

Client Lifecycle Management

Features Overview



stacc
quesnay

Stacc Quesnay is a leading provider of Client Lifecycle Management (CLM) solutions to the Nordic financial services sector.

With focus on user-friendliness, compliance and efficiency, Quesnay has developed a technical portfolio that can be seamlessly integrated with third parties and adapted to your company's needs. We help you stay on top of KYC and AML regulations to fight money laundering and financial crime.

This document provides an overview of the features in Stacc Quesnay's Construo CLM solution.

The Features



Customer Portal

Give your customers a seamless experience with our Customer Portal. Your customers now get a full overview of available documents and ongoing requests to upload and sign documents.



Form Renderer

Gather the information you need to better understand your customers' needs through user-friendly forms. Your employees can now easily create and update onboarding and due diligences forms.



Secure Messaging

Enable your employees and customers to communicate freely with each other without compromising on security.



Workflows

Drastically reduce the time you spend on compliance tasks as the Workflow Engine automates and categorizes the complex processes which used to be done manually.



Alerts

Let our Alert Monitor assist you with ongoing follow-up of your customer relationships by monitoring relevant changes in your customer base.



Multi-factor Authentication

Allow your international clientele, without Norwegian Bank ID, to securely log into your customer portal to access their data.



KYC Portal

Experience complete control over your compliance efforts and customers with the KYC Portal. This feature gives your employees a full overview of your customers in the onboarding process and ongoing follow-up.



Digital Signing

Easily create and follow digital signing requests in our KYC Portal. Construo eSign facilitates secure, easy and seamless signing of documents and makes them available as PDF files.



Documents

Ensure that documents are safely stored, indexed and can easily be retrieved when needed.



Access Rights

Simply manage who can access what information on which clients. It is now easy to be compliant while maintaining a cross-sectional sharing of necessary information – saving time and reducing overhead.



Triggers

The Trigger feature combined with Alerts greatly increases the automation potential of your compliance and risk management.

KYC Portal



Experience complete control over your compliance efforts and customers with the Construo KYC Portal. This feature gives your employees a full overview of your customers in the onboarding process and ongoing follow-up. It includes contact information, AML tasks, workflows, forms and documents.

Employees can follow the various workflows that have been initiated, such as PEP and sanction screenings, in a simple and clear way.

The screenshot displays the KYC Portal interface for QUESNAY AS. The main header shows the company name and navigation tabs: OVERVIEW, WORKFLOWS, SUBMISSIONS, DOCUMENTS, ALERTS, and ACCESS RIGHTS. The profile page includes sections for: Profile, Affiliates, Ownerships, Compliance, and Preferences. Key data points include: Exposures (FATCA/CRS: No, PEP: Yes, Foreign transfer: Yes, Risk classification: Standard), Due Diligence Tasks (Beneficial owners identified, Certificate of incorporation, Proof of address, test type 1), Services (Order Execution, Investment Advice, Deposits, Investment), Products (Innskudd, Depositskonto, Annet), and Currencies (NOK, SEK, EUR, USD). Registration data is also visible, including Name (QUESNAY AS), Reg. No. (918467149), Country (Norway), and Reg. Date (28.01.2017).

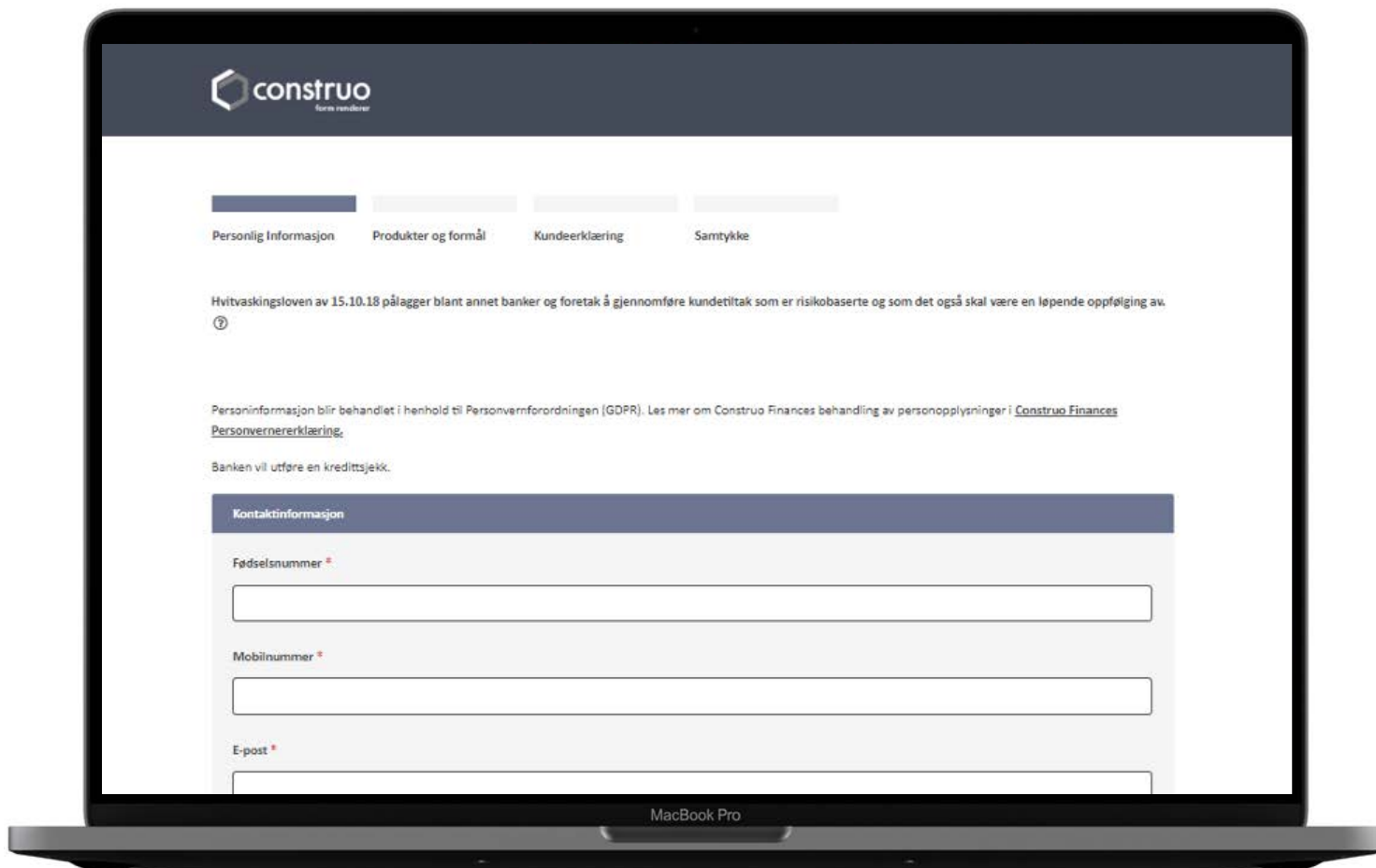
Form Renderer



Ensure a great start for your customers with the Construo Form Renderer. It's easy to present digital forms as part of your website, or by sharing them directly with the customer or other persons like beneficial owners.

In the KYC Portal, employees can easily create and edit forms using the form builder functionality. On the web, the forms will be styled according to your company's brand elements with a responsive design to be presented across platforms and screen sizes.

Through forms, you can create user-friendly experiences for your clients during the onboarding and ongoing due diligence. Gather the information you need to better understand your customers' needs with our form feature.





Workflows

Construo Workflow Engine automates and categorizes the complex processes which used to be done manually.

Workflows can automate a large variety of processes, from compliance related tasks to data exchange between systems. It can perform semi- or fully automated workflows and can assemble data from the KYC API and other applications to perform credit checks, PEP- and sanction screenings, as well as other compliance processes.

Our workflow feature creates the automation needed to drastically reduce the time you spend on compliance tasks.

Search contacts... Log out

Quesnay Finance AS
Onboarding | Norway: 974 761 076 | [+ Add description](#)

OVERVIEW **WORKFLOWS** SUBMISSIONS + ADD WORKFLOW

Q Type to filter...

Status	Id	Type	Comment	Created by	Created
Pending	145f77b4	Private Customer	Created		Apr 02, 2019
Pending	843459e8	Investor Profile Corporate	Created		Apr 08, 2019
Operation Successful	3ac5acdf	Investor Profile Corporate	Created		Apr 03, 2019

[Rerun workflow](#) [Discontinue](#)

Tasks

- ✓ **SetUpFormSubmission** Completed
Last executed: 03.04.2019 14:37:43
- ✓ **EvaluateClientAssesment** Completed
Last executed: 03.04.2019 14:43:13

Related workflows

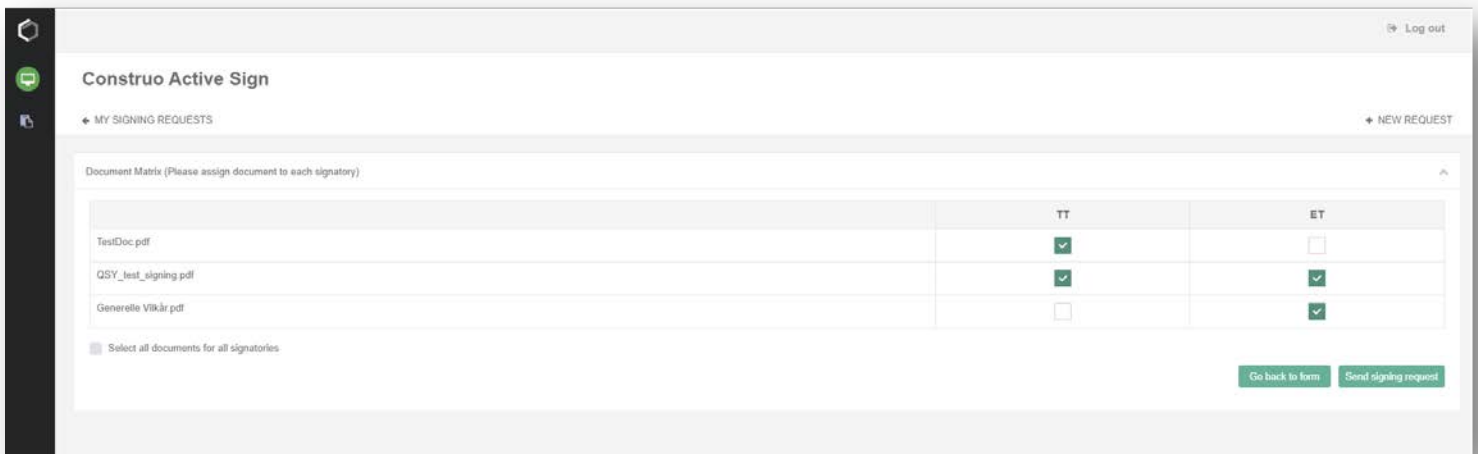
Digital Signing



Construo eSign facilitates secure, easy and seamless signing of documents and makes them available as PDF files.

Employees can create and follow digital signing requests in our KYC Portal. Communication with digital signing providers like Signicat and customer follow-up is automated which gives you a comprehensive overview over all your signing requests.

You can now seamlessly validate and authenticate your client's identity. If a document needs multiple signatures, this feature gives a list over all possible signees and sends out a request to the relevant people. You will be informed when a document has the right combination of signatures.



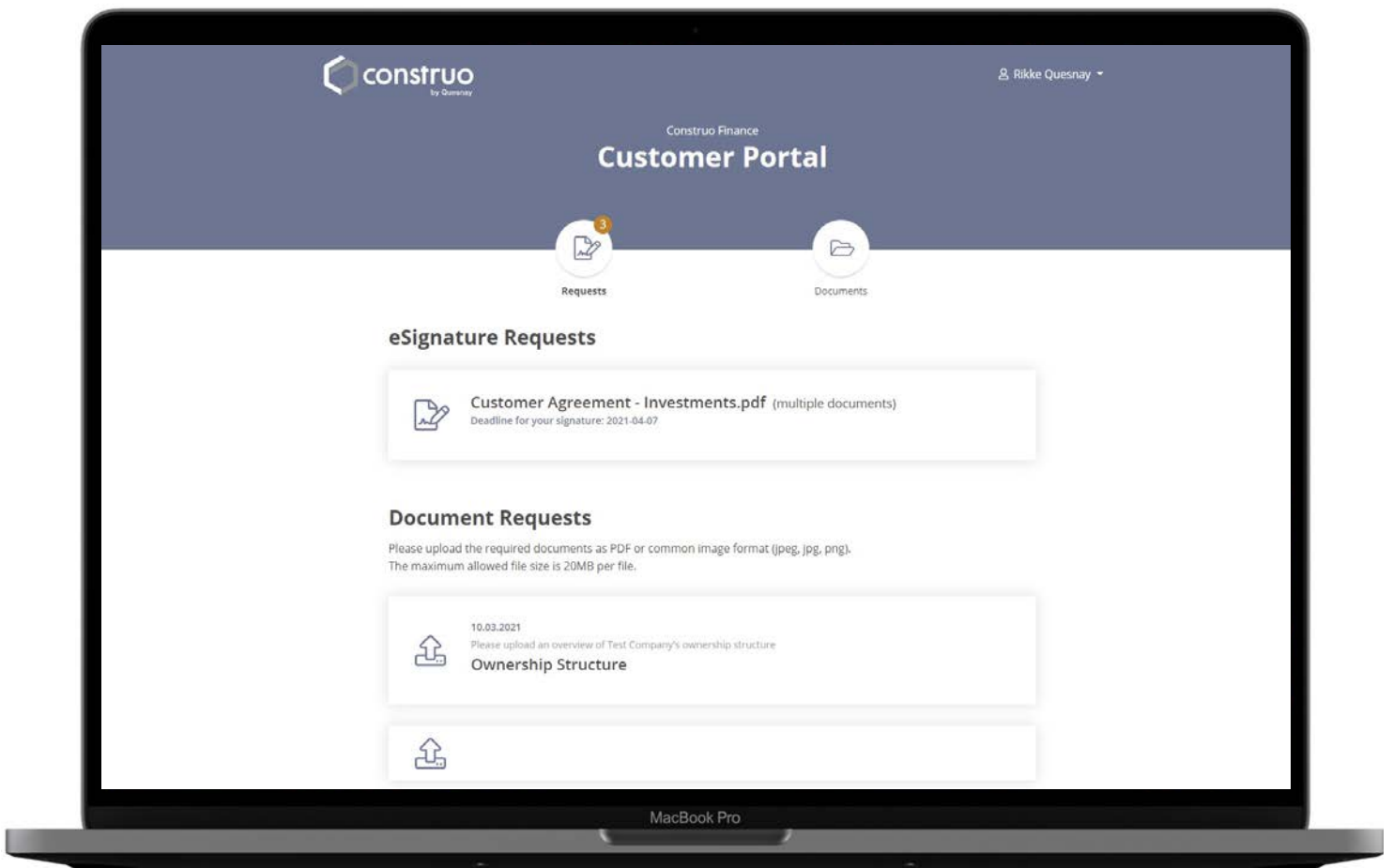


Customer Portal

Give your customers a seamless experience with Construo Customer Portal; The web application available to your customers. It is a white-label solution, meaning that the portal's design is adapted to your brand elements and visual identity.

The Customer Portal uses authentication from Signicat, so, when the customers log in, they will get an overview of available documents, as well as ongoing requests to upload and sign documents.

Automatic emails will let your customers know when something needs their attention in the customers portal, and they can easily log in to complete the task.



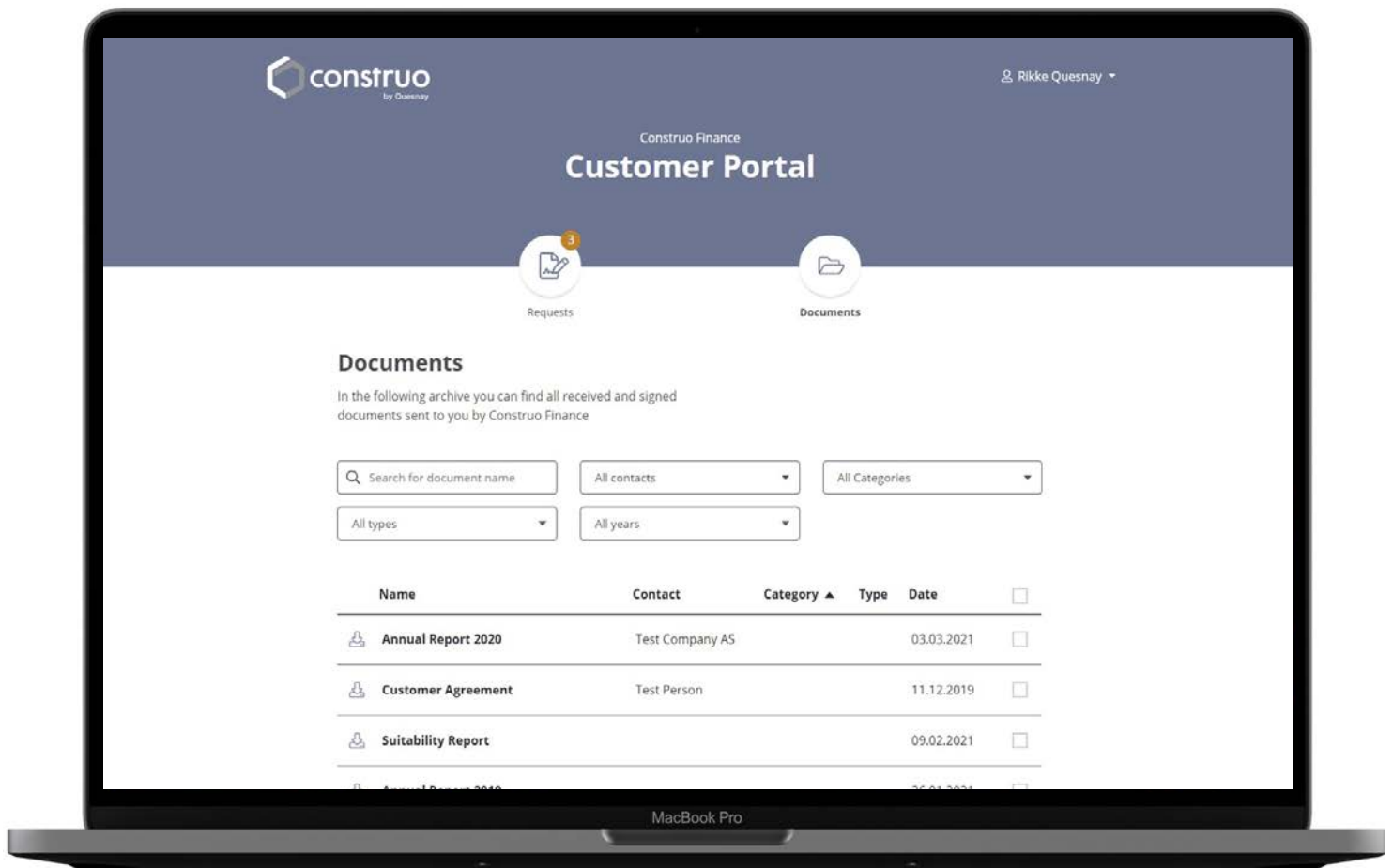
Documents



Our documents feature, Doc Store is a digital storage system for document management and document processing during the customer's onboarding process and lifecycle.

The functionality ensures that documents are safely stored, indexed and can be retrieved if needed. Doc Store is the underlying technology that enables document functionality in the customer portal.

For employees, documents are displayed in the Construo KYC Portal, while customers get an overview in the Customer Portal, which described in the previous section.





Alert Monitor

Let our Alert Monitor assist you with ongoing follow-up of your customer relationships by monitoring relevant changes in the customer base. In case of changes in, for example, the customer's status in a PEP or sanctions lists, you will receive an alert.

This functionality requires an agreement with a third-party supplier of monitoring services. A notification contains information about the change and a link to track where it comes from. Employees can then easily evaluate and process the alert and document the change on the customer's profile.

The Alert Monitor feature combined with Triggers (see next page) greatly increases the automation potential of your compliance and risk management. Processes for enhanced due diligence will be easily set in motion to help you discover attempts of financial crime and avoid reputational risk.

The screenshot displays the 'Alerts' section of a software interface. At the top, there are tabs for 'UNPROCESSED' and 'HISTORY'. Below these are filters for 'All types' and 'All risk levels', along with a search bar labeled 'Type to filter...'. The main area contains a table with the following columns: 'Details', 'Risk', 'Contact', 'Status', 'Date of', and 'Source'. The table lists several 'PEP Hit' alerts, each with a description, a risk level indicator (orange or green dot), a status (OPEN or IN PROGRESS), a date, and a source (TRAFETS + PEP_AC or TRAFETS + PEP_Eo). Below the table, a detailed view of a 'Son of Karl Nordmann, Prime Minister of Norway' is shown, including a match indicator (MATCH) and a source link.

Details	Risk	Contact	Status	Date of	Source
PEP Hit The contact appeared on a PEP list	Orange dot		OPEN	Mar 10, 2020	TRAFETS + PEP_AC
PEP Hit The contact appeared on a PEP list	Green dot		IN PROGRESS	Nov 09, 2019	TRAFETS + PEP_Eo
PEP Hit The contact appeared on a PEP list	Green dot		IN PROGRESS	Nov 09, 2019	TRAFETS + PEP_Eo
PEP Hit The contact appeared on a PEP list	Green dot		OPEN	Nov 09, 2019	TRAFETS + PEP_Eo
PEP Hit The contact appeared on a PEP list	Green dot		IN PROGRESS	Nov 09, 2019	TRAFETS + PEP_Eo
PEP Hit The contact appeared on a PEP list	Green dot		IN PROGRESS	Nov 09, 2019	TRAFETS + PEP_AC
PEP Hit The contact appeared on a PEP list	Green dot		OPEN	Nov 09, 2019	TRAFETS + PEP_Eo

Son of Karl Nordmann, Prime Minister of Norway
(Details about the PEP-status)

Match Indicator (T25)	Hit type	Source
Match based on name only. The name in the request is similar or equal to the main name of one of the aliases	MATCH	Link

Triggers

The Trigger feature combined with alerts greatly increases the automation potential of your compliance and risk management. With Triggers, you can pre-set conditions that continuously monitor the health of your portfolio and will act automatically should any given conditional be checked.

One of the functionalities offered by the Triggers feature is the time-saving ability to set up automated processes that will set in motion workflows or actions based on your own rules. For example: sending emails to inform about changes in a company's structure; receive a warning that you need to update the due diligence report; initiate an automatic update; or re-run of any given workflow.

Combined with adverse media monitoring (negative news screening) of your portfolio, you will be able to easily set in motion enhanced due diligence, or manual checks. This will help you discover attempts of financial crime and avoid reputational risk.



Trigger: Person - Role - Run PEP/Sanction Check

Conduct PEP/Sanction check on authorised users and leading officers.

DELETE SAVE

Trigger:

NAME: Person - Role - Run PEP/Sanction Check

DESCRIPTION: Conduct PEP/Sanction check on authorised users and leading officers.

FOR ENTITY: Person

ON EVENT: Role Added

ENABLED: TRUE

List of Conditionals

Field: Employment Role

Condition Type: In

Employment Roles: CEO, Contact Person

+ Add Another

Show ID

List of Actions

Action Type: Start Workflow

Template Name: Individual PEP / Sanction Check

Action Type: Update Due Diligence Task

Due Diligence Task: Person - PEP/Sanction Check

New status: Pending

Comment: New role added to the contact.

+ Add Another

Show ID



Access Rights

A common challenge for many financial institutions is having adequate control over who can access what information on which clients.

If not managed properly, one can be in breach with current GDPR regulations, and in some cases financial laws. With our access rights management feature, you can easily set up user groups that can be given certain permissions for read/write functionality, reject certain users from accessing documentation on a given client, or even permit access to information about a client – but not view any documents affiliated with said client.

This functionality makes it easy to be compliant and still maintain a cross-sectional sharing of necessary information – saving time and reducing overhead.

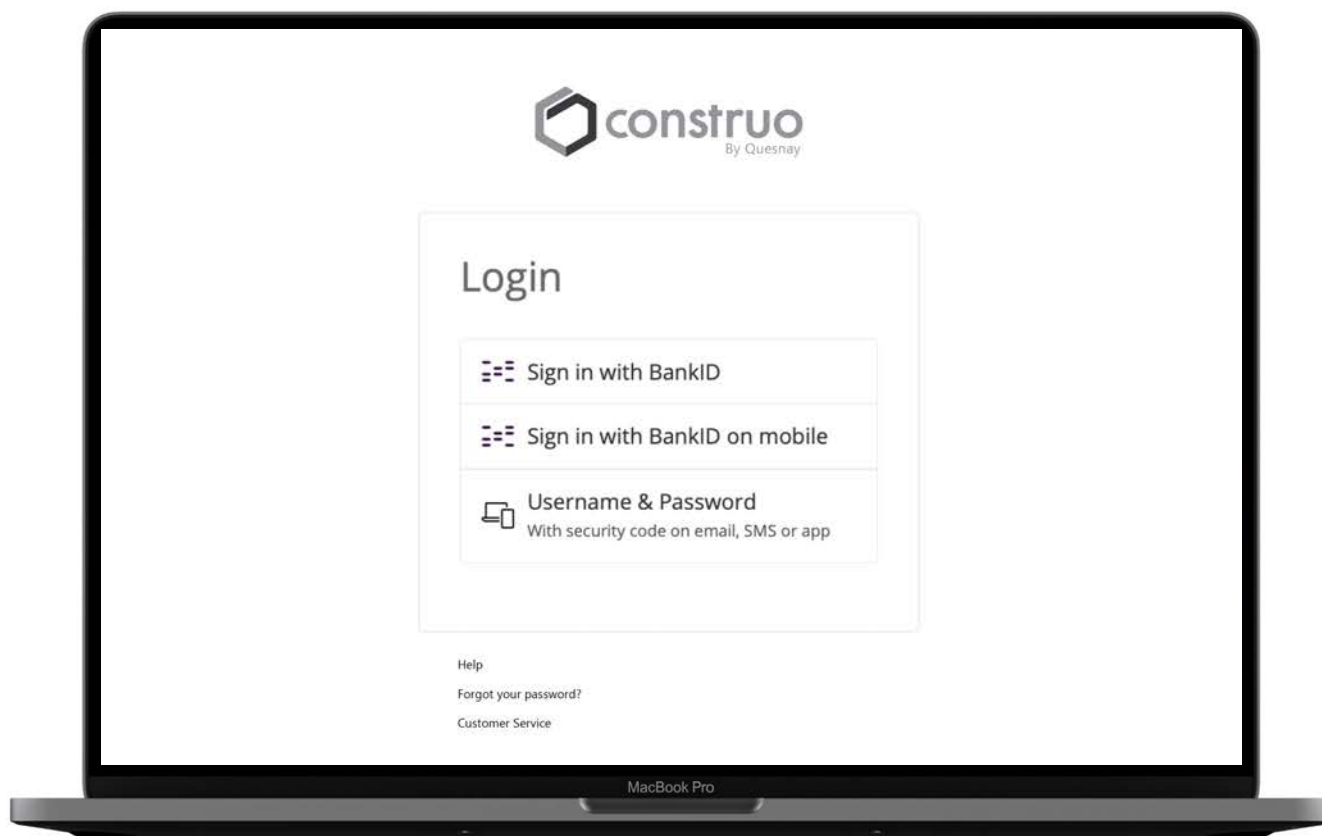
ID	Color	Name/IL	1	2	3	4	5	6	7	8	9	10	11	12	Created	Created by	Modified	Modified by
1	Red	Employee 1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Jun 04, 2021	HW		
3	Cyan	Employee 2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Jun 10, 2021	MV	Jun 11, 2021	MV
4	Magenta	Employee 3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Jun 10, 2021	MV	Jun 11, 2021	MV
5	Grey	Employee 4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Jun 10, 2021	MV	Jun 11, 2021	MV
2	Blue	Employee 5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Jun 10, 2021	SK		

Multi-factor Authentication



The multi-factor authentication allows an international clientele, without Norwegian Bank ID, to securely log into your customer portal to access their data. Using multi-factor authentication, you can offer your international customers to log in to the customer portal using strong authentication with a username and password, protected by an additional security code. Construo offers the choice between three types of security codes: SMS security code, email security code or third-party Authenticator Apps.

Multi-factor authentication (MFA) requires a user to provide two or more independent authentication factors to authenticate themselves. Following the definition of strong authentication in PSD2, this means that to prove their identity, users must provide at least two of the following: something they know (e.g. a password or PIN code); something they own (e.g. a mobile phone); something they are (biometrics, e.g. fingerprint or iris/face scan). Most common is using two independent factors. In that case, we speak about 2-factor authentication (2FA).

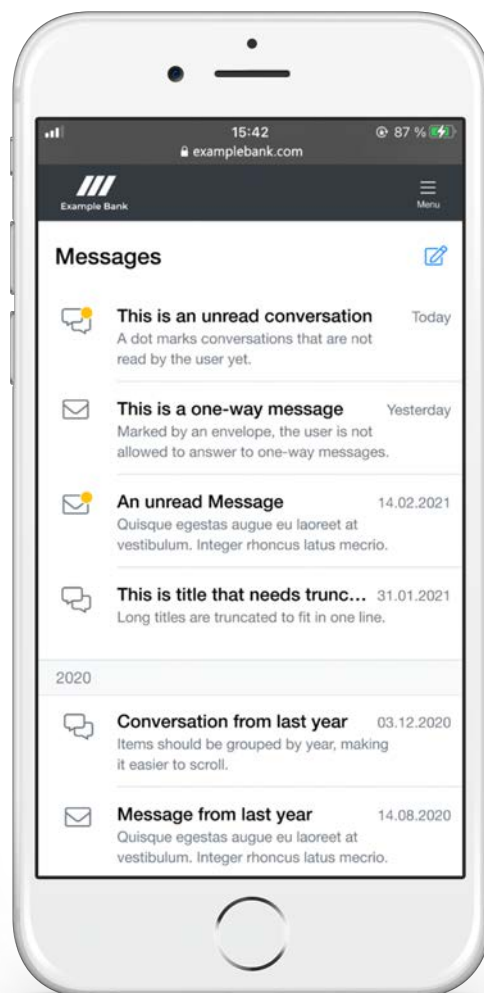
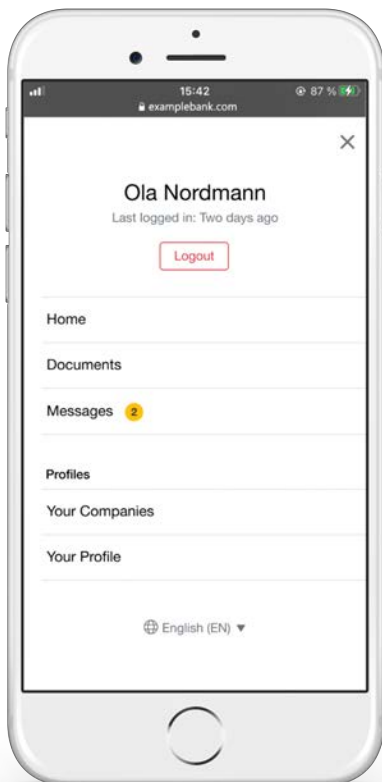




Secure Messaging

On average, people send over 122 work-related emails per day, and the number is expected to rise. However, a problem occurs when there is a need to exchange sensitive information as emails are vulnerable to phishing and security breaches. The General Data Protection Regulation (GDPR) requires "data protection by design and by default" for organizations that collect, store, or use the data of people in the EU. For financial institutions, this means emailing with their customers is problematic whenever the conversation includes personal data.

A secure messaging feature in our Client Lifecycle Management solution aims to solve this. It enables employees and customers to communicate with each other without personal data being stored in any email inboxes and would solve a large compliance issue that will only grow bigger. The customer accesses the feature in the Customer Portal with secure login, and the employee from the KYC Portal. The employee can also connect the messages to a specific task or workflow to get a clear overview. Automatic reminder emails and SMS then ensures a seamless communication flow between the customer and the employee





**Want to
know more?**

Visit quesnay.com