CIP Verification

CIPXpnl.dnax
DNAapp ID 1c0c354d-c37a-44ea-92da-c6df4c5e404f

Overview:
The CIP Verification DNAapp is an online real-time feature that allows the User to easily view AND add/maintain certain CIP information, User Field information and Statement Delivery Method information via a slide out function from multiple screens, including Deposit Account Maintenance, Relationship Profile and Transaction Express.

Key Benefits:
The CIP Verification DNAapp provides Financial Institution staff the ability to quickly verify, add, and update key customer/member information.

Benefits include:

- Ability to access information quickly and easily from several screens, including, Deposit Account Maintenance, Relationship Profile, and Transaction Express.
- Ability to update certain customer/member information without leaving the current screen.
- Flexibility of toggling between the Active Person, Active Account, or Active Transacting Person in one centralized location.
- Highlighted data fields in RED indicating to the User if information is missing or expired (e.g. expiration dates on driver's licenses) on the person record.
- Dynamic display that shows different information based on the entity type and situation.
- Full activity tracking, including simply viewing the new screen.
- Ability to maintain person and/or account user field values.
- Ability to maintain the Delivery Method field on the active, statement or primary share accounts dependent on the settings of the calculation variables.

Processing:
The CIP Verification slide out can be accessed from the Transaction Express, Deposit Account Maintenance or Relationship Profile screens. The User must have access and appropriate permissions assigned for those screens.

When accessing the CIP Verification slide out from the Relationship Profile screen, the user has the option to select a loan account and can then make changes on the slide out. If there are account user field codes assigned in the Account Defined User Field institution level calculation variable that are assigned to a loan product and is within the first ten (10) values assigned, the account user field is displayed on the User Fields tab on the CIP Verification slide out and can be maintained.

To gain access to the CIP Verification slide out and see the data displayed, the User must first be assigned the 'CIPV – CIP Verification AuthItem' authorization item and granted permissions.

The User must be assigned the 'CIP – CIP Verification Interface' authorization item and granted permissions to allow the retrieving and updating of the data on the slide out.

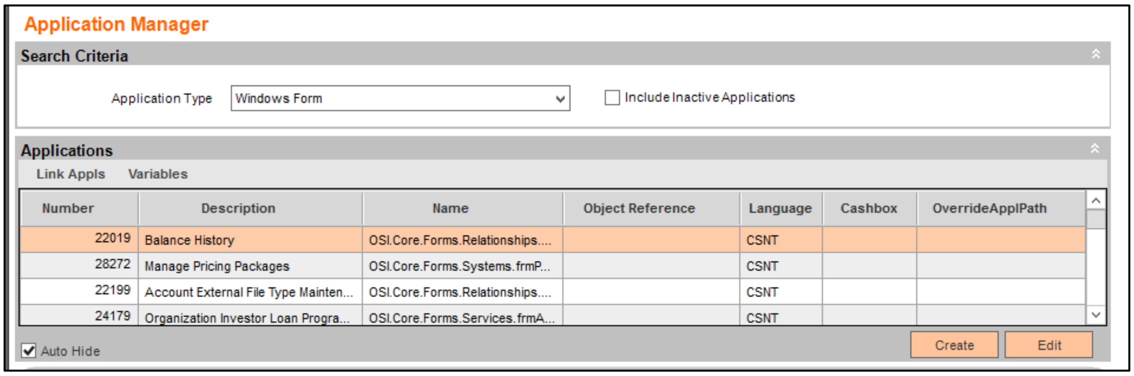
To view, maintain data and write to the activity tables, the User needs to be assigned the following authorization items and granted permissions:

- CAPR 7707 – Core API 7707 to use Person Maintenance core API.
- CAPR 7719 – Core API 7719 to use Account Maintenance core API.

By default, the CIP Verification slide out is linked to the Transaction Express (26077) screen. If Transaction Express screen is not linked to the CIP Verification screen, this may be because there is a different application number in use for the Financial Institution. This can be remedied by linking the two applications in Application Manager.

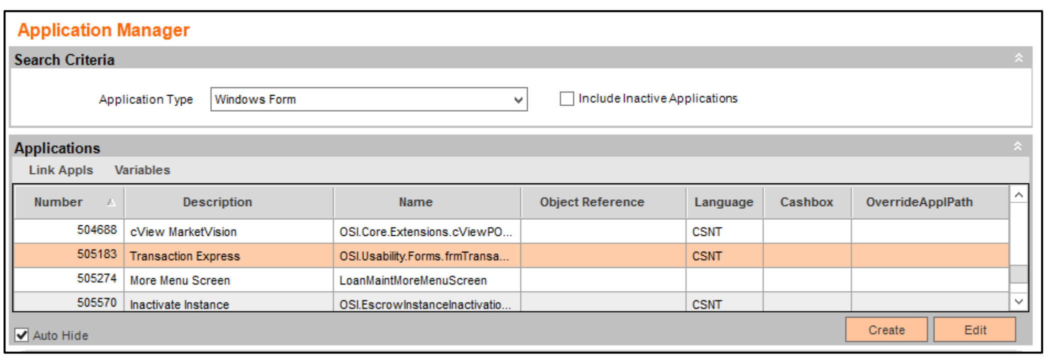
Follow the steps below to link the two applications.

1. Navigate to Services > System > Institution > Applications and select Windows Form from the Application Type dropdown.

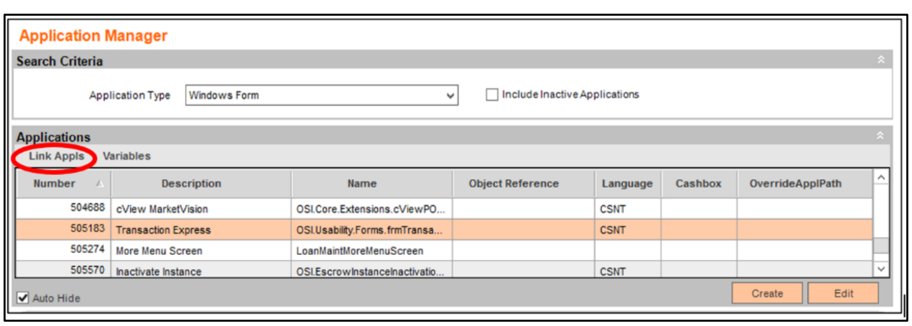


2. Scroll down the list to find Transaction Express application being used. Highlight the application.

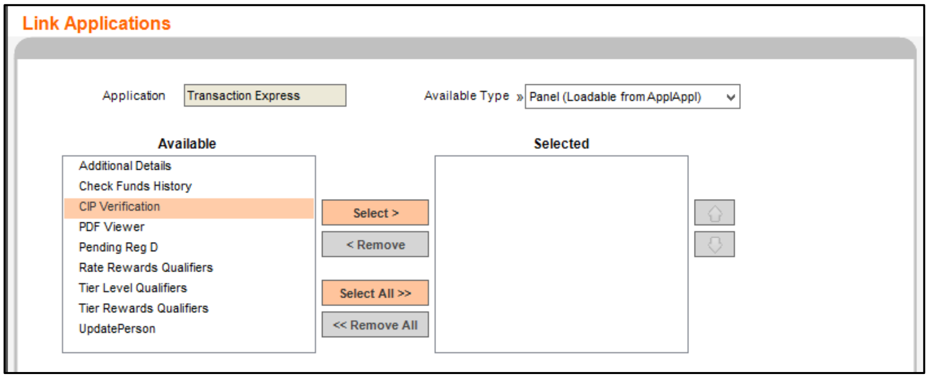
   In the example below, the slide out is to be added to another access point for Transaction Express (505183).



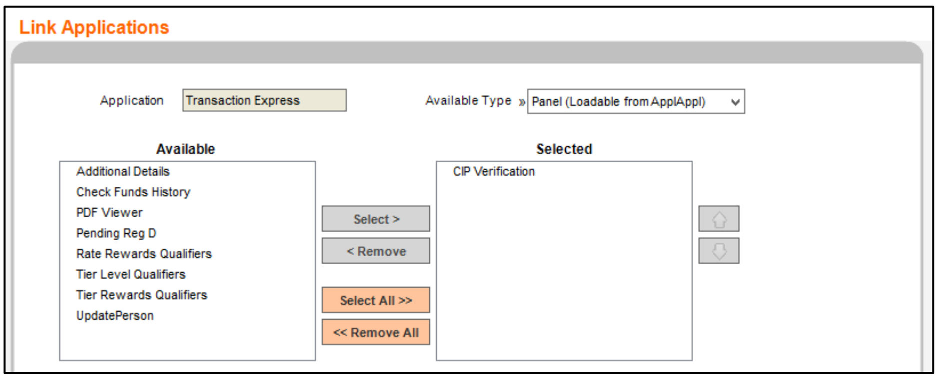
3. Then navigate to the Link Appls button (circle below).



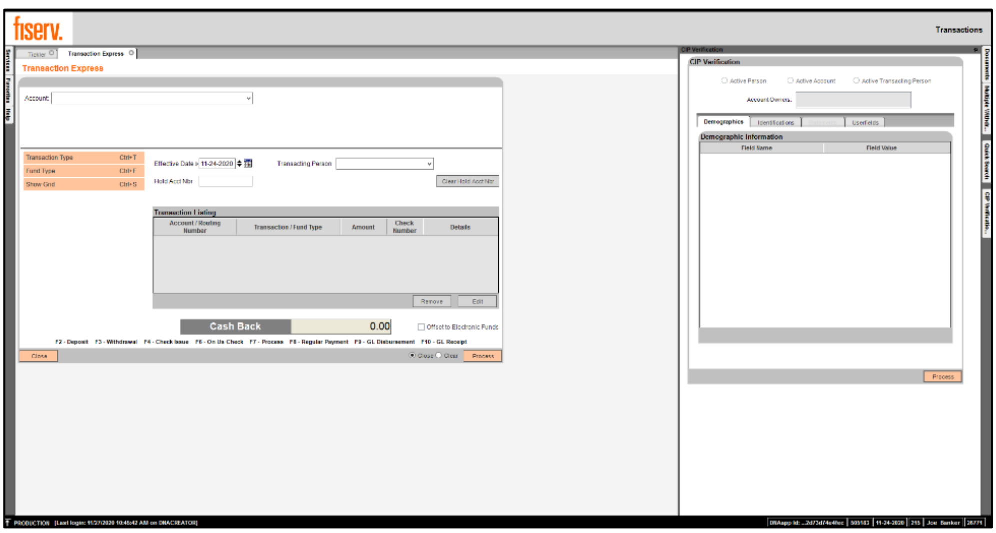
4. Once selected, the Link Applications screen is displayed.
5. In the Available Type drop down, select Panel (Loadable from ApplAppl). Once selected, the CIP Verification will appear in the Available grid view.



6. Highlight the CIP Verification and click the Select > button to move the CIP Verification to the Selected grid view. Click the Process button to save the changes.

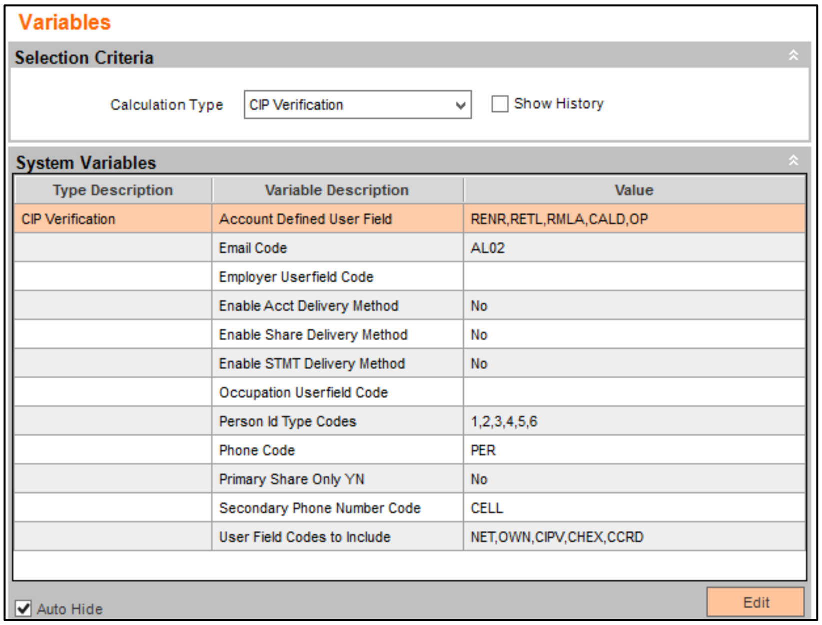


7. Now the CIP Verification is accessible via the Transaction Express (ApplNbr 505183) screen.



The CIP Verification calculation variables should be reviewed and set by the Financial Institution prior to accessing the CIP Verification slide out as they control the display of data on the slide out.

The system level calculation variables can be accessed by navigating to Services > System > Institution > Variables > CIP Verification.



The Account Defined User Field and User Field Codes to Include calculation variables allow the ability to list ten (10) account user fields and ten (10) person user fields on the User Fields tab of the slide out to be maintained. If more than (10) user fields are entered in the calculation variable, only the first (10) listed in the value column reviewed and displayed if they are valid and/or if the account user field is assigned to the product.

The account user field codes can be defined for a deposit account or loan account or both. The limit is ten (10) account user fields regardless of the account type. Only the first ten (10) account user field codes are reviewed and if valid and assigned to the product will display on the slide out.

The Email Code calculation variable allows the ability to assign which email address is displayed on the Demographics tab on the slide out to be maintained.

The Employer Userfield Code and Occupation Userfield Code calculation variables controls the display of the Employer and the Occupation on the Demographics tab on the slide out.

The Person Id Type Codes calculation variable defines the person identification types displayed on the Identifications tab on the slide out.

The Phone Code and Secondary Phone Number Code calculation variables control the display of the primary and secondary phone numbers respectively on the Demographics tab on the slide out.

The Primary Share Only YN, Enable Share Delivery Method, Enable Acct Delivery Method and Enable STMT Delivery Method calculation variables control the display and values that can be maintained on the Statements tab on the slide out.

- Primary Share Only YN controls whether the primary share is the only account shown with corresponding delivery method for statement processing.

- Enable Share Delivery Method controls if the delivery method field for the primary share can be maintained.
- Enable Acct Delivery Method allows the ability to maintain the delivery method field on the slide out for the active account selected when accessing the slide out.
- Enable STMT Delivery Method allows the ability to maintain the delivery method field for the statement account linked to the active account when accessing the slide out.

Once the User has been assigned the authorizations and permissions, they can then access the CIP Verification slide out. The following steps are universal, meaning whether accessing the slide out via the Transaction Express, Relationship Profile or Deposit Account Maintenance screens the process and fields available to be updated are the same.

The slide out allows the User to update information on one or more tabs and select the Process button only once to save all changes. The Process button can be selected after each change if preferred or can be selected once when all changes have been made.

To update a person’s CIP information, first activate the slide out via the option on the right hand of the screen. The CIP Verification slide out will default with four tabs which are Demographics, Identifications, Statements and User Fields.

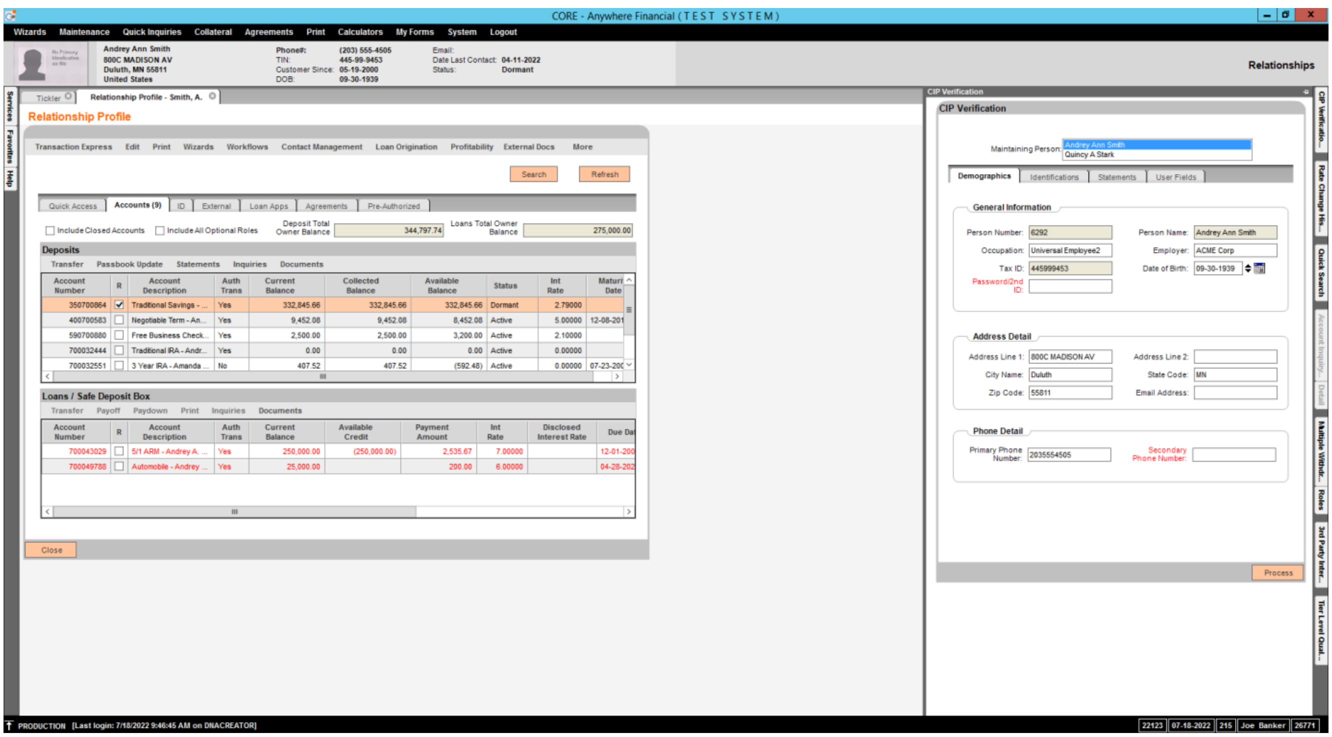
The Demographics tab displays the Person Number, Person Name, Occupation, Employer, Tax Id, Date of Birth, Address Line 1, Address Line 2, City Name, State Code, Zip, Primary Phone Number, Secondary Phone Number, Email Address and Customer Key Word Bank Option (KEYW) are always be returned.

The Person Number, Person Name and Tax Id cannot be modified, but all other fields can be maintained. Some items to note on these fields are as follows:

- Occupation is dependent on the Occupation Userfield Code calculation variable value. If this value contains a user field code, then the value of that person user field will be displayed. If this value is null, then the Occupation field on the Marketing screen on the person record will be displayed.
- Employer is dependent on the Employer Userfield Code calculation variable value. If this value is null, a warning message will appear to the User if an update is attempted. Otherwise, the value will be used from the person user field assigned in this calculation variable.
- The primary address will always be returned where the address use code is ‘PRI’ unless the primary address is a PO Box where the address use code is ‘POBN’, then the alternate address will be returned where the address use code is ‘ALT’.
- Primary Phone Number is dependent on the Phone Code calculation variable which is used to display the appropriate phone number.
- Secondary Phone Number is dependent on the Secondary Phone Number Code calculation variable which is used to display the appropriate phone number.
- Email Address is dependent on the Email Code calculation variable which is used to display the appropriate email address.

- Phone Verification is dependent on the value of the Description of Cust Keyword (KEYW) institution option. The field name displayed is the value of the KEYW institution option.
- Field labels will appear RED when the existing person value is missing and/or the person identification is expired.
- Only information for people can be maintained. If the active task is assigned to an organization or the account's tax owner is an organization, the CIP Verification slide out will not have any information that can be maintained. If an account is owned by a person, but an organization is joint role on the account, then only information for people associated with the account will be available.

Reference the screenshot below as the initial step when accessing from the Relationship Profile screen.



To update a person's CIP information, first activate the slide out via the options on the right hand of the screen.

On the Demographics tab, maintain the values by changing them in the relevant text and date fields.

Note: Person Identification Types can also be updated and are available on the Identifications tab of the slide out. The statement delivery method can be maintained on the Statements tab of the slide out. Account level and person level user fields can be maintained on the User Fields tab of the slide out.

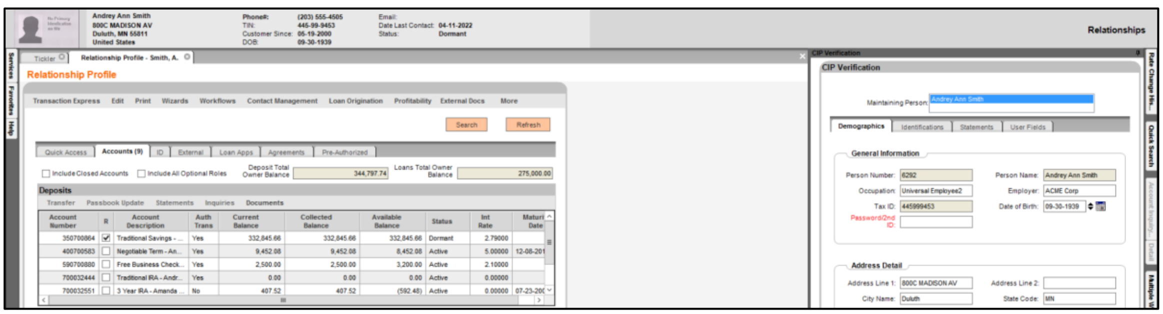
Once the User has maintained the proper information for the person, they must simply click the Process button. This will update the person information on the person record. The User will be alerted with application messages if there are any issues or missing information. The messages are defined in the Application Messages section of this document.

If the User attempts to change a value and does not or if they click the Process button without making a change, a message is displayed to inform them no changes have been saved.

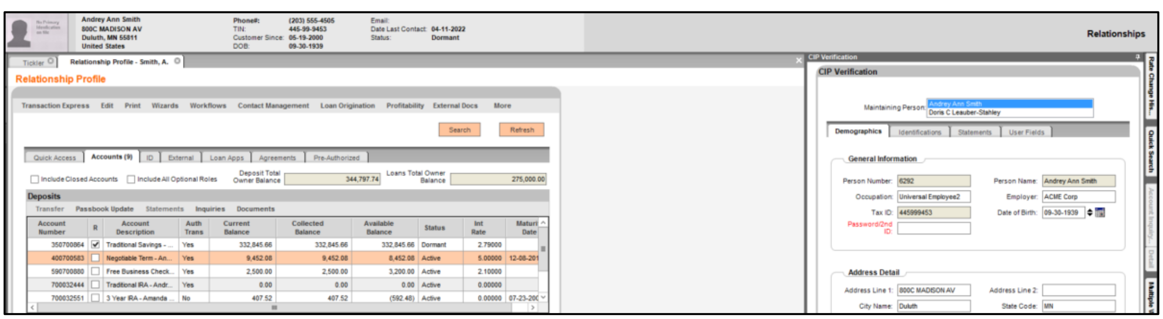
One of the great features of the CIP Verification slide out is that the User can select which active person they would like to maintain. DNA automatically sets active task properties based on the screen activity and navigation of screens within the same active session. Basically, all possible related entities related to the first call of active account, active person and/or active transacting person are all possibly "live" in the session.

The following are a few different scenarios, but not all scenarios that can occur, which determine the persons displayed in the Maintaining Person listbox.

- Relationship Profile: When the User accesses the Relationship Profile screen directly and then accesses the CIP Verification slide out, Maintaining Person listbox contains the person displayed in the Relationship Profile.

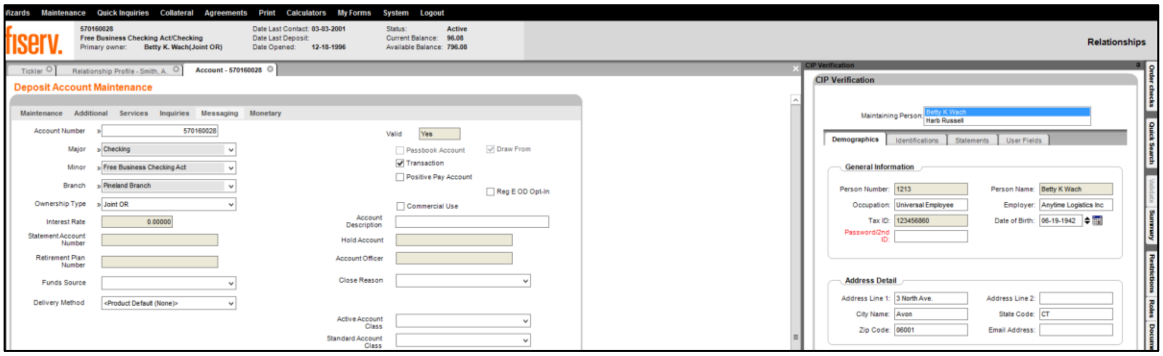


If an account is then selected on the Relationship Profile screen, and the CIP Verification slide out is selected, all owners of the selected account are listed in the Maintaining Person listbox, with the Tax Reported-for Owner highlighted.

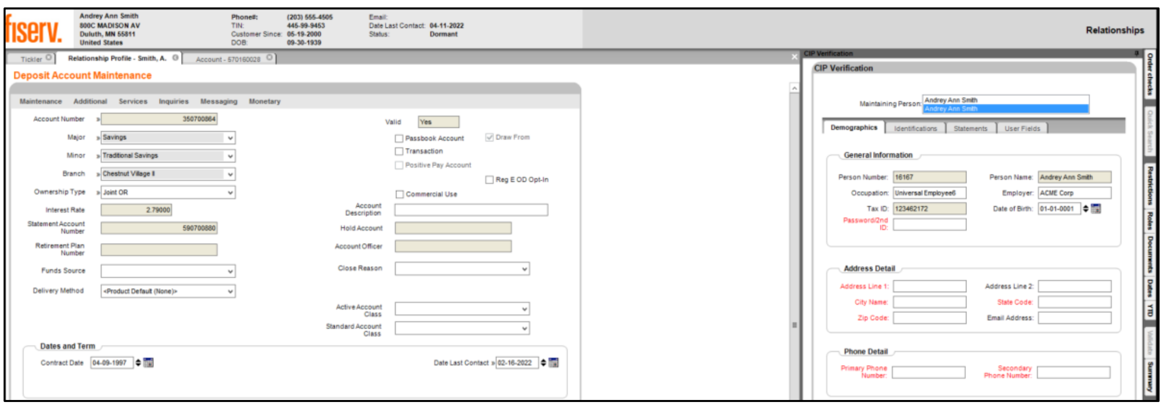


Note: The User can then select any listed person, as needed.

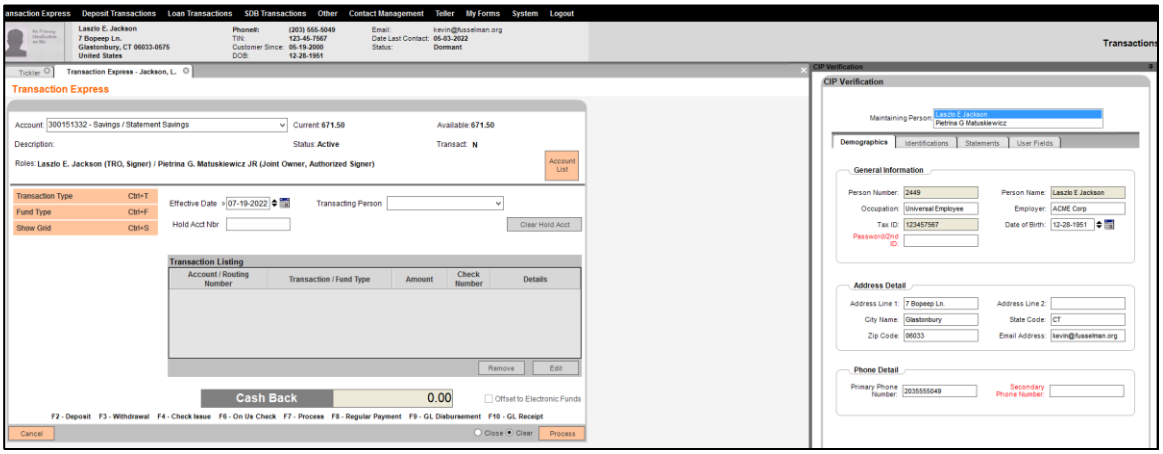
- Deposit Account Maintenance: When the User accesses the Deposit Account Maintenance screen directly without going to Relationship Profile first, and then accesses the CIP Verification slide out from Deposit Account Maintenance screen, all owners of the account being maintained are listed in the Maintaining Person listbox, with the Tax Reported-for Owner highlighted.



- Deposit Account Maintenance from Relationship Profile: When a User is accessing the Deposit Account Maintenance screen from the Relationship Profile screen, and the CIP Verification slide out is selected, all owners of the account being maintained are listed in the Maintaining Person listbox, with the Tax Reported-for Owner highlighted.



- Transaction Express: When a User is accessing the CIP Verification slide out from Transaction Express, all owners of the selected account, in addition to the Transacting Person, if applicable, are listed in the Maintaining Person listbox.



On the Identifications tab of the slide out, the Person Identification Types that are identified in the Person Id Codes calculation variable value will be available to the User.

Person Identification records that already exist for the person on their person record will display on the Identifications tab when selected. If one or more fields for the existing record are null, the PersId will display in red font. If there is not an existing record for the PersId, it will also display in red font.

The User can add new Person Identification records by entering a value in each field. The Id Number is required when adding a new identification record. When the Process button is selected, the Person Identification Type is added to the person record.

Multiple identifications can be added at once and/or a combination of adding new and maintaining an existing record and then once the Process button is selected, all changes will be saved to the person record.

On the Statements tab of the slide out, the User can maintain the delivery method for the Primary Share, Active Account or Statement Account depending on the values of the Primary Share Only YN, Enable Share Delivery Method, Enable Acct Delivery Method and Enable STMT Delivery Method institution level calculation variables.

Note: The Primary Share Only YN and Enable Share Delivery Method are only applicable to credit unions.

On the User Fields tab, the User can select the Person Level radio button to maintain the person user fields listed which are defined in the User Fields to Include institution level calculation variable. The user fields that are displayed on the screen are dependent on the value of the User Field Codes to Include and Account Defined User Fields institution level calculation variables. Up to (10) user fields each will display, depending on the value of the calculation variables, when the Person Level or Account Level radio buttons are selected based on the values of the calculation variables.

Note: If the User Fields associated with the Employer Name or Occupation fields on the Demographics are included the User Fields tab, their values cannot be maintained from the User Fields tab, as the value will revert when attempting to save changes. They must be edited only from the Demographics tab.

Note: The Account Defined User Field and User Field Codes to Include calculation variables allow the ability to list ten (10) account user fields and ten (10) person user fields on the User Fields tab of the slide out to be maintained. If more than (10) user fields are entered in the calculation variable, only the first (10) listed in the value column reviewed and displayed if they are valid and/or if the account user field is assigned to the product.

Note: The account user field codes can be defined for a deposit account or loan account or both. The limit is ten (10) account user fields regardless of the account type. Only the first ten (10) account user field codes are reviewed and if valid and assigned to the product will display on the slide out.

To maintain the value, double click in the User Field Value field to enable the Edit User Field group box. The User will select a value from the dropdown or enter a free form value depending on the data type of the user field. Once changes are set, click the Save to Grid button to save the changes to the grid prior to clicking the process button. If the Save to Grid button is not selected first, the changes are not saved, and the user field value is not updated. Once the Save to Grid has been selected, the User would then click the Process button to update the user field values on the person record.

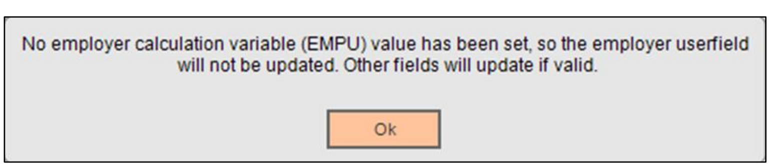
If the User has selected an account prior to accessing the CIP Verification slide out, they can then select the Account Level radio button to display the account user fields listed which are defined in the Account Defined User Fields institution level calculation variable. If the user field code was included in the calculation variable but is not associated to the product the user field will not display on the screen.

Once the Account Level radio button is selected, the User is presented with the following message "Changing the User Field level will clear any changes. Do you wish to continue? Click YES to continue and NO to save data first." This message is displayed in the event any changes might have been made prior to accessing this radio button. If data must be saved the User would select NO and if there is no data to save, the User would then click YES. Once selected the account level user fields are displayed.

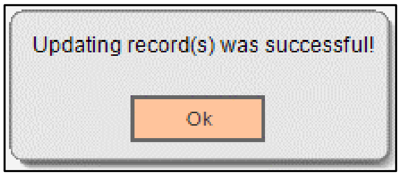
To maintain the value, double click in the User Field Value field to enable the Edit User Field group box. The User will select a value from the dropdown or enter a free form value depending on the data type of the user field. Once changes are set, click the Save to Grid button to save the changes to the grid prior to clicking the process button. If the Save to Grid button is not selected first, the changes are not saved, and the user field value is not updated. Once the Save to Grid has been selected, the User would then click the Process button to update the user field values on the account record.

Application Messages:

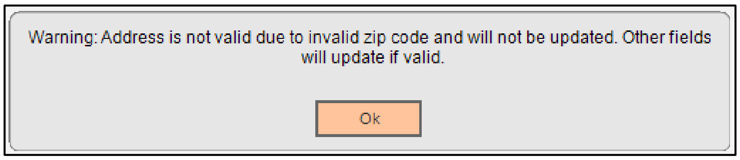
The message "No employer calculation variable (EMPU) value has been set, so the employer userfield will not be updated. Other fields will update if valid." is displayed if the value of the Employer Userfield Code calculation variable is null when the User enters a value in the field clicks the Process button.



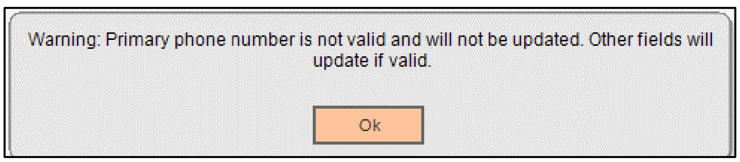
The message “Updating record(s) was successful” is displayed if an update was successfully performed. This does not necessarily mean that all fields were updated if the User had changed multiple fields prior to selecting the Process button.



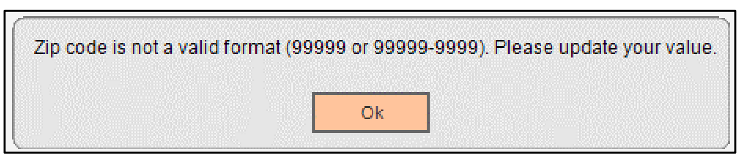
The message “Warning: Address is not valid due to an invalid zip code and will not be updated. Other fields will update if valid.” will display if the ZIP code contains an invalid value and the User clicks the Process button.



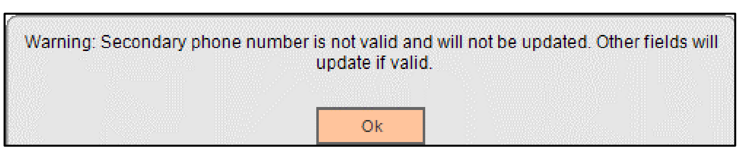
The message “Warning: Primary phone number is not valid and will not be updated. Other fields will update if valid.” will display when the phone number value is less than or greater than ten digits and the User clicks the Process button.



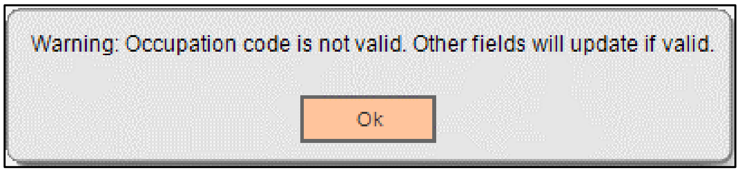
The message “Zip code is not a valid format (99999 or 99999-9999). Please update your value.” will display when the zip code is not in a valid ZIP5 or ZIP9 format and the exits the zip code field. The zip code will revert to the original value.



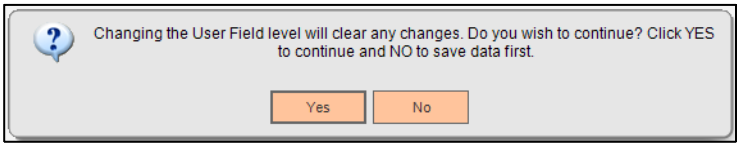
The message “Warning: Secondary phone number is not valid and will not be updated. Other fields will update if valid.” will display when the phone number value is less than or greater than ten digits and the User clicks the Process button.



If the Occupation Userfield Code institution level calculation variable is null, and the User attempts to update the Occupation field with an invalid occupation code as defined in the Occupation business tables, the following message is displayed when the Process button is selected “Warning: Occupation code is invalid. Other fields will update if valid.”

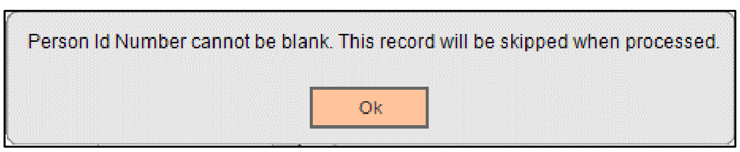


When accessing the User Fields tab on the slide out, the Person Level radio button is defaulted as selected. When the User selects the Account Level radio button, the following message may be displayed "Changing the User Field level will clear any changes. Do you wish to continue? Click YES to continue and NO to save data first."

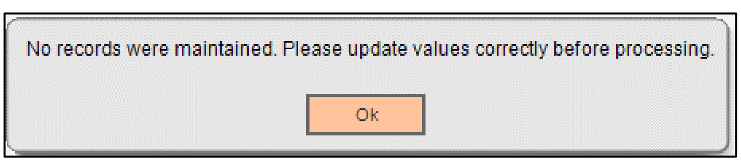


Note: If the User selects the Yes button, any previous changes made on the slide out where the Process button had not been selected will not be saved. If the User selects the No button, all changes are saved and will be updated just as if the Process button had been selected. If a value was removed entirely, that change will not be saved in any case, as this app will only update values, not delete them. This message will only appear if changes have been Saved to Grid using the relevant button. Changes entered but not saved to grid will be discarded without notification.

On the Identifications tab, if the User attempts to delete the Id Number, the following message is displayed when they tab off the cell "Person Id Number cannot be blank. This record will be skipped when processed."

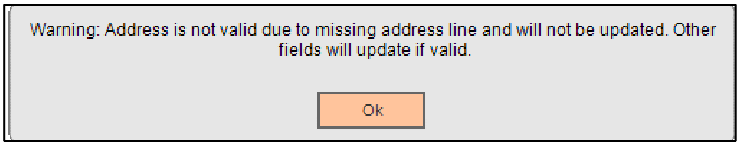


On the CIP Verification slide out, the User can update 1 or more values on 1 or more tabs and click the Process button once to update the changes to the person or account records. If the User does not touch a field or attempts to change a field and does not, when the Process button is selected, the following message is displayed "No records were maintained. Please update values correctly before processing."

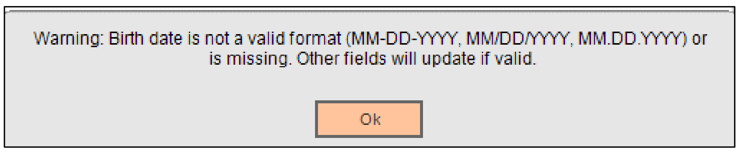


Note: This message also appears in sequence behind the other messages if the User enters an incorrect value in a field and there are no other fields being updated when the Process button is selected. Example: If the User entered an incorrect email address and no other fields were maintained, the warning message for the email address would display first, once the User clicks Ok, this message would then display to notify the User that no changes were made.

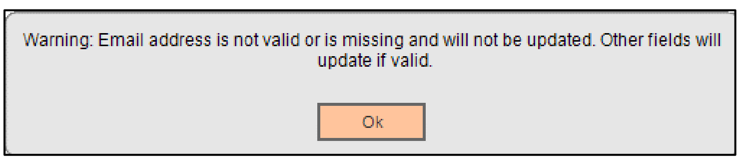
The message "Warning: Address is not valid due to missing address line and will not be updated. Other fields will update if valid." will display when a change is made to the address such as the address line 2, city, state or zip code and address line 1 does not exist when the Process button is selected.



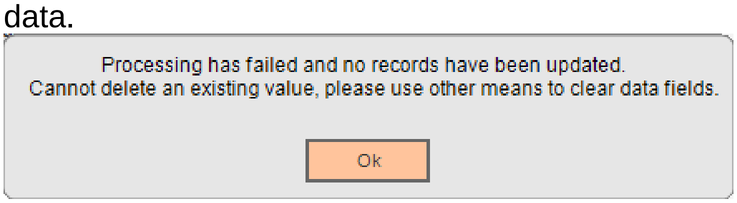
The message “Warning: Birth date is not a valid format (MM-DD-YYYY, MM/DD/YYYY, MM.DD.YYYY) or is missing. Other fields will update if valid.” will display when an invalid format is entered, and the Process button is clicked. Also, important to note is that there are more valid date formats than listed, but these are main examples of valid formats to guide the User.



The message “Warning: Email address is not valid or is missing and will not be updated. Other fields will update if valid.” will display when the email address is missing or invalid (missing @) and the User clicks the Process button.



The message “Processing has failed and no records have been updated. Cannot delete an existing value. Please use other means to clear data fields.” will display when the User navigates out of a field that has had the value removed entirely. The removed values will be restored in the form, and any other fields that had valid changes made prior to clicking Process will retain those values, but the user will need to click Process again to save that data.



Variables:

The CIP Verification DNAapp utilizes new Calculation Variables that the Financial Institution may assign desired values to according to their system settings.

<u>Calculation Categories:</u>

A calculation category is required to associate the variables to the application. The following calculation category is used for that purpose.

Calculation Category Code	Description
CIPV	CIP Verification

<u>Calculation Types:</u>

A calculation type is required to associate the variables to the application. The following calculation type is used for that purpose.

Calculation Category Code	Calculation Type Code	Description (how used)	MjMiYN
CIPV	CIPV	CIP Verification	N

<u>Calculation Variables:</u>

The following calculation variables are required for the application. They are populated with the 'CIPV' calculation type.

Variable	Code	Description (how used)	Data Type	Default
Email Code	EMLX	This should be the address use code of the email address that the institution would like to maintain. This field cannot be null. If null, no value will display for the Email Address on the Demographics tab of the CIP Verification slide.	STR	AL02
Employer Userfield Code	EMPU	This should be an existing user field code that represents the person user field that is used to store the person's employer name. If null, no value will display for the Employer on the Demographics tab of the CIP Verification slide out.	STR	NULL
Occupation Userfield Code	OCCU	This should be an existing user field code that represents the person user field that is used to store the person's occupation. If null, then the standard DNA Occupation field located on the Marketing screen on the person record will be used in place of a user field.	STR	NULL
Phone Code	PHNX	This should be the phone use code that represents the phone number to use from the person record. This field cannot be null. If null, no value will display for the Primary Phone Number on the Demographics tab of CIP Verification slide out.	STR	PER
Person Id Type Codes	PIDS	A comma delimited list of Person Identification Codes that reference the PersIdTyp Business table. Only codes included in this calculation variable value will be displayed on the Identifications tab of the CIP Verification slide out as available to maintain. This field cannot be null.	STR	1,2,3,4,5,6

Variable	Code	Description (how used)	Data Type	Default
Secondary Phone Number Code	SPNC	This should be the phone use code of the secondary phone number to display in the slide out. If null, no value will display for the Secondary Phone Number on the Demographics tab of the CIP Verification slide out.	STR	CELL
User Field Codes to Include	UFCD	Comma separated list of person user field codes that represent the person user fields to display on the slide. Only ten (10) user fields are displayed for the Person Level user fields on the slide out. If more than ten codes are entered in the value for the calculation variable, only the first ten (10) listed are displayed on the slide out. With each user field code entered, the User Field Description for that code will display on the User Fields tab of the CIP Verification slide out when the Person Level radio button is selected. If the Userfield Codes provided for Calculation Variables EMPU or OCCU are included in this list, the User Fields tab cannot be used to edit these values, as the value will revert when attempting to save changes. If null, no person user fields are displayed on the User Fields tab of the CIP Verification slide out and the Person Level radio button is selected.	STR	
Account Defined User Field	AUDF	Comma separated list of account user field codes that represent the account user fields to display on the slide. Only ten (10) user fields are displayed for the Account Level user fields on the slide out. If more than ten codes are entered in the value for the calculation variable, only the first ten (10) listed are displayed on the slide out. The account user field codes can be defined for a deposit account or loan account or both. The limit is ten (10) account user fields regardless of the account type. Only the first ten (10) account user field codes are reviewed and if valid and assigned to the product will display on the slide out. With each user field code entered, the User Field Description for that code will display on the User	STR	

Variable	Code	Description (how used)	Data Type	Default
		Fields tab of the CIP Verification slide out when the Account Level radio button is selected. If null, no account user fields are displayed on the User Fields tab of the CIP Verification slide out and the Account Level radio button is selected. Note: If the account user fields entered in the value for the calculation variable are not associated to the product, the account user fields will not display on the slide out.		
Primary Share Only YN	PONL	This is only applicable to Credit Unions where the Type of Institution (BTYP) institution option is set to 'CU'. If set to Yes, only the Primary Share is displayed on the Statements tab of the CIP Verification slide out whether the primary share account is selected, an active account and/or a statement account exists. If set to No, the Primary Share is displayed in addition to the Active Account and/or Statement Account if exists. Note: If the primary share account is selected on the Relationship Profile or Transaction Express screen, the account will show as Primary Share on the Statements tab on the slide out even when it is the active account selected.	YN	N
Enable Share Delivery Method	EDMP	If set to Yes, the Statement Delivery Method for the primary share account can be edited on the Statements tab of the CIP Verification slide out. If the field is edited, it updates the Delivery Method on the primary share account. If set to No, the value is displayed if exists, but cannot be edited. The Statement Delivery Method field is disabled.	YN	N
Enable Acct Delivery Method	EDMA	If set to Yes, the Statement Delivery Method field is enabled on the Statements tab of the CIP Verification slide out screen for the active account and can be edited. If the field is edited, it updates the Delivery Method field on the active account selected. If set to No, the value is displayed if exists, but cannot be edited. The Statement Delivery Method field is disabled.	YN	N

Variable	Code	Description (how used)	Data Type	Default
		The value of the Account Delivery Method for the account selected is displayed in the value column, but the User cannot edit the value.		
Enable STMT Delivery Method	EDMS	If set to Yes, the Statement Delivery Method field for the statement account linked to the active account selected is enabled on the Statements tab of the CIP Verification slide out screen and can be edited. If the field is edited, it updates the Delivery Method field on the statement account number that is linked to the active account selected. If set to No, the value is displayed if exists, but cannot be edited. The Statement Delivery Method field is disabled.	YN	N

Activity:

This application updates activity, using the following Activity Category and Activity Types.

- Activity Category of General Inquiry (GINQ) and Activity Type of Activity (ACTV).
- This application uses Core APIs 7707 and 7719 which have their own activity handling within.

Screens:

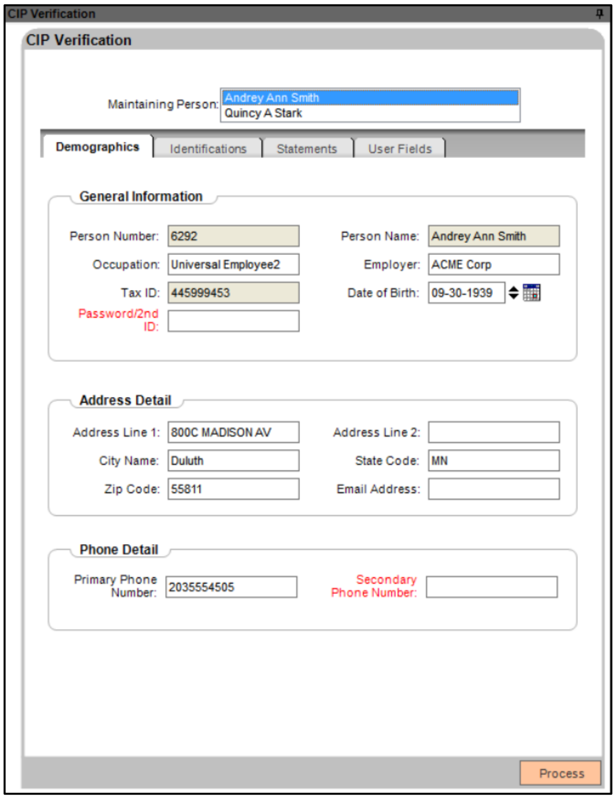
Navigation:

Services > Relationships > Maintenance > Deposit Accounts > CIP Verification (slide out)

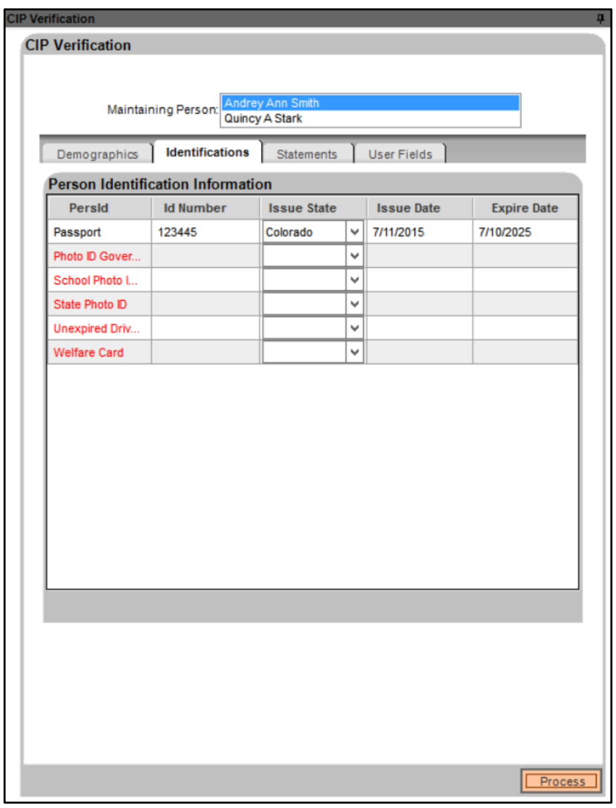
Services > Transactions > Transaction Express > CIP Verification (slide out)

Services > Relationships > Quick Inquiries > Relationship Profile > Search for Person/Organization > CIP Verification (slide out)

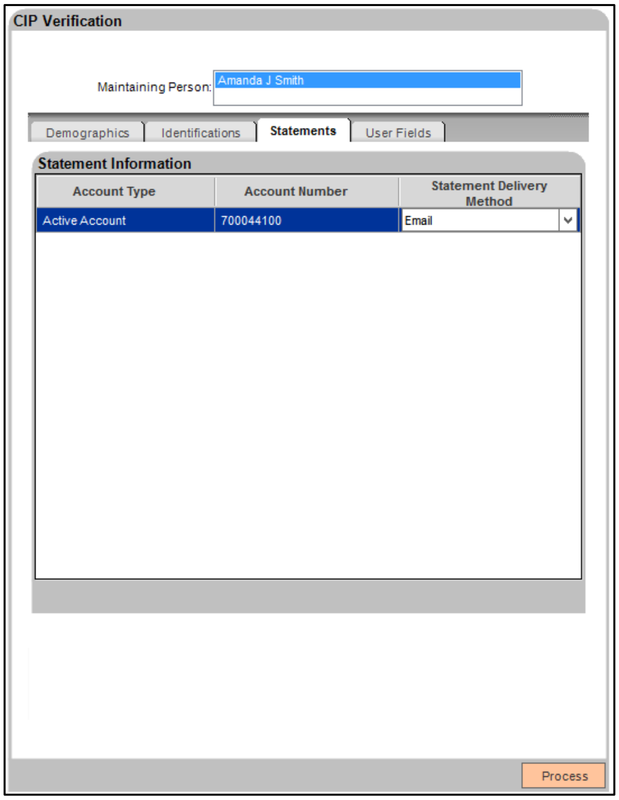
Screen Appearance: (Default Demographics Tab)



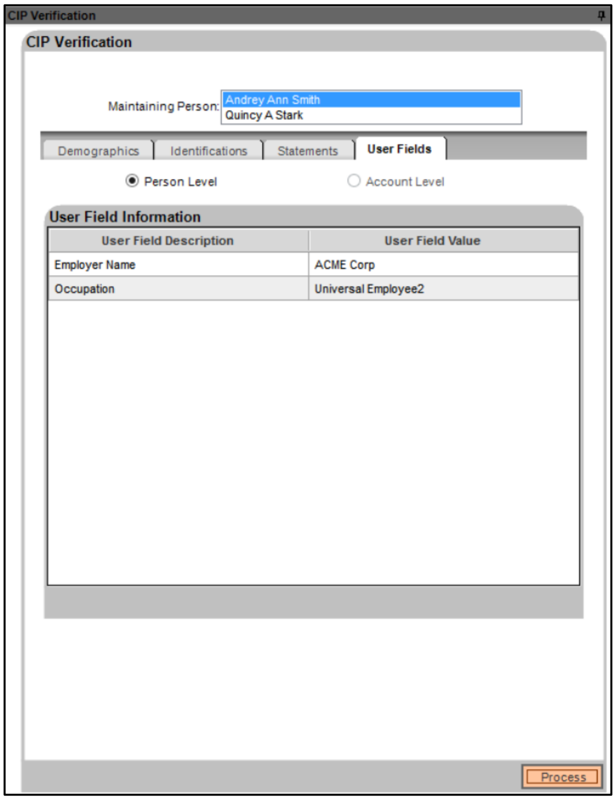
Screen Appearance: (Identifications Tab)



Screen Appearance: (Statements Tab)



Screen Appearance: (User Fields Tab)



Field Listing:

Field	Description
Maintaining Person:	The Maintaining Person list view will contain all persons relevant to the current screen. For the Relationship Profile screen, it contains only the person displayed in the Profile; the Deposit Account Maintenance or Transaction Express screens, the tax owner and all other persons with person account roles linked to the active account will be listed . When a person is selected from the list, the user must hit the enter key or double click the person to update the display with the data for that person.
Demographics (Tab)	
Person Number	This field is not editable. Unique person number in DNA.
Person Name	This field is not editable. First, middle name/middle initial and last name of the person.

Field	Description
Occupation	This field can be maintained but cannot be deleted. This is the occupation for the person. The display in this field is dependent upon the value of the Occupation Userfield Code institution level calculation variable. If the Occupation Userfield Code calculation variable is null, the display is based on the value of the Occupation field on the person record. The value displayed is the occupation code for the occupation set on the person record. The field can be maintained by double clicking in the field and adding a valid occupation code in the field. When the Process button is selected, if the code is invalid, a message is displayed. If the code is valid, the occupation field on the person record is updated. If the Occupation Userfield Code calculation variable is set with a person user field code, the display is based on the value of the person user field. The value displayed is the value of the person user field where the user field code equals the value of the Occupation Userfield Code calculation variable. The field can be maintained by double clicking in the field and entering a free form value in the field. When the Process button is selected, it updates the person user field value on the person record. Note: If the Occupation is null on the person record as defined above, this field label on the slide out will display in red font.
Employer	This field can be maintained but cannot be deleted. This is the employer of the person. This is the value in the person user field where the user field code is defined in the Employer Userfield Code calculation variable. Note: If the Employer is null on the person record as defined above, this field label on the slide out will display in red font.
Tax Id	This field is not editable. The value of the Tax ID field on the person record. This field value will be masked/unmasked following the User's Authorization Profile settings.
Date Of Birth	This field can be maintained but cannot be deleted. The value of the Birth Date field on the person record. The date of birth must be entered in the correct date format. If the correct format is not used, the following message is displayed "Warning: Birth date is not a valid format (MM-DD-YYYY, MM/DD/YYYY, MM.DD.YYYY) or is missing. Other fields will update if valid." Note: If the Birth Date is null on the person record, this field label on the slide out will display in red font.
Address Line 1	This field can be maintained but cannot be deleted. The first address line of the address on the person record. The primary address will always be returned unless the primary address is a PO Box in which case the Alternate Address is returned. For new addresses, the Country Code will be set to USA by default. If other than USA, the User must set the Country Code manually on the person record. Note: If the first line of the address is null on the person record, this field label will display in red font.

Field	Description
Address Line 2	This field can be maintained but cannot be deleted. The second address line of the address on the person record. Note: If the second line of the address is null on the person record, this field label will display in red font.
City Name	This field can be maintained but cannot be deleted. The City of the address on the person record. Note: If the City field of the address is null on the person record, this field label will display in red font.
State Code	This field can be maintained but cannot be deleted. The State code of the address on the person record. Note: If the State field of the address is null on the person record, this field label will display in red font.
Zip Code	This field can be maintained but cannot be deleted. The Zip Code for the address on the person record. Note: If the Zip Code field of the address is null on the person record, this field label will display in red font.
Primary Phone Number	This field can be maintained but cannot be deleted. The phone number on the person record. The phone number displayed is based on the phone use code set in the Phone Code institution level calculation variable. Note: If the phone number field on the person record as defined above is null, this field label will display in red font.
Secondary Phone Number	This field can be maintained but cannot be deleted. A second phone number on the person record. The phone number displayed is based on the phone use code set in the Secondary Phone Number Code institution level calculation variable. Note: If the phone number field on the person record as defined above is null, this field label will display in red font.
Email Address	This field can be maintained but cannot be deleted. The Email address on the person record. The email address must have the @ sign included in the email address. If it is not included, the following message is displayed “Warning: Email address is not valid or is missing and will not be updated. Other fields will update if valid.” Note: If the email address field on the person record as defined above is null, this field label will display in red font.
Phone Verification	This field can be maintained but cannot be deleted. The Field Name for this is based on the value of the Description of Cust Keyword (KEYW) institution option. The Field Value is the value of the customer keyword on the person record. The customer keyword field label on the person record is defined by the value of the Description of Cust Keyword (KEYW) institution option. Note: If the customer keyword field on the person record as defined above is null, this field label will display in red font.
Identifications (Tab)	

Field	Description
PersId	This field can be maintained but not cannot be deleted. The display of this column is based on the value of the Person Id Codes calculation variable. The list will always be available regardless of the active entity. The Pers Id will display in red font if a record does not exist for that Pers Id type or if the record exists on the person record and one or more fields are null. There is one exception for the Expire Date. If the Expire Date is the only field that is null, the PerId will display in black font. If the Expire Date is less than or equal to the current post date, the PerId will display in red font. The person identification type information on the person record is displayed for the PersId if it exists on the person record. The Id Number, Issue State, Issue Date and Expire Date columns for each PersId is displayed in the respective column if the values exist on the person record. To maintain a value, double click in the column and type in the value. For the Issue State, select the value from the dropdown. Once the values are entered, click the Process button to save the changes and update the person identification types on the person record.
Id Number	This field can be maintained but cannot be deleted. The value of the Number / Description field on the person record for the identification type displayed in the PersId column. To maintain a value, double click in the column and type in the value. Once the values are entered, click the Process button to save the changes and update the Name / Description field for that person identification type on the person record. Note: If the PersId exists on the person record but the Name / Description field is null, the PersId field label will display in red font. Note: Id Number field allows a maximum of 20 characters.
Issue State	This field can be maintained but cannot be deleted. The value of the Place of Issuance field for the person record for the identification type displayed in the PersId column. To maintain a value, select the value from the dropdown in the column. Once the values are entered, click the Process button to save the changes and update the Place of Issuance field for that person identification type on the person record. Note: If the PersId exists on the person record but the Place of Issuance field is null, the PersId field label will display in red font.

Field	Description
Issue Date	This field can be maintained but cannot be deleted. The value of the Issue Date field for the person record for the identification type displayed in the PersId column. To maintain a value, double click in the column and type in the value. Once the values are entered, click the Process button to save the changes and update the Issue Date field for that person identification type on the person record. The following are the valid date formats: MM-DD-YYYY, MM.DD.YYYY, MM/DD/YYYY, YYYY.MM.DD, YYYY/MM/DD or YYYY-MM-DD. Once the date is entered with one of the valid date formats, the date is converted to MM/DD/YYYY for the display on the screen. If the date entered is not a valid date format, the cell clears, and the date must be entered in the correct date format. Note: If the PersId exists on the person record but the Issue Date field is null, the PersId field label will display in red font.
Expire Date	This field can be maintained but cannot be deleted. The value of the Expire Date field for the person record for the identification type displayed in the PersId column. To maintain a value, double click in the column and type in the value. Once the values are entered, click the Process button to save the changes and update the Expire Date field for that person identification type on the person record. The following are the valid date formats: MM-DD-YYYY, MM.DD.YYYY, MM/DD/YYYY, YYYY.MM.DD, YYYY/MM/DD or YYYY-MM-DD. Once the date is entered with one of the valid date formats, the date is converted to MM/DD/YYYY for the display on the screen. If the date entered is not a valid date format, the cell clears, and the date must be entered in the correct date format. Note: If the PersId exists on the person record but the Expire Date field is less than or equal to the current post date, the PersId field label will display in red font. If the Expire Date is the only field that is null, the PerId will display in black font.
Statements (Tab)	
Primary Share	Primary Share, Account Number and Statement Delivery Method only display for Credit Unions where the Type of Institution (BTYP) Institution Option is set to ‘CU’. If the Primary Share Only YN institution level calculation variable is set to ‘Yes’, then only the Primary Share account will display on the Statements tab no matter what account is selected. If the primary share account is selected, it will still state Primary Share versus Active Account. If the Primary Share Only YN insitutution level calculation variable is set to ‘No’, then the Primary Share account will display on the Statements tab when the primary share account is selected. When any other account is selected, the account selected displays as the Active Account and the Primary Share account is also displayed. If the primary share account is selected, it will still state Primary Share versus Active Account. The Statement Delivery Method for the Primay Share account can only be maintained if the Enable Share Delivery Method institution level calculation varaible is set to ‘Yes’.

Field	Description
	When set to 'Yes', the Statement Delivery Method can be selected. When the Process button is selected the Delivery Method on the Primary Share account record is updated. The Statement Delivery Method cannot be deleted. Note: If the Delivery Method is not set on the account selected, the account is not displayed on the Statements tab. Note: The display of the Statement Delivery Method dropdown is based on the DisplayYN indicator for each delivery method in the Delivery Method business table. If the DisplayYN indicator is checked, the value is displayed in the dropdown. If the DisplayYN indicator is not checked, the value is not displayed in the dropdown.
Active Account	The Active Account, Account Number and Statement Delivery Method are displayed when an account is selected and is the active account. The Statement Delivery Method for the Active Account can only be maintained if the Enable Account Delivery Method institution level calculation varaible is set to 'Yes'. When set to 'Yes', the Statement Delivery Method can be selected. When the Process button is selected the Delivery Method on the Active Account record is updated. The Statement Delivery Method cannot be deleted. Note: If the Delivery Method is not set on the account selected, the account is not displayed on the Statements tab. Note: The display of the Statement Delivery Method dropdown is based on the DisplayYN indicator for each delivery method in the Delivery Method business table. If the DisplayYN indicator is checked, the value is displayed in the dropdown. If the DisplayYN indicator is not checked, the value is not displayed in the dropdown.
Statement Account	The Statement Account, Account Number and Statement Delivery Method are displayed when an account is selected and there is a statement account number linked. The Statement Delivery Method for the Statement Account can only be maintained if the Enable Statement Delivery Method institution level calculation varaible is set to 'Yes'. When set to 'Yes', the Statement Delivery Method can be selected. When the Process button is selected the Delivery Method on the Statement Account record is updated. The Statement Delivery Method cannot be deleted. Note: If the Delivery Method is not set on the account selected, the account is not displayed on the Statements tab.

Field	Description
	Note: The display of the Statement Delivery Method dropdown is based on the DisplayYN indicator for each delivery method in the Delivery Method business table. If the DisplayYN indicator is checked, the value is displayed in the dropdown. If the DisplayYN indicator is not checked, the value is not displayed in the dropdown.
User Fields (tab)	
Person Level <radio button>	Defaults as selected. If the Person Level radio button is selected, the person user fields are displayed in the User Field Description column based on the value of the User Field Codes to Include instituion level calculation variable. The list will always be available regardless of the active entity.
Account Level <radio button>	Defaults unselected and enabled. When the Account Level radio button is selected, the following message is displayed “Changing the User Field level will clear any changes. Do you wish to continue? Click YES to continue and NO to save data first.” The message is displayed when switching levels, even if no values have been maintained on the person user fields, if the Process button had not been selected. Once the User answers Yes or No to the message, the account user fields are then displayed in the User Field Description column based on the value of the Account Defined User Field institution level calculation variable. The list will always be available regardless of the active entity. If the account user field is not linked to the product for the active account selected, the user field does not display on the screen even if that user field code was listed in the Account Defined User Field institution level calcualtion variable. Note: If more than ten user field codes were entered in the calculation variable, only the first ten will display on the screen and only if they are linked to the product.
User Field Description	This field is not editable. The display of this column is based on the radio button selected. If the Person Level radio button is selected, the person user fields are displayed in the User Field Description column based on the value of the User Field Codes to Include institution level calculation variable. The list will always be available regardless of the active entity. And all value will display in red font unless there is a value in the User Field Value column. If the Account Level radio button is selected, the account user fields are displayed in the User Field Description column based on the value of the Account Defined User Field institution level calculation variable. The list will always be available regardless of the active entity. And all value will display in red font unless there is a value in the User Field Value column. Note: If more than ten user field codes were entered in the calculation variable, only the first ten will display on the screen and only if they are linked to the product.
User Field Value	This field can be maintained but cannot be deleted.

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td></td><td>If the Person Level radio button is selected, the value of the person user field is displayed in the User Field Value column for the corresponding person user field displayed in the User Field Description column.

If the Account Level radio button is selected, the value of the account user field is displayed in the User Field Value column for the corresponding account user field displayed in the User Field Description column.

Note: If the user field code was included in the calculation variable but is not associated to the product the user field will not display on the screen.

To maintain a value, the User must double click the User Field Value cell to enable the Edit User Field group box. Once the Edit User Field group box is enabled, the value can be maintained.
If the user field data type is a date, the slashes automatically appear as the User types in the date.
If the user field date type is a dropdown, then the dropdown displays and allows the User to select the value from the dropdown.
If the user field is a text box, the User can type the value free form.
Once the values are maintained, the User clicks the Save to Grid button to save the changes to the grid. Once the changes have been saved, the User then clicks the Process button and the user field values are updated on the person or account record. If the Save to Grid button is not selected prior to selecting the Process button, the changes are not saved and the user field values are not updated on the person or account.

Note: If the User Field Value is null, the corresponding User Field Description field label will display in red font.

Note: If the User Fields associated with the Employer Name or Occupation Calculation Variables are included on this tab, they cannot be used to edit these values, as the value will revert when attempting to save changes. They must be edited only from the Demographics tab.

Note: If the User Field Value is a date, once saved to the grid, the display format is YYYY-MM-DD on the slide out screen and then once processed, the value is saved in the data base as YYYY-MM-DD.</td></tr>
<tr><td>Process <button></td><td>The Process button is always enabled as long as an active entity is available. If clicked, the person information that was added or maintained will be updated on the slide out and the person record. If an account was selected and an account level value was updated, the information is updated on the slide out and on the account record.</td></tr>
</table>

Authorization:

The following authorization items are required for this application.

Authorization Item Code	Description
CIP	CIP Verification Interface
CIPV	CIP Verification AuthItem
7707	CAPR 7707 – Person Maintenance
7719	CAPR 7719 – Account Maintenance

Additional Requirements:

- DNA 4.7.2 or higher
- Core API set 2.8 or greater

Configuration Checklist:

Item	Test Environment	Production Environment
Ensure the User has been granted the correct Authorization Items to access the new CIP Verification slide out on the Transaction Express, Deposit Account Maintenance and/or the Relationship Profile screens as applicable.		
Ensure the User has been granted 'CIP – CIP Verification Interface' authorization item with appropriate permissions to access the CIP Verification slide out.		
Ensure the User has been granted the 'CIPV – CIP Verification AuthItem authorization item.		
Ensure the User has been granted access to use Core API 7707 for Person Maintenance and has the appropriate permissions assigned.		
Ensure the User has been granted access to use Core API 7719 for Account Maintenance and has the appropriate permissions assigned.		
Ensure the Institution has an existing user field or a new user field setup to track the Employer and the code has been entered in the Employer Userfield Code calculation variable.		
Ensure the CIP Verification Calculation Variables have been setup.		

Installation:

When the application is installed, the CIP Verification slide out is automatically linked to the Transaction Express (26077) screen. If the Financial Institution uses a Transaction Express screen that does not have the ApplNbr 26077, they need to manually link the CIP Verification slide out to their Transaction Express screen. The steps to handle this process are included in the Processing section above.

If the CIP verification slide out is manually linked to any additional screens, these links will need to be removed before the application can be uninstalled or upgraded, and readded afterwards, if applicable.

Revisions:

Date	App Version #	Change
11/2022	1.0.0.9	Incorporated Voltage Encryption code changes.
09/2022	1.0.0.8	Modify code to reduce the number of Core API calls, reducing system workload and improving application performance. User interface enhancements on the Demographics tab.
02/2022	1.0.0.7	Application updated to restrict removal of values from already-populated fields.
06/2021	1.0.0.6	Added filter for the Statement Delivery Method dropdown on the Statements tab based on display indicatory for Delivery Method business table. Expanded to 10 user fields for the account and person user fields.
01/2021	1.0.0.5	Updated slide out display to include 4 tabs for Demographics, Identifications, Statements and User Fields. Update Phone Verification to be value of KEYW bank option, added second phone number, added E-Statements (Delivery Method field), added additional fields for identification and added new calculation variables.
07/2020	1.0.0.4	Updated to correct unhandled exception error displayed when an Org-owned account was attempted to be accessed from the Relationship Profile (when an Org-owned Account was selected) or Deposit Account Maintenance screen for an Organization-owned deposit account. The CIP Verification panel could not retrieve information for the Organization’s CIP information as it is designed for Person CIP information only.
11/2019	1.0.0.3	Updated to correct performance issue when a User accessed the CIP Verification panel several times in rapid succession, the panel would slow/freeze and eventually throw an unhandled exception error.
06/2019	1.0.0.2	Updated added to correct issue – when the User went through the Account Maintenance screen path, the active person in the slide-out would default to the person with the lowest minimum PersNbr; the update makes the Account Owner the Active Person.
05/2019	1.0.0.1	Application updated to address two issues; The Transacting Person was not enabled when accessing Transaction Express from the Relationship Profile and the Deposit Maintenance screens, and the Active Person was not changing when a User attempted a new search but was on an existing Relationship Profile Screen. Also, logic was added so that the TIN masking for the Tax ID field value followed the User’s Authorization Profile settings.
08/2018	1.0.0.0	Application Created