



BPM'Online

Introduction



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For information regarding permissions, write to:

ELCOIN LTD,
The Lansdowne Building,
2 Lansdowne Road,
Croydon CR9 2ER,
United Kingdom

Contacts:

Landline: +44 (0) 1157 140001

Tel: +44 (0) 7936 674789

Email: info@elcoin.co.uk

Web: www.elcoin.co.uk

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Perquisites

Here you can find a short introduction to the document.

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Introduction

These are the custom-made features Elcoin had introduced into the BPM'Online Bank Customer Journey Solution.

For more information about the default system capabilities, you are advised to access <https://academy.creatio.com/navigation-page> webpage.



Solution Features

Elcoin had extended the system functionality as part of the Digital Banking Solution (DBS), where the BPM'Online system acts as the principal work place for business teams in relation to:

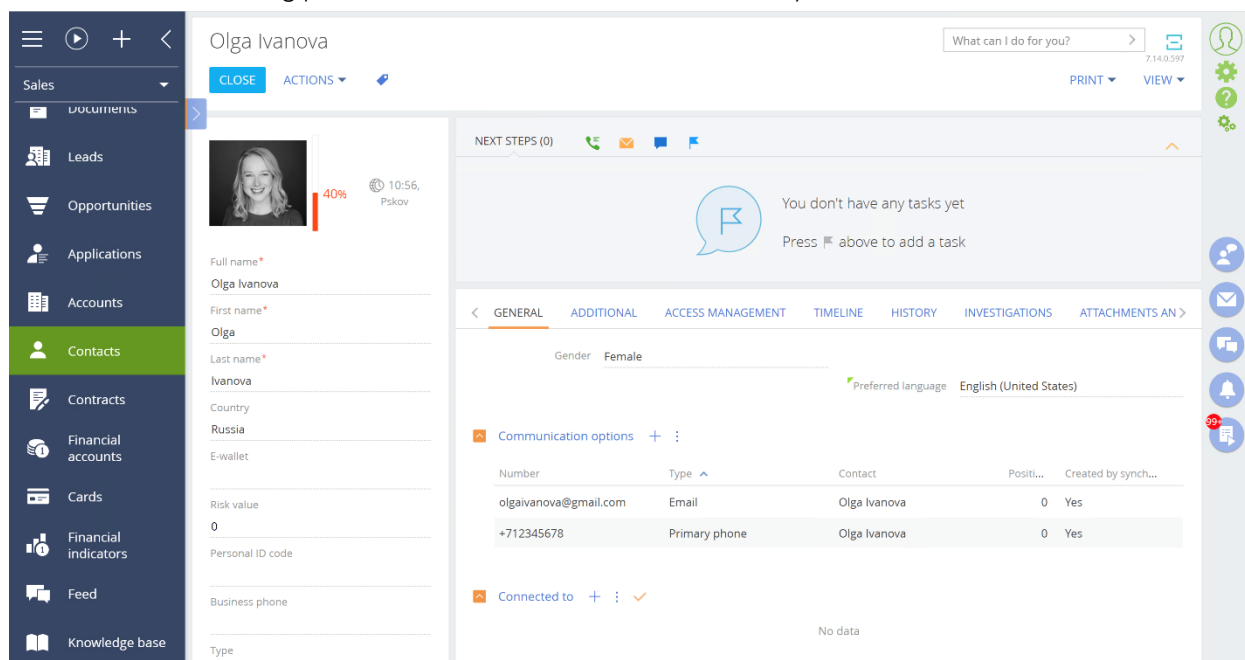
As part of this the following list of items represents the functional features which have been added to the BPM'Online System.

Contacts

The BPM'Online system allows to view customer from various different angles depending on the configured roles and section settings.

The default **BPM'Online Bank Customer Journey** solution may be different from one represented below. Should you have any doubts you are advised to visit the original developer's website via the following link, or consult a member of Elcoin staff.

To visualise, the following picture is an extract from the **BPM'Online** system and looks as follows:



The BPM'Online **Contacts** section the following main customer information tabs:

#	Tab Name	Description
1	SUMMARY	This tab provides a summary of key information lines about a Contact .
2	GENERAL	This tab provides a detailed information about a Contact communication channels, its affiliations and links with other Contacts or Accounts .
3	PRODUCTS	Tab containing information about products which are given to a Contact with type = customer.
4	CURRENCY ACCOUNTS	List of all financial accounts, which are opened for a particular Contact with type = customer.
5	OPERATIONS	Tab containing the list of all operations for a particular account.



6	ADDITIONAL	ADDITIONAL Tab provides additional information about a Contact's associated risk factors and risk segmentation. The tab also contains any service restrictions, which are in place for that particular Contact . The list of risk factors can be set as part of the risk policy configuration. For default list of available risk factors please visit chapter called Risk Management.
7	ACCESS MANAGEMENT	This tab is designed to manage access of information for a particular Contact . This is required whenever a Contact is an employee or appointed auditor.
8	TIMELINE	TIMELINE shows the epoch of current tasks in relation to this Contact as well as past actions.
9	HISTORY	HISTORY contains the list of past communications with the customer, messages and other communication requests.
10	INVESTIGATIONS	This tab displays any current investigations which are associated with a Contact . Investigations can take place as part of on-boarding process (customer review) or whenever a new Bank (PSP) is being checked.
11	ATTACHMENTS AND NOTES	The tab displays any supplementary documents which are associated with the Contact .
12	AUDIT	The AUDIT tab provides the history of past actions and changes which have been made under the Contact card.
13	FEED	FEED is an internal corporate communications tool allowing to instantly pass information within your company about a particular Contact .

The list of tabs can be configured in the system in accordance with your business needs.

SUMMARY

SUMMARY tab provides all essential information about a **Contact** and describes, whether this **Contact** is active, pending or blocked customer (provided it is assigned as one).

The data fields presented under the **SUMMARY** tab as follows:

#	Field Name	Description
1	<i>Contact Picture</i>	The Contact picture displays an image of a contact. By default this picture is extracted from an KYC/KYB vendor as provided by contact during on-boarding.
2	<i>Contact Data Richness</i>	The vertical bar showing whether a Contact is poorly explored or well explored. The index is calculated by dividing the number of filled fields by the number of total fields within a Contact card.
3	<i>Full name</i>	An output field which aggregates information from the [First Name] and [Last Name] fields.
4	<i>First name</i>	Contact first name as given by the customer and supported by a valid identification document (ID or Passport).
5	<i>Last name</i>	Contact last name as given by the customer and supported by a valid identification document (ID or Passport).
6	<i>Country</i>	The country of a Contact . This country is filled up by the customer during the registration.



7	<i>E-wallet</i>	An external ID number in the Card Processing System (CMS). The E-Wallet numbers are communicated into the BPM'Online system as part of the integration processes set in place.
8	<i>Risk value</i>	The value of customer risk as determined by the CRS model. For more information please visit the Risk Management section.
9	<i>Personal ID code</i>	Personal ID code as received by the customer during the registration/ID data extraction process.
10	<i>Business phone</i>	The phone number provided by a Contact .
11	<i>Type</i>	The type field is used for system processing purposes. The type field determines which data objects and processes can be applied to a Contact . For example when a type is equal to customer, the system will treat this Contact entity as customer and hence make it available for customer support and compliance related processes. Otherwise type person - means that the Contact is not a customer and can represent the data of a company employee, for example.
12	<i>Code ID</i>	The Code ID is the unique identification number in the Core Banking System (Elcoin ABS). The Code ID number is communicated to the BPM'Online system as part of the integration processes set in place.
13	<i>Status</i>	<p>Contact status is related to any on-boarding or service statuses, whereby the status field can take any of the following values:</p> <ul style="list-style-type: none"> ACTIVE - an active contact with type = <i>customer</i>, means that a Contact is the customer contact and takes part customer financial services; SUSPENDED - a suspended Contact with type = <i>customer</i>, means that a contact had been suspended from financial services as part of suspicious behaviour, fraud or compliance related matters; BLOCKED - a blocked Contact with type = <i>customer</i>, means that the company can no longer support relationships with a given customer and implies that all financial services and large amount of information services are unavailable to that particular Contact; NO STATUS - no status occurs whenever a Contact with type=<i>customer</i> is not yet on-boarded and there is no final decision made in regards to establishing business relationships with that Contact; <p>The management of these statuses is associated with running investigations and can only change after an investigation processes has been completed.</p>
14	<i>Owner group</i>	The ownership group relates to the organisational structure defined in the system for you company. The owner group can be a department or a business unit within your organisation.
15	<i>Owner</i>	Owner is a specific employee Contact who's responsibility is to manage corresponding customer's needs and requests.
16	<i>Mobile phone</i>	Mobile phone is a given phone number provided by the customer during the on-boarding process and verified by an OTP code.



17	<i>Birth date</i>	The date of birth is the Contact date of birth which was provided by the customer and compared to identification document provided during on-boarding process.
18	<i>Email</i>	The email is given email provided by the customer during the on-boarding process and verified by the email OTP link.

The fields in this tab can be amended as well as the view conditions can be configured in line with your organisational structure setup.

GENERAL

The **GENERAL** tab provides a general information regarding the customer's communication preferences, address and other **Contact** details received from a customer or public sources.

The list of data fields under the **GENERAL** tab is given as follows:

#	Field / Section Name	Description
1	<i>Gender</i>	Gender of a Contact can take any of two values: <ul style="list-style-type: none">• Female;• Male; The gender is used in monitoring and analytics processes, where existing customer base is studied in relation to their behaviour and product usage.
2	<i>Preferred language</i>	The language which is preferred by a Contact with type = <i>customer</i> . This affects the list of available customer support employees which are preferred to be servicing a particular customer. For preferred language to affect customer support service desk processes, multi-lingual customer support desk must be configured a priori.



3	<i>Communications options</i>	<p>Communication option section allows a customer or a firm's employee to define a preferred communications channels as well as to see mandatory information which is filled by the customer during his on-boarding process. The section shows all possible communication options in accordance with the following columns list:</p> <ul style="list-style-type: none">• Number - value of a given comms option;• Type - type of the communication option as specified, can have the following values:<ul style="list-style-type: none">○ Alternate phone○ Business phone○ Email○ Extension phone○ Facebook (social network)○ Facebook Messenger○ Fax○ Google○ Home phone○ Instagram (social network)○ LinkedIn (social network)○ Mobile phone○ Odnoklassniki (social network)○ Other phone○ Primary phone○ Skype○ Teams○ Telegram○ Twitter○ Viber○ Vkontakte (social network)○ Web○ WeChat○ WhatsApp• Contact - the full name of the Contact, which owns a particular communication channel.• For contacts, with type=customer, the communication channel must be always belonging to the contact.• Position - the sequence number used to sort out various communications options.• Created by synchronisation - is the value showing whether a communication channel has been verified or not.
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4	<i>Connected to</i>	<p>The section shows all possible connections a Contact can have with another Contact (individuals) or Account (businesses). The connections section shows various linked entities as the list with the following columns:</p> <ul style="list-style-type: none">• Connected object - is a linked entity full name;• Relationship type - a type of relationship exists between two entities which can be any of the following types, depending whether a link exists between a Contact and another contact or between a Contact and an Account.• For Contact-to-Contact link following relationship types are possible:<ul style="list-style-type: none">○ Authorised representative○ Friend○ Partner○ Relative○ For Contact-to-Account link following relationship types are possible:<ul style="list-style-type: none">○ Authorised representative○ Customer○ Employee○ Former employee○ Partner <p>Irrespective of relationships types each have an optional description field and actual tick box - to show whether the current relationship is still valid or not. The list of link types can be configured.</p>
5	<i>Representative</i>	<p>This section is designated for cases whenever customers show their representatives. As this type of arrangement poses heightened inherent risk levels the section was specifically designed to record current representation details and valid documental proofs. The section shows the list of existing representation links as the list of values in accordance with the following fields:</p> <ul style="list-style-type: none">• Number - a system generated number;• Type - a type of representation. This can have any of the following values:<ul style="list-style-type: none">○ For broker service;○ For internet-bank access;○ Other;○ The list of possible representation types can be configured.• Representative - the name of the Contact who represents a given contact;• Start date - the date when representation arrangement was legally established;• Due date - the date when a given representation arrangement is due to expiry;



6	<i>Beneficiary</i>	<p>As a Contact may be related to another Account as a beneficiary, the Beneficiary section was specifically designed to record details of the beneficiary setup. The system stores the details of a current beneficiary relationships and displays as the list with the following parameters:</p> <ul style="list-style-type: none">• Beneficiary link type - this shows a type of a given beneficiary relationships, which exists between a Contact and Account, this can have two types:<ul style="list-style-type: none">○ Beneficiary with control;○ Beneficiary without control;○ Information regarding existing beneficiary links is established either during the on-boarding processes or as part of the Enhanced Due Diligence (EDD) campaign.• Account name - linked account name as recorded in the system;• Created by - the name of system user (employee) who has created an entry; <p>It is possible to provide a beneficiary description, should there be any additional beneficiary ownership details.</p>
7	<i>Additional residence</i>	<p>Should there be a need in defining additional Contact residence, this can be entered in this section. The section shows the list of all other residences a customer may have, which were not entered by him/her during the on-boarding process, but were revealed by the compliance teams as part of the EDD process.</p>
8	<i>Addresses</i>	<p>The addresses section provides the list of all available addresses a contact has as follows:</p> <ul style="list-style-type: none">• Address type - type of the address, which can be any of the following:<ul style="list-style-type: none">○ Business○ Other○ Place of birth○ Registration○ Place of residence○ Shipping• Address - the full address, which combines fields like [Address Line 1], [Address Line 2], [City], [County], [Country], [Post Code] all together.



9	<i>Identification documents</i>	<p>The identification document section provides the list of the identification documents as provided by a customer directly or as received through a connected KYC/KYB provider. The list of items has the following parameters:</p> <ul style="list-style-type: none">• Primary - shows whether a given identification document is primary. This helps to identify whether there is at least one valid document.• Document type - this can be either:<ul style="list-style-type: none">○ Passport○ National ID• Series - is the document series number, for example various government issued documents has a set of passport issue series, which is possible to store for screening purposes;• Number - is the number as printed on the ID document. The number can be entered manually or be filled automatically based on the information provided by the customer or KYC/KYB vendor OCR extraction process;• Issue date - the date when the document was issued;• Expiry date - the date the document had or will expiry;• Country - is the country of document issue; <p>Document expiry date is used to trigger automated follow-up investigation. Should there be no primary active document found the customer service becomes restricted to information services only.</p>
10	<i>Role</i>	<p>For contacts, which are not necessarily treated as customers, they may have a specific role, used for back-office processes within both organisational structure or internal systems. The role section shows the roles list as:</p> <ul style="list-style-type: none">• Role name - is given as a configured roles list and by default is as follows:<ul style="list-style-type: none">○ Competitor○ Partner○ Service provider○ Supplier• Description - a generic role description;• Current - a tick to shows whether a specified role is still the current one.

The list of sections can be configured in the system in accordance with your business needs.

PRODUCTS

The products section allows to view various details which are related to the customer's financial products and associate service terms which apply to a given customer. This section is only visible, should the **Contact** has type equal to `customer`.

The **PRODUCTS** tab shows the following information:

#	Field / Section Name	Description
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1	<i>Limits</i>	<p>This section shows default product limits as well as any additional limits assigned to a Contact. Existing limits are shown as the list containing following sorting parameters:</p> <ul style="list-style-type: none"> • Product Code - shows limit's relation to a particular financial product. The product codes are synchronised with the Elcoin ABS system. For more information please visit Services Catalogue; • Type - shows limit type as set in the Elcoin ABS. For more information about limit type please visit Limits; • Currency - shows limit setting currency as 3 letter ISO code; • Limit Amount - shows the limit value; • Cycle - displayed for cumulative limits, the cycle shows the frequency at which the limit is reset; • Activation Date - is the date when the limit was activated; • Activation User - shows Contact who have activated the limit; • Expiry Date - is the date when the limit is about to expire;
2	<i>ABS Subscription Plan</i>	<p>The section shows details about customer's product subscription as defined in the Elcoin ABS. The history of subscription plan changes are shown as the list of entries with the following parameters:</p> <ul style="list-style-type: none"> • Subscription - shows the name of customer's subscription; • Activation Date - is the date when subscription was assigned on the customer; • Expiry Date - is the date when assigned subscription plan is about to expire and return to the default subscription plan; • Created On - is the date when the subscription plan change was made; <p>Currently active subscription plan is displayed in the SUMMARY tab.</p>

The list of sections can be configured in the system in accordance with your business needs.

CURRENCY ACCOUNTS

The section shows customer's active currency accounts as well as currency account details. The section is only visible if the **Contact** has the type = `customer`, otherwise the section will be hidden.

The **CURRENCY ACCOUNTS** tab shows the following information:

#	Field / Section Name	Description
1	<i>Issued Accounts</i>	<p>This section displays all currency accounts which were issued to customer as part of the service provision. The list of currency accounts is shown in the following order:</p> <ul style="list-style-type: none"> • Wallet ID - is the customer's wallet number; • Account ID - shows the unique ID of customer's account; • Currency - shows the currency of an account; • Balance - shows the value of the current customer's balance; • Status - the system can show account status as recorded in the Elcoin ABS. The list of available statuses is synchronised with the system.
2	<i>External Accounts</i>	<p>This section shows the accounts held with external banks. These details are useful for invoice generation purposes. The list of external accounts are shown in the following list:</p> <ul style="list-style-type: none"> • Beneficiary - is the name of the account holder; • Account - is the number of the account or IBAN (depends on the country); • Bank BIC - is the account holder' bank BIC (it can be also a Sort Code);



PAYMENTS

The **PAYMENTS** section allows one to see all past payments which were made by a given Account across each of active current accounts. All payment entities are synchronised with the Elcoin ABS and show the latest information in accordance with the Business Process 'Get Customer Payment Details' process. Changes to payment details can be put through the integrated Business Process 'Put Customer Payment Details Change' process.

The list of data fields under the **PAYMENTS** tab is given as follows:

#	Field / Section Name	Description
1	Payments	<p>The section allows to view the recent payments history and shows the list of operations in accordance with the following list:</p> <ul style="list-style-type: none">• Payment Date - shows the date when the payment was created;• Payment Type - shows the type of the payment, so far there can be following payment types:<ul style="list-style-type: none">○ FEE;○ INWARDS;○ OUTWRDS;○ INTERNAL;• Currency - shows the payment currency;• Amount - shows the payment operation amount in the payment's currency;• Payment Status - shows the payment processing status and can take several values depending on its type:<ul style="list-style-type: none">○ For FEE payment type there are:<ul style="list-style-type: none">▪ COMPLETED - means that the payment is completed;○ For INWARDS payment type there are:○ For OUTWARDS payment type there are:○ For INTERNAL payment type there are: <p>For more information please visit the chapter Payment Data Entity and its sub-chapters.</p> <p>Error Description - shows any applicable processing error description which may apply to the payment;</p>

The list of sections can be configured in the system in accordance with your business needs.

When pressing on a given payment its details are expanded further. The list of these details can be visited in the chapter Payments.

ADDITIONAL

The **ADDITIONAL** tab is used to show any additional information about a **Contact**, which might be useful for the compliance team to select a valid customer treatment practices and monitoring approach. For this purpose, the tab was designed with the following parameters:

#	Field / Section Name	Description
1	External references	External reference section shows the total list of all external Contact'd IDs in different systems used by the Financial Institution. The list includes both internal and external systems.



2	<i>Noteworthy events</i>	<p>This section is designed to put information about Contact's birth day. The list of data is shown as</p> <ul style="list-style-type: none">• Type - for contacts is Birthday only;• Date - the date when a Contact was born; <p>It is possible to configure birthday following up processes and special offers to celebrate your contact's birthday.</p>
3	<i>Risk factors</i>	<p>Risk factors include the list of risk factors identified by the firm in relation to a specific person. For Contact the possible risk factors are given as the list below:</p> <ul style="list-style-type: none">• Risk factor - shows the exact risk factor type. So far the list of risk factors can take following values:• Client activities<ul style="list-style-type: none">○ Intermediation in real estate transactions○ Organisation of gambling○ Trading in precious metals and precious stones○ Trading in weapons and ammunition• Insufficiencies<ul style="list-style-type: none">○ Client does not have licence for conducting entrepreneurial activity○ Insufficient information on economic activity○ Partners are not publicly known○ Public information about the authorised official is of negative nature○ Public information on the main business partners is of negative nature• Risk groups<ul style="list-style-type: none">○ Internet trading with payment from billing companies○ Pawnbrokers, antique dealers○ PEP○ US person• Account - is left blanc for Contact, but filled for Account.• Contact - is filled with the full name of the Contact.



4	Segmentation	<p>The segmentation section is designed to add any risk factors in terms of the General Data Protection Regulation (GDPR) compliance requirements, as well as customer service level preferences. The list of items includes:</p> <ul style="list-style-type: none">• Category - is the customer risk group category, which depends on established risk assessment methodologies (CSR for example);• Service level - is the type of the service, which is provided to the customer. By default this has the following types:<ul style="list-style-type: none">○ AFFLUENT - used whenever a customer has a close links to any of the Financial Institution employees, shareholders directors or other stakeholders;○ MASS - used to mass type of products, and instances where no close links may occur;○ VIP - is used to for strategically important or high expectation customer category;• Consent to the verification of personal data - is ticked automatically, whenever a customer has ticked the corresponding Terms & Conditions agreement in any of connected services channels (such as Mobile, Internet & Chat Banking). The consent basis will be selected based on:<ul style="list-style-type: none">○ Client's questionnaire○ Company's statuses○ Public register of companies○ The consent verification tags can be unticked as part of the manual process.• Consent on the processing of personal data - is ticked automatically, whenever the customer has ticked the corresponding Terms & Conditions agreement in any of connected services channels (such as Mobile, Internet & Chat Banking). The consent basis will be selected based on:<ul style="list-style-type: none">○ Client's questionnaire○ Company's statuses○ Public register of companies• Third Party processing of person data - the section shows the table of all connected third parties and consent timestamps. By default the table of these consent has the following details:<ul style="list-style-type: none">○ Consent Timestamp - the exact date and time the consent was given to a connected third party;○ Third Party Processor Name - the name of the third party processor is available from the list of connected third parties and services;○ Processing Terms - the exact terms and link which was provided for the customer's reference; <p>Processing Consent - written customer's consent wording; The consent verification tags can be unticked as part of the manual process.</p>
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5	General	<p>The section is designed to write down information as received based on the screening EDD measures or events occurred to customer.</p> <ul style="list-style-type: none">• Also known as - is used whenever a contact is known by another name. Typically this can occur whether Contact uses a pseudonym or is known by other name in criminal circles;• Blacklisted - is used whenever a Contact is deemed as blacklisted, in contrast to contact status field, the blacklisted is the immediate tool designed for compliance to apply instant action, without investigation procedure;• Dead - is used whenever there is an evidence of actual Contact death, which is important to know in order to suspend customer service and wait for a representative to get in contact with the financial institution and redeem left account funds.• Died on - the date when the death had been registered.• Taxpayer identification No. - the taxpayer identification number is used to tax authorities compliance related processes. <p>Blacklisting a contact (customer) will impose the immediate effect on the financial services. This functionality shall be used by MLRO as an investigation bypass in order to implement immediate response actions.</p> <p>Whenever a Contact (customer) is believed to be dead, it is expected his/her relatives will approach a customer support desk with corresponding request. Should that be the case the investigation process will kick in, whereby the success ending state will be added Representative Link details, allowing another Contact to access former Contact accounts.</p>
6	Restrictions	<p>The section is designed to show information regarding any of existing service restrictions, which are currently in place and are applied to a particular Contact. The list of restrictions is displayed with the following parameters:</p> <ul style="list-style-type: none">• Restriction type - type of service restriction, which had been imposed this can be limit, service usage restriction or other items, so far the restriction types are as follows:• Cash withdrawals - this restriction applies to restricted card usage service terms, prohibiting a Contact with type = customer to use issued payment cards from accessing cash via an ATM machine;• US Payments - when applied to customers this type of restrictions prohibits customer from sending money to the US in dollars;• Start date - is the date when restriction was imposed;• End date - is the date when restriction is due to expire;• Description - is a generic description, which may be given by Financial Institution's employees for more information. <p>The list of restrictions can be linked with the financial services offered by the Firm, so that the compliance team can have the list of all available restriction items, they can impose directly in the system.</p>

The list of sections can be configured in the system in accordance with your business needs.

ACCESS MANAGEMENT

ACCESS MANAGEMENT tab is designed to manage the access rights, which are given to particular **Contact**.



In case a **Contact** is an employee, this helps to identify his/her role within an existing organizational structure, as well as to manage the relation to existing customers in terms of their organizational duties.

#	FIELD / SECTION NAME	Description
1	Access rights settings	<p>The section shows organisational role given to a particular contact. The values are shown in the list as follows:</p> <ul style="list-style-type: none"> • Organisational role - a particular role, which is given to an employee in accordance with the employment contract. • Can read - can read tick value, which determines whether this contact can read information about itself; • Can edit - can edit tick value, which determines whether this contact can edit information about himself; • Can read related items - is the tick value determining whether a Contact can read related items.
2	Legal persons	<p>Legal persons sections shows any related customers, which may be related to a particular employee depending on his/her organisational duties, for example CSR or Compliance Specialist. The list of these customers is shown as:</p> <ul style="list-style-type: none"> • Account - the name of the business Account card; • Role - which is carried out by an employee in relation to this Account, this can be either: <ul style="list-style-type: none"> ○ Authorised representative; ○ Beneficiary; ○ Clients Relations Manager; ○ Contact person; ○ Shareholder; <p>The list of items can be configured depending on organisation roles your employees can have in relation to customer within their organisational duties.</p> <p>Description - a generic text which may be used to explain a given link.</p>

These sections can be configured as part of the system setup.

TIMELINE

This tab is designed to trace any current actions or tasks which are related to a given **Contact**. For employees this can be the set of tasks they should finish, for a given customer this may relate to registered request a customer has expressed, which were not resolved during a communication with the customer support representative.

The **TIMELINE** tab can show all the tasks or communication requests which occurred via any of connected and active communications channels. By default the timeline of communications can be shown for the following channel types:

- ALL - shows all available communications;
- ACTIVITIES - all activity-related communications or links;
- APPLICATIONS - all application-related communications or links;
- BEESENDER CHATS - beesender chat related communications;
- CALLS - links with existing calls ;
- CARDS - links with existing payment cards;



- CASES - links with existing cases;
- CONTRACTS - contract-related links;
- DOCUMENTS - links with current documents;
- EMAIL - all email-related communications or links;
- ESN FEED - ESN feed communications;
- FILES - link with current files;
- FINANCIAL ACCOUNTS - links to current financial accounts;
- LEADS - link with existing links;
- LINKS - link with related relationships;
- OPPURTUNITIES - link with existing system opportunities;

The time line section allows to sort out entities in the list based on the date these were created.

The list of channels can be configured in the system in accordance with your business needs.

HISTORY

The **HISTORY** tab shows the history of past activities or communication history with connected **Contacts** or **Accounts**.

This tab has the following set of sections:

#	Field / Section Name	Description
1	<i>Activities</i>	<p>The activities section shows all past activities a Contact had been executing in the past or currently has to do. The section shows these activities in the following list:</p> <ul style="list-style-type: none">• Title - provides description of an activity title;• Start - is a start date and time of an activity;• Status - shows current activity status. By default the system has the following activity statuses:<ul style="list-style-type: none">○ CANCELED - an activity has been canceled;○ COMPLETED - an activity has been completed;○ IN PROGRESS - an activity is currently in progress;○ NOT STARTED - an activity had been assigned to a Contact but not yet started;
2	<i>Chats</i>	<p>Chats show all past chat communications in the list below:</p> <ul style="list-style-type: none">• Chat name - is the title of a chat communication stream;• Sender - a Contact or Account initiated a chat with CSR;
3	<i>Email</i>	<p>The section shows all past messages that had been send out to the contact email address. The list of messages is shows as:</p> <ul style="list-style-type: none">• Subject - name of the letter subject;• Sender - a technical email address acted as message sender; <p>The sending servers are configured as part of the system configuration process.</p>



4	Notes for compliance	<p>This section is designed to reflect any additional compliance notes, a member of CSR or any member of personnel can add in order for compliance team to spot on. The list of these items is displayed as:</p> <ul style="list-style-type: none"> • Contact - a Contact the compliance message is related to; • Notes date - the date a compliance entry was created; • Notes - the exact notes text; • Author - a person who has created a note entry;
5	Documents	<p>This section is designed to show any related documents which are linked to a given Contact. The documents are shows as the list in the format as:</p> <ul style="list-style-type: none"> • Number - number, which was given to a document; • Type - shows document type from category of documents. For more information about documents type please visit chapter Documents. • Date - the date document link was established in the system; • Status - the current status of the link. By default, linked document can have following statuses: <ul style="list-style-type: none"> ○ ACTIVE - the current document link is current; ○ CANCELED - the link was canceled; ○ DRAFT - this status is used for unfinished documents; ○ INACTIVE - created link is no longer active or current;

The list of sections can be configured in the system in accordance with your business needs.

INVESTIGATIONS

This tab is designed to display all current investigations which are associated with a particular **Contact**. **INVESTIGATIONS** tab has only one section called Investigations, which shows all related investigations in the list with the following values:

- **Type** - investigations type. By default the system has a number of investigations which are described in the Risk Management chapter;
- **Number** - a serial number, which is given to each investigation by the system;
- **Date** - date an investigation was created;
- **Contact** - is the **Contact** responsible for investigation on-time completion;
- **Case status** - current status of an investigation. By default an investigation can have following statuses:
 - NOT STARTED - a case which has been appointed to a particular assignee (**Contact**), but not have been started;
 - IN PROGRESS - means that assignee has started executing a task;
 - CANCELED - a case was canceled, for example when started by an error;
 - COMPLETED - refers to completed case;
- **Case deadline** - a deadline date set for an investigation.

ATTACHMENTS AND NOTES

This tab shows all relevant attachments and notes, which are related to a given **Contact**. The list of items within this tab is shown below:

#	Field / Section Name	Description
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1	<i>Attachments</i>	This section shows all attachments which were uploaded into the Contact card. The list of items is displayed as: <ul style="list-style-type: none">• Name - a name of file, which was uploaded;• Description - file description is a short text description;• Type - file type as recognised by the system upon uploading;• Created on - the date the file was uploaded;• Created by - the Contact, who had uploaded a file;
2	<i>Notes</i>	A generic text box, which can be used to write down all comments or other important information in informal manner. Please note that notes can be edited by anyone with adequate access rights and do not have version history.

The list of sections can be configured in the system in accordance with your business needs.

AUDIT

The **AUDIT** tab was designed to show entry creation details and information of last modifications.

The tab has the following fields and sections:

#	Field / Section Name	Description
1	<i>Created by</i>	Contact who had created a Contact entry.
2	<i>Created on</i>	Date a Contact entry was created.
3	<i>Modified by</i>	Contact who had made last modifications to a Contact entry.
4	<i>Modified on</i>	Date a Contact entry was last modified.
5	<i>Multi-company*</i>	The field which is related to the multi-institutional or multi-branch working regime. The field will be inactive in case multi-institutional or multi-branch regime is not setup up in place.
6	<i>History of changes</i>	The section shows all history of changes as the list with the following parameters: Version - version of the Contact after changes had been made; <ul style="list-style-type: none">• Modified by - Contact, who have made a change;• Modified on - date when a change was made;

The list of sections can be configured in the system in accordance with your business needs.

FEED

The **FEED** tab shows all past comments and communications which had been made over a **Contact** within a company.

The feed is the corporate social network tool allowing you to post messages, view and make comments as well as give likes to all feed messages.

The feed is related to a particular system object and cannot be detached from it.

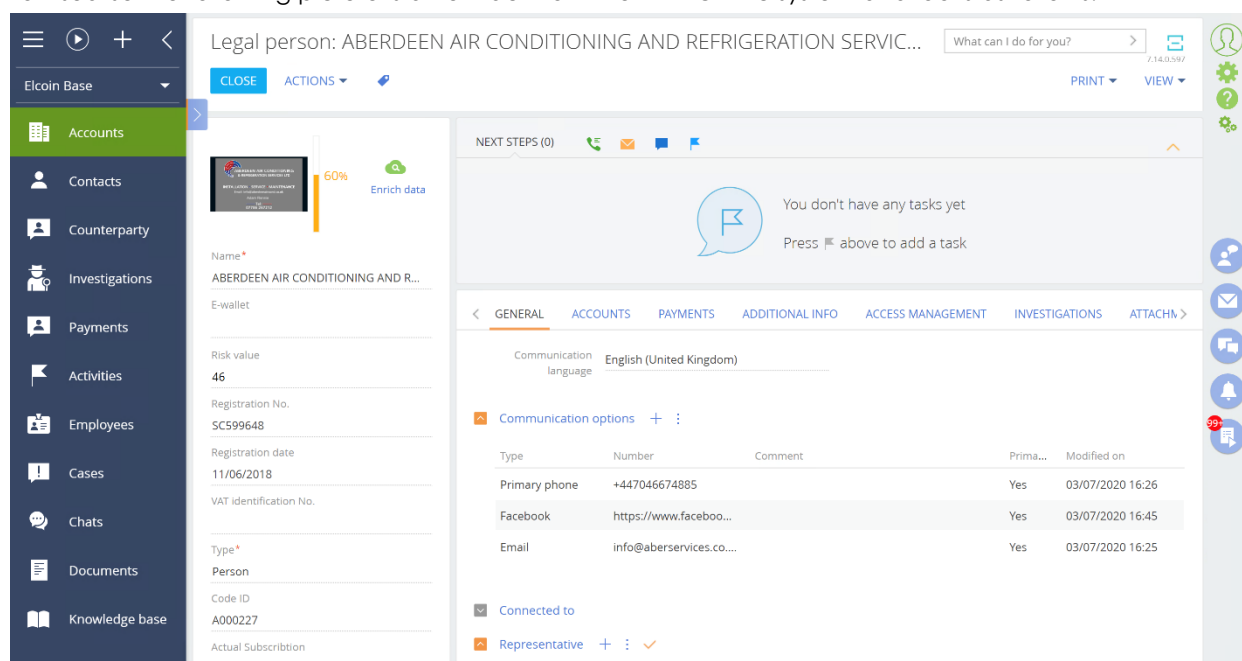


Accounts

In contrast to the Contacts section, the **Accounts** is used to store information about a particular legal entity which can have multiple links within your organisational structure, from being a customer to being one of affiliated companies within one ownership group of companies.

The default **BPM'Online Bank Customer Journey** solution may be different from one represented below. Should you have any doubts you are advised to visit the original developer's website via the following link, or consult a member of Elcoin staff.

To visualise the following picture is an extract from the **BPM'Online** system and looks as follows:



The BPM'Online **Accounts** section the following main customer information tabs:

#	Tab Name	Description
1	SUMMARY	This tab provides summary of key information lines about an Account .
2	GENERAL	This tab provides a detailed information about an Account communication channels, its affiliations and links with other Contacts or Accounts .
3	PRODUCTS	The tab showing the list of all financial products, which are provided to a particular Account with type = customer.
4	ACCOUNTS	The tab contains information about all financial accounts which had been opened for a particular Account and associated financial account' details.
5	PAYMENTS	The tab shows all payment operations executed in favour of an Account or on Account's behalf across any of financial accounts.
6	CURRENCY EXCHANGE	The tab shows all currency exchange operations which were executed by the Account . The tab is only visible when Account's type = customer.
7	HOLDS	This tab allows to view all standing customer holds or card authorizations, which has not been settled. The tab is only visible when Account's type = customer.



8	ADDITIONAL	ADDITIONAL tab provides additional information about Account's associated risk factors and risk segmentation. The tab also contains any service restrictions, which are in place for that particular Account . It is possible to configure risk factors established by your financial institution or use any of default risk factors. For more information please see Risk Management chapter.
9	ACCESS MANAGEMENT	This tab is designed to manage access of information for a particular Account . This is required whenever an Account requires an access to the self-service BPM Portal.
10	TIMELINE	TIMELINE shows the epoch of current tasks in relation to this Account as well as past actions.
11	HISTORY	HISTORY contains the list of past communications with the business customer, messages and other communication requests.
12	INVESTIGATIONS	This tab displays any current investigations which are associated with an Account . Investigations can take place as part of on-boarding process (customer review) or whenever a new Bank (PSP) is being checked.
13	ATTACHMENTS AND NOTES	The tab displays any supplementary documents which are associated with an Account .
14	AUDIT	The AUDIT tab provides the history of past actions and changes which have been made under the Account card.
15	FEED	FEED is an internal corporate communications tool allowing to instantly pass information around the company about a particular Account .

The list of tabs can be configured in the system in accordance with your business needs.

SUMMARY

SUMMARY tab provides all essential information about an **Account** and describes, whether this **Account** is active, pending or blocked business customer (provided it is assigned as one).

The data fields presented under the **SUMMARY** tab as follows:

#	Field Name	Description
1	<i>Account Picture</i>	The Account picture displays an image of business logo. By default this picture may be extracted from the front-end business customer service channels (Internet, Mobile and Chat Banking)
2	<i>Account Data Richness</i>	The vertical bar showing whether an Account is poorly explored or well explored. The index is calculated by dividing the number of filled fields by the number of total fields within an Account card.
3	<i>Name</i>	Account business name as given by the business customer and supported by a valid source (for example registrar of companies)



4	<i>E-wallet</i>	An external ID number in the Card Processing System (CMS). The E-Wallet numbers are communicated into the BPM'Online system as part of the integration processes set in place.
5	<i>Risk value</i>	The value of business customer risk as determined by the Customer Risk Scoring (CRS) model. For more information please visit the Risk Management section.
6	<i>Registration No.</i>	Account business registration number as provided by a business customer and matched against a valid source.
7	<i>Registration date</i>	Account business registration date as provided by a business customer and matched against a valid public source.
8	<i>VAT identification No.</i>	VAT identification number of an Account , if any.
9	<i>Type</i>	The type field is used for system processing purposes. The type field determines which data objects and processes can be applied to a Account . For example when a type is equal to customer, the system will treat this Account entity as business customer and hence make it available for customer support and compliance related processes. Otherwise type person - means that the Account is not a customer and can represent the data of a supplier's company, for example.
10	<i>Code ID</i>	The Code ID is the unique identification number in the Core Banking System (Elcoin ABS). The Code ID number is communicated to the BPM'Online system as part of the integration processes set in place.
11	<i>Actual Subscription</i>	Is the level of subscription plan given to an Account . The subscription plan is Elcoin ABS functionality allowing to unite the product, commissioning rules and business customers limits into a single bundle in order to be able to attach it to a single business customer. The Elcoin ABS Subscription Management functionality is described here.
12	<i>Status</i>	Account status is related to any on-boarding or service statuses, whereby the status field can take any of the following values: <ul style="list-style-type: none">• ACTIVE - an active contact with type = customer, means that an Account is the business customer and takes part in business customer financial services;• SUSPENDED - a suspended Account with type = customer, means that an Account had been suspended from financial services as part of suspicious behaviour, fraud or compliance related matters;• BLOCKED - a blocked Account with type = customer, means that the company can no longer support relationships with a given business customer and implies that all financial services and large amount of information services are unavailable to that particular Account;• NO STATUS - no status occurs whenever an Account with type=customer is not yet on-boarded and there is no final decision made in regards to establishing business relationships with that Account; The management of these statuses is associated with running investigations and can only change after an investigation process have been completed.



13	<i>Owner group</i>	The ownership group relates to the organizational structure defined in the system for you company. The owner group can be a department or business unit within your organization.
14	<i>Owner</i>	Owner is a specific employee Contact who's responsibility is to manage a particular business customer's needs and requests.

The fields in this tab can be amended as well as the view conditions can be configured in line with your organizational structure setup.

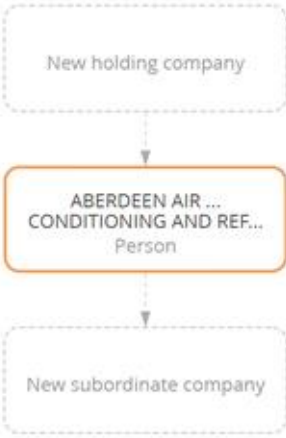
GENERAL

The **GENERAL** tab provides general information regarding the business customer's communication preferences, addresses and any other **Account** details received from business customer or a public source.

The list of data fields under the **GENERAL** tab is given as follows:

#	Field / Section Name	Description
1	<i>Preferred language</i>	The language which is preferred by an Account with type = customer. This affects the list of available business customer support employees which are preferred to be servicing a particular business customer. For preferred language to affect customer support service desk processes, multi-lingual customer support desk must be configured a priori.
2	<i>Communications options</i>	Communication option section allows a business customer or a firm employee to define a preferred communications channels as well as to see mandatory information which is filled by the business customer during his on-boarding process. The section shows all possible communication options in accordance with the following columns list: <ul style="list-style-type: none"> • Type - type of the communication option as specified, can have the following values: <ul style="list-style-type: none"> ○ Alternate phone; ○ Email; ○ Facebook (social network); ○ Fax; ○ LinkedIn (social network); ○ Primary phone; ○ Twitter; ○ Web; • Number - value of a given comms option; • Comment - a generic text which can provide additional information about a given communications channel. • Primary - is either "yes" or "no" selector, which explains which channel must be used for communicating should there exist multiple possible communication options; • Modified on - is the date and time a channel was modified or added;



3	Connected to	<p>The Connected to section in case of Accounts shows the relationship between an Account and an ownership structure in form of possible subsidiaries or holding companies (Accounts or Contacts).</p>  <p>As shown above the system gives the ability to enter any upstream or downstream companies or beneficiaries. It is possible to impose additional due diligence measures not only on one company, but also on all companies which are related to the former one.</p>
4	Representative	<p>This section is used to put any known representations or links a company may have in relation to Account financial account control and other representation types. By default, the system has the following representation types:</p> <ul style="list-style-type: none">• For broker service - the link type is used to define a linked Account or Contact which is related to the Account as a broker;• For internet-bank access - the link type is used to define a linked Account or Contact, which can access the Account's financial account via remote channel; <p>The section shows the list of known representation items</p>



5	Beneficiary	<p>This section is used to put any known information about the firm's UBO. The information which is stored in this section includes the link between an Account and other Account or Contact, who is believed to have full or fractional ownership over the given Account. The list of current beneficiaries is given by the list with following values:</p> <ul style="list-style-type: none">• Number - is unique link number given by the system;• Type - is the type of beneficiary control. So far the system has two types of control being:<ul style="list-style-type: none">• Beneficiary with control - for instances where it is proven or believed that the Beneficiary has full or limited control over a given Account;• Beneficiary without control - for instances where it is proven or believed that the Beneficiary has no control over a given Account, aside the ownership;• Status - is the status of given link. The status shows whether a given beneficiary link is proven or not. By default, the system has the following beneficiary link statuses:<ul style="list-style-type: none">○ DRAFT - used for instances where the beneficiary link is not yet confirmed;○ CONFIRMED - used for instances where the beneficiary link is confirmed by a relevant EDD measure;○ CEASED - used for instances where the beneficiary no longer has connection to a given Account;• Beneficiary Contact - filled whenever a beneficiary is a Contact, and left blank for cases when a beneficiary is an Account;• Beneficiary Account - filled whenever a beneficiary is an Account, and left blank for cases when a beneficiary is a Contact;
6	Roles	<p>This section gives the ability to assign more than one role to a given Account, which explains how this Account is related to the financial institution. The system stores any of the identified roles as the list of values where items are listed according to their Role - identified Account's role. For now there exist the following set of roles with their usage purposes:</p> <ul style="list-style-type: none">• Competitor - is used for sales tactics and strategy, allowing to mark particular industry competitors;• Partner - is used whenever a given Account acts as the partner in supporting specific business line or lines;• Service provider - is used whenever an Account acts as a service provider by means of outsourcing arrangements. This section is especially useful when it comes to obeying regulatory provisions for the control of outsourcing arrangements;• Supplier - the role occupied by a supplier providing some specific goods or equipment;• Current - this can take either 'Yes' or 'No' values depending on the Accounts role state;• Description - provides any additional information in regards to the identified role;



7	<i>Identification documents</i>	<p>This section is used to put any Account identification documents used for identification. Due to allowed changed of identification documents, the system supports list view of all identification documents being collected from an Account during the current business relationships. The list of identification documents is shown as follows:</p> <ul style="list-style-type: none">• Series - is the document unique issuance series. The series is used to determine which document reference was used to compare a collected document;• Country - is the country which had issued a given identification document;• Document type - is the type of an identification document. So far the system supports the following types of identification documents:• Primary - mark which is set to 'Yes' states that the identification is confirmed on the basis of this document. Each Account must have at least one primary document, but not more that two;
8	<i>Additional residence</i>	Additional residence
9	<i>Addresses</i>	<p>This section is used to show all Account's addresses used for various purposes. The list of addresses are shown as follows:</p> <ul style="list-style-type: none">• Address type• Primary• Address• Country• City• Zip/Post Code
10	<i>Cumulative Limits</i>	<p>This section is used to show all currently set cumulative limits for an Account with type = customer. The list of customer limits has the following values:</p> <p>Limit Type - is the type of the limit which was set up. By default the list of possible limits types is as follows:</p> <ul style="list-style-type: none">• Limit Parameter Type -• Limit Cycle• Actual Cumulative Counter• Cumulative Limit Value -• Currency - is the limit currency;• Activated On - is the date when the limit was activated on;• Expiry Date - is the limit expiry date. After the expiration the limit is no longer applied;
10	<i>Transactional Limits</i>	This section is used to show all transactional limits which were imposed or amended for a given Account as part of ongoing business relationships:
11	<i>Subscription Plans</i>	Subscription Plans



ACCOUNTS

The **ACCOUNTS** tab allows one to see all current accounts which are available to a given Account. All financial accounts are synchronised with the Elcoin ABS system and show the latest information, in accordance with to the integrated Business Process 'Get Financial Accounts Details' process. It is possible to change the account status by following Business Process 'Put Financial Account Details Change' process.

The list of data fields under the **ACCOUNTS** tab is given as follows:

#	Field / Section Name	Description
1	User accounts	<p>The section shows the list of all financial accounts which are opened or has been opened for a given Account. The list of accounts is shown in accordance with the following list:</p> <ul style="list-style-type: none">• Base Account - is the unique customer's Wallet identifier;• Account - is the unique account name;• Currency - is the given current account's currency;• Status - the status of a given account status gets synchronised with the Elcoin ABS and so far have following statuses:<ul style="list-style-type: none">○ ACTIVE - account status, allowing to perform any credit or debit operations;○ BLOCKED - account status, which allows no credit or debit operations, however the account status can be turned to ACTIVE again;○ CLOSED - account status, which likewise the BLOCKED status does not allow any operations, but can not be turned back to ACTIVE again;

The list of sections can be configured in the system in accordance with your business needs.

When pressing on a given account its details are expanded further. The list of these details can be visited in the chapter **Financial Accounts**.

PAYMENTS

The **PAYMENTS** section allows one to see all past payments which were made by a given Account across each of active current accounts. All payment entities are synchronised with the Elcoin ABS and show the latest information in accordance with the Business Process 'Get Customer Payment Details' process. Changes to payment details can be put through the integrated Business Process 'Put Customer Payment Details Change' process.

The list of data fields under the **PAYMENTS** tab is given as follows:

#	Field / Section Name	Description
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1	Payments	<p>The section allows to view the recent payments history and shows the list of operations in accordance with the following list:</p> <ul style="list-style-type: none"> • Payment Date - shows the date when the payment was created; • Payment Type - shows the type of the payment, so far there can be following payment types: <ul style="list-style-type: none"> ○ FEE; ○ INWARDS; ○ OUTWRDS; ○ INTERNAL; • Currency - shows the payment currency; • Amount - shows the payment operation amount in the payment's currency; • Payment Status - shows the payment processing status and can take several values depending on its type: <ul style="list-style-type: none"> ○ For FEE payment type there are: <ul style="list-style-type: none"> ▪ COMPLETED - means that the payment is completed; • For INWARDS payment type there are: • For OUTWARDS payment type there are: • For INTERNAL payment type there are: <p>For more information please visit the chapter Payment Data Entity and its sub-chapters.</p> <p>Error Description - shows any applicable processing error description which may apply to the payment;</p>
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The list of sections can be configured in the system in accordance with your business needs.

When pressing on a given payment its details are expanded further. The list of these details can be visited in the chapter Payments.

CURRENCY EXCHANGE

The **CURRENCY EXCHANGE** tab allows one to view all currency exchange operation executed by the customer. The information gets synchronised with the Elcoin ABS system as part of the integration process Business Process 'Get Currency Exchange Details'.

The list of data fields under the **CURRENCY EXCHANGE** tab is given as follows:

#	Field / Section Name	Description
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1	<i>Currency Exchange</i>	<p>The section shows the all past currency exchange operations executed from one customer's currency account to another. The list of operations is shown with the following columns:</p> <ul style="list-style-type: none"> • Date - is the date when currency exchange operation was made; • From Account - is the account from which funds been converted; • To Account - is the account which was used as funds destination; • Sell Amount - is the amount of a currency being sold; • Sell Currency - is the currency being sold; • Buy Amount - is the amount of the currency being bought; • Buy Currency - is the currency being bought; • FX Rate - is the foreign exchange rate applied to the operation; • Status - is the currency exchange processing status. By default the system has following currency exchange operation statuses: <ul style="list-style-type: none"> ○ COMPLETED; <p>For more information, please visit Deal Statuses.</p>
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The list of sections can be configured in the system in accordance with your business needs.

When pressing on a given currency exchange operation its details are expanded further. The list of these details can be visited in the chapter Currency Exchange.

HOLDS

The **HOLDS** tab allows one to see all currently imposed customer holds, which may arise due to having insufficient funds to pay off cyclic commissions or view successful card authorisations, which are due to be written from the customer's current account. The information about customer's holds is received from the Elcoin ABS system via Business Process 'Get Customer Account Holds' integrated process.

ADDITIONAL

The **ADDITIONAL** tab is used to show any additional information about a **Contact**, which might be useful for the compliance team to select a valid customer treatment practices and monitoring approach.

For this purpose the tab was designed with the following parameters:

#	Field / Section Name	Description
1	<i>External references in Account</i>	External reference section shows the total list of all external Account's IDs in different systems used by the Financial Institution. The list includes both internal and external systems.
2	<i>Noteworthy events</i>	<p>This section is used to show current Account's risk group. By default customer risk group can take any of the following values:</p> <ul style="list-style-type: none"> • Prohibited - business relationships prohibited with such customer; • Medium - business relationship is subject to Enhanced Due Diligence (EDD) measures; • Low - business relationship implies either Simplified Due Diligence (SDD) or Customer Due Diligence Measures (CDD) only; • Not Defined - the risk category of an Account is currently unknown;



3	Risk factors	<p>Risk factors include the list of risk factors identified by the firm in relation to a specific person. For Account the possible risk factors are given as the list below:</p> <ul style="list-style-type: none">• Risk factor - shows the exact risk factor type. So far the list of risk factors can take following values:• Client activities<ul style="list-style-type: none">○ Intermediation in real estate transactions○ Organisation of gambling○ Trading in precious metals and precious stones○ Trading in weapons and ammunition• Insufficiencies<ul style="list-style-type: none">○ Client does not have licence for conducting entrepreneurial activity○ Insufficient information on economic activity○ Partners are not publicly known○ Public information about the authorised official is of negative nature○ Public information on the main business partners is of negative nature• Risk groups<ul style="list-style-type: none">○ Internet trading with payment from billing companies○ Pawnbrokers, antique dealers○ PEP○ US person• Account - is left blanc for Contact, but filled for Account.• Contact - is filled with the full name of the Contact.
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4	Segmentation	<p>The Segmentation section allows to show details information about Account's entity properties. By default the system offers the following fields:</p> <ul style="list-style-type: none">• Legal form - allows to select company's type. By default, the list of possible values is represented as follows:• CIC - a Community Interest Company (CIC) is a type of company introduced by the United Kingdom government in 2005 under the Companies (Audit, Investigations and Community Enterprise) Act 2004, designed for social enterprises that want to use their profits and assets for the public good. CICs are intended to be easy to set up, with all the flexibility and certainty of the company form, but with some special features to ensure they are working for the benefit of the community. More info >• Co. - a company, abbreviated as co., is a legal entity representing an association of people, whether natural, legal or a mixture of both, with a specific objective. Company members share a common purpose and unite to achieve specific, declared goals. More info >• Corp. - a corporation is an organisation - usually a group of people or a company - authorised by the state to act as a single entity (a legal entity; a legal person in legal context) and recognised as such in law for certain purposes. Early incorporated entities were established by charter (i.e. by an ad hoc act granted by a monarch or passed by a parliament or legislature). More info >• Inc. - Incorporation is the formation of a new corporation. The corporation may be a business, a nonprofit organisation, sports club, or a government of a new city or town. More info >• LLP - a limited liability partnership (LLP) is a partnership in which some or all partners (depending on the jurisdiction) have limited liabilities. It therefore can exhibit elements of partnerships and corporations. In an LLP, each partner is not responsible or liable for another partner's misconduct or negligence. More info >• Ltd. - a private company limited by shares is a class of private limited company incorporated under the laws of England and Wales, Northern Ireland, Scotland, certain Commonwealth countries, and the Republic of Ireland. It has shareholders with limited liability and its shares may not be offered to the general public, unlike those of a public limited company. More info >• PLC - a Public Limited Company (legally abbreviated to PLC) is a type of public company under United Kingdom company law, some Commonwealth jurisdictions, and the Republic of Ireland. It is a limited liability company whose shares may be freely sold and traded to the public (although a PLC may also be privately held, often by another PLC), with a minimum share capital of £50,000 and usually with the letters PLC after its name.• Sole proprietorship - A sole proprietorship, also known as the sole trader, individual entrepreneurship or proprietorship, is a type of enterprise that is owned and run by one person and in which there is no legal distinction between the owner and the business entity.• Category - this can be used for internal Accounts segmentation based on the risk profile and compliance purposes;
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- **Industry** - an industry an Account is operating. By default the list of possible field values is as follows:
 - Advertising;
 - Banks;
 - Business services;
 - Construction;
 - Consulting;
 - Insurance;
 - IT companies;
 - Manufacturing and distribution;
- **Source of information** - it is convenient to specify the source of information, where the information was received from. By default the list of possible items is as follows:
 - Client's questionnaire;
 - Company's statuses;
 - Public register of companies;
- **Annual turnover** - shows a financial insight into the company's annual turnover figures. The list of turnover gradation are as follows:
 - 100 thousands or less;
 - 100 thousands - 1 million;
 - 1 - 10 millions;
 - 11 millions or more;
- **No. of employees** - shows how big is declared company's staff. The list of possible values is as follows:
 - Private entrepreneur;
 - 2-4;
 - 5-10;
 - 11-20;
 - 21-50;
 - 51-100;
 - 101 - 500;
 - More than 500;
- **Enterprise size** - a subjective assessment of a company, derived from its Annual revenue and/or No. of employees. The default logic as follows:
 - **Micro** - a company which generates turnover 100 thousand or less and/or has not more than 4 employees;
 - **Small** - a company which generates turnover between 100 thousand and 1 million and/or has more than 4 employees, but less than 21 employees;
 - **Medium** - a company which generates turnover between 1 to 10 millions and/or has more than 21 employees, but not more than 500 employees;
 - **Large** - a company which generated more than 10 million turnover and/or employees more than 500 employees;



5	General	<p>The section is designed to write down information as received based on the screening EDD measures or events occurred to customer.</p> <ul style="list-style-type: none">• Also known as - is used whenever a contact is known by another name. Typically this can occur whether Account uses a pseudonym or is known by other name in criminal circles;• Blacklisted - is used whenever an Account is deemed as blacklisted, in contrast to the Account Status field, the blacklisted is the immediate tool designed for compliance to apply instant action, without investigation procedure;• Blacklisted on - the date when an Account was deemed as blacklisted;• Reason for blacklisting - the reason why an Account was deemed as blacklisted;• Liquidated - is a tick property, which is marked whenever an Account is being liquidated or has passed a bankruptcy bill;• Liquidated on - is the date when a company was liquidated;• Taxpayer identification No. - the taxpayer identification number is used to tax authorities compliance related processes.• Blacklisting an Account (customer) will impose the immediate effect on the financial services. This functionality shall be used by MLRO as an investigation bypass in order to implement immediate response actions.• Whenever a Contact (customer) is believed to be dead, it is expected his/her relatives will approach a customer support desk with corresponding request. Should that be the case the investigation process will kick in, whereby the success ending state will be added Representative Link details, allowing another Contact to access former Contact accounts.
6	Restrictions	<p>The section is designed to show information regarding any of existing service restrictions, which are currently in place and are applied to a particular Contact. The list of restrictions is displayed with the following parameters:</p> <ul style="list-style-type: none">• Restriction type - type of service restriction, which had been imposed this can be limit, service usage restriction or other items, so far the restriction types are as follows:• Cash withdrawals - this restriction applies to restricted card usage service terms, prohibiting a Contact with type = customer to use issued payment cards from accessing cash via an ATM machine;• US Payments - when applied to customers this type of restrictions prohibits customer from sending money to the US in dollars;• Start date - is the date when restriction was imposed;• End date - is the date when restriction is due to expire;• Description - is a generic description, which may be given by Financial Institution's employees for more information. <p>The list of restrictions can be linked with the financial services offered by the Firm, so that the compliance team can have the list of all available restriction items, they can impose directly in the system.</p>

The list of sections can be configured in the system in accordance with your business needs.



ACCESS MANAGEMENT

ACCESS MANAGEMENT tab is designed to manage the access rights, which are given to particular **Contact**. In case an **Account** is an employee, this helps to identify his/her role within an existing organisational structure, as well as to manage the relation to existing customers in terms of their organisational duties.

#	Field / Section Name	Description
1	Access rights settings	<p>The section shows organisational role given to a particular contact. The values are shown in the list as follows:</p> <ul style="list-style-type: none"> • Organisational role - a particular role, which is given to an employee in accordance with the employment contract. • Can read - can read tick value, which determines whether this contact can read information about itself; • Can edit - can edit tick value, which determines whether this contact can edit information about himself; • Can read related items - is the tick value determining whether a Contact can read related items.
2	Portal users	<p>The section shows all users which have an access to the self-service portal, showing their details as:</p> <ul style="list-style-type: none"> • Account - is the given account which has connected portal users; • Contact - is a given person who is entitled to have a portal access credentials; • Role - is a role in which is occupied by a given Contact. By default the system supports the following roles: <ul style="list-style-type: none"> • Authorised representative - a Contact who has the legal right to represent a given Account; • Beneficiary - a Contact who has owns a given Account or is identified as the Ultimate Beneficiary Owner (UBO); • Client relations manager - a Contact who acts as the support account manager for a given Account; • Contact person - a Contact which has approached financial institution or is acting as a key contact person for a given Account; • Shareholder - a Contact who owns all or a fraction of issued company's shares;

These sections can be configured as part of the system setup.

TIMELINE

This tab is designed to trace any current actions or tasks which are related to a given **Account**. For employees this can be the set of tasks they should finish, for a given customer this may relate to registered request a customer has expressed, which were not resolved during a communication with the customer support representative.

The **TIMELINE** tab can show all the tasks or communication requests which occurred via any of connected and active communications channels. By default, the timeline of communications can be shown for the following channel types:

- ALL - shows all available communications;
- ACTIVITIES - all activity-related communications or links;
- APPLICATIONS - all application-related communications or links;
- BEESENDER CHATS - beesender chat related communications;



- CALLS - links with existing calls ;
- CARDS - links with existing payment cards;
- CASES - links with existing cases;
- CONTRACTS - contract-related links;
- DOCUMENTS - links with current documents;
- EMAIL - all email-related communications or links;
- ESN FEED - ESN feed communications;
- FILES - link with current files;
- FINANCIAL ACCOUNTS - links to current financial accounts;
- LEADS - link with existing links;
- LINKS - link with related relationships;
- OPPURTUNITIES - link with existing system opportunities;

The time line section allows to sort out entities in the list based on the date these were created.

The list of channels can be configured in the system in accordance with your business needs.

HISTORY

The **HISTORY** tab shows the history of past activities or communication history with connected **Contacts** or **Accounts**.

This tab has the following set of sections:

#	Field / Section Name	Description
1	Activities	<p>The activities section shows all past activities which were related to a given Account and been executing in the past or are in progress. The section shows theses activities in the following list:</p> <ul style="list-style-type: none">• Title - provides description of an activity title;• Start - is a start date and time of an activity;• Status - shows current activity status. By default the system has the following activity statuses:<ul style="list-style-type: none">○ CANCELED - an activity has been canceled;○ COMPLETED - an activity has been completed;○ IN PROGRESS - an activity is currently in progress;○ NOT STARTED - an activity which had been assigned to an Account but not yet started;
2	Chats	<p>Chats show all past chat communications in the list below:</p> <ul style="list-style-type: none">• Chat name - is the title of a chat communication stream;• Sender - a Contact or Account initiated a chat with CSR;
3	Email	<p>The section shows all past messages that had been send out to the contact email address. The list of messages is shows as:</p> <ul style="list-style-type: none">• Subject - name of the letter subject;• Sender - a technical email address acted as message sender; <p>The sending servers are configured as part of the system configuration process.</p>



4	Notes for compliance	<p>This section is designed to reflect any additional compliance notes, a member of CSR or any member of personnel can add in order for compliance team to spot on. The list of these items is displayed as:</p> <ul style="list-style-type: none"> • Contact - a Contact the compliance message is related to; • Notes date - the date a compliance entry was created; • Notes - the exact notes text; • Author - a person who has created a note entry;
5	Documents	<p>This section is designed to show any related documents which are linked to a given Account. The documents are shows as the list in the format as:</p> <ul style="list-style-type: none"> • Number - number, which was given to a document; • Type - shows document type from category of documents. For more information about documents type please visit chapter Documents. • Date - the date document link was established in the system; • Status - the current status of the link. By default, linked document can have following statuses: <ul style="list-style-type: none"> ○ ACTIVE - the current document link is current; ○ CANCELED - the link was canceled; ○ DRAFT - this status is used for unfinished documents; ○ INACTIVE - created link is no longer active or current;

The list of sections can be configured in the system in accordance with your business needs.

INVESTIGATIONS

This tab is designed to to display all current investigations which are associated with a particular **Account**. **INVESTIGATIONS** tab has only one section called Investigations, which shows all related investigations in the list with the following values:

- **Type** - investigations type. By default, the system has several investigations, which are described in the Risk Management chapter;
- **Number** - a serial number, which is given to each investigation by the system;
- **Date** - date an investigation was created;
- **Contact** - is the **Contact** responsible for investigation on-time completion;
- **Case status** - current status of an investigation. By default an investigation can have following statuses:
 - NOT STARTED - a case which has been appointed to a particular assignee (**Contact**), but not have been started;
 - IN PROGRESS - means that assignee has started executing a task;
 - CANCELED - a case was canceled, for example when started by an error;
 - COMPLETED - refers to completed case;
- **Case deadline** - a deadline date set for an investigation.

ATTACHMENTS AND NOTES

This tab shows all relevant attachments and notes, which are related to a given **Account**. The list of items within this tab is shown below:

#	Field / Section Name	Description
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1	<i>Attachments</i>	<p>This section shows all attachments which were uploaded into the Account's card. The list of items is displayed as:</p> <ul style="list-style-type: none"> • Name - a name of file, which was uploaded; • Description - file description is a short text description; • Type - file type as recognised by the system upon uploading; • Created on - the date the file was uploaded; • Created by - the Contact, who had uploaded a file;
2	<i>Notes</i>	<p>A generic text box, which can be used to write down all comments or other important information in informal manner.</p> <p>Please note that notes can be edited by anyone with adequate access rights and do not have version history.</p>

The list of sections can be configured in the system in accordance with your business needs.

AUDIT

The **AUDIT** tab was designed to show entry creation details and information of last modifications.

The tab has the following fields and sections:

#	Field / Section Name	Description
1	<i>Created by</i>	Contact who had created an Account entry.
2	<i>Created on</i>	Date an Account entry was created.
3	<i>Modified by</i>	Contact who had made last modifications to an Account entry.
4	<i>Modified on</i>	Date an Account entry was last modified.
5	<i>Multi-company*</i>	The field which is related to the multi-institutional or multi-branch working regime. The field will be inactive in case multi-institutional or multi-branch regime is not setup up in place.
6	<i>History of changes</i>	<p>The section shows all history of changes as the list with the following parameters:</p> <ul style="list-style-type: none"> • Version - version of the Account after changes had been made; • Modified by - Contact, who have made a change; • Modified on - date when a change was made;

The list of sections can be configured in the system in accordance with your business needs.

FEED

The **FEED** tab shows all past comments and communications which had been made over an **Account** within a company.

The feed is the corporate social network tool allowing you to post messages, view and make comments as well as give likes to all feed messages.

The feed is related to a particular system object and cannot be detached from it.



Counterparties

The following section provides important information about external parties, which have been used by financial institution customers or employees. The section is populated by new entries whenever:

A bank transfer payment is made with new payment receiver's details;

A bank transfer top up appears to have new payment sender's details;

In any of the two events a new counterparty entry will be created and used for record and investigation purposes.

Counterparty Population Problem

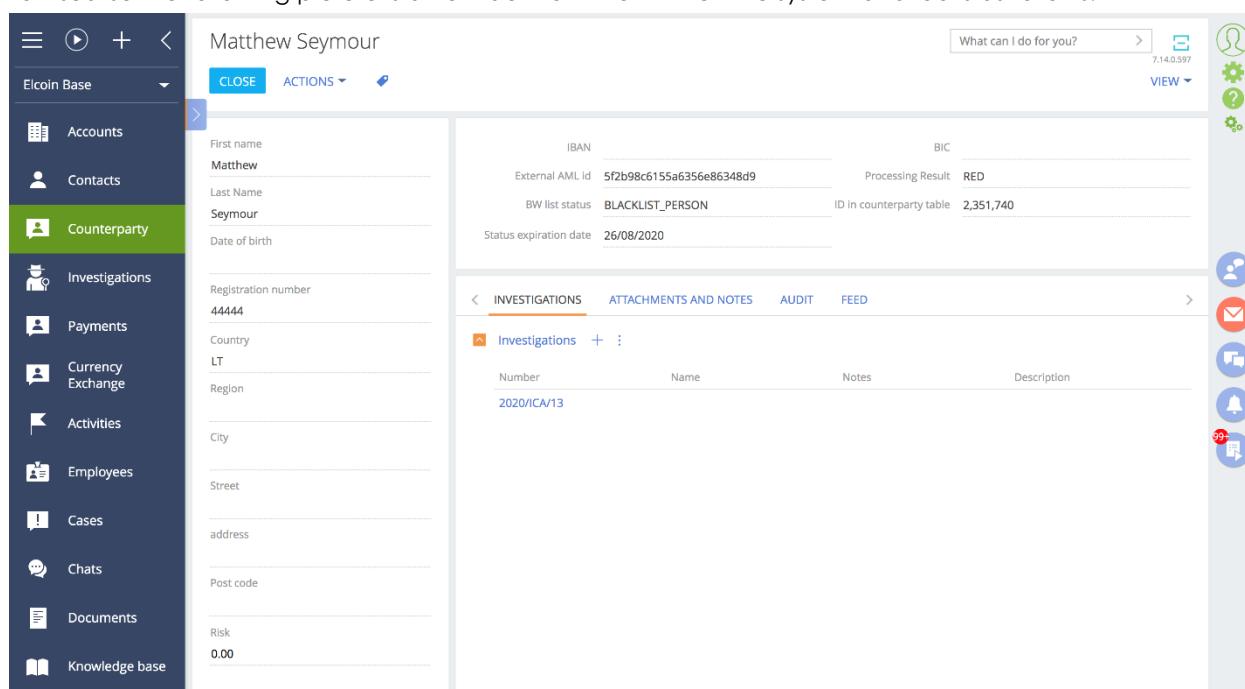
Whenever two customers enter counterparty details, there could be chances that they are transmitting funds to one entity, however due to established business practices it is prohibited to change any of original payment details, and the exact payment receiver's name must be screened against appropriate compliance lists. However there could be changes where customer enters wrong customer name and it may not appear in any of compliance lists. For this reason Elcoin has incorporated BPM'Online data enrichment functionality in order to view other pronunciations and typing which are linked to the same counterparty's IBAN. This gives the ability to filter out a counterparty before making payments to it as there could be other payments already denied because of that.

Two different counterparties with the same IBAN may appear due to:

Customers entering different payee's details;

Payment service providers are sending different payer's details;

To visualise the following picture is an extract from the **BPM'Online** system and looks as follows:



The BPM'Online Counterparties section has following functional tabs attached to it:

#	Tab Name	Description
1	SUMMARY	This tab provides summary of key information lines about an Counterparty .
2	MAIN INFO	The tab provides all additional Counterparty information and features.



3	INVESTIGATIONS	This tab displays any current investigations which are associated with a Counterparty . Investigations can take place as part of on-boarding process (customer review) or whenever a new Bank (PSP) is being checked.
4	ATTACHMENTS AND NOTES	The tab displays any supplementary documents which are associated with a Counterparty .
5	AUDIT	The AUDIT tab provides the history of past actions and changes which have been made under the Counterparty card.
6	FEED	FEED is an internal corporate communications tool allowing to instantly pass information around the company about a particular Counterparty .

The list of tabs can be configured in the system in accordance with your business needs.

SUMMARY

SUMMARY tab provides all essential information about a **Counterparty** showing any available additional details known or its risk value (Please visit Risk Management section for more information).

The data fields presented under the **SUMMARY** tab as follows:

#	Field Name	Description
1	<i>Counterparty Name</i>	The field is automatically filled by any of two following options: <ul style="list-style-type: none"> • Option 1: In case of bank transfer payments, the name and type of counterparty is known and hence the Counterparty Name is filled by: <ul style="list-style-type: none"> ○ Adding First Name and Last Name in case of an individual counterparty; and ○ Putting Company Name in case of a business counterparty; • Option 2: In case of a bank transfer top, the type of a counterparty may not be available hence the original counterparty name is put directly into the Counterparty Name field as received from the payment instruction, if a sender's type is known, however, then: <ul style="list-style-type: none"> ○ First Name and Last Name fields are filled for individual counterparties; and ○ Company Name is filled for business counterparties;
1	<i>First Name</i>	The field is used whenever a Counterparty belong to an individual person, and shows person's first name as provided or received in a given payment instruction. The field is hidden when it is not in use.
2	<i>Last Name</i>	The field is used whenever a Counterparty belong to an individual person, and shows person's first name as provided or received in a given payment instruction. The field is hidden when it is not in use.
3	<i>Date of Birth</i>	The field is used whenever a Counterparty belong to an individual person, and shows person's first name as provided in a given payment instruction. The field is hidden when it is not in use.
4	<i>Company Name</i>	The field is used whenever a Counterparty belong to a legal entity, and shows entity company name as provided or received in a given payment instruction. The field is hidden when it is not in use.



5	<i>Registration Number</i>	The field is used whenever a Counterparty belong to a legal entity, and shows entity company name as provided or received in a given payment instruction. The field is hidden when it is not in use.
6	<i>Country</i>	The field shows the counterparty's address country if known. The field is hidden when it is not in use.
7	<i>State/Province</i>	The field is hidden when it is not in use.
8	<i>City</i>	The field is hidden when it is not in use.
9	<i>Address</i>	The field is hidden when it is not in use.
10	<i>House</i>	The field is hidden when it is not in use.
11	<i>ZIP/Postal Code</i>	The field is hidden when it is not in use.
12	<i>Risk</i>	The field is determined based on the risk scoring methodology for assessing counterparty risk score.

The list of tabs can be configured in the system in accordance with your business needs.

MAIN INFO

The section contains other relevant information about a Counterparty and is represented as the set of fields which are further explained below:

#	Field Name	Description
1	<i>Counterparty ABS ID</i>	Unique counterparty ID is registered in the Elcoin ABS system.
2	<i>Blacklist Status Changed On</i>	The date when a Counterparty was put into either white or black list or there is an action required;
3	<i>Blacklist Status Changed By</i>	The Contact who have changed Counterparty blacklist status.



4	<i>Counterparty Blacklist Status</i>	<p>Current Counterparty status. By default, the system has following statuses available for selection:</p> <ul style="list-style-type: none"> • No Status - means that an integration processes have not yet completed and there is no returned answer from external KYC/KYB services provider, or its status has been reset by the Status Expiry Date setting; • MANUAL CHECK REQUIRED - means that the answer has been collected by the KYC/KYB provider and it is required to analyse the result to make up a decision whether it is allowed to put Counterparty into the Whitelist, or put it into the Blacklist instead. • WHITELIST - means that the risks associated with a Counterparty are low enough for it to be endorsed as the Whitelist entity and allow transactions to be received or transmitted to such Counterparty; • BLACKLIST - means that the risks associated with a Counterparty are too high for a Financial Institution to endeavour. Hence, marking an entity as the Blacklist'ed will prohibit any payments to be received or transmitted from or to such Counterparty.
5	<i>Status Expiry Date</i>	The date when Counterparty's status will be reset back to No Status, which will cause an integrated processes to initiate a screening process with an external KYC/KYB vendor.
6	<i>Counterparty External ID</i>	Unique Counterparty ID as recorded by an external KYC/KYB vendor.
7	<i>Processed On</i>	The date when the last processing result was received from an external KYC/KYB vendor.
8	<i>Processing Result</i>	<p>The exact processing result which was received from an external KYC/KYB vendor. For integrated Sum & Substance vendor the status which may be received are as follows:</p> <ul style="list-style-type: none"> • GREEN - which means that everything is fine; • RED - which indicates that one or more violations are found;
9	<i>IBAN</i>	Is the IBAN account number which was received as part of the payment data.
10	<i>SWIFT/BIC Code</i>	Is the SWIFT/BIC Code which was received as part of the payment data.
11	<i>Account Number</i>	Account Number
12	<i>Sort Code</i>	Sort Code
13	<i>Bank Name</i>	Bank Name
	<i>Bank Blacklist Status</i>	<p>The blacklist status shows whether a bank has been put into a Financial Institution Bank's Blacklist. The Bank's Blacklist is related to Bank's unique BIC/SWIFT code or Sort Code (whichever is used). And has the following statuses:</p> <ul style="list-style-type: none"> • No Status - means that no decisions has been made for that Bank's yet; • Manual Check Required - means that the bank decision was reset and it needs to be updated;
14	<i>Bank Address</i>	Bank Address



15	Bank Country	Bank Country
	Bank Country Blacklist Status	Bank Country Blacklist Status
16	Linked Counterparties	<p>The following section shows all different counterparty IDs which share the same IBAN as a given Counterparty. The list of similar counterparties are shown as the list of following values:</p> <ul style="list-style-type: none">• Counterparty ABS ID - is the unique Counterparty ID as recorded by the Elcoin ABS system;• Counterparty Name - is the Counterparty's full name;• Blacklist Status - is the blacklist status decision, which was made for other related counterparties with the same IBAN;

INVESTIGATIONS

This tab is designed to display all current investigations which are associated with a particular **Account**. **INVESTIGATIONS** tab has only one section called Investigations, which shows all related investigations in the list with the following values:

- **Type** - investigations type. By default, the system has several investigations, which are described in the Risk Management chapter;
- **Number** - a serial number, which is given to each investigation by the system;
- **Date** - date an investigation was created;
- **Contact** - is the **Contact** responsible for investigation on-time completion;
- **Case status** - current status of an investigation. By default an investigation can have following statuses:
 - NOT STARTED - a case which has been appointed to a particular assignee (**Contact**), but not have been started;
 - IN PROGRESS - means that assignee has started executing a task;
 - CANCELED - a case was canceled, for example when started by an error;
 - COMPLETED - refers to completed case;
- **Case deadline** - a deadline date set for an investigation.

ATTACHMENTS AND NOTES

This tab shows all relevant attachments and notes, which are related to a given **Counterparty**. The list of items within this tab is shown below:

#	Field / Section Name	Description
1	Attachments	<p>This section shows all attachments which were uploaded into the Counterparty's card. The list of items is displayed as:</p> <ul style="list-style-type: none">• Name - a name of file, which was uploaded;• Description - file description is a short text description;• Type - file type as recognised by the system upon uploading;• Created on - the date the file was uploaded;• Created by - the Contact, who had uploaded a file;



2	<i>Notes</i>	A generic text box, which can be used to write down all comments or other important information in informal manner. Please note that notes can be edited by anyone with adequate access rights and do not have version history.
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The list of sections can be configured in the system in accordance with your business needs.

AUDIT

The **AUDIT** tab was designed to show entry creation details and information of last modifications.

The tab has the following fields and sections:

#	Field / Section Name	Description
1	<i>Created by</i>	Contact who had created a Counterparty entry.
2	<i>Created on</i>	Date a Counterparty entry was created.
3	<i>Modified by</i>	Contact who had made last modifications to a Counterparty entry.
4	<i>Modified on</i>	Date a Counterparty entry was last modified.
5	<i>Multi-company*</i>	The field which is related to the multi-institutional or multi-branch working regime. The field will be inactive in case multi-institutional or multi-branch regime is not setup up in place.
6	<i>History of changes</i>	The section shows all history of changes as the list with the following parameters: <ul style="list-style-type: none">• Version - version of the Counterparty after changes had been made;• Modified by - Contact, who have made a change;• Modified on - date when a change was made;

The list of sections can be configured in the system in accordance with your business needs.

FEED

The **FEED** tab shows all past comments and communications which had been made over a **Counterparty** within a company.

The feed is the corporate social network tool allowing you to post messages, view and make comments as well as give likes to all feed messages.

The feed is related to a particular system object and can not be detached from it.



Currency Exchange

Elcoin has realised the ability to view all customer currency exchange operations in the BPM'Online system as they appear in the Elcoin ABS.

Retrieval of the currency exchange operations is realised as part of FX Operation Data Exchange integrated process.

To visualise the following extract is a screen shot of the BPM'Online GUI at Currency Exchange section.

The system allows to view all transactions which were registered in the Elcoin ABS system as part of the service provision to end customers.

Payment date	Customer	Sell Currency	Sell Amount	Buy Currency	Buy Amount	FX Rate	Fee Amount	Status
03/09/2020 15:22	LAKESWOOD CONSULTING LIMITED	EUR	15.00	GBP	12.96	0.86	0.00	COMPLETED
03/09/2020 11:46	SPECIALIST PI LIMITED	EUR	11.00	GBP	9.50	0.86	0.00	COMPLETED
03/09/2020 10:16	INTEGRITY FINANCIAL SERVICES LTD	EUR	15.00	GBP	12.96	0.86	0.00	COMPLETED
02/09/2020 17:49		EUR	1.00	GBP	0.85	0.85	0.00	COMPLETED
02/09/2020 17:33	ASSUREMED LIMITED	GBP	10.00	EUR	11.57	0.86	0.00	COMPLETED
02/09/2020 17:20	ASSUREMED LIMITED	EUR	1.00	GBP	0.86	0.86	0.00	COMPLETED
02/09/2020 17:18		CHF	3.00	EUR	2.91	1.03	0.00	COMPLETED
02/09/2020 17:14		GBP	15.00	EUR	17.73	0.85	0.00	COMPLETED
02/09/2020 17:13		EUR	1.00	GBP	0.85	0.85	0.00	COMPLETED
02/09/2020 16:16		EUR	1.00	GBP	0.85	0.85	0.00	COMPLETED
02/09/2020 16:15		EUR	1.00	GBP	0.85	0.85	0.00	COMPLETED
02/09/2020 16:00		EUR	1,000.00	GBP	847.49	0.85	0.00	INVALID
02/09/2020 16:00		EUR	1,000.00	GBP	847.49	0.85	0.00	INVALID
02/09/2020 15:59		EUR	1,000.00	GBP	847.49	0.85	0.00	INVALID
02/09/2020 15:58		EUR	100.00	GBP	84.75	0.85	0.00	INVALID
02/09/2020 15:57	ASSUREMED LIMITED	GBP	10.00	EUR	11.56	0.87	0.00	INVALID
02/09/2020 15:53	ASSUREMED LIMITED	EUR	1.00	GBP	0.87	0.87	0.00	INVALID
02/09/2020 15:53		EUR	1.00	GBP	0.85	0.85	0.00	INVALID
02/09/2020 15:50		EUR	1.00	GBP	0.85	0.85	0.00	INVALID
02/09/2020 15:28		EUR	1.00	GBP	0.85	0.85	0.00	INVALID
02/09/2020 15:25		EUR	1.00	GBP	0.85	0.85	0.00	INVALID
02/09/2020 15:23		EUR	10.00	GBP	8.47	0.85	0.00	INVALID

The list of currency exchange operation is shown in the following format:

#	Parameter	Description
1	Date	The date when the operation has occurred.
2	Time	The time operation was made.
3	Customer	A Contact or Account link in the system.
4	Sell Currency	A currency which is being sold by the customer.
5	Sell Amount	Amount of sell currency being sold by the customer.
6	Buy Currency	A currency which is being bought by the customer.
7	Buy Amount	Amount of but currency being received by the customer.
8	Exchange Rate	Exchange rate which was applied to the currency exchange rate.
9	Fee	Any additional fees which are taken from the customer.
10	Status	Operation processing status.

The BPM'Online **Currency Exchange** section the following main operation information tabs:



#	Section	Description
1	SUMMARY	SUMMARY provides all static information about a given currency exchange operation.
2	TIMELINE	TIMELINE shows the epoch of current tasks in relation to this Currency Exchange Operation as well as past actions.
3	INVESTIGATIONS	This tab displays any current investigations which are associated with a Currency Exchange . Investigations can take place as part of compliance review process or whenever a linked Contact or Account is being serviced through the CSR.
4	ATTACHMENTS AND NOTES	The tab displays any supplementary documents which are associated with the Currency Exchange Operation .
5	AUDIT	The AUDIT tab provides the history of past actions and changes which have been made under the Contact card.
6	FEED	FEED is an internal corporate communications tool allowing to instantly pass information within your company about a particular Contact .

The list of tabs can be configured in the system in accordance with your business needs.

SUMMARY

SUMMARY tab provides all essential information about a **Currency Exchange Operation**.

The data fields presented under the **SUMMARY** tab as follows:

#	Parameter	Description
1	<i>Contact</i>	Individual customer's link to the corresponding data entity in the BPM system. Should a customer be a business entity a Contact is hidden.
2	<i>Account</i>	Business customer's link to the corresponding data entity in the BPM system. Should a customer be a natural person an Account is hidden.
3	<i>Processing Status</i>	Operation status represents the status of a given currency exchange operation. So far the system supports the following currency exchange operation statuses: COMPLETED - implies that the operation is completed;
4	<i>ABS ID</i>	A unique customer ID number, which helps to identify a given customer in the Elcoin ABS system.
5	<i>Date</i>	The date when the operation has occurred.
6	<i>Time</i>	The time operation was made.
7	<i>Customer</i>	A Contact or Account link in the system.
8	<i>Exchanged From</i>	An account number of the customer's account, where currency is being sold.
9	<i>Sell Currency</i>	A currency which is being sold by the customer.
10	<i>Sell Amount</i>	Amount of sell currency being sold by the customer.
11	<i>Exchanged To</i>	An account number of the customer's account, where currency is being bought.



12	<i>Buy Currency</i>	A currency which is being bought by the customer.
13	<i>Buy Amount</i>	Amount of but currency being received by the customer.
14	<i>Exchange Rate</i>	Exchange rate which was applied to the currency exchange rate.
15	<i>Fee Account</i>	Account number which is used form currency exchange fee collections.
16	<i>Fee Currency</i>	Currency of any additional fees.
17	<i>Fee</i>	Any additional fees which are taken from the customer.
18	<i>ABS Operation ID</i>	A unique operation ID of a currency exchange operation as recorded in the Elcoin ABS system.

The fields in this tab can be amended as well as the view conditions can be configured in line with your organisational structure setup.

INVESTIGATIONS

This tab is designed to display all current investigations which are associated with a particular **Currency Exchange Operation**. **INVESTIGATIONS** tab has only one section called Investigations, which shows all related investigations in the list with the following values:

- **Type** - investigations type. By default the system has a number of investigations which are described in the Risk Management chapter;
- **Number** - a serial number, which is given to each investigation by the system;
- **Date** - date an investigation was created;
- **Contact** - is the **Contact** responsible for investigation on-time completion;
- **Case status** - current status of an investigation. By default an investigation can have following statuses:
 - NOT STARTED - a case which has been appointed to a particular assignee (**Contact**), but not have been started;
 - IN PROGRESS - means that assignee has started executing a task;
 - CANCELED - a case was canceled, for example when started by an error;
 - COMPLETED - refers to completed case;
- **Case deadline** - a deadline date set for an investigation.

ATTACHMENTS AND NOTES

This tab shows all relevant attachments and notes, which are related to a given **Currency Exchange Operation**. The list of items within this tab is shown below:

#	Field / Section Name	Description
1	<i>Attachements</i>	<p>This section shows all attachments which were uploaded into the Currency Exchange Operation card. The list of items is displayed as:</p> <ul style="list-style-type: none">• Name - a name of file, which was uploaded;• Description - file description is a short text description;• Type - file type as recognised by the system upon uploading;• Created on - the date the file was uploaded;• Created by - the Contact, who had uploaded a file;



2	<i>Notes</i>	A generic text box, which can be used to write down all comments or other important information in informal manner. Please note that notes can be edited by anyone with adequate access rights and do not have version history.
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The list of sections can be configured in the system in accordance with your business needs.

AUDIT

The **AUDIT** tab was designed to show entry creation details and information of last modifications.

The tab has the following fields and sections:

#	Field / Section Name	Description
1	<i>Created by</i>	Contact who had created a Currency Exchange Operation entry.
2	<i>Created on</i>	Date a Currency Exchange Operation entry was created.
3	<i>Modified by</i>	Contact who had made last modifications to a Currency Exchange Operation entry.
4	<i>Modified on</i>	Date a Currency Exchange Operation entry was last modified.
5	<i>Multi-company*</i>	The field which is related to the multi-institutional or multi-branch working regime. The field will be inactive in case multi-institutional or multi-branch regime is not setup up in place.
6	<i>History of changes</i>	The section shows all history of changes as the list with the following parameters: <ul style="list-style-type: none">• Version - version of the Contact after changes had been made;• Modified by - Contact, who have made a change;• Modified on - date when a change was made;

The list of sections can be configured in the system in accordance with your business needs.

FEED

The **FEED** tab shows all past comments and communications which had been made over a **Currency Exchange Operation** within a company.

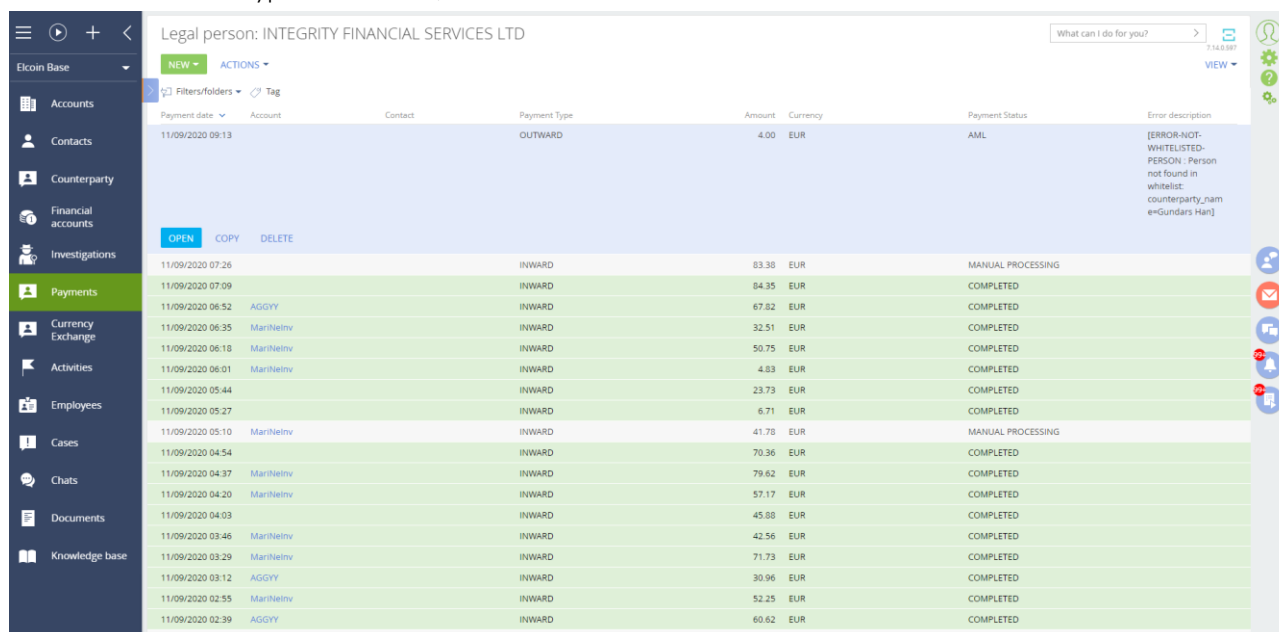
The feed is the corporate social network tool allowing you to post messages, view and make comments as well as give likes to all feed messages.

The feed is related to a particular system object and cannot be detached from it.



Payments

The section shows customer's payments history as well as currency account details. The section is only visible if the **Contact** has the type = customer, otherwise the section will be hidden.



The BPM'Online **Payments** section the following main customer information tabs:

#	Tab Name	Description
1	SUMMARY	This tab provides a summary of key information lines about a Payment .
2	INVESTIGATIONS	This tab displays any current investigations which are associated with a Payment . Investigations can take place as part of on-boarding process (customer review) or whenever a new Bank (PSP) is being checked.
3	ATTACHMENTS AND NOTES	The tab displays any supplementary documents which are associated with the Payment .
4	AUDIT	The AUDIT tab provides the history of past actions and changes which have been made under the Payment card.
5	FEED	FEED is an internal corporate communications tool allowing to instantly pass information within your company about a particular Payment .

The list of tabs can be configured in the system in accordance with your business needs.

SUMMARY

SUMMARY tab provides all essential information about a **Payment**.

The data fields presented under the **SUMMARY** tab as follows:

#	Field Name	Description
1	<i>Payment Status</i>	Payment processing status and can take several values depending on its type
2	<i>Account</i>	Number of the account or IBAN (depends on the country);



3	Base Account	Unique customer's Wallet identifier;
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INVESTIGATIONS

This tab is designed to display all current investigations which are associated with a particular **Payment**. **INVESTIGATIONS** tab has only one section called Investigations, which shows all related investigations in the list with the following values:

- **Type** - investigations type. By default the system has a number of investigations which are described in the Risk Management chapter;
- **Number** - a serial number, which is given to each investigation by the system;
- **Date** - date an investigation was created;
- **Contact** - is the **Contact** responsible for investigation on-time completion;
- **Case status** - current status of an investigation. By default an investigation can have following statuses:
 - NOT STARTED - a case which has been appointed to a particular assignee (**Payment**), but not have been started;
 - IN PROGRESS - means that assignee has started executing a task;
 - CANCELED - a case was canceled, for example when started by an error;
 - COMPLETED - refers to completed case;
- **Case deadline** - a deadline date set for an investigation.

ATTACHMENTS AND NOTES

This tab shows all relevant attachments and notes, which are related to a given **Payment**. The list of items within this tab is shown below:

#	Field / Section Name	Description
1	Attachments	<p>This section shows all attachments which were uploaded into the Payment's card. The list of items is displayed as:</p> <ul style="list-style-type: none"> • Name - a name of file, which was uploaded; • Description - file description is a short text description; • Type - file type as recognised by the system upon uploading; • Created on - the date the file was uploaded; • Created by - the Contact, who had uploaded a file;
2	Notes	<p>A generic text box, which can be used to write down all comments or other important information in informal manner.</p> <p>Please note that notes can be edited by anyone with adequate access rights and do not have version history.</p>

The list of sections can be configured in the system in accordance with your business needs.

AUDIT

The **AUDIT** tab was designed to show entry creation details and information of last modifications.

The tab has the following fields and sections:

#	Field / Section Name	Description
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1	<i>Created by</i>	Contact who had created an Payment entry.
2	<i>Created on</i>	Date an Payment entry was created.
3	<i>Modified by</i>	Contact who had made last modifications to an Payment entry.
4	<i>Modified on</i>	Date an Payment entry was last modified.
5	<i>Multi-company*</i>	The field which is related to the multi-institutional or multi-branch working regime. The field will be inactive in case multi-institutional or multi-branch regime is not setup up in place.
6	<i>History of changes</i>	The section shows all history of changes as the list with the following parameters: <ul style="list-style-type: none">• Version - version of the Payment after changes had been made;• Modified by - Contact, who have made a change;• Modified on - date when a change was made;

The list of sections can be configured in the system in accordance with your business needs.

FEED

The **FEED** tab shows all past comments and communications which had been made over a **Payment** within a company.

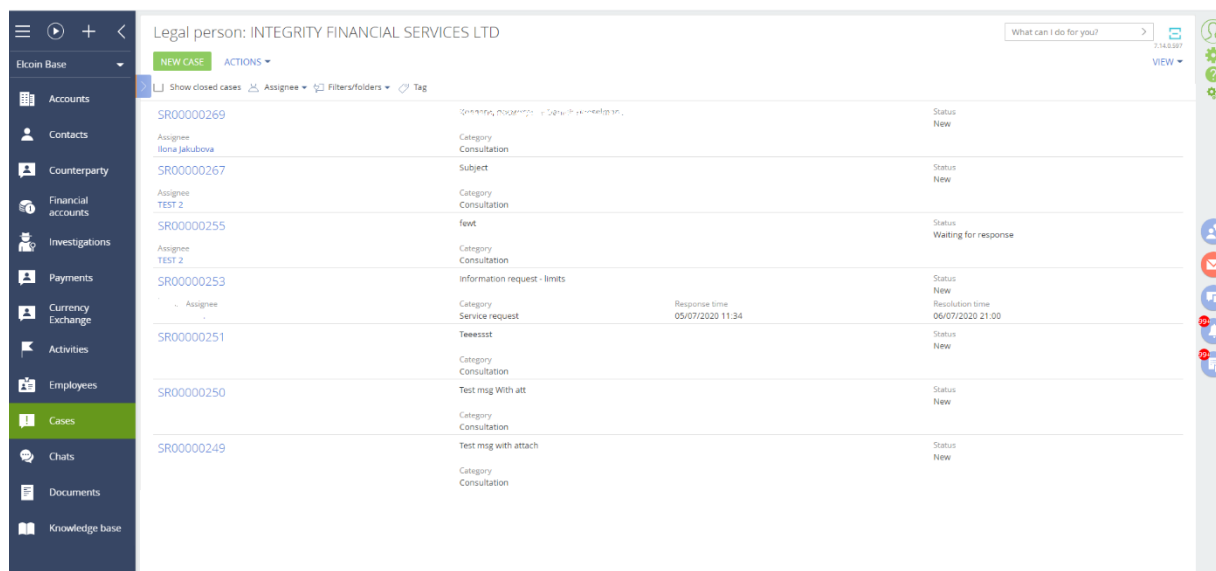
The feed is the corporate social network tool allowing you to post messages, view and make comments as well as give likes to all feed messages.

The feed is related to a particular system object and cannot be detached from it.



Cases

The Cases section is designed for managing consultations, incidents, complaints, claims and service requests received by the contact center. It enables you to register cases, track their statuses, add information about case resolution, and store customer feedback information. In addition, the section provides summary information to analyze the cases.



The BPM'Online **Case** section the following main customer information tabs:

#	Tab Name	Description
1	CASE PROFILE	The profile is located on the left side of the case page and contains general information about the case.
2	PROCESSING	Displays the history of communications with the case customer, as well as internal communications and automatic notifications.
3	CLOSURE AND FEEDBACK	The tab contains information gathered during the case resolution process and the customer feedback regarding the resolution.
4	CASE INFORMATION	This tab contains detailed information on case origin, resolution deadline information and actual resolution dates, as well as customer feedback.
5	TIMELINE	The tab displays any supplementary documents which are associated with the Case .
6	ATTACHMENTS	The tab displays any supplementary documents which are associated with the Case .
7	AUDIT	The AUDIT tab provides the history of past actions and changes which have been made under the Case card.
8	FEED	FEED is an internal corporate communications tool allowing to instantly pass information within your company about a particular Case .



CASE PROFILE

#	Field / Section Name	Description
1	<i>Resolution time</i>	Case resolution deadline. This value is calculated automatically. The remaining resolution time / delay indicator is displayed to the right of the field. When assigning the case a pause status (for example, "Pending"), the remaining time till the resolution deadline is saved and the field is cleared. Further, when the case is assigned any other status, this field value is recalculated by adding the remaining resolution time to the current date. If the case is overdue, the planned resolution time remains changed.
2	<i>Priority</i>	An icon indicating the priority of the case. The field will be populated automatically for all cases registered from incoming emails if the case priority predicting model is active.
3	<i>Legal entity</i>	The account on whose behalf the case was registered. If the [Contact] field is populated, the [Account] field is automatically populated with the account specified for this contact. Either the [Contact] or [Legal entity] field must be populated
4	<i>Category</i>	Case category: service request, consultation or incident. When the user submits the case through the self-service portal, this field is automatically populated according to the selected service. Configure automatic population of the category for cases registered from incoming emails.
5	<i>Service</i>	The service, which facilitates the case resolution. The list contains all services provided by your bank. When a case is submitted through the self-service portal, this field is automatically populated with the value specified by the user. The field will be populated automatically for all cases registered from incoming emails if the case service predicting model is active.
6	<i>Assignee group</i>	Group of specialists within the department who are responsible for resolving the selected problem. The lookup contains the values of all users registered in BPM. The field will be populated automatically for all cases registered from incoming emails if the predicting model of case assignee group is active.
7	<i>Assignee</i>	The employee who works on case resolution. The lookup contains the values of all users registered in BPM. The possible values of the [Assignee] field depend on the selected assignee group. If the [Assignee group] field is populated, click the [Down] button in the [Assignee] field to display the list of preselected employees.
8	<i>Created on</i>	Date and time of case registration. This is a non-editable field.

PROCESSING

Displays the history of communications with the case customer, as well as internal communications and automatic notifications.

The communication history includes:



- Emails sent and received in the process of resolving the service request or incident.
- Internal notes posted by employees in the feed of this case. These posts are not displayed on the customer portal.

Messages posted by employees and portal users on the customer portal.

CLOSURE AND FEEDBACK

#	Field / Section Name	Description
1	<i>Topic</i>	Short case title
2	<i>Notes</i>	Case description
3	<i>Source</i>	Source of the case. By default, the field is populated with the "Personal visit" value. Contact center employee can change the field value at any stage of case processing. When the user submits a case through the self-service portal, the field is automatically populated with the "Self-service portal" value.

CASE INFORMATION

#	Field / Section Name	Description
1	<i>Reason for closing</i>	Reason for closing or canceling the case, For example, "Resolved successfully" or "No fault found". If the field is not populated manually, it will be populated automatically, based on the case status. Default values for the [Reason for closing] field are stored in the [Default closure code] field of the [Case statuses] lookup. The field is editable at any stage of the case processing. If a case is reopened, the value in the [Reason for closing] field is cleared.
2	<i>Parent case</i>	Case that the current case is subordinate to. For example, several users can report identical cases that are caused by the crash of the same server, so all these cases will have the same parent case. On the parent case page, all subordinate cases are displayed on the [Subordinate cases] detail on the [Case information] tab.

TIMELINE

This tab is designed to trace any current actions or tasks which are related to a given **Case**. For employees this can be the set of tasks they should finish, for a given customer this may relate to registered request a customer has expressed, which were not resolved during a communication with the customer support representative.

The **TIMELINE** tab can show all the tasks or communication requests which occurred via any of connected and active communications channels. By default the timeline of communications can be shown for the following channel types:

- ALL - shows all available communications;
- ACTIVITIES - all activity-related communications or links;
- APPLICATIONS - all application-related communications or links;
- BEESENDER CHATS - beesender chat related communications;
- CALLS - links with existing calls ;



- CARDS - links with existing payment cards;
- CASES - links with existing cases;
- CONTRACTS - contract-related links;
- DOCUMENTS - links with current documents;
- EMAIL - all email-related communications or links;
- ESN FEED - ESN feed communications;
- FILES - link with current files;
- FINANCIAL ACCOUNTS - links to current financial accounts;
- LEADS - link with existing links;
- LINKS - link with related relationships;
- OPPURTUNITIES - link with existing system opportunities;

The time line section allows to sort out entities in the list based on the date these were created.

The list of channels can be configured in the system in accordance with your business needs.

ATTACHMENTS AND NOTES

This tab shows all relevant attachments and notes, which are related to a given **Case**. The list of items within this tab is shown below:

#	Field / Section Name	Description
1	<i>Attachments</i>	This section shows all attachments which were uploaded into the Case's card. The list of items is displayed as: <ul style="list-style-type: none">• Name - a name of file, which was uploaded;• Description - file description is a short text description;• Type - file type as recognised by the system upon uploading;• Created on - the date the file was uploaded;• Created by - the Contact, who had uploaded a file;
2	<i>Notes</i>	A generic text box, which can be used to write down all comments or other important information in informal manner. Please note that notes can be edited by anyone with adequate access rights and do not have version history.

The list of sections can be configured in the system in accordance with your business needs.

AUDIT

The **AUDIT** tab was designed to show entry creation details and information of last modifications.

The tab has the following fields and sections:

#	Field / Section Name	Description
1	<i>Created by</i>	Contact who had created an Case entry.
2	<i>Created on</i>	Date an Case entry was created.
3	<i>Modified by</i>	Contact who had made last modifications to an Case entry.
4	<i>Modified on</i>	Date an Case entry was last modified.



5	<i>Multi-company*</i>	The field which is related to the multi-institutional or multi-branch working regime. The field will be inactive in case multi-institutional or multi-branch regime is not setup up in place.
6	<i>History of changes</i>	The section shows all history of changes as the list with the following parameters: <ul style="list-style-type: none">• Version - version of the Case after changes had been made;• Modified by - Contact, who have made a change;• Modified on - date when a change was made;

The list of sections can be configured in the system in accordance with your business needs.

FEED

The **FEED** tab shows all past comments and communications which had been made over an **Case** within a company.

The feed is the corporate social network tool allowing you to post messages, view and make comments as well as give likes to all feed messages.

The feed is related to a particular system object and cannot be detached from it.



INVESTIGATIONS

This section is designed to display all current investigations.

Type	Number	Date	Stage	Stage deadline	Case status	Case deadline	amount	curr.	Name
Business Customer Acceptance	2020/LCA/272	10/09/2020	Completed	10/09/2020 16:28	Completed	30/09/2020 23:59	0.00		DOPLER
Payment Counterparty Review	2020/CR/23	09/09/2020	Completed	09/09/2020 12:52	Completed	12/09/2020 23:59	0.00		MATILDA OSBORN
Payment Counterparty Review	2020/CR/24	09/09/2020	Completed	09/09/2020 12:59	Completed	12/09/2020 23:59	0.00		MATILDA OSBORN
Payment Counterparty Review	2020/CR/16	09/09/2020	Completed	09/09/2020 10:40	Completed	12/09/2020 23:59	0.00		
Payment Counterparty Review	2020/CR/22	09/09/2020	Completed	09/09/2020 12:49	Completed	12/09/2020 23:59	0.00		MATILDA OSBORN
Payment Counterparty Review	2020/CR/25	09/09/2020	Completed	09/09/2020 13:03	Completed	12/09/2020 23:59	0.00		MATILDA OSBORN
Payment Counterparty Review	2020/CR/19	09/09/2020	Completed	09/09/2020 11:10	Completed	12/09/2020 23:59	0.00		MATILDA OSBORN
Payment Counterparty Review	2020/CR/17	09/09/2020	New	10/09/2020 10:45	New	12/09/2020 23:59	0.00		
Payment Counterparty Review	2020/CR/20	09/09/2020	New	10/09/2020 11:20	New	12/09/2020 23:59	0.00		Newbee
Business Customer Acceptance	2020/LCA/271	09/09/2020	New	12/09/2020 17:36	New	29/09/2020 23:59	0.00		ZEBRA SIA
Payment Counterparty Review	2020/CR/18	09/09/2020	Completed	09/09/2020 10:49	Completed	12/09/2020 23:59	0.00		Newbee
Payment Counterparty Review	2020/CR/21	09/09/2020	New	10/09/2020 11:44	New	12/09/2020 23:59	0.00		MATILDA OSBORN
Individual Customer Acceptance	2020/ICA/27	07/09/2020	New	08/09/2020 12:10	New	10/09/2020 23:59	0.00		Sabi Ko
Individual Customer Acceptance	2020/ICA/23	07/09/2020	Completed	07/09/2020 09:50	Completed	10/09/2020 23:59	0.00		
Beneficiary review	2020/BR/99	07/09/2020	Validation		New	27/09/2020 23:59	0.00		

The BPM'Online **Investigations** section the following main customer information tabs:

#	Tab Name	Description
1	SUMMARY	Summary information
2	PROCESSING INFO	Displays the Investigation processing info: <ul style="list-style-type: none"> ○ General ○ Investigation stage notes detail ○ Attachments
3	ADDITIONAL INFO	Displays Investigation AML question: <ul style="list-style-type: none"> ○ Miscellaneous ○ Features ○ Followers
4	RELATIONS	Companies/clients associated with the investigation
5	AUDIT	The AUDIT tab provides the history of past actions and changes which have been made under the Investigation card.
6	FEED	FEED is an internal corporate communications tool allowing to instantly pass information within your company about a particular Investigation .

SUMMARY

#	Field / Section Name	Description
1	Case deadline	Deadline for the completion of the investigation



2	<i>Account</i>	Legal Entity client
3	<i>Contact</i>	Individual client
4	<i>Case status</i>	Investigation status
5	<i>Actual case resolution date</i>	Actual date of completion of the investigation
6	<i>Stage deadline</i>	Deadline for completion of a certain stage of the investigation
7	<i>Stage</i>	Investigation stage
8	<i>Stage responsible group</i>	A group of responsible persons at a specific stage of the investigation
9	<i>Stage responsible</i>	Responsible person at a particular stage of the investigation Value from the Contact section, filtered by belonging to a specific organizational user group in a specific Multicompany

PROCESSING INFO

#	Field / Section Name	Description
1	<i>Description</i>	Description
2	<i>Result</i>	Investigation result. Value from the Result dictionary. Mandatory for Completed, Cancelled statuses.
3	<i>Decision</i>	Investigation decision
4	<i>Risk Score</i>	Automatically calculated Risk score

PROCESSING INFO

#	Field / Section Name	Description
1	<i>Description</i>	Description
2	<i>Result</i>	Investigation result. Value from the Investigation - Result lookup. Mandatory for Completed, Cancelled statuses.
3	<i>Decision</i>	Investigation decision
4	<i>Risk Score</i>	Automatically calculated Risk score
5	<i>Investigation stage notes detail</i>	Investigation stage information (detail)
6	<i>Attachments</i>	Files (Detail). Used to store files and links by activity.



ADDITIONAL INFO

#	Field / Section Name	Description
1	<i>Source</i>	Investigation source. Value from Investigation – Source lookup
2	<i>Priority</i>	Value from the Investigation - Priority lookup
3	<i>Features</i>	Investigation characteristics (detail). Completed Features in investigation form. Value from the <i>Investigations-Characteristics in investigation type</i> lookup
4	<i>Followers</i>	Related persons (detail). Value from the Contact directory, filtered by system users in a specific Multocompany. On the details it is possible to indicate contacts who, for some reason, should have access to view the investigation, to follow it.

RELATIONS

#	Field / Section Name	Description
1	<i>Related accounts in investigation</i>	Companies associated with the investigation (detail). Completed Related accounts in investigation form. Value from Account, Investigation-Role in investigation lookup.
2	<i>Related contacts in investigation</i>	Investigation-related contacts (detail). Completing the Related Contacts in investigation form. Value from Contact, Investigation-Role in investigation lookup.
3	<i>Subordinate investigations</i>	Subordinate investigations (detail). Subordinate investigations form to be completed. Value from Investigations section.
4	<i>Activities</i>	Activities (Detail). All activities (activities or tasks) associated with a specific investigation are displayed. It is possible to create a new activity by filling out the Task form.
5	<i>Email</i>	Emails (Detail). All emails associated with a specific investigation are displayed. It is possible to create a new Email by clicking on +.
6	<i>Documents</i>	Documents (detail). It is possible to link a document from the Documents section.
7	<i>Incidents</i>	Incidents (detail). All incidents related to the investigation are displayed.

AUDIT

The **AUDIT** tab was designed to show entry creation details and information of last modifications.



The tab has the following fields and sections:

#	Field / Section Name	Description
1	<i>Created by</i>	Contact who had created an Investigation entry.
2	<i>Created on</i>	Date an Investigation entry was created.
3	<i>Modified by</i>	Contact who had made last modifications to an Investigation entry.
4	<i>Modified on</i>	Date an Investigation entry was last modified.
5	<i>Multi-company*</i>	The field which is related to the multi-institutional or multi-branch working regime. The field will be inactive in case multi-institutional or multi-branch regime is not setup up in place.
6	<i>History of changes</i>	The section shows all history of changes as the list with the following parameters: <ul style="list-style-type: none">• Version - version of the Case after changes had been made;• Modified by - Contact, who have made a change;• Modified on - date when a change was made;

The list of sections can be configured in the system in accordance with your business needs.

FEED

The **FEED** tab shows all past comments and communications which had been made over an **Investigation** within a company.

The feed is the corporate social network tool allowing you to post messages, view and make comments as well as give likes to all feed messages.

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