

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

*Release 8.0.2.0.0*

*February 2016*





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Part Number: E71277-01

Oracle  
1900 Oracle Way  
Reston, VA 20190

Document Number: E71277-01  
First Edition ( February 2016)

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# Contents

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<b>List of Figures</b> .....	<b>v</b>
<b>List of Tables</b> .....	<b>vii</b>
<b>About this Guide</b> .....	<b>ix</b>
Who Should Use this Guide .....	ix
Scope of this Guide .....	x
How this Guide is Organized .....	x
Where to Find More Information .....	x
Conventions Used in this Guide .....	xi
<b>CHAPTER 1</b> <b>Introduction</b> .....	<b>1</b>
KYC Web Service Prerequisites .....	2
<b>CHAPTER 2</b> <b>KYC Web Service – Request Elements</b> .....	<b>3</b>
Configuration of RAOR Parameters .....	9
RAOR Files Provided with the Installer .....	9
Sample Request XML Structure .....	10
<b>CHAPTER 3</b> <b>KYC Web Service – Response Elements</b> .....	<b>15</b>
Sample Response XML Structure .....	16
<b>CHAPTER 4</b> <b>Value - Code Mapping</b> .....	<b>19</b>



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# *List of Figures*

---

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

---

## List of Figures

---



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# *List of Tables*

---

Table 1. Conventions Used in this Guide .....	xi
Table 2. Request Elements .....	4
Table 3. Response Elements.....	15
Table 4. Code Value Mapping.....	19



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# *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:

- 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 intended for 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 available in the documentation library (*OTM*):

- *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 Administrator Guide*
- *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](http://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
<i>Italics</i>	<ul style="list-style-type: none"> <li>● Names of books, chapters, and sections as references</li> <li>● Emphasis</li> </ul>
<b>Bold</b>	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <li>● Substitute input value</li> </ul>



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 of 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 on Oracle 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 account opening. This format of the KYC risk assessment response is also described.

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

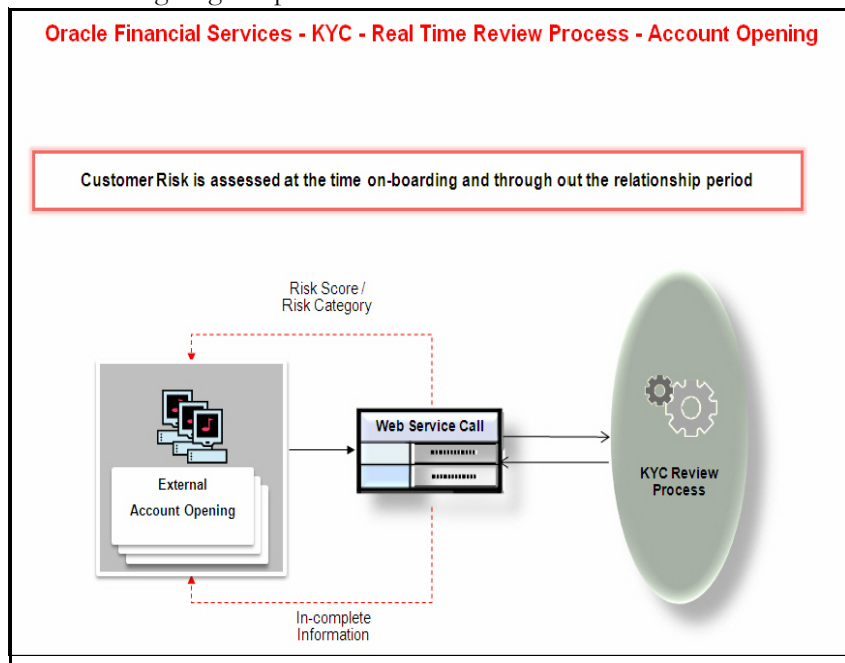


Figure 1. KYC Web Service Request and Response

## ***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, 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.`



# *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:

<sup>1</sup> - Mandatory Information

<sup>2</sup> – Optional Information

<sup>3</sup>– Optional Information – The accuracy of the third party services results/risk rating depends 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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>2</sup>	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 <sup>2</sup>	Customer Title	String(5)	Title, if any, that is used before the customer's name (for example, Mr., Mrs., or Dr.)	This field applies only to individual type of customers.
1.5	Customer First Name <sup>3</sup>	Customer First Name	String(30)	First name of the customer	This field applies only to individual type of customers.
1.6	Customer Middle Name <sup>3</sup>	Customer Middle Name	String(30)	Middle name of the customer	This field applies only to individual type of customers.
1.7	Customer Last Name <sup>3</sup>	Customer Last Name	String(30)	Last name of the customer	This field applies only to individual type of customers.
1.8	Institute Name <sup>3</sup>	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 <sup>2</sup>	Legal Name	String(60)	Registered name of the organization.	This field only applies to Legal Entity and Correspondent type of customers.
1.10	Gender <sup>2</sup>	Gender	String(20)	Customer Gender	This field is applicable only for Individual type of customers.
1.11	Date of Birth <sup>3</sup>	Date Of Birth	Date	Date of birth of the customers of the type 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 <sup>3</sup>	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 <sup>3</sup>	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 <sup>3</sup>	Industry	String(20)	Industry in which the 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 <sup>3</sup>	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 <sup>3</sup>	Tax Identification Number	String(20)	Customer Tax Identification Number.	This field captures the tax identification number of the customer.
1.17	Occupation <sup>2</sup>	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 <sup>3</sup>	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 <sup>3</sup>	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 <sup>1</sup>	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 <sup>3</sup>	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 <sup>3</sup>	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 <sup>3</sup>	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 <sup>3</sup>	Address Type	String(20)	Purpose, or usage, of the address relative to the 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 <sup>3</sup>	AddressLine 1	String(60)	First line of the street component of the 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 <sup>3</sup>	AddressLine 2	String(60)	Second line of the street component of the 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 <sup>3</sup>	AddressLine 3	String(60)	Third line of the street component of the 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 <sup>2</sup>	AddressLine 4	String(60)	Fourth line of the street component of the address.	This field captures the fourth line of address of the customer.
4.6	Address Line 5 <sup>2</sup>	AddressLine 5	String(60)	Fifth line of the street component of the address.	This field captures the fifth line of address of the customer.
4.7	Address Line 6 <sup>2</sup>	AddressLine 6	String(60)	Sixth line of the street component of the address.	This field captures the sixth line of address of the customer.
4.8	City <sup>3</sup>	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 <sup>3</sup>	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 <sup>3</sup>	Region	String(35)	Region 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.
4.11	Postal Code <sup>3</sup>	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 <sup>3</sup>	Address Country	String(20)	Country code of the 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 <sup>3</sup>	Phone Type	String(20)	Purpose, or usage, of this phone number relative to the 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 <sup>3</sup>	Phone Number	String(25)	Phone number for the 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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	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 <sup>2</sup>	Last Update Date	Date	Date when the wealth details were last 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 <sup>2</sup>	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 <sup>1</sup>	Relation Defn	String(10)	Defines the relationship with the customer	
8.1.2	Parent Customer Number <sup>1</sup>	Parent Customer Number	String(50)	The unique code given to identify the parent customer number	
8.1.3	Relation Effective Date <sup>1</sup>	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 <sup>1</sup>	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 <sup>2</sup>	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 <sup>3</sup>	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

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

- `KYC_XSD_LOC`

This parameter specifies the location where the xsd files are placed. The path where the XSD files are present must 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 must be provided in the `V_ATTRIBUTE1_VALUE` and `V_ATTRIBUTE2_VALUE` columns respectively. The password must 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 the password is encrypted 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 must 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 file 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 must 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 must 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/reveus/kyc/model/customer"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.iflex.com/reveus/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>
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<RelationType>A</RelationType>*
</CustomerCountry>
</CustomerCountries>
<Addresses>
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<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>
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<InterestedParties>
<InterestedParty>*
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<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>*
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<AddressLine5>DELTA SECTION</AddressLine5>*
<AddressLine6>BETA WEST</AddressLine6>*
<City>New York</City>
<State>NY</State>
<Region>Region</Region>
<PostalCode>10093</PostalCode>
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</Address>
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<ReceivedAmount>3000.0</ReceivedAmount>*
<AsOfDate>2001-01-01</AsOfDate>*
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<MarketsServed>
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</MarketsServed>
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</CustomerRole>
</CustomerRoles>
<CustomerRelationships>
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<ParentCustomerNumber>01-114-9218-8C</ParentCustomerNumber>*
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</CustomerCountry>
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</InterestedParty>
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<CustomerRoles>
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<Role>JOINT</Role>
</CustomerRole>
</CustomerRoles>
<AccountID>111-ABCDEF-1111</AccountID>
</Customer>
</RAORRequest>
```

**Note:** The tag must 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 Structure

1. Positive Acknowledgement:

- RAOR Risk score is calculated

```
<?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 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.





## 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 Citizen Country		The value is implementation-specific and can be changed.	
Customer Details	Secondary Citizen 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 Svcs	
		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-specific 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	



