

This fictional new-accounts desk example represents no client work, result or endorsement.

One CIP procedure. Two answers.

NEW-ACCOUNTS DESK

Two new-accounts employees use one CIP procedure and give different answers about an expired license.

THE DECISION

Version 4.1 controls for this desk; the expired-license question stays unanswered until the owner marks an exception path.

WHAT STAYS OPEN

The procedure does not mark the expired-license exception path or who may approve it.

THE FILE

Version 4.1, both desk answers and the named gap.

MONDAY ASSIGNMENT

Mark the exception path, record its owner and review the revised answer with the new-accounts supervisor.

Responsible role: CIP procedure owner

Reviewer role: Compliance reviewer

Owner	_____	Reviewer	_____
Institution decision	_____	Review date	_____

This example does not fill those fields.