



GLOBAL  
COMPLIANCE  
INSTITUTE

# **KYCS**

## **KNOW YOUR CUSTOMER SPECIALIST**

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**SYLLABUS**

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## Competencies

### ➤ Identification of Individual Accounts

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

Knowing all the Requirements for Individual Accounts

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### ➤ Requirements for Identification of Corporate Accounts

Knowing all the Requirements for Corporate Accounts

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### ➤ 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

Knowing all the Requirements for Different Account Types


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## Competencies

### ➤ Identifying the Real Beneficiary of the Account

How to Identify the Real Beneficiary of an Account

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### ➤ 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)

How to Create a KYC Individual Customer Identification Form

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## Competencies

- 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

How to create a KYC Companies Customer Identification Form

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- General Terms and Conditions
- European Data Protection Act (General Data Protection Regulation - GDPR)

Knowing the General Terms and Conditions for Account Opening

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What You Need to Know about GDPR

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- Accepting Instructions by Fax or Email

How to Accept Instructions by Fax or Email

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- Summary of Account Opening Requirements – Individuals
- Summary of Account Opening Requirements - Entities
- Summary of Account Opening Requirements - Non-Profit Organisations

Knowledge of All Account Requirements

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## Competencies

### ➤ FATCA Procedures When Opening an Account

- W-9 Form
- W-8BEN Form
- W-8BEN-E Form

FATCA  
Procedures  
When Opening  
an Account

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### ➤ Opening (Non-Face-to-Face) Accounts

- Incomplete Accounts
- Modifying the Customer Data

Special Cases  
When Opening  
an Account

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### ➤ Customer Risk Rating

- First: Customer Type
- Second: Geographical Factor
- Third: Products, Services, and Delivery Channels Factors

Customer Risk  
Rating Factors

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### ➤ KYC Update

- Online KYC Update

How to Update  
Accounts  
(KYC Update)

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### ➤ Dormant Accounts

How to Deal  
with Dormant  
Accounts

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### ➤ Closure of Accounts

How to Close an  
Account

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## Competencies

- Account Opening Procedures
  - Opening Accounts, and Activating Them through Branches
  - Activating Accounts through Central Management
  - Best Practices for Account Opening Mechanisms

Knowing the Account Opening Procedures

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- 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
  - Periodically Updating the Customer Profile
  - Monitoring Account Transactions

Knowing the Digital Identity Procedures and EKYC

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### Competency Types:

