Party Onboarding User Guide

Oracle Banking Credit Facilities Process Management

Release 14.3.0.0.0

Part No. F18720-01

May 2019

Oracle Banking Credit Facilities Process Management 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
www.oracle.com/financialservices/

Contents

1. Welcome to Oracle Banking Credit Facilities Process Management 5

2. Party Onboarding 6

2.1 Party Onboarding - Process Flow Diagram 7

2.2 Quick Initiation 8
- 2.2.1 Customer Details 8
- 2.2.2 Organization Name 9
- 2.2.3 Organization Type 10
- 2.2.4 Entity Type 10
- 2.2.5 Demographic Type 11
- 2.2.6 Add Industry 12
- 2.2.7 Add rating 14
- 2.2.8 Social Media profiles 15
- 2.2.9 Application Details 16

2.3 Initiation 17
- 2.3.1 Initiation 17
- 2.3.2 Comments 18

2.4 KYC 19
- 2.4.1 KYC 19
- 2.4.2 Comments 20

2.5 On Boarding Enrichment 22
- 2.5.1 Customer Info 22
- 2.1.1.1 Add Customer 22
- 2.1.1.2 Add Project 24
- 2.1.1.3 View 25
- 2.1.1.4 Quick View 26
- 2.1.1.5 Configure 27
- 2.1.1.5.1 Customer Profile 28
- 2.1.1.5.2 Financial Profile 29
- 2.1.1.5.3 Projections 29
- 2.1.1.5.4 Stake Holders 29
- 2.1.1.5.4.1 Management Team 30
- 2.1.1.5.4.2 Bankers/Financiers 31
- 2.1.1.5.4.3 Guarantors 31
- 2.1.1.5.4.4 Customers 32
- 2.1.1.5.4.5 Suppliers 33
- 2.1.1.5.4.6 Contractors 34
- 2.1.1.5.4.7 Insurers 35
- 2.1.1.5.4.8 Advisors 37

2.1.1.5.4.9 Promoters/Sponsors....37
2.1.1.5.5 Assets....38
2.1.2 Comments....40

2.6 Party Review....41
2.6.1 Customer Info....41
2.6.2 Customer Review....41
2.6.3 Comments....43

2.7 Party Recommendation....44
2.7.1 Customer Info....44
2.7.2 Customer Recommendation....44
2.7.3 Comments....46

2.8 Party Approval....47
2.8.1 Customer Info....47
2.8.2 Customer Approval....47
2.8.3 Comments....49

3. Reference and Feedback....51
2.1 References....51
2.2 Feedback and Support....51

1. Welcome to Oracle Banking Credit Facilities Process Management

Welcome to the Oracle Banking Credit Facilities Process Management (OBCFPM) User Manual. This manual provides an overview on the OBCFPM application and guides you through the various steps involved in creating and processing collaterals and credit facilities transactions.
If you need any information, look out for the help icon.
This document is intended for helping you to conveniently create and process collaterals and credit facilities transactions in OBCFPM

Overview of OBCFPM

OBCFPM is a collateral and credit facilities middle office platform which enables your bank to streamline the Collateral and Credit facilities operations.
.

Benefits

OBCFPM application provides service for the customers and financial institutions. This service helps the financial institutions to manage the Collaterals and Credit Facilities of the corporate clients.
OBCFPM allows you to:

- Handle Collateral Evaluation, Collateral Perfection, Collateral Review, Collateral Release and Collateral Liquidation process
- Handle Credit Proposal with Customer on-boarding
- Handle Amendment and Closure of an existing facility
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions
- Define Credit Policy
- On Boarding Group Customers

Key Features

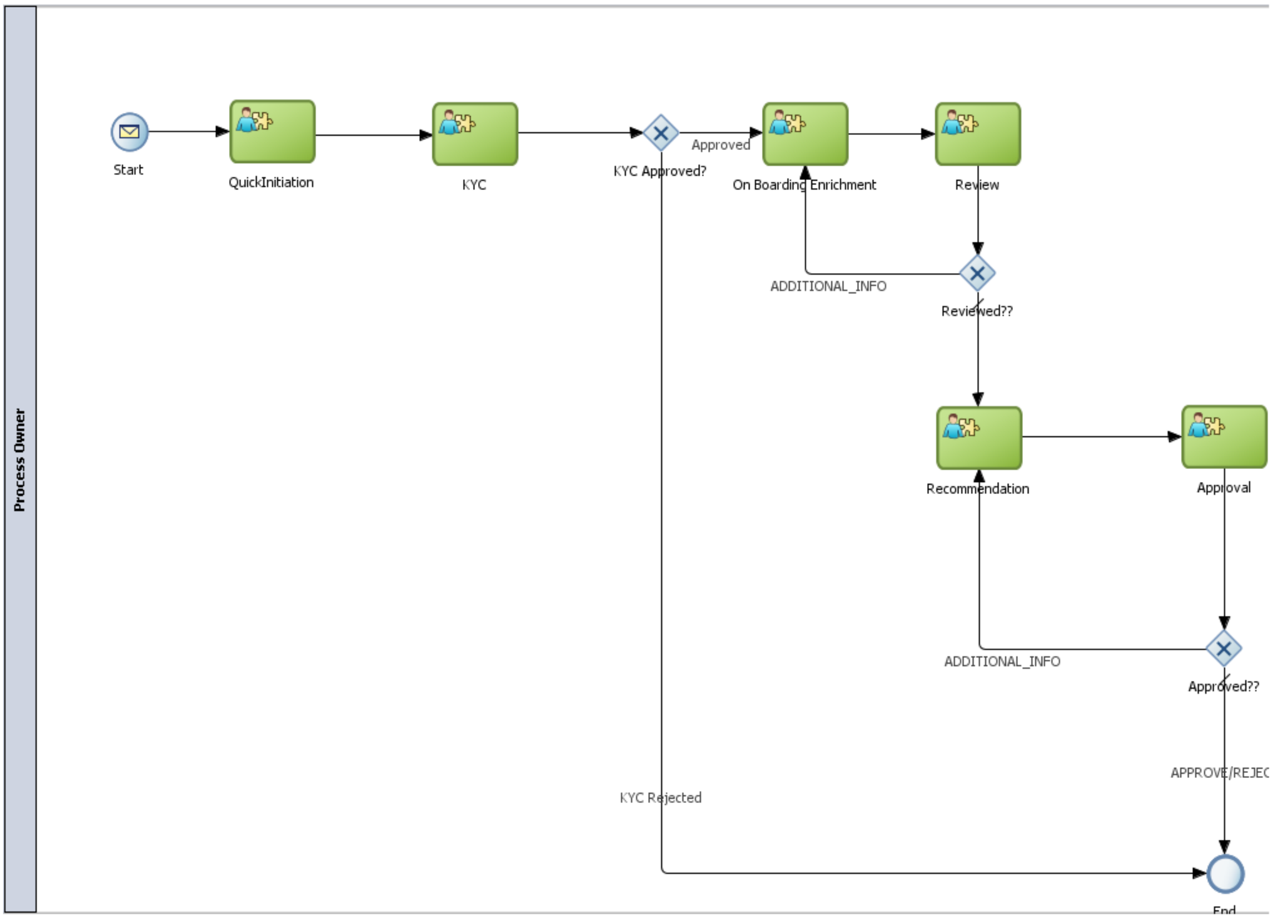
- Stand-alone system agnostic to back office application
- Requires very little change to bank’s existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards
- 360 Degree view of Collaterals

2. Party Onboarding

Party Onboarding is an umbrella term that's often used to describe the entire process that users go through when they start their journey as a customer of banking product or service. The onboarding is an ongoing process which helps banks to create relationship with customers. In a bank there would be RM for every corporate customers, the respective RM would take care of the customer to successful on board into the bank. The various activities performed for Party Onboarding process are

- Quick Initiation
- KYC
- On Boarding Enrichment
- Party Review
- Party Recommendation
- Party Approval

2.1 Party Onboarding - Process Flow Diagram



The Policy definition process has the following stages handled by users authorized to perform the task under those stages.

- Quick Initiation
- KYC
- On Boarding Enrichment
- Party Review
- Party Recommendation
- Party Approval

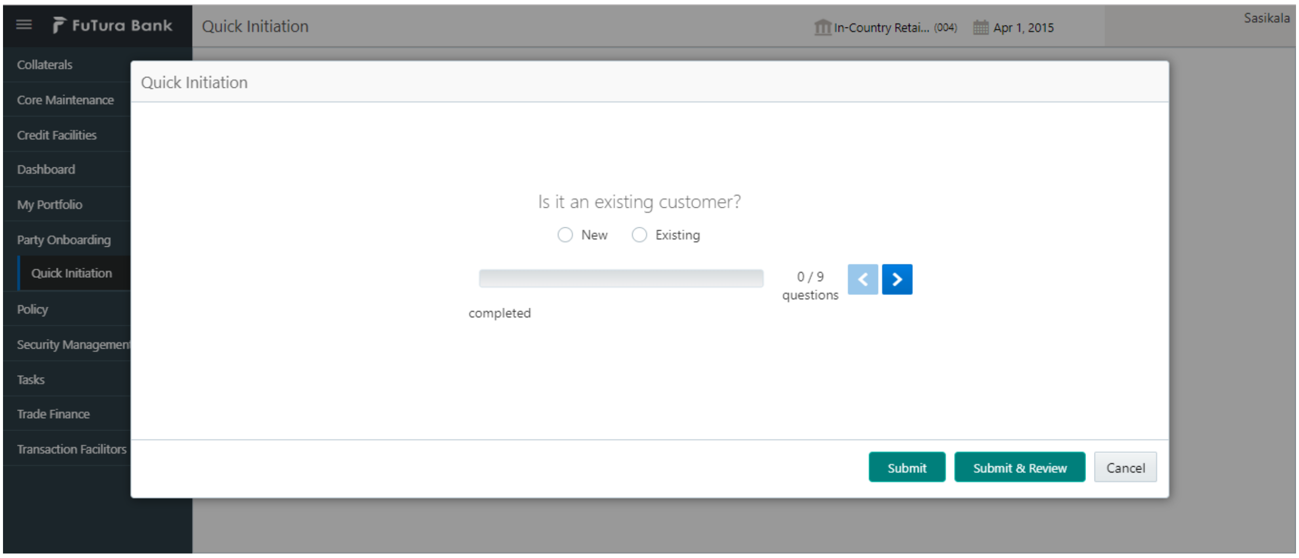
2.2 Quick Initiation

The RM, with nine basic questions, will trigger party Onboarding process. Once party onboarding is initiated, the task will be available in the free task queue and the user can acquire the task and work on the task.

Party onboarding is initiated based on the nine basic questions.

2.2.1 Customer Details

The first step in the Initiation of party onboarding is to select whether the customer is an existing or new customer.



Field Name	Field Description
New	Radio button field. If the customer is a new customer, then New radio button will be selected.
Existing	Radio button field. If the customer is an already existing customer, then Existing radio button will be selected.

<u>**Action Buttons on the footer**</u>

Back – Back arrow will be disabled in this screen, since this being the first question.
Next – On Click of Next arrow icon, it navigates to capture the next question.
Submit – On click of submit button, it validates whether all the nine questions are answered and generates a task which will be available in the free task

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

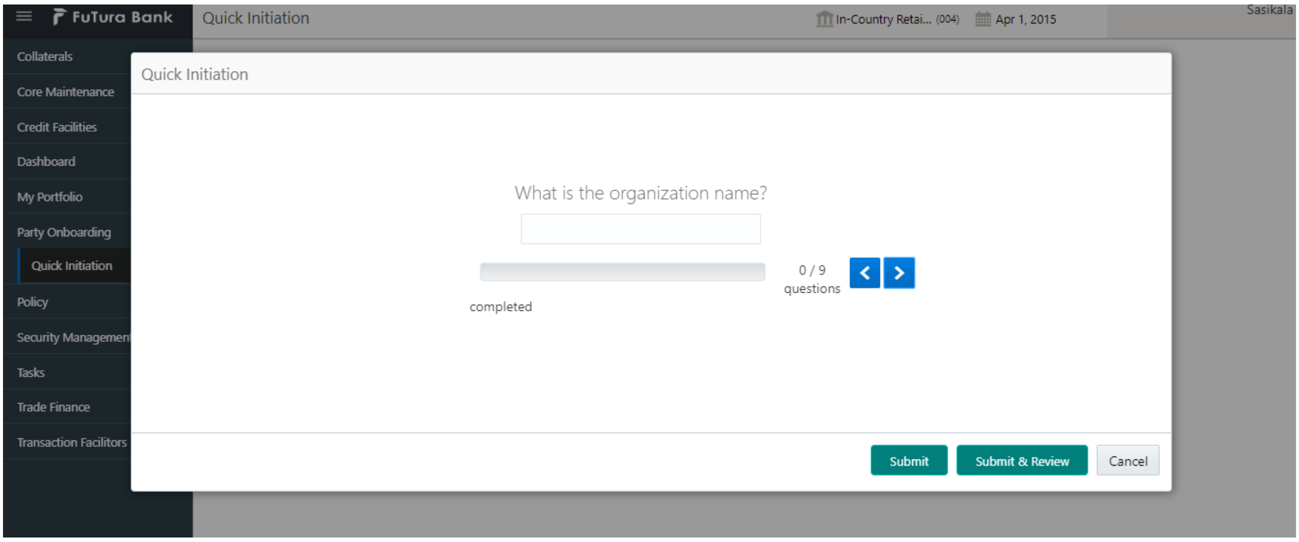
Submit & Review – On click of Submit & Review button, it validates whether all the nine questions are answered and generates a task and navigates to the respective initiation screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

2.2.2 Organization Name

If the customer is new, then the organization name has to be entered, If not and the onboarding customer is an existing one, then we may be prompted to select the customer ID, which are already available in the system.



Field Name	Field Description
Organization name	User Input field. Enter the organization name, if the onboarding customer is a new customer. This field will be disabled in case of an existing customer.
Customer ID	Customer LOV selection dropdown will be available to select the existing customer id, if the customer is an existing customer.

Action Buttons on the footer

Back – Back arrow will be disabled in this screen, since this being the first question.
Next – On Click of Next arrow icon, it navigates to capture the next question.
Submit – On click of submit button, it validates whether all the nine questions are answered and generates a task which will be available in the free task

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

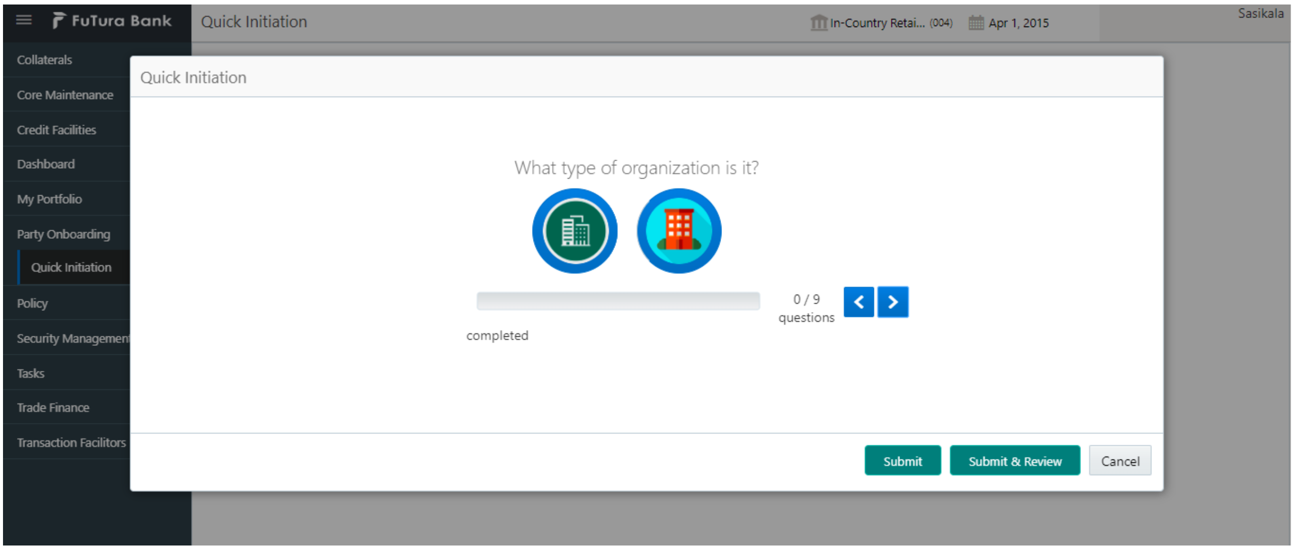
Submit & Review – On click of Submit & Review button, it validates whether all the nine questions are answered and generates a task and navigates to the respective initiation screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

2.2.3 Organization Type

This question is to capture the type of the organization, whether it is Single or Conglomerate organization.



Two images are shown, on hovering the image, it shows the type, either single or conglomerate. We may need to select, the respective image of the organization type.

Action Buttons on the footer

Back – Back arrow will be disabled in this screen, since this being the first question.
Next – On Click of Next arrow icon, it navigates to capture the next question.
Submit – On click of submit button, it validates whether all the nine questions are answered and generates a task which will be available in the free task

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

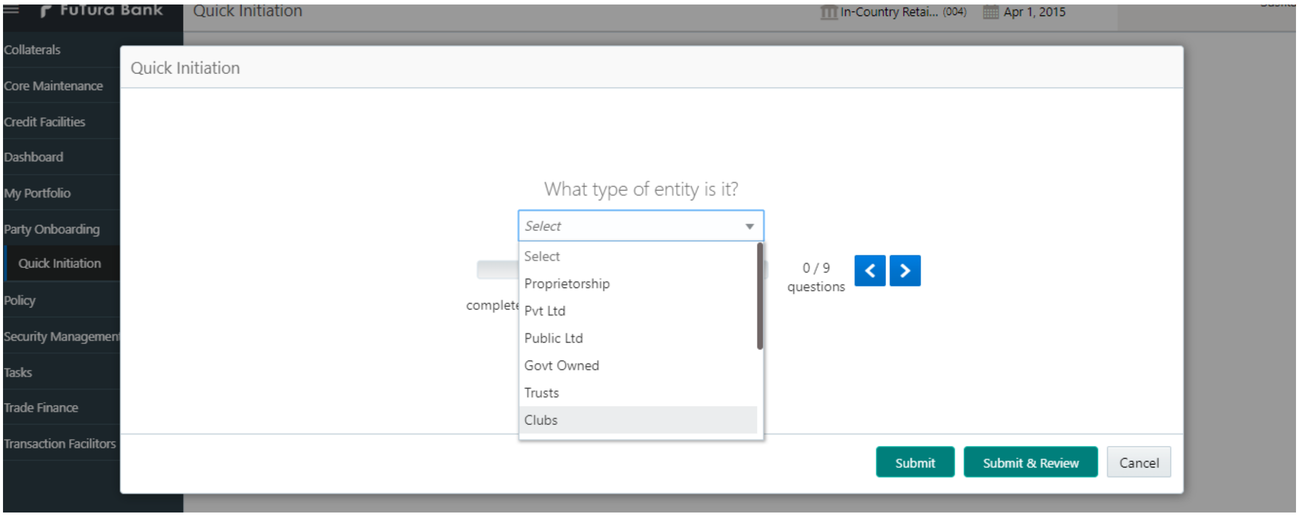
Submit & Review – On click of Submit & Review button, it validates whether all the nine questions are answered and generates a task and navigates to the respective initiation screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

2.2.4 Entity Type

This question is to capture the type of the entity.



Field Name	Field Description
Entity Type	Dropdown field. User may need to select the entity type for which the customer belongs to.

Action Buttons on the footer

Back – Back arrow will be disabled in this screen, since this being the first question.
Next – On Click of Next arrow icon, it navigates to capture the next question.
Submit – On click of submit button, it validates whether all the nine questions are answered and generates a task which will be available in the free task

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

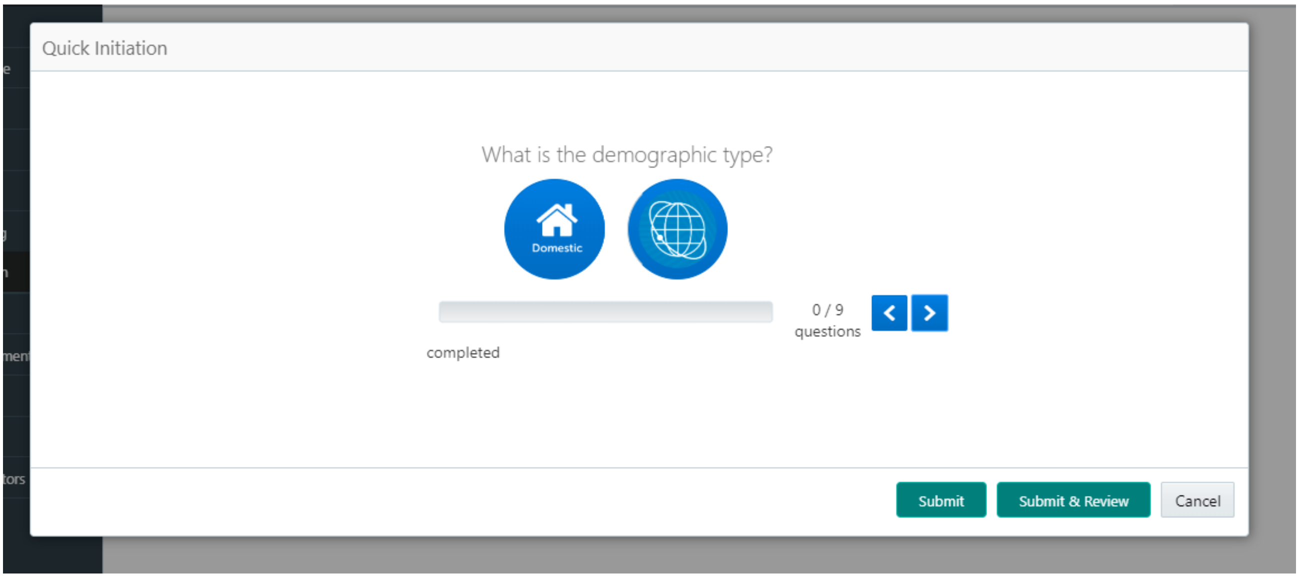
Submit & Review – On click of Submit & Review button, it validates whether all the nine questions are answered and generates a task and navigates to the respective initiation screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

2.2.5 Demographic Type

This question is to capture the demographic type, to register the geological spread of the customer.



Field Name	Field Description
Domestic Icon	Domestic Image icon, selecting the domestic icon represents the customer belongs to the same country as in bank branch occurs
Global Icon	Selecting global image icon, represents the onboarding customer is spread in multiple countries globally. Selecting this icon, will show a multi select box, where the customer's occurence – multiple country code can be added.

<u>Action Buttons on the footer</u>

Back – Back arrow will be disabled in this screen, since this being the first question.
Next – On Click of Next arrow icon, it navigates to capture the next question.
Submit – On click of submit button, it validates whether all the nine questions are answered and generates a task which will be available in the free task

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

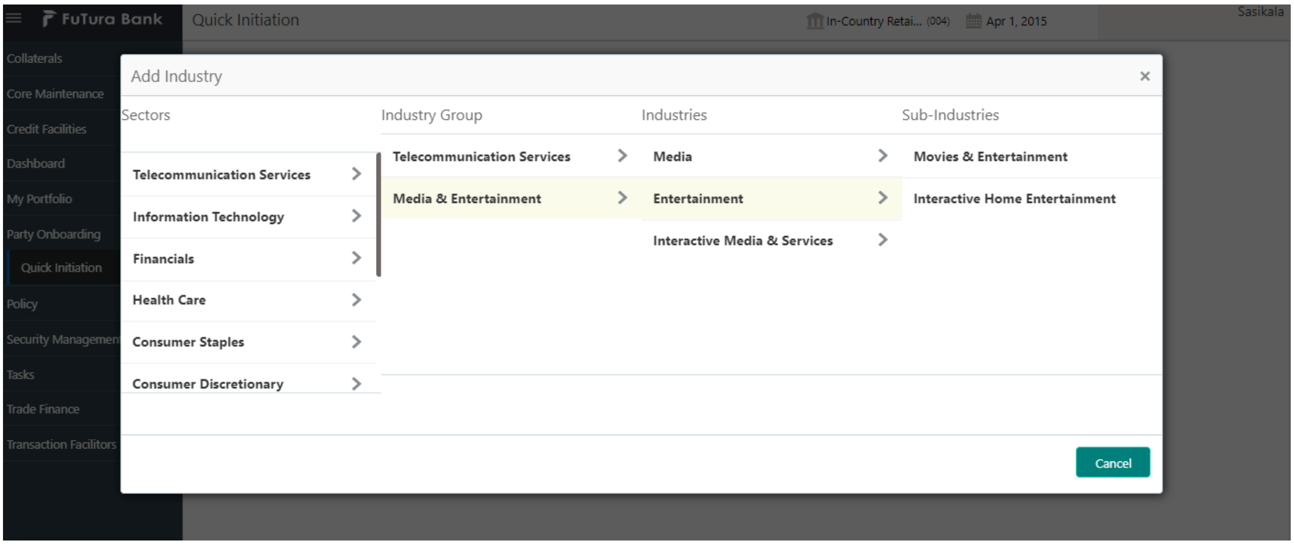
Submit & Review – On click of Submit & Review button, it validates whether all the nine questions are answered and generates a task and navigates to the respective initiation screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

2.2.6 Add Industry

This question is to capture the sector, industry group, industry, and sub-industry the of the customer



User is provided privilege to add multiple sector – sub industry combinations, by clicking the add industry button. The entire selected sector – sub industry combinations, will be displayed in the table and have option to delete the incorrect ones.

Field Name	Field Description
Select Sector	User Select Field. Select a sector from the drop down. Once the sector is selected, the industry group pertaining to the sector will be defaulted
Select industry group	User Select Field. Select an industry group for which the party belongs to. On selecting the Industry Group, the industry pertaining to the industry group will be defaulted.
Select industry	User Select Field. Select an industry for which the party belongs to. On selecting the Industry, the sub- industries pertaining to the industry will be defaulted.
Select sub-industry	User Select Field. Select a sub-industry group for which the party belongs to.

Action Buttons on the footer

Back – Back arrow will be disabled in this screen, since this being the first question.
Next – On Click of Next arrow icon, it navigates to capture the next question.
Submit – On click of submit button, it validates whether all the nine questions are answered and generates a task which will be available in the free task

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

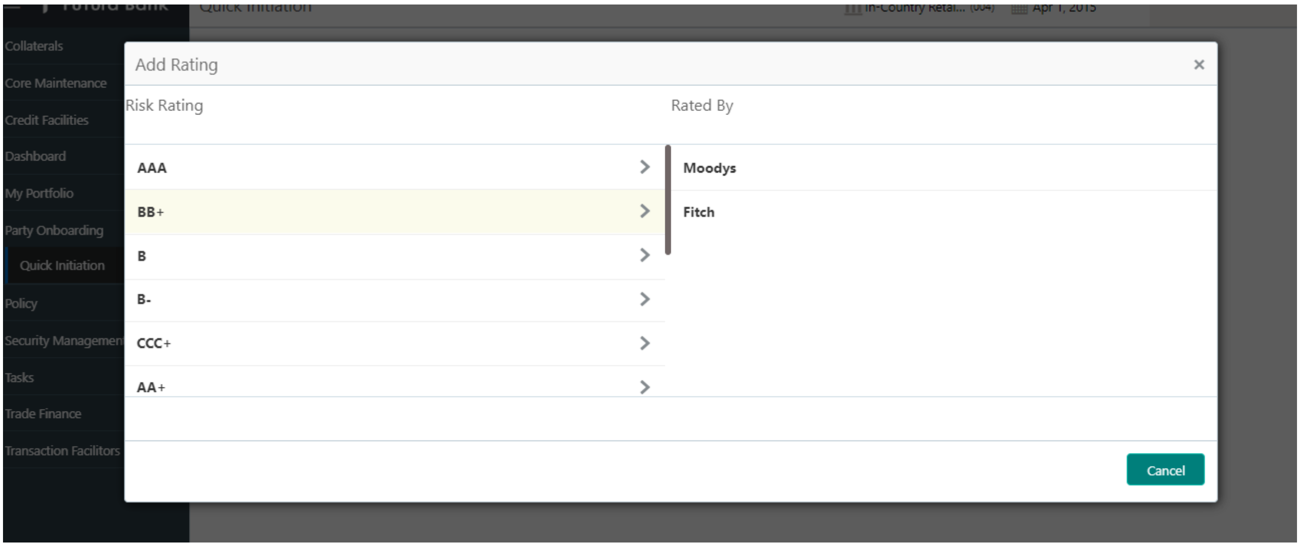
Submit & Review – On click of Submit & Review button, it validates whether all the nine questions are answered and generates a task and navigates to the respective initiation screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click, the system will ask for confirmation and on confirming the task will be closed without saving the data.

2.2.7 Add rating

This question is to capture the risk rating and the rating agency name for the customer



User is provided privilege to add multiple risk rating and rating agency combinations, by clicking the add Rating button. All the selected risk rating and rating agency combination will be displayed in the table for the current year and have option to delete the incorrect ones.

Field Name	Field Description
Select Risk Rating	User Select Field. Select a risk rating and the rating agencies will be defaulted.
Select Rated By	User Select Field. Select the rating agency, which provides the selected rating.

Action Buttons on the footer

Back – Back arrow will be disabled in this screen, since this being the first question.
Next – On Click of Next arrow icon, it navigates to capture the next question.
Submit – On click of submit button, it validates whether all the nine questions are answered and generates a task which will be available in the free task

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

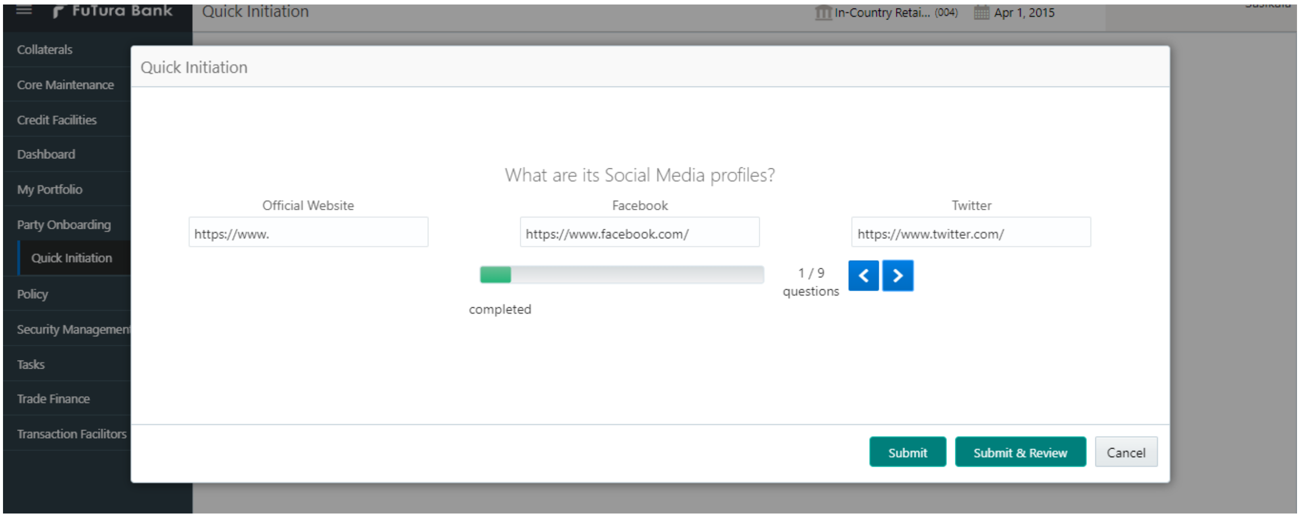
Submit & Review – On click of Submit & Review button, it validates whether all the nine questions are answered and generates a task and navigates to the respective initiation screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click, the system will ask for confirmation and on confirming the task will be closed without saving the data.

2.2.8 Social Media profiles

This question is to capture the social media profiles for the customer getting onboarded.



Field Name	Field Description
Official Website	User Input Field. The official website protocol (http://www) will be defaulted, and user can enter their website address
Facebook	User Input Field. The facebook default starting address (https://www.facebook.com/) will be defaulted, and user can enter their facebook id.
Twitter	User Input Field. The twitter default starting address (https://www.twitter.com/) will be defaulted, and user can enter their twitter address.

Action Buttons on the footer

Back – Back arrow will be disabled in this screen, since this being the first question.
Next – On Click of Next arrow icon, it navigates to capture the next question.
Submit – On click of submit button, it validates whether all the nine questions are answered and generates a task which will be available in the free task

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

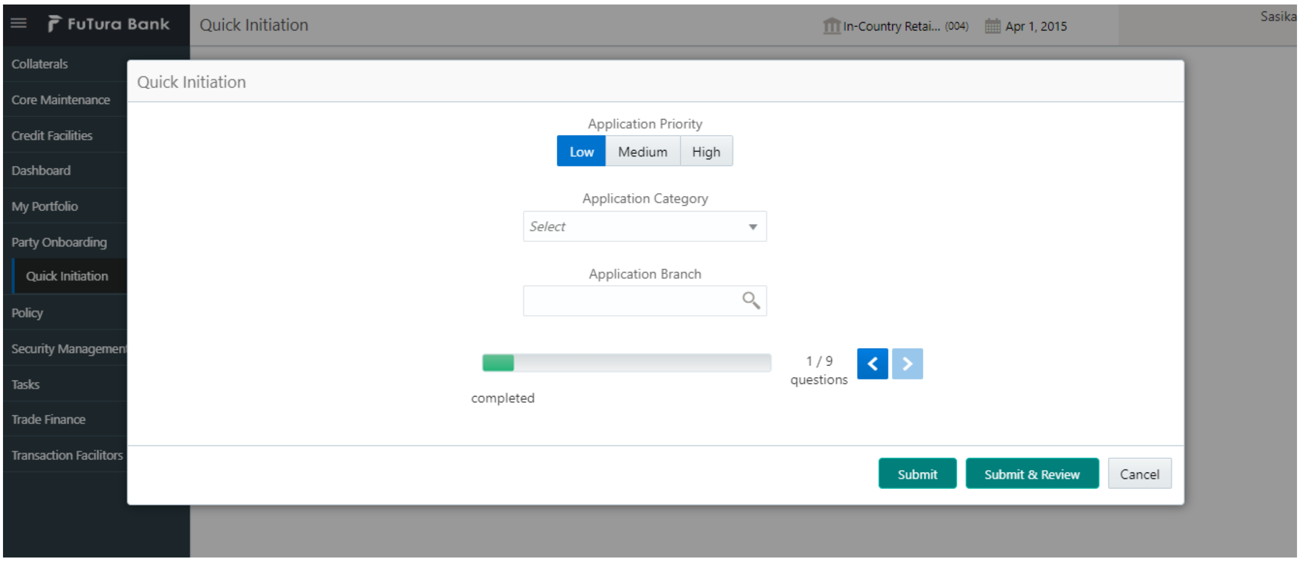
Submit & Review – On click of Submit & Review button, it validates whether all the nine questions are answered and generates a task and navigates to the respective initiation screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

2.2.9 Application Details

This question is to capture the application details for the customer getting on-boarded.



Field Name	Field Description
Application Priority	Button with default Low priority is selected. User can change the priority to medium or high by selecting the respective button.
Select Application Category	User select dropdown field. Application category can be selected from the dropdown.
Application Branch	User search select field. Application Branch can be searched by clicking the search icon. Depends on the search condition, available branches will be displayed and the appropriate branch can be selected.

Action Buttons on the footer

Back – Back arrow will be disabled in this screen, since this being the first question.
Next – On Click of Next arrow icon, it navigates to capture the next question.
Submit – On click of submit button, it validates whether all the nine questions are answered and generates a task which will be available in the free task

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Submit & Review – On click of Submit & Review button, it validates whether all the nine questions are answered and generates a task and navigates to the respective initiation screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

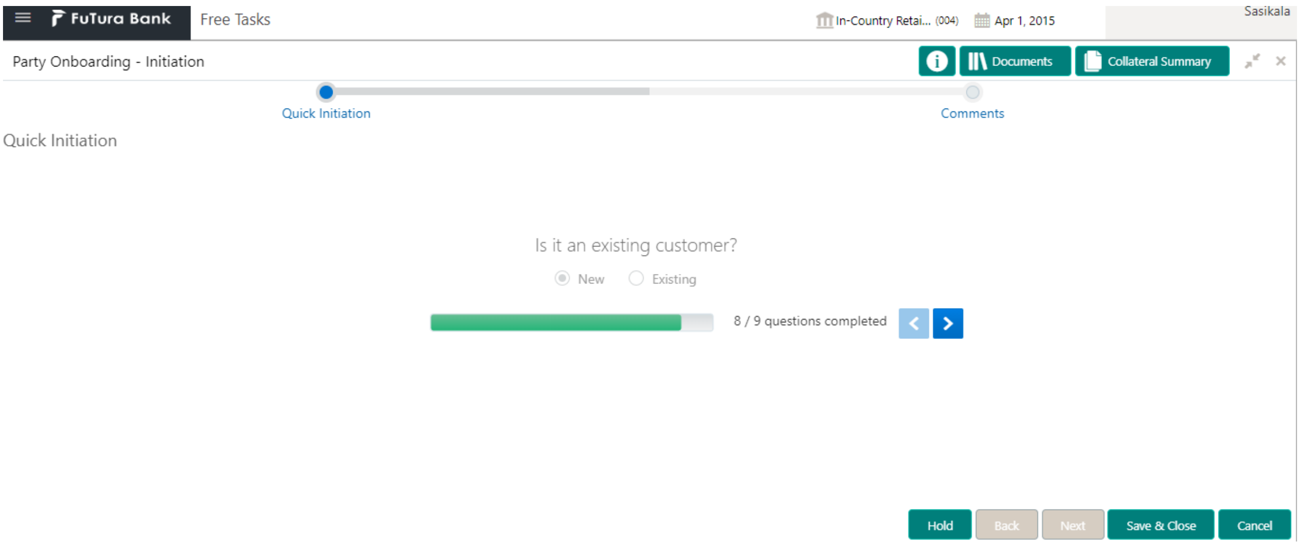
Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

2.3 Initiation

Answering the nine mandatory questions in the quick initiation and clicking either submit or Submit & Review button, will initiate a task for party onboarding initiation stage.

2.3.1 Initiation

Selecting the initiation task moves on to the screen with nine questions, with first question on the existing customer will be disabled. Remaining all questions will be in the editable mode and the answers can be reviewed.



Action Buttons

After providing required data, you will be able to perform one of the below actions –

Submit – On 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.

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.

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.

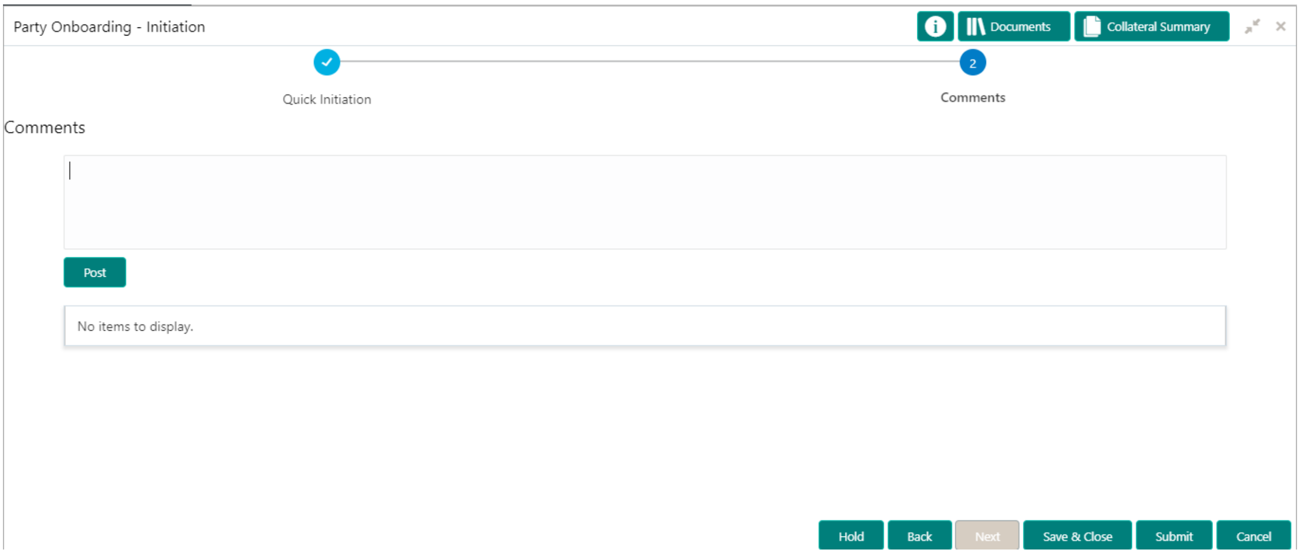
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.3.2 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages

Action Buttons

After providing required data, you will be able to perform one of the below actions –

Submit – On 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.

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.

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.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

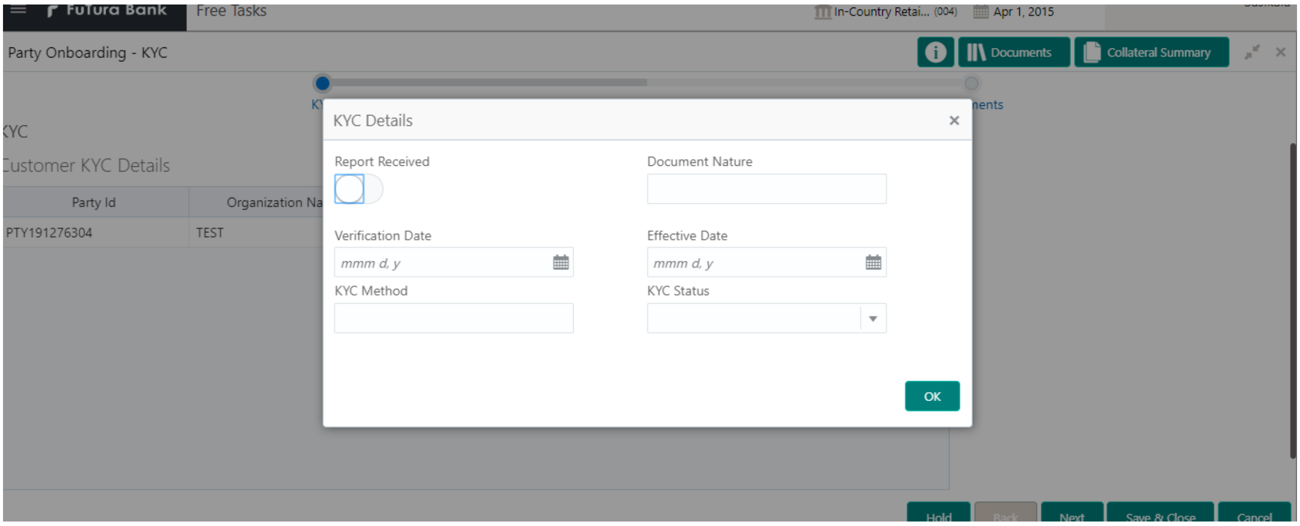
Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.4 KYC

When the party initiation request is submitted, there would be a need to do a KYC analysis of the customer. The KYC stage provides the facility to capture various details of the customer to be validated.

2.4.1 KYC



Field Name	Description
Report Received	Toggle Button, by default selected to false. On clicking it highlits blue, which means true and the report is received.
Document Nature	User Input field. Nature of the documents collected can be entered.
Verification Date	User Input Date field. User can enter the date or use the calendar icon to select the KYC verification date.
Effective Date	User Input Date field. User can enter the date or use the calendar icon to select the KYC effective from date.
KYC Method	User Input field. User can enter the Method by which the KYC is completed.
KYC Status	User Select field. User can select the KYC status from the dropdown.

Action Buttons

After providing required data, you will be able to perform one of the below actions –

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.

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.

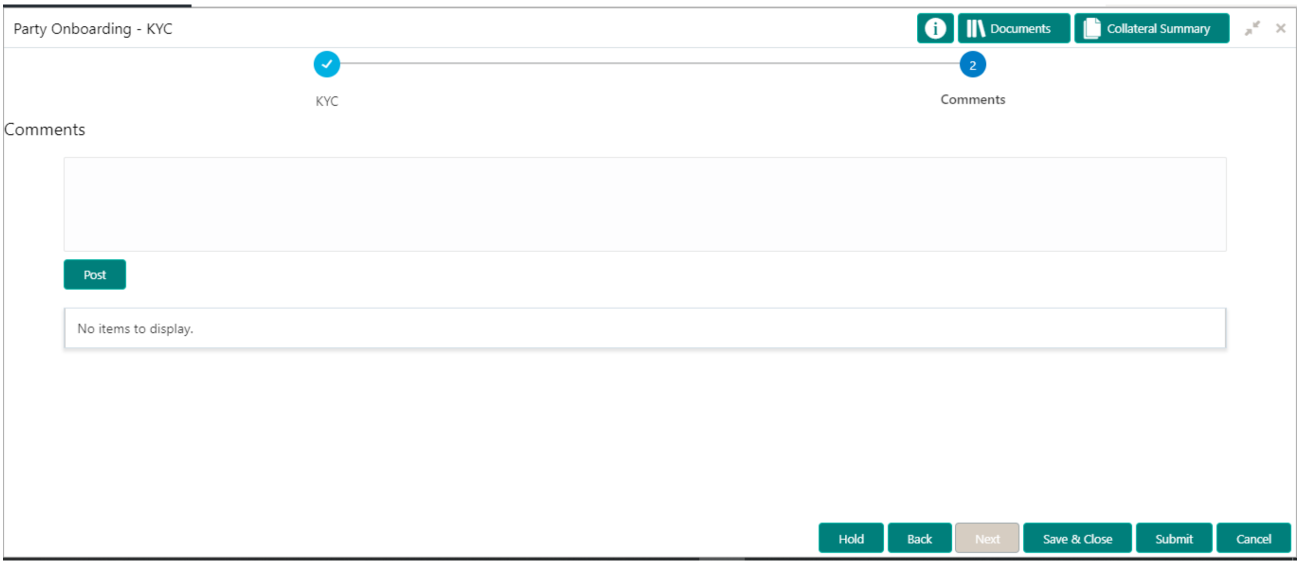
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.4.2 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages

<u>**Action Buttons**</u>

After providing required data, you will be able to perform one of the below actions –

Submit – On 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.

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.

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.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

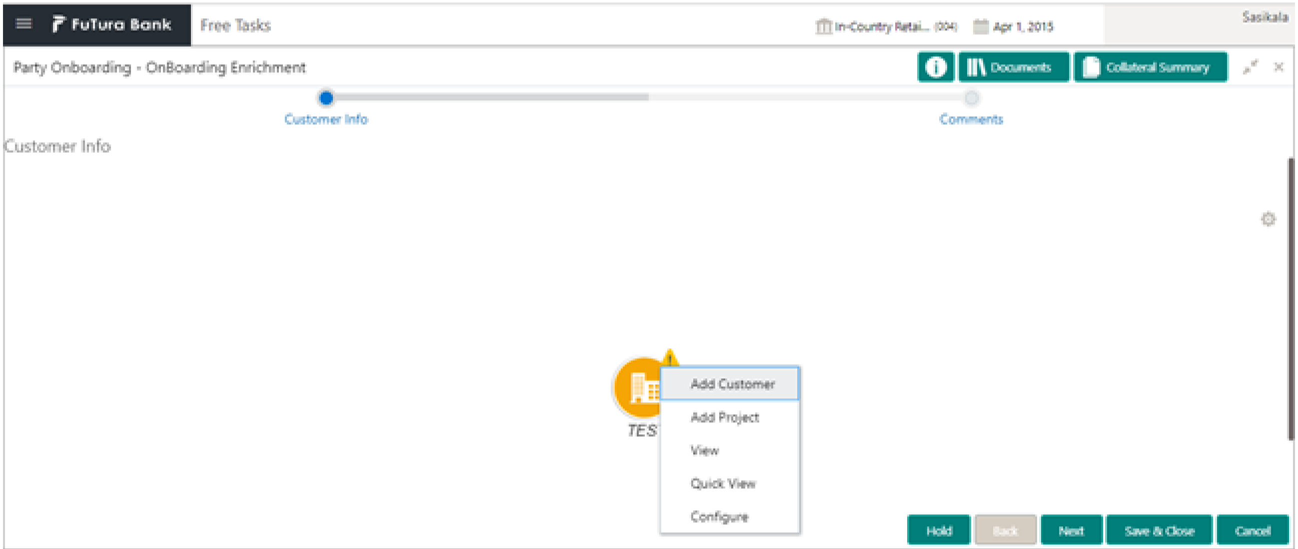
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.5 On Boarding Enrichment

When the KYC is approved, it moves on to the next stage – on boarding enrichment.

2.5.1 Customer Info

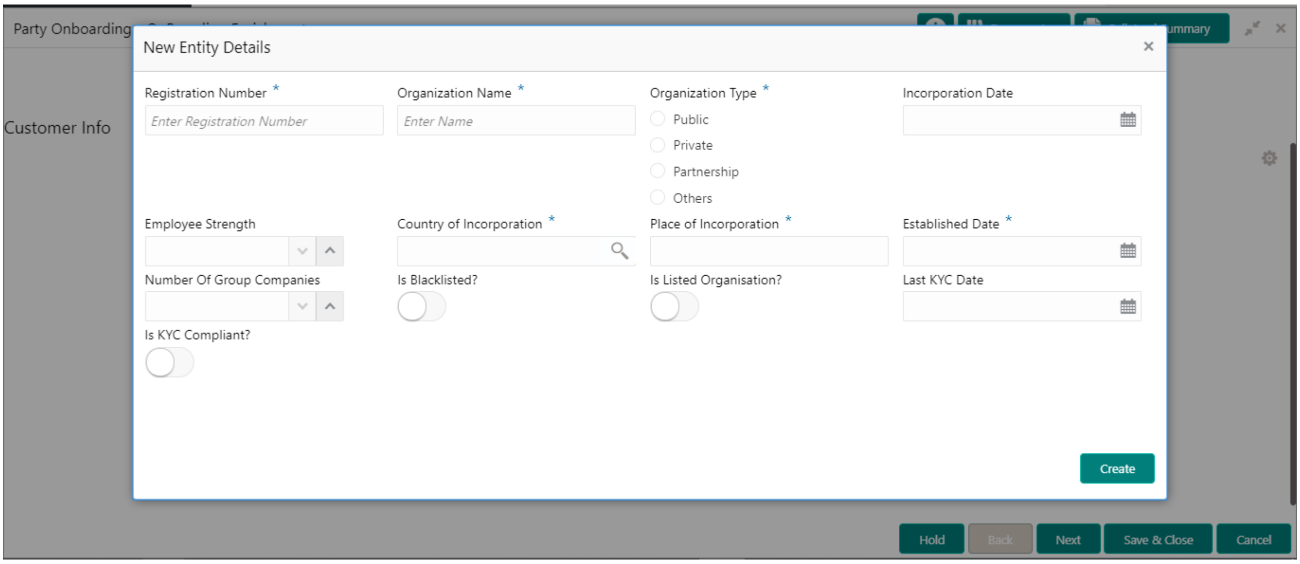
The customer information will be available in this train hop. We can add and edit the promotors, sponsors, management info, advisors, etc... in this stage. We may also add a new child customer for this customer in this stage.



Field Name	Description
Add Customer	Button. On clicking this Add Customer button, a popup opens with multiple options, where the child customer details are added and linked with the parent customer
Add Project	Button. On Clicking the Add Project button, a popup opens to add the project details for the selected customer.
View	Button. On Clicking the View button a popup opens with the customer details in read only mode.
Quick View	Button. On Clicking the Quick View button, a popup opens with the limited customer details in read only mode.
Configure	Button. On Clicking this button, a popup opens, where we can add the financial profile, projections, customer profile, stakeholders and assets details.

2.1.1.1 Add Customer

By clicking the Add Customer button, a popup opens to add a child customer and link it to the parent customer.



Field Name	Description
Registration Number	User Input Field, user needs to enter Registration Number of the child customer
Organization Name	User Input Field, user needs to enter Organization Name of the child customer
Organization Type	User Select radio button Field, user needs to select Organization type of the child customer
Incorporation Date	User Input Date Field, user needs to enter Incorporation Date of the child customer. User can also select the date from the calendar available.
Employee Strength	User Input Number Field, user needs to enter Employee strength of the child customer in numbers.
Country of Incorporation	User Select LOV Field, user can search for the country of incorporation and select it
Place of Incorporation	User Input Field, user needs to enter place of incorporation of the child customer
Established Date	User Input Date Field, user needs to enter establishment Date of the child customer. User can also select the date from the calendar available.
Number of Group Companies	User Input Number Field, user needs to enter number of group companies of the child customer in numbers.
Is Blacklisted?	User Select toggle button, defaulted to false. On click of this toggle button, denotes the customer is blacklisted.
Is Listed Organization?	User Select toggle button, defaulted to false. On click of this toggle button, denotes the customer is available in listed organization.
Last KYC Date	User Input Date Field, user needs to enter last KYC Date of the child customer. User can also select the date from the calendar available.
Is KYC Complaint?	User Select toggle button, defaulted to false. On click of this toggle button, denotes the customer is KYC approved and compliant.

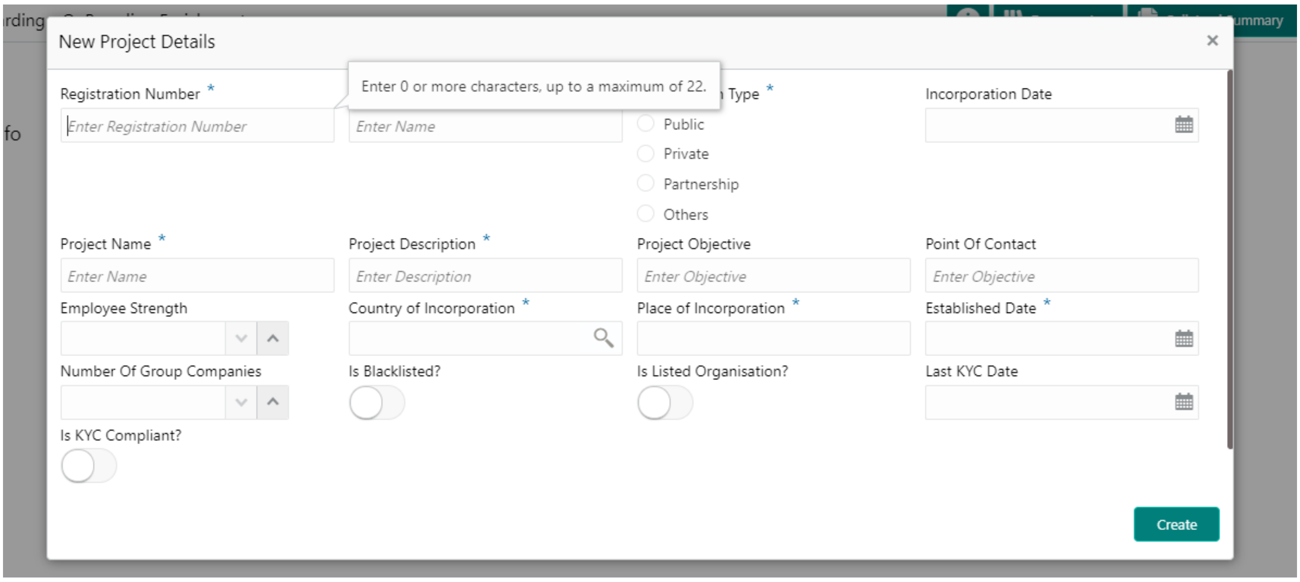
Action Buttons

After providing required data, you will be able to perform one of the below actions –

Create – On Clicking Create, the new child customer will be created with the above entered details.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.1.1.2 Add Project



Field Name	Description
Registration Number	User Input Field, user needs to enter Registration Number of the customer
Organization Name	User Input Field, user needs to enter Organization Name of the customer
Organization Type	User Select radio button Field, user needs to select Organization type of the customer
Incorporation Date	User Input Date Field, user needs to enter Incorporation Date of the customer. User can also select the date from the calendar available.
Project Name	User Input Field, user needs to enter project Name of the customer
Project Description	User Input Field, user needs to enter Project description of the customer
Project Objective	User Input Field, user needs to enter Project Objective of the customer
Point Of Contact	User Input Field, user needs to enter point of contact for the project of the customer
Employee Strength	User Input Number Field, user needs to enter Employee strength of the customer in numbers.

Country of Incorporation	User Select LOV Field, user can search for the country of incorporation and select it
Place of Incorporation	User Input Field, user needs to enter place of incorporation of the customer
Established Date	User Input Date Field, user needs to enter establishment Date of the customer. User can also select the date from the calendar available.
Number of Group Companies	User Input Number Field, user needs to enter number of group companies of the customer in numbers.
Is Blacklisted?	User Select toggle button, defaulted to false. On click of this toggle button, denotes the customer is blacklisted.
Is Listed Organization?	User Select toggle button, defaulted to false. On click of this toggle button, denotes the customer is available in listed organization.
Last KYC Date	User Input Date Field, user needs to enter last KYC Date of the customer. User can also select the date from the calendar available.
Is KYC Complaint?	User Select toggle button, defaulted to false. On click of this toggle button, denotes the customer is KYC approved and compliant.

Action Buttons

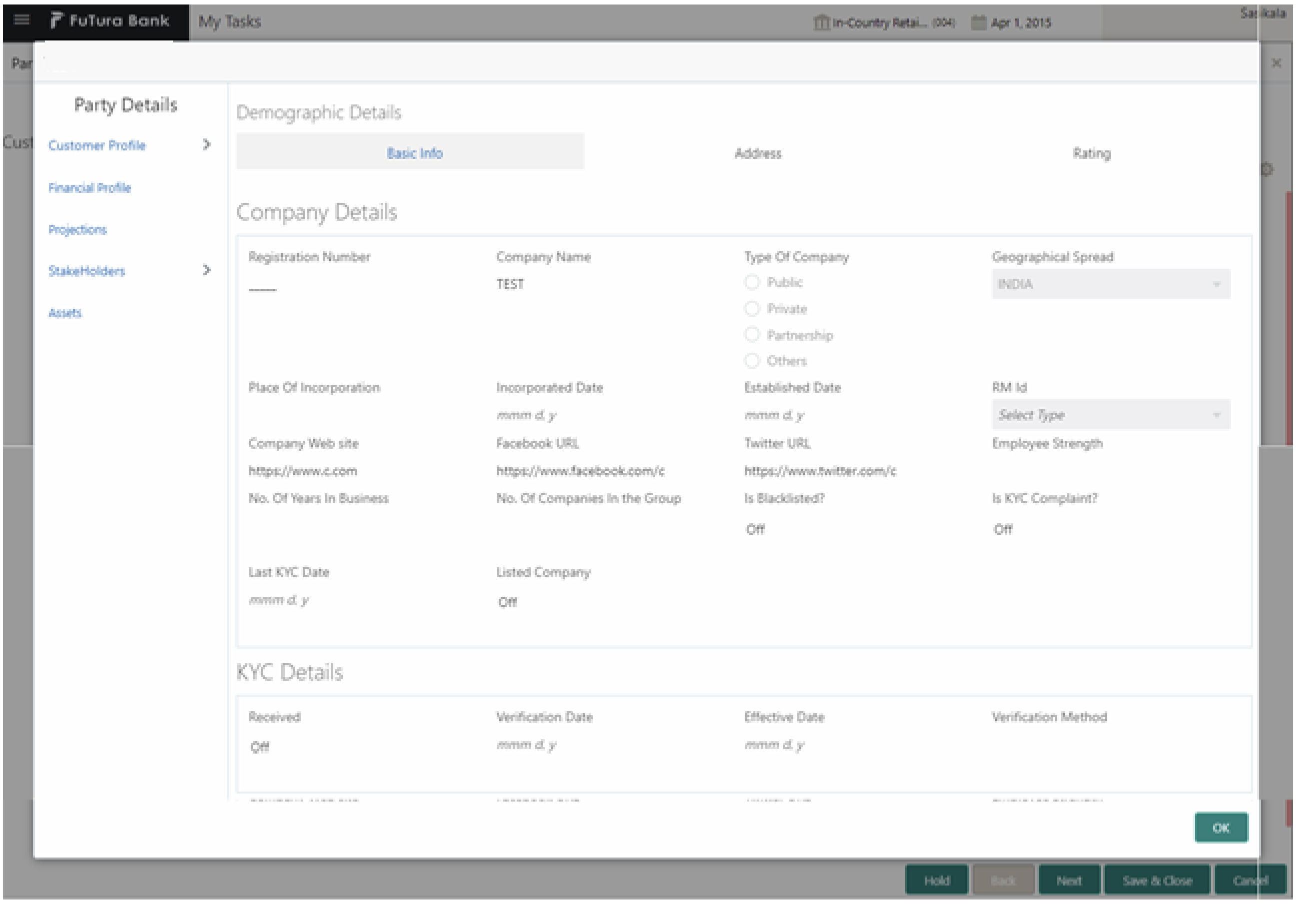
After providing required data, you will be able to perform one of the below actions –

Create – On Clicking Create, the new Project details of the customer will be created with the above entered details and will be linked with the customer.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.1.1.3 View

Once after configuring the customer details, clicking view button on the entity, show all the customer details in the read only mode. All the fields described in the configure block will be available in the read only mode.

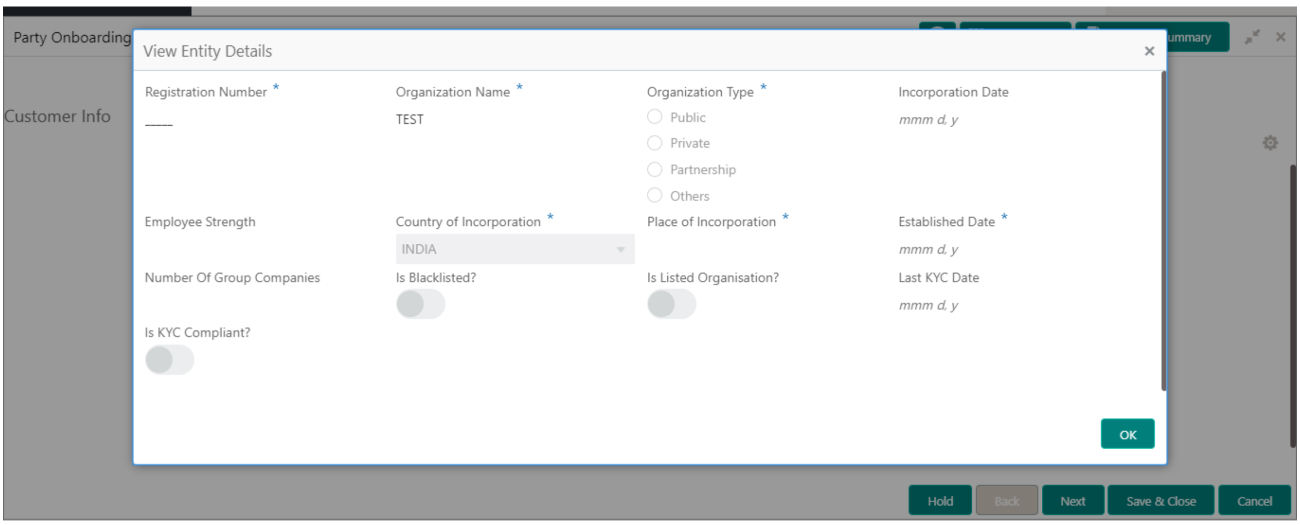


Action Buttons

After providing required data, you will be able to perform one of the below actions –

OK – On Clicking OK, the view popup closes.

2.1.1.4 Quick View



Field Name	Description
Registration Number	Read only text Field, which contains Registration Number of the customer
Organization Name	Read only text Field, which contains Organization Name of the customer
Organization Type	Read only radio button Field, shows the Organization type of the customer, which was earlier selected during initiation stage.
Incorporation Date	Read only Date Field, which contains Incorporation Date of the customer.
Employee Strength	Read only Number text Field, which contains Employee strength of the customer in numbers.
Country of Incorporation	Read only Field, which contains the country of incorporation
Place of Incorporation	Read only text Field, which contains the place of incorporation of the customer
Established Date	Read Only Date Field, which contains establishment Date of the customer.
Number of Group Companies	Read Only Number Field, which contains number of group companies of the customer in numbers.
Is Blacklisted?	Read only toggle button. It denotes whether the customer is blacklisted is not.
Is Listed Organization?	Read Only toggle button. It denotes whether the customer is available in listed organization or not.
Last KYC Date	Read Only Date Field, which contains last KYC Date of the customer.
Is KYC Complaint?	Read Only toggle button. It denotes whether the customer is KYC approved and compliant or not.

Action Buttons

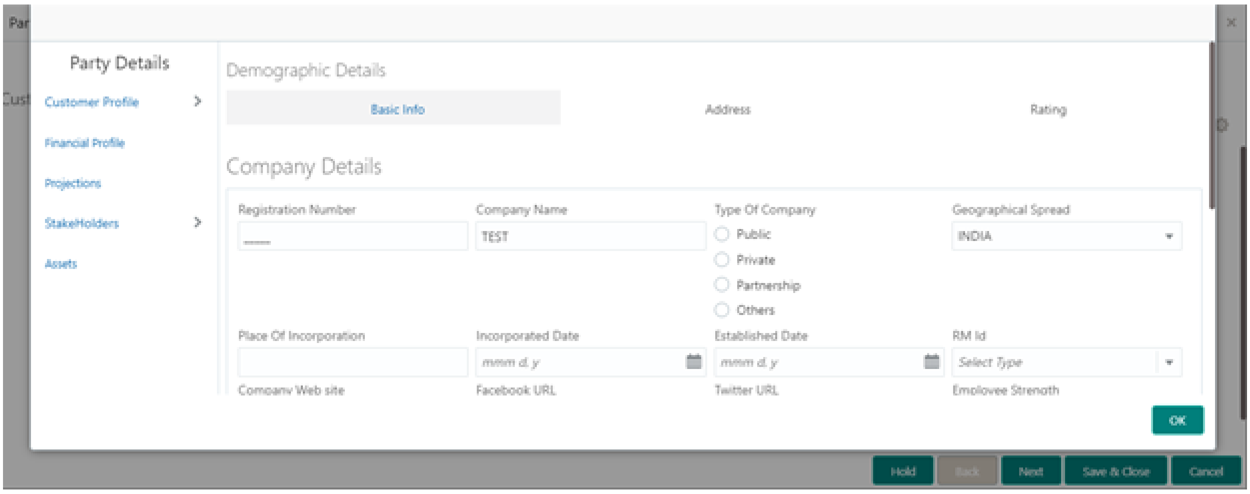
After providing required data, you will be able to perform one of the below actions –

OK – On Clicking OK, the Quick view popup closes.

2.1.1.5 Configure

The customer information will be available in this train hop. We can add and edit the promotors, sponsors, management info, advisors, etc. in this stage. We may also add a new child customer for this customer in this stage.

2.1.1.5.1 Customer Profile

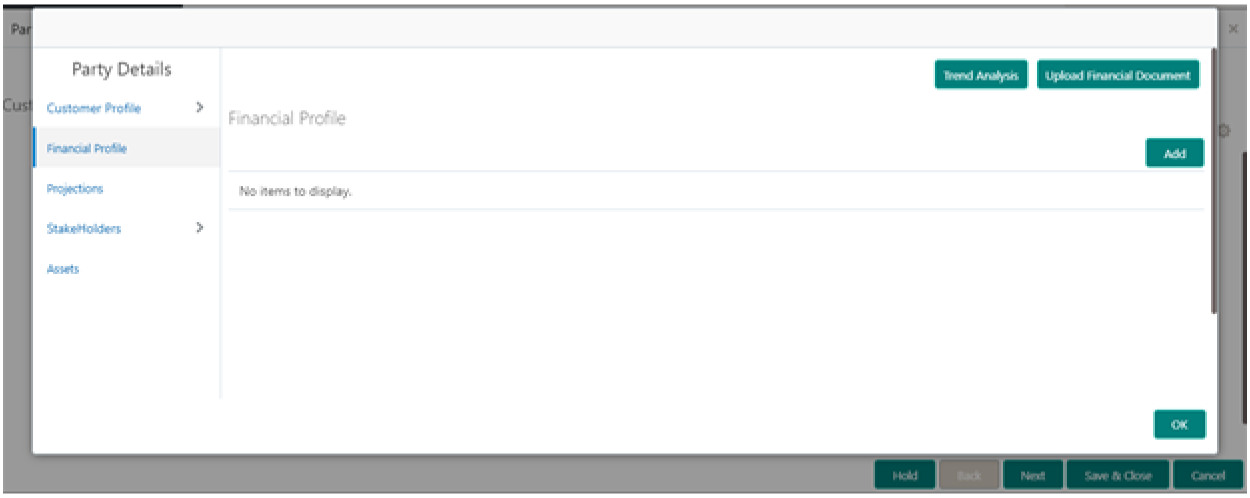


Field Name	Description
Registration Number	User Input Field. Enter the Registration Number of the Company
Company Name	User Input Field. Enter the Company Name
Type of Company	User Select Field. Select the type of the Company
Geographical Spread	User Select Field. Select the geographical spread of the company from the given list
Place of In-corporation	User Input Field. Enter the Place of incorporation of the company
Incorporation Date	User Input Field. Enter the Incorporation Date
Established Date	User Input Field. Enter the Established Date
RM ID	User Input Field. Select the RM to be associated with the Customer
Company Website	User Input Field. Enter the Company Website
Facebook URL	User Input Field. Enter the Facebook URL of the company
Twitter URL	User Input Field. Enter the Twitter URL of the company
Employee Strength	User Input Field. Enter the employee strength of the company

On Pressing the OK Button in this screen, the data captured will be saved.

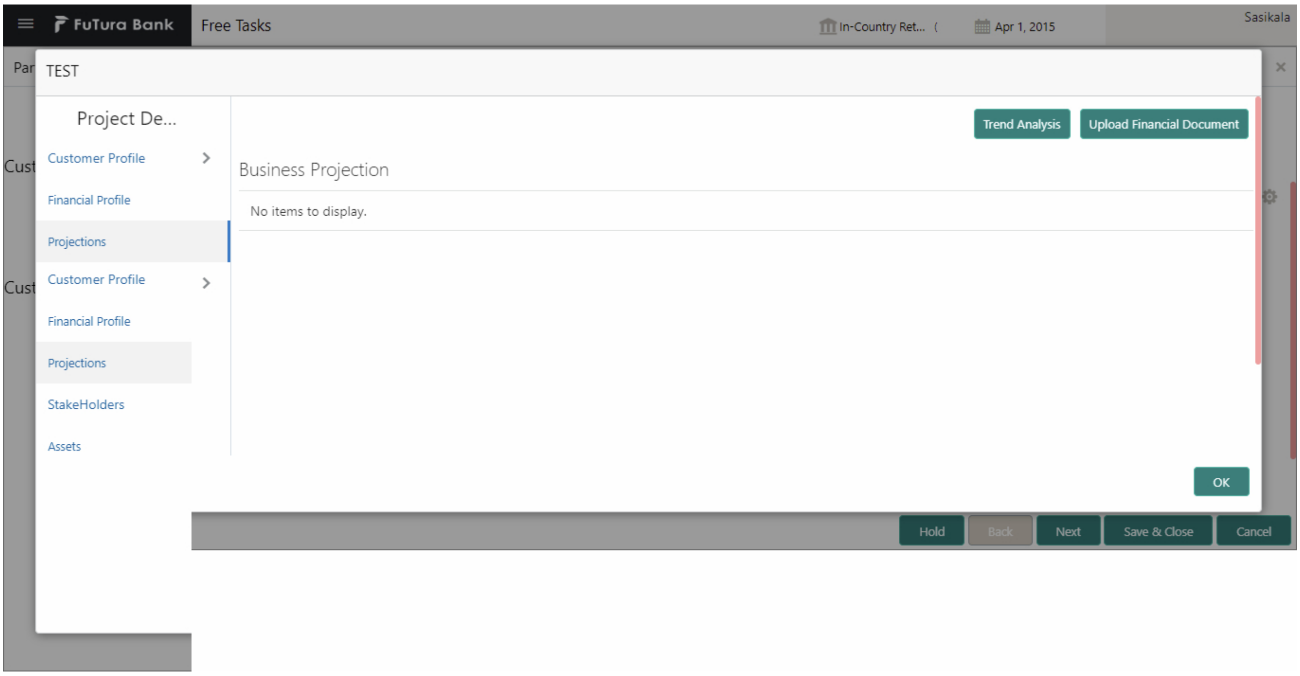
2.1.1.5.2 Financial Profile

On Selecting Financial Profile from the left pane, the below screen will get loaded. The past financial profiles of the party can be captured through this screen.



2.1.1.5.3 Projections

On Selecting the Projections from the left pane, the below screen will get loaded, The future financial projections of the customer can be captured through this screen

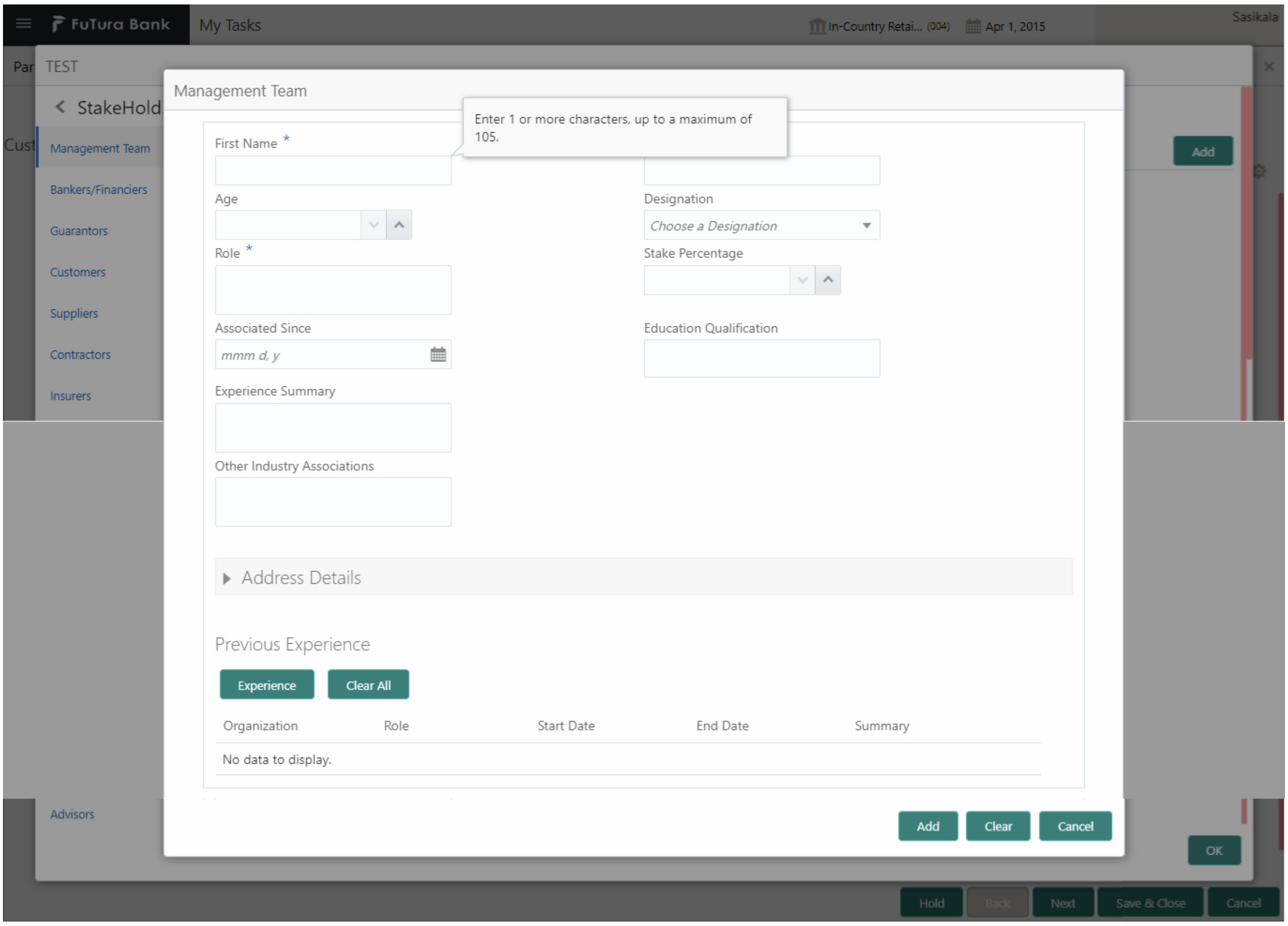


2.1.1.5.4 Stake Holders

On Selecting the Stakeholders from the left pane provides option to capture details about various stakeholders that are associated with the company

2.1.1.5.4.1 Management Team

On Selecting the Management Team option, the screen shown below will get loaded

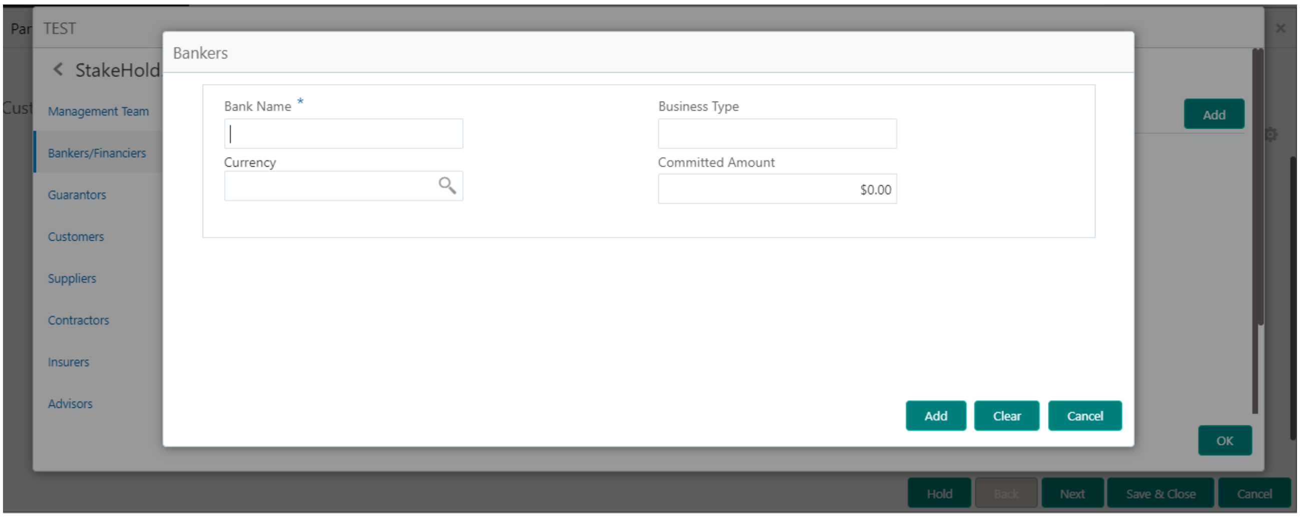


Field Name	Description
First Name	User Input Field. Enter First Name of the Stakeholder
Age	User Input Field. Enter Age of the Stakeholder
Role	User Input Field. Enter the Role of the Stakeholder
Designation	User Input Field. Enter the Designation of the Stakeholder
Stake Per-centage	User Input Field. Enter the stakeholder percentage
Associated Since	User Input Field. Enter the date from which the stakeholder is associated with the company
Educational Qualification	User Input Field. Enter the Educational Qualifications of the stakeholder
Experience Summary	User Input Field. Enter the Experience Summary of the stakeholder

Other Industry Association	User Input Field. Enter other industries that the stakeholder is associated with
Address Details	User Input Field. Enter the Address details of the stakeholder
Previous Experience	Press the Experience button to capture the previous experience details of the stakeholder

2.1.1.5.4.2 Bankers/Financiers

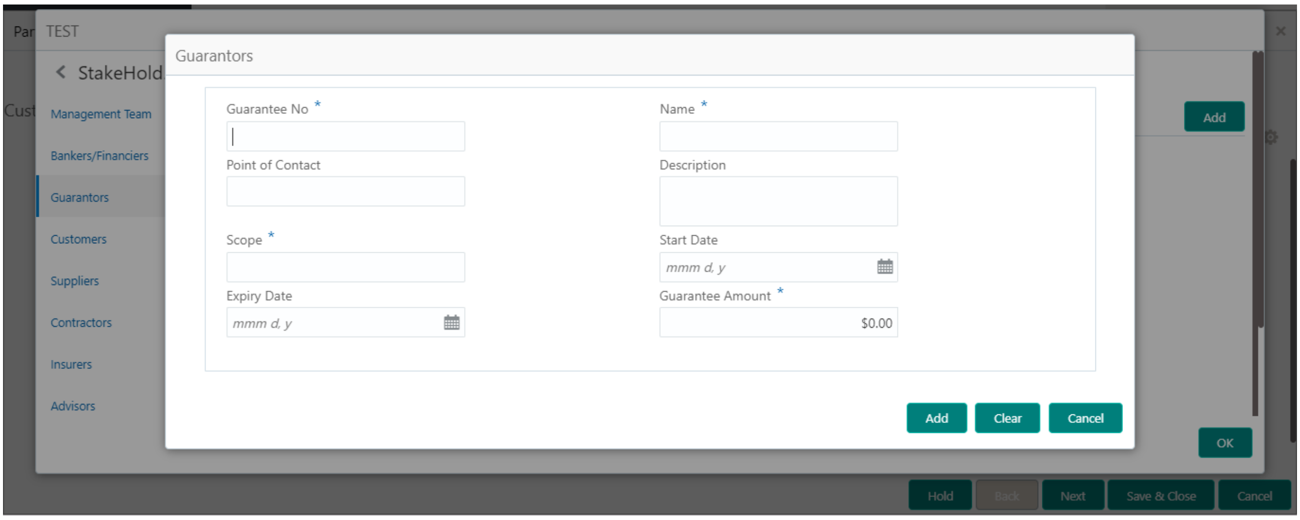
On Selecting the Bankers/Financiers, the below screen will be loaded



Field Name	Description
Bank Name	User Input Field. Enter the Bank Name that is associated with the company
Business Type	User Input field. Enter the business type associated with the Banker
Currency	User Input Field. Enter the Currency in which the business association is established
Committed Amount	User Input Field. Enter the Committed amount between the Bank and the Company
Add Button	On pressing the Add Button, the data entered will get added to the list item
Clear Button	On Pressing the Clear Button, the data entered in the screen will get cleared
Cancel	On Pressing the Cancel Button, the data entered in the screen will get discarded and the will return to the previous screen

2.1.1.5.4.3 Guarantors

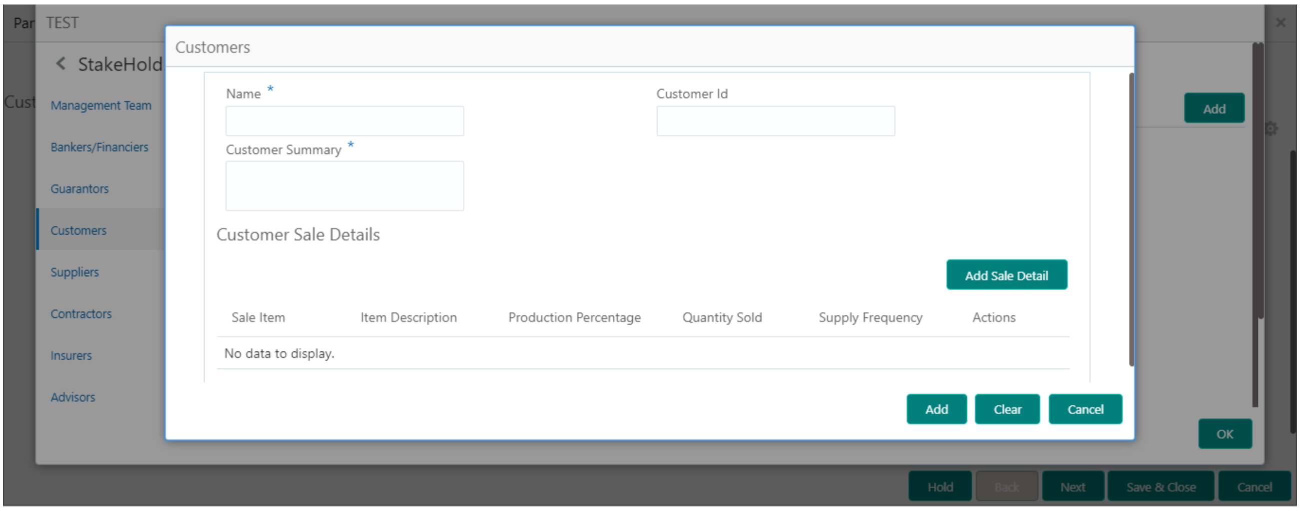
On Selecting the Guarantors option, the screen shown below will get loaded



Field Name	Description
Guarantee Number	User Input Field. Enter the Guarantee number of the Contract
Name	User Input Field. Enter the Guarantee Issuer Name
Point of Contact	User Input Field. Enter the Point of Contact of Guarantee Issuer
Description	User Input Field. Enter the Guarantee Description
Scope	User Input Field. Enter the scope of the guarantee
Start Date	User Input Field. Enter the start date of the guarantee
Expiry Date	User Input Field. Enter the expiry date of the guarantee
Guarantee Amount	User Input Field. Enter the Guarantee amount
Add Button	On pressing the Add Button, the data entered will get added to the list item
Clear Button	On Pressing the Clear Button, the data entered in the screen will get cleared
Cancel	On Pressing the Cancel Button, the data entered in the screen will get discarded and the will return to the previous screen

2.1.1.5.4.4 Customers

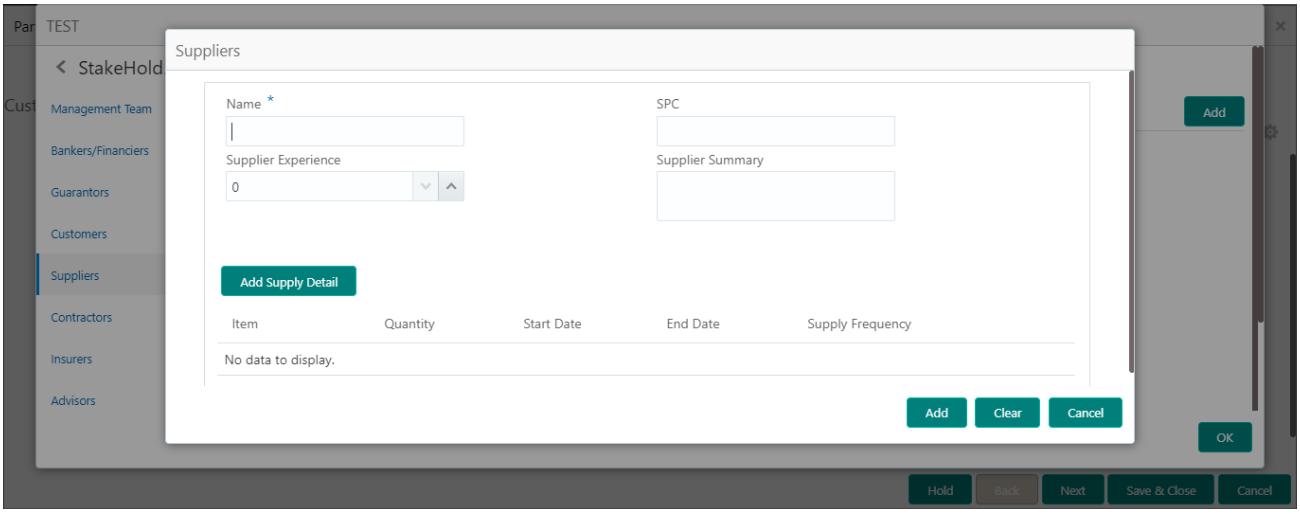
On Selecting the Customers option, the screen shown below gets loaded



Field Name	Description
Name	User Input Field. Enter the name of the customer
Customer ID	User Input Field. Enter the Customer ID
Add Sale Detail	On Pressing the Add Sale Detail button, popup screen gets loaded to capture the Sale details made to the customer
Sale Item	User Input Field. Enter the Item details sold to the customer
Item Description	User Input Field. Enter the Item Description
Production Percentage	User Input Field. Enter the production percentage
Quantity Sold	User Input Field. Enter the quantity sold to the customer
Supply Frequency	User Input Field. Enter the Supply frequency
Add Button	On pressing the Add Button, the data entered will get added to the list item
Clear Button	On Pressing the Clear Button, the data entered in the screen will get cleared
Cancel	On Pressing the Cancel Button, the data entered in the screen will get discarded and the will return to the previous screen

2.1.1.5.4.5 Suppliers

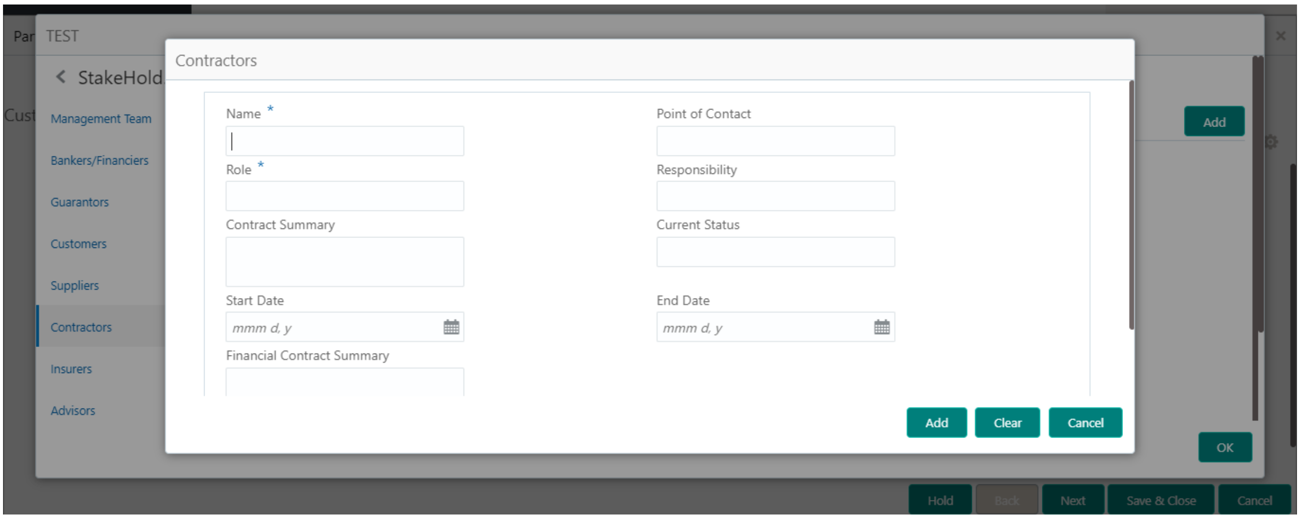
On selecting the Supplier option, the screen shown below will get loaded



Field Name	Description
Name	User Input Field. Enter the name of the supplier
Point of Contact (SPC)	User Input Field. Enter the Point of Contact for the supplier
Add Supply Detail	On Pressing the Add Supply Detail button, popup screen gets loaded to capture the supplier details
Item	User Input Field. Enter the Item details sold by the supplier
Quantity	User Input Field. Enter the quantity of the items supplied
Start Date	User Input Field. Enter the Start Date of the association with the supplier
End Date	User Input Field. Enter the End Date of the association with the supplier
Supply Frequency	User Input Field. Enter the Supply frequency
Add Button	On pressing the Add Button, the data entered will get added to the list item
Clear Button	On Pressing the Clear Button, the data entered in the screen will get cleared
Cancel	On Pressing the Cancel Button, the data entered in the screen will get discarded and the will return to the previous screen

2.1.1.5.4.6 Contractors

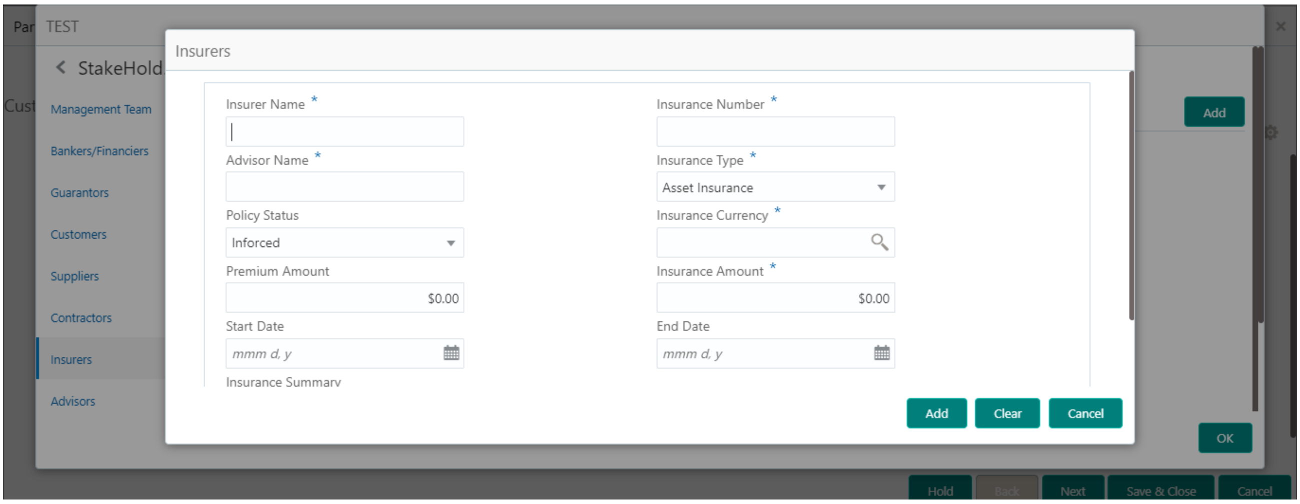
On selecting the contractors option, the screen shown below will get loaded



Field Name	Description
Name	User Input Field. Enter the name of the contractor
Point of Contact (SPC)	User Input Field. Enter the Point of Contact for the contractor
Role	User Input Field. Enter the Role of the contractor
Responsibility	User Input Field. Enter the responsibilities of the contractor
Contract Summary	User Input Field. Enter the Contract Summary made with the contractor
Current Status	User Input Field. Enter the Current status of the contractor
Start Date	User Input Field. Enter the Date from which the association with the contractor started
End Date	User Input Field. Enter the Date on which the association with the contractor ended
Add Button	On pressing the Add Button, the data entered will get added to the list item
Clear Button	On Pressing the Clear Button, the data entered in the screen will get cleared
Cancel	On Pressing the Cancel Button, the data entered in the screen will get discarded and the will return to the previous screen

2.1.1.5.4.7 Insurers

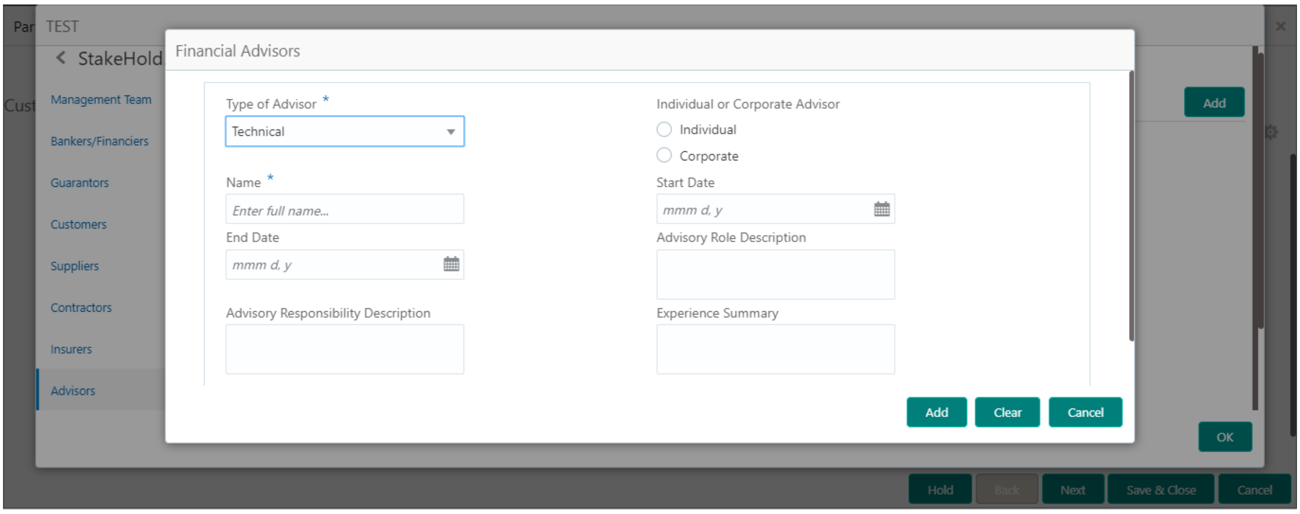
On Selecting the Insurers option, the screen shown below will get loaded



Field Name	Description
Insurer Name	User Input Field. Enter the name of the Insurer
Insurance Number	User Input Field. Enter the Insurance Number
Advisor Name	User Input Field. Enter the Insurance Advisor Name
Insurance Type	User Select Field. Select the Insurance Type from the dropdown
Policy Status	User Select Field. Select the Policy Status from the dropdown
Insurance Currency	User Select Field. Select the Insurance Currency from the List of Values
Premium Amount	User Input Field. Enter the Insurance premium amount
Insurance Amount	User Input Field. Enter the Insurance Amount
Start Date	User Input Field. Enter the start date of the insurance
End Date	User Input Field. Enter the end date of the insurance
Insurance Summary	User Input Field. Enter the Summary of details about the Insurance
Add Button	On pressing the Add Button, the data entered will get added to the list item
Clear Button	On Pressing the Clear Button, the data entered in the screen will get cleared
Cancel	On Pressing the Cancel Button, the data entered in the screen will get discarded and the will return to the previous screen

2.1.1.5.4.8 Advisors

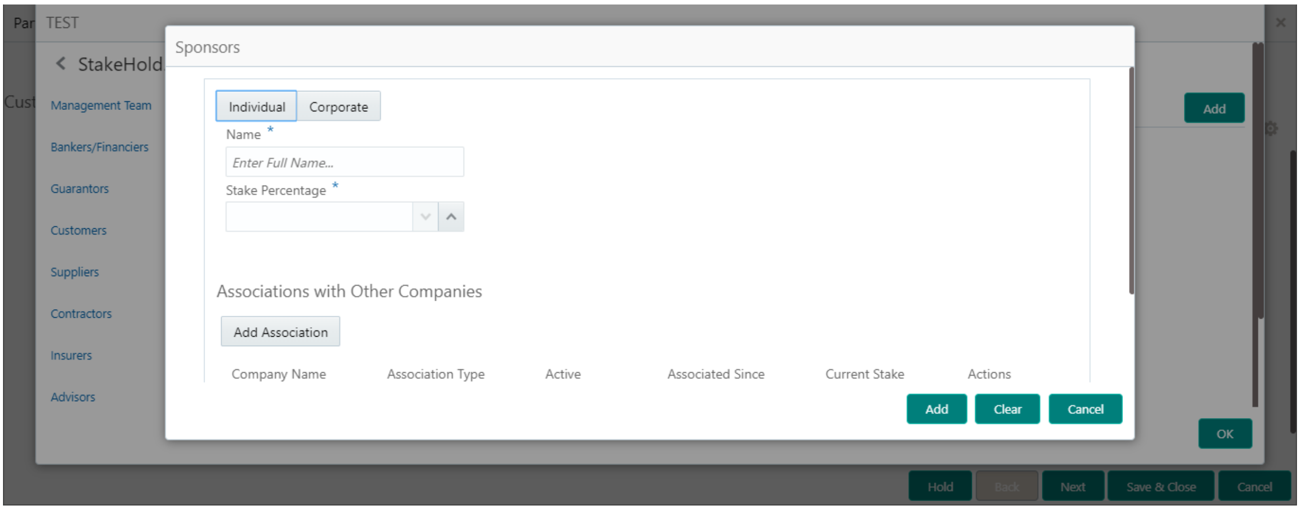
On Selecting the Advisors option, the screen shown below will get loaded



Field Name	Description
Type of Advisor	User Select Field. Select the Advisor Type from the dropdown
Name	User Input Field. Enter the name of the advisor
Start Date	User Input Field. Enter the date from which the advisor is associated with the company
End Date	User Input Field. Enter the date till which the advisor is associated
Advisor Role Description	User Input Field. Enter the detailed description about the role of the advisor
Advisor Responsibility Description	User Input Field. Enter the detailed description about the responsibility of the advisor
Experience Summary	User Input Field. Enter the experience summary of the advisor
Add Button	On pressing the Add Button, the data entered will get added to the list item
Clear Button	On Pressing the Clear Button, the data entered in the screen will get cleared
Cancel	On Pressing the Cancel Button, the data entered in the screen will get discarded and the will return to the previous screen

2.1.1.5.4.9 Promoters/Sponsors

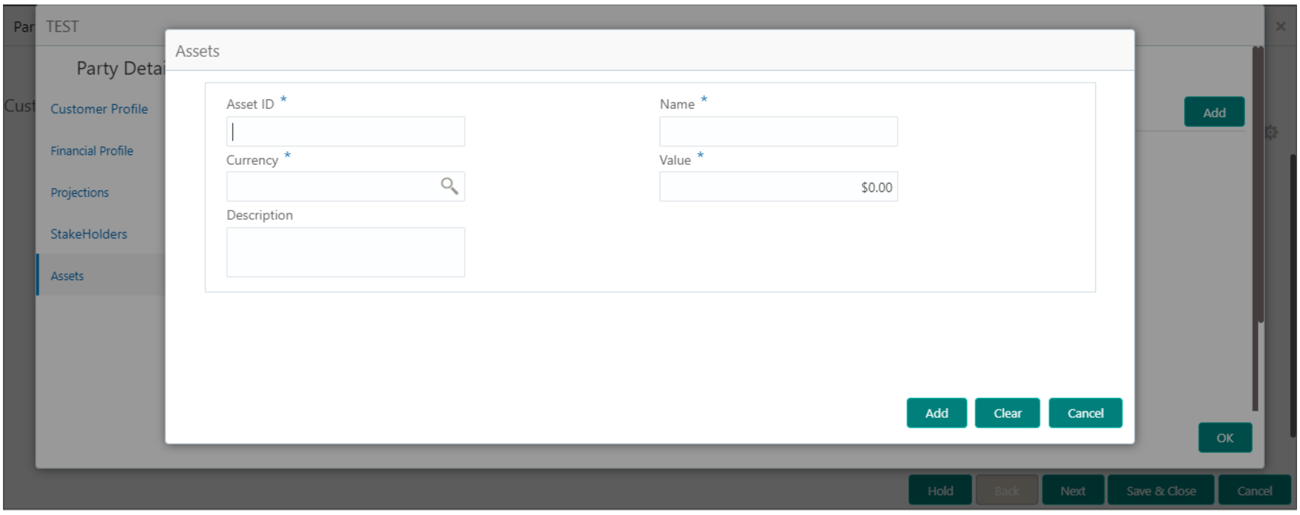
On Selecting the Promotor/Sponsor option, the screen shown below will get loaded



Field Name	Description
Type of Sponsor	User Select Field. Select the Sponsor Type from the dropdown
Name	User Input Field. Enter the name of the sponsor
Stake percentage	User Input Field. Enter the percentage of stake the sponsor holds
Add Association	On pressing this button, popup screen gets loaded to capture the sponsors association with other companies
Company Name	User Input Field. Enter the name of the company the sponsor is associated with
Association Type	User Input Field. Enter the association type
Associated Since	User Input Field. Enter the date from which the sponsor is associated
Current stake	User Input Field. Enter the Current stake the sponsor is holding in that company
Add Button	On pressing the Add Button, the data entered will get added to the list item
Clear Button	On Pressing the Clear Button, the data entered in the screen will get cleared
Cancel	On Pressing the Cancel Button, the data entered in the screen will get discarded and the will return to the previous screen

2.1.1.5.5 Assets

On selecting the Assets option, the screen shown below will get loaded



Field Name	Description
Asset ID	User Input Field. Enter the ID associated with the Asset
Name	User Input Field. Enter the name of Asset
Currency	User Input Field. Enter the currency in which the asset is to be associated
Value	User Input Field. Enter the value of the Asset
Description	User Input Field. Enter the detailed description about the asset
Add Button	On pressing the Add Button, the data entered will get added to the list item
Clear Button	On Pressing the Clear Button, the data entered in the screen will get cleared
Cancel	On Pressing the Cancel Button, the data entered in the screen will get discarded and the will return to the previous screen

Action Buttons

After providing required data, you will be able to perform one of the below actions –

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.

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.

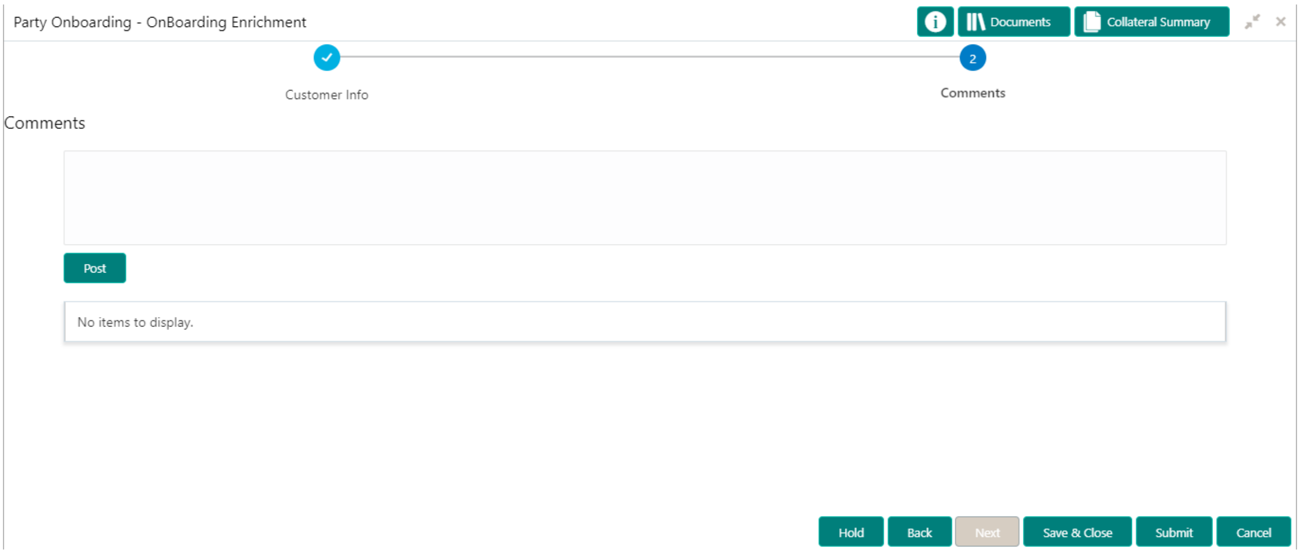
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.1.2 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages

<u>Action Buttons</u>

After providing required data, you will be able to perform one of the below actions –

Submit – On 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.

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.

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.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

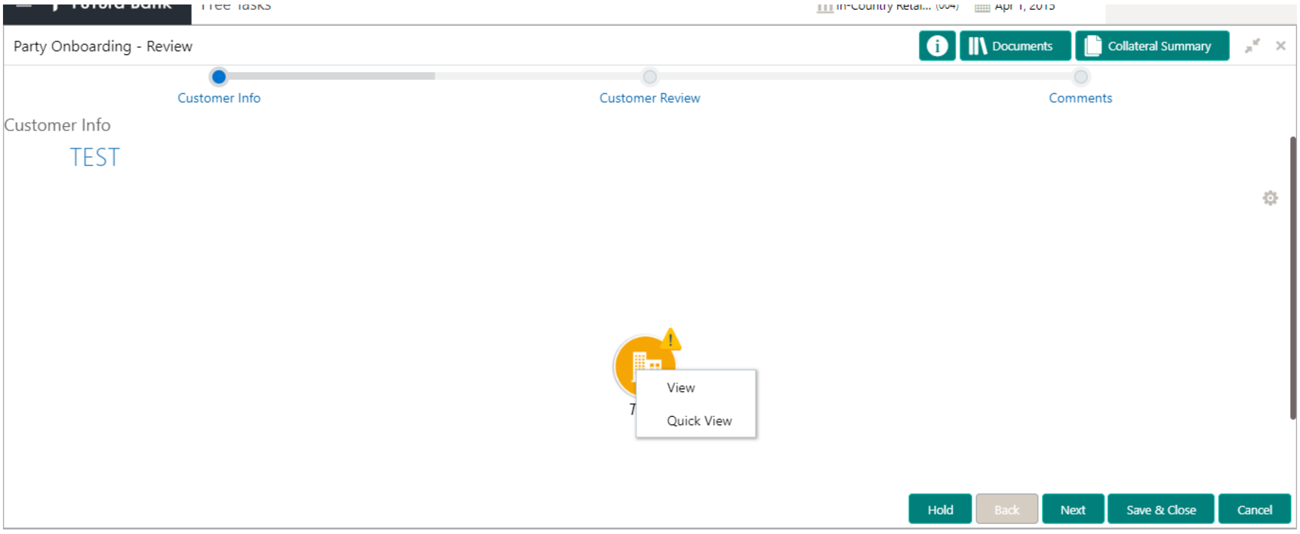
Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.6 Party Review

2.6.1 Customer Info

Customer information added till enrichment stage will be available in the read only mode, which will be shown either as View or Quick View mode. The Same fields available in the enrichment stage will be available in this stage too.



Action Buttons

After providing required data, you will be able to perform one of the below actions –

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.

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.

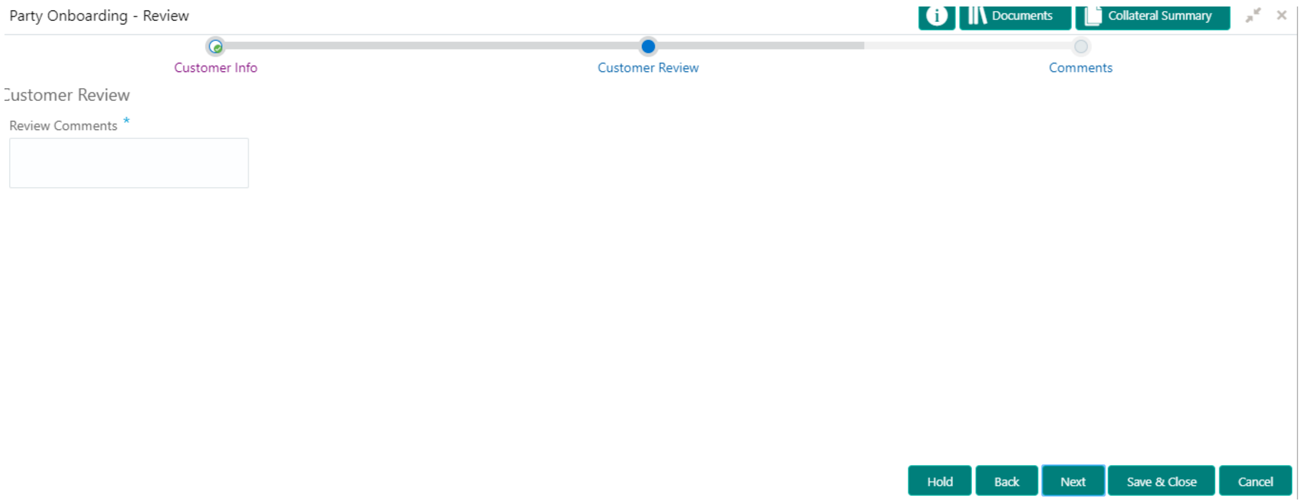
Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.6.2 Customer Review

All the fields added till enrichment stage will be available in the customer info train hop. By reviewing those fields, review comment can be added in this screen.



Field Name	Description
Review Comments	User Input field. User can enter detailed comments about the party after reviewing the customer profile

Action Buttons

After providing required data, you will be able to perform one of the below actions –

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.

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.

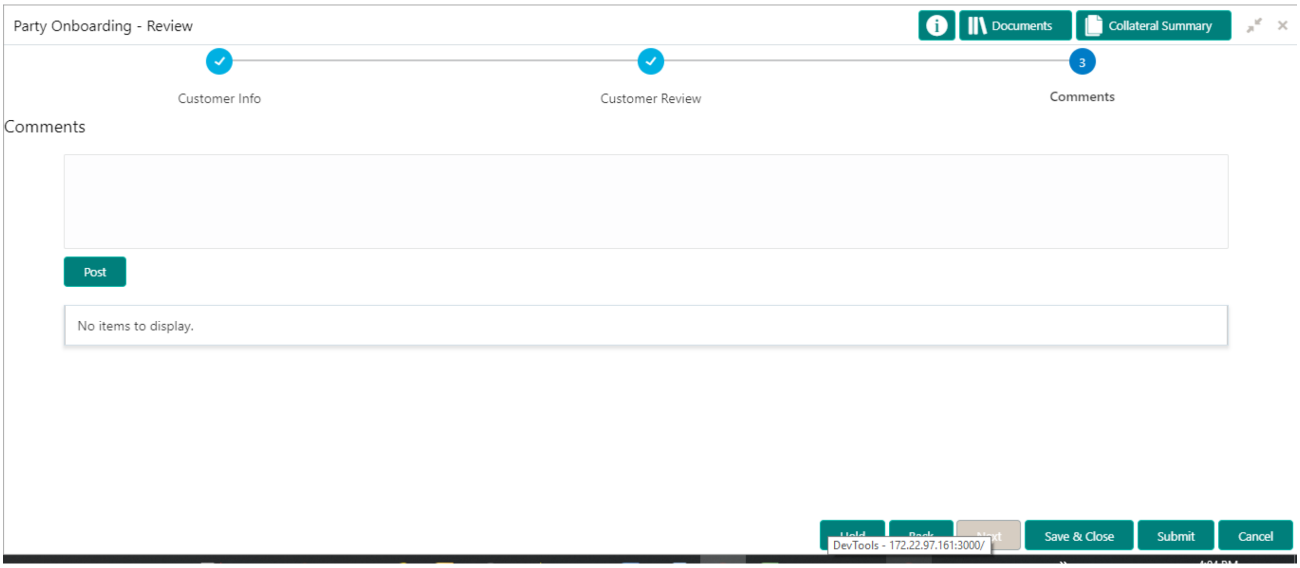
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.6.3 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages

<u>Action Buttons</u>

After providing required data, you will be able to perform one of the below actions –

Submit – On 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.

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.

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.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

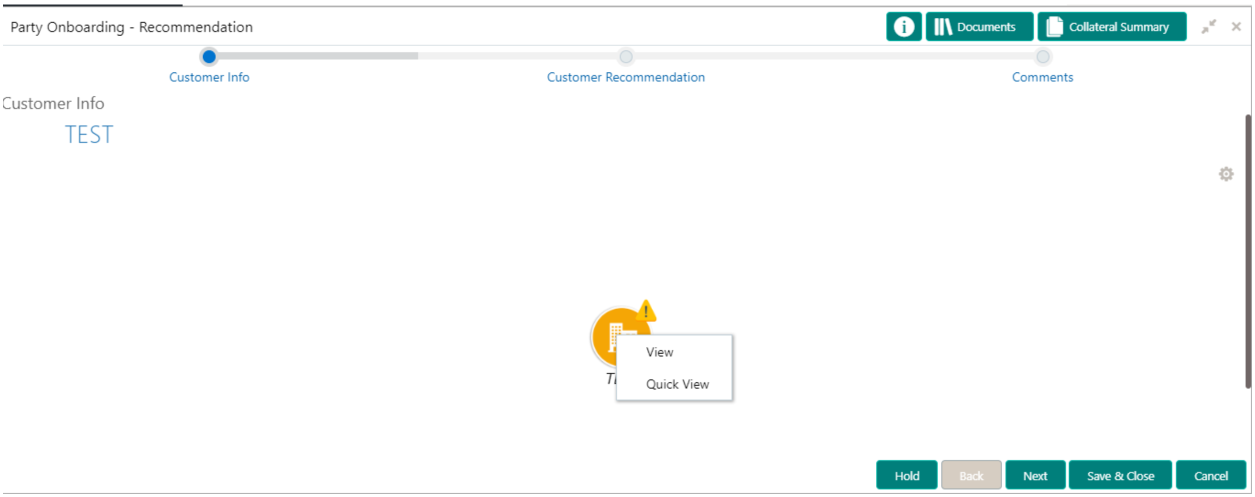
Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.7 Party Recommendation

2.7.1 Customer Info

After review stage is completed, recommendation stage starts. All the reviewed data along with the review comments will be analyzed and the authority comes with the decision on whether to recommend this customer or not in this specific stage. All the customer information captured in the earlier stages will be available in the read only mode in the customer info train hop.



Action Buttons

After providing required data, you will be able to perform one of the below actions –

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.

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.

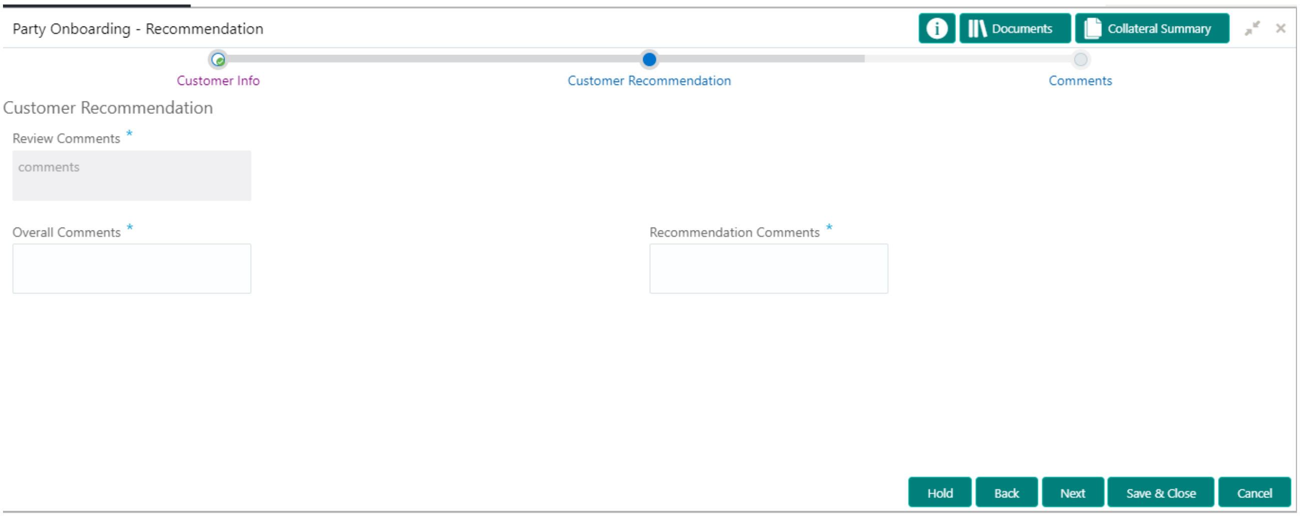
Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.7.2 Customer Recommendation

After review, the comments for recommendation will be captured in this screen.



Field Name	Description
Review Comments	Read only field, Review comments added in the previous stage will be shown in read only mode.
Overall Comments	User Input field. Overall remarks based on the review conducted on the customer profile will be captured
Recommendation Comments	User Input field. Enter the Recommendations based on the review of the customer profile

Action Buttons

After providing required data, you will be able to perform one of the below actions –

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.

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.

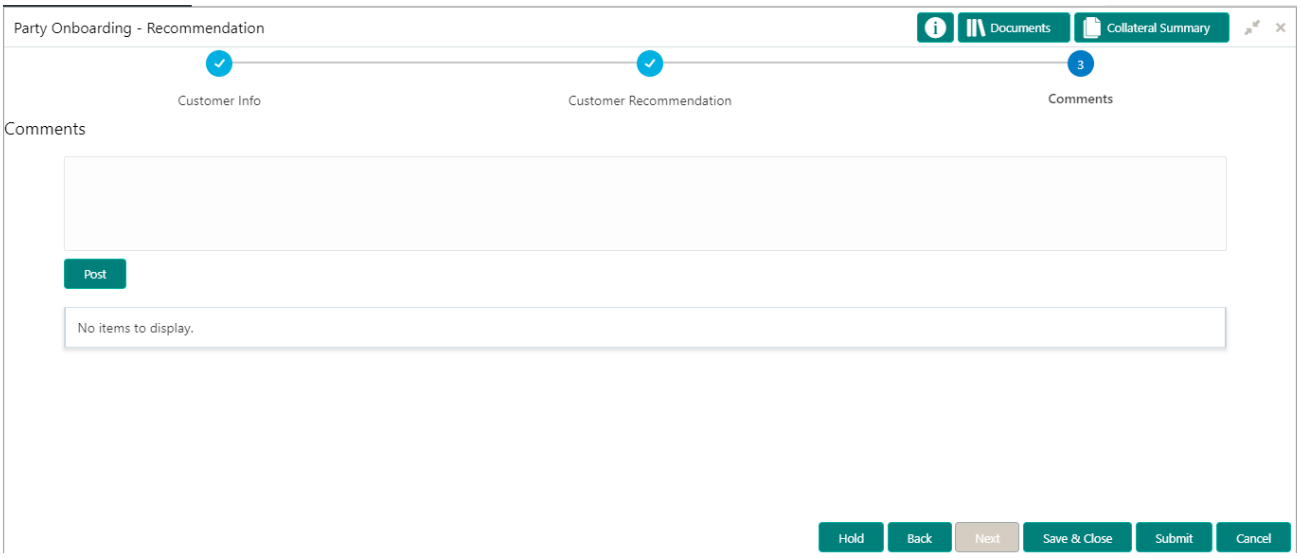
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.7.3 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages

Action Buttons

After providing required data, you will be able to perform one of the below actions –

Submit – On 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.

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.

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.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

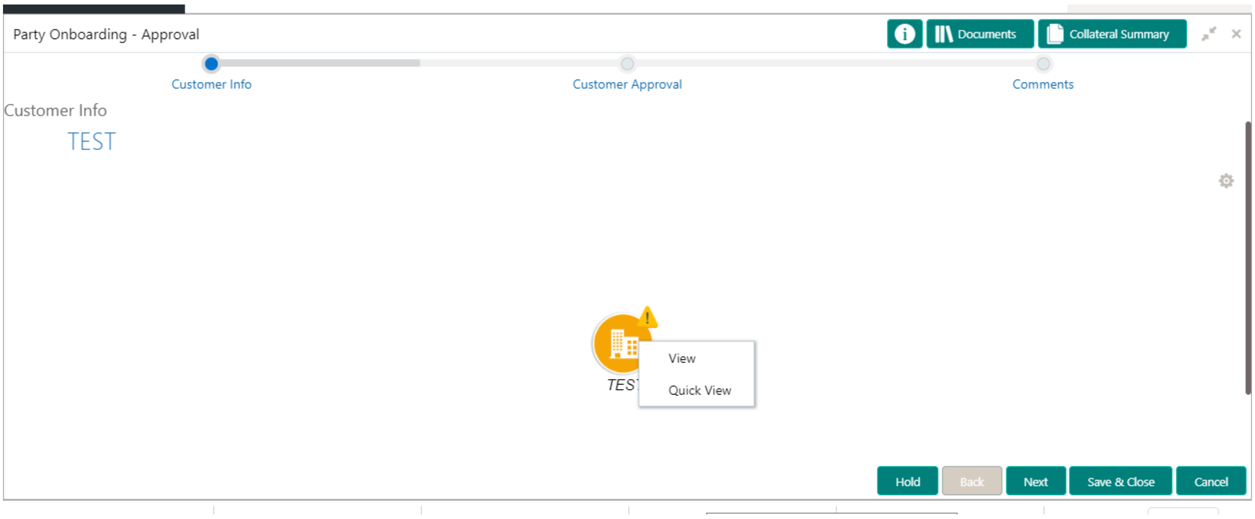
Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.8 Party Approval

2.8.1 Customer Info

After recommendation stage is completed, Approval stage starts. All the reviewed and recommended data along with the comments will be analyzed and the authority comes with the decision on whether to approve this customer or not in this specific stage. All the customer information captured in the earlier stages will be available in the read only mode in the customer info train hop.



Action Buttons

After providing required data, you will be able to perform one of the below actions –

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.

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.

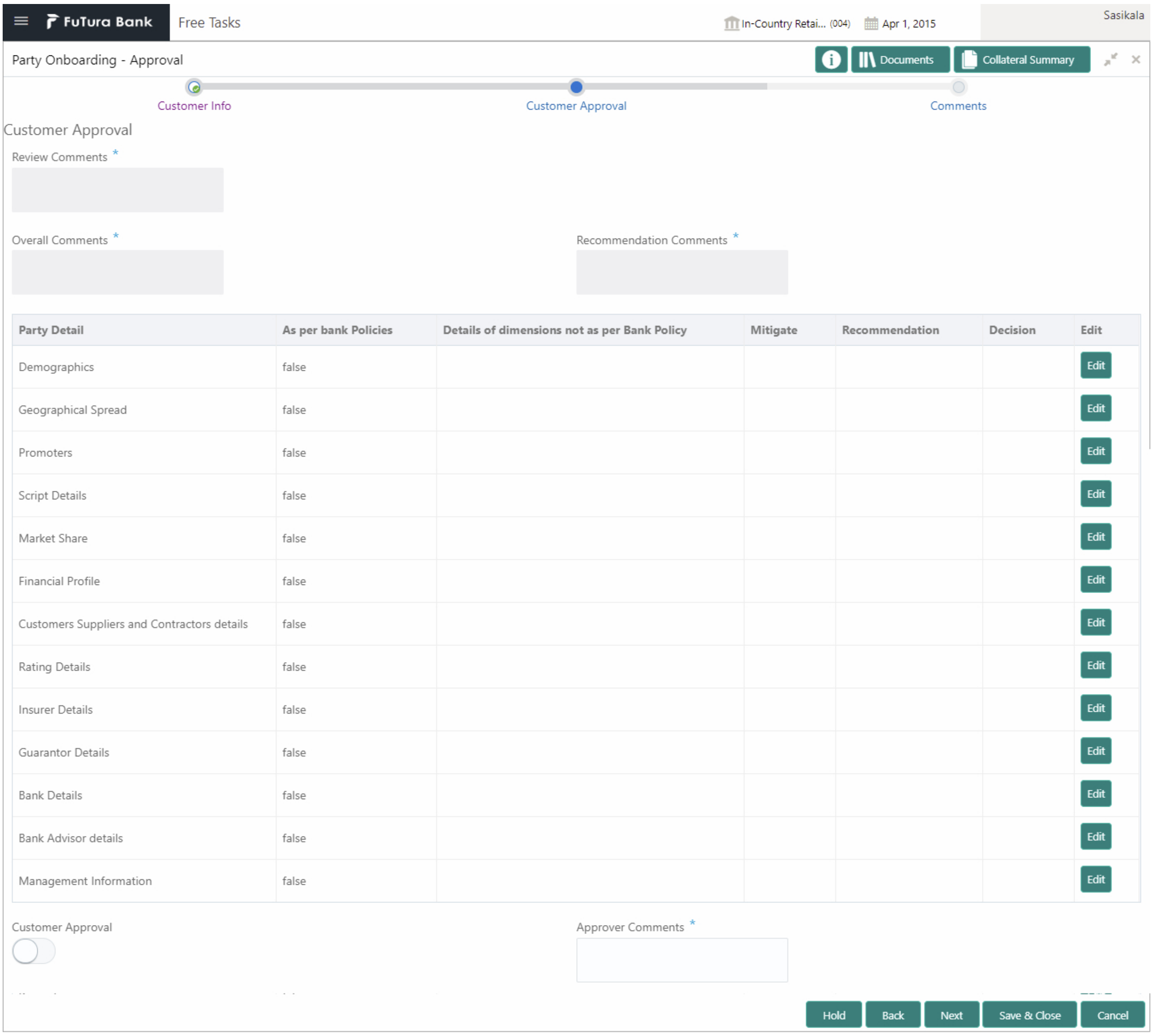
Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.8.2 Customer Approval

Recommended Customer will be analysed further and will be provided approval on each criteria data collected in previous stages.



Field Name	Description
Review Comments	Read only field, Review comments added in the previous stage will be shown in read only mode.
Overall Comments	Read only field, the overall comments for the customer details entered will be available in the read only mode.
Recommendation Comments	Read only field, 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	User input field, If the customer data is not as per bank policy, then we may need to enter the details of dimensions.

Mitigate	User input field, Mitigate comments will be entered here
Recommendation	User select toggle button, defaulted to false, Can be selected if the customer detail is recommended.
Decision	User select field. Select Approve or Reject from the dropdown field
Customer Approval	User select toggle button, defaulted to false, Can be selected if the customer detail is Approved or not.
Approver Comments	User input field, customer approval comments will be entered here

Action Buttons

After providing required data, you will be able to perform one of the below actions –

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.

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.

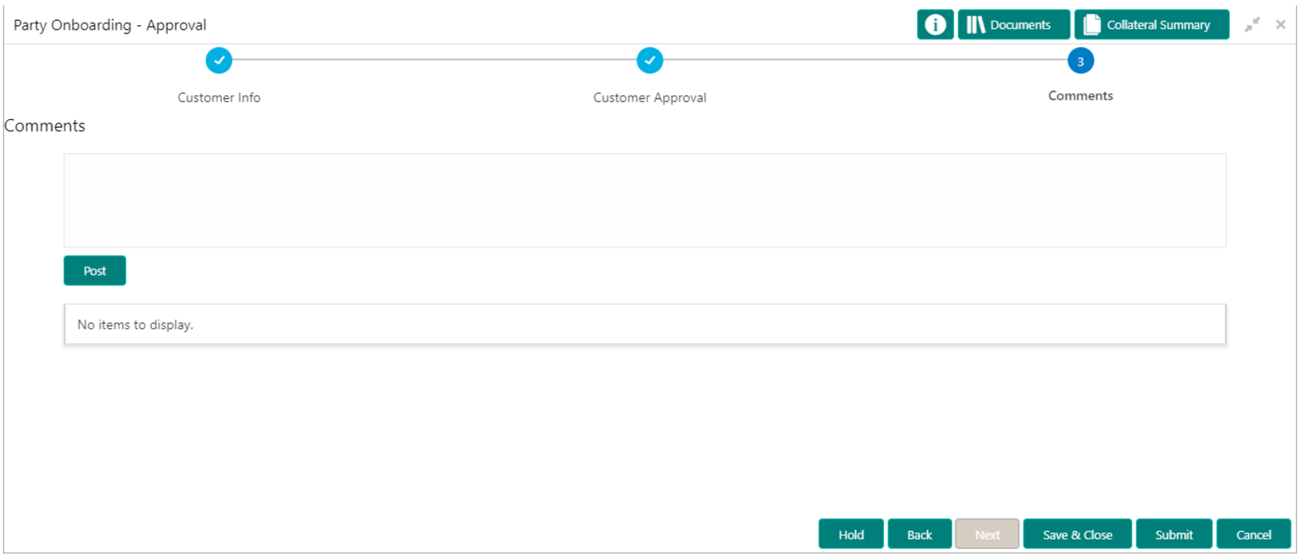
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

2.8.3 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages

Action Buttons

After providing required data, you will be able to perform one of the below actions –

Submit – On 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.

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.

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.

Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

3. Reference and Feedback

2.1 References

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

- Oracle Banking Getting Started User Guide
- Security Management System User Guide
- Common Core User Guide
- Process Maintenance Worklist User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

Documentation 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.

2.2 Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.