

**Retail Onboarding User Guide**

# **Oracle FLEXCUBE Onboarding**

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## Retail Onboarding User Guide

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# 1 Preface

## 1.1 Introduction

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

## 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 Topics

This user manual is organized as follow:

Topics	Description
<b>Retail Onboarding</b>	Provides an overview of the Retail 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

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

1. Getting Started User Guide
2. Retail 360 User Guide

## 1.6 Symbols

Symbol	Description
→	Represents Results

## 2 Retail Onboarding

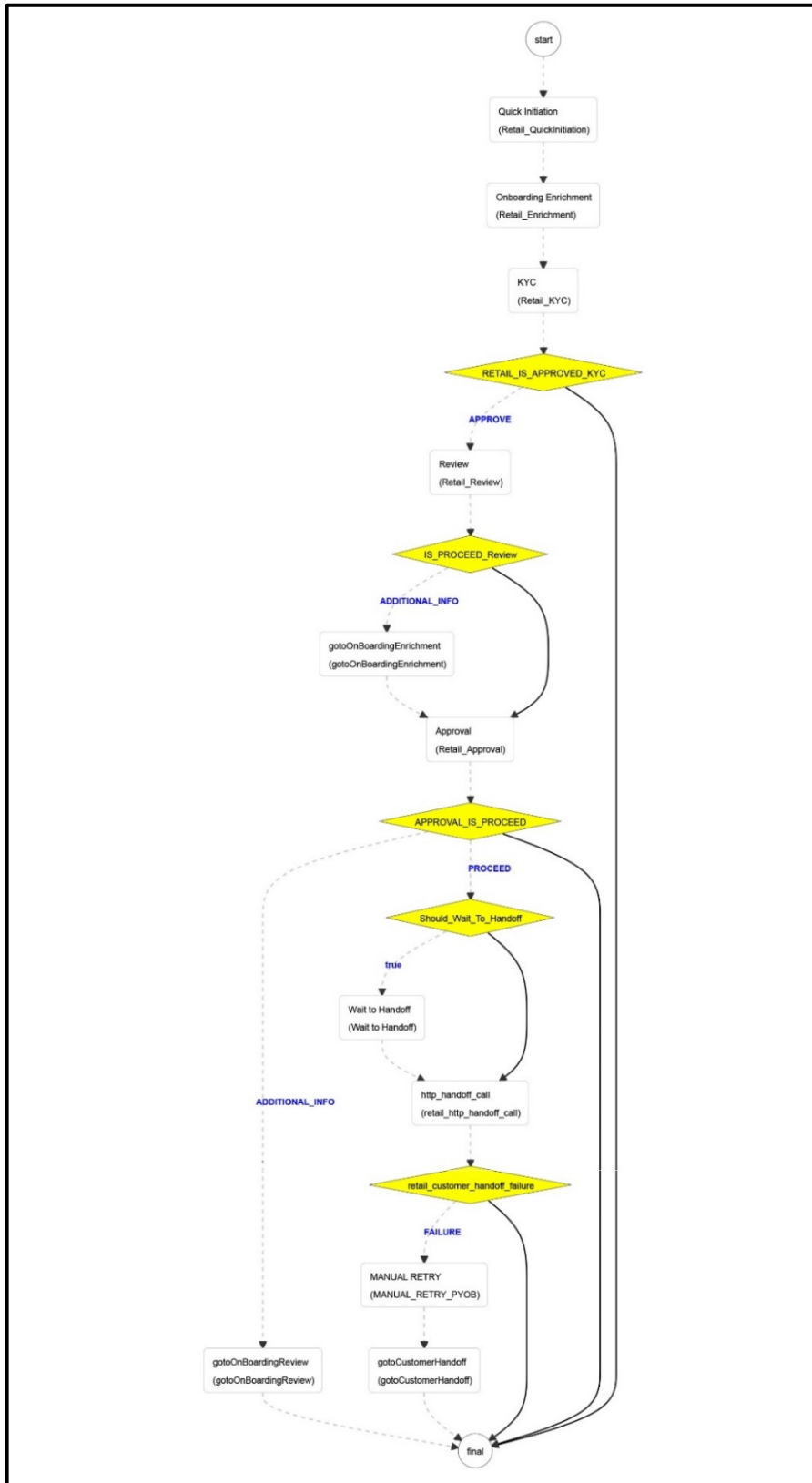
### 2.1 Overview

Retail 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 Retail Onboarding process is shown below for reference:

Figure 1: Quick Initiation



## 2.2 Onboarding Initiation

This section contains the following topics:

- [2.2.1 Basic Details](#)
- [2.2.2 Dependents](#)
- [2.2.3 Educational Qualification](#)
- [2.2.4 Employment](#)
- [2.2.5 Financial Information](#)
- [2.2.6 Interested Products](#)
- [2.2.7 Comments](#)
- [2.2.8 Review and Submit](#)

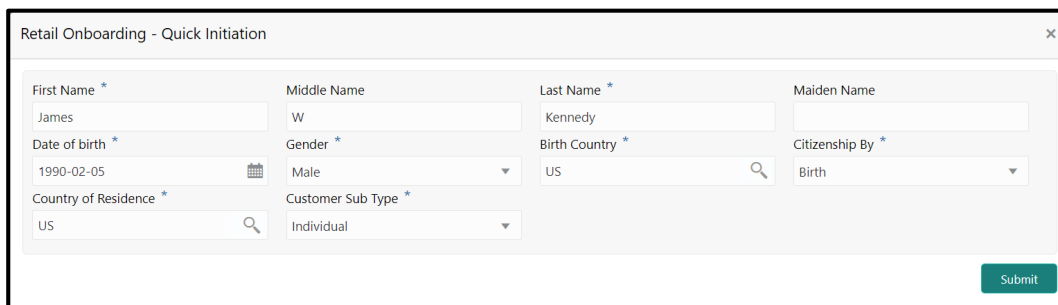
In this stage, the Relationship Manager can capture brief information about the retail customer to be onboarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. From the home page, click **Retail Onboarding**.

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

**Figure 2: Quick Initiation**



The screenshot shows a web form titled "Retail Onboarding - Quick Initiation" with a close button (X) in the top right corner. The form contains several input fields and dropdown menus:

Field	Value
First Name *	James
Middle Name	W
Last Name *	Kennedy
Maiden Name	
Date of birth *	1990-02-05
Gender *	Male
Birth Country *	US
Citizenship By *	Birth
Country of Residence *	US
Customer Sub Type *	Individual

A green "Submit" button is located at the bottom right of the form.



Retail Onboarding - 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. Select the sub-type of customer from drop-down menu for **Customer Sub Type**.
9. To submit the customer details, click **Submit**.
10. To cancel the initiation operation, click the close icon at the top right corner.

**NOTE:** 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 3: Initiation - Basic Details**

The screenshot displays the 'Initiation - Basic Details' page. On the left, a vertical navigation menu lists several sections, with 'Basic Details' currently selected. The main area of the page is titled 'Basic Details' and contains three expandable sections: 'Basic info & Citizenship', 'Address', and 'Social Profile'. The top right corner of the page indicates 'Screen (1 / 8)' and includes a 'Documents' icon. At the bottom right, there is a row of five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

1. Specify the following additional information as required:

- Title
- Marital Status
- Customer Sub Type
- Customer Segment
- ID Type
- Unique ID
- Nationality
- Resident Status
- Preferred Language
- Preferred Currency

Figure 4: Basic Info and Citizenship

The screenshot shows the 'Basic Info & Citizenship' section of a form. 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 form area is titled 'Basic Details' and 'Basic Info & Citizenship'. It contains several rows of input fields and dropdown menus. The first row includes Title (Mr.), First Name (James), Middle Name (W), Last Name (Kennedy), and Short Name (JaKe1613625486). The second row includes Maiden Name, Date of Birth (1990-02-05), Gender (Male), and Marital Status (Married). The third row includes Customer Sub Type (Individual), Customer Segment (Emerging Affluent), ID Type (Driving License), and Unique ID (DL/KY/9827-356). Below this is an 'Upload Photo' section with an 'Upload' button. The fourth row includes Birth Country (US), Nationality (US), Citizenship by (Birth), and Resident Status (Resident). The fifth row includes Country of residence (US), Preferred Language (ENGLISH), and Preferred Currency (USD). At the bottom, there are expandable sections for 'Address' and 'Social Profile'.

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

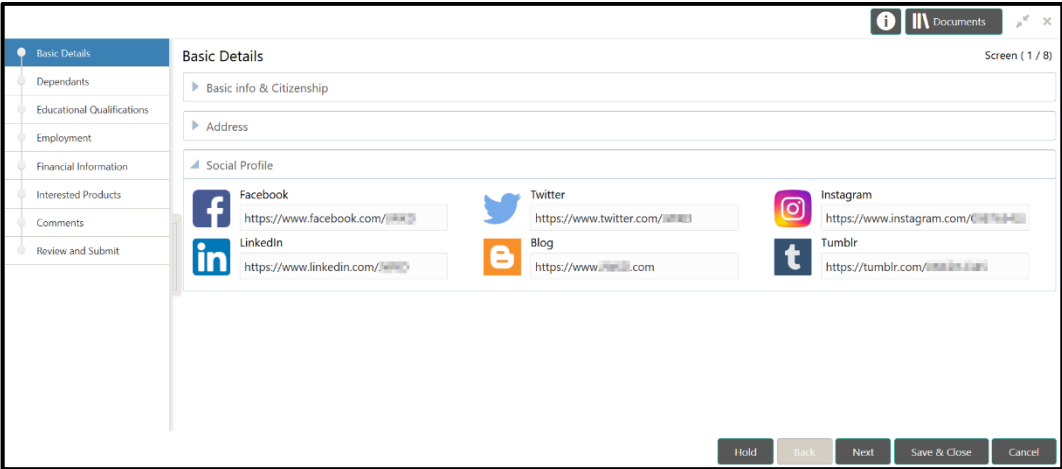
2. **Upload photo** of the customer, if available.
3. Click and expand the **Address** section.
  - The system displays the address related fields.

Figure 5: Address

The screenshot shows the 'Address' section of the form. The left sidebar is the same as in Figure 4. The main form area is titled 'Basic Details' and 'Address'. It contains several rows of input fields and dropdown menus. The first row includes Address Type (dropdown) and a 'Delete' button. The second row includes Building Name, Street Name, Locality, and City. The third row includes State, Country Code, Zip Code, and ISD. The fourth row includes Email ID, Contact Number, and Narrative. Below this is an 'Add More' button and an expandable section for 'Social Profile'.

4. Select the **Address Type** from the drop-down menu.
5. Type the following address details of the customer:
  - Building Name
  - Street Name
  - Locality

- City
  - State
6. Search and select the **Country** for the address.
  7. Type the **Postal Code** for the address.
  8. Specify the following communication details of the customer:
    - Mobile Number
    - Email ID
    - Contact Number
  9. In the **Narrative** field, type description for the address.
  10. To add another address, click **Add more**.
  11. After adding the address details, click and expand the **Social Profile** section.
    - The system displays the social profile related fields.

**Figure 6: Social Profile**

The screenshot shows a web application interface for a 'Basic Details' form. The left sidebar contains a navigation menu with items: Basic Details (selected), Dependants, Educational Qualifications, Employment, Financial Information, Interested Products, Comments, and Review and Submit. The main content area is titled 'Basic Details' and includes sections for 'Basic info & Citizenship', 'Address', and 'Social Profile'. The 'Social Profile' section is expanded and displays six input fields for social media profiles: Facebook, Twitter, Instagram, LinkedIn, Blog, and Tumblr. Each field contains a URL starting with 'https://www.' followed by the platform name and a masked profile ID. At the bottom right of the form, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

12. Type addresses of the following social profiles in corresponding fields:
  - Facebook
  - Twitter
  - Instagram
  - LinkedIn

- Blog
- Tumblr

13. Click **Next**.

→ The system displays the **Initiation - Dependents** 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 7: Initiation - Dependents**

In the **Initiation - Dependents** page:

1. To add the dependent detail, click the add icon.

→ The system displays the **Dependent Detail** window.

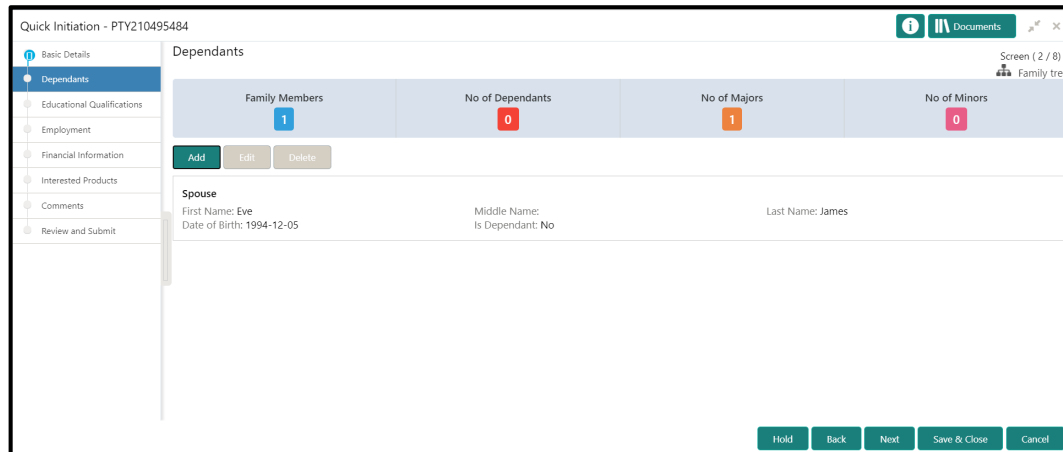
**Figure 8: Dependent Detail**

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.

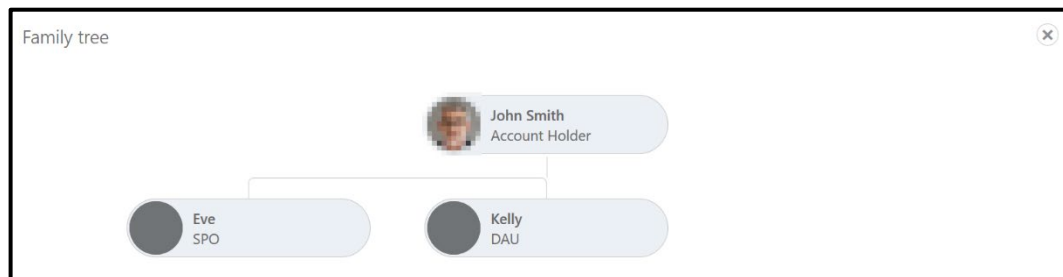
**Figure 9: Dependents List**



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 10: 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 11: Initiation - Educational Qualifications**

Highest Degree	No of Degree	No of Diploma	No of Certificate
UG - Chicago University	1	0	0

Education Type	Course	Specilization	University/Institute
Under Graduate	Under Graduate	Computer Science	Chicago University

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

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

**Figure 12: Add Educational Detail**

- Select the **Education Type** and **Course** from the drop-down menu.
- Type the **Specialization** detail.
- Type the **University/Institute** name.
- Click the calendar icon, and select the course **Completion Date**.
- 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.

9. To delete the added educational details, select the required item from list and click the delete icon.

10. 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 13: Initiation - Employment**

Screen ( 4 / 8 )

Currently working in Oracle as Senior Software Engineer from March 2013

Total work experience	No of companies worked	Currently working for
8 Years	1	Oracle

Add Edit Delete

**Service**

Organization name: Oracle	Organization type: Private Limited	Demographics: Global
Employment type: Full Time	Employee ID: 111000111	Employment Start Date: 2013-03-01
Employment End Date: 2021-02-18	Grade: Middle Management	Designation: Senior Software Engineer
Industry type: IT		

Hold Back Next Save & Close Cancel

In the **Initiation – Employment** page:

1. To add the employment detail, click the add icon.

→ The system displays the **Add Employment Detail** window.

Figure 14: Add employment Detail

The screenshot shows a form titled "Employment" with the following fields and values:

Employment type *	Service	Organization Category *	Private Limited	Demographics *	Global	Employee type *	Full Time
Organization name *	Oracle	Employment Start Date *	2013-03-01	Employment End Date		Grade	Middle Management
Employee ID	111000111	I currently work in this role *	Yes	Industry type	IT		
Designation	Senior Software Engineer						

Buttons: Submit, Cancel

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. Select the industry type to which the employer belongs to from the drop-down list.
13. Click **Submit**.
  - The system adds the employment details are lists the same in the **Initiation - Employment** page.
14. To modify the added employment details, select the required item from list and click the edit icon.
15. To delete the added employment details, select the required item from list and click the delete icon.

16. 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 15: Initiation – Financial Information**

Annual Income	Total Asset Value	Total Liability Value
1M - 5M	\$0.00	\$0.00

Annual Income

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 16: Financial Information – Asset Details**

Annual Income	Total Asset Value	Total Liability Value
1M - 5M	\$1,000,000.00	\$0.00

Annual Income

Asset Details

Total No of Assets	Total Asset Value
1	\$1,000,000.00

Add Edit Delete

House  
Type: House  
Currency: USD  
Total Value: \$1,000,000.00

Liabilities Details

Hold Back Next Save & Close Cancel

3. To add the asset detail, click the add icon.

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

**Figure 17: Add Asset Details**

4. Select the **Assets Type** from the drop-down list.

5. Search and select the **Currency** for the Assets Value.

6. Specify the **Assets Value**.

7. Click **Submit**.

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

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

9. To delete the added asset details, select the required item from list and click the delete icon.

10. To add the liability details, click and expand the **Liabilities Details** section.

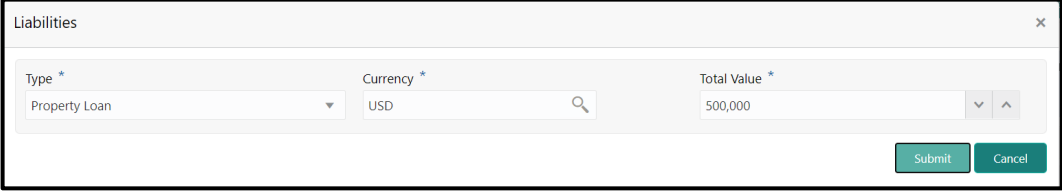
→ The system displays the options to add, modify and delete liability details.

**Figure 18: Financial Information – Liabilities Details**

11. Click the add icon.

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

**Figure 19: Add Liability Details**



The screenshot shows a window titled "Liabilities" with a close button (X) in the top right corner. The window contains three input fields: "Type \*" with a dropdown menu showing "Property Loan", "Currency \*" with a search box containing "USD" and a magnifying glass icon, and "Total Value \*" with a text input field containing "500,000" and up/down arrow icons. At the bottom right of the window are two buttons: "Submit" 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**.

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

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

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

19. 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 20: Initiation - Interested Products**

1. Select the products based on customer's interest, and specify the requested value for each product.
2. 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 21: Initiation – Comments**

3. Type the overall **Comments** for the Onboarding Initiation stage.
4. Click **Post**.
  - The system posts the comments below the **Comments** text box.
5. 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 22: Initiation – Review and Submit

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

Documents

### Review and Submit

Screen ( 8 / 8 )

**James W Kennedy**

Date of birth	Gender	Marital status	Spouse name	Citizenship	Permanant Address
5/1/1990	Male		Eve null James	IN	WMC Nest Bill Town Trivandrum IN

General Information			Professional Information	
Citizenship	Address	Social profile	Education	Membership
<p>Citizenship history</p> <p><b>Citizenship</b> IN</p>			<p style="font-size: 2em; text-align: center; color: #0070C0;">1</p> <p style="text-align: center;">No of degrees</p> <p><b>Highest degree</b> Degree UG in Computer Science IIT Madras Completed on</p>	
<p><b>Employment</b></p> <p>Total work experience    No of companies worked</p> <p style="text-align: center;"><span style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px;">7 Years</span>    <span style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px;">1</span></p> <p>Currently working with</p> <p>Senior Software Engineer Oracle IN</p>			<p><b>Dependent</b></p> <p><a href="#">Eve James</a> Spouse, Born on</p> <p><a href="#">Kelly James</a> Daughter, Born on</p> <p style="text-align: center;"><a href="#">View family tree</a></p>	
<p><b>Dates</b></p> <p style="text-align: center; font-size: 1.5em;">i</p> <p style="text-align: center;">Dates Is not yet done</p>			<p><b>KYC</b></p> <p style="text-align: center; font-size: 1.5em;">i</p> <p style="text-align: center;">KYC Is not yet done</p>	
<p><b>Assets</b></p> <p style="text-align: center; font-size: 2em;">100%</p> <p style="text-align: center;">■ House</p> <p style="text-align: center;"><a href="#">View details</a></p>			<p><b>Liabilities</b></p> <p style="text-align: center; font-size: 2em;">100%</p> <p style="text-align: center;">■ Personal Loan</p> <p style="text-align: center;"><a href="#">View details</a></p>	
<p><b>Income</b></p> <p style="text-align: center; font-size: 1.5em;">i</p> <p style="text-align: center;">Income Is not yet done</p>			<p><b>Expenses</b></p> <p style="text-align: center; font-size: 1.5em;">i</p> <p style="text-align: center;">Expense Is not yet done</p>	

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 Banking Enterprise Party Management.

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

This section contains the following topics:







- [2.3.1 Basic Info](#)
- [2.3.2 Employment](#)
- [2.3.3 Membership / Association](#)
- [2.3.4 Financial Profile](#)
- [2.3.5 Comments](#)
- [2.3.6 Review and Submit](#)

### 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**

<b>Common Icons</b>	<b>Usage / Name</b>
<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 23: Enrichment – Basic Info**



The screenshot displays the 'Basic Info' enrichment screen for a user named James W Ke. The screen is divided into a left-hand navigation menu and a main content area. The navigation menu includes options like 'Basic Info', 'Employment', 'Membership / Association', 'Financial Profile', 'Comments', and 'Review and Submit'. The main content area shows the user's profile information, including a circular profile picture, name, date of birth, gender, marital status, and spouse name. Below this, there are several expandable sections: 'Basic info & Citizenship', 'Family Details', 'Address', 'Dates', 'Social Profile', 'Educational Qualification', and 'Supporting Documents'. At the bottom of the screen, there is a navigation bar with buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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 24: Enrichment – Basic Info – Dates

The screenshot shows the 'Basic Info' form with the 'Dates' section expanded. The 'Date type' dropdown is set to 'Marriage anniversary', the 'Date' field is '16-09-08', and there is an 'Upload photo' button. The 'Add More' button is visible below the date entry. The form also shows sections for 'Basic info & Citizenship', 'Family Details', 'Address', 'Social Profile', 'Educational Qualification', and 'Supporting Documents'.

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 25: Enrichment – Basic Info – Documents

The screenshot shows the 'Basic Info' form with the 'Supporting Documents' section expanded. It displays a summary table with 'Total Documents: 1', 'Document Submitted: 1', and 'Document Pending: 0'. Below the table are 'Add', 'Edit', and 'Delete' buttons. A 'Voted Id' card shows 'Document Number: VID/KY/974987312', 'Document Issue Date: 2015-12-16', and 'Document Expiry Date: 2024-12-31'. The form also shows sections for 'Address', 'Dates', 'Social Profile', and 'Educational Qualification'.

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, 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. At the top, it states 'Currently working in Oracle as Senior Software Engineer from March 2013'. Below this, three summary boxes are shown: 'Total work experience' with '8 Years', 'No of companies worked' with '1', and 'Currently working for' with 'Oracle'. There are 'Add', 'Edit', and 'Delete' buttons. A 'Service' section contains the following details:

Organization name: Oracle	Organization type: Private Limited	Demographics: Global
Employment type: Full Time	Employee ID: 111000111	Employment Start Date: 2013-03-01
Employment End Date: 2021-02-18	Grade: Middle Management	Designation: Senior Software Engineer
Industry type: IT		

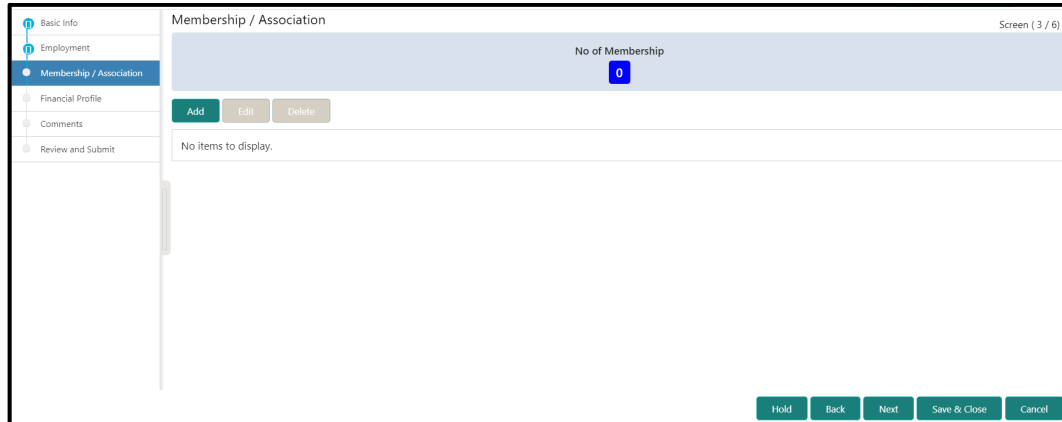
At the bottom of the page, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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.

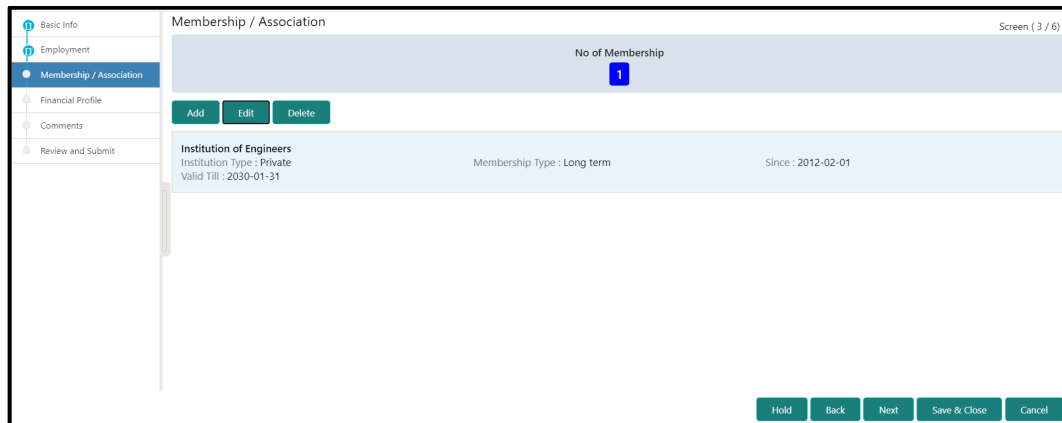
3. Select the **Institution Type** and the **Membership Type** from the drop-down menu.

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**

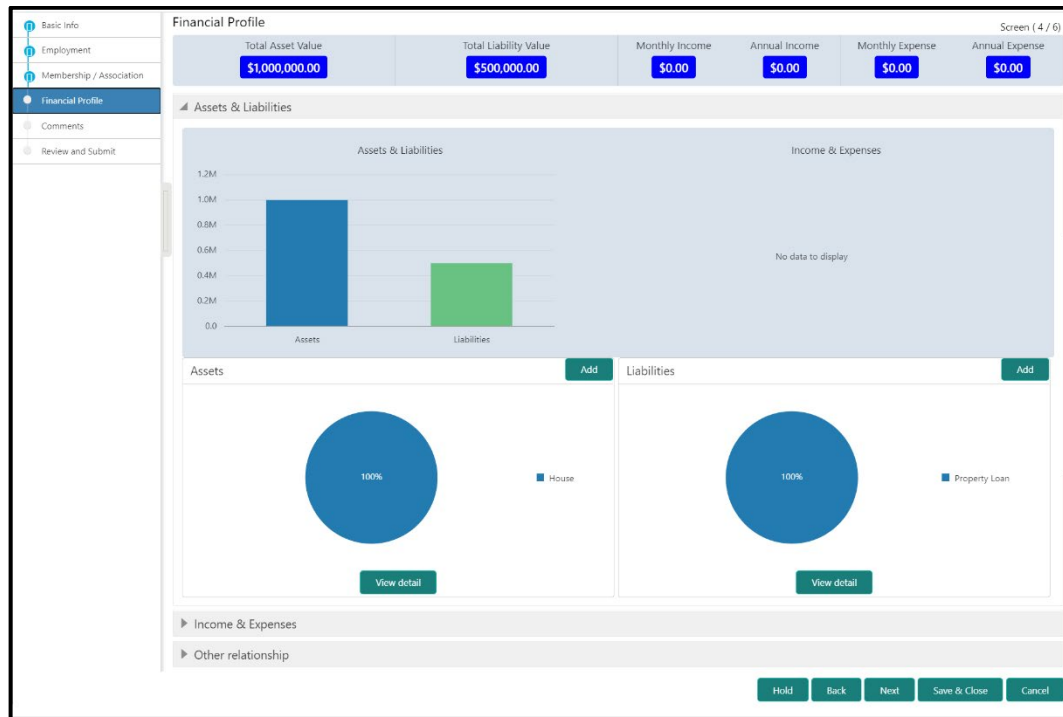
7. To modify the added membership detail, select the required item from the list and click the edit icon.
8. To delete the added membership detail, select the required item from the list and click the delete icon.
9. To go to the next data segment, click **Next**.

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

### 2.3.4 Financial Profile

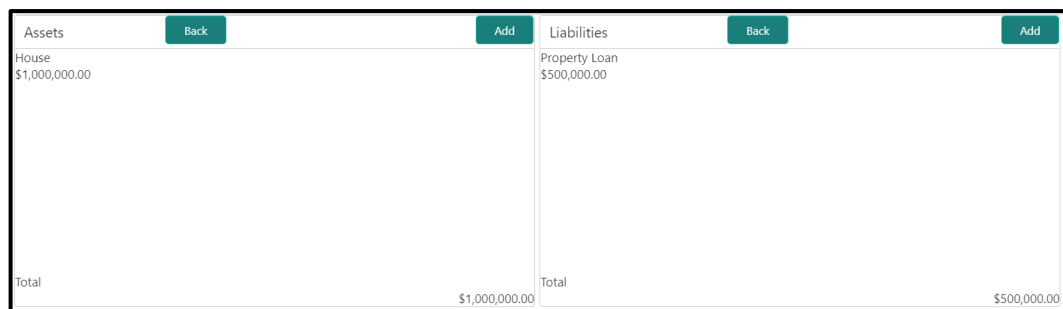
The Relationship Managers can further enrich the customer's financial information in this data segment, by adding income details, expense details and details about the relationship with other banks.

Figure 30: Enrichment – Financial Profile



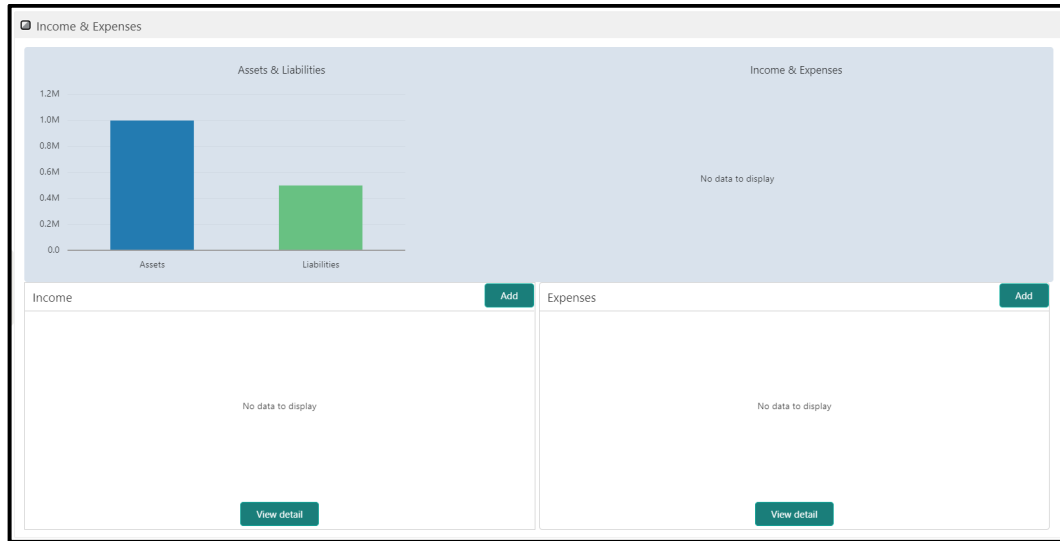
1. To change the chart view of asset and liabilities detail to the list view, click **View detail** in the corresponding tiles.

Figure 31: Assets and Liabilities Detail



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**

- To add income details of the customer, click the **Add** at the top right corner in **Income** tile.  
→ The system displays the **Income** window.

**Figure 33: Income**

- Click the add icon.  
→ The system displays the **Add Income Details** window:

**Figure 34: Add Income Details**

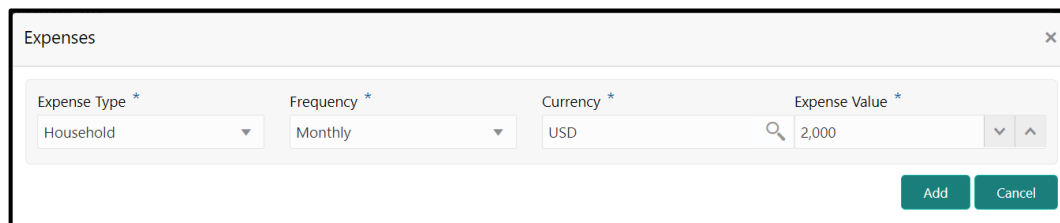
The screenshot shows the 'Add Income Details' window. It has a header 'Income' with a close button. Below the header are four input fields: 'Income Type \*' (Salary), 'Frequency \*' (Monthly), 'Currency \*' (USD), and 'Amount \*' (10,000). There are 'Add' and 'Cancel' buttons at the bottom right.

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

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 the 'Financial Profile' window with a sidebar on the left containing navigation options: Basic Info, Employment, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area displays financial metrics: Total Asset Value (\$1,000,000.00), Total Liability Value (\$500,000.00), Monthly Income (\$10,000.00), Annual Income (\$0.00), Monthly Expense (\$2,000.00), and Annual Expense (\$0.00). Below these are sections for Assets & Liabilities, Income & Expenses, and Other relationship. The 'Other relationship' section shows 'No of other institution relationship' as 0 and 'Relationship worth' as \$0.00. There are 'Add', 'Edit', and 'Delete' buttons below this section. At the bottom right, there are 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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**

The screenshot shows the 'Add Relationship Details' window titled 'Relationship with other financial institutions'. It contains the following fields: 'Institution Name \*' with the value 'National Bank', 'Relationship Type' as a dropdown menu showing 'Deposit', 'Currency' as a search field with 'USD' selected, and 'Relationship worth \*' as a search field with '25,000' and up/down arrows. Below these is the 'Relationship Since \*' field with the date '2018-05-10' and a calendar icon. At the bottom right, there are 'Add' and 'Cancel' buttons.

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**

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 retail onboarding, the customer must be compliant with all the necessary KYC checks.

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







Figure 41: KYC – Customer Summary

The screenshot displays the 'Customer Summary' page for James Kennedy. The interface includes a navigation sidebar on the left with options for 'Customer Summary', 'KYC Check', and 'Comments'. The main content area is divided into several sections:

- Customer Header:** Displays the name 'James Kennedy' and key details: Date of birth (5/1/1990), Gender (Male), Marital status, Spouse name (Eve James), Citizenship (IN), and Permanent Address.
- General Information:** A tabbed section with 'Citizenship' selected, showing 1 citizenship history entry with details: Citizenship (IN).
- Professional Information:** A tabbed section with 'Education' selected, showing 1 degree: Highest degree (DEG in Computer Science, IIT Madras, Completed on 1999-04-09).
- Employment:** Shows 'Total work experience' as 7 Years and 'No of companies worked' as 1. It also lists 'Currently working with' as Senior Software Engineer at Oracle.
- Dependent:** Lists two dependents: Kelly James (Daughter, Born on 1998-08-08) and Eve James (Spouse, Born on 1988-08-08). A 'View family tree' button is present.
- Dates:** A section with an information icon and the text 'Dates is not yet done'.
- KYC:** A section with an information icon and the text 'KYC is not yet done'.
- Assets:** A pie chart showing 100% for 'House'.
- Liabilities:** A pie chart showing 100%.
- Income:** A pie chart showing 100% for 'SAL'.
- Expenses:** A pie chart showing 100%.

At the bottom of the screen, there is a navigation bar with buttons for 'Hold', 'Back', 'Next', 'Save & Close', and '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.

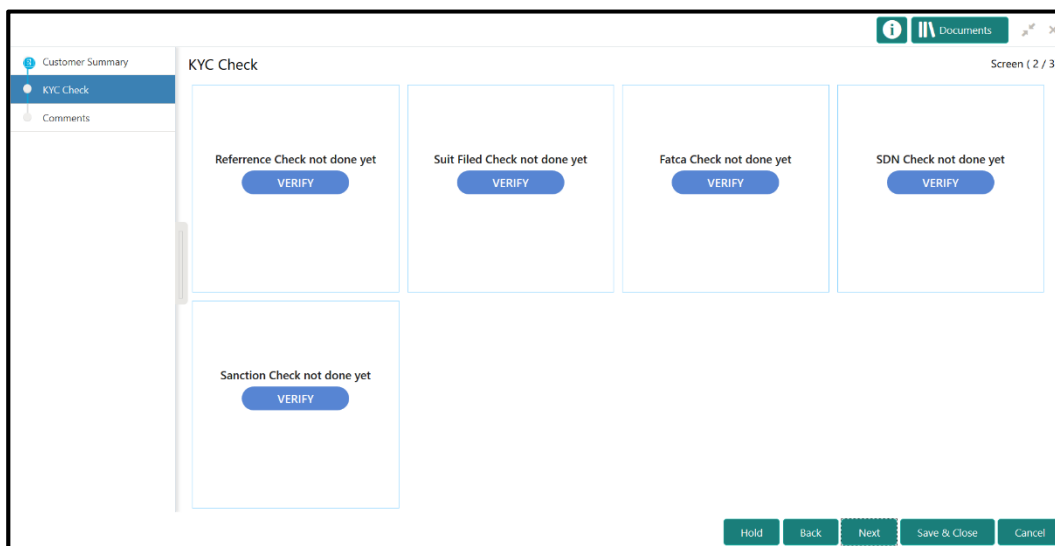
In the **Professional Information** tab, the following information are displayed:

- 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.
7. To view the Assets, Liabilities, Income and Expenses detail, click **View details** in the corresponding tile.
8. After reviewing the customer information, click **Next**.

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

**Figure 42: KYC Check**



9. **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:** Reference Name (Kennedy), House / Building (Wood House), Street (XYZ street), Area (AMC).
- Location Information:** City (Chennai), State (Tamilnadu), Country (IN), Zipcode (600030).
- Contact Information:** Phone (9876543210).
- Verification Details:**
  - Address Visited:  Yes,  No
  - Available at Contact Number:  Yes,  No
  - Relationship: Relative (dropdown)
  - Year of Association: 15
- Verification Status and Dates:**
  - Verification Status: Compliant (dropdown)
  - Verified On: 04/15/20 (calendar icon)
  - Valid Till: 05/02/23 (calendar icon)
- Verification Remarks:** A text area containing "Verified".
- Buttons:** Submit and Cancel.

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, click **Tasks**. Under **Tasks**, click **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** Screen ( 1 / 3 )

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

General Information			Professional Information	
Citizenship	Address	Social profile	Education	Membership
<p><b>1</b> Citizenship history</p> <p>Citizenship: IN</p>			<p><b>1</b> No of degrees</p> <p>Highest degree:                      Degree: DEG in test                      Completed on: [undefined]</p>	
<p><b>Employment</b></p> <p>Total work experience: <b>2 Years</b>                      No of companies worked: <b>1</b></p> <p>Currently working with:                      AAA</p>			<p><b>Dependent</b></p> <p>Father, Born on [undefined]</p> <p><a href="#">View family tree</a></p>	
<p><b>Dates</b></p> <p><b>i</b> Dates Is not yet done</p>			<p><b>KYC</b></p> <p><b>i</b> KYC Is not yet done</p>	
<p><b>Assets</b></p> <p>50.0% Vehicle, 50.0% Deposit</p> <p><a href="#">View details</a></p>			<p><b>Liabilities</b></p> <p>50.0% Vehicle, 50.0% Deposit</p> <p><a href="#">View details</a></p>	
<p><b>Income</b></p> <p>100% SAL</p> <p><a href="#">View details</a></p>			<p><b>Expenses</b></p> <p>100%</p> <p><a href="#">View details</a></p>	

[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.

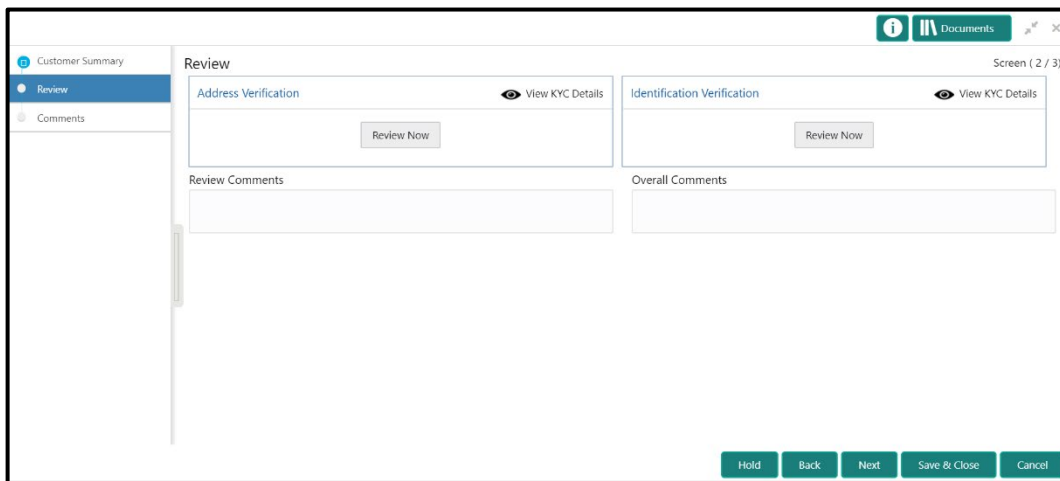
In the **Professional Information** tab, the following information are displayed:

- 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.
7. To view the Assets, Liabilities, Income and Expenses detail, click **View details** in the corresponding tile.
8. After reviewing the customer information, click **Next**.

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

**Figure 46: Review – Review Comments**



9. **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**

10. 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. Inside the window, there are two sections for selection: "Details as per bank policy" and "Recommendation", each with radio buttons for "Yes" and "No". The "No" option is selected for both. 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 of the window.

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 divided into two panels: "Address Verification" and "Identification Verification". Each panel has three columns: "Details as per bank policies", "Recommendation", and "Approval decision". In the "Address Verification" panel, "Details as per bank policies" is "Yes", "Recommendation" is "No", and "Approval decision" is "Pending". In the "Identification Verification" panel, "Details as per bank policies" is "Yes", "Recommendation" is "No", and "Approval decision" is "Pending". Below each panel is a "Review Comments" field with the text "Reviewed". At the bottom of the page, there are buttons for "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.

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

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

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

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









Figure 50: Approval – Customer Summary

The screenshot shows a 'Customer Summary' approval screen for a customer named John S. The interface includes a navigation sidebar on the left with 'Approval' and 'Comments' options. The main content area is divided into several sections:

- Customer Header:** Name: John S, Date of birth: 5/1/2020, Gender: Male, Marital status, Spouse name, Citizenship: IN, Permanent Address.
- General Information:**
  - Citizenship:** 1 Citizenship history, Citizenship: IN.
  - Address:** (Empty)
  - Social profile:** (Empty)
- Professional Information:**
  - Education:** 1 No of degrees, Highest degree: Degree DEG in test, Completed on.
  - Membership:** (Empty)
- Employment:** Total work experience: 2 Years, No of companies worked: 1, Currently working with: AAA.
- Dependent:** test tset, Father, Born on, View family tree button.
- Dates:** Information icon, Dates Is not yet done.
- KYC:** Information icon, KYC Is not yet done.
- Assets:** Pie chart showing 50.0% Vehicle and 50.0% Deposit, View details button.
- Liabilities:** Pie chart showing 50.0% Vehicle and 50.0% Deposit, View details button.
- Income:** Pie chart showing 100% SAL, View details button.
- Expenses:** Pie chart showing 100% SAL, View details button.

At the bottom of the screen, there are navigation buttons: Hold, Back, Next, Save & Close, and 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
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:

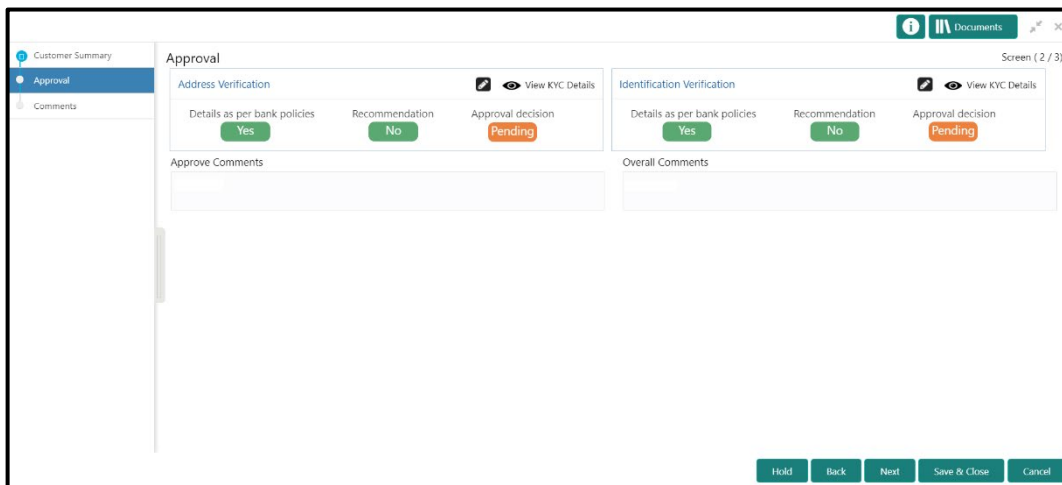
- Education
- Membership

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

5. To view the family tree of customer, click **View family tree** in the **Dependents** tile.
6. To view the Assets, Liabilities, Income and Expenses detail, click **View details** in the corresponding tile.
7. After reviewing the customer information, click **Next**.

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

**Figure 51: Approval – Approval Comments**



8. **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:

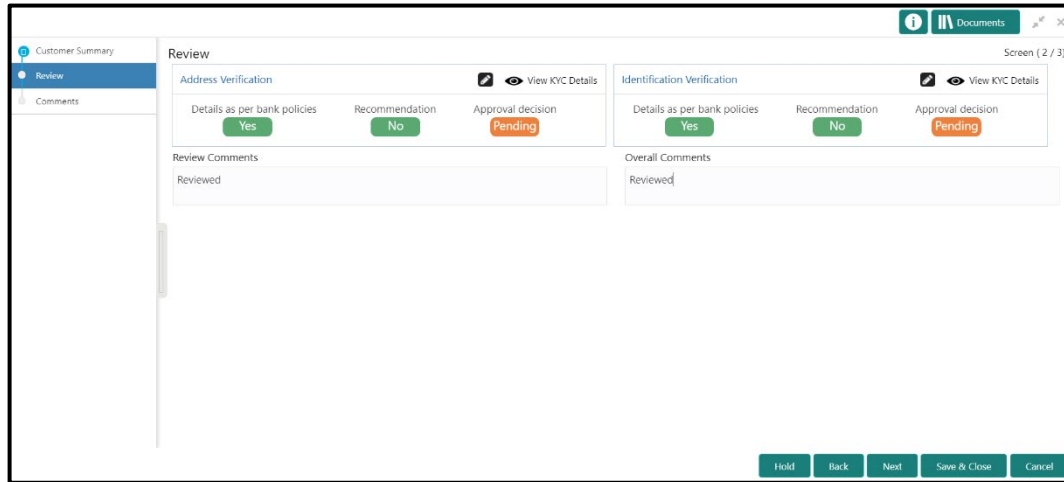
**Figure 52: Address Verification**

9. View the options selected by the Reviewer.
10. Modify the options, if required.

11. Click **Submit**.

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

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

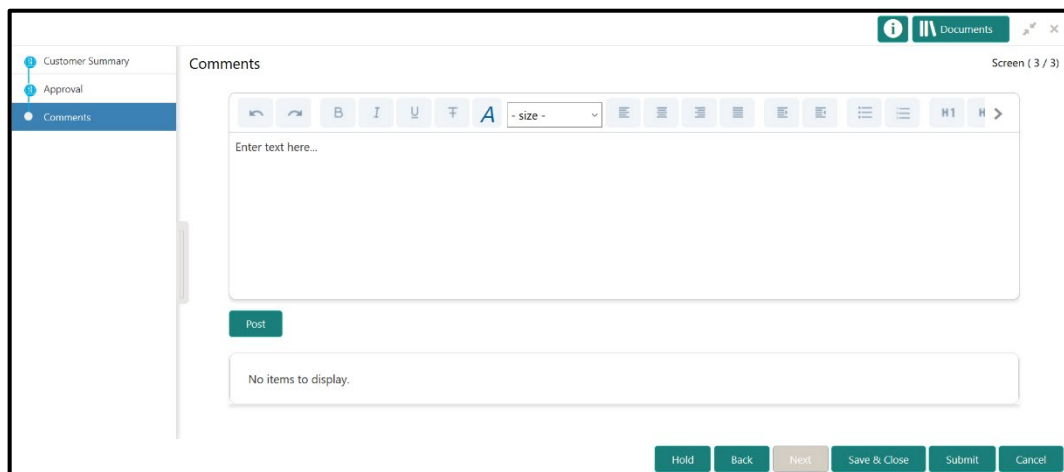


12. Type the Approve Comments and the Overall Comments.

13. Click Next.

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

**Figure 54: Approval - Comments**



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

15. Click **Post**.

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

16. Click **Submit**.

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

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

18. 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.

## 2.7 Amendment

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

To initiate the Amendment process:

1. From the home page, click Party Services → Retail → Amendment.

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

**Figure 55: Amendment – Enter Customer Id**

The screenshot shows a web application interface titled "Amendment". At the top, there are navigation elements including "( DEFAULTENTITY )" and "FLEXCUBE UNIVERSAL BAN... Mar 26, 2020". A search bar is present with a magnifying glass icon and the text "Amend Customer". The main area of the window is currently empty.

2. Enter the Customer id and Click **Amend Customer** button

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

**Figure 56: Amendment – SMB Amendment**

The screenshot displays the "Party Amendment - APP211140421" window. The main content area is titled "Customer Amend" and shows details for "Frank W Cooper". The details include: Date of birth (1986-07-18), Gender (Male), Marital Status (Married), Spouse Name (Tina Cooper), Citizenship (US), and Permanent Address (Woodspring Apartments 100 Rebel Drive Florence US). Below this, there are two main sections: "General Information" and "Professional Information". The "General Information" section has a sub-section "Citizenship history" with a value of "US" and a blue "1" icon indicating an edit action. The "Professional Information" section has a sub-section "No of degrees" with a value of "1" and a blue "1" icon. At the bottom, there are buttons for "Hold", "Back", "Next", "Save & Close", and "Cancel".

3. Click on the *Edit Icon* of the respective section for which the information needs to be updated.

4. Following Sections can be updated during Amendment

- General Information – for details of the fields, refer section [2.2.1 Basic Details](#)

- a) Business Details
  - b) Basic Info
  - c) Address
  - d) Social Profile
  - Professional Information
    - a) Education Details - for details of the fields, refer section [2.2.3 Educational Qualification](#)
    - b) Membership Details - for details of the fields, refer section [2.3.3 Membership / Association](#)
  - Stakeholders - for details of the fields, refer section [2.2.4 Employment](#)
  - Dependant- for details of the fields, refer section [2.2.2 Dependants](#)
  - Dates - for details of the fields, refer section [2.3.1 Enrichment Basic info](#)
  - KYC - for details of the fields, refer section [2.4 KYC Check](#)
  - Assets - for details of the fields, refer section [2.2.5 Financial Information](#)
  - Liabilities - for details of the fields, refer section [2.2.5 Financial Information](#)
  - Income - for details of the fields, refer section [2.3.4 Financial Profile](#)
  - Expense - for details of the fields, refer section [2.3.4 Financial Profile](#)
5. In an amendment request, information in one or more than one section can be amended one after the other, if required.
6. Click **Next**.
- The system displays the **Amendment – Comments** page.

**Figure 57: Amendment – Comments**

Party Amendment - APP211140421

Customer Amend

Comments

Review and Submit

Enter text here...

Post

Hold Back Next Save & Close Cancel

7. Type the overall **Comments** for the Onboarding Initiation stage.
8. Click **Post**.
  - The system posts the comments below the **Comments** text box.
9. Click **Next**.
  - The system displays the **Initiation – Review and Submit** page.



Figure 58: Amendment – Review

Amendment Initiation - APP211140421 Documents

Customer Amend  
Comments  
Review and Submit

**Review and Submit** Screen ( 3 / 3 )

**Frank W Cooper**  
 Date of birth: 1986-07-18 | Gender: Male | Marital Status: Married | Spouse Name: Tina Cooper | Citizenship: US | Permanent Address: Woodspring Apartments 100 Rebel Drive Florence US

**Updated Log**

General Information		Professional Information	
General Information	Address	Education	Membership
<p>1 Citizenship history</p> <p>Citizenship US</p>		<p>1 No of degrees</p> <p>Highest degree Degree PG in Business Administration Chicago University Completed On 2007-08-07</p>	
<p>Employment</p> <p>Total work experience: 14 Years   No of companies worked: 1</p> <p>Currently working with - ORACLE [Senior Manager]</p>		<p>Dependent</p> <ul style="list-style-type: none"> <li>Tina Cooper Spouse, Born on 1988-09-19</li> <li>Nancy Cooper Daughter, Born on 2019-05-19</li> <li>David Cooper Son, Born on 2013-01-03</li> </ul> <p>View family tree</p>	
<p>Dates</p> <p>1986-07-20 is Self birthday</p>		<p>KYC</p> <p>Status <b>Compliant</b> KYC Last Updated Date 2021-03-02</p>	
<p>Assets</p> <p>100% House</p> <p>View details</p>		<p>Liabilities</p> <p>100% Property Loan</p> <p>View details</p>	

Hold Back Next Save & Close Submit Cancel

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

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

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

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

13. In **Review** stage, the final reviewer reviews the customer details and moves the task to Approval stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task back to the previous stage.
14. After the submitting the Review, the system moves the task to **Approval** stage
15. In **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is Proceed, the task is automatically moved to the Host system.
16. For more detail on review and Approval stage, please refer to sections – [2.5 Review](#) and [2.6 Approval](#).

## 2.8 Straight Through Processing for onboarding requests received from Channels

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

Refer below table for details of the configuration:

**Table 6: Configurations**

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates if straight through processing is allowed for retail onboarding requests received from Channels subject to other mandatory information being available in the request. Accepted values are: <b>TRUE</b> - Straight through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. <b>FALSE</b> - Straight through processing for Retail Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from Channel.	True
CHANNEL_CONFIRMATION_REQUIRED	This parameter indicates if a confirmation from channel is required before handoff to the core system. Accepted values are:	False

Configuration Parameter	Description	Default Value
	<p><b>True</b> – System will wait for a confirmation from Channels before triggering the handoff to the core system</p> <p><b>False</b> – System will go ahead with the handoff to the core system without waiting for any confirmation from Channels</p>	

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

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

## 2.9 Mask for Party Id Generation

For generation of Party Id, a mask can be created to define the Party Id format. To create/view a mask for Party ID, perform the following steps:

1. From the Home page, click **Party Services**. Under **Party Services**, click **Maintenance – Mask Management**.
2. Under, **Mask Management** click **Create Mask**.

→ The system displays the **Create Mask** page.

**Figure 59: Create Mask**

3. Select **Party Id** as the drop-down value for **Mask Type field**, and click on **Add** Button to add the parameters for the Party Id Mask.
4. Add the following attributes:
  - a. Prefix Code (PTY) – a prefix that can be attached to the party id. This attribute is optional and editable.
  - b. Branch Code (bbb) – The branch code of the user logged in branch. This attribute is optional and non-editable.
  - c. Julian Date (dddd) – The Julian date in YYDDD format on which the party is being onboarded. This attribute is optional and non-editable.
  - d. Sequence Number (ssss) – A sequence number that can be appended to the party id. The system will generate the sequence number based on the length defined in the mask. This attribute is mandatory and editable.

5. The total length of the mask, which is the sum of length of all the attributes in the mask cannot exceed 36 characters.
6. If no mask is defined, a default mask – PTYddddssss is applicable which includes:
  - a. Prefix with values PTY
  - b. Julian Date (dddd)
  - c. Sequence Number (ssss) of length 4 characters

**Figure 60: Create Mask – Add Attributes**

The screenshot shows a web application window titled "Create Mask". At the top, there is a "Mask Type" dropdown menu with "Party Id" selected. Below this is a table with three columns: "Component", "Mask", and "Delete". The table contains four rows of data:

Component	Mask	Delete
Prefix Code	PTY	
Branch Code	bbb	
Julian Date	dddd	
Sequence Number	ssss	

Below the table, there is a pagination control showing "Page 1 of 1 (1-4 of 4 items)" with navigation arrows. At the bottom right of the window, there are "Save" and "Cancel" buttons. An "Add" button is located at the top right of the table area.

7. Click on **Save** button to save the party id mask.
8. Once the record is authorized by the checker, click **Party Services**. Under **Party Services**, click **Maintenance – Mask Management**.

- Under **Mask Management**, click **View Mask** to view the defined mask.

→ The system displays the **View Mask** page.

**Figure 61: View Mask**



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2. Initiation - Basic Details - [2.2.1 Basic Details](#) (pg. 7)
3. Initiation - Dependents - [2.2.2 Dependents](#) (pg. 11)
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