Create a Digital Overlay for your Customer Identification Program (CIP)

- Manage required customer identifying information, orchestrating across data stores
- Generate a full audit trail of tasks, data access and actions
- Automate account opening CIP procedures, integrating with existing systems
- Reduce non-productive time and end paper tracking

CIP demands that institutions have reasonable belief they know each customer’s identity. Identity verification requires extensive record keeping and clearly documented and executed processes.

A compliant CIP program must include screening against government lists, retention of documents, and traceability of decisions. Consideration must be given to accounts post closure and accounts going dormant, as well as appropriate customer notification.

Outdated or manual processes and siloed data will result in business delays, and raise risk.

**What if you could streamline your customer processes while ensuring CIP compliance?**

*This is all possible...with Appian.*

With a single, unified digital platform, proven security and a powerful and intuitive interface, you can address the challenges that CIP presents:

- **Automate account opening.** Eliminate paper task lists and spreadsheets. Reduce non-productive time and optimize resource allocations.
- **Integrate people, process and data.** Appian assembles customer facts from all sources into a comprehensive view of the customer – and Appian’s easy to build and change rules guide compliance staff through decision criteria to manage simple and complex CIP cases.
- **Achieve a comprehensive view.** The Appian unified platform enables management of CIP variations in one application, enabling improved oversight, accountability for decision making, and staff effectiveness in executing large scale CIP efforts.
- **Increase productivity and efficiency.** Appian supports integration with data sources, sanctions screens, and access to retained history of CIP information, plus management of the CIP program across multiple risk categories.

CIP Program Requirements per 31 C.F.R § 103.121

Development of well-defined risk-based procedures for verifying identity of each customer including assessment of relevant risks across account types, account opening methods, and type of information available.
FOCUS
Focus your efforts to meet the CIP challenge. With Appian, you can:

- Manage basic cases and more complex scenarios within the same process
- Create comprehensive views of customers across multiple account opening events, across lines-of-business and geographies
- Conduct ongoing sanctions screening with reasonable review and escalation of exception cases

TAKE CONTROL
Take control of performance with the Appian application platform, a powerful yet easy to use platform for managing complex business processes.

Quickly build and deploy enterprise apps for:

- Customer Acquisition
- KYC and AML Compliance
- Customer Onboarding
- Product Management
- Business Operations
- IT and FinTech

PREPARE FOR THE FUTURE
Pressure is mounting to deliver innovation in the financial services sector. Alleviate the pressure with Appian. Streamline operations, reduce costs, facilitate collaboration, and navigate change.

Unify relevant information and systems to get work done with Appian. Achieve significant efficiency in work execution while leveraging your legacy IT investments.

COMPANIES FROM ACROSS THE FINANCIAL SERVICES SECTOR TRUST APPIAN:

Appian

As the market leader in modern Business Process Management (BPM) and Case Management software, Appian delivers an enterprise application platform that unites users with all their data, processes, and collaborations—in one environment, on any mobile device, through a simple social interface. On-premise and in the cloud, Appian is the fastest way to deliver innovative business applications. For more information, visit www.appian.com