



Elite Wealth & nCino KYC Integration



WHY HAVE ELITE WEALTH & NCINO KYC PARTNERED?

As Accountable Institutions, Wealth & Asset Managers are required to comply with FICA. To simplify the onboarding and FICA process, nCino KYC and Elite Wealth have integrated their solutions.

FICA requires you to Know Your Client (KYC) by verifying their identity and assessing the risk of doing business with them, prior to commencing a business relationship.



By Elite Wealth integrating with nCino KYC, we are speeding up the FICA process.

For more information on nCino KYC visit: kycafrica.ncino.com / email: sales.kycafrica@ncino.com
Visit Elite Wealth: www.elitewealth.biz / email: support@elitewealth.biz



SOME OF THE KEY OBLIGATIONS IN TERMS OF FICA INCLUDE:

- To register with the Financial Intelligence Centre (FIC)
- To appoint a compliance officer
- To develop, document, maintain and implement FICA's risk-based approach and internal processes consistent with obligations under FICA in terms of a Risk Management and Compliance Programme (RMCP)
- To establish and verify the identity of clients and risk rate clients accordingly
- To understand the nature and purpose of a transaction/relationship as well as source of funds
- To screen clients against sanctions watchlists, as well as screen for DPEPs, FPEPs and PIPs
- To keep records of business relationships and transactions
- To report receipts of cash above a prescribed amount to the FIC, which is currently a single cash transaction over R49 999
- To report suspicious transactions or activities to the FIC
- To offer compulsory FICA training to all employees



It is a legal requirement for Accountable Institutions to comply with FICA in order to deter, identify and report money laundering, terrorist and proliferation financing.



The nCino KYC Solution



Our Promise



UNMATCHED EXPERTISE



SMART SOLUTIONS



UNBEATABLE SERVICE



UNMATCHED EXPERTISE

Experienced & Trusted FICA Experts



**Compliance
Team with
over 50 Years
of Experience**



**FICA Training,
RMCP
& Compliance
Services**



**Great Track
Record
with FIC
Inspections**





Save Time

- Automated **Onboarding**
- Easy **Biometric** Authentication & Verification
- **Ongoing** Screening
- Most Comprehensive & up-to-date **DPEP & PIP** database in SA



Control of your FICA process

Effective management & oversight

FICA Compliance

Our software is built around the latest FICA requirements



UNBEATABLE SERVICE

Dedicated Service Teams



Dedicated Account Manager

Personalised training & regular check-ins



Expert Compliance Team

Get **unlimited** access to our compliance team for FICA related queries



Hands-on, Personalised Onboarding

Custom configuration & risk rating



Local Support

Receive incredible support from a knowledgeable team



How it Works



Getting Started



Step 1

Contact nCino KYC & inform them that you are an Elite Wealth Customer

Step 2

Once you have purchased nCino KYC, included in the onboarding process, nCino KYC will send a Secret Key which will enable you to integrate your nCino KYC system into your Elite Wealth system



Your clients should initially get exported from Elite Wealth to nCino KYC or vice versa. Once your client is added to nCino KYC, the system will automatically perform comprehensive watchlist and media screening against sanctions lists, DPEPs (Domestic Politically Exposed Persons), FPEPs (Foreign Politically Exposed Person) and PIPs (Prominent Influential Persons) lists.

The integration eliminates the need to recapture information. Once the application has been KYC approved in nCino KYC, the usual Elite Wealth process will be followed.



How it Works



Option 1: Exporting Client Details to nCino KYC



Option 1: Exporting Client Details to nCino KYC

Navigate to the client you want to export. Click on the left menu bar to access the navigation menu

The screenshot shows a client profile page for 'Harry Potter' (DEMO/1/710 | Client | My Company). The page includes a navigation menu on the left, a breadcrumb trail, and a 'PERSONAL DETAILS' section. A 'REPORT' button is located at the top right of the details section.

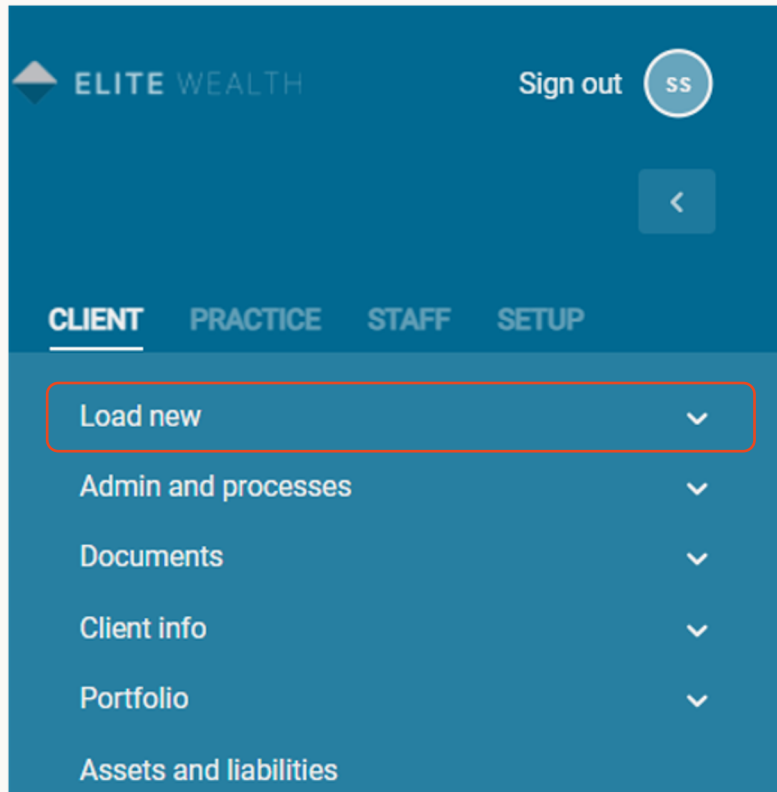
PERSONAL DETAILS

Entity ID	eca3e60c-5f42-4d73-a958-0c9c77c93efc	Entity type	Natural person
Client code	DEMO/1/710	Status	Client
Company	My Company	Office	My office
External ID 1		External ID 2	
Surname / registered name	Potter	Initials	H
First name	Harry	Nick name	Harry
Date of birth	12/01/1976	Title	Mr
Home language	English	Correspondence language	English
Marital status	Single		
Maiden name		Occupation	
Nationality	South African	Ethnic grouping	Unknown
Passport / identification number	SA234666	ID / Registration number	7601125800084
Age	48	Driving licence number	
Driving licence issue date		Driving licence expiry date	
Retirement age	65	External reference	
Deceased?	<input type="checkbox"/>		
Date deceased			
Class	N/A		

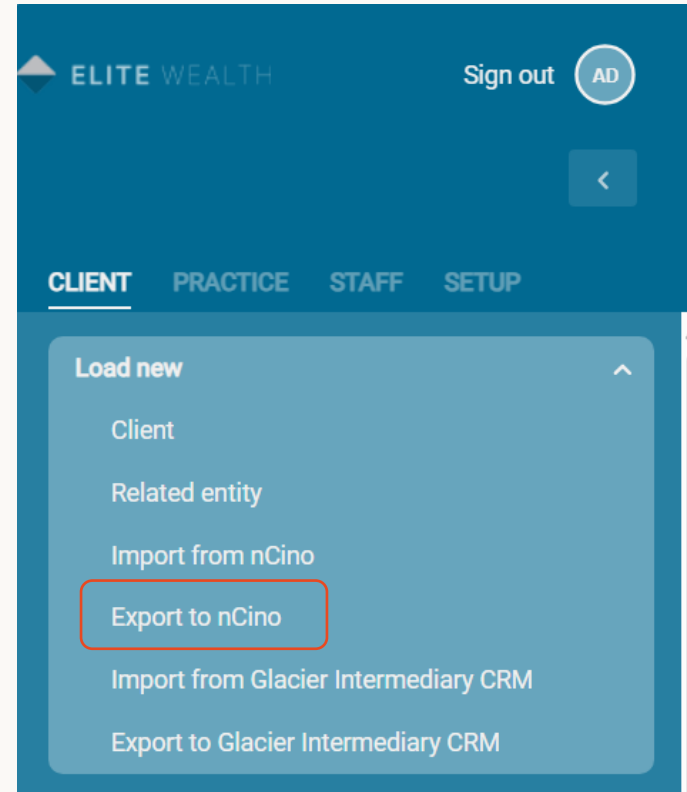


Option 1: Exporting Client Details to nCino KYC

Step 1: Under "Client", select "Load New"



Step 2: Select "Export to nCino"



Step 3: Log into nCino KYC to complete the FICA requirements of the application.



Option 2: Importing Client Details from nCino KYC to Elite Wealth



Option 2: Importing Client Details from nCino KYC to Elite Wealth

When logging in to Elite Wealth, go to the CLIENT INFO module.



The screenshot displays the Elite Wealth application interface. At the top left, the logo consists of a blue diamond icon followed by the text "ELITE WEALTH". At the top right, the logo consists of the text "ELITE" above "WEALTH SOLUTIONS", with a small blue diamond icon to the right. Below the top navigation bar, the text "I want to run this application:" is displayed. A list of application modules follows, with "Client Info" highlighted by a red rectangular border. The other modules listed are: Activity dashboard, Work Portal, Bulk reporting, Portfolio, Assets and Liabilities, Budget, Business needs analysis, Investment Planning, Financial Calculators, Implementation, Staff Info, Portfolio Allocation, Risk return, Application Setup, Tools, QlikView, FinaMetrica, and Financial planning process. In the top right corner of the main content area, there is a "Sign out" link.

ELITE WEALTH

ELITE
WEALTH SOLUTIONS

I want to run this application:

- Activity dashboard
- Work Portal
- Client Info**
- Bulk reporting
- Portfolio
- Assets and Liabilities
- Budget
- Business needs analysis
- Investment Planning
- Financial Calculators
- Implementation
- Staff Info
- Portfolio Allocation
- Risk return
- Application Setup
- Tools
- QlikView
- FinaMetrica
- Financial planning process

Sign out



Option 2: Importing Client Details from nCino KYC to Elite Wealth

On the CLIENT INFO summary screen, you can search for an existing client, or create a new one

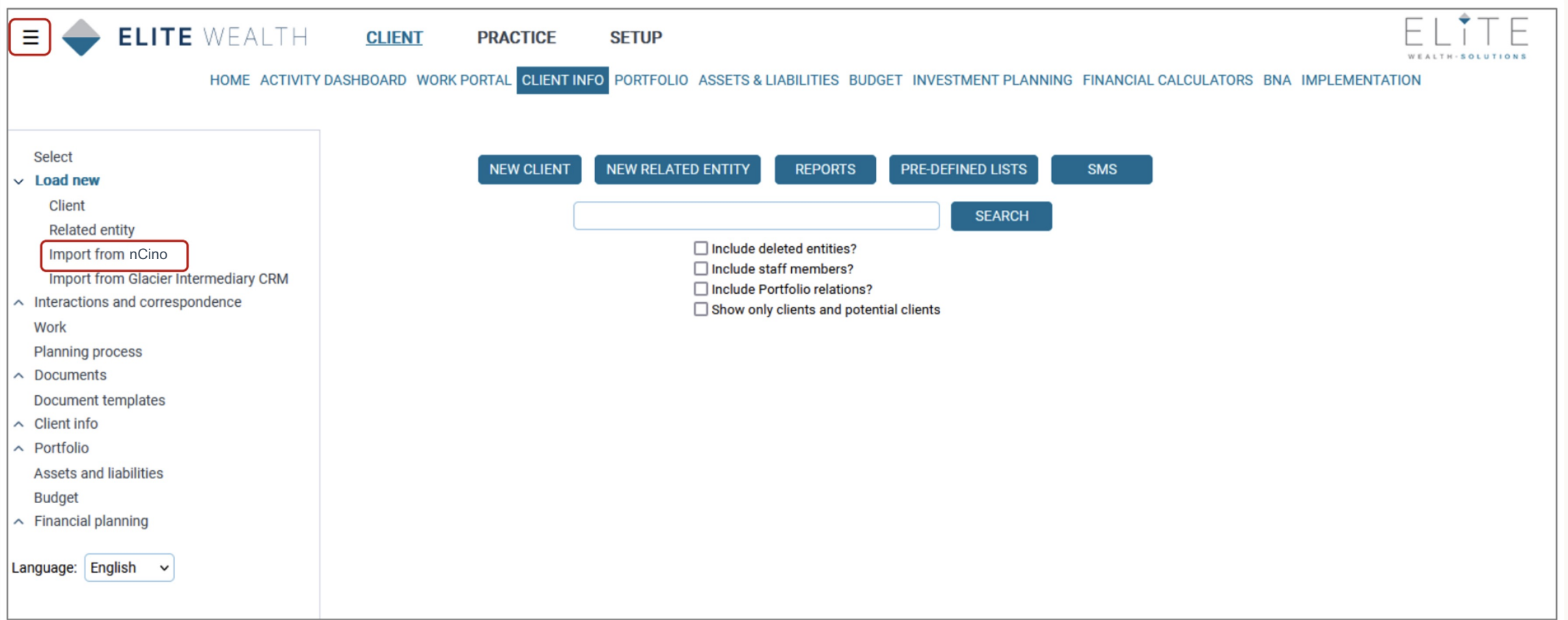


The screenshot displays the Elite Wealth interface for the CLIENT INFO summary screen. The top navigation bar includes a menu icon, the ELITE WEALTH logo, and tabs for CLIENT, PRACTICE, and SETUP. Below this, a secondary navigation bar lists various modules: HOME, ACTIVITY DASHBOARD, WORK PORTAL, CLIENT INFO (highlighted), PORTFOLIO, ASSETS & LIABILITIES, BUDGET, INVESTMENT PLANNING, FINANCIAL CALCULATORS, BNA, and IMPLEMENTATION. The main content area features a row of buttons: NEW CLIENT, NEW RELATED ENTITY, REPORTS, PRE-DEFINED LISTS, and SMS. Below these buttons is a search input field with a SEARCH button to its right. Underneath the search field are four checkboxes: Include deleted entities?, Include staff members?, Include Portfolio relations?, and Show only clients and potential clients.



Option 2: Importing Client Details from nCino KYC to Elite Wealth

Expand the menu on the left side of your screen and select "Import from nCino" below the "Load new" menu item.

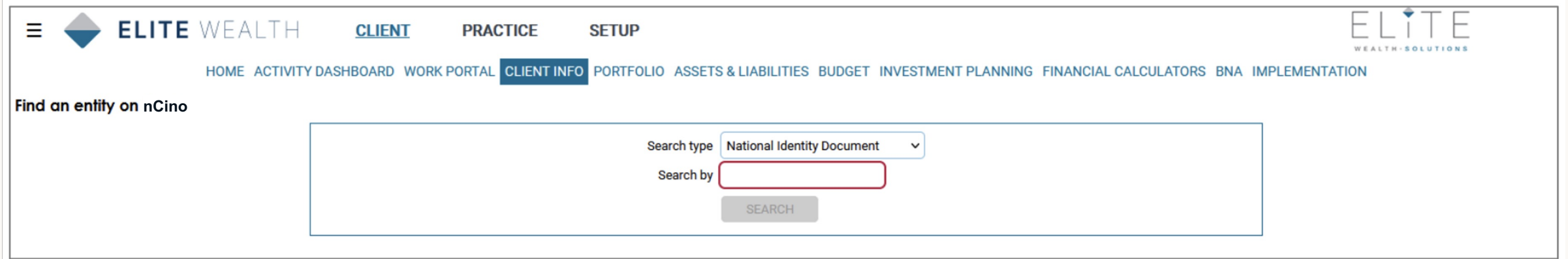


The screenshot displays the Elite Wealth web application interface. At the top, the navigation bar includes the Elite Wealth logo, a hamburger menu icon, and tabs for CLIENT, PRACTICE, and SETUP. Below this is a secondary navigation bar with links for HOME, ACTIVITY DASHBOARD, WORK PORTAL, CLIENT INFO (highlighted), PORTFOLIO, ASSETS & LIABILITIES, BUDGET, INVESTMENT PLANNING, FINANCIAL CALCULATORS, BNA, and IMPLEMENTATION. The main content area features a left-hand sidebar menu with a 'Select' dropdown. Under 'Load new', the 'Import from nCino' option is highlighted with a red box. Other options in the sidebar include 'Client', 'Related entity', 'Import from Glacier Intermediary CRM', and various other functional categories. The main content area contains several buttons: 'NEW CLIENT', 'NEW RELATED ENTITY', 'REPORTS', 'PRE-DEFINED LISTS', and 'SMS'. Below these buttons is a search input field with a 'SEARCH' button. To the right of the search field are four checkboxes: 'Include deleted entities?', 'Include staff members?', 'Include Portfolio relations?', and 'Show only clients and potential clients'. At the bottom left of the sidebar, there is a 'Language: English' dropdown menu.



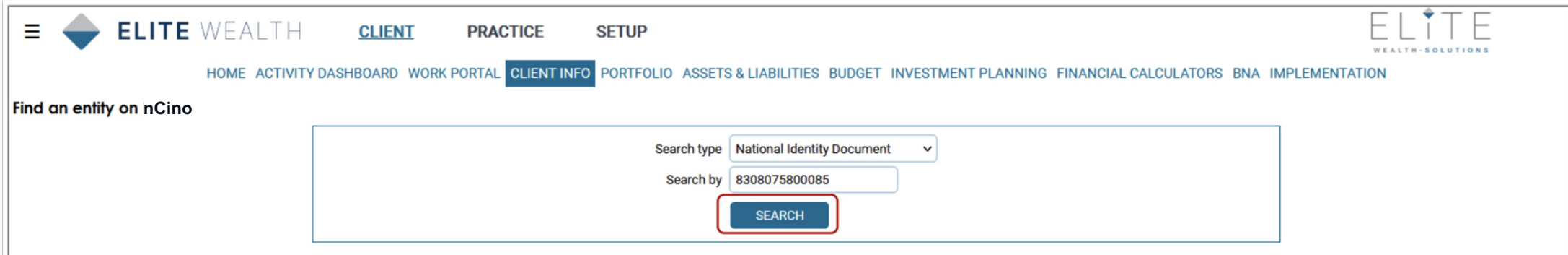
Option 2: Importing Client Details from nCino KYC to Elite Wealth

To import your client's details from nCino KYC, we need to link the client using either their ID, passport, registration number or enterprise ID.



The screenshot shows the Elite Wealth interface with the 'CLIENT INFO' tab selected. The search form is titled 'Find an entity on nCino'. The search type is set to 'National Identity Document'. The search by field is empty. The SEARCH button is disabled.

By entering a valid identification number, you will unlock the SEARCH button.





The screenshot shows the Elite Wealth interface with the 'CLIENT INFO' tab selected. The search form is titled 'Find an entity on nCino'. The search type is set to 'National Identity Document'. The search by field contains the number '8308075800085'. The SEARCH button is now active.



Option 2: Importing Client Details from nCino KYC to Elite Wealth

The first table reflects the basic information related to the client loaded on the nCino KYC platform, while the second table indicates any information captured on the Elite Wealth system. **The second table will not display any details until the import takes place or details have been captured without an import.**

 **ELITE WEALTH** [CLIENT](#) [PRACTICE](#) [SETUP](#)

[HOME](#) [ACTIVITY DASHBOARD](#) [WORK PORTAL](#) **[CLIENT INFO](#)** [PORTFOLIO](#) [ASSETS & LIABILITIES](#) [BUDGET](#) [INVESTMENT PLANNING](#) [FINANCIAL CALCULATORS](#) [BNA](#) [IMPLEMENTATION](#)

Find an entity on nCino

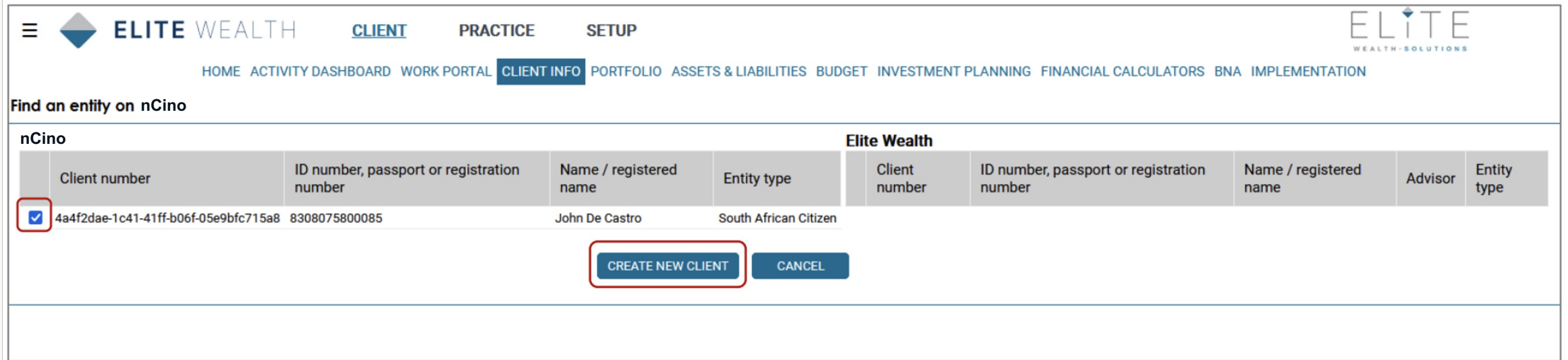
nCino				Elite Wealth				
Client number	ID number, passport or registration number	Name / registered name	Entity type	Client number	ID number, passport or registration number	Name / registered name	Advisor	Entity type
<input type="checkbox"/> 4a4f2dae-1c41-41ff-b06f-05e9bfc715a8	8308075800085	John De Castro	South African Citizen					

[CREATE NEW CLIENT](#) [CANCEL](#)



Option 2: Importing Client Details from nCino KYC to Elite Wealth

Tick the box next to the client/entity in the nCino KYC table and click on the CREATE A NEW CLIENT button below the table.



The screenshot shows the Elite Wealth web application interface. At the top, there is a navigation bar with the Elite Wealth logo and menu items: CLIENT, PRACTICE, and SETUP. Below this is a secondary navigation bar with links: HOME, ACTIVITY DASHBOARD, WORK PORTAL, CLIENT INFO (highlighted), PORTFOLIO, ASSETS & LIABILITIES, BUDGET, INVESTMENT PLANNING, FINANCIAL CALCULATORS, BNA, and IMPLEMENTATION. The main content area is titled 'Find an entity on nCino'. It features a table with two main sections: 'nCino' and 'Elite Wealth'. The 'nCino' section has columns for Client number, ID number, passport or registration number, Name / registered name, and Entity type. The 'Elite Wealth' section has columns for Client number, ID number, passport or registration number, Name / registered name, Advisor, and Entity type. A single row is visible in the nCino section, with a checkbox checked in the first column. Below the table, there are two buttons: 'CREATE NEW CLIENT' (highlighted with a red box) and 'CANCEL'.

nCino					Elite Wealth				
Client number	ID number, passport or registration number	Name / registered name	Entity type	Client number	ID number, passport or registration number	Name / registered name	Advisor	Entity type	
<input checked="" type="checkbox"/>	4a4f2dae-1c41-41ff-b06f-05e9bfc715a8	8308075800085	John De Castro	South African Citizen					



Option 2: Importing Client Details from nCino KYC to Elite Wealth

This will open a client-capturing Wizard that pre-populates information retrieved from nCino KYC.

You can capture any additional details for your client. Take note that the compulsory fields will be indicated in red and need to be completed to save the client/entity to the Elite Wealth system.

The screenshot shows a client-capturing wizard interface. At the top, there are two buttons: "CREATE NEW CLIENT" and "CANCEL". The form is divided into two main sections: "OFFICE USE" and "PERSONAL DETAILS".

OFFICE USE

John De Castro	
Status	Client
Company	My Company B
Office	My Office B
Class	N/A
Tags	<input type="button" value="ADD"/>

PERSONAL DETAILS

John De Castro	
Title	Mr
Gender	Male
Surname	De Castro
First Names	John
Initials	J
Nick Name	
Maiden Name	
Nationality	South African
Country of birth	South Africa
Place of birth	
Country of residence	South Africa
South African ID Number	8308075800085
Date of Birth	07/08/1983
Passport Number	
Home Language	English
Correspondence Language	English
Marital Status	Unknown
Marital Date	dd/mm/yyyy
Informal Salutation	
Formal Salutation	Mr J De Castro



Option 2: Importing Client Details from nCino KYC to Elite Wealth

You can add additional details by clicking on NEW and selecting the relevant option from the dropdown list. To remove details, simply click on the blue x located at the top left of the relevant section.

CONTACT DETAILS
John De Castro

Addresses

Residential
Addressee: John De Castro
AddressLine 1: Long St
AddressLine 2:
Suburb: Cape Town City Centre
City: Cape Town
Postal code: 8000
Country: South Africa
Use as postal address
NEW

Emails

Office
Email: john@mail.com
Preferred email?
NEW

Telephones & Skype

Cell phone
Country: South Africa
Number / Skype name: 2782222222
Notes:
NEW



Option 2: Importing Client Details from nCino KYC to Elite Wealth

The last section on the wizard indicates the compulsory fields in red. You need to add the details for at least one client review, you must indicate the staff relation to the client (take note that one of the roles need to be an advisor role) and you need to specify the lead provider type from the dropdown list.

CLIENT REVIEWS

Please capture at least one review and populate all the fields.

+ Description	Review start date	Frequency
<input type="text" value="Type here ..."/>	<input type="text" value="dd/mm"/>	<input type="text" value="v"/>

STAFF RELATIONS

John De Castro

Please load one 'advisor role' for the client.
Please select the role that you will have towards the new client.

NEW Role

Staff member

LEAD PROVIDER

John De Castro

Lead provider type

Staff role

Referred by

Referral date

Notes



Option 2: Importing Client Details from nCino KYC to Elite Wealth

Once you have completed the details for the client/entity, click on the SAVE button at the bottom of the screen to create the client/entity.

CLIENT REVIEWS

+ Description	Review start date	Frequency
<input type="text" value="Client review"/>	<input type="text" value="01/06"/>	<input type="text" value="Bi-annually"/>
<input type="text" value="Type here ..."/>	<input type="text" value="dd/mm"/>	<input type="text"/>

STAFF RELATIONS

John De Castro

Your own role towards the client:

Role

Staff member

Role

Staff member

NEW Role

Staff member

LEAD PROVIDER

John De Castro

Lead provider type

Staff role

Referred by

Referral date

Notes



Option 2: Importing Client Details from nCino KYC to Elite Wealth

You will be directed to the CLIENT INFO summary screen. From here you can navigate to the rest of the Elite Wealth system and work on your client.

The screenshot displays the 'CLIENT INFO' summary page for John De Castro. The page is organized into several sections:

- PERSONAL DETAILS:** Includes fields for Entity ID, Client code, Company, External ID 1, Surname / registered name, First name, Date of birth, Home language, Marital status, Maiden name, Nationality, Passport / identification number, Age, Driving licence issue date, Retirement age, FinalMetrica score, Deceased?, Date deceased, Client level mandate, Entity type, Status, Office, External ID 2, Initials, Nick name, Title, Correspondence language, Occupation, Ethnic grouping, ID / Registration number, Driving licence number, Driving licence expiry date, External reference, Risk tolerance, Risk profile, Risk rating, Risk rating date, and Risk rating renewal date.
- TAG(S):** A section for client tags.
- COMPLIANCE STATUS:** Includes a 'show history' checkbox and a table with columns for Status, Effective date, Confirmed by, Confirmed on, and Months.
- BANK AND TAX DETAILS:** Contains tables for Bank information (Bank name, Account type, Account number, Branch, Branch code, Card type) and Tax information (Tax number, Provisional tax payer, Tax rate, Foreign tax number, Foreign tax registration country).
- LAST INTERACTION AND NOTES:** A section for tracking client interactions.
- CONTACT DETAILS:** A table listing contact information such as Telephone number type, Full telephone number, Extension, Notes, Last modified on, Last modified by, EMail type, EMail address, Last modified on, Last modified by, E-mail here?, Address type, Address, Last modified on, Last modified by, and Mail here?.
- STAFF RELATIONSHIPS:** A table showing staff members, their names, roles, and support status.
- ENTITY RELATIONSHIPS:** A section for related entities.



Contact Us



Email

kyc africa.sales@ncino.com

Visit

kyc africa.ncino.com



Email

support@elitewealth.biz

Visit

www.elitewealth.biz