

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

- > Manage required customer identifying information, orchestrating across data stores
- > Automate account opening CIP procedures, integrating with existing systems
- > Generate a full audit trail of tasks, data access and actions
- > 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Outdated or manual processes and siloed data will result in business delays, and raise risk.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?**

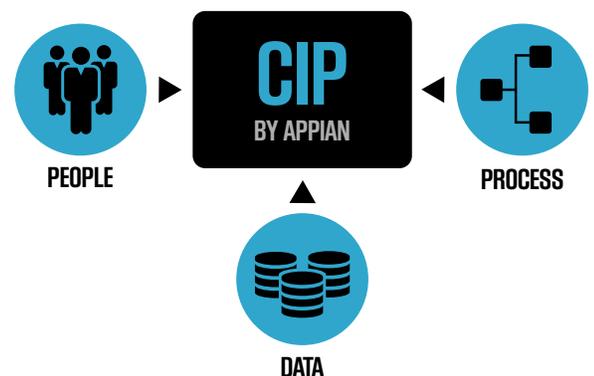
*This is all possible...with Appian.*

With Appian, The Digital Transformation 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:

- 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 powerful, agile low-code platform for managing complex business processes. Quickly build, deploy, and scale with enterprise apps for:

- Customer Acquisition
- KYC and AML Compliance
- Customer On-Boarding
- 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.

### LEADING ORGANIZATIONS TRUST APPIAN:



# Appian

Appian provides a leading low-code software development platform that enables Financial Services Institutions to rapidly develop powerful and unique applications. The applications created on Appian's platform help companies drive digital transformation and enables competitive differentiation.

For more information, visit [www.appian.com](http://www.appian.com)