

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

*Release 8.0.6.0.0*

*May 2018*





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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

## **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, *Operating Real Time Account On Boarding Risk (RAOR) Web Services*, provides the details of the data expected from the Account Opening system.
- Chapter 3, *Operating On Boarding Web Services*, provides the details of the data expected from the On-boarding system.

- *Appendix A Sample JSON*, provides sample JSON files for Real Time Account On Boarding Risk and On Boarding Web Services.

## ***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 ([OTN](#)):

- *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).

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 KYC program.

KYC assesses the On Boarding risk of the customer by the following processes:

- **Questionnaire:** As a part of the questionnaire feature, the system gathers additional information from the customer by presenting a set of questions depending on the attributes of the questionnaire.
- **Real Time Account On Boarding Risk (RAOR):** Risk assessment process at the time of account opening.

This chapter discusses the following topics:

- [Process Flow](#)
- [Components of KYC Services Process Flow](#)

## ***Process Flow***

The following diagram provides an overview of KYC Web Service.

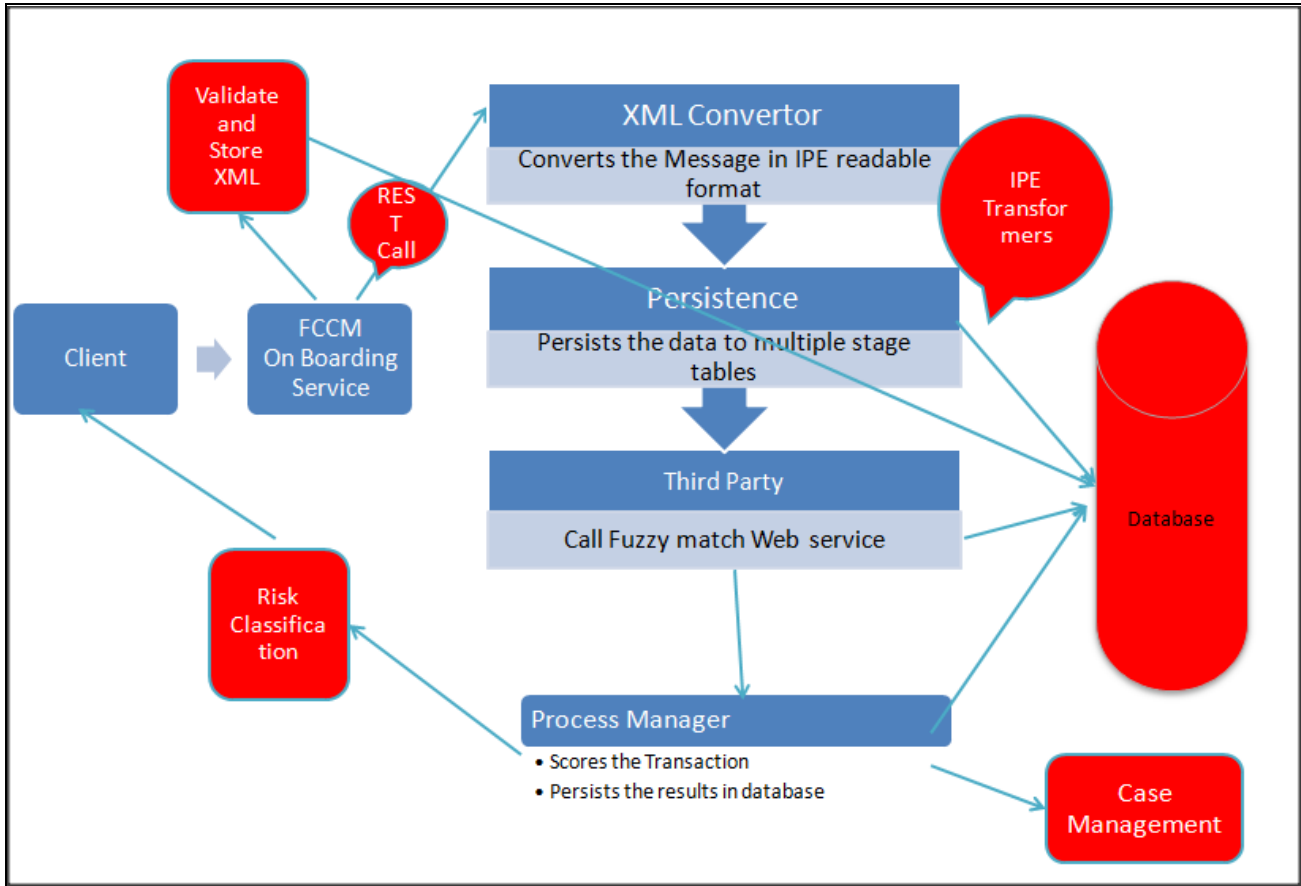


Figure 1. KYC Web Service process flow

The following table details the KYC Web Service Process Flow:

Table 1. KYC Web Service Process Flow

Steps	Component
1. The On Boarding process starts when a customer walks in to a bank or FI to open an account.	KYC
2. On clicking <b>On Boarding Process</b> request, it connects to FCCM On Boarding web service.	KYC
3. A set of questions is generated using an API based on the Product Type and Industry of the customer.	Questionnaire
4. Enter customer details in KYC for Risk Scoring.	KYC
5. Questions are returned to front-end in core banking. Core bank front-end renders accordingly	On Boarding System
6. Responses are filled and the data is sent to FCCM On Boarding web service.	KYC
7. Response of Questions are sent to the <b>Get response</b> API to get the final result.	AAI
8. Responses of questions are entered in database.	KYC
9. Call RAOR web service to get the score for the customer.	KYC

**Table 1. KYC Web Service Process Flow**

Steps	Component
10. <b>Response</b> as customer score is sent back to KYC web service	KYC
11. Questionnaire response and customer score are sent back to front-end.	KYC

## **Components of KYC Services Process Flow**

Following are the components of KYC Services Process Flow:

- [On Boarding](#)
- [Real Time Account On Boarding Risk \(RAOR\)](#)
- [Questionnaire](#)

### **On Boarding**

This workflow is executed when a new account is opened by a customer. New customers associated with a new account or an existing customer associated with a new account is considered for risk assessment in this workflow. This workflow assesses the customers associated with an account opening date based on the value provided in the Regular Processing parameter in the jurisdiction-specific Application Parameters table.

### **Real Time Account On Boarding Risk (RAOR)**

When a customer approaches a bank or an Financial Institution (FI) to open an account, this workflow is executed to assess the customer before opening an account. This facilitates in the decision making for opening the account.

### **Questionnaire**

As a part of the questionnaire feature, the system gathers additional information from the customer by presenting a set of questions depending on the attributes of the questionnaire.

For detailed information on Questionnaire, refer to the chapter on Questionnaire of the *Oracle Financial Services Analytical Application Infrastructure User Guide v 8.0.4*.





# *Operating Real Time Account On Boarding Risk (RAOR) Web Services*

This chapter discusses the following topics:

- [RAOR Web Services Process Flow](#)
- [Prerequisites](#)
- [Operating RAOR Web Services](#)
- [Operating Risk Score Service](#)
- [Operating Watchlist Service](#)
- [For information on how data is loaded, see Chapter 3 in the BD Administration Guide. For information on supported formats during data upload, see the Data Interface Specification guide. Enabling and Disabling Watchlist Services](#)
  
- [Error Logging Messages](#)
- [Populating Data](#)

## RAOR Web Services Process Flow

The following diagram displays the RAOR Web Services process flow diagram.

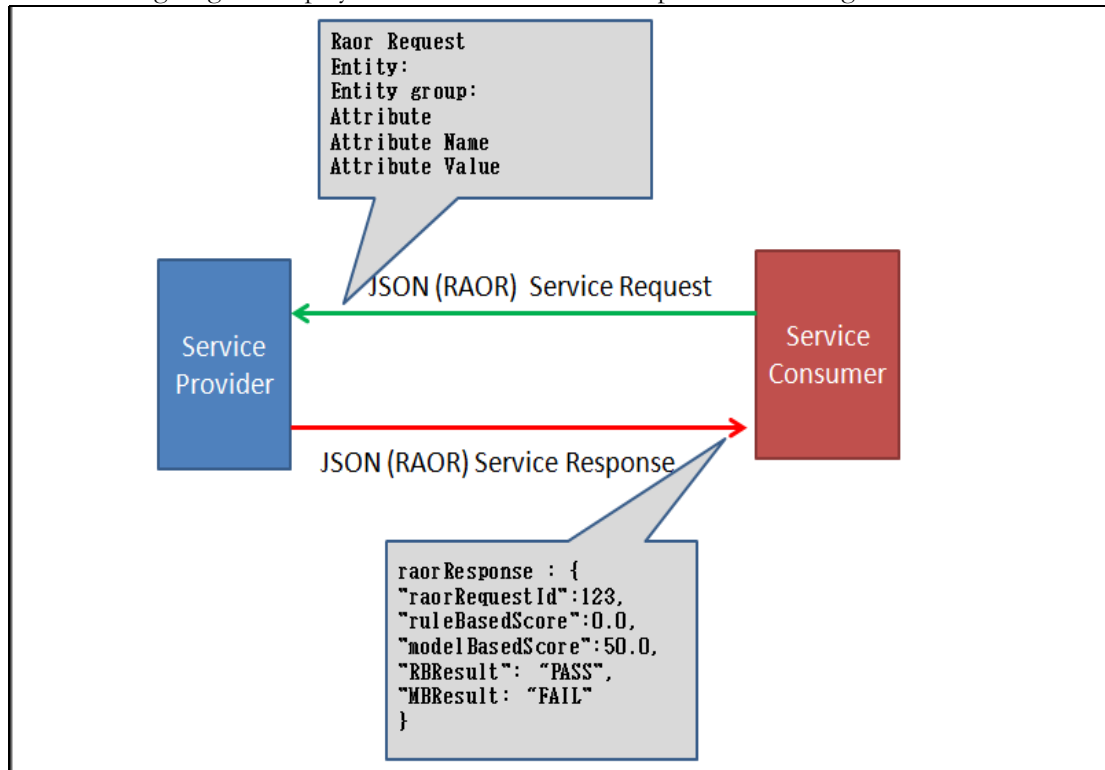


Figure 2. RAOR Web Services Process Flow

### Prerequisites

KYC Web service deploys two types of services:

- Real Time Account On Boarding Risk (RAOR)
- On Boarding

You can select the required type of service to deploy.

When using the KYC Web Service, the (RAOR) Web Service should be deployed in the Web Server as a part of KYC application installation. For more information, see [Oracle Financial Services Behavior Detection Installation Guide](#).

KYC Web Service can be verified by accessing the following URL:

```
http:<PROTOCOL>:<HOST_NAME>:<PORT>/RAOR/service/score/raor/JSON
```

**Note:** The On Boarding service supports only http call.

If the Real Time Account On-Boarding Risk Web Service is not deployed, then see [Oracle Financial Services Behavior Detection Installation Guide](#) for the deployment procedure.

### Operating RAOR Web Services

This section explains about RAOR Web Services.

- [Real Time Account On Boarding Risk Service Request](#)
- [Real Time Account On Boarding Risk Service Response](#)

The request elements are accepted in the JSON format.

For details on sample JSON, see [Appendix A, Sample JSON](#).

**Note:** While calling the RAOR service, you must pass the SMS user and password as the header key names in the JSON. To do this, you must be assigned the KYCADMN role.

## Real Time Account On Boarding Risk Service Request

Following is the structure of the RAOR request elements:

**Table 2. RAOR Request Elements**

Request Elements	Description
Entity group	This is the table business name. Each table is considered as an entity group. Customer as an entity group is a mandatory group for every request.
Entity	This is the collection of different columns of a table.
Attribute	This is the collection of attribute names and attribute values.
Attribute Name	This is the column business name.
Attribute Value	This is the value for every data element.

For more information on codes, standard values, entities, attributes, refer to [KYC Data Model Reference Guide](#).

Refer to the RAOR datamap for the mandatory data elements required for the preparation of JSON.

## Real Time Account On Boarding Risk Service Response

Following is the structure of RAOR response:

**Table 3. RAOR Response Elements**

Response Elements	Description
RAOR request ID	This is a unique identifier that identifies every request made to RAOR.
Rule Based Score	This is the score generated based on Rule Based Assessment.
Model Based Score	This is the score generated based on the model type.
RB Result	This is the result of model based assessment.
MB Result	This is the result of model based assessment.

The Algorithm Risk Score and the Rule Based Risk Score provides the feedback as either pass or fail. This is based on the individual cut off scores of the risk model, which can be configured from the Assessments of Real Time Scoring.

To edit the cut off score, follow these steps:

1. In the KYC home page, click **Financial Services Inline Processing Engine** in the LHS menu.

2. Click **Inline Processing** in the RHS menu.
3. Click the **Assessments** menu.
4. In the Assessment Name column, click the name of the Onboarding Algorithm-based Risk Assessment or Onboarding Rule-based Risk Assessment for which you want to change the cut off score.
5. Enter the new cut off score in the Score Type field. You must also provide a comment in the **Change Description** field.
6. Click **Save**.

## Operating Risk Score Service

Get Score is the service associated with RAOR.

This service enables the user to get the risk score associated with the customer.

This service can be accessed by using the following URL:

```
http://<host name>:<port number>/RAOR/service/score/raor/JSON
```

## Operating Watchlist Service

As a part of risk calculation for customer, the customer's watch list status is a key factor which influences the risk score.. Fuzzy name matching is used to check against watch lists.

Watch List scanning is also done by RAOR Service. For more details on watchlist service, see [Behavior Detection Application Pack Installation Guide](#).

You can use two kinds of watchlists: the internal (ready-to-use) watchlist and the external (customer screening) watchlist.

**Note:** KYC uses watchlists only for customer name fuzzy match logic. For information on the fuzzy match script and configuration, see Appendix E in the [BD Administration Guide](#).

## Configuring the Watchlist Service in the Internal Watchlist File

To configure the watchlist service in the internal watchlist file, you must update the location in the `Watchlist.wsdl` file located in the `<RAOR deployed area>/conf` path with the watchlist location configured on your environment.

The `Watchlist.wsdl` is as shown below:

```
<service name="WatchListService">
  <port name="WatchListPort" binding="am:WatchListBinding">
    <soap:address
location="<PROTOCOL>:<HOSTNAME>:<PORT>/mantas/services/WatchListService" />
```

## Configuring the Watchlist Service in the External Watchlist File

To configure the watchlist service in the external watchlist file, you must update the location in the `WatchlistScreening.wsdl` file located in the `<RAOR deployed area>/conf` path with the watchlist location configured on your environment.

The `WatchlistScreening.wsdl` is as shown below:

```
<wsdl:service name="WatchlistScreening-IndividualScreen">
```

```
<wsdl:port binding="tns:Binding" name="WatchlistScreening-IndividualScreenPort">
<soap:address
location="http://whf00ari.in.oracle.com:8001/edq/webservices/WatchlistScreening:IndividualS
creen"/>
```

For information on the fuzzy name

## Loading Watchlist Entries

Watchlist entries can be loaded into the KYC system in three ways:

- Through the `WatchlistEntry` DIS file
- Through the `STG_WATCHLIST_MEMBER_ENTRY` CSA table
- Through the Watchlist Model (WLM) UI

For information on how data is loaded, see Chapter 3 in the *BD Administration Guide*. For information on supported formats during data upload, see the *Data Interface Specification* guide.

## Enabling and Disabling Watchlist Services

The internal watchlist service is enabled by default.

For internal watchlist services, the `fccm.watchlist.enable` parameter is set to `Y` in the `spring-raor.properties` file and is enabled. To disable the watchlist, set the `fccm.watchlist.enable` parameter to `N` in the `spring-raor.properties` file.

For external watchlist services, the following code is available in the `spring-raor.xml` file:

```
<bean id="servicesBean" class="com.ofs.aai.raor.service.ServicesBean">
<property name="services">
<list>
<value>NNS</value>
<value>custScreening</value>
</list>
</property>
</bean>
```

The above code means that the external watchlist is enabled. To disable the watchlist, add a comment tag as shown below:

```
<bean id="servicesBean" class="com.ofs.aai.raor.service.ServicesBean">
<property name="services">
<list>
<value>NNS</value>
<!-- <value>custScreening</value> -->
</list>
</property>
</bean>
```

## **Error Logging Messages**

RTI Server.log is stored in the following path:

<RAOR deployed area>/logs/rti-server.log

## **Populating Data**

In KYC, data is captured only in the OB\_CUST, OB\_CUST\_CNTRY and OB\_ACCT tables. In order to capture the data in other tables as well, such as in the OB\_CUST\_ADDR and OB\_CUST\_MKT\_SERVED tables, you must populate data in the OB\_INSRT\_ORDR table as shown below:

**Table 4. Populating Data**

	<b>OB_INSRT_SEQ</b>	<b>N_BUS_ID</b>	<b>N_INSRT_ORDR</b>	<b>CMNT_TX</b>	<b>N_APP_ID</b>
1	4	< select n_bus_id from rti_vir_phy_tbl_name where v_vir_phy_table = 'OB_CUST_ADDR' >	4	OB_CUST_ADDR TABLE	OFS_KYC
2	5	< select n_bus_id from rti_vir_phy_tbl_name where v_vir_phy_table = 'OB_CUST_MKT_SERVED' >	5	OB_CUST_MKT_SERVED TABLE	OFS_KYC

In the above table, the OB\_INSRT\_SEQ and n\_insrt\_ordr columns are unique ID columns and must have incremental values. The N\_BUS\_ID column must contain the value that is returned when you run the SQL query.

Once the table is populated, you must restart the web service.

# *Operating On Boarding Web Services*

This chapter discusses the following topics:

- [Prerequisites](#)
- [Types of Web Services](#)
- [Consolidating Feedback](#)
- [Error logging Messages](#)

## ***Prerequisites***

KYC Web Service deploys two types of services:

- Real Time Account On-boarding Risk (RAOR)
- On Boarding

You can select the required type of service to deploy.

When using the KYC Web Service, the On Boarding Web Service should be deployed in the Web Server as a part of KYC application installation. For more information, see [Oracle Financial Services Behavior Detection Installation Guide](#).

The KYC Web Service can be verified by accessing the following URL:

`http:<PROTOCOL>:<HOST_NAME>:<PORT><OFSAAICONTEXT>/onboarding`

If the On Boarding Web Service is not deployed, then see [Oracle Financial Services Behavior Detection Installation Guide](#) for the deployment procedure.

## ***Operating On Boarding Web Services***

The following diagram displays the On Boarding Web Services.

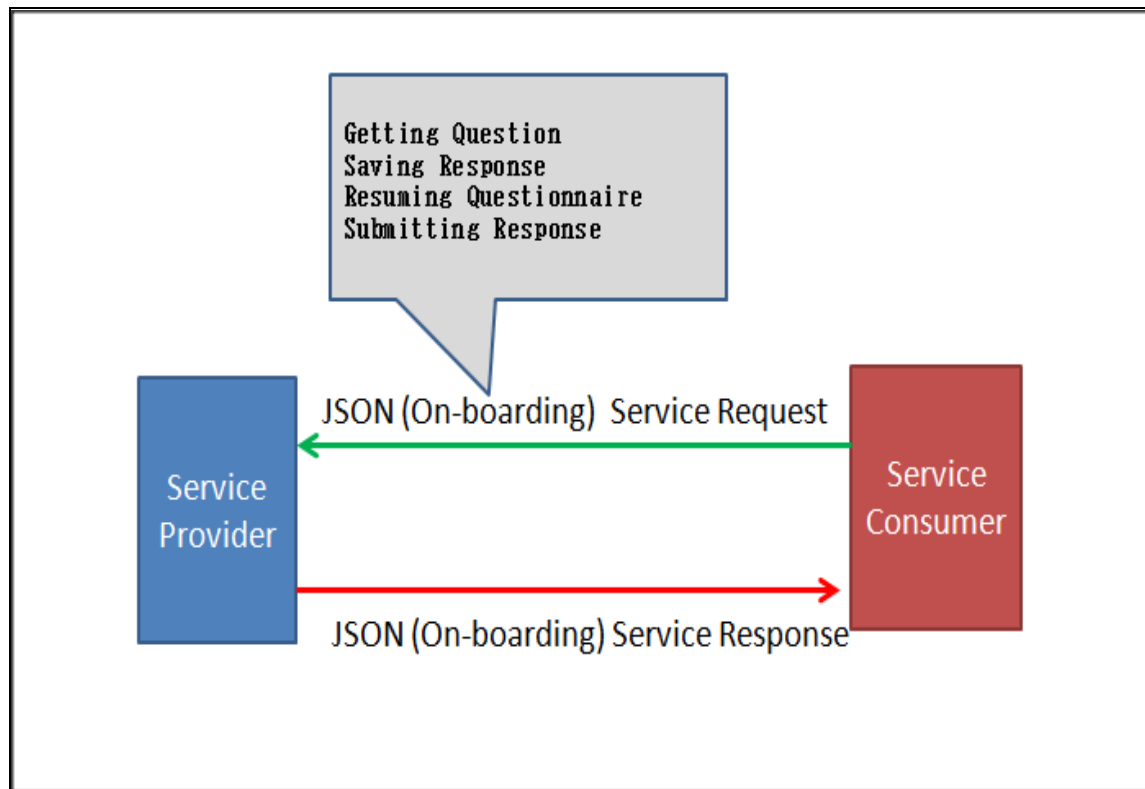


Figure 3. On Boarding Web Services Process Flow

## Types of Web Services

Four types of web services are associated with On Boarding.

- Getting Question
- Saving Response
- Resuming Questionnaire
- Submitting Response

### Getting Question

This service enables users to fetch the specific questionnaire to fill in the responses.

This service can be accessed by using the following URL:

`http://<host name>:<port number>/IPEBD/onboarding/score/initial_questions/ (POST CALL)`

For details on sample JSON, refer to [Appendix "Sample JSON,"](#).

### Saving Response

This service enables users to save the questionnaire along with the responses given by the user.

This service can be accessed by using the following URL:

`http://<host name>:<port number>/IPEBD/onboarding/score/save_response/123 (POST CALL , 123-request id)`



**Note:** 123 is the On Boarding request ID.

For details on sample JSON, refer to [Appendix "Sample JSON,"](#) .

### Resuming Questionnaire

This service enables users to resume the questionnaire along with the responses previously given by the user.

This service can be accessed by using the following URL:

```
http://<host name>:<port number>/IPEBD/onboarding/score/resume_questions/123 (POST CALL ,
123- request id)
```

**Note:** 123 is the On Boarding request ID.

For details on sample JSON, refer to [Appendix "Sample JSON,"](#) .

### Submitting Response

This service enables users to submit the questionnaire along with the responses given by the user. Before submitting the response, RAOR values must be provided as inputs.

This service can be accessed by using the following URL:

```
http://<host name>:<port number>/IPEBD/onboarding/score/submit_response/123 (POST CALL ,
123- request id)
```

**Note:** 123 is the On Boarding request ID.

For details on sample JSON, refer to [Appendix "Sample JSON,"](#) .

## Consolidating Feedback

During On Boarding, whenever a request is made to questionnaire and real time score, the system provides a consolidated feedback. The feedback considers the output of the questionnaire and the real-time score.

**Table 5. Feedback Elements**

Request elements	Description
Request ID	This is a unique identifier that identifies every request made to the questionnaire and real-time score.
On Boarding feedback	This generates the output of the questionnaire and real-time score.

The following table shows the combinations for the consolidated feedback:

- 0 indicates that the account can be onboarded.
- 1 indicates a softstop, that is, the account can be onboarded if one or more conditions are met.
- 2 indicates a hardstop, that is, the account cannot be onboarded.

**Table 6. Derivation of Consolidated Feedback**

Questionnaire Response	RAOR Response	Consolidated Feedback
1	PASS	1
0	PASS	0

**Table 6. Derivation of Consolidated Feedback**

Questionnaire Response	RAOR Response	Consolidated Feedback
2	PASS	2
1	FAIL	2
2	FAIL	2
0	FAIL	2
1	PASS	0
2	PASS	0

### ***Error logging Messages***

UMM Service.log is stored in the following path:

<OFSAAI Deployed Area>/logs/UMMService.log

This appendix provides the list of sample JSON files for the services associated with Real Time Account On Boarding Risk (RAOR) and On Boarding.

This appendix contains the following topics:

- [Real Time Account On Boarding Risk \(RAOR\)](#)
- [On Boarding](#)

## **Real Time Account On Boarding Risk (RAOR)**

Following is a sample JSON input for RAOR service:

Input

```
{
  "entityGroups": [
    {
      "name": "Onboarding Customer",
      "entities": [
        {
          "attributes": [
            {
              "attributeName": "On Boarding Unique ID",
              "attributeValue": "1023"
            },
            {
              "attributeName": "On Boarding Unique ID Type",
              "attributeValue": "PASSPORT"
            },
            {
              "attributeName": "Existing Customer ID",
              "attributeValue": "C100"
            },
            {
              "attributeName": "Display Name",
              "attributeValue": "Javed"
            },
            {
              "attributeName": "Date Of Incorporation",
              "attributeValue": "4/18/2016"
            },
            {
              "attributeName": "Age",
              "attributeValue": "33"
            }
          ]
        }
      ]
    }
  ]
}
```

```
        "attributeName": "Primary Customer Flag",
        "attributeValue": "Y"
    },
    {
        "attributeName": "Custom 1 Text",
        "attributeValue": "AMEA"
    },
    {
        "attributeName": "Customer Type",
        "attributeValue": "FIRM"
    },
    {
        "attributeName": "Primary Citizenship",
        "attributeValue": "PK"
    }
],
"uniqueIdentifier": "1"
},
{
    "attributes": [
        {
            "attributeName": "On Boarding Unique ID",
            "attributeValue": "1024"
        },
        {
            "attributeName": "On Boarding Unique ID Type",
            "attributeValue": "PASSPORT"
        },
        {
            "attributeName": "Existing Customer ID",
            "attributeValue": "C9"
        },
        {
            "attributeName": "Display Name",
            "attributeValue": "Krishna"
        },
        {
            "attributeName": "Date Of Incorporation",
            "attributeValue": "4/18/2018"
        },
        {
            "attributeName": "Age",
            "attributeValue": "20"
        },
        {
            "attributeName": "Primary Customer Flag",
            "attributeValue": "N"
        }
    ]
},
```

```
        "uniqueIdentifier": "2"
      }
    ]
  },
  {
    "name": "On Boarding Customer Country",
    "entities": [
      {
        "attributes": [
          {
            "attributeName": "On Boarding Unique ID",
            "attributeValue": "1023"
          },
          {
            "attributeName": "On Boarding Unique ID Type",
            "attributeValue": "PASSPORT"
          },
          {
            "attributeName": "Country",
            "attributeValue": "IND"
          },
          {
            "attributeName": "Relationship Type",
            "attributeValue": "S"
          }
        ],
        "uniqueIdentifier": "1"
      },
      {
        "attributes": [
          {
            "attributeName": "On Boarding Unique ID",
            "attributeValue": "1023"
          },
          {
            "attributeName": "On Boarding Unique ID Type",
            "attributeValue": "PASSPORT"
          },
          {
            "attributeName": "Country",
            "attributeValue": "PAK"
          },
          {
            "attributeName": "Relationship Type",
            "attributeValue": "P"
          }
        ],
        "uniqueIdentifier": "2"
      }
    ]
  }
}
```

```
    ]
  }
]
}
```

## RAOR Response

Following is the RAOR response:

```
raorResponse : {
    "raorRequestId":123,
    "ruleBasedScore":0.0,
    "modelBasedScore":50.0,
    "RBResult": "FAIL",
    "MBResult": "PASS"
}
```

## On Boarding

Following are the four types of services associated with On Boarding:

- [Getting Question](#)
- [Saving Response](#)
- [Resuming Questionnaire](#)
- [Submitting Questionnaire](#)

The following sections provides the sample JSON files for each of the services.

### Getting Question

Following is the sample JSON input:

```
{
  "QtnrParameters":[
    {
      "attr_code": "RISK_CD",
      "attr_val":"MULTI SELECT DROPDOWN"
    },
    {
      "attr_code": "CODE2",
      "attr_val":"Test Value"
    }
  ]
}
```

## Saving Response

Following is the sample JSON input:

```
{
  "questionnaireName": "Waseem test Geography cases",
  "questionnaireDesc": null,
  "V_COMMENTS": null,
  "appId": "OFS_AAAI",
  "version": 1,
  "questnrTypeId": 3,
  "requestId": 8878,
  "sectionList": [
    {
      "sectionId": 14072,
      "sectionDesc": "sec1",
      "sectionOrder": "A",
      "qtnSecMapBean": [
        {
          "qtnSectMapId": 14101,
          "questionId": 13476,
          "mandatoryYN": "Y",
          "questionOrder": 1,
          "questionWeightage": 0,
          "commentYN": "Y",
          "documentYN": null,
          "dtLogicBean": [
            {
              "logicId": 60235,
              "optionId": 8025002,
              "nextQtnId": 0,
              "endQtnrDesc": "end2",
              "qtnSectionId": 14101,
              "serviceCallReq": false,
              "serviceCallTyp": 0,
              "qtnrStatus": 1,
              "nextQtnCd": 0
            },
            {
              "logicId": 60236,
              "optionId": 8025001,
              "nextQtnId": 12606,
              "endQtnrDesc": null,
              "qtnSectionId": 14101,
              "serviceCallReq": false,
              "serviceCallTyp": 0,
              "qtnrStatus": 2,
              "nextQtnCd": 12606
            }
          ]
        }
      ]
    }
  ]
}
```

```
    ]
  },
  {
    "qtnSectMapId": 14102,
    "questionId": 12606,
    "mandatoryYN": "Y",
    "questionOrder": 2,
    "questionWeightage": 0,
    "commentYN": "Y",
    "documentYN": null,
    "dtLogicBean": [
      {
        "logicId": 60237,
        "optionId": 15650,
        "nextQtnId": 0,
        "endQtnrDesc": "end4",
        "qtnSectionId": 14102,
        "serviceCallReq": false,
        "serviceCallTyp": 0,
        "qtnrStatus": 1,
        "nextQtnCd": 0
      },
      {
        "logicId": 60238,
        "optionId": 15649,
        "nextQtnId": 0,
        "endQtnrDesc": null,
        "qtnSectionId": 14102,
        "serviceCallReq": false,
        "serviceCallTyp": 0,
        "qtnrStatus": 1,
        "nextQtnCd": 0
      }
    ]
  }
],
"optScoreMapBean": [],
"questionList": [
  {
    "questionId": 13476,
    "questionCode": 13476,
    "questionName": "Dynamic Geography table with 2 conditions",
    "sectionQuestMapId": 14101,
    "questionDesc": null,
    "categoryId": null,
    "mandatoryYN": "Y",
    "selectedTypeId": 1,
    "documentYN": "N",
    "displayTypeId": 1,
  }
]
```



```

"questionWeightage": 0,
"options": [
  {
    "optionId": 8025002,
    "optionDesc": "SAUDI ARABIA",
    "fromValue": 0,
    "toValue": 0,
    "operator": null,
    "V_OPTION_COLOR": "#00aa00"
  },
  {
    "optionId": 8025001,
    "optionDesc": "RWANDA",
    "fromValue": 0,
    "toValue": 0,
    "operator": null,
    "V_OPTION_COLOR": "#ff0000"
  }
]
},
{
  "questionId": 12606,
  "questionCode": 12606,
  "questionName": "Single choice question",
  "sectionQuestMapId": 14102,
  "questionDesc": null,
  "categoryId": null,
  "mandatoryYN": "Y",
  "selectedTypeId": 1,
  "documentYN": "N",
  "displayTypeId": 1,
  "questionWeightage": 0,
  "options": [
    {
      "optionId": 15649,
      "optionDesc": "Yes",
      "fromValue": 0,
      "toValue": 0,
      "operator": null,
      "V_OPTION_COLOR": null
    },
    {
      "optionId": 15650,
      "optionDesc": "No",
      "fromValue": 0,
      "toValue": 0,
      "operator": null,
      "V_OPTION_COLOR": null
    }
  ]
}

```

```
        ]
      }
    ]
  }
],
"scoreList": [],
"respSummary": {
  "d_LAST_MODIFIED_DATE": null,
  "responseList": [
    {
      "qtnId": 13476,
      "answerId": 8025002,
      "comment": "comment for qtn id dummy ID234"
    },
    {
      "qtnId": 12606,
      "answerId": 15649,
      "comment": "comment for qtn id 12606"
    }
  ]
}
}
```

A successful message is displayed as an output.

## Resuming Questionnaire

Following is the sample JSON input:

```
{"requestId":123}
```

## Submitting Questionnaire

Following is the sample JSON input:

```
{
  "raorRequest": {
    "entityGroups": [
      {
        "name": "Onboarding Customer",
        "entities": [
          {
            "attributes": [
              {
                "attributeName": "On Boarding Unique ID",
                "attributeValue": "1023"
              },
              {
                "attributeName": "On Boarding Unique ID Type",
                "attributeValue": "PASSPORT"
              }
            ]
          }
        ]
      }
    ]
  }
}
```

```

    },
    {
      "attributeName": "Existing Customer ID",
      "attributeValue": "C100"
    },
    {
      "attributeName": "Display Name",
      "attributeValue": "Javed"
    },
    {
      "attributeName": "Date Of Incorporation",
      "attributeValue": "4/18/2016"
    },
    {
      "attributeName": "Age",
      "attributeValue": "33"
    },
    {
      "attributeName": "Primary Customer Flag",
      "attributeValue": "Y"
    },
    {
      "attributeName": "Custom 1 Text",
      "attributeValue": "AMEA"
    },
    {
      "attributeName": "Customer Type",
      "attributeValue": "FIRM"
    },
    {
      "attributeName": "Primary Citizenship",
      "attributeValue": "PK"
    }
  ],
  "uniqueIdentifier": "1"
},
{
  "attributes": [
    {
      "attributeName": "On Boarding Unique ID",
      "attributeValue": "1024"
    },
    {
      "attributeName": "On Boarding Unique ID Type",
      "attributeValue": "PASSPORT"
    },
    {
      "attributeName": "Existing Customer ID",
      "attributeValue": "C9"
    }
  ]
}

```

```
        },
        {
            "attributeName": "Display Name",
            "attributeValue": "Krishna"
        },
        {
            "attributeName": "Date Of Incorporation",
            "attributeValue": "4/18/2018"
        },
        {
            "attributeName": "Age",
            "attributeValue": "20"
        },
        {
            "attributeName": "Primary Customer Flag",
            "attributeValue": "N"
        }
    ],
    "uniqueIdentifier": "2"
}
]
},
{
    "name": "On Boarding Customer Country",
    "entities": [
        {
            "attributes": [
                {
                    "attributeName": "On Boarding Unique ID",
                    "attributeValue": "1023"
                },
                {
                    "attributeName": "On Boarding Unique ID Type",
                    "attributeValue": "PASSPORT"
                },
                {
                    "attributeName": "Country",
                    "attributeValue": "IND"
                },
                {
                    "attributeName": "Relationship Type",
                    "attributeValue": "S"
                }
            ],
            "uniqueIdentifier": "1"
        },
        {
            "attributes": [
```

```

        "attributeName": "On Boarding Unique ID",
        "attributeValue": "1023"
    },
    {
        "attributeName": "On Boarding Unique ID Type",
        "attributeValue": "PASSPORT"
    },
    {
        "attributeName": "Country",
        "attributeValue": "PAK"
    },
    {
        "attributeName": "Relationship Type",
        "attributeValue": "P"
    }
],
"uniqueIdentifier": "2"
}
]
}
],
},
"questionnaireRequest": {
    "questionnaireName": "Waseem test Geography cases",
    "questionnaireDesc": null,
    "V_COMMENTS": null,
    "appId": "OFS_AAAI",
    "version": 1,
    "questnrTypeId": 3,
    "requestId": 8878,
    "sectionList": [
        {
            "sectionId": 14072,
            "sectionDesc": "sec1",
            "sectionOrder": "A",
            "qtnSecMapBean": [
                {
                    "qtnSectMapId": 14101,
                    "questionId": 13476,
                    "mandatoryYN": "Y",
                    "questionOrder": 1,
                    "questionWeightage": 0,
                    "commentYN": "Y",
                    "documentYN": null,
                    "dtLogicBean": [
                        {
                            "logicId": 60235,
                            "optionId": 8025002,
                            "nextQtnId": 0,

```

```
        "endQtnrDesc": "end2",
        "qtnSectionId": 14101,
        "serviceCallReq": false,
        "serviceCallTyp": 0,
        "qtnrStatus": 1,
        "nextQtnCd": 0
    },
    {
        "logicId": 60236,
        "optionId": 8025001,
        "nextQtnId": 12606,
        "endQtnrDesc": null,
        "qtnSectionId": 14101,
        "serviceCallReq": false,
        "serviceCallTyp": 0,
        "qtnrStatus": 2,
        "nextQtnCd": 12606
    }
]
},
{
    "qtnSectMapId": 14102,
    "questionId": 12606,
    "mandatoryYN": "Y",
    "questionOrder": 2,
    "questionWeightage": 0,
    "commentYN": "Y",
    "documentYN": null,
    "dtLogicBean": [
        {
            "logicId": 60237,
            "optionId": 15650,
            "nextQtnId": 0,
            "endQtnrDesc": "end4",
            "qtnSectionId": 14102,
            "serviceCallReq": false,
            "serviceCallTyp": 0,
            "qtnrStatus": 1,
            "nextQtnCd": 0
        },
        {
            "logicId": 60238,
            "optionId": 15649,
            "nextQtnId": 0,
            "endQtnrDesc": null,
            "qtnSectionId": 14102,
            "serviceCallReq": false,
            "serviceCallTyp": 0,
            "qtnrStatus": 1,
```

```

        "nextQtnCd": 0
      }
    ]
  }
],
"optScoreMapBean": [],
"questionList": [
  {
    "questionId": 13476,
    "questionCode": 13476,
    "questionName": "Dynamic Geography table with 2 conditions",
    "sectionQuestMapId": 14101,
    "questionDesc": null,
    "categoryId": null,
    "mandatoryYN": "Y",
    "selectedTypeId": 1,
    "documentYN": "N",
    "displayTypeId": 1,
    "questionWeightage": 0,
    "options": [
      {
        "optionId": 8025002,
        "optionDesc": "SAUDI ARABIA",
        "fromValue": 0,
        "toValue": 0,
        "operator": null,
        "V_OPTION_COLOR": "#00aa00"
      },
      {
        "optionId": 8025001,
        "optionDesc": "RWANDA",
        "fromValue": 0,
        "toValue": 0,
        "operator": null,
        "V_OPTION_COLOR": "#ff0000"
      }
    ]
  },
  {
    "questionId": 12606,
    "questionCode": 12606,
    "questionName": "Single choice question",
    "sectionQuestMapId": 14102,
    "questionDesc": null,
    "categoryId": null,
    "mandatoryYN": "Y",
    "selectedTypeId": 1,
    "documentYN": "N",
    "displayTypeId": 1,
  }
]

```

```
        "questionWeightage": 0,
        "options": [
            {
                "optionId": 15649,
                "optionDesc": "Yes",
                "fromValue": 0,
                "toValue": 0,
                "operator": null,
                "V_OPTION_COLOR": null
            },
            {
                "optionId": 15650,
                "optionDesc": "No",
                "fromValue": 0,
                "toValue": 0,
                "operator": null,
                "V_OPTION_COLOR": null
            }
        ]
    }
]
}
],
"scoreList": [],
"respSummary": {
    "d_LAST_MODIFIED_DATE": null,
    "responseList": [
        {
            "qtnId": 13476,
            "answerId": 8025002,
            "comment": "comment for qtn id dummy ID234"
        },
        {
            "qtnId": 12606,
            "answerId": 15649,
            "comment": "comment for qtn id 12606"
        }
    ]
}
}
}
```

A successful message is displayed as an output.

## Consolidated Feedback

Following is the consolidated feedback for on-boarding:

```
ConsolidatedResponse: { requestId : 123, onboardingFeedback : "1"}
where, 1 = softstop
```



2 = hardstop  
3 = undecided



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