

KYCS KNOW YOUR CUSTOMER SPECIALIST

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SYLLABUS

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Contact us <u>www.gci-ccm.org</u> <u>info@gci-ccm.org</u>

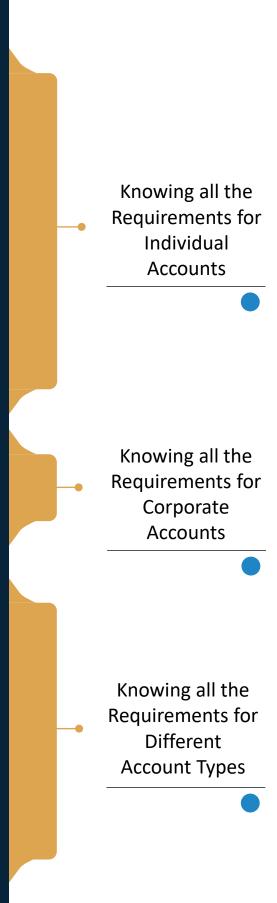
Identification of Individual Accounts

- Personal Affirmation Document
- Address
- Work and Income Information
- Purpose of Account Opening
- Authorised Signatories
- Queries

Requirements for Identification of Corporate Accounts

Charities and Non-Profit Organisations

- Account Opening for Companies Under Registration
- Embassies and Government Agency Accounts
- Accounts of Minors
- Accounts by Power of Attorney or Bank Authorisations



Identifying the Real Beneficiary of the Account

KYC Customer Identification Form

- First: Customer Information
- Second: Address (Residence Indicator)
- Third: Work and Income Information
- Fourth: Account Management Information
- Fifth: Inquire About Politically Exposed Persons PEP
- Sixth: Telephone Number
- Seventh: Inquiry about (FATCA)
- Eighth: Customer Signature
- Design for a KYC form (Individuals)

Competencies

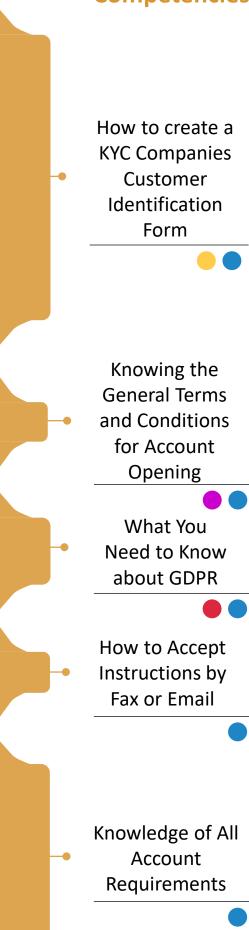
How to Identify the Real Beneficiary of an Account

How to Create a KYC Individual Customer Identification Form

- Know Your Customer Entity Form (Companies)
 - Identifying Owners and Natural Shareholders
 - Identifying the Authorised Signatories of the Company
 - FATCA information on the KYC Form
- KYC Form Design for Companies

General Terms and Conditions

- European Data Protection Act (General Data Protection Regulation - GDPR)
- Accepting Instructions by Fax or Email
- Summary of Account Opening Requirements – Individuals
- Summary of Account Opening Requirements - Entities
- Summary of Account Opening Requirements - Non-Profit Organisations



- FATCA Procedures When Opening an Account
 - W-9 Form
 - W-8BEN Form
 - W-8BEN-E Form
- Opening (Non–Face-to-Face) Accounts
- Incomplete Accounts
- Modifying the Customer Data
- Customer Risk Rating
 - First: Customer Type
 - Second: Geographical Factor
 - Third: Products, Services, and Delivery Channels Factors
- KYC Update
- Online KYC Update

Dormant Accounts





- Account Opening Procedures
 - Opening Accounts, and Activating Them through Branches
 - Activating Accounts through Central Management
 - Best Practices for Account Opening Mechanisms
- Digital Identity and Electronic Know Your Customer (EKYC)
- Digital Identity Highlights
- Digital ID Challenges
- A Proposed Mechanism for Implementing Digital ID
 - ID Verification
 - KYC Information (Identifiers)
 - Name Screening
 - Applicant ML Risk Rating
 - Address Verification
 - Work Verification
 - Signature

Technical

- Periodically Updating the Customer Profile
- Monitoring Account Transactions

Competency Types:



Functional

Core