

Corporate Onboarding User Guide

Oracle Banking Branch

Release 14.5.0.1.0

Part Number F47284-01

August 2021



Corporate 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.....	1
1.7	Basic Actions.....	2
2	Corporate Customer Onboarding.....	4
2.1	Overview	4
2.2	Onboarding Initiation	6
2.3	KYC	9
2.4	Onboarding Enrichment	11
2.5	Review.....	18
2.6	Recommendation	20
2.7	Approval	24
2.8	Amendment.....	26
3	List Of Menus.....	29

1 Preface

1.1 Introduction

This guide provides step-by-step instructions to onboard a Corporate customer using Oracle Banking Enterprise Party Management.

1.2 Audience

This manual is for the Bankers responsible for onboarding corporate 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 guide is organized into following 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. Corporate 360 User Guide

1.6 Symbols and Icons

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

Table 2: List of Symbols

Symbol	Function
→	Represents Results

Symbol	Function
	Minimize
	Maximize
	Close

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.

Action	Description
Post	On click of Post, the system posts the comments below the Comments text box.
Cancel	On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.
Hold	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.
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 Corporate Customer Onboarding

2.1 Overview

Corporate Customer 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 RM for every corporate customer, the respective RM would take care of the customer to successfully onboard into the bank. The various activities performed for the Corporate Customer

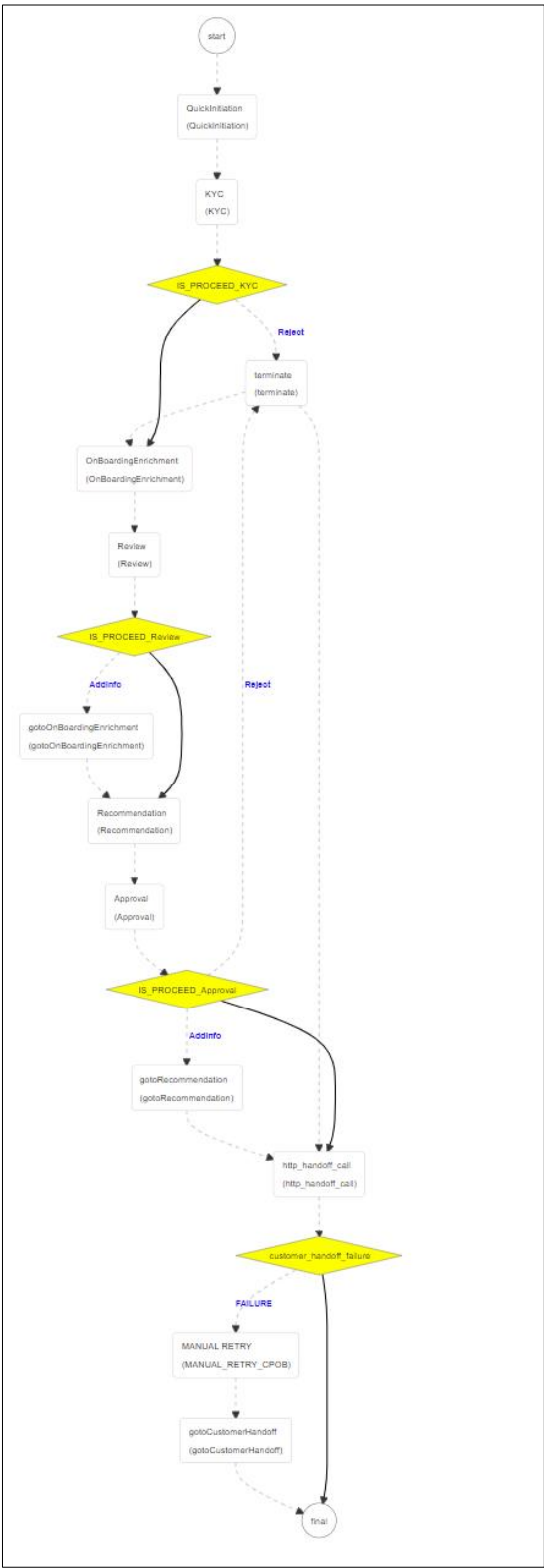
Onboarding process are:

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

2.1.1 Process Flow Diagram

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

Figure 1: Corporate Onboarding Process Flow



2.2 Onboarding Initiation

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

To initiate the Onboarding process:

1. From the Home page, navigate to left menu and click **Corporate Onboarding**.

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

Figure 2: Corporate Quick Initiation

The screenshot shows the 'Quick Initiation' screen with the following sections:

- Organization details:** Includes fields for Organization Name *, Organization Type *, Entity Type *, and Demography Type *. There is an 'Upload Logo' button with an upload icon.
- Industries:** Includes fields for Sector, Industry Group, Industry, and Sub Industry. There is an 'Add Industry' button.
- Credit Rating:** Includes fields for Year, Agency, and Rating. There is an 'Add Rating' button.
- Social Media Profiles:** Includes fields for Official Website, Facebook, and Twitter.

At the bottom right, there are three buttons: 'Submit', 'Submit And Enrich', and 'Cancel'.

2. 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.
Organization Type	Select the type of the organization from the drop-down values – Conglomerate and Single.

Field Name	Field description
Entity Type	Select the type of business entity from the drop-down values – Private Limited, Public Limited, Trusts, Government Owned, Associations etc.
Demography Type	Specify the company Demography from the drop-down values – Global, Domestic.
Logo	Upload logo of the company.
Industries	Specify the fields under this section.
Sector	Specify the industry Sector to which the corporate 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 and Software Products within Software.
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	Select the Name of the Credit Rating agency which has given rating to the corporate.
Rating	Select the Rating provided by the credit rating Agency.
Social Media Profile	Specify the fields under this section.

Field Name	Field description
Official Website	Specify the official website address for the Corporate Customer.
Facebook	Specify the Facebook URL for the Corporate.
Twitter	Specify the Corporate's twitter handle.

- Click **Submit**. The system creates unique party ID for the customer and displays the **Initiation - Basic Details** screen.
- Click **Next**.
→ The system displays the **Initiation – Comments** screen.

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 next stage.

- 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 corporate customer to be onboarded 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	PTV0001237001	PTV0001237001	KYC	21-08-27	000	PTV0001237001
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237002	PTV0001237002	Review	21-08-25	000	PTV0001237002
Acquire & Edit	Medium	SME Onboarding	PTV0001237003	PTV0001237003	Manual Retry	21-08-24	000	PTV0001237003
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237004	PTV0001237004	Manual Retry	21-08-25	000	PTV0001237004
Acquire & Edit	Medium	Retail Onboarding	PTV0001237005	PTV0001237005	Onboarding Enrichment	70-01-01	000	PTV0001237005
Acquire & Edit	Medium	Retail Onboarding	PTV0001237006	PTV0001237006	Onboarding Enrichment	70-01-01	000	PTV0001237006
Acquire & Edit	Medium	Retail Onboarding	PTV0001237007	PTV0001237007	KYC MANUAL RETRY	70-01-01	000	PTV0001237007
Acquire & Edit	Medium	Retail Onboarding	PTV0001237008	PTV0001237008	Manual Retry	70-01-01	000	PTV0001237008
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237009	PTV0001237009	Recommendation	21-08-24	000	PTV0001237009
Acquire & Edit	Medium	Retail Onboarding	PTV0001237010	PTV0001237010	Manual Retry	70-01-01	000	PTV0001237010
Acquire & Edit	Medium	Retail Onboarding	PTV0001237011	PTV0001237011	Manual Retry	70-01-01	000	PTV0001237011
Acquire & Edit	Medium	Retail Onboarding	PTV0001237012	PTV0001237012	Review	21-08-24	000	PTV0001237012
Acquire & Edit	Medium	Retail Onboarding	PTV0001237013	PTV0001237013	Manual Retry	21-08-24	000	PTV0001237013

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

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

Figure 5: KYC Details

Party Id	Organization Name	Entity Type	KYC Status	Actions
PTV0001237001	PTV0001237001	Pvt Ltd	KYC Status	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 Details – Field Description

Field Name	Description
Report Received	On select, it highlights blue, which indicates true and the report is received. By default, it is selected as 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 drop-down.

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

Figure 6: KYC – Comments

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

2.4 Onboarding Enrichment

In this stage, the Relationship Manager can capture detailed information about the corporate customer to be added in Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

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

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

Figure 7: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	*TY0001237903	AP0212379403	KYC	21-08-27	000	PIV0001237903
Acquire & E...	Medium	Retail Party Amendment	*TY0001237903	AP0212379403	Review	21-08-25	000	PIV0001237903
Acquire & E...	Medium	SME Onboarding	*TY0001237903	AP0212379403	Manual Retry	21-08-24	000	PIV0001237903
Acquire & E...	Medium	Retail Party Amendment	*TY0001237903	AP0212379403	Manual Retry	21-08-25	000	PIV0001237903
Acquire & E...	Medium	Retail Onboarding	*TY0001237903	AP0212379403	Onboarding Enrichment	70-01-01	000	PIV0001237903
Acquire & E...	Medium	Retail Onboarding	*TY0001237903	AP0212379403	Onboarding Enrichment	70-01-01	000	PIV0001237903
Acquire & E...	Medium	Retail Onboarding	*TY0001237903	AP0212379403	KYC MANUAL RETRY	70-01-01	000	PIV0001237903
Acquire & E...	Medium	Retail Onboarding	*TY0001237903	AP0212379403	Manual Retry	70-01-01	000	PIV0001237903
Acquire & E...	Medium	Corporate Onboarding	*TY0001237903	AP0212379403	Recommendation	21-08-24	000	PIV0001237903
Acquire & E...	Medium	Retail Onboarding	*TY0001237903	AP0212379403	Manual Retry	70-01-01	000	PIV0001237903
Acquire & E...	Medium	Retail Onboarding	*TY0001237903	AP0212379403	Manual Retry	70-01-01	000	PIV0001237903
Acquire & E...	Medium	Retail Onboarding	*TY0001237903	AP0212379403	Review	21-08-24	000	PIV0001237903
Acquire & E...	Medium	Retail Onboarding	*TY0001237903	AP0212379403	Manual Retry	21-08-24	000	PIV0001237903

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

→ The system displays the **Onboarding Enrichment Summary** screen.

Figure 8: Corporate Onboarding Enrichment

NOTE: By default, the onboarded customer is displayed as an icon under the Tree view. Default view can be changed to List View or Table View, if required.

3. On **Enrichment** screen, right click on the customer icon for the following options. For more information on options, refer to the field description table.
 - a. Add Customer
 - b. View
 - c. Quick View
 - d. Configure

Figure 9: Corporate Onboarding Enrichment Options

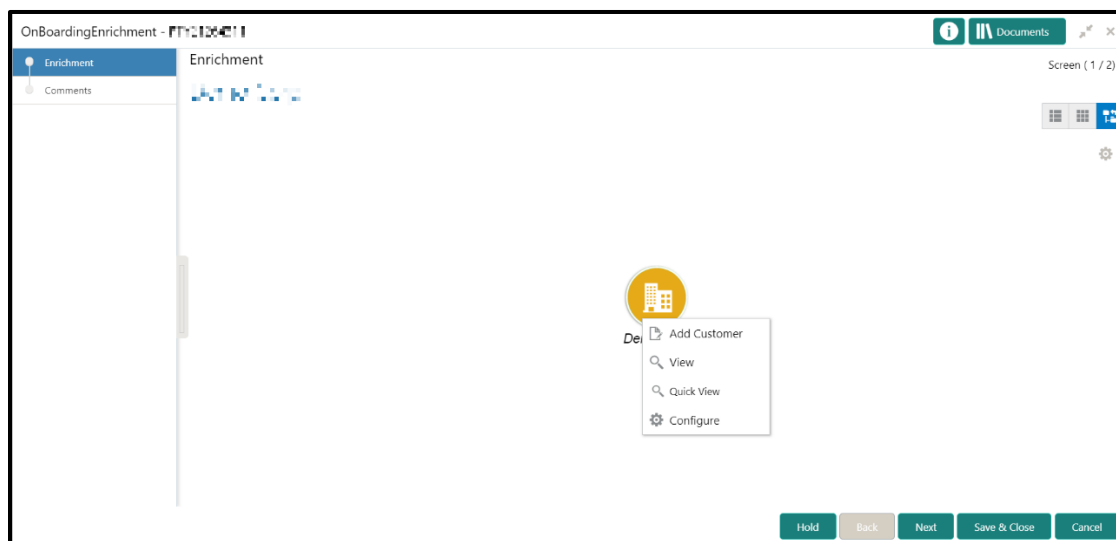


Table 6: Enrichment – Field Description

Field Name	Description
Add Customer	Click to open a popup with multiple options, where the child customer details are added and linked with the parent customer.
View	Click to open a popup with the customer details in read only mode.
Quick View	Click to open a popup with the limited customer details in read only mode.
Configure	Click to open a popup to add the financial profile, projections, customer profile, stakeholders and assets details.

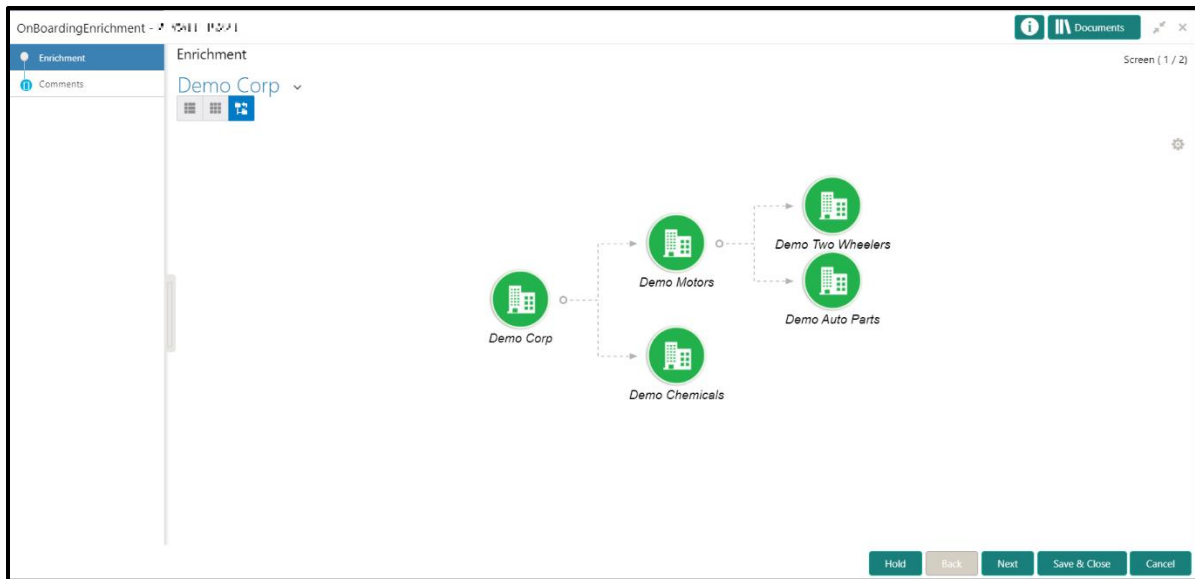
Figure 10: Corporate Onboarding Enrichment Screen – Horizontal Tree View**Figure 11: Corporate Onboarding Enrichment Screen – Vertical Tree View**

Figure 12: Corporate Onboarding Enrichment Screen – List View

OnBoardingEnrichment - PT:2021111557

Enrichment

Demo Corp

NEW	Party Id	Name	Demographic Type	Organization Type
NEW	PT:2021111557	Demo Corp	Domestic	Single
NEW	PT:2021111557	Demo Two Wheelers	Domestic	PRIV
NEW	PT:2021111557	Demo Auto Parts	Domestic	PRIV
NEW	PT:2021111557	Demo Motors	Domestic	PRIV
NEW	PT:2021111557	Demo Chemicals	Domestic	PRIV

Hold Back Next Save & Close Cancel

Figure 13: Corporate Onboarding Enrichment Screen – Table View

OnBoardingEnrichment - PT:202111222

Enrichment

Demo Corp

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PT:2021111557	Demo Corp	Domestic	Single	Pvt Ltd	[Icons]	[More]
PT:2021111557	Demo Motors	Domestic	PRIV		[Icons]	[More]
PT:2021111557	Demo Two Wheelers	Domestic	PRIV		[Icons]	[More]
PT:2021111557	Demo Auto Parts	Domestic	PRIV		[Icons]	[More]
PT:2021111557	Demo Chemicals	Domestic	PRIV		[Icons]	[More]

Hold Back Next Save & Close Cancel

Figure 14: Corporate Onboarding Enrichment Screen – Table View

Demo Corp

Party Details

Demographic Details

Customer Profile

Financial Profile

Revenue Generated

Stakeholders

Assets

Basic Info

Address

Rating

Company Details

Registration Number *

Company Name

Type Of Company

Place Of Incorporation

Incorporated Date

Established Date

RM Id

Company Web site

Facebook URL

Twitter URL

Employee Strength

No. Of Years In Business

No. Of Companies In The Group

Is Blocklisted?

Is KYC Complaint?

Last KYC Date

OK

4. Following additional information can be added or enriched for the Corporate Customer 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: Corporate Onboarding Enrichment – Field Description

Field Name	Description
Customer Profile	Specify the fields in 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.

Field Name	Description
No. Of Years In Business	Specify the number of years the corporate is in business.
No. Of Companies In the Group	Specify the number of companies that are part of the corporate group.
Language	Specify the preferred language to be used for communication.
Media	Specify the preferred mode of communication.
Financial Profile	Specify the fields in 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 corporate for the selected year.
Operating Profit	Specify the Operating Profit of the corporate for the selected year.
Net Profit	Specify the Net Profit of the corporate 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 in this segment.

Field Name	Description
Sponsors	Specify the details of the Sponsors for the Corporate.
Management Team	Specify the details of the Corporate's Management Team.
Bankers	Specify the details of other Bankers with which the corporate has banking relations.
Guarantors	Specify the details of the Guarantors for the Corporate.
Suppliers	Specify the details of the Suppliers for the Corporate.
Insurers	Specify the details of the Insurers for the Corporate.

5. Click **Next**.

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

Figure 15: 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 the next stage.

6. Specify the overall comments for the **Onboarding Enrichment** 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, navigate to **Tasks**. Under **Tasks**, click **Free Tasks**.

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

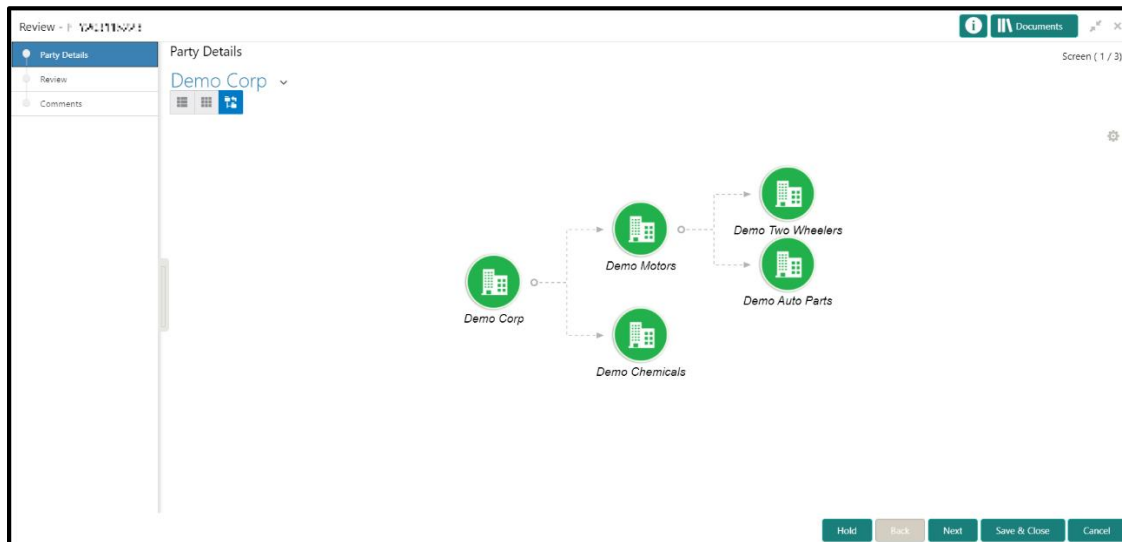
Figure 16: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237901	PTV0001237901	KYC	21-08-27	000	PTV0001237901
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237902	PTV0001237902	Review	21-08-25	000	PTV0001237902
Acquire & Edit	Medium	SME Onboarding	PTV0001237903	PTV0001237903	Manual Retry	21-08-24	000	PTV0001237903
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237904	PTV0001237904	Manual Retry	21-08-25	000	PTV0001237904
Acquire & Edit	Medium	Retail Onboarding	PTV0001237905	PTV0001237905	Onboarding Enrichment	70-01-01	000	PTV0001237905
Acquire & Edit	Medium	Retail Onboarding	PTV0001237906	PTV0001237906	Onboarding Enrichment	70-01-01	000	PTV0001237906
Acquire & Edit	Medium	Retail Onboarding	PTV0001237907	PTV0001237907	KYC MANUAL RETRY	70-01-01	000	PTV0001237907
Acquire & Edit	Medium	Retail Onboarding	PTV0001237908	PTV0001237908	Manual Retry	70-01-01	000	PTV0001237908
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237909	PTV0001237909	Recommendation	21-08-24	000	PTV0001237909
Acquire & Edit	Medium	Retail Onboarding	PTV0001237910	PTV0001237910	Manual Retry	70-01-01	000	PTV0001237910
Acquire & Edit	Medium	Retail Onboarding	PTV0001237911	PTV0001237911	Manual Retry	70-01-01	000	PTV0001237911
Acquire & Edit	Medium	Retail Onboarding	PTV0001237912	PTV0001237912	Review	21-08-24	000	PTV0001237912
Acquire & Edit	Medium	Retail Onboarding	PTV0001237913	PTV0001237913	Manual Retry	21-08-24	000	PTV0001237913

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

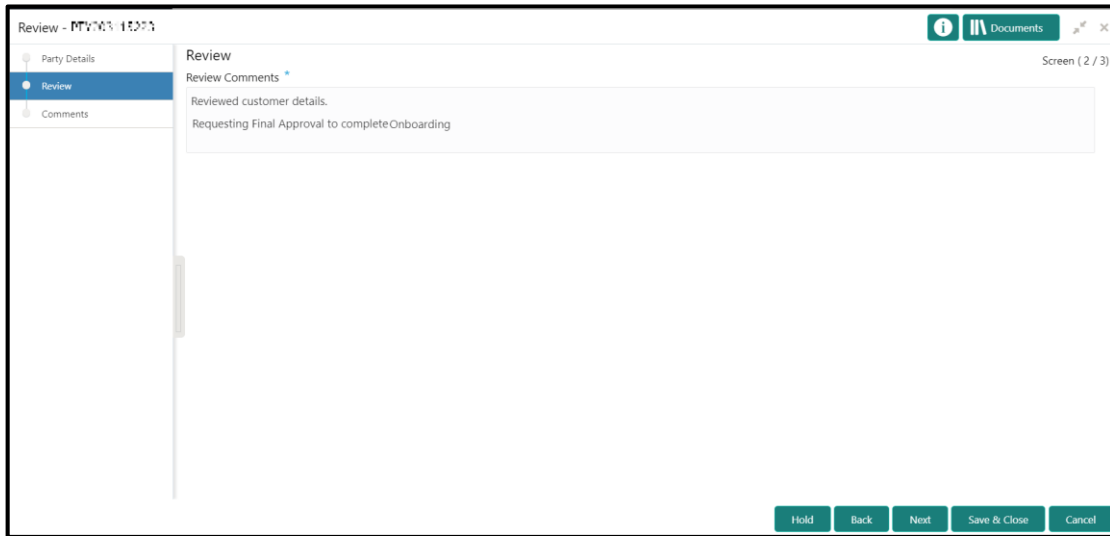
→ The system displays the **Review** screen.

Figure 17: Corporate Customer–Review



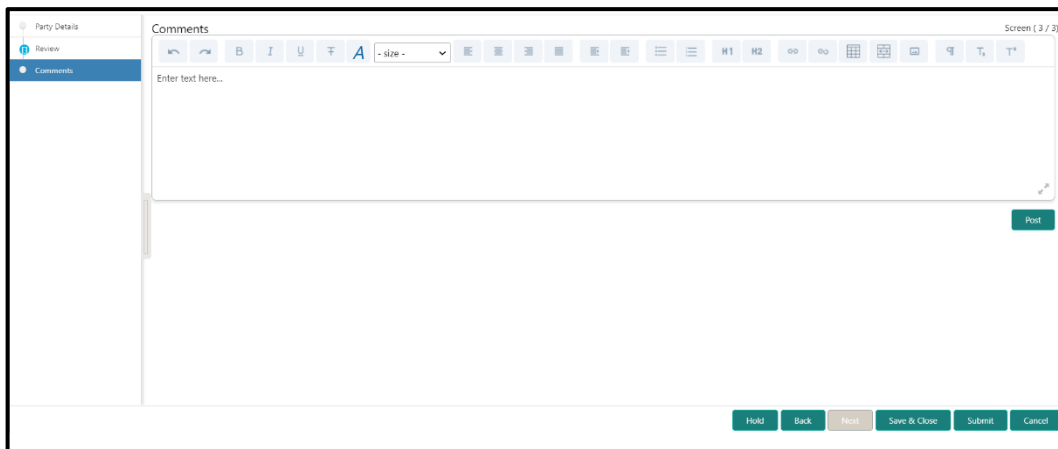
3. To view details captured for the corporate customer, right click on the icon in tree view. Select view option or click on the Party Id hyper link in the List or table view.
4. After reviewing the customer information, click **Next**.
→ The system displays the **Review – Review Comments** screen.

Figure 18: Review – Review Comments



5. Specify the **Review Comments** and click **Next**.
→ The system displays the **Overall Review – Comments** screen.

Figure 19: Review – Overall Comments



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

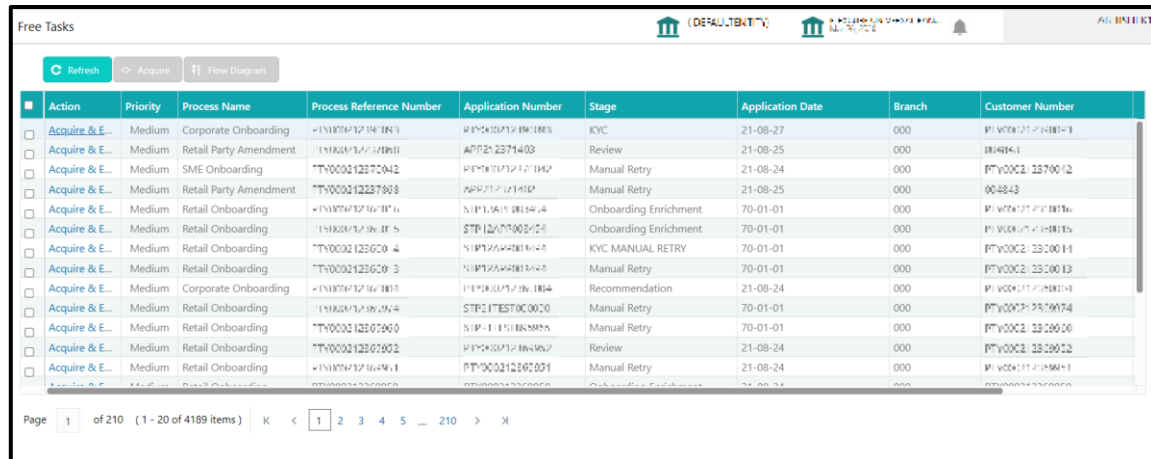
2.6 Recommendation

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 if 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 20: Free Tasks

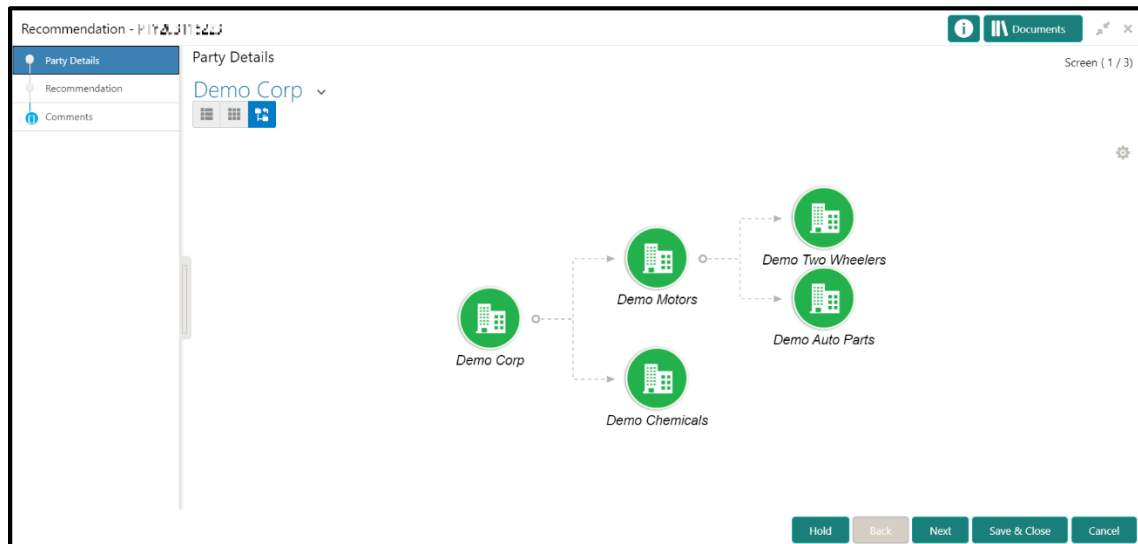


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237801	PTV0001237801	KYC	21-08-27	000	PTV0001237801
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237802	PTV0001237802	Review	21-08-25	000	PTV0001237802
Acquire & Edit	Medium	SME Onboarding	PTV0001237803	PTV0001237803	Manual Retry	21-08-24	000	PTV0001237803
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237804	PTV0001237804	Manual Retry	21-08-25	000	PTV0001237804
Acquire & Edit	Medium	Retail Onboarding	PTV0001237805	PTV0001237805	Onboarding Enrichment	70-01-01	000	PTV0001237805
Acquire & Edit	Medium	Retail Onboarding	PTV0001237806	PTV0001237806	Onboarding Enrichment	70-01-01	000	PTV0001237806
Acquire & Edit	Medium	Retail Onboarding	PTV0001237807	PTV0001237807	KYC MANUAL RETRY	70-01-01	000	PTV0001237807
Acquire & Edit	Medium	Retail Onboarding	PTV0001237808	PTV0001237808	Manual Retry	70-01-01	000	PTV0001237808
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237809	PTV0001237809	Recommendation	21-08-24	000	PTV0001237809
Acquire & Edit	Medium	Retail Onboarding	PTV0001237810	PTV0001237810	Manual Retry	70-01-01	000	PTV0001237810
Acquire & Edit	Medium	Retail Onboarding	PTV0001237811	PTV0001237811	Manual Retry	70-01-01	000	PTV0001237811
Acquire & Edit	Medium	Retail Onboarding	PTV0001237812	PTV0001237812	Review	21-08-24	000	PTV0001237812
Acquire & Edit	Medium	Retail Onboarding	PTV0001237813	PTV0001237813	Manual Retry	21-08-24	000	PTV0001237813

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

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

Figure 21: Corporate Customer – Recommendation



3. To view details captured for the corporate customer, right click on the icon in tree view. Select view option or click on the Party Id hyperlink in List or table view.

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

Figure 22: Corporate Customer – Update Recommendation

Party Detail	As per bank Policies	Details of dimensions not as per Bank Policy	Mitigate	Recommendation	Decision	Edit
Demographics	Yes			Recommended	Reject	Edit
Geographical Spread	No			Not Recommended	Reject	Edit
Promoters	No			Not Recommended	Reject	Edit
Financial Profile	No			Not Recommended	Reject	Edit
Customers Details	No			Not Recommended	Reject	Edit
Suppliers Details	No			Not Recommended	Reject	Edit
Contractors Details	No			Not Recommended	Reject	Edit
Insurer Details	No			Not Recommended	Reject	Edit
Guarantor Details	No			Not Recommended	Reject	Edit
Banker Details	No			Not Recommended	Reject	Edit
Bank Advisor details	No			Not Recommended	Reject	Edit
Management Information	No			Not Recommended	Reject	Edit

Hold Back Next Save & Close Cancel

Figure 23: Corporate Customer – Onboarding Approval

Onboarding Approval

Party Detail
Demographics

As per bank Policies
☒

Mitigate
Enter Mitigate

Decision
Approve

Recommendation
☒

Update Cancel

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

Table 8: Onboarding Approval – Field Description

Field Name	Description
Review Comments	Displays the review comments added in the previous stage will be shown in read only mode.
Overall Comments	Displays the overall comments for the customer details entered.
Recommendation Comments	Displays the recommendation comments for the customer details entered in recommendation stage is shown in read only mode.
Party Detail	Fixed field for which contains the specific section – for which the approval needs to be provided.
As per Bank Policies	User Select toggle button, defaulted to false, It can be selected to true, if the customer details of those section is as per bank policy.
Details of Dimensions as per bank policy	If the customer data is not as per bank policy, then we may need to enter the details of dimensions.
Mitigate	Specify the Mitigate comments.
Recommendation	Select if the customer detail is recommended. This is defaulted to false.
Decision	Select Approve or Reject from the dropdown field.

Figure 24: Corporate Customer – Recommendation after decision

Recommendation - FY2021-22

Party Details

Recommendation

Comments

Screen (2 / 3)

Party Detail	As per bank Policies	Details of dimensions not as per Bank Policy	Mitigate	Recommendation	Decision	Edit
Demographics	Yes			Recommended	APR	Edit
Geographical Spread	Yes			Recommended	APR	Edit
Promoters	Yes			Recommended	APR	Edit
Financial Profile	Yes			Recommended	APR	Edit
Customers Details	Yes			Recommended	APR	Edit
Suppliers Details	Yes			Recommended	APR	Edit
Contractors Details	Yes			Recommended	APR	Edit
Insurer Details	Yes			Recommended	APR	Edit
Guarantor Details	Yes			Recommended	APR	Edit
Banker Details	Yes			Recommended	APR	Edit
Bank Advisor details	Yes			Recommended	APR	Edit
Management Information	Yes			Recommended	APR	Edit

HoldBackNextSave & CloseCancel

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

Figure 25: Recommendation – Overall Comments

Recommendation - FY2021-22

Party Details

Recommendation

Comments

Screen (3 / 3)

Post

26 Jan '21 20:49:13

Recommendation

Recommendations updated.

26 Jan '21 20:23:28

Review

Abhirhol1

Review completed.

26 Jan '21 19:39:44

OnBoardingEnrichment

Abhirhol1

Demo Corp is a group company based out of **Fat**, **ff**, and has operations across Energy, Automobile, and Chemicals Industry. They are looking for a long-term relationship for their Banking requirements. Their immediate requirement is for OD and Cash management for the parent organization with more business expected

[Read more](#)

HoldBackNextSave & CloseSubmitCancel

7. Specify the overall comments for the **Recommendation** stage, and Click **Next**.

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.

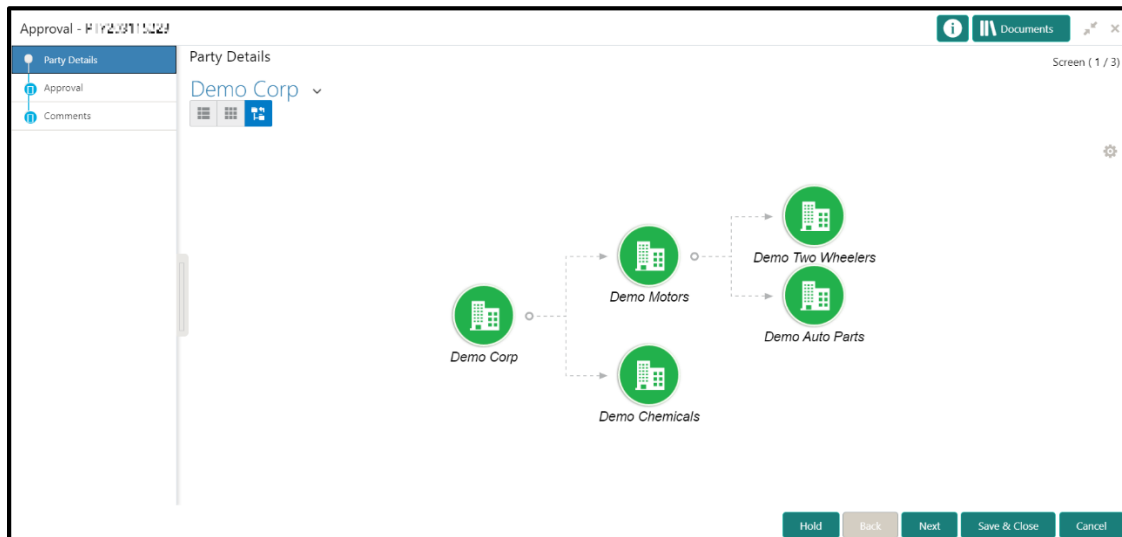
1. To acquire and edit the Review task, navigate to **Tasks**. Under **Tasks**, click **Free**.
→ The system displays the **Free Tasks** screen.

Figure 26: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	+131070121341003	PTV000121341003	KYC	21-08-27	000	PTV000121341003
Acquire & E...	Medium	Retail Party Amendment	+131070121341003	APR212571403	Review	21-08-25	000	004841
Acquire & E...	Medium	SME Onboarding	**TY00012370043	PTV000121341002	Manual Retry	21-08-24	000	PTV00012370043
Acquire & E...	Medium	Retail Party Amendment	**TY0001237808	APR212121404	Manual Retry	21-08-25	000	004843
Acquire & E...	Medium	Retail Onboarding	+131070121341003	STP12475005125	Onboarding Enrichment	70-01-01	000	PTV000121341003
Acquire & E...	Medium	Retail Onboarding	+131070121341003	STP12475005125	Onboarding Enrichment	70-01-01	000	PTV000121341003
Acquire & E...	Medium	Retail Onboarding	**TY00012360094	STP12475005125	KYC MANUAL RETRY	70-01-01	000	PTV00012360094
Acquire & E...	Medium	Retail Onboarding	**TY00012360093	STP12475005125	Manual Retry	70-01-01	000	PTV00012360093
Acquire & E...	Medium	Corporate Onboarding	+131070121341003	PTV000121341004	Recommendation	21-08-24	000	PTV000121341004
Acquire & E...	Medium	Retail Onboarding	+131070121341004	STP12475005125	Manual Retry	70-01-01	000	PTV000121341004
Acquire & E...	Medium	Retail Onboarding	**TY00012360090	STP12475005125	Manual Retry	70-01-01	000	PTV00012360090
Acquire & E...	Medium	Retail Onboarding	**TY00012360092	PTV000121341002	Review	21-08-24	000	PTV00012360092
Acquire & E...	Medium	Retail Onboarding	+131070121341003	PTV000121341003	Manual Retry	21-08-24	000	PTV000121341003

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

Figure 27: Corporate Customer – Approval



3. To view details captured for the corporate customer, right click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view.

4. Verify the details captured for the Corporate customer and click **Next** go to **Approval** screen.

Figure 28: Corporate Customer – Approval Decision and Comments

Category	Value	Recommended	APR	Edit
Demographics	res	Recommended	APR	Edit
Geographical Spread	Yes	Recommended	APR	Edit
Promoters	Yes	Recommended	APR	Edit
Financial Profile	Yes	Recommended	APR	Edit
Customers Details	Yes	Recommended	APR	Edit
Suppliers Details	Yes	Recommended	APR	Edit
Contractors Details	Yes	Recommended	APR	Edit
Insurer Details	Yes	Recommended	APR	Edit
Guarantor Details	Yes	Recommended	APR	Edit
Banker Details	Yes	Recommended	APR	Edit
Bank Advisor details	Yes	Recommended	APR	Edit
Management Information	Yes	Recommended	APR	Edit

Customer Approved ☐

Approver Comments *

Approved

Hold Back Next Save & Close Cancel

5. 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: Corporate Customer – Approval – Field Description

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

- After updating the **Approval Comments** on the **Approval** screen, click **Next**.

→ The system displays the **Overall Approval – Comments** screen.

Figure 29: Recommendation – Overall Comments

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

2.8 Amendment

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

To initiate the Amendment process:

- From the home screen, click **Party Services**. Under **Party Services**, click **Corporate**, and then click **Amendment**.

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

Figure 30: Amendment – Enter Customer Id

2. On **Amendment** screen, specify the Customer id and Click **Amend Customer** button.
→ The system displays the **Corporate Amendment** screen.

Figure 31: Amendment – Corporate Amendment

The screenshot shows the 'Corporate Amendment' screen with a 'Quick Initiation' section. The form includes the following fields and sections:

- Organization details:**
 - Organization Name * (Text input: "AAI Rail Roads Pvt Ltd")
 - Organization Type * (Dropdown: "Single")
 - Entity Type * (Dropdown: "D")
 - Demography Type * (Dropdown: "Domestic")
 - Classification Type * (Dropdown: "Medium")
 - Upload Logo (Button)
- Industries *:** A table with columns: Sector, Industry Group, Industry, Sub Industry, and an 'Add Industry' button.

Sector	Industry Group	Industry	Sub Industry
Industrial	Transportation	Road	Railroads
- Credit Rating *:** A table with columns: Year, Agency, Rating, and an 'Add Rating' button.

Year	Agency	Rating
2021	Moody's	AAA
- Social Media Profiles:**
 - Official Website (Text input: "www.aai.com")
 - Facebook (Text input: "www.facebook.com/aai")
 - Twitter (Text input: "www.twitter.com/aai")

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

3. On **Corporate Amendment** screen, edit the information for the desired fields and submit the task to move to Corporate 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 **Corporate Amendment KYC** stage.

For more information on **KYC** stage, refer to [2.3 KYC](#).

4. To acquire the **Corporate 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 the **Corporate Amendment – Enrichment** stage.

5. To acquire the **Corporate 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. For more information on review stage, refer to [2.5 Review](#).

→ The system moves the task to the **Corporate Amendment – Review** stage.

6. To acquire the **Corporate 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:
 - **Corporate Amendment - Review** stage. For more information on review stage, refer to [2.5 Review](#).
 - **Corporate Amendment – Recommendation** stage. For more information on recommendation stage, refer to [2.6 Recommendation](#).
 - **Corporate Amendment – Approval** stage. For more information on approval stage, refer to [2.7 Approval](#).

3 List Of Menus

1. Amendment - [Amendment](#) (pg. 26)
2. Approval Stage - [Approval](#) (pg. 24)
3. Enrichment Stage - [Onboarding Enrichment](#) (pg. 10)
4. Initiation Stage - [Onboarding Initiation](#) (pg. 5)
5. KYC Stage - [KYC](#) (pg. 8)
6. Recommendation Stage - [Recommendation](#) (pg. 20)
7. Review Stage - [Review](#) (pg. 17)