2020

Single Customer View

Installation and Configuration Guide

FINTECH OS

4/1/2020

CONTENTS

1 ABOUT THE DIGITAL CUSTOMER SINGLE VIEW APP

An accurate and personified customer record is an essential component of any data-driven initiatives, being a prerequisite for better personalization, targeting, offer optimization, customer retention and measurement. In this respect, customer data is a critically valuable asset.

The Single Customer View is the **central hub** for collecting, aggregating, and processing customer data, laying a solid foundation for customer centric processes and experiences.

The app provides you with the following features:

- Capture Customer Data - Add or edit records, either manually or automatically triggered through API
- View Aggregated Customer Data - Centralizes and displays data across various business functions in a single unified repository (demographics, contact details, financial info, products, leads, cases, campaign activities, etc.)
- Search, Sort, Filter Results - Google-like search based on various parameters (contains, equals, starts /ends with, etc.). Filter based on simple or advanced criteria. One-click sorting of records
- Custom Account File - Displays different forms for data capture based on account type (individual or legal entity)
- Header Info available - Most important info is displayed on the header when navigating through sections
- Field Validations & Completion restrictions - PIN, email, phone validation, etc. Mandatory, recommended, optional fields
- Attach File Capability - Able to attach files (whitelist extensions), stored either in FintechOS or in any Document Management System
- OCR for ID Card - Optical Character Recognition can be used as well to capture identity card data
- Customer Lifecycle Flow - Various stages (newbie, prospect, customer), with status changed manually or automatically triggered based on predefined criteria
- Customer Data Export - Able to export data through excel, either all records or the previously filtered resulted
- Audit Logging - CRUD Evolutive Data Model are logged automatically, with time stamp, user and side-by-side comparison old vs new
- Bulk Data Import - Import Customer Data through excel or csv files
- Analytics Dashboards - Native charts & dashboards available to be fed with data
- Omnichannel & mobile - Online, mobile, portals, partners, call center, analytics
- Data ownership - Data visible based on security role and organization structure
- OPEN API - Legacy systems, BI tools, data aggregators, CRM apps etc.

The app enables you to implement a single customer view on the following user journeys:

- Banking Retail
- Wealth (VM)
- Banking SME
- Insurance

CUSTOMER TYPES

There are two types of customers:

- Individual person: Banking retail, Insurance, WM
- Legal Person: Banking SME

2 PREREQUISITES

The Single Customer View app requires a **FintechOS** platform version **V20.1.2** or ***higher***.

Verify that you have installed and configured the **GenieSysPacks Professional Insurance or GenieSysPacks Professional Banking** packages.

We recommend FintechOS engineers to get acquainted with the concept of User Journey prior to starting the configurations. For more information on what are user journeys and how they are created and designed see User Journeys in the online help.

To review the information pertaining to data model applicable to the Single Customer View app, see section Data Model Description. For more information on the data model, see the Open Data Model section in the online help.

3 INSTALLATION AND CONFIGURATION

The installation and configuration of the FintechOS Digital Single Customer View app is a 3-step process:

STEP 1. Import Digital Single Customer View Package.

STEP 2. Create the Organizational Structure.

3.1 STEP 1. IMPORT DIGITAL SINGLE CUSTOMER VIEW PACKAGE

Using an account with elevated privileges (Administrator account), log in the FintechOS Studio and import the latest version of the **SCV (BusinessLine).zip** file (for FTOS Platform version V20.1.3 and higher) and proced to Step 3. (skip Step 2)

or **SCV (BusinessLine).xml** package. (for FTOS Platform version V20.1.2) and proceed to Step 2.

Important Note!

- If it is the first time whene you importa a SCV Package, you need to import the **Install SCV (BusinessLine).zip file**
- If you need to upgrade, please import the **Upgrade SCV (BusinessLine).zip** ***file after you read the RealseNotes!***
- If you need to import **more than one Business Line**, only the first pack is imported using the Install Version, the next packages will be imported using the Upgrade Versions. (or only the xml files from the packs).

Note!!! Business Line: Insurance, Banking, SME or Wealth, depends on the need.

Steps for deployment package import:

- Go To DevOps -> Deployment Package – press Import package
- Select the package to import
- Press Yes to the first message and No to the second message

3.2 STEP 2. IMPORT DATA

Import Excel files from the **DataConfigImport** folder.

1) Evolutive Data Model -> Data Import Template
- ***Select the Data import template form the table bellow***
- go to **LIST OF DATA IMPORTS** and press ***Insert***
- Select the Import excel data corresponding to the Import template selected
- Press **Save and Reload** (make sure that RollBack when error is checked)
- Press **Start Import**

Import Excel Name	**Name Data Import Template**	**Entity Name**
01_Import_FTOS_DFP_FlowSettingsSCV.xlxs	Import_FTOS_DFP_FlowSettings	FTOS_DFP_FlowSettings
02_Import_FTOS_DFP_ProcessorSettingsSCV.xlxs	Import_FTOS_DFP_ProcessorSettings	FTOS_DFP_ProcessorSettings
Import FTOS_ACC_BusinessLine.xlxs	FTOS_Import_SecurityRoles	FTOS_ACC_BusinessLine
08_Import Endpoint Roles.xlxs	Import FTOS_ACC_BusinessLine	ActionXSecurityRole

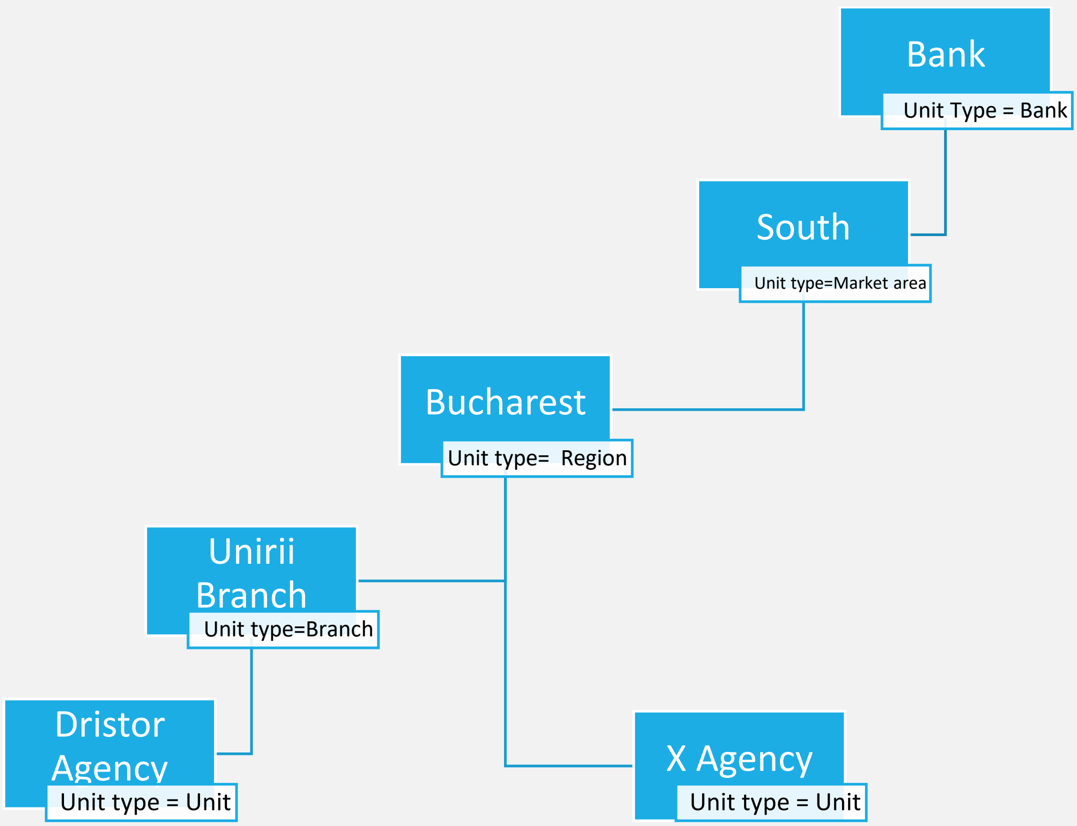
*Repeat for each excel to import. ***(Import only once) each excel.***

3.3 STEP 3. CREATE THE ORGANIZATIONAL STRUCTURE

Log into the Experience Portal and define the organizational structure by following these steps:

1. Define units' type.
2. Define divisions.
3. Define business lines.
4. Define business unit branches.

The example below helps you understand how to define the organizational structure:



3.3.1 DEFINE UNITS TYPE

Go to **Customer 360** > **Units Type** and add the unit(s) type. For each unit type provide the following attributes:

Attribute	Attribute Type	Description
Name	Text	The name of the unit type. For example: Unit, Branch, Market Area, Region
Last Level	Boolean	Marks if a type is the last one in the hierarchical structure.

		NOTE: When a unit type is marked as last level, all other unit types are automatically marked with Last level = false and all business lines and business unit branches associated to them are deleted.

3.3.2 DEFINE BUSINESS LINES

By default, the following business lines are available in the system:

Business Name	User Journey	Type of clients
Corporate	Banking SME	SME Clients
Individuals	Banking Retail	Banking Retail Clients
Insurance	Insurance	Insurance Clients
WM	Wealth	Wealth clients

The default business lines have been imported as per section STEP 2. Import Data.

NOTE: Currently if there is more than one division using the same business line, replicate the business lines. To do so, add the desired business line (Customer 360 > Business Lines > Add) and select a different division:

Attribute	Attribute Type	Description
Name	Text	The name of the business line.
Division	Lookup	Lookup to FTOS_ACC_Division. This attribute is optional; however, if you need a business line across multiple divisions, we recommend you to fill-in the division.

3.3.3 DEFINE DIVISION (OPTIONAL)

You can add divisions from the business line configuration page. To do so, click the down-arrow next to the Division attribute. A pop-up will be displayed (listing all defined divisions). Click the **Insert** button. The Add Division page will be displayed.

Enter the division name. For example: Retail, Corporate.

At the top-right corner of the page, click the **Save and close** icon. The division is displayed in the list of defined divisions. Add as many divisions as you need.

Once you've finished adding divisions, double-click the division and the business line will be linked to the selected division.

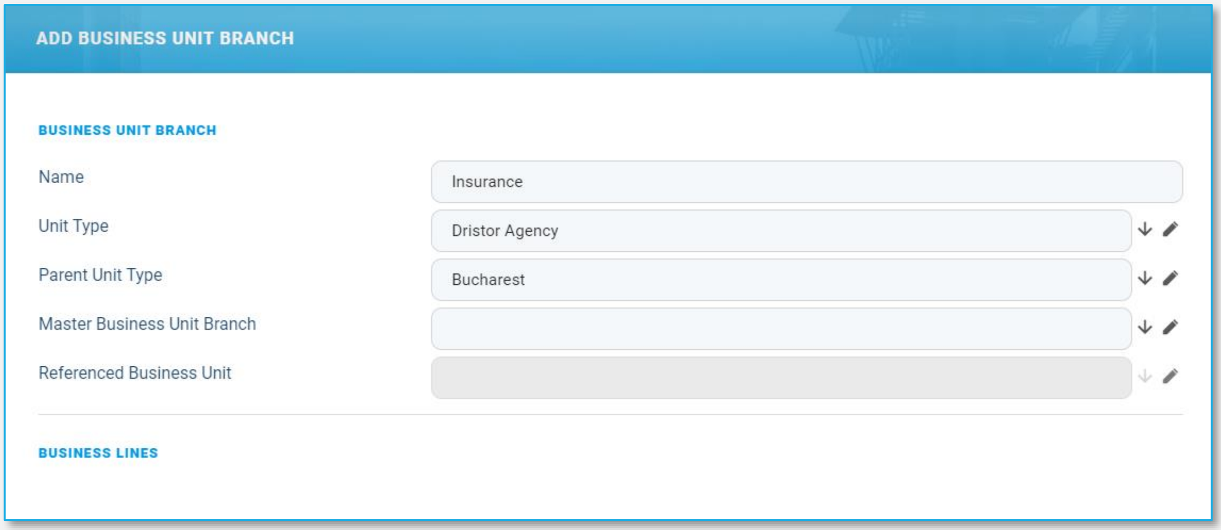
3.3.4 DEFINE BUSINESS UNIT BRANCHES

Go to **Customer 360** > **Business Unit Branches** and add the business unit branches based on your organizational structure.

NOTE: When creating a new business unit branch, a business unit is automatically inserted in the system (and also linked to the parent business unit).

When adding a business unit branch, provide the following attributes:

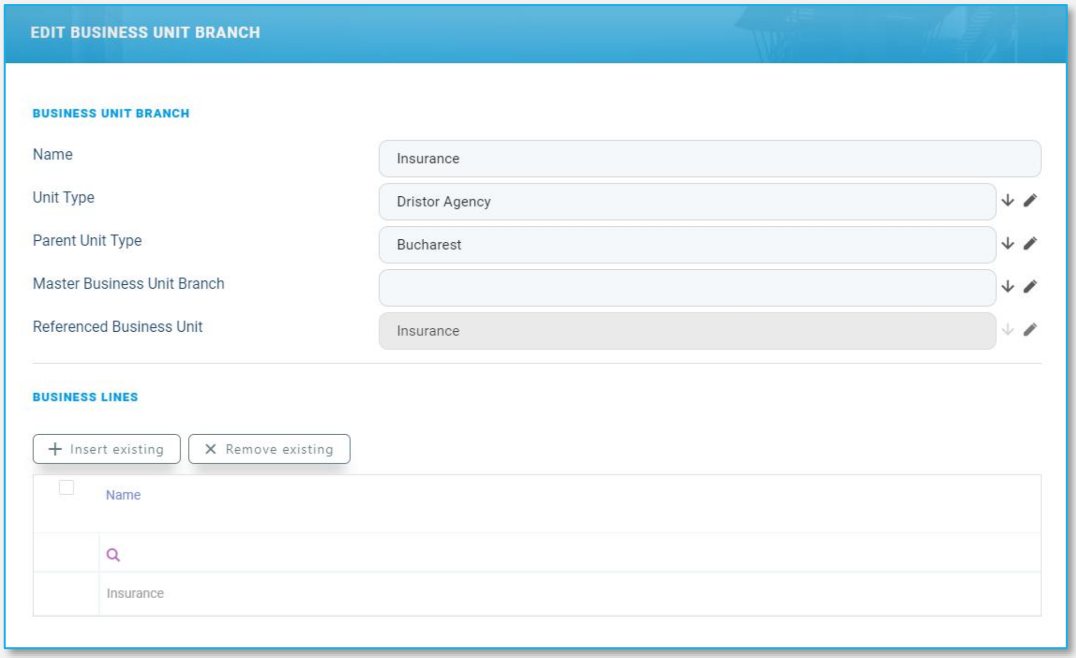
Attribute	Attribute Type	Description
Name	Text	The name of the branch.
Unit type	Lookup	The unit type of the record. Lookup to FTOS_ACC_UnitType.
Parent Unit Type	Lookup	The type of the parent of the current record. Lookup to FTOS_ACC_UnitType.
Master business unit type	Lookup	Filtered lookup, displaying only Business Unit branches with Unit Type = Parent Unit type.
Referenced business unit	Lookup	Business unit from businessunit system entity. It is automatically filled in.



NOTE: The business Lines section is available only for records that have a Unit Type marked as Last level.

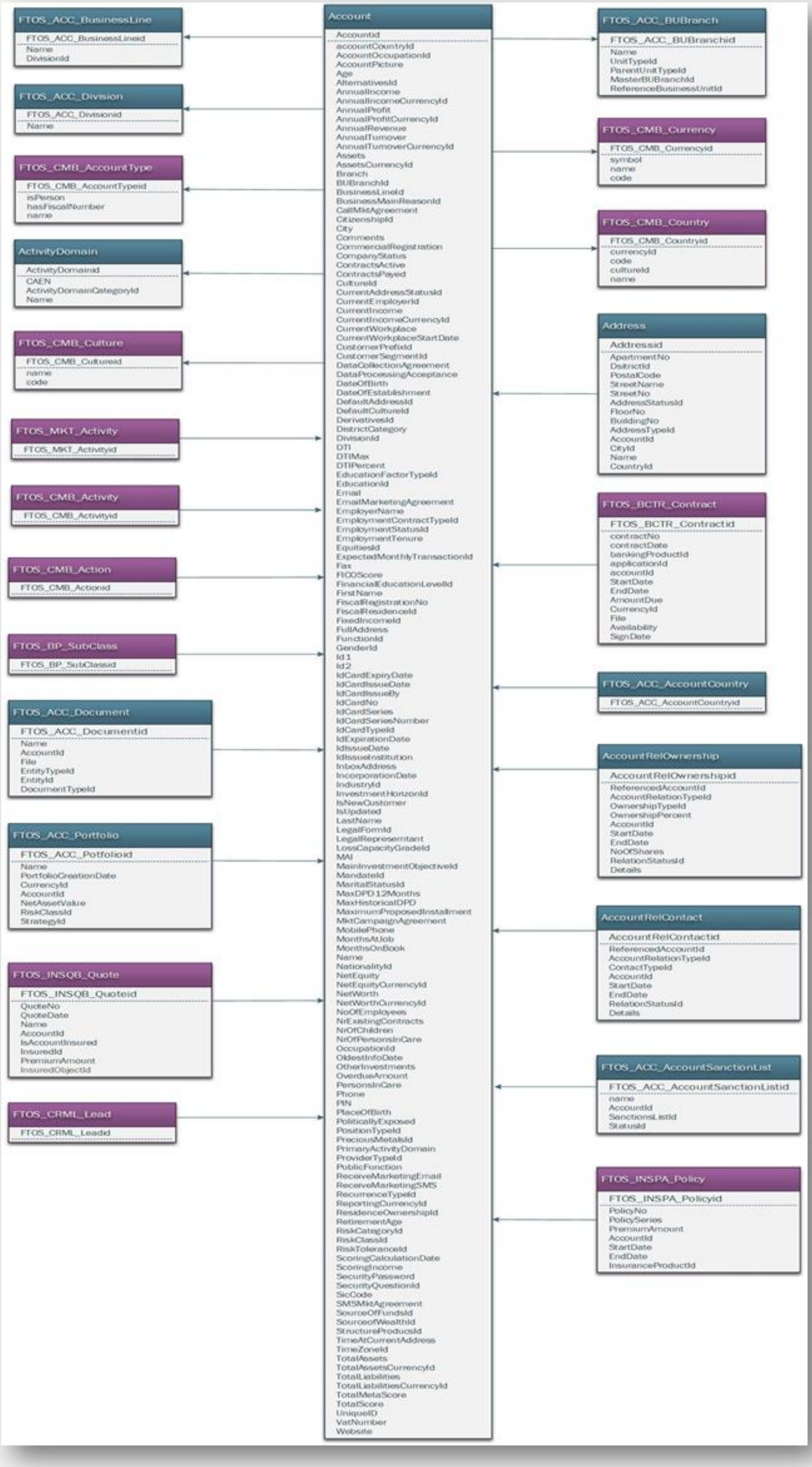
If you selected a unit type which has been marked as last level, you can also allocate one of the existing business lines. To do so, at the top right-corner of the page, click the **Save and reload** icon. The Add Business Unit Branch page is replaced by the Edit Business Unit Branch page and the Business Lines section is unlocked.

In the Business Lines sections, click the **Insert existing** button. A pop-up listing all existing business lines will be displayed. Double click on the desired business line. The pop-up is closed and the business line is displayed in the Business Lines section.

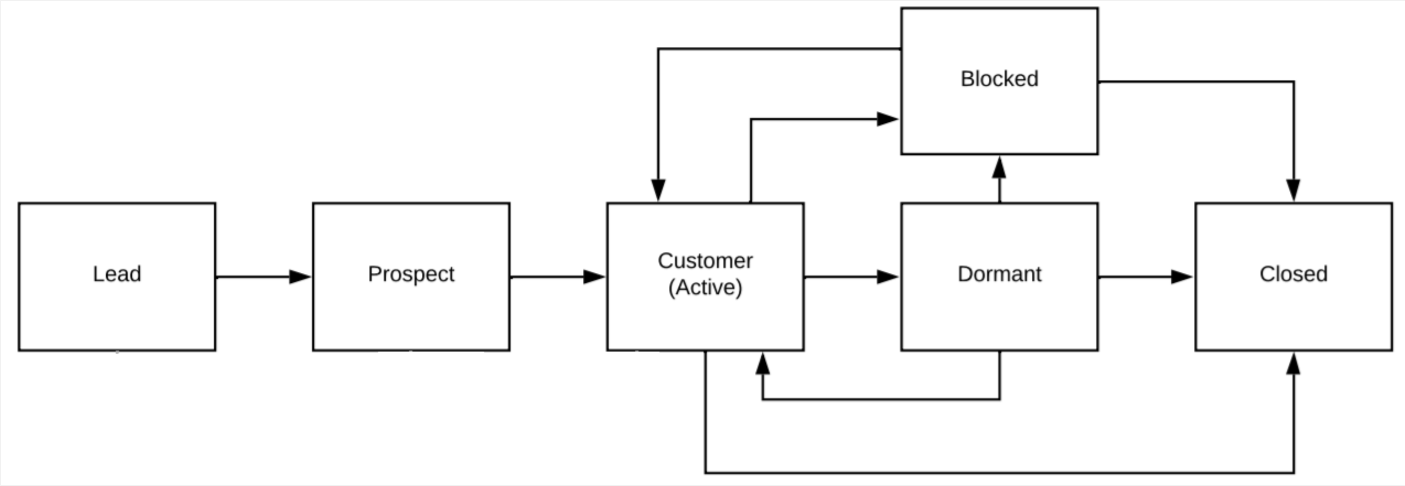


At the top-right corner of the page click the **Save and close** button.

4 ENTITY RELATIONSHIP DIAGRAM



5 ACCOUNT FLOW DIAGRAM



The table below describes the account states.

Account State	Description
Lead	The account is created. The minimal required lead information is the Full Name.
Prospect	A draft version of a Customer Account is created with the intention to be evolved into Customer. The following minimum identification information is required: Full Name, PI, ID, details and Address.
Customer	The account is active (fully functional). An account should have full information required: Full Name, PIN, ID, details, Address, etc.
Dormant	The account has shown no activity over a long period, other than posting of the interest and/or service charges.
Blocked	The account might be blocked due to the customer being on a black list.
Closed	The account is closed. It becomes inactive.

6 DATA MODEL DESCRIPTION

This section contains details on all the entities and the attributes used in the data model for the Single Customer View application.

For general information on how to add attributes and the type of available attributes in the FintechOS platform, see the Attributes topic in the online help.

This section describes the attributes per user journey.

Note that the following set of attributes are automatically generated by the FintechOS system:

- **businessUnitId**
- **createdByUserId**
- **createdOn**
- **modifiedByUserId**
- **modifiedOn**
- **userId**
- **entityStatusId**

6.1 FTOS_ACC_INDIVIDUALS

The table below describes the attributes used on the Banking Retail (FTOS_ACC_Individuals) user journey. The attributes are stored in the Account entity.

Attribute Name	Display Name	Attribute Type	Description
AccountPicture	Customer picture	File	Stores the identity document used during the OCR identity process. Really useful for branch and back-office staff in case of onboarding process finalized online.
Comments	Comments	Text Area	Stores the comments (free-form observations about the customer) provided by the operators.
	Key Contact Person	Virtual attribute	Stores the bank employee or team responsible for maintaining the relationship with the customer. This virtual attribute requires the FTOS_ACC_KeyContactPerson user journey which has attributes in the Account entity.
SecurityQuestionId	Security Question	Option Set	Stores the question used as alternative/additional means of customer

Attribute Name	Display Name	Attribute Type	Description
			identification, for instance, during phone conversations
SecurityPassword	Security Password	Text	Stores the customer's answer to the security question selected on securityQuestion.
CustomerSegmentId	Customer Segment	Option Set	Stores the market segment classification of the customer, such as mass market, affluent, private banking, etc. Values available from the Account entity.
DivisionId	Division	Lookup	Stores the bank division to which the customer belongs. Lookup to the Division entity.
BusinessLineId	Business Line	Lookup	Stores the bank business line to which the customer belongs. Lookup to the Division Subclass.
FirstName	First Name	Text	Stores the customer's first name. The attribute is mandatory. The maximum field size is 100 characters.
LastName	Last Name	Text	Stores the customer's last name (family name). The attribute is mandatory. The maximum field size is 100 characters.
Email	Email	Text	Stores the customer's email address. There are robust validations already in place to make sure input errors are avoided and data respects valid email format. Getting the customer email is relevant for email and newsletter notifications. The maximum field size is 255 characters.
MobilePhone	Mobile Phone	Text	Stores the customer's mobile phone. Getting the customer phone number is relevant for phone-call activities to be distributed during dedicated campaigns. Also useful for sending reminders and short operational notifications. The maximum field size is 500 characters.
PIN	Personal Identification Number	Text	Stores the numeric code used to identify the person, such as a government-issued identification number or SSID.

Attribute Name	Display Name	Attribute Type	Description
IdCardSeries	ID Card Series	Text	Stores the series of the customer's identity document. Important during KYC verifications, might open interesting opportunities in regards to authentication using bits and pieces of personal information. The maximum size of the field is 100 characters.
GenderId	Gender	Option Set	Stores information related to customer gender (male, female). It is referencing the optionset 'Gender Type'. This attribute is mandatory.
BUBranchId	Unit	Lookup	Stores the business unit in the division's hierarchical structure. Lookup to FTOS_ACC_BUBranch.
	Master (Branch)	Virtual attribute	Parent business unit in the division's hierarchical structure. It is auto-filled after selecting the business unit.
IdCardTypeId	ID Card Type	Option Set	Stores the type of document used for identification, such as identity card, passport, permit for residency, etc.
idIssueInstitution	Issue Institution	Text	Stores the name of the institution that issued the customer's identity document.
IdIssueDate	Issue Date	Date	Stores the date when the customer's identity document was issued.
IdExpirationDate	ID Expiration Date	Date	Stores the date when the customer's identity document expires.
CitizenshipId	Citizenship	Option set	Stores the customer's citizenship and helps you keep pace with the fleeting and dynamic life style of your customers. Options are: Romanian/Bulgarian. It also helps you take smart business decisions and design individual and tailored offers for your customers. You can extend it as desired to include more items in the optionset.
DateOfBirth	Date Of Birth	Date	Stores the customer's date of birth in the following format: dd/mm/yyyy.
PlaceOfBirth	Place of Birth	Text	Stores the customer's place of birth.
NationalityId	Nationality	Lookup	Stores the customer's nationality.
maritalStatusId	Marital Status	Option set	Stores the customer's marital status. Options are: Not married/Consensual union/Married.
NrOfPersonsInCare	Number of persons in care	Whole Number	Stores the number of persons the customer has in care. Beside the risk analysis in which this kind of information plays an important role, knowing the number of dependents adds to

Attribute Name	Display Name	Attribute Type	Description
			other demographic data taken into consideration when assessing customer life style.
NrOfChildren	Number of children	Whole number	Stores the number of children. Especially useful in profiling and product recommendation, but also in scoring and risk analysis. It also allows operators to sympathize with the particular set of concerns and questions parents / non-parents usually have and to engage with your customers in a meaningful conversation deeply connected with their personal life.
EducationId	Education	Option set	Stores the customer’s highest level of education.
EmploymentStatusId	Employment Status	Option Set	Stores the customer’s employment status.
EmployerName	Employer Name	Text	Stores the employer’s name if the customer is employed (that is, the Occupation attribute is set to Employed).
OccupationId	Occupation	Option Set	Stores the customer’s occupation type. Options are: Employed/ Retired/ Inactive/ Freelancer.
DefaultCultureId	Culture	Option Set	Stores the customer’s language preference. Lookup to the ‘Culture’ entity. Extremely precious when it comes to creating profiles, tailored messages and campaigns. Research reveals it's also effective, as messages are considered to be more appealing when addressed in mother's language.
TimeZoneId	Time Zone	Option Set	Stores the customer’s time zone.
ReportingCurrencyId	Reporting Currency	Lookup	Stores the customer’s currency in which the reporting will be performed. Lookup to the Currency entity.
CurrentIncomeCurrencyId	Monthly Income Currency	Lookup	Stores the customer’s currency for the monthly income. Lookup to the Currency entity.
AssetsCurrencyId	Assets Currency	Lookup	Stores the customer’s currency for Liquid Assets. Lookup to the Currency entity.
NetWorthCurrencyId	Net Worth Currency	Lookup	Stores the customer’s currency for Estimated Net Worth. Lookup to the Currency entity.
ResidenceOwnershipId	Residence Ownership	Option Set	Stores the type of property (the property provenience) the customer owns.

Attribute Name	Display Name	Attribute Type	Description
FinancialEducationLevelId	Financial Education Level	Option Set	Stores the customer’s financial education level. (whether the customer has advanced financial education or not). It can have multiple levels based on the customer’s preference. For example: Advanced, Medium, Basic
CurrentIncome	Monthly income	Whole number	Stores the customer’s monthly income. It can be further used in customers segmentation, marketing campaigns, etc.
Assets	Liquid Assets	Whole number	Stores the customer’s liquid assets which can be used in other user journeys to allow the customer to view how much money can be invested.
NetWorth	Estimated Net Worth	Whole number	Stores the customer’s net worth. It can be further used in customer segmentation, marketing campaigns, etc.
OtherInvestments	Other Investments Outside Main Residence	Bool	Stores the customer’s investments other than buying a residence. For example: an investment portfolio on the stock exchange, buying a house with the scope of generating more income.
RiskClassId	Risk Class	Option Set	Stores the customer’s risk class from the AML point of view; the fraud probability (whether the customer has a low, medium, or high money laundering risk).
SourceOfFundsId	Source Of Funds	Option Set	Stores the customer’s main source of funds. Options are: Salary/ Rent/ Dividends/ Donations.
PoliticallyExposed	Politically exposed person	Bool	Determines if the applicant is a politically exposed person. Options are Yes/No.
PublicFunction	Public Function	Text	Stores the public functions the customer holds.
DataProcessingAcceptance	Data Collection Agreement	Bool	Checkbox to confirm the customer’s agreement for processing personal data. It allows you com-ply with data privacy and regulatory policies such as: GDPR and PSD2.
EmailMarketingAgreement	Email Marketing Agreement	Bool	Stores the customer's agreement to receive marketing notifications by email. Values: true for yes/false for no.
CallMktAgreement	Call Mkt Agreement	Bool	Stores the customer's agreement to receive marketing notifications. Allows you to engage in a fruitful and bi-directional conversation with

Attribute Name	Display Name	Attribute Type	Description
			your customers. Values: true for yes and false for no.
SMSMktAgreement	SMS Mkt Agreement	Bool	Stores the customer's agreement to receive marketing notifications via SMS. Values: true for yes and false for no.

6.2 FTOS_ACC_INSURANCE

The table below describes the attributes used on the Insurance (FTOS_ACC_Insurance) user journey. The attributes are stored in the Account entity.

Attribute Name	Display Name	Type	Description
AccountPicture	Customer picture	File	Stores the identity document used during the OCR identity process. Really useful for branch and back-office staff in case of onboarding process finalized online.
Comments	Comments	Text Area	Stores the comments (free-form observations about the customer) provided by the operators.
	Key Contact Person	Virtual attribute	Stores the bank employee or team responsible for maintaining the relationship with the customer. This virtual attribute requires the FTOS_ACC_KeyContactPerson user journey which has attributes in the Account entity.
SecurityQuestionId	Security Question	Option Set	Stores the question used as alternative/additional means of customer identification, for instance, during phone conversations
SecurityPassword	Security Password	Text	Stores the customer's answer to the security question selected on securityQuestion.
CustomerSegmentId	Customer Segment	Option Set	Stores the market segment classification of the customer, such as mass market, affluent, private banking, etc. Values available from the Account entity.
DivisionId	Division	Lookup	Stores the bank division to which the customer belongs. Lookup to the Division entity.
BusinessLineId	Business Line	Lookup	Stores the bank business line to which the customer belongs. Lookup to the Division Subclass.
FirstName	First Name	Text	Stores the customer's first name. The attribute is mandatory. The maximum field size is 100 characters.
LastName	Last Name	Text	Stores the customer's last name (family name). The attribute is mandatory. The maximum field size is 100 characters.
Email	Email	Text	Stores the customer's email address. There are robust validations already in place to make

Attribute Name	Display Name	Type	Description
			sure input errors are avoided and data respects valid email format. Getting the customer email is relevant for email and newsletter notifications. The maximum field size is 255 characters.
MobilePhone	Mobile Phone	Text	Stores the customer's mobile phone. Getting the customer phone number is relevant for phone-call activities to be distributed during dedicated campaigns. Also useful for sending reminders and short operational notifications. The maximum field size is 500 characters.
PIN	Personal Identification Number	Text	Stores the numeric code used to identify the person, such as a government-issued identification number or SSID.
IdCardSeries	ID Card Series	Text	Stores the series of the customer's identity document. Important during KYC verifications, might open interesting opportunities in regards to authentication using bits and pieces of personal information. The maximum size of the field is 100 characters.
GenderId	Gender	Option Set	Stores information related to customer gender (male, female). It is referencing the optionset 'Gender Type'. This attribute is mandatory.
BUBranchId	Unit	Lookup	Stores the business unit in the division's hierarchical structure. Lookup to FTOS_ACC_BUBranch.
	Master (Branch)	Virtual attribute	Parent business unit in the division's hierarchical structure. It is auto-filled after selecting the business unit.
IdCardTypeId	ID Card Type	Option Set	Stores the type of document used for identification, such as identity card, passport, permit for residency, etc.
idIssueInstitution	Issue Institution	Text	Stores the name of the institution that issued the customer's identity document.
IdIssueDate	Issue Date	Date	Stores the date when the customer's identity document was issued.
IdExpirationDate	ID Expiration Date	Date	Stores the date when the customer's identity document expires.

Attribute Name	Display Name	Type	Description
CitizenshipId	Citizenship	Option set	Stores the customer's citizenship and helps you keep pace with the fleeting and dynamic life style of your customers. Options are: Romanian/Bulgarian. It also helps you take smart business decisions and design individual and tailored offers for your customers. You can extend it as desired to include more items in the optionset.
DateOfBirth	Date Of Birth	Date	Stores the customer's date of birth in the following format: dd/mm/yyyy.
PlaceOfBirth	Place of Birth	Text	Stores the customer's place of birth.
NationalityId	Nationality	Lookup	Stores the customer's nationality.
maritalStatusId	Marital Status	Option set	Stores the customer's marital status. Options are: Not married/Consensual union/Married.
NrOfPersonsInCare	Number of persons in care	Whole Number	Stores the number of persons the customer has in care. Beside the risk analysis in which this kind of information plays an important role, knowing the number of dependents adds to other demographic data taken into consideration when assessing customer life style.
NrOfChildren	Number of children	Whole number	Stores the number of children. Especially useful in profiling and product recommendation, but also in scoring and risk analysis. It also allows operators to sympathize with the particular set of concerns and questions parents / non-parents usually have and to engage with your customers in a meaningful conversation deeply connected with their personal life.
EducationId	Education	Option set	Stores the customer's highest level of education.
EmploymentStatusId	Employment Status	Option Set	Stores the customer's employment status.
EmployerName	Employer Name	Text	Stores the employer's name if the customer is employed (that is, the Occupation attribute is set to Employed).
OccupationId	Occupation	Option Set	Stores the customer's occupation type. Options are: Employed/ Retired/ Inactive/ Freelancer.

Attribute Name	Display Name	Type	Description
DefaultCultureId	Culture	Option Set	Stores the customer's language preference. Lookup to the 'Culture' entity. Extremely precious when it comes to creating profiles, tailored messages and campaigns. Research reveals it's also effective, as messages are considered to be more appealing when addressed in mother's language.
TimeZoneId	Time Zone	Option Set	Stores the customer's time zone.
ReportingCurrencyId	Reporting Currency	Lookup	Stores the customer's currency in which the reporting will be performed. Lookup to the Currency entity.
CurrentIncomeCurrencyId	Monthly Income Currency	Lookup	Stores the customer's currency for the monthly income. Lookup to the Currency entity.
AssetsCurrencyId	Assets Currency	Lookup	Stores the customer's currency for Liquid Assets. Lookup to the Currency entity.
NetWorthCurrencyId	Net Worth Currency	Lookup	Stores the customer's currency for Estimated Net Worth. Lookup to the Currency entity.
ResidenceOwnershipId	Residence Ownership	Option Set	Stores the type of property (the property provenience) the customer owns.
FinancialEducationLevelId	Financial Education Level	Option Set	Stores the customer's financial education level. (whether the customer has advanced financial education or not). It can have multiple levels based on the customer's preference. For example: Advanced, Medium, Basic
CurrentIncome	Monthly income	Whole number	Stores the customer's monthly income. It can be further used in customers segmentation, marketing campaigns, etc.
Assets	Liquid Assets	Whole number	Stores the customer's liquid assets which can be used in other user journeys to allow the customer to view how much money can be invested.
NetWorth	Estimated Net Worth	Whole number	Stores the customer's net worth. It can be further used in customer segmentation, marketing campaigns, etc.
OtherInvestments	Other Investments Outside Main Residence	Bool	Stores the customer's investments other than buying a residence. For example: an investment portfolio on the stock exchange, buying a house with the scope of generating more income.

6.3 FTOS_ACC_WM

The table below describes the attributes used on the Wealth (FTOS_ACC_ WM) user journey. The attributes are stored in the Account entity.

Attribute Name	Display Name	Type	Description
AccountPicture	Customer picture	File	Stores the identity document used during the OCR identity process. Really useful for branch and back-office staff in case of onboarding process finalized online.
Comments	Comments	Text Area	Stores the comments (free-form observations about the customer) provided by the operators.
	Key Contact Person	Virtual attribute	Stores the bank employee or team responsible for maintaining the relationship with the customer. This virtual attribute requires the FTOS_ACC_KeyContactPerson user journey which has attributes in the Account entity.
SecurityQuestionId	Security Question	Option Set	Stores the question used as alternative/additional means of customer identification, for instance, during phone conversations
SecurityPassword	Security Password	Text	Stores the customer's answer to the security question selected on securityQuestion.
CustomerSegmentId	Customer Segment	Option Set	Stores the market segment classification of the customer, such as mass market, affluent, private banking, etc. Values available from the Account entity.
DivisionId	Division	Lookup	Stores the bank division to which the customer belongs. Lookup to the Division entity.
BusinessLineId	Business Line	Lookup	Stores the bank business line to which the customer belongs. Lookup to the Division Subclass.
FirstName	First Name	Text	Stores the customer's first name. The attribute is mandatory. The maximum field size is 100 characters.
LastName	Last Name	Text	Stores the customer's last name (family name). The attribute is mandatory. The maximum field size is 100 characters.

Attribute Name	Display Name	Type	Description
Email	Email	Text	Stores the customer's email address. There are robust validations already in place to make sure input errors are avoided and data respects valid email format. Getting the customer email is relevant for email and newsletter notifications. The maximum field size is 255 characters.
MobilePhone	Mobile Phone	Text	Stores the customer's mobile phone. Getting the customer phone number is relevant for phone-call activities to be distributed during dedicated campaigns. Also useful for sending reminders and short operational notifications. The maximum field size is 500 characters.
PIN	Personal Identification Number	Text	Stores the numeric code used to identify the person, such as a government-issued identification number or SSID.
IdCardSeries	ID Card Series	Text	Stores the series of the customer's identity document. Important during KYC verifications, might open interesting opportunities in regards to authentication using bits and pieces of personal information. The maximum size of the field is 100 characters.
GenderId	Gender	Option Set	Stores information related to customer gender (male, female). It is referencing the optionset 'Gender Type'. This attribute is mandatory.
BUBranchId	Unit	Lookup	Stores the business unit in the division's hierarchical structure. Lookup to FTOS_ACC_BUBranch.
	Master (Branch)	Virtual attribute	Parent business unit in the division's hierarchical structure. It is auto-filled after selecting the business unit.
IdCardTypeId	ID Card Type	Option Set	Stores the type of document used for identification, such as identity card, passport, permit for residency, etc.
idIssueInstitution	Issue Institution	Text	Stores the name of the institution that issued the customer's identity document.

Attribute Name	Display Name	Type	Description
IdIssueDate	Issue Date	Date	Stores the date when the customer's identity document was issued.
IdExpirationDate	ID Expiration Date	Date	Stores the date when the customer's identity document expires.
CitizenshipId	Citizenship	Option set	Stores the customer's citizenship and helps you keep pace with the fleeting and dynamic life style of your customers. Options are: Romanian/Bulgarian. It also helps you take smart business decisions and design individual and tailored offers for your customers. You can extend it as desired to include more items in the optionset.
DateOfBirth	Date Of Birth	Date	Stores the customer's date of birth in the following format: dd/mm/yyyy.
PlaceOfBirth	Place of Birth	Text	Stores the customer's place of birth.
NationalityId	Nationality	Lookup	Stores the customer's nationality.
maritalStatusId	Marital Status	Option set	Stores the customer's marital status. Options are: Not married/Consensual union/Married.
NrOfPersonsInCare	Number of persons in care	Whole Number	Stores the number of persons the customer has in care. Beside the risk analysis in which this kind of information plays an important role, knowing the number of dependents adds to other demographic data taken into consideration when assessing customer life style.
NrOfChildren	Number of children	Whole number	Stores the number of children. Especially useful in profiling and product recommendation, but also in scoring and risk analysis. It also allows operators to sympathize with the particular set of concerns and questions parents / non-parents usually have and to engage with your customers in a meaningful conversation deeply connected with their personal life.
EducationId	Education	Option set	Stores the customer's highest level of education.
EmploymentStatusId	Employment Status	Option Set	Stores the customer's employment status.

Attribute Name	Display Name	Type	Description
EmployerName	Employer Name	Text	Stores the employer’s name if the customer is employed (that is, the Occupation attribute is set to Employed).
OccupationId	Occupation	Option Set	Stores the customer’s occupation type. Options are: Employed/ Retired/ Inactive/ Freelancer.
DefaultCultureId	Culture	Option Set	Stores the customer’s language preference. Lookup to the ‘Culture’ entity. Extremely precious when it comes to creating profiles, tailored messages and campaigns. Research reveals it's also effective, as messages are considered to be more appealing when addressed in mother's language.
TimeZoneId	Time Zone	Option Set	Stores the customer’s time zone.
ReportingCurrencyId	Reporting Currency	Lookup	Stores the customer’s currency in which the reporting will be performed. Lookup to the Currency entity.
CurrentIncomeCurrencyId	Monthly Income Currency	Lookup	Stores the customer’s currency for the monthly income. Lookup to the Currency entity.
AssetsCurrencyId	Assets Currency	Lookup	Stores the customer’s currency for Liquid Assets. Lookup to the Currency entity.
NetWorthCurrencyId	Net Worth Currency	Lookup	Stores the customer’s currency for Estimated Net Worth. Lookup to the Currency entity.
Assets	Liquid Assets	Whole number	Stores the customer’s liquid assets which can be used in other user journeys to allow the customer to view how much money can be invested.
NetWorth	Estimated Net Worth	Whole number	Stores the customer’s net worth. It can be further used in customer segmentation, marketing campaigns, etc.
RiskClassId	Risk Class	Option Set	Stores the customer’s risk class from the AML point of view; the fraud probability (whether the customer has a low, medium, or high money laundering risk).
SourceOfFundsId	Source Of Funds	Option Set	Stores the customer’s main source of funds. Options are: Salary/ Rent/ Dividends/ Donations.
PoliticallyExposed	Politically exposed person	Bool	Determines if the applicant is a politically exposed person. Options are Yes/No.
PublicFunction	Public Function	Text	Stores the public functions the customer holds.

Attribute Name	Display Name	Type	Description
DataProcessingAcceptance	Data Collection Agreement	Bool	Checkbox to confirm the customer's agreement for processing personal data. It allows you com-ply with data privacy and regulatory policies such as: GDPR and PSD2.
EmailMarketingAgreement	Email Marketing Agreement	Bool	Stores the customer's agreement to receive marketing notifications by email. Values: true for yes/false for no.
CallMktAgreement	Call Mkt Agreement	Bool	Stores the customer's agreement to receive marketing notifications. Allows you to engage in a fruitful and bi-directional conversation with your customers. Values: true for yes and false for no.
SMSMktAgreement	SMS Mkt Agreement	Bool	Stores the customer's agreement to receive marketing notifications via SMS. Values: true for yes and false for no.
	Currency	Virtual attribute	Stores the customer's currency for Net asset value.
	Net asset value	Virtual attribute	Stores the customer's total value of the investments' portfolio administered by the bank. The investment portfolios are registered in the Portfolios table.
AnnualIncomeCurrencyId	Annual Income Currency	Lookup	Stores the customer's currency for the Annual Income. Lookup to the Currency entity.
MainInvestmentObjectiveId	Main Investment Objective	Option Set	Stores the customer's main investment objective of the financial investments. For example: growth, capital preservation, income etc.
InvestmentHorizonId	Investment Horizon	Option Set	Stores the customer's investment horizon. For example: less than 1 year, 1-3 years, 3-5 years, 5-10 years, above 10 years.
AnnualIncome	Annual Income	Numeric	Stores the customer's annual income. It can be further used in audience segmentation, marketing campaigns.
SourceofWealthId	Source of Wealth	Option Set	Stores the customer's source of wealth. For example: Inheritance/ gift, legacy, self-made.
LossCapacityGradeId	Loss Capacity Grade	Option Set	Stores the customer's potential of investment loss. For example, low, medium, high. This attribute is further used in portfolio management.

Attribute Name	Display Name	Type	Description
RiskToleranceId	Risk Tolerance	Option Set	Stores the customer's accepted investment loss degree, the level of loss. For example, low, medium, high. This attribute is further used in portfolio management.
EquitiesId	Equities	Option Set	Stores the customer's investment experience in equities. For example, under 1 year, 1-3 years, 3-5 years, higher than 10 years.
AlternativesId	Alternatives	Option Set	Stores the customer's investment experience in alternatives. For example, under 1 year, 1-3 years, 3-5 years, higher than 10 years.
StructuredProducsId	Structured Products	Option Set	Stores the customer's investment experience in structured products. For example, under 1 year, 1-3 years, 3-5 years, higher than 10 years.
FixedIncomeId	Fixed Income	Option Set	Stores the customer's investment experience in bonds / government securities. For example, under 1 year, 1-3 years, 3-5 years, higher than 10 years.
DerivativesId	Derivatives	Option Set	Stores the customer's investment experience in derivatives. For example, under 1 year, 1-3 years, 3-5 years, higher than 10 years.
PreciousMetalsId	Precious Metals	Option Set	Stores the customer's investment experience in precious metals. For example, under 1 year, 1-3 years, 3-5 years, higher than 10 years.

6.4 FTOS_ACC_LEGALPERSON

The table below describes the attributes used on the SME Banking (FTOS_ACC_ LegalPerson) user journey. The attributes are stored in the Account entity.

Attribute Name	Display Namre	Type	Description
AccountPicture	Customer picture	File	Stores the identity document used during the OCR identity process. Really useful for branch and back-office staff in case of onboarding process finalized online.
Comments	Comments	Text Area	Stores the comments (free-form observations about the customer) provided by the operators.
	Key Contact Person	Virtual attribute	Stores the bank employee or team responsible for maintaining the relationship with the customer.

Attribute Name	Display Namre	Type	Description
			This virtual attribute requires the FTOS_ACC_KeyContactPerson user journey which has attributes in the Account entity.
CustomerSegmentId	Customer Segment	Option Set	Stores the market segment classification of the customer, such as mass market, affluent, private banking, etc. Values available from the Account entity.
DivisionId	Division	Lookup	Stores the bank division to which the customer belongs. Lookup to the Division entity.
BusinessLineId	Business Line	Lookup	Stores the bank business line to which the customer belongs. Lookup to the Division Subclass.
Email	Email	Text	Stores the customer’s email address. There are robust validations already in place to make sure input errors are avoided and data respects valid email format. Getting the customer email is relevant for email and newsletter notifications. The maximum field size is 255 characters.
MobilePhone	Mobile Phone	Text	Stores the customer’s mobile phone. Getting the customer phone number is relevant for phone-call activities to be distributed during dedicated campaigns. Also useful for sending reminders and short operational notifications. The maximum field size is 500 characters.
	Master (Branch)	Virtual attribute	Parent business unit in the division’s hierarchical structure. It is auto-filled after selecting the business unit.
ReportingCurrencyId	Reporting Currency	Lookup	Stores the customer’s currency in which the reporting will be performed. Lookup to the Currency entity.
SourceOfFundsId	Source Of Funds	Option Set	Stores the customer’s main source of funds. Options are: Salary/ Rent/ Dividends/ Donations.
DataProcessingAcceptance	Data Collection Agreement	Bool	Checkbox to confirm the customer’s agreement for processing personal data. It allows you comply with data privacy and regulatory policies such as: GDPR and PSD2.

Attribute Name	Display Namre	Type	Description
EmailMarketingAgreement	Email Marketing Agreement	Bool	Stores the customer's agreement to receive marketing notifications by email. Values: true for yes/false for no.
CallMktAgreement	Call Mkt Agreement	Bool	Stores the customer's agreement to receive marketing notifications. Allows you to engage in a fruitful and bi-directional conversation with your customers. Values: true for yes and false for no.
SMSMktAgreement	SMS Mkt Agreement	Bool	Stores the customer's agreement to receive marketing notifications via SMS. Values: true for yes and false for no.
Name	Name	Text	Stores the name of the customer who is legal person.
IndustryId	Industry	Option Set	Stores the industry of the customer who is legal person.
FiscalResidenceId	Fiscal Residence	Lookup	Stores the fiscal residence of the customer who is legal person.
IncorporationDate	Incorporation Date	Date	Stores the date when the company has been established.
LegalFormId	Form of Business	Option Set	Stores the company's legal form. For example: S.A., S.R.L, P.F.A.
Website	Website	Text	Stores the website link of the customer who is legal person.
FiscalRegistrationNo	Unique Taxpayer Reference(UTR)	Text	Stores the fiscal registration number of the customer who is legal person. For example: • Romania – CUI • UK- UTR
CommercialRegistration	Registration number	Text	Stores the registration number of the customer who is legal person. It is the number given when registering the legal person.
VatNumber	VAT Number	Text	Stores the customer's identification code for VAT.
SicCode	SIC Code	Text	Stores the customer's Standard Industrial Classification. For example, CAEN for Romania.
AnnualTurnoverCurrencyId	Annual Turnover Currency	Lookup	Stores the annual turnover currency of the customer who is legal person. Lookup to the Currency entity.
TotalAssetsCurrencyId	Total Assets Currency	Lookup	Stores the annual turnover currency of the customer who is legal person. Lookup to the Currency entity.

Attribute Name	Display Namre	Type	Description
NetEquityCurrencyId	Net Equity Currency	Lookup	Stores the net equity currency of the customer who is legal person. Lookup to the Currency entity.
AnnualProfitCurrencyId	Annual Profit Currency	Lookup	Stores the annual profit currency of the customer who is legal person. Lookup to the Currency entity.
TotalLiabilitiesCurrencyId	Total Liabilities Currency	Lookup	Stores the total liabilities currency of the customer who is legal person. Lookup to the Currency entity.
NoOfEmployees	Number of employees	Whole Number	Stores the number of employees of the customer who is legal person.
FiscalResidenceId	Fiscal Residence	Lookup	Stores the fiscal residence of the customer who is legal person.
AnnualTurnover	Annual Turnover	Numeric	Stores the annual turnover of the customer who is legal person.
TotalAssets	Total Assets	Numeric	Stores the total assets of the customer who is legal person.
NetEquity	Net Equity	Numeric	Stores the net equity declared by the customer who is legal person.
AnnualProfit	Annual Profit	Numeric	Stores the annual profit of the customer who is legal person.
TotalLiabilities	Total Liabilities	Numeric	Stores the total liabilities of the customer who is legal person.