

**Corporate Onboarding User Guide**

# **Oracle Banking Branch**

Release 14.5.0.1.0

**Part Number F47284-01**

August 2021



## Corporate Onboarding User Guide

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# 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
<b>Submit</b>	<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"> <li>• 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.</li> <li>• Approve – the onboarding process is approved. User can select this option in KYC stage.</li> <li>• Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages.</li> <li>• Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages.</li> </ul>

<b>Action</b>	<b>Description</b>
<b>Post</b>	On click of Post, the system posts the comments below the <b>Comments</b> text box.
<b>Cancel</b>	On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.
<b>Hold</b>	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.
<b>Next</b>	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.
<b>Back</b>	On click of Back, the details of the captured will be saved and then system will move to the previous screen.
<b>Save &amp; Close</b>	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

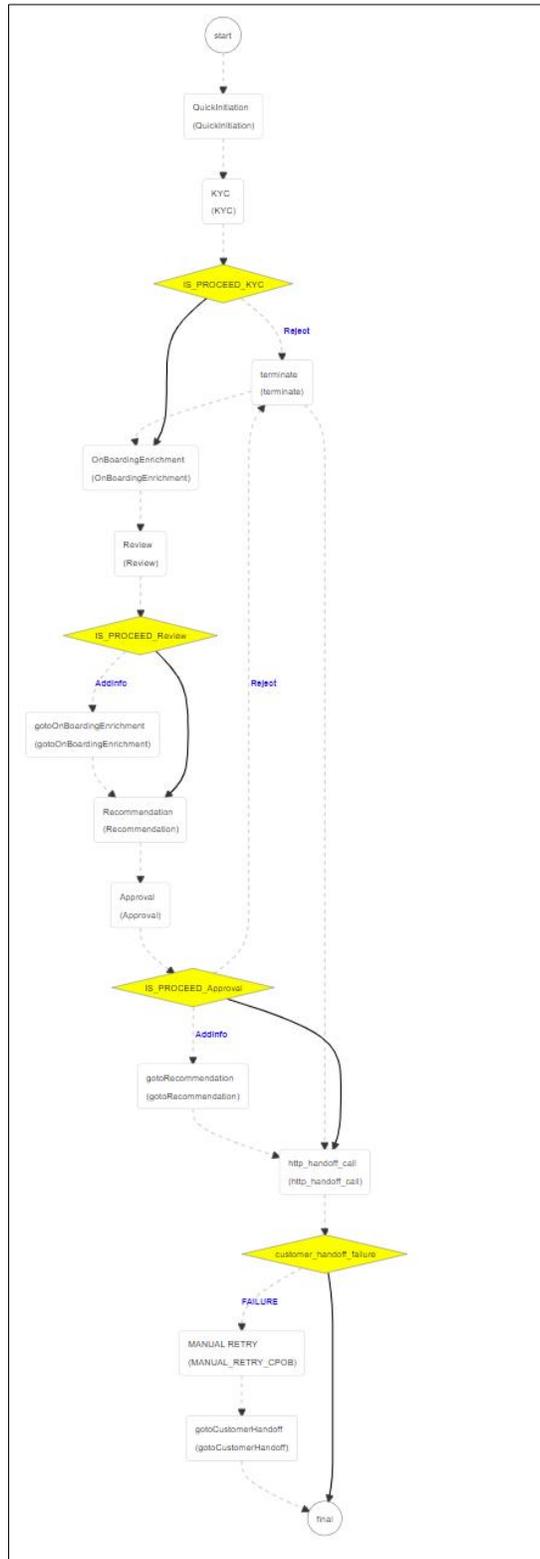
Onboarding process are:

- 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**

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
<b>Organization details</b>	Specify the fields under this section.
<b>Organization Name</b>	Specify the Registered Name of the organization.
<b>Organization Type</b>	Select the type of the organization from the drop-down values – Conglomerate and Single.

Field Name	Field description
<b>Entity Type</b>	Select the type of business entity from the drop-down values – Private Limited, Public Limited, Trusts, Government Owned, Associations etc.
<b>Demography Type</b>	Specify the company Demography from the drop-down values – Global, Domestic.
<b>Logo</b>	Upload logo of the company.
<b>Industries</b>	Specify the fields under this section.
<b>Sector</b>	Specify the industry Sector to which the corporate belongs. For example, <ul style="list-style-type: none"> <li>• Energy</li> <li>• Real Estate</li> <li>• Utilities</li> <li>• Consumer Staples, etc.</li> </ul>
<b>Industry Group</b>	Specify the industry group within the sector. For example, <ul style="list-style-type: none"> <li>• Software</li> <li>• Hardware</li> <li>• Semiconductor Industry Groups within Information technology Sector</li> </ul>
<b>Industry</b>	Specify the industry within the Industry group. For example, IT services and Software Products within Software.
<b>Sub Industry</b>	Specify the sub Industry within the Industry. For example, <ul style="list-style-type: none"> <li>• IT Consulting Services</li> <li>• Data Processing Services</li> <li>• Internet Services within IT services</li> </ul>
<b>Credit Rating</b>	Specify the fields under this section.
<b>Rating Agency</b>	Select the Name of the Credit Rating agency which has given rating to the corporate.
<b>Rating</b>	Select the Rating provided by the credit rating Agency.
<b>Social Media Profile</b>	Specify the fields under this section.

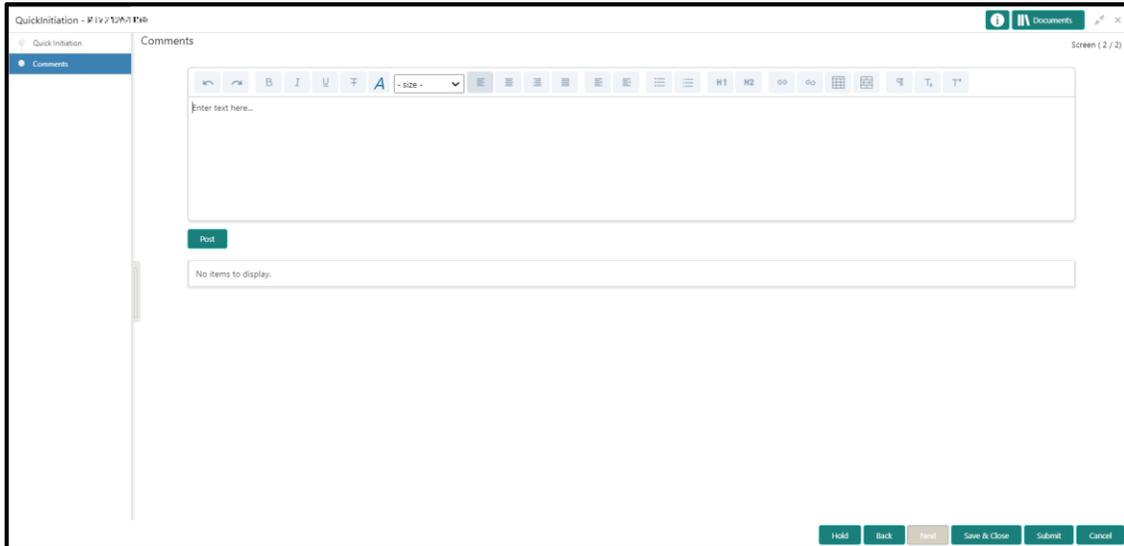
Field Name	Field description
<b>Official Website</b>	Specify the official website address for the Corporate Customer.
<b>Facebook</b>	Specify the Facebook URL for the Corporate.
<b>Twitter</b>	Specify the Corporate’s twitter handle.

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

4. 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.

5. 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	PT0001237001	PT0001237001	KYC	21-08-27	000	PT0001237001
Acquire & Edit	Medium	Retail Party Amendment	PT0001237002	PT0001237002	Review	21-08-25	000	PT0001237002
Acquire & Edit	Medium	SME Onboarding	PT0001237003	PT0001237003	Manual Retry	21-08-24	000	PT0001237003
Acquire & Edit	Medium	Retail Party Amendment	PT0001237004	PT0001237004	Manual Retry	21-08-25	000	PT0001237004
Acquire & Edit	Medium	Retail Onboarding	PT0001237005	PT0001237005	Onboarding Enrichment	70-01-01	000	PT0001237005
Acquire & Edit	Medium	Retail Onboarding	PT0001237006	PT0001237006	Onboarding Enrichment	70-01-01	000	PT0001237006
Acquire & Edit	Medium	Retail Onboarding	PT0001237007	PT0001237007	KYC MANUAL RETRY	70-01-01	000	PT0001237007
Acquire & Edit	Medium	Retail Onboarding	PT0001237008	PT0001237008	Manual Retry	70-01-01	000	PT0001237008
Acquire & Edit	Medium	Corporate Onboarding	PT0001237009	PT0001237009	Recommendation	21-08-24	000	PT0001237009
Acquire & Edit	Medium	Retail Onboarding	PT0001237010	PT0001237010	Manual Retry	70-01-01	000	PT0001237010
Acquire & Edit	Medium	Retail Onboarding	PT0001237011	PT0001237011	Manual Retry	70-01-01	000	PT0001237011
Acquire & Edit	Medium	Retail Onboarding	PT0001237012	PT0001237012	Review	21-08-24	000	PT0001237012
Acquire & Edit	Medium	Retail Onboarding	PT0001237013	PT0001237013	Manual Retry	21-08-24	000	PT0001237013

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
PT0001237001	ABC Corp	Pvt Ltd		KYC Details

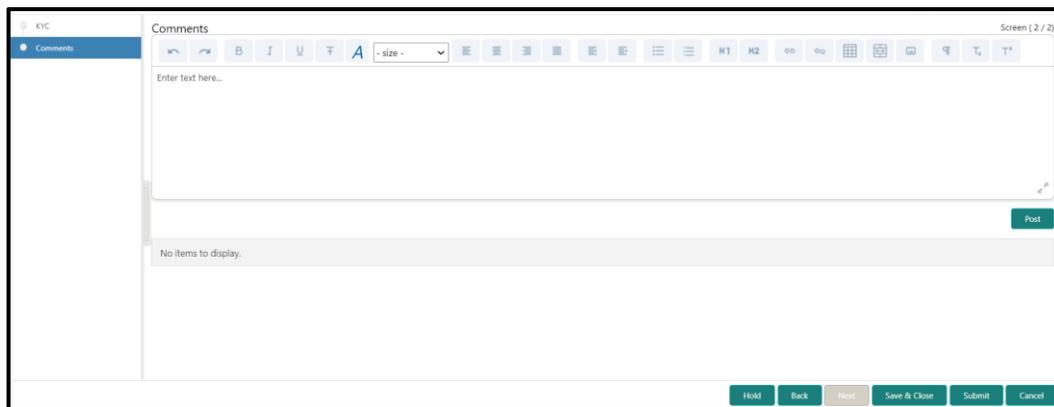
- On **Customer KYC Details** screen, click **KYC Details** to update the status of KYC Check. For more information on fields, refer to the field description table.

**Table 5: KYC Details – Field Description**

Field Name	Description
<b>Report Received</b>	On select, it highlights blue, which indicates true and the report is received. By default, it is selected as false.
<b>Verification Date</b>	Specify the date or use the calendar icon to select the KYC verification date.
<b>Effective Date</b>	Specify the date or use the calendar icon to select the KYC effective from date.
<b>KYC Method</b>	Specify the Method by which the KYC is completed.
<b>KYC Status</b>	Select the KYC status from the drop-down.

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

**Figure 6: KYC – Comments**



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

## 2.4 Onboarding Enrichment

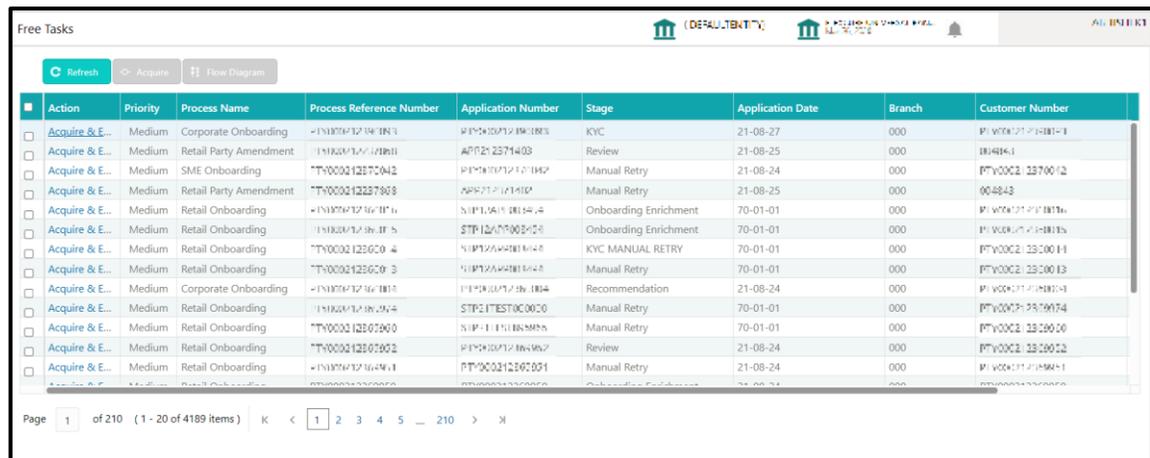
In this stage, the Relationship Manager can capture detailed information about the corporate customer to be added in Oracle Banking Enterprise Party Management.

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**

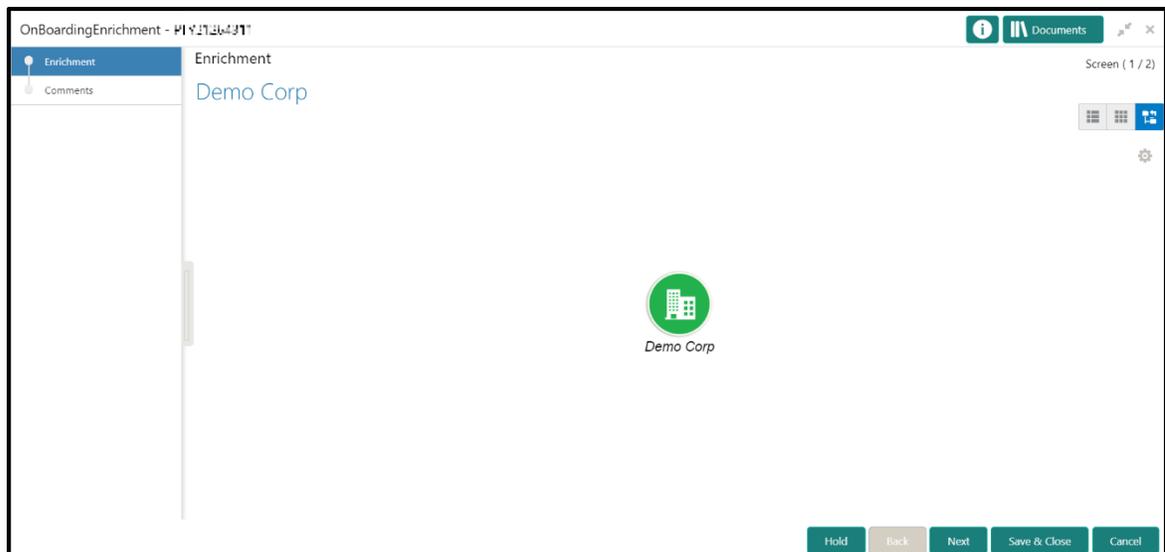


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PT0001237001	PT0001237001	KYC	21-08-27	000	PT0001237001
Acquire & E...	Medium	Retail Party Amendment	PT0001237002	PT0001237002	Review	21-08-25	000	PT0001237002
Acquire & E...	Medium	SME Onboarding	PT0001237003	PT0001237003	Manual Retry	21-08-24	000	PT0001237003
Acquire & E...	Medium	Retail Party Amendment	PT0001237004	PT0001237004	Manual Retry	21-08-25	000	PT0001237004
Acquire & E...	Medium	Retail Onboarding	PT0001237005	PT0001237005	Onboarding Enrichment	70-01-01	000	PT0001237005
Acquire & E...	Medium	Retail Onboarding	PT0001237006	PT0001237006	Onboarding Enrichment	70-01-01	000	PT0001237006
Acquire & E...	Medium	Retail Onboarding	PT0001237007	PT0001237007	KYC MANUAL RETRY	70-01-01	000	PT0001237007
Acquire & E...	Medium	Retail Onboarding	PT0001237008	PT0001237008	Manual Retry	70-01-01	000	PT0001237008
Acquire & E...	Medium	Corporate Onboarding	PT0001237009	PT0001237009	Recommendation	21-08-24	000	PT0001237009
Acquire & E...	Medium	Retail Onboarding	PT0001237010	PT0001237010	Manual Retry	70-01-01	000	PT0001237010
Acquire & E...	Medium	Retail Onboarding	PT0001237011	PT0001237011	Manual Retry	70-01-01	000	PT0001237011
Acquire & E...	Medium	Retail Onboarding	PT0001237012	PT0001237012	Review	21-08-24	000	PT0001237012
Acquire & E...	Medium	Retail Onboarding	PT0001237013	PT0001237013	Manual Retry	21-08-24	000	PT0001237013

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**



OnBoardingEnrichment - PT0001237001

Enrichment

Comments

Demo Corp

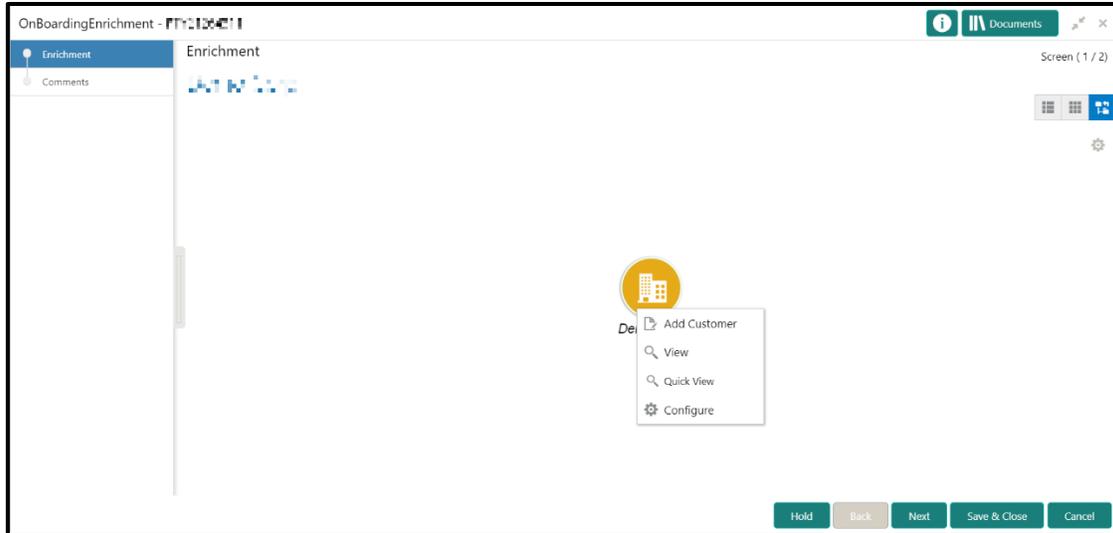
Screen (1 / 2)

Hold Back Next Save & Close Cancel

**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
<b>Add Customer</b>	Click to open a popup with multiple options, where the child customer details are added and linked with the parent customer.
<b>View</b>	Click to open a popup with the customer details in read only mode.
<b>Quick View</b>	Click to open a popup with the limited customer details in read only mode.
<b>Configure</b>	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

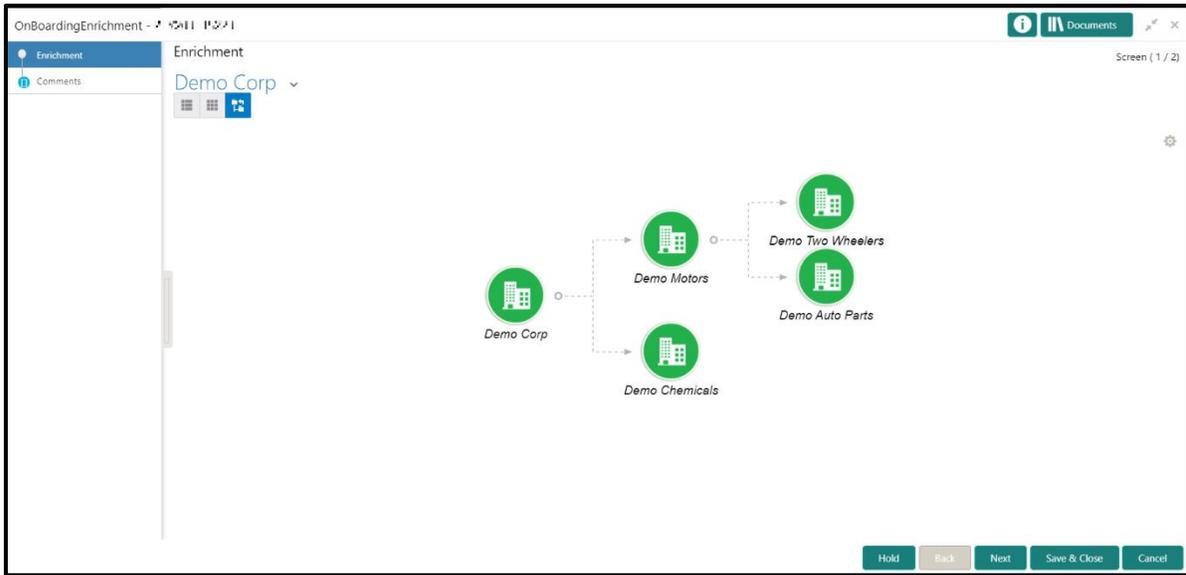


Figure 11: Corporate Onboarding Enrichment Screen – Vertical Tree View

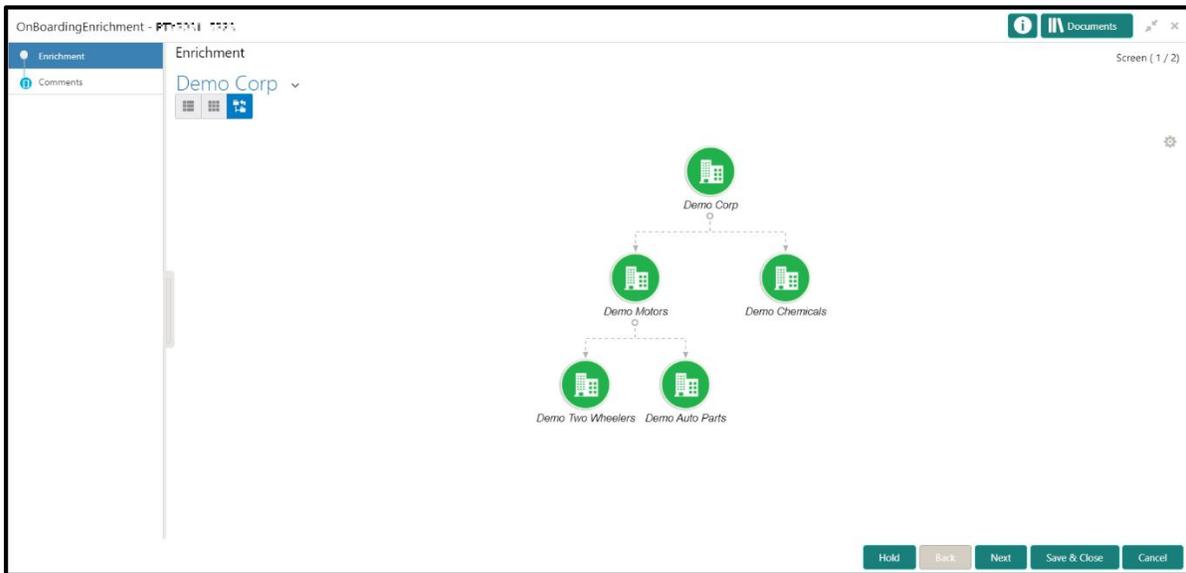


Figure 12: Corporate Onboarding Enrichment Screen – List View

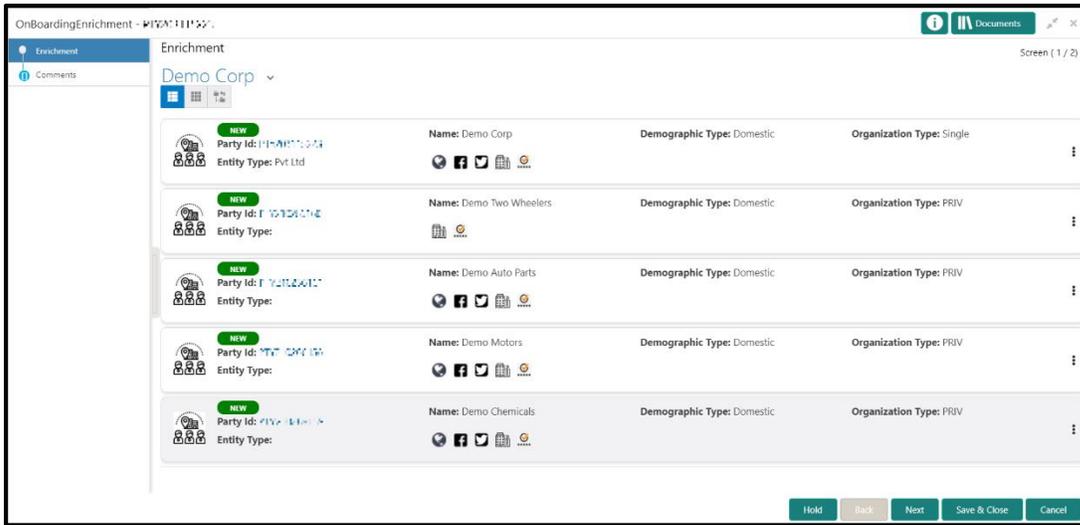


Figure 13: Corporate Onboarding Enrichment Screen – Table View

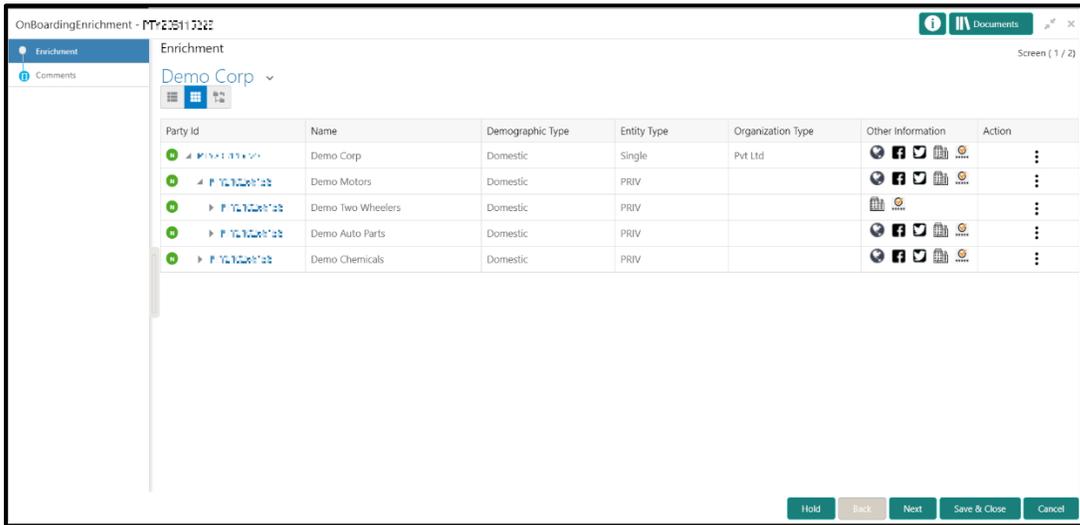
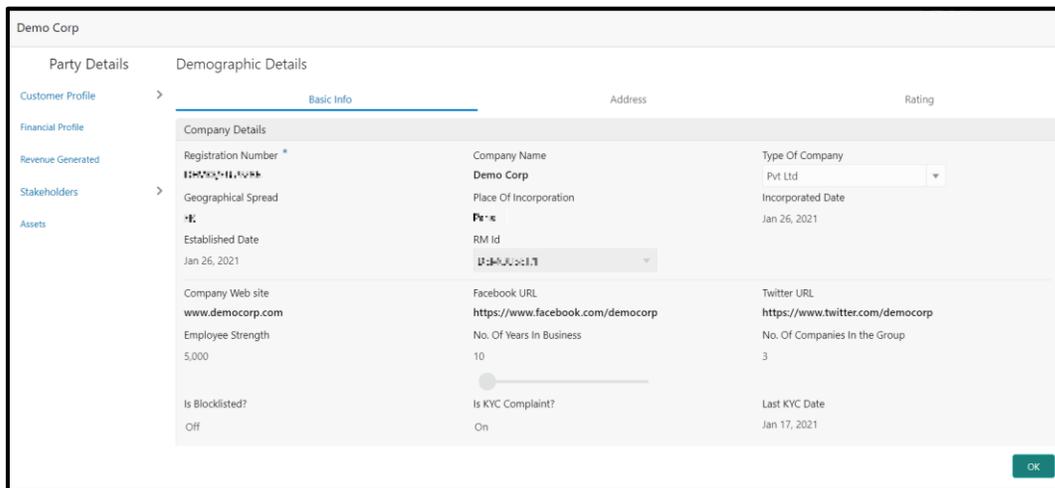


Figure 14: Corporate Onboarding Enrichment Screen – Table View



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**

<b>Field Name</b>	<b>Description</b>
<b>Customer Profile</b>	Specify the fields in this segment.
<b>Registration Number</b>	Specify the Registration Number of the Company.
<b>Company Name</b>	Specify the Company Name.
<b>Type of Company</b>	Select the type of the Company.
<b>Geographical Spread</b>	Select the geographical spread of the company from the given list.
<b>Place of In-corporation</b>	Specify the Place of incorporation of the company.
<b>Incorporation Date</b>	Specify the Incorporation Date.
<b>Established Date</b>	Specify the Established Date.
<b>RM ID</b>	Select the RM to be associated with the Customer.
<b>Company Website</b>	Specify the Company Website.
<b>Facebook URL</b>	Specify the Facebook URL of the company.
<b>Twitter URL</b>	Specify the Twitter URL of the company.
<b>Employee Strength</b>	Specify the employee strength of the company.

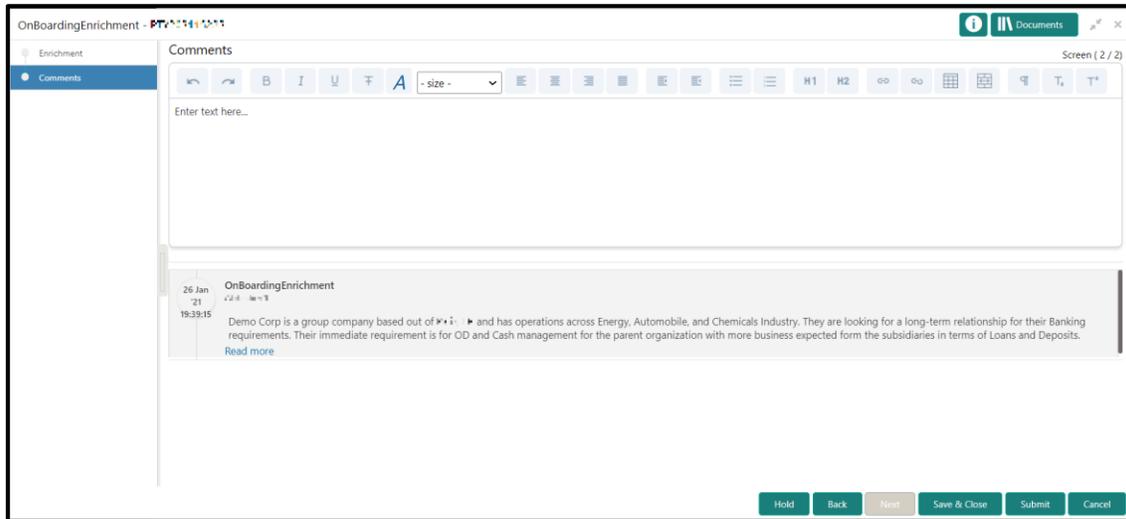
<b>Field Name</b>	<b>Description</b>
<b>No. Of Years In Business</b>	Specify the number of years the corporate is in business.
<b>No. Of Companies In the Group</b>	Specify the number of companies that are part of the corporate group.
<b>Language</b>	Specify the preferred language to be used for communication.
<b>Media</b>	Specify the preferred mode of communication.
<b>Financial Profile</b>	Specify the fields in this segment.
<b>Year</b>	Specify the year for which the financial details will be captured.
<b>Currency</b>	Specify the currency for capturing Financial details.
<b>Balance Sheet Size</b>	Specify the Balance Sheet size of the corporate for the selected year.
<b>Operating Profit</b>	Specify the Operating Profit of the corporate for the selected year.
<b>Net Profit</b>	Specify the Net Profit of the corporate for the selected year.
<b>Year Over Year Growth</b>	Specify the year on year growth.
<b>Return On Investment</b>	Specify the return on investment for the selected year.
<b>Return On Equity</b>	Specify the return on equity for the selected year.
<b>Return On Asset</b>	Specify the return on asset for the selected year.
<b>Stakeholders</b>	Specify the fields in this segment.

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

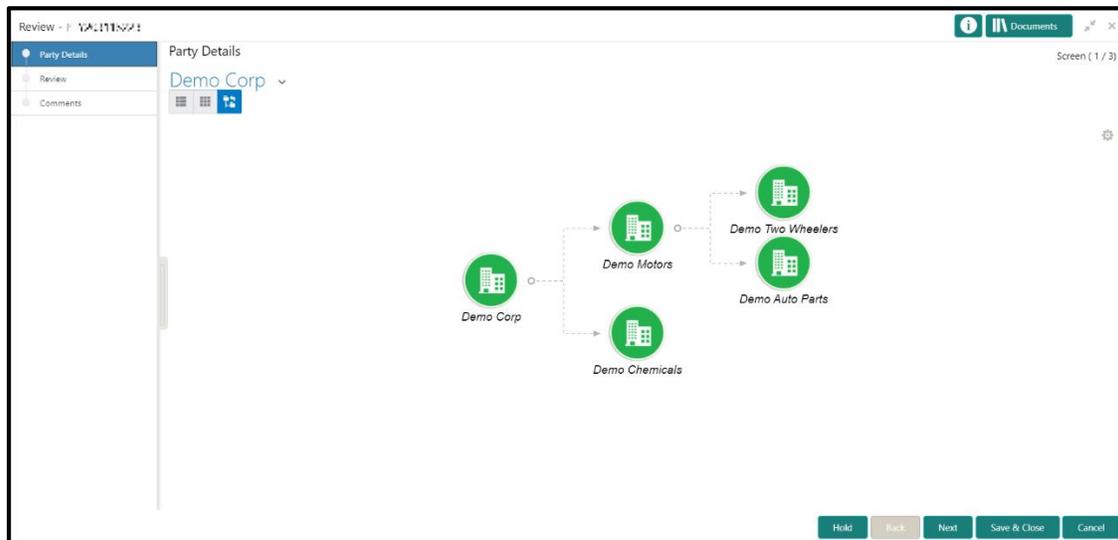
**Figure 16: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PT0001237800	PT0001237800	KYC	21-08-27	000	PT0001237800
Acquire & E...	Medium	Retail Party Amendment	PT0001237800	PT0001237800	Review	21-08-25	000	PT0001237800
Acquire & E...	Medium	SME Onboarding	PT0001237800	PT0001237800	Manual Retry	21-08-24	000	PT0001237800
Acquire & E...	Medium	Retail Party Amendment	PT0001237800	PT0001237800	Manual Retry	21-08-25	000	PT0001237800
Acquire & E...	Medium	Retail Onboarding	PT0001237800	PT0001237800	Onboarding Enrichment	70-01-01	000	PT0001237800
Acquire & E...	Medium	Retail Onboarding	PT0001237800	PT0001237800	Onboarding Enrichment	70-01-01	000	PT0001237800
Acquire & E...	Medium	Retail Onboarding	PT0001237800	PT0001237800	KYC MANUAL RETRY	70-01-01	000	PT0001237800
Acquire & E...	Medium	Retail Onboarding	PT0001237800	PT0001237800	Manual Retry	70-01-01	000	PT0001237800
Acquire & E...	Medium	Corporate Onboarding	PT0001237800	PT0001237800	Recommendation	21-08-24	000	PT0001237800
Acquire & E...	Medium	Retail Onboarding	PT0001237800	PT0001237800	Manual Retry	70-01-01	000	PT0001237800
Acquire & E...	Medium	Retail Onboarding	PT0001237800	PT0001237800	Manual Retry	70-01-01	000	PT0001237800
Acquire & E...	Medium	Retail Onboarding	PT0001237800	PT0001237800	Review	21-08-24	000	PT0001237800
Acquire & E...	Medium	Retail Onboarding	PT0001237800	PT0001237800	Manual Retry	21-08-24	000	PT0001237800

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

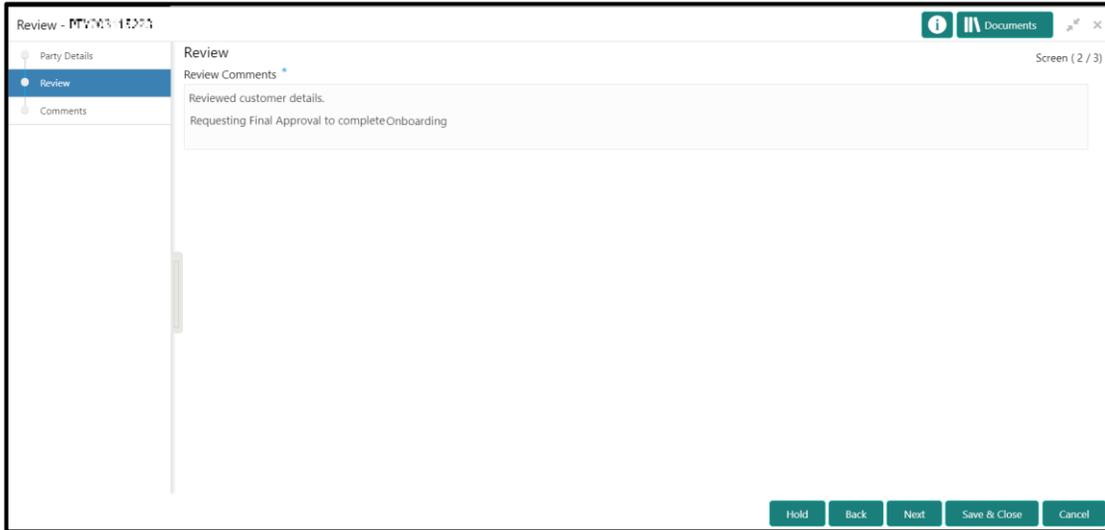
→ The system displays the **Review** screen.

**Figure 17: Corporate Customer–Review**



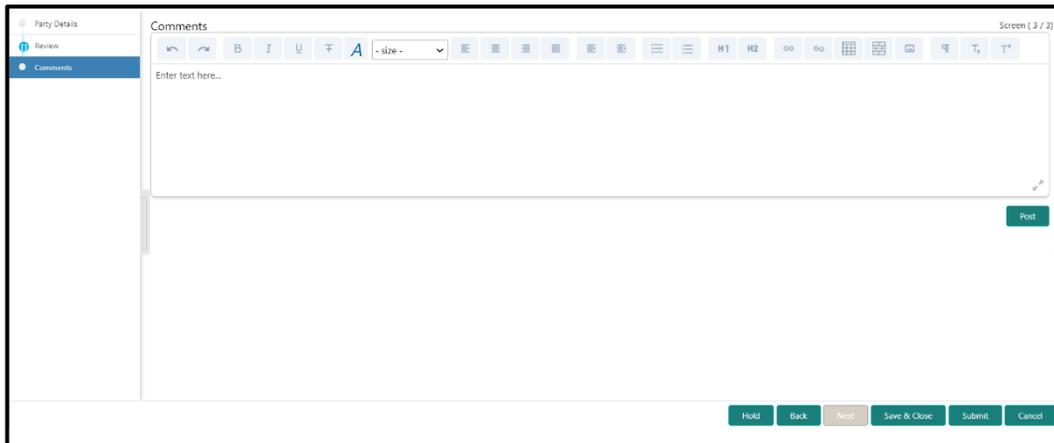
3. To view details captured for the corporate customer, right click on the icon in tree view. Select view option or click on the Party Id hyper link in the List or table view.
4. After reviewing the customer information, click **Next**.  
 → The system displays the **Review – Review Comments** screen.

**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 of the captured details are as per Bank’s policy or not and if there are any steps required to mitigate the risk.

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

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

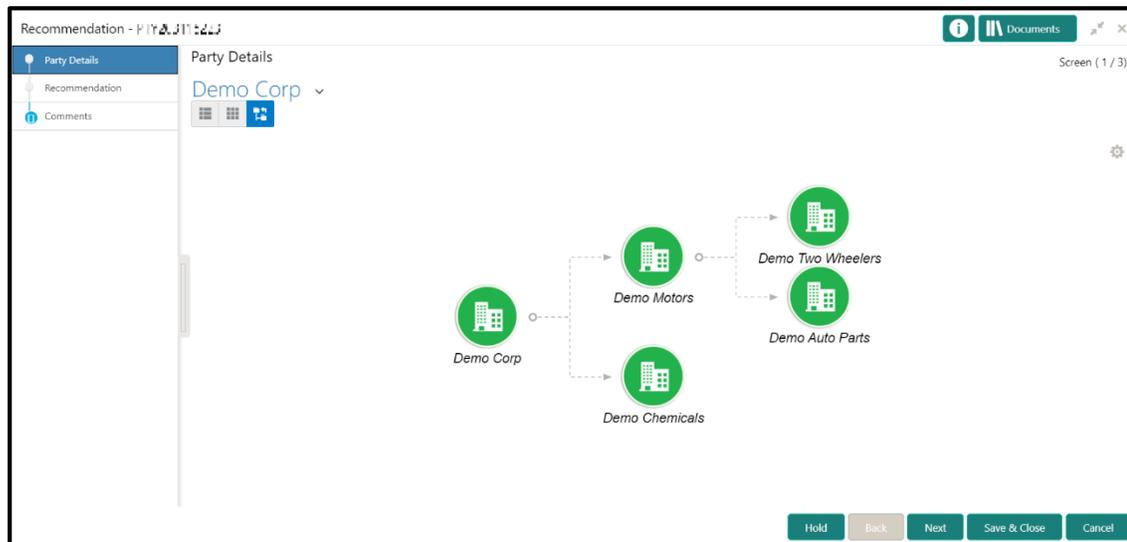
**Figure 20: Free Tasks**

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

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

→ The system displays the **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

**Figure 23: Corporate Customer – Onboarding Approval**

Onboarding Approval

Party Detail  
Demographics

As per bank Policies

Mitigate

Decision

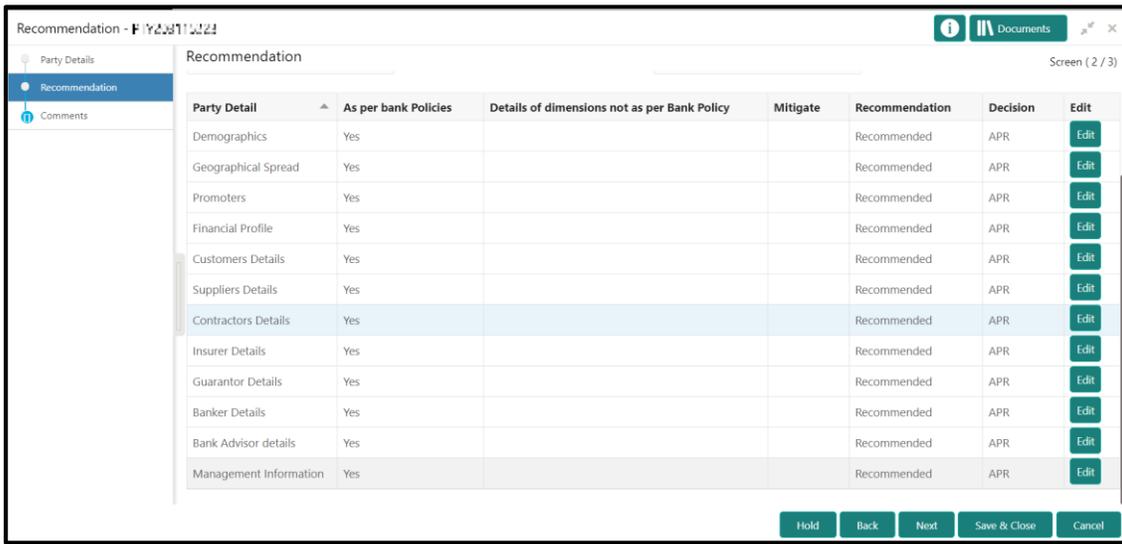
Recommendation

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**

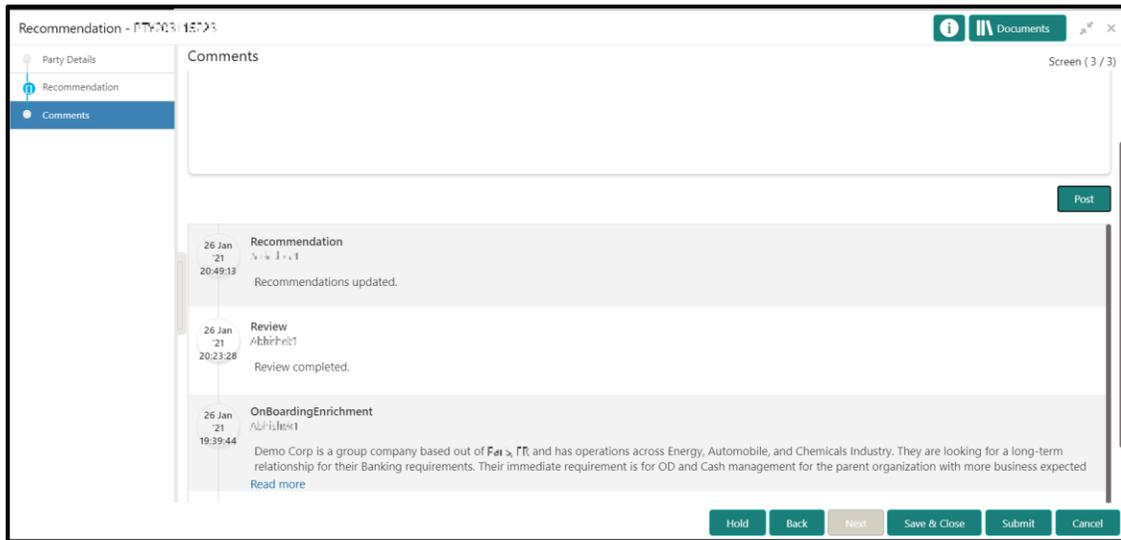
<b>Field Name</b>	<b>Description</b>
<b>Review Comments</b>	Displays the review comments added in the previous stage will be shown in read only mode.
<b>Overall Comments</b>	Displays the overall comments for the customer details entered.
<b>Recommendation Comments</b>	Displays the recommendation comments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

**Figure 24: Corporate Customer – Recommendation after decision**



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

**Figure 25: Recommendation – Overall Comments**



- 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.

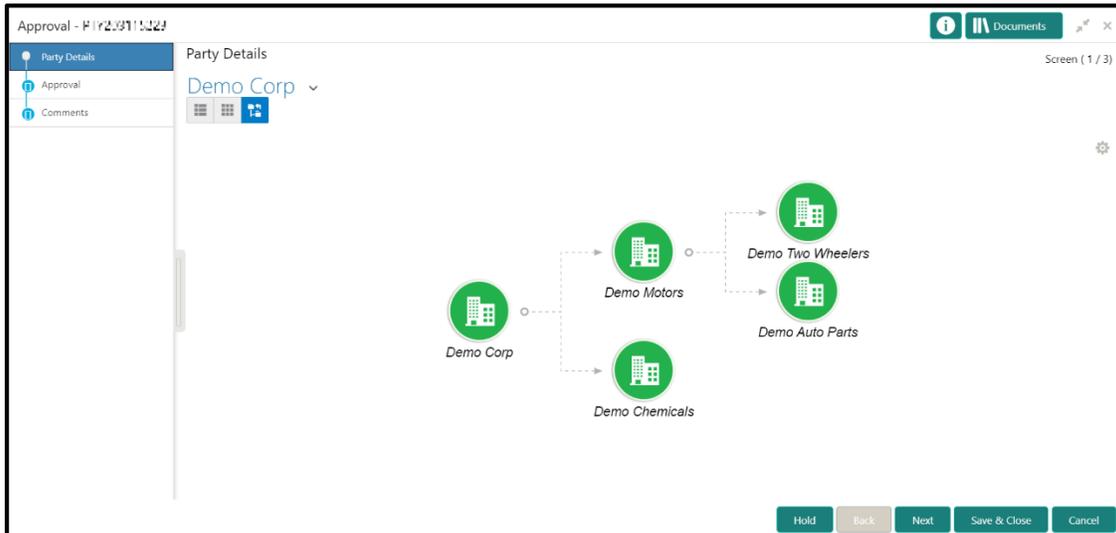
1. To acquire and edit the Review task, navigate to **Tasks**. Under **Tasks**, click **Free**.  
 → The system displays the **Free Tasks** screen.

Figure 26: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	+13107121341001	PT00001237042	KYC	21-08-27	000	PT00001237042
Acquire & E...	Medium	Retail Party Amendment	+13107121341001	APP212371403	Review	21-08-25	000	004843
Acquire & E...	Medium	SME Onboarding	**TY00021237042	PT00001237042	Manual Retry	21-08-24	000	PT00021237042
Acquire & E...	Medium	Retail Party Amendment	**TY00021237808	APP212371404	Manual Retry	21-08-25	000	004843
Acquire & E...	Medium	Retail Onboarding	+13107121341001	STP1237042000	Onboarding Enrichment	70-01-01	000	PT00001237042
Acquire & E...	Medium	Retail Onboarding	+13107121341001	STP1237042000	Onboarding Enrichment	70-01-01	000	PT00001237042
Acquire & E...	Medium	Retail Onboarding	**TY00021236004	PT00001236004	KYC MANUAL RETRY	70-01-01	000	PT00021236004
Acquire & E...	Medium	Retail Onboarding	**TY00021236003	PT00001236003	Manual Retry	70-01-01	000	PT00021236003
Acquire & E...	Medium	Corporate Onboarding	+13107121341001	PT00001236104	Recommendation	21-08-24	000	PT00001236104
Acquire & E...	Medium	Retail Onboarding	+13107121341001	STP1237042000	Manual Retry	70-01-01	000	PT00001237042
Acquire & E...	Medium	Retail Onboarding	**TY00021236000	PT00001236000	Manual Retry	70-01-01	000	PT00021236000
Acquire & E...	Medium	Retail Onboarding	**TY00021236002	PT00001236002	Review	21-08-24	000	PT00021236002
Acquire & E...	Medium	Retail Onboarding	+13107121341001	PT00001236001	Manual Retry	21-08-24	000	PT00001236001

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

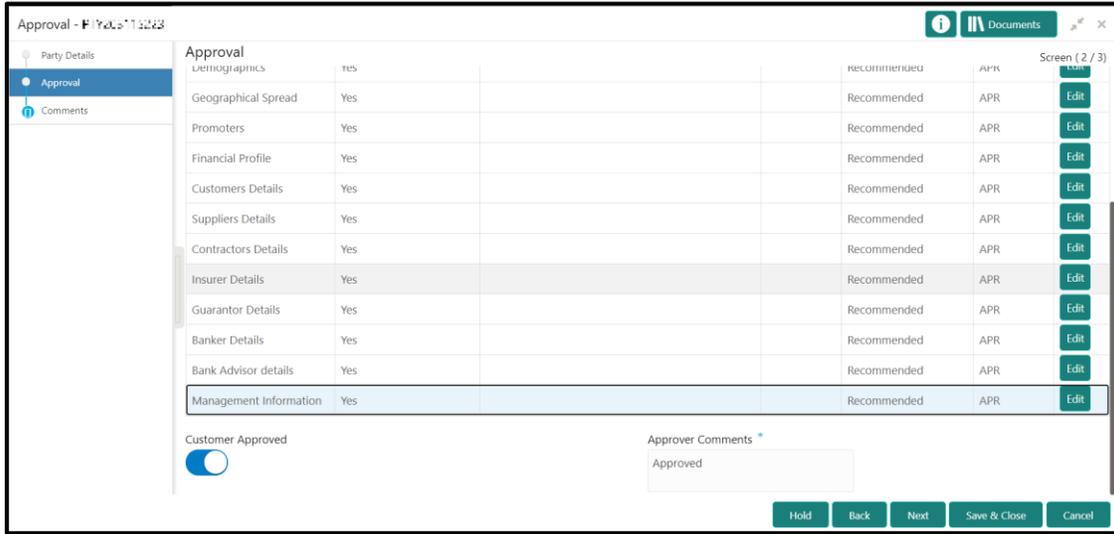
Figure 27: Corporate Customer – Approval



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.

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

**Figure 28: Corporate Customer – Approval Decision and Comments**



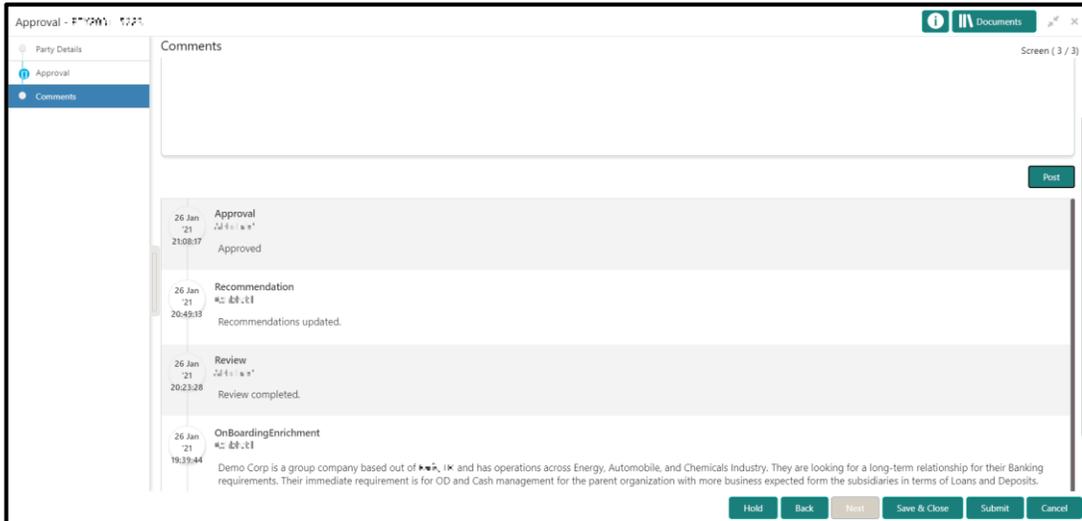
- On **Approval** screen, specify the details to mark the final approval. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

**Table 9: Corporate Customer – Approval – Field Description**

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

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

**Figure 29: Recommendation – Overall Comments**



7. 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:

1. 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 - Quick Initiation' screen. The interface includes a sidebar with 'Quick Initiation' and 'Comments' tabs. The main content area is titled 'Quick Initiation' and contains several sections:

- Organization details:** Fields for Organization Name (Rail Roads Pvt Ltd), Organization Type (Single), Entity type (D), Demography Type (Domestic), Classification Type (Medium), and an Upload Logo button.
- Industries:** A table with columns for Sector, Industry Group, Industry, and Sub Industry. One entry is shown: Industrial, Transportation, Road, Railroads. There are 'Add Industry' and 'Delete' buttons.
- Credit Rating:** A table with columns for Year, Agency, and Rating. One entry is shown: 2021, Maaup, AAA. There are 'Add Rating' and 'Delete' buttons.
- Social Media Profiles:** Fields for Official Website (www.rr.com), Facebook (www.facebook.com/rr), and Twitter (www.twitter.com/rr).

At the bottom of the screen, 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](#).

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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)