

# Beneficial Ownership

Parameters and Setup  
Patricia Widlund

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# FinCEN Customer Due Diligence Beneficial Ownership Rules



New system functionality has been created to help you comply with new procedures mandated by the United States Department of the Treasury Financial Crimes Enforcement Network (FinCEN).

Fields added at the customer level to identify legal entities and beneficial owners.

End-of-Year 2017 enhancement.

# Note

- The United States Department of the Treasury Financial Crimes Enforcement Network (FinCEN) has created new regulatory procedures as part of their anti-money laundering compliance program.
- Covered institutions are required to establish and maintain written procedures reasonably designed to identify and verify the identities of beneficial owners of legal entity customers, which are subject to certain exclusions and exemptions.

# What is a Legal Entity?

- Examples include:
  - Corporations
  - Limited-liability companies
  - Limited partnerships
  - General partnerships
  - Business trusts
  - Any other entity created by a filing with a state office, or any other entity created in this way
  - Similar entities formed under the laws of other countries

# What is a Beneficial Owner?

- An individual who owns 25 percent or more of the equity interest of a legal entity, or an individual who has significant responsibility to control, manage, or direct a legal entity.

### SilverLake Menu

cfben

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▶ Beneficial Owner Tracking

- General Parameter Maintenance ★
- Entity Exclusion Reason Parameter Maintenance ★
- ID Parameter Maintenance ★
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- Entity Percentage Override Reason Parameter Maint ★
- Print FinCEN Legal Entity Report ★
- Print FinCEN Legal Entity Exception Report ★
- Print FinCEN Beneficial Owner CD Renewal Report ★
- Print FinCEN New Beneficial Owners Today Report ★
- Print FinCEN Beneficial Owner Report ★
- Print Beneficial Owner OFAC Activity (Current Day) ★
- Print Beneficial Owner OFAC Activity (Prior Day) ★

# SilverLake Menu

cfbeno

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General Parameter Maintenance



Entity Exclusion Reason Parameter Maintenance



ID Parameter Maintenance



Verification Reason Parameter Maintenance



Entity Percentage Override Reason Parameter  
Maint





cfben

- ▶ My Menu ▶ Search Results
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- Print FinCEN Legal Entity Report ★
- Print FinCEN Legal Entity Exception Report ★

### Beneficial Owners General Parameters - Change

✕ Exit ◀ Previous OK Maintenance

#### Beneficial Owners General Parameters Information

Print ▾

Entity owner tracking percentage:

Require percent owned during beneficial owner entry:

Require CIF for beneficial owners:

Number of days in advance for beneficial owner report on CD/IRA renewals:

Beneficial ownership percentage amount for OFAC scan (zero percent will scan all owners):

### Beneficial Owners General Parameters - Change

✕ Exit ◀ Previous OK Maintenance Override

⚠ Verify the percentage entered matches the FinCEN regulation. F13 to override

#### Beneficial Owners General Parameters Information

Print ▾

Entity owner tracking percentage:

Require percent owned during beneficial owner entry:

Require CIF for beneficial owners:

Number of days in advance for beneficial owner report on CD/IRA renewals:

Beneficial ownership percentage amount for OFAC scan (zero percent will scan all owners):

# SilverLake Menu

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General Parameter Maintenance ★

Entity Exclusion Reason Parameter Maintenance ★

ID Parameter Maintenance ★

Verification Reason Parameter Maintenance ★

Entity Percentage Override Reason Parameter Maint ★

Print FinCEN Legal Entity Report ★

Print FinCEN Legal Entity Exception Report ★

# Beneficial Owners General Parameters - Change



Exit



Previous

OK

Maintenance

## Beneficial Owners General Parameters Information



Print

Entity owner tracking percentage:

25%

Require percent owned during beneficial owner entry:

Y - Yes

Require CIF for beneficial owners:

N - No

Number of days in advance for beneficial owner report on CD/IRA renewals:

0

Beneficial ownership percentage amount for OFAC scan (zero percent will scan all owners):

50%

## SilverLake Menu

cfben

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General Parameter Maintenance



Entity Exclusion Reason Parameter Maintenance



ID Parameter Maintenance



Verification Reason Parameter Maintenance



Entity Percentage Override Reason Parameter  
Maint



## Entity Exclusion Reason Maintenance



◀ Previous

OK

Add

### Entity Exclusion Reason Maintenance



Print



Previous Records

Change

Delete

Display



Exclusion code



Exclusion description

▶ FP

Foreign Person

▶ NP

Natural Person

## Entity Exclusion Reason Maintenance - Change



◀ Previous

OK

Maintenance

Delete

### Entity Exclusion Reason Maintenance



Print

Exclusion code:

FP

Exclusion description:

Foreign Person

## SilverLake Menu

cfben

▶ My Menu ▶ Search Results

▶ Beneficial Owner Tracking

General Parameter Maintenance ★

Entity Exclusion Reason Parameter Maintenance ★

ID Parameter Maintenance ★

Verification Reason Parameter Maintenance ★

Entity Percentage Override Reason Parameter Maint ★

Print FinCEN Legal Entity Report ★

Print FinCEN Legal Entity Exception Report ★

Print FinCEN Beneficial Owner CD Report ★

## ID Code Maintenance



Exit

◀ Previous

OK

Add

### ID Code Maintenance



Print ▾

◀ Previous Records

Change

Delete

Display



ID Code



Description



DL

Drivers License



FP

Foreign Passport



GC

Green Card



ID

State Issued Photo ID Card



ML

Military



SS

Social Security



US

US Passport

### ID Code Maintenance - Change



◀ Previous

OK

Maintenance

Delete

### ID Code Maintenance



Print ▾

Identification Code:

DL

Description:

Drivers License

## SilverLake Menu

cfben

▶ My Menu ▶ Search Results

▶ Beneficial Owner Tracking

General Parameter Maintenance



Entity Exclusion Reason Parameter Maintenance



ID Parameter Maintenance



Verification Reason Parameter Maintenance



Entity Percentage Override Reason Parameter  
Maint



Print FinCEN Legal Entity Report



## Verification Reason Maintenance



Exit

◀ Previous

OK

Add

### Verification Reason Maintenance



Print

◀ Previous Records

Change

Delete

Display



ID Code



Description

▶ REA

Reason

## Verification Reason Maintenance - Change



Exit

◀ Previous

OK

Maintenance

Delete

### Verification Reason Maintenance



Print

Verification Code:

REA

Description:

Reason

# SilverLake Menu

cfben

▶ My Menu ▶ Search Results

▶ Beneficial Owner Tracking

General Parameter Maintenance



Entity Exclusion Reason Parameter Maintenance



ID Parameter Maintenance



Verification Reason Parameter Maintenance



Entity Percentage Override Reason Parameter Maint



Print FinCEN Legal Entity Report



Print FinCEN Legal Entity Exception Report



## Entity Percentage Override Reason Maintenance



Exit

◀ Previous

OK

Add

### Entity Percentage Override Reason Maintenance



Print



Previous Records

Change

Delete

Display



ID Code



Description



TC

Testing Code

## Entity Percentage Override Reason Maintenance - Change



Exit



Previous

OK

Maintenance

Delete

### Entity Percentage Override Reason Maintenance



Print

Override Code:

TC

Description:

Testing Code

### SilverLake Menu

cfben

▶ My Menu ▶ Search Results

▶ Beneficial Owner Tracking

- General Parameter Maintenance ★
- Entity Exclusion Reason Parameter Maintenance ★
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- Verification Reason Parameter Maintenance ★
- Entity Percentage Override Reason Parameter Maint ★
- Print FinCEN Legal Entity Report** ★
- Print FinCEN Legal Entity Exception Report ★
- Print FinCEN Beneficial Owner CD Renewal Report ★
- Print FinCEN New Beneficial Owners Today Report ★
- Print FinCEN Beneficial Owner Report ★
- Print Beneficial Owner OFAC Activity (Current Day) ★
- Print Beneficial Owner OFAC Activity (Prior Day) ★

### SilverLake Menu

ofac

▶ My Menu ▶ Search Results

- OFAC Tracking Menu ★
- ACH Suspected OFAC Listing by SEC Code (Prior day) ★
- ACH Suspected OFAC Listing by SEC Code (Today's) ★
- ACH Suspected OFAC Listing Suspended (Prior day) ★
- ACH Suspected OFAC Listing Suspended (Today's) ★
- OFAC Inquiry ★
- OFAC Matching Word Parameters ★
- Print Beneficial Owner OFAC Activity (Current Day)** ★
- Print Beneficial Owner OFAC Activity (Prior Day)** ★
- Print OFAC Activity Report (Current Day) ★
- Print OFAC Activity Report (Prior Day) ★

X Exit ◀ Previous OK

cfm

▶ My Menu ▶ Search Results ▶ CIF Maintenance Menu

Enter New Customer ★

Change Customer Information ★

Change Customer Name ★

Alternate Address Maintenance ★

Change Additional Names & Relationships ★

Marketing Information Maintenance ★

Change Account Primary CIF Number ★

Enter/Update Seasonal Address ★

Enter/Update Customer TIN Information ★

Alternate Name Maintenance ★

New Customer Information

Print ▾

Customer Details

Customer Number: SAA0016

Short Name:

Customer Name:

1042S and W8 Reporting

Alien Customer: N - No ▾

Reporting Chapter: 0

Alien Country of Residency:

Alien Country of Citizenship:

Alien Chapter 3 Exemption Code: 0

Alien Chapter 4 Exemption Code: 0

Alien Chapter 3 Status Code: 0

Alien Chapter 4 Status Code: 0

Alien Postal City:

Alien Postal Province:

Alien Postal Code (ZIP):

Legal Entity Details

FinCEN Legal Entity: I - Include ▾

Exclusion Reason: \*\*\*

Legal Entity Identifier (LEI):

Override Ownership Percentage (3.0):

Override Percentage Reason: \*\*\*



# Existing Customers

- Non-Individual Customers

Legal Entity Details	
Legal Entity ID:	
FinCEN Legal Entity:	I - Include
Exclusion Code:	
Override Ownership Percentage:	0
Override Percentage Reason:	
Verification Reason Code:	REA
Verification Date:	12/15/2008
Verified By:	hdl

- Individual Customers

Legal Entity Details	
Legal Entity ID:	
FinCEN Legal Entity:	E - Exclude
Exclusion Code:	NP - Natural Person
Override Ownership Percentage:	0
Override Percentage Reason:	
Verification Reason Code:	
Verification Date:	
Verified By:	

Account Fields		
Description	Value	Field Help
Individual		Yes

Alien Information	
Alien Customer:	No
Alien Chapter 3 Status Code:	No
Alien Chapter 3 Exemption Code:	Yes

# May 11, 2018

- Beginning May 11, 2018, you must begin tracking legal entity and beneficial owner information.
- You can choose to override and not enter beneficial owner information; however, after May 11, 2018 if you override you will not be compliant with the regulations.

# Account Types

- Credit Lines
- Demand Deposit Accounts
- Lease Security Accounts
- Loans
- Loan Renewals
- Safe Deposit Box Accounts
- Shareholder Accounts
- Time Deposit Accounts

SilverLake Menu

ddmenu

My Menu Search Results Deposits Master Menu

- Enter/Update New Deposit Accounts
- Deposit Master File Maintenance
- Stop/Hold File Maintenance
- Sweep Arrangement Entry/Update
- Update Account Analysis Counters
- Add/Update Account Analysis Master
- Special Message Maintenance
- Alert Message Maintenance
- Demand Deposit Float Maintenance

Beneficial Owners

Exit Previous Enter Add Maintenance Top Bottom

Beneficial Owners Information

Print

Entity Name and Address		Entity Details	
Entity Name	Sam Doe Does Donuts	Customer Number	
Address	663 W Hwy 60	Inquiry Code	
City	Monett MO 65708	Short Name	SAM DOE DOES DONUTS
		Tax ID	11-1223333
		Class	Business
		Language	ENGLISH

Beneficial Owners Items

No records available

Beneficial Owners

Exit Previous Enter Override

WARNING: This Customer's FinCEN Legal Entity flag is set to Include. A Controlling Owner is required.

SilverLake Menu

Beneficial Owners - Add

Exit Previous OK Maintenance Get CIF Information

Beneficial Owners Information

Print

Entity Name and Address		Owner Information		Owner Address Information	
Entity Name	Sam Doe Does Donuts	Owner Name	<input type="text"/>	Address Line 1	<input type="text"/>
Address	663 W Hwy 60	Owner CIF Number	<input type="text"/>	Address Line 2	<input type="text"/>
City	Monett MO 65708	Controlling Owner Title	<input type="text"/>	City	<input type="text"/>
		Owner Birthday	MM/DD	State	<input type="text"/>
		Owner Type	<input type="text"/>	Zip	00000-0000
		Ownership Percentage	<input type="text"/>	Delivery Point	<input type="text"/>
		Owner ID Number	<input type="text"/>	Foreign Address Flag	<input type="text"/>
		Owner ID Type	<input type="text"/>	Foreign Address	<input type="text"/>
		Country of Issuance	<input type="text"/>	Foreign Country	<input type="text"/>

Entity Details

Customer Number: SAAG016

Inquiry Code:

Short Name: SAM DOE DOES DONUTS

Tax ID: 11-1223333

Class: Business

Language: ENGLISH

### Beneficial Owners - Add

Exit Previous **OK** Maintenance **Get CIF Information**

#### Beneficial Owners Information

Print

**Entity Name and Address**  
Sam Doe Does Donuts  
663 W Hwy 60  
Monett MO 65708

**Entity Details**  
Customer Number: SAA0016  
Inquiry Code:  
Short Name: SAM DOE DOES DONUTS  
Tax ID: 11-1223333  
Class: Business  
Language: ENGLISH

**Owner Information**  
Owner Name:  
**Owner CIF Number: BAA0002** ...  
Controlling Owner Title:  
Owner Birthday: // ▾  
Owner Type: ...  
Ownership Percentage:  
Owner ID Number:  
Owner ID Type: ...  
Country of Issuance:

**Owner Address Information**  
Address Line 1:  
Address Line 2:  
City:  
State: ...  
Zip: 00000-0000  
Delivery Point:  
Foreign Address Flag: ▾  
Foreign Address:  
Foreign Country:

## Beneficial Owners - Add

✕ Exit
◀ Previous
OK
Maintenance
Get CIF Information

## Beneficial Owners Information

Print ▾

## Entity Name and Address

Sam Doe Does Donuts

663 W Hwy 60

Monett MO 65708

## Entity Details

Customer Number: SAA0016

Inquiry Code:

Short Name: **SAM DOE DOES DONUTS**

Tax ID: 11-1223333

Class: **Business**

Language: **ENGLISH**

## Owner Information

Owner Name:

Owner CIF Number: **BAA0002** ...

Controlling Owner Title:

Owner Birthday: **04/15/2014** ▾

Owner Type: ...

Ownership Percentage:

Owner ID Number: **000000299**

Owner ID Type: **TAXID** ...

Country of Issuance:

## Owner Address Information

Address Line 1:

Address Line 2:

City:

State: **MO** ...

Zip:

Delivery Point:

Foreign Address Flag: **N - No** ▾

Foreign Address:

Foreign Country:

## Beneficial Owners - Add

✕ Exit ◀ Previous OK Maintenance Get CIF Information

## Beneficial Owners Information

Print

## Entity Name and Address

Sam Doe Does Donuts

663 W Hwy 60

Monett MO 65708

## Entity Details

Customer Number: SAA0016

Inquiry Code:

Short Name: **SAM DOE DOES DONUTS**

Tax ID: 11-1223333

Class: Business

Language: ENGLISH

## Owner Information

Owner Name:

Owner CIF Number: BAA0002 ...

Controlling Owner Title:

Owner Birthday: 04/15/2014 ▾

Owner Type: ...

Ownership Percentage:

Owner ID Number: 000000299

Owner ID Type: TAXID ...

Country of Issuance:

## Owner Address Information

Address Line 1: 100 S Main St

Address Line 2:

City: Monett

State: MO ...

Zip: 65708-0000

Delivery Point:

Foreign Address Flag: N - No ▾

Foreign Address:

Foreign Country:

## Beneficial Owners - Add

✕ Exit
◀ Previous
OK
Maintenance
Get CIF Information

## Beneficial Owners Information

Print

## Entity Name and Address

Sam Doe Does Donuts  
663 W Hwy 60  
Monett MO 65708

## Entity Details

Customer Number: SAA0016  
Inquiry Code:  
Short Name: SAM DOE DOES DONUTS  
Tax ID: 11-1223333

## Owner Information

Owner Name:  
Owner CIF Number: BAA0002  
Controlling Owner Title:  
Owner Birthday: 04/15/2014  
Owner Type:  
Ownership Percentage:  
Owner ID Number: 000000299  
Owner ID Type: TAXID  
Country of Issuance:

## Owner Address Information

Address Line 1: 100 S Main St  
Address Line 2:  
City: Monett  
State: MO  
Zip: 65708-0000  
Delivery Point:  
Foreign Address Flag: N - No  
Foreign Address:  
Foreign Country:

## Ownership Type - JHPARHV

✕ Exit
◀ Previous
OK

## Ownership Type Items

Print
◀ Previous Records
Select

Code	Description
B	Both
C	Controlling
O	Entity

## Beneficial Owners General Parameters - Change

✕ Exit
◀ Previous
OK
Maintenance

## Beneficial Owners General Parameters Information

Print

Entity owner tracking percentage: 25%  
Require percent owned during beneficial owner entry: Y - Yes  
Require CIF for beneficial owners: N - No  
Number of days in advance for beneficial owner report on CD/IRA renewals:  
Beneficial ownership percentage amount for OFAC scan (zero percent will scan all owners): 50%



**Beneficial Owners - Add**

Exit Previous OK Maintenance Get CIF Information

**Beneficial Owners Information**

Print

Entity Name and Address		Owner Information		Owner Address Information	
Sam Doe Does Donuts		Owner Name:		Address Line 1:	100 S Main St
663 W Hwy 60		Owner CIF Number:	BAA0002 ***	Address Line 2:	
Monett MO 65708		Controlling Owner Title:		City:	Monett
		Owner Birthday:	04/15/2014	State:	MO ***
		Owner Type:	***	Zip:	65708-0000
		Ownership Percentage:		Delivery Point:	
		Owner ID Number:	000000299	Foreign Address Flag:	N - No
		Owner ID Type:	TAXID ***		
		Country of Issuance:			

Entity Details	
Customer Number:	SAA0016
Inquiry Code:	
Short Name:	SAM DOE DOES DONUTS
Tax ID:	11-1223333
Class:	Business
Language:	ENGLISH

**Beneficial Owners General Parameters - Change**

Exit Previous OK Maintenance

**Beneficial Owners General Parameters Information**

Print

Entity owner tracking percentage:	15%
Require percent owned during beneficial owner entry:	Y - Yes
Require CIF for beneficial owners:	N - No
Number of days in advance for beneficial owner report on CD/IRA renewals:	0
Beneficial ownership percentage amount for OFAC scan (zero percent will scan all owners):	50%

### Beneficial Owner Additional ID Maintenance

X Exit ◀ Previous Enter Add Maintenance Top Bottom

#### Beneficial Owner Identification Information

Print ▾

##### Owner

Owner Name: Jane Banker  
Owner ID Number: 000000299  
Owner ID Type: TAXID

##### Entity

Customer Name: Sam Doe Does Donuts  
Customer Number: SAA0016  
Short Name: SAM DOE DOES DONUTS

#### Beneficial Owner Identification Items

**No records available**

Beneficial Owner Additional ID Maintenance - Add

X Exit ◀ Previous OK Maintenance

#### Beneficial Owner Identification Information

Print ▾

Owner		Entity		Identification Code Information	
Owner Name:	Jane Banker	Customer Name:	Sam Doe Does Donuts	Identification Code:	
Owner ID Number:	000000299	Customer Number:	SAA0016	Identification Number:	
Owner ID Type:	TAXID	Short Name:	SAM DOE DOES DONUTS	Issued By:	
				Place of Issuance:	
				Date of Issuance:	// ▾
				Expiration Date:	// ▾
				Contact Date:	// ▾
				Verified By:	
				Documentation Type:	

## Beneficial Owners

Exit Previous

### Beneficial Owners Information

Print ▾

#### Entity Name and Address

Sam Doe Does Donuts  
663 W Hwy 60  
Monett MO 65708

#### Entity Details

Customer Number: [SAA0016](#)  
Inquiry Code:  
Short Name: SAM DOE DOES DONUTS  
Tax ID: 11-1223333  
Class: Business  
Language: ENGLISH

### Beneficial Owners Items

Print ▾ | Previous Records

Owner Name	T.	Owner Type	T.	Ownership Percentage	T.
▶ Jane Banker		Controlling		0.00%	

## Beneficial Owners - Change



Exit



Previous

OK

**WARNING:** You have modified one or more Beneficial Owners for this Legal Entity.  
Re-verification for ALL Owner records is required.

### Fields

Print ▾

#### Entity Name and Address

Sam Doe Does Donuts

663 W Hwy 60

Monett MO 65708

#### Verification Information

Verification Reason Code:

Verification Date: // ▾

Verified By:

#### Entity Details

Customer Number: SAA0016

Inquiry Code:

Short Name: SAM DOE DOES DONUTS

Tax ID: 11-1223333

Class: Business

Language: ENGLISH

✕ Exit

◀ Previous

OK

### Fields

 Print ▾

Account Information:

**Account Opening for Beneficial  
Owner**

**Add**

Account Number:

**1231**

Account Type:

**D**

Name of Person Opening  
Account:

Title of Person Opening Account:

Xperience - SilverLake

627 - Class 2 West - 2017

# Customer SAA0016

Sam Doe Does Donuts

663 W Hwy 60  
Monett MO 65708

Tax ID: 11-1223333

Customer Inquiry Customer Profile

Banner Messages (0)

- Email Address Missing
- Happy Birthday!! 1/1/0001 12:00:00 AM

Customer Tax Information Financials and Risk

Customer Name and Address Contact Criteria

Customer Name: Sam Doe Does Donuts

Legal Entity Details

Legal Entity ID:	
FinCEN Legal Entity:	I - Include
Exclusion Code:	
Override Ownership Percentage:	0
Override Percentage Reason:	
Verification Reason Code:	REA
Verification Date:	12/15/2008
Verified By:	hdl

Search

Description: Ind

Account Fields

Description	Value	Field Help
Individual		No
Standard Industry Code		

Customer Inquiry Customer Profile

Find Print Refresh OK Cancel Name Change All Fields Delete Customer

- Banner Messages (0)

Email Address Missing Happy Birthday!: 1/1/0001 12:00:00 AM

Customer Tax Information Financials and Risk

Customer Name and Address	Contact Criteria	Legal Entity Details
Sam Doe Does Donuts	Privacy Act Opted Out: No	Legal Entity ID:
663 W Hwy 60	Privacy Act Last Notice Sent Date: //	FinCEN Legal Entity: I - Include
Monett MO 65708	Affiliate Opt Out: No	Exclusion Code:
	Affiliate Opt Out Exception Code:	Override Ownership Percentage: 0
	Affiliate Opt Out Exception Date: //	Override Percentage Reason:
	Affiliate Opt Out Expiration Date: //	Verification Reason Code: REA
	No Call Customer: No	Verification Date: 12/15/2008
		Verified By: hdi
Customer Details	Dates	
Customer Number: SAA0016	Last Contact Date: 02/14/2018	
Tax ID Number: 11-1223333		
Sex:		

Xperience - SilverLake

Search help

Xperience Sam Doe Does Donuts (627) SL SilverLake (627)

627 - Class 2 West - 2017 skclass2 Print Screen Options

Customer SAA0016

Customer Inquiry Customer Profile

Find Print Refresh Edit Name Change All Fields Merge Document

Banner Messages (0)

Email Address Missing Happy Birthday!! 1/1/0001 12:00:00 AM

Customer Tax Information Financials and Risk

Customer Name and Address

Sam Doe Does Donuts
663 W Hwy 60
Monett MO 65708

Contact Criteria

Privacy Act Opted Out:

Privacy Act Last Notice Sent Date:

Affiliate Opt Out:

Affiliate Opt Out Exception Code:

Affiliate Opt Out Exception Date:

Beneficial Owner Inquiry

- ABA Lookup
- Additional Addresses
- Beneficial Owner Inquiry
- Collateral Tracking
- Credit Line
- Credit Line Overview
- Customer Address Change
- Customer All-in-One Maintenance
- Customer Identification
- Customer Maintenance
- Customer Profile
- Customer Waived Income
- Document/Image Inquiry
- Forward Account
- Geographic Address Reference
- Google
- Inquiry Tracking
- Liability Inquiry
- Litigation/Bankruptcy Inquiry
- Maintenance History
- Marketing Information
- Messages
- Officers
- Plans
- Profitability
- Related Customers
- Sweep Inquiry
- Tax Reporting
- USPS Address Verification
- Zillow Home Lookup



Customer

SAA0016 🏠 📄 🔄

# Sam Doe Does Donuts

663 W Hwy 60  
Monett MO 65708

▶️ Additional Addresses

Tax ID: 11-1223333

🏠 Demand Deposits (1)

🖨️ Print 🔄 Refresh 👤 Beneficial Owners 👤 Account Names/Titles

### Beneficial Owners

+ Add

**Jane Banker**  
Controlling Individual / Significant Responsibility

### Beneficial Owner Details Additional IDs

🖨️ Print ✎ Edit ✂️ Delete

#### Name and Address Information

Owner Name:	Jane Banker
Title:	COO
Address Line 1:	100 S Main St
Address Line 2:	
City:	Monett
State:	MO - Missouri
Zip:	65708-0000
Delivery Point:	

#### Beneficial Owner Information

CIF Number:	<u>BAA0002</u>
Owner ID:	000000299
Owner ID Type:	Tax ID
Country of Issuance:	
Date of Birth:	04/15/1985
Type of Owner:	Controlling Individual / Significant Responsibility
Date Owner Removed:	

+
Add Beneficial Owner
✕

Beneficial Owner

Foreign Address
Refresh from CIF

**Name and Address Information**

Owner Name:	<input type="text"/>
Title:	<input type="text"/>
Address Line 1:	100 S Main St
Address Line 2:	<input type="text"/>
City:	Monett
State:	MO - Missouri
Zip:	65708-0000
Delivery Point:	<input type="text"/>

**Beneficial Owner Information**

CIF Number:	BAA0002
Owner ID:	000000299
Owner ID Type:	Tax ID
Country of Issuance:	<input type="text"/>
Date of Birth:	04/15/2014
Type of Owner:	<input type="text"/>
Percent Owned:	<input type="text"/>

**Verification**

Verification Reason:	<input type="text"/>
Verification Date:	//
Verified By:	<input type="text"/>

Next >
Cancel

✕
Ownership Type - JHPARHV
OK

**Ownership Type Items**

Print
Previous Records 
Select

Code	Description
B	Both
C	Controlling
O	Entity

Both a Controlling Individual & Beneficial Owner  
**Controlling Individual / Significant Responsibility**  
 Beneficial Owner

## Override Confirmation



### Override exception



This Customer's FinCEN Legal Entity flag is set to "Include", A Controlling Owner is required.

OK

Cancel

+
Add Beneficial Owner
✕

Beneficial Owner

▶ Additional IDs

Additional ID for Drivers License

Additional ID for Military ID

i
Select Additional IDs to Add for Beneficial Owner

Drivers License

Foreign Passport

Green Card

State Issued Photo ID Card

Military ID

Social Security Number

US Passport

< Back
Next >
Cancel

+
Add Beneficial Owner
✕

Beneficial Owner

Additional IDs

▶ Additional ID for Drivers License

Additional ID for Military ID

**Identification**

Type: Drivers License

Number: 123456789

**Miscellaneous Information**

Issued By: MO

Place of Issuance: Barry

Date of Issuance: 02/01/2017 ▾

Expiration Date: 02/01/2019 ▾

Contact Date: // ▾

Verified By:

Document Type: Original ▾

**Verification**

Verification Reason: Reason ▾

Verification Date: 12/15/2008 ▾

Verified By: hdl

< Back
Next >
Cancel

**JACKHENRY** University

36 | 4/13/18 | Patricia Widlund

**jack henry**  
& ASSOCIATES INC.

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627 - Class 2 West - 2017    siclass2    Print Screen    Options

# Customer SAA0016

Customer Inquiry    Customer Profile    Beneficial Owner Inquiry    Account Names/Titles

Print    Refresh    Beneficial Owners

### Beneficial Owners

+ Add

**Jane Banker**  
Controlling Individual / Significant Responsibility

### Beneficial Owner Details

**Additional IDs**

All Items

Print    + Add

Type	Number
Drivers License	123456

Item Details

Print    Edit    Delete

Identification	
Type:	Drivers License
Number:	123456

Miscellaneous Information	
Issued By:	MO
Place of Issuance:	barry county
Date of Issuance:	01/15/2017
Expiration Date:	01/15/2019
Contact Date:	
Verified By:	hdl
Document Type:	Original

Account Names/Titles

Account	Name	Title
1231	Jane Banker	COO

**Edit Account Name/Title**

Account: 1231

Person Opening Account: Jane Banker

Title of Person Opening Account: COO

OK Cancel

Account Names/Titles

Print + Add Edit

Account	Name	Title
1231	Jane Banker	COO

**Add Account Name/Title**

Customer does not have any primary accounts available

OK Cancel

Xperience - SilverLake

Search help

Xperience All State Auto Sales, Inc. (627) SL SilverLake (627)

627 - Class 2 West - 2017 sclass2 Print Screen Options

# Customer A3A0099

Customer Inquiry Customer Profile Beneficial Owner Inquiry

Print Refresh Beneficial Owners Account Names/Titles

## Account Names/Titles

+ Add

No Records to Display

### Add Account Name/Title

Account:

Person Opening Account:

Title of Person Opening Account:

6890807 All State Auto Sales, Inc.

94 All State Auto Sales, Inc.

1094 All State Auto Sales, Inc.

8888 All State Auto Sales, Inc.

OK Cancel

Customer A3A0099

All State Auto Sales, Inc.

24W483 Lake St.  
Aurora MO 65605

Additional Addresses

Tax ID: 11-1223458

Demand Deposits (1)

Loans (3)



Beneficial Owners

jane banker

Controlling Individual / Significant Responsibility

Editing Beneficial Owner Details Additional IDs


Print OK Cancel Foreign Address Refresh from CIF

Name and Address Information

Owner Name:	jane banker
Title:	ooo
Address Line 1:	100 S Main St
Address Line 2:	
City:	Monett
State:	MO - Missouri
Zip:	65708-0000
Delivery Point:	

Beneficial Owner Information

CIF Number:	BAA0002
Owner ID:	000000299
Owner ID Type:	Tax ID
Country of Issuance:	
Date of Birth:	04/15/1985
Type of Owner:	Controlling Individual /
Date Owner Removed:	//

 **You have modified Beneficial Owner. Re-verification is required.**

Verification Reason:	Reason
Verification Date:	02/20/0018
Verified By:	hdl

OK Cancel

# Future

- Proof of verification without making changes
  - Coming in a future package
- Current work-around
  - Create an ID type for verification
  - Adding an ID with verification would trigger the re-verification screen

The screenshot shows a web application interface for managing beneficial owners. The main window is titled 'Beneficial Owner Inquiry' and contains a table of 'Beneficial Owners' with one entry for 'Jane Bonker'. A modal window titled 'Adding Beneficial Owner Details' is open, showing a table of 'All Items' with one entry for 'Drivers License'. Below this, the 'Item Details' section is visible, including a dropdown menu for 'Type' with 'Verification Confirmed' highlighted in red. Other fields include 'Number', 'Issued By', 'Place of Issuance', 'Date of Issuance', 'Expiration Date', 'Contact Date', 'Verified By', and 'Document Type'.

Type	Number
Drivers License	123456

Identification		Miscellaneous Information	
Type	Drivers License	Issued By	
Number	123456	Place of Issuance	
	Foreign Passport	Date of Issuance	YY
	Green Card	Expiration Date	YY
	State Issued Photo ID Card	Contact Date	YY
	Military ID	Verified By	
	Social Security Number	Document Type	
	US Passport		
	Verification Confirmed		

# New Reports

- CF7567P – OFAC Beneficial Owner Suspects Report
- CF8000P – FinCEN Beneficial Owner Report
- CF8001P – FinCEN Legal Entity Report – Included
- CF8002P – FinCEN Legal Entity Report – Excluded
- CF8003P – FinCEN Legal Entity Exception Report
- CF8004P – FinCEN Beneficial Owner CD Renewal Report
- CF8005P – FinCEN New Beneficial Owners Today Report
- CFBO7590P – OFAC Beneficial Owner Activity Report

# SilverLake Menu

cfbenc

▶ My Menu ▶ Search Results

▶ Beneficial Owner Tracking

Print FinCEN Legal Entity Report	★	• CF8001P or CF8002P
Print FinCEN Legal Entity Exception Report	★	• CF8003P
Print FinCEN Beneficial Owner CD Renewal Report	★	• CF8004P
Print FinCEN New Beneficial Owners Today Report	★	• CF8005P
Print FinCEN Beneficial Owner Report	★	• CF8000P
Print Beneficial Owner OFAC Activity (Current Day)	★	• CFBO7590P
Print Beneficial Owner OFAC Activity (Prior Day)	★	

# CF7567P – OFAC Beneficial Owner Suspects Report

**SilverLake Menu**

report man

My Menu Search Results

Report Management Menu

- Add/Change/Delete Reports in Distribution File
- Distribution Maintenance
- Form Description Maintenance
- Report Distribution Maintenance**
- Rebuild Report Distribution List
- Distribution by User Profile Parameters
- Work with Report List/Recreate and Distribute
- Display Report Distribution List
- Work with Query
- Query Report Control Maintenance
- Query Notice Parameter Maintenance
- Postal Barcode Parameter Maintenance

**Report Management Maintenance**

Exit Previous OK Maintenance

**Report Management Maintenance Information**

Print

Application:

**Central information (CIF)**

Total Reports: 109

**Report Management Maintenance Items**

Print Previous Records Next Records Change Display

Branch	Representative	Report	Mode Allowed	Title
		CF5300P	I	Loan Pricing Inquiry
		CF6000P	I	Possible CIF Related Errors
		CF6100P	I	All Alternate Addresses
		CF6200P	I	Alternate Address Records without Accounts
		CF6300P	I	Alternate Addresses that match CIF
		CF7555P	A	OFAC Matched CIF Master Report
		CF7565P	A	OFAC Miscellaneous Suspects Report
		<b>CF7567P</b>	<b>A</b>	<b>OFAC Beneficial Owner Suspects Report</b>
		CF7575P	A	OFAC Print certified match report

**SilverLake Menu**

ofac

My Menu Search Results OFAC Tracking Menu

- Upload OFAC files from OFAC folder
- Scan CIF Names & Address Files & Print reports**
- Reprint CIF Names & Address match reports
- Certify Reported Name & Address matches
- Maintain Certified matches

# CF8001P – FinCEN Legal Entity Report – Included

# CF8002P – FinCEN Legal Entity Report – Excluded

**SilverLake Menu**

- ▶ My Menu ▶ Search Results
- ▶ Beneficial Owner Tracking
- General Parameter Maintenance ★
- Entity Exclusion Reason Parameter Maintenance ★
- ID Parameter Maintenance ★
- Verification Reason Parameter Maintenance ★
- Entity Percentage Override Reason Parameter Maint
- Print FinCEN Legal Entity Report**
- Print FinCEN Legal Entity Exception Report

**FinCEN Legal Entity Listings**

✕ Exit ◀ Previous OK

**FinCen Legal Entity Listings**

Print ▼

Report type: 1 - Included as a FinCEN Legal Entity  
2 - Excluded as a FinCEN Legal Entity

SLXP QA	TEST BANK	510	R2018	Excluded FinCEN Legal Entity Customers	FinCEN Legal Entity	Exclusion Reason
CIF Number	Customer Name					
AAA0004					Exclude	Natural Person
AAA0005					Exclude	Natural Person
AAA0007					Exclude	Natural Person
AAA0008					Exclude	Natural Person

# CF8003P – FinCEN Legal Entity Exception Report

- The exception report lists entities with missing beneficial owner information.
- This report will be blank if generated prior to May 11, 2018.
- Tracking of legal entity information is not required until May 11, 2018.

SLXP QA TEST BANK 510 R2018		FinCEN Legal Entity Exception Listing
CIF Number	Customer Name	FinCEN Legal Entity
*** END OF REPORT ***		



# CF8004P – FinCEN Beneficial Owner CD Renewal Report

**SilverLake Menu**

cfbeno

My Menu Search Results  
Beneficial Owner Tracking

- General Parameter Maintenance ★
- Entity Exclusion Reason Parameter Maintenance ★
- ID Parameter Maintenance ★
- Verification Reason Parameter Maintenance ★
- Entity Percentage Override Reason Parameter Maint ★
- Print FinCEN Legal Entity Report ★
- Print FinCEN Legal Entity Exception Report ★
- Print FinCEN Beneficial Owner CD Renewal Report ★**
- Print FinCEN New Beneficial Owners Today Report ★

**Beneficial Owner CD Renewal Report**

Exit Previous OK

All accounts that are scheduled to renew between the beginning and ending dates will be selected for printing. If no beginning and/or ending date is entered, no accounts will be selected for printing.

**Beneficial Owner CD Renewal Report Information**

Print

Beginning Date: //

Ending Date: //

**SilverLake Menu**

cfbeno

My Menu Search Results  
Beneficial Owner Tracking

- General Parameter Maintenance ★**
- Entity Exclusion Reason Parameter Maintenance ★
- ID Parameter Maintenance ★
- Verification Reason Parameter Maintenance ★
- Entity Percentage Override Reason Parameter Maint ★
- Print FinCEN Legal Entity Report ★

**Beneficial Owners General Parameters - Change**

Exit Previous OK Maintenance

**Beneficial Owners General Parameters Information**

Print

Entity owner tracking percentage: 25%

Require percent owned during beneficial owner entry: Y - Yes

Require CIF for beneficial owners: N - No

**Number of days in advance for beneficial owner report on CD/IRA renewals: 0**

Beneficial ownership percentage amount for OFAC scan (zero percent will scan all owners): 50%

# CF8004P – FinCEN Beneficial Owner CD Renewal Report

Class 2 West

Beneficial Owners CD Renewals Report

Legal Entity	Legal Entity				
CIF Number	Short Name				
B3A0012	BUREL REALTY & DEVEL				
Accounts Being Renewed					
Account Number	Maturity Date	Last Renewal Date	Current Balance		
6545646	12/25/12	12/25/08			
Beneficial Owner Information					
Name	Type	Percent Owned	ID Number	ID Type	
No Owner Records Exist					

Legal Entity	Legal Entity				
CIF Number	Short Name				
B302054	BASKETS UNLIMITED IN				
Accounts Being Renewed					
Account Number	Maturity Date	Last Renewal Date	Current Balance		
701	1/14/13	1/14/09	2,500,000.00		
Beneficial Owner Information					
Name	Type	Percent Owned	ID Number	ID Type	
jane banker	Controlling		000000299	TAXID	

# CF8000P – FinCEN Beneficial Owner Report or CF8005P – FinCEN New Beneficial Owners Today Report

Class 2 West - 2017		FINCEN Beneficial Owner Listing					PAGE	1	CF8000
Legal Entity CIF#	Legal Entity Short Name	Beneficial Owner	Owner Type	Percent Owned	Owner ID	Owner ID Type	ID CTRY	Owner Birthdate	
A3A0099	ALL STATE AUTO SALES	jane banker	Owner	30.00	000000299	TAXID		04/15/1985	
		Jim Banker	Both	30.00	000005555	TAXID		07/04/1976	
		james	Owner	30.00	123445555	TAXID		07/13/1976	
B302054	BASKETS UNLIMITED IN	jane banker	Controlling	.00	000000299	TAXID		04/15/1985	
DAA0011	DAWSON CREEKSIDE REN	BRADLEY C DAWSON	Controlling	.00	999008877	TAXID	USA	07/10/1975	
SAA0016	SAM DOE DOES DONUTS	Jane Banker	Controlling	.00	000000299	TAXID		04/15/1985	
		Albert Logan II	Owner	30.00	987654321	TAXID		05/07/1999	
*** END OF REPORT ***									

# CFBO7590P – OFAC Beneficial Owner Activity Report

Class 2 West - 2017		Beneficial Owner OFAC Activity				2/20/18	3:33 PM	CFBO7590P Page	2
Program	Work Station	Date	Time	Inquiry Name	OFAC #	OFAC AKA#	Match code		
BEN OWNER	QPADEV80N6	02/20/2018	15:32:29	freddy garcia	ofijweofij				
	Legal Entity CIF: AAA0014	Owner ID: 777777777			Owner ID Type: TAXID				
	GARCIA, Freddy				4527		F6030		
	GARCIA, Fredy				4527	5694	F6030		

# Beneficial Owner Purge



You can now purge beneficial owner records.

April 2018 enhancement. This is a follow-up enhancement to End-of-Year Release 2017 enhancement TFS 151815, jS1120253.

## SilverLake Menu

▶ My Menu ▶ Search Results

▶ Account/CIF Purge Menu

Print for Above Options and Clear Report File ★

Purge Unit Priced Loans ★

Purge CIF Master File and Print Report ★

Purge ALL Master Files Listed Above and Print ★

Purge Loan Application File ★

Purge IRA Plans and Print Report ★

Maintain Purge Parameters ★

Number of days to save Override History ★

Purge Override History ★

Purge FinCEN Beneficial Owner File & Print Report ★

## Display Messages



Exit

◀ Previous

OK

### Display Messages Information

Print ▾

Job 324056/HEATHERL/QPADEV001H started on 02/16/18 at 15:21:58 in subsystem

Date Removal > 5 years will be purged. Select 'G' to purge or 'C' to cancel

Type reply below:

# Reports

- Existing *CF8900 – Purged CIF Master Report* now has a column for **FinCEN Legal Entity – Include/Exclude**.
- New *CF8930P – Purged FinCEN Beneficial Owner Report* added.

- This concludes Beneficial Ownership...
- Questions?