

(2) Deal reference

RiskMonitor allows you to do a risk analysis on every application done for a customer. By selecting the relevant reference number the system will link the analysis done to the selected reference number.

Deal reference indicator

RiskMonitor

Select a deal	Completed?
<input checked="" type="radio"/> 11120231-28002	

(3) After selecting the deal reference number

The user will be directed to the **RiskMonitor** system. The information captured on the Signio application will be pre-populated on the client information page. The user has the option to edit any information before the analysis is done.

Client details

Risk Monitor Assessment

1 of 3 sections

CLIENT INFORMATION

Customer personal information - Natural Person

Nationality	Name	Surname	Id Number
South Africa	Tom	Smith	
Contact Number	Email		

GEOGRAPHICAL INFORMATION

Customer residential address - Natural Person

Street Address
123 Something street something

Postal Code	Suburb	Town/City	Country
8005	Clifton	Cape Town	South Africa

CUSTOMER BUSINESS/ EMPLOYMENT ACTIVITIES

(4) The factors determining the risk can now be selected

Under each risk section the applicable risk option can be selected.

Once completed the 'Submit' can be selected.

Links to the UN Sanctions list and TFS list has been included for the user's convenience.

PLEASE NOTE: No integration to the sanction lists exists, so this outcome still needs to be uploaded manually to Signio supporting documents.

Risk Factor

Risk Monitor Assessment 2 of 3 sections Previous Next

ADDITIONAL RISK INFORMATION Additional risk information - The client risk profile

UN Sanction TFS List

Client Type -- Select -- Client Business Activities -- Select --

Client Co-operation And Behaviour -- Select -- Client Interaction -- Select --

GEOGRAPHICAL LOCATION AND NATIONALITY OF CLIENTS Client residency and nationality status

- Client residing in South Africa and is a South African National
- SA Juristic or legal person operating in South Africa only
- Foreign nationals residing in South Africa
- Any person residing and working in a foreign jurisdiction which has been identified as "High risk" by the FATF
- Any person residing and working in a foreign jurisdiction which has NOT been identified as "High risk" by the FATF

(5) The risk outcome will now be indicated

The risk level for each risk section will be indicated.

The overall risk level will be indicated based on the individual risk section outcomes.

Suggested CDD will be indicated and can be selected to indicate completion (not mandatory).

PLEASE NOTE: The indicated CDD is only a recommendation. CDD based on RMCP should always be applied.

Risk Outcome

RISK OUTCOME

Based on the information provided the risk level for this customer is



RISK FACTORS

Risk level per category

Geographical Location and Nationality of Clients

Client residing in South Africa and is a South African National



Products and Services offered to the client

Conventional Passenger, LCV, vehicle



Client Business Activities

Natural person who earns a salary



Client Co-operation and Behaviour

The display of any suspicious behaviour or indicator of unusual business.



Client Interaction

No face-to-face interaction with client



CUSTOMER DUE DILIGENCE RECOMMENDATION

Recommended CDD based on RMCP

- Proof of Identity
- Proof of Address
- Source of Funds
- Completed Risk Analysis
- Screening (PEP, Sanctions, TFS)

6) The PDF risk report

The PDF risk report will be available in the Signio supporting documents, deal file and archive.

Supporting documents inbox

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INBOX APPLICATION BANK PAYOUTS DOC ARCHIVE HISTORIC DATA REPORTING EQUITY LEADS TESTING

You are logged in as: [User Name] For: [User Name]

Search Criteria

SURNAME	NAME	ID NUMBER	DATE MODIFIED	APPS	ABSA BANK	WESBANK	MFC	CAPITEC BANK	SIGNIO (PTY) LTD	LEADS	DCS	SUPP DOCS	CS	C	DOC	KYC	RISK	EASYSIN
			2023-10-27 13:40:09	128002	Declined		Program Error	Declined				1						
			2023-10-27 13:40:35		Refused	App Error	Approved	Declined				0						
			2023-10-27 13:37:04		Declined	Declined	App Error	Declined				0						
			2023-10-27 13:28:50		Declined	Declined						0						
			2023-10-27 13:25:53		Declined							0						
			2023-10-27 13:04:04		Approved	Approved	Approved					0						

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