Pega Client Lifecycle Management for Financial Services

**Product Overview**

7.4
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This Pega® Client Lifecycle Management for Financial Services Product Overview describes the default features and benefits, cases, data model, and various preconfigured roles and portals available in Pega Client Lifecycle Management for Financial Services.

The Pega Client Lifecycle Management for Financial Services solution consists of a layer of common components that are applicable for onboarding activities across all market segments of the Financial Services industry. These common components form journeys for different types of customers, such as individuals or organizations. Pega has customized the application to meet the specific needs of both Corporate and Investment Banking and Retail Banking markets segments. Retail Banking may be referred to as Consumer Banking or Personal Banking, depending on the geographic region in which they operate. The Pega Client Lifecycle Management for Financial Services solution currently supports specialized customer journeys for Corporate and Investment Banking (CIB) and Retail Banking segments. The following diagram illustrates how the features of the Pega applications that Pega bundles together into Pega Client Lifecycle Management for Financial Services interact to provide organizations with a robust set of rules, analytics, and planning tools to streamline onboarding for financial services institutions.
The Pega Client Lifecycle Management for Financial Services solution provides the following key benefits related to onboarding large complex customers:

• A shortened time-to-revenue with its associated cost reductions:
  – Up to a 70% reduction in onboarding times through improved process efficiency and better customer interaction
  – Substantial reductions in the cost of each onboarding instance

• Pega’s Omni-Channel UX, which delivers an optimized and consistent user experience across your organization:
  – A revolutionized customer experience provides the ability to use multiple channels, reducing repeat requests
  – A consolidated view of all current service transactions and their constituent parts with an ability to aggregate these views to provide a complete customer view for RMs and Sales staff

• Management of highly complex regulatory rules that are common across financial service companies of all sizes across the globe:
  – Consolidated requests for multi-product, multi-jurisdiction requests
  – Ability to react quickly to change with regulatory rule maintenance service and the ability to put your business experts in control of the process
Manager tools

Operational structure landing page
Pega Client Lifecycle Management for Financial Services provides an easy-to-use tool to define the operational taxonomy of financial services institutions. Configuring the taxonomy enables you to build a full operational chart with the necessary access groups, work queues, and departments to drive, route, and manage work.

Product matrix
A matrix of available products and pertinent related information is used to offer products. The availability of products on offer is governed by both the user’s location in the operational structure and the type of customer to be onboarded (such as Organization, Individual, or Fund).

Comprehensive audit trail and data tracking
Pega Client Lifecycle Management for Financial Services automatically tracks operator actions during their work. Case narratives and case histories provide clear insight into which actions were taken as part of the customer journey. When configured, any item of data can be tracked, including important metadata around source of change, time, and where appropriate manual comments. A data auditing tool allows exploration of the history of any piece of data being tracked, available directly from the summary screen for the customer.

Reporting and analytics
Pega Client Lifecycle Management for Financial Services includes a wide variety of standard reports and graphs that provide real-time information about processes, work, assignments, and historical data that customers use to analyze their users’ performance. Powerful, drill-down analysis capabilities enable you to travel from a summary view of your entire operation down to the details of a single onboarding case.

Role-based access
Managers can control access to the application, specific features, and data elements, using a combination of configurable roles and privileges. Authorized users can easily configure dialogs, coaching tips, and expert skills for service requests. These system tools are immediately available to users as allowed by their permissions.

Service level management
To help you meet important performance objectives, the application provides sophisticated facilities for managing value-based service level agreements (SLA). You can assign and monitor work, ensuring that tasks are completed according to both business priority and customer value.
Event-driven architecture

Provided through Pega Foundation for Financial Services, the Event Driven Architecture facilitates the creation, detection, consumption and reaction to events. Example events are an expiry identification document, the need for periodic due diligence review or a customer data change that may be material or not. All of these events can be detected and the system carry out the necessary customer journeys to allow ongoing compliance.

Customer Risk Assessment

Provided through the Pega Foundation for Financial Services, the Customer Risk Assessment is a declarative network that tracks a wide range of data elements that impact the customer risk. One or more elements are linked to a single risk factors such as Product, Country, or Related Parties. These lower level risk factors roll up to a single overall risk for the customer.

Customer Master Profile

Provided through the Pega Foundation for Financial Services, the Customer Master Profile represents the local copy of all core data that directly drives the customer journeys. This includes but is not limited to customer risk profiling, compliance elements (Pega Know Your Customer for Financial Services profile information), jurisdictional elements, product related and relevant related parties. The complete Customer related data will reside in the Financial Institution systems of record, likely to be external to the application, but the systems needs to rely on a local copy of the driving data in order to function without depending completely on those external systems of record.

Systems and environment

Business rules

Pega's Business Process Management (BPM) streamlines your operations so you can reduce costs and improve business agility. Pega is recognized by leading analyst firms as the most comprehensive and unified BPM platform. Rules and processes automatically resolve work wherever possible.

Case management

Pega's industry-leading case management helps you simplify and automate work. Case management helps you keep your promise to your customers, connecting all the people and systems required to resolve each customer inquiry. It tracks related information, automates and assigns outstanding tasks, and connects front- and back-office activity, for end-to-end resolution.
Visual workflow
Pega's Directly Capture Objectives (DCO) visual tools capture every aspect of how work gets done, including processes, user interface and rule creation, and integration. You can easily configure workflows using Pega’s process modeler by dragging and dropping from a library of smart shapes. You can quickly add new service requests, which automatically creates the infrastructure that Pega Customer Lifecycle Management requires. You can translate business requirements into finished applications without manual programming, reducing implementation time and bridging the gap between technical and business resources.

Legacy system integration
Pega Live Data simplifies the use of data in business processes by delivering the right data, in the right place, at the right time. It manages data requests behind the scenes so that data flows to the right process steps. It is easy to change and adapt for new data sources and new applications, across thousands of users.

In addition, Pega has a comprehensive suite of technology-level adapters that allow Pega applications to fit seamlessly into an enterprise ecosystem. Pega supports transport or protocol-level adaptors with form-based integration options, so that no custom code is required to connect to an external system.

Pega live data
Integrations with your existing systems of record are a key part of any Customer Relationship Management implementation. Pega customers can choose to use Pega as the system of record or information, or orchestrate that data from multiple sources for delivery through the Customer Service application. In the case of the second option, Pega Live Data simplifies the use of data in business processes by delivering the right data, in the right place, at the right time. It manages data requests behind the scenes so that data flows to the right process steps. It is easy to change and adapt for new data sources and new applications, across thousands of users.

In addition, Pega has a comprehensive suite of technology-level adapters that allow Pega applications to fit seamlessly into an enterprise ecosystem. Pega supports transport or protocol-level adaptors with form-based integration options, so that no custom code is required to connect to an external system.

Situational Layer Cake
With Pega's Situational Layer Cake, you can automatically tailor applications to the business context in which they operate. Variation of scale is all handled in one version of the application, using a coherent, layered architecture. Pega efficiently delivers repeatable, differentiated solutions by re-using common policies and procedures in multiple business units, channels, geographies, and customer segments.
Multiple language packs*
Language packs support localization of applications through use of translated field values for buttons, prompts, and labels.

Deployment options

Cloud Choice and Pega Cloud

Pega Foundation for Financial Services is available on Pega Cloud as well as other configurations (either third-party cloud or managed private cloud etc.) through Pega hosting partners.

Pega Cloud provides industry-leading infrastructure, enterprise-grade services, and operational excellence. Realize a faster time-to-value for your Pega investments and take advantage of the complete range of Pega Cloud services, from development and testing sandbox environments to fully managed production environments. You can even migrate applications from the cloud to your data centers as needed. On-premise deployment Pega supports a range of on-premise deployment options, including a number of supported database, application and web server deployment options. See https://pdn.pega.com/documents/platform-support-guide for details.

*Optional feature. Additional license fees may apply.
## Customer journeys

This table lists the customer journeys available with Client Lifecycle Management for the Corporate and investment Banking Financial services segment of the Pega Client Lifecycle Management for Financial Services application. Additional, preconfigured journeys will be delivered in future releases. Your company can implement additional or alternate business processes.

<table>
<thead>
<tr>
<th>Customer Journey</th>
<th>Description</th>
<th>Available in which application layers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Onboard Customer – New parent entity</td>
<td>Onboards a new parent organization</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
<tr>
<td>Onboard Customer – New subsidiary entity</td>
<td>Adds a new subsidiary to an existing organization</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
<tr>
<td>Onboard Customer – New fund manager</td>
<td>Onboards a new organization as a fund manager including onboarding of funds</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
<tr>
<td>Onboard Customer – New individual</td>
<td>Onboards a new individual</td>
<td>CLM for FS Horizontal, CLM for FS CIB, CLM for FS Retail</td>
</tr>
<tr>
<td>Maintain Business relationship – Add Product or location</td>
<td>Adds a new product or location to an existing organization</td>
<td>CLM for FS Horizontal, CLM for FS CIB, CLM for FS Retail</td>
</tr>
<tr>
<td>Maintain Business relationship – Add Fund</td>
<td>Adds a Fund to an existing Fund manager business relationship</td>
<td>CLM for FS CIB</td>
</tr>
<tr>
<td>Maintain existing customer – Maintain general customer data</td>
<td>Allows updates to general customer data to trigger any required additional due diligence activities</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
<tr>
<td>Onboard new business relationship – New fund manager</td>
<td>Onboards an existing organization as a Fund manager including onboarding of funds</td>
<td>CLM for FS CIB</td>
</tr>
<tr>
<td>Offboard existing customer – Exit products of locations</td>
<td>Exits products or locations for an existing customer.</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
<tr>
<td>Customer Journey</td>
<td>Description</td>
<td>Available in which application layers</td>
</tr>
<tr>
<td>------------------</td>
<td>-------------</td>
<td>---------------------------------------</td>
</tr>
<tr>
<td>Offboard existing customer – offboard existing customer</td>
<td>Offboards an existing customer entirely including all products or locations</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
<tr>
<td>Customer Review – Customer periodic review</td>
<td>A periodic review of the customer’s due diligence based on the “next review date”</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
<tr>
<td>Customer Review - Customer amendment</td>
<td>A review of the customer’s due diligence based on a non-material change in their information</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
<tr>
<td>Customer Review – Customer material change</td>
<td>A review of the customer’s due diligence based on a material change in their information</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
<tr>
<td>Standalone due diligence - Conduct due diligence</td>
<td>Conducts a standalone due diligence review for a customer already in the system.</td>
<td>CLM for FS Horizontal, CLM for FS CIB</td>
</tr>
</tbody>
</table>

**Case Designer overview of main onboarding case**
Built-in stages and customized steps within them

The following section reviews the currently-provided available stages, processes, and the potential cases that may be generated as part of the delivery of these customer journeys.

These bases assets are specialized for the Retail Banking and Corporate Investment market segments:

- **Capture stage – Retail Banking**
- **Enrich stage - Retail Banking**
- **Capture stage – Corporate and Investment Banking**
- **Enrich stage – Corporate and Investment Banking**

Review the sections that are most relevant to your industry.
Capture stage – Retail Banking

Define customer journey

After entering a customer name, the Pega Client Lifecycle Management for Financial Services application returns a list of existing customers or a customer that is in the process of onboarding; appropriate customer journeys are then presented.

Pre-onboarding questionnaire (Web Self-Service channel only)

After the customer answers a simple set of questions, the Pega Client Lifecycle Management for Financial Services application will determine if onboarding can continue via the self-service channel or whether the potential customer must visit a branch.

Select products

The user sees a list of appropriate products with relevant information to choose from.

eAuthentication (Web Self-Service channel only)

This is an optional step whereby a customer’s Identification (i.e., Passport or national ID) and face is scanned with a camera for comparison purposes. Any data that can be captured from the document is used to automatically fill in fields on the form.

Complete customer details

Enter the minimum data about the customer required to proceed the account opening application.

Personalize

The user enters account personalization details such as a PIN, password for online banking, and statement preferences.

Incorporate third party data

The customer’s core details are automatically submitted to a third party service to attempt to verify identity, review credit, flag for fraud potential, and review the OFAC database. The varying results will allow for more straightforward processing, prompting for the collection of documentary evidence or for further back office review.

Collect documents (if required)

The user provides documents as required to progress the onboarding process. They can provide files from the local file system or make use of a camera/photo role from a mobile device.

Review submission

The user is presented with a set of final terms and conditions related to the chosen products and related services.
Confirmation
The user is presented with a message confirming their next action in the onboarding process.

Enrich stage - Retail Banking
Back office review
In certain cases, the customer information check via the third-party eKYC services indicates the need for further review. A back-office user is presented with all the necessary information to accept, reject, or escalate the request.

Produce welcome pack
Using data captured and standard templates, the application generates a welcome pack of appropriate documents, attached to the case, and sent via email to the customer.

Business approval cases
Pega Client Lifecycle Management for Financial Services generates a set of business approval cases and routes to them to the relevant regional business sponsor for processing and an approval process appropriate to the products chosen.

Customer synchronization
Following successful approvals from the Business Sponsors, all of the core data captured during the first two stages of the customer journey is appropriately persisted into the systems of record. A sample database comes built into the Pega Client Lifecycle Management for Financial Services application to represent this process.

Capture stage – Corporate and Investment Banking
During a customer meeting a Relationship Manager collects the minimum data required to initiate the relevant onboarding journey. This is typically carried out on a tablet. The Relationship Manager tasks are detailed for each step of the capture stage:

Define customer journey
Entering a customer name, the Pega Client Lifecycle Management for Financial Services application returns a list of existing customers or a customer that is in the process of onboarding; appropriate customer journeys are then presented.

Collect basic customer information
Entering basic information about the customer initiates the appropriate onboarding journey:

- Entity type
- High-level industry classifications
• Country of incorporation address
• Primary point of contact details

Add products
Selecting the Jurisdiction and/or Booking Entity presents a list of products available to onboard the customer. This product list is driven by the operator's alignment to the Financial Institution's operational structure and, as appropriate, supports selections of multiple products across multiple jurisdictions.

Related parties
To drive the necessary due diligence process(es), the Relationship Manager or Sales Support staff can relate individuals and organizations to the customer being onboarded. They select existing parties or create a new one and select it. They then assign a related party from the available categories, any of which can have custom attributes to drive later business processes.

For example, when an organization is classified as an Ultimate Beneficial Owner, the user is prompted to collect ownership percentage data. Ownership above a certain percentage will automatically generate additional Pega Know Your Customer for Financial Services due diligence specific for this organization.

Review required documents
The review of initially required documents (based on the currently captured customer data) is presented for verification purposes with the customer. This list of required documents can grow significantly, as additional data is captured during the Enrich stage.

Business case
The business case information captured from this relationship includes expected service date, investment objectives, investment outlook, and expected value of the business to the Financial Institution.

Resolve duplicates
Core information captured in the onboarding initiation is compared with potential duplicate matches for customers already on the system. The user is presented with a list of potential duplicate matches. They either continue if desired or pick the duplicate match and abandon the journey before a duplicate record is created.

Approve and prioritize
A preconfigured scorecard generates an initial priority assessment for the onboarding journey based on a subset of the data captured by the Relationship Manager during the Business Case task. This step forwards the necessary details in the assessment to the appropriate manager for review. The Pega Client Lifecycle Management for Financial
Services application allows Relationship Manager or approvers to override the initial priority assessment as well as define the route for the journey so it enters the Enrich stage as necessary.

**Stakeholder notifications**

Key stakeholders automatically receive email notifications, appropriately updating them with current status and step completion. Pega email correspondence templates allow you to configure, style, and brand emails to meet your corporate standards.

**Enrich stage – Corporate and Investment Banking**

The appropriate Sales Support teams enrich the case with the necessary data to create Know Your Customer, Legal, and Credit due diligence work.

**Incorporate third-party data**

In order to enhance the data collection process during the Enrich stage, Pega Client Lifecycle Management for Financial Services allows you to easily configure allowing third party services such as AVOX, Markit (KYC.com) and Clarient for organizational entities to automatically retrieve documentation and information. After you complete the configuration for the desired entity, all documents can be retrieved and optionally attached to the parent case for future processing. For individuals, Pega Client Lifecycle Management for Financial Services automatically provides options for four business services: eIDVerification, eFraudCheck, eCreditProfile and eScreening. By default, Pega Client Lifecycle Management for Financial Services configures these as connected to Equifax, but you can update the connection to similar service providers to meet your specifications or requirements.

**Produce welcome pack**

This placeholder step represents the generation of a welcome pack for the customer being onboarded to meet your specifications or requirements.

**eScreening**

The eScreening business service allows for a number of third-party providers of screening services to be utilized. Equifax's service can highlight any matches to the US government's Office of Foreign Asset Control (OFAC) database. Thomson Reuter's World Check API uses data to screen for heightened risk individuals and entities globally, and to uncover hidden risks in business relationships and human networks. A separate eScreening case is spun off for parallel handling from the main parent case.

**Enrich data for due diligence**

Sales Support can build on the customer data captured during initiation of the onboarding journey. The wide range of required enrichment data is split into nine logical categories to aid processing. The Pega Client Lifecycle Management for Financial Services application
presents customer data undergoing maintenance journeys, including those for brand new customers or locations for your organization. The Credit and Legal data categories are currently placeholders which are scheduled to be enhanced in future Pega Client Lifecycle Management for Financial Services versions.

**Monitor document collection**

Filter and group collected documents that progress the onboarding journey to present appropriate information to the Sales Support team. Each document is handled separately in its own case. Documents can be uploaded from the local file system or pulled from existing attachments on the main case. For example, documents retrieved during the Incorporate Third Party data task.

**Business approval cases**

Pega Client Lifecycle Management for Financial Services generates a set of business approval cases and routes to them to the relevant regional business sponsor for processing and an approval process appropriate to the products chosen.

**Customer synchronization**

Following successful approvals from the Business Sponsors, all of the core data captured during the first two stages of the customer journey is appropriately persisted into the systems of record. A sample database comes built into the Pega Client Lifecycle Management for Financial Services application to represent this process.

**Due diligence stage**

An automatic generation of relevant Pega Know Your Customer, Tax, Legal, and Credit due diligence cases occurs, based on the data captured across the first two stages of the customer journey. The Pega Client Lifecycle Management for Financial Services application allows each of the two journeys to be run in parallel, reducing the overall onboarding processing time.

**Pega Know Your Customer due diligence cases**

The Pega Client Lifecycle Management for Financial Services application derives its value from the deep integration with the Pega Know Your Customer for Financial Services application. A wide variety of Pega Know Your Customer for Financial Services driver data is applied using configurable business rules to generate a full set of regulatory Due Diligence checks.

Every Pega Know Your Customer for Financial Services case has the following stages:

- **Related party KYC**: Generates additional cases for all relevant related parties. This generation will iterate down through the related parties’ network based on configuration.
• **Global KYC**: Collects Global KYC data.

• **KYC review**: Reviews/completes authorizations for Global KYC collected data.

• **Local due diligence**: Generates separate cases for each jurisdiction, including Anti-Money Laundering (AML) checks, checks required according to the local regulatory requirements, and a Relationship Manager review.

**Tax due diligence cases**

Using the KYC engine and regulatory rules, tax-specific cases for FATCA and CRS are available.

**Credit due diligence cases**

Credit sensitive products can be screened and automatically passed through a Credit Due Diligence process. The application generates placeholder cases with appropriate stages.

**Legal due diligence cases**

The Pega Client Lifecycle Management for Financial Services application carries out an automatic legal due diligence process based on the nature of the product, relationship, and type of organization being onboarded. The Pega Client Lifecycle Management for Financial Services application generates simple placeholder cases with representative stages.

**Fulfillment stage**

Product Fulfillment cases are generated for each jurisdiction followed by wrap-up activities and final stakeholder notification typically found in the type of organization in which the onboarding journey is based. Such fulfillment cases must be completed before you can resolve the overall customer journey.

**Abandon Journey stage**

An Abandon Journey stage is available as a local action during the Capture and Enrich stages. It allows any user to put in a request to abandon the journey. This journey option presents a list of preconfigured reasons and the ability to provide background information for the request. Upon approval by the necessary manager, the Pega Client Lifecycle Management for Financial Services application “rewinds” any data changes made up until that point and enables you to appropriately resolve the case without further liability.
Pega Client Lifecycle Management for Financial Services provides common data objects to manage customer data. Some of the object types, such as “Account” and “Party” are designed to accommodate data that is sourced from an external system of record. The application uses a sample database from the underlying Financial Service Industry Foundation as its sample system of record.

The following matrix provides the key objects used in the application and their respective Data Pages. You can use the Data Explorer in the Designer Studio to review all Data Pages.

<table>
<thead>
<tr>
<th>Object type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Party</td>
<td>An organization or Individual associated with an onboarding journey. For example, the organization being onboarded or the primary contact of that organization.</td>
</tr>
<tr>
<td>ContactChannel</td>
<td>Handles key contact information about a Party such as mailing addresses, phone numbers, and social media handles.</td>
</tr>
<tr>
<td>Party to Party relationship</td>
<td>Stores the relationship between two entities. Critical to driving business processes when combined with party relationship attributes and values.</td>
</tr>
<tr>
<td>Party Relationship Attribute/Value</td>
<td>Handles the attributes and values on specific party-to-party relationships, for example, Marie Vallance is related to Vallance Inc. with the role of majority shareholder. This relationship carries an attribute of ownership percentage with a value of 66%.</td>
</tr>
<tr>
<td>Account</td>
<td>Information across four types of financial accounts – Investment, Deposit, Card, and Loan.</td>
</tr>
<tr>
<td>Transaction</td>
<td>Information across four types of financial transactions – Investment, Deposit, Card, and Loans.</td>
</tr>
</tbody>
</table>

Other general types of data objects:

<table>
<thead>
<tr>
<th>Category</th>
<th>Examples and detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Party Data</td>
<td>Many additional items such as assets and liabilities, employment history, income, and expenses.</td>
</tr>
<tr>
<td>Customer Typing</td>
<td>Items to further categorize customer type, subtype, counter party group, and counter party information necessary to drive business processes.</td>
</tr>
<tr>
<td>Customer Master Profile</td>
<td>Used for storing key customer data for Customer journeys without the need to access the systems of record every time.</td>
</tr>
</tbody>
</table>
Data Relationship Model diagrams

Important Cross References and Codes/Attributes

PegaFS-Data-BusRelPartyXRef
- Key parties and their role in the business relationship
  - e.g. Root Holder, Fund Manager, Principal

PegaFS-Data-PartyRelXRef
- Relationship and role codes between two parties (Org/Ind)
  - e.g. UBO, ALIC, FMS

PegaFS-Data-RelCodes
- Relationship codes, descriptions and categories
  - e.g. Ultimate Beneficial Owner, Authorized Contact, Spouse

PegaFS-Data-PartyRelAttrib
- Values of attributes on Party to Party Relationships
  - e.g. Ownership Percentage on aUltimate Beneficial Owner role

PegaFS-Data-ContactChannel
- Contact information for a party
  - Address, Email, Social Media, Phone, Fax, Website

PegaFS-Data-InvestmentPosition/Security
- Information related to investments. Includes separate class for market data

PegaFS-Data-Income
- Income and Expenses for a given party

PegaFS-Data-Expenses
- Expenses for a given party

PegaFS-Data-Liabilities
- Liabilities for a given party

PegaFS-Data-Collateral
- A party's loan collateral information

PegaFS-Data-CustSegment
- Core Party and Business Relationship Information

PegaFS-Data-CustProfile
- Complete Party information

PegaFS-Data-AlternateID
- Alternate Names that the entity may trade as
  - e.g. Pegacor Pegasystems

PegaFS-Data-DistProvider-Markit
- Global Industry Classification

PegaFS-Data-ExtProvider-Markit
- Class for handling data from third party Market APIs

PegaFS-Data-BookingLocation
- Location in which products and customers are being onboarded.
  - E.g. London, New York

PegaFS-Data-BusCode
- List of business codes permissible that an organization can be mapped to. Used to allow risk.

PegaFS-Data-BookingLocation
- Business Line of the FI offering products to be onboarded.
  - E.g. Global Markets, Commercial Banking
## Client lifecycle management roles

Pega Client Lifecycle Management for Financial Services supports key roles associated with Corporate and Investment Banking onboarding processes. The following table describes the roles provided with the application.

<table>
<thead>
<tr>
<th>Role</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Manager</td>
<td>Initiates onboarding journey with customer</td>
</tr>
<tr>
<td>Relationship Manager - Manager</td>
<td>Approves and prioritizes new onboarding requests</td>
</tr>
<tr>
<td>Global KYC – Manager</td>
<td>Manager in charge of team carrying out Global Know Your Customer work</td>
</tr>
<tr>
<td>Global KYC – User</td>
<td>User carrying out data collection for Global Know Your Customer diligence</td>
</tr>
<tr>
<td>Global KYC Review – Manager</td>
<td>Manager in charge of team reviewing Global Know Your Customer work</td>
</tr>
<tr>
<td>Global KYC Review – User</td>
<td>User carrying out reviews of Global Know Your Customer work</td>
</tr>
<tr>
<td>Local KYC Review - Manager</td>
<td>Manager in charge of team carrying out Local Know Your Customer reviews</td>
</tr>
<tr>
<td>Local KYC Review - User</td>
<td>User carrying out Local Know Your Customer review</td>
</tr>
<tr>
<td>Business Sponsorship - Manager</td>
<td>Manager in charge of team carrying out Business Sponsor approvals</td>
</tr>
<tr>
<td>Business Sponsorship – User</td>
<td>Business Sponsor responsible for approving onboarding journeys progressing to due diligence</td>
</tr>
<tr>
<td>Credit Analysis – Manager</td>
<td>Manager in charge of team carrying out Credit Analysis work</td>
</tr>
<tr>
<td>Credit Analysis – User</td>
<td>User carrying out credit analysis work</td>
</tr>
<tr>
<td>Legal Documentation – Manager</td>
<td>Manager in charge of team carrying out legal documentation work</td>
</tr>
<tr>
<td>Legal Documentation – User</td>
<td>User carrying out legal documentation work</td>
</tr>
<tr>
<td>Sales Support - Manager</td>
<td>Manager in charge of team carrying out Sales Support enrichment activities</td>
</tr>
<tr>
<td>Sales Support – User</td>
<td>User carrying out enrichment activities</td>
</tr>
<tr>
<td>Fulfilment – Manager</td>
<td>Manager in charge of team carrying out fulfillment tasks</td>
</tr>
<tr>
<td>Fulfilment – User</td>
<td>User carrying out fulfilment tasks</td>
</tr>
<tr>
<td>IT Admin</td>
<td>User responsible for overall system configuration</td>
</tr>
<tr>
<td>Branch User</td>
<td>User in branch onboarding Retail Banking customers</td>
</tr>
<tr>
<td>Branch Back Office User</td>
<td>User at branch completing back office onboarding activities for Retail Banking customers</td>
</tr>
<tr>
<td>Web Self-Service User</td>
<td>Prospect carrying out onboarding process via a web browser (Phone, tablet, or desktop)</td>
</tr>
</tbody>
</table>
Client lifecycle management portals

Each of the preconfigured roles has access to portals designed to present information and help drive their decisions. The end-user portals are as follows:

<table>
<thead>
<tr>
<th>Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLM Relationship Manager</td>
<td>Initiate customer onboarding journeys, and review progress and approve related requests</td>
</tr>
<tr>
<td>CLM Back Office Manager</td>
<td>Review and manage the work of others in areas such as business approvals, product fulfillment, legal and credit approvals</td>
</tr>
<tr>
<td>CLM Back Office Operator</td>
<td>Carry out back office tasks such as business approvals, product fulfillment, legal and credit approvals</td>
</tr>
<tr>
<td>CLM KYC Manager</td>
<td>Used to review and manage the work of those in the area of Know Your Customer</td>
</tr>
<tr>
<td>CLM KYC Operator</td>
<td>Used to carry out all appropriate types of Know Your Customer</td>
</tr>
<tr>
<td>CLM Sales Support Manager</td>
<td>Used to review and manage the work of those in Sales Support</td>
</tr>
<tr>
<td>CLM Sales Support Operator</td>
<td>Used to carry out Sales Support work</td>
</tr>
<tr>
<td>Branch Portal (Retail Banking)</td>
<td>Used by branch front office user in Retail Banking</td>
</tr>
</tbody>
</table>

The following section provides examples of functionality across the available end-user portals.

**Relationship manager dashboard**

The Relationship manager dashboard provides a clear indicator of onboarding journeys by stage and urgency, overall status, and action list.
Branch Portal (Express onboarding for Retail Banking)

Web Self-Service (Express onboarding for Retail Banking)

The onboarding flow has guiding text and the UI is specialized for the customer’s web self-service experience.
**Case search**

This function allows operators and managers to search for cases and filter the list by core fields.
Case overview

Gives users a clear indication of the current stage, who owns the current task, the key participants, case progress, and access to further information using the Customer summary in the case header.
Customer summaries

The application consolidates relevant customer information into a composite view for customer of type Individual, Organization, or Fund. This enables users to get the full picture of your customers. Customer composites provide organization detail, Know Your Customer types, and open and recent onboarding requests. You can initiate appropriate new onboarding journeys such as Add Product or Location from here.
Customer search

You can search for existing customers using a basic or advanced search and then access their customer summary. Search across a single or all customer types with results across multiple tabs.

Where licensed appropriately, you can use a series of third party data partners to retrieve details of a perspective customer. The onboarding process will then start with all available data prefilled, thus accelerating the enrichment process.
In addition to the end-user portals, there are two additional business configuration portals:

<table>
<thead>
<tr>
<th>Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requirements Portal</td>
<td>Configure names and validation around document collection</td>
</tr>
<tr>
<td>KYC Rules Manager Studio</td>
<td>Configure all rules related to Know Your Customer</td>
</tr>
</tbody>
</table>
Further reading

Visit the Pega Discovery Network (PDN)

Visit the Mesh page
To engage in community discussions and share knowledge go to: https://mesh.pega.com/community/financialservicesapplicationsenablement/onboardingforfinancialservicesenablement.