



**Customer Onboarding User  
Guide**

**Oracle FLEXCUBE Universal Banking**

Release 14.4.0.0.0

**Part No. F20443-01**

May 2020



## Customer Onboarding User Guide

Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Gurgaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

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

Copyright © 2007, 2020, Oracle and/or its affiliates. All rights reserved.

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

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

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

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

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



## Contents

1	Preface	1
1.1	Introduction .....	1
1.2	Audience .....	1
1.3	Document Accessibility .....	1
1.4	List of Chapters .....	1
1.5	Related Documents.....	2
1.6	Symbols.....	2
2	Customer Onboarding	3
2.1	Overview .....	3
2.1.1	Process Flow Diagram .....	3
2.2	Onboarding Initiation.....	5
2.2.1	Basic Details .....	5
2.2.2	Dependents.....	9
2.2.3	Educational Qualification .....	11
2.2.4	Employment.....	13
2.2.5	Financial Information.....	15
2.2.6	Interested Products.....	17
2.2.7	Comments .....	18
2.2.8	Review and Submit .....	19
2.3	Onboarding Enrichment.....	21
2.3.1	Basic Info .....	21
2.3.2	Employment.....	25
2.3.3	Membership / Association .....	25
2.3.4	Financial Profile.....	27
2.3.5	Comments .....	33
2.3.6	Review and Submit .....	33
2.4	KYC Check.....	34
2.5	Review.....	40
2.6	Approval.....	45
3	List Of Glossary	51

# 1 Preface

## 1.1 Introduction

This guide provides step-by-step instructions to onboard a retail customer using Oracle FLEXCUBE Universal Banking.

## 1.2 Audience

This manual is for the Bankers responsible for onboarding retail 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 Chapters

Chapter	Description
<b>Customer Onboarding</b>	Provides an overview of the Customer Onboarding process and covers the actions to be performed in the Onboarding process.
<b>List of Glossary</b>	Displays the list of main screens in the document along with its reference

## 1.5 Related Documents

1. The Procedures User Manual
2. Customer 360 User Manual

## 1.6 Symbols

→	Represents Results
---	--------------------

## 2 Customer Onboarding

### 2.1 Overview

Customer Onboarding is the process of collecting, evaluating and authorizing the customer information for secured retail banking. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's product or approaches the bank for availing facility. The information collected throughout this process are stored in bank's database for future reference.

#### 2.1.1 Process Flow Diagram

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



## 2.2 Onboarding Initiation

In this stage, the Relationship Manager can capture brief information about the retail customer to be on-boarded using Oracle FLEXCUBE Universal Banking.

To initiate the Onboarding process:

1. From the home page, navigate to left menu and click **Retail Onboarding**.  
→ The system displays the **Quick Initiation** window.

**Figure 1: Quick Initiation**

First Name *	Middle Name *	Last Name *	Maiden Name *
James	W	Kennedy	Daniel
Date of birth *	Gender *	Country *	Citizenship By *
05/01/90	Male	IN	Birth
Country of Residence *	US		

Submit

2. Type the following details about the customer:
  - **First Name**
  - **Middle Name**
  - **Last Name**
  - **Maiden Name**
3. Click the calendar icon, and select the customer's **Date of birth**.
4. Search and select the customer's **Gender** from the drop-down menu.
5. Search and select the customer's current **Country**.
6. In the **Citizenship By** field, select the customer's nature of citizenship from the drop-down menu.
7. Search and select the customer's **Country of Residence**.
8. To submit the customer details, click **Submit**.
9. To cancel the initiation operation, click the close icon at the top right corner.

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

### 2.2.1 Basic Details

Personal details such as name, date of birth, and address of the customer to be on-boarded are added in this data segment.



Table 1: Common Icons List







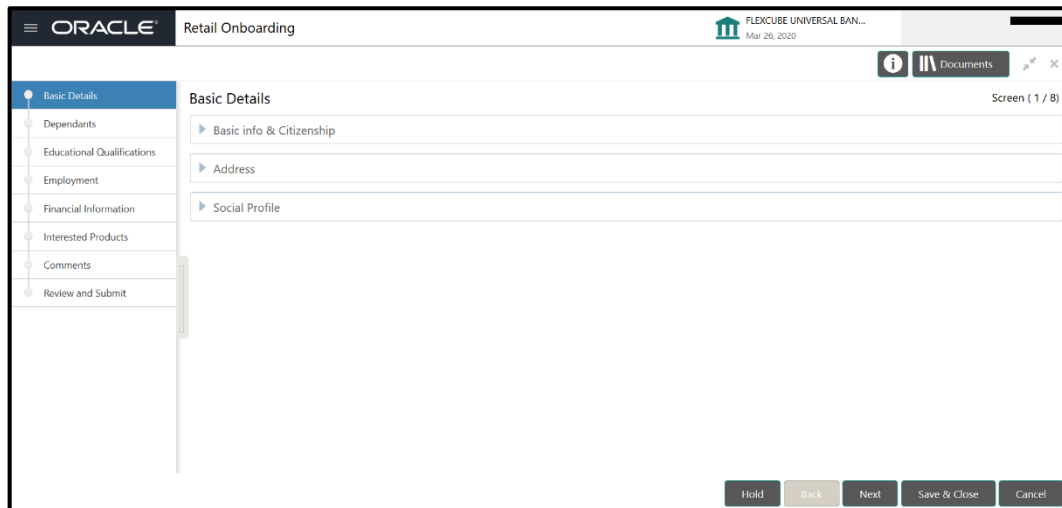
Common Icons	Usage / Name
<b>Hold</b>	To hold the Onboarding process
<b>Back</b>	To go back to the previous page / data segment
<b>Next</b>	To go to the next page / data segment
<b>Save and Close</b>	To save the added information and exit the page
<b>Cancel</b>	To exit the page without saving the information
	The add icon
	The edit icon
	The delete icon
	The calendar icon
	The close icon
	Mandatory

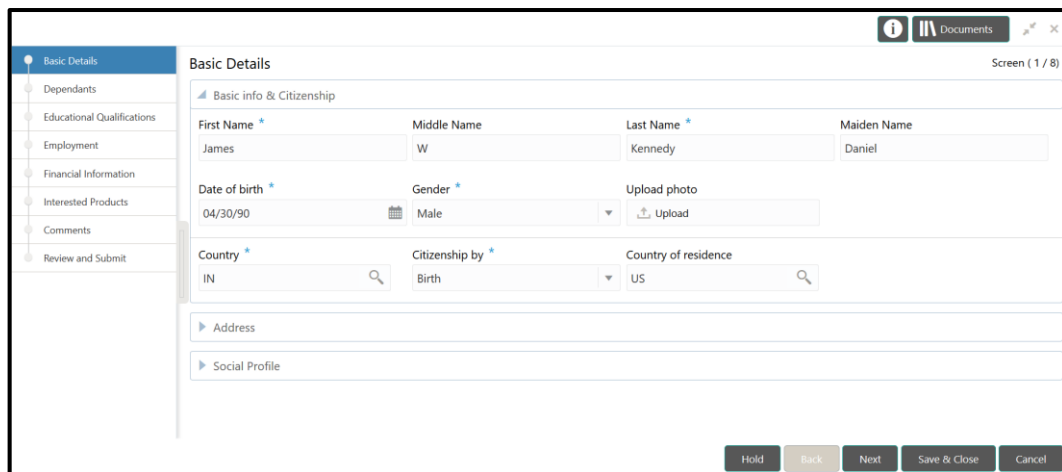
Figure 2: Initiation - Basic Details



In the **Initiation - Basic Details** page:

1. Click and expand the **Basic info and Citizenship** section.

Figure 3: Basic Info and Citizenship



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

2. Modify the basic details, if required.
3. **Upload photo** of the customer, if available.
4. Click and expand the **Address** section.
5. The system displays **+ Add more** option.
6. Click **+ Add more**.

→ The system displays the address related fields.

**Figure 4: Address**

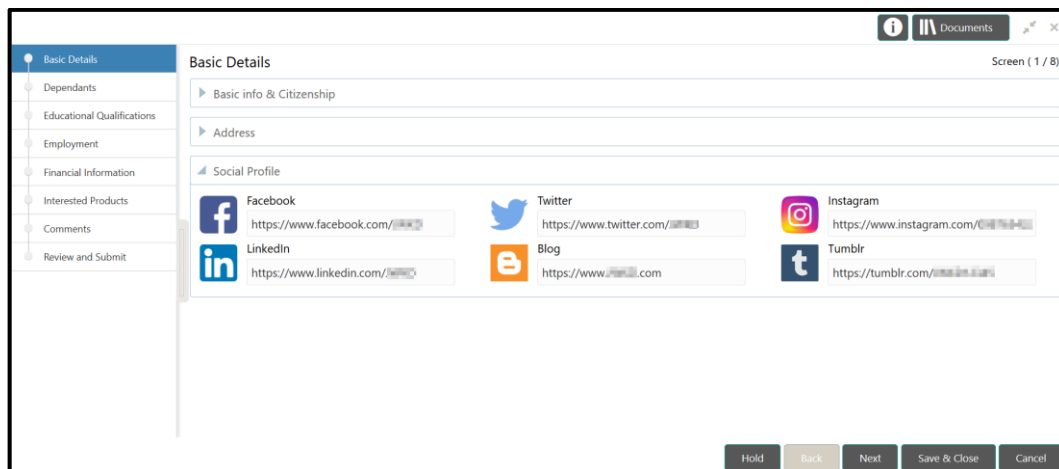
The screenshot shows a web application interface for 'Basic Details'. The left sidebar contains a navigation menu with items: Basic Details, Dependents, Educational Qualifications, Employment, Financial Information, Interested Products, Comments, and Review and Submit. The main content area is titled 'Basic Details' and contains a section for 'Basic info & Citizenship'. Underneath, there is an 'Address' section with a dropdown menu for 'Address Type' set to 'Permanent Address'. Below this are several input fields: 'Building Name' (Whale Tower), 'Street Name', 'Locality', 'City' (Chennai), 'State' (Tamilnadu), 'Country' (IN), 'Postal Code' (600030), 'Mobile Number', 'Email ID' (James@...com), 'Contact Number', and 'Narrative'. A '+ Add more' link is located below the 'Email ID' field. At the bottom right of the form, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner of the form area shows 'Screen (1 / 8)' and a 'Documents' icon.

7. Select the **Address Type** from the drop-down menu.
8. Type the following address details of the customer:
  - **Building Name**
  - **Street Name**
  - **Locality**
  - **City**
  - **State**
9. Search and select the **Country** for the address.
10. Type the **Postal Code** for the address.
11. Specify the following communication details of the customer:
  - **Mobile Number**
  - **Email ID**
  - **Contact Number**
12. In the **Narrative** field, type description for the address.
13. To add another address, click **+ Add more** again.

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

→ The system displays the social profile related fields.

**Figure 5: Social Profile**



15. Type addresses of the following social profiles in corresponding fields:

- **Facebook**
- **Twitter**
- **Instagram**
- **LinkedIn**
- **Blog**
- **Tumblr**

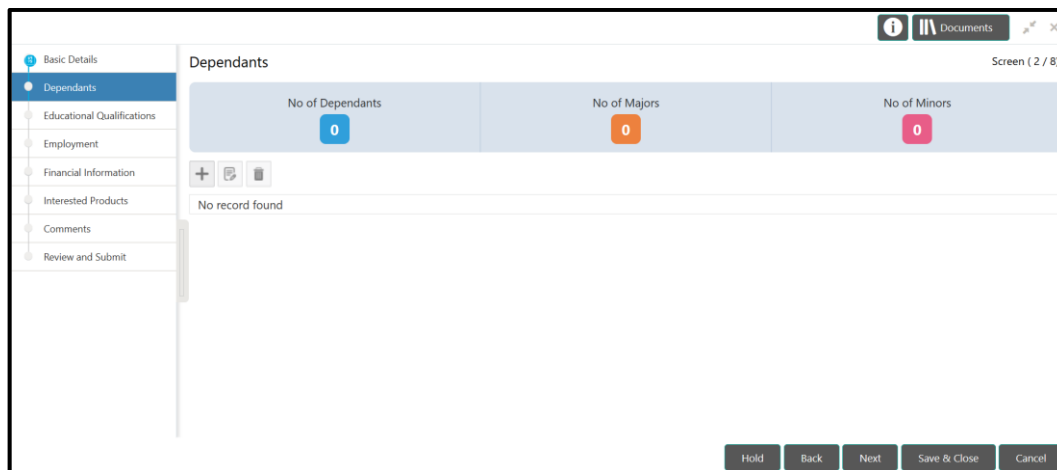
16. Click **Next**.

→ The system displays the **Initiation - Dependants** page.

## 2.2.2 Dependents

Details about the dependents of customer to be on-boarded are added in this data segment. Adding dependent details is beneficial to both the customer and the bank during critical events.

Figure 6: Initiation - Dependents



In the **Initiation - Dependents** page:

1. To add the dependent detail, click the add icon.  
→ The system displays the **Dependent Detail** window.

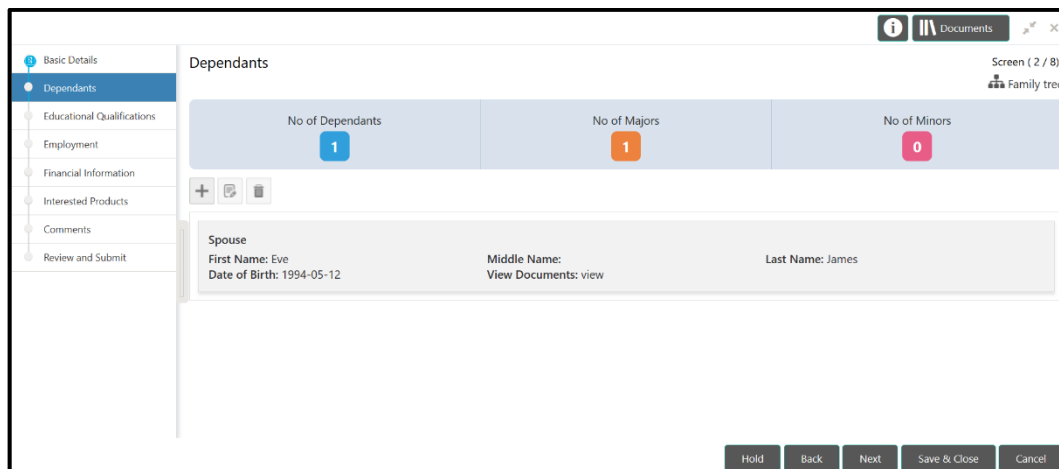
Figure 7: Dependent Detail

2. Select the customer's **Relationship** with the dependent from the drop-down menu.
3. Type the **First Name**, **Middle Name**, and **Last Name** of the dependent in corresponding fields.
4. Click the calendar icon, and select **Date of birth** of the dependent.
5. **Upload Photo** of the dependent, if available.

6. Click **Save**.

→ The system adds the dependent details and lists in the **Initiation - Dependents** page.

**Figure 8: Dependents List**



7. To modify the added dependent details, select the required item from list and click the edit icon.

8. To delete the added dependent details, select the required item from list and click the delete icon.

9. To view the family tree of customer, click **Family tree** at the top right corner.

→ The system displays the **Family Tree** window:

**Figure 9: Family Tree**



10. To exit the **Family Tree** window, click the close icon.

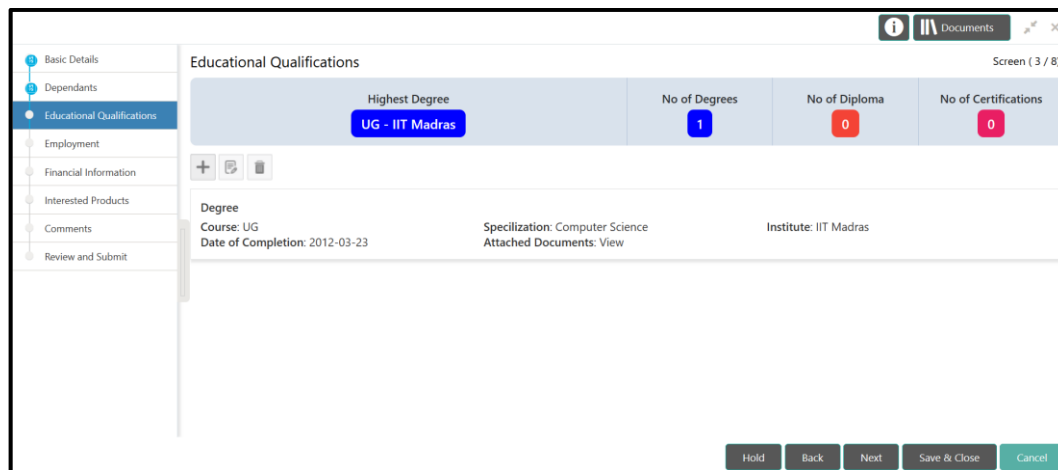
11. To go to the next data segment, click **Next** in the **Initiation - Dependents** page.

→ The system displays the **Initiation - Educational Qualifications** page.

### 2.2.3 Educational Qualification

Details about the customer's education such as degree, diploma and certifications are added in this data segment.

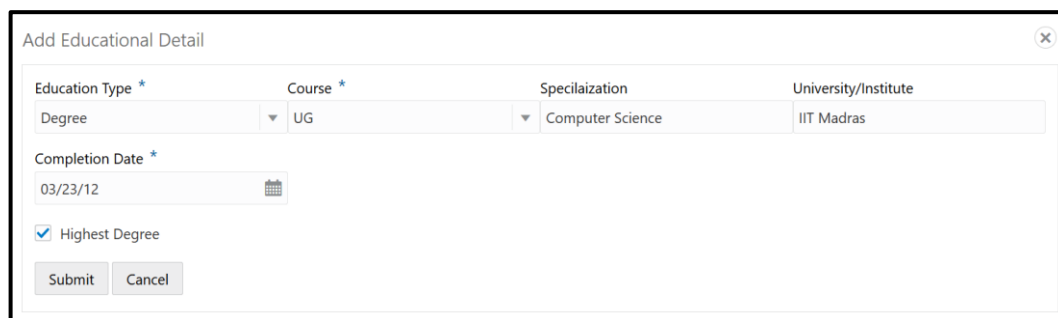
Figure 10: Initiation - Educational Qualifications



In the **Initiation - Educational Qualifications** page:

1. To add the education detail, click the add icon.  
→ The system displays the **Add Educational Detail** window.

Figure 11: Add Educational Detail



2. Select the **Education Type** and **Course** from the drop-down menu.
3. Type the **Specialization** detail.
4. Type the **University/Institute** name.
5. Click the calendar icon, and select the course **Completion Date**.
6. If the mentioned course is the customer's highest degree, select the **Highest Degree** checkbox.
7. Click **Submit**.  
→ The system adds the education details and lists in the **Initiation - Educational Qualifications** page.
8. To modify the added educational details, select the required item from list and click the edit icon.

- To delete the added educational details, select the required item from list and click the delete icon.
- To go to the next data segment, click **Next**.  
→ The system displays the **Initiation - Employment** page.

## 2.2.4 Employment

Details about the customer's source of income are added in this data segment. Employment details are necessary for the bank to determine stability of the customer.

Figure 12: Initiation - Employment

The screenshot displays the 'Employment' section of a customer onboarding interface. A sidebar on the left contains navigation links: Basic Details, Dependents, Educational Qualifications, Employment (highlighted), Financial Information, Interested Products, Comments, and Review and Submit. The main content area is titled 'Employment' and shows a summary: 'Currently working on Oracle as Senior Software Engineer from March 2013'. It features three data points: 'Total work experience' (7 Years), 'No of companies worked' (01), and 'Companies worked for' (Oracle). Below this is a detailed view for a 'Professional' role at Oracle, with fields for Organization name, Organization type (Private limited), Employee ID (111000111), Designation (Senior Software Engineer), Demographics (Global), and Employee since (2013-03-01). At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

In the **Initiation – Employment** page:

- To add the employment detail, click the add icon.  
→ The system displays the **Add Employment Detail** window.

Figure 13: Add employment Detail

The screenshot shows the 'Add Employment Detail' form. It features several input fields and radio buttons. The 'Employment type' section has radio buttons for 'Service', 'Professional' (selected), and 'Business'. The 'Organization name' field contains 'Oracle'. The 'Organization Category' dropdown is set to 'Private limited'. The 'Demographics' section has radio buttons for 'Global' (selected) and 'Domestic'. The 'Employee type' section has radio buttons for 'Contract' and 'Permanent' (selected). The 'Employee ID' field contains '111000111'. The 'Employment since' field contains '03/01/13'. The 'Grade' field contains 'A'. The 'Designation' field contains 'Senior Software Engineer'. A checkbox labeled 'I currently work in this role' is checked. At the bottom left, there are 'Submit' and 'Cancel' buttons.



2. Select the **Employment Type**.
3. Type the **Organization name**.
4. Select the **Organization Category** from the drop-down menu.
5. Select the **Demographics** type of the organization.
6. Select the **Employment type**.
7. Type the **Employee ID** of the customer.
8. Click the calendar icon in the **Employment since** field, and select the employment start date.
9. Specify the **Grade** of customer in the mentioned organization.
10. Type the customer's **Designation** in the mentioned organization.
11. If the mentioned designation is customer's current role, enable **I currently work in this role** check-box.
12. Click **Submit**.
  - The system adds the employment details are lists the same in the **Initiation - Employment** page.
13. To modify the added employment details, select the required item from list and click the edit icon.
14. To delete the added employment details, select the required item from list and click the delete icon.
15. To go to the next data segment, click **Next**.
  - The system displays the **Initiation - Financial Information** page.

## 2.2.5 Financial Information

Information about the customer's income, asset and liability are added in this data segment. Financial information about the customer help bank in determining credit worthiness of the customer in better manner.

Figure 14: Initiation – Financial Information

Financial Information

Annual Income: 15L - 20L

Total Asset Value: ₹0.00

Total Liability Value: ₹0.00

Annual Income:  Less than 5L  5L - 10L  10L - 15L  15L - 20L  20L - 25L  More than 25 Lakhs

Asset Details

Liabilities Details

Hold Back Next Save & Close Cancel

1. Select the **Annual Income** range of the customer.
2. Click and expand the **Asset Details** section.
  - The system displays the options to add, modify and delete asset details.

Figure 15: Financial Information – Asset Details

Financial Information

Annual Income: 15L - 20L

Total Asset Value: ₹10,000,000.00

Total Liability Value: ₹0.00

Asset Details

Total No of Assets: 1

Total Asset Value: ₹10,000,000.00

+ [edit] [delete]

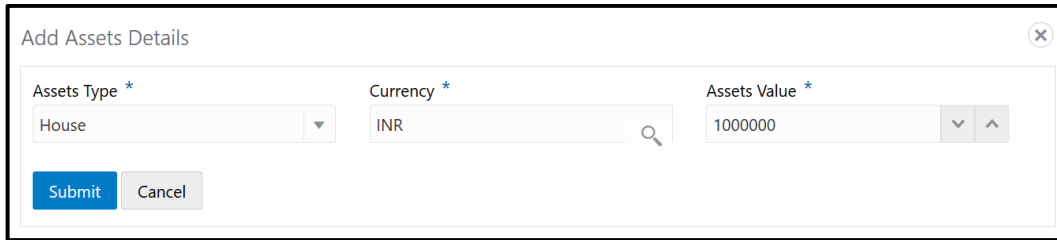
House  
Type: House  
Currency: INR  
Total Value: ₹10,000,000.00

Liabilities Details

Hold Back Next Save & Close Cancel

- To add the asset detail, click the add icon.  
→ The system displays the **Add Asset Details** window.

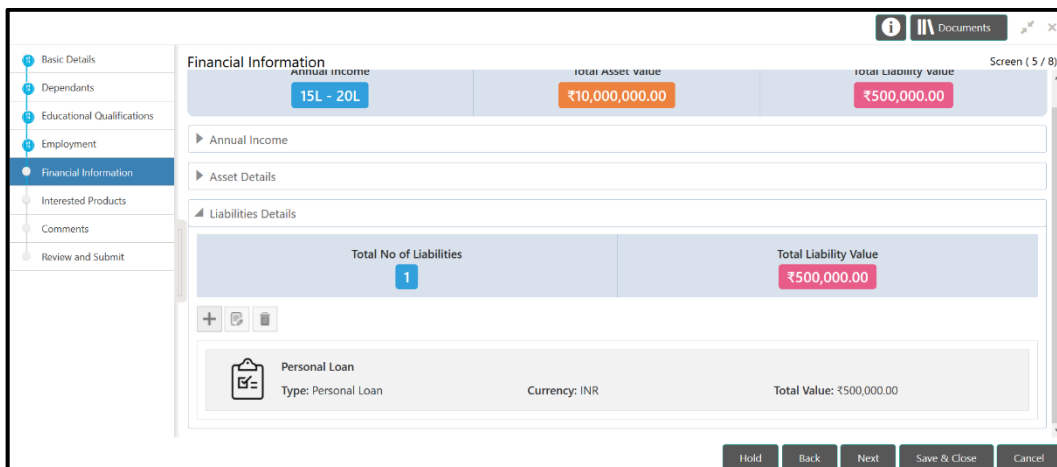
**Figure 16: Add Asset Details**



The screenshot shows a window titled "Add Assets Details" with a close button in the top right corner. It contains three input fields: "Assets Type \*" with a dropdown menu showing "House", "Currency \*" with a search box showing "INR", and "Assets Value \*" with a numeric input showing "1000000". Below the fields are "Submit" and "Cancel" buttons.

- Select the **Assets Type** from the drop-down list.
- Search and select the **Currency** for the Assets Value.
- Specify the **Assets Value**.
- Click **Submit**.  
→ The system adds the asset details and lists in the **Asset Details** section.
- To modify the added asset details, select the required item from list and click the edit icon.
- To delete the added asset details, select the required item from list and click the delete icon.
- To add the liability details, click and expand the **Liabilities Details** section.  
→ The system displays the options to add, modify and delete liability details.

**Figure 17: Financial Information – Liabilities Details**

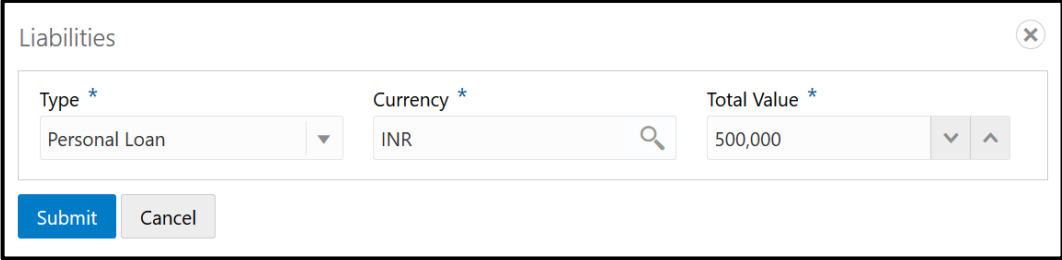


The screenshot shows a "Financial Information" section in a web application. It features a summary table with "Annual Income" (15L - 20L), "Total Asset Value" (₹10,000,000.00), and "Total Liability Value" (₹500,000.00). Below this is a "Liabilities Details" section showing "Total No of Liabilities" (1) and "Total Liability Value" (₹500,000.00). A list of liabilities is shown, including a "Personal Loan" with a value of ₹500,000.00. The interface includes a sidebar with navigation options and a bottom navigation bar with buttons like "Hold", "Back", "Next", "Save & Close", and "Cancel".

11. Click the add icon.

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

**Figure 18: Add Liability Details**



The screenshot shows a window titled "Liabilities" with a close button in the top right corner. Inside the window, there are three input fields: "Type \*" with a dropdown menu showing "Personal Loan", "Currency \*" with a search icon and "INR" entered, and "Total Value \*" with a numeric input field showing "500,000" and up/down arrows. At the bottom left, there are two buttons: "Submit" (highlighted in blue) and "Cancel".

12. Select the liability **Type** from the drop-down menu.

13. Search and select the **Currency** for the **Total Value**.

14. Specify the **Total Value** of the liability.

15. Click **Submit**.

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

16. To modify the added liability details, select the required item from list and click the edit icon.

17. To delete the added liability details, select the required item from list and click the delete icon.

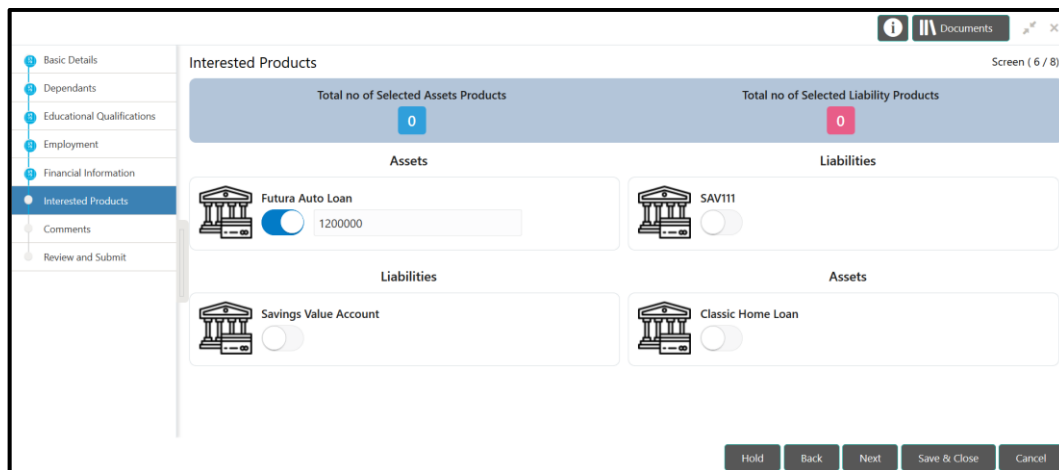
18. To go to the next data segment, click **Next**.

→ The system displays the **Initiation – Interested Products** page.

## 2.2.6 Interested Products

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

Figure 19: Initiation - Interested Products

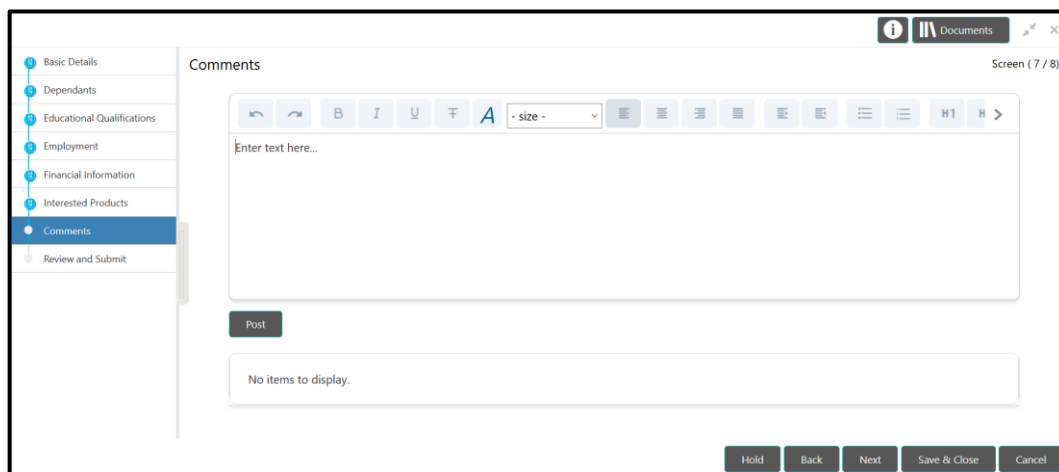


19. Select the products based on customer's interest, and specify the requested value for each product.
20. Click **Next**.
  - The system displays the **Initiation – Comments** page.

## 2.2.7 Comments

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

Figure 20: Initiation – Comments



1. Type the overall **Comments** for the Onboarding Initiation stage.

2. Click **Post**.
  - The system posts the comments below the **Comments** text box.
3. Click **Next**.
  - The system displays the **Initiation – Review and Submit** page.

## 2.2.8 Review and Submit

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

Figure 21: Initiation – Review and Submit

- Basic Details
- Dependants
- Educational Qualifications
- Employment
- Financial Information
- Interested Products
- Comments
- Review and Submit

Screen ( 8 / 8 )

**James W Kennedy**

Date of birth: 5/1/1990

Gender: Male

Marital status: [blank]

Spouse name: Eve null James

Citizenship: IN

Permanent Address: WMC Nest Bill Town Trivandrum IN

**General Information**

Citizenship
Address
Social profile

Citizenship history

Citizenship  
IN

**Professional Information**

Education
Membership

1  
 No of degrees

Highest degree  
Degree  
UG in Computer Science  
IIT Madras  
Completed on

**Employment**

Total work experience  
7 Years

No of companies worked  
1

Currently working with  
Senior Software Engineer  
Oracle  
IN

**Dependent**

Eve James  
Spouse, Born on

Kelly James  
Daughter, Born on

[View family tree](#)

**Dates**

i  
 Dates  
Is not yet done

**KYC**

i  
 KYC  
Is not yet done

**Assets**

100%  
House

[View details](#)

**Liabilities**

100%  
Personal Loan

[View details](#)

**Income**

i  
 Income  
Is not yet done

**Expenses**

i  
 Expense  
Is not yet done

Hold
Back
Next
Save & Close
Submit
Cancel

In the **General Information** tile, the following details are displayed:

- **Citizenship**
- **Address**
- **Social Profile**

1. To view the address detail, click the **Address** tab.
2. To view the social profile detail, click the **Social Profile** tab.

In the **Professional Information** tab, the following information are displayed:

- **Education**
- **Membership**

3. To view the membership information, click the **Membership** tab.
4. To view the family tree of customer, click **View family tree** in the **Dependents** tile.
5. To view the Assets, Liabilities, Income and Expenses detail, click **View details** in the corresponding tile.
6. After reviewing the customer information, click **Submit**.
  - The system displays the **Checklist** window.
7. Select the **Outcome** as Proceed, and click **Submit**.
  - The system moves the task to the Onboarding Enrichment stage.

## 2.3 Onboarding Enrichment

In this stage, the Relationship Manager can capture detailed information about the retail customer to be added in Oracle FLEXCUBE Universal Banking.

1. To acquire and edit the Onboarding Enrichment task, navigate to **Tasks > Free tasks**.
  - The system displays the **Free Tasks** page.
2. Select the required task and click **Acquire and Edit**.
  - The system displays the **Enrichment – Basic Info** page.

### 2.3.1 Basic Info

In addition to the basic personal information captured in the Initiation stage, the Relationship Managers can add important Dates, Supporting documents and Photos of the customer in this data segment.



Table 2: Common Icons List







Common Icons	Usage / Name
<b>Hold</b>	To hold the Onboarding process
<b>Back</b>	To go back to the previous page / data segment
<b>Next</b>	To go to the next page / data segment
<b>Save and Close</b>	To save the added information and exit the page
<b>Cancel</b>	To exit the page without saving the information
	The add icon
	The edit icon
	The delete icon
	The calendar icon
	The close icon
	Mandatory

Figure 22: Enrichment – Basic Info

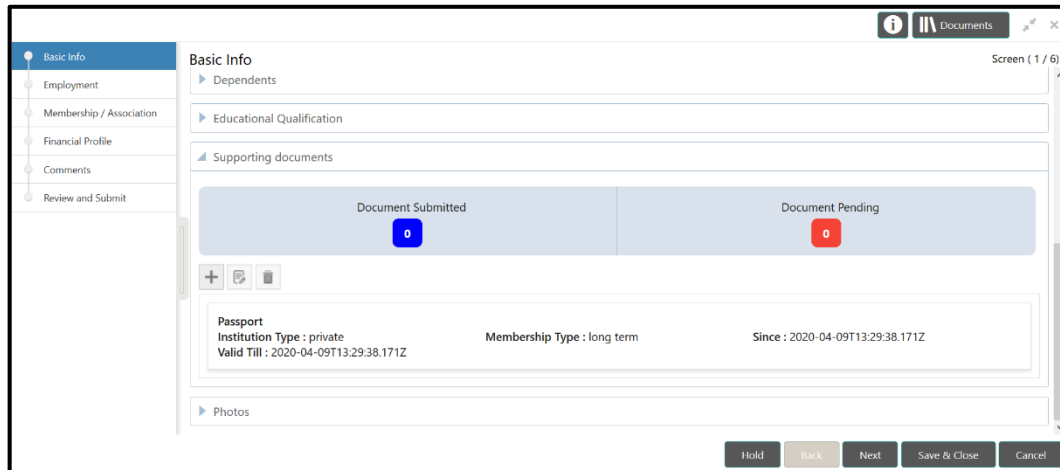
For information on adding **Basic info and Citizenship**, **Family details**, **Address**, **Social profile**, **Dependents**, and **Educational Qualification**, refer [Basic Details](#) sub-section in the Onboarding Initiation section.

Figure 23: Enrichment – Basic Info – Dates

1. To add important dates of the customer, click and expand the **Dates** section.
2. Click **+Add more**.  
→ The system displays the fields related to important dates.
3. Select the **Date type** from the drop-down menu.
4. **Upload photo** related to the important date.

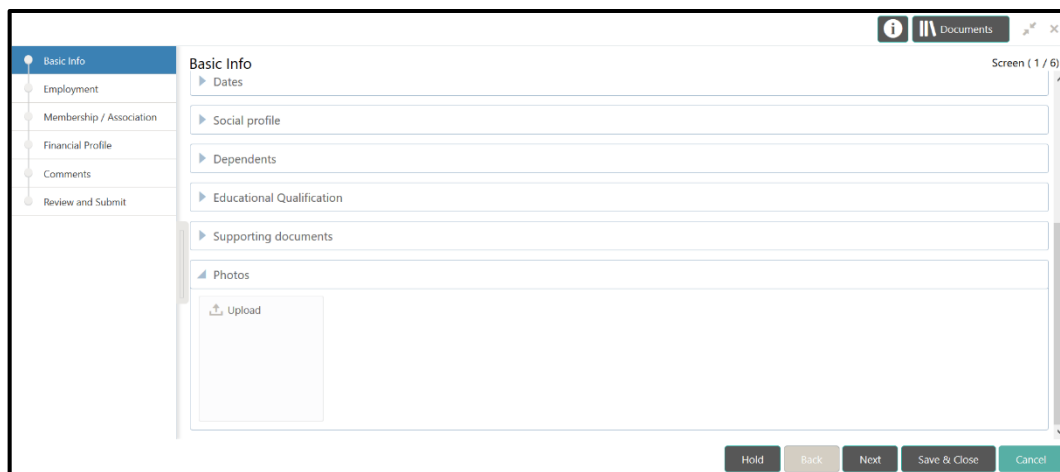
5. Click the calendar icon, and select the **Date**.
6. To add supporting documents, click and expand the **Supporting documents** section.

**Figure 24: Enrichment – Basic Info – Documents**



7. Click the add icon.
  - The system displays the **Supporting Documents** window.
8. Add the necessary details, and click **Save**.
  - The system adds the document details and lists in the **Supporting documents** section.
9. To modify the added document details, select the required item from list and click the edit icon.
10. To delete the added document details, select the required item from list and click the delete icon.
11. To upload photos of the customer, click and expand the **Photos** section.

**Figure 25: Enrichment – Basic Info – Photos**



12. **Upload** the customer photos, and click **Next**.

→ The system displays the **Enrichment – Employment** page.

## 2.3.2 Employment

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

**Figure 26: Enrichment – Employment**

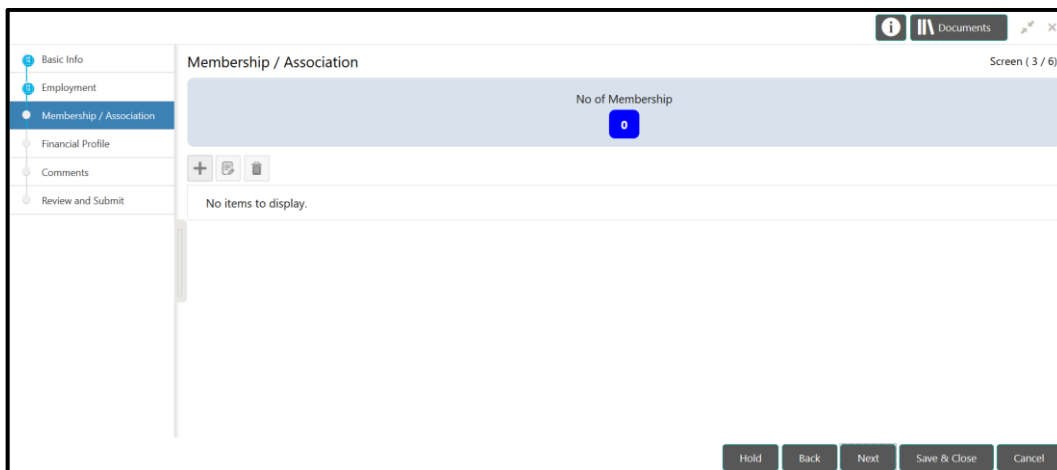
The screenshot displays the 'Enrichment – Employment' page. On the left, a navigation menu includes 'Basic Info', 'Employment', 'Membership / Association', 'Financial Profile', 'Comments', and 'Review and Submit'. The main content area is titled 'Employment' and shows a summary: 'Currently working on Oracle as Senior Software Engineer from March 2013'. Below this, three key metrics are displayed: 'Total work experience' (7 Years), 'No of companies worked' (01), and 'Companies worked for' (Oracle). A detailed view of the current employment is shown below, including: Professional; Organization name: Oracle; Organization type: Private limited; Demographics: Global; Employment type: Permanent; Employee ID: 111000111; Grade: A; Designation: Senior Software Engineer; Employee since: 1362076200000. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The page is identified as 'Screen ( 2 / 6)'.

Upon clicking **Next** in the **Enrichment – Employment** page, the system displays the **Enrichment – Membership** page.

## 2.3.3 Membership / Association

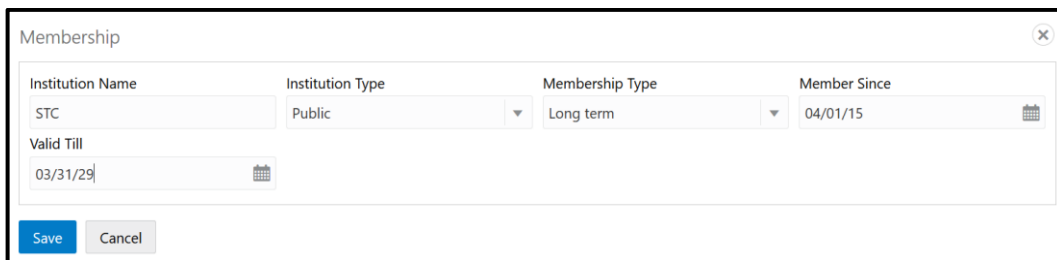
If the customer is a member in or associated with any institution, the relationship manager can add details about the same in this data segment.

Figure 27: Enrichment – Membership



1. To add the membership details, click the add icon.  
→ The system displays the **Add Membership Details** window.

Figure 28: Add Membership Details

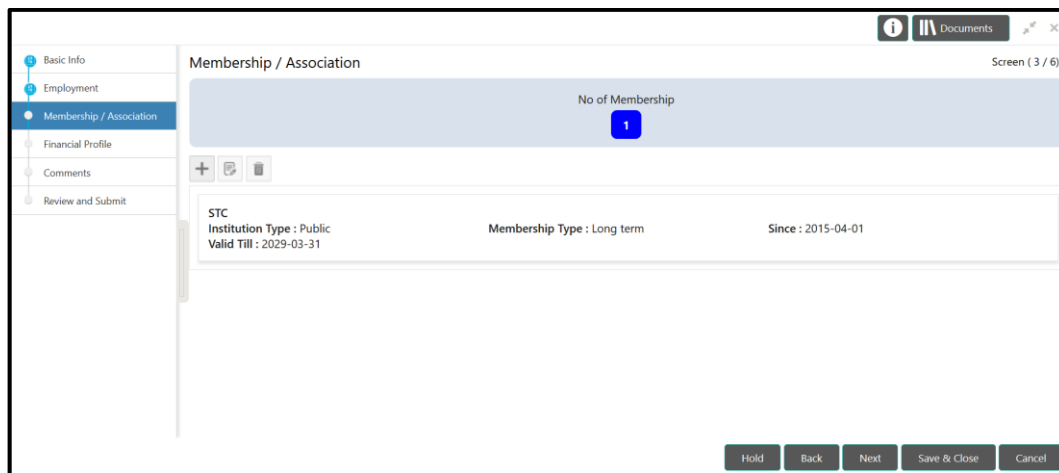


2. In the **Institution Name** field, type the name of institution where the customer is a member.
3. Select the **Institution Type** and the **Membership Type** from the drop-down menu.
4. In the **Member Since** field, click the calendar icon and select the membership start date.
5. In the **Valid Till** field, click the calendar icon and select the membership expiry date.

6. Click **Save**.

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

**Figure 29: Enrichment – Membership List**



7. To modify the added membership detail, select the required item from the list and click the edit icon.

8. To delete the added membership detail, select the required item from the list and click the delete icon.

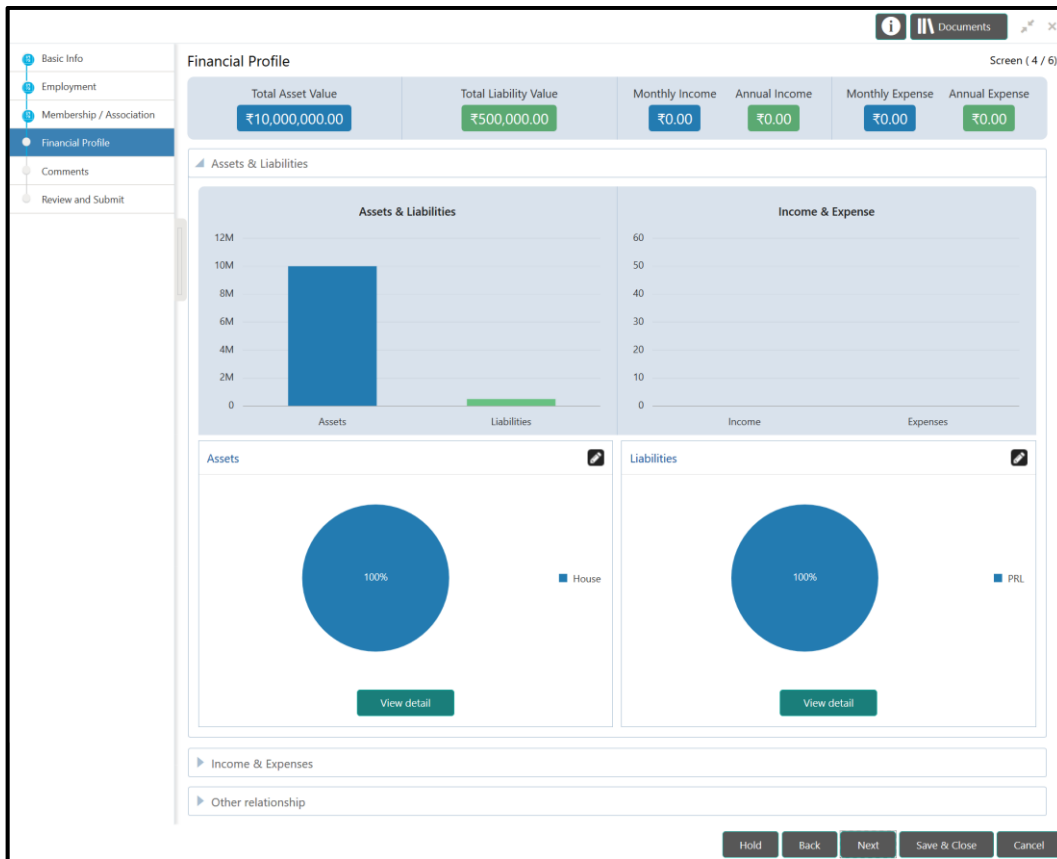
9. To go to the next data segment, click **Next**.

→ The system displays the **Enrichment – Financial Profile** page.

### 2.3.4 Financial Profile

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

Figure 30: Enrichment – Financial Profile



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

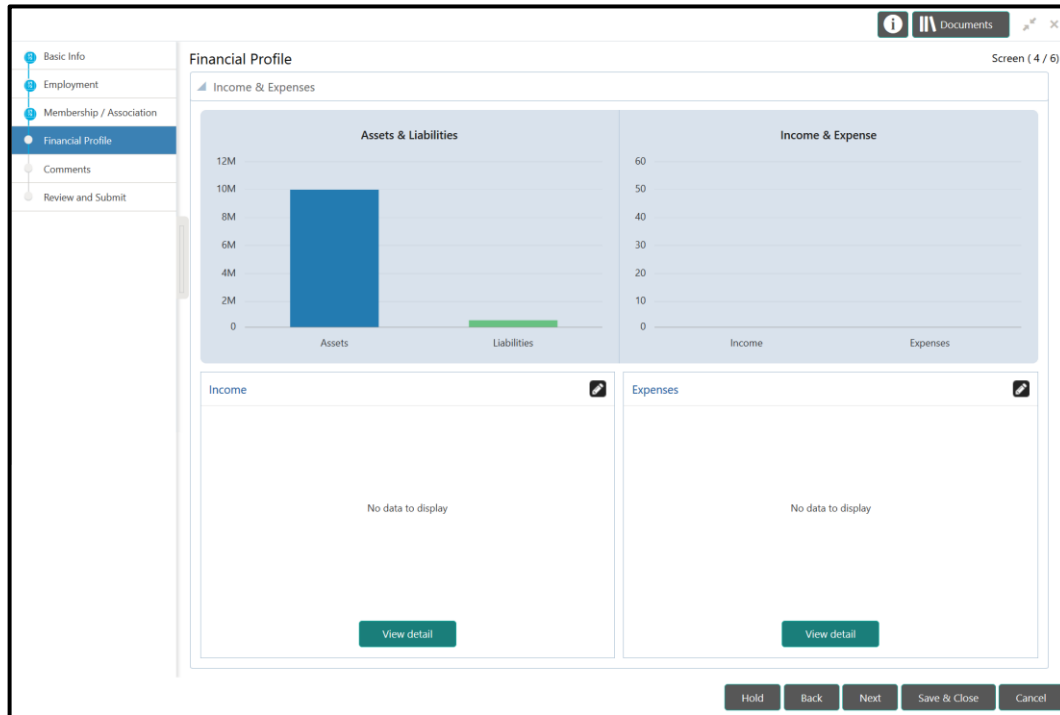
Figure 31: Assets and Liabilities Detail

Assets		Liabilities	
House	€10,000,000.00	PRL	€500,000.00
<b>Total</b> €10,000,000.00		<b>Total</b> €500,000.00	

2. To change the list view of assets and liabilities detail to the chart view, click **Back** in the corresponding tiles.
3. To add, modify or delete the assets and liabilities details, click the configure icon in the corresponding tile.

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

**Figure 32: Financial Profile – Income and Expense**



5. To add income details of the customer, click the configure icon at the top right corner in **Income** tile.

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

**Figure 33: Income**

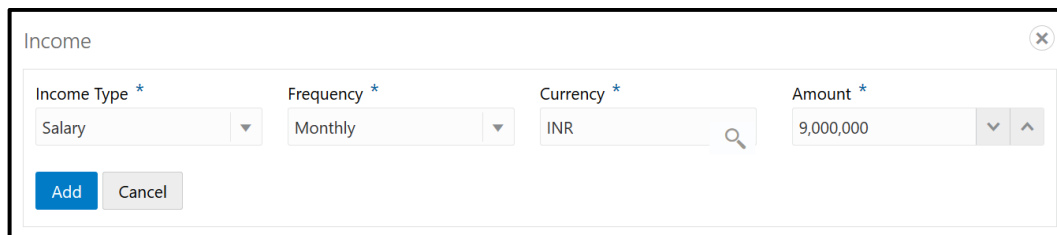




6. Click the add icon.

→ The system displays the **Add Income Details** window:

**Figure 34: Add Income Details**



7. Select the **Income Type** and **Frequency** from the drop-down menu.

8. Search and select the **Currency** for the **Amount**.

9. Specify the income **Amount**.

10. Click **Add**.

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

11. To modify the income details, select the required item from list and click the edit icon.

12. To delete the income details, select the required item from list and click the delete icon.

13. To exit the **Income** window, click **Close**.

14. To add expense details of the customer, click the configure icon at the top right corner in **Expenses** tile.

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

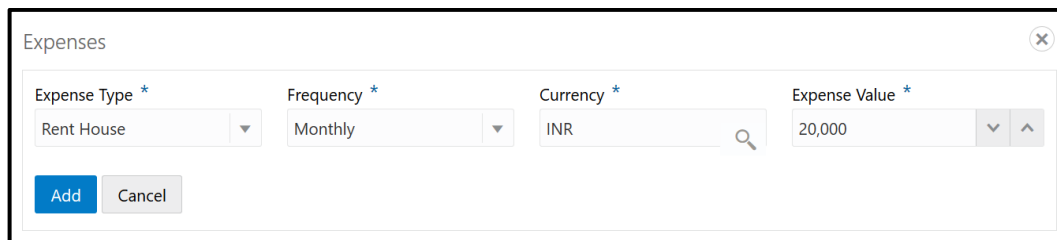
**Figure 35: Expenses**



15. Click the add icon.

→ The system displays the **Add Expense Detail** window:

**Figure 36: Add Expense Details**



The screenshot shows a window titled "Expenses" with a close button (X) in the top right corner. The window contains a form with four fields: "Expense Type \*" with a dropdown menu showing "Rent House", "Frequency \*" with a dropdown menu showing "Monthly", "Currency \*" with a search box containing "INR" and a magnifying glass icon, and "Expense Value \*" with a text input field containing "20,000" and up/down arrow buttons. Below the form are two buttons: "Add" (blue) and "Cancel" (grey).

16. Select the **Expense Type** and **Frequency** from the drop-down menu.

17. Search and select the **Currency** for the **Expense Value**.

18. Specify the **Expense Value**.

19. Click **Add**.

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

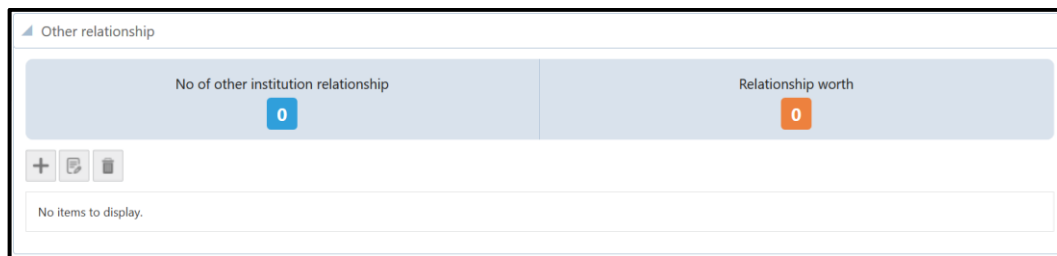
20. To modify the expense details, select the required item from list and click the edit icon.

21. To delete the expense details, select the required item from list and click the delete icon.

22. To exit the **Expenses** window, click **Close**.

23. After adding, modifying or deleting the income and expense detail, click and expand the **Other relationship** section.

**Figure 37: Other Relationship**



The screenshot shows a window titled "Other relationship". It features two summary cards: "No of other institution relationship" with a blue button showing the number "0", and "Relationship worth" with an orange button showing the number "0". Below these cards are three icons: a plus sign (+), a refresh icon, and a trash can icon. At the bottom, there is a text area that says "No items to display."

24. To add details about the customer's relationship with other bank, click the add icon.  
→ The system displays the **Add Relationship Details** window.

**Figure 38: Add Relationship Details**

Relationship with other financial institutions

Institution Name \* National Bank Currency \* INR Relationship Type \* Deposit Relationship worth \* 50,000,000

Relationship Since \* 05/07/18

Add Cancel

25. In the **Institution Name** field, type the name of other bank.
26. Search and select the **Currency** for the **Relationship worth**.
27. Select the **Relationship Type** from the drop-down list.
28. Specify the **Relationship worth** amount.
29. In the **Relationship Since** field, click the calendar icon and select the relationship start date.
30. Click **Add**.  
→ The system adds and lists the relationship details in the **Other relationship** section.

**Figure 39: Other Relationship List**

Other relationship

No of other institution relationship 1 Relationship worth 50000000

+ edit delete

Institution Name: National Bank Relationship Type: Deposit Currency: INR  
Relationship worth: ₹50,000,000.00 Relationship Since: 2018-05-07

31. To modify the other relationship details, select the required item from list and click the edit icon.
32. To delete the other relationship details, select the required item from list and click the delete icon.
33. To go to the next data segment, click **Next**.  
→ The system displays the **Enrichment – Comments** page.

## 2.3.5 Comments

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

**Figure 40: Enrichment - Comments**

1. Type the overall **Comments** for the **Onboarding Enrichment** stage.
2. Click **Post**.
  - The system posts the comments below the **Comments** text box.
3. Click **Next**.
  - The system displays the **Enrichment – Review and Submit** page.

## 2.3.6 Review and Submit

For information on reviewing and submitting the task to the next stage, refer **Review and Submit** sub-section in the **Onboarding Initiation** section.

## 2.4 KYC Check

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

1. To acquire and edit the KYC task, navigate to **Tasks > Free Tasks**.
  - The system displays the **Free Tasks** page.
2. Select the required task, and click **Acquire and Edit**.
  - The system displays the **KYC – Customer Summary** page.

Figure 41: KYC – Customer Summary

**Customer Summary** Screen (1 / 3)

**James Kennedy**  
 Date of birth: 5/1/1990 | Gender: Male | Marital status: | Spouse name: Eve James | Citizenship: IN | Permanent Address: [Redacted]

**General Information**

- Citizenship**: 1 Citizenship history. Citizenship: IN
- Address**: [Redacted]
- Social profile**: [Redacted]

**Professional Information**

- Education**: 1 No of degrees. Highest degree: Degree DEG in Computer Science, IIT Madras, Completed on [Redacted]
- Membership**: [Redacted]

**Employment**

- Total work experience: 7 Years
- No of companies worked: 1
- Currently working with: Senior Software Engineer, Oracle

**Dependent**

- Kelly James**: Daughter, Born on [Redacted]
- Eve James**: Spouse, Born on [Redacted]
- [View family tree](#)

**Dates**: Is not yet done

**KYC**: Is not yet done

**Assets**: 100% House. [View details](#)







**Liabilities**: 100%. [View details](#)

**Income**: 100% SAL. [View details](#)

**Expenses**: 100%. [View details](#)

Buttons: Hold, Back, Next, Save & Close, Cancel

**Table 3: Common Icons List**

Common Icons	Usage / Name
<b>Hold</b>	To hold the Onboarding process
<b>Back</b>	To go back to the previous page / data segment
<b>Next</b>	To go to the next page / data segment
<b>Save and Close</b>	To save the added information and exit the page
<b>Cancel</b>	To exit the page without saving the information
	The add icon
	The edit icon
	The delete icon
	The calendar icon
	The close icon
	Mandatory

In the **General Information** tile, the following details are displayed:

- **Citizenship**
- **Address**
- **Social Profile**

3. To view the address detail, click the **Address** tab.

4. To view the social profile detail, click the **Social Profile** tab.

In the **Professional Information** tab, the following information are displayed:

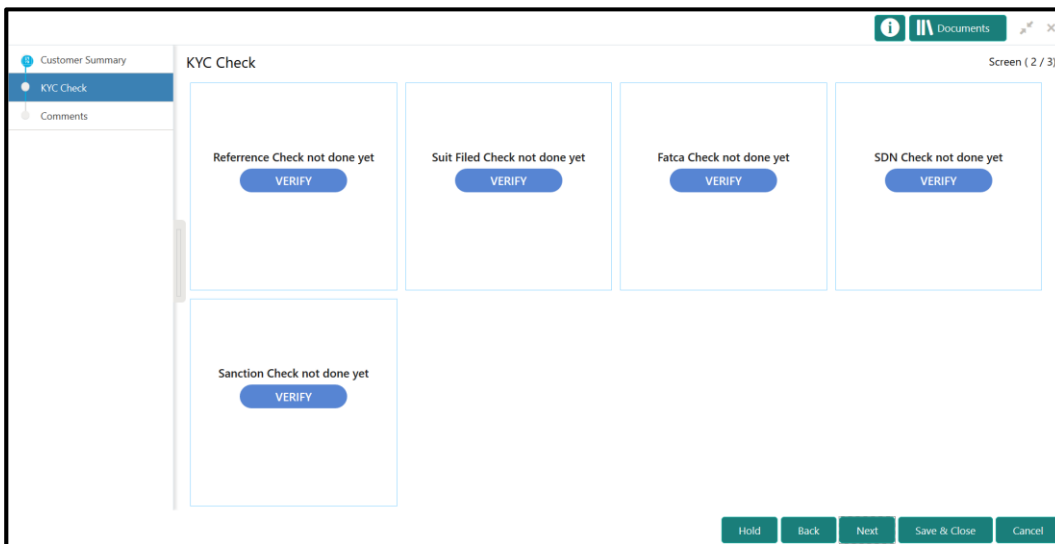
- **Education**
- **Membership**

5. To view the membership information, click the **Membership** tab.

6. To view the family tree of customer, click **View family tree** in the **Dependents** tile.

- To view the Assets, Liabilities, Income and Expenses detail, click **View details** in the corresponding tile.
- After reviewing the customer information, click **Next**.  
→ The system displays the **KYC Check** page.

**Figure 42: KYC Check**



- VERIFY** all the KYC Checks listed for the selected product.

Upon clicking **VERIFY**, the system displays the **Add Verification Details** window corresponding to the KYC Check.



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

**Figure 43: Add Verification Details**

The screenshot shows a window titled "Add Verification Details" with a close button in the top right corner. The form is organized into several sections:

- Reference Information:** Fields for Reference Name (Kennedy), House / Building (Wood House), Street (XYZ street), Area (AMC), City (Chennai), State (Tamilnadu), Country (IN), and Zipcode (600030).
- Phone:** A text field containing 9876543210.
- Verification Details:** A section with radio buttons for "Address Visited" (Yes selected), "Available at Contact Number" (Yes selected), a "Relationship" dropdown menu (Relative selected), and a "Year of Association" field (15).
- Verification Status and Dates:** A "Verification Status" dropdown menu (Compliant selected), and date pickers for "Verified On" (04/15/20) and "Valid Till" (05/02/23).
- Verification Remarks:** A text area containing the word "Verified".
- Buttons:** "Submit" and "Cancel" buttons at the bottom left.

10. In the **Reference Name** field, type the name of the reference person.

11. Type / select the following address details of the reference person in corresponding fields:

- **House / Building**
- **Street**
- **Area**
- **City**
- **State**
- **Country**
- **Zipcode**

12. Type the **Phone** number of the reference person.

In the **Verification Details** section:

13. If the reference person's address is verified, select **Yes** in **Address Visited** field. Otherwise select **No**.

14. If the reference person is **Available at Contact Number** provided, select **Yes**. Otherwise select **No**.

15. Select the **Relationship** between the customer and the reference person from the drop-down menu.

16. Specify the customer's **Year of Association** with the reference person.

17. Select the **Verification Status** from the drop-down menu. The options available are: **Compliant, Non-compliant and Not Verified**.

18. If Compliant and Non-Compliant are selected as **Verification Status**, click the calendar icon and select the **Verified On** and **Verified Till** dates.

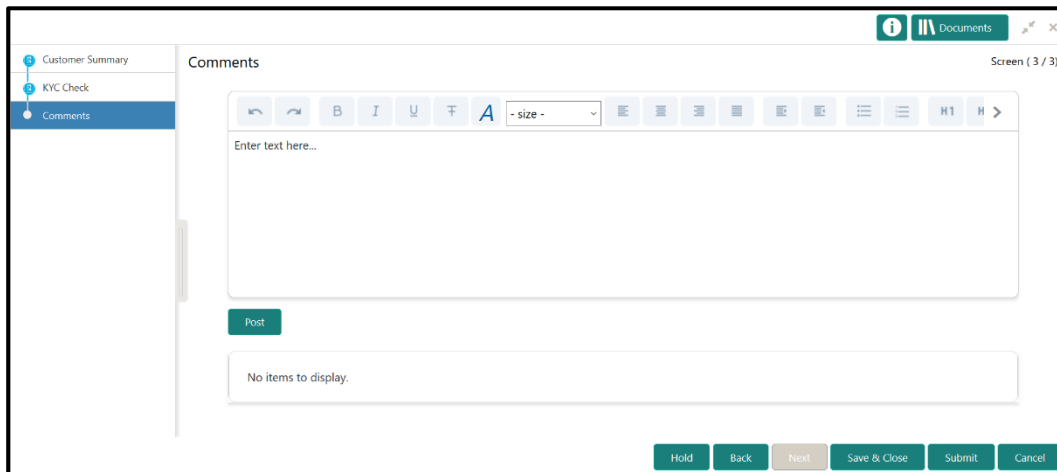
19. Type the **Verification Remarks** and click **Submit**.

→ The system updates the verification details in corresponding tile in the **KYC Check** page.

20. After completing all the KYC Checks, click **Next**.

→ The system displays the **KYC - Comments** page.

**Figure 44: KYC – Comments**



21. Type the overall **Comments** for the **KYC** stage.

22. Click **Post**.

→ The system posts the comments below the **Comments** text box.

23. Click **Submit**.

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

24. Select the **Outcome**. The options available are: Approve and Reject.

25. Click **Submit**.

If “Approve” is selected as the **Outcome**, the task is moved to the **Review** stage.

If “Reject” is selected as the **Outcome**, the task is terminated.

## 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 > Free Tasks**.
  - The system displays the **Free Tasks** page.
2. Select the required task, and click **Acquire and Edit**.
  - The system displays the **Review – Customer Summary** page.

Figure 45: Review – Customer Summary

**Customer Summary** John S. Screen (1 / 3)

Date of birth: 5/1/2020 | Gender: Male | Marital status: | Spouse name: | Citizenship: IN | Permanent Address: undefined undefined undefined undefined

General Information			Professional Information	
Citizenship	Address	Social profile	Education	Membership
1 Citizenship history Citizenship: IN			1 No of degrees Highest degree: Degree DEG in test Completed on	

Employment	Dependent
Total work experience: 2 Years   No of companies worked: 1 Currently working with: AAA	Father, Born on View family tree







Dates	KYC
Is not yet done	Is not yet done

Assets	Liabilities
50.0% Vehicle, 50.0% Deposit View details	50.0% Vehicle, 50.0% Deposit View details

Income	Expenses
100% SAL View details	100% View details

Hold Back Next Save & Close Cancel

**Table 4: Common Icons List**

Common Icons	Usage / Name
<b>Hold</b>	To hold the Onboarding process
<b>Back</b>	To go back to the previous page / data segment
<b>Next</b>	To go to the next page / data segment
<b>Save and Close</b>	To save the added information and exit the page
<b>Cancel</b>	To exit the page without saving the information
	The add icon
	The edit icon
	The delete icon
	The calendar icon
	The close icon
	Mandatory

In the **General Information** tile, the following details are displayed:

- **Citizenship**
- **Address**
- **Social Profile**

3. To view the address detail, click the **Address** tab.
4. To view the social profile detail, click the **Social Profile** tab.

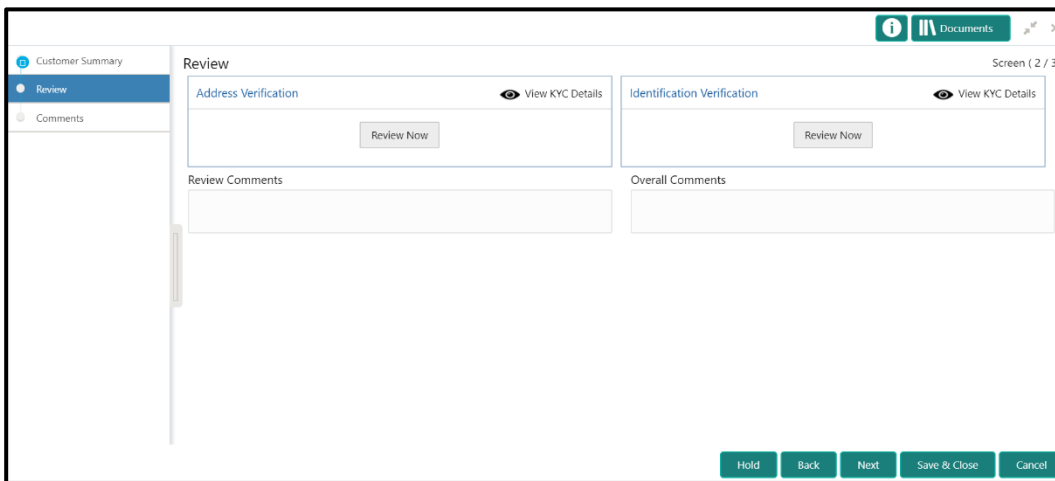
In the **Professional Information** tab, the following information are displayed:

- **Education**
- **Membership**

5. To view the membership information, click the **Membership** tab.
6. To view the family tree of customer, click **View family tree** in the **Dependents** tile.

- To view the Assets, Liabilities, Income and Expenses detail, click **View details** in the corresponding tile.
- After reviewing the customer information, click **Next**.  
→ The system displays the **Review – Review Comments** page.

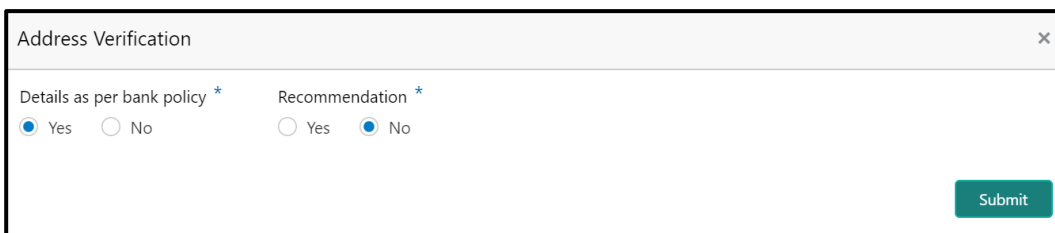
Figure 46: Review – Review Comments



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

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

Figure 47: Address Verification



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

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

**Figure 48: Address Verification Comments**

The screenshot shows a window titled "Address Verification" with a close button (X) in the top right corner. It contains two sections: "Details as per bank policy" and "Recommendation", each with radio buttons for "Yes" and "No". Both "No" options are selected. Below these are two text input fields: "Details Not As Per Bank Policy" and "Mitigation". A green "Submit" button is located in the bottom right corner.

11. Type the required comments in **Details Not As Per Bank Policy** and **Mitigation** boxes.

12. Click **Submit**.

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

**Figure 49: Review Comments with Verification Status**

The screenshot shows a "Review" page with a sidebar on the left containing "Customer Summary", "Review", and "Comments". The main content area is titled "Review" and contains two verification sections: "Address Verification" and "Identification Verification". Each section has three status buttons: "Details as per bank policies" (Yes), "Recommendation" (No), and "Approval decision" (Pending). Below each section are "Review Comments" and "Overall Comments" text boxes. At the bottom right, there are navigation buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

13. Type the **Review Comments** and the **Overall Comments**.

14. Click **Next**.

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

15. Type the overall **Comments** for the **Review** stage.

16. Click **Post**.

→ The system posts the comments below the **Comments** text box.

17. Click **Submit**.

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

18. Select the **Outcome**. The options available are: Proceed and Additional Info.

If “Proceed” is selected as the Outcome, the task is moved to the **Approval** stage.

If “Additional Info” is selected as the **Outcome**, the task is moved back to the Onboarding Enrichment stage.

## 2.6 Approval

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

19. To acquire and edit the Approval task, navigate to **Tasks > Free Tasks**.

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

20. Select the required task, and click **Acquire and Edit**.

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



Figure 50: Approval – Customer Summary

**Customer Summary** Screen ( 1 / 3 )

**John S**  
Date of birth: 5/1/2020  
Gender: Male  
Marital status: [Redacted]  
Spouse name: [Redacted]  
Citizenship: IN  
Permanent Address: [Redacted]

**General Information**

- Citizenship**: 1  
Citizenship history: [Redacted]  
Citizenship: IN
- Address**: [Redacted]
- Social profile**: [Redacted]

**Professional Information**

- Education**: 1  
No of degrees: [Redacted]  
Highest degree: [Redacted]  
Degree: [Redacted]  
DEG in test: [Redacted]  
Completed on: [Redacted]
- Membership**: [Redacted]

**Employment**

- Total work experience: **2 Years**
- No of companies worked: **1**
- Currently working with: AAA [Redacted]

**Dependent**

- test tset  
Father, Born on [Redacted]
- [View family tree](#)

**Dates**

- i**  
Dates  
Is not yet done

**KYC**

- i**  
KYC  
Is not yet done

**Assets**

- 50.0% Vehicle (Blue)
- 50.0% Deposit (Green)
- [View details](#)

**Liabilities**

- 50.0% Vehicle (Blue)
- 50.0% Deposit (Green)
- [View details](#)

**Income**







- 100% SAL (Blue)
- [View details](#)

**Expenses**

- 100% (Blue)
- [View details](#)

Hold Back Next Save & Close Cancel

**Table 5: Common Icons List**

Common Icons	Usage / Name
<b>Hold</b>	To hold the Onboarding process
<b>Back</b>	To go back to the previous page / data segment
<b>Next</b>	To go to the next page / data segment
<b>Save and Close</b>	To save the added information and exit the page
<b>Cancel</b>	To exit the page without saving the information
	The add icon
	The edit icon
	The delete icon
	The calendar icon
	The close icon
	Mandatory

In the **General Information** tile, the following details are displayed:

- **Citizenship**
- **Address**
- **Social Profile**

21. To view the address detail, click the **Address** tab.

22. To view the social profile detail, click the **Social Profile** tab.

In the **Professional Information** tab, the following information are displayed:

- **Education**
- **Membership**

To view the membership information, click the **Membership** tab.

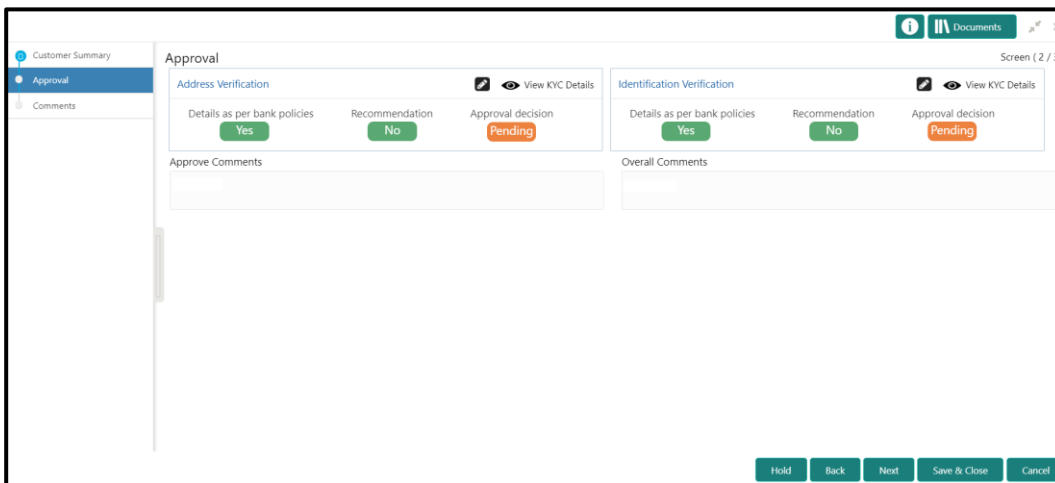
23. To view the family tree of customer, click **View family tree** in the **Dependents** tile.

24. To view the Assets, Liabilities, Income and Expenses detail, click **View details** in the corresponding tile.

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

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

**Figure 51: Approval – Approval Comments**

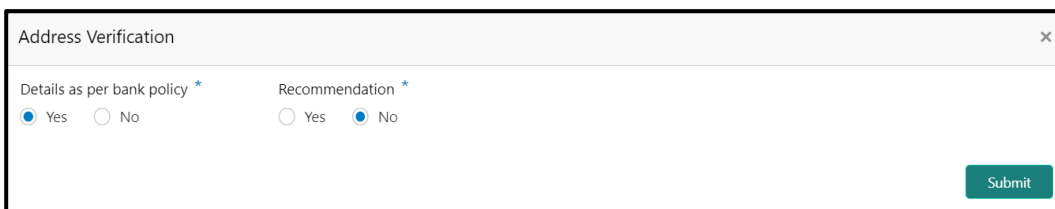


26. **View KYC Details** in all the tiles, and click the edit icon to approve all the KYC details.

Upon clicking the edit icon, the system displays the verification window corresponding to the KYC Check.

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

**Figure 52: Address Verification**



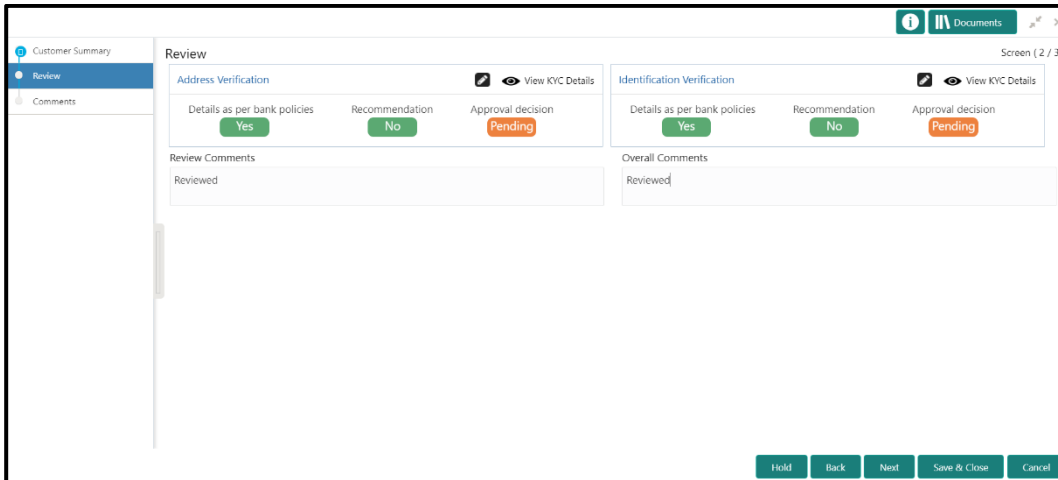
27. View the options selected by the Reviewer.

28. Modify the options, if required.

29. Click **Submit**.

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

**Figure 53: Approval Comments with Approval Status**

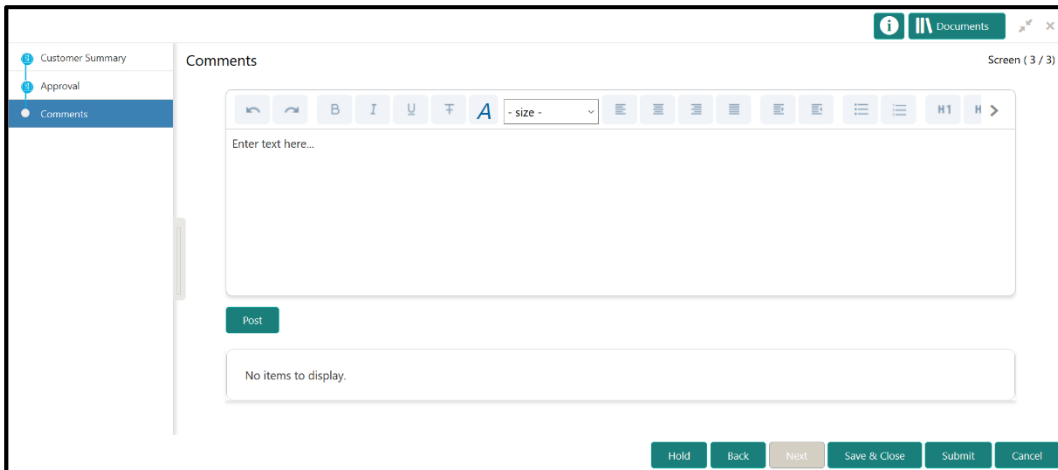


30. Type the **Approve Comments** and the **Overall Comments**.

31. Click **Next**.

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

**Figure 54: Approval - Comments**



32. Type the overall **Comments** for the **Approval** stage.

33. Click **Post**.

→ The system posts the comments below the **Comments** text box.

34. Click **Submit**.

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

35. Select the **Outcome** from the drop-down list. The options available are: Proceed, Reject, and Additional Info.

36. Click **Submit**.

If "Proceed" is selected as the **Outcome**, the task is automatically moved to the Host system.

If "Reject" is selected as the **Outcome**, the task is terminated.

If "Additional Info" is selected as the **Outcome**, the task is moved back to the Onboarding Enrichment stage.

### 3 List Of Glossary

1. Quick Initiation - [2.2 Onboarding Initiation](#) (pg. 5).
2. Initiation - Basic Details - [2.2.1 Basic Details](#) (pg. 5).
3. Initiation - Dependents - [2.2.2 Dependents](#) (pg. 9).
4. Initiation - Educational Qualifications - [2.2.3 Educational Qualification](#) (pg. 11).
5. Initiation - Employment - [2.2.4 Employment](#) (pg. 13).
6. Initiation - Financial Information - [2.2.5 Financial Information](#) (pg. 15).
7. Initiation - Interested Products - [2.2.6 Interested Products](#) (pg. 17).
8. Initiation - Comments - [2.2.7 Comments](#) (pg. 18).
9. Initiation - Review and Submit - [2.2.8 Review and Submit](#) (pg. 19).
10. Enrichment - Basic Info - [2.3.1 Basic Info](#) (pg. 23).
11. Enrichment - Employment - [2.3.2 Employment](#) (pg. 25).
12. Enrichment - Membership - [2.3.3 Membership / Association](#) (pg. 25).
13. Enrichment - Financial Profile - [2.3.4 Financial Profile](#) (pg. 27).
14. Enrichment - Comments - [2.3.5 Comments](#) (pg. 33).
15. KYC Check - [2.4 KYC Check](#) (pg. 34).
16. Review - Review Comments - [2.5 Review](#) (pg. 40).
17. Approval - Approval Comments - [2.6 Approval](#) (pg. 45).