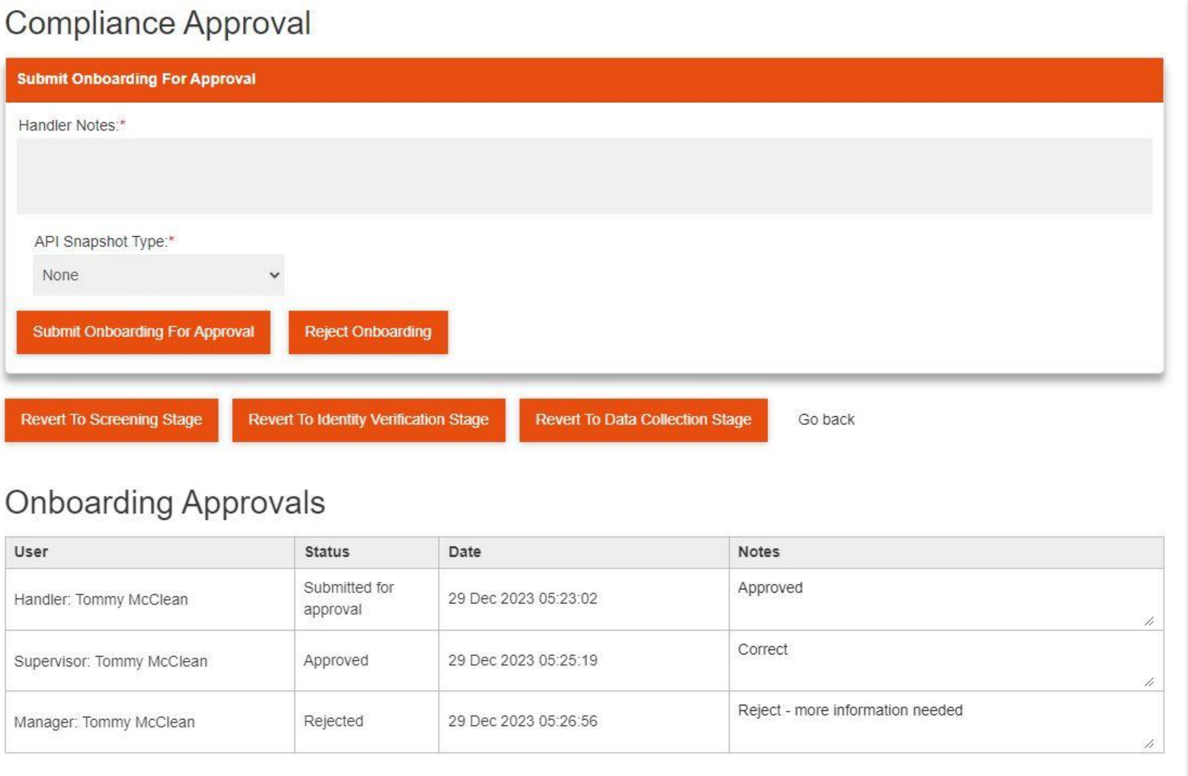
You have the option of selecting from several different approval configurations for each Risk Rating. Note: the default setting is for each prospect to require a "Handler and Supervisor" approval for the final stage.



You can create new user groups by visiting Settings > Group Management. This allows you to create segregated groups of users who can be allocated as Supervisor or Manager and mandate their approval for certain risk type.

Note: it is important that the Manager and Supervisor should also be member of the Handler User Group and have elevated supervisor permissions.

At compliance approval stage each staff member required to approve the prospect will have the chance to record notes that will remain saved with the prospect's information.

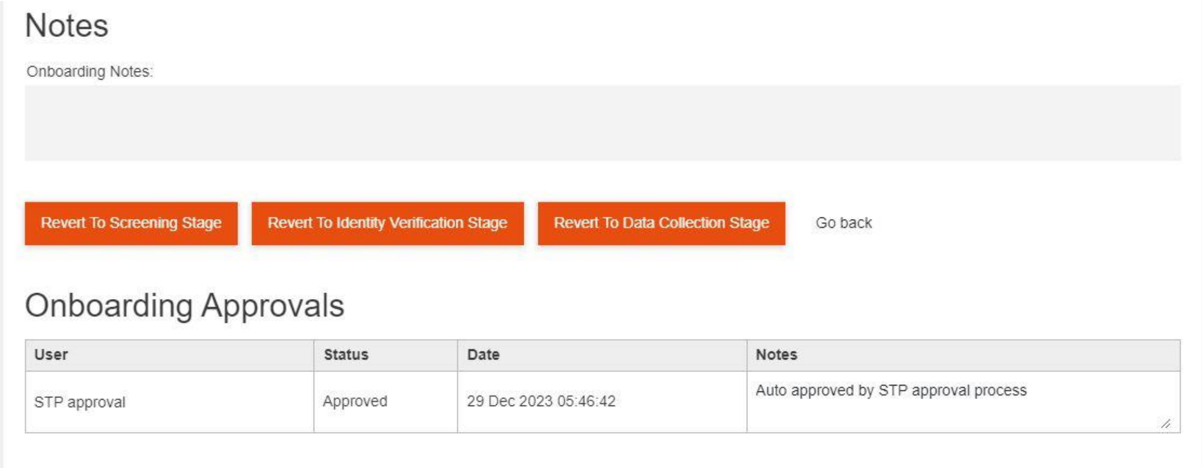


As approvals are provided the commentary will be captured and displayed, as shown

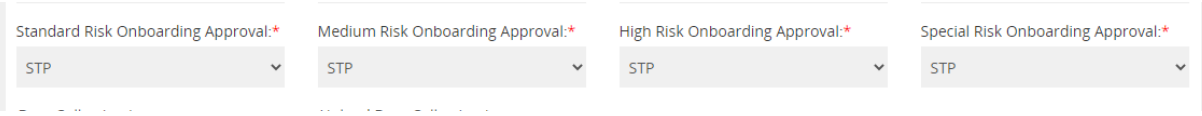
Straight Through Processing

If the circumstance arises that you wish to OnBoarding a prospect with no requirement for approvals from other entities, there is an option to allow an automated STP approval.

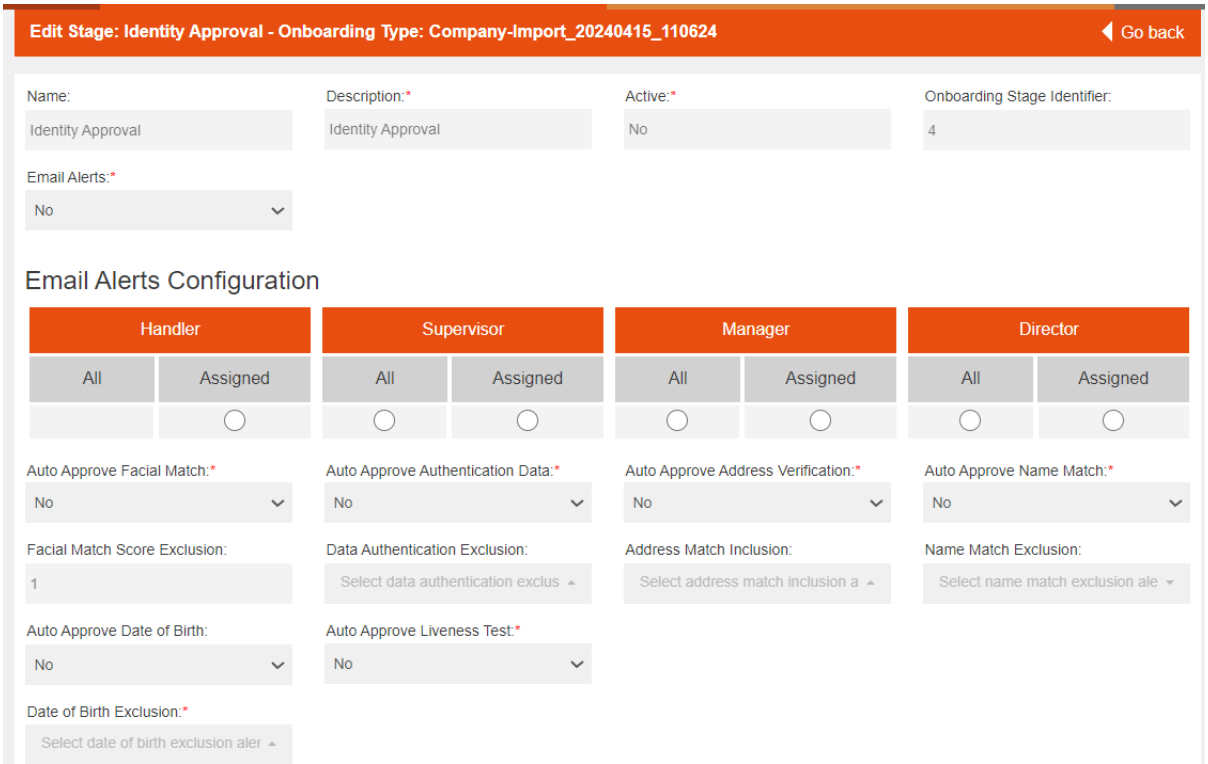
This will mean that your prospect, at the compliance screening stage will show an automated message and timestamp, as below.



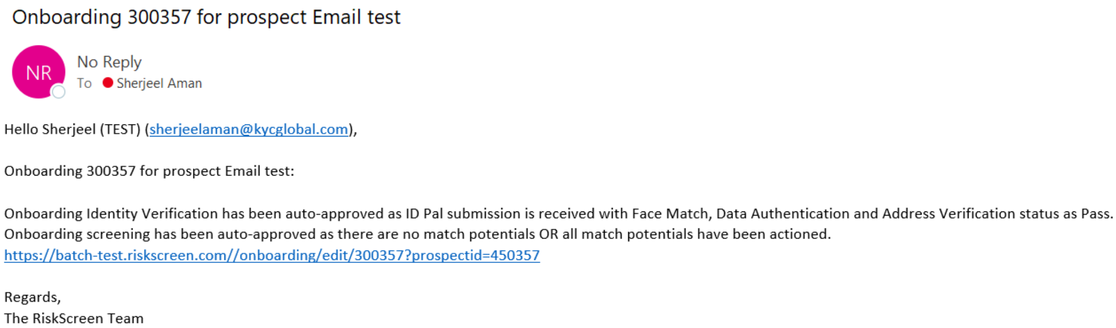
In order to OnBoarding a prospect via the STP route you will need to select **STP** in the Risk Approval options at the OnBoarding Type level.



Within the configuration section for Identity Approval, you can select to have auto-approve functionality, which will automatically move the OnBoarding on to the Screening stage – and if there are no hits to manage, this will always progress anyway to Compliance Approval stage. The drop-down boxes are shown below and are split between the component parts of the Identity Verification results. By selecting all these as ‘YES’, the pathway will automatically apply approval and move forward.



The Handler will receive an email alert as notification that the STP approval has occurred. The email will look like this:


Onboarding 300357 for prospect Email test

NR No Reply
To Sherjeel Aman

Hello Sherjeel (TEST) (sherjeelaman@kycglobal.com),

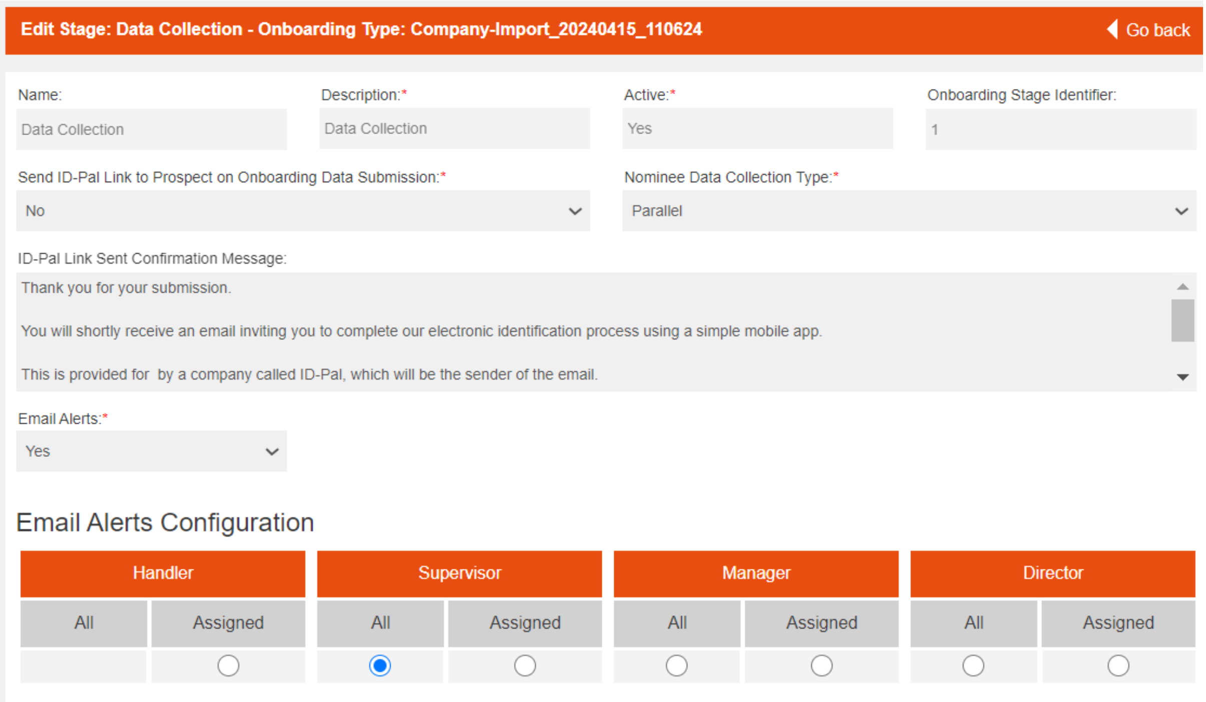
Onboarding 300357 for prospect Email test:

Onboarding Identity Verification has been auto-approved as ID Pal submission is received with Face Match, Data Authentication and Address Verification status as Pass.
Onboarding screening has been auto-approved as there are no match potentials OR all match potentials have been actioned.
https://batch-test.riskscreen.com//onboarding/edit/300357?prospectid=450357

Regards,
The RiskScreen Team

Email Alerts

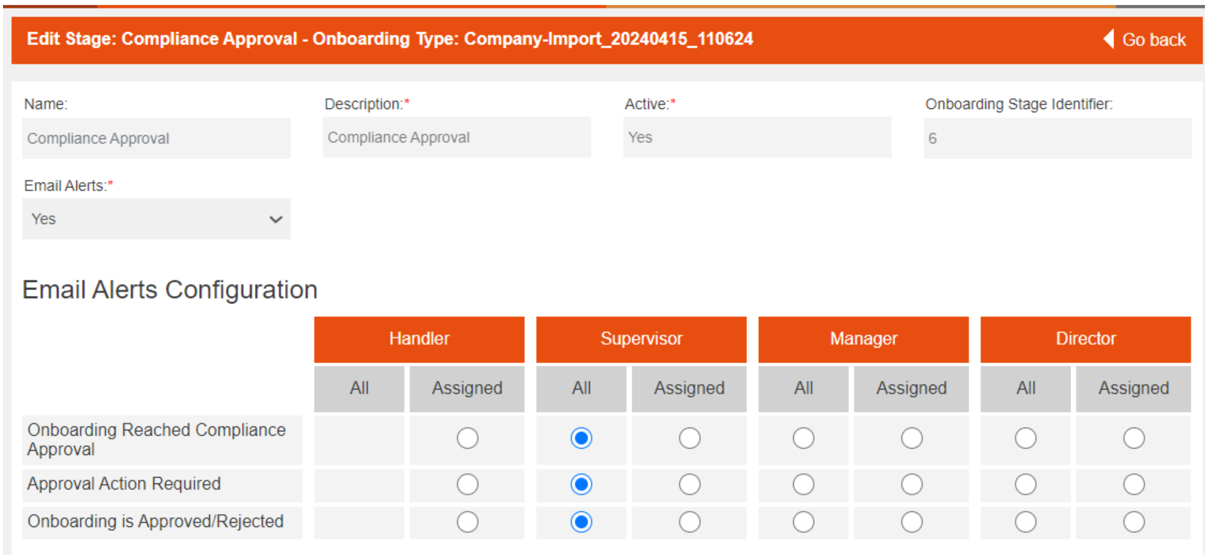
When creating OnBoarding Types there is the option to configure and receive email alerts for each stage. The option to turn the alerts off or on is found within each stage (i.e., Data Collection, Data Approval etc.) As shown below.



If you choose to receive email alerts, they will be sent to the allocated Handler. In the case of the compliance approval requests, in the final stage of the OnBoarding journey, the Supervisor, Manager and Director will receive the alerts, as dictated by the risk-based approval pathway and the permissions applied within the relevant User Group. There are 3 different types of email alert available in compliance approval:

1. An alert to say the onboarding has reached compliance approval
2. An alert for a call to action - approval for the specified role
3. An alert when the onboarding has been approved/rejected

In compliance approval, you can select which users receive each type of alert email:



The required permissions can be changed within Group Management. See section on User/Group management for this.

When creating a new prospect, the first email you receive will be at the time that your Prospect has submitted their Data Collection form. The email that the Handler will receive will look like this:

Onboarding 300204 for prospect Testfor Alerts

RI RiskScreen Info
To Lucie Crick

Reply Reply All

Hello Lucie Crick (luciecrick@kycglobal.com),

Onboarding 300204 for prospect Testfor Alerts:
Onboarding data submitted by prospect successfully.

Email alerts for supervisor users are disabled for the onboarding type 'Beneficial Owner' for Data Approval stage. Please forward manually if approval action will be performed by a different user.

Onboarding is in Data Approval stage. Please approve/reject onboarding data:
https://stg-batch.riskscreen.com/onboarding/edit/300204?prospectid=450192

Regards,
The RiskScreen Team

The next email the Handler will receive, given that the Data Collection is approved will be this:

Onboarding 300204 for prospect Testfor Alerts

RI RiskScreen Info
To Lucie Crick

Reply Reply All

Hello Lucie Crick (luciecrick@kycglobal.com),

Onboarding 300204 for prospect Testfor Alerts:
Onboarding data approved successfully.

Onboarding is in Identity Verification stage. Please complete identity verification (Id-Pal/manual) and submit for identity approval:
https://stg-batch.riskscreen.com/onboarding/edit/300204?prospectid=450192

Regards,
The RiskScreen Team

If Data Collection is not approved, and 'rejected', then an email alert will also be sent. The email will look like this:

Onboarding 300204 for prospect Testfor Alerts

RI RiskScreen Info
To Lucie Crick

Reply Reply All

Hello Lucie Crick (luciecrick@kycglobal.com),

Onboarding 300204 for prospect Testfor Alerts:
Onboarding data rejected successfully.

Onboarding is in Data Collection stage. Please complete and submit onboarding data for approval:
https://stg-batch.riskscreen.com/onboarding/edit/300204?prospectid=450192

Regards,
The RiskScreen Team

If, at any stage, the Prospect's journey is reverted an email alert will be sent. It will look like this:

Onboarding 300204 for prospect Testfor Alerts

RI RiskScreen Info
To Lucie Crick

Reply | Reply All

Hello Lucie Crick (luciecrick@kycglobal.com),

Onboarding 300204 for prospect Testfor Alerts:
Onboarding stage reverted successfully.

Onboarding is in Data Collection stage. Please complete and submit onboarding data for approval:
https://stg-batch.riskscreen.com/onboarding/edit/300204?prospectid=450192

Regards,
The RiskScreen Team

When an eIDV submission is completed by a Prospect, the Handler will receive this email:

Onboarding 300157 for prospec[redacted]

RI RiskScreen Info
To Lucie Crick

Reply | Reply All

Hello Lucie Crick (luciecrick@kycglobal.com),

Onboarding 300157 for prospect[redacted]
New ID-Pal submission received successfully.

Onboarding is in Identity Verification stage. Please complete identity verification and submit for identity approval:
https://stg-batch.riskscreen.com/onboarding/edit/300157?prospectid=450140

Regards,
The RiskScreen Team

If the Prospect progresses through the journey with no rejections or reverting to previous stage, then the email alerts will be sent at the following triggers:

1) OnBoarding Data Collection Form submitted successfully
2) OnBoarding Data Collection approved
3) ID Verification data submitted successfully
4) ID Verification submitted for approval by Handler
5) ID Verification data approved
6) Screening is completed
7) OnBoarding submitted for Compliance Approval
   i) This will be duplicated for each necessary approval and sent to the relevant users ie. Manager/Director/Supervisor – dependant on pathway requirement
8) OnBoarding is completed successfully

The final email received, upon successful completion of Onbaording will look like this:

Onboarding 300204 for prospect Testfor Alerts

RI RiskScreen Info
To Lucie Crick

Reply | Reply All

Hello Lucie Crick (luciecrick@kycglobal.com),

Onboarding 300204 for prospect Testfor Alerts:
Onboarding approved successfully.

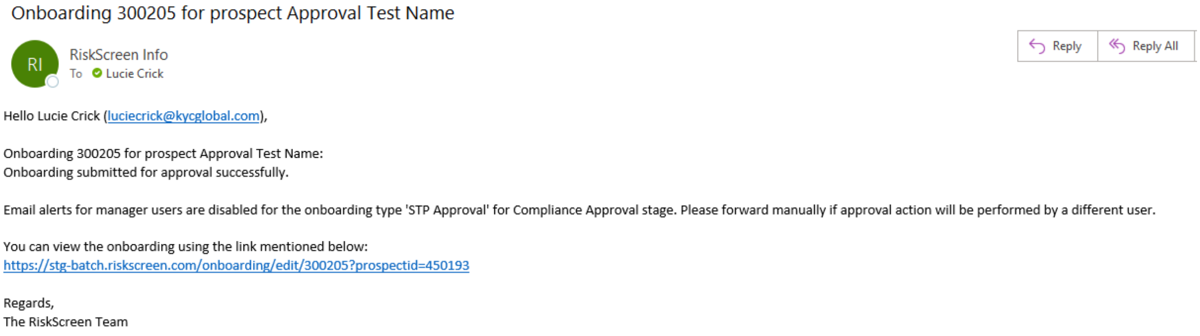
You can view the onboarding using the link mentioned below:
https://stg-batch.riskscreen.com/onboarding/edit/300204?prospectid=450192

Regards,
The RiskScreen Team

Be aware that the emails that are triggered at the compliance stage will be sent to all authorised personnel within the User Group assigned to the prospect.

If the Prospect OnBoarding requires Supervisor approval ALL Supervisors within that Group will receive an email alert. The same is true for Managers, Directors etc.

If the Prospect journey you are following requires no additional approval and the pathway indicates STP, then the Handler can approve, and they will receive the following email:


Onboarding 300205 for prospect Approval Test Name

RiskScreen Info
To Lucie Crick

Reply | Reply All

Hello Lucie Crick (luciecrick@kycglobal.com),

Onboarding 300205 for prospect Approval Test Name:
Onboarding submitted for approval successfully.

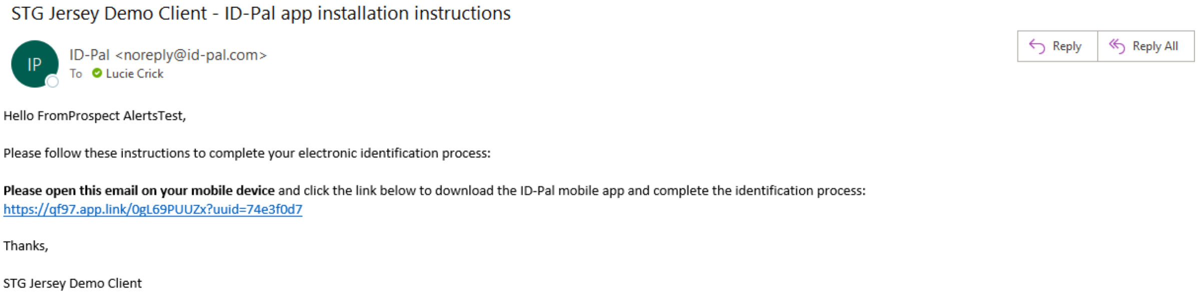
Email alerts for manager users are disabled for the onboarding type 'STP Approval' for Compliance Approval stage. Please forward manually if approval action will be performed by a different user.

You can view the onboarding using the link mentioned below:
https://stg-batch.riskscreen.com/onboarding/edit/300205?prospectid=450193

Regards,
The RiskScreen Team

Configure ID Pal Emails

Upon Data Approval the Prospect will receive the following email, as a call to download the ID Pal app, if this is enabled at Type level.


STG Jersey Demo Client - ID-Pal app installation instructions

ID-Pal <noreply@id-pal.com>
To Lucie Crick

Reply | Reply All

Hello FromProspect AlertsTest,

Please follow these instructions to complete your electronic identification process:

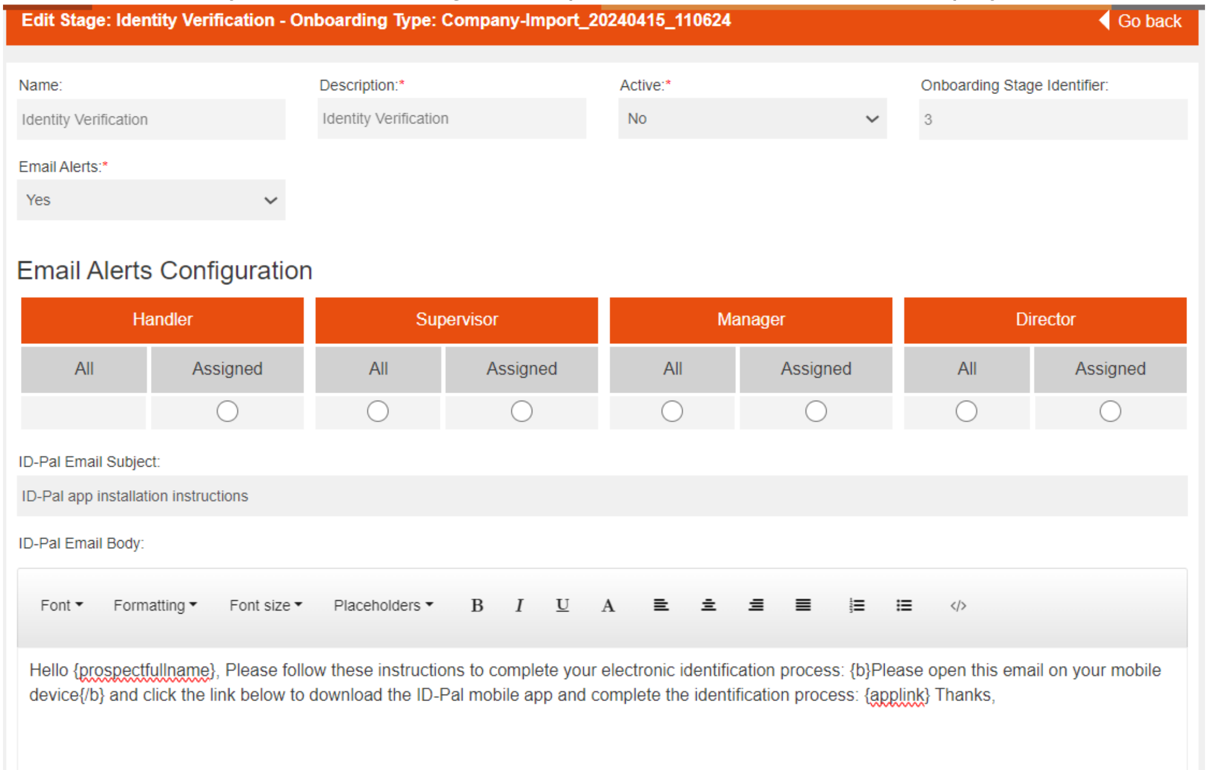
Please open this email on your mobile device and click the link below to download the ID-Pal mobile app and complete the identification process:
https://qf97.app.link/0gL69PUUZx?uuid=74e3f0d7

Thanks,

STG Jersey Demo Client

Within the ID Verification section of the OnBoarding Type, you can configure the email invitation to complete the eIDV checks that your Prospect will receive.

Within the Identity Verification stage, the option to customise will be displayed as shown:



Note: For existing OnBoarding Types the following default email subject and wording will be used, until changed.

Default Email Subject:

<ClientName> - ID-Pal app installation instructions

Default Email Body:

Hello {prospectfullname},

Please follow these instructions to complete your electronic identification process:

{b}Please open this email on your mobile device{/b} and click the link below to download the ID-Pal mobile app and complete the identification process:

{applink}

Thanks,

<ClientName>

This will display in the following format:

ID-Pal <noreply@id-pal.com>
Mon 1/18/2021 11:33 AM
To: luciecrick@outlook.com

Hello Lucie Confirmation Test2,

Please follow these instructions to complete your electronic identification process:

Please open this email on your mobile device and click the link below to download the ID-Pal mobile app and complete the identification process:
https://qf97.app.link/0gL69PUUZx?uuid=e33f1b42

Thanks,

STG Jersey Demo Client

Reply | Forward

When changing the email text, please ensure that the text for the link must contain the {applink} brackets format.

Configure ID-PAL approval process.

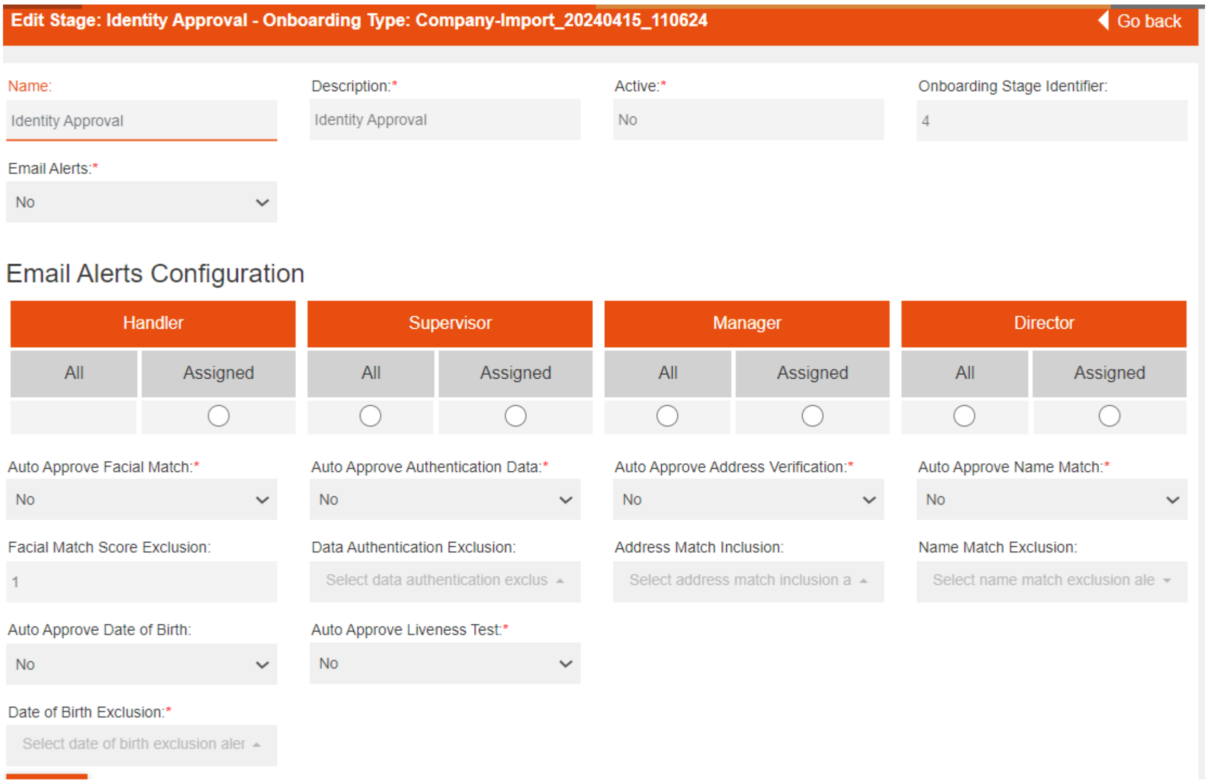
There are multiple options for the ID-PAL approval process. These can be found in the identity approval configuration of an OnBoarding type:

Manage Stages

Stage	Name	Description	Active	Edit
1	Data Collection	Data Collection	Yes	Edit
2	Data Approval	Data Approval	Yes	Edit
3	Identity Verification	Identity Verification	Yes	Edit
4	Identity Approval	Identity Approval	Yes	Edit
5	Screening	Screening	Yes	Edit
6	Compliance Approval	Compliance Approval	Yes	Edit

There are the below auto-approval settings, each of which have associated exclusion/inclusion criteria. This allows for the choice of whether auto-approval will work for each of the categories, and to create acceptance rules for them (rules to say under what conditions the auto-approval process is continued or halted). The criteria are only applicable when the yes toggle options are selected for the associated auto approval setting.

If all auto-approval criteria are met, the OnBoarding will automatically progress through the identity verification stage. If some but not all are, a manual review will be required.



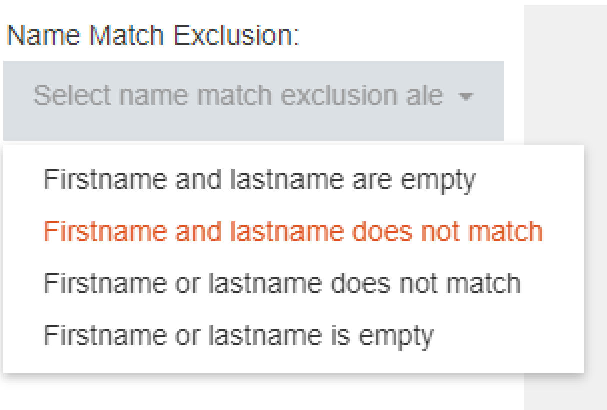
m

The exclusion/inclusion settings work by allowing the auto-approval process to continue under the conditions selected. For example, if we enable the name match auto approval and select “firstname or lastname does not match” as an exclusion setting, this means that even if one of the names does not match, the name match will be auto approved.

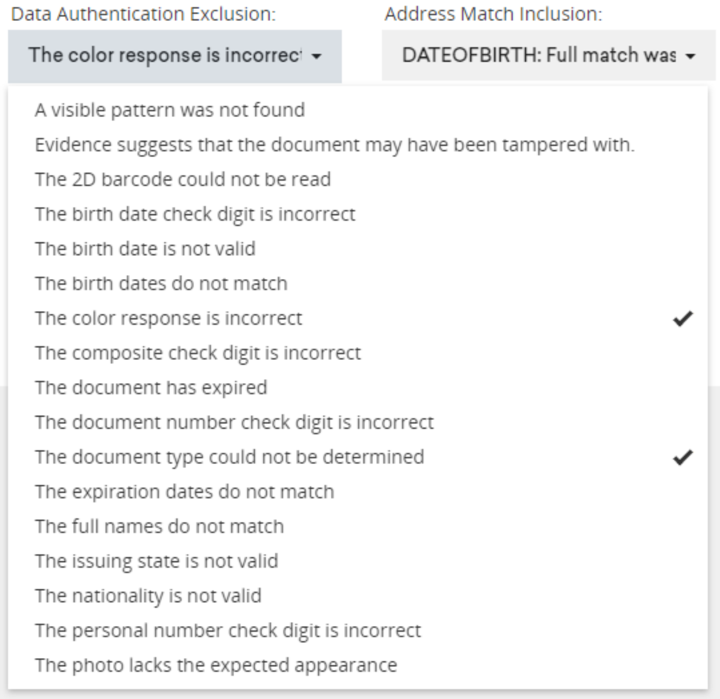
The NA option for each setting means it will not be considered in the auto-approval process (and will not stop an auto approval). The No option will prevent the auto approval process (and the OnBoarding from continuing) if selected for any option.

The name match check works by comparing the prospect records’ first and last name with the names read/submitted by the ID PAL app. This will discount any middle names submitted to avoid incorrect results where the first/last name match, but a middle name doesn’t.

Only one of the name match exclusion options can be selected at any one time.



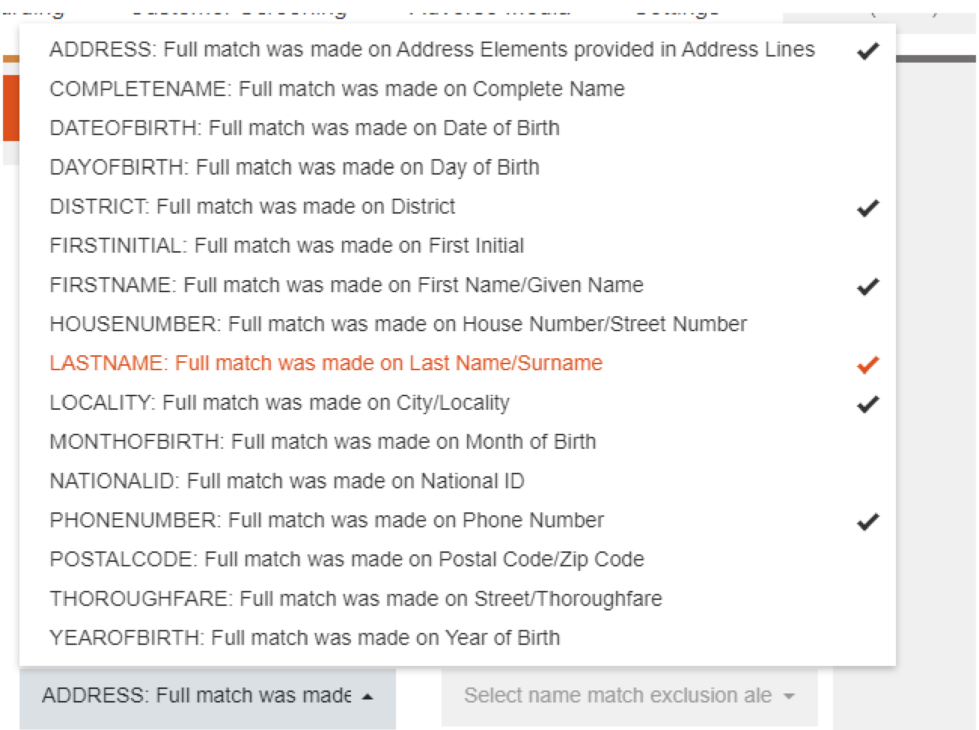
The data authentication exclusion settings, however, allows you to select as many options as needed and will allow the auto approval to progress in all the exceptions chosen. These are related to the documentation used to prove an individual's identity and include the below options:



The address match inclusion settings differ from the others by allowing you to set the specific requirements that you demand for the auto-approval to occur, instead of allowing you exclude instances that would otherwise cause a failure result.

In the below instance, the auto approval settings would only work when a full match was made on the date of birth and last name. You can select as many or as few of the options as necessary for your requirements.

KYC360

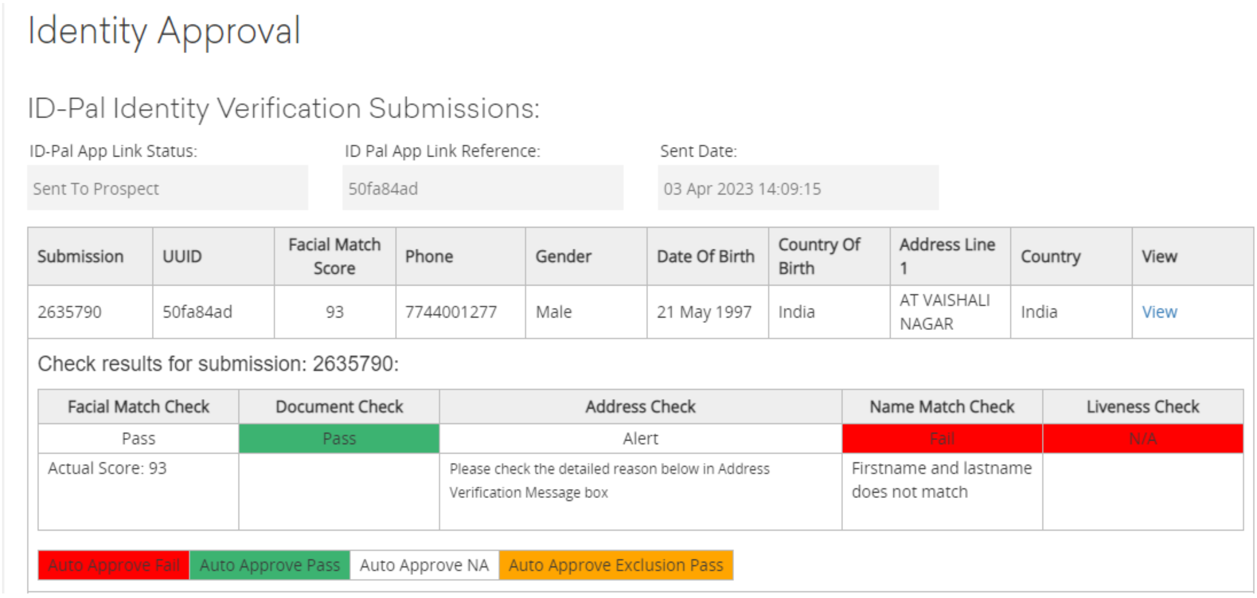


Finally, the facial match exclusion setting only come into play if the default ID PAL percentage match required for a pass isn't met. For example, if the facial match is returned as 60%, this would likely fail ID PAL's criteria, but if you set the facial match exclusion score to 50% this will pass your criteria settings.

The liveness test is a simple toggle that means if ID PAL returns a pass result (and yes is selected below), the auto approval condition will be met.

The results of the ID PAL process will be displayed in the below format, where a table is presented with the auto approval results for each category as well as the reasoning associated with those results. They are also coloured to match the 4 auto approval results shown at the bottom.

In this example, auto approval is enabled for the name check, but it has failed as there were no exclusion criteria selected for "firstname and lastname does not match". The facial match and address check categories were not enabled for auto approval since the NA option was chosen, and simply display the ID PAL results.



Configure OnBoarding Data Request Email with Hyperlink

When sending out the Data Collection form, the email that is sent to the Prospect can be configured. There is the option to have the link that the Prospect is required to click to access the Data Collection form appear as a hyperlink.

In order to have it appear like this the following format must be applied in the Data Collection email section of configuration.

Hello,

Please submit OnBoarding data by clicking {{linkstart}}here{{linkend}}. Please select 'Yes' on the Terms & Conditions dropdown.

Thanks,

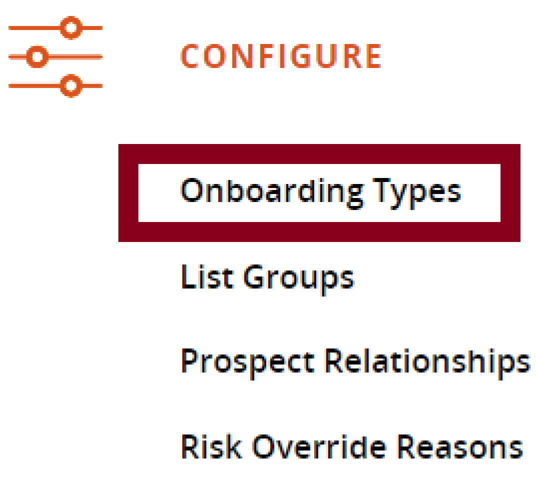
Although the text of the message can be adapted to read as required, the hyperlink format must be as shown. The ‘here’ will then be what the Prospect will click on to follow the link.
{{linkstart}}here{{linkend

Prospect Reminders

There is now the option to create reminder emails, using templates, that can be sent to your Prospects at set intervals if they haven’t begun or submitted the data collection form sent to them.

The Prospect Reminders are configured at Onboarding Type level by creating rules that use the date the data collection form was originally sent.

To begin to create Prospect Reminder rules, navigate to the Onboarding Type you wish to create rules for and click into the Data Collection stage.



Manage Stages

Stage	Name	Description	Active	Edit
1	Data Collection	Data Collection	Yes	Edit
2	Data Approval	Data Approval	Yes	Edit
3	Identity Verification	Identity Verification	Yes	Edit
4	Identity Approval	Identity Approval	Yes	Edit
5	Screening	Screening	Yes	Edit
6	Compliance Approval	Compliance Approval	Yes	Edit

You will now see the below option to Manage Prospect Reminders. This is where you can create, edit and delete new Prospect Reminder rules.

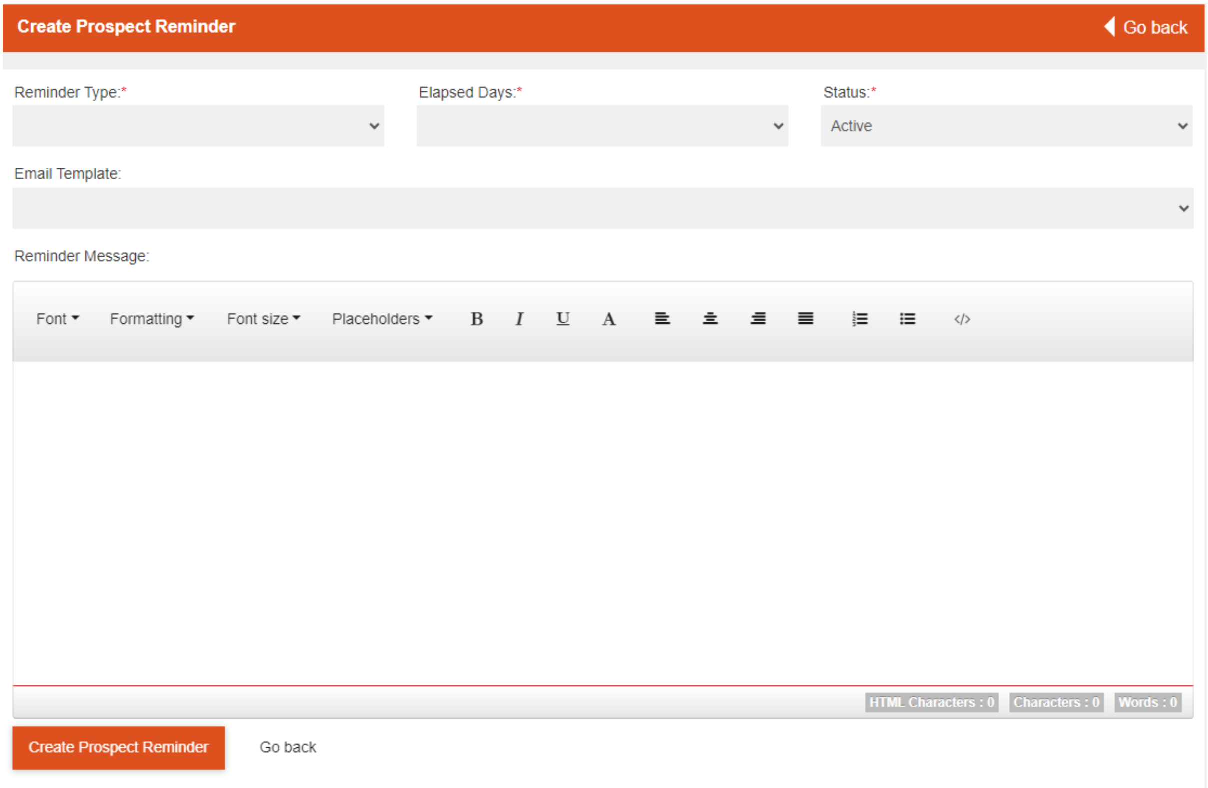
Manage Prospect Reminders

Reminder Type	Elapsed Days	Status	Edit	Delete
Unopened Data Collection Form	3	Active	Edit	Delete

Create a new prospect reminder

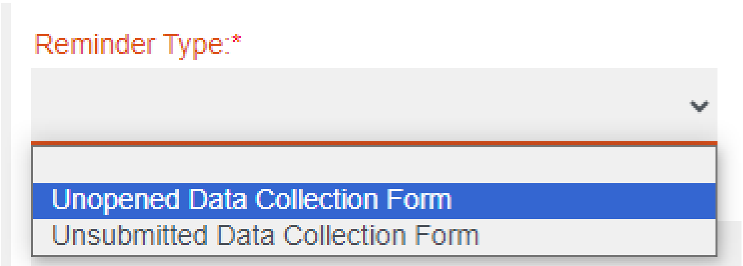
Configuring new Prospect Reminder rules

Clicking into the option shown in the image above to **Create a new prospect reminder** will take you to the below configuration screen.

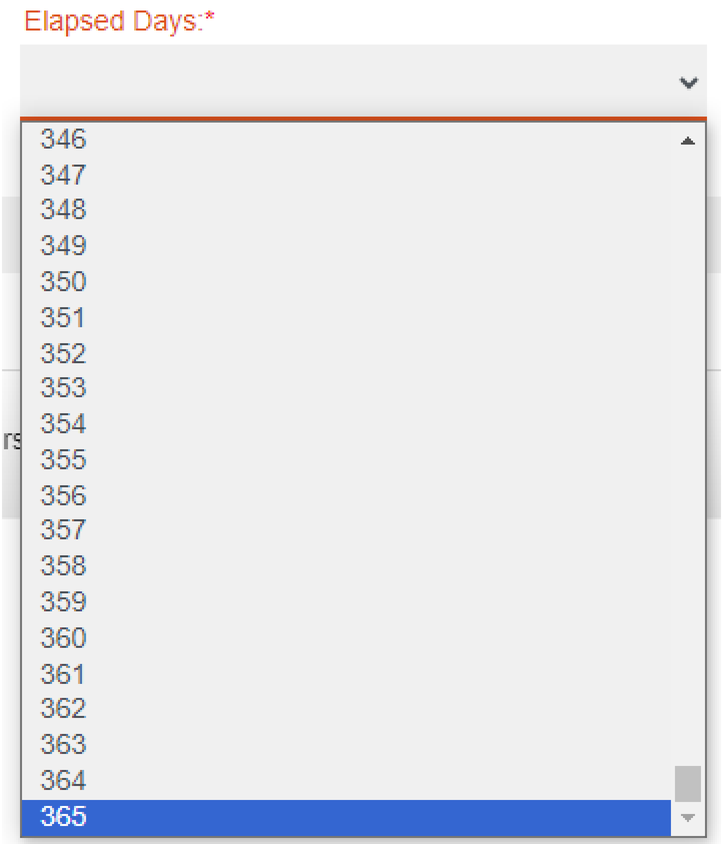


Here you can create a reminder rule based on the following elements. It will likely be necessary to create a series of reminders to maximise the response from your prospect population. NB. If a prospect no longer fulfils the criteria set in the rule (ie. They respond to the reminder and successfully submit the data collection form; they will no longer be sent any subsequent reminder emails).

Reminder Type This selection has two options. Unopened Data Collection Form and Unsubmitted Data Collection Form. The system will check the sent and read receipts against those data collection forms that have been submitted to identify which Prospects should receive the reminder you are configuring. This allows Reminder rules to be created for each population independently.



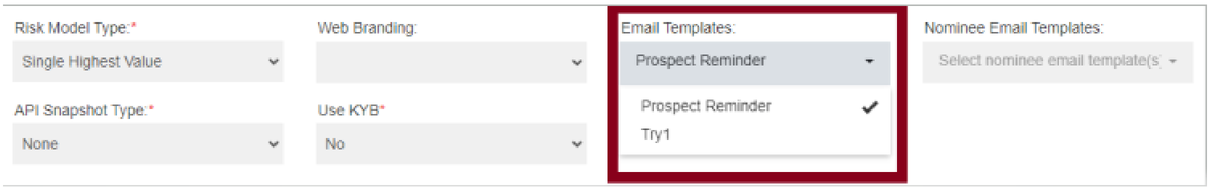
Elapsed Days This selection sets the date upon which the Reminder you are creating will be sent to the Prospect. The elapsed days start from the data collection form send date. This will be specific to the Prospect and will only take into consideration Prospects that have their data collection forms sent after the Prospect Reminder rule has been created. The elapsed days option is a list from 1-365, allowing you to create reminders for your Prospect population that can be sent out at any time in the year following their initial creation date.



Status This selection option allows you to create rules that are inactive, for use later. Turning a rule from inactive to active will mean that the Prospect Reminder that the rule is configured for will then be sent out. The rule will still be taking into consideration any Prospect that had its data collection form sent out from the date the rule was created, not when it was made active.

Similarly, if a rule is temporarily not required it can be turned from active to inactive to disable the Prospect Reminders from being sent. This will not alter the calculation of the Elapsed Days, should you wish to make the rule active again at a later date.

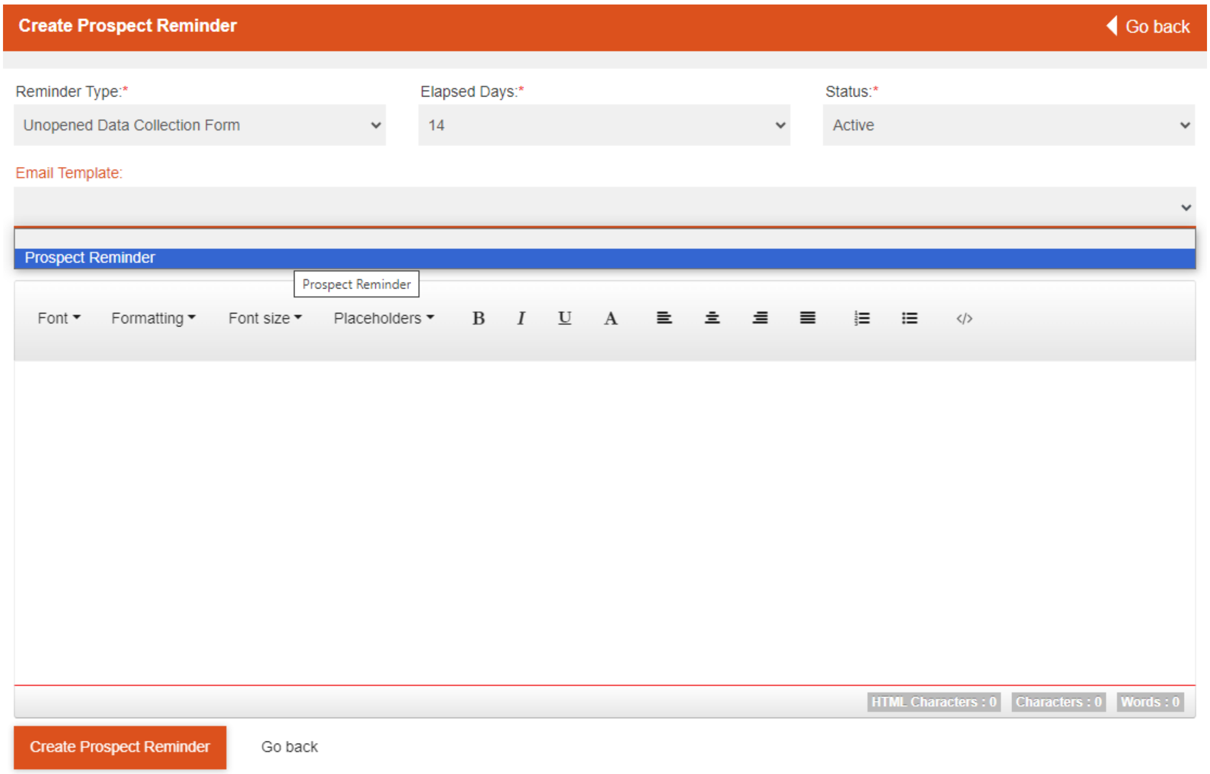
Email Template To send out Prospect Reminders you will need to have an email template selected. There is no upper limit on the number of Prospect Reminder email templates you can create, but each needs to be associated to the Onboarding Type you are configuring the rule for. Associating email templates is done on the initial page of the Onboarding Type configuration, as shown below.



There will likely be a need to create different email templates for the different rules, as messaging your Reminder correctly for the action you require your Prospect to take is crucial to successful response.

Once you have created your email templates and associated them to the Onboarding Type you are configuring your rules for, you can create the rule with the correct email template.

You will see the emails associated with the Onboarding Type in the Email Template drop-down, as shown below.



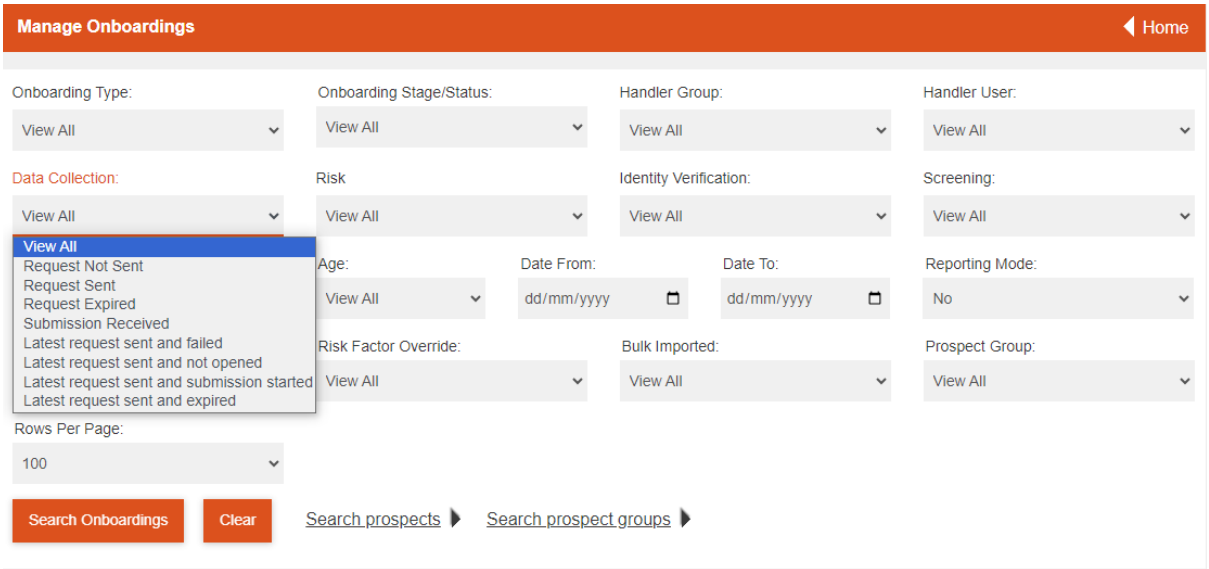
Once you have selected the correct email template you can edit as appropriate. You can then create your Prospect Reminder rule by clicking the orange button.

In the example Prospect Reminder rule shown above any unopened data collection forms sent out using this Onboarding Type will receive a Reminder email 14 days after their data collection form was sent.

New Manage Onboardings Filters

In order to facilitate the management of Prospect Reminders, as well as general management of Prospect information, we have added new options into the manage onboardings screen under the data collection filter. This is to allow greater visibility and granularity to your team so that richer analysis on your Prospect’s responses can be performed and appropriate action be taken to ensure greater engagement with the onboarding process.

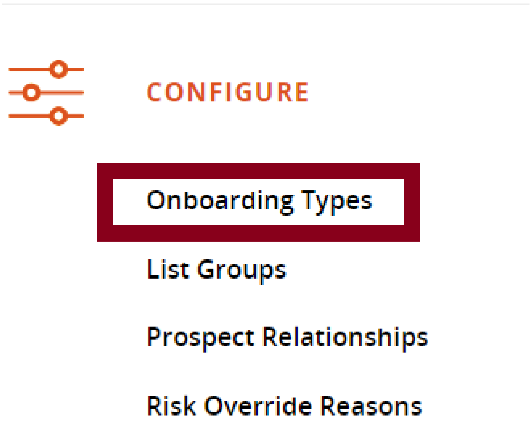
The new options are shown in the Data Collection filter below.



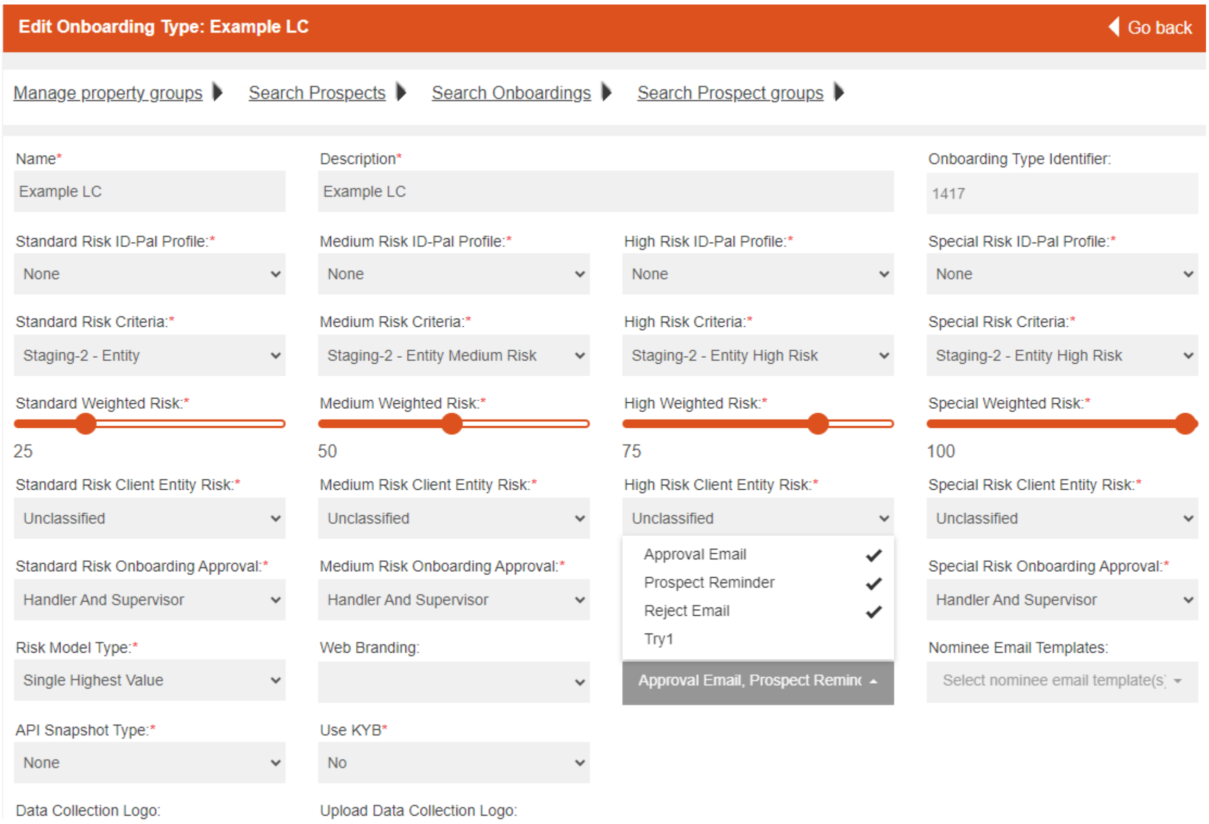
Using the 'latest request sent' filters will show all Onboardings that fit into these categories, in conjunction with the other filters in the MI board. This will allow you to view lists of Prospects that have not opened, responded or have expired data collections forms per Onboarding Type, per User/User Group or within a specific timeframe.

Onboarded Approved/Rejected External Prospect Alerts

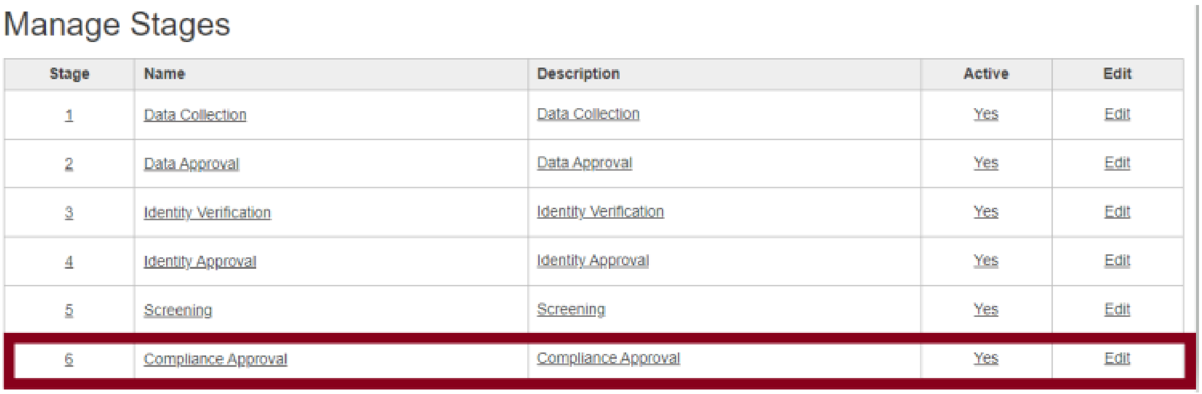
You will now be able configure and automatically send Approval or Rejection notifications to your Prospects when they have completed the Onboarding process. The alerts will be sent using a configurable email template that will be associated per Onboarding Type. To begin, create the emails you wish to send, and associate them with the Onboarding Type you are configuring the approve/reject alerts for. This is done on the first page of the Onboarding Type configuration section. Navigate to this from the home screen as shown below.



Click into the Onboarding Type you wish to configure the approve/reject alerts for and select the email templates you wish to utilise.



The configuration of the Approved/Rejected email alerts is done in the Compliance Approval section of the Onboarding Type. Navigate here to begin configuring these alerts.

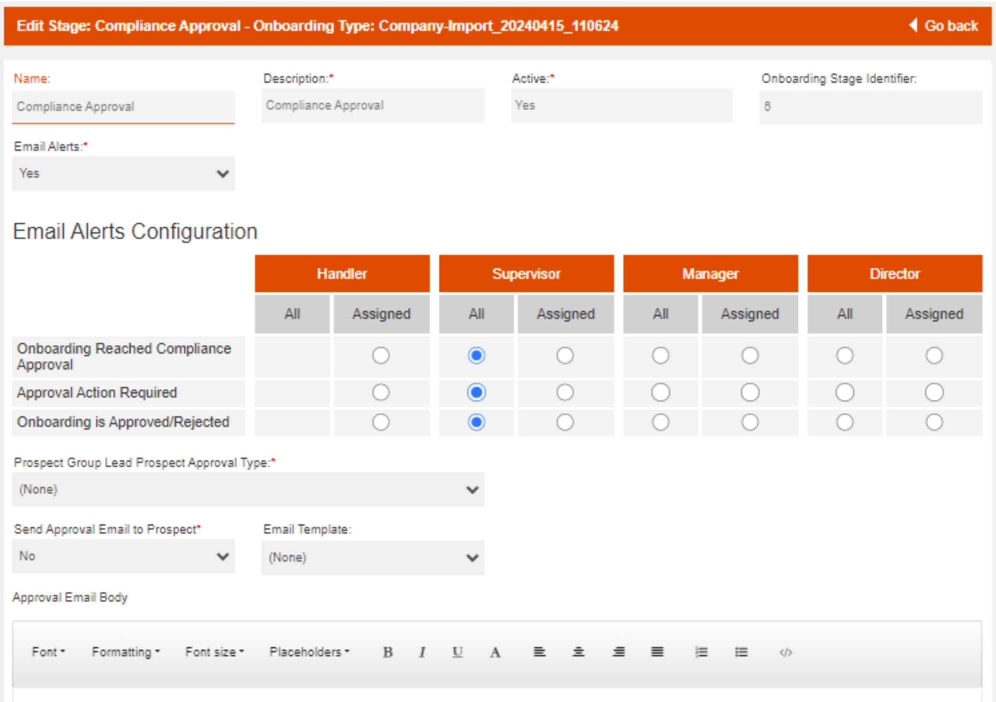

Manage Stages

Stage	Name	Description	Active	Edit
1	Data Collection	Data Collection	Yes	Edit
2	Data Approval	Data Approval	Yes	Edit
3	Identity Verification	Identity Verification	Yes	Edit
4	Identity Approval	Identity Approval	Yes	Edit
5	Screening	Screening	Yes	Edit
6	Compliance Approval	Compliance Approval	Yes	Edit

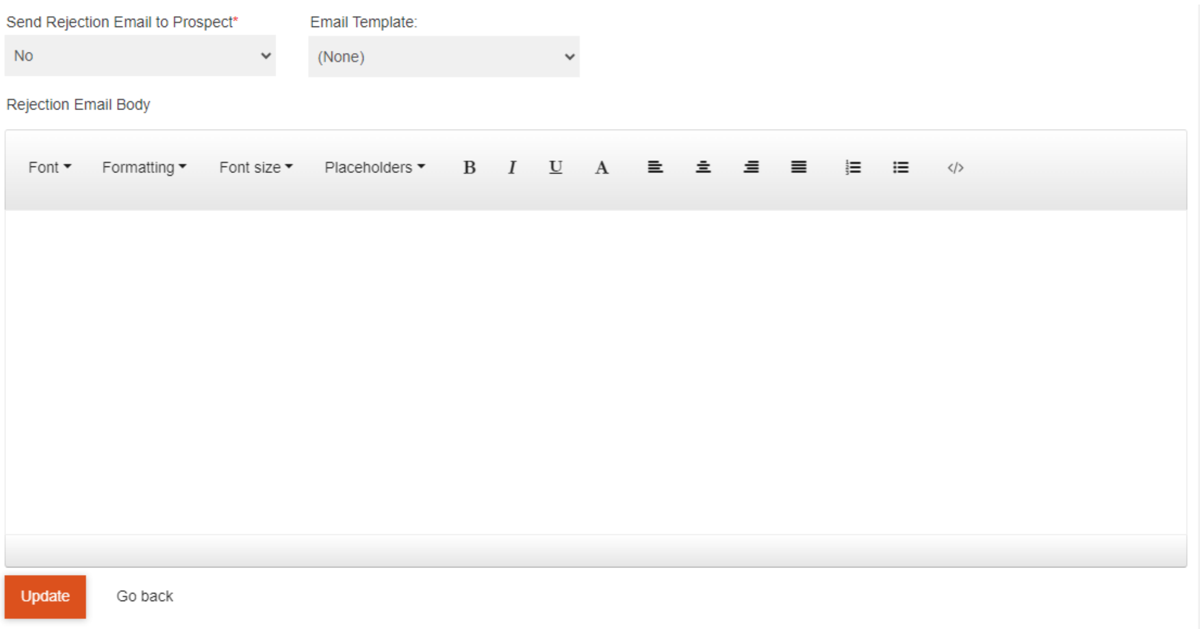
You will now see two new features in this section. One set of options for Approval alerts and one set for Rejection alerts.

Approval

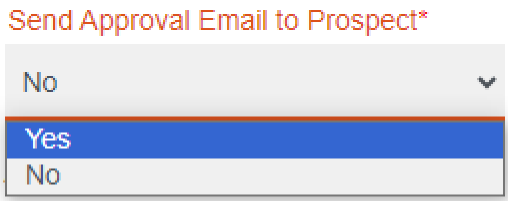
KYC360


Edit Stage: Compliance Approval - Onboarding Type: Company-Import_20240415_110624
Go back
Name:
Compliance Approval
Description:*
Compliance Approval
Active:*
Yes
Onboarding Stage Identifier:
8
Email Alerts:*
Yes
Email Alerts Configuration
Handler
Supervisor
Manager
Director
All
Assigned
Onboarding Reached Compliance Approval
Approval Action Required
Onboarding is Approved/Rejected
Prospect Group Lead Prospect Approval Type:*
(None)
Send Approval Email to Prospect*
No
Email Template:
(None)
Approval Email Body
Font
Formatting
Font size
Placeholders

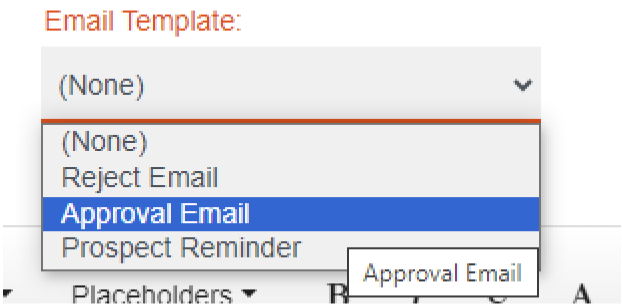
Rejection


Send Rejection Email to Prospect*
No
Email Template:
(None)
Rejection Email Body
Font
Formatting
Font size
Placeholders
Update
Go back

For each option you should decide if you would like to send this type of alert by selecting Yes or No from the drop down, as shown below.



Next select the email template you wish to utilise for each alert. NB. There is only one Approval and one Rejection email template available for selection per Onboarding Type.



Once updated this will then send the email selected to the Prospect upon the status of Onboarded or Rejected being reached for that onboarding.

Data Collection Summary Report

We have added a new Onboarding report to allow for detailed reporting on the management information available on Prospect engagement with respect to Data Collection submissions.

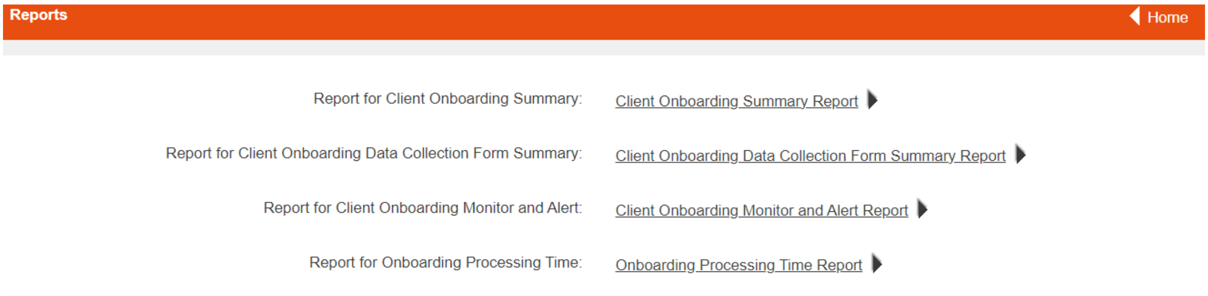
The report can be found in the Reports section from the Home Screen, shown below.

PROSPECT ONBOARDING

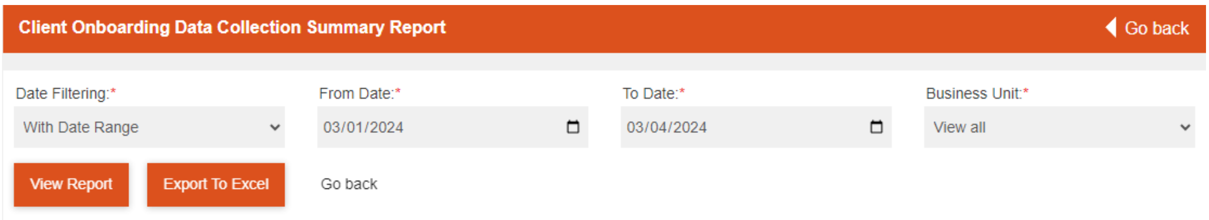
Manage Onboardings

Reports

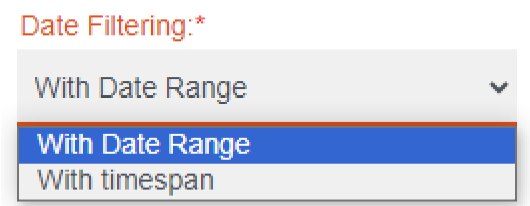
The new report is called the Client Onboarding Data Collection Form Summary Report.



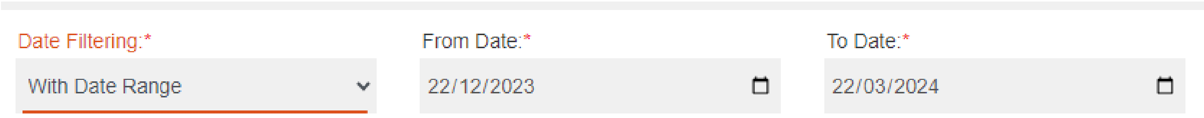
This report will allow you to view and extract information on Prospects, based on their interaction with the Data Collection forms, at Business Unit and Date range level.



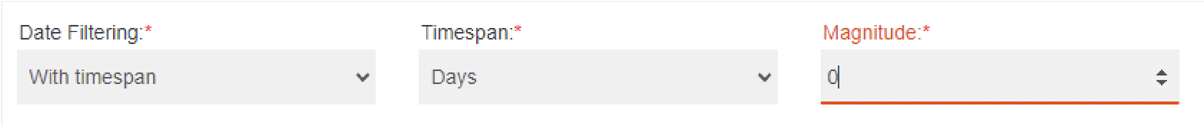
Date Filtering This option allows you to select either the date range or timespan from today's date for the report to cover.



Selecting With Date Range option will make the following fields show calendar dates, to allow you to select the required range.

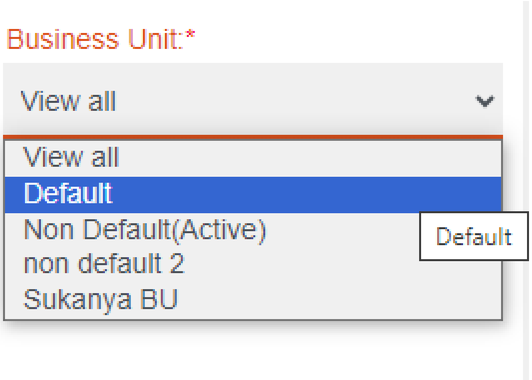


Selecting With Timespan option will make the following fields show the timespan operator fields, allowing you to select the time from today's date.

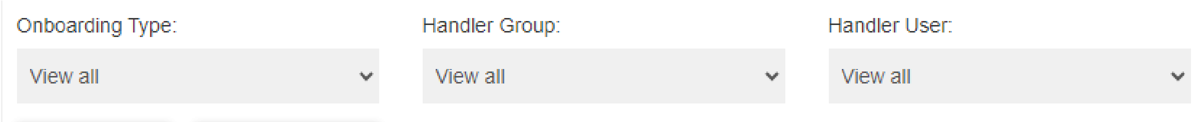


The Magnitude option will allow you to pick the number of Days, Weeks, Months, Years ago that you would like the report to run from. Entering **14** into the magnitude field and **days** into the Timespan field will give you a report showing all the Prospects in Data Collection stage within the last two weeks, up to and including the day you run the report.

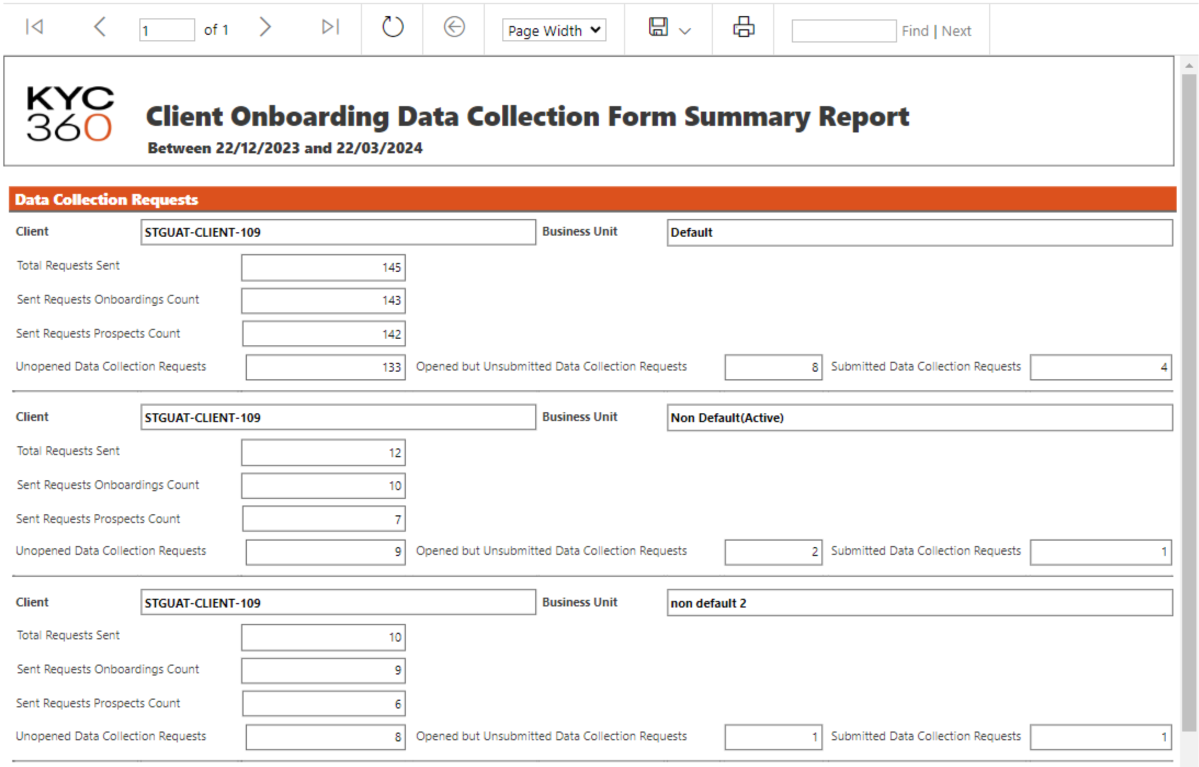
Business Unit will allow you to select the business unit you would like to report on, keeping the data segregated as required. There is also the View All option if data segregation is not a requirement for your business.



Onboarding Type, User and User Group options will allow you to further filter the data shown in your report. All visible options for Business unit, User and User Group will show only access dependant options.



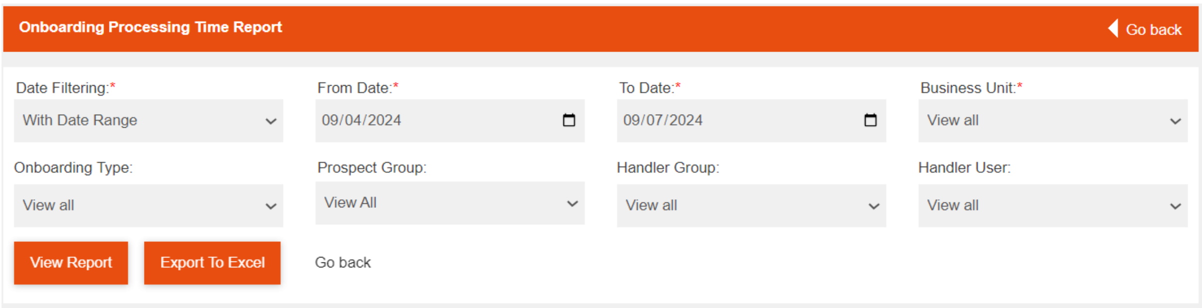
In the report you will see the information pertaining to the Data Collection requests as shown below.



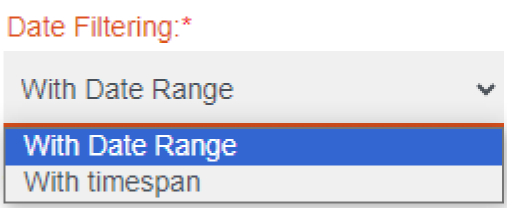
The report is exportable via the platform into Excel format, or via API in JSON format.

OnBoarding Processing Time Report

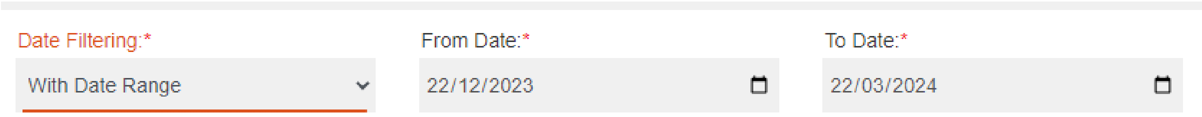
We have added a new report to allow users to view the status of onboardings and the time an onboarding has spent in each stage as well as the associated handler users and data around reminders sent.



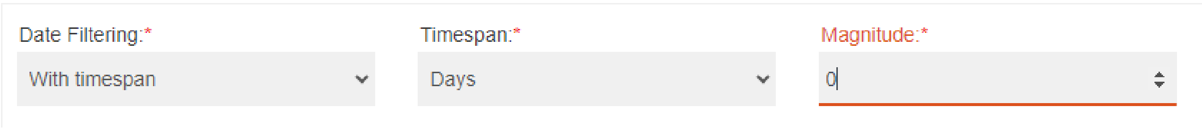
Date Filtering This option allows you to select either the date range or timespan from today's date for the report to cover.



Selecting With Date Range option will make the following fields show calendar dates, to allow you to select the required range.

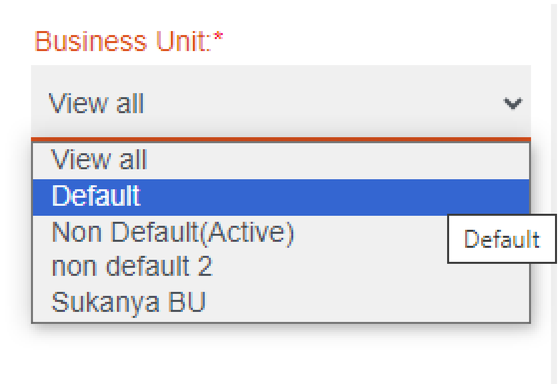


Selecting With Timespan option will make the following fields show the timespan operator fields, allowing you to select the time from today's date.



The Magnitude option will allow you to pick the number of Days, Weeks, Months, Years ago that you would like the report to run from. Entering **14** into the magnitude field and **days** into the Timespan field will give you a report showing all the Prospects in Data Collection stage within the last two weeks, up to and including the day you run the report.

Business Unit will allow you to select the business unit you would like to report on, keeping the data segregated as required. There is also the View All option if data segregation is not a requirement for your business.



Onboarding Type, Prospect Group User and User Group options will allow you to further filter the data shown in your report. All visible options for Business unit, Prospect Group, Handler and Handler Group will show only access dependent options.

In the report you will see the information pertaining to the Onboarding Processing Time as shown below.

KYC360

Onboarding Processing Time Report
Between 09/04/2024 and 09/07/2024

Default (415 onboarding(s))

Prospect	Onboarding ID	Onboarding Type	Prospect Group Name	Total Time	DCF Sent	DCF Opened	Data Collection	Data Approval	Identity Verification	Identity Approval	Screening	Compliance Approval
⊞ Add Prospect JPM	313260	AAA ID-Pal 2	A	15d 0h 37m	0d 0h 0m	0d 0h 0m	15d 0h 37m					
⊞ Add Prospect JPM	313259	AAA ID-Pal 2	A	15d 0h 39m	14d 23h 16m	0d 0h 0m	14d 23h 16m					
⊞ Add Prospect JPM	313259	AAA ID-Pal 2	A	15d 0h 39m	14d 23h 16m	0d 0h 0m	14d 23h 16m					
⊞ SANDILYA SRINIVASAN	312921	AAA ID-Pal 2	A	89d 0h 58m	0d 0h 0m	0d 0h 0m	89d 0h 58m					
⊞ LAL VIKRAM	312920	AAA ID-Pal 2	A	89d 0h 58m	0d 0h 0m	0d 0h 0m	89d 0h 58m					
⊞ ROYAL ENFIELD MOTORCYCLES LIMITED	312919	OB Type A	A	89d 0h 58m	0d 0h 0m	0d 0h 0m	89d 0h 58m					
⊞ 合肥戳偕商贸有限公司	313062	TestS	AAAAAAAAAAA	59d 21h 36m	59d 21h 36m	0d 0h 0m	59d 21h 36m					
⊞ THOMAS WALTER DOSE	313061	AAA ID-Pal 2	AAAAAAAAAAA	59d 21h 39m	0d 0h 0m	0d 0h 0m	59d 21h 39m					
⊞ BMWV GmbH & Co. KG	313060	TestS	AAAAAAAAAAA	59d 21h 41m	59d 21h 41m	0d 0h 0m	59d 21h 41m					
⊞ PAWAH VIKRAM	313059	AAA ID-Pal 2	AAAAAAAAAAA	59d 21h 46m	0d 0h 0m	0d 0h 0m	59d 21h 46m					

There are + buttons which allow you to expand the report to see granular information pertaining to handlers, dates and reminders

Default (415 onboarding(s))

Prospect	Onboarding ID	Onboarding Type	Prospect Group Name	Total Time	DCF Sent	DCF Opened	Data Collection	Data Approval	Identity Verification	Identity Approval	Screening	Compliance Approval
⊟ Add Prospect JPM	313260	AAA ID-Pal 2	A	15d 0h 37m	0d 0h 0m	0d 0h 0m	15d 0h 37m					
				Date			24/06/2024 09:44					
				Reminder (s)								

Handler Group	Admin Group					
Handler User	Tejal Upare Director 3 101 LOADTEST (Handler)					

The report is exportable via the platform into Excel format, or via API in JSON format.

OnBoarding Type Copy, Import and Export Tool

The OnBoarding Type Copy Tool functionality will enable the instant copying of any chosen OnBoarding Type within the same environment. This will enable the recreation of OnBoarding Types for any purpose as required by the client. The copied OnBoarding Type will be a full clone of the original, but can then be adapted, renamed or in any other modified as desired.

The OnBoarding Type Import/Export functionality will allow an OnBoarding Type to be fully copied from one environment to another. Some of the connected data (relationship mapping, email templates, autocreation settings) will need to be configured into the new environment and associated to the copied OnBoarding Type. The details of this process are covered below.

Preparing the OnBoarding Type

To copy or export an OnBoarding Type, you must have firstly completed the build of the OnBoarding Type that you wish to copy.

This should include all data structure items., including:

- Property Groups
- Properties
- Responsive Rules
- Documents Requirements
- Prospect Autocreation (Complex OnBoarding Module Only, Copy tool only)
- Group Risk Rules (Complex OnBoarding Module Only)
- Externally Visible Mapping (Complex OnBoarding Module Only, Copy tool only)

All other static OnBoarding Type configuration, such as:

- Email Templates and Web Branding
- Risk Based Approval Requirements
- Screening Criteria
- Email Alerts for Handlers
- ID Pal Email Template
- Automation Settings

NB. The static configuration items listed above are environment specific and will need to be added into the new environment manually, is utilising the Export/Import tool.

When you are happy that your origin OnBoarding Type is complete you are ready to copy it.

Copying an OnBoarding Type

In the **Configure** section from the KYC360 OnBoarding homepage, click into the OnBoarding Types section.

Select the OnBoarding Type you wish to copy from the list. You will see the 'copy' option in the list on the righthand side.

Clicking on Copy will lead you to the copy screen. You will see in the display the name of the OnBoarding Type that will be copied and the intended name and description of the newly copied OnBoarding Type. You can adapt the name and description of the new OnBoarding Type, if desired, either at this stage or after the copy has taken place.

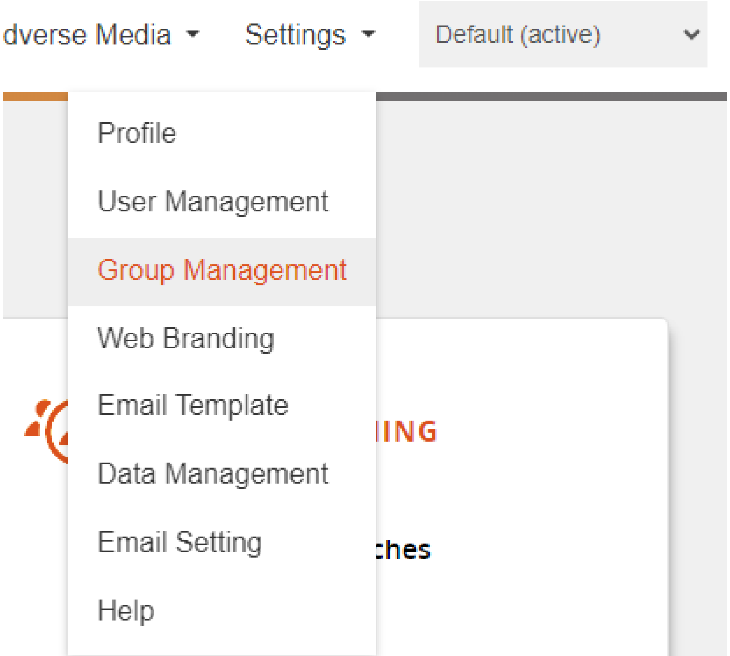
If you confirm that you would like the copy to take place, by clicking the **confirm copy** button, then the copying will then take place.

Permissions for the OnBoarding Type Copy Tool

We have created a permission to restrict the ability to utilise the OnBoarding Type Copy Tool.

This will not affect Admin users who will continue to have access to all functions within the platform.

To allow a particular Handler Group to have the permission to utilise the OnBoarding Copy Tool select Group Management from within the Settings option in the top right-hand bar.



Then select the Permissions option for the Group you would like to enable to use the Copy Tool.

Group Management — Home

Id	Name	Admin	Edit	Delete	Permissions
244	ABC	✔	Edit	Delete	-
202	Admin Group	✔	Edit	Delete	-
319	ICC	✔	Edit	Delete	-
278	Oak Funds	✔	Edit	Delete	-
218	Test 1	✔	Edit	Delete	-
287	Test Group	✔	Edit	Delete	-
220	Test202	✔	Edit	Delete	-
238	Testrig _Admin	✔	Edit	Delete	-
219	Alpha Test Group	-	Edit	Delete	Permissions

You will then see the new Permission added that governs the OnBoarding Type Copy Tool.

Prospect Onboarding	Copy Onboarding type	☐				

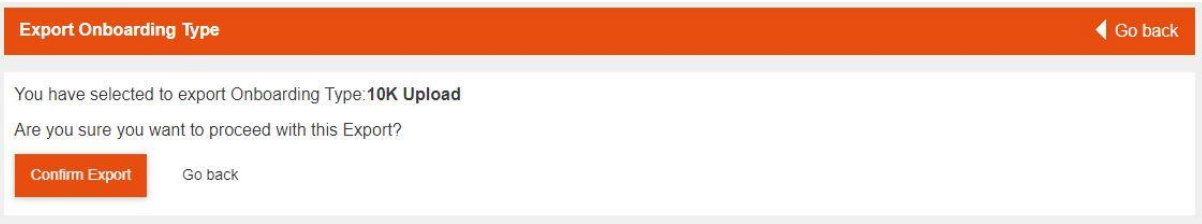
When this box is ticked the Permission is enabled and the **Copy** option, discussed previously, will be visible.

Exporting an OnBoarding Type

In the environment you wish to export from, navigate to the **Configure** section from the KYC360 OnBoarding homepage, click into the OnBoarding Types section.

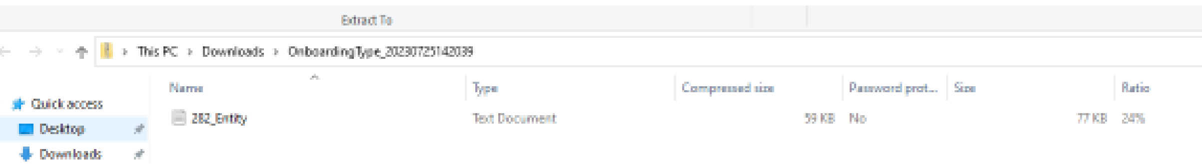
Select the OnBoarding Type you wish to copy from the list. You will see the 'export' option in the list on the righthand side.

Clicking on Export will lead you to the next screen, where you will be asked to confirm the OnBoarding Type selected is the correct one.



By clicking confirm export you will begin the OnBoarding Type Export process. This will look like a downloaded zip file in progress.

You will need to save the file to your computer temporarily.

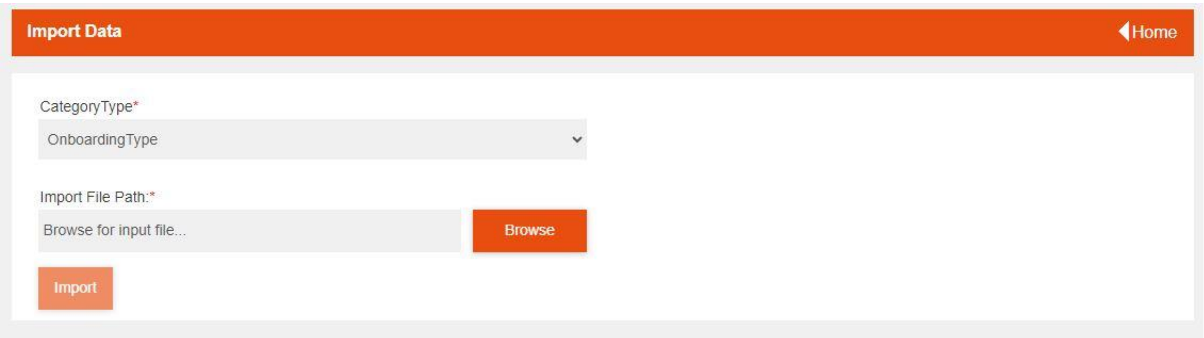


Importing an OnBoarding Type

In the environment you wish to import into, navigate to the **Configure** section from the KYC360 OnBoarding homepage, click into the OnBoarding Types section.

By scrolling to the bottom of the OnBoarding Types list page you will see the button marked for Import.

In the next screen, click the Browse option and find your previously Exported OnBoarding Type file.



Once selected, you will see the Import button become active (Blue). Click Import to execute.

Manual Elements Prompt List

There are some items that are not possible to transfer from environment to environment. We have created a list, with links to the relevant areas, to facilitate the creation and configuration of these items. When you have successfully imported an OnBoarding Type to a new environment you will see the below list appear.

Import complete - manual tasks now needed before using.
Please complete the following list of outstanding tasks before using the imported onboarding type.

#	Task	Link
1	Please update the Name, Description, Risk Criteria, ID Profile, Client Entity Risk, Webbranding, Email, Nominee Template, Data Collection Logo for Onboarding Type : Test-Import_20231229_083038 (1296)	Visit link
2	Please update the Manage Externally Visible Onboarding Type Mappings for Onboarding Type : Test-Import_20231229_083038 (1296)	Visit link
3	Please update External prospect Autosend Email Template for Onboarding Type : Test-Import_20231229_083038 (1296)	Visit link
4	Please update the Prospect Autocreation Settings for Onboarding Type : Test-Import_20231229_083038 (1296)	Visit link
5	Please update the KYB Autocreation Settings for Onboarding Type : Test-Import_20231229_083038 (1296)	Visit link

Each of these items can be found described in detail in the correct section of the User Guide. A summary of required items is shown here.

Further details on the tasks.

#	**Task Update**	**Action**
1	Name	Set your new Name.
	Description	Set your new description.
	Risk Criteria	Set the screening criteria to be used.
	ID Profile	Set the ID-Pal profile for each Risk type.
	Client Entity Risk	Set the entity risk to be used.
	Web branding	Select which web branding to use.
	Email Template	Select which Email template to use.
	Nominee Email Template	Select which Nominee Email Template to use.
	Data Collection Logo	Upload your data collection logo to use.
		Click on Update/Save.

#	**Task Update**	**Action**
2	Manage Externally Visible OnBoarding Type Mappings	1. Before following the Visit Link, verify the Prospect Relationships you require are setup on the system. 2. In a new tab, go to Prospect OnBoarding > Prospect Relationships. 3. Review and create any that you require. 4. Head back to the Import complete tab 5. Click on the visit link. 6. Scroll down to “Manage Externally Visible OnBoarding Type “. 7. Select the Prospect Relationship you wish to make external visible. 8. Click on edit and select the newly imported OnBoarding Type Name. 9. Click on Update/Save.

#	**Task Update**	**Action**

3	External prospect Autosend Email Template for OnBoarding Type	1. Click on the visit link. 2. Select the External Prospect Autosend Email Template. 3. Click on Update/Save.

#	Task Update	Action
4	Prospect Autocreation Settings for OnBoarding Type	1. Click on the visit link. 2. Select the Property Group that you wish to use data from to create a Prospect automatically. 3. Scroll down to “Prospect Autocreation Settings”. 4. Click on “Add new prospect autocreation settings” 5. Populate as required. 6. Click on Add Prospect Autocreation settings.

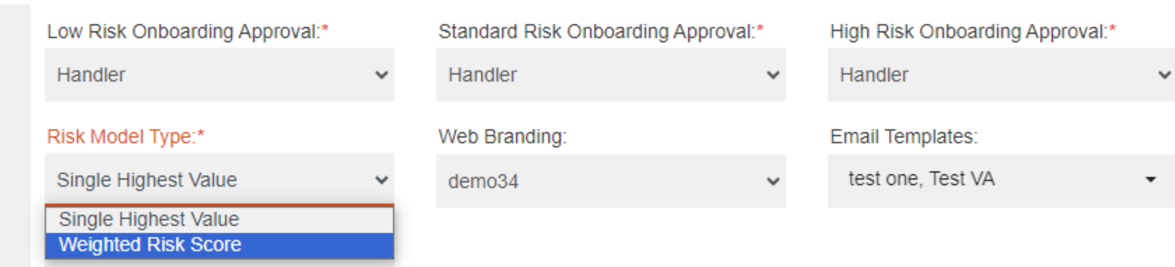
Weighted Risk Model

Changes to the options for Risk Modelling within KYC360 OnBoarding mean that there are now two models to choose from. Single Highest Value, which was originally the only available model, and Weighted Risk. The new model allows the user to configure their OnBoarding Types to carry properties that can have varying degrees of weight and to be calculated as a composite piece in a far more complex whole.

The configuration of the properties is completed at the OnBoarding Type level. This guide will deal with how to proceed with this configuration.

Configuring an OnBoarding Type for Weighted Risk

When creating a new OnBoarding Type that you wish to use with Weighted Risk Modelling you must select the Risk Model Type from the drop down, as shown.



You should use the sliders to determine the Weighted Risk Bands that the overall score, which will be complied of all the Risk carrying properties, should fall into.

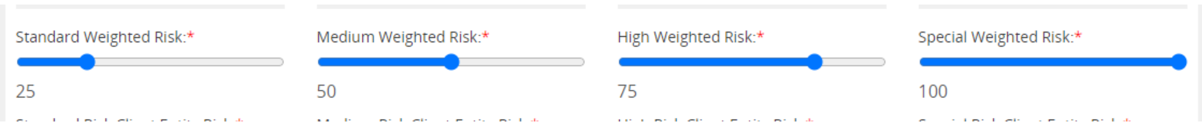
For example: the below shows a Weighted banding of any score that falls between

1-25 will be Standard

26- 50 will be Medium

51 – 75 will be High

76 – 100 will be Special

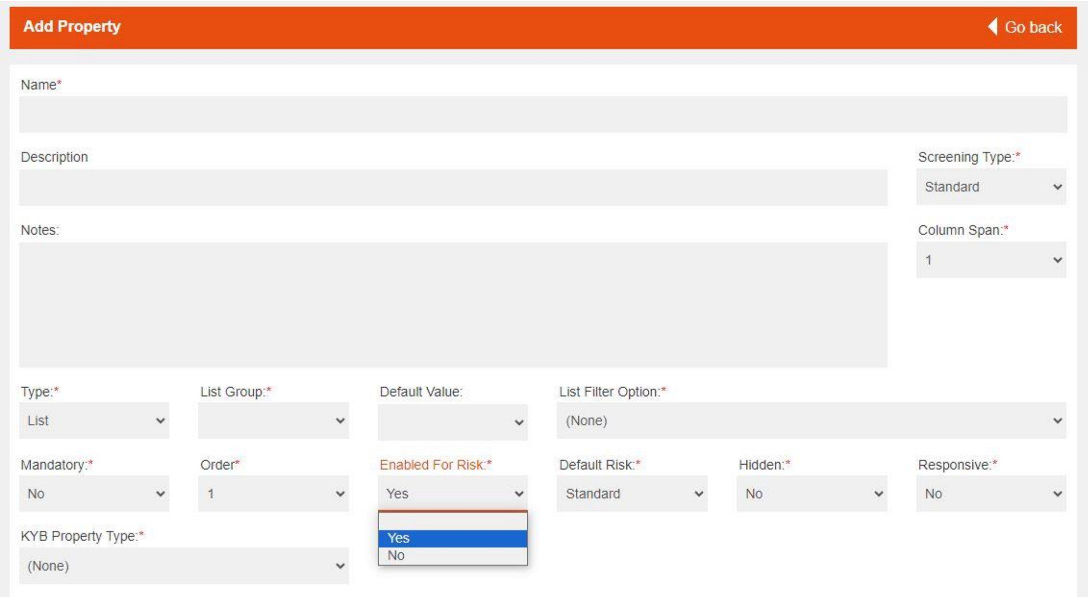


Configuring Properties

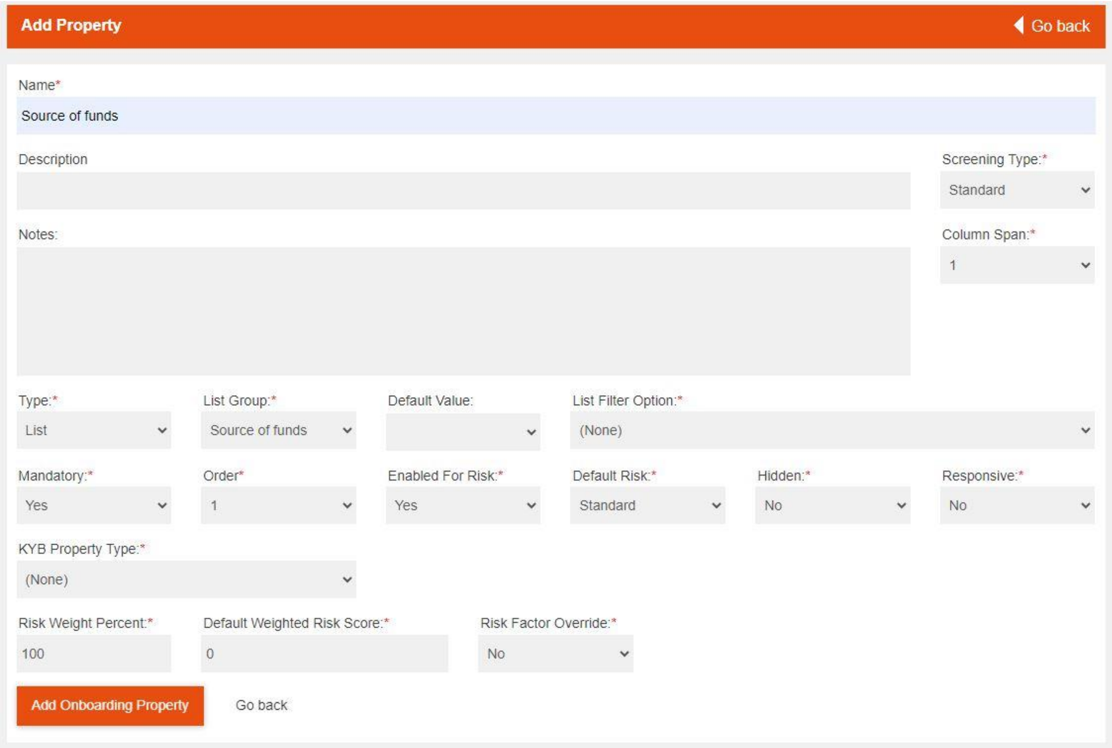
Creating Property Groups is completed in the same way for both Risk Models and is covered in the original User Guide for KYC360 OnBoarding.

Properties will need to be configured individually and with some differences to the way the Single Highest Value Risk Model is configured.

Initially, if you are intending to add a Weighted Risk Value to a property, you will need to select a property type that can carry risk – all Types except Text can be Risk Enabled.



When you have named your property, selected the type of data it will receive (ie. Date, list, integer) and then select **enable for risk** the weighting options will then appear.



The Risk Weight Percent

This option allows you to decide the percentage of the score that is derived from the value chosen, by the client's answer, that is carried forward to the total score.

If you leave the Risk Weight Percentage at its default position of 100% then the full score will be contributed from this property to the overall final score. If you wish to reduce the value of this property to carry less weight than other properties, you can reduce this.

A Risk Weight Percent of 80% will mean that an answer that carries a Risk Value of 100 will mean a score of 80 is carried into the overall total.

Default Weighted Risk Score

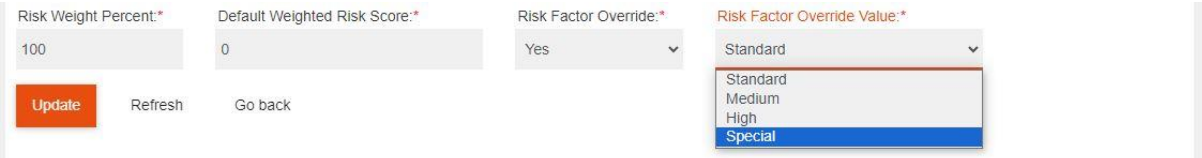
This is the score that this property will carry forward to the overall total if the property is not completed.

Risk Factor Override

You can elect to have this property carry overriding weight within the total weighted risk. If you choose to set this the property will be the deciding factor as it will override the weighted value, replacing it with the risk value you assign from the drop-down options. The override will be invoked by the risk rule, or answer, which must either have a value of '100', or have the 'risk factor override' option selected for that property, as shown below.

This option will only ever increase the risk score that would have been returned. E.g., If the weighted risk value would have been medium with no override enabled, it can only be increased to high or very high via an override rather than returning a value of low.

A risk score will not be overridden if the weighted value returned is already the specified value (or higher). It is only overridden when otherwise the value would have been lower.



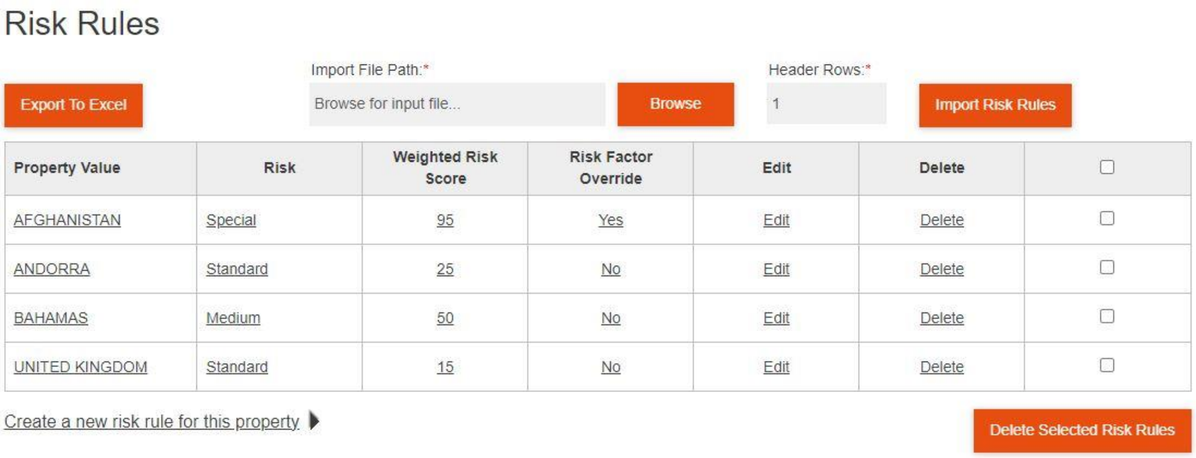
Manual override for total risk value

If you want to amend the risk score that was calculated, you can manually adjust the risk score in the below table under the weighted risk assessment and provide reasons for this change. The manual override feature is available within the Prospect OnBoarding, at each stage, towards the bottom of the page. This will take priority over any automatic override that has been set up. You must provide a mandatory note to be saved with the override and the user who has added the manual override. This will be visible within the OnBoarding report.

Creating Property Risk Rules

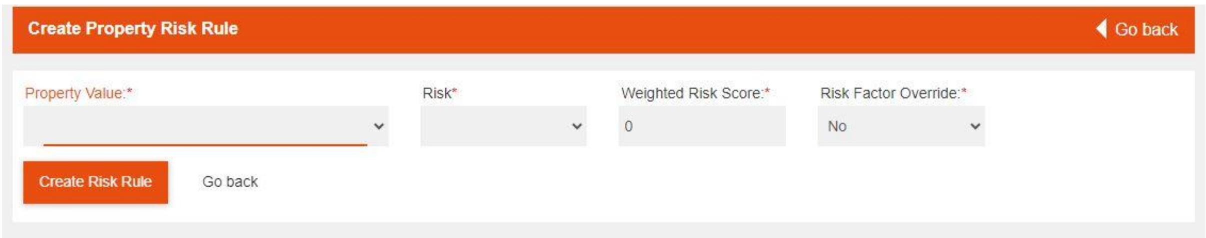
When you have enabled Risk for a property you will have the option to add Risk Rules to that property. Risk Rules sit at the individual property level, enabling greater flexibility and you can construct your weighted risk profile accordingly. They are attributed to each of the answers your client might give to any property question. You will be able to upload a set of

Risk Rules to the property using the correct format import files. Or complete them manually by selecting ‘Create a new risk rule for this property’.



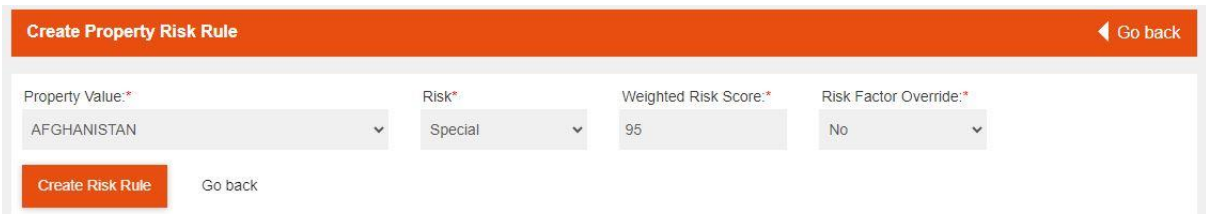
Property Value	Risk	Weighted Risk Score	Risk Factor Override	Edit	Delete	☐
AFGHANISTAN	Special	95	Yes	Edit	Delete	☐
ANDORRA	Standard	25	No	Edit	Delete	☐
BAHAMAS	Medium	50	No	Edit	Delete	☐
UNITED KINGDOM	Standard	15	No	Edit	Delete	☐

If you are adding risk rules manually you will have the below options. The same information is required if you are uploading via an excel file.



Firstly, enter the property value you wish to add a risk rule to. For lists this drop down will allow you to choose from all the list data available in your chosen list.

Next select the Risk Value you wish this Risk Rule to carry. You can then choose the weighted risk score. The score is between 0-100. This is the score that will be put forward (either whole, or a percentage of it according to the Weighting for this property) to the overall risk score for you OnBoarding. You can add the Risk Factor Override here, if desired.



When you have assigned Risk Rules to all the values in your property option that you wish to influence the total risk, you can then complete and save the property by clicking Update.

KYC360

Viewing your results within an OnBoarding

After a client has completed the data collection submission the information that they have added will be subject to the weighted risk rules. Within the system the display of each property and the risk values associated will be displayed, as below.

Data Validation

Data Validation Score		Valid

Weighted Risk Assessment

Automated Weighted Risk Score		Standard

Personal Details

Property	Value	Risk Score	Risk Override?	Risk Override Value	Risk Weighting	Risk Weighting Output
Country of Residence	Bahrain	60			65%	39
Source of Funds	Sale of Business	8			50%	4
Nature of business*	Pharmaceutical activities	0 *(default risk score)*			0%	0

Company Details

Property	Value	Risk Score	Risk Override?	Risk Override Value	Risk Weighting	Risk Weighting Output
Type of Entity	Sole Trader	5			100%	5
Investment Objectives	Speculative gains (assume higher risk for p[potentially higher returns)	10			20%	2

The total risk scores will be calculated by adding all the weighted percentage scores and comparing them to the total possible score. This will then be normalised to a percentage which will give the OnBoarding its Risk Band, according to the dictated band for this Type.

Personal Details						
Property	Value	Risk Score	Risk Override?	Risk Override Value	Risk Weighting	Risk Weighting Output
Country of Residence	Bahrain	60			65%	39
Source of Funds	Sale of Business	8			50%	4
Nature of business*	Pharmaceutical activities	0 *(default risk score)*			0%	0
Company Details						
Property	Value	Risk Score	Risk Override?	Risk Override Value	Risk Weighting	Risk Weighting Output
Type of Entity	Sole Trader	5			100%	5
Investment Objectives	Speculative gains (assume higher risk for p[potentially higher returns)	10			20%	2
			Total Risk Score	50		
			Total Possible Risk Score	235		
			Normalised Risk Score	21%		
			Normalised Risk Score Band	Standard		

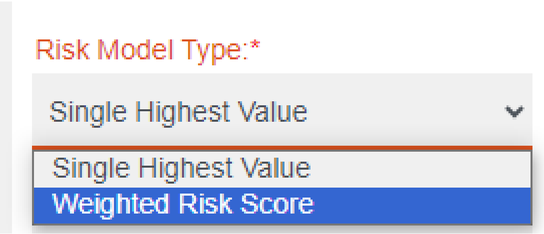
This Normalised Score Band will then dictate the Risk Pathway for this OnBoarding, according to the Type. Ie. Which eID&V profile, screening criteria and approval pathway this OnBoarding will follow.

Switching to the weighted risk model

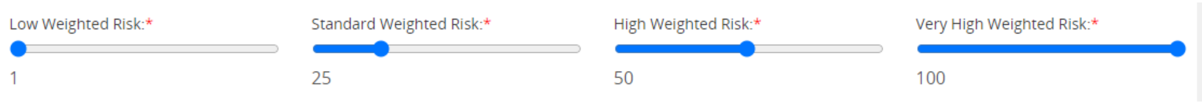
OnBoarding type level

You can switch an existing OnBoarding Type to use the other risk model. To switch the risk model of an OnBoarding type to weighted risk, go to the OnBoarding type section of the configuration:

Select the OnBoarding type you want to amend and change the risk model type from the dropdown box.

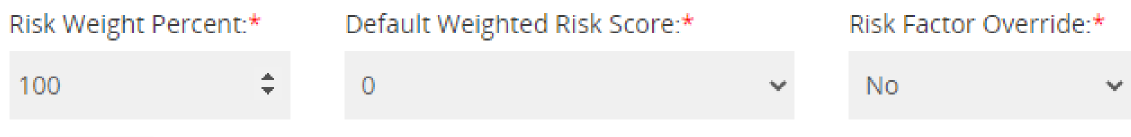


If switching to weighted risk model you will also need to choose your weighted risk bandings for each criteria and position the sliders to reflect your choice:



For the change to the weighted risk model to be effective, you will need to add weighted risk nominated properties and/or amend existing properties, in the same way as described above.

Each property will need the risk weight percentage, default weighted risk score and risk factor override completed if they are enabled for risk (all property types apart from text can be enabled).



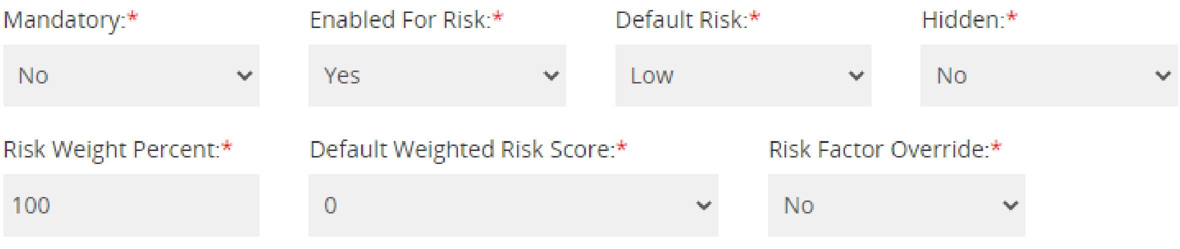
If you have an existing set of risk rules, you will need to assign weighted risk scores (0-100) to each risk rule. If switching from Single Highest Value all properties will begin with a value of ‘0’, as shown below:

Property Value	Risk	Weighted Risk Score	Edit
Cayman Islands	High	0	Edit
Russia	High	0	Edit
Saudi Arabia	High	0	Edit
United Kingdom	Low	0	Edit

When changing the risk model to weighted risk for an individual OnBoarding, you will need to go into the OnBoarding type and similarly amend each relevant property:

Name	Type	Mandatory	Default Risk	Default Weighted Risk Score
Name of Company/legal entity (please include legal form, e.g. Ltd, Plc, GmBH, SAS, SARL, BV, NV, etc.)	Text	No		

The default weighted risk score will be blank for each property so you will need to enable risk on the properties you want to have weighted risk score (if it isn't already) and fill out the below and any risk rules.



Changing risk type for a specific OnBoarding

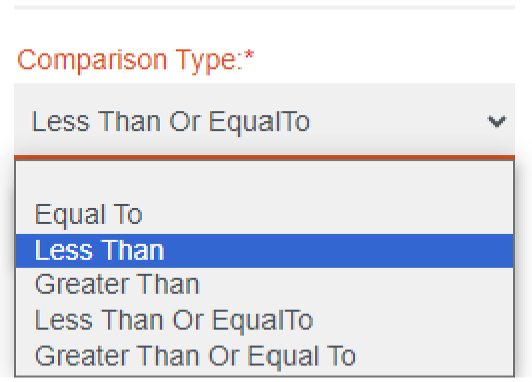
You can also change the risk model type for individual OnBoardings by selecting an OnBoarding and scrolling down to the bottom of the page. If a Prospect OnBoarding has previously completed their OnBoarding Journey you will need to revert to data collection – this will not lose any existing data, but it will change their OnBoardinged status – meaning you will have re-approve with the new model factors.

Existing answers will take on the new values once you have amended the OnBoarding Type, so if all has been changed at Type level correctly you should just need to move from data collection to data approval, after changing the Risk Model from the selection at the bottom of the Prospect OnBoarding page, as shown.

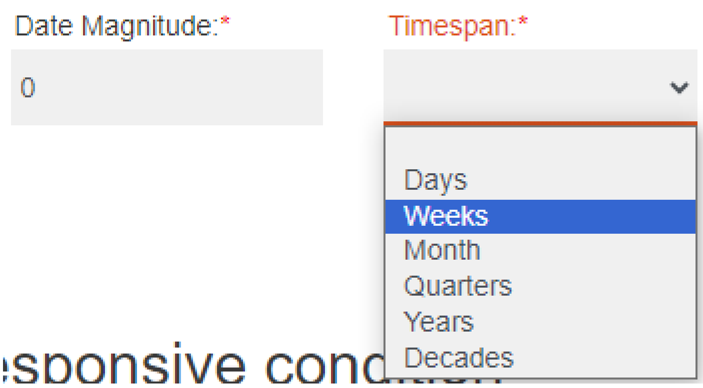
When changing the risk model to weighted risk for an individual OnBoarding, you will need to go into the OnBoarding type and similarly amend each relevant property, as mentioned above.

Weighted risk rules for dates

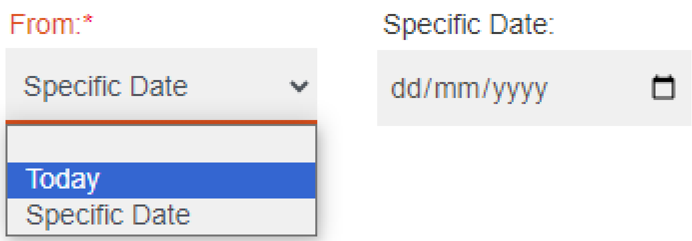
When setting risk rules for the date property type, you have 5 operator types to determine date boundaries, such as greater than and less than:



Then we specify the magnitude of time & the timespan (days/years etc):



You can designate whether this is measuring the time in relation to today's date or a specific date:



Finally, you designate the associated risk, weighted risk score and whether this property has an override enabled.

If you want to date backwards (e.g., measuring age) you set the magnitude to a negative figure. For example, if you want to specify someone younger than 20 is a certain risk value, you will put 'greater than' for the operator, -20 for magnitude, 'years' for timespan and 'today' in the from section.

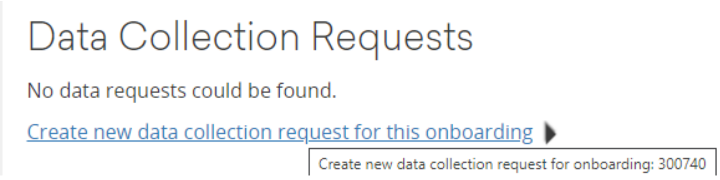
Dynamic forms/responsive rules

Usage

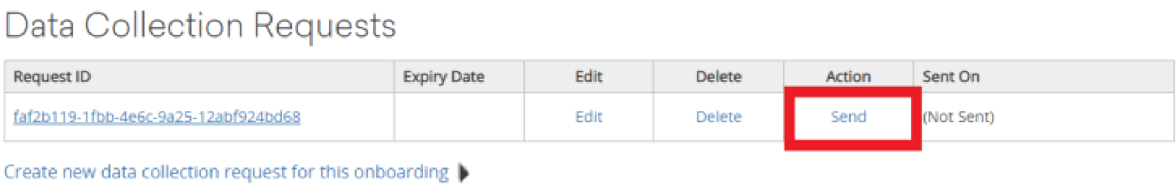
The intention for using Responsive Data Collection is that the external data collection request for that your clients will complete has responsive elements to it.

To use this feature, you will need to configure an OnBoarding Type (journey) to have responsive elements.

The subsequent steps remain the same – create new prospect via ‘Add Prospect’ section – create new OnBoarding – then Create new data collection request.



Once you have added the data collection message that your client will see when they open the email sent to them you can send it out by selecting the ‘send’ option from the main OnBoarding screen.



Configuration

To configure a Responsive Data Collection form into your journeys you will need to have the basic structure formulated and built first. The properties, property groups and document collection aspects of the journey will need to be in place before you overlay the responsive elements onto them. Responsive rules can also be copied.

We do recommend that you utilise the offline data collection form to design your responsive pathways before you begin the configuration in the KYC360 OnBoarding platform.

Offline Data Collection sheet

We have reconfigured the offline data collection sheet to allow you to easily detail which sections you would like to be responsive, under which conditions and which actions will be taken.

In the data structure section, there are two new columns called “group dynamic responses” and “property dynamic responses”. These are used to signify which property groups & properties that either trigger additional dynamic groups/properties or are hidden at the start and triggered themselves.

Onboarding Type	Property Group	Group dynamic responses	PG Section	Property	Property dynamic responses
Entity	Entity Description	No	1	Date Of Birth	No
Entity	Personal Details	Yes show initially	1	Country Of Birth	Yes show initially
Entity	Personal Details	Yes show initially	1	If unknown please detail	Yes hide initially
Entity	Financials	Yes show initially	2	Industry Sector	Yes show initially
	Financials	Yes show initially	2	If multiple please select primary	Yes hide initially
	Financials	Yes show initially	2	If multiple please select secondary	Yes hide initially
Entity	UBO		2	Purpose of Loan	
				Are you a PEP?	

There are 3 options for both the “group dynamic responses & “property dynamic responses”:

“No” option is for when this property group/property is always shown and is not used to trigger any response (or has responses to be triggered).

“Yes – show initially” is for when this property group/property is always shown and will have responsive actions triggered based on properties within the group.

“Yes – Hide initially” is for when this property group/property is hidden initially, and potentially triggered by other properties. It can also trigger subsequent responsive actions.

There is a new tab on the data collection spreadsheet called “dynamic responses” where you can designate the specific relationship between groups/properties that are the “triggers”, and the groups/properties that are triggered.

Onboarding type	Trigger property group	Trigger property	Condition	Trigger value	Response
Entity	Personal details	Country of birth	Value of	Unknown	Show property "if unknown please detail"
Entity	Financials	Industry Sector	Value of	Multiple	Show properties "If multiple please select primary/secondary"

In this table you provide details of:

OnBoarding type – The Overarching framework the relevant property group/property is within

Condition property group – The group that triggers (or group of the property that triggers) a responsive rule

Condition property – The property that triggers a responsive rule, or left blank if the property group is the trigger

Condition – There are 4 types of “conditions” that can be used as the basis for triggering a responsive rule (multiple can be used):

Value of:
Cumulative Risk Value
Weighted Risk Score of:
Cumulative Weighted Risk Score

Value of – When a specific value is chosen (for example the country Afghanistan in a country list)

Cumulative Risk Value – When using the single highest risk value risk model, if the designated level of risk is met then the responsive action will be triggered

Weighted Risk Score of – When using the weighted risk score risk model, if a designated risk score is met for a specific property

Cumulative Weighted Risk Score – When a total weighted risk score reaches a designated value. This only includes the weighted risk scores from prior property groups (in relation to the property group designated in any associated action)

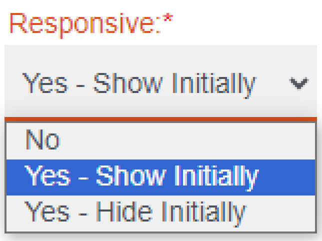
Condition value – The specific value (based on the condition type) to be met to trigger the responsive rule

Action – Designating the property group/property/document that is triggered when the condition(s) have been met (there can be multiple responses)

Configuring Property Groups & Properties within KYC360

For any properties within a property group to be involved in responsive data collection (either as the trigger for responsive questions, or for responsive questions themselves) the property group needs to have the function enabled.

In the property group settings, there is a “responsive” drop-down box with the following options (matching the options above for the data collection offline form):



“No” option is for when this property group is always shown and is not used to trigger any response (or has responses to be triggered).

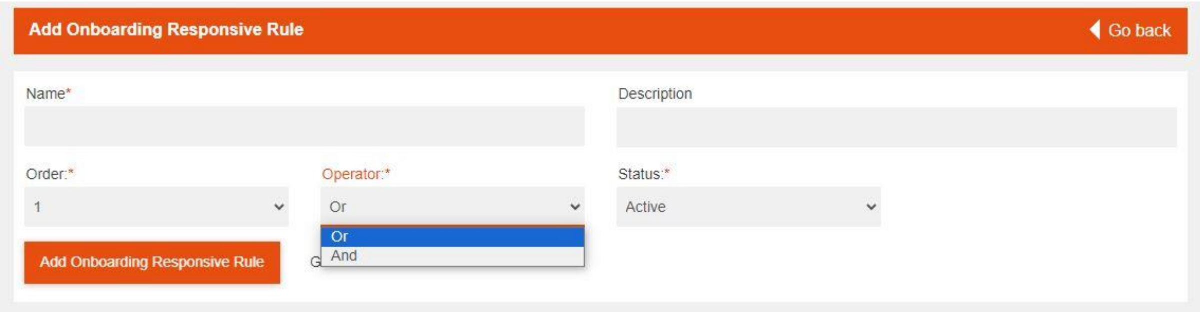
“Yes – show initially” is for when this property group is always shown and will have responsive actions triggered based on properties within the group.

“Yes – Hide initially” is for when this property group is hidden initially, and potentially triggered by other properties. It can also trigger subsequent responsive actions.

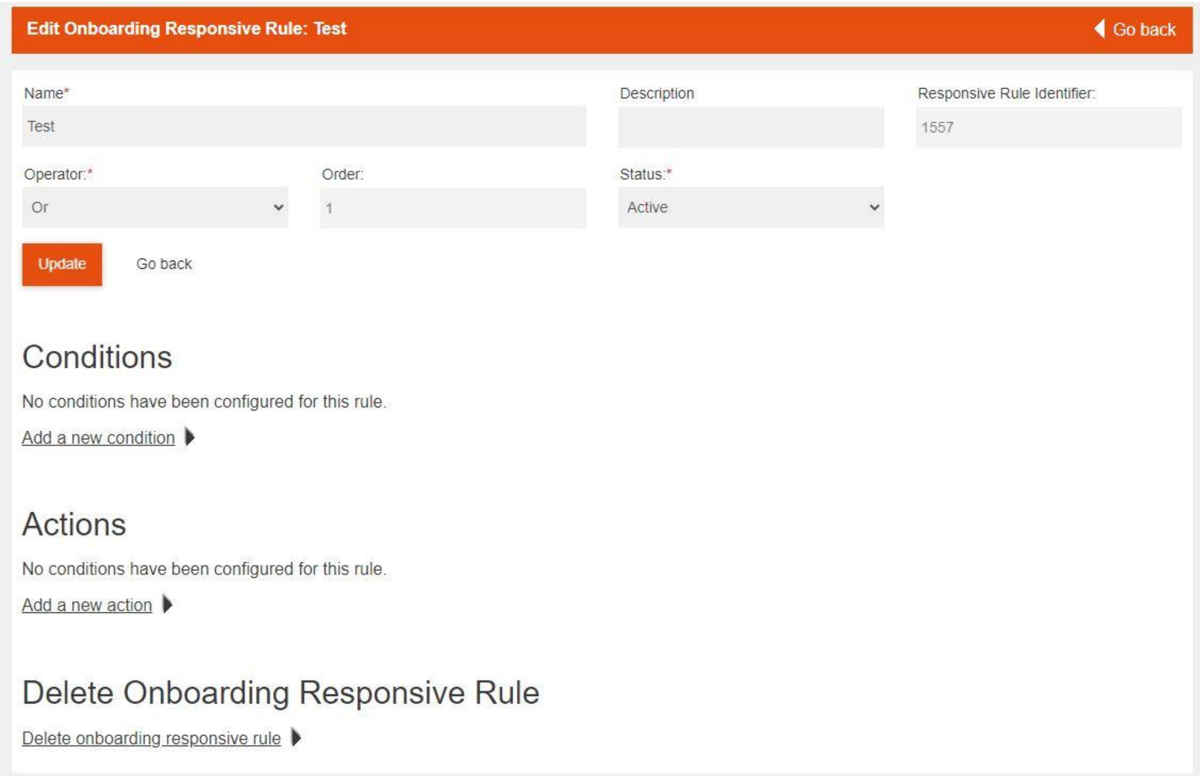
Responsive Rules

Responsive rules are how you configure the relationship between “conditions” which are the triggers for responsive rules, and “actions” which are the consequences of the “conditions” being met.

When creating responsive rules, you are first given options to label/describe the rule, select the order in the list of rules, the operator logic (which will be explained below) and whether the rule is active:

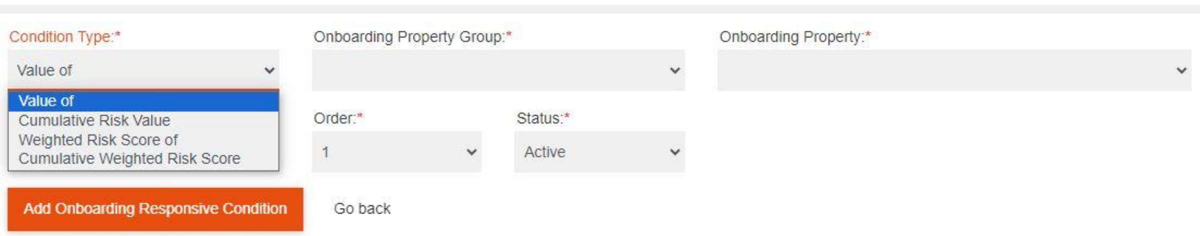


The rules itself is split into “conditions” and “actions” sections:



Conditions

The conditions are what the responsive rules need to meet to trigger the actions, and there are 4 condition types (as detailed above):



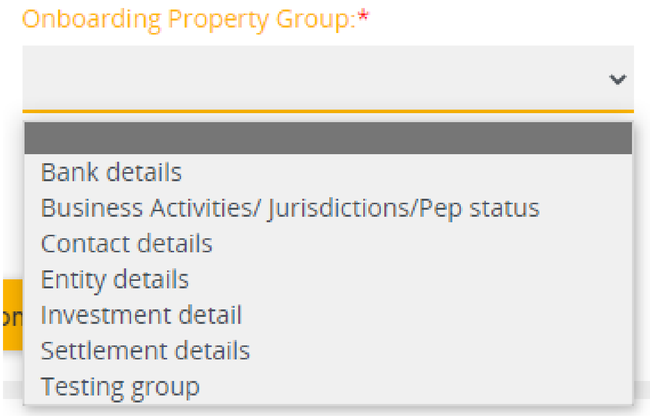
Value of – When a specific value is chosen (for example the country Afghanistan in a country list)

Cumulative Risk Value – When using the single highest risk value risk model, if the designated level of risk is met then the action will be triggered

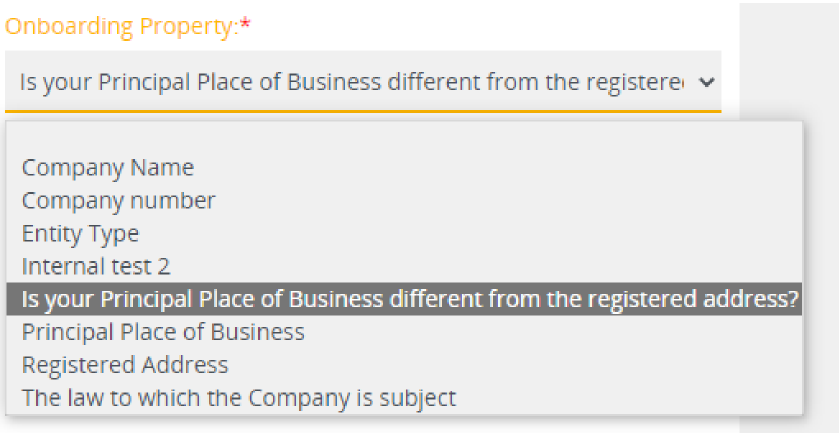
Weighted Risk Score of – When using the weighted risk score risk model, if a designated risk score is met for a specific property

Cumulative Weighted Risk Score – When a total weighted risk score reaches a designated value. This only includes the weighted risk scores from prior property groups (in relation to the property group designated in any associated action)

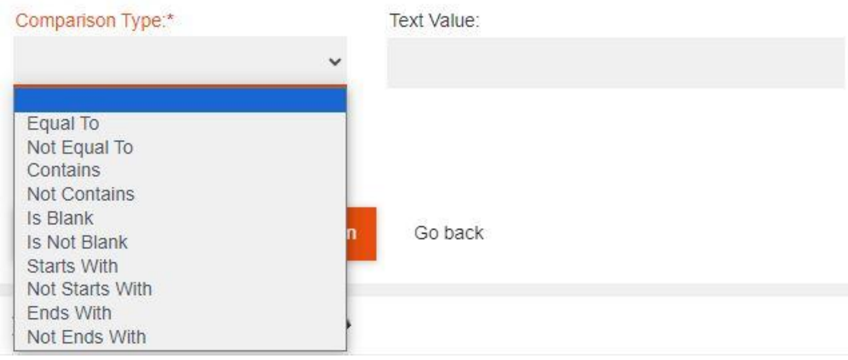
The OnBoarding property group is a drop-down list populated by the property groups that have been designated as responsive (the 2 yes options):



This then generates the property drop-down options, showing those within the selected property group that are responsive themselves.



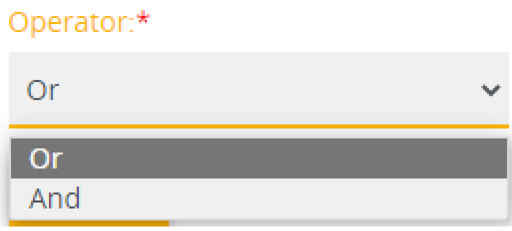
The comparison type is the list of possible comparisons, which is generated depending on the type of prospect (text/date/list/integer). The below example shows the possibilities for a text type property:



Next to the comparison type, there will be another field also generated depending on the prospect type, such as a text box as above, or lists (that match the chosen property list) where you specify the values necessary to trigger the condition.

Multiple Conditions

It is possible to add multiple conditions to responsive rules, with two different operators:



With the "and" operator, all conditions linked by this operator must be met to trigger actions.

With the "or" operator if any condition is met then the actions are triggered.

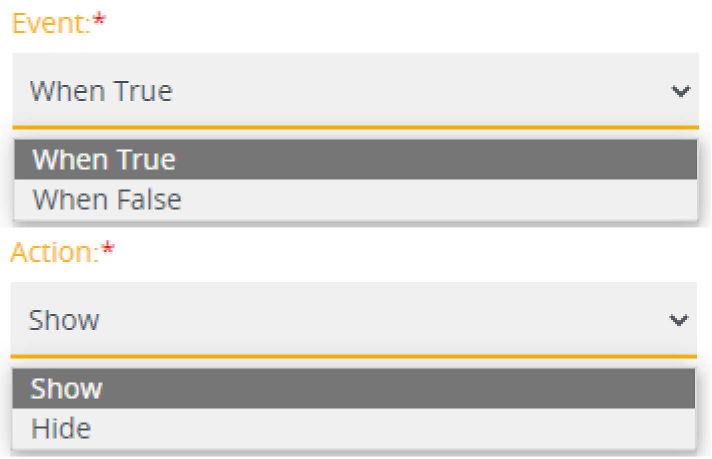
You can also have conditions that use both operators:

Value	Operator	Compare To	Action	Order		
Value of: Bank details - Would you like SCM to arr... *(Edit)*	Equal To	Yes	Active / Delete	↓	Active / Edit	↓
AND						
Value of: Contact details - Operations Contact Teleph... *(Edit)*	Contains	5156	Active / Delete	↑		
+AND						
OR						
Value of: Investment detail - Are there any Politically... *(Edit)*	Equal To	Yes	Active / Delete		Active / Edit	↑
+AND						

In this example, the actions will be triggered if either both the first 2 conditions are met, or just the 3rd condition is met.

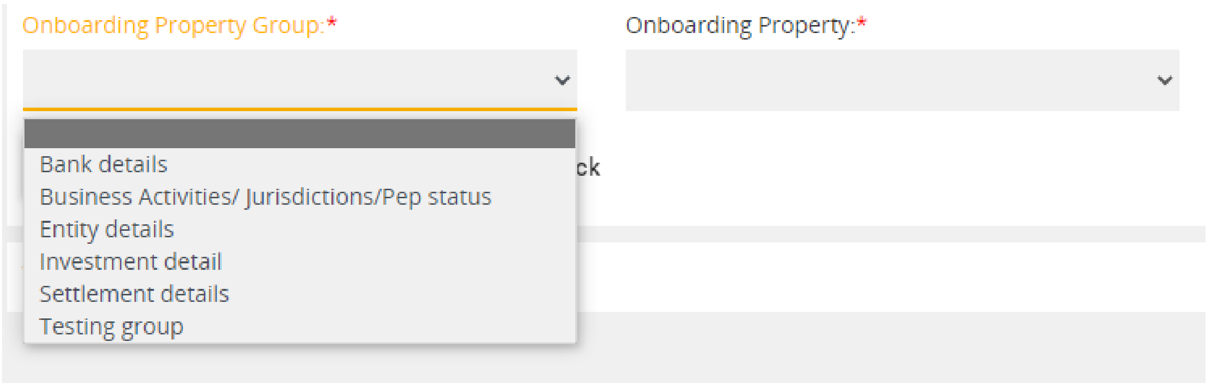
Actions

Once the conditions are set, you can then designate the actions triggered when those conditions are met. There are 2 categories of "event" types, that trigger 2 categories of "actions":



The event category is in relation to the conditions, and the action is in relation to properties or documents you want to show/hide.

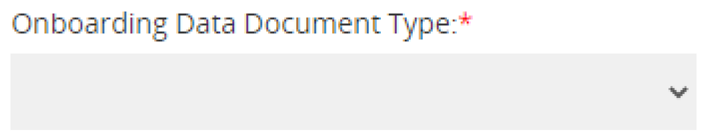
As with the conditions, the property groups and property drop-down lists are populated with those groups/properties that have been designated as responsive, and the property list is generated from the property group selected:



There is no limit to the number of actions you can have in a responsive rule.

Documents

The document list in “actions” is generated from the documents in the “manage document types” section of data collection:



The way the system works is you will initially need to input all the documents necessary in “manage document types” including those that are meant to be hidden/responsive. Then, you can create responsive rules that hide specific documents from the start, and separate responsive rules that show the same documents if other conditions are met.

The other scenario is if you want to show documents by default, and then hide under certain circumstances. In this case you simply create a responsive rule with the action of hiding the document(s).

In the below example, if the property “entity type” is not equal to the value of “listed companies”, the action of hiding 3 types of documents is triggered.

Conditions

Value	Operator	Compare To	Action	Order	
Value of: Identity and Registration - Entity Type *(Edit)*	Not Equal To	Listed Companies	Active / Delete		Active / Edit
+AND					

+OR

Actions

Event	Action	Target	Status	Delete	Order
When True	Hide	Data Document Type: Evidence of listing on a ...	Active	Delete	↓
When True	Hide	Data Document Type: Additional documents	Active	Delete	↓↑
When True	Hide	Data Document Type: Certified Company Ownersh...	Active	Delete	↑

Properties/groups being both an action and a condition

It is possible for a property/property group to be both a triggered action in a responsive rule, and the condition to trigger another action in a different responsive rule to create a “waterfall” effect.

In the below example, if the value of “United Kingdom” is the selected for the “country of birth” property, the property of “UK address” is triggered.

Conditions

Value	Operator	Compare To	Action	Order	
Value of: The start - Country of birth *(Edit)*	Equal To	United Kingdom	Active / Delete		Active / Edit
+AND					

+OR

Actions

Event	Action	Target	Status	Delete	Order
When True	Show	Onboarding Property: The start - UK address *(Edit)*	Active	Delete	

Following on from this, there is another responsive rule using the property “UK address” as a condition whereby if the property is not blank i.e., has any value input then this will trigger the property “UK postcode” to be shown.

Conditions

Value	Operator	Compare To	Action	Order	
Value of: The start - UK address *(Edit)*	Is Not Blank		Active / Delete		Active / Edit
+AND					

+OR

Actions

Event	Action	Target	Status	Delete	Order
When True	Show	Onboarding Property: The start - UK Postcode *(Edit)*	Active	Delete	

Multiple rules related to the same property/group

There is no limit on the number of responsive rules, and on how many rules can be related to the same property/property group. One example is a property with a list property type such as "how many executive directors do you have?" which will have list values of 1-10 for example. In this scenario you can generate additional properties for the names of the directors, the number of which can be generated via multiple responsive rules.

For example, if the value of 2 is selected, the following responsive rule will be triggered to show 2 additional properties for the names of the directors:

Conditions

Value	Operator	Compare To	Action	Order	
Value of: Corporate, Ownership and ... - How many key executive Di... *(Edit)*	Equal To	2	Active / Delete		Active / Edit
+AND					

+OR

Actions

Event	Action	Target	Status	Delete	Order
When True	Show	Onboarding Property: Corporate, Ownership and ... - Name of 1st executive dir... *(Edit)*	Active	Delete	↓
When True	Show	Onboarding Property: Corporate, Ownership and ... - Name of 2nd executive dir... *(Edit)*	Active	Delete	↑

If the value of 3 is selected, a separate responsive rule is triggered to show 3 additional properties instead:

Conditions

Value	Operator	Compare To	Action	Order	
Value of: Corporate, Ownership and ... - How many key executive Di... (Edit)	Equal To	3	Active / Delete		Active / Edit
+AND					

+OR

Actions

Event	Action	Target	Status	Delete	Order
When True	Show	Onboarding Property: Corporate, Ownership and ... - Name of 1st executive dir... (Edit)	Active	Delete	↓
When True	Show	Onboarding Property: Corporate, Ownership and ... - Name of 2nd executive dir... (Edit)	Active	Delete	↓↑
When True	Show	Onboarding Property: Corporate, Ownership and ... - Name of 3rd executive dir... (Edit)	Active	Delete	↑

This way you can alter the number of additional properties and property groups triggered by different list values.

List Filter

There is a new feature that allows you to filter the list values available for choice in data collection:

List Filter Option:*

(None)

(None)
Show items with risk rules only in external data collection form

Selecting the above option will cause the property to only show the list values that have risk assigned to them, allowing you to tailor what list values can be selected for specific properties instead of the whole list.

Complex OnBoarding

Overview

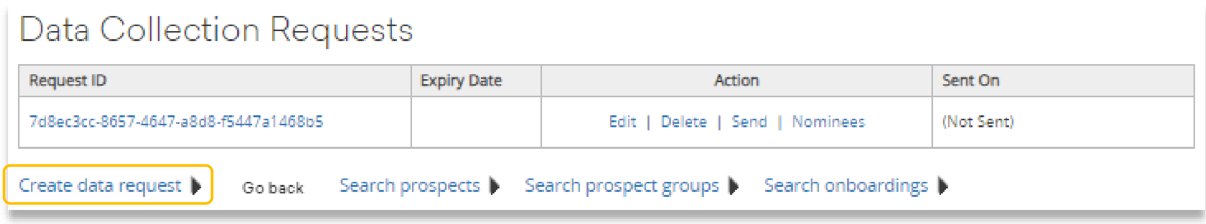
The complex OnBoarding module greatly improves the OnBoarding process of corporate entities. The features include an option to split the data collection form between several people, an ability to auto create prospects from an existing data collection form, substantial improvements to prospect groups and the ability to externally create prospects.

Data Request Nominees

A data collection form for an OnBoarding can now have multiple individuals filling out the form through the nominee feature. This also allows different sections of the form to be assigned to each nominee, and there is the choice of having nominee's fill out the form in parallel or sequentially.

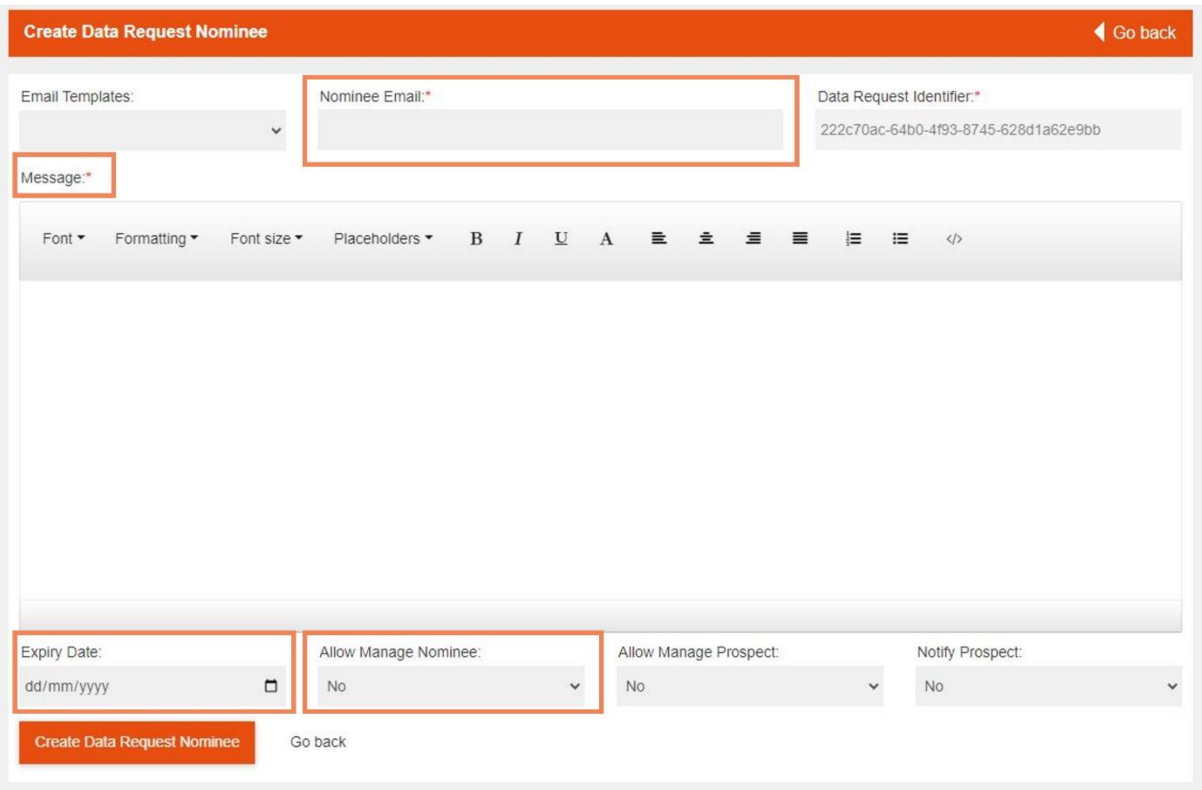
Creating Nominees

You can create a nominee by first creating a data collection request for an OnBoarding by selecting “create data request”:



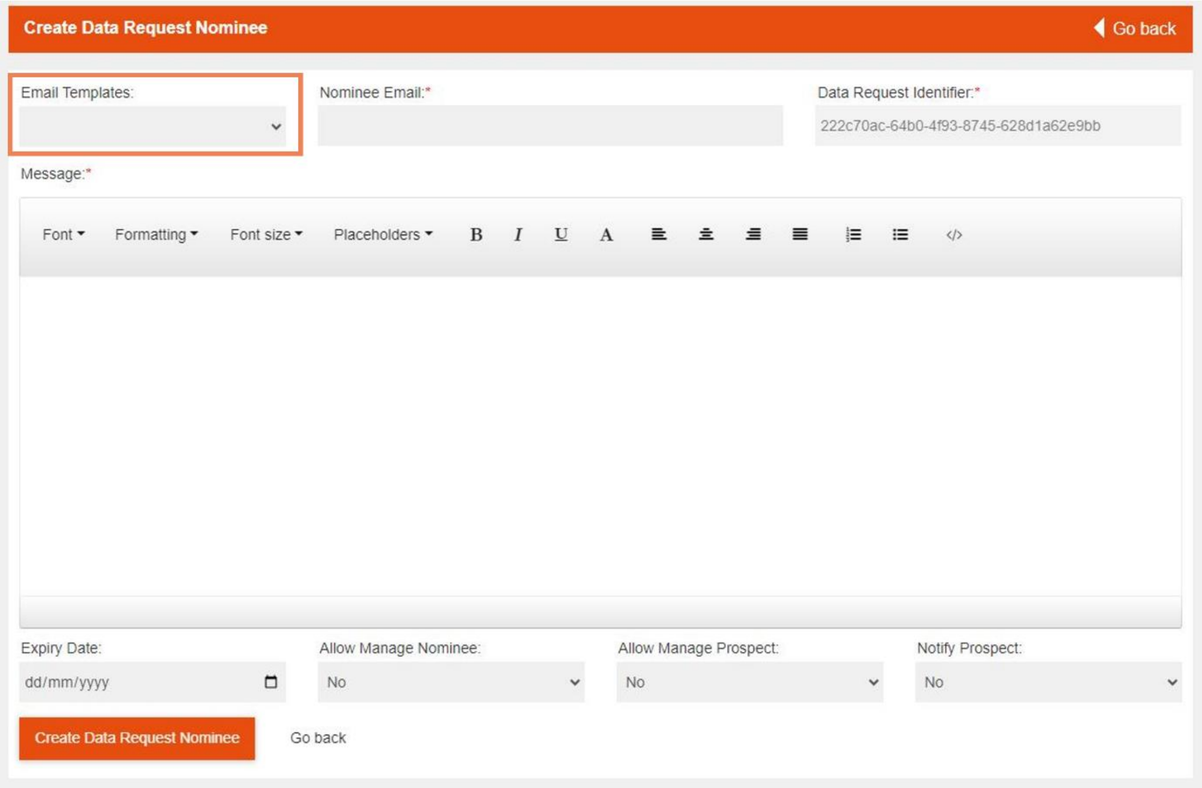
Fill out the message (or use a template if using White Labelling) and create the request. Once created, you can see the 4 action options of edit, delete, send and nominees. Select nominees and you can create new nominees from the below screen:

Simply enter the nominee’s email, the message you want to post in the email sent, an expiry date if you want to apply a time limit and whether you want the nominee to be able to manage other nominees. Nominee management can be done through the data collection form itself if this feature is enabled.



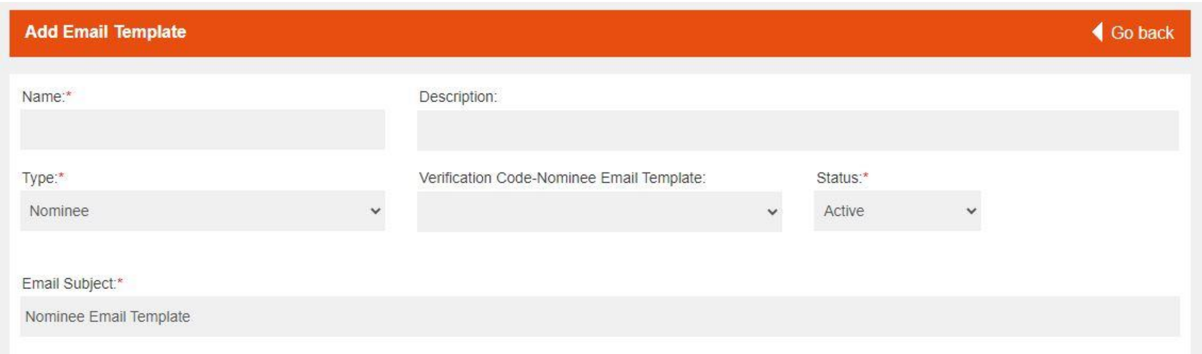
Email Template for Nominees (WLWP Only)

If you are using White Labelling, you will be able to select a pre-set email template for nominees.



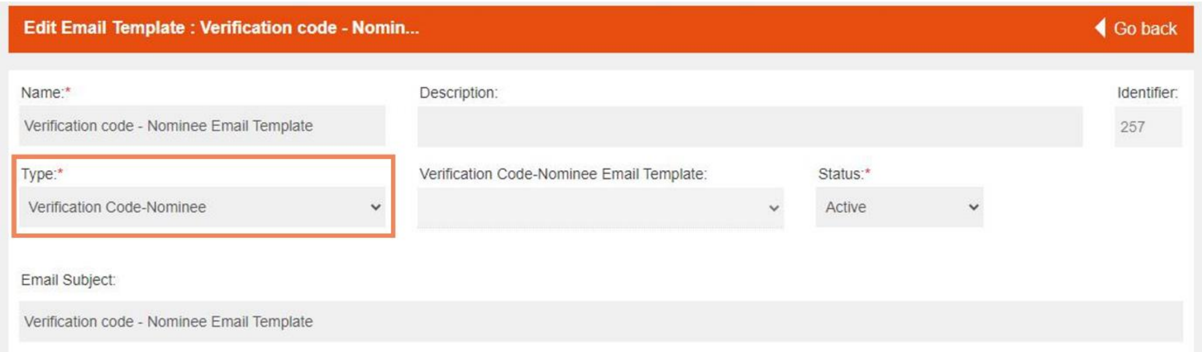
The nominee email template is setup via Settings > Email Templates > Add a new email template.

- First setup an email template for type: **Nominee**

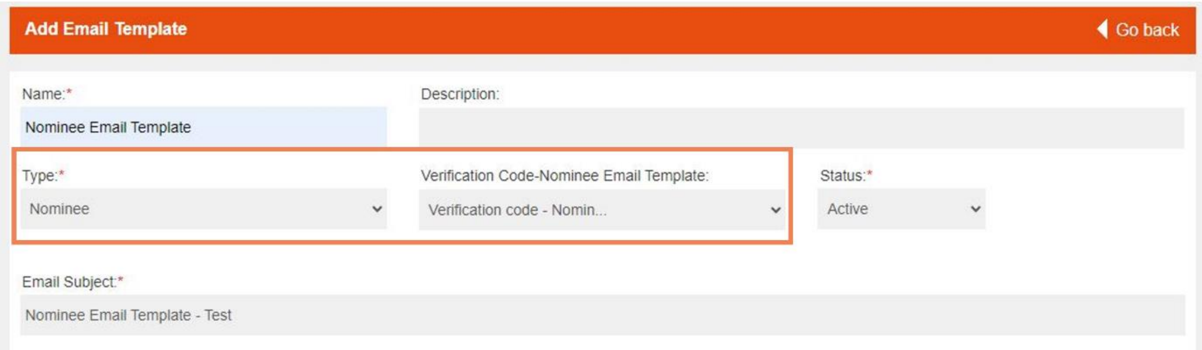


Note: A link can be added to the Email Body which can be renamed by using the following format: **add description here** (We would suggest that the Nominees Guideline is shared in this way.)

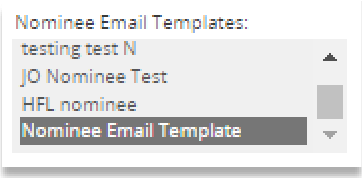
- Then setup an email template for type: **Verification Code-Nominee**



- Proceed to **link** the **Verification Code-Nominee** template to the **Nominee** template:



- Finally, **link** the Nominee Email Template to the applicable **OnBoarding** type:



Assigning Permissions

Once the Data Request Nominee is created, you can assign which property groups and document types the nominee can fill out and upload through the permissions section.

Select the property groups and data document types to assign, and then update the permissions to confirm the selection:

Permissions

Update Nominee Permissions

Category	Property Group / Data Document Type	Assigned To	Assign / Reassign	Data Collection Status
Property Group	Personal details		☐	Not Started
Property Group	Corporate Information		☐	Not Started
Property Group	Additional Corporate Information		☐	Not Started
Property Group	Directors		☐	Not Started
Property Group	Directors Information		☐	Not Started
Property Group	Test Doc		☐	Not Started

Update Nominee Permissions

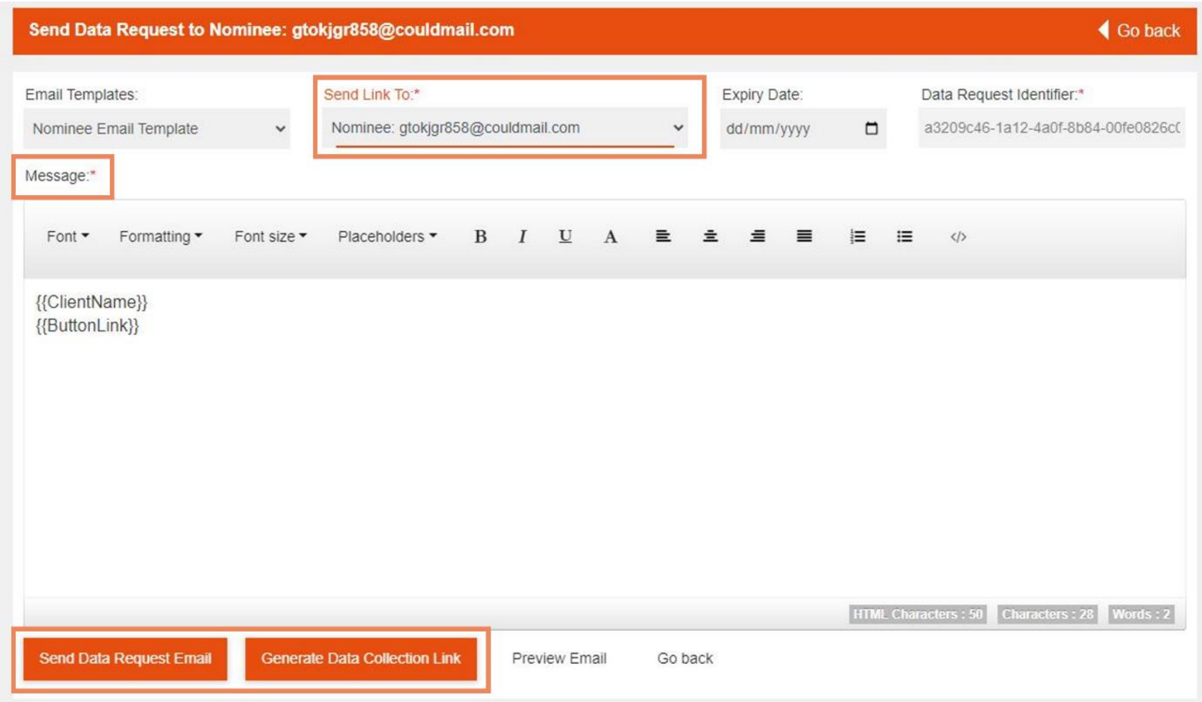
Once finalised, you can send a link out to the nominee via the send button in the actions related to that nominee (when there are multiple nominees you will have a list each with their own action section):

Nominee Email	Allow Manage Nominee	Status	Action	Sent On
gtokjgr858@couldmail.com	Yes	Not Started	Edit | Delete | Send	(Not Sent)

Create a nominee for this data request ▶ View Prospect ▶ Data Request ▶ Onboarding Type ▶ Go Back

Category	Property Group / Data Document Type	Assigned To	Status
Property Group	Corporate Information (Edit)	gtokjgr858@couldmail.com	Not Started
Property Group	Additional Corporate Information (Edit)	gtokjgr858@couldmail.com	Not Started
Data Document Type	Test Doc (Edit)	gtokjgr858@couldmail.com	Not Started

This brings up the typical data request page where you can confirm the message, the email to send the link to and choose to send the link via automated email or generate the link and email it yourself:



Managing the nominees through the data collection form

In the external data collection form, if the nominee is allowed to manage the nominee section, they will be able to see and select a 'Manage Nominees' button at the bottom of the form:

From here the nominee has all the same options available internally to manage nominees, such as creating other nominees and assigning permissions. Once permissions have been assigned to new nominees, the nominee can then send out the form to the new nominee with the same data request section shown above.

Nominees completing the form in Parallel or Sequentially

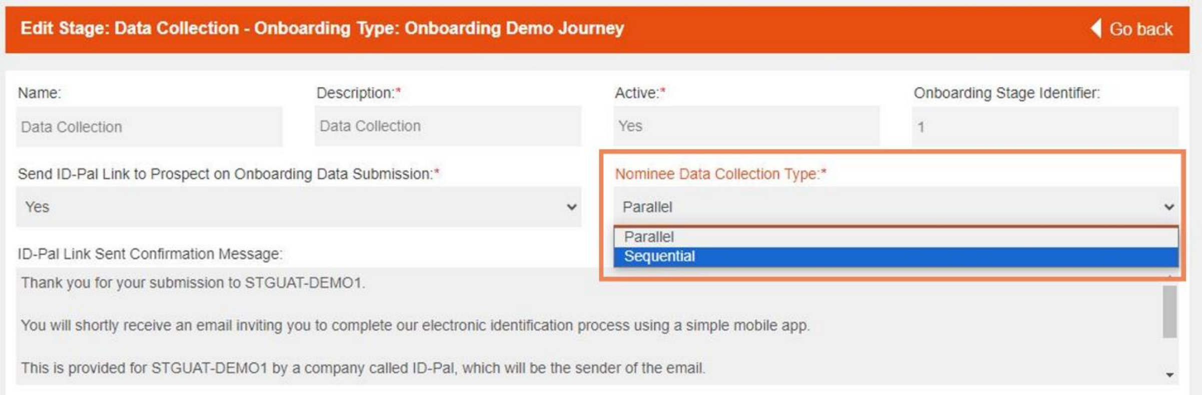
At the OnBoarding type level, you can specify whether the data collection form should be completed in **parallel** with multiple nominees, or **sequentially** so that each nominee can only fill out their property groups once the prior nominee has finished theirs.

The setting for this is in the OnBoarding type configuration, in the data collection section at the bottom of the page (in manage stages):

Manage Stages

Stage	Name	Description	Active	Edit
1	Data Collection	Data Collection	Yes	Edit
2	Data Approval	Data Approval	Yes	Edit
3	Identity Verification	Identity Verification	Yes	Edit
4	Identity Approval	Identity Approval	Yes	Edit
5	Screening	Screening	Yes	Edit
6	Compliance Approval	Compliance Approval	Yes	Edit

At the top of the data collection section, there is a drop-down list called “Nominee Data Collection Type” where you can choose between the parallel and sequential options:

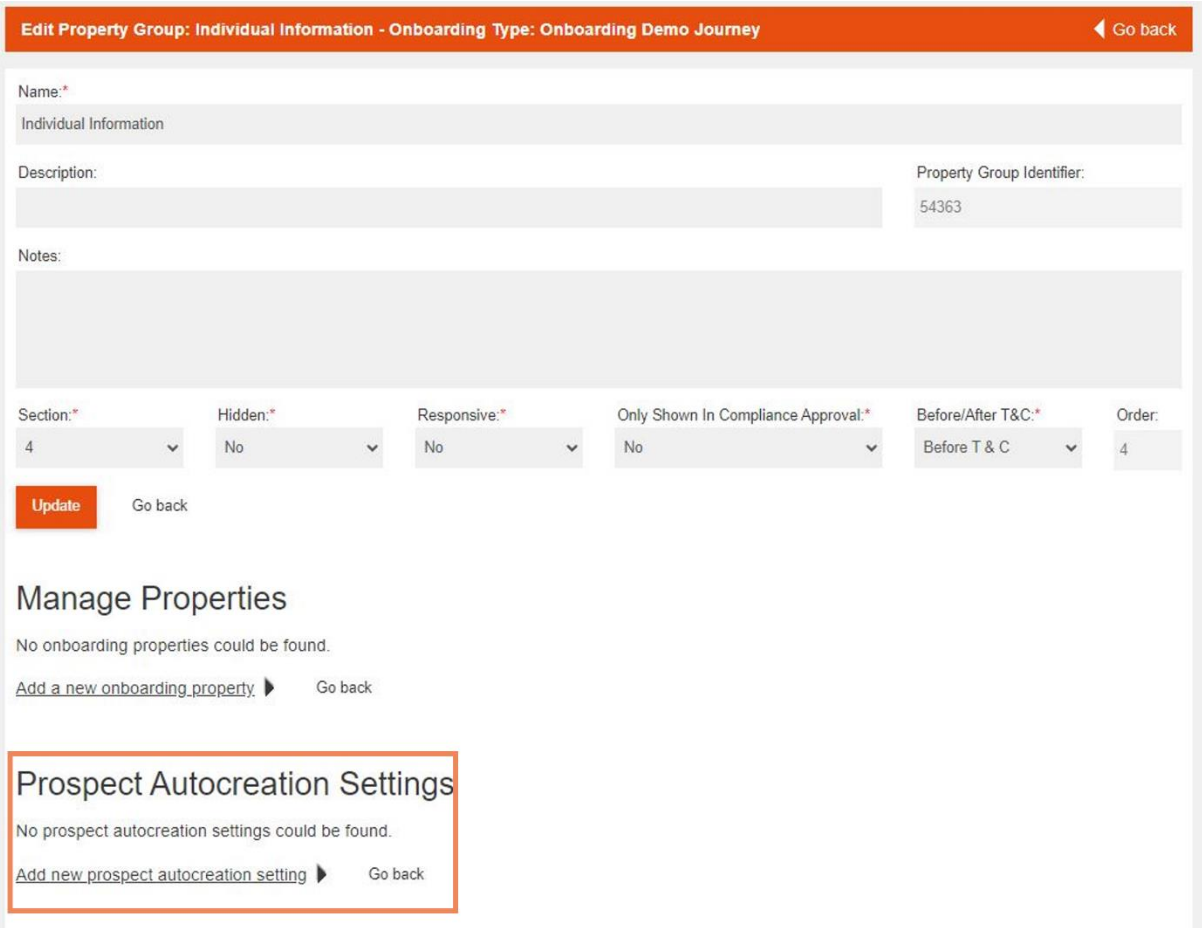


Autocreation of Prospects

This new feature allows information provided from a data collection form from an OnBoarding to be used to trigger the creation of another prospect.

How to configure Autocreation

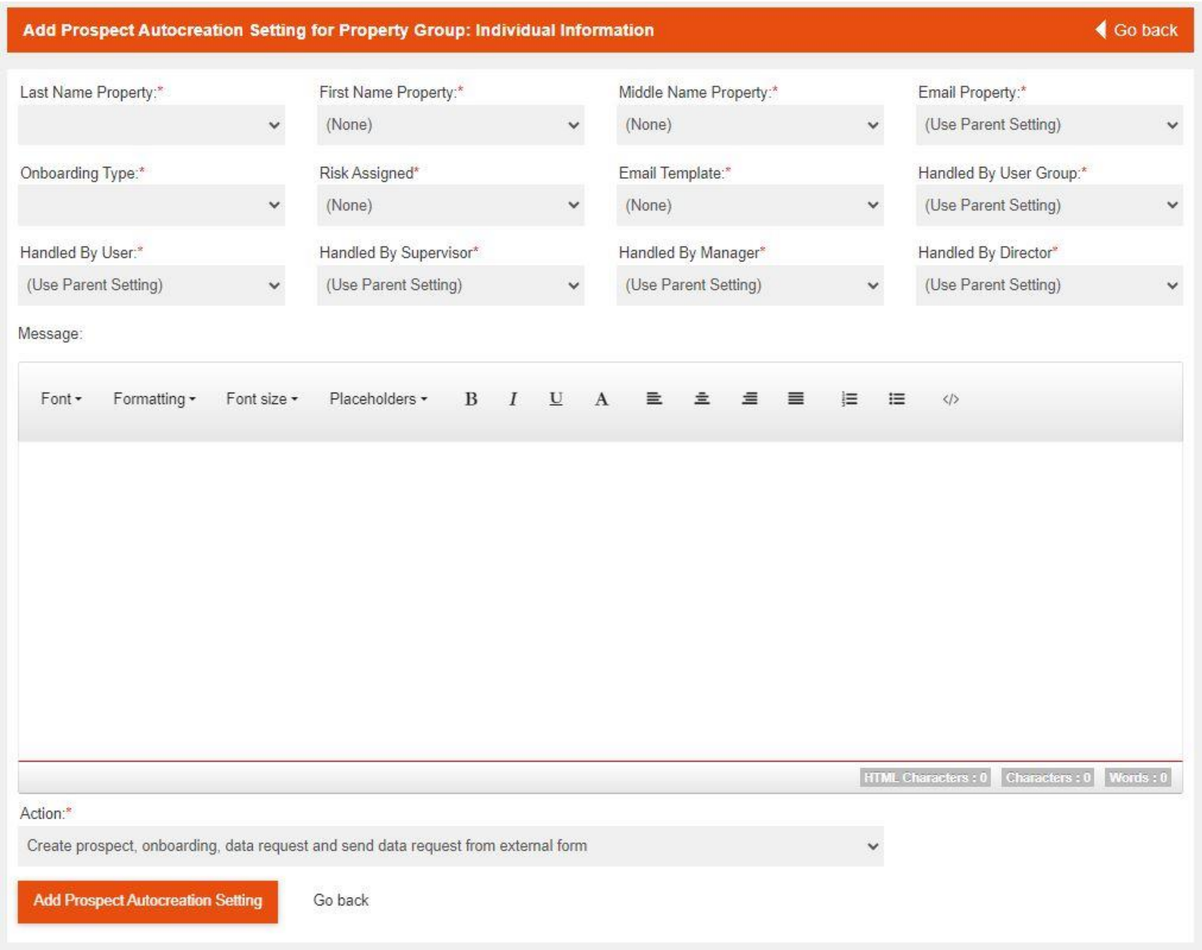
There is a new section within property groups called “Prospect Autocreation Settings” which allows you to do so:



There are 4 property types (marker fields) which are used to auto create a prospect:

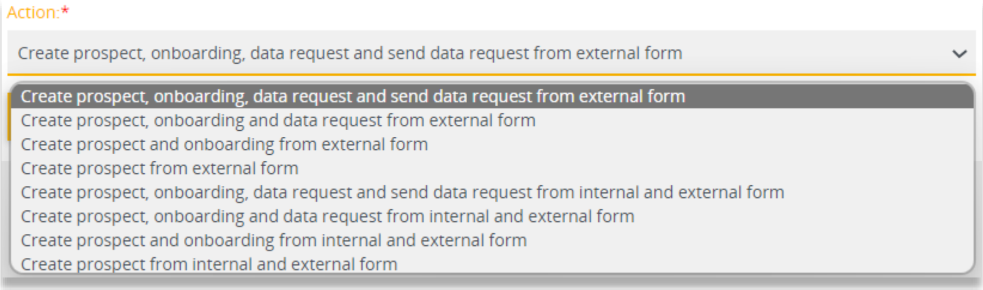
- Last Name Property (Mandatory)
- First Name Property (Can be set to '(None)')
- Middle Name Property (Can be set to '(None)')
- Email Property (Mandatory)

Each of these requires an assigned property for the auto creation to work. Properties within the property group need to be selected to contribute towards these 4 autocreation property types. Only properties set as mandatory and set to use text as a data type will be selectable.



In addition to the above, you can then proceed to assign the below -

- **OnBoarding Type** - From the available OnBoarding types
- **Email Template** - If you have opted in for White Labelling, the OnBoarding type email template attached to your OnBoarding which will be used to send to the auto created prospect.
- **Handled By User Group**
- **Handled By User**
- **Action** - Select the action the auto creation should follow:



Screening only auto created journeys

The risk assigned option allows for automatically created prospects, such as directors or shareholders for an entity that is being onboarding, to have a screening only journey without the need for a data collection form.

A level of risk needs to be assigned to an onboarding to determine the pathway of the onboarding, which then dictates the screening settings used and the approval process used. This ability to assign risk removes the need for a data collection form to be built for the purpose of producing a risk assessment. The setting only applies when there is no data collection form and risk assessment.

The Autocreation Process

Once the data required for an auto creation has been provided via the data collection form an auto creation will be triggered. You can find confirmation of the autocreation by returning to the original OnBoarding and navigating to the 'Prospect Autocreation Status' table situated at the bottom of the page:

Prospect Autocreation Status

Property Group	Setting	Prospect	Auto Prospect Status	Action
Director Information	1137 (View)	Test user (Edit/Delete)	Created	Delete

You also have the option to edit or delete the prospect by clicking on 'Edit/Delete' in the Prospect column.

Prospect Autocreation Status

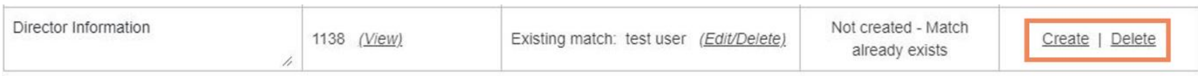
Property Group	Setting	Prospect	Auto Prospect Status	Action
Director Information	1137 (View)	Test user (Edit/Delete)	Created	Delete

The delete action in the prospect auto creation status column does not delete the prospect itself, just the link between the prospect and the prospect group:

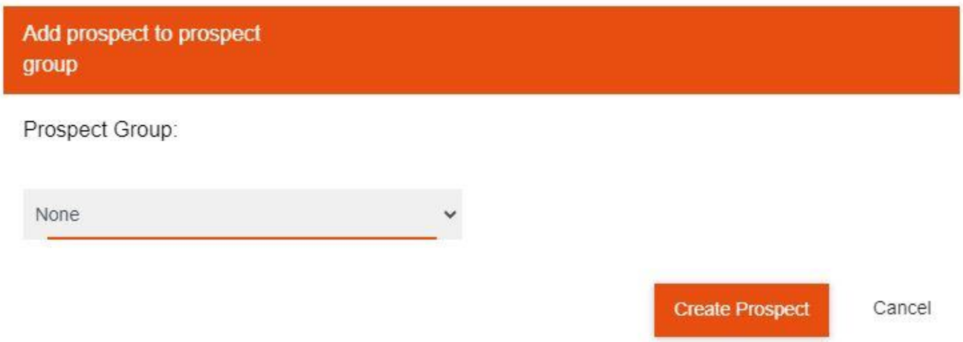
To delete the auto created prospect itself you need to navigate to the prospect through Manage Prospects and delete as normal (edit prospect and delete – deleting any associated OnBoarding first).

If an auto creation is triggered for an existing prospect, the 'Auto prospect Status' column will indicate that the prospect was not created as a match already exists.

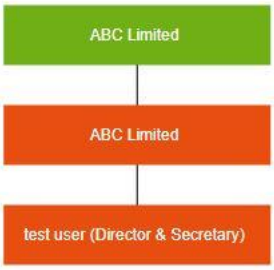
From here you have the option to either delete the entry and manually add the prospect to the prospect group or clicking create to create a new prospect.



When clicking create you will be required to select the applicable Prospect Group the prospect needs to be linked to.



Once the prospect has been created, it will appear in the structure chart:



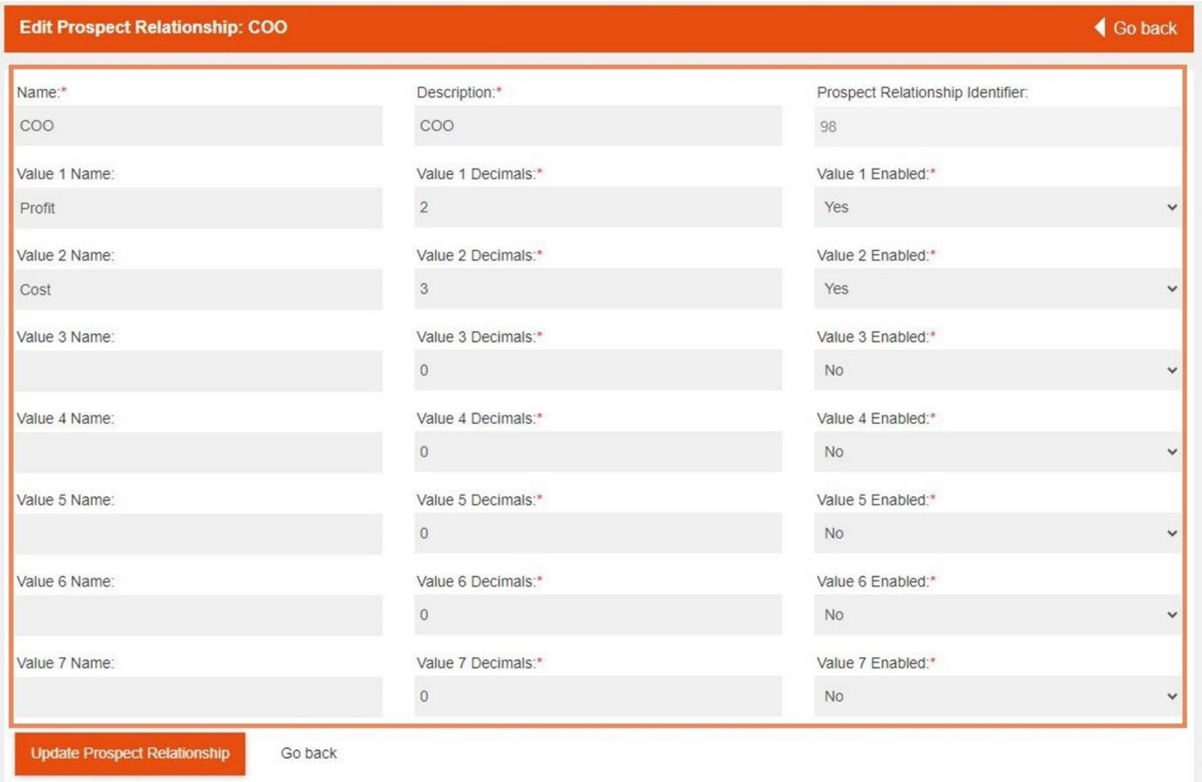
Role Attributes for Panoptic Integration only

New role attribute fields have been added to the Prospect Relationship configurations to allow *integration to Panoptic* using 'Additional Attributes'. In Panoptic these fields are the custom value fields and there are up to 7 custom values per role type. Initially, these fields will not need to be risk assessed.

On all screens that show the 2 static role attribute fields (UBO Ownership Percentage and Direct Ownership Percentage), up to 7 more such fields can now be added. Navigate to Prospect Relationships from the home screen. Click on either the 'Add a new prospect relationship' link to add a new relationship or click 'Edit' to edit an existing prospect relationship.

From here you can configure up to 7 custom values per role type by entering the **Value Name**, specifying the **Decimal** spaces, and setting the value to **Enabled** or **Disabled**.

The configuration can be set when adding or editing a Prospect Relationship.

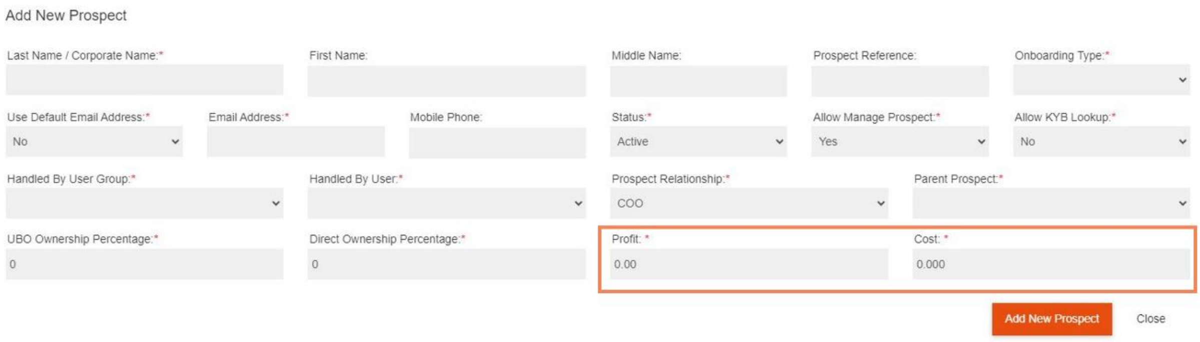


Note: If labels have been ***enabled*** for these fields and ***value names*** have not been defined i.e., blank then the labels will not display in the screens listed below.

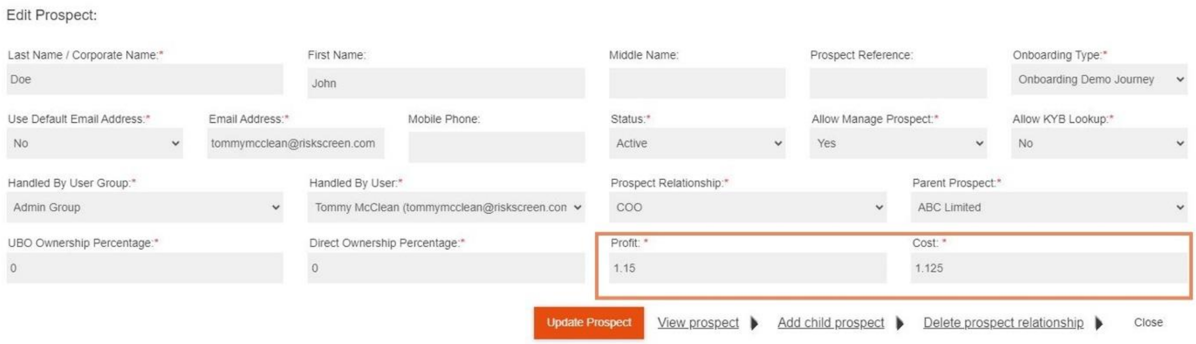
Any changes that internal staff user makes to these labels for a static prospect relationship (role) will be used/displayed going forward in all these screens mentioned below. This also means the label changes in a role also apply to any historic client prospect relationships.

The following screens will display the new role attribute fields:

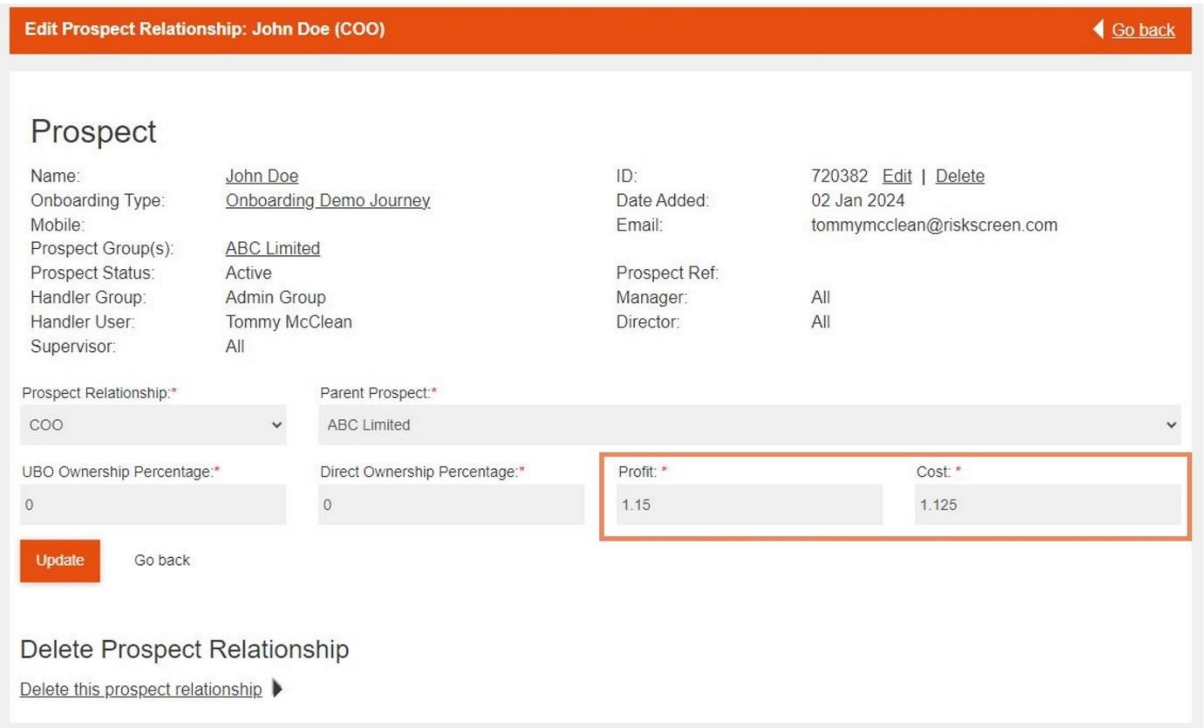
- Add New Prospect screen.



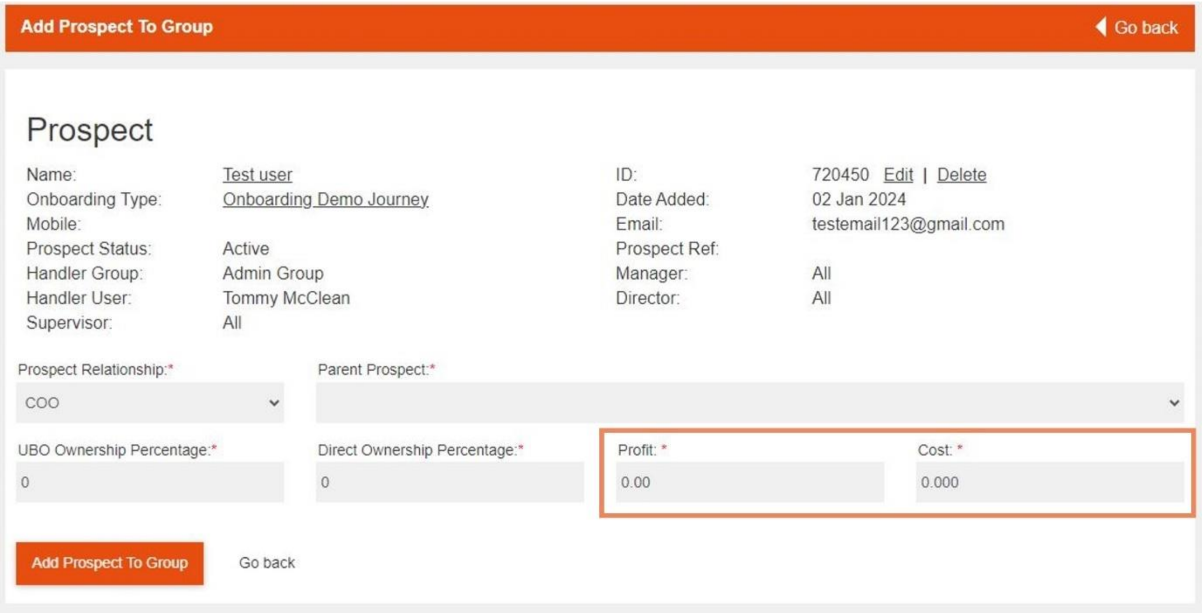
- Edit Prospect screen.



- Prospect Group Details – Edit Prospect Relationship screen.

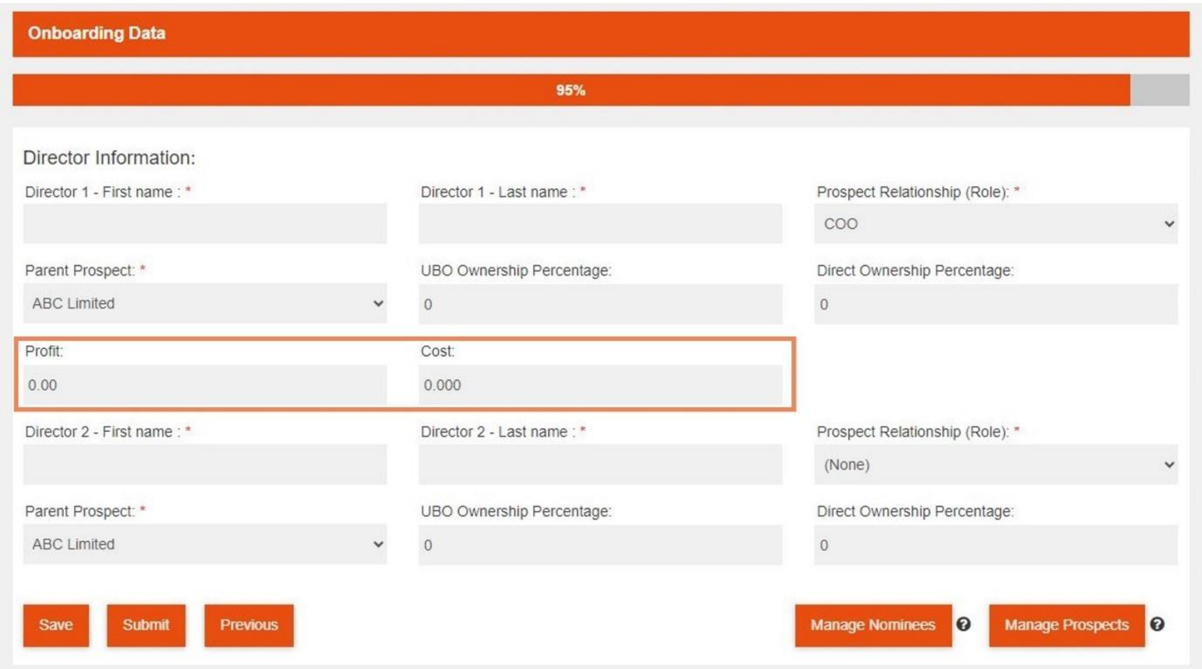


- Add Prospect To Group screen

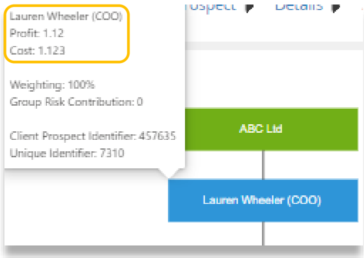


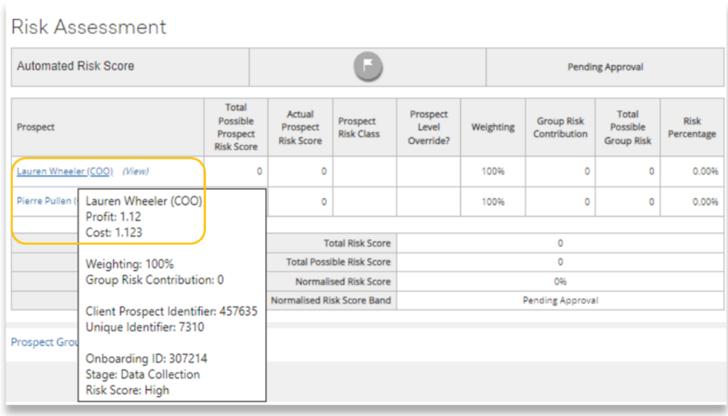
- Internal Data Collection Form (Where Prospect Autocreation setting is in place)

- External Data Collection Form (Where Prospect Autocreation setting is in place)



- Tooltip within the structure chart screen when hovering over the node within the chart or when hovering over the prospect in the Risk Assessment table.



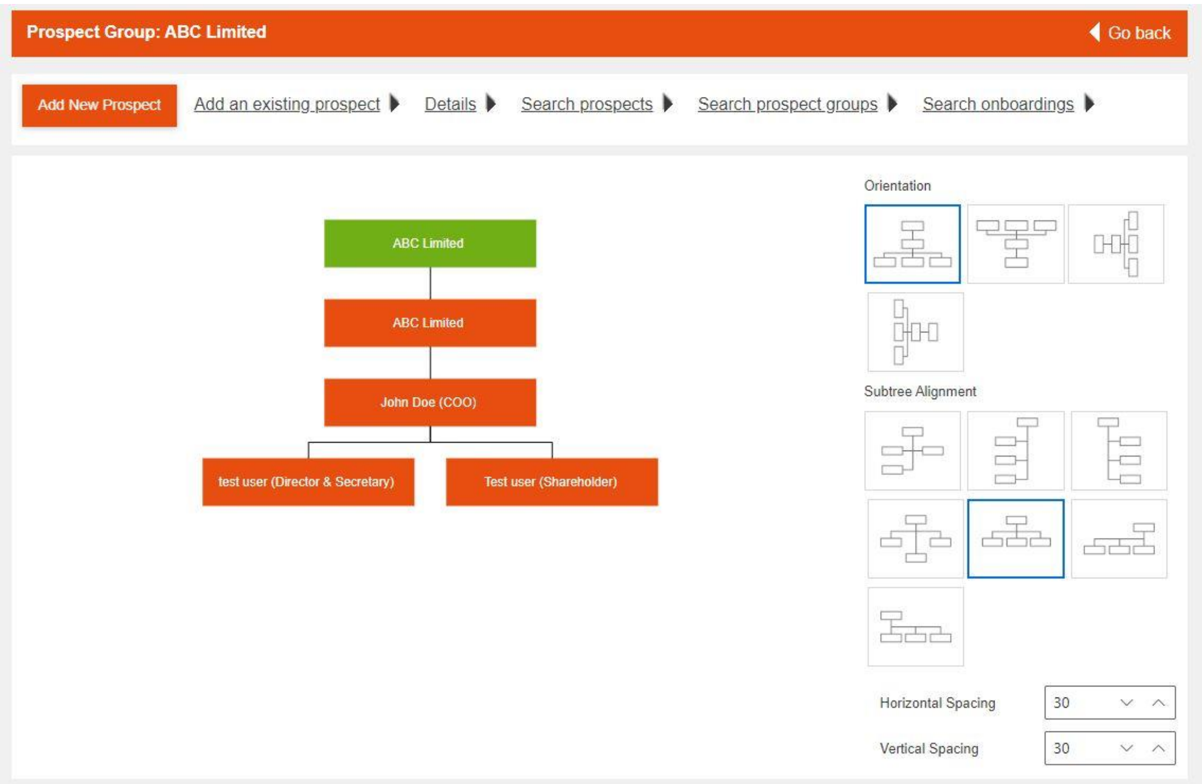


Prospect Group Changes

There are 2 major changes to prospect groups that have greatly improved the usefulness of the groups.

Structural Charts

You can now graphically represent prospect groups and the relationship between the prospects within the group:



There are several orientation, alignment, and spacing options to customise how the chart looks to suit your preference.

You can also directly add prosects into the group and into the structural chart via the add new prospect button:

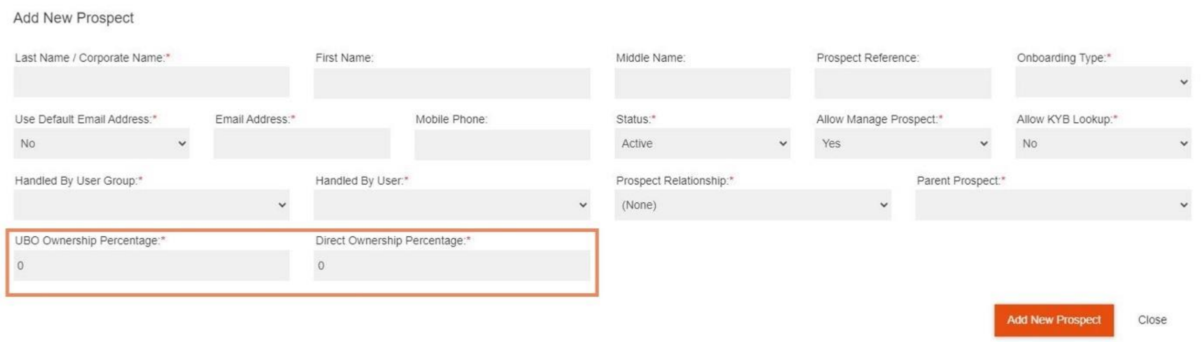
Fields for the 'Prospect Relationship' and 'Parent Prospect' reflect and are used to position the new/existing prospect in the structural chart.

Note: When searching and saving multiple KYB lookup search terms, the system will add each saved search term (Company) as the Parent/Lead Prospect to the structure chart. Multiple Parent prospects will not be editable. If only one Parent Prospect is required, you need to delete the prospect relationship from the other Parent Prospect. This will remove the prospect from the Prospect Group but can be added back into the structure chart using the 'Add an existing prospect' function.

In contrast, when not using a KYB lookup the system restricts the user from manually adding more than one Parent Prospect at any given time.

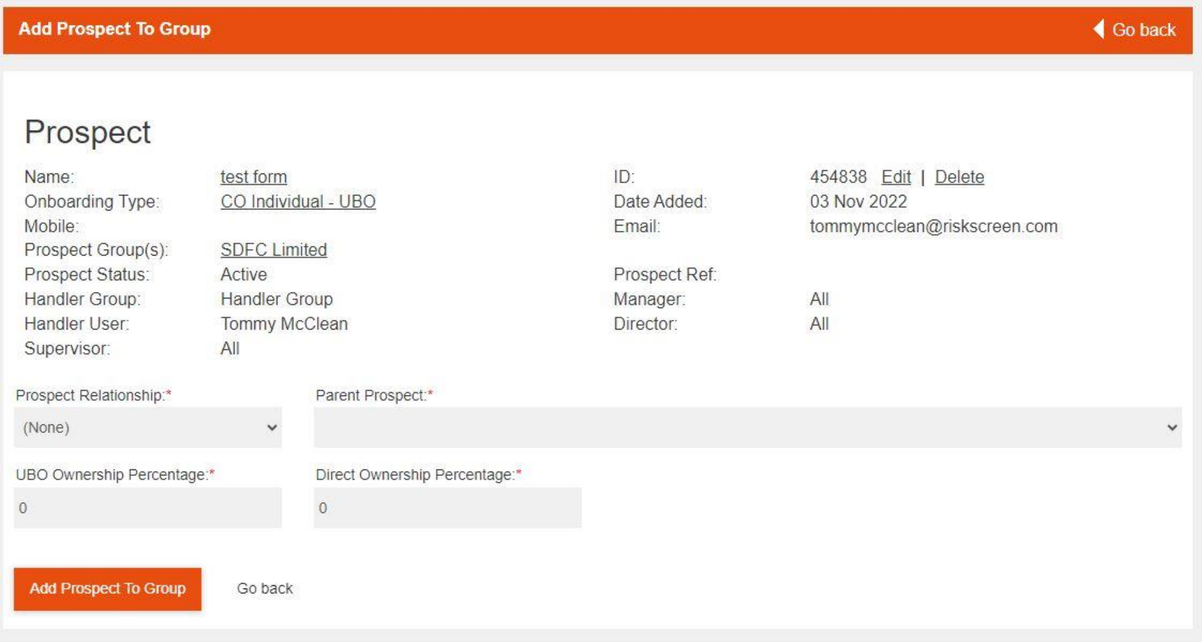
'UBO Ownership Percentage' and 'Direct Ownership Percentage' are also new additions which are used towards the new Group Risk Assessment feature.

Adding new Prospect:



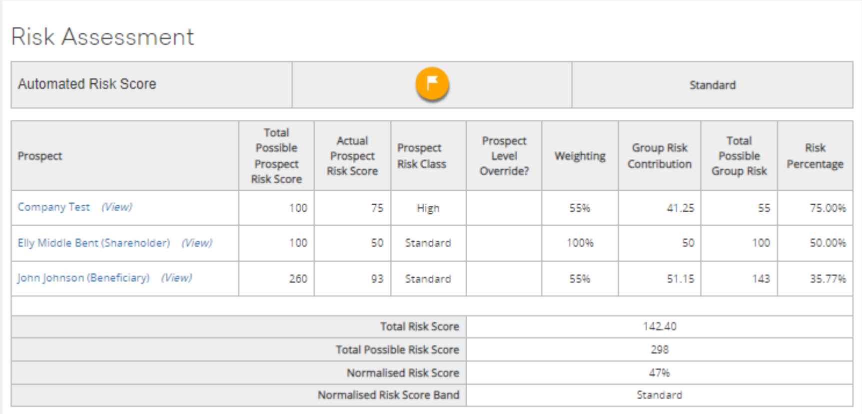
Adding an existing Prospect:

KYC360



Group Risk Assessment

Prospect groups can now have an overall weighted risk score that uses the risk assessments of its component prospects to determine the risk of the group. This risk assessment is found on the prospect group page below the structural chart, and displayed in a table format:


Risk Assessment

Automated Risk Score		Standard

Prospect	Total Possible Prospect Risk Score	Actual Prospect Risk Score	Prospect Risk Class	Prospect Level Override?	Weighting	Group Risk Contribution	Total Possible Group Risk	Risk Percentage
Company Test (View)	100	75	High		55%	41.25	55	75.00%
Elly Middle Bent (Shareholder) (View)	100	50	Standard		100%	50	100	50.00%
John Johnson (Beneficiary) (View)	260	93	Standard		55%	51.15	143	35.77%

Total Risk Score	142.40
Total Possible Risk Score	298
Normalised Risk Score	47%
Normalised Risk Score Band	Standard

Risk Assessment Calculation

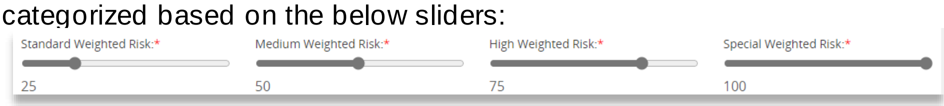
The automated risk score is displayed above the table, with the breakdown of the scoring for each prospect within the prospect group shown on separate rows.

The columns of the table can be explained as follows:

Prospect	The individual prospect with its designated relationship within the group.
Total Possible Prospect Risk Score	The maximum possible weighted risk score for the prospect depending on Risk Model Type - SHV will always be 100 and WRM will take into account the number of properties being risk assessed per prospect.

Actual Prospect Risk Score	The weighted score returned in the risk assessment of the prospect
Prospect Risk Class	The risk assessment class of the prospect, based on the actual score in comparison to the total possible score and split into the percentage weighted risk boundaries (e.g., 0-25% is specified as “low” risk)
Prospect Level Override	If there is a risk level override for a prospect, this will be displayed in the column if specified to do so in the group risk rules
Weighting	The weighting of the prospects risk assessment in the prospect group risk assessment, as determined by the group risk rules (if no risk rules exist, the weighting is at 100% by default)
Group Risk Contribution	This is the actual prospect risk score multiplied by the weighting percentage (e.g., an actual score of 75 with a weighting of 55% totals a contribution of 41.25)
Total Possible Group Risk	This is the total possible prospect risk score multiplied by the weighting percentage (e.g., a total possible score of 260 with a weighting of 55% totals 143)
Risk Percentage	This is the final total used towards the group risk assessment, calculated by dividing the group risk contribution by the total possible group risk (e.g., a group risk contribution of 32.3 divided by a total possible group risk of 34 results in a final risk percentage of 95%)

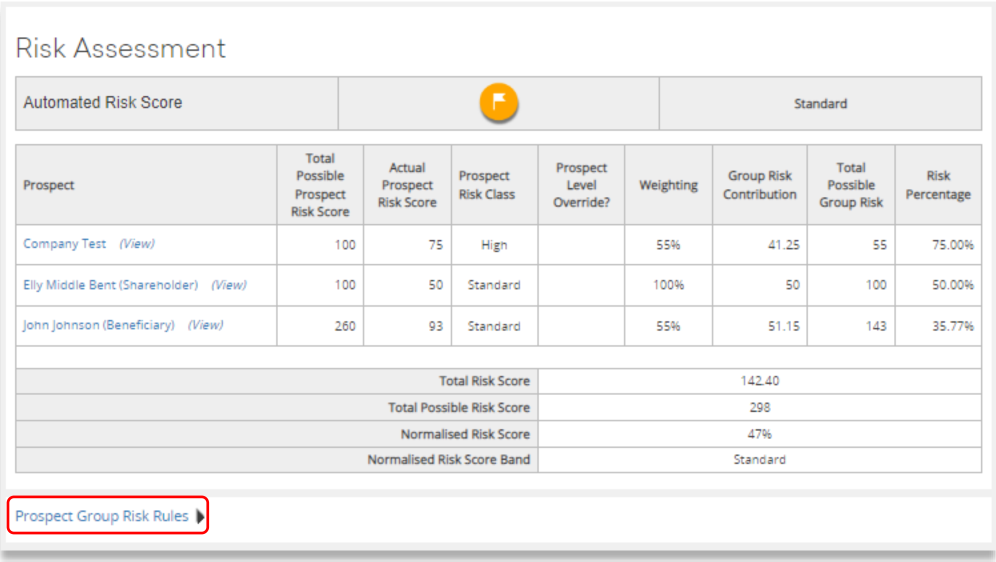
The Risk Assessment totals are calculated as follows:

Total Risk Score	Total of Group Risk Contribution
Total Possible Risk Score	Total of Total Possible Group Risk
Normalised Risk Score	Total of Group Risk Contribution divided by Total of Total Possible Group Risk
Normalised Risk Score Band	The banding the group risk assessment falls under is determined by the OnBoarding type of the lead prospect group, where the final percentage is categorized based on the below sliders: 

Prospect Group Risk Rules

The group risk rules can be used to determine the risk weighting percentage of prospects towards the group total, and any risk override settings. These are set at the OnBoarding type level for the OnBoarding type of the lead prospect.

Select “Prospect Group Risk Rules” to navigate straight to the relevant OnBoarding type:



Risk Assessment

Automated Risk Score		Standard

Prospect	Total Possible Prospect Risk Score	Actual Prospect Risk Score	Prospect Risk Class	Prospect Level Override?	Weighting	Group Risk Contribution	Total Possible Group Risk	Risk Percentage
Company Test (View)	100	75	High		55%	41.25	55	75.00%
Elly Middle Bent (Shareholder) (View)	100	50	Standard		100%	50	100	50.00%
John Johnson (Beneficiary) (View)	260	93	Standard		55%	51.15	143	35.77%

Total Risk Score	142.40
Total Possible Risk Score	298
Normalised Risk Score	47%
Normalised Risk Score Band	Standard

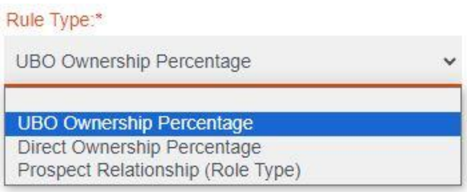
There is a new section of the OnBoarding type configuration called 'Prospect Group Risk Rules' where you can create the risk assessment rules:

Prospect Group Risk Rules

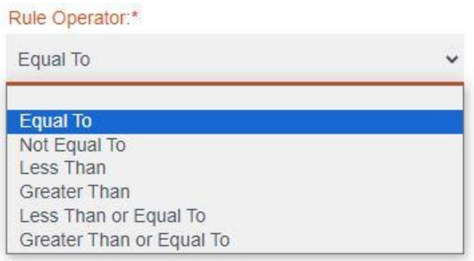
Rule	Risk Weighting Percentage	Apply Prospect Level Override To Group	Edit	Delete
Direct Ownership Percentage greater than or equal to 60	55	No	Edit	Delete

Creating a new risk rule has the following options:

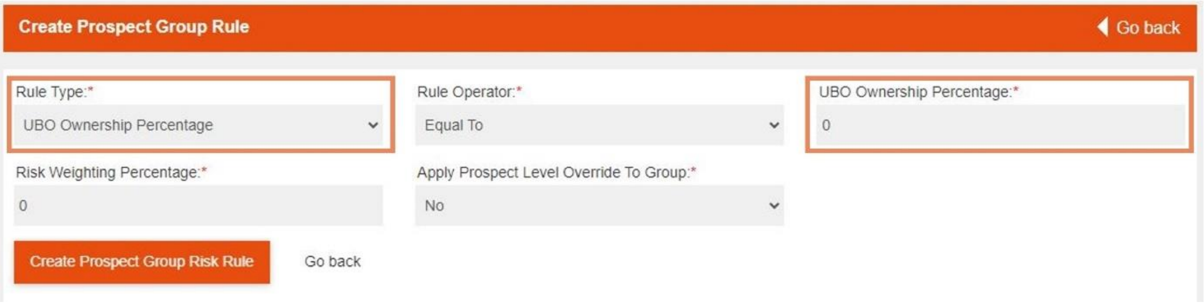
There are 3 Rule Types, based upon the details of prospects within a prospect group:

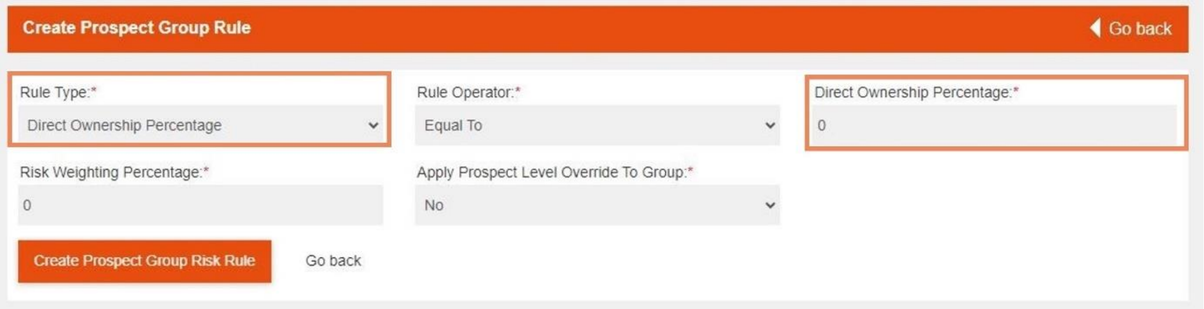


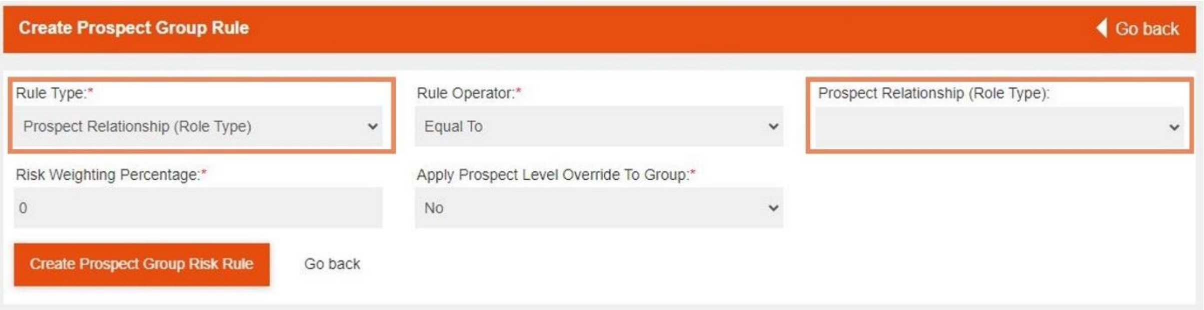
The Rule Operator is used to set the parameters for the rule type to trigger the rule:



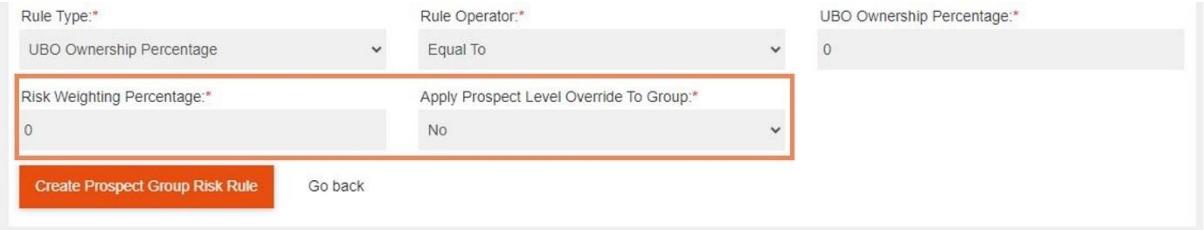
The next field will reflect depending on the Rule Type selected:





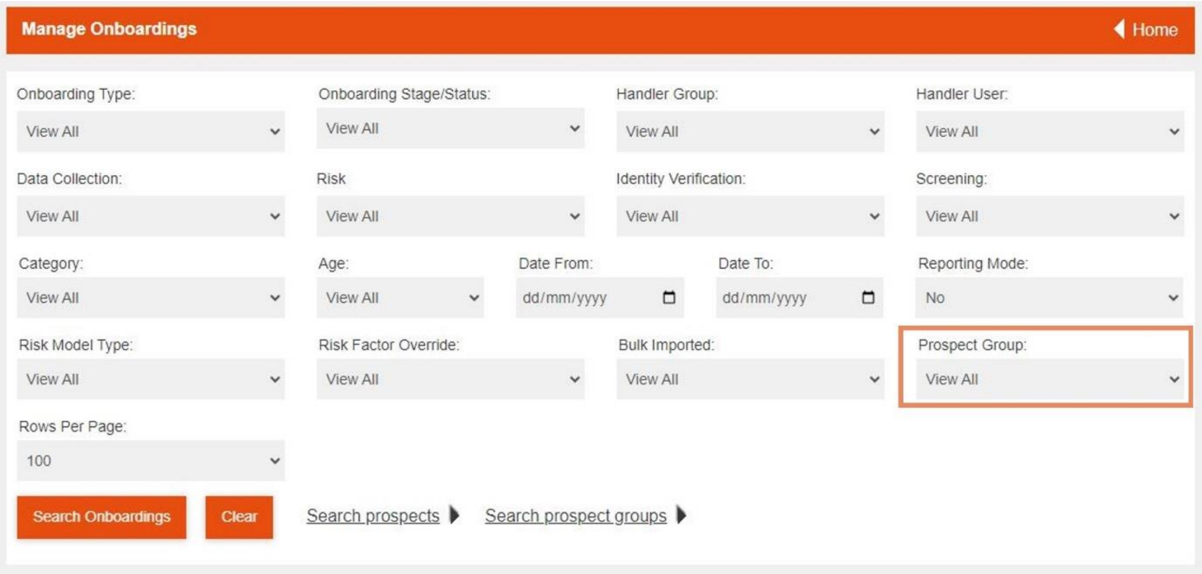


The final 2 fields allow you to assign a weighting to any prospects that meet the risk rule and allows you to apply a prospect level override to a group. (Overrides mean that if this rule is triggered, the overriding risk score will be used as the group's overall risk score).



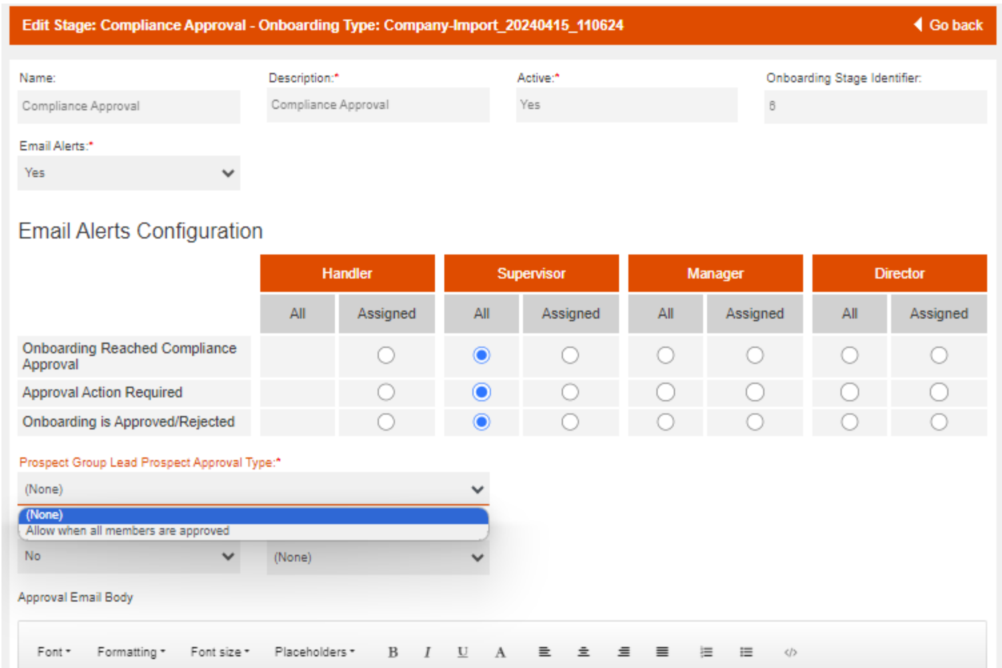
Prospect Group Filtering

An option to filter by Prospect Group is available in the Manage OnBoardings function. Here you have the option to 'View All' or select a single Prospect group to view.



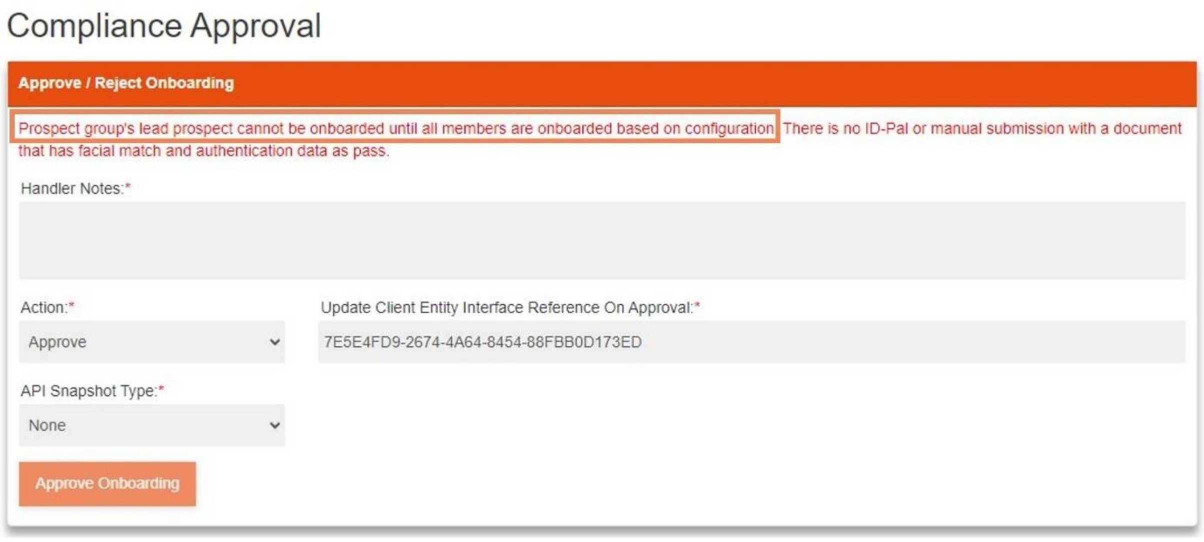
Prospect Group Approval Settings

Within the Compliance Approval stage on the OnBoarding type level, there are 2 options for the approval process for the lead prospect of a group.



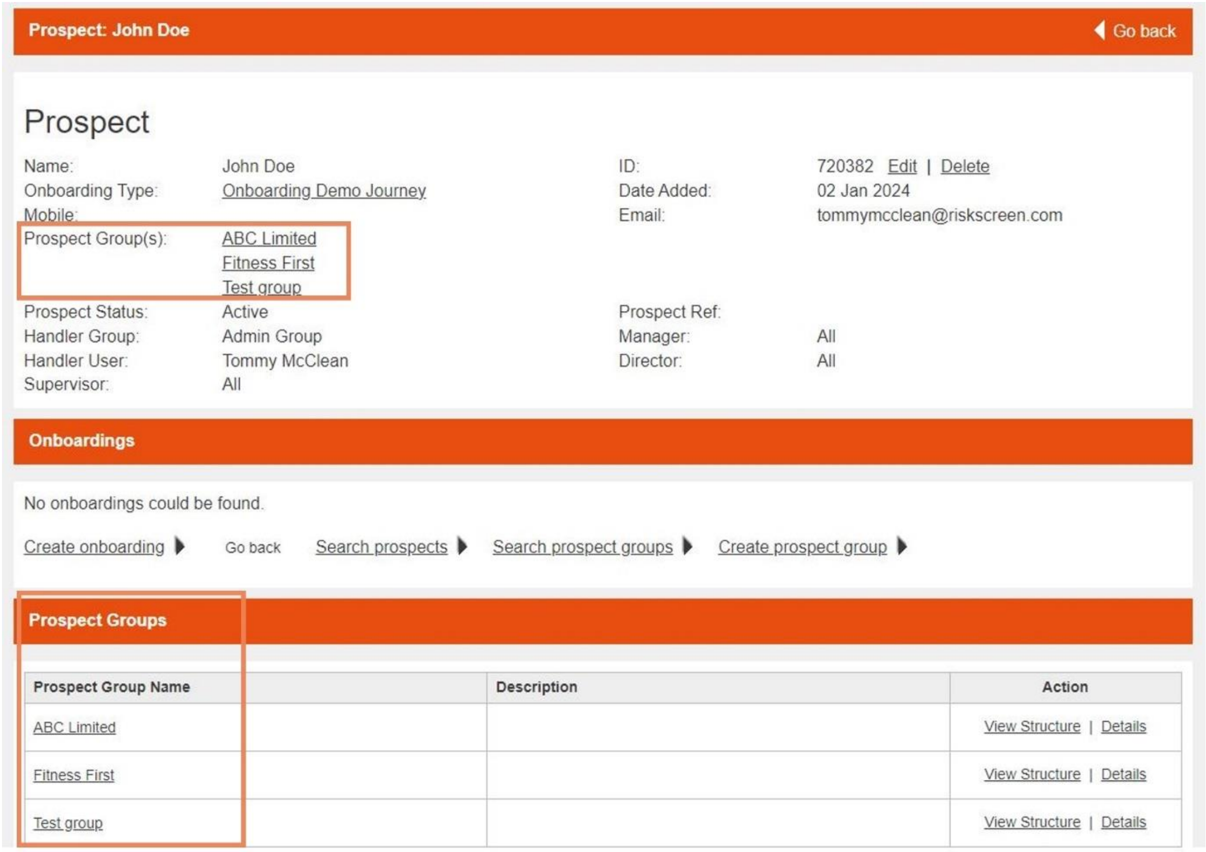
- None – The lead prospect can be approved at any time regardless of the approval of other prospects within the group.
- Allow when all members are approved - The lead prospect can only be approved once all other prospects within the group have been approved.

KYC360

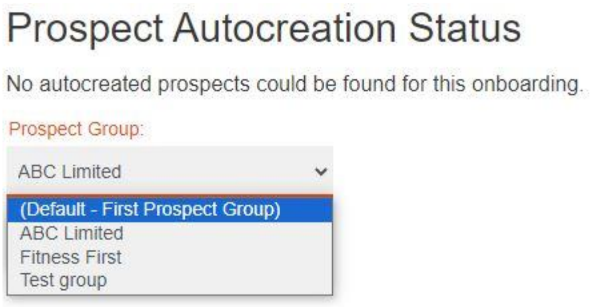


Multiple Prospect Groups per Prospect

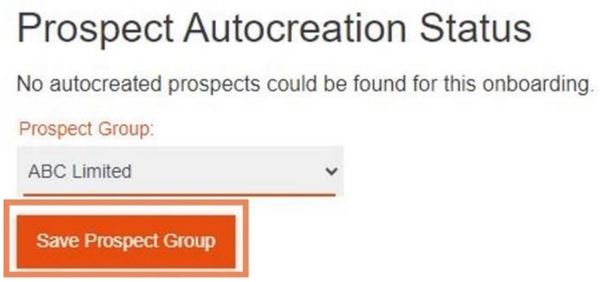
A prospect can be linked to more than one prospect group each with a different prospect relationship within a group.



When creating an OnBoarding for a prospect which form part of multiple prospect groups, a ‘Prospect Group’ dropdown field reflects below the data collection form which lists all the prospect groups the prospect is currently linked to:

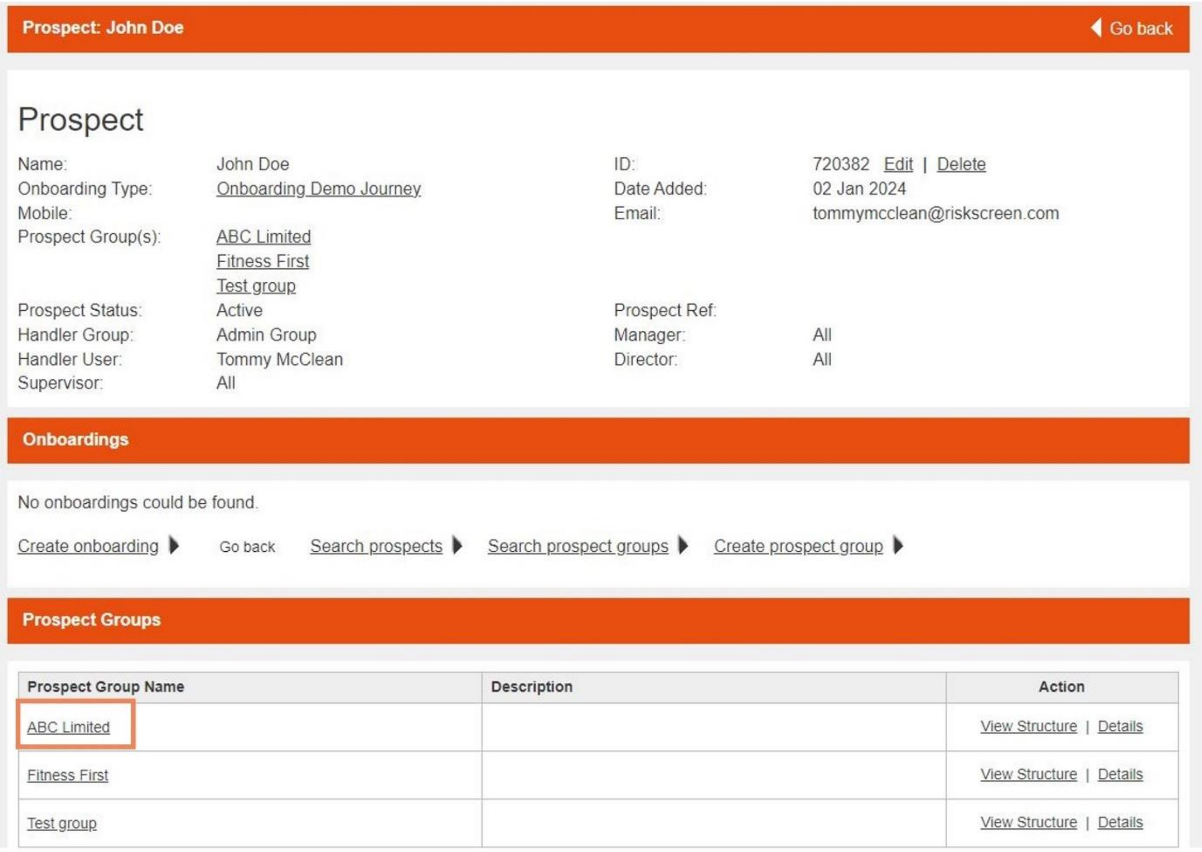


Before proceeding to create a new data collection request, it is important to select and save the group selected by clicking on the 'Save Prospect group' button:



This will ensure that the data collection request is linked to the applicable prospect group. Any prospects created via auto creation whilst completing the data collection request will also be linked to the same prospect group.

The '(Default – First Prospect Group)' option reflecting in the 'Prospect Group' dropdown refers to the first prospect group as reflecting in the Prospect Groups list which is sorted alphabetically.

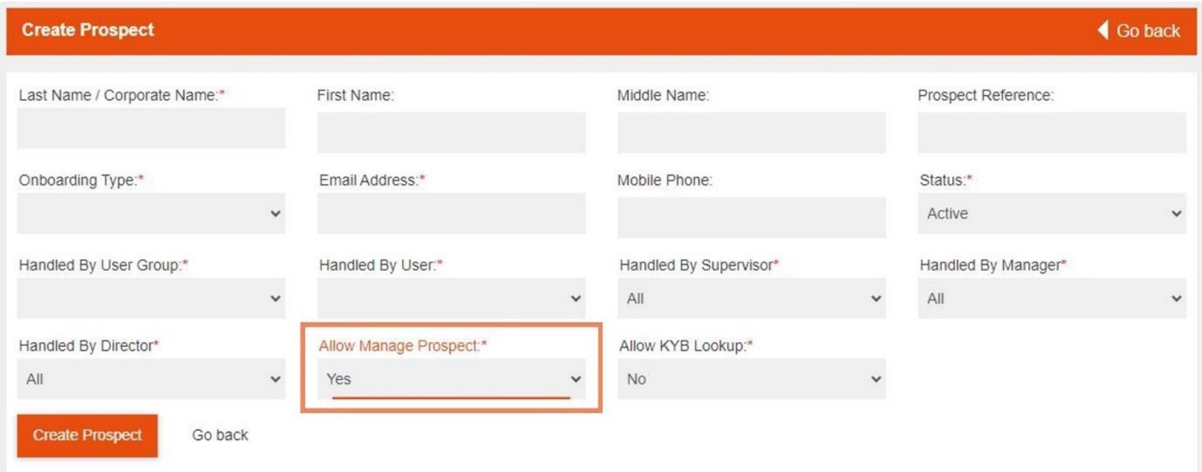


External Prospect Management

We are delighted to introduce the additional features of external prospect management, which greatly improves the OnBoarding process of corporate entities. The new features include the ability to allow external users to create new prospects or update existing prospects in the data collection form. This will streamline the OnBoarding process when large volumes of connected parties need to be collected.

Manage prospect permission.

There is a new setting when creating a new prospect called “allow manage prospect”, that dictates whether the lead prospect can manage prospects in the external data collection form:



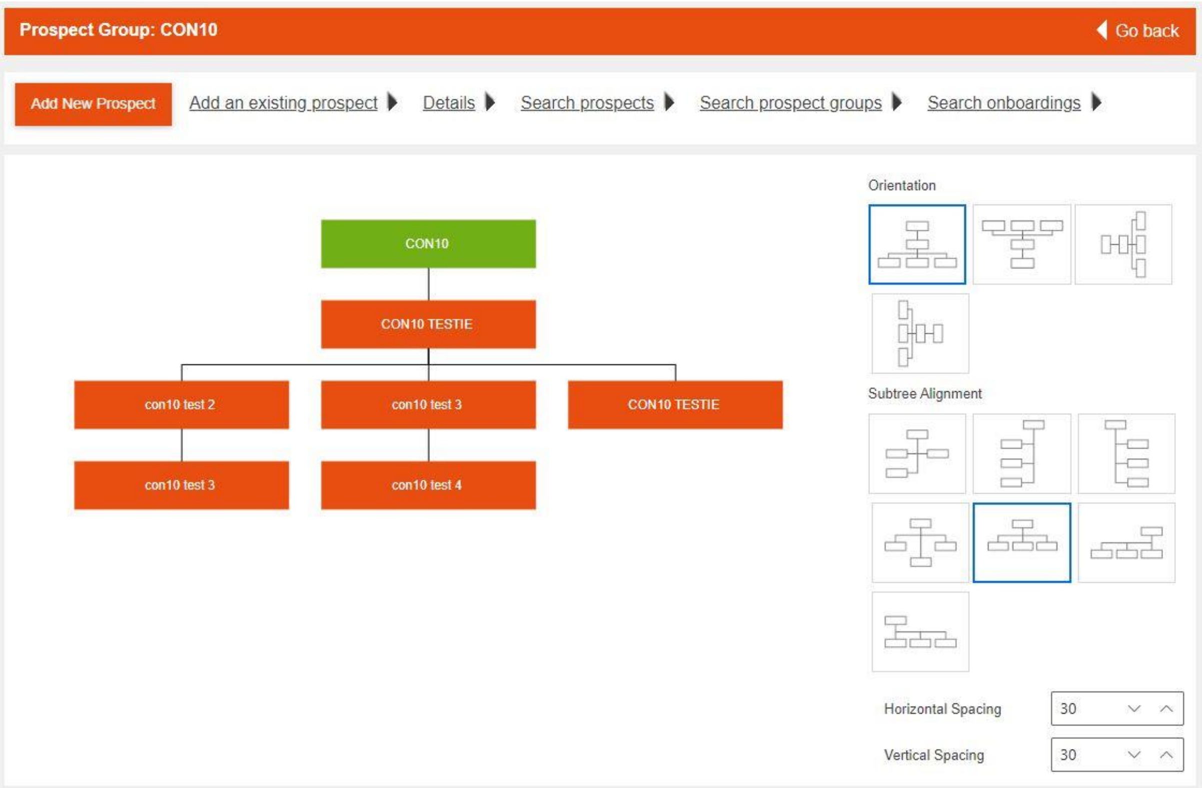
If yes is selected, when the prospect is completing the data collection form, they will find a manage prospects button at the bottom of every page:

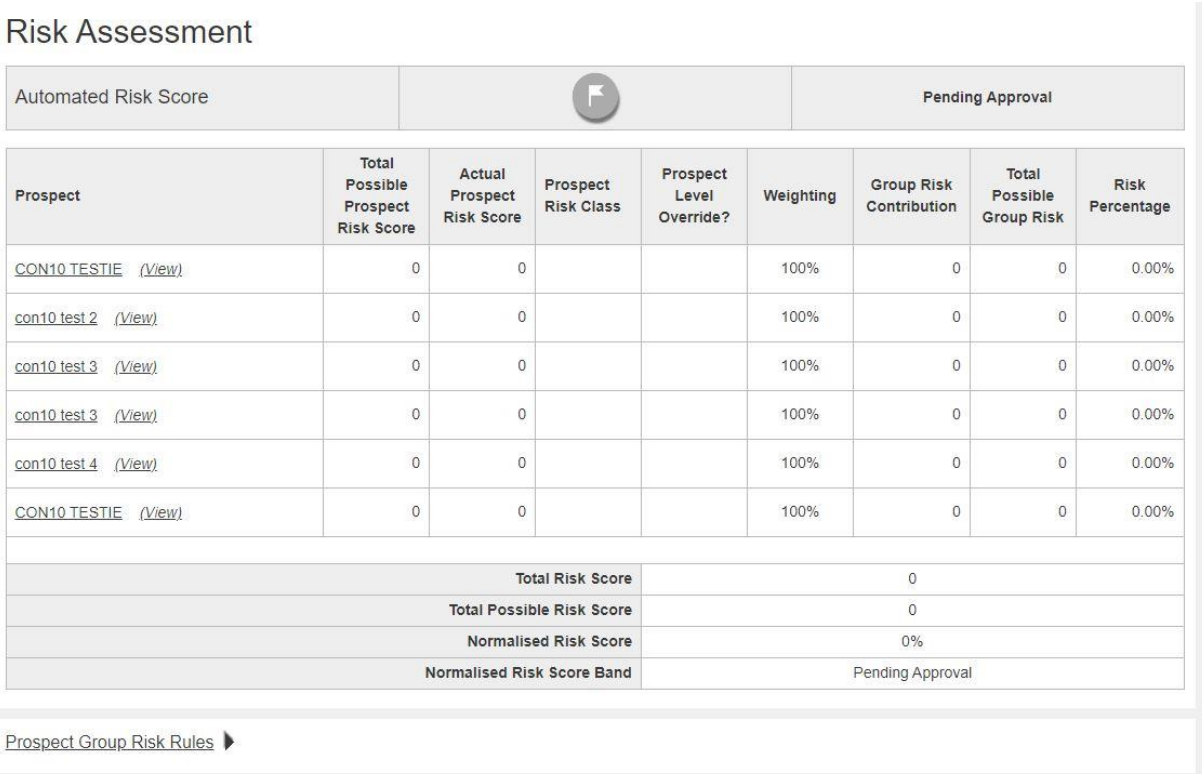
Note: If a prospect is not part of a prospect group the permission will have no effect as its necessary to be part of a group to function

When selecting this button, the prospect will be able to:

- Add a new prospect.
- Add an existing prospect (to give a prospect multiple roles)
- View the structure chart of the prospect group.
- Amend the structure chart appearance.
- View the progress of other prospects within the structure chart.
- Edit certain fields of each prospect.
- Delete prospect relationships.
- View a table summarising the prospects within the prospect group.

The structure chart and table are displayed as below:





Risk Assessment

Automated Risk Score		Pending Approval

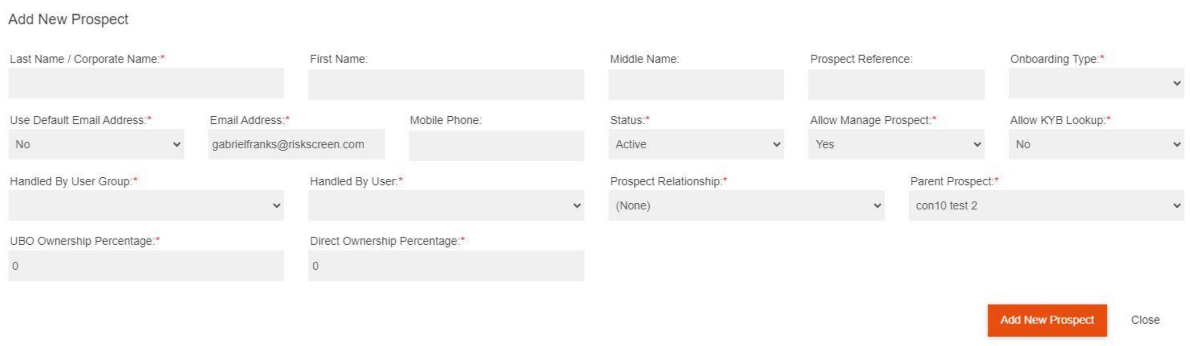
Prospect	Total Possible Prospect Risk Score	Actual Prospect Risk Score	Prospect Risk Class	Prospect Level Override?	Weighting	Group Risk Contribution	Total Possible Group Risk	Risk Percentage
CON10 TESTIE (View)	0	0			100%	0	0	0.00%
con10 test 2 (View)	0	0			100%	0	0	0.00%
con10 test 3 (View)	0	0			100%	0	0	0.00%
con10 test 3 (View)	0	0			100%	0	0	0.00%
con10 test 4 (View)	0	0			100%	0	0	0.00%
CON10 TESTIE (View)	0	0			100%	0	0	0.00%

Total Risk Score	0
Total Possible Risk Score	0
Normalised Risk Score	0%
Normalised Risk Score Band	Pending Approval

Prospect Group Risk Rules

Adding a new prospect externally

When adding a new prospect externally, the allow manage prospect option also exists giving the external users the ability to share this permission. Certain fields such as status and group/user assignment have been removed as they are strictly internal fields.


Add New Prospect

Last Name / Corporate Name:* | First Name: | Middle Name: | Prospect Reference: | Onboarding Type:*

Use Default Email Address:* No | Email Address:* gabrielfranks@riskscreen.com | Mobile Phone: | Status:* Active | Allow Manage Prospect:* Yes | Allow KYB Lookup:* No

Handled By User Group:* | Handled By User:* | Prospect Relationship:* (None) | Parent Prospect:* con10 test 2

UBO Ownership Percentage:* 0 | Direct Ownership Percentage:* 0

Add New Prospect | Close

Also different from the internal equivalent, not all OnBoarding types will be available for selection. The OnBoarding types are determined by the prospect relationship that is chosen.

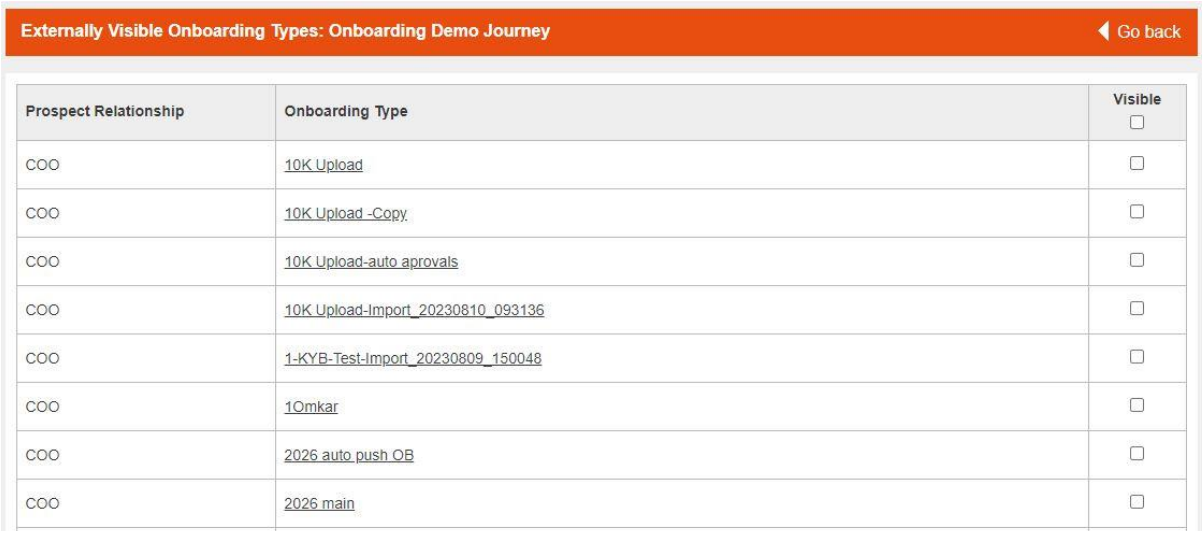
Configuring the OnBoarding types available

There is a new configuration setting for each OnBoarding type, that allows you to customise which OnBoarding types are available for external users, dependant on the relationship type that is chosen. Navigate to OnBoarding types, select a type, select data collection, and scroll down to find this section:

Manage Externally Visible Onboarding Type Mappings

Prospect Relationship	Edit
<None>	Edit
&Regression	Edit
CEO	Edit
CFO	Edit
Chairman	Edit
Chief	Edit
Chief Head	Edit

When selecting any of the relationship types, you will have a list of existing OnBoarding types and a check box to choose which of them will be available, if this specific relationship type is chosen:



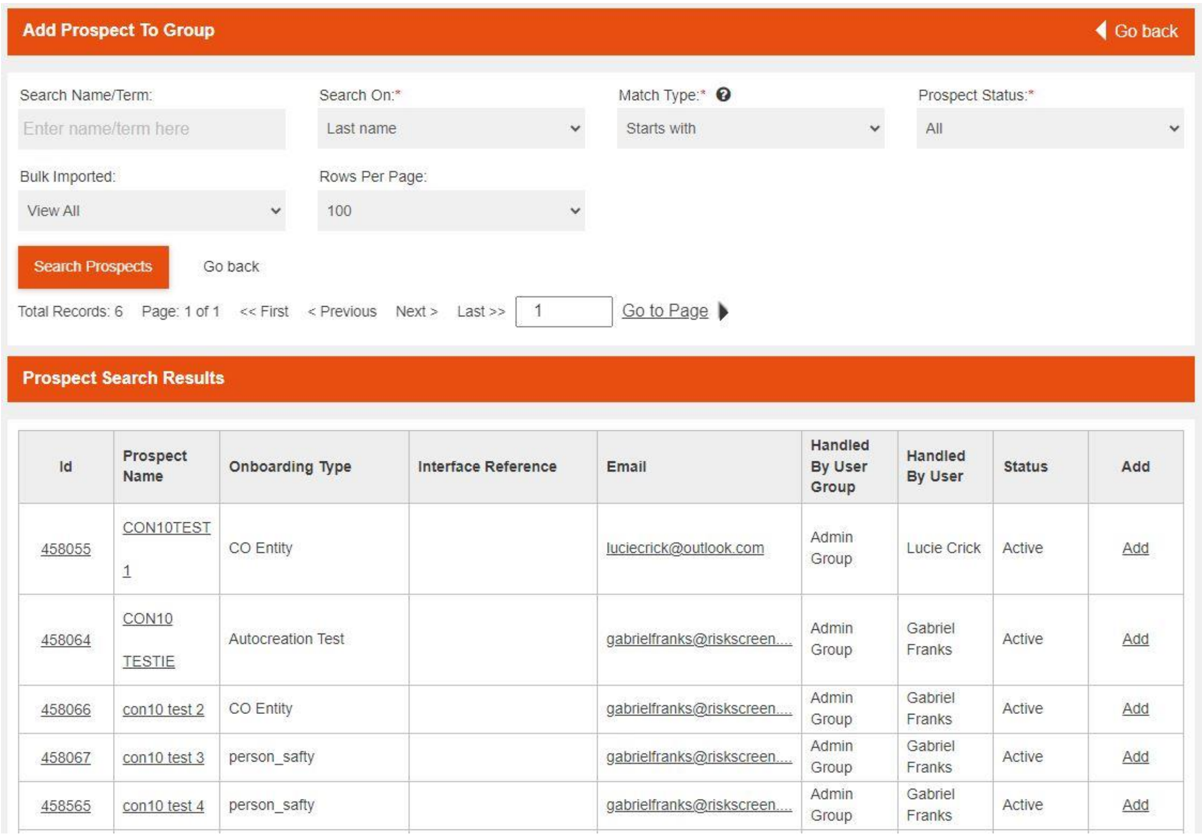
Externally Visible Onboarding Types: Onboarding Demo Journey ◀ Go back

Prospect Relationship	Onboarding Type	Visible ☐
COO	10K Upload	☐
COO	10K Upload -Copy	☐
COO	10K Upload-auto aprovals	☐
COO	10K Upload-Import_20230810_093136	☐
COO	1-KYB-Test-Import_20230809_150048	☐
COO	1Omkar	☐
COO	2026 auto push OB	☐
COO	2026 main	☐

By default, all relationship types will have this check box blank. This relationship type to OnBoarding type mapping is specific to each OnBoarding types configuration. (i.e., the COO role may have different OnBoarding types available if the lead prospect has different OnBoarding types).

Adding existing prospects externally

When adding an existing prospect, not all prospects that exist in your environment will be available. Only those that already exist in the relevant prospect group will be available:



Add Prospect To Group ◀ Go back

Search Name/Term: Enter name/term here
Search On:* Last name
Match Type:* Starts with
Prospect Status:* All
Bulk Imported: View All
Rows Per Page: 100

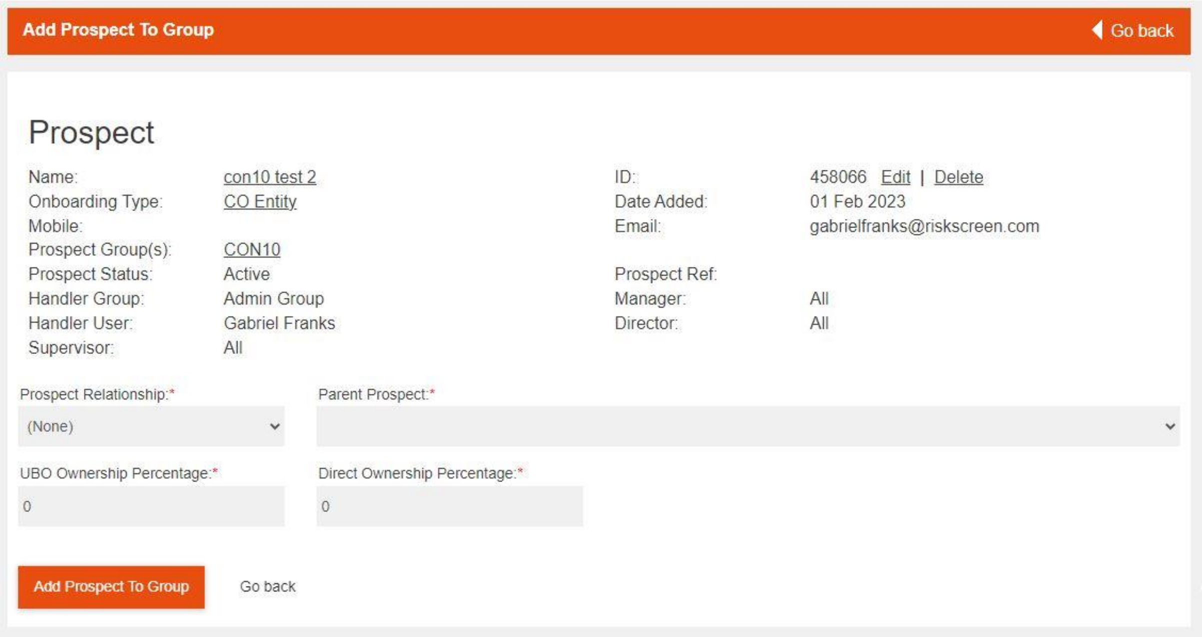
Search Prospects Go back

Total Records: 6 Page: 1 of 1 << First < Previous Next > Last >> 1 Go to Page

Prospect Search Results

Id	Prospect Name	Onboarding Type	Interface Reference	Email	Handled By User Group	Handled By User	Status	Add
458055	CON10TEST 1	CO Entity		luciecrick@outlook.com	Admin Group	Lucie Crick	Active	Add
458064	CON10 TESTIE	Autocreation Test		gabrielfranks@riskscreen....	Admin Group	Gabriel Franks	Active	Add
458066	con10 test 2	CO Entity		gabrielfranks@riskscreen....	Admin Group	Gabriel Franks	Active	Add
458067	con10 test 3	person_safty		gabrielfranks@riskscreen....	Admin Group	Gabriel Franks	Active	Add
458565	con10 test 4	person_safty		gabrielfranks@riskscreen....	Admin Group	Gabriel Franks	Active	Add

Once you select add on an existing prospect, you can assign the prospect relationship type, parent prospect and any ownership % information (and role attribute information if applicable):


Add Prospect To Group | Go back

Prospect

Name:	con10 test 2	ID:	458066 Edit | Delete
Onboarding Type:	CO Entity	Date Added:	01 Feb 2023
Mobile:		Email:	gabrielfranks@riskscreen.com
Prospect Group(s):	CON10		
Prospect Status:	Active	Prospect Ref:	
Handler Group:	Admin Group	Manager:	All
Handler User:	Gabriel Franks	Director:	All
Supervisor:	All		

Prospect Relationship:* (None)

Parent Prospect:*

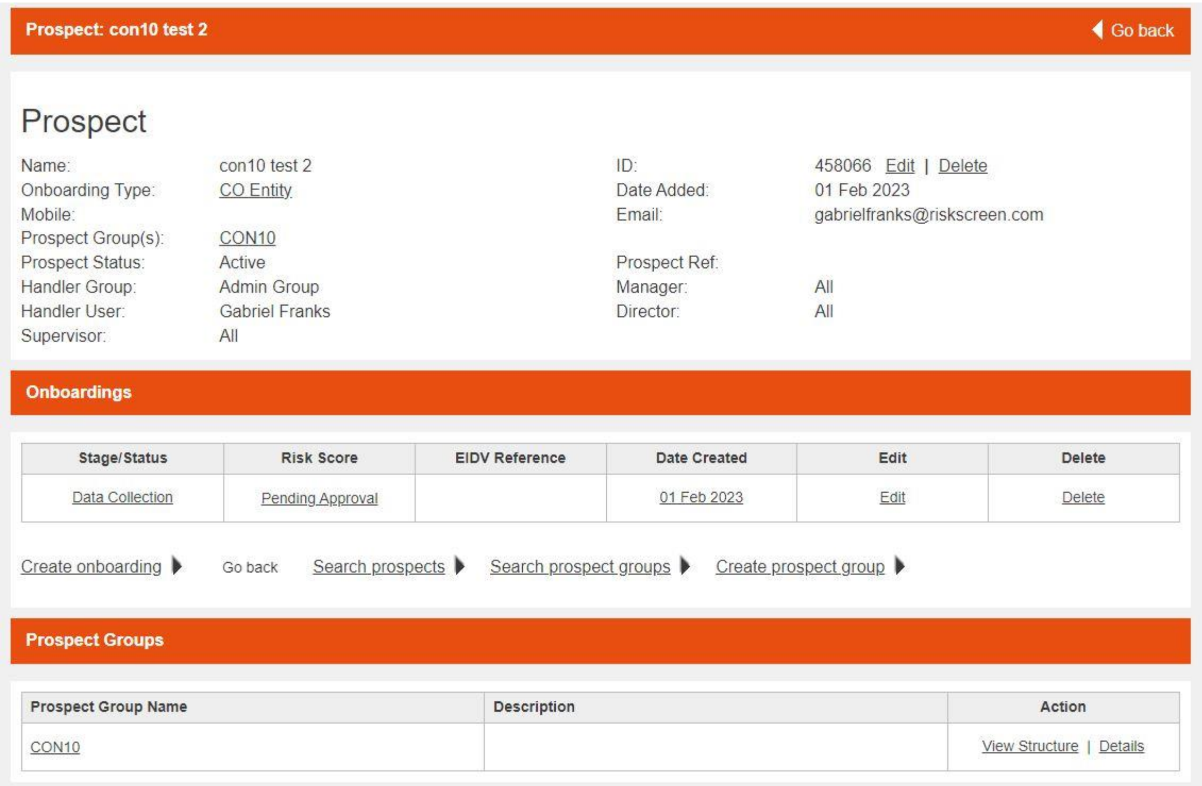
UBO Ownership Percentage:* 0

Direct Ownership Percentage:* 0

Add Prospect To Group | Go back

View, edit and delete external actions.

The view button allows the user to see the below details of prospects, as well as the status of any OnBoardings related to the prospect:


Prospect: con10 test 2 | Go back

Prospect

Name:	con10 test 2	ID:	458066 Edit | Delete
Onboarding Type:	CO Entity	Date Added:	01 Feb 2023
Mobile:		Email:	gabrielfranks@riskscreen.com
Prospect Group(s):	CON10		
Prospect Status:	Active	Prospect Ref:	
Handler Group:	Admin Group	Manager:	All
Handler User:	Gabriel Franks	Director:	All
Supervisor:	All		

Onboardings

Stage/Status	Risk Score	EIDV Reference	Date Created	Edit	Delete
Data Collection	Pending Approval		01 Feb 2023	Edit	Delete

Create onboarding | Go back | Search prospects | Search prospect groups | Create prospect group

Prospect Groups

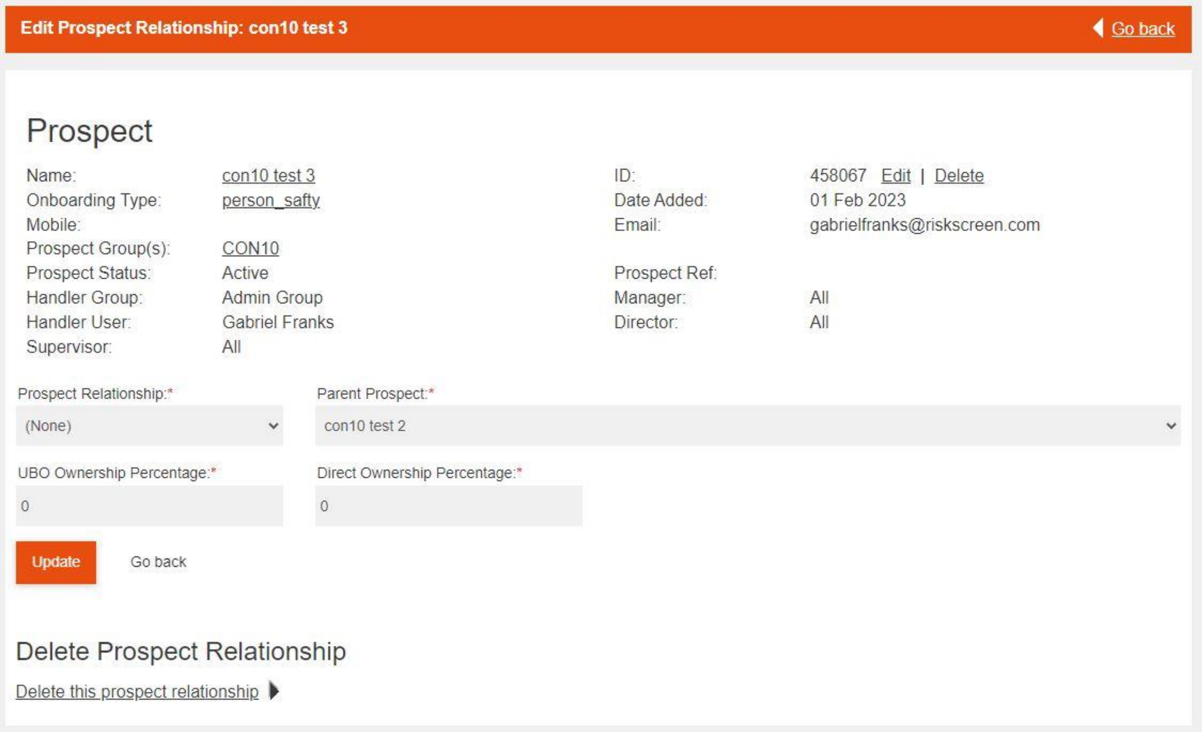
Prospect Group Name	Description	Action
CON10		View Structure | Details

If the any of the hyperlinks for OnBoarding are selected, you can see when any data collection requests have been sent:

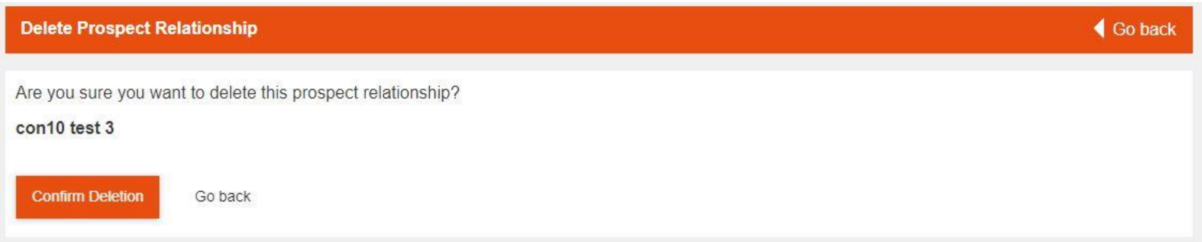
Data Collection Requests

Request ID	Expiry Date	Action	Sent On
6fbf53ac-41a6-47fb-a756-ce3c01765c91		Edit | Delete | Resend | Nominees	01 Feb 2023 14:07:41

The edit button shows a similar screen to the add existing prospect screen, with the addition of being able to delete the prospect relationship:



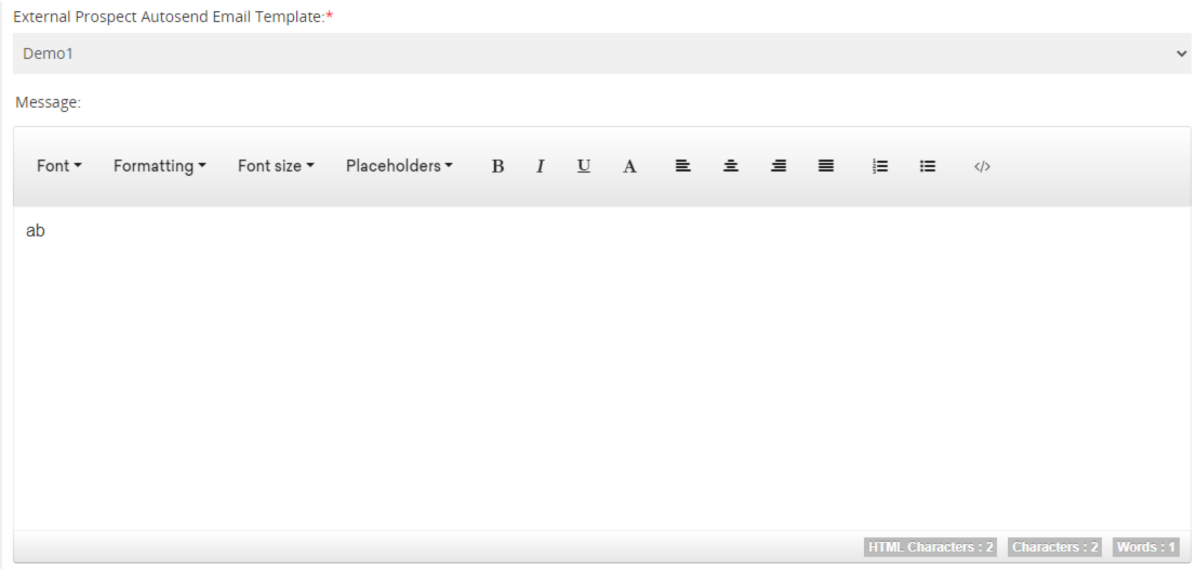
Selecting this delete option will bring you to a confirmation page before going through with deleting the prospect relationship. This will not delete the prospect.



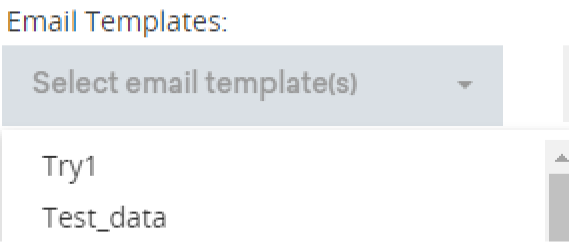
Auto sending data collection forms for externally created prospects.

With the ability to add prospects through the external data collection form, we have also added the ability to automatically send a data collection form to externally create prospects.

In the data collection section of configuration, there is a new option called “external prospect auto send email template”:



If any template is selected, this will enable the auto send feature. You can customise any templates in the message box (without affecting the master template). If no template is selected, the auto send feature is disabled. The templates available for selection are dependent on the templates selected on the previous page of OnBoarding configuration:



Email alerts when a potential duplicate is created.

Once the external user has created a new prospect and the form is submitted, a backend search occurs which searches the database of your environment to see if there is an existing prospect with the same email address and last name.

If there is a match, an email alert is sent out the handler informing them of this possible duplicate. The "duplicate" has been created, and it is up to the handler user how to action this information.

Hello Gabriel Franks (gabrielfranks@riskscreen.com),

A prospect created by gabrielfranks@riskscreen.com through data request form could be a duplicate as last name - email address match already exists.
Please review for duplication.
Details:

Created By:
Name: CON10 TESTIE
Email: gabrielfranks@riskscreen.com
URL: https://stguat-batch.riskscreen.com/prospect/edit/458064? BusinessUnit=10

Existing prospect (match):
Name: CON10 TESTIE
Email: gabrielfranks@riskscreen.com
URL: https://stguat-batch.riskscreen.com/prospect/edit/458064? BusinessUnit=10

Duplicate prospect created:
Name: CON10 TESTIE
Email: gabrielfranks@riskscreen.com
URL: https://stguat-batch.riskscreen.com/prospect/edit/458794? BusinessUnit=10

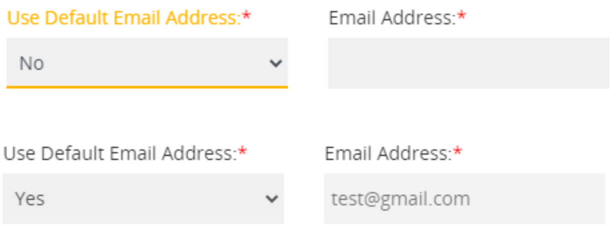
Regards,
The RiskScreen Team

If there is a potential duplicate, the data collection form will not be automatically sent out. If there isn't (and a template has been selected for the autocreation setting), the data collection form will be automatically sent.

Default email for externally created prospects.

When you create the lead prospect of a prospect group, the email used is saved as the "default" email that can be copied into newly created prospects in the group (both internally and externally).

There is a yes/no toggle where you can choose to use this default email (upon creation of a new prospect), where if no is selected the email field is left blank for the user to fill in, and when yes is selected the default is filled in:

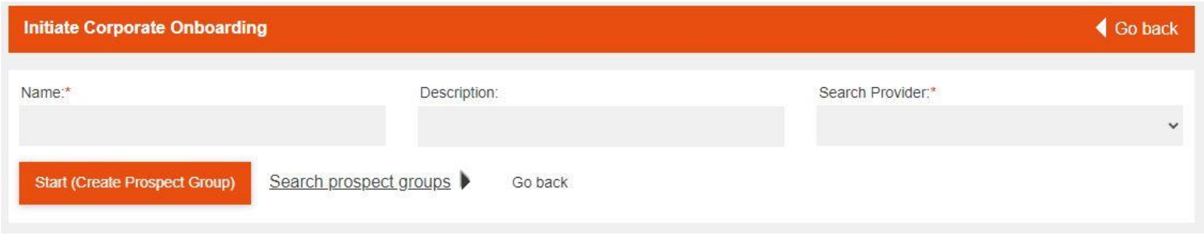


If the default is used, the email cannot be edited in the email address field. Changing the lead prospects email will change the default email, and correspondingly any prospects with yes selected for the default email setting will have the email used updated to match.

KYB Look-up Search Option

Initiate KYB Lookup

To access, or initiate, the KYB look-up option from Kompany, begin by entering the 'Initiate Corporate OnBoarding' section from the home screen. Choose this option to proceed with a KYB Look-up.

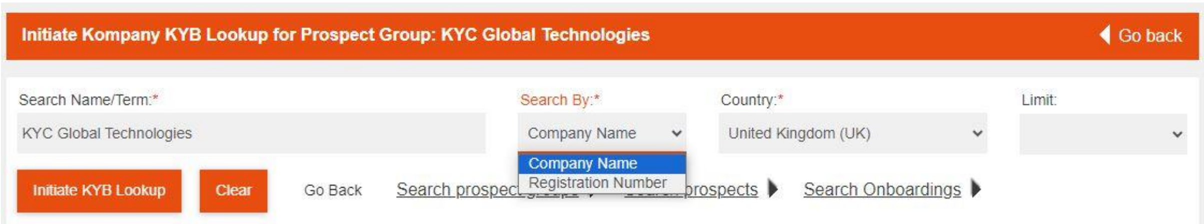


Next, either search your existing prospect groups, or add the Name here that your newly created prospect group will be called.

Once you have selected 'Start/Create Prospect Group', you can begin the look-up for a prospect - this will need to be created. You have the option to select what will be searched, by Company Name or Registration Number. Default fields are 'Search Provider' – Kompany, and 'limit' – None (blank). Limit is the number of results that will be shown in the display.

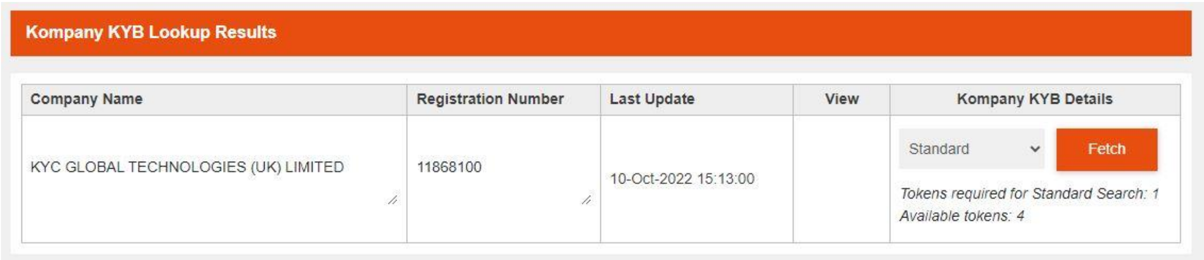
You must select a country field from the drop-down. All countries with available data are shown in the drop-down list.

When you are happy with the details entered into this screen, as the details that will be searched on, click 'Initiate Lookup'



Fetching and Viewing Results

The results summary will then be displayed, in list format as shown below. You can then decide which of the results you would like to 'Fetch' to investigate further by returning the full available results.



You have options at this point around which dataset you would like the tool to fetch from.

In most countries you will have the options of 'Standard' or 'Cache'. The cache results will fetch data from a static dataset of the most recent searches conducted. The standard search will reach into the country's live datasets, that have been made available to Kompany.

In some cases, you will be able to also select a 'Pro' search, which will enable a search of additional data that is available from some countries. The 'Pro' option will only appear if this type of dataset is available for your search.

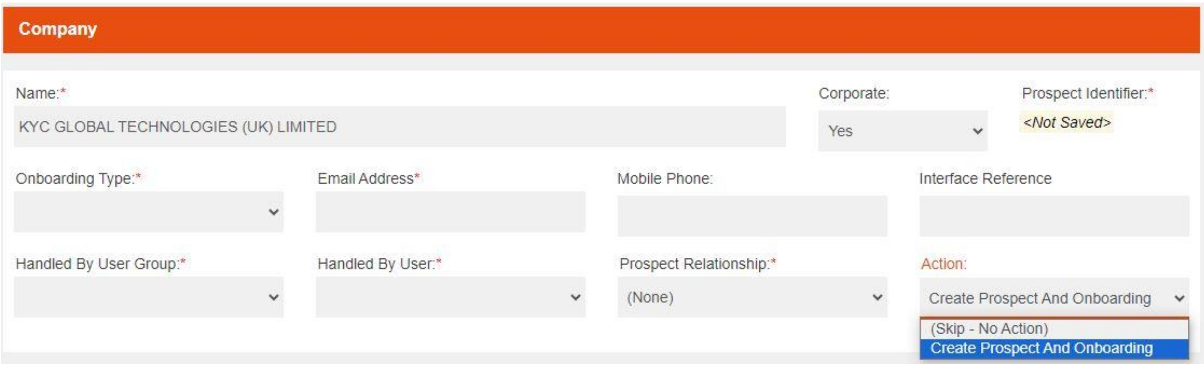
The ‘Standard’ and ‘Pro’ searches are tokenised – there is a small cost implication. The display of how many tokens you have remaining and how many tokens each search option will ‘cost’ is displayed below the search function. As shown.

Once you have selected your search details and clicked ‘Fetch’ all available details connected to this result will then be shown.

In the results here you will also be shown the details of any personnel who are connected to your search, as directors, UBOs or majority shareholders.

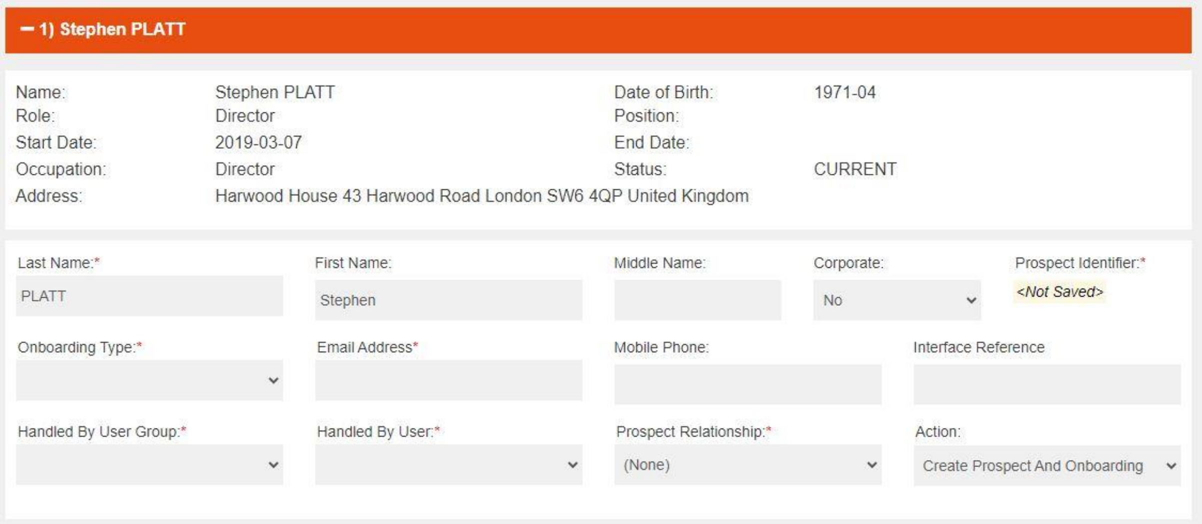
Saving Results

The option to create the Prospect’s OnBoarding, utilising the information returned in the search results, is now available. By filling in the below fields (mandatory fields marked with red asterisk) this data will automatically create a prospect that will then be OnBoardinged on the journey stipulated by you, from the drop-down selection here. Options for ‘Create Prospect and OnBoarding’ or ‘Create Prospect’ – as this will allow you still to join other individuals and entities into the Prospect Group with this prospect, leaving the full OnBoarding journey for another time.

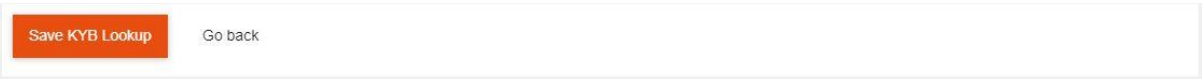


In order to save this lookup, the information in the Prospect creation field must be completed.

You will also be required to either save or skip the information supplied on the personnel connected to the company lookup. If you are saving them and would like them to be OnBoardinged in their own right, the fields marked with asterisks are mandatory. Once filled in, they will auto-populate a new Prospect OnBoarding that you can then pick up and complete internally – with the option to send out a data collection form to this prospect. You can create fields within the OnBoarding Type (journey) you are selecting that will auto-populate with information from the KYB look-up, alternatively all the KYB information is available for each prospect, at the prospect level, and will appear on the report.



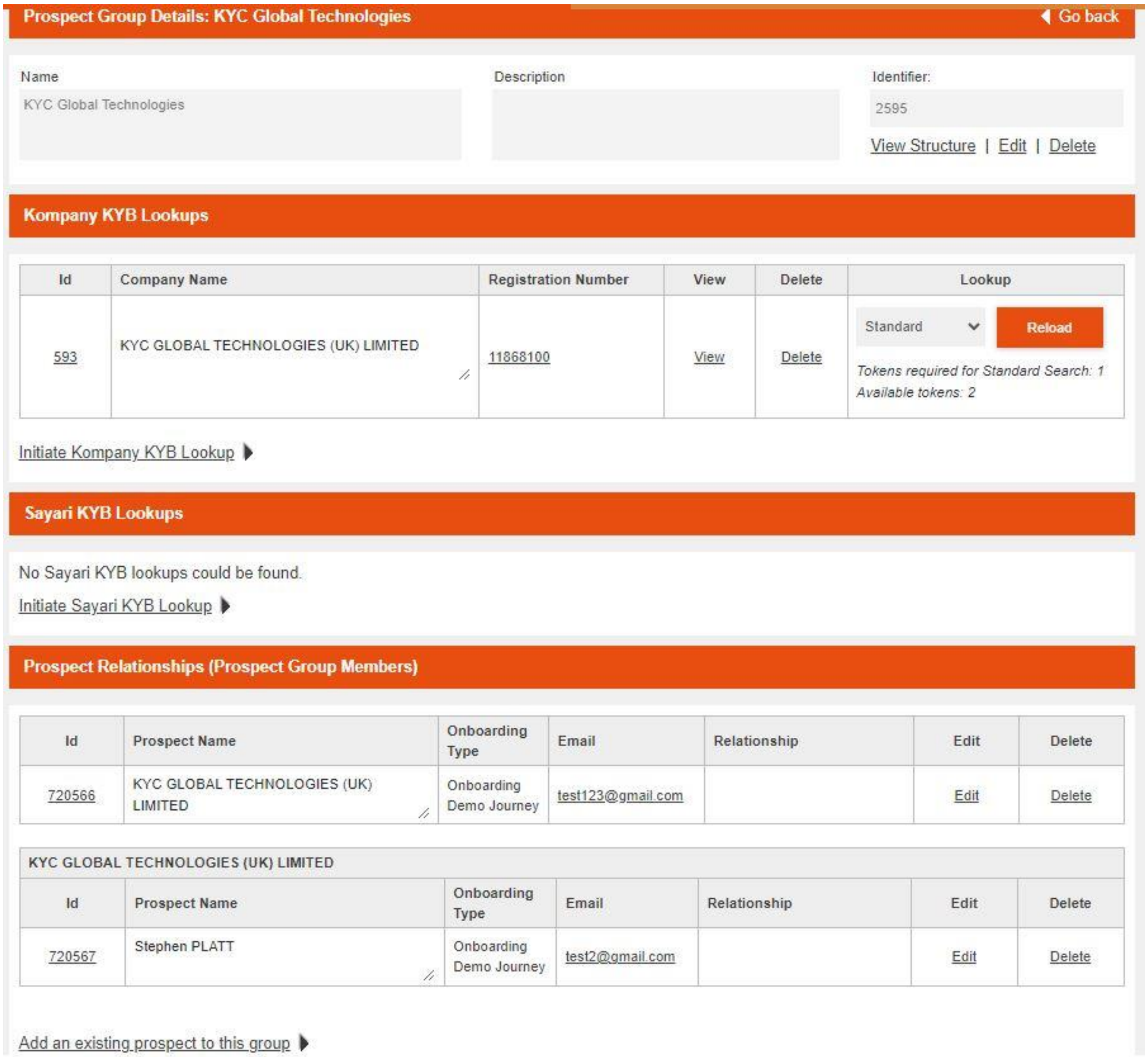
When you have completed all the necessary fields to create relevant OnBoardings, you can continue by clicking the 'Save KYB Lookup' button at the very bottom of the page.



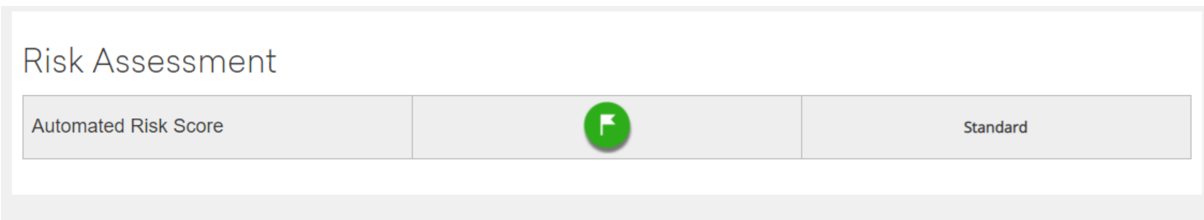
Prospect Groups

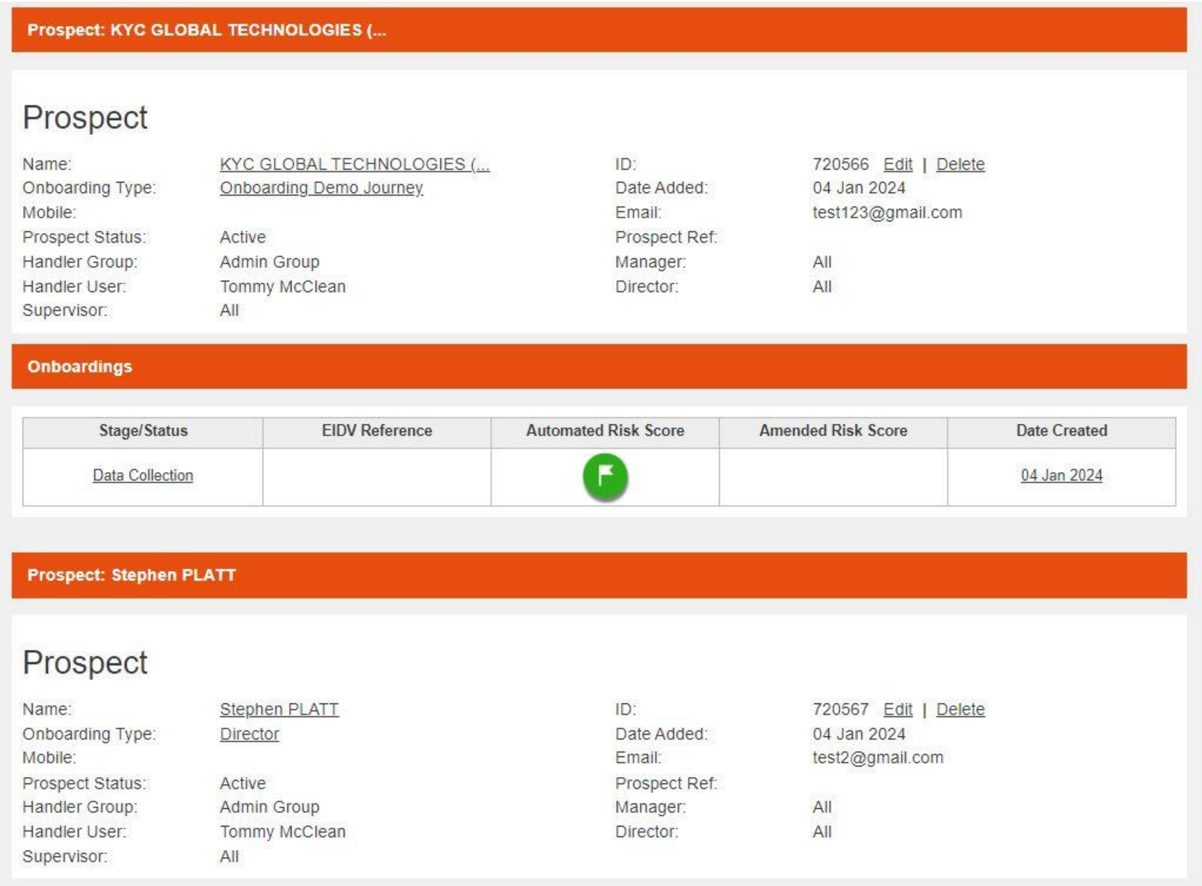
The page displayed when you click into the Name of the Prospect Group will show you the Prospect Group as it currently stands, including the personnel and a summary of KYB information that has been returned.

You have the option to add an additional prospect from here, if required, by performing another KYB lookup, if there are additional companies you wish to check or OnBoarding in relation to this one. Performing another KYB lookup could be useful to expand the search. By choosing to Edit/View you can check the results and, if editing, change the OnBoarding Type, Handler, User Group or Prospect Relationship that this search result has assigned. Please note though that each additional search (if not from Cache data) will incur another token cost.



Also, on this page you have the Prospect journey information, with a link to jump into their OnBoarding journey (by clicking on the Prospect Name as highlighted in Blue). You can also see the preliminary Risk Assessment that has been applied based on the initial information given to all parties within this Prospect Group.





Prospect: KYC GLOBAL TECHNOLOGIES (...

Prospect

Name:	KYC GLOBAL TECHNOLOGIES (...	ID:	720566 Edit | Delete
Onboarding Type:	Onboarding Demo Journey	Date Added:	04 Jan 2024
Mobile:		Email:	test123@gmail.com
Prospect Status:	Active	Prospect Ref:	
Handler Group:	Admin Group	Manager:	All
Handler User:	Tommy McClean	Director:	All
Supervisor:	All		

Onboardings

Stage/Status	EIDV Reference	Automated Risk Score	Amended Risk Score	Date Created
Data Collection				04 Jan 2024

Prospect: Stephen PLATT

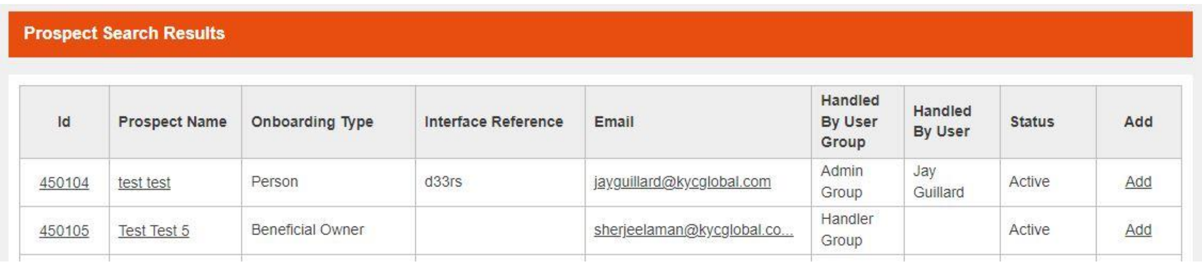
Prospect

Name:	Stephen PLATT	ID:	720567 Edit | Delete
Onboarding Type:	Director	Date Added:	04 Jan 2024
Mobile:		Email:	test2@gmail.com
Prospect Status:	Active	Prospect Ref:	
Handler Group:	Admin Group	Manager:	All
Handler User:	Tommy McClean	Director:	All
Supervisor:	All		

Linking Existing Prospects to a KYB Lookup

If you wish to link existing prospects to a group and perform a KYB Look-up on them, you can do this by creating a prospect group by clicking on the Initiate Corporate OnBoarding link from the home page (as detailed above).

You can then elect to add existing prospects into that group by searching for them, by selecting 'search prospects', inputting their name and then selecting 'add', once you've retrieved your prospect, as shown below.

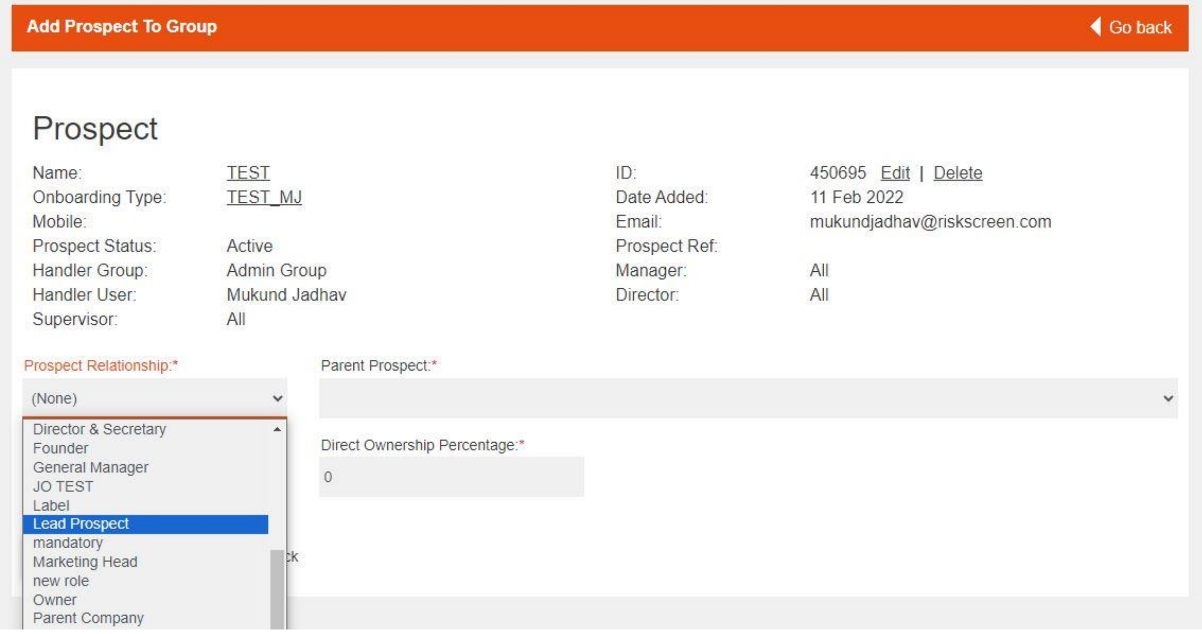


Prospect Search Results

Id	Prospect Name	Onboarding Type	Interface Reference	Email	Handled By User Group	Handled By User	Status	Add
450104	test test	Person	d33rs	jayguillard@kycglobal.com	Admin Group	Jay Guillard	Active	Add
450105	Test Test 5	Beneficial Owner		sherjeelaman@kycglobal.co...	Handler Group		Active	Add

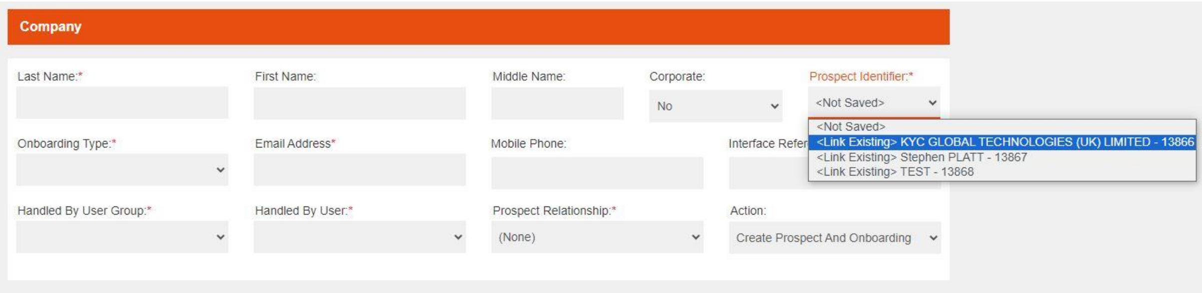
You will need to designate the prospect relationship to the group (relationships can be pre-set as required) and also, if needed which is considered the 'Parent' prospect ie. The Lead

Prospect within the group.

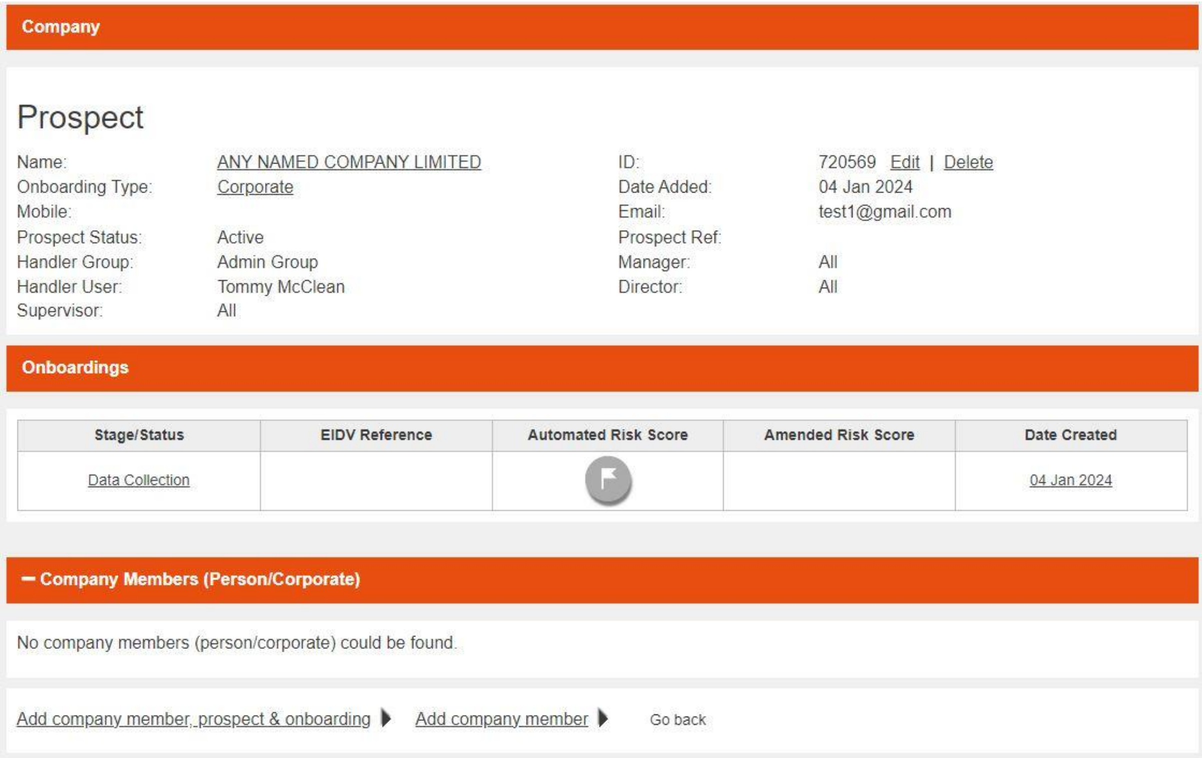


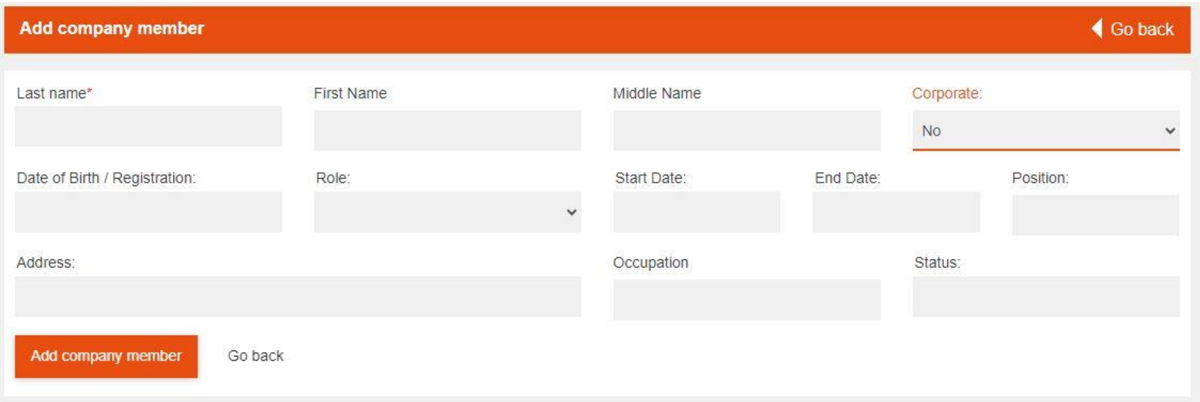
If you wish your existing prospect to undergo a KYB lookup you can intiate this by clicking the relevant button. You will then, as previously described, see the summary of results available for this lookup. Selecting ‘Fetch’ at this time for the correct entry will return the results from Kompany.

In order to link these results to the existing prospect OnBoarding and the group you have just added them to, first check that the search terms; the name and country searched on, are identical to the original prospect. If they do match, you will be given the option to access linking via the prospect identifier drop-down, which will display the identifier of the existing prospect, as shown below.

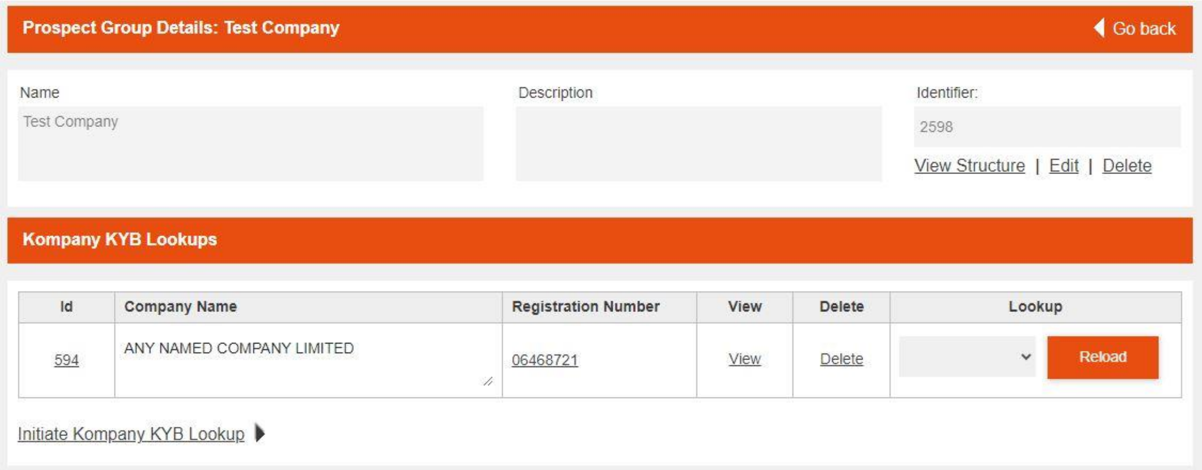


If the name of your Prospect OnBoarding differs from the results returned by Kompany, you can View the OnBoarding and any results available, scroll to the very bottom of the page where you will find the option to ‘add company member’, as below, ensuring the name matches the results.





Once you have added the details of the company member you can return to the Prospect Group. From here you can select and view the prospect you have just added. If you need to edit any details before retrying the KYB lookup, you can click into the View and edit from here. Otherwise, you can click ‘Reload’ to run the KYB search again.



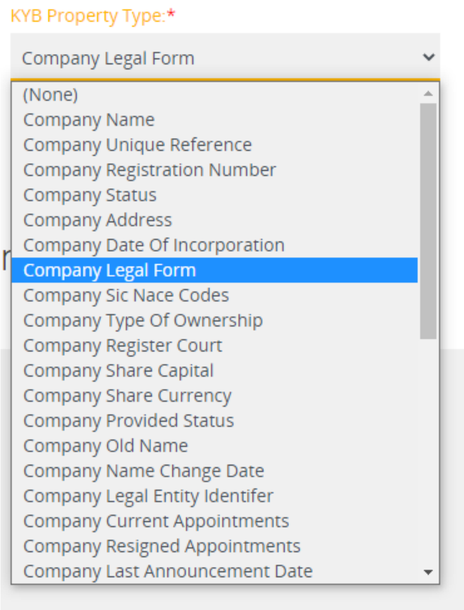
If you have added your recent search as a Prospect OnBoarding it should now appear as available to be linked successfully. You can save by clicking ‘Save KYB Lookup’, as expected.

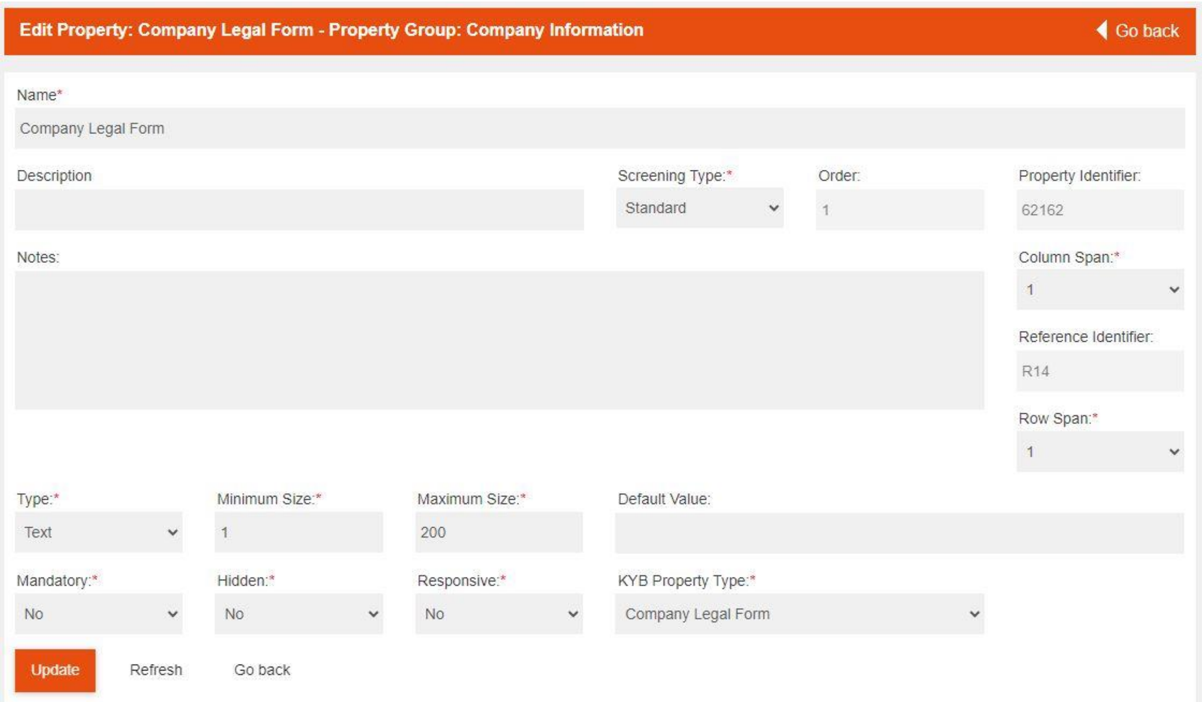
Auto-Populate Feature

To enable the auto-populate feature for the KYB Look-up results you will need to configure the properties that will be populated at the OnBoarding Type level.

When you are creating your OnBoarding Type properties, in the Data Collection section, you should decide which information you would like to auto-populate from the KYB retrieved data.

You can then select the Property Type from the drop-down menu, this will enable the property to be populated with the KYB data, when you create the Prospect.



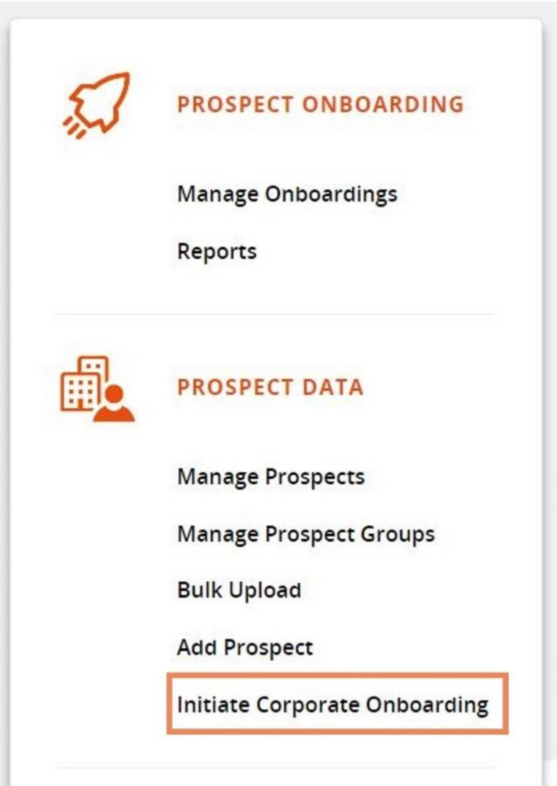


Sayari

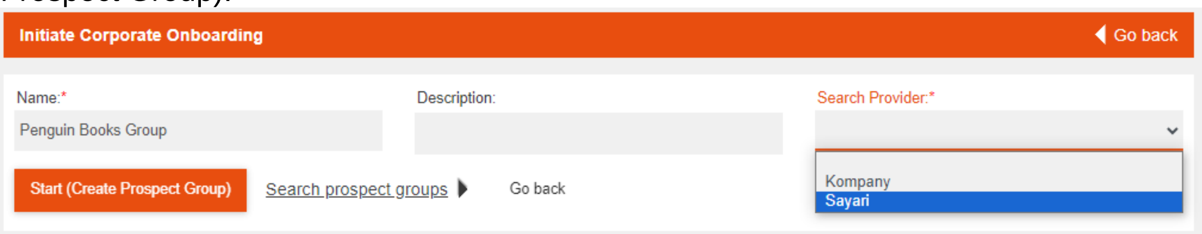
Sayari Corporate look up tool allows the user to access a database of over 1 billion publicly available records. The graph function allows a unique view of the corporate ownership structure to be displayed using a unique tool and saved into KYC360 OnBoarding.

Conducting a search

To initiate a search using the Sayari Corporate look up, from the Home Screen select Initiate Corporate OnBoarding.



You will then need to create a Prospect Group for the search results to be saved into. Name your group and select Sayari from the Provider Option drop down. The hit Start (Create Prospect Group).

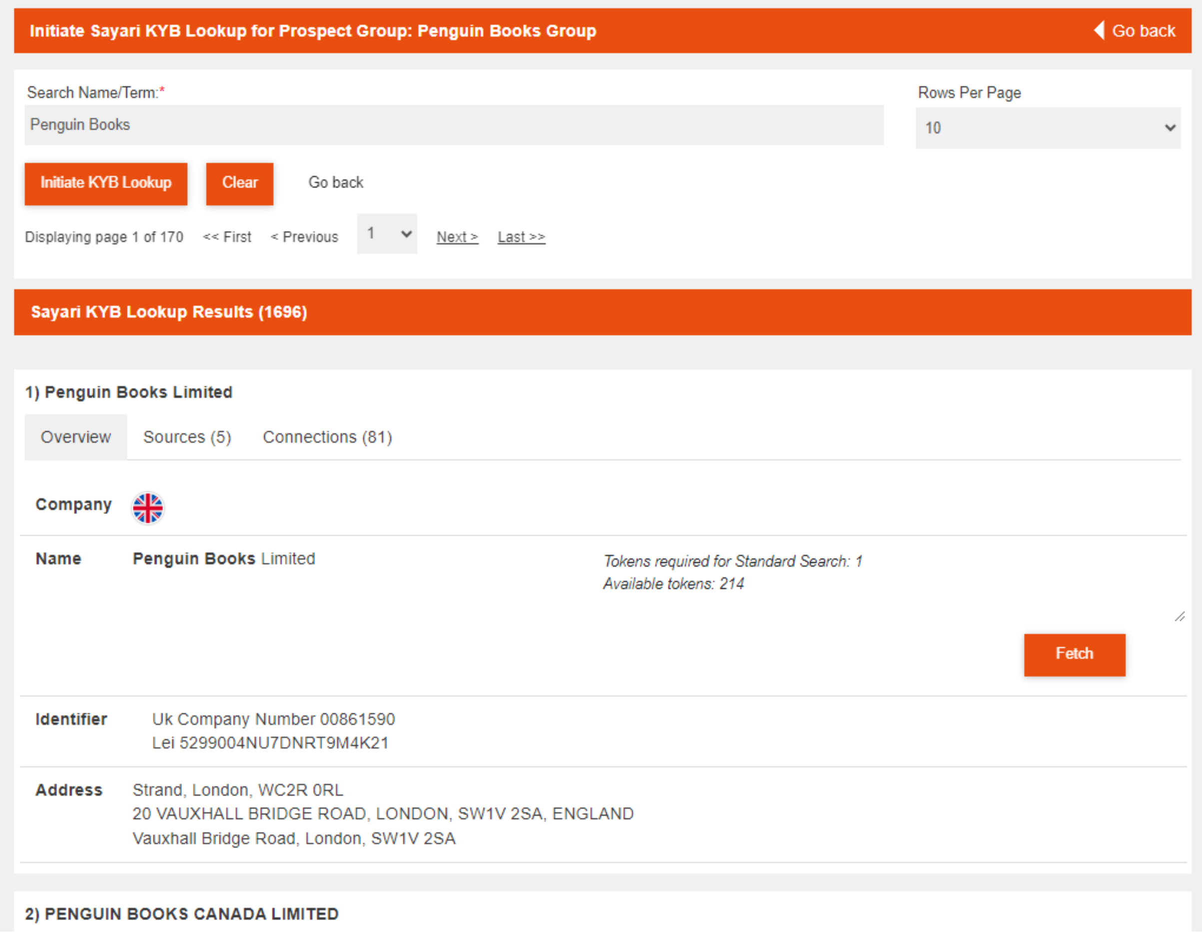


The next screen will require you to input the Name of Entity or Person that you wish to search.

Clicking Initiate KYB Lookup will begin the search. You do not need to change the Rows per Page option, as this will not restrict the results – only how many are shown per page.

Selecting which results to fetch

Results will be displayed, the total amount in brackets showing how many matches have been returned.



Each results option has 3 tabs that can be navigated through to enable to decision to continue to Fetch the full result.

- Overview tab will give a Summary of the result detail. Country of origin of result will be shown in the flag symbol next to the heading Company. Name, address, and any identifiers associated will also be shown in this tab
- Sources Tab will show how many publicly available sources have contributed to this result
- Connections Tab will show the number and type of related parties that feed into this result (and can be displayed within the graph function)

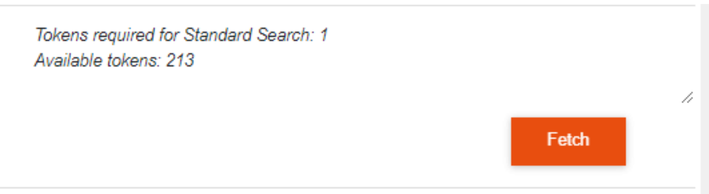
Address data will be shown, when available, and display will show the primary address for the entity record.

NB. Persons and Entity results will be displayed together which may increase the volume of your results. The results will be displayed in the order of the most connections first.

Company row will display a flag symbol showing the countries that the sources are taken from for this entity. Be aware that a result may show multiple country flags – this indicates that sources contributing to this result are drawn from multiple origins.

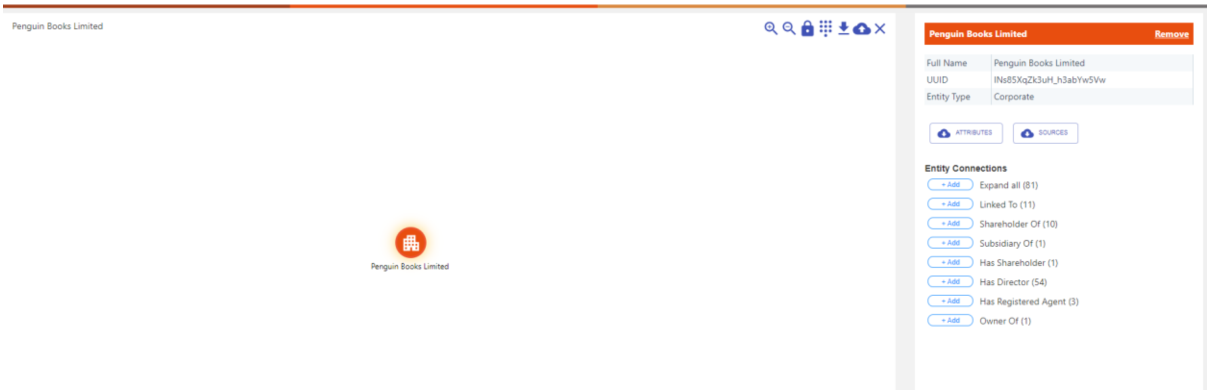
Fetching a result

When you have decided which result you would like to Fetch to see the full result detail, clicking the orange Fetch button will take you to the Graph screen. This will cost 1 Token. You will see the count of your current tokens next to the Fetch button. This will have 1 Token deducted for each Fetch. Token top-ups can be arranged by contacting support@KYC360.com

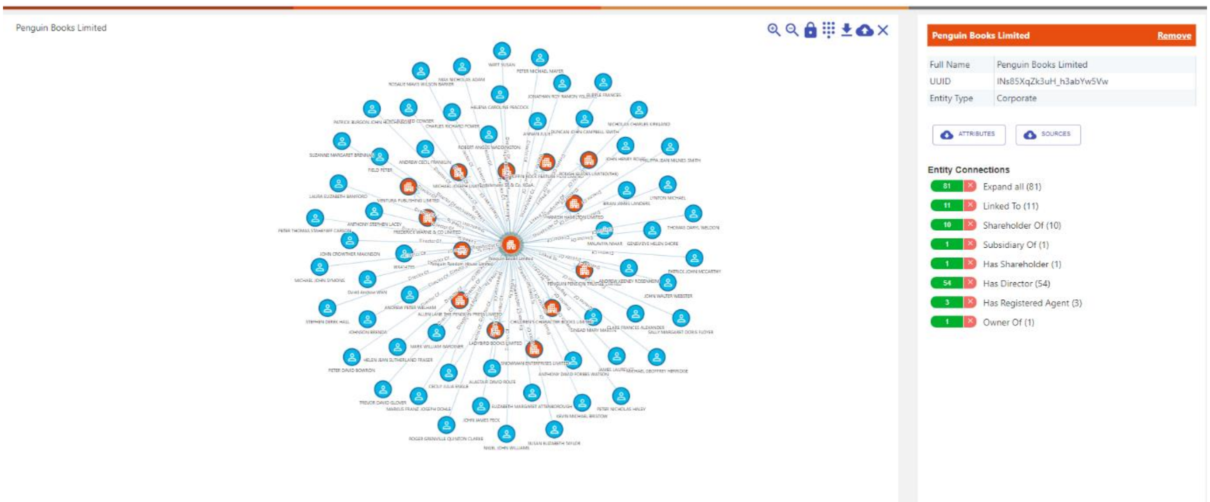


Interacting with your graph

Now you have fetched the result the view will be of the graph. You will now need to select the result details you wish to use. To begin with all detail is hidden. Expand by clicking on the central node (representing your initial search term) to see data in the navigation bar on the right-hand side of the screen.



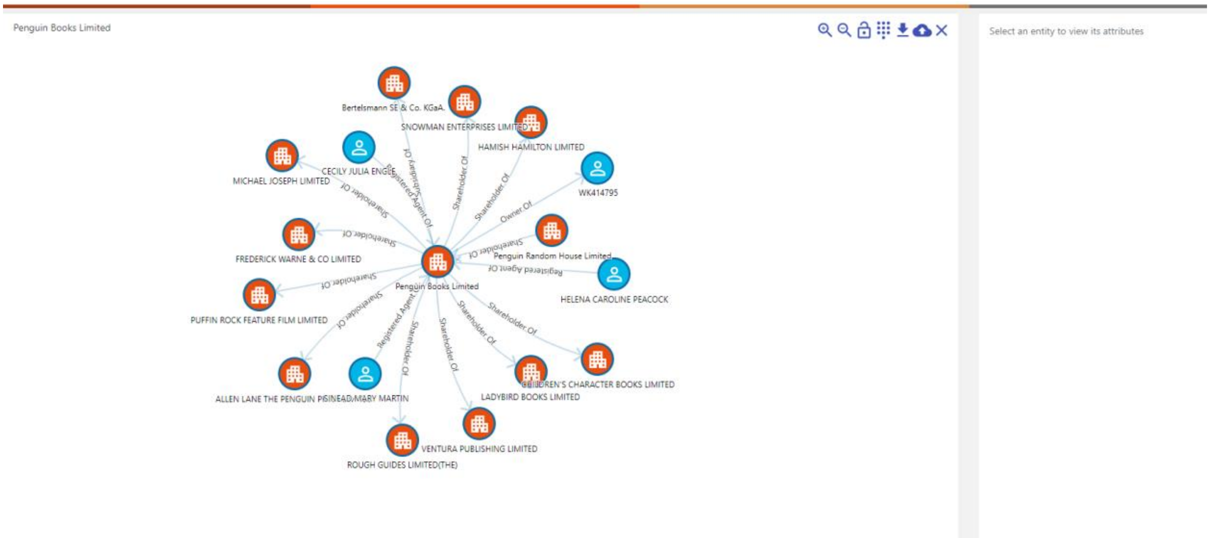
The first option from the navigation bar on the right that you could choose to explore is the Expand All function. By clicking on ‘add’ here you will open the graph fully to display all associated entities. There is the option to deselect – by clicking the red cross icon - and reselect specific connected types – ie. Shareholders, Directors, Owners etc. *see glossary of terms below.



Auto and Manual mode

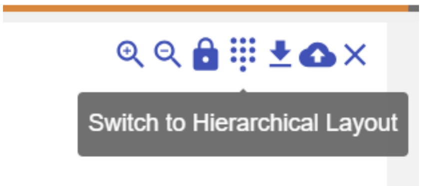
Moving nodes around can be done in **Manual** mode. Use this function, found in the action bar, to organise your graph so it displays in the visual format you would wish to save. **Auto** mode will release the nodes to be clearly and evenly distributed for an optimised display.

Modes to view your graph in:



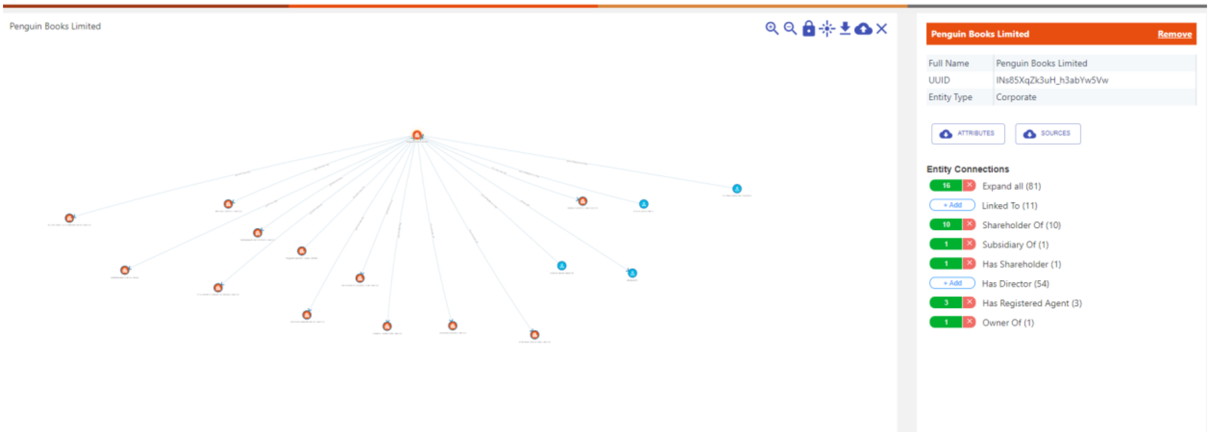
Hierarchy view

You can switch to hierarchy view by using the appropriate function in the action bar, as shown.



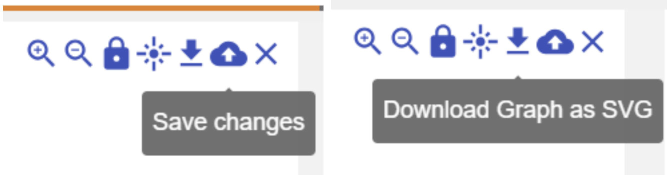
KYC360

This view will turn the graph on its side enabling you to organise the nodes to represent a hierarchy more accurately within the organisation. You can use this display mode in the same way as the original view, moving the nodes as desired.



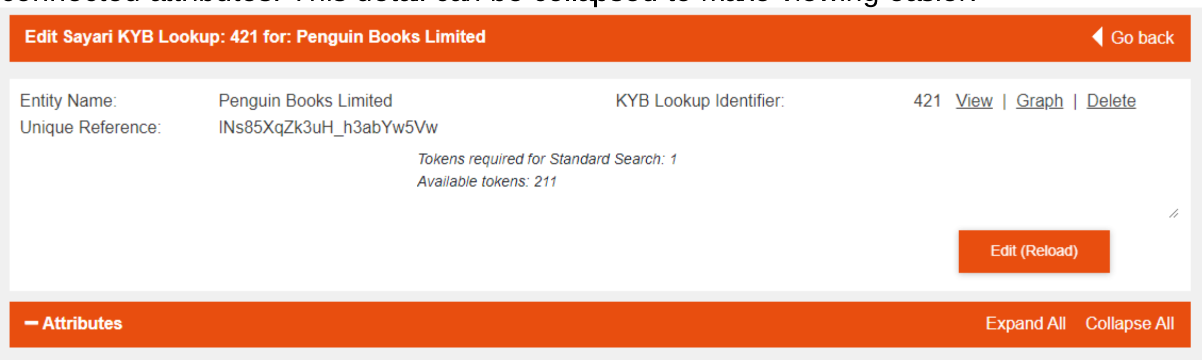
Saving your graph

When you are happy with the display organisation you can extract the graph by downloading as SVG file. Saving your graph can be completed by selecting the ‘save your changes’ action from the action bar, as shown. This will take you away from the graph page, giving you the option to save the fetched results as OnBoardings.



Using your results

Once you have selected the results you wish to save from the graph function you will be taken back to the results page. It is from here that you will need to decide whether to save and OnBoarding any of the related entities. Initially you will see the original search and it’s connected attributes. This detail can be collapsed to make viewing easier.

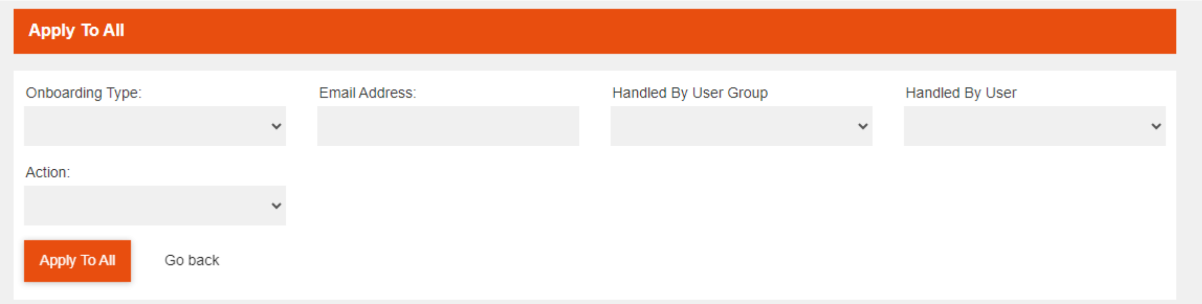


Apply to All

Scroll down through the results page and you will have the option in the 'apply to all' section to select the Prospect details:

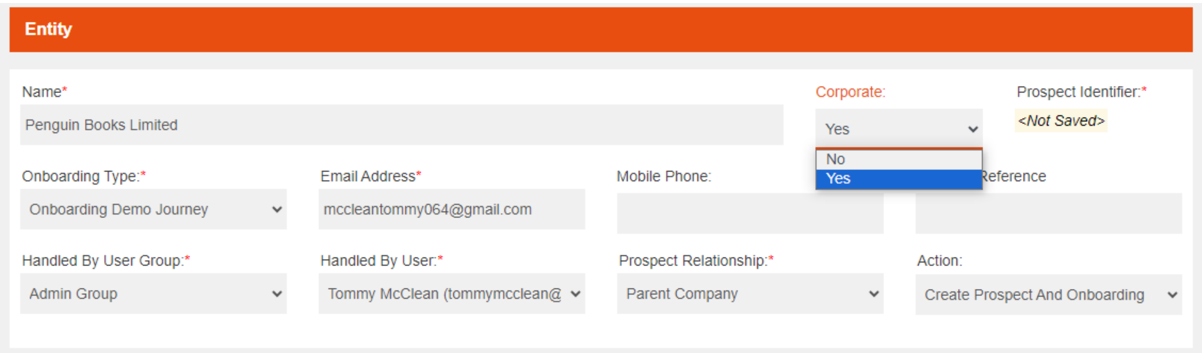
- OnBoarding Type
- Prospect Contact Email Address
- Handler User Group
- Handler User
- Action

Once you have added these details the same detail can be selected to auto-populate in the related entities. Select 'Apply to All' to do this.



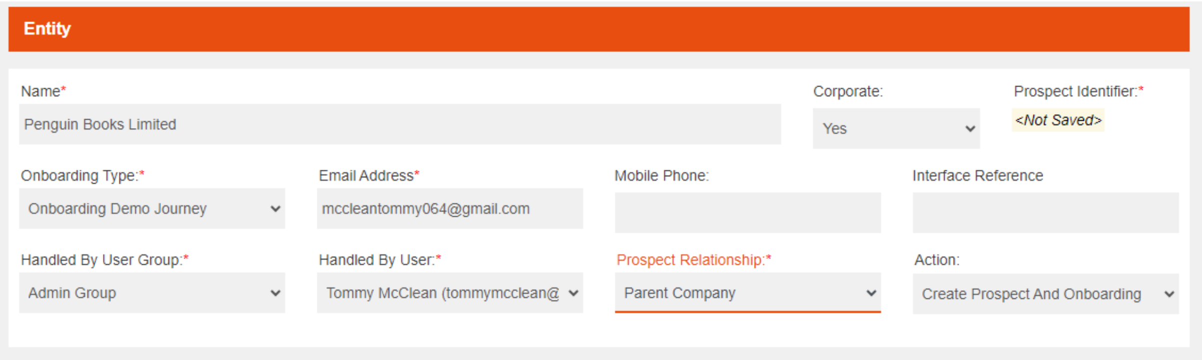
You will then need to scroll down through the rest of the results to check and populate the other results that you will be saving to your Prospect Group.

If the result has incorrectly populated the 'Corporate' field, this can be changed – **No** indicates a natural person. Be aware when selecting the OnBoarding Types for each that they will need to be set on to an appropriate person/entity journey to enable correct screening.



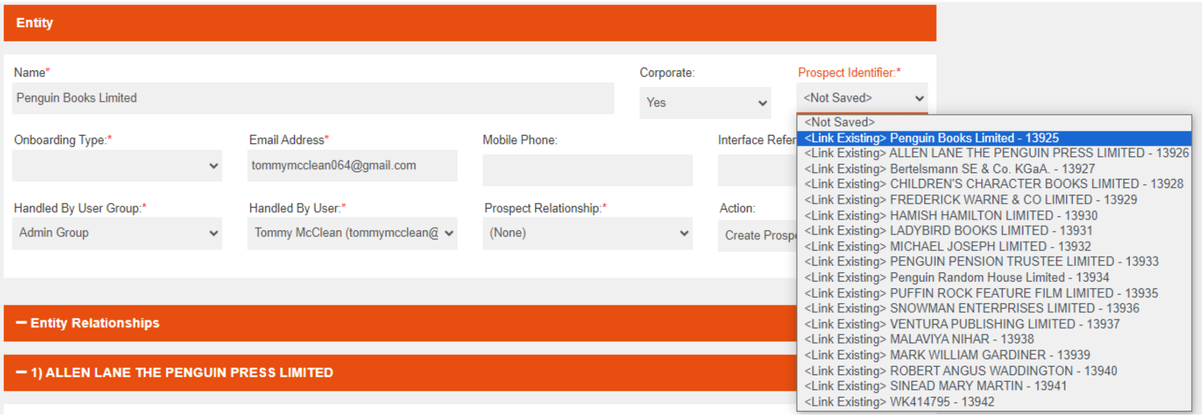
If you wish to, at this point add a relevant Interface Reference code you can do so. **NB.** An automatic interface reference will be assigned when this OnBoarding is screened at the normal stage within the OnBoarding journey.

You can add a Prospect Relationship that will then be the label that this entity carries within the Prospect Group.



Linking Existing Prospects

Once you have saved details, under 'Prospect Identifier' option, you will see all existing Prospects that you can choose to link to the current result. This should be used when the Sayari KYB lookup process is being used to retrospectively check clients that are already within the OnBoarding system. Selecting this option will ensure that the detail returned from the Sayari KYB lookup is added to the existing Prospect OnBoarding and that there will not be duplications within the Prospect Group.



Excluded and Former results

If you have left out any results from the graph selection page, these results will still show in your full results page – but they will be collapsed and have the label (Excluded). As shown. If you wish to change this result you can revisit the graph page and re-save with different nodes visible.

Former connections will also be collapsed at the bottom of the results page, these can viewed by expanding using the + icon.

+ FORMER

+ 14) ROUGH GUIDES LIMITED(THE) - (FORMER)

+ 15) CECILY JULIA ENGLE - (FORMER)

+ 16) HELENA CAROLINE PEACOCK - (FORMER)

+ EXCLUDED

+ 17) PENGUIN PENSION TRUSTEE LIMITED - (EXCLUDED)

+ 18) MALAVIYA NIHAR - (EXCLUDED)

+ 19) MARK WILLIAM GARDINER - (EXCLUDED)

+ 20) ROBERT ANGUS WADDINGTON - (EXCLUDED)

+ 21) ALASTAIR DAVID ROLFE - (FORMER)

+ 22) ANDREW CECIL FRANKLIN - (FORMER)

Save your listed results to the Prospect Group created at the start of the lookup process by clicking on the ‘Save KYB Lookup’ button at the very bottom of the results page.

Save KYB Lookup   Go back

This will then take you to newly populated Prospect Group. Here you can view all members of the group and their respective OnBoarding journeys. Clicking into the Stage/Status of any of these journeys will take you to that OnBoarding.

Entity

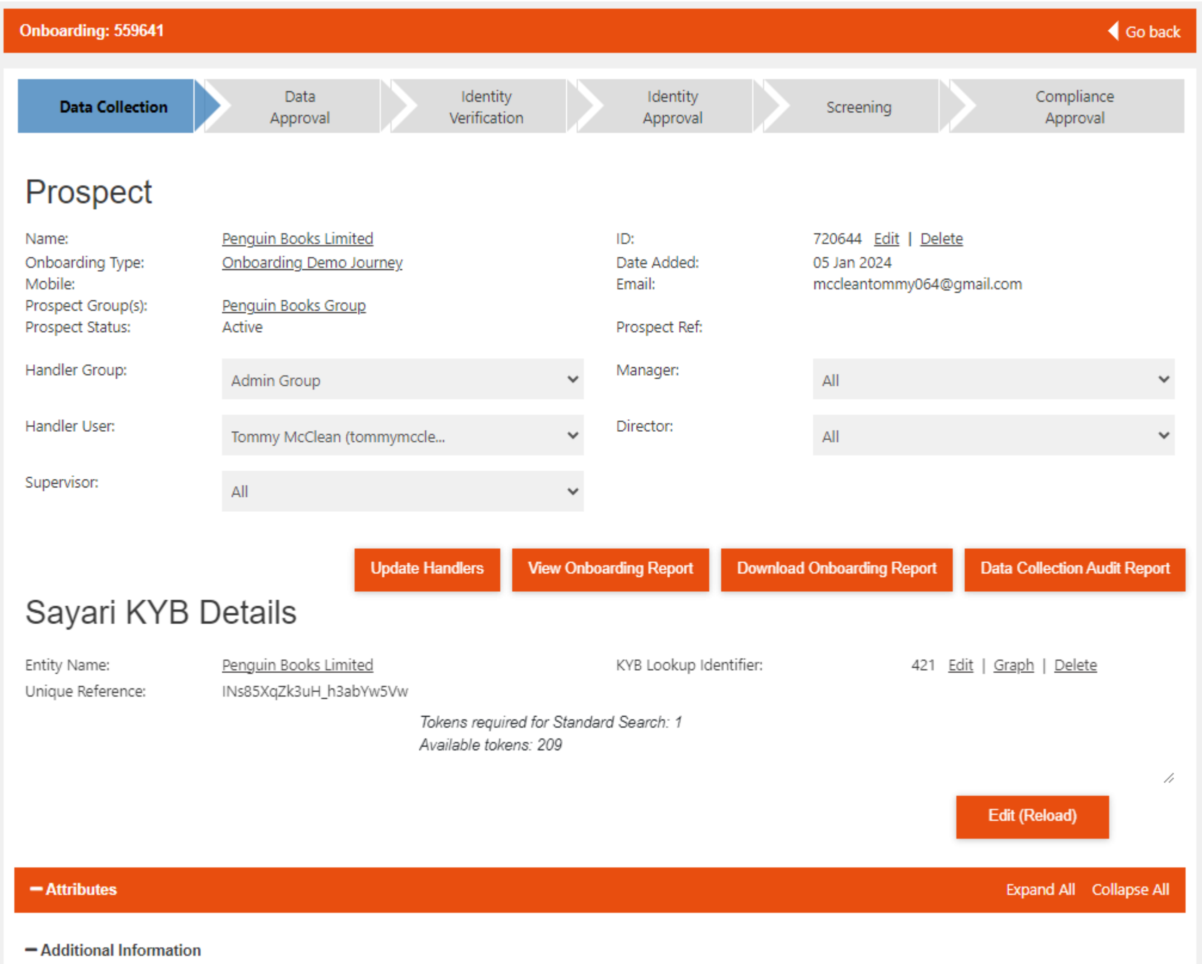
Prospect

Name:	Penguin Books Limited	ID:	720644 Edit | Delete
Onboarding Type:	Onboarding Demo Journey	Date Added:	05 Jan 2024
Mobile:		Email:	mccleantommy064@gmail.com
Prospect Status:	Active	Prospect Ref:	
Handler Group:	Admin Group	Manager:	All
Handler User:	Tommy McClean	Director:	All
Supervisor:	All		

Onboardings

Stage/Status	EIDV Reference	Automated Risk Score	Amended Risk Score	Date Created
Data Collection				05 Jan 2024

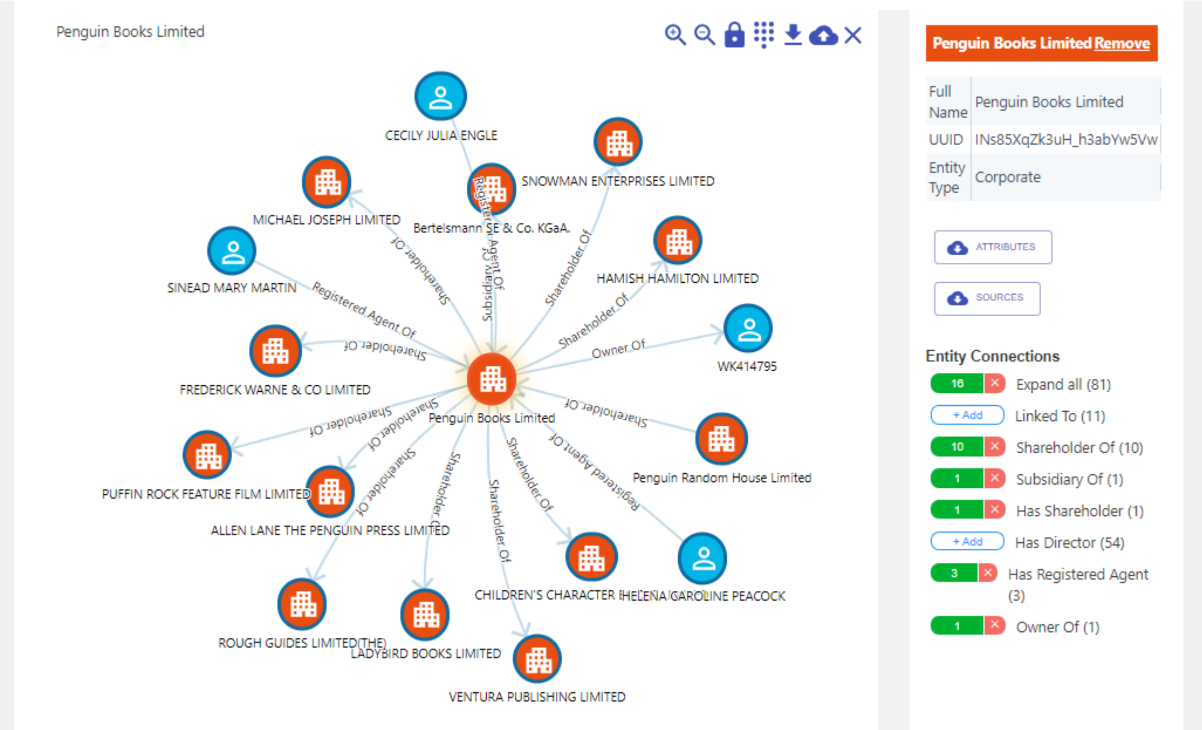
Within that OnBoarding you will now see the summary results from the KYB lookup. You will also be able to view all Attributes associated to this result. This can be minimised for ease of viewing, selecting ‘collapse all’.



Graph in OnBoardings

The graph will also appear within each OnBoarding, just below the Summary and Attributes. It will show with the nodes hidden that you have previously selected. If you wish to amend the nodes shown or rearrange them to display in a particular style for an individual OnBoarding you can do.

However, to save a snapshot of the moved nodes you will need to ‘Save as SVG’ option to keep the changes. When you wish to extract the report for this OnBoarding the graph will appear as a section of this report.



Navigating back to your results

To navigate back to your graph page or the full results from within the property group layer you can use the navigation options found next to the search name at the top of the Prospect Group page.

View - Will take you to the results page and allow you to quickly view all saved/excluded/former entities
Edit – Will allow you to edit the details of each saved/excluded/former entity – to begin an OnBoarding or to link a previous Prospect.

Graph – Will take you back to the graph view page to edit the organisation of nodes.

Delete – Will delete the entity and associated relationships. You will be asked to confirm this action.

Sayari KYB Lookups

Id	Entity Name	Entity Type	Action	Sayari Lookup
421	Penguin Books Limited	Company	View | Edit | Graph | Delete	*Tokens required for Standard Search: 1* *Available tokens: 209* Reload

Initiate Sayari KYB Lookup

Glossary of relationship terms

All terms relate to the ‘source entity’ – your original search. Usage of terms can be reversed – making ‘Of’ or ‘To’ - ‘Has’

Receiver Of: The source entity is the receiver of a shipment

Shipper Of: The source entity is the shipper or initiator of a shipment

Supervisor Of: The source entity is reported to be the supervisor of a company. Mainly used in China and Taiwan.

Legal Representative Of: The source entity is reported to be (or have acted as) a legal representative of another entity

Family Of: Source entity is a family member of another entity

Party To: The source entity is a litigant in a legal matter

Legal Successor Of: The source entity inherited the legal personality of a company

Subsidiary Of: The source entity is reported to be a subsidiary of, or indirectly owned by (without direct ownership details provided), a company. Signifies ownership

Issuer Of: The source entity is the issuer of a security

Director Of: The source entity is reported to be a director of a company

Linked To: The source entity is connected to another entity via another type of relationship that does not exist in the current graph ontology

Member of the board of: The source entity is part of a corporate or statutory body exercising oversight or control

Partner Of: The source entity is a business partner. Signifies ownership

Officer Of: The source entity is reported to be a CEO, president, treasurer, etc. of a company

Legal Predecessor Of: The source entity created or otherwise gave rise to a company

Registered Agent Of: The source entity is reported to be the registered agent, corporate secretary, etc. of a company in a jurisdiction in which that role is more clerical than an officer or director

Branch Of: The source entity is reported to be a branch of a company

Auditor Of: The source entity is reported to be auditor of a company

Lawyer In: The source entity is a lawyer connected to a legal matter in a professional enquiry

Owner Of: The source entity is direct owner of a non-corporate entity (trade name, security, intellectual property, etc.) signifies ownership

Employee Of: The source entity is an employee of a company

Beneficial Owner Of: The source entity is reported to be the indirect or beneficial owner of a company. Signifies Ownership

Liquidator Of: The source entity is reported to be a liquidator of a company

Shareholder Of: The source entity is a direct owner of a company. Signifies Ownership

Founder Of: The source entity is reported to be the founder of a company

Manager Of: The source entity is reported to be a manager of a company

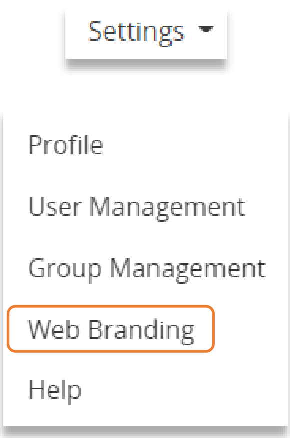
Lawyer Of: The source entity is working in a professional capacity as a lawyer for another entity

White Labelled Web Portal

The White Labelled Web Portal allows users to customise the appearance of the external prospect web portal and the associated communications. The functionality offers customisation as a configurable feature set allowing the user to apply distinctive wording, colours, fonts & logos/images to identify a particular brand.

Access to Web Branding

KYC360 staff can assist you with your initial setup, but it is possible to configure your own OnBoarding type if you have ***administrator permissions*** for your Screening environment. As an administrator, navigate to Settings situated in the top tool bar and then select Web Branding option:



Adding a Web Branding

Once you have selected Settings > Web Branding the Web Brandings page will open which contains all of your existing Web Brandings. You can identify the Status, Edit or Delete a Web Branding from this page.

To add a new Web Branding click on the ‘Add a new web branding’ link situated in the bottom left corner of the ‘Web brandings’ page:

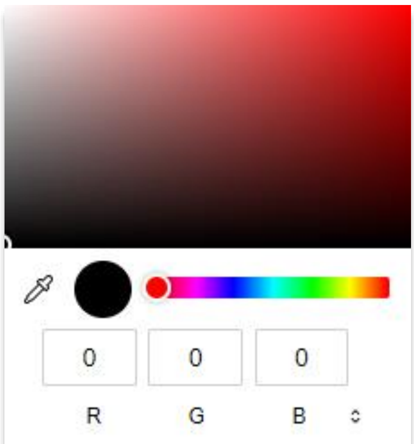
From here you will be able to enter a Name and Description for your new Web Branding. You can also set the status of a Web Branding to either Active or Inactive:

Defining Colours, Fonts & Logos/Images

The Web branding functionality enables the user to configure colours, fonts, and logos/images.

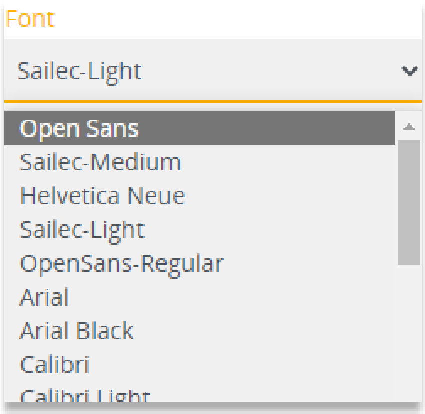
Colours

Colours can be selected using the colour coder picker widget which includes RGB/HSL or HEX values. There is also a colour match dropper tool which you can use to match a colour you would like to use.



Fonts

A list of standard Windows server fonts is available across all of the configurable font options:



Logo/Images

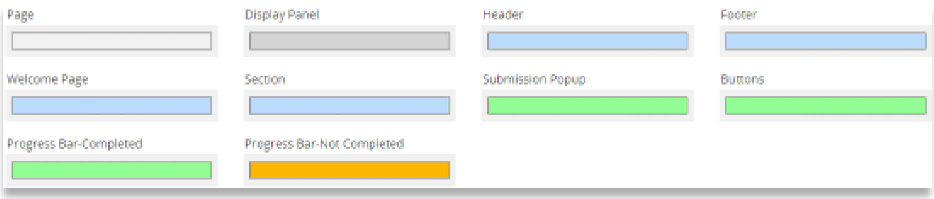
Allowed file types are: jpeg, jpg and png.
Note: Branding logo: Please make sure the image width is within 200px and transparent. Otherwise, the logo will be shrunk/stretched accordingly.

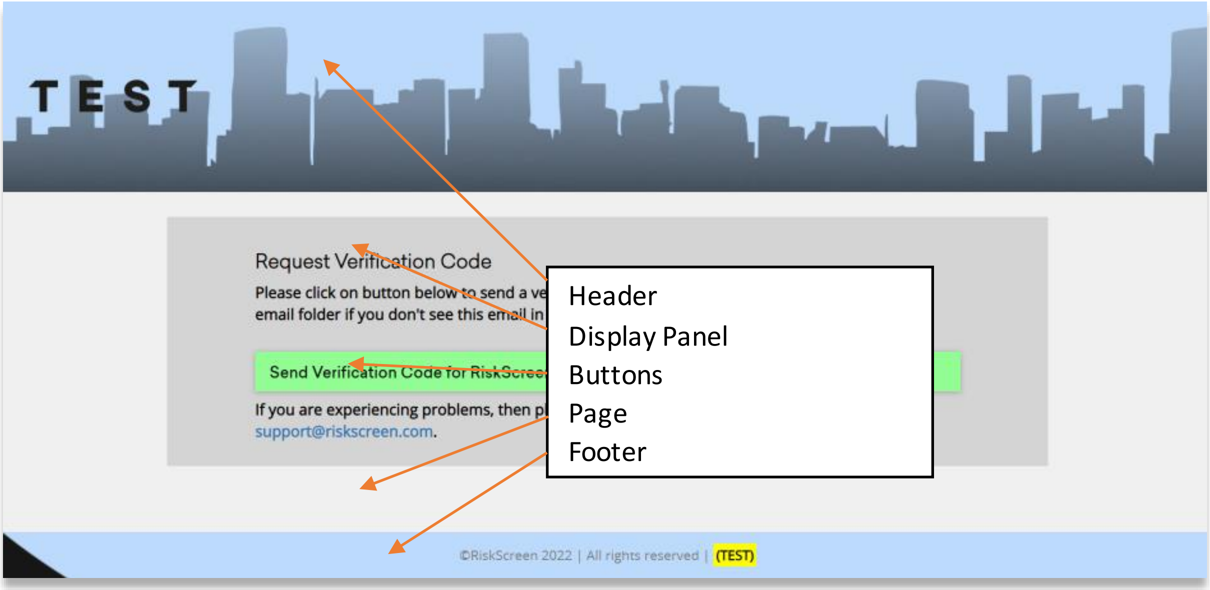
Web Branding Configuration

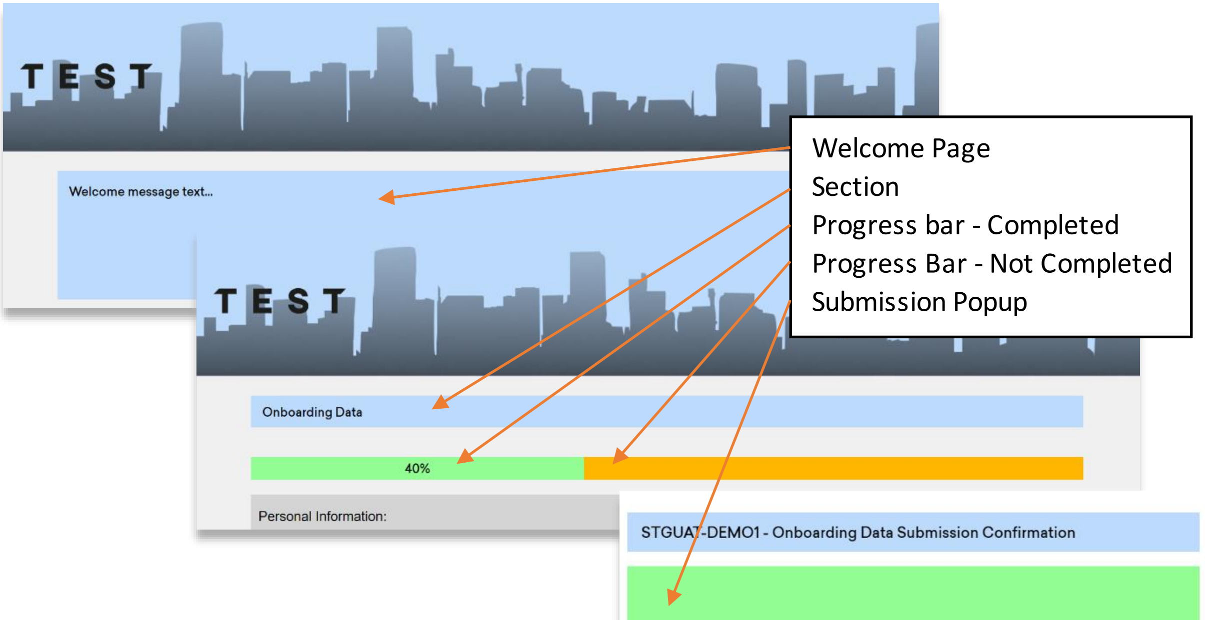
The Web Branding is configured across 3 sections which covers the entire external data collection journey.

Section 1: Background Colours

Use the colour coder picker widget to select a colour when clicking on any of the Background Colours options:

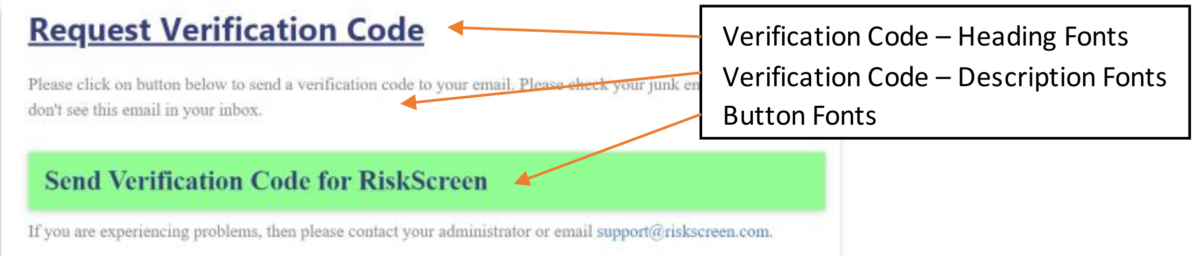


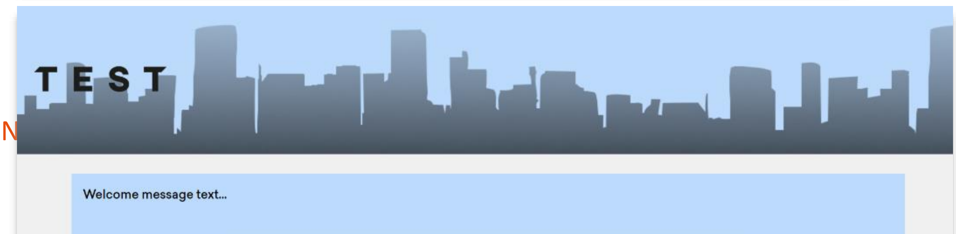


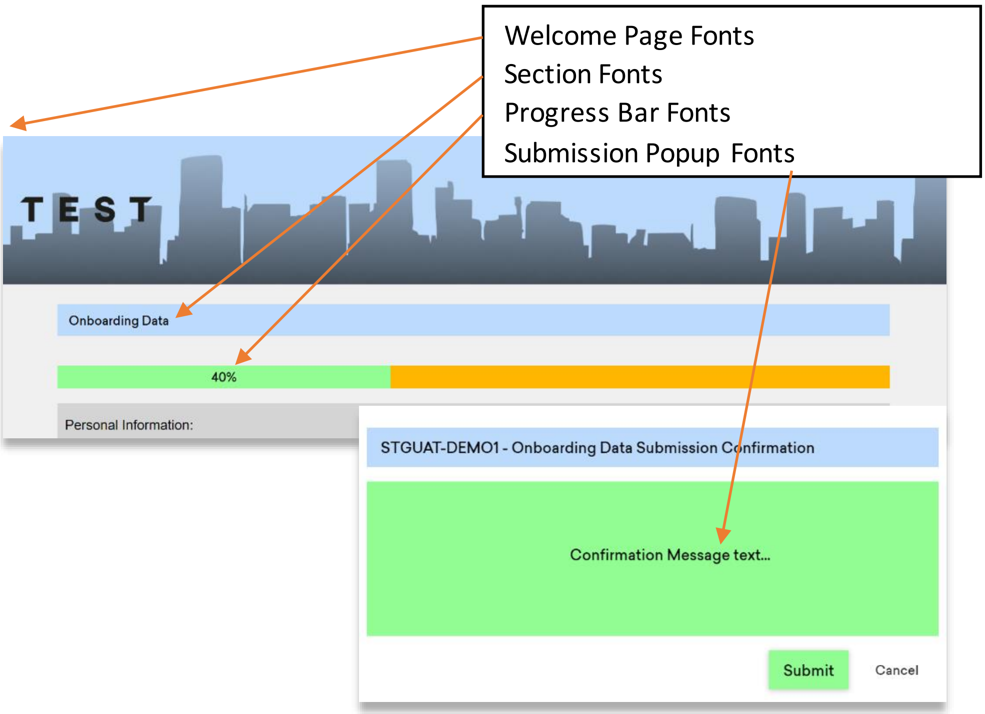


Section 2: Fonts

Fonts can be defined by the Font type, size & colour. You can also set a font to display in **Bold**, *Italic* and <u>Underline</u>:

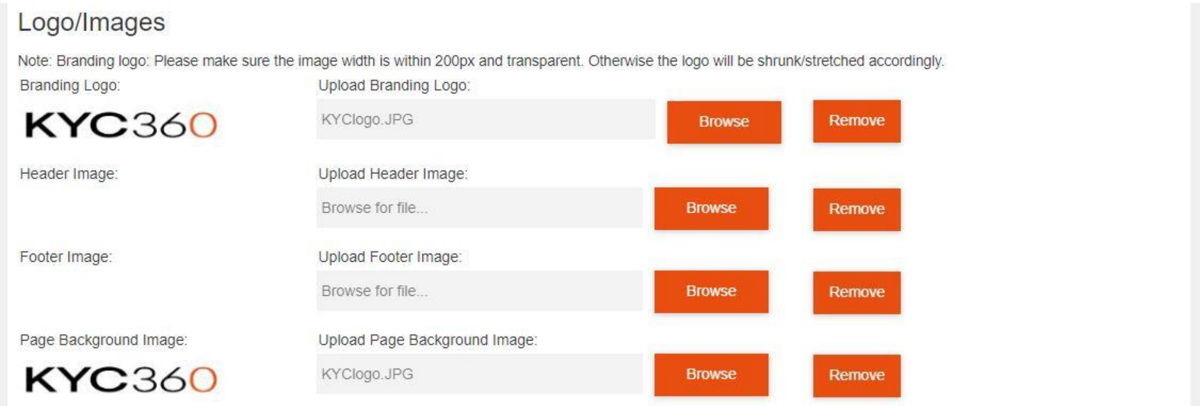






Section 3: Logo/Images

Logos/Images can be uploaded in file types: jpeg, jpg and png.



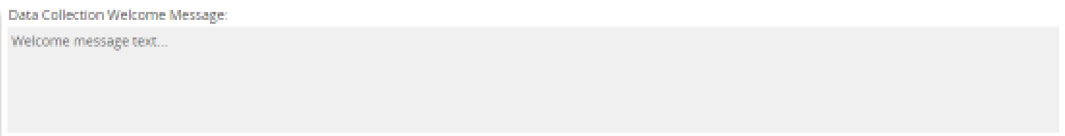
Linking a Web Branding to an OnBoarding Type

Once you have configured a Web Branding you will need to link it to the applicable OnBoarding Type. As an administrator, go to the OnBoarding Types section from the KYC360 home page and select the applicable OnBoarding Type. Within the Edit OnBoarding Type page select the configured Web Branding:

As well as linking the Web branding to the applicable OnBoarding Type you can also enter the Data **Collection Welcome Message**, **Terms And Conditions** and **Confirmation Message** you would like to include in the external data collection journey in the 'Edit OnBoarding Type' page as described below:

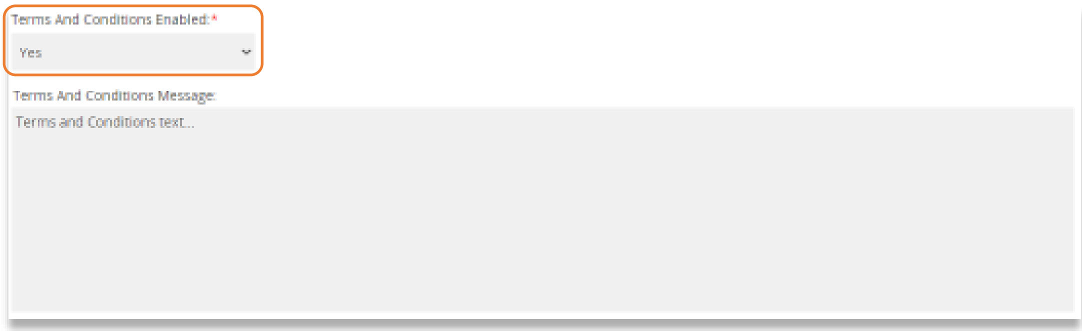
Data Collection Welcome Message

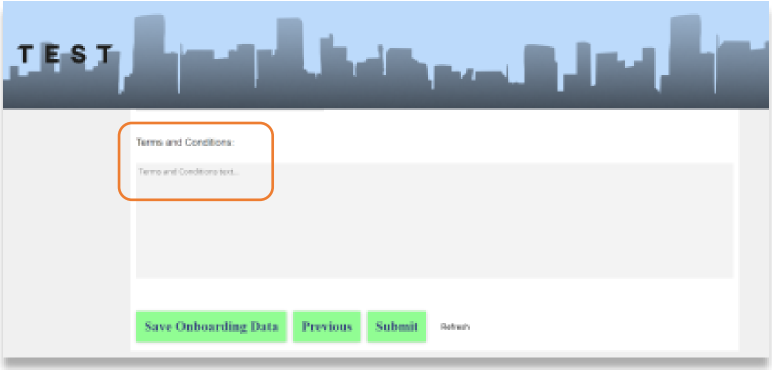
The Data Collection Welcome message is entered on OnBoarding Type level and will display on the first page following the Verification Code entry of the external data collection journey:



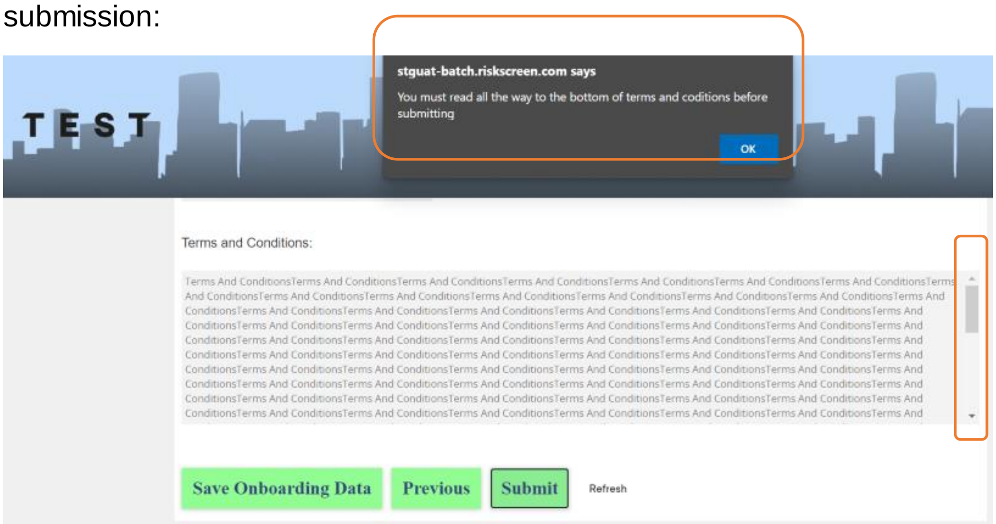
Terms And Conditions Message

The Terms And Conditions entered on OnBoarding Type level will display on the last page of the external data collection journey. There is an option to set the Terms and Conditions to Enabled or Disabled. Setting the 'Terms And Conditions Enabled' option to No will remove the section from the external data collection journey.





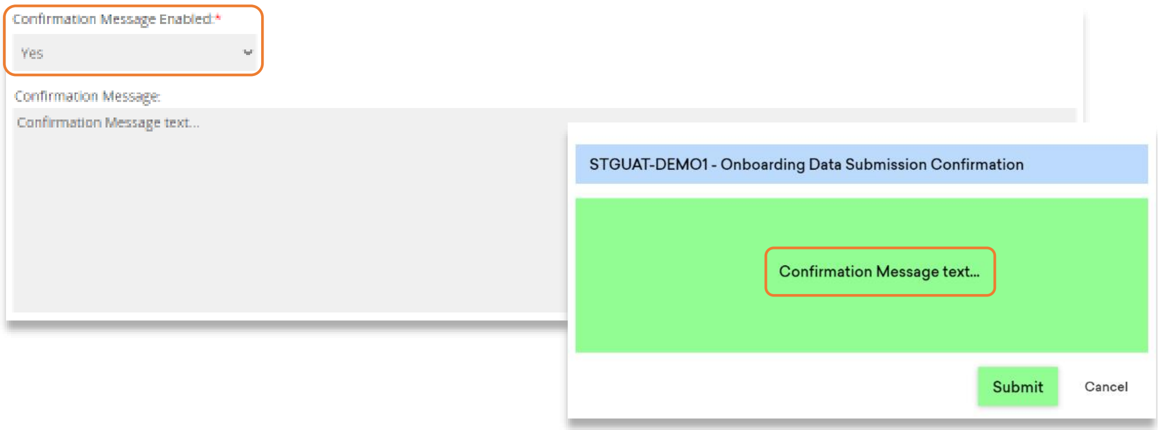
Note: The Terms And Conditions text box in the external data collection box will become scrollable if a large amount of text has been entered. A functionality to force the user to scroll to the end of the text has been added to ensure that the user reads the text before submission:



Confirmation Message

The Confirmation Message entered on OnBoarding Type level displays once the user clicks on submit <u>for the first time</u>. There is an option to set the Confirmation Message to Enabled or

Disabled. Setting the 'Confirmation Message' option to No will remove the section from the external data collection journey.

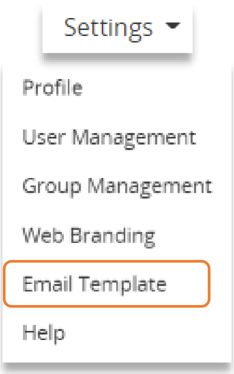


Email Templates

The WLWP – Email Templates functionality allows users to customise the appearance of the external emails. This guide details the level of customisation required for email templates.

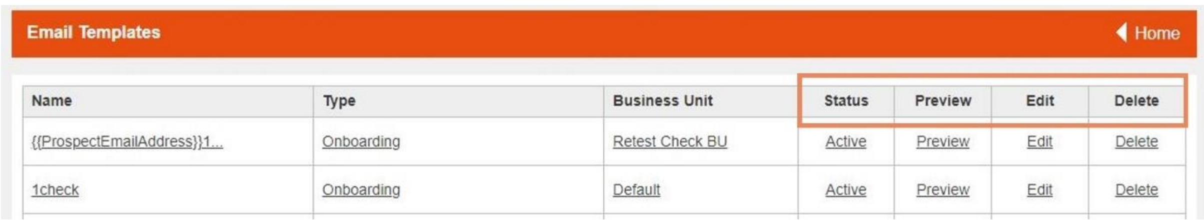
Access to Email Templates

KYC360 staff can assist you with your initial setup, but as an administrator, or user within a group with 'Email Template Management' permissions you can setup Email Templates by navigating to Settings situated in the top tool bar and then select the Email Template option:



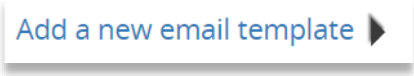
Adding Email Templates

Once you have selected Settings > Email Template, the Email Templates page will open which contains all your existing Email Templates. You can identify the Status, Preview, Edit or Delete an Email Template from this page.



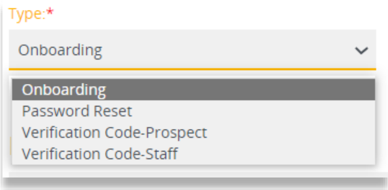
Name	Type	Business Unit	Status	Preview	Edit	Delete
{{ProspectEmailAddress}}1...	Onboarding	Retest Check BU	Active	Preview	Edit	Delete
1check	Onboarding	Default	Active	Preview	Edit	Delete

To add a new Email Template, click on the 'Add a new email template' link situated in the bottom left corner of the 'Email Templates' page:



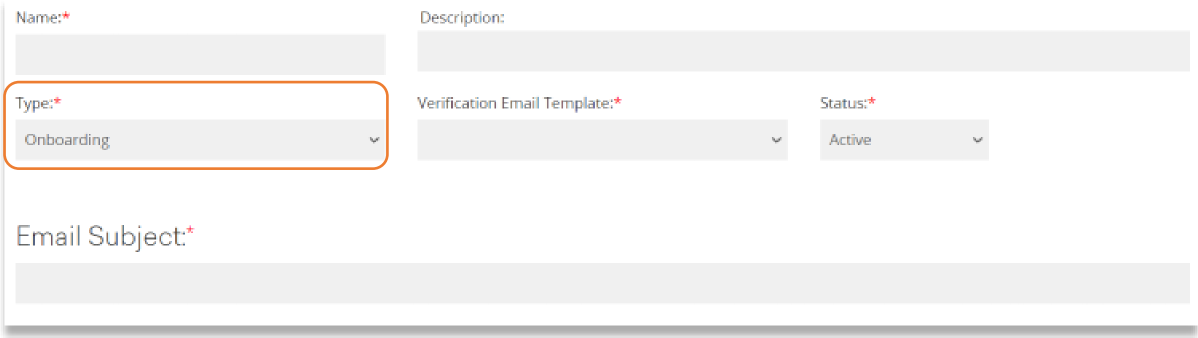
From here you will be able to enter all details required for creating an Email Template.

- There are 4 types of Email Templates:
  OnBoarding
  Password Reset
  Verification Code-Prospect
  Verification Code-Staff



Email Template Configuration

Each Email Template Type must be configured separately by selecting the applicable Type.



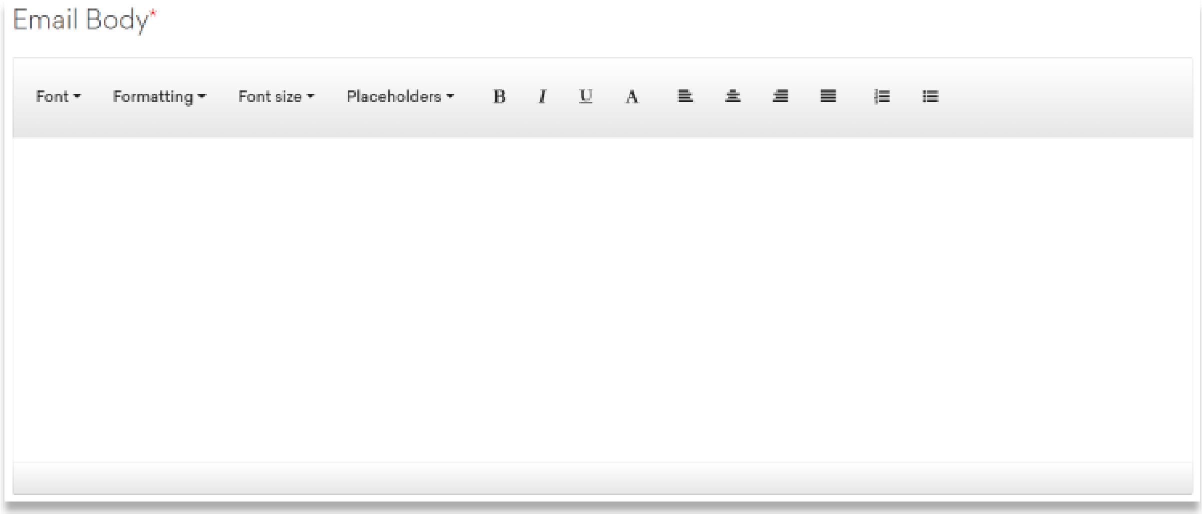
Name	The name of the Email Template
Description	Description of the Email Template (Only visible in the Email Template setup page)
Type	OnBoarding/Password Reset/ Verification Code-Prospect/ Verification Code-Staff
Verification Email Template	Used when linking a 'Verification Code-Prospect' email template to an 'OnBoarding' email template
Status	Setting an email template as Active/Inactive
Email Subject	The subject of the Email the user receives

Header Image

Align	Centre/Left/Right
Upload Header Image	jpeg, png
Option	% or px
Height	% - Highest value is 100

	px – Highest value is 600
Width	% - Highest value is 100 px – Highest value is 600
Header Image	A thumbnail display of the uploaded image

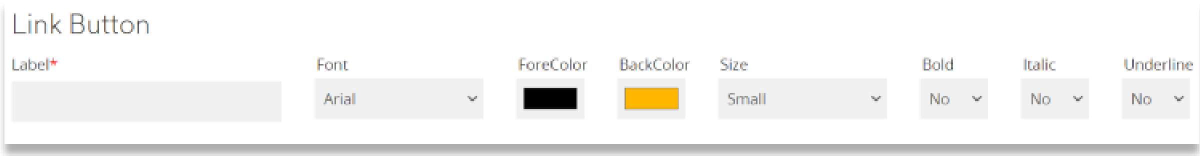
Email Body



<table>
<tr><td>Email Body</td><td>Contains various tools which includes:
<table>
<tr><td>Font</td><td>A list of generic fonts</td></tr>
<tr><td>Formatting</td><td>Headings options/Paragraph</td></tr>
<tr><td>Font size</td><td>Small, Normal, Medium, Large, Huge</td></tr>
<tr><td>Placeholders</td><td>Placeholders populate depending on the Email Template Type selected. Placeholders temporarily holds a place for the data required depending on the prospect or user it is used for</td></tr>
<tr><td>Font display</td><td>Bold, Italic, <u>Underlined</u>, Font Colour, Font Position, Numbering and Bullet points</td></tr>
</table>
</td></tr>
</table>

Link Button

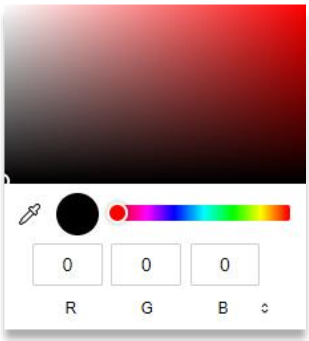
- Only available for Email Template Types: OnBoarding & Password Reset
- The Link Button section completion is a mandatory section (with/without using the 'Button Link' placeholder) however if the 'Button Link' placeholder is not used in the Email Body the Button will by default be placed at the end of the Email Body just above the Footer Image.



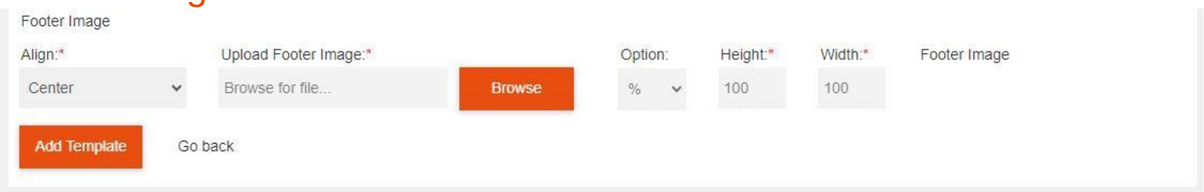
Label	The Label of the button directing the user to the external data collection form.
Font	A list of standard Windows server fonts is available to select from.
ForeColour	Colour of the text reflecting on the button.
BackColour	Colour of the button.
Size	Small/Normal/Medium/Large/Huge
Bold/Italic/Underline	Font display in **Bold**, *Italic* and Underline

Colours

Colours can be selected using the colour coder picker widget which includes RGB/HSL or HEX values. There is also a colour match dropper tool which you can use to match a colour you would like to use.



Footer Image



Align	Centre/Left/Right
Upload Footer Image	jpeg, png
Option	% or px
Height	% - Highest value is 100 px – Highest value is 600
Width	% - Highest value is 100 px – Highest value is 600
Footer Image	A thumbnail display of the uploaded image

Previewing an Email Template

A 'Preview' option is available once the template has been added. You can preview a template following any changes made but you must click 'Update' or else change made will be lost.

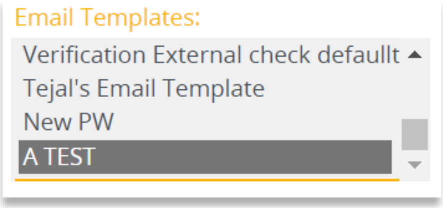
- Links are active in the Email Preview page.

Editing an Email Template

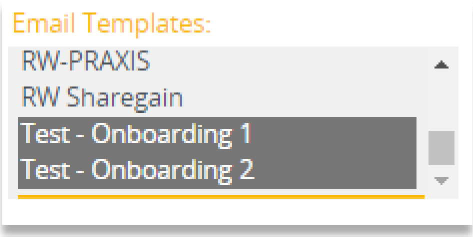
Once an Email Template has previously been used when sending a Data Collection Request, the Email Template used at the time of sending the request will still reflect on the current Data Collection Request. You can either create a new Data Collection Request and select the applicable Email Template to display the latest changes or re-select the Email Template on the current Data Collection Request to display the latest changes made to the Email Template.

Linking an Email Template to an OnBoarding Type

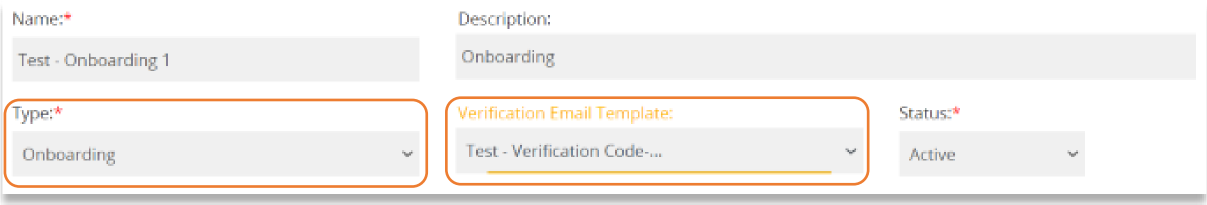
Once you have configured an Email Template you will need to link it to the applicable OnBoarding Type. As an administrator, go to the OnBoarding Types section from the KYC360 home page and select the applicable OnBoarding Type. Within the Edit OnBoarding Type page select the configured Email Template:



- More than one *OnBoarding Email Template* can be linked to a single OnBoarding Type by holding down the Ctrl key and selecting all applicable Email Templates you would like to link to the OnBoarding Type. Once you have made your selection click on Update to save your OnBoarding Type changes.



- The ‘Verification Code-Prospect’ email templates must be linked to the applicable ‘OnBoarding’ type email template:

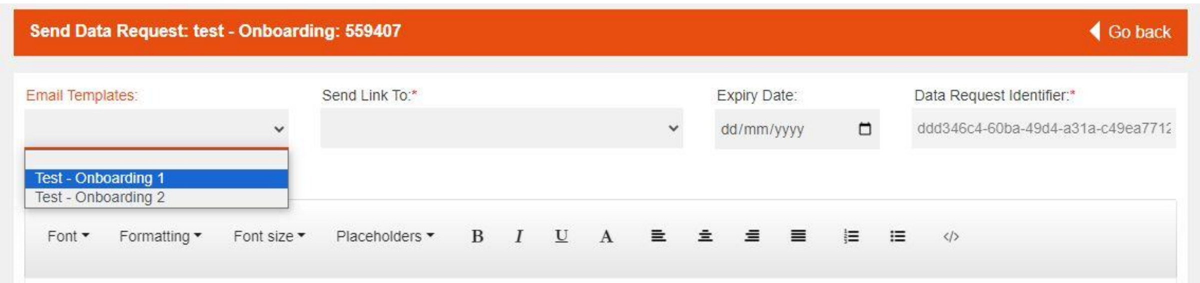


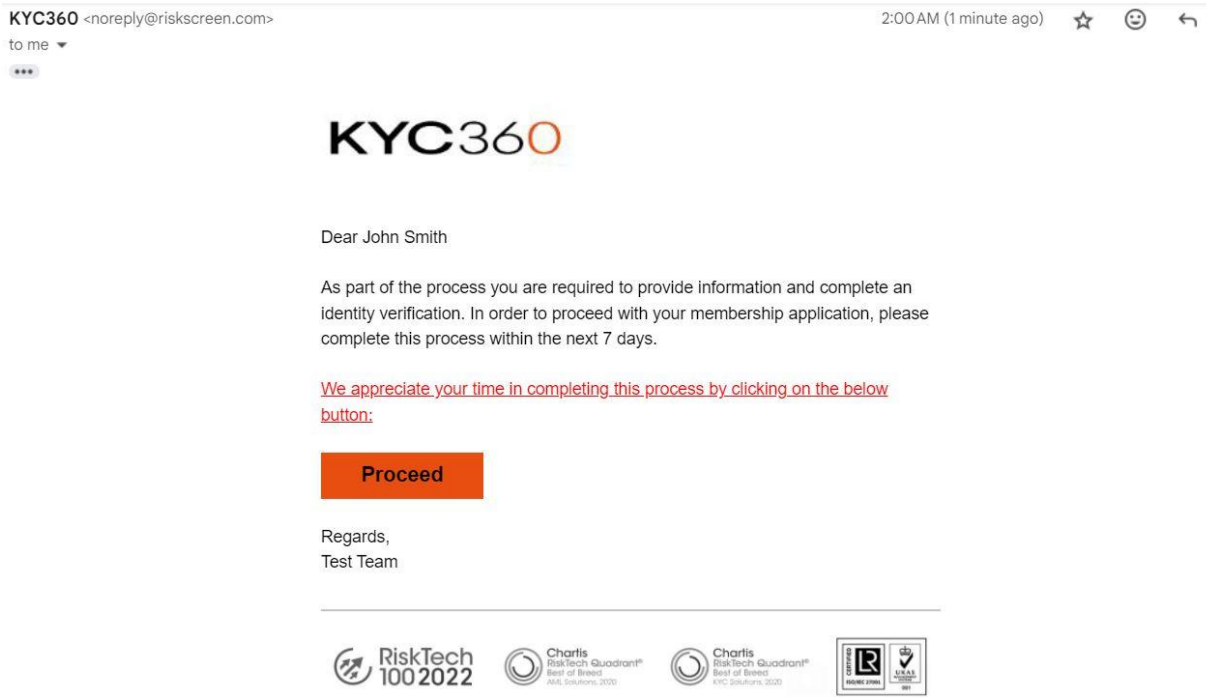
Examples

Below are examples of the 4 different types of Email Templates with useful notes of what to keep in mind.

Type: OnBoarding

<u>Linked to an OnBoarding Type</u>. You can link multiple ‘OnBoarding’ Type Email Templates to a single OnBoarding Type. When sending the external Data Request, you will be able to select the applicable Email Template:

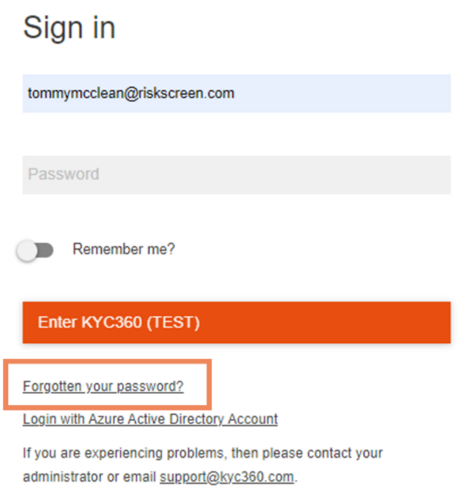


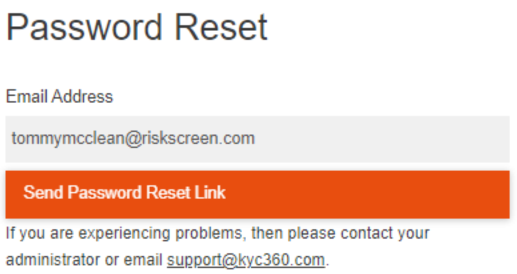


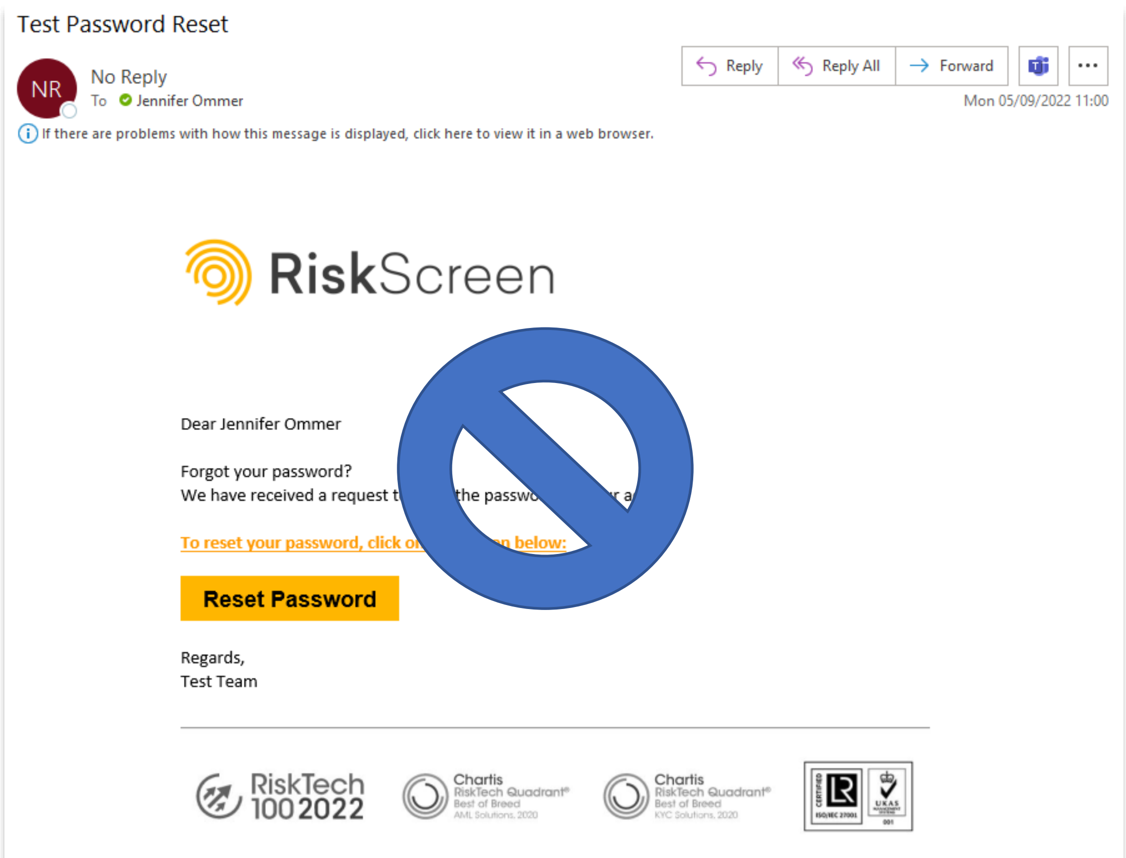
When creating a **new** Data Collection Request for a Prospect the option to select an Email Template is not yet available in the 'Create Data Request' page. The message is mandatory and will reflect in the 'Send Data Request…' page where the user can select an Email Template if required. This functionality provides the user with an opportunity to add a tailored message for the Prospect using the same Email Body tools and Email Preview function when setting up an Email Template. A tailored message will remain on the Data Collection request until replaced with a new message or Email Template.

Type: Password Reset

When a KYC360 user needs to reset their profile login password, the 'Password Reset' Email Template will be used for the email sent to the email address entered in the 'Password Reset' page when the user clicks on 'Send Password Reset Link':







The system only allows for one of these active Email Template Types at a time.

Type: Verification Code-Prospect

When a user receives the Data Request email and clicks on the button/link for the external Data Request form the system prompts the user to send a Verification Link. The 'Verification Code-Prospect' Email Template is used for the email the user receives:

The 'Verification Code-Prospect' email templates must be linked to the applicable 'OnBoarding' type email template. (See linking above)

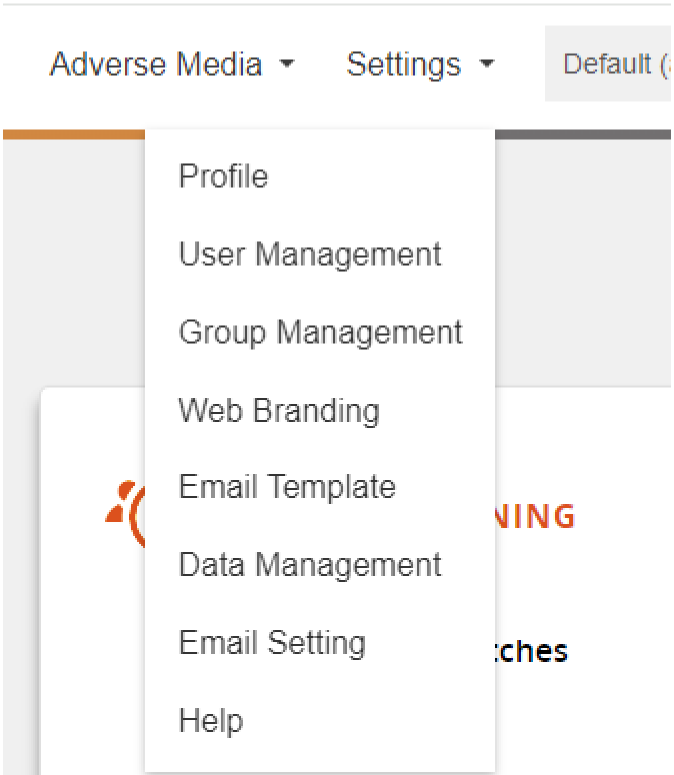
Type: Verification Code-Staff

When a KYC360 user profile is enabled for 'Two factor Authentication' the user will be required to enter a one-time pin upon login. The 'Verification Code-Staff' Email Template is used for the email containing the one-time pin.

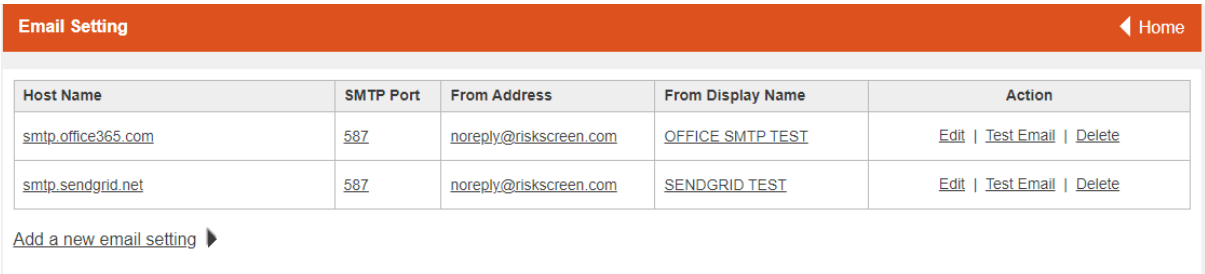
- The system only allows for one of these active Email Template Types at a time.

Bespoke Email Domain

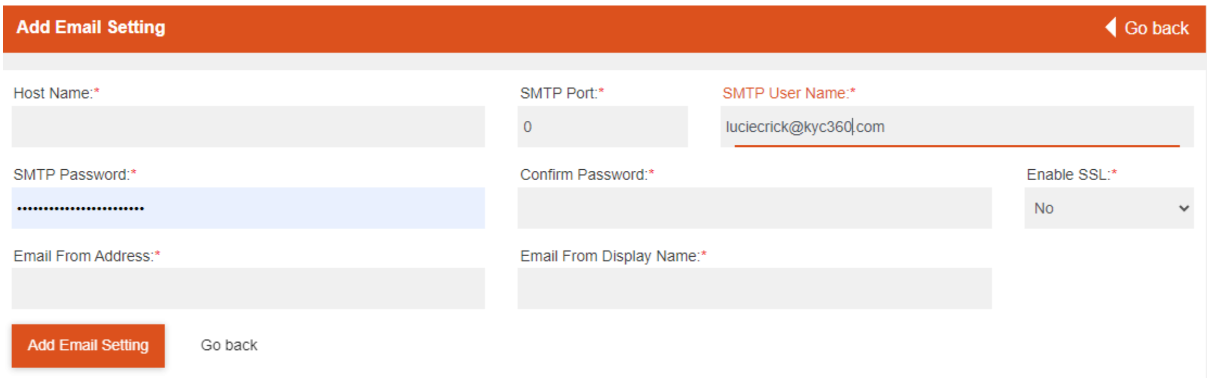
In order to change the email domain that the emails sent from the platform are sent from, first go to the Email Settings section shown below.



You will be offered the option to **add a new email setting.**

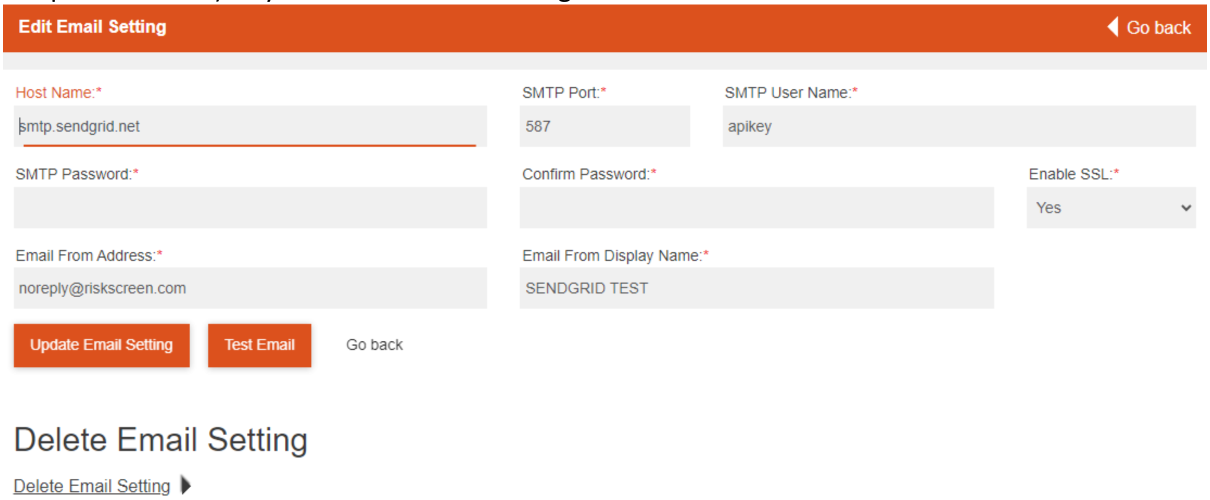


By clicking into this option, you will be offered the option to create a new email setting.

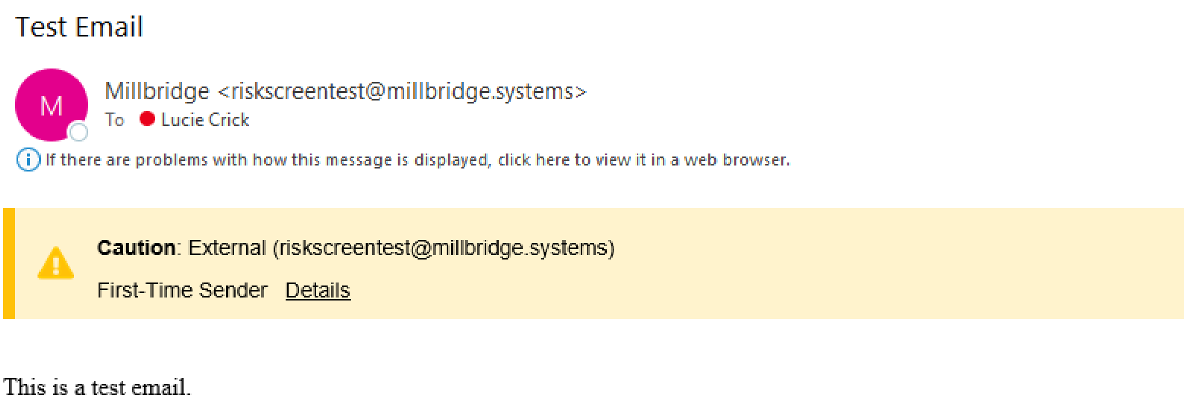


The email settings fields should be completed with your internal email details. Your IT technician should be able to provide the needed information for this section.

Clicking the Test Email button will send a test email to your user name (the one you are logged into the platform with) so you can check it is coming from the desired address.

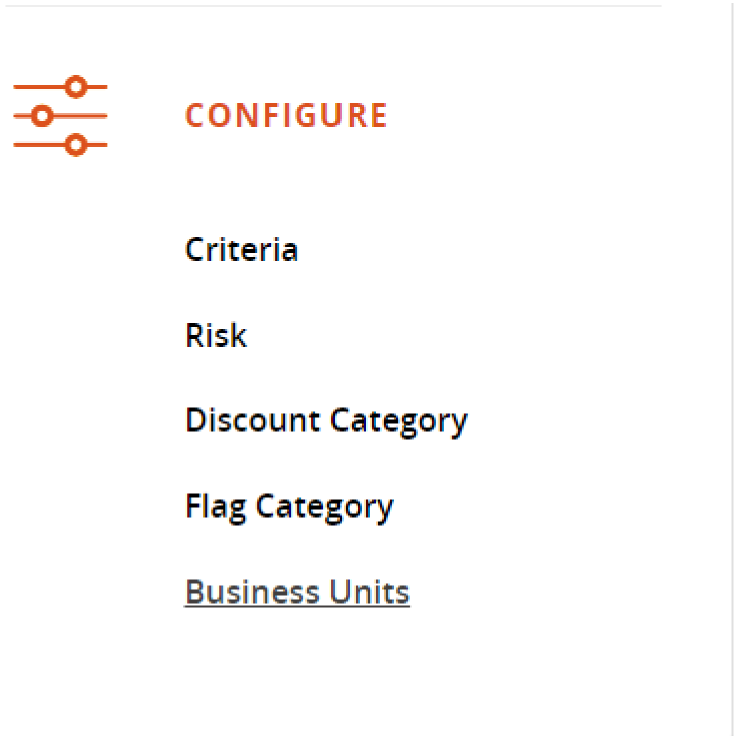


The test email will look like this:

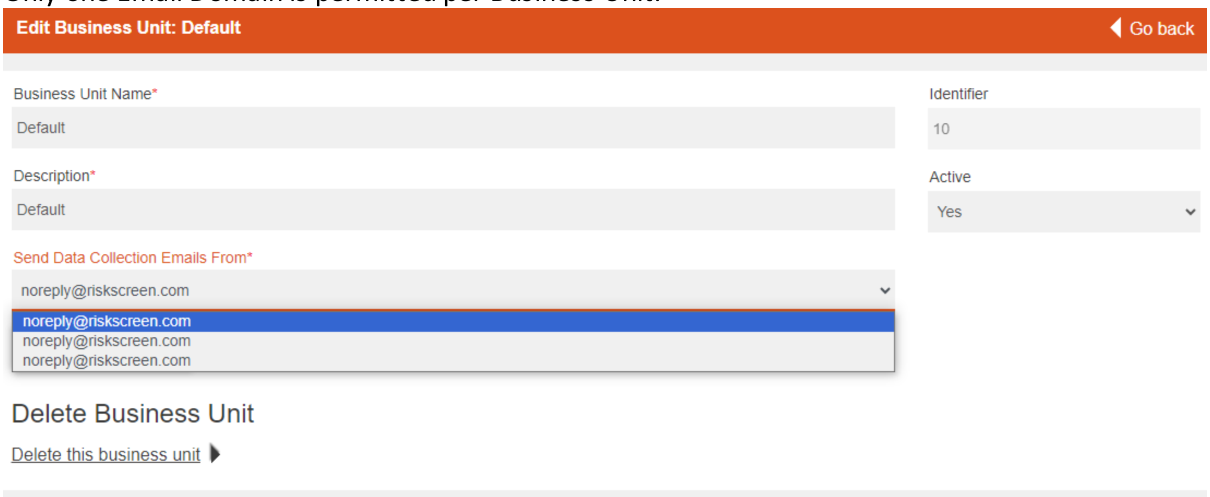


Email domain settings sit at the Business Unit level, meaning that you can configure a domain for each Business Unit, if you wish to.

If you are using Business Units and wish to add an additional email setting, navigate to the Business Unit management page from the Home Screen, once you have created all the desired email domains following the process outlined above.



You will then see the full list of all available Business Units. Click into the one you wish to add an email domain to and select the correct one from the drop-down list.
Only one Email Domain is permitted per Business Unit.

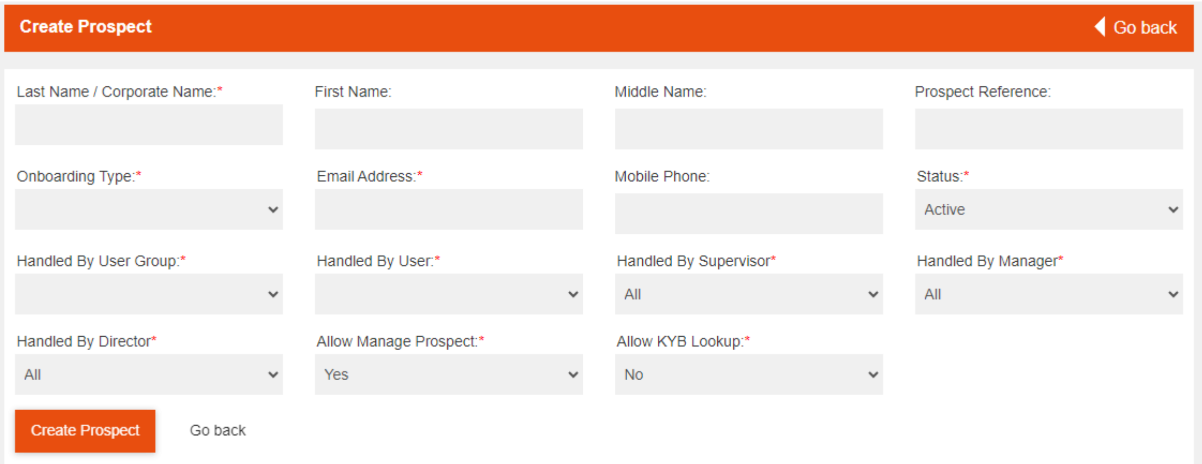


OnBoarding a Prospect

Prospect Management

In prospect management you can view current prospects as well as add new ones. To search for an existing prospect; search for the name and from there you can view their data and OnBoarding status.

If you wish to add a new prospect, click 'Add prospect' and complete the corresponding fields:

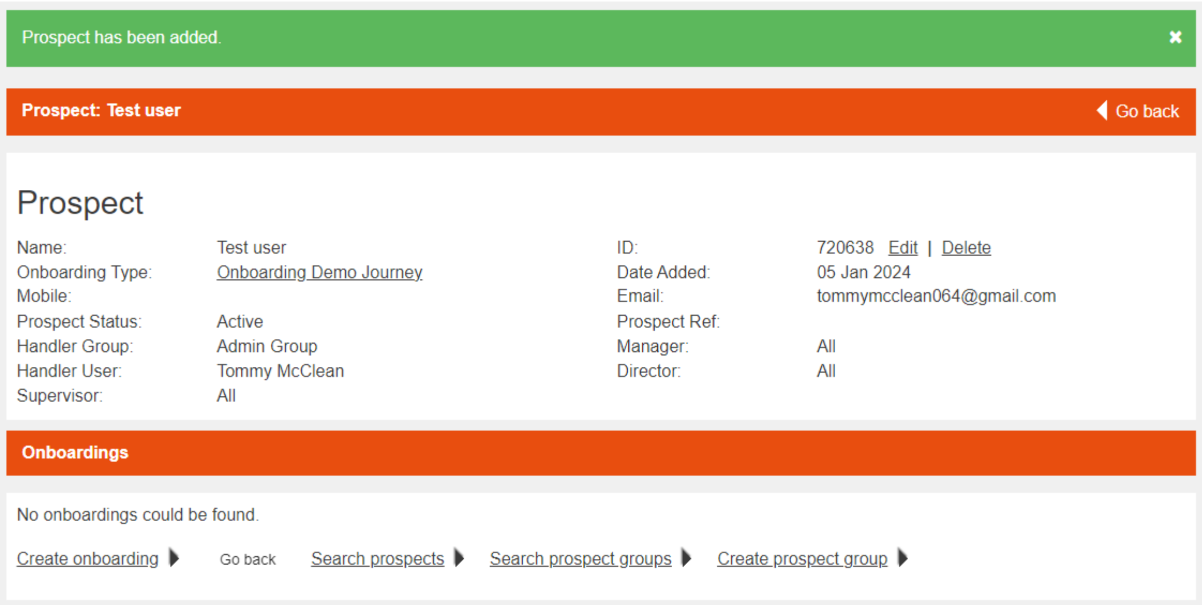


Field	Description
Last Name	Last Name of prospect; full name if prospect is a company – mandatory field
First Name	First name of prospect if person
Middle Name	Middle name (if required) of prospect if person
OnBoarding Type	The category of person/entity you wish to assign the prospect. OnBoarding Type classifies the information you will request from the prospect.
Mobile Phone	Prospect contact number
Email Address	Prospect contact email address
Handled By User Group	User Group assigned to this prospect's OnBoarding processes
Handled By User Group	User within assigned user group to oversee prospect's OnBoarding processes
Status	Active/Inactive denotes whether ongoing active screening should take place

Once the prospect form is completed your prospect will appear on the 'Manage OnBoarding' list.

To submit a prospect for OnBoarding you must set the OnBoarding type you wish the prospect to be submitted with.

Once a prospect is added, you can then start the OnBoarding process for them by selecting 'Create new OnBoarding for this prospect'.



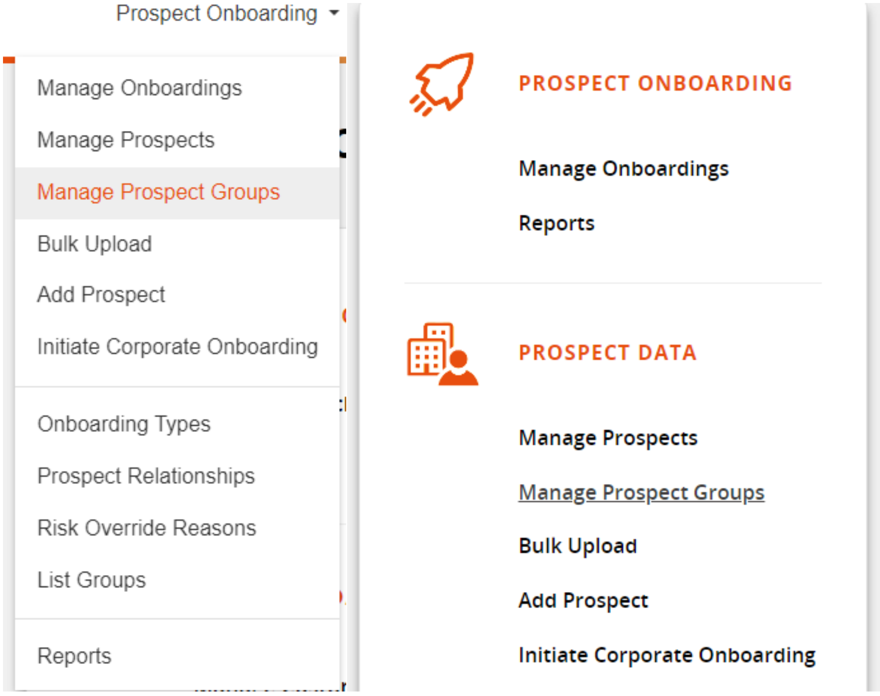
You will then have the option to add a note to the OnBoarding.

Prospect Relationships

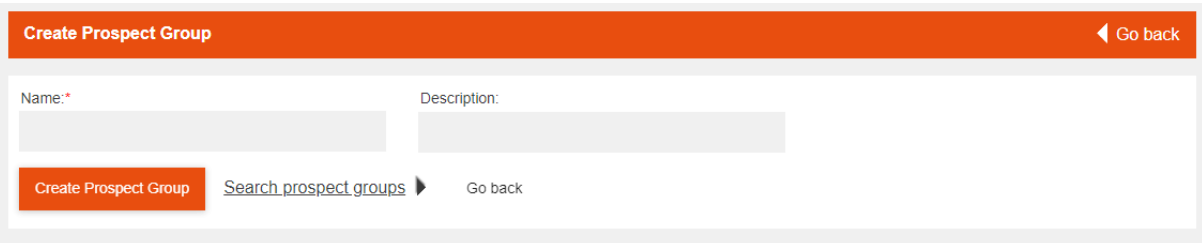
For any given reason it might be necessary to link two prospects into a relationship. This might be individuals or entities or a mixture of the two. You can do this at anytime after you have created the Prospects, but it is likely you will be required to do this at the start of the OnBoarding process.

You can now link any two prospects and see an overall Risk Rating based on the highest of the two.

Assuming you have already, individually, created your two prospects, then to begin to create a joint relationship between the two select 'Manage Prospect Groups' from the task bar at the top of the page. Or, alternatively, from the landing page of KYC360 OnBoarding.

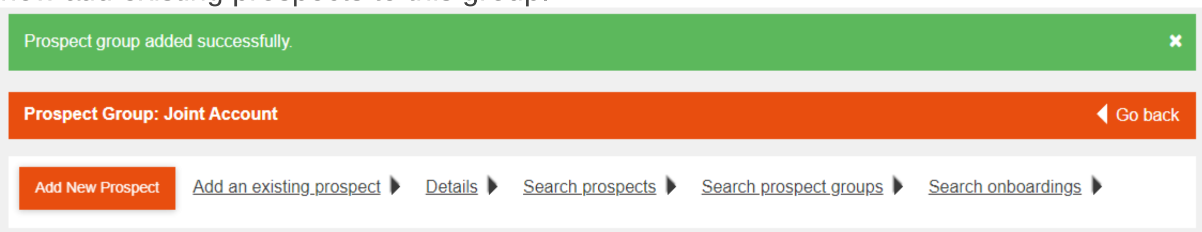


The next step will be to ‘create new prospect group’.

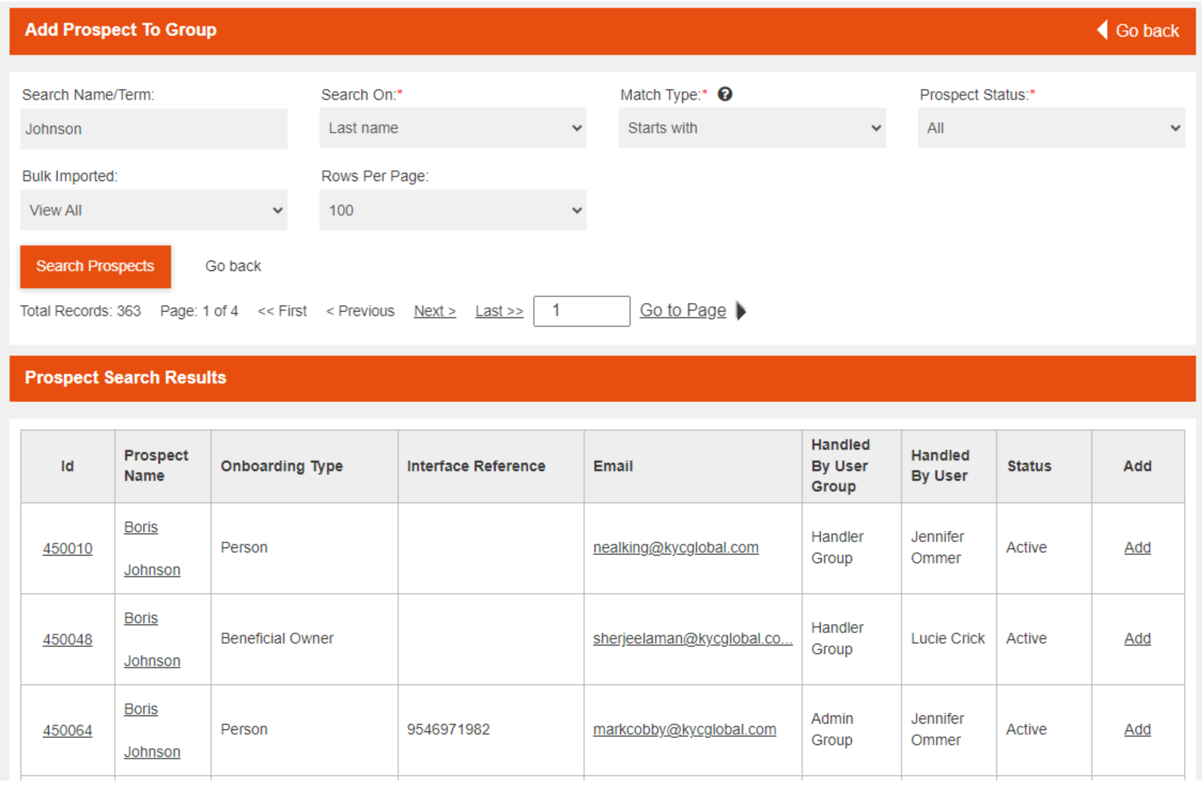


Here you can create an identifier for your new prospect group. The name and description of the group will appear on the joint Risk Assessment reports for OnBoarding.

Once Name and Description are agreed you will have created an ‘empty’ group. You can now add existing prospects to this group.

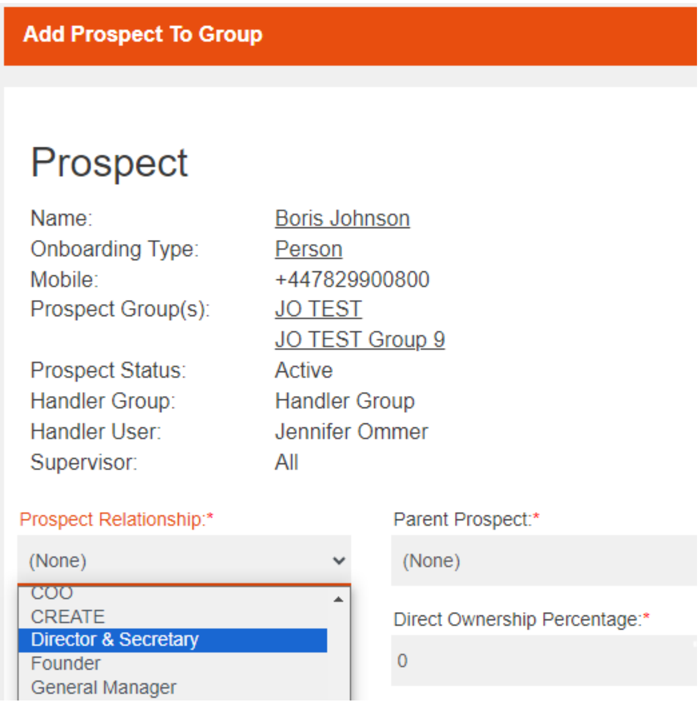


Search for your existing prospect. You can set the search terms to look for first, middle, or last name and whether your desired prospect is active or inactive. It would be handy to have the submission ID of the specific prospect you wish to add to the relationship though, in case you have more than one prospect journey for the same named client. – If, for example, the client is being OnBoardinged through different OnBoarding types due to different financial interests or jurisdictions.



Once you have the prospect that is destined for the prospect relationship, you may 'Add' to prospect group, using the option in the table as shown above.

You will then be asked to select the relationship your chosen prospect will share within the group. The names of relationship here can be pre-set, as required, and are only a away to organise the group you are creating. They will not affect hierarchy, journey, or relationship type in the OnBoarding system.

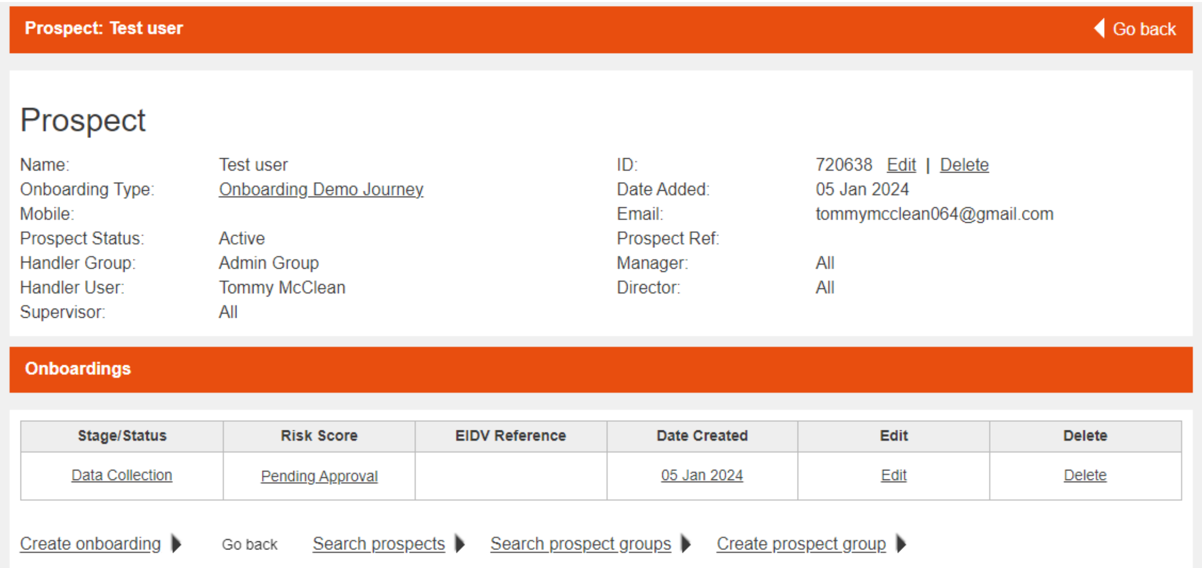


You will then be taken back to the Prospect Group page, for the option to select another prospect.

Once you have completed your Prospect Management, you can proceed to the Data Collection phase.

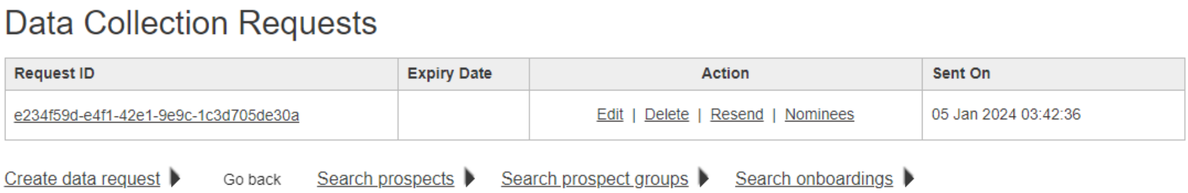
Data Collection

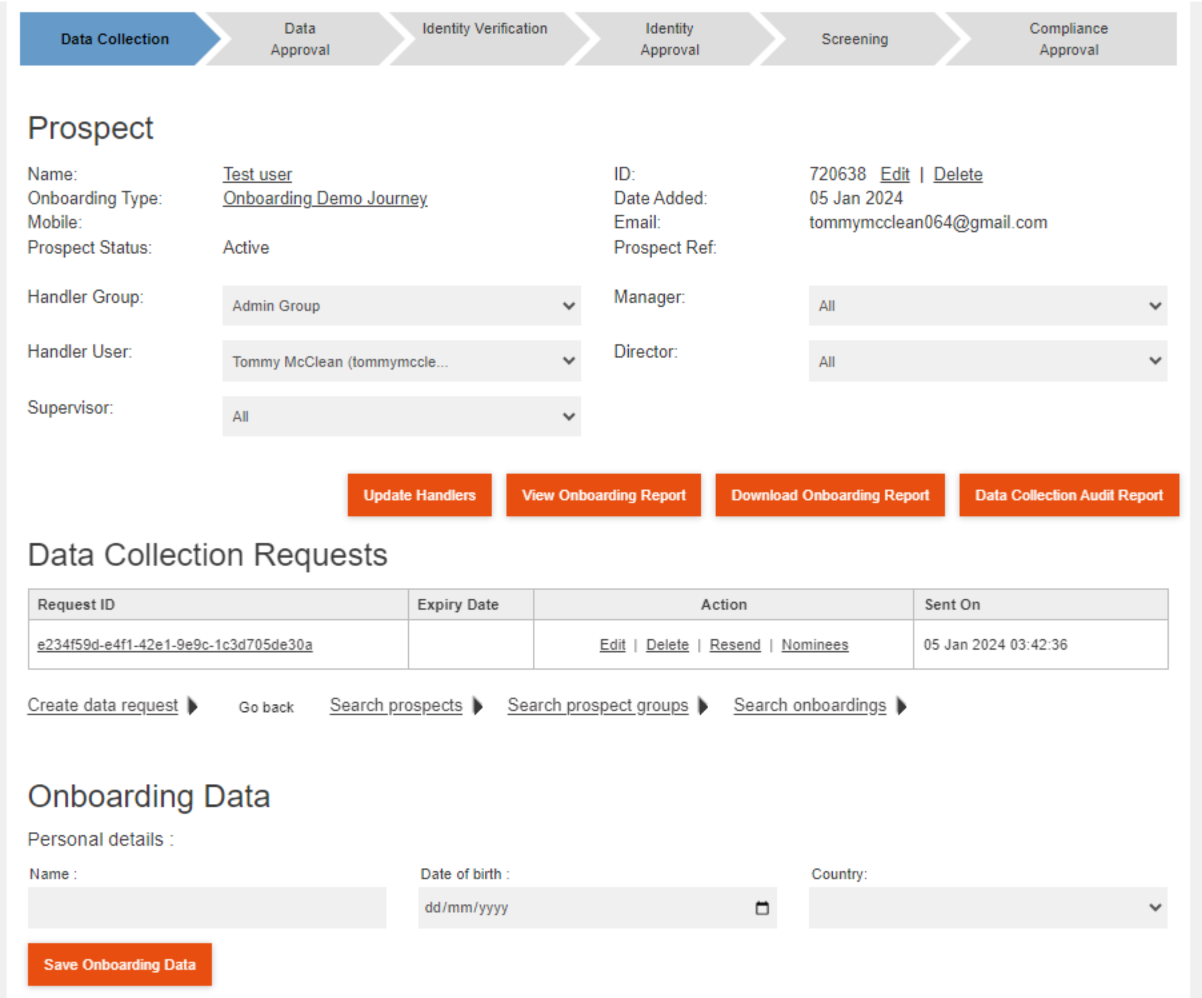
The first stage of the OnBoarding process will be the data collection; from this page you can send a data collection request to the prospect and view its status.



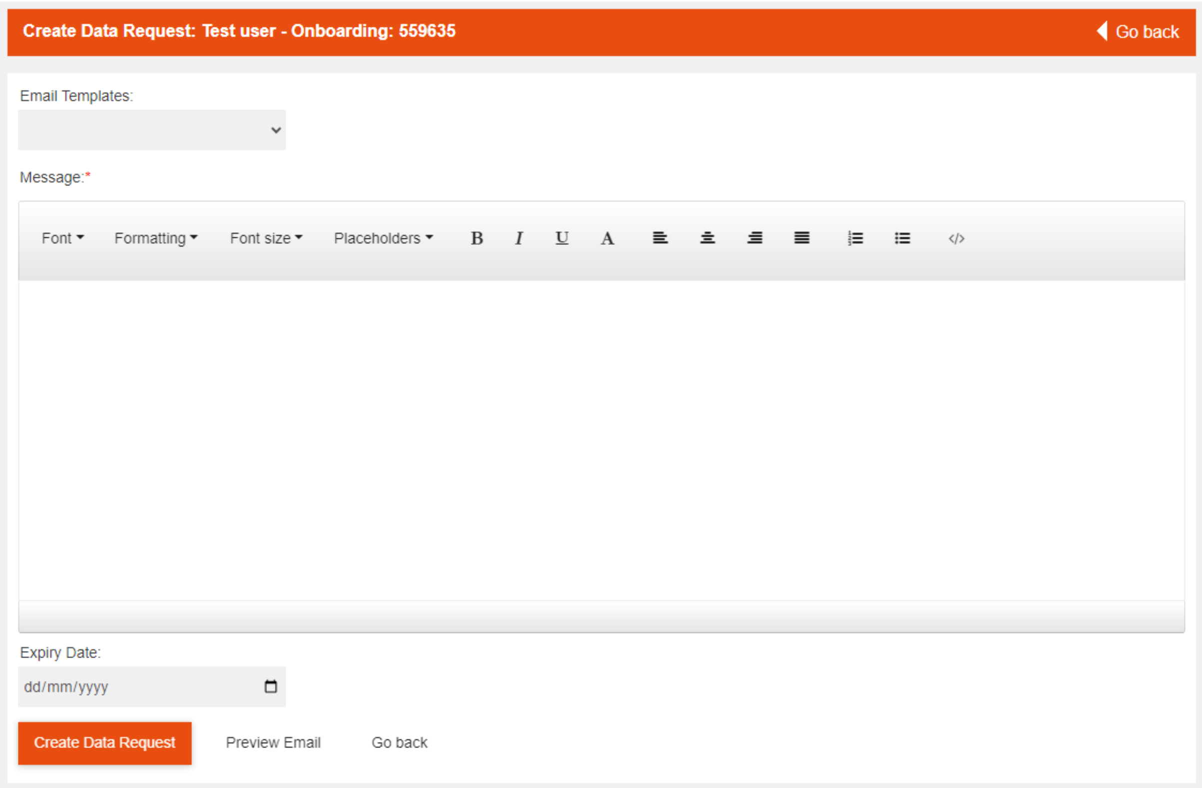
By clicking into the data collection area, by selecting Data Collection, you can see what data collection requests have been made and any received submissions, as well as any submitted documents.

Your submitted requests to prospective clients will have a submission request ID. By this you will be able to identify your prospect's progress.



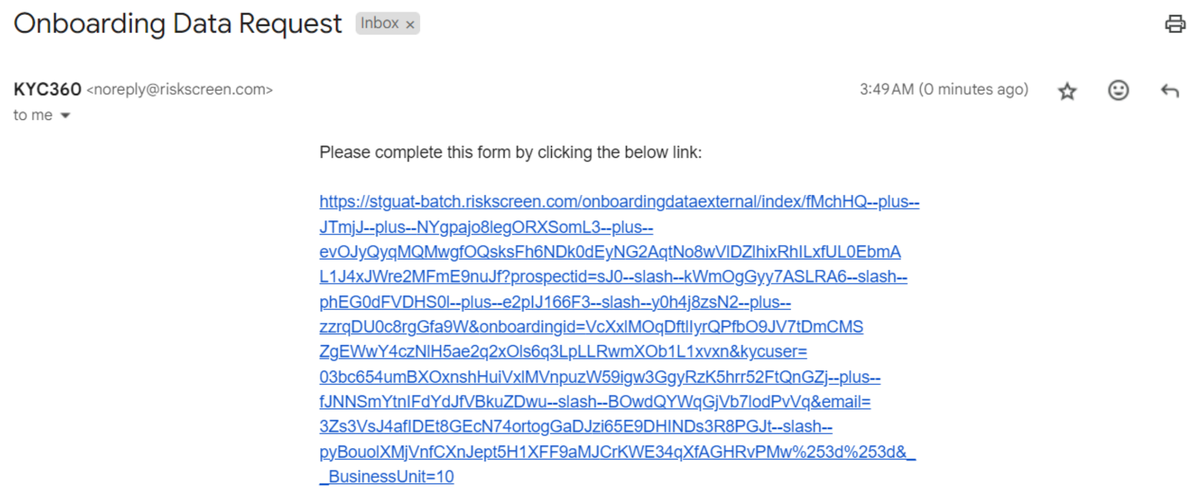


To request the data from a prospect you can create a new data collection request and add a customised message to the prospect as well as an expiry date for the data collection.

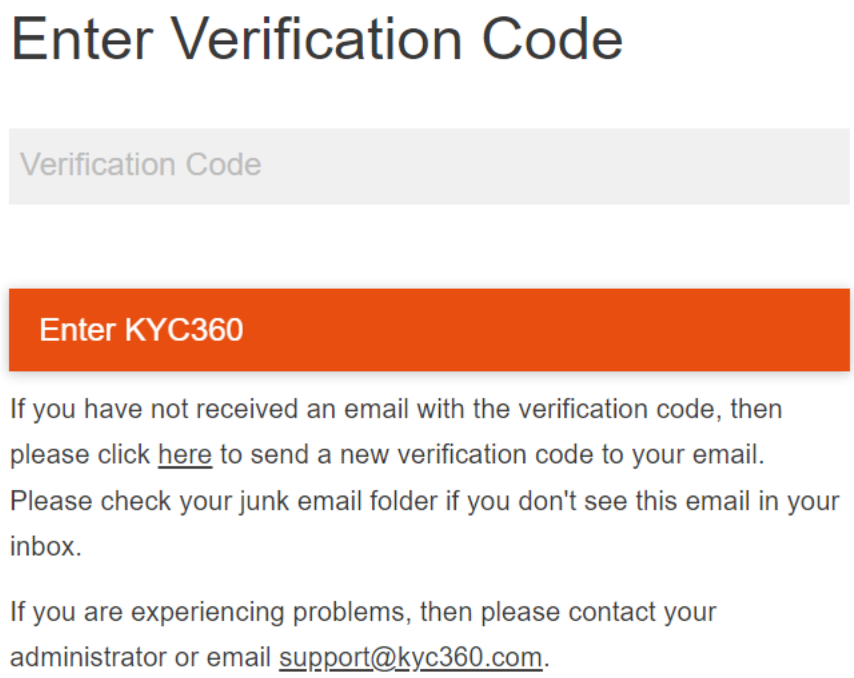


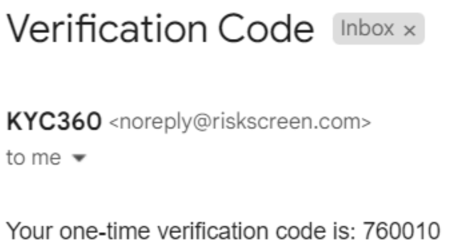
What your Prospect will receive

When you send the Data Collection link to the Prospect, they will first receive an email with the custom message you have set as mentioned above. The email will contain the link that they should click on to be taken to the Data Collection form. (see below for creating a hyperlink for this email)

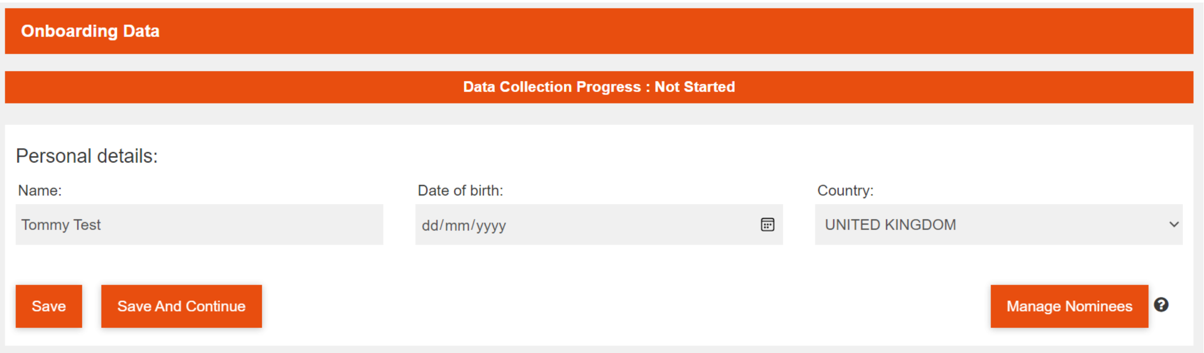


The link will take the Prospect to a KYC360 log-in page that requires a 6 digit code. The act of clicking on the link triggers the code to be sent to the Prospect's email address. For security reasons this code is valid for 60 mins, at which point if the form is not completed the Prospect will be returned to the log in screen and a new code will also be generated and sent.





Your Prospect will then be taken to the Data Collection form, as you have configured it, as a part of the platform that is externally facing. It will look something like the below, with your personal customer message featured instead. They will then need to work through the questions in the form.



Once the form has been completed, they can submit using the appropriate button. If all the required mandatory fields are filled in the form will submit successfully.

When your Prospect comes to add the documents, you have stipulated they should share they will see options similar to the below. The maximum file size is 50MB and documents should be uploaded in either .pdf or .jpeg format. They will need to select the number of documents they plan to upload (unless you have dictated that a certain number and type of documents are mandatory).

A thumbnail of the document will display as below if one is available. Mandatory documents denoted by red asterisk.

Documents

Image	Type	Mandatory	View Image	Edit	Action
PDF	Proof of Address	No	View Image	Edit	Delete
PDF	Register of Directors	No	View Image	Edit	Delete

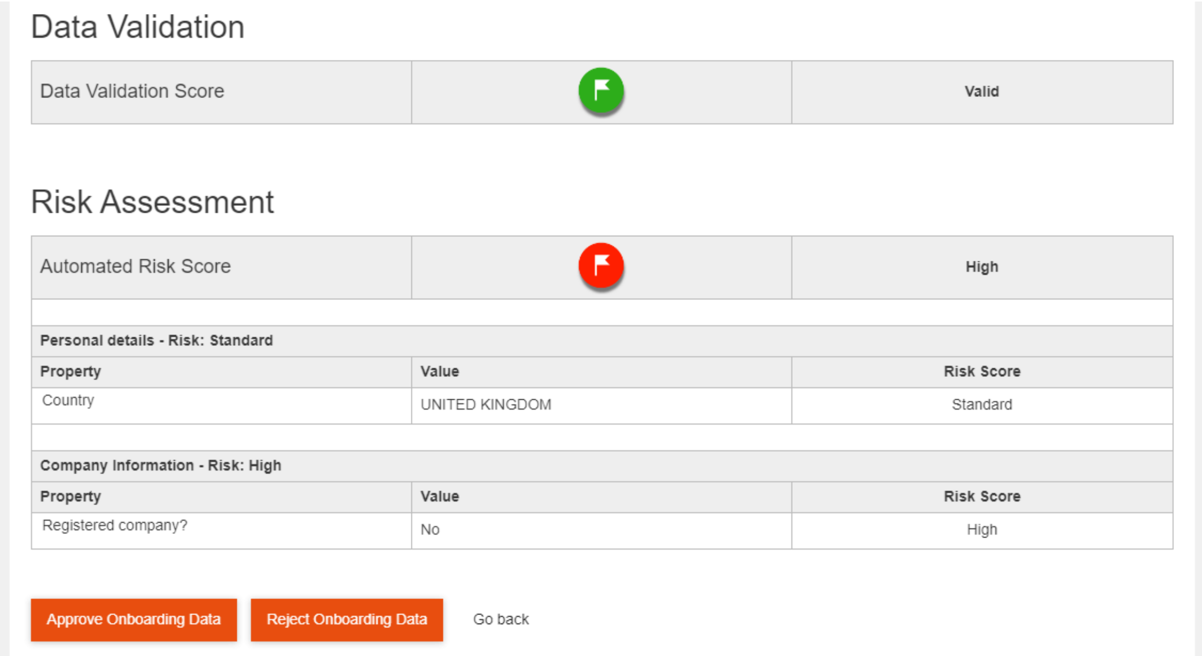
Add onboarding document

Once your Prospect has submitted the Data Collection form successfully, you (as the Handler) will see the submitted information appear within the RS OnBoarding platform.

The OnBoarding will have moved to the Data Approval stage. You then have the option of reviewing their submission, including the Risk Score that will be applied from any Risk Rated categories and, if necessary, adding any more documents that you see fit.

Data Approval

After a customer has submitted their data, the OnBoarding will move on to the Data Approval stage. This is where the OnBoarding data is approved by the Handler, or auto approved, if this is set up in the configuration of the OnBoarding type. The attributed Risk Assessment will be based on the submitted data available in relation to the potential risk assigned to each property value. The approver can then approve or reject the OnBoarding data presented and add a note if required. Auto approve functionality can also be set based on Risk, except in cases where the highest Risk Assessment is returned.



Data Validation

Data Validation Score		Valid

Risk Assessment

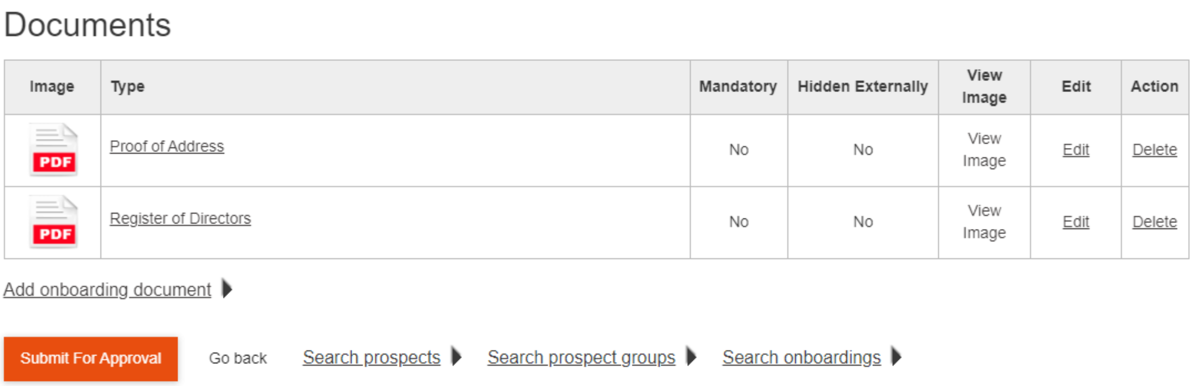
Automated Risk Score		High
Personal details - Risk: Standard		
Property	**Value**	**Risk Score**
Country	UNITED KINGDOM	Standard
Company Information - Risk: High		
Property	**Value**	**Risk Score**
Registered company?	No	High

Approve Onboarding Data Reject Onboarding Data Go back

If you stipulated your prospect would need to provide additional documents, you will need to approve them at this stage.

Internal Use Properties can be used, if configured in the OnBoarding type, as Hidden Fields. They are hidden from the external form and intended to be completed after the Prospect has submitted their data, in the Data Approval stage.

If the Hidden fields are carrying Risk values that will affect the outcome of the Risk Assessment the Risk Assessment will be recalculated, including all the information when you click Save in Data Approval stage.



Documents

Image	Type	Mandatory	Hidden Externally	View Image	Edit	Action
PDF	Proof of Address	No	No	View Image	Edit	Delete
PDF	Register of Directors	No	No	View Image	Edit	Delete

Add onboarding document

Submit For Approval Go back Search prospects Search prospect groups Search onboardings

The data approval stage will reflect what has been set at the collection stage. Therefore, this section could be extensive in response to the level of detail required.

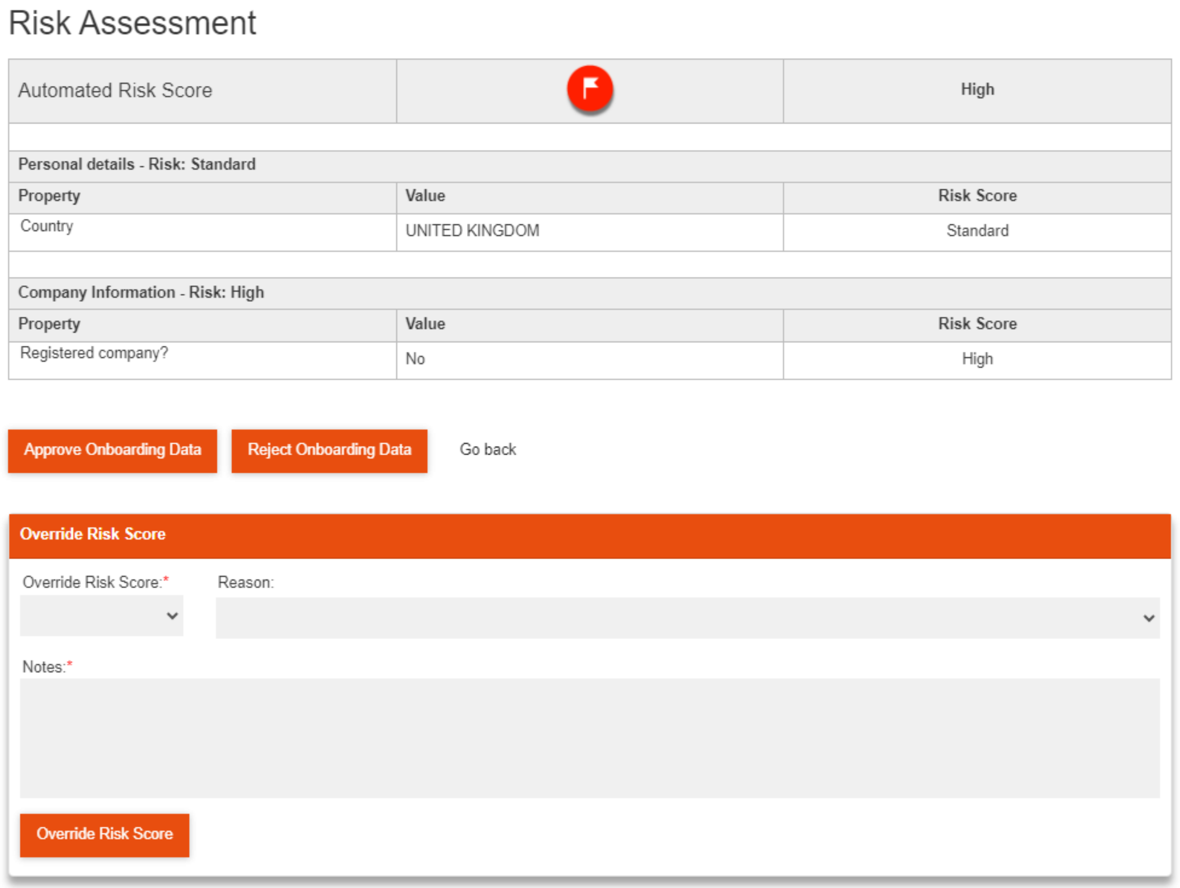
Override Risk Score

It is now possible for a handler or supervisor to override the risk rating given to a prospect at any stage, from data approval to compliance approval.

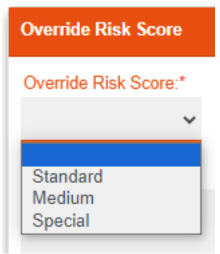
Each risk override will require justification added. Any amendments that have been made, and by whom, will be displayed in a tabular form.

This feature enables greater flexibility around risk rating. The change adds an optional additional human-interaction layer. It also requests that you add notes to document the reasons, or justifications, for the override.

It is possible to override the risk rating given at any stage from data approval to compliance approval.



So, if you were wishing to change a risk rating from High to Low, for example, changing the Override Risk Score in the drop down (this will show you all the currently unselected Risk Ratings) will allow you to do this.



Once you click on “Override Risk Score” your prospect’s Risk Assessment will then display like this- with all the reasons given and justifications added as part of the display.

Data Validation

Data Validation Score		Valid

Risk Assessment

Automated Risk Score		High
Amended Risk Score		Standard
Personal details - Risk: Standard		
Property	**Value**	**Risk Score**
Country	UNITED KINGDOM	Standard
Company Information - Risk: High		
Property	**Value**	**Risk Score**
Registered company?	No	High

At each stage in the OnBoarding process, you will now be able to see when any amendments have been made, and by whom, to any given prospect.

Risk Score Amendments

Previous Risk Score	Risk Score	User	Date	Reason	Notes
High	Standard	Tommy McClean	05 Jan 2024 04:52:57	TestRisk	test

At the screening stage of the OnBoarding process this prospect will now be screened according to the amended Risk Rating and associated criteria.

An override will always follow the higher risk score.

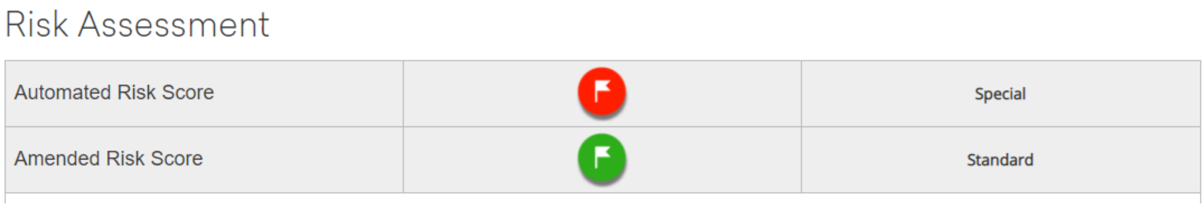
Given an amended Risk Score, the prospect will then follow the approval requirements, at the compliance stage, denoted by the higher Risk Rating. In the below example the Prospect will follow the pathway set for **Special** level of Risk.

Risk Assessment

Automated Risk Score		Medium
Amended Risk Score		Special

This is also applicable if the amended rating is the lower of the two (or more) ratings available.

In the below example, the Prospect will follow the pathway set for Special level of Risk too, as it is the highest rating.



List Based Options for Risk Override

There will now be a drop down of configurable list options for Risk Override. You will be able to add the most often used reasons that a risk might be overridden, from within your usual prospect processing. The reason will be recorded, along with the time stamp and user that chose to override, as previously shown for Risk Override. There are no limits on the number of times a Prospect could have their Risk Assessment amended or overridden.

This list can contain as many or as few reasons, as required by the client. This can be configured to reflect the client's needs.

Identity Verification

The identity verification stage of the process is where the eIDV submission results are shown along with submitted documentation. There is also the option to create a manual submission for the OnBoarding.

Additional detail shown when Address Verification is required.

In the display of results once the eIDV checks have been submitted, additional details are displayed, if an address verification has been undertaken. KYC360 OnBoarding will now mirror more closely the info displayed in ID Pal whereby you can see the match/flag status of all the address and ID verification information in one table. Display will show as below.

Submission	UUID	Facial Match Score	Phone	Gender	Date of Birth	Country Of Birth	Address Line 1	Country	View
2635790	50fa84ad	93	[redacted]	Male	[redacted]	India	[redacted]	India	View

Check results for submission: 2635790:

Facial Match Check	Document Check	Address Check	Name Match Check	Date of Birth Check	Liveness Check
Pass	Pass	Alert	Fail	Fail	N/A
Actual Score: 93		Please check the detailed reason below in Address Verification Message box	Firstname and lastname does not match	Date of birth is empty	

Auto Approve Fail	Auto Approve Pass	Auto Approve NA	Auto Approve Exclusion Pass

Documents for submission: 2635790:

Document Type	Document-Front	Document-Back	Selfie	Prospect Record Name	Document Name	Prospect Record Date of Birth	Document Date of Birth
Document# Issuer Code# Issue Date# Expiry Date#				Prashant Mane	KUNAL LUTE SUNIL/ A IRI 1 A I I 11 A A R*		[redacted]
Passport							
Proof Of Address	PDF						
Additional Documents	PDF						

Click on image/document thumbnail to view the image/document

Address Verification Messages

Information:
No match was returned from the database checks.

Manual Review: A manual review of the customer address is advised.

At this point, the eIDV submission must be approved by the Handler assigned to the Prospect. If approval cannot be given the Prospect OnBoarding should either resend the eIDV app link back to the prospect for further/additional submission, or reverted to an earlier stage, whichever is appropriate.

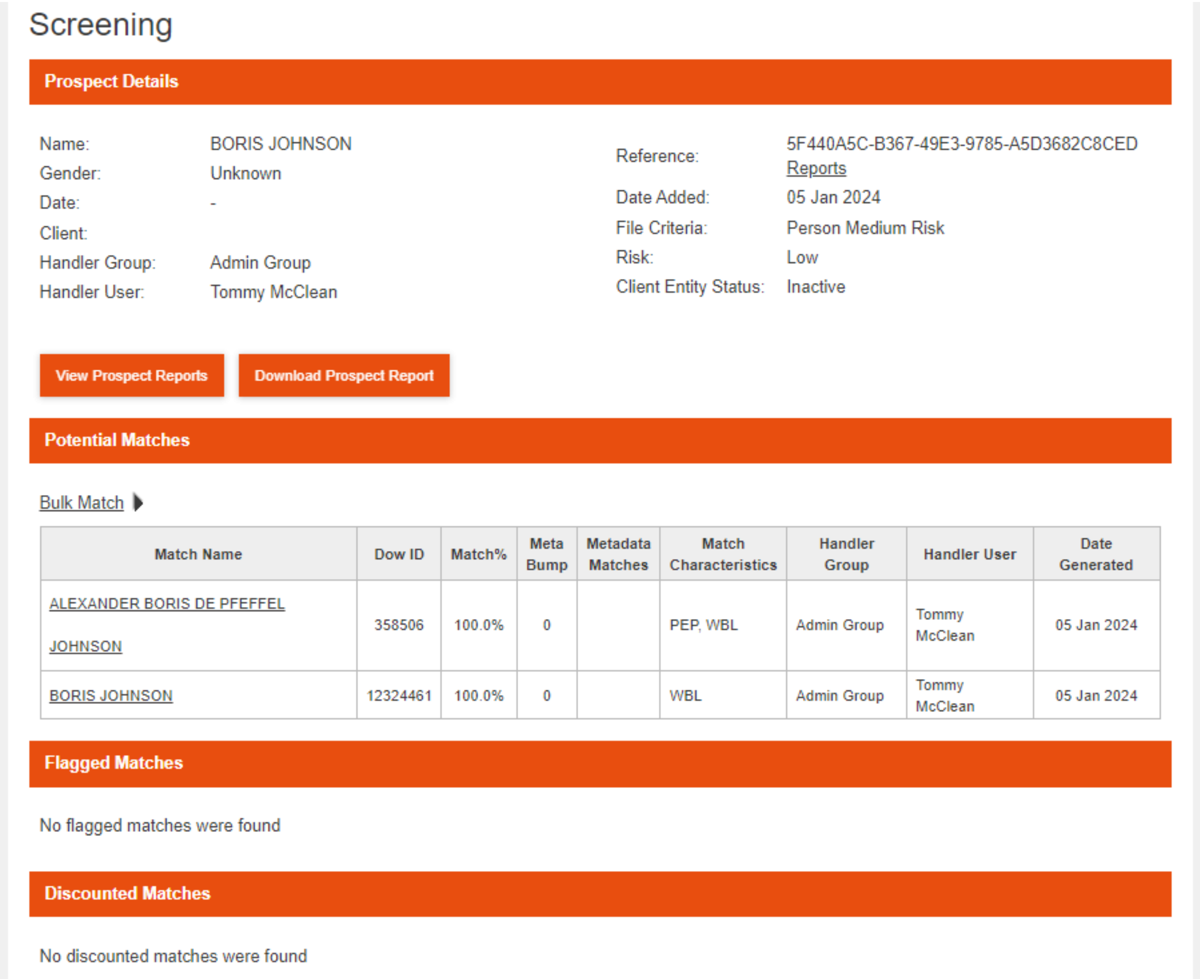
This is the secondary stage of approval for the identity verification where the Handler can review the submitted identity information and either approve the submission and move the prospect forward to AML screening or reject the verification.

If the eIDV checks are approved the prospect will then move to the Screening stage.

Screening

The screening stage allows you to conduct AML screening of your prospects against the Dow Jones database.

Hits that KYC360 identify during the screening process are referred to as potential matches. The potential matches section of the screening stage shows all potential matches for the customer that have been flagged from the Dow Jones records using the screening criteria that was set previously.



Screening

Prospect Details

Name: BORIS JOHNSON
Gender: Unknown
Date: -
Client:
Handler Group: Admin Group
Handler User: Tommy McClean

Reference: 5F440A5C-B367-49E3-9785-A5D3682C8CED
Reports
Date Added: 05 Jan 2024
File Criteria: Person Medium Risk
Risk: Low
Client Entity Status: Inactive

View Prospect Reports
Download Prospect Report

Potential Matches

Bulk Match

Match Name	Dow ID	Match%	Meta Bump	Metadata Matches	Match Characteristics	Handler Group	Handler User	Date Generated
ALEXANDER BORIS DE PFEFFEL JOHNSON	358506	100.0%	0		PEP, WBL	Admin Group	Tommy McClean	05 Jan 2024
BORIS JOHNSON	12324461	100.0%	0		WBL	Admin Group	Tommy McClean	05 Jan 2024

Flagged Matches

No flagged matches were found

Discounted Matches

No discounted matches were found

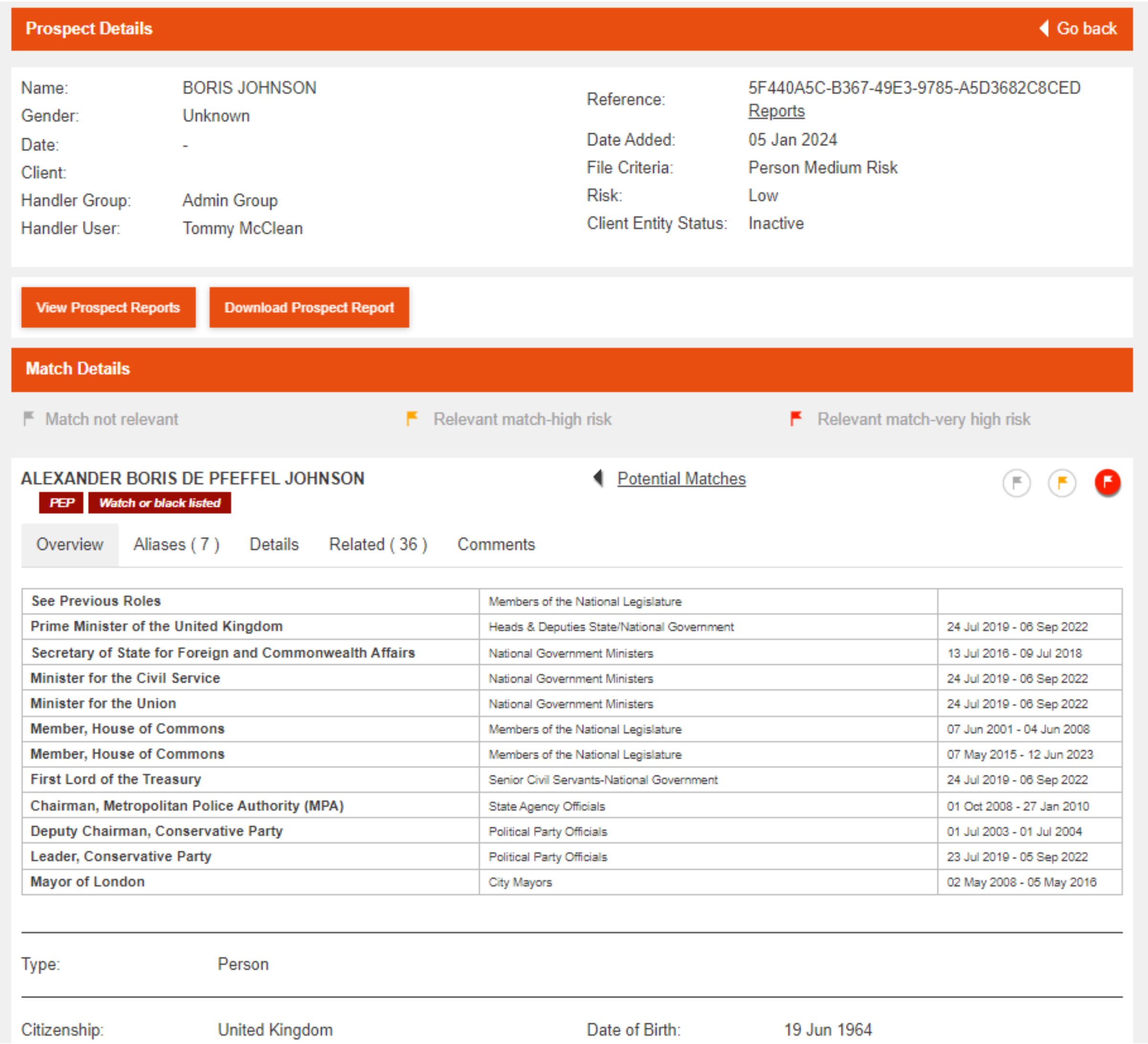
The flags you select will accept, discount, or require further comment on the risk presented, as below:

Discount the match as not relevant.

Flag the match as relevant but is acceptable.

Flag the match as relevant and is not acceptable. Flagging a match potential as not acceptable requires that you complete the note field to justify the decision.

By clicking into the potential matches presented you can see the details of the screening results for each. This will help you identify a true match to your prospect.



The table below contains detailed information of columns shown in the potential matches section when you click into a potential match.

Column	Description
Match Name	Full name of the Dow Jones record.
Dow ID	The Dow Jones Id of the record.
Match %	Average similarity % returned by the Dow Jones record for the name matching section of the screening process.
Meta Bump	Higher scores indicate a higher probability that the potential match is a true match.
Meta Data Matches	Shows customer information other than names that matched the Dow Jones record. • Date • Country
Match Characteristics	Classification of the Dow Jones record. • PEP (Politically Exposed Person) • SAN (Sanctioned) • RCA (Relative or Close Associate) • AVM (Adverse Media) • WBL (Watch/Blacklist)

Column	Description
Handler Group	The user group the potential is assigned to for review.
Handler User	The user the potential is assigned to for review.
Date Generated	The date the potential was identified.

In this way the reviewer can decide whether a true match has been found, and if so if there are any further steps required before sending the prospect to the final stage of compliance approval.

At this stage you will also see all the Risk Assessments that have been given to your prospect and changed by handlers or supervisors along your prospect's OnBoarding journey.

Risk Assessment

Automated Risk Score		Very High

The automated risk score will be based on the OnBoarding type set and the data collected from your prospect. The human interaction element is still available at this stage and you can amend the Risk Assessment Score by completing the Override Risk Score section. As before there is a drop down that will allow you to fill in any Risk Score that does not currently in your results.

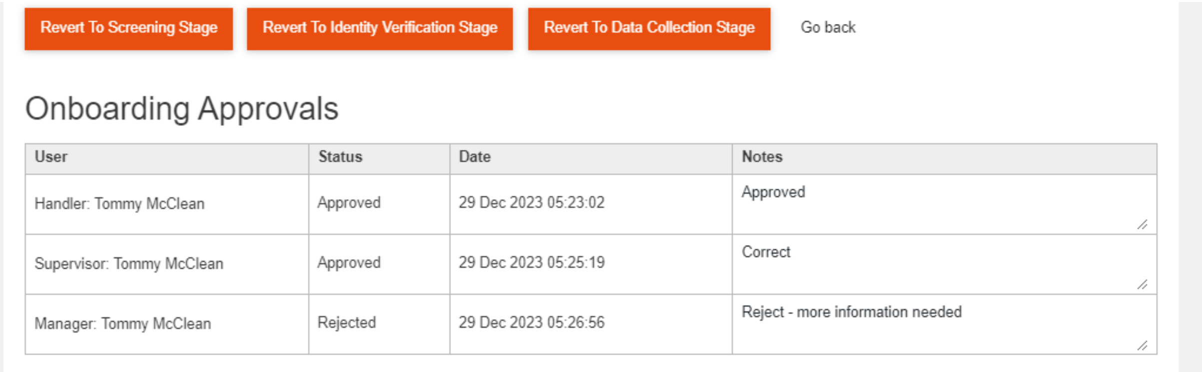
You will then see displayed the Automated Assessment, the Amended Assessment and any notation that has been added. If this prospect is a part of a relationship group this will be shown here

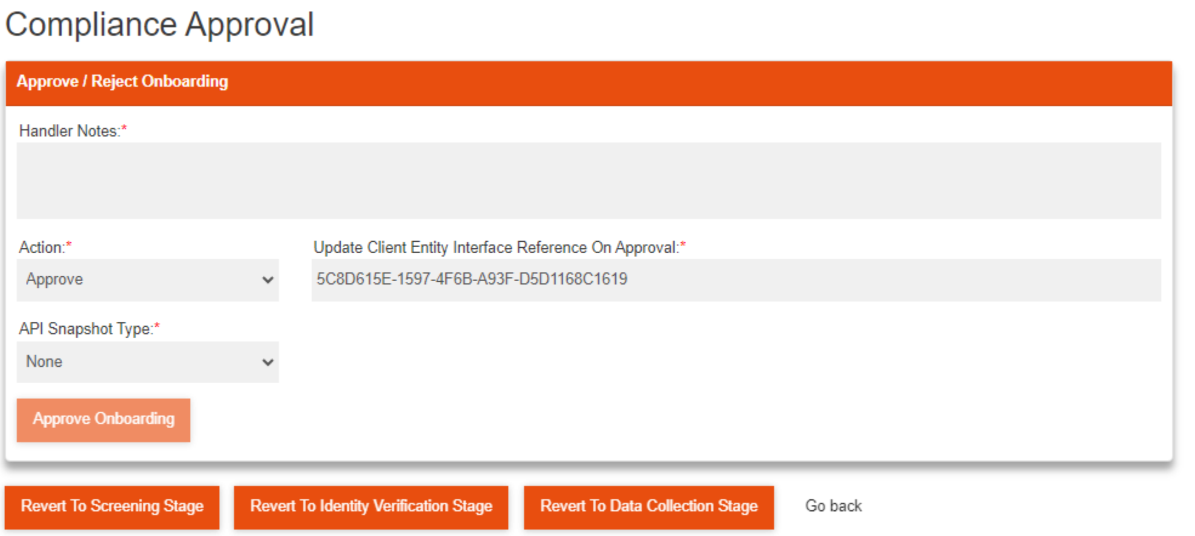
Risk Assessment

Automated Risk Score		Very High
Amended Risk Score		High

Compliance Approval

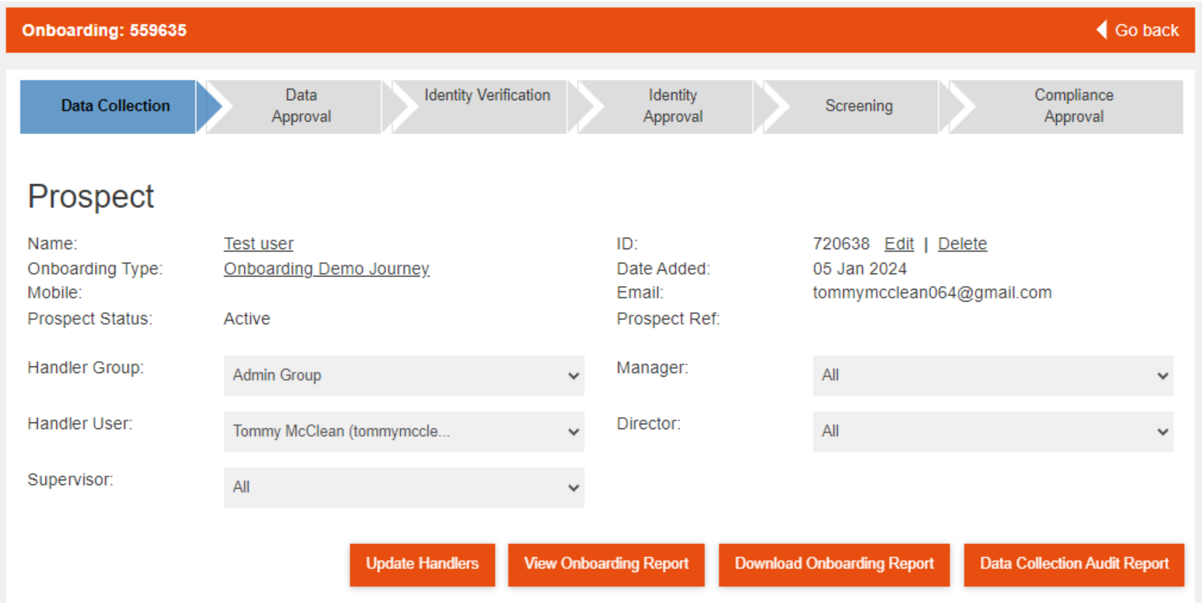
Compliance Approval is the final stage of the OnBoarding process where the screening and all other data up to that point is reviewed and the OnBoarding is either approved by the Handler or sent for required approval from the individuals named on the permissions journey and depending on the risk rating received. This could be up to 10 eyes on for final approval or rejection.



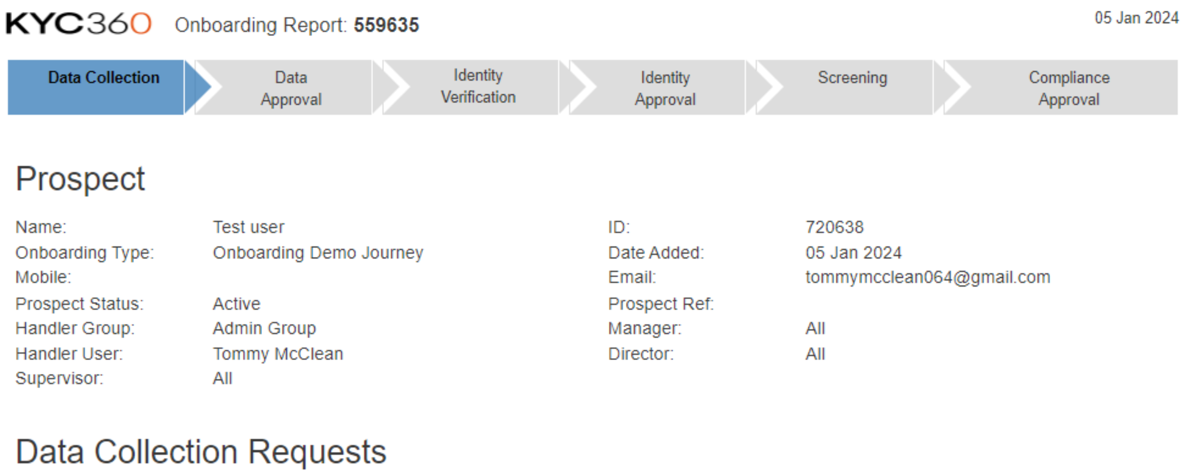


Downloadable Reports

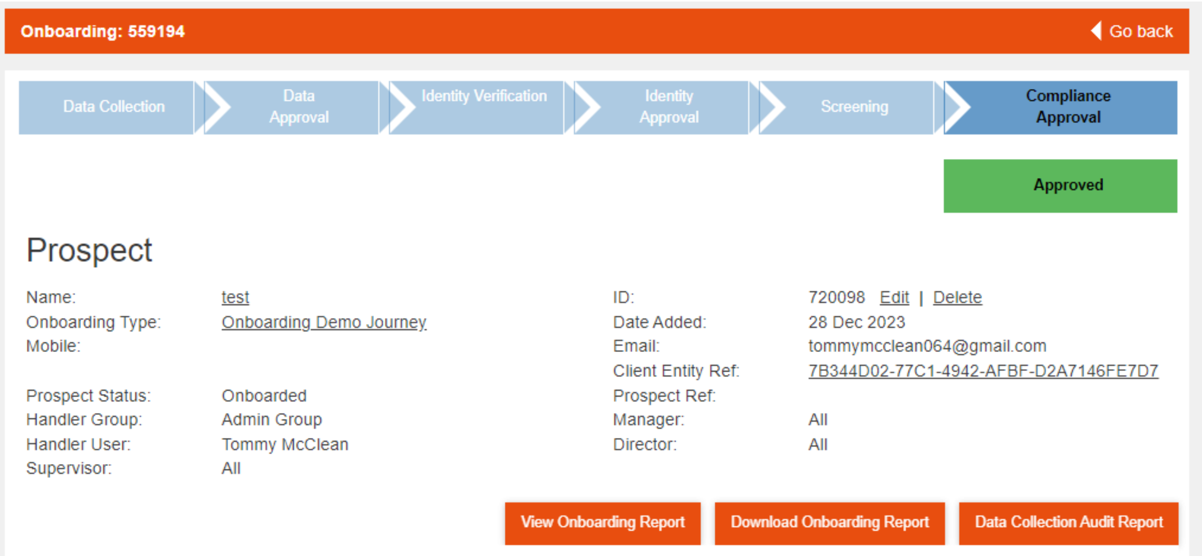
Data can be exported from a single OnBoarding Prospect from the Prospect OnBoarding page, as shown below.



The report will download in pdf format and display all the information displayed on the Prospect OnBoarding page. Details will be shown with a date stamp of downloaded date, as below.



If the Prospect is fully OnBoardinged, this will be displayed in the status bar, replicated on the downloadable report.



The report will include all the information connected to the Prospect, including eIDV checks info and

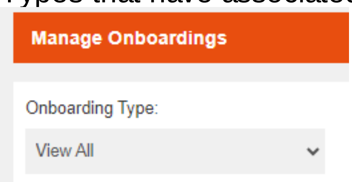
Batch run details

Batch identifer:	1514	**Start time:**	27 Aug 2020 18:06	**Prospect searched:**	No
Batch identifer:	1518	**Start time:**	28 Aug 2020 18:06	**Prospect searched:**	No
Batch identifer:	1522	**Start time:**	29 Aug 2020 18:07	**Prospect searched:**	No
Batch identifer:	1526	**Start time:**	30 Aug 2020 18:03	**Prospect searched:**	No
Batch identifer:	1530	**Start time:**	31 Aug 2020 18:03	**Prospect searched:**	No
Batch identifer:	1534	**Start time:**	01 Sep 2020 18:07	**Prospect searched:**	No
Batch identifer:	1538	**Start time:**	02 Sep 2020 18:07	**Prospect searched:**	No
Batch identifer:	1542	**Start time:**	03 Sep 2020 18:06	**Prospect searched:**	No
Batch identifer:	1546	**Start time:**	04 Sep 2020 18:07	**Prospect searched:**	No
Batch identifer:	1550	**Start time:**	05 Sep 2020 18:08	**Prospect searched:**	No

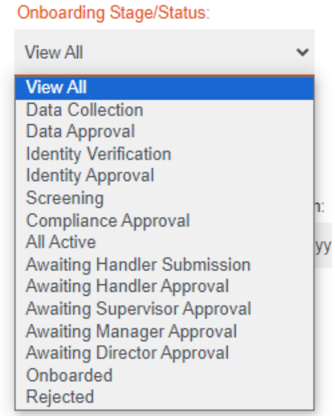
screening results, all screenings will be available for audit purposes.

Manage OnBoarding

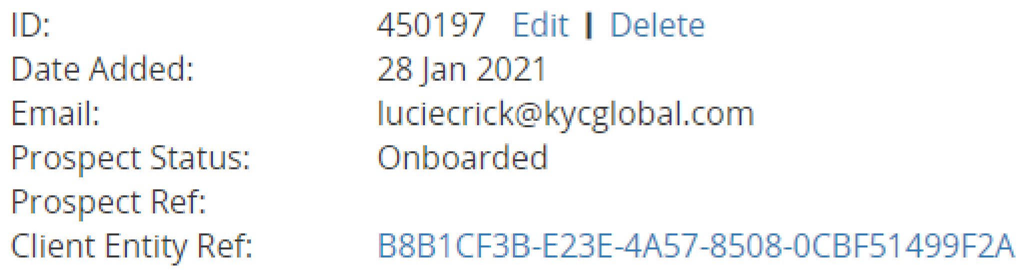
Filter by OnBoarding Type to see all Types created. Clicking on a single Type will then display all Prospect Journeys associated with that Type. Selecting View All will show all Types that have associated journeys.



Filter by OnBoarding Stage/Status will allow a view of all Prospect Journeys, on all Types, that are at a particular stage. The stages that can be filtered on are shown below.

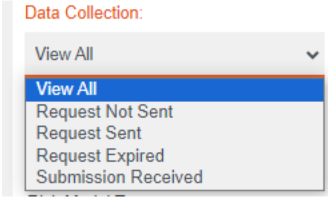


The difference between ‘View All’ and ‘All Active’ is whether the Prospect has been fully OnBoardinged or not. If it has, the Prospect will appear in ‘View All’, but not in ‘All Active’. This refers to whether the OnBoarding journey is Active, rather than whether the ongoing screening is Active.
It is ‘OnBoardinged’ status that will remove a prospect from being displayed by the ‘All Active’ filter.

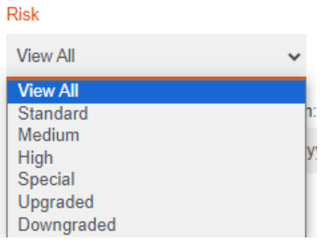


In this case it is then possible to filter by ‘OnBoardinged’ to see these completed Prospect Journeys.
Filter by Handler Group will easily show which journeys, across all Types have been created by which Handler Groups. This will include all journeys at all stages.
Filter by Handler User will allow a view of which journeys have been created by which Handler Users. This will include journeys at all stages. Filter by all Users, as required, or View All to display all journeys.

Filter by Data Collection will create a search to specifically see any OnBoarding Journey that is at Data Collection stage, and what that status is. Filter options are as shown.

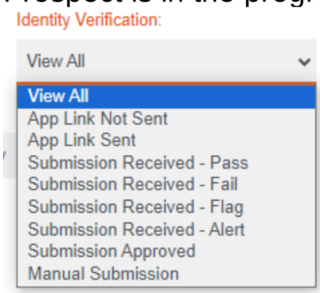


This can be used to easily gain specific information about a particular Prospect Journey/s that is waiting in the Data Collection stage.
Filter by Risk allows all Prospect Journeys with Risk Assessments to be shown and filtered by their Risk Category. The Risk Ratings will be set at the creation of the OnBoarding environment by the customer. The results will be displayed with the relevant flags in the columns below.
For example, selecting View All under Risk, but filtering by a particular date range might give the following results:

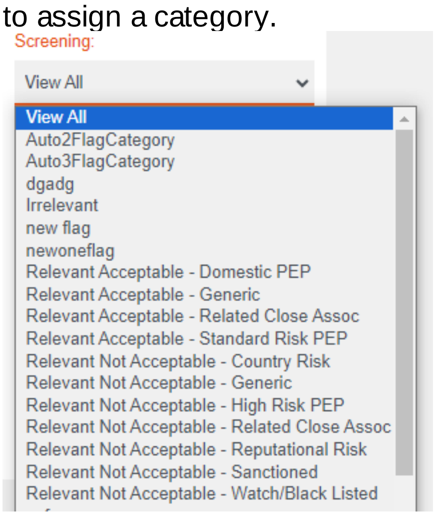


Onboarding Type	Prospect	Risk	Stage/Status	Date Created	Days Since Last Action	Handler Group	Handler User	Report
Beneficial Owner	Accent test		Data Collection	05-Oct-2020	1	Admin Group	Sherjeel STAGING	Download
Beneficial Owner	Approval Test		Awaiting Handler Submission	21-Oct-2020	73	Admin Group	Sherjeel STAGING	Download
Beneficial Owner	Boris Johnson		Data Approval	06-Aug-2020	178	Handler Group	Rajkumar STAGING	Download

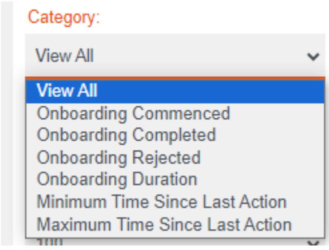
Filter by Identity Verification will allow a view on where in the eIDV journey any given Prospect is. Filter options are as shown. This will enable you to easily check where the Prospect is in the progress of the eIDV stage.

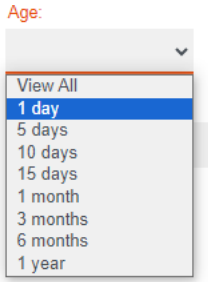


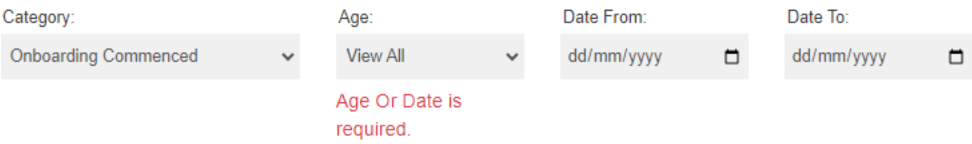
Filter by Screening will allow selection of Prospects that have been assigned specific screening results. The categories, which correspond to the options available when allocating any flag as result, are as follows: Filtering by 'All Hits' to see all available results, or by 'Outstanding Match Potentials' to view all match results that are pending human interaction to assign a category.



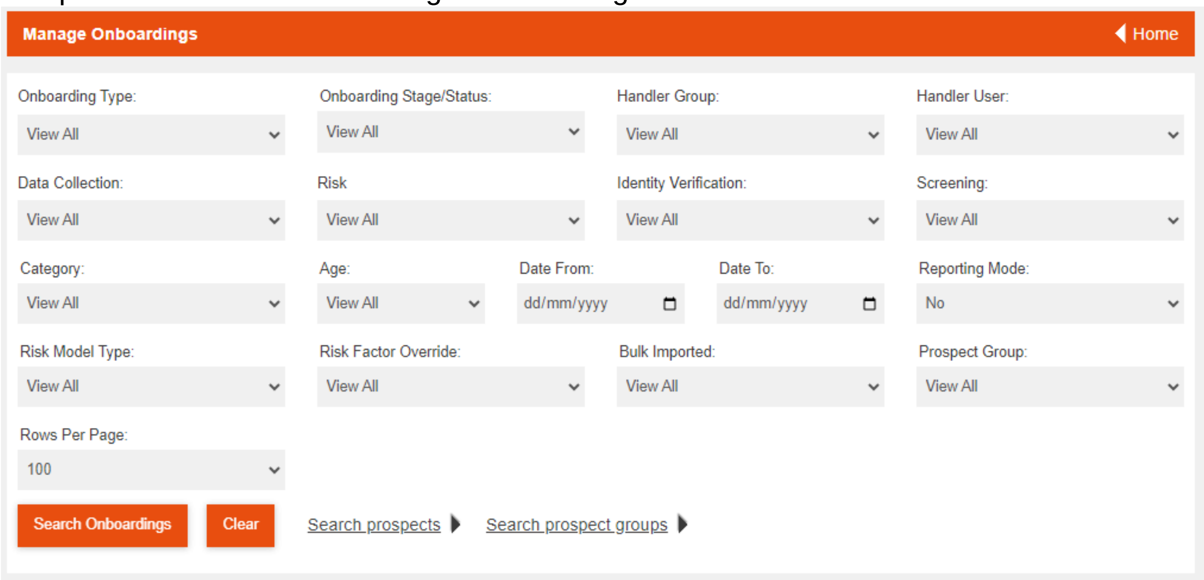
Filter by Category will provide the ability to search through all prospect journeys by their age, or how long since they had any interaction from a user. The Category filter should be used in tandem with the '**Age Filter**' Or the **Date Filter**, if you wish to search by a specific date range.



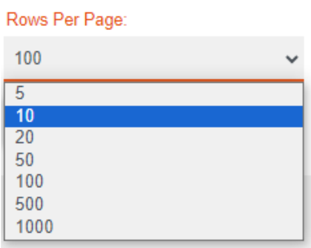




All options available in the Manage OnBoarding Filters:



Before clicking search OnBoardings you can specify how many rows to display on each page.



In the search results you can navigate pages backwards and forwards by clicking on the relevant buttons:

Search Onboardings | Clear | Export | Search prospects | Search prospect groups

Total Records: 31,361 Page: 1 of 314 << First < Previous Next > Last >> 1 Go to Page

Onboarding Type	Prospect	Risk	Stage/Status	Days Since Last Action	Handler Group	Handler User	Total Risk Score	Report	Prospect Group

Reporting Mode

Reporting Mode:

No

No
Yes

If Reporting Mode is On: When the search and filter terms have been applied a table will appear below with all filter parameters and summary of results.

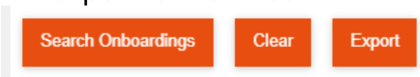
Filters Applied	Filter Category	Record Count	Percentage
Onboarding Type	Beneficial Owner	29	
Risk	All	29	100.00%
	Standard	13	44.83%
	Medium	7	24.14%
	High	1	3.45%
	Special	3	10.34%
Category	Onboarding Commenced		
Age	1 year	29	
	Export	*Date of Report*	*01-Feb-2021 14:33:38*

All results will be displayed under the summary table in the columns below.

Filters Applied	Filter Category	Record Count	Percentage
Risk	All	20	100.00%
	Standard	3	15.00%
	Medium	5	25.00%
	High	5	25.00%
	Special	7	35.00%
Category	Onboarding Completed		
Age	1 year	20	
	Export	*Date of Report*	*01-Feb-2021 14:36:55*

Onboarding Type	Prospect	Risk	Stage/Status	Date Created	Days Since Last Action	Handler Group	Handler User	Report
STP Approval	Approval Test STP		Onboarded	29-Oct-2020	40	Handler Group	Arun STAGING	Download
Person	DE LIMA BAUER		Onboarded	03-Aug-2020	23	Handler Group	Arun STAGING	Download
Handler Approval	Handler TEST - sa		Onboarded	29-Oct-2020	94	Admin Group	Sherjeel STAGING	Download
Beneficial Owner	Handler, Supervisor and M...		Onboarded	22-Oct-2020	102	Restricted Permissions	Sherjeel STAGING	Download
Person	jay guillard		Onboarded	24-Aug-2020	117	Admin Group	Jay Guillard	Download
PB New Client	Joe Biden		Onboarded	12-Aug-2020	172	Admin Group	Rajkumar STAGING	Download
PB New Client	John test Donald		Onboarded	03-Sep-2020	151	Admin Group	Jay Guillard	Download

Export of any filtered search results is possible using the Export button, shown below. This will export to MS Excel.



Contacting the KYC Global Customer Success Team

We have a helpdesk system that is supported during business hours (UK)

Email Address support@KYC360.com