

## Section 2

### RDC Customer Application (Commercial)

*When you need experience now!*

The FFIEC RDC guidance is absolute in the requirement of an institution in regard to Knowing Your Customer (KYC) before authorizing the use of RDC. The customer application is not just a form, it is a process. As outlined in the policy, customer suitability is key and completing a thorough due diligence is instrumental. The application is formulated as an extension of the organization's RDC policy. If you follow the steps in the application, your organization will establish a foundation of customer suitability, compliance, and risk management required by the FFIEC. The application can be easily tailored to adapt to the dynamics of each of your customers, while at the same time complying with the organization's policy.