

SME Onboarding User Guide

Oracle Banking Branch

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SME Onboarding User Guide

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1 Preface

1.1 Introduction

This guide provides step-by-step instructions to onboard a Small and Medium (SME) customer using Oracle Banking Enterprise Party Management.

1.2 Audience

This manual is for the Bankers responsible for onboarding Small and Medium (SME) customers into the bank.

1.3 Document Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 List of Topics

Table 1: List of Topics

Topic	Description
Customer Onboarding	This topic provides an overview of the Customer Onboarding process and covers the actions to be performed in the Onboarding process.
List of Menus	This topic displays the list of main screens in the document along with its reference

1.5 Related Documents

1. Getting Started User Guide
2. SME 360 User Guide

1.6 Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 2: Symbols and Icons

Symbol	Function
	Represents Results
	Calendar icon
	Minimize
	Maximize
	Close
	Perform search
	Open a list
	Increase/decrease value

1.7 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions. The table below gives a snapshot of them:

Table 3: Basic Actions

Action	Description
Submit	<p>On click of Submit, the checklists applicable for the stage will be defaulted based on the application category. On verifying all the checklist and on selection of the outcome, the task will be submitted. The following options are available for 'Outcome':</p> <ul style="list-style-type: none"> • Proceed – move the task to next stage or complete the onboarding process in Approval stage. User can select this option in the Initiation, Enrichment, Review, Recommendation, and Approval stages. • Approve – the onboarding process is approved. User can select this option in KYC stage. • Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages. • Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages.
Post	<p>On click of Post, the system posts the comments below the Comments text box.</p>
Cancel	<p>On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.</p>
Hold	<p>On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.</p>

Action	Description
Next	On click of Next, the details of the captured will be saved and then system will move to the next screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
Back	On click of Back, the details of the captured will be saved and then system will move to the previous screen.
Save & Close	On click of Save & Close, the captured details will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields are captured.

2 SME Onboarding

2.1 Overview

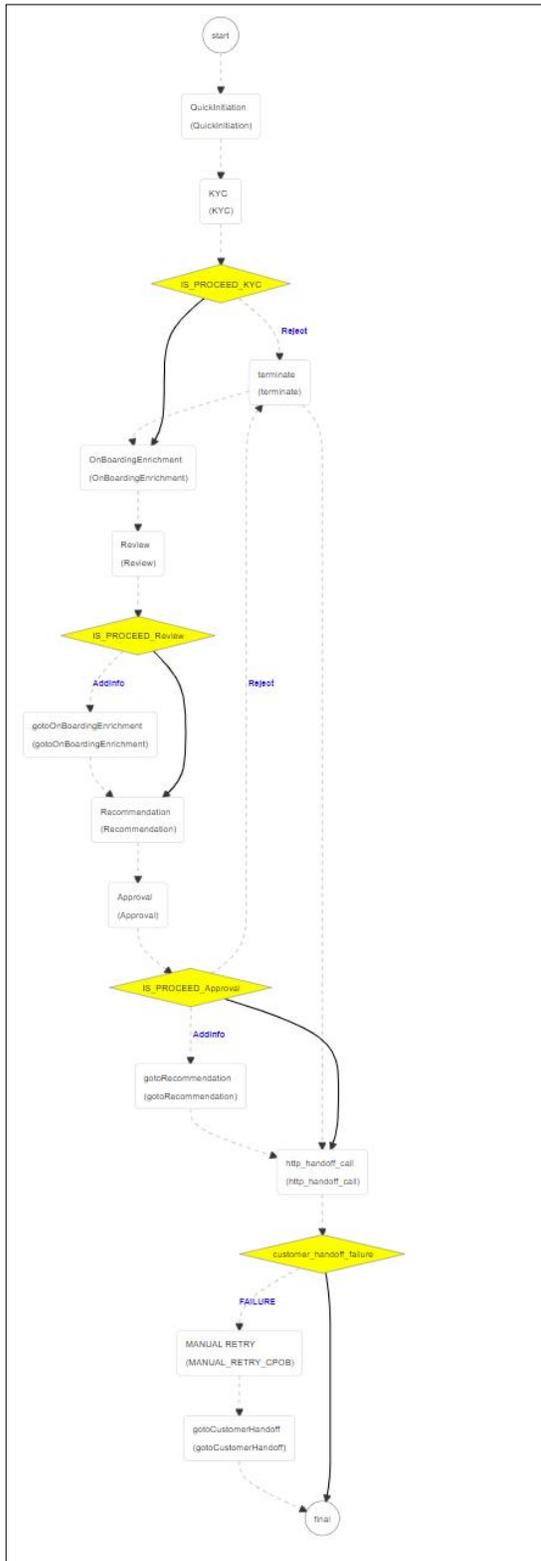
SME Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service. Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank, there would be a Relationship Manager for every Small and Medium Enterprise that will be on-boarded as a customer. The respective RM would take care of the customer to successfully onboard into the bank. The various activities performed for the SME Onboarding process are:

- Initiation
- KYC
- Enrichment
- Review
- Recommendation
- Approval

2.1.1 Process Flow Diagram

The flow diagram illustrating the different stages in SME Onboarding process is shown below for reference:

Figure 1: SME Onboarding Process Flow



2.2 Onboarding Initiation

In this stage, the Relationship Manager can capture basic demographic information about the SME to be on-boarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. From the **Home page**, navigate to the left menu, and select **Party Services**. Under **Party Services**, click **Small Medium Enterprise**.
2. Under **Small Medium Enterprise**, click **Onboarding**.

→ The system displays the **Quick Initiation** screen.

Figure 2: SME Quick Initiation

3. On **Quick Initiation** screen, specify the details of the customer. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 4: Quick Initiation – Field Description

Field Name	Field description
Organization details	Specify the fields under this section.
Organization Name	Specify the Registered Name of the organization.

Field Name	Field description
Entity Type	Select the Type of business entity from the drop-down values: <ul style="list-style-type: none"> • Private Limited • Public Limited • Trusts • Government Owned • Associations, etc.
Classification Type	Classification of the SME as Micro, Small or Medium as per the local regulations.
Logo	Upload logo of the company.
Industries	Specify the fields under this section.
Sector	Specify the Industry Sector to which the SME belongs. For example, <ul style="list-style-type: none"> • Energy • Real Estate • Utilities • Consumer • Staples, etc.
Industry Group	Specify the Industry group within the sector. For example, <ul style="list-style-type: none"> • Software • Hardware • Semiconductor Industry Groups within Information technology Sector
Industry	Specify the industry within the Industry group. For example, IT services, Software Products within Software.

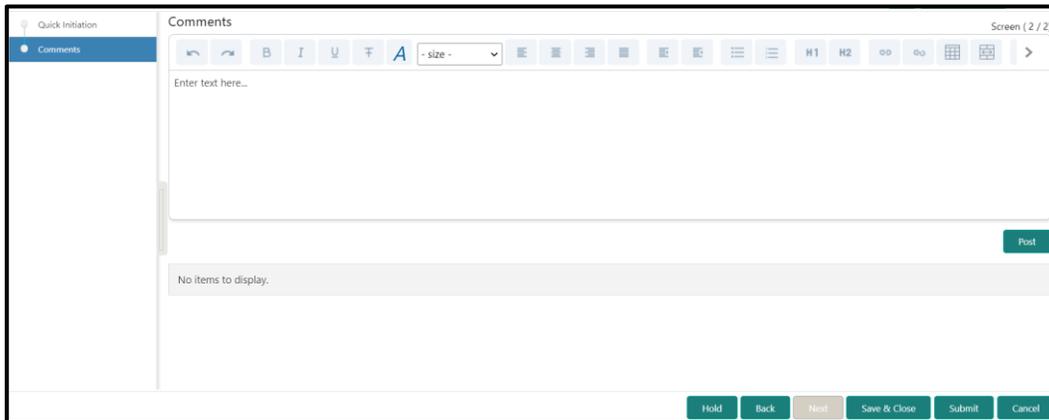
Field Name	Field description
Sub Industry	Specify the sub Industry within the Industry. For example, <ul style="list-style-type: none"> • IT Consulting Services • Data Processing Services • Internet Services within IT services.
Credit Rating	Specify the fields under this section.
Rating Agency	Specify the Name of the Credit Rating agency, which has given rating to the SME. If rating from agency is not available, then Bank's internal rating can be captured.
Rating	Specify the Rating provided by the credit rating Agency.
Social Media Profile	Specify the fields under this section.
Official Website	Specify the official website address for the SME.
Facebook	Specify the Facebook URL for the SME.
Twitter	Specify the SME's twitter handle.

4. Click **Submit**. The system creates unique party ID for the customer and displays the **Initiation - Basic Details** page.

5. Click **Next**.

→ The system displays the **Initiation – Comments** page.

Figure 3: Initiation – Comments



NOTE: The Relationship Managers can capture overall comments for the Initiation stage in this data segment. Capturing comments helps in better understanding of the task by the banker who will work with this task in the next stage.

6. Specify the overall comments for the Onboarding Initiation stage, and click **Post**.

2.3 KYC

In this stage, the Relationship Manager can capture KYC details about the SME to be on-boarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. To acquire and edit the KYC task, navigate to **Tasks**. Under **Tasks**, click **Free Tasks**.

→ The system displays the **Free Tasks** screen.

Figure 4: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PT0001237801	PT0001237801	KYC	21-08-27	000	PT0001237801
Acquire & Edit	Medium	Retail Party Amendment	PT0001237802	PT0001237802	Review	21-08-25	000	PT0001237802
Acquire & Edit	Medium	SME Onboarding	PT0001237803	PT0001237803	Manual Retry	21-08-24	000	PT0001237803
Acquire & Edit	Medium	Retail Party Amendment	PT0001237804	PT0001237804	Manual Retry	21-08-25	000	PT0001237804
Acquire & Edit	Medium	Retail Onboarding	PT0001237805	PT0001237805	Onboarding Enrichment	70-01-01	000	PT0001237805
Acquire & Edit	Medium	Retail Onboarding	PT0001237806	PT0001237806	Onboarding Enrichment	70-01-01	000	PT0001237806
Acquire & Edit	Medium	Retail Onboarding	PT0001237807	PT0001237807	KYC MANUAL RETRY	70-01-01	000	PT0001237807
Acquire & Edit	Medium	Retail Onboarding	PT0001237808	PT0001237808	Manual Retry	70-01-01	000	PT0001237808
Acquire & Edit	Medium	Corporate Onboarding	PT0001237809	PT0001237809	Recommendation	21-08-24	000	PT0001237809
Acquire & Edit	Medium	Retail Onboarding	PT0001237810	PT0001237810	Manual Retry	70-01-01	000	PT0001237810
Acquire & Edit	Medium	Retail Onboarding	PT0001237811	PT0001237811	Manual Retry	70-01-01	000	PT0001237811
Acquire & Edit	Medium	Retail Onboarding	PT0001237812	PT0001237812	Review	21-08-24	000	PT0001237812
Acquire & Edit	Medium	Retail Onboarding	PT0001237813	PT0001237813	Manual Retry	21-08-24	000	PT0001237813

2. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.

→ The system displays the **KYC – Customer KYC Details** summary page.

Figure 5: Customer KYC Details

Party Id	Organization Name	Entity Type	KYC Status	Actions
PT0001237801	ABC Enterprises	Pvt Ltd	Verified	KYC Details

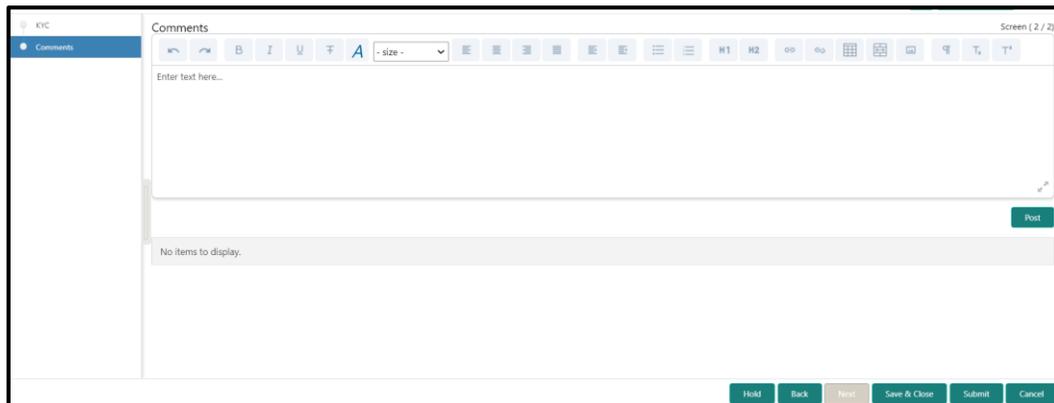
3. On **Customer KYC Details** screen, click **KYC Details** to update the status of KYC Check. For more information on fields, refer to the field description table.

Table 5: KYC – Field Description

Field Name	Description
Report Received	On click, it highlights blue. It indicates that report is true and it is received. By default, it is selected to false.
Verification Date	Specify the date or use the calendar icon to select the KYC verification date.
Effective Date	Specify the date or use the calendar icon to select the KYC effective from date.
KYC Method	Specify the Method by which the KYC is completed.
KYC Status	Select the KYC status from the dropdown.

4. Once details are updated, click **Next**.
 → The system displays the **KYC – Comments** page.

Figure 6: KYC – Comments



5. Specify the overall comments for the **KYC** stage, and click **Post**.

5. On **Enrichment** screen, right click on the customer icon for the following options. For more information on options, refer to the field description table.

- Add Customer
- Configure

Figure 9: SME Onboarding Enrichment – Actions

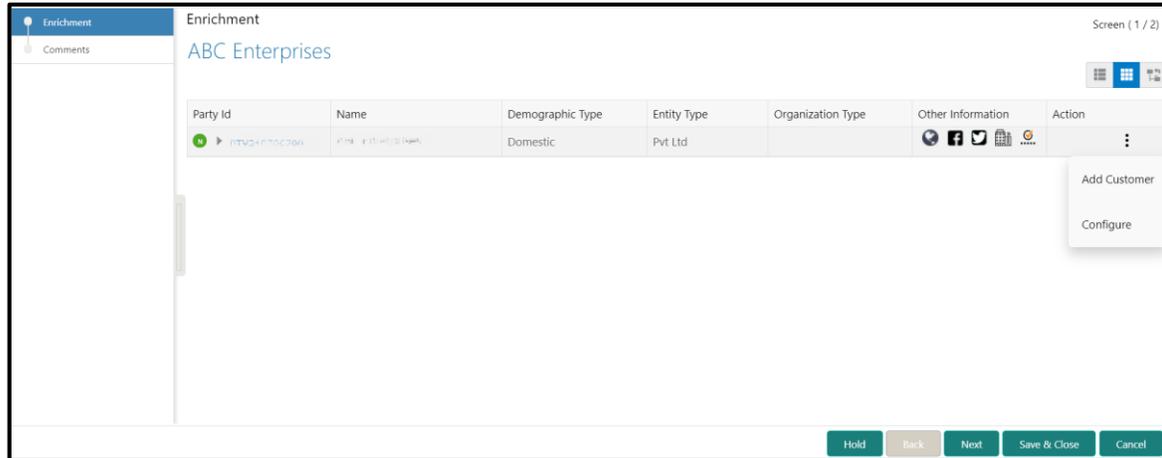


Table 6: Enrichment – Field Description

Field Name	Description
Add Customer	Select this option to open a popup screen with multiple options, where you can add the child customer details and link with the parent customer.
Configure	Select this option to open a popup screen, where you can add the following details: <ul style="list-style-type: none"> • Financial profile • Projections • Customer profile • Stakeholders • Assets details

Figure 10: SME Onboarding Enrichment Screen – Configure Demographic Details

Figure 11: SME Onboarding Enrichment Screen – Financial Profile

Figure 12: SME Onboarding Enrichment – Stakeholders – Sponsors

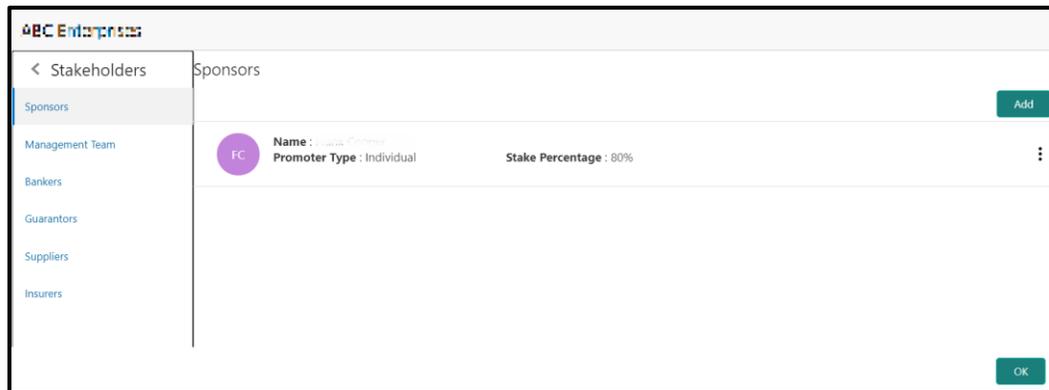


Figure 13: SME Onboarding Enrichment – Stakeholders – Management Team

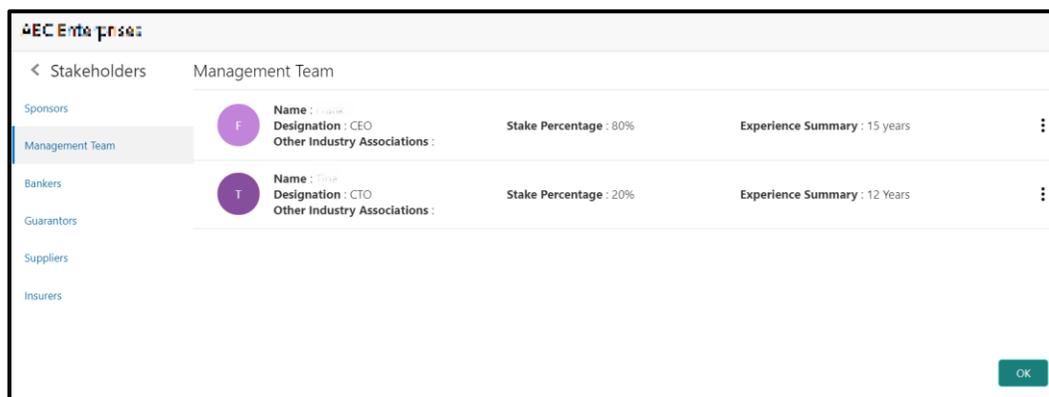


Figure 14: SME Onboarding Enrichment – Stakeholders – Bankers

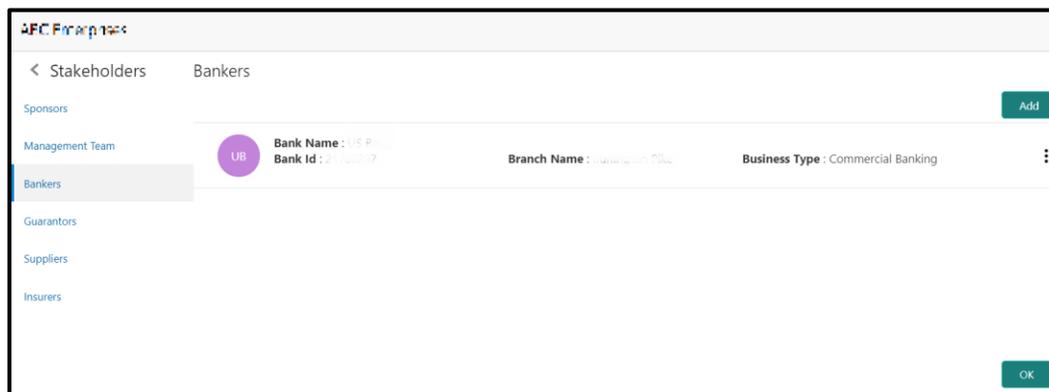


Figure 15: SME Onboarding Enrichment – Stakeholders – Suppliers

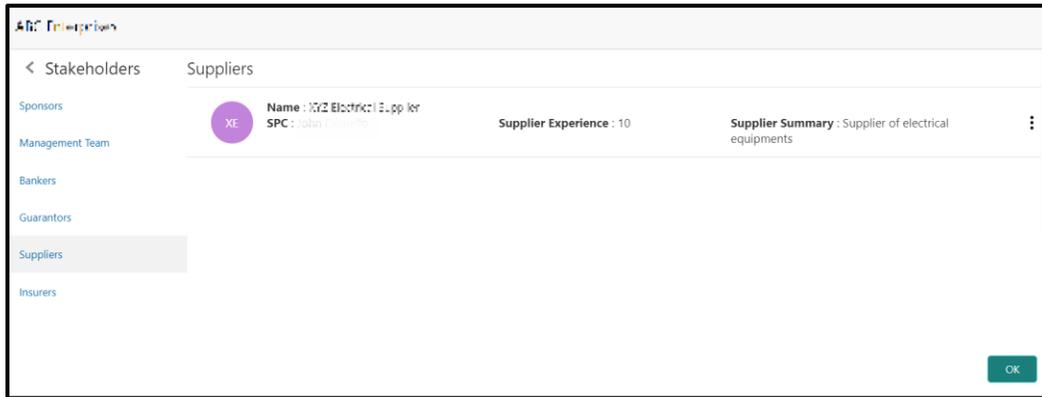


Figure 16: SME Onboarding Enrichment – Stakeholders – Insurers

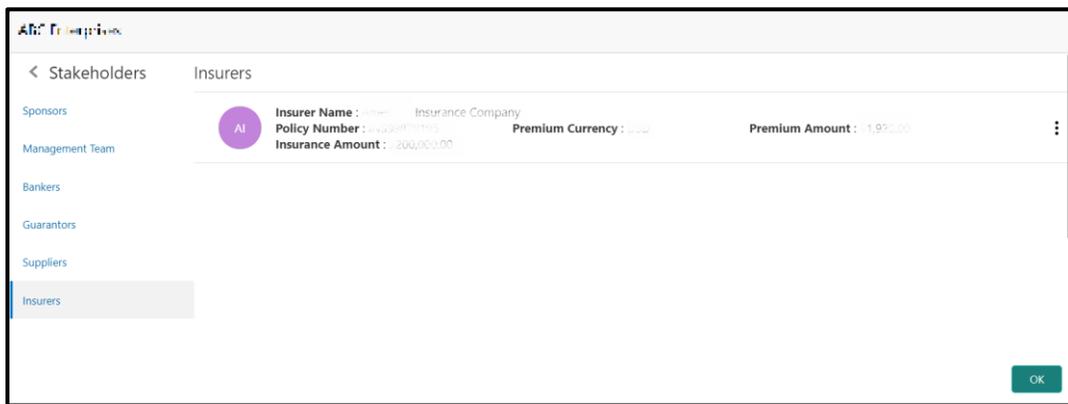
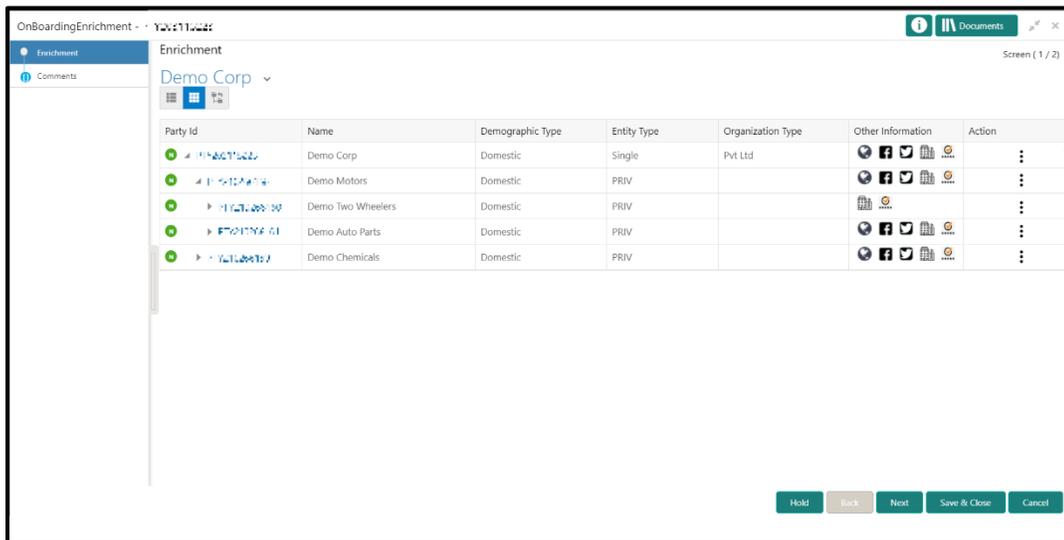


Figure 17: SME Onboarding Enrichment Screen – Table View



6. Following additional information can be added or enriched for the SME under **Configure** option. For more information on fields, refer to the field description table. The fields which are marked with asterisk are mandatory.

Table 7: Onboarding Enrichment – Field Description

Field Name	Description
Customer Profile	Specify the fields under this segment.
Registration Number	Specify the Registration Number of the Company
Company Name	Specify the Company Name
Type of Company	Select the type of the Company
Geographical Spread	Select the geographical spread of the company from the given list
Place of In-corporation	Specify the Place of incorporation of the company
Incorporation Date	Specify the Incorporation Date
Established Date	Specify the Established Date
RM ID	Select the RM to be associated with the Customer
Company Website	Specify the Company Website
Facebook URL	Specify the Facebook URL of the company
Twitter URL	Specify the Twitter URL of the company
Employee Strength	Specify the employee strength of the company
No. Of Years In Business	Specify the number of years the SME is in business

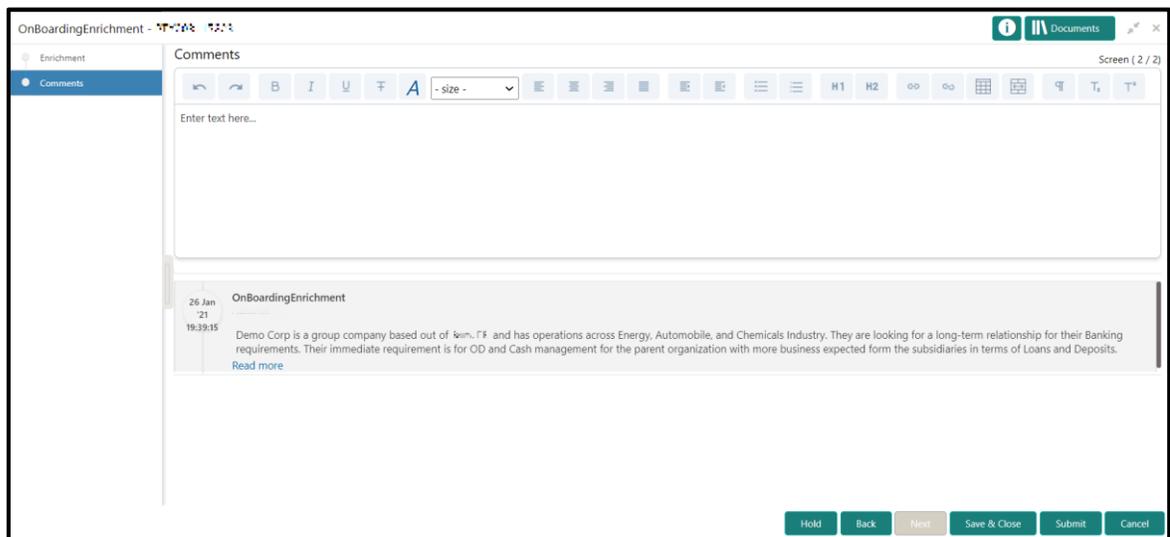
Field Name	Description
No. Of Companies In the Group	Specify the number of companies that are part of the SME group
Language	Specify the preferred language to be used for communication
Media	Specify the preferred mode of communication.
Financial Profile	Specify the fields under this segment.
Year	Specify the year for which the financial details will be captured
Currency	Specify the currency for capturing Financial details
Balance Sheet Size	Specify the Balance Sheet size of the SME for the selected year
Operating Profit	Specify the Operating Profit of the SME for the selected year
Net Profit	Specify the Net Profit of the SME for the selected year
Year Over Year Growth	Specify the year on year growth
Return On Investment	Specify the return on investment for the selected year
Return On Equity	Specify the return on equity for the selected year
Return On Asset	Specify the return on asset for the selected year
Stakeholders	Specify the fields under this segment.
Sponsors	Specify the details of the Sponsors for the SME
Management Team	Specify the details of the SME's Management Team

Field Name	Description
Bankers	Specify the details of other Bankers with which the SME has banking relations
Guarantors	Specify the details of the Guarantors for the SME
Suppliers	Specify the details of the Suppliers for the SME
Insurers	Specify the details of the Insurers for the SME

7. Click **Next**.

→ The system displays the **Onboarding Enrichment – Comments** page.

Figure 18: Enrichment – Comments



NOTE: The Relationship Managers can capture overall comments for the Enrichment stage in this data segment. Capturing comments helps in better understanding of the task by the banker who will work with this task in next stage.

8. Specify the overall comments for the **Onboarding Enrichment** stage, and click **Next**.

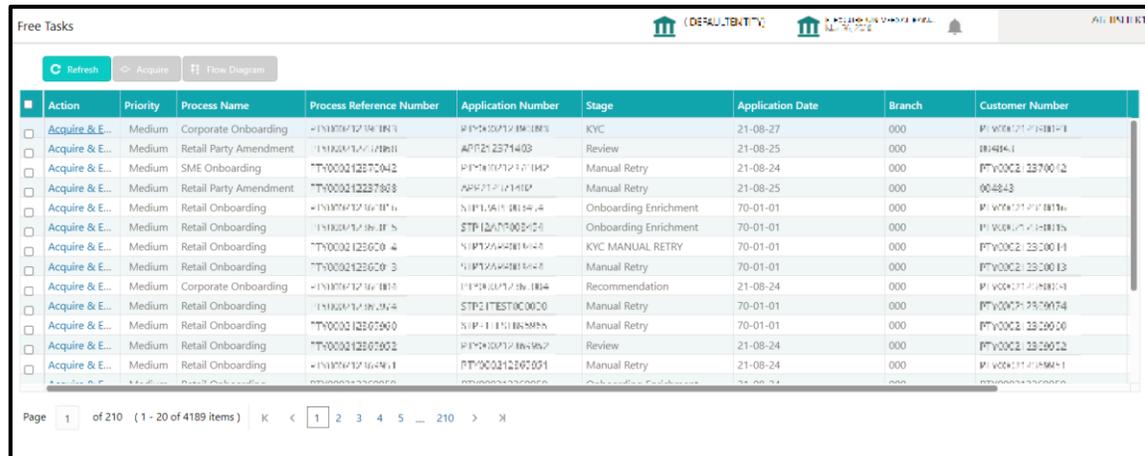
2.5 Review

In this stage, the final reviewer reviews the customer details and moves the task to the Approval stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task back to the previous stage.

1. To acquire and edit the Review task, navigate to **Tasks > Free Tasks**.

→ The system displays the **Free Tasks** screen.

Figure 19: Free Tasks

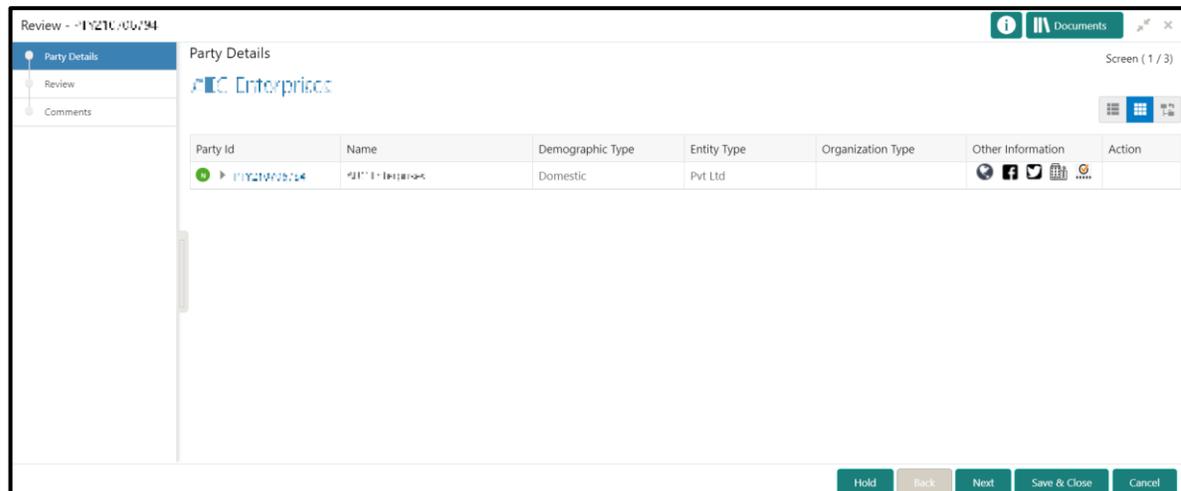


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PT00001237800	PT00001237800	KYC	21-08-27	000	PT00001237800
Acquire & Edit	Medium	Retail Party Amendment	PT00001237800	PT00001237800	Review	21-08-25	000	PT00001237800
Acquire & Edit	Medium	SME Onboarding	PT00001237800	PT00001237800	Manual Retry	21-08-24	000	PT00001237800
Acquire & Edit	Medium	Retail Party Amendment	PT00001237800	PT00001237800	Manual Retry	21-08-25	000	PT00001237800
Acquire & Edit	Medium	Retail Onboarding	PT00001237800	PT00001237800	Onboarding Enrichment	70-01-01	000	PT00001237800
Acquire & Edit	Medium	Retail Onboarding	PT00001237800	PT00001237800	Onboarding Enrichment	70-01-01	000	PT00001237800
Acquire & Edit	Medium	Retail Onboarding	PT00001237800	PT00001237800	KYC MANUAL RETRY	70-01-01	000	PT00001237800
Acquire & Edit	Medium	Retail Onboarding	PT00001237800	PT00001237800	Manual Retry	70-01-01	000	PT00001237800
Acquire & Edit	Medium	Corporate Onboarding	PT00001237800	PT00001237800	Recommendation	21-08-24	000	PT00001237800
Acquire & Edit	Medium	Retail Onboarding	PT00001237800	PT00001237800	Manual Retry	70-01-01	000	PT00001237800
Acquire & Edit	Medium	Retail Onboarding	PT00001237800	PT00001237800	Manual Retry	70-01-01	000	PT00001237800
Acquire & Edit	Medium	Retail Onboarding	PT00001237800	PT00001237800	Review	21-08-24	000	PT00001237800
Acquire & Edit	Medium	Retail Onboarding	PT00001237800	PT00001237800	Manual Retry	21-08-24	000	PT00001237800

2. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.

→ The system displays the **Review** page.

Figure 20: SME – Review

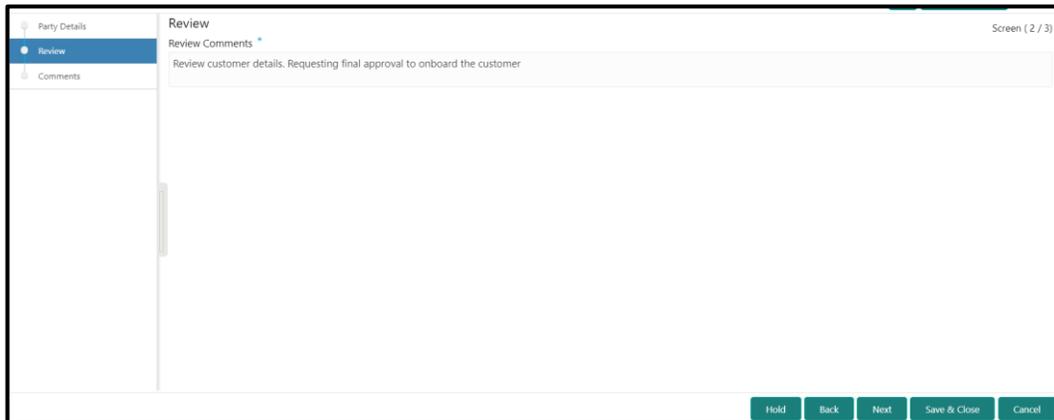


Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PT00001237800	ABC Enterprises	Domestic	Pvt Ltd			

3. Right-click on the icon in the tree view and select the view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

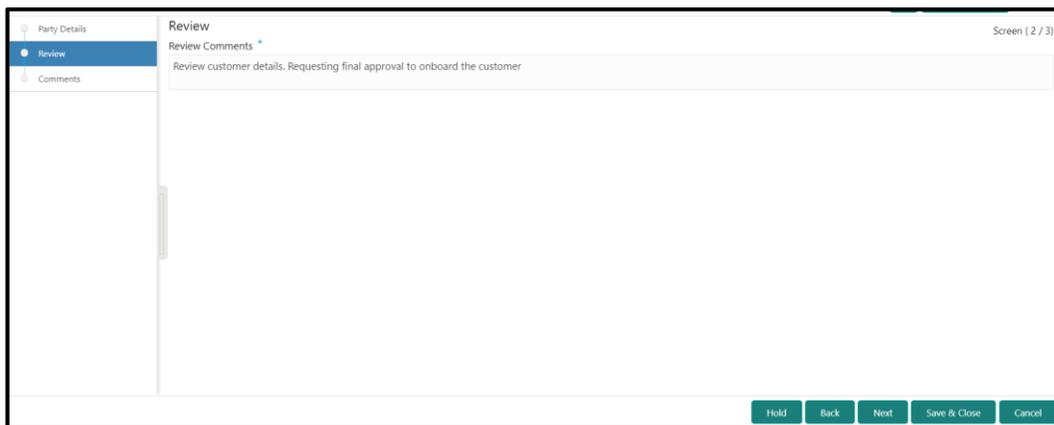
- After reviewing the customer information, click **Next**.
→ The system displays the **Review – Review Comments** page.

Figure 21: Review – Review Comments



- Specify the **Review Comments** and Click **Next**.
→ The system displays the **Overall Review – Comments** page.

Figure 22: Review – Overall Comments



- Specify the overall comments for the **Review** stage, and click **Next**.

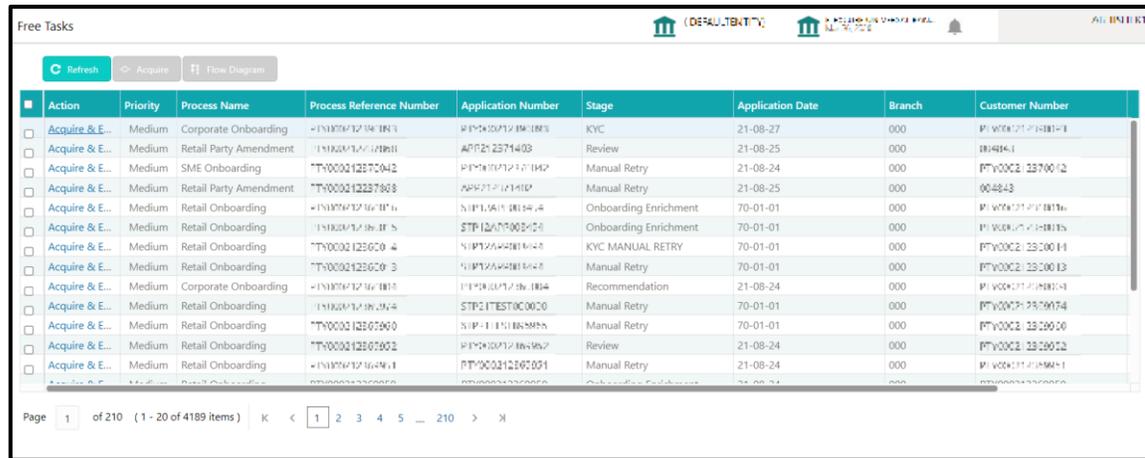
2.6 Recommendation

In this stage, the approver reviews the progress done so far and provides recommendations for each of the data segments with a decision as approve/reject. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

1. To acquire and edit the **Review** task, navigate to **Tasks**. Under **Tasks**, click **Free Tasks**.

→ The system displays the **Free Tasks** screen.

Figure 23: Free Tasks

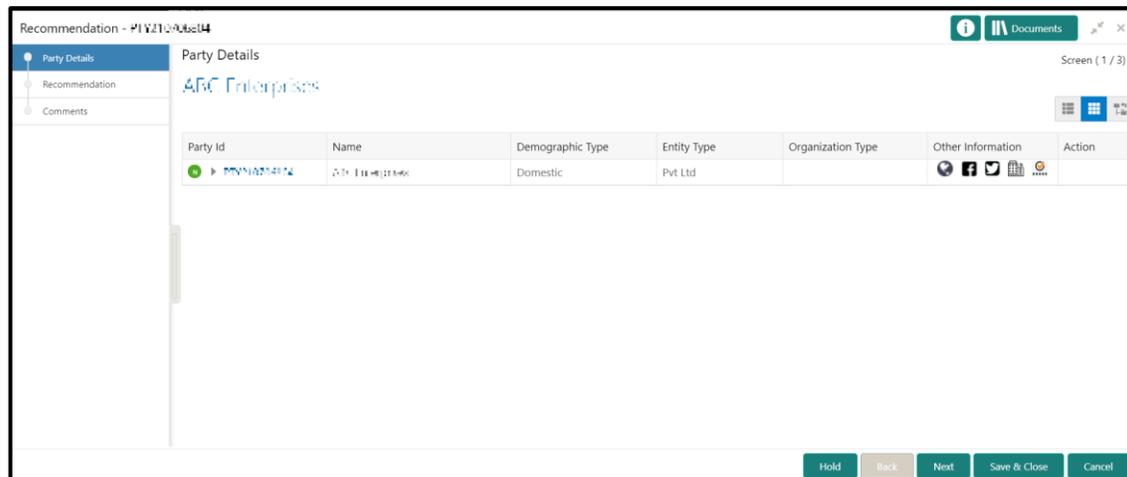


#	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/>	Acquire & E...	Medium	Corporate Onboarding	+151000121237801	PT0000121237801	KYC	21-08-27	000	PT000121237801
<input type="checkbox"/>	Acquire & E...	Medium	Retail Party Amendment	+151000121237802	AP021237802	Review	21-08-25	000	004841
<input type="checkbox"/>	Acquire & E...	Medium	SME Onboarding	**TY00021237803	PT0000121237803	Manual Retry	21-08-24	000	PT000212378012
<input type="checkbox"/>	Acquire & E...	Medium	Retail Party Amendment	**TY00021237804	AP02121237804	Manual Retry	21-08-25	000	004843
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	+151000121237805	STP121237805	Onboarding Enrichment	70-01-01	000	PT000121237806
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	+151000121237806	STP121237806	Onboarding Enrichment	70-01-01	000	PT000121237807
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	**TY00021237807	STP121237807	KYC MANUAL RETRY	70-01-01	000	PT000212378011
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	**TY00021237808	STP121237808	Manual Retry	70-01-01	000	PT000212378013
<input type="checkbox"/>	Acquire & E...	Medium	Corporate Onboarding	+151000121237809	PT0000121237809	Recommendation	21-08-24	000	PT000121237804
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	+151000121237810	STP121237810	Manual Retry	70-01-01	000	PT0001212378074
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	**TY00021237811	STP121237811	Manual Retry	70-01-01	000	PT000212378050
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	**TY00021237812	PT0000121237812	Review	21-08-24	000	PT000212378052
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	+151000121237813	PT0000121237813	Manual Retry	21-08-24	000	PT0001212378041

2. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.

→ The system displays the **Recommendation** page.

Figure 24: SME – Recommendation



Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PT00012378012	ABC Enterprises	Domestic	Pvt Ltd			

3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

- Click **Next** to go to Recommendation page which allows decision for each section to be updated by the Approver.

Figure 25: SME – Update Recommendation

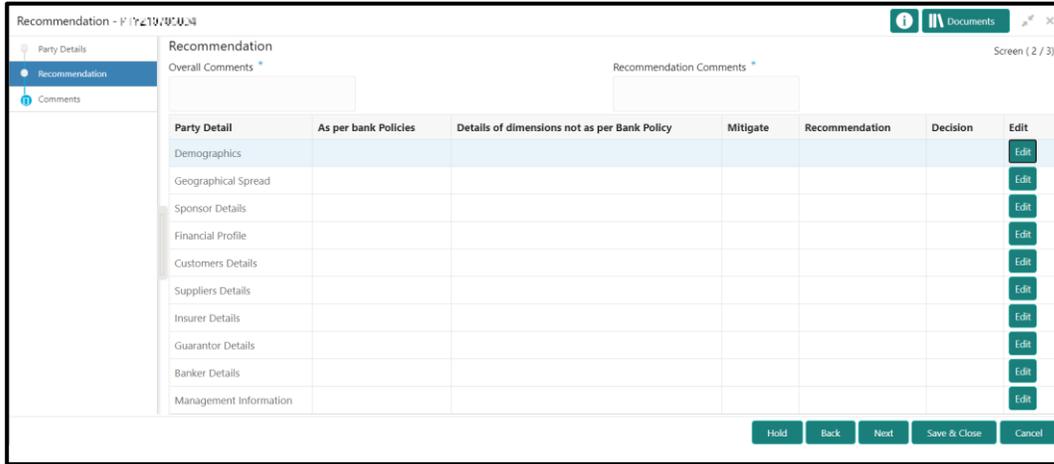
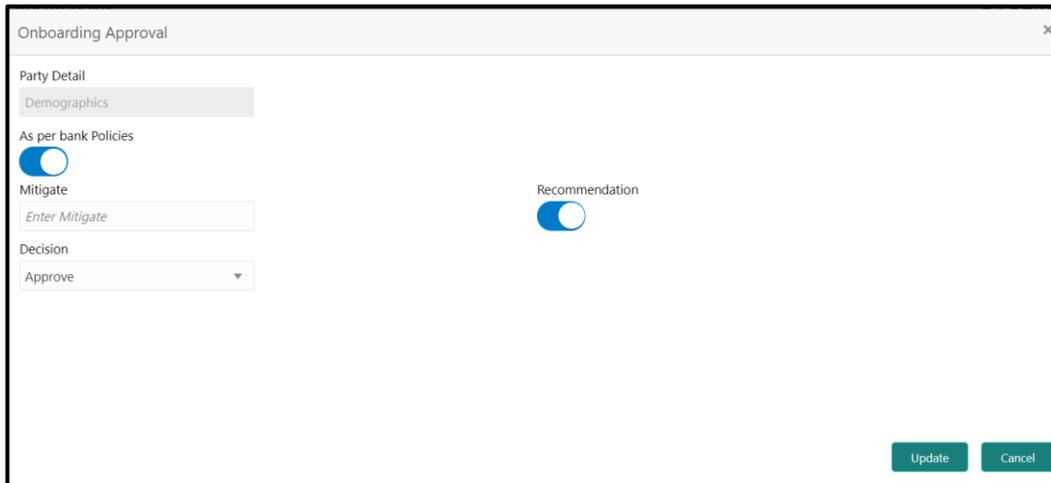


Figure 26: SME – Onboarding Approval



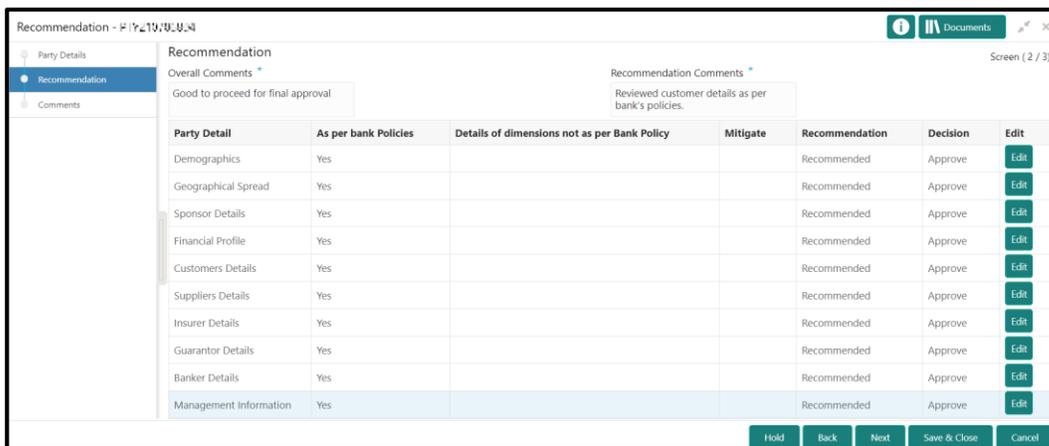
- On **Onboarding Approval** screen, specify the details. For more information on fields, refer to the field description table.

Table 8: Recommendation – Field Description

Field Name	Description
Review Comments	Displays the review comments added in the previous stage.
Overall Comments	Displays the overall comments for the customer details entered.

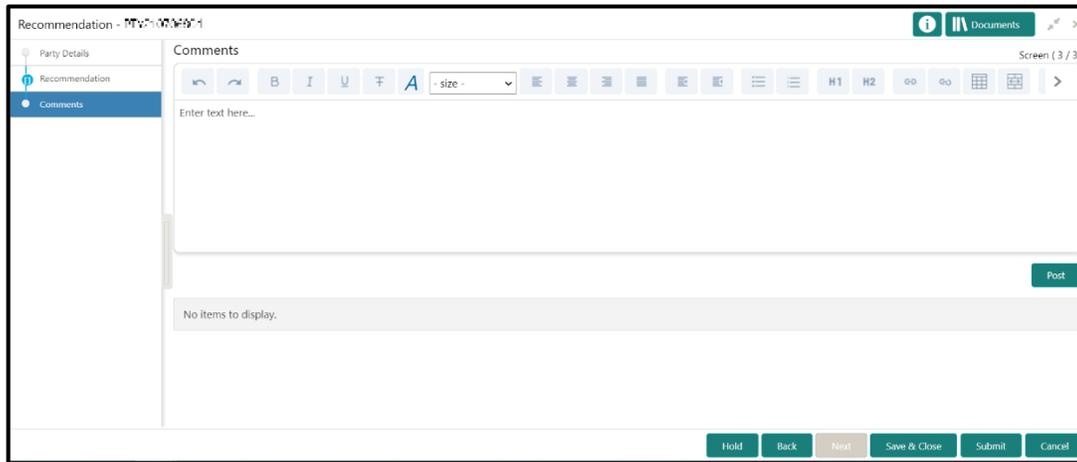
Field Name	Description
Recommendation Comments	Displays the recommendation comments for the customer details entered in recommendation stage.
Party Detail	Fixed field for which contains the specific section – for which the approval needs to be provided.
As per Bank Policies	Select to true, if the customer details of those section is as per bank policy. User Select toggle button, defaulted to false.
Details of Dimensions as per bank policy	If the customer data is not as per bank policy, specify the details of dimensions.
Mitigate	Specify the Mitigate comments.
Recommendation	Select if the customer detail is recommended. User select toggle button, defaulted to false.
Decision	Select Approve or Reject from the dropdown field

Figure 27: SME – Recommendation after decision



- After updating the decision on the **Recommendation** page, click **Next**.
→ The system displays the **Recommendation – Comments** page.

Figure 28: Recommendation – Overall Comments



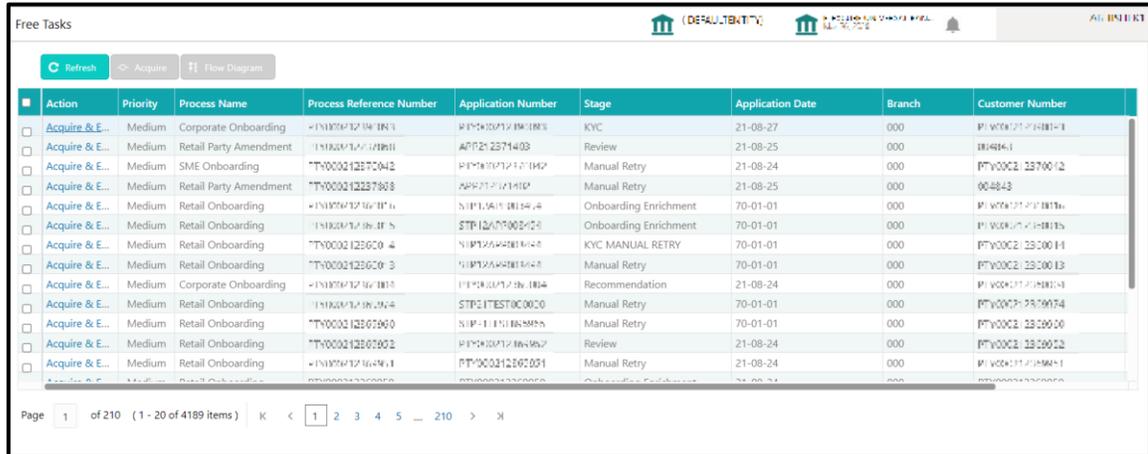
- Specify the overall comments for the **Recommendation** stage, and click **Post**.

2.7 Approval

In this stage, the approver reviews the activity done across all the stages and provides final signoff to approve the customer onboarding. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

- To acquire and edit the Review task, navigate to **Tasks > Free Tasks**.
→ The system displays the **Free Tasks** screen.

Figure 29: Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	+13107012191001	PT000012370001	KYC	21-08-27	000	PT000012370001
Acquire & E...	Medium	Retail Party Amendment	+13107012191001	AP0212371403	Review	21-08-25	000	004841
Acquire & E...	Medium	SME Onboarding	**TY000012370042	PT000012370042	Manual Retry	21-08-24	000	PT000012370042
Acquire & E...	Medium	Retail Party Amendment	**TY00001237808	AP0212371404	Manual Retry	21-08-25	000	004843
Acquire & E...	Medium	Retail Onboarding	+13107012191001	PT000012370001	Onboarding Enrichment	70-01-01	000	PT000012370001
Acquire & E...	Medium	Retail Onboarding	+13107012191001	STP1237000001	Onboarding Enrichment	70-01-01	000	PT000012370001
Acquire & E...	Medium	Retail Onboarding	**TY000012370004	PT000012370004	KYC MANUAL RETRY	70-01-01	000	PT000012370004
Acquire & E...	Medium	Retail Onboarding	**TY000012370003	PT000012370003	Manual Retry	70-01-01	000	PT000012370003
Acquire & E...	Medium	Corporate Onboarding	+13107012191001	PT000012370001	Recommendation	21-08-24	000	PT000012370001
Acquire & E...	Medium	Retail Onboarding	+13107012191001	STP1237000000	Manual Retry	70-01-01	000	PT000012370001
Acquire & E...	Medium	Retail Onboarding	**TY000012370000	PT000012370000	Manual Retry	70-01-01	000	PT000012370000
Acquire & E...	Medium	Retail Onboarding	**TY000012370002	PT000012370002	Review	21-08-24	000	PT000012370002
Acquire & E...	Medium	Retail Onboarding	+13107012191001	PT000012370001	Manual Retry	21-08-24	000	PT000012370001

- On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.
→ The system displays the **Approval** page.

Figure 30: SME – Approval

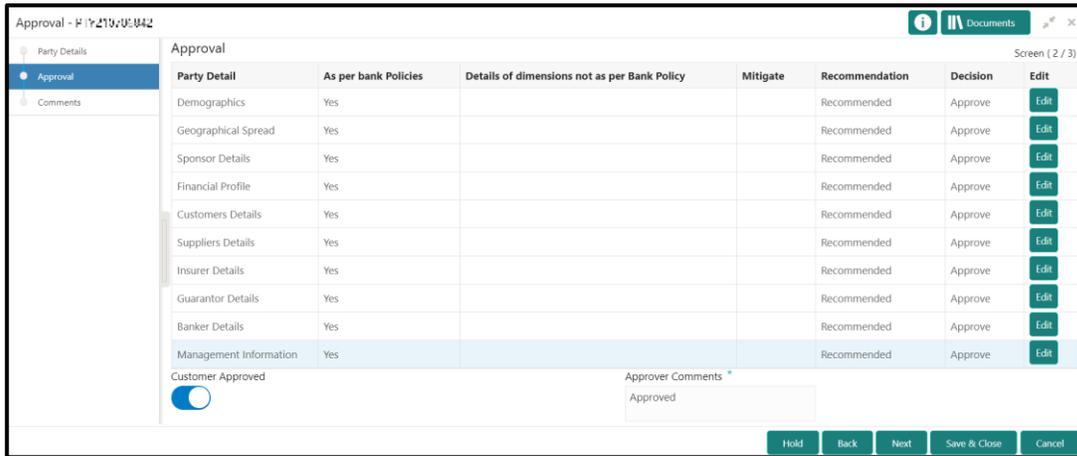


Party Id	Name	Demographic Type	Entity Type	Organization Type	Other information	Action
PT000012370001	ABC Enterprises	Domestic	Pvt Ltd			

- Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

- Verify the details captured for the SME, and click **Next** to move to **Approval** page.

Figure 31: SME – Approval Decision and Comments



- On **Approval** screen, specify the details to mark the final approval. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 9: Approval – Field Description

Field Name	Description
Customer Approval	Select if the customer detail is Approved or not. User select toggle button, defaulted to false.
Approver Comments	Specify the customer approval comments.

- After updating the **Approval Comments** on the **Approval** page, click **Next**.
→ The system displays the **Overall Approval – Comments** page.

Figure 32: Recommendation – Overall Comments

Approval - PTY210706542

Party Details

Approval

Comments

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

- Specify the overall comments for the **Approval** stage, and click **Post**.

2.8 Amendment

In this stage, the Relationship Manager can amend the information or can add additional information about a SME customer using Oracle Banking Enterprise Party Management.

To initiate the Amendment process:

1. From the home page, click **Party Services**. Under **Party Services**, click **Small Medium Enterprise**.
2. Under **Small Medium Enterprise**, click **Amendment**.
→ The system displays the **Amendment** screen.

Figure 33: Amendment – Enter Customer Id

The screenshot shows the 'Amendment' screen. At the top, there is a navigation bar with the title 'Amendment' and several icons. Below the navigation bar, there is a large search bar with the placeholder text 'Amend Customer' and a magnifying glass icon on the right.

3. On **Amendment** screen, specify the Customer id, and Click **Amend Customer**.
→ The system displays the **SME Amendment** screen.

Figure 34: Amendment – SME Amendment

The screenshot shows the 'Corporate Amendment - Quick Initiation' screen. The page is divided into several sections:

- Organization details:** Includes fields for Organization Name (with a dropdown arrow), Organization Type (Single), Entity Type (D), Demography Type (Domestic), and Classification Type (Medium). There is an 'Upload Logo' button.
- Industries:** A table with columns for Sector, Industry Group, Industry, and Sub Industry. The current entry is: Sector: Industrials, Industry Group: Transportation, Industry: Road, Sub Industry: Railroads. There are 'Add Industry' and 'Delete' buttons.
- Credit Rating:** A table with columns for Year, Agency, and Rating. The current entry is: Year: 2021, Agency: Moody's, Rating: AAA. There are 'Add Rating' and 'Delete' buttons.
- Social Media Profiles:** Includes fields for Official Website, Facebook (www.facebook.com/+14141), and Twitter (www.twitter.com/#2141).

At the bottom of the screen, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

4. On **SME Amendment** screen, edit the information for the desired fields and submit the task to move to **SME Amendment - KYC** stage. The fields which are marked with asterisk are mandatory. For more information on fields, refer to [Table 4](#).
 - The system moves the task to the **SME Amendment KYC** stage.
5. To acquire the **SME Amendment KYC** task, perform the following steps:
 - a. Navigate to home screen, and click **Tasks** in the main menu.
 - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
 - c. Update the status of KYC Check in this stage, and submit the KYC task. For more information on enrichment stage, refer to [2.4 Onboarding Enrichment](#).
 - The system moves the task to **SME Amendment – Enrichment** stage.
6. To acquire the **SME Amendment Enrichment** task, perform the following steps:
 - a. Navigate to home screen, and click **Tasks** in the main menu.
 - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
 - c. Update the status of KYC Check in this stage and submit the KYC task. For more information on enrichment stage, refer to [2.5 Review](#).
 - The system moves the task to **SME Amendment – Review** stage.
7. To acquire the **SME Amendment Enrichment** task, perform the following steps:
 - a. Navigate to home screen, and click **Tasks** in the main menu.
 - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
 - c. Update the desired information in the enrichment stage, and submit the task to move to following stages in the sequential order:
 - **SME Amendment - Review** stage. For more information on review stage, refer to [2.5 Review](#).
 - **SME Amendment – Recommendation** stage. For more information on recommendation stage, refer to [2.6 Recommendation](#).
 - **SME Amendment – Approval** stage. For more information on approval stage, refer to [2.7 Approval](#).

3 List Of Menus

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