Oracle® FCCM Know Your Customer Cloud Service

Getting Started

Release 24.11.01
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Contents

Preface

Getting Started provides information to help you quickly get familiar with the Oracle FCCM Know Your Customer Cloud Service application.

Audience

This document is intended for users who are responsible for provisioning and activating Oracle FCCM Know Your Customer Cloud Service or for adding other users who would manage the services, or for users who want to develop Oracle Cloud applications.

Help

Use Help Icon to access help in the application. If you don't see any help icons on your page, click your user image or name in the global header and select Show Help Icons. Not all pages have help icons. You can also access the https://docs.oracle.com/en/ to find guides and videos.

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Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Resources

For more information, see these Oracle resources:

- Oracle Public Cloud: http://cloud.oracle.com

- Community: Use https://community.oracle.com/customerconnect/ to get information from experts at Oracle, the partner community, and other users.
- Training: Take courses on Oracle Cloud from https://education.oracle.com/oracle-cloud-learning-subscriptions.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Comments and Suggestions

Please give us feedback about Oracle Applications Help and guides! You can send an e-mail to: https://support.oracle.com/portal/.

1
About Oracle Financial Services Know Your Customer

Introduction to Oracle Financial Services Know Your Customer.

KYC assesses the risk a customer poses to the bank or Financial Institution (FI). It is an ongoing process of assessing a customers' risk. The FI can adjust the risk model based on your evaluation. Customers are assessed in different stages of their relationship with the bank. User administration involves creating and managing users and providing access rights based on their roles.

1.1 Process Flow for Administrator

Know Your Customer workflow.

The system administrator can perform the required tasks and configurations in the following order. Optionally, you can also configure and execute pipelines on a new environment, and import or copy pipelines if you are moving data between environments.

Figure 1-1 Onboarding Process Flow for Administrator

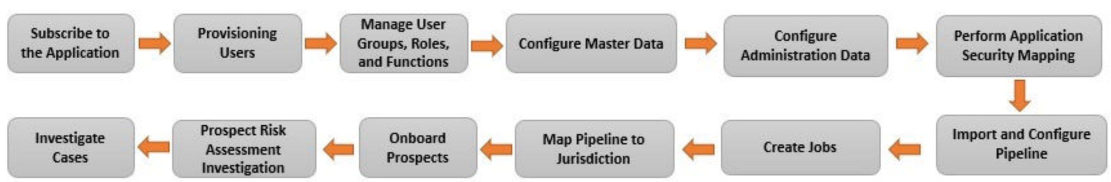
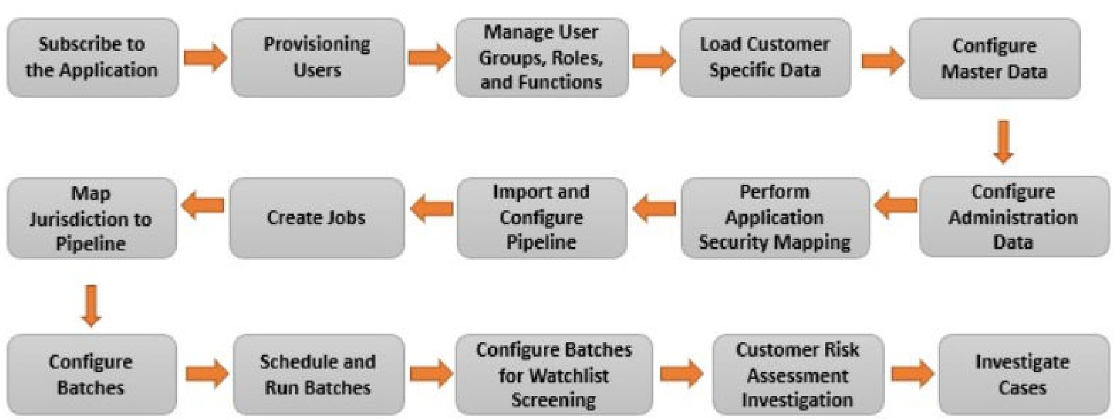


Figure 1-2 Batch Process Flow for Administrator



1.2 Quick Tour of Know Your Customer

Overview of the tasks and the order to execute the tasks using the Know Your Customer (KYC) application.

Click the links to read details of each task.

Table 1-1 Quick Tour of Know Your Customer

Order	Tasks	Who Does This?	Applicable for Onboarding?	Applicable for Batch?	Details and Documentation Reference
1	Subscribe to the Application	Tenant Admin	Yes	Yes	Subscribe to the application. For more information on the subscription process, see Getting Started with Oracle Financial Services Crime and Compliance Management Cloud Service.
2	Provision Users	System Admin	Yes	Yes	Configure Security Management System (SMS) to create users, roles, and implement user authorization and authentication. For more information on provisioning users, see Setup your Cloud Account.
3	Manage User Groups, Roles, and Functions	System Admin	Yes	Yes	Create user groups, create roles, map users to user groups, map user groups to roles, and map roles to functions. For more information on the steps involved, see Identity Management.
4	Load Customer Specific Data	Data Admin	No	Yes	Load customer-specific data such as sample staging data, business domain, and jurisdiction data to the application for further processing. For more information, see Data Loading.

Table 1-1 (Cont.) Quick Tour of Know Your Customer

Order	Tasks	Who Does This?	Applicable for Onboarding?	Applicable for Batch?	Details and Documentation Reference
5	Configure Master Data	KYC Admin	Yes	Yes	Define the master data values. For more information, see Master Data.
6	Configure Know Your Customer Administration Data	KYC Admin	Yes	Yes	Define the KYC Administration data values. For more information, see Know Your Customer Administration Data. **Note**: It is mandatory to configure Relationship Type Assessment Mapping for Onboarding and Periodic Review Assessment Configuration for Batch.
7	Perform Application Security Mapping	System Admin	Yes	Yes	Create security attributes that allow or restrict access to users. For more information, see Oracle Financial Services Crime and Compliance Management Cloud Service Application Security.

Table 1-1 (Cont.) Quick Tour of Know Your Customer

Order	Tasks	Who Does This?	Applicable for Onboarding?	Applicable for Batch?	Details and Documentation Reference
8	Import and Configure Pipelines	KYC Admin	Yes	Yes	• Import the ready-to-use pipelines to the Customer Screening application, create a copy of the imported pipelines and save it as a new pipeline. For more information, see Importing Pipelines and Copying Pipelines. • Create new pipelines and configure the same as per your requirements. To create pipelines, see Creating Pipelines.
9	Create Jobs	KYC Admin	Yes	Yes	Create jobs to define a collection of instructions for executing pipelines against threshold sets. For more information on how to create jobs, see Using Jobs.
10	Map Pipeline to Jurisdiction	KYC Admin	Yes	Yes	Map a ready-to-use pipeline or add a new pipeline and map it to one or more jurisdictions. For more information, see Map Pipeline to a Jurisdiction.

Table 1-1 (Cont.) Quick Tour of Know Your Customer

Order	Tasks	Who Does This?	Applicable for Onboarding?	Applicable for Batch?	Details and Documentation Reference
11	Configure Batches	KYC Admin	No	Yes	Define the batches specific to KYC in the Scheduler Service window. For more information, see the **Managing Batches** section of Pipeline Designer and Scheduler Service.

Table 1-1 (Cont.) Quick Tour of Know Your Customer

Order	Tasks	Who Does This?	Applicable for Onboarding?	Applicable for Batch?	Details and Documentation Reference
12	Onboard Prospects	KYC Admin	Yes	No	KYC supports both synchronous and asynchronous real-time API for risk assessment • **Asynchronous Call:** Source system (Onboarding application/ CRM) invokes KYC real-time API for risk assessment with required JSON payload. KYC Application returns back a request ID. Later, source system can fetch the risk assessment details by invoking feedback API with the request ID. • **Synchronous Call:** Source system (Onboarding application/ CRM) invokes KYC real-time API for risk assessment with required JSON payload and receives the risk assessment feedback. For more information on the sample JSON, see Know Your Customer API Guide.

Table 1-1 (Cont.) Quick Tour of Know Your Customer

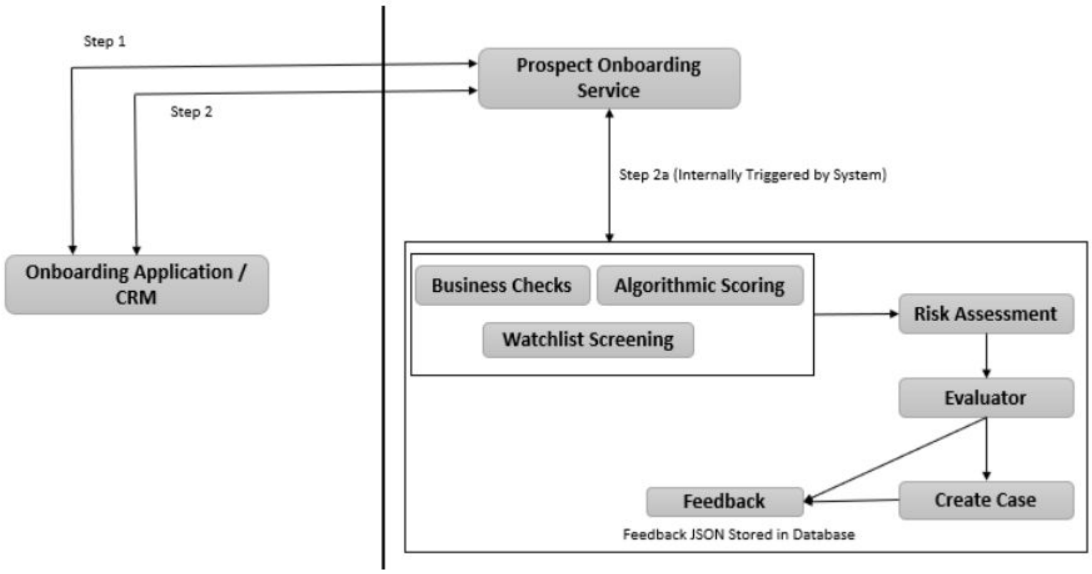
Order	Tasks	Who Does This?	Applicable for Onboarding?	Applicable for Batch?	Details and Documentation Reference
13	Schedule and run batches	KYC Admin	No	Yes	Schedule and run the KYC-specific batches in the Scheduler window to load data. For more information, see the **Managing Batches** section of Pipeline Designer and Scheduler Service.
14	Configure and run the batches for watchlist screening	KYC Admin	No	Yes	Configure and run the batches specific to watchlist screening in the Schedule window to load watchlist data. For more information, see the **Managing Batches** section of Pipeline Designer and Scheduler Service.
15	KYC Investigation (Prospect Risk Assessment)	Analysts and Investigators	Yes	No	Investigate the KYC Prospect Risk assessments using the Know Your Customer Menu. For more information, see Risk Assessments Guide.
16	KYC Investigation (Customer Risk Assessment)	Analysts and Investigators	No	Yes	Investigate the KYC Customer Risk assessments using the Know Your Customer Menu. For more information, see Risk Assessments Guide.
17	Investigate Cases	Analysts and Investigators	Yes	Yes	Investigate and monitor cases. For more information, see Investigating Cases.

1.3 Know Your Customer Workflow

The figure illustrates the Know Your Customer workflows.

The following image illustrates the Know Your Customer Onboarding Workflow for Asynchronous Call.

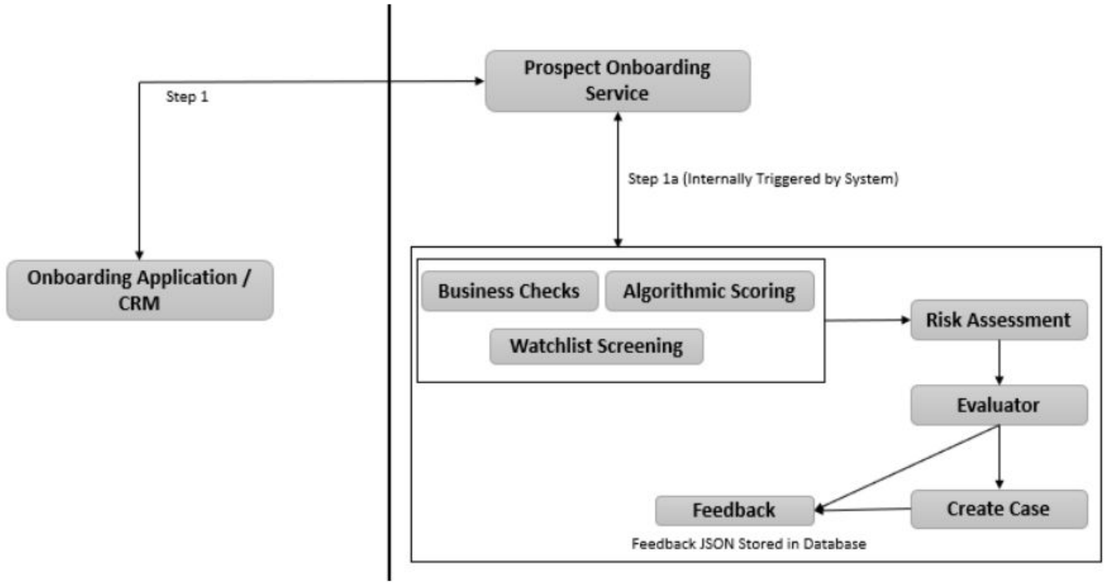
Figure 1-3 Know Your Customer Onboarding Workflow for Asynchronous Call



- **Step 1** indicates Post API request call with application details and response with Request ID and application ID.
- **Step 2** indicates Get API request call with Request ID and response with Risk Assessment details for all the applicant(s).
- **Step 2a** indicates Fetching risk assessment details.

The following image illustrates the Know Your Customer Onboarding Workflow for Synchronous Call.

Figure 1-4 Know Your Customer Onboarding Workflow for Synchronous Call



- **Step 1** indicates Post API request call with application details and response with risk assessment details for all the applicant(s).
- **Step 1a** indicates sending back risk assessment details.