Oracle Financial Services
Know Your Customer
**Service Guide**

*Release 8.0.1.0.0*
*July 2015*

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# Oracle Financial Services
# Know Your Customer
# **Service Guide**

*Release 8.0.1.0.0*
*July 2015*

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# *Contents*

**Contents**

# *List of Figures*

**List of Figures**

# *List of Tables*

**List of Tables**

**Oracle Financial Services Know Your Customer  Service Guide**

# *About this Guide*

The Service Guide for Oracle Financial Services® Know Your Customer (KYC) is used for specifying the exact source business data format provided to the KYC application.

This guide also explains the data interface specification for the Real Time Account On-Boarding Risk Assessment service request from an external account, at the time of the account opening.

This chapter focuses on the following topics:

- Naming Discrepancies in this Guide

- Who Should Use this Guide

- Scope of this Guide

- How this Guide is Organized

- Where to Find More Information

- Conventions Used in this Guide

## Who Should Use this Guide

This guide is designed for use by the technical staff, database programmers and system administrators of the Oracle client.

## *Scope of this Guide*

The purpose and scope of this service guide is to define how and in what format the source business data must be provided to the KYC application through a Web service.

The Web service call initiated from the external account opening system is received and processed by the KYC service. The KYC service processes the requests posted, creates the response, and then responds to the account opening system.

This document details the attributes expected in the request and the response that would be sent to the account opening system.

## *How this Guide is Organized*

The *Oracle Financial Services Know Your Customer Service Guide* includes the following chapters:

- Chapter 1, *Introduction,* provides a brief overview of the KYC Web Service.

- Chapter 2, *KYC Web Service – Request Elements,* provides the details of the data expected from the Account Opening system.

- Chapter 3, *KYC Web Service – Response Elements ,* provides the details of the data in the response to the Account Opening system.

- Chapter 4, *Value - Code Mapping,* provides a list of the code values for some of the Customer/Account-specific attributes for which KYC specifies the value set.

## *Where to Find More Information*

For more information about Oracle Financial Services Know Your Customer, refer to the following documents:

- *Oracle Financial Services Know Your Customer Risk Assessment Guide*

- *Oracle Financial Services Know Your Customer Data Model Reference Guide*

- *Oracle Financial Services Know Your Customer Administration Guide*

- *Oracle Financial Services Enterprise Case Management User Guide: Chapter 6, Investigating KYC Assessments and Cases*

- *Oracle Financial Services Know Your Customer Service Guide*

To learn more about Oracle Financial Services and our complete product line, refer to our Web site www.oracle.com/financialservices.

## *Conventions Used in this Guide*

Table 1 lists the conventions used in this guide.

**Table 1. Conventions Used in this Guide**

| Convention | Meaning |
|---|---|
| *Italics* | <ul><li>Names of books, chapters, and sections as references</li><li>Emphasis</li></ul> |
| **Bold** | <ul><li>Object of an action (menu names, field names, options, button names) in a step-by-step procedure</li><li>Commands typed at a prompt</li><li>User input</li></ul> |
| `Monospace` | <ul><li>Directories and subdirectories</li><li>File names and extensions</li><li>Process names</li><li>Code sample, including keywords and variables within text and as separate paragraphs, and user-defined program elements within text</li></ul> |
| <Variable> | <ul><li>Substitute input value</li></ul> |

# CHAPTER 1    *Introduction*

Financial institutions are required to perform appropriate risk-based due diligence when opening an account, and maintain an understanding of their customers throughout the relationship.

Properly assessing the risk posed by a customer during the account opening process, as well as during the life of the relationship, is critical to a successful Anti-Money Laundering (AML) program.

KYC assesses risk using the following processes:

- **Real Time Account On-Boarding Risk:**  Risk assessment process at the time account opening.

- **Default Account Review:**  Risk assessment of the newly opened owner's account.

- **Re-Review: Periodic Review/Accelerated Review:** Risk assessment of the customer

    - Based onOracle Behavior Detection AML Alerts

    - Based on the change in Account Core Risk for customers who have controlling roles on the account

    - Performed as a Periodic Re-Review Process

The KYC Service Guide explains the data interface specification for the Real Time Account On-Boarding Risk Assessment service request from an external account at the time of the account opening. This format of the KYC risk assessment response is also described.

The following diagram is an overview of the KYC Web Service Request and Response process.
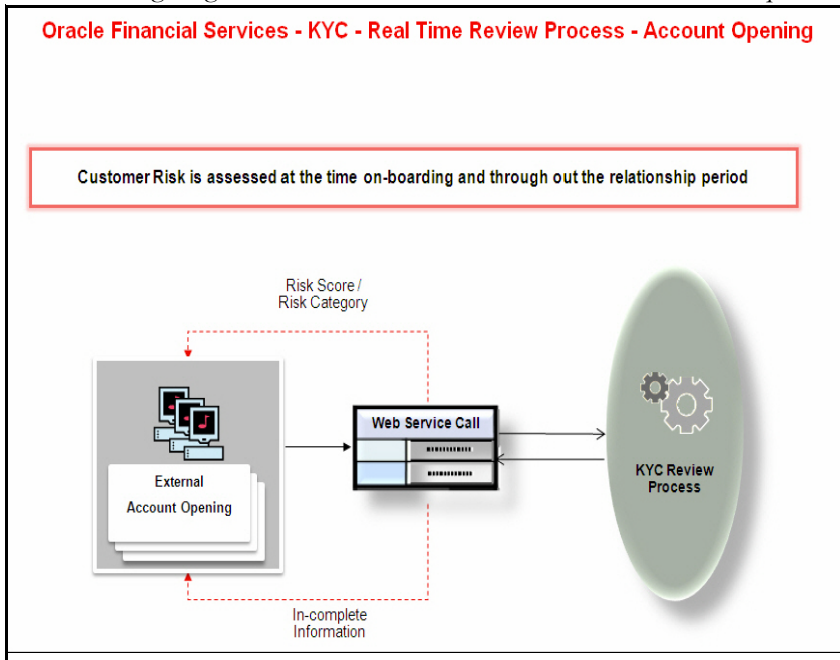


**Figure 1.  KYC Web Service Request and Response**

## *KYC Web Service Prerequisites*

When using the KYC Web Service, the Real Time Account On-Boarding Risk Web Service should be deployed in the Web Server as a part of KYC application installation. For more information, please refer to the *Know Your Customer Risk Assessment Installation Guide.*

The KYC Web Service can be verified by accessing the URL given below. If the Real Time Account On-Boarding Risk Web Service is not deployed, then refer the *KYC Installation Manual* for the deployment procedure.

```
http://<WebServer IP where KYC application is installed>:<port number>/<KYC Content
name>/services/KYCRAORService.
```

# CHAPTER 2 — *KYC Web Service – Request Elements*

The Account Opening system provides the following information to the KYC Web Service for risk assessment:

Customer Identification / Basic Customer Information

- Customer – Addresses
- Customer – Phones
- Customer – Jurisdiction
- Customer – Country Relationships
- Customer – Markets Served (Only for Correspondent Banks)
- Customer – Source of Wealth

Interested Parties details

- Customer Details
- Customer – Addresses
- Customer – Phones
- Customer – Markets Served (Only for Correspondent Banks)
- Customer – Source of Wealth
- Customer Roles
- Customer Relationships
- Customer – Country Relationships

Account Information

- Account – Account ID
- Customer – Account Relationships

Table 2 details the format in which the data is expected from the external Account Opening system. The following conventions are used in this table:

[1] - Mandatory Information

[2] – Optional Information

[3] – Optional Information – The accuracy of the third party services results/risk rating will depend on the availability of these data names.

**Table 2. Request Elements**

| SI No | Data Name | Attribute | Data Type, Data Size | Definition | Instruction |
|---|---|---|---|---|---|
| 1 | Customer Details | | | | |
| 1.1 | Customer Number[1] | Customer Id Number | String(50) | The unique alpha numeric given to the customers for identification. | A value must be provided for this field for each data record of this type. |
| 1.2 | Customer Type[1] | Customer Type | String(20) | Indicator of whether this customer is an individual or organization. | A field must be provided for each data record of this type. For list of values, refer to Customer Types defined in the KYC application. |
| 1.3 | Customer Creation Date[2] | Customer Creation Date | Date | Date in which the customer was created in the books. | This value must be in the YYYY-MM-DD format. |
| 1.4 | Customer Title[2] | Customer Title | String(5) | Title, if any, that is used before this customer's name (for example, Mr., Mrs., or Dr.) | This field applies only to individual type of customers. |
| 1.5 | Customer First Name[3] | Customer First Name | String(30) | First name of this customer | This field applies only to individual type of customers. |
| 1.6 | Customer Middle Name[3] | Customer Middle Name | String(30) | Middle name of this customer | This field applies only to individual type of customers. |
| 1.7 | Customer Last Name[3] | Customer Last Name | String(30) | Last name of this customer | This field applies only to individual type of customers. |
| 1.8 | Institute Name[3] | Institute Name | String(60) | For organizational customers, the name of the organization. | This field is applicable to Legal Entity and Correspondent type of customers. |
| 1.9 | Legal Name[2] | Legal Name | String(60) | Registered name of the organization. | This field only applies to Legal Entity and Correspondent type of customers. |
| 1.10 | Gender[2] | Gender | String(20) | Customer Gender | This field is applicable only for Individual type of customers. |
| 1.11 | Date of Birth[3] | Date Of Birth | Date | Date of birth of customers who are individuals. | This field is applicable only for Individual type of customers. This value must be in the YYYY-MM-DD format. |
| 1.12 | Institute Start Date[3] | Institute Start Date | Date | Start date of the organization. | This value must be in the YYYY-MM-DD format. This is applicable for Correspondent Bank and Legal Entity type of customers. |
| 1.13 | Residence Country[3] | Residence Country | String(20) | Country in which the customer is residing. | The value of this field must be a valid two-character ISO Standard 3166-1 Code. This field is applicable to individual type of customers. |

**Table 2. Request Elements**

| | | | | | |
|---|---|---|---|---|---|
| 1.14 | Industry[3] | Industry | String(20) | Industry in which this customer is employed. | This field is applicable to Legal Entity type of customers. For a list of values, refer to Industries defined in the KYC application. |
| 1.15 | Tax Identifier Format[3] | Tax Identifier Format | String(20) | Indicator of whether the customer tax identifier is a Social Security Number (SSN) or another type of identifier. | For a list of values, refer to the tax identifier formats defined in the KYC application. |
| 1.16 | Tax Identification Number[3] | Tax Identification Number | String(20) | Customer Tax Identification Number. | This field captures the tax identification number of the customer. |
| 1.17 | Occupation[2] | Occupation | String(20) | Occupation of this customer. | This field applies only to individual type of customers. For a list of values, refer to the Occupation Types defined in the KYC application. |
| 1.18 | Primary country of citizenship[3] | Primary Citzn Country | String(20) | Customer's country of primary citizenship. | The value of this field must be a valid two-character ISO Standard 3166-1 code. This field is applicable to individual type of customers. |
| 1.19 | Secondary Country Of Citizenship[3] | Secondary Citzn Country | String(20) | Customer's country of secondary citizenship. | The value of this field must be a valid two-character ISO Standard 3166-1 code. This field is applicable   to individual type of customers. |
| 1.20 | Document Verified Flag[1] | Document's Verified Flag | String(1) | Indicator of whether the Customer's documents have been verified or not. | The value of this field must be a valid one-character ISO Standard 3166-1 code. It can be either Y or N. |
| 2 | Jurisdiction (0...1) Each customer can at most have one jurisdiction. | | | | |
| 2.1 | Jurisdiction[3] | Jurisdiction | String(20) | Customer's jurisdiction | For a list of values, refer to the jurisdictions defined in the KYC application. |
| 3 | Customer Country (0...n) Each customer could have more than one country of relationship. | | | | |
| 3.1 | Relationship Country[3] | Country Of Relationship | String(20) | Country which is associated with the customer. | The value of this field must be a valid two-character ISO Standard 3166-1 code. |
| 3.2 | Relation Type[3] | Relation Type | String(1) | Relationship type of the Customer with the country. | |
| 4 | Address (0...n) Each customer could have more than one address. | | | | |

**Table 2.  Request Elements**

| | | | | | |
|---|---|---|---|---|---|
| 4.1 | Address Type[3] | Address Type | String(20) | Purpose, or usage, of this address relative to this Customer/ Account (for example, Mailing Address or Business Address). | A value must be provided for this field for each data record of this type if an address is mentioned. |
| 4.2 | Address Line 1[3] | AddressLine 1 | String(60) | First line of the street component of this address. | A value must be provided for this field for each data record of this type if an address is mentioned. |
| 4.3 | Address Line 2[3] | AddressLine 2 | String(60) | Second line of the street component of this address. | A value must be provided for this field for each data record of this type if an address is mentioned. |
| 4.4 | Address Line 3[3] | AddressLine 3 | String(60) | Third line of the street component of this address. | A value must be provided for this field for each data record of this type if an address is mentioned. |
| 4.5 | Address Line 4[2] | AddressLine 4 | String(60) | Fourth line of the street component of this address. | This field captures the fourth line of address of the customer. |
| 4.6 | Address Line 5[2] | AddressLine 5 | String(60) | Fifth line of the street component of this address. | This field captures the fifth line of address of the customer. |
| 4.7 | Address Line 6[2] | AddressLine 6 | String(60) | Sixth line of the street component of this address. | This field captures the sixth line of address of the customer. |
| 4.8 | City[3] | City | String(50) | City name of the address. | A value must be provided for this field for each data record of this type if an address is mentioned. |
| 4.9 | State[3] | State | String(20) | State or province name of the address. | A value must be provided for this field for each data record of this type if an address is mentioned. |
| 4.10 | Region[3] | Region | String(35) | Region or province name of this address. | A value must be provided for this field for each data record of this type if an address is mentioned. |
| 4.11 | Postal Code[3] | Postal Code | String(20) | Postal code number of the address. | The value of this field must be a valid international postal code if an address is mentioned. |
| 4.12 | Address Country[3] | Address Country | String(20) | Country code of this address. | The value of this field must be a valid two-character ISO Standard 3166-1 code. |
| 5 | Phone (0…n) Each customer could have more than one phone. | | | | |
| 5.1 | Phone Type[3] | Phone Type | String(20) | Purpose, or usage, of this phone number relative to this customer/Account (for example, Home, Business, or Cell). | A value must be provided for this field for each data record of this type if a phone number is provided. |
| 5.2 | Phone Number[3] | Phone Number | String(25) | Phone number for this customer. | A value must be provided for this field for each data record of this type if a phone number is mentioned. |

**Table 2. Request Elements**

| 5.3 | Phone Extension[2] | Phone Extension | String(5) | Extension attached to the phone number. | |
|---|---|---|---|---|---|
| 6 | Sources Of Wealth (0…n) Each customer could have more than one source of wealth. | | | | |
| 6.1 | Source Type[2] | Source Type | String(20) | Refers to the type of the source of income. For example, Foreign Assets, sale of company, etc. | This is applicable for Individual type of customers. For a list of values, refer to Source of Wealth Types defined in the KYC application. |
| 6.2 | Currency[2] | Currency | String(3) | Currency in which the associated source of wealth details are specified. | This is applicable for Individual type of customers. The value of this field must be a valid ISO Standard 4217 alpha currency code. |
| 6.3 | Received Date[2] | Received Date | Date | Date on which the wealth is acquired. | This is applicable for Individual type of customers. The value of this field should be in the format YYYY-MM-DD. |
| 6.4 | Received Amount [2] | Received Amount | NUMBER( 28,8) | The customer's self-reported source of wealth. | This is applicable for Individual type of customers. |
| 6.5 | As Of Date [2] | As Of Date | Date | Effective Date of the customer source wealth details. | This is applicable for Individual type of customers. The value of this field should be in the format YYYY-MM-DD. |
| 6.6 | Last Update Date[2] | Last  Update Date | Date | Date the wealth details are updated. | The value of this field should be in the format YYYY-MM-DD. |
| 7 | Market(0..n)  Each customer could have more than one Market served. Applicable to     correspondent banks. | | | | |
| 7.1 | Market Served Code[2] | Market Serv Code | String(20) | The unique code given to identify the kind of market served. | .  This is applicable for Correspondent Bank type of customers. For a list of values, refer to Markets defined in the KYC application. |
| 8 | Interested Party (0…n)  Each customer could have more than one Interested Party | | | | |
| 8.1 | Customer Relation(0…1)Each customer can at most have one relationship. | | | | |
| 8.1.1 | Relation Definition[1] | Relation Defn | String(10) | Defines the relationship with the customer | |
| 8.1.2 | Parent Customer Number[1] | Parent Customer Number | String(50) | The unique code given to identify the parent customer number | |
| 8.1.3 | Relation Effective Date[1] | Relation Effective Date | Date | Date when the relationship started | The value of this field should be in the format YYYY-MM-DD. |

**Table 2.  Request Elements**

| 8.1.4 | Relation Expiry Date[1] | Relation Expiry Date | Date | Date till which the relationship is valid | The value of this field should be in the format YYYY-MM-DD. |
|---|---|---|---|---|---|
| 8.2 | Customer Details | Customer Details | Will contain all attributes defined under #1 | | |
| 8.3 | Addresses | Addresses | Will contain all attributes defined under #4 | | |
| 8.4 | Phones | Phones | Will contain all attributes defined under #5 | | |
| 8.5 | Sources Of Wealth | Sources Of Wealth | Will contain all attributes defined under #6 | | |
| 8.6 | Market Served | Market Served | Will contain all attributes defined under #7 | | |
| 8.7 | Customer Roles | Customer Roles | Will contain all attributes defined under #10 | | |
| 8.8 | Customer Country | Customer Country | Will contain all attributes defined under #3 | | |
| 9 | Accounts | | | | |
| | Account (0…1) Each customer can at most have one Account. | | | | |
| 9.1 | Account ID[2] | Account ID | String(50) | The unique numeric value given to the account. | This field is not mandatory |
| 10 | Customer Roles | | | | |
| | Role(0…n)  Each customer could have more than one role. | | | | |
| 10.1 | Role[3] | Role | String(20) | Represents the role played by the customer of the account mentioned. | For a list of values, refer to Account Cust roles defined in the KYC application. |

## *Configuration of RAOR Parameters*

Below are the parameters which are available in the `APPLN_INSTALL_PARAMS` table. These parameters should be configured for the RAOR web service to return proper results.

- `KYC_XSD_LOC`

  This parameter specifies the location where the xsd files are placed. The path where the XSD files are present should be updated in the `V_ATTRIBUTE1_VALUE` column. The parameter value has to be always Y, which is the default and mandatory value. This value is prepackaged as a part of KYC application.

- `KYC_RAOR_SERVICE`

  This parameter stores the username and password to access the RAOR service. The username and password should be provided in the V_ATTRIBUTE1_VALUE and V_ATTRIBUTE2_VALUE columns respectively. The password should be stored in an encrypted format. The encrypted password can be generated using the URL provided below,

  http://<WebServer IP where KYC application is installed>:<port number>/<KYC Context name>/services/EncryptDecrypt.jsp

  Once the encryption screen opens, provide the password and click on the Encrypt button.

  Then encryption of the password is done using the file 'key.des' file which is provided with the installer.

  If the 'key.des' is corrupted, the user can generate a new key.des file by clicking on the Generate New Key button.

  **Note**: whenever a new 'key.des' file is generated, the password should be encrypted using the newly created key.des file.

- `KYC_ENCRYPTION_DECRYPTION`

  This parameter stores the path where the 'key.des' file is present, this files is used during the encryption and decryption of the password. The parameter value has to be always Y, which is the default and mandatory value. This value is prepackaged as a part of KYC application.

## *RAOR Files Provided with the Installer*

- `EncryptDecrypt.jsp`

  This jsp file should be available in the OFSAAI deployed area of the webserver. This JSP is used to encrypt or decrypt of the password and also to generate a new `key.des` file.

- `key.des`

  This file can be placed in any accessible path and the path should be updated as explained under the section Configuration of RAOR parameters.

- `RAOR.xsd`

  The `RAOR.xsd` file is used during the generation of the request.xml file which is sent as the input to the RAOR web service.

- `RAORAcknowledgement.xsd`

  The `RAORAcknowledgement.xsd` file is used during the generation of the Acknowledgement.xml file which is sent as the response from the web service for the request sent.

## *Sample Request XML Structure*

```
<?xml version="1.0" encoding="UTF-8"?>

<RAORRequest xmlns="http://www.iflex.com/reveleus/kyc/model/customer"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.iflex.com/reveleus/kyc/model/customer RAOR.xsd ">

<Customer>

<CustmerDetails>

<CustomerIdNumber>01-114-9218-8C</CustomerIdNumber>

<CustomerType>IND</CustomerType>

<CustomerTitle>Ms</CustomerTitle>*

<CustomerFirstName>Susan</CustomerFirstName>*

<CustomerMiddleName>C</CustomerMiddleName>*

<CustomerLastName>Payne</CustomerLastName>*

<LegalName>Susan C Payne</LegalName>*

<InstituteStartDate>2001-01-01</InstituteStartDate>*

<Gender>FEMALE</Gender>*

<DateOfBirth>1971-10-25</DateOfBirth>*

<Industry>CONS</Industry>*

<TaxIdentifierFormat>S</TaxIdentifierFormat>*

<TaxIdentificationNumber>574260016</TaxIdentificationNumber>*

<Occupation>HOSP</Occupation>*

<CustomerCreationDate>2001-01-01</CustomerCreationDate>*

<ResidenceCountry>US</ResidenceCountry>*

<PrimaryCitznCountry>US</PrimaryCitznCountry>*

<SecondryCitznCountry>AL</SecondryCitznCountry>*

<DocumetsVerifiedFlag>Y</DocumetsVerifiedFlag>

</CustmerDetails>

<Jurisdiction>AMEA</Jurisdiction>*

<CustomerCountries>

<CustomerCountry>*

<CountryOfRelationship>US</CountryOfRelationship>*

<RelationType>A</RelationType>*

</CustomerCountry>

</CustomerCountries>

<Addresses>

<Address>

<AddressType>M</AddressType>

<AddressLine1>600</AddressLine1>

<AddressLine2>THE AMERICASSUITE 25B</AddressLine2>

<AddressLine3>CB 503</AddressLine3>

<AddressLine4>Madison Ave</AddressLine4>*

<AddressLine5>EAST</AddressLine5>*
```

```
<AddressLine6>Jersey</AddressLine6>*
<City>Harrison</City>
<State>NJ</State>
<Region>Region</Region>
<PostalCode>7029</PostalCode>
<AddressCountry>US</AddressCountry>*
</Address>
</Addresses>
<Phones>
<Phone>*
<PhoneType>B</PhoneType>
<PhoneNumber>9734140015</PhoneNumber>
<PhoneExtension>+91</PhoneExtension>*
</Phone>
</Phones>
<SourcesOfWealth>
<SourceOfWealth>*
<SourceType>SAL</SourceType>
<Currency>USD</Currency>*
<ReceivedDate>2001-01-01</ReceivedDate>*
<ReceivedAmount>1000.0</ReceivedAmount>*
<AsOfDate>2001-01-01</AsOfDate>*
<LastUpdateDate>2001-01-01</LastUpdateDate>*
</SourceOfWealth>
</SourcesOfWealth>
<MarketsServed>
<Market>*
<MarketServCode>MSC</MarketServCode>
</Market>
</MarketsServed>
<InterestedParties>
<InterestedParty>*
<CustomerDetails>*
<CustomerIdNumber>01-118-9488-9B</CustomerIdNumber>
<CustomerType>IND</CustomerType>
<CustomerTitle>Ms</CustomerTitle>*
<CustomerFirstName>Raymond</CustomerFirstName>*
<CustomerMiddleName>CustomerMiddleName</CustomerMiddleName>*
<CustomerLastName>Brenner</CustomerLastName>*
<LegalName>LegalName</LegalName>*
<InstituteName>InstituteName</InstituteName>*
<InstituteStartDate>2001-01-01</InstituteStartDate>*
```

```
<Gender>FEMALE</Gender>*
<DateOfBirth>1985-01-01</DateOfBirth>*
<Industry>CONS</Industry>*
<TaxIdentifierFormat>S</TaxIdentifierFormat>*
<TaxIdentificationNumber>192449077</TaxIdentificationNumber>*
<Occupation>SOFT</Occupation>*
<CustomerCreationDate>2001-01-01</CustomerCreationDate>*
<ResidenceCountry>US</ResidenceCountry>*
<PrimaryCitznCountry>US</PrimaryCitznCountry>*
<SecondryCitznCountry>CA</SecondryCitznCountry>*
<DocumetsVerifiedFlag>N</DocumetsVerifiedFlag>
</CustomerDetails>
<Addresses>
<Address>*
<AddressType>M</AddressType>
<AddressLine1>1300</AddressLine1>
<AddressLine2>Apt. 17a</AddressLine2>
<AddressLine3>Madison Ave</AddressLine3>
<AddressLine4>GAMMA ROAD</AddressLine4>*
<AddressLine5>DELTA SECTION</AddressLine5>*
<AddressLine6>BETA WEST</AddressLine6>*
<City>New York</City>
<State>NY</State>
<Region>Region</Region>
<PostalCode>10093</PostalCode>
<AddressCountry>US</AddressCountry>*
</Address>
</Addresses>
<Phones>
<Phone>*
<PhoneType>B</PhoneType>
<PhoneNumber>6776</PhoneNumber>
<PhoneExtension>5315</PhoneExtension>*
</Phone>
</Phones>
<SourcesOfWealth>
<SourceOfWealth>*
<SourceType>RET</SourceType>
<Currency>USD</Currency>*
<ReceivedDate>2001-01-01</ReceivedDate>*
<ReceivedAmount>3000.0</ReceivedAmount>*
<AsOfDate>2001-01-01</AsOfDate>*
```

```
<LastUpdateDate>2001-01-01</LastUpdateDate>*
</SourceOfWealth>
</SourcesOfWealth>
<MarketsServed>
<Market>*
<MarketServCode>MSC</MarketServCode>
</Market>
</MarketsServed>
<CustomerRoles>
<CustomerRole>*
<Role>OWN</Role>*
</CustomerRole>
</CustomerRoles>
<CustomerRelationships>
<CustomerRelation>*
<RelationDefn>Parent</RelationDefn>*
<ParentCustomerNumber>01-114-9218-8C</ParentCustomerNumber>*
<RelationEffectiveDate>2001-01-01</RelationEffectiveDate>*
<RelationExpiryDate>2001-01-01</RelationExpiryDate>*
</CustomerRelation>
</CustomerRelationships>
<CustomerCountries>
<CustomerCountry>*
<CountryOfRelationship>US</CountryOfRelationship>*
<RelationType>A</RelationType>*
</CustomerCountry>
</CustomerCountries>
</InterestedParty>
</InterestedParties>
<CustomerRoles>
<CustomerRole>*
<Role>JOINT</Role>
</CustomerRole>
</CustomerRoles>
<AccountID>111-ABCDEF-1111</AccountID>
</Customer>
</RAORRequest>
```

**Note:** The tag should be retained when there is information provided for the same.

# *KYC Web Service – Response Elements*

Table 3 lists the elements that are a part of the response from the KYC application (acknowledgement). The response is based on the customer and the customer's account(s).

**Table 3. Response Elements**

| SI No. | Data Name | Attribute | Data Type | Notes |
|---|---|---|---|---|
| 1 | Customer Number | Customer Id Number | String | The unique number given to the customer for identification. |
| 2 | Account Mismatch Flag | Account Mismatch | String (Y/N) | Y means the Account ID is mismatching. |
| 3 | Customer Type Missing  Flag | Customer Type Missing | String (Y/N) | Y means that the customer type is not provided. |
| 4 | Data Available Flag | Data Available | String (Y/N) | Y means that the mandatory data are available. |
| 5 | RAOR Risk Score | RAO Risk Score | Integer | The calculated RAOR Risk score. |
| 6 | RAORisk Category | RAO Risk Category | String | The Risk category to which the customer belongs based on the RAOR Risk score. |
| 7 | Error Flag | Error | String (Y/N) | Y means an error in the process |

# *Sample Response XML Strucure*

1. Positive Acknowledgement:

- RAOR Risk score is calculated

```xml
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<RAORAcknowledgement xmlns="http://www.oracle.com/reveleus/kyc/model/Acknowledgement">
<DataAvailable>Y</DataAvailable>
<CustomerId>SCN_026_SS1</CustomerId>
<CustomerTypeMissing>N</CustomerTypeMissing>
<AccountMismatch>N</AccountMismatch>
<RAORiskScore>43.56</RAORiskScore>
<RAORiskCategory>Standard</RAORiskCategory>
</RAORAcknowledgement>
```

- Provided only mandatory information:

```xml
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<RAORAcknowledgement xmlns="http://www.oracle.com/reveleus/kyc/model/Acknowledgement">
<DataAvailable>Y</DataAvailable>
<CustomerId>SCN_002_SS2_test5</CustomerId>
<CustomerTypeMissing>N</CustomerTypeMissing>
<AccountMismatch>N</AccountMismatch>
</RAORAcknowledgement>
```

2. Negative Acknowledgement:

- Error Flag

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<RAORAcknowledgement xmlns="http://www.oracle.com/reveleus/kyc/model/Acknowledgement">
    <CustomerId>SCN_002_SS2_test5</CustomerId>
    <Error>Y</Error>
</RAORAcknowledgement>
```

- Account Mismatch flag

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<RAORAcknowledgement xmlns="http://www.oracle.com/reveleus/kyc/model/Acknowledgement">
<DataAvailable>Y</DataAvailable>
<CustomerId>SCN_002_SS2_test5</CustomerId>
<CustomerTypeMissing>N</CustomerTypeMissing>
<AccountMismatch>Y</AccountMismatch>
</RAORAcknowledgement>
```

**Note:** All the tags in the Response .xml are not mandatory in the Real Time Account On-Boarding Risk service. Response elements depend on the processing and the data availability.

**Note:** If `RAORiskScore`, `RAORiskCategory`, and `Error Flag` are not present, it implies that sufficient data is not available for processing the risk score.

# CHAPTER 4    *Value - Code Mapping*

Table 4 provides a list of code values for some of the Customer/Account-specific attributes that KYC specifies to be value set. The table identifies the data name and attribute for which the values are specified, as well as a description of each code value.

**Table 4. Code Value Mapping**

| SI no | Attribute | Standard Code Value | Description | Remarks |
|---|---|---|---|---|
| Customer Details | Currency | The value of this field must be a valid ISO Standard 4217 alpha currency code. | The value is implementation-specific and can be changed. | |
| Customer/Account | Country | The value of this field must be a valid two-character ISO Standard 3166-1 code. | The value is implementation-specific and can be changed. | |
| Customer Details | Primary Citzn Country | | The value is implementation-specific and can be changed. | |
| Customer Details | Secondary Citzn Country | | The value is implementation-specific and can be changed. | |
| Customer | Resident Country | | The value is implementation-specific and can be changed. | |
| Address | Address Country | | The value is implementation-specific and can be changed. | |

**Table 4.  Code Value Mapping**

| Customer Country | Country Of Relationship | | | The value is implementation-specific and can be changed. |
|---|---|---|---|---|
| Customer | Customer Type | IND | Individual | These values cannot be changed during implementation. |
| | | FIRM | Legal Entity | |
| | | CORP | Correspondent Banks | |
| | Tax Identifier Format | S | Unique social Security Number | |
| | | T | Unique Tax identifier | |
| | Occupation | AA | Accounting/Auditing | The value is implementation-specific and can be changed. |
| | | AAD | Aerospace/Aviation/Defense | |
| | | ADMIN | Administrative and Support Services | |
| | | AFF | Agriculture, forestry, and fishing | |
| | | AIR | Airlines | |
| | | AMPR | Advertising/ Marketing/Public Relations | |
| | | AMVP | Automotive/Motor Vehicle/Parts | |
| | | ARC | Architectural Services | |
| | | ARTS | Arts, Entertainment, and Media | |
| | | BANK | Banking | |
| | | BIOTEC | Biotechnology and Pharmaceutical | |
| | | BUILD | Building and Grounds Maintenance | |

**Table 4.  Code Value Mapping**

| | | | | |
|---|---|---|---|---|
| | | CALL | Customer Service and Call Center | |
| | | CH | Computers, Hardware | |
| | | CONPRO | Consumer Products | |
| | | CONS | Construction, Mining and Trades | |
| | | CONSUL | Consulting Services | |
| | | CS | Computer Services | |
| | | EDU | Education, Training, and Library | |
| | | ELEC | Electronics | |
| | | EM | Executive Management | |
| | | EMP | Employment Placement Agencies | |
| | | ENERGY | Energy/Utilities | |
| | | ENG | Engineering | |
| | | ENVSER | Environmental Services | |
| | | FIN | Finance/Economics | |
| | | FS | Financial Services | |
| | | GOVT | Government and Policy | |
| | | HEALTH | Healthcare | |
| | | HMAKE | Homemaker | |
| | | HOSP | Hospitality/Tourism | |
| | | HR | Human Resources/ Recruiting | |
| | | IE | Internet/E-Commerce | |
| | | INS | Insurance | |
| | | INST | Installation, Maintenance, and Repair | |
| | | IT | Information Technology | |
| | | LAW | Law Enforcement/ Security Srvs | |
| | | LEGAL | Legal | |

**Table 4. Code Value Mapping**

| | | | | |
|---|---|---|---|---|
| | | LOGIS | Supply Chain/Logistics | |
| | | MAN | Manufacturing and Production | |
| | | MILIT | Military | |
| | | NP | Nonprofit | |
| | | OM | Operations Management | |
| | | OTH | Others - Invalid value | |
| | | OTHER | Other | |
| | | PCS | Personal Care and Service | |
| | | PM | Product Management | |
| | | PPM | Project/Program Management | |
| | | PPRINT | Publishing/Printing | |
| | | PUR | Purchasing | |
| | | REM | Real Estate/Mortgage | |
| | | RESEARCH | Research and Development | |
| | | RET | Retired | |
| | | RFS | Restaurant and Food Service | |
| | | RTL | Retail/Wholesale | |
| | | SALES | Sales | |
| | | SAM | Sales -Account Management | |
| | | SCIENCE | Science | |
| | | SCOM | Sales - Work at Home/Commission Only | |
| | | SPORTS | Computers, Software | |
| | | STELE | Sports and Recreation/Fitness | |

**Table 4. Code Value Mapping**

| | | | | |
|---|---|---|---|---|
| | | STUD | Student | |
| | | TELECOM | Telecommunications | |
| | | TEX | | |
| | | TW | Transportation and Warehousing | |
| | | AAD | Accounting/ Auditing | |
| | | AMPR | Advertising/ Marketing/Public Relations | |
| | | ARC | Architectural Services | |
| | | CS | Computer Services | |
| | | CH | Computers, Hardware | |
| | | SOFT | Computers, Software | |
| | | CONSUL | Consulting Services | |
| | | EMP | Employment Placement Agencies | |
| | | ENERGY | Energy/Utilities | |
| | | EM | Executive Management | |
| Industry | | TEX | Textiles | |
| | | TW | Transportation and Warehousing | |
| | | UNEMP | Unemployed | |
| | | VET | Veterinary Services | |
| | | WARD | Ward | |
| | | WMS | Waste Management Services | |
| | | AD | Automobile dealers | The value is implementation-specific and can be changed |
| | | AER | Arts, entertainment, and recreation | |

**Table 4.  Code Value Mapping**

| | | | | |
|---|---|---|---|---|
| | | AFF | Agriculture, forestry, and fishing | |
| | | AGC | Advocacy, grant-making, and civic organizations | |
| | | AM | Apparel manufacturing | |
| | | APM | Aerospace product and parts manufacturing | |
| | | APR | Advertising and public relations services | |
| | | AT | Air transportation | |
| | | BN | Banking | |
| | | BRD | Broadcasting | |
| | | CAGM | Clothing, accessory, and general merchandise stores | |
| | | CD | Child day care services | |
| | | CEP | Computer and electronic product manufacturing | |
| | | CM | Chemical manufacturing (except pharmaceutical and medicine manufacturing) | |
| | | CONS | Construction | |
| | | CS | Computer systems design and related services | |
| | | EMPS | Employment services | |
| | | ES | Educational services | |
| | | FG | Federal government | |
| | | FM | Food manufacturing | |
| | | FSD | Food services and drinking places | |
| | | GS | Grocery stores | |
| | | HO | Hotels and other accommodations | |
| | | HS | Health services | |
| | | INS | Insurance | |

**Table 4. Code Value Mapping**

| | | INTRT | Internet services providers, web search portals, and data processing services | |
|---|---|---|---|---|
| | | MIN | Mining | |
| | | MPV | Motion picture and video industries | |
| | | MST | Management, scientific, and technical consulting services | |
| | | MVP | Motor vehicle and parts manufacturing | |
| | | OG | Oil and gas extraction | |
| | | OTH | Others - Invalid Value | |
| | | PM | Pharmaceutical and medicine manufacturing | |
| | | PRN | Printing | |
| | | PUB | Publishing, except software | |
| | | SAE | Social assistance, except child day care | |
| | | SEC | Securities, commodities, and other investments | |
| | | SLG | State and local government | |
| | | SM | Steel manufacturing | |
| | | SOFT | Software publishers | |
| | | SR | Scientific research and development services | |
| | | TELE | Telecommunications | |
| | | TEX | Textile mills and products | |
| | | TRUCK | Truck transportation and warehousing | |
| | | UTI | Utilities | |
| | | WHL | Wholesale trade | |
| Addresses | Address Type | M | Mailing | |
| | | B | Business | |
| | | L | Legal | |

**Table 4. Code Value Mapping**

| | | A | Alternate (for example. Vacation Home) | |
|---|---|---|---|---|
| | | OTH | Other | |
| Phones | Phone Type | H | Residence | |
| | | C | Mobile | |
| | | P | Pager | |
| | | F | Fax | |
| | | O | Official | |
| | | B | Business | |
| Customer Country | Relation Type | C | Citizen | The value is implementation-specific and can be changed. |
| | | N | Non-Citizen | |
| | | R | Refugee | |
| Sources of Wealth | Source Type | AL | Alimony | The value is implementation-specific and can be changed. |
| | | D | Donation | |
| | | G | Gambling | |
| | | GF | Gift | |
| | | INH | Inheritance | |
| | | INV | Investment | |
| | | L | Lottery | |
| | | LP | Loan Proceeds | |
| | | LS | Legal Settlement | |
| | | OTH | Other -Invalid Value | |
| | | PS | Personal Savings | |
| | | PW | Personal Wealth | |
| | | RET | Retirement | |
| | | SAL | Salary | |
| | | SM | Smuggling | |
| | | SOA | Sale of Asset (business / property) | |
| | | T | Trust | |

**Table 4. Code Value Mapping**

| MarketsServed | Markets ServCode | BCB | Banking - Community Banking | The value is implementation-spe cific and can be changed. |
|---|---|---|---|---|
| | | BIB | Banking - Institutional Banking | |
| | | BRB | Banking - Retail Banking | |
| | | BWB | Banking - Wholesale Banking | |
| | | CRM | Commercial - Risk Management | |
| | | EE | E-commerce - Ecommerce | |
| | | IIA | IA - Investment Advisory | |
| | | IA | Insurance - Annuities | |
| | | IB | IA - Investment Banking | |
| | | II | Insurance - Insurance | |
| | | IM | IA - Investment Management | |
| | | LCL | Loan - Commercial Lending | |
| | | LDC | Loan - Debt Consolidation | |
| | | LML | Loan - Mortgage Lending | |
| | | LMP | Loan - Mortgage Purchasing | |
| | | LSL | Loan - Securities Loans | |
| | | OTH | Other -Invalid Value | |
| | | PBAM | Private Banking - Asset Management | |
| | | PBCM | Private Banking - Cash Management | |
| | | PBPI | Private Banking - Private/Principal Investing | |
| | | PBRP | Private Banking - Retirement Investment | |
| | | PBT | Private Banking - Trust | |
| | | PBWM | Private Banking - Wealth Management | |

**Table 4.  Code Value Mapping**

| | | | | |
|---|---|---|---|---|
| | | RDMR | Research - Domestic Market Research | |
| | | RGMR | Research - Global Market Research | |
| | | RMD | Research - Market Data | |
| | | SGIB | Securities Generic - Institutional Brokerage | |
| | | SGRB | Securities Generic - Retail Brokerage | |
| | | SGSC | Securities Generic - Securities Clearing and Settlement | |
| | | SGSP | Securities Generic - Structured Products | |
| | | SGST | Securities Generic - Securities Trading | |
| | | SPC | Securities Products - Commodities | |
| | | SPE | Securities Products - Equities | |
| | | SPEM | Securities Products - Emerging Markets | |
| | | SPFE | Securities Products - Foreign Exchange | |
| | | SPFI | Securities Products - Fixed Income | |
| | | SPFO | Securities Products - Futures and Options | |
| | | SPMM | Securities Products - Money Markets | |
| | | UAU | Underwriting - Annuity Underwriting | |
| | | UPF | Underwriting - Public Finance | |
| | | USF | Underwriting - Securities Financing | |
| | | USO | Underwriting - Securities Origination | |