

SMB Onboarding User Guide

Oracle Banking Branch

Release 14.5.0.1.0

Part Number F47284-01

August 2021

SMB Onboarding User Guide

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

Copyright © 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1	Preface	1
1.1	Introduction.....	1
1.2	Audience	1
1.3	Document Accessibility	1
1.4	List of Topics	1
1.5	Related Documents.....	1
1.6	Symbols and Icons	2
1.7	Basic Actions.....	3
2	Small and Medium Business (SMB) Onboarding.....	5
2.1	Overview	5
2.1.1	Process Flow Diagram	5
2.2	Onboarding Initiation	7
2.2.1	Basic Details.....	8
2.2.2	Stakeholder Details	11
2.2.3	Financial Information	18
2.2.4	Interested Products	21
2.2.5	Comments	22
2.2.6	Review and Submit	23
2.3	Onboarding Enrichment	25
2.3.1	Business Details.....	26
2.3.2	Stakeholder Details	29
2.3.3	Membership / Association	30
2.3.4	Financial Profile.....	32
2.3.5	Comments	39
2.3.6	Review and Submit	40
2.4	KYC Check.....	41
2.5	Review.....	46
2.6	Approval	50
2.7	Amendment.....	54
2.8	Straight Through Processing for onboarding requests received from Channels	57
3	List Of Menus	59

1 Preface

1.1 Introduction

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

1.2 Audience

This manual is for the Bankers responsible for onboarding Small and Medium Business (SMB) 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

This user manual is organized as follow:

Table 1: List of Topics

Topics	Description
Small and Medium Business Onboarding	This topic provides an overview of the Small and Medium (SMB) Onboarding process and covers the actions to be performed in the Onboarding process.
List of Menus	This topic provides the list of main screens in the document along with its reference.

1.5 Related Documents

For more information on any related features, you can refer to the following documents:

1. Getting Started User Guide
2. SMB 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	Functions
→	Represents Results
	Add icon
	Edit icon
	Delete icon
	Calendar icon
	Close icon to cancel operation
	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

Symbol	Functions
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</p>

Symbol	Functions
	pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
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 Small and Medium Business (SMB) Onboarding

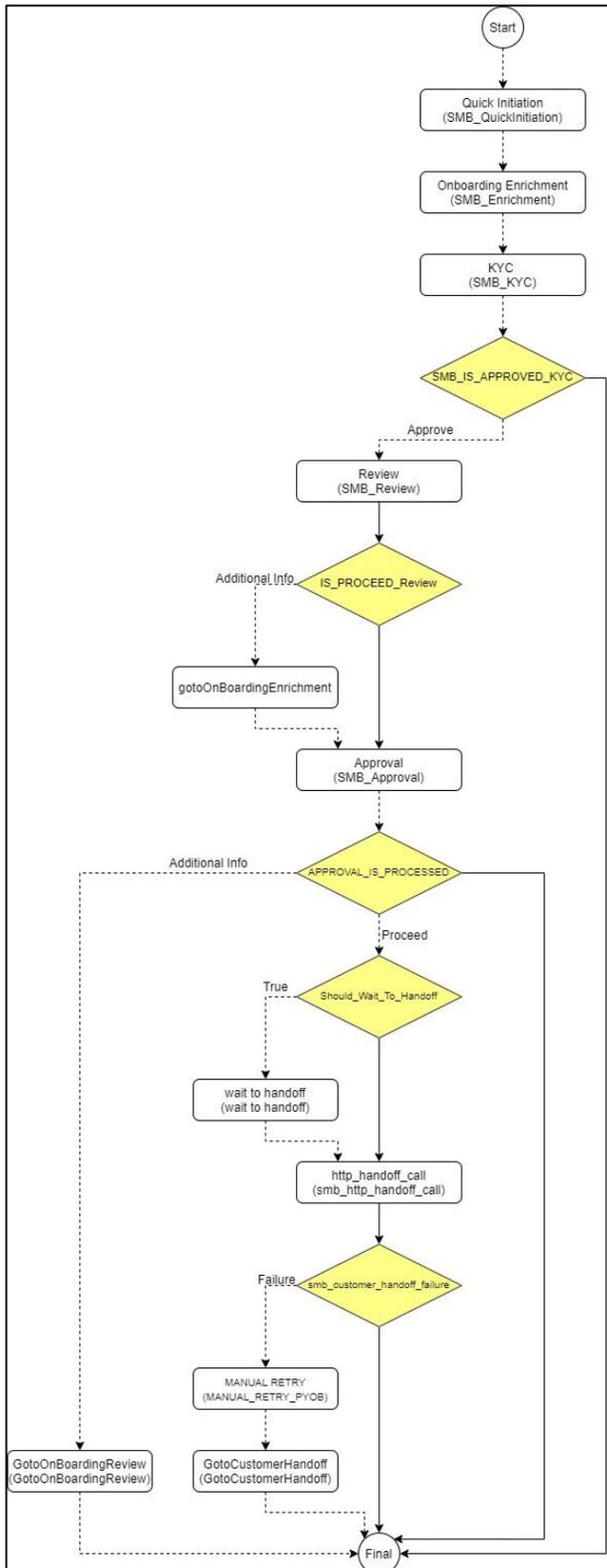
2.1 Overview

Small and Medium Business (SMB) Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's products or approaches the bank for an availing facility. The information collected throughout this process is stored in the bank's database for future reference.

2.1.1 Process Flow Diagram

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

Figure 1: Process Flow



2.2 Onboarding Initiation

This section contains the following topics:

- [2.2.1 Basic Details](#)
- [2.2.2 Stakeholder Details](#)
- [2.2.3 Financial Information](#)
- [2.2.4 Interested Products](#)
- [2.2.5 Comments](#)
- [2.2.6 Review and Submit](#)

In this stage, the Relationship Manager can capture brief information about the SMB customer to be on-boarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. From the home page, click **Party Services**. Under **Party Services**, click **Small Medium Business**.
2. Under **Small Medium Business**, click **Onboarding**.

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

Figure 2: Quick Initiation

The screenshot shows a web form titled "SMB Onboarding - Quick Initiation". The form is divided into a "Business Detail" section. It contains several input fields: "Doing Business As", "Registration Number", "Date of Registration" (with a calendar icon), "SMB Classification" (a dropdown menu), and "Customer Category *" (with a search icon). At the bottom right of the form, there are two buttons: "Submit" and "Cancel".

3. On **Quick Initiation** screen, specify the details about 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	Description
Doing Business As	Specify the business of the SMB customer.
Registration Number	Specify the registration number.
Date of Registration	Specify the date of registration.

Field Name	Description
SMB Classification	Select the SMB classification from the drop-down values.
Customer Category	Click search icon and select customer category from the list of values.

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

2.2.1 Basic Details

Details of the business such as name, registration number, and registration date, tax id etc. along with personal details of the business owner such as name, date of birth, and address of the customer to be on-boarded are added in this data segment.

Figure 3: Initiation - Basic Details

Perform the following steps to update the basic details:

- On **Basic Details** segment, specify the additional information related to the business. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 5: Basic Details – Field Description

Field Name	Description
Country of Registration	Specify the country of registration.
SMB Registration Number	Specify the SMB registration number.

Field Name	Description
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Services Tax Id	Specify the goods and services tax Id.
Business License	Specify the business license.
Relationship Manager Id	Specify the relationship manager Id.

NOTE: Basic details provided in the Quick Initiation window are automatically populated in the Initiation – Basic Details page.

2. **Upload logo** of the customer, if available.
3. Click and expand the **Address** section.

→ The system displays the address related fields.

Figure 4: Address

4. On **Address** segment, specify the address details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 6: Address – Field Description

Field Name	Description
Address Type	Select the address type from the drop-down menu.
Building Name	Specify the building name of the customer.
Street Name	Specify the street name of the customer.

Field Name	Description
Locality	Specify the locality of the customer.
City	Specify the city of the customer.
State	Specify the state of the customer.
Country	Click search icon and select country from the list of values.
Postal Code	Specify the postal code for the address
Mobile Number	Specify the mobile number of the customer.
Email ID	Specify the Email Id of the customer.
Contact Number	Specify the contact number of the customer.
Narrative	Specify the description for the address.
Add More	Click Add more to add another address.

5. After adding the address, click and expand the **Social Profile** section.

→ The system displays the social profile related fields.

Figure 5: Social Profile

The screenshot displays the 'Social Profile' section of the onboarding form. It features a sidebar on the left with navigation options: Stakeholder Details, Financial Information, Interested Products, Comments, and Review and Submit. The main content area is titled 'Basic Details' and includes sections for 'Business Detail', 'Address', and 'Social Profile'. The 'Social Profile' section is expanded, showing input fields for Facebook, LinkedIn, Twitter, Blog, Instagram, and Tumblr. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

6. On **Social Profile** segment, specify the details. For more information on fields, refer to the field description table.

Table 7: Social Profile – Field Description

Field Name	Description
Facebook	Select the address of the Facebook profile.
Twitter	Select the address of the Twitter profile.
Instagram	Select the address of the Instagram profile.
LinkedIn	Select the address of the LinkedIn profile.
Blog	Select the address of the Blog profile.
Tumblr	Select the address of the Tumblr profile.

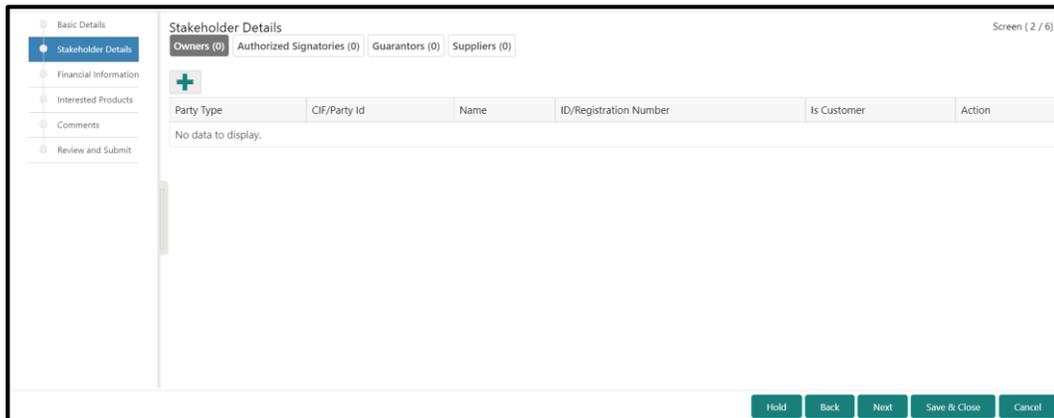
7. Click **Next** to move to the **Initiation – Stakeholder Details** page.

2.2.2 Stakeholder Details

Details about the stakeholder such as Owners, Authorized Signatories, guarantors, and Suppliers of the business can be added in this data segment. Stakeholders' detail is necessary for the bank to ascertain the credibility of the business.

Stakeholders to a customer can be either of the following:

- An existing customer of the Bank
- An existing party that is not a customer but is a stakeholder to another customer of the bank
- A new party, which is neither a customer nor an existing party (stakeholder)

Figure 6: Initiation – Stakeholder Details

Perform the following steps to update the stakeholders details:

1. To add the desired stakeholder, select the corresponding stakeholder button on top of **Stakeholder Details** screen, and click the **+** icon.

→ The system displays the **Add New Owners** screen.

Figure 7: Add New Owners

2. Specify the existing CIF (if the stakeholder is an existing customer) or the existing Party Id (if the stakeholder is an existing party but not a customer) or select from the list of the recently added stakeholders to the same application.
3. If CIF/Party Id is not known, click search icon to launch **Search Party** screen and select from the list of values.

Figure 8: Search Party – Individual

Search Party

Individual Non-Individual

First Name Middle Name Last Name Date of Birth

Unique Id Mobile Number Email

Fetch Clear

Stakeholder Type CIF First Name Middle Name Last Name DOB Id Type Unique Id Party Id Is Customer

No data to display.

Page 1 of 0 (1 - 0 of 0 items) K < > X

Close

Figure 9: Search Party – Non-Individual

Search Party

Individual Non-Individual

Business/Organization Name Registration Number Registration date Email

Fetch Clear

Stakeholder Type CIF First Name Middle Name Last Name Party Id Is Customer

No data to display.

Page 1 of 0 (1 - 0 of 0 items) K < > X

Close

4. After you specify the CIF/Party Id, Click **Next**.

→ The system display the screen to add relationship specific attribute for the stakeholder.

5. If the stakeholder is new to the Bank, then click **Next** without entering CIF/Party Id.
- The system displays screen to capture details for the new stakeholder.

Figure 10: Add New Owners

6. On **Add New Owners** screen, specify the details of the new stakeholder. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 8: Add New Owners – Field Description

Field Name	Description
Stakeholder Type	Select the stakeholder type from the drop-down values.
Basic Info & Citizenship	Specify the fields under this segment.
Title	Select the title from the drop-down values.
First Name	Specify the first name of the new stakeholder.
Middle Name	Specify the middle name of the new stakeholder.

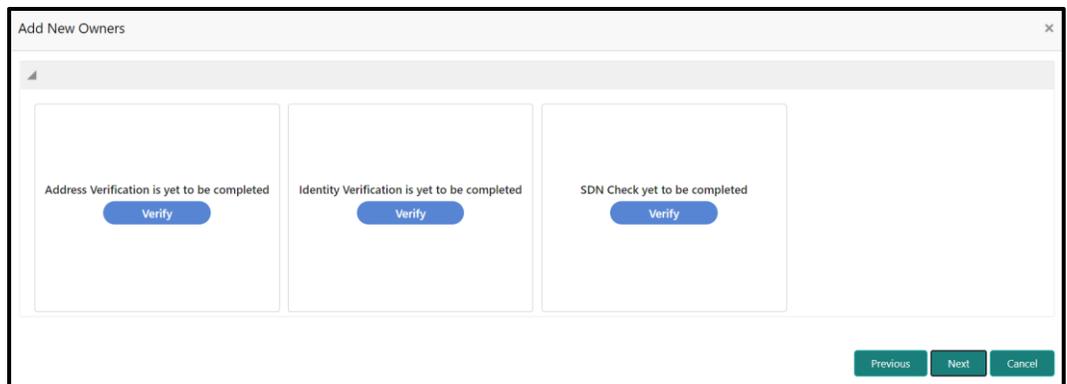
Field Name	Description
Last Name	Specify the last name of the new stakeholder.
Short Name	Specify the short name of the new stakeholder.
Maiden Name	Specify the maiden name of the new stakeholder.
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Click search icon and select customer category from the list of values.
Customer Segment	Select the customer segment from the drop-down values.
ID Type	Select the ID type from the drop-down values.
Unique ID	Specify the unique ID of the new stakeholder.
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click search icon and select birth country from the list of values.
Nationality	Click search icon and select the nationality of the stakeholder from the list of values.
Citizenship By	Select the 'Citizenship By' the drop-down values.
Residential Status	Select the residential status from the drop-down values.
Country of Residence	Click search icon and select the country from the list of values.
Preferred Language	Select the preferred language from the drop-down values.
Preferred Currency	Click search icon and select preferred currency from the list of values.
Address	Specify the fields under this segment.
Address Type	Select the address type from the drop-down values.
Building Name	Specify the building name of the new stakeholder.
Street Name	Specify the street name of the new stakeholder.
Locality	Specify the locality of the new stakeholder.
City	Specify the city of the new stakeholder.
State	Specify the state of the new stakeholder.

Field Name	Description
Country Code	Click search icon and select country code from the list of values.
Zip Code	Specify the zip code of the address.
Mobile Number	Specify the mobile number of the new stakeholder.
Email ID	Specify the email Id of the new stakeholder.
Contact Number	Specify the contact number of the new stakeholder.
Narrative	Specify the description for the new stakeholder.

7. Click **Next**.

→ The system displays the **Add New Owners – KYC** screen

Figure 11: Add New Owners - KYC



8. On **Add New Owners – KYC** screen, update the KYC Details.

NOTE: This step is optional

9. After updating the KYC details, click **Next**
 - The system displays the screen to capture relationship specific attributes for the stakeholder

Figure 12: Add New Stakeholder – Capture relationship specific attribute

10. On **Add New Owners** screen, specify the **Ownership Percentage** and **Associated Since** values, and click **Submit**.
 - The system will link the stakeholder to the customer being onboarded and display the new added stakeholder on the **Stakeholder Details** screen

Figure 13: New Stakeholder Added

Party Type	CIF/Party Id	Name	ID/Registration Number	Is Customer	Action
Individual	P1Y3D8P*2255817	Titik, Couper	65454765	No	

Ownership Percentage: 80% Associated Since: 2015-08-11

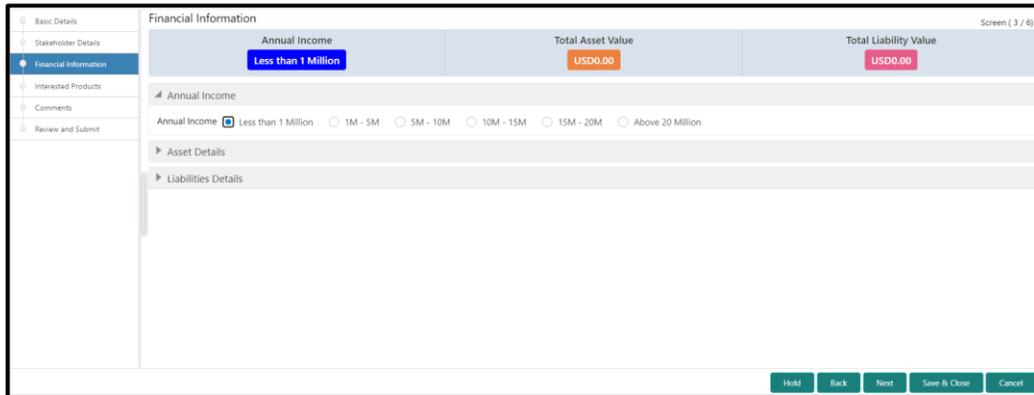
11. If the stakeholder is an existing customer or an existing Party, then the linkage is based on the CIF/Party Id.

In case a new stakeholder is being added, the system will generate a Party Id for the newly added stakeholder. This Party Id is used to establish a link between the new customer and stakeholder.

2.2.3 Financial Information

Information about the customer’s income, assets, and liability is added in this data segment. Financial information about the customer help bank in determining the credit worthiness of the customer in a better manner.

Figure 14: Initiation – Financial Information



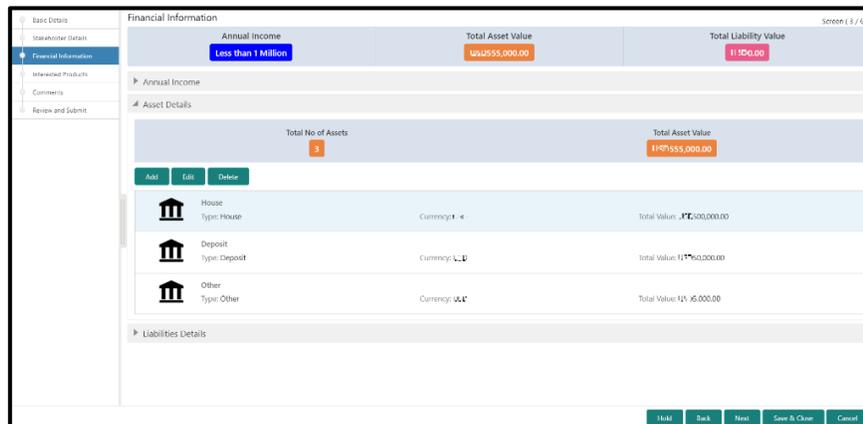
Perform the following steps to update the financial information:

1. Select the **Annual Income** range of the customer.
2. Click and expand the **Asset Details** section.

→ The system displays the following options:

- Add
- Modify
- Delete

Figure 15: Financial Information – Asset Details



- Click **Add** to add the asset detail.

→ The system displays the **Add Asset Details** window.

Figure 16: Add Asset Details

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

Table 9: Assets – Field Description

Field Name	Description
Type	Select the asset type from the drop-down values.
Currency	Click search icon and select the currency from the list of values.
Total Value	Specify the total value.

- Click **Submit**.

→ The system adds the asset details and lists in the **Asset Details** section.

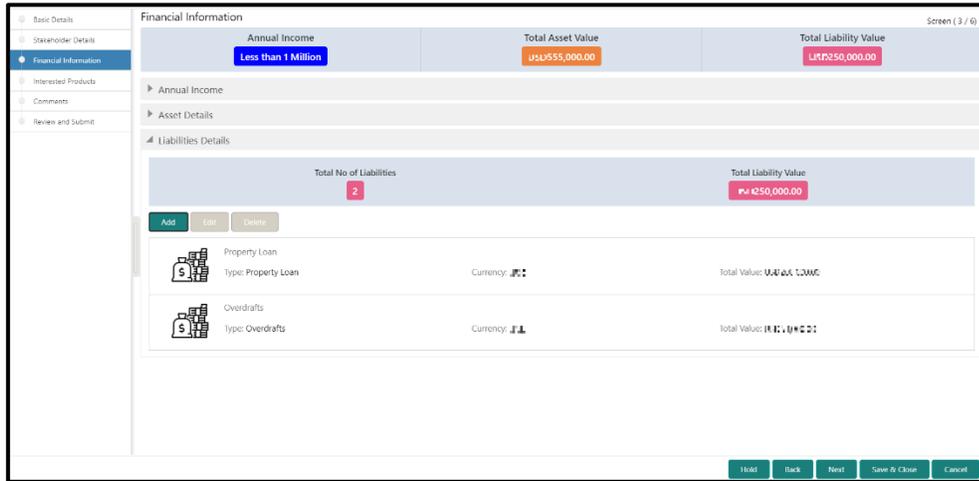
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added asset details.

- Click and expand the **Liabilities Details** section to add the liability details.

→ The system displays the following options:

- Add
- Modify
- Delete

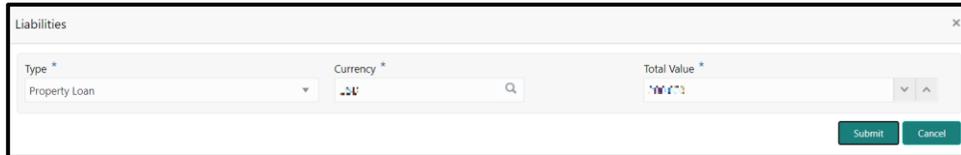
Figure 17: Financial Information – Liabilities Details



7. Click **Add**.

→ The system displays the **Add Liability Details** window.

Figure 18: Add Liability Details



8. On **Liabilities** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 10: Liabilities – Field Description

Field Name	Description
Type	Select the type of liability from the drop-down values.
Currency	Click search icon and select the currency from the list of values.
Total Value	Specify the total value.

9. Click **Submit**.

→ The system adds the liability details and lists in the **Liabilities Details** section.

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added liability details.

10. Click **Next** to go to the **Initiation – Interested Products** segment.

2.2.4 Interested Products

All the bank products relevant to the customer are displayed in this data segment. Relationship Manager can select the products in which the customer has shown interest to associate the same with customer.

Figure 19: Initiation - Interested Products

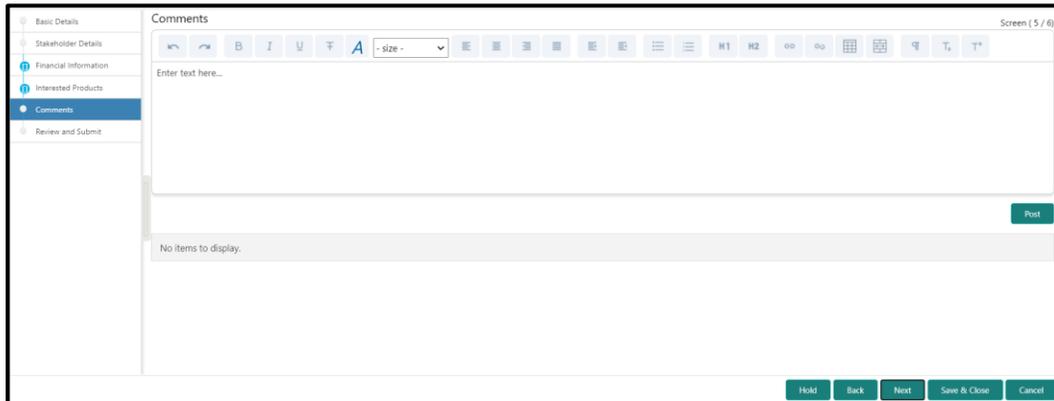
Perform the following steps to update the details of interested products:

1. On **Interested Products** screen, select the products based on customer's interest, and specify the requested value for each product.
2. Click **Next** to move to the **Initiation – Comments** page.

2.2.5 Comments

The Relationship Managers can capture overall comments for the Initiation stage in this data segment. Capturing comments help the banker working with this task in next stage to better understand the task.

Figure 20: Initiation – Comments



Perform the following steps:

1. On **Comments** screen, specify the overall comments for the **Onboarding Initiation** stage.
2. Click **Next** to move to the **Initiation – Review and Submit** page.

2.2.6 Review and Submit

This page provides a consolidated view of the information captured in all the data segments. The Relationship Managers can view the displayed information and take necessary action such as modifying the information or moving the task to the next stage.

Figure 21: Initiation – Review and Submit

The screenshot displays the 'Review and Submit' interface. On the left is a sidebar with navigation links: Basic Details, Stakeholder Details, Financial Information, Interested Products, Comments, and Review and Submit (highlighted). The main content area is titled 'Review and Submit' and includes a 'Business Detail' header with fields for Doing Business As, Registration Number, Date of Registration, and Country of Registration. Below this are sections for General Information (with sub-tabs for General Information, Address, and Social Profile), Professional Information (with a sub-tab for Membership), Stakeholders (with sub-tabs for Owners, Authorized Signatory, Guarantors, and Suppliers), Dates, KYC, Assets (with a pie chart showing 83.0% House and 17.0% Deposit), Liabilities (with a pie chart showing 89.0% Property Loan and 11.0% Overdrafts), Income, and Expense. Each of these sections (Dates, KYC, Assets, Liabilities, Income, Expense) contains an information icon and the text 'Is not yet done'. A large blue '1' is overlaid on the 'Citizenship History' section. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

In the **Review and Submit** screen, the details are displayed in tiles. For more information on tiles, refer to the field description table.

Table 11: Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: <ul style="list-style-type: none"> • Citizenship • Address • Social Profile
Professional Information	Displays the professional information of the stakeholder.
Stakeholders	Displays the stakeholders.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

2.3 Onboarding Enrichment

In this stage, the Relationship Manager can capture detailed information about the SMB customer to be added in Oracle Banking Enterprise Party Management. This section contains the following topics:

- [2.3.1 Business Details](#)
- [2.3.2 Stakeholder Details](#)
- [2.3.3 Membership / Association](#)
- [2.3.4 Financial Profile](#)
- [2.3.5 Comments](#)
- [2.3.6 Review and Submit](#)

1. To acquire and edit the Onboarding Enrichment task, click **Tasks**. Under **Tasks**, click **Free Tasks**.

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

Figure 22: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	-11310212161813	8115430212161813	KYC	21-08-27	000	PTV00212161813
Acquire & E...	Medium	Retail Party Amendment	-11310212161813	APR212371403	Review	21-08-25	000	804841
Acquire & E...	Medium	SME Onboarding	**TY00021237042	8115430212161813	Manual Retry	21-08-24	000	PTV00212370012
Acquire & E...	Medium	Retail Party Amendment	**TY00021237303	APR212121402	Manual Retry	21-08-25	000	004843
Acquire & E...	Medium	Retail Onboarding	-11310212161813	5111151118134	Onboarding Enrichment	70-01-01	000	PTV00212161813
Acquire & E...	Medium	Retail Onboarding	-11310212161813	STP12107003125	Onboarding Enrichment	70-01-01	000	PTV00212161813
Acquire & E...	Medium	Retail Onboarding	**TY00021236014	5111151118134	KYC MANUAL RETRY	70-01-01	000	PTV0021230014
Acquire & E...	Medium	Retail Onboarding	**TY00021236013	5111151118134	Manual Retry	70-01-01	000	PTV0021230013
Acquire & E...	Medium	Corporate Onboarding	-11310212161813	8115430212161813	Recommendation	21-08-24	000	PTV00212161813
Acquire & E...	Medium	Retail Onboarding	-11310212161813	STP11TEST00000	Manual Retry	70-01-01	000	PTV00212161813
Acquire & E...	Medium	Retail Onboarding	**TY00021230200	5111151118134	Manual Retry	70-01-01	000	PTV0021230000
Acquire & E...	Medium	Retail Onboarding	**TY00021230203	8115430212161813	Review	21-08-24	000	PTV0021230003
Acquire & E...	Medium	Retail Onboarding	-11310212161813	PTV00021230201	Manual Retry	21-08-24	000	PTV00212161813

2. On **Free Tasks** screen, select the required task and click **Acquire and Edit**. The system displays the **Enrichment – Basic Info** page.

2.3.1 Business Details

In addition to the business details, address, and social profile captured in the Initiation stage, the Relationship Managers can add important Dates, Supporting documents, and Photos of the customer in this data segment.

Figure 23: Enrichment – Basic Info

For information on adding Business Details, **Address** and **Social profile**, refer [Basic Details](#) topic in the Onboarding Initiation section.

Figure 24: Enrichment – Basic Info – Dates

Perform the following steps to update the basic details:

1. On **Basic Info** screen, click and expand the **Dates** segment to add important dates of the customer.

2. On **Dates** segment, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 12: Dates – Field Description

Field Name	Description
Date Type	Select the date type from the drop-down values.
Upload Photo	Click Upload and select the photo to be uploaded.
Date	Click calendar icon, and select the date.
Add More	Click to displays the fields related to important dates.

3. Click and expand the **Supporting documents** section to add supporting documents.

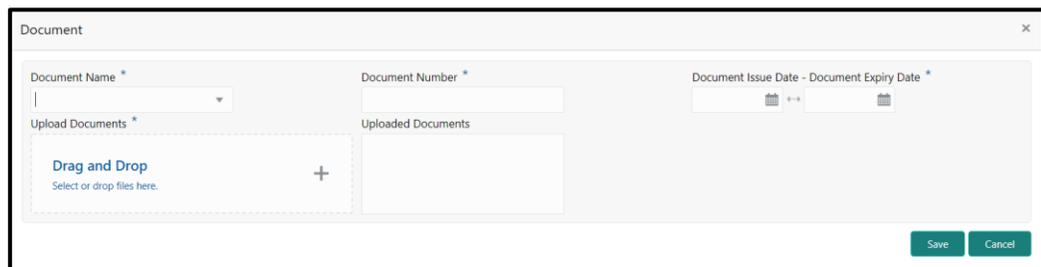
Figure 25: Enrichment – Basic Info – Documents



4. Click **Add**.

→ The system displays the **Document** screen.

Figure 26: Enrichment – Basic Info – Documents



5. On **Document** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 13: Dates – Field Description

Field Name	Description
Document Name	Select the date type from the drop-down values.
Document Number	Specify the document number.
Document Issue Date	Click calendar icon, and select the issue date of the document.
Document Expiry Date	Click calendar icon, and select the expiry date of the document.
Upload Documents	Click Upload and select the document or drag and drop the file to be uploaded.
Uploaded Documents	Displays the description of the uploaded documents.

6. Click **Save**.

→ The system adds the document details and lists in the **Supporting documents** section.

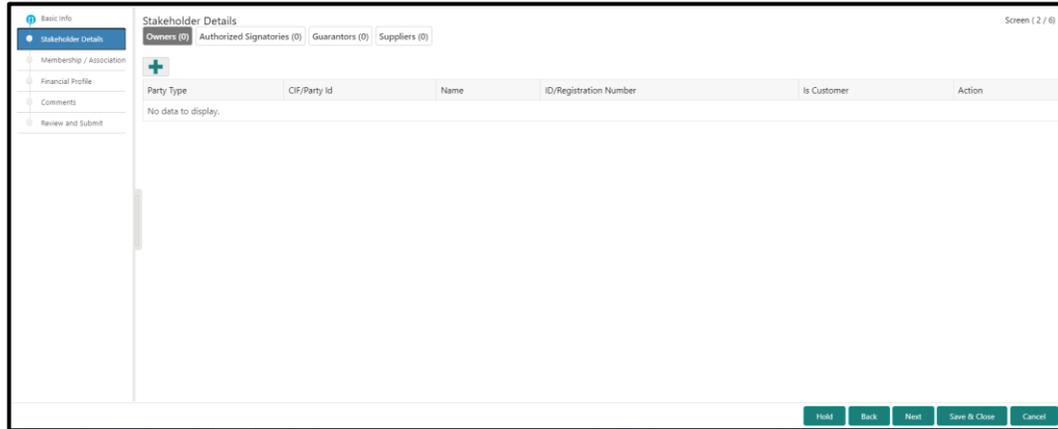
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added document details.

7. Click **Next** to move to the **Enrichment – Stakeholder Details** page.

2.3.2 Stakeholder Details

For information on adding customer's stakeholder details, refer [Stakeholder Details](#) sub-section in Onboarding Initiation section.

Figure 27: Enrichment – Stakeholders

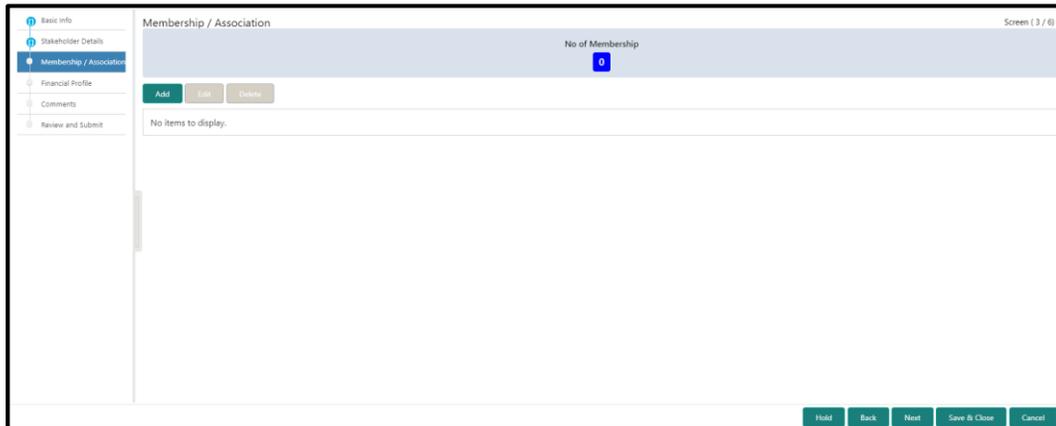


On click of **Next** in the **Enrichment – Stakeholder Details** page, the system displays the **Enrichment – Membership** page.

2.3.3 Membership / Association

If the customer is a member in or associated with any institution, the relationship manager can add details about the same in this data segment.

Figure 28: Enrichment – Membership



Perform the following steps to update the membership/association details:

1. Click **Add** to add the membership details.
→ The system displays the **Membership** screen.

Figure 29: Add Membership Details

2. On **Membership** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 14: Membership – Field Description

Field Name	Description
Institution Name	Specify the name of institution where the customer is a member.
Institution Type	Select from the drop-down values.
Membership Type	Select from the drop-down values.

Field Name	Description
Since	Click calendar icon and select the membership start date.
Valid Till	Click calendar icon and select the membership expiry date.

- Click **Save**.

→ The system adds the membership details and lists in the **Enrichment – Membership** page.

Figure 30: Enrichment – Membership List



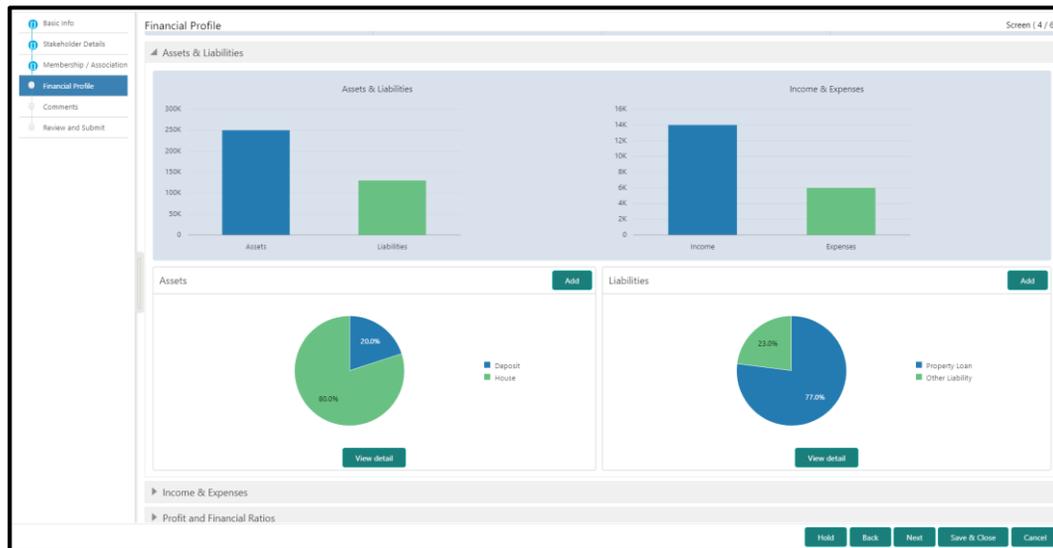
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added membership details.

- Click **Next** to move to the **Enrichment – Financial Profile** page.

2.3.4 Financial Profile

The Relationship Managers can further enrich the customer's financial information in this data segment by adding income details, expense details, and details about the relationship with other banks.

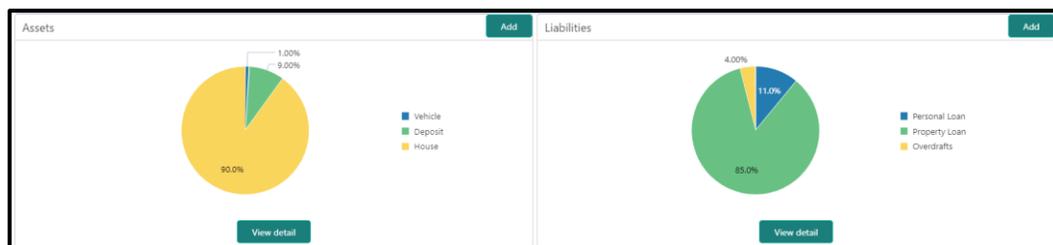
Figure 31: Enrichment – Financial Profile



Perform the following steps to update the financial profile:

1. Click **View detail** in the corresponding tiles to change the chart view of asset and liabilities detail to the list view.

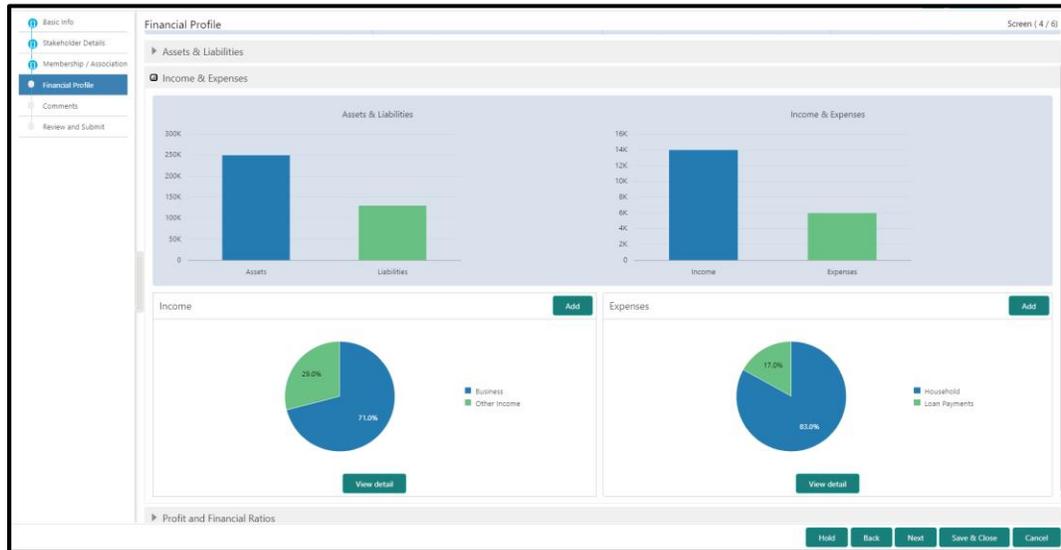
Figure 32: Assets and Liabilities Detail



2. Click **Back** in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.
3. Click the configure icon in the corresponding tile for the following options in assets and liabilities details:
 - Add
 - Modify

- Delete
4. After viewing the assets and liabilities detail, click and expand the **Income and Expenses** section.

Figure 33: Financial Profile – Income and Expense



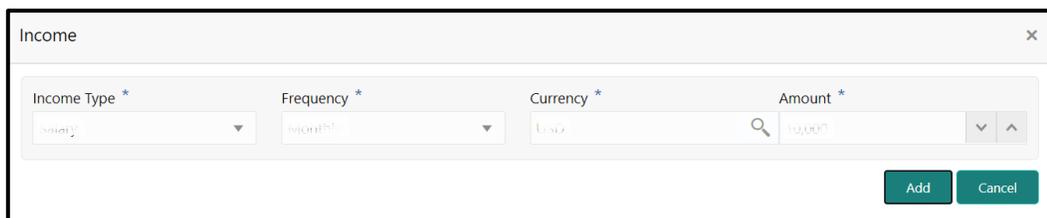
5. Click **Add** at the top right corner in **Income** tile to add income details of the customer.
 → The system displays the **Income** window.

Figure 34: Income



6. Click **Add**.
 → The system displays the **Income** screen:

Figure 35: Add Income Details



7. On **Income** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 15: Income – Field Description

Field Name	Description
Income Type	Select income type from the drop-down values.
Frequency	Select frequency of income from the drop-down values.
Currency	Click search icon and select currency from the list of values.
Amount	Specify the amount.

8. Click **Add**.

→ The system adds and lists the income details in the **Income** window.

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added income details.

9. Click  icon to exit the **Income** window.

10. Click the configure icon at the top right corner in **Expenses** tile to add expense details of the customer.

→ The system displays the **Expenses** window.

Figure 36: Expenses



11. Click **Add**.

→ The system displays the **Add Expense Detail** screen.

Figure 37: Add Expense Details

12. On **Expenses** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 16: Expenses – Field Description

Field Name	Description
Expense Type	Select from the drop-down values.
Frequency	Select from the drop-down values.
Currency	Click search icon and select currency from the list of values.
Expense Value	Specify the expense value.

13. Click **Add**.

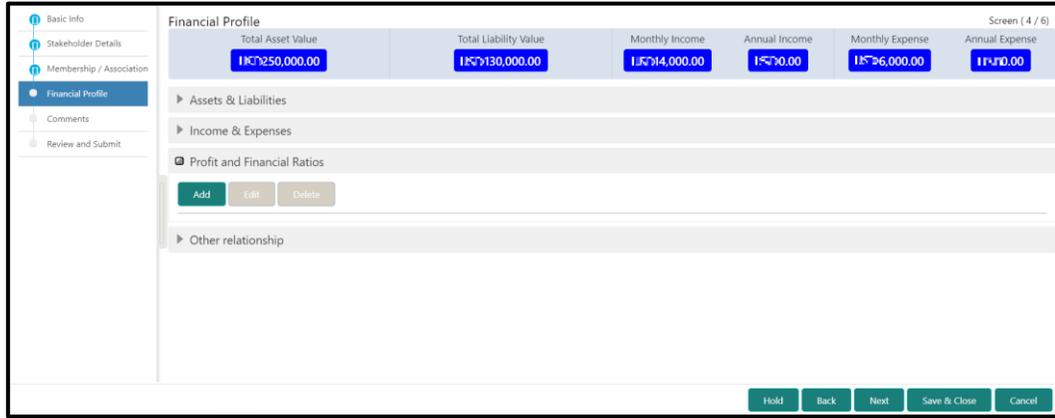
→ The system adds and lists the expense details in the **Expenses** window.

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added income details.

14. Click icon to exit the **Expenses** window.

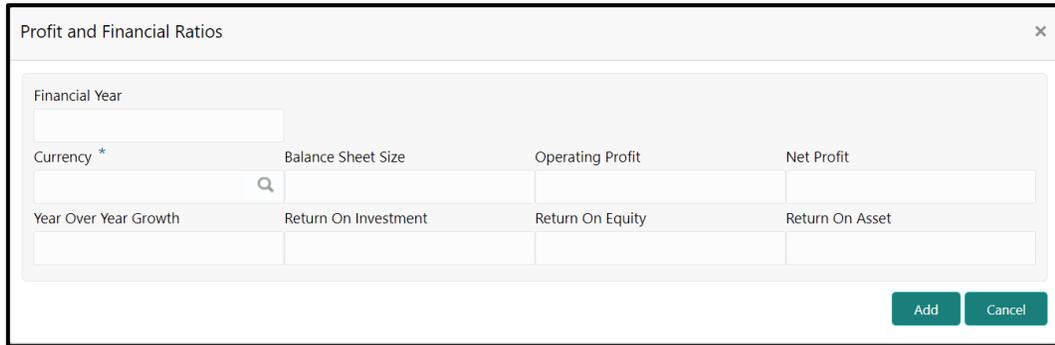
- After adding, modifying or deleting the income and expense detail, click and expand the **Profit and Financial Ratios** section.

Figure 38: Profit and Financial Ratios



- Click **Add** to add the profit and financial ratios. Data corresponding to different financial years can be added in this section

Figure 39: Add - Profit and Financial Ratios



- On **Profit and Financial Ratios** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

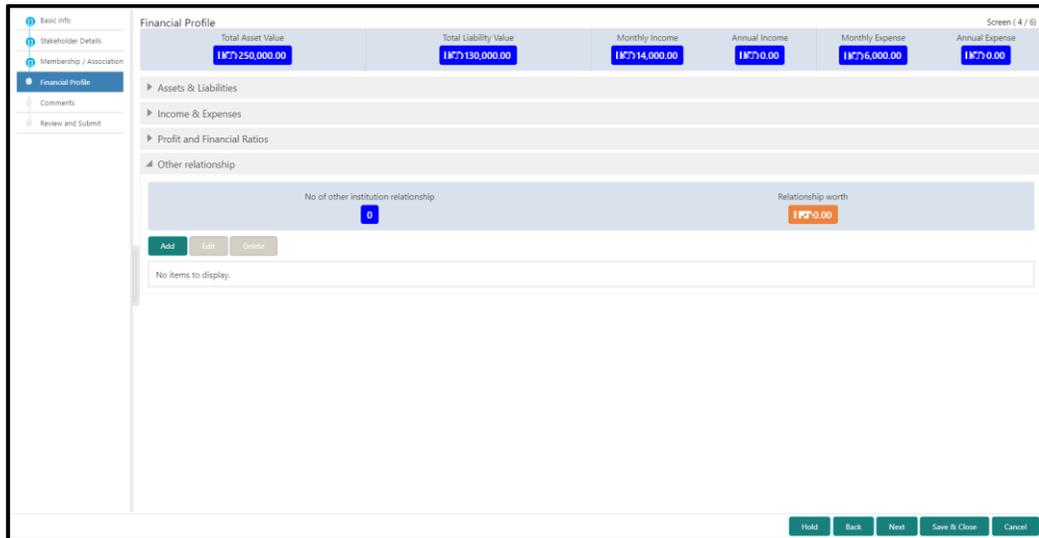
Table 17: Profit and Financial Ratios – Field Description

Field Name	Description
Financial Year	Specify the financial year.
Currency	Click search icon and select currency from the list of values.
Balance Sheet Size	Specify the balance sheet size.

Field Name	Description
Operating Profit	Specify the operating profit.
Net Profit	Specify the net profit.
Year Over Year Growth	Specify the year over year growth value.
Return On Investment	Specify the return value on investment.
Return On Equity	Specify the return value on equity.
Return On Asset	Specify the return value on asset.

- After adding, modifying or deleting the Profit and Financial Ratio detail, click and expand the **Other relationship** section.

Figure 40: Other Relationship



19. Click **Add** to add details about the customer's relationship with other bank.

→ The system displays the **Add Relationship Details** screen.

Figure 41: Add Relationship Details

20. On **Add Relationship Details** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 18: Profit and Financial Ratios – Field Description

Field Name	Description
Institution Name	Specify the name of the other bank.
Relationship Type	Select the relationship type from the drop-down values.
Currency	Click search icon and select currency from the list of values.
Relationship worth	Specify the balance sheet size.
Relationship Since	Click calendar icon and select the relationship start date.

21. Click **Add**.

→ The system adds and lists the relationship details in the **Other relationship** section.

Figure 42: Other Relationship List

The screenshot displays the 'Financial Profile' page. The left sidebar contains navigation options: Basic info, Stakeholder details, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area shows financial metrics: Total Asset Value (₹5,00,000.00), Total Liability Value (₹1,10,000.00), Monthly Income (₹14,000.00), Annual Income (₹1,60,000.00), Monthly Expense (₹5,000.00), and Annual Expense (₹60,000.00). Below these are sections for Asset & Liabilities, Income & Expenses, Profit and Financial Ratios, and Other relationship. The 'Other relationship' section shows 'No of other institution relationship' as 1 and 'Relationship worth' as ₹2,00,000.00. An 'Add' button is visible. Below the list, there is a form with fields for Institution Name (Bank), Relationship Type (Deposit), Relationship Since (15/11/17), Currency (₹), and Relationship worth (₹2,00,000.00). At the bottom right, there are buttons for Post, Back, Next, Save & Close, and Cancel.

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the other relationship details.

22. Click **Next** to move to the **Enrichment – Comments** page.

2.3.5 Comments

The Relationship Managers can capture overall comments for the Enrichment stage in this data segment. Capturing comments help the banker working with this task in next stage to better understand the task.

Figure 43: Enrichment – Comments

The screenshot shows the 'Comments' page. The left sidebar is the same as in Figure 42, with 'Comments' selected. The main content area features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, background color, font size, bulleted list, numbered list, link, unlink, H1, H2, link icon, unlink icon, and a right arrow. Below the toolbar is a text input field with the placeholder 'Enter text here...'. A 'Post' button is located at the bottom right of the input area. Below the input area, a message states 'No items to display.' At the bottom right of the page, there are buttons for Post, Back, Next, Save & Close, and Cancel.

Perform the following steps:

1. Specify the overall comments for the **Onboarding Enrichment** stage, and click **Post**.
2. Click **Next** to move to the **Enrichment – Review and Submit** page.

2.3.6 Review and Submit

For information on reviewing and submitting the task to the next stage, refer to [2.2.6 Review and Submit](#) topic in the **Onboarding Initiation** section.

2.4 KYC Check

KYC check for the SMB customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC Information. For successful SMB onboarding, the customer must be compliant with all the necessary KYC checks.

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

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

Figure 44: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	+15180712191881	PTV002191881	KYC	21-08-27	000	PTV002191881
Acquire & E...	Medium	Retail Party Amendment	+15180712191881	AP0212571403	Review	21-08-25	000	184841
Acquire & E...	Medium	SME Onboarding	**TY000212379042	PTV00212379042	Manual Retry	21-08-24	000	PTV00212379042
Acquire & E...	Medium	Retail Party Amendment	**TY00021237903	AP0212571403	Manual Retry	21-08-25	000	004843
Acquire & E...	Medium	Retail Onboarding	+15180712191881	51811615181344	Onboarding Enrichment	70-01-01	000	PTV002191881
Acquire & E...	Medium	Retail Onboarding	+15180712191881	STP1240903420	Onboarding Enrichment	70-01-01	000	PTV002191881
Acquire & E...	Medium	Retail Onboarding	**TY00021236294	51811615181344	KYC MANUAL RETRY	70-01-01	000	PTV0021236011
Acquire & E...	Medium	Retail Onboarding	**TY00021236293	51811615181344	Manual Retry	70-01-01	000	PTV0021236012
Acquire & E...	Medium	Corporate Onboarding	+15180712191881	PTV002191881	Recommendation	21-08-24	000	PTV002191881
Acquire & E...	Medium	Retail Onboarding	+15180712191881	STP1240903420	Manual Retry	70-01-01	000	PTV002191881
Acquire & E...	Medium	Retail Onboarding	**TY000212362900	51811615181344	Manual Retry	70-01-01	000	PTV0021236020
Acquire & E...	Medium	Retail Onboarding	**TY000212362902	PTV0021236027	Review	21-08-24	000	PTV0021236022
Acquire & E...	Medium	Retail Onboarding	+15180712191881	PTV0021236031	Manual Retry	21-08-24	000	PTV0021236031

Page 1 of 210 (1 - 20 of 4189 items) | K < 1 2 3 4 5 ... 210 > X

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

→ The system displays the **KYC – Customer Summary** page.

Figure 45: KYC – Customer Summary

The screenshot displays the 'KYC – Customer Summary' page with the following sections:

- Business Detail:**
 - Doing Business As: [Redacted]
 - Registration Number: 25AEC0224F23
 - Date of Registration: 2018-08-10
 - Country of Registration: [Redacted]
 - SMB Registration Number: [Redacted]
 - Tax Identification Number: 2461081548
 - Goods and Services Tax Id: 22A82CDG70283P
 - Business License: 29822A812UNW4F
- General Information:**
 - Citizenship history: 1 (Citizenship: ES)
- Professional Information:**
 - Membership: [Redacted]
- Stakeholders:**
 - Owners:
 - Ownership Percentage: 20%, Associated Since: 2018-08-16
 - Ownership Percentage: 80%, Associated Since: 2018-08-17
 - Authorized Signatory, Guarantors, Suppliers: [Redacted]
- Dates:**
 - Dates is not yet done
- KYC:**
 - KYC is not yet done
- Assets:**
 - Assets is not yet done
 - Chart: House (83.0%), Deposit (17.0%)
 - View Details
- Liabilities:**
 - Liabilities is not yet done
 - Chart: Property Loan (89.0%), Overdrafts (11.0%)
 - View Details
- Income:**
 - Income is not yet done
- Expense:**
 - Expense is not yet done

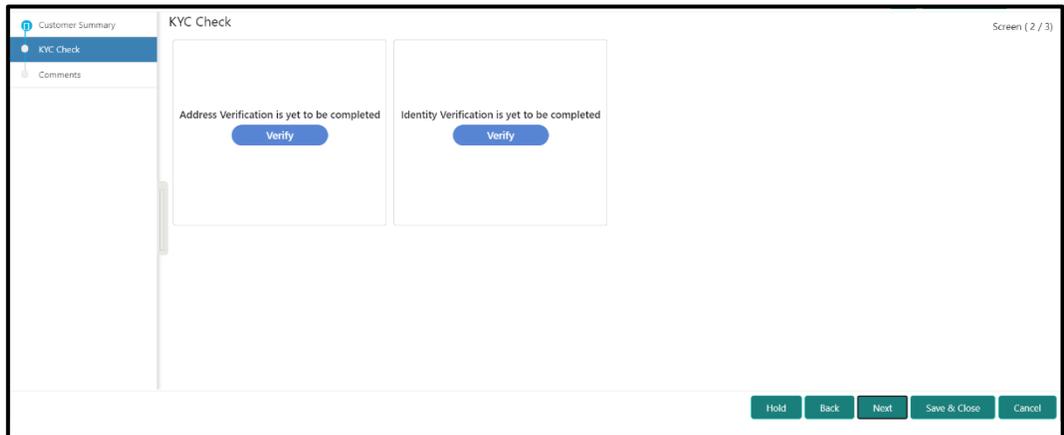
Navigation buttons at the bottom: Hold, Back, Next, Save & Close, Submit, Cancel.

In the **KYC – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 11: Review and Submit – Description](#).

- After reviewing the customer information, click **Next**.

→ The system displays the **KYC Check** page.

Figure 46: KYC Check



- Verify all the KYC Checks listed for the selected product.
- Click **Verify**. The system displays the **Add Verification Details** window corresponding to the KYC Check.

NOTE: If the user clicks **Verify** in Reference Check tile, the system displays the **Add Verification Details** window shown below.

Figure 47: Add Verification Details – Proof of Residence

Figure 48: Add Verification Details –Proof of Identity

Identity Verification ✕

KYC ID Type Proof Of Identity	Name as in the document * Frank, Connor	ID Number * 1148981	DOB as on Document 1985-07-28
Issued On * 2018-06-24			

Verification Details

Reference number 1120130017	Verification Type Manual	Verification Medium Manual	Verification Status * Compliant
Verified On * 2021-04-24		Valid Till * 2030-04-24	
Verification Remarks 			

Submit
Cancel

Figure 49: KYC Check

Customer Summary Screen (2 / 3)

KYC Check

KYC Check

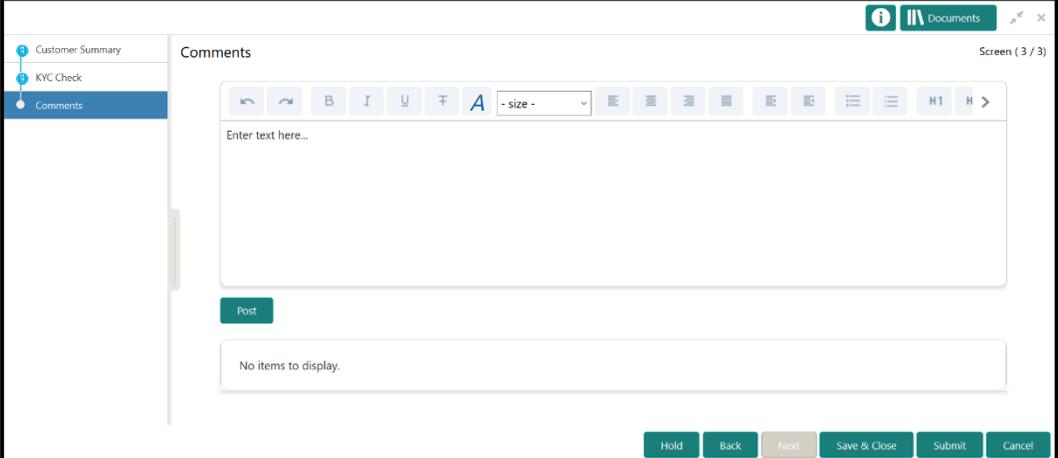
Comments

<p>Address Verification 👁️ 🗨️</p> <p>Status COMPLIANT</p> <p>Last reviewed on: 2021-04-24 Next review date: 2030-04-24</p> <p style="text-align: center;">Verified</p>	<p>Identification Verification 👁️ 🗨️</p> <p>Status COMPLIANT</p> <p>Last reviewed on: 2021-04-24 Next review date: 2030-04-24</p> <p style="text-align: center;">Verified</p>
--	---

Hold
Back
Next
Save & Close
Cancel

6. The system updates the verification details in corresponding tile in the **KYC Check** page.
7. After completing all the KYC Checks, click **Next**.
→ The system displays the **KYC - Comments** page.

Figure 50: KYC – Comments



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

2.5 Review

In this stage, the final reviewer reviews the customer details and moves the task to 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, click **Tasks**. Under **Tasks**, click **Free Tasks**.

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

Figure 51: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	-151802121041813	APP212571403	KYC	21-08-27	000	PIV0002121041813
Acquire & E...	Medium	Retail Party Amendment	-151802121041811	APP212571403	Review	21-08-25	000	PIV0002121041811
Acquire & E...	Medium	SME Onboarding	**TY000212370042	APP212121402	Manual Retry	21-08-24	000	PIV000212370042
Acquire & E...	Medium	Retail Party Amendment	**TY000212370038	APP212121402	Manual Retry	21-08-25	000	PIV000212370038
Acquire & E...	Medium	Retail Onboarding	-151802121041814	APP212121402	Onboarding Enrichment	70-01-01	000	PIV0002121041814
Acquire & E...	Medium	Retail Onboarding	-151802121041815	APP212121402	Onboarding Enrichment	70-01-01	000	PIV0002121041815
Acquire & E...	Medium	Retail Onboarding	**TY000212360204	APP212121402	KYC MANUAL RETRY	70-01-01	000	PIV000212360204
Acquire & E...	Medium	Retail Onboarding	**TY000212360203	APP212121402	Manual Retry	70-01-01	000	PIV000212360203
Acquire & E...	Medium	Corporate Onboarding	-151802121041815	APP212121402	Recommendation	21-08-24	000	PIV0002121041815
Acquire & E...	Medium	Retail Onboarding	-151802121041814	APP212121402	Manual Retry	70-01-01	000	PIV0002121041814
Acquire & E...	Medium	Retail Onboarding	**TY000212360200	APP212121402	Manual Retry	70-01-01	000	PIV000212360200
Acquire & E...	Medium	Retail Onboarding	**TY000212360202	APP212121402	Review	21-08-24	000	PIV000212360202
Acquire & E...	Medium	Retail Onboarding	-151802121041811	APP212121402	Manual Retry	21-08-24	000	PIV0002121041811

Page 1 of 210 (1 - 20 of 4189 Items) | < 1 2 3 4 5 ... 210 >

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

→ The system displays the **Review – Customer Summary** page.

Figure 52: Review – Customer Summary

Customer Summary Screen (6/6)

Business Detail

Doing Business As Example LLC	Registration Number 1234567890	Date of Registration 2018-08-16	Country of Registration USA
SMB Registration Number 12345678	Tax Identification Number 9876543210	Goods and Services Tax Id 12345678901234	Business License 12345678901234

General Information

Citizenship History

1
Citizenship
US

Stakeholders

Owners	Authorized Signatory	Guarantors	Suppliers
Ownership Percentage:20% Associated Since: 2018-08-16			
Ownership Percentage:80% Associated Since: 2018-08-17			

Dates

Dates
is not yet done

KYC

Status
Compliant
KYC Last Updated Date
2021-08-17

Assets

View Details

House	17.0%
Deposit	83.0%

Liabilities

View Details

Property Loan	11.0%
Overdrafts	89.0%

Income

Income
is not yet done

Expense

Expense
is not yet done

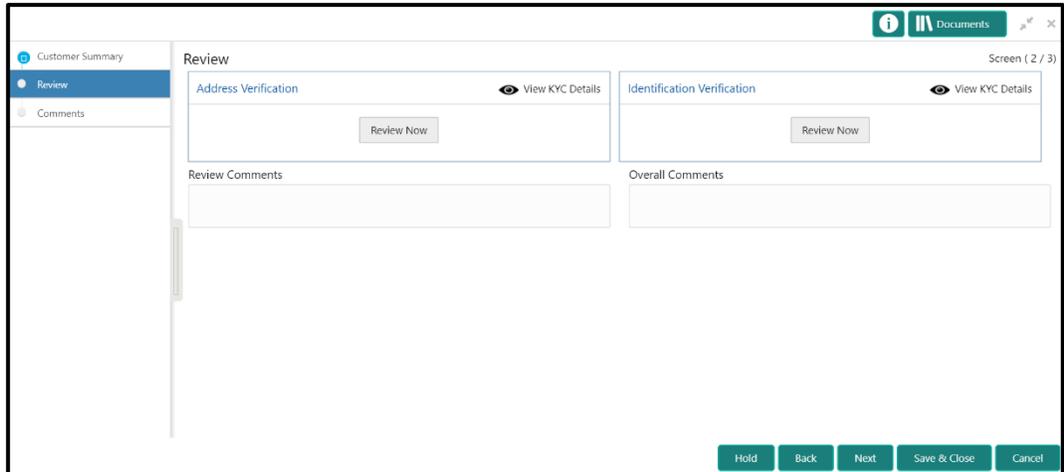
Hold Back Next Save & Close Submit Cancel

In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 11: Review and Submit – Description](#).

- After reviewing the customer information, click **Next**.

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

Figure 53: Review – Review Comments



- Click **View KYC Details** in all the tiles.
- Click **Review Now** to review all the KYC details, the system displays the verification window corresponding to the KYC Check.

For example, if the user clicks **Review Now** in **Address Verification** tile, the system displays the **Address Verification** window as shown below:

Figure 54: Address Verification

- If the address verification KYC check aligns with the bank's policy, select **Yes** in **Details as per bank policy** field. Otherwise, select **No**.

If the user selects **No**, the system displays comment boxes in the **Address Verification** window as shown below:

Figure 55: Address Verification Comments

7. Specify the required comments in **Details Not As Per Bank Policy** and **Mitigation** boxes.
8. Click **Submit**.

→ The system displays the updated **Review – Review Comments** page.

Figure 56: Review Comments with Verification Status

9. Specify the **Review Comments** and the **Overall Comments**.
10. Click **Next**.

→ The system displays the **Review – Comments** page.
11. Specify the overall comments for the **Review** stage, and click **Post**.

2.6 Approval

In this stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is Proceed, the task is automatically moved to the Host system.

1. To acquire and edit the Approval task, click **Tasks**. Under **Tasks**, click **Free Tasks**.

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

Figure 57: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	-151802121041813	APP212571403	KYC	21-08-27	000	PIV0002121041813
Acquire & E...	Medium	Retail Party Amendment	-151802121041811	APP212571403	Review	21-08-25	000	PIV0002121041811
Acquire & E...	Medium	SME Onboarding	**TY000212370042	APP212121402	Manual Retry	21-08-24	000	PIV000212370042
Acquire & E...	Medium	Retail Party Amendment	**TY000212370038	APP212121402	Manual Retry	21-08-25	000	PIV000212370038
Acquire & E...	Medium	Retail Onboarding	-151802121041814	APP212121404	Onboarding Enrichment	21-08-25	000	PIV0002121041814
Acquire & E...	Medium	Retail Onboarding	-151802121041815	APP212121404	Onboarding Enrichment	21-08-25	000	PIV0002121041815
Acquire & E...	Medium	Retail Onboarding	**TY000212360204	APP212121404	KYC MANUAL RETRY	21-08-25	000	PIV000212360204
Acquire & E...	Medium	Retail Onboarding	**TY000212360203	APP212121404	Manual Retry	21-08-25	000	PIV000212360203
Acquire & E...	Medium	Corporate Onboarding	-151802121041815	APP212121404	Recommendation	21-08-24	000	PIV0002121041815
Acquire & E...	Medium	Retail Onboarding	-151802121041814	APP212121404	Manual Retry	21-08-24	000	PIV0002121041814
Acquire & E...	Medium	Retail Onboarding	**TY000212360200	APP212121404	Manual Retry	21-08-24	000	PIV000212360200
Acquire & E...	Medium	Retail Onboarding	**TY000212360202	APP212121404	Review	21-08-24	000	PIV000212360202
Acquire & E...	Medium	Retail Onboarding	-151802121041811	APP212121404	Manual Retry	21-08-24	000	PIV0002121041811

Page 1 of 210 (1 - 20 of 4189 Items) | K < 1 2 3 4 5 ... 210 > X

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

→ The system displays the **Approval – Customer Summary** page.

Figure 58: Approval – Customer Summary

Customer Summary Screen (6 / 6)

Business Detail

Doing Business As C22222222	Registration Number 12345678901234567890	Date of Registration 2018-08-16	Country of Registration USA
SMB Registration Number 12345678	Tax Identification Number 9876543210	Goods and Services Tax Id 9876543210	Business License 1234567890

General Information

General Information | Address | Social Profile

Professional Information

Membership

1
Citizenship History

Citizenship
USA

Stakeholders

Owners | Authorized Signatory | Guarantors | Suppliers

Ownership Percentage: 20%
Associated Since: 2018-08-16

Ownership Percentage: 80%
Associated Since: 2018-08-17

Dates

Dates
Is not yet done

KYC

Status
Compliant

KYC Last Updated Date
2021-08-17

Assets

83.0% House
17.0% Deposit

View Details

Liabilities

89.0% Property Loan
11.0% Overdrafts

View Details

Income

Income
Is not yet done

Expense

Expense
Is not yet done

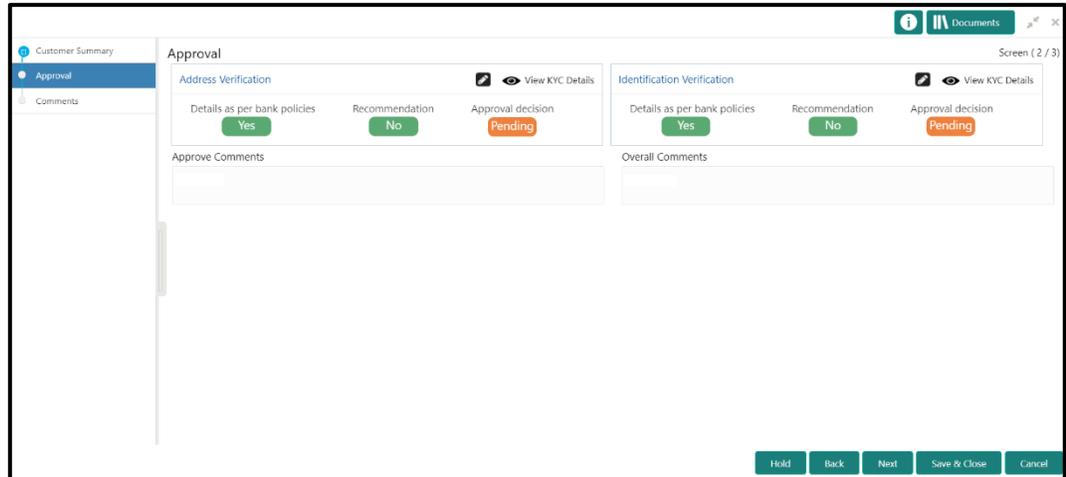
Hide Back Home Save & Close Submit Cancel

In the **Approval – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 11: Review and Submit – Description](#).

- After reviewing the customer information, click **Next**.

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

Figure 59: Approval – Approval Comments



- Click **View KYC Details** in all the tiles.
- Click  icon to approve all the KYC details. The system displays the verification window corresponding to the KYC Check.

For example, if the user clicks  icon in **Address Verification** tile, the system displays the **Address Verification** window as shown below:

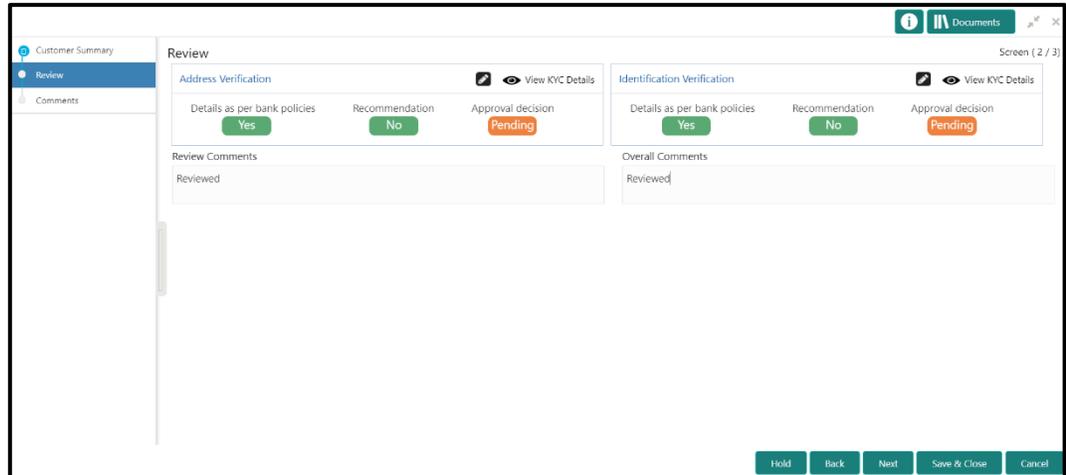
Figure 60: Address Verification

- Verify the options selected by the Reviewer.
- Modify the options, if required.

8. Click **Submit**.

→ The system displays the updated **Approval – Approval Comments** page.

Figure 61: Approval Comments with Approval Status

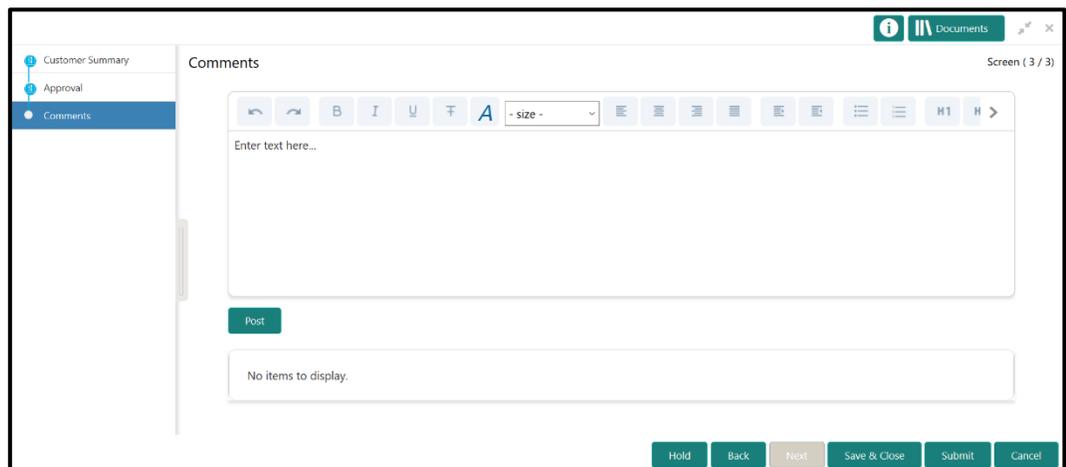


9. Specify the **Approve Comments** and the **Overall Comments**.

10. Click **Next**.

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

Figure 62: Approval - Comments



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

2.7 Amendment

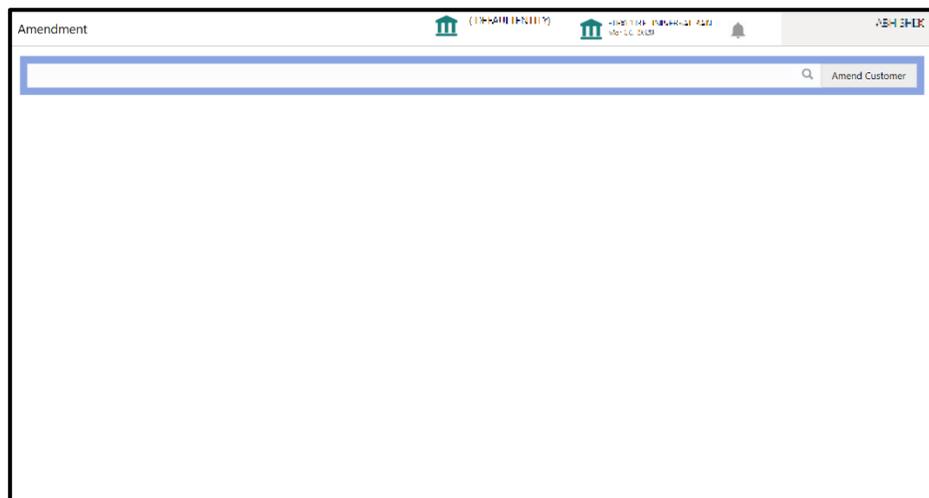
In this stage, the Relationship Manager can amend the information or can add additional information about a SMB customer using Oracle Banking Enterprise Party Management.

To initiate the Amendment process:

1. From the home page, click **Party Services**. Under **Party Services**, click **Small Medium Business**.
2. Under **Small Medium Business**, click **Amendment**.

→ The system displays the **Amendment** screen.

Figure 63: Amendment – Enter Customer Id



3. On **Amendment** screen, specify the Customer id and click **Amend Customer**.

→ The system displays the **SMB Amendment** window.

Figure 64: Amendment – SMB Amendment

The screenshot shows the 'SMB Amendment' form. The top section is 'Business Detail' with fields for:

- Doing Business As: 2018 01 01
- Registration Number: 29ABCE 112958P
- Date of Registration: 2018 01 01
- Country of Registration: 29ABCE 112958P
- SMB Registration Number: 29ABCE 112958P
- Tax Identification Number: 29ABCE 112958P
- Goods and Services tax Id: 29ABCE 112958P
- Business License: 29ABCE 112958P

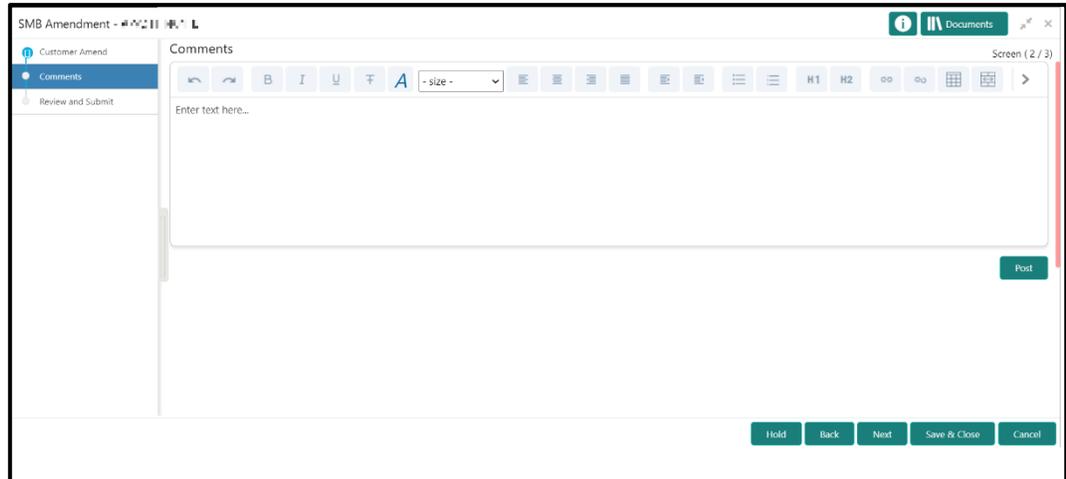
 Below this are two main sections: 'General Information' and 'Professional Information', both with edit icons. Under 'General Information', there are sub-sections for 'Citizenship history' (marked with a large blue '1') and 'Social Profile'. Under 'Professional Information', there are sub-sections for 'Education' (marked with a large blue '2') and 'Membership'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

4. Click  icon of the respective section for which the information needs to be updated. You can update the following sections during Amendment:
- General Information – for details of the fields, refer section [2.2.1 Basic Details](#)
 - Business Details
 - Basic Info
 - Address
 - Social Profile
 - Professional Information
 - Membership Details - for details of the fields, refer section [2.3.3 Membership / Association](#)
 - Stakeholders - for details of the fields, refer section [2.2.2 Stakeholder Details](#)
 - Dates - for details of the fields, refer section [2.3.1 Enrichment Basic info](#)
 - KYC - for details of the fields, refer section [2.4 KYC Check](#)
 - Assets - for details of the fields, refer section [2.2.3 Financial Information](#)
 - Liabilities - for details of the fields, refer section [2.2.3 Financial Information](#)
 - Income - for details of the fields, refer section [2.3.4 Financial Profile](#)
 - Expense - for details of the fields, refer section [2.3.4 Financial Profile](#)
5. In an amendment request, information in one or more than one section can be amended one after the other, if required.

3. Click **Next**.

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

Figure 65: Amendment – Comments



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

5. Click **Next**.

→ The system displays the **Initiation – Review and Submit** page.

NOTE: For information on reviewing and submitting the task to the next stage, refer to [2.2.6 Review and Submit](#) topic in the **Onboarding Initiation** section.

6. After reviewing the customer information, click **Submit**.

→ The system displays the **Checklist** window.

7. Select the **Outcome** as Proceed, and click **Submit**.

→ The system moves the task to the **Review** stage.

In **Review** stage, the final reviewer reviews the customer details and moves the task to Approval stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task back to the previous stage. After submitting the details in Review stage, the system moves the task to **Approval** stage.

In **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is Proceed, the task is automatically moved to the Host system. For more detail on review and Approval stage, refer to sections – [2.5 Review](#) and [2.6 Approval](#).

2.8 Straight Through Processing for onboarding requests received from Channels

For the onboarding requests received from Channels, there are configuration available to allow straight through processing of SMB onboarding and handoff to the core system without waiting for any manual intervention.

Refer below table for details of the configuration:

Table 19: Configurations

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates if straight through processing is allowed for SMB onboarding requests received from Channels subject to other mandatory information being available in the request. Accepted values are: TRUE - Straight through processing for SMB Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. FALSE - Straight through processing for SMB Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from Channel.	True
CHANNEL_CONFIRMATION_REQUIRED	This parameter indicates if a confirmation from channel is required before handoff to the core system. Accepted values are: True – System will wait for a confirmation from Channels before triggering the handoff to the core system False – System will go ahead with the handoff to the core system without waiting for any confirmation from Channels	False

On receiving the SMB onboarding request from channels, the system will validate the configuration parameters as stated in the above table. If straight through processing is allowed i.e. STP_FLAG is set to True, the system validates if all the mandatory information including the KYC details are available in the request. Following cases are applicable:

1. Quick Onboarding - this will be quick onboarding with minimal attributes, equivalent to Quick Initiation. Further enrichment and KYC check for such requests can be done by a Bank user.
2. Detailed Onboarding without KYC Check - this will cover onboarding from channel with full customer details but without KYC Check. Such request shall fall under KYC stage. Bank users can pick such request and complete the remaining stages - KYC, review and Approval.
3. Detailed Onboarding with KYC Check (Straight **through processing**) - In this case, channel will capture and pass on all the mandatory information and KYC details. This shall be treated as straight through processing if STP_Flag is set to TRUE and the Party details shall be handed over to core system without need of any manual intervention.

3 List Of Menus

1. Amendment - [Amendment](#) (pg. 54)
2. Approval - Approval Comments - [Approval](#) (pg.50)
3. Enrichment - Basic Info - [Basic Info](#) (pg.26)
4. Enrichment - Comments - [Comments](#) (pg.39)
5. Enrichment - Financial Profile - [Financial Profile](#) (pg.32)
6. Enrichment - Membership - [Membership / Association](#) (pg.30)
7. Enrichment - Review and Submit - [Review and Submit](#) (pg. 40)
8. Enrichment – Stakeholder Details - [Stakeholder Details](#) (pg.29)
9. Initiation - Basic Details - [Basic Details](#) (pg.8)
10. Initiation - Comments - [Comments](#) (pg.22)
11. Initiation - Financial Information - [Financial Information](#) (pg.18)
12. Initiation - Interested Products - [Interested Products](#) (pg.21)
13. Initiation - Review and Submit - [Review and Submit](#) (pg.23)
14. Initiation – Stakeholder Details - [Stakeholder Details](#) (pg.11)
15. KYC Check - [KYC Check](#) (pg.41)
16. Quick Initiation - [Onboarding Initiation](#) (pg.7)
17. Review - Review Comments - [Review](#) (pg.46)
18. Straight Through Processing - [Straight Through Processing for onboarding requests received from Channels](#) (pg.57)