

**Retail Onboarding User Guide**

# **Oracle Banking Branch**

Release 14.5.0.0.0

**Part Number F41897-01**

May 2021

## 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

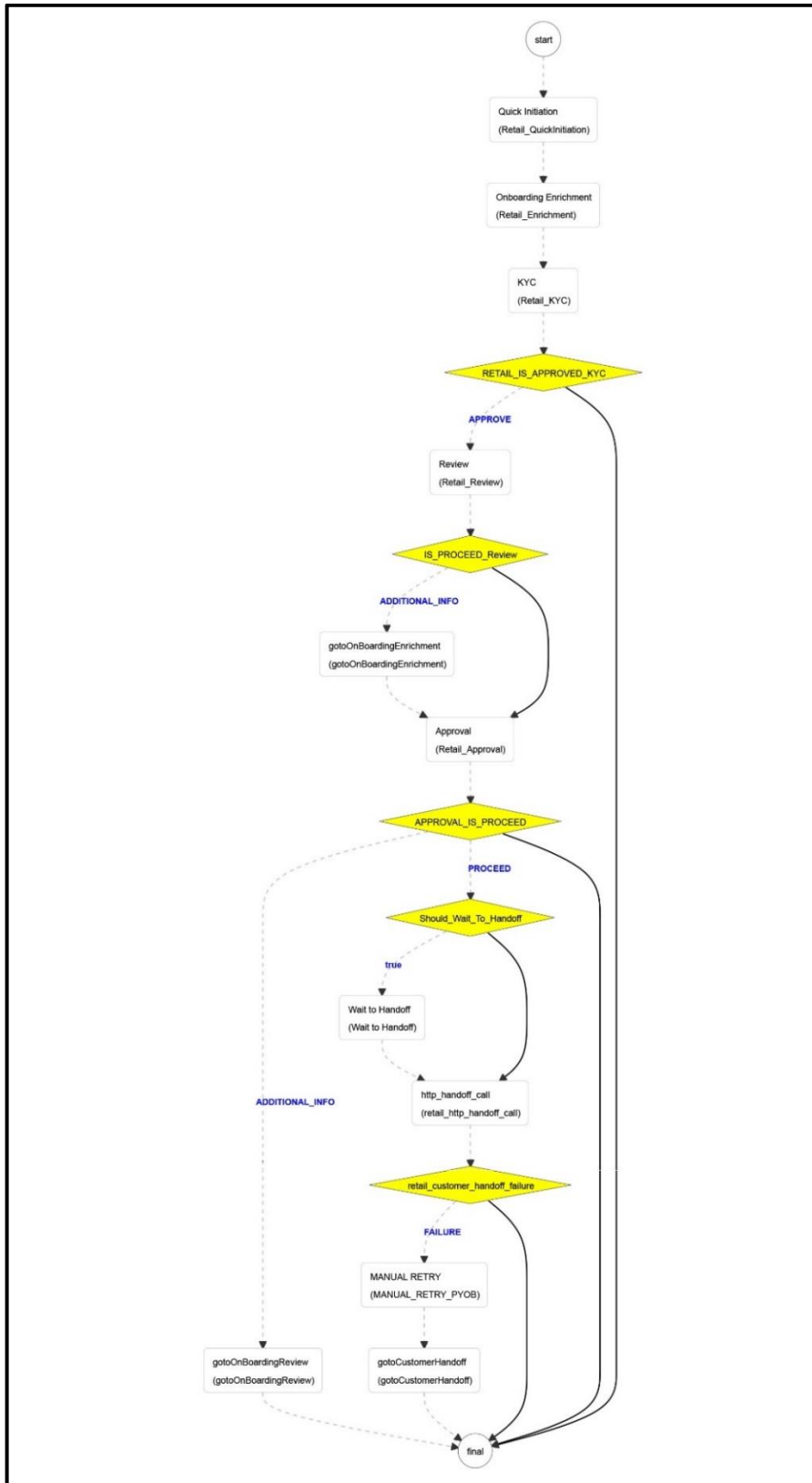
### 2.1 Overview

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 on-boarded 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**

Retail Onboarding - Quick Initiation

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

Submit



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 shows a web application interface for 'Initiation - Basic Details'. The page title is 'Basic Details' and it is identified as 'Screen (1 / 8)'. A left-hand navigation pane lists several sections: 'Basic Details' (highlighted), 'Dependants', 'Educational Qualifications', 'Employment', 'Financial Information', 'Interested Products', 'Comments', and 'Review and Submit'. The main content area is titled 'Basic Details' and contains three expandable sections: 'Basic info & Citizenship', 'Address', and 'Social Profile'. At the bottom right, there is a navigation bar with buttons for '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 the following fields and controls:

- Title: Mr. (dropdown)
- First Name: James
- Middle Name: W
- Last Name: Kennedy
- Short Name: JaKe1613625486
- Maiden Name: (empty)
- Date of Birth: 1990-02-05 (calendar icon)
- Gender: Male (dropdown)
- Marital Status: Married (dropdown)
- Customer Sub Type: Individual (dropdown)
- Customer Segment: Emerging Affluent (dropdown)
- ID Type: Driving License (dropdown)
- Unique ID: DL/KY/9827-356
- Upload Photo: (button with upload icon)
- Birth Country: US (dropdown with search icon)
- Nationality: US (dropdown with search icon)
- Citizenship by: Birth (dropdown)
- Resident Status: Resident (dropdown)
- Country of residence: US (dropdown with search icon)
- Preferred Language: ENGLISH (dropdown)
- Preferred Currency: USD (dropdown with search icon)

Below these fields 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 the following fields and controls:

- Address Type: (dropdown menu)
- Building Name: (text input)
- Street Name: (text input)
- Locality: (text input)
- City: (text input)
- State: (text input)
- Country Code: (text input with search icon)
- Zip Code: (text input)
- ISD: (text input)
- Mobile Number: (text input)
- Email ID: (text input)
- Contact Number: (text input with search icon)
- Narrative: (text input)

There is an 'Add More' button at the bottom left and a 'Delete' button at the top right of the address section. Below the address section is 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 'Social Profile' section is expanded, displaying six input fields for social media profiles. Each field includes a platform icon, the platform name, and a URL input field. The platforms shown are Facebook, Twitter, Instagram, LinkedIn, Blog, and Tumblr. At the bottom of the form, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The browser window title is 'Documents' and the page is labeled 'Screen (1 / 8)'.

Platform	URL Field
Facebook	https://www.facebook.com/
Twitter	https://www.twitter.com/
Instagram	https://www.instagram.com/
LinkedIn	https://www.linkedin.com/
Blog	https://www. .com
Tumblr	https://tumblr.com/

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**

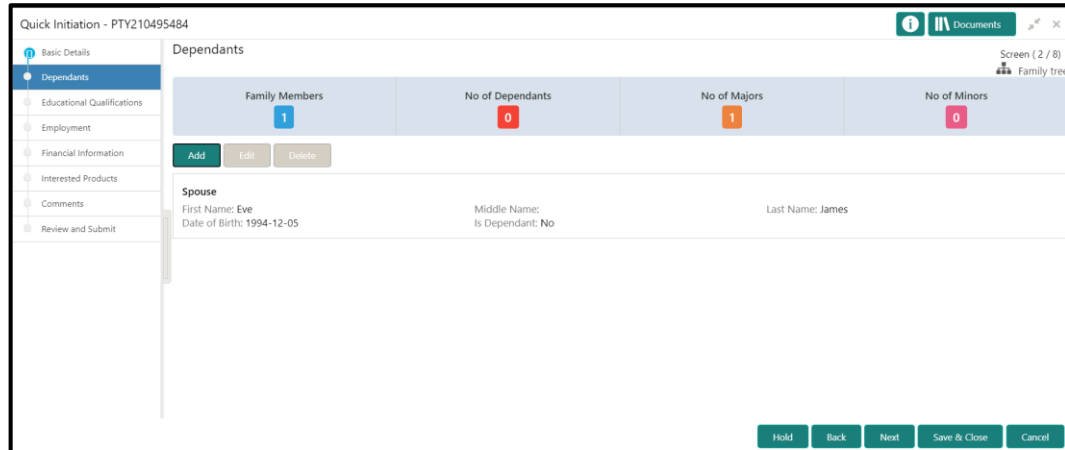
2. Select the customer's **Relationship** with the dependent from the drop-down menu.

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

Add Edit Delete

**Degree**  
 Course: Under Graduate      Specilization: Computer Science      University/Institute: Chicago University  
 Date of Completion: 2012-03-23T00:00:00.000Z      Is Highest Degree: Yes

Hold Back Next Save & Close Cancel

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**

Add Educational Detail

Education Type \*      Course \*      Specilization      University/Institute  
 Degree      Under Graduate      Computer Science      Chicago University  
 Date of Completion \*      Is Highest Degree \*  
 2012-03-23      Yes

Submit Cancel

- 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:

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

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**

The screenshot displays the 'Financial Information' page. On the left is a navigation menu with items: Basic Details, Dependents, Educational Qualifications, Employment, Financial Information (selected), Interested Products, Comments, and Review and Submit. The main content area shows a summary table with three columns: Annual Income (1M - 5M), Total Asset Value (\$0.00), and Total Liability Value (\$0.00). Below this are three expandable sections: Annual Income, Asset Details (expanded), and Liabilities Details. The Asset Details section shows a 'Total No of Assets' of 1 and a 'Total Asset Value' of \$1,000,000.00. At the bottom right, there are buttons for Hold, Back, Next, Save & Close, and 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**

This screenshot shows the 'Asset Details' section expanded. The summary table at the top now shows 'Total No of Assets' as 1 and 'Total Asset Value' as \$1,000,000.00. Below the summary, there are 'Add', 'Edit', and 'Delete' buttons. A table lists one asset: a 'House' with 'Type: House', 'Currency: USD', and 'Total Value: \$1,000,000.00'. The 'Liabilities Details' section remains collapsed. The navigation buttons at the bottom are the same as in Figure 15.

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.

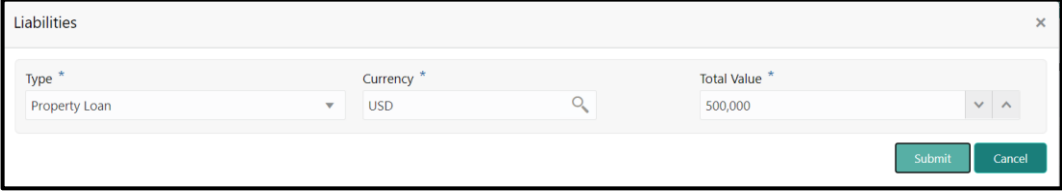
→ The system displays the options to add, modify and delete liability details.

**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  
Dependants  
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
Citizenship history  Citizenship IN			<div style="text-align: center; font-size: 2em; font-weight: bold; color: #0070c0;">1</div> No of degrees	
Employment  Total work experience: <span style="background-color: #0070c0; color: white; padding: 2px 5px; border-radius: 5px;">7 Years</span> No of companies worked: <span style="background-color: #0070c0; color: white; padding: 2px 5px; border-radius: 5px;">1</span>  Currently working with Senior Software Engineer Oracle IN			Dependent  <div style="margin-bottom: 5px;"> <span style="color: #0070c0;">Eve James</span>                          Spouse, Born on                     </div> <div> <span style="color: #0070c0;">Kelly James</span>                          Daughter, Born on                     </div> <div style="text-align: right; margin-top: 10px;"> <span style="border: 1px solid #ccc; padding: 2px 5px;">View family tree</span> </div>	
Dates  <div style="text-align: center; font-size: 1.5em; font-weight: bold; color: #000;">i</div> Dates Is not yet done			KYC  <div style="text-align: center; font-size: 1.5em; font-weight: bold; color: #000;">i</div> KYC Is not yet done	
Assets  <div style="text-align: center;"> <div style="font-size: 3em; color: #0070c0; margin: 0 auto;">100%</div> <div style="display: flex; justify-content: center; align-items: center; margin-top: 5px;"> <div style="width: 10px; height: 10px; background-color: #0070c0; margin-right: 5px;"></div> <span>House</span> </div> </div> <div style="text-align: center; margin-top: 10px;"> <span style="border: 1px solid #0070c0; padding: 2px 5px;">View details</span> </div>			Liabilities  <div style="text-align: center;"> <div style="font-size: 3em; color: #0070c0; margin: 0 auto;">100%</div> <div style="display: flex; justify-content: center; align-items: center; margin-top: 5px;"> <div style="width: 10px; height: 10px; background-color: #0070c0; margin-right: 5px;"></div> <span>Personal Loan</span> </div> </div> <div style="text-align: center; margin-top: 10px;"> <span style="border: 1px solid #0070c0; padding: 2px 5px;">View details</span> </div>	
Income  <div style="text-align: center; font-size: 1.5em; font-weight: bold; color: #000;">i</div> Income Is not yet done			Expenses  <div style="text-align: center; font-size: 1.5em; font-weight: bold; color: #000;">i</div> 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 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 contains '16-09-08', and an 'Add More' button is visible below the form fields. The 'Upload photo' button is also present.

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, and a 'Voted Id' section with document details.

Total Documents	Document Submitted	Document Pending
1	1	0

**Voted Id**  
 Document Number: VID/KY/974987312      Document Issue Date: 2015-12-16      Document Expiry Date: 2024-12-31  
 Attached Documents: 1

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**

Employment

Screen ( 2 / 6)

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		

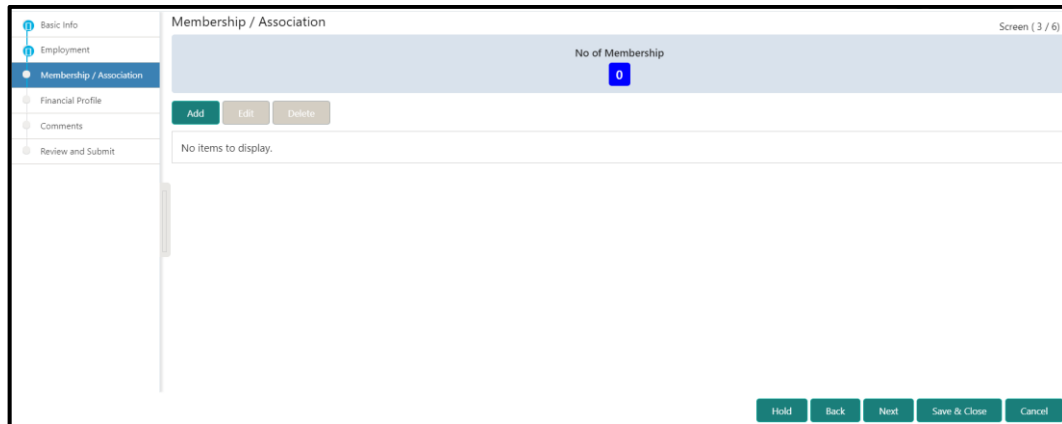
Hold Back Next Save & Close Cancel

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.

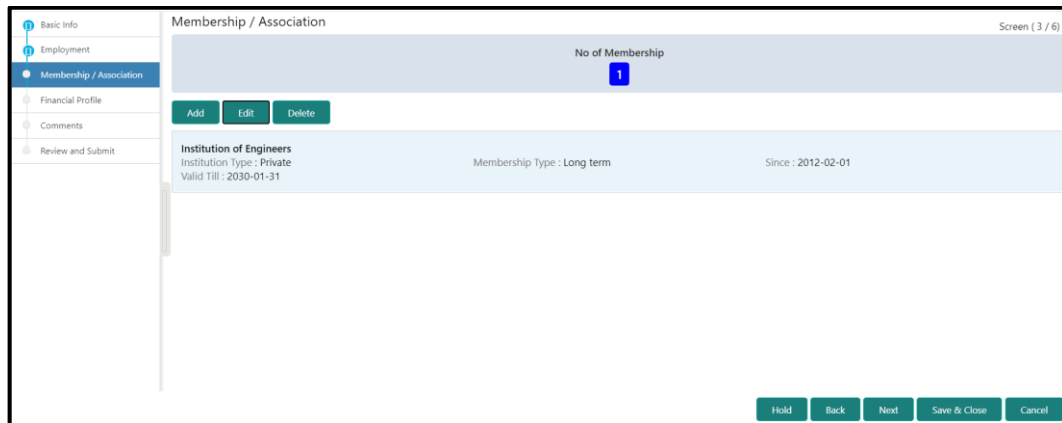
4. In the **Member Since** field, click the calendar icon and select the membership start date.

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



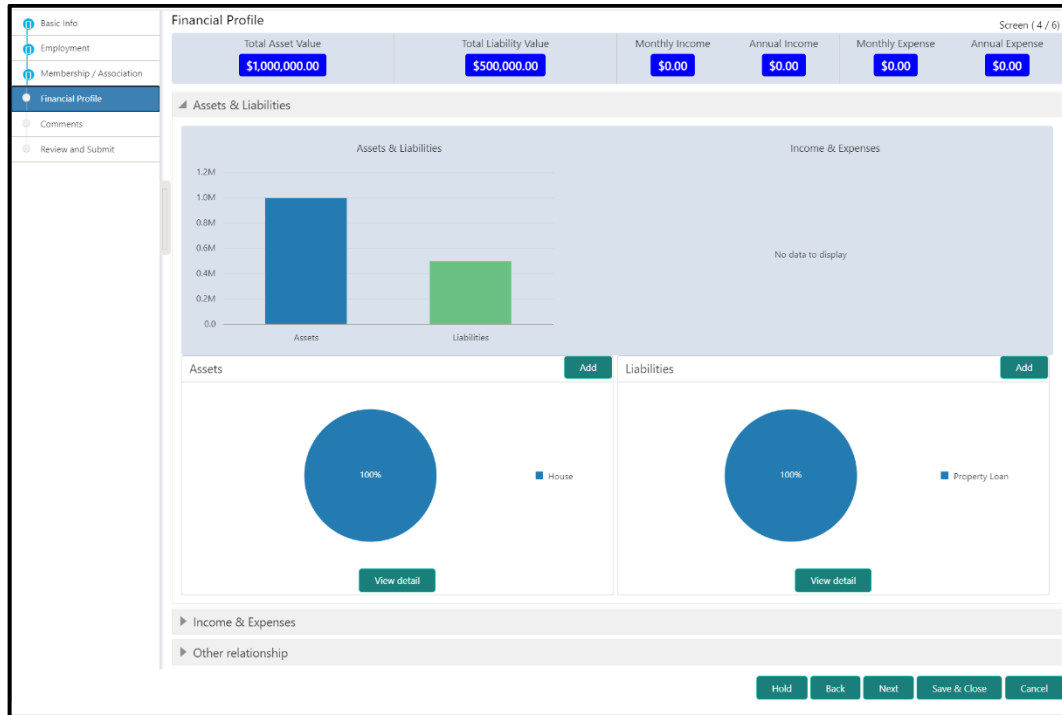
7. To modify the added membership detail, select the required item from the list and click the edit icon.
8. To delete the added membership detail, select the required item from the list and click the delete icon.
9. To go to the next data segment, click **Next**.

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

### 2.3.4 Financial Profile

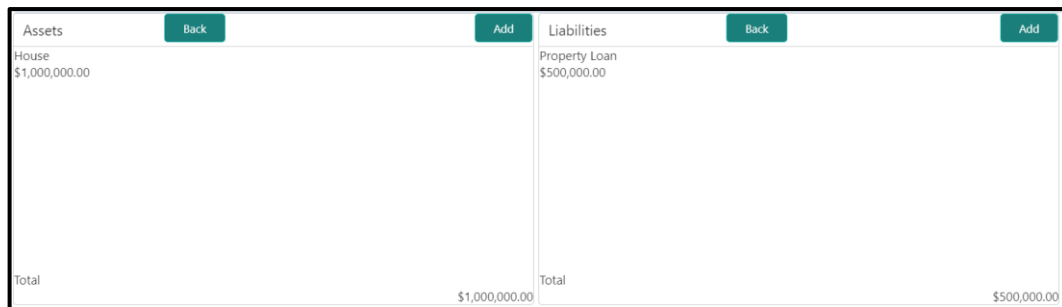
The Relationship Managers can further enrich the customer's financial information in this data segment, by adding income details, expense details and details about the relationship with other banks.

Figure 30: Enrichment – Financial Profile



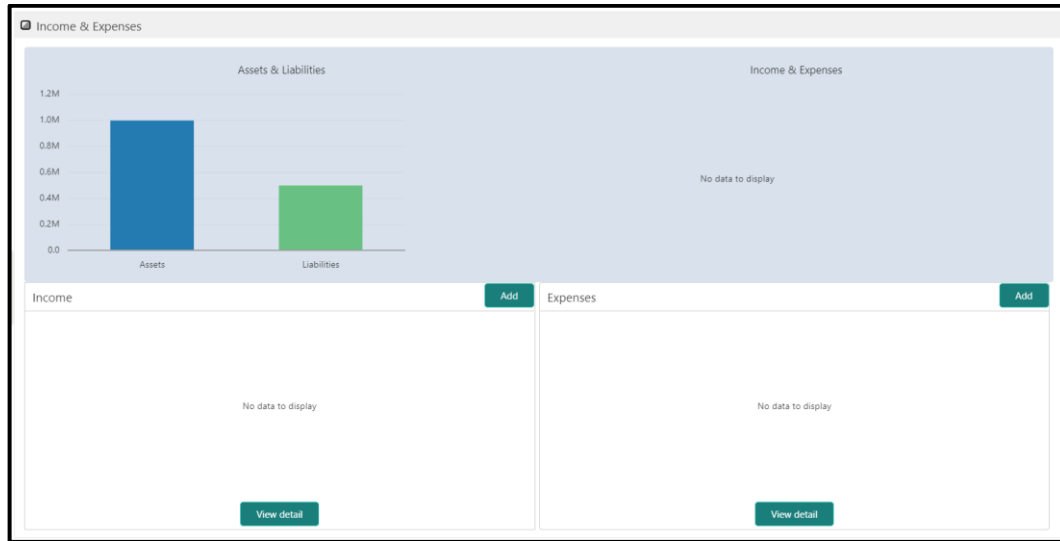
1. To change the chart view of asset and liabilities detail to the list view, click **View detail** in the corresponding tiles.

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**

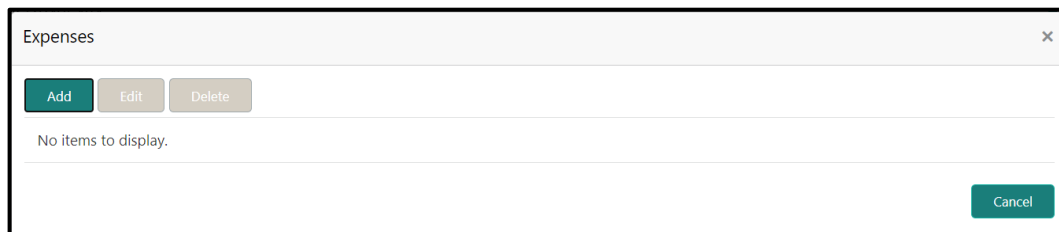
- Click the add icon.  
→ The system displays the **Add Income Details** window:

**Figure 34: Add Income Details**

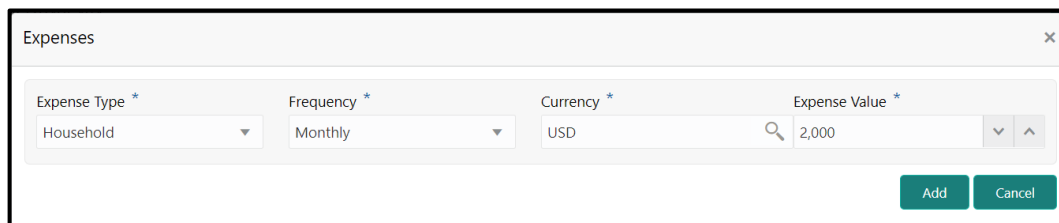
The screenshot shows the 'Add Income Details' window. It has a title bar with a close button. Below the title bar are fields for 'Income Type \*' (Salary), 'Frequency \*' (Monthly), 'Currency \*' (USD), and 'Amount \*' (10,000). There are 'Add' and 'Cancel' buttons at the bottom.

- 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 items: Basic Info, Employment, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area is titled 'Financial Profile' and includes a summary table at the top with the following values:

Total Asset Value	Total Liability Value	Monthly Income	Annual Income	Monthly Expense	Annual Expense
\$1,000,000.00	\$500,000.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00

Below the summary table 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 of the window, 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 \***: Text input field containing 'National Bank'.
- Relationship Type**: Drop-down menu showing 'Deposit'.
- Currency**: Text input field containing 'USD' with a search icon.
- Relationship worth \***: Text input field containing '25,000' with up and down arrow icons.
- Relationship Since \***: Text input field containing '2018-05-10' with a calendar icon.

At the bottom right of the window, 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**

The screenshot displays the 'Financial Profile' page. The left sidebar contains navigation options: Basic Info, Employment, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area shows a summary table with the following data:

Total Asset Value	Total Liability Value	Monthly Income	Annual Income	Monthly Expense	Annual Expense
\$1,000,000.00	\$500,000.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00

Below the table, there are sections for 'Assets & Liabilities', 'Income & Expenses', and 'Other relationship'. The 'Other relationship' section shows a list with one entry:

No of other institution relationship	Relationship worth
1	\$25,000.00

Buttons for 'Add', 'Edit', and 'Delete' are visible below the list. Below the list, there is a detailed view for the selected relationship:

Institution Name	Relationship Type: Deposit	Currency: USD
Relationship worth: \$25,000.00	Relationship Since: 2018-05-10	

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

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**

The screenshot displays the 'Comments' page. The left sidebar contains navigation options: Basic Info, Employment, Membership / Association, Financial Profile, Comments (selected), and Review and Submit. The main content area shows a rich text editor with the following elements:

- Toolbar with icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, table, and a right arrow.
- Text input field with placeholder text 'Enter text here...'
- 'Post' button
- 'No items to display.' message

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

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







**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			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 Computer Science                      IIT Madras                      Completed on: [Redacted]</p>	
<p><b>Employment</b></p> <p>Total work experience: <b>7 Years</b>   No of companies worked: <b>1</b></p> <p>Currently working with:                      Senior Software Engineer                      Oracle</p>			<p><b>Dependent</b></p> <ul style="list-style-type: none"> <li><b>Kelly James</b>                              Daughter, Born on [Redacted]</li> <li><b>Eve James</b>                              Spouse, Born on [Redacted]</li> </ul> <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>100% House</p> <p><a href="#">View details</a></p>			<p><b>Liabilities</b></p> <p>100%</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 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

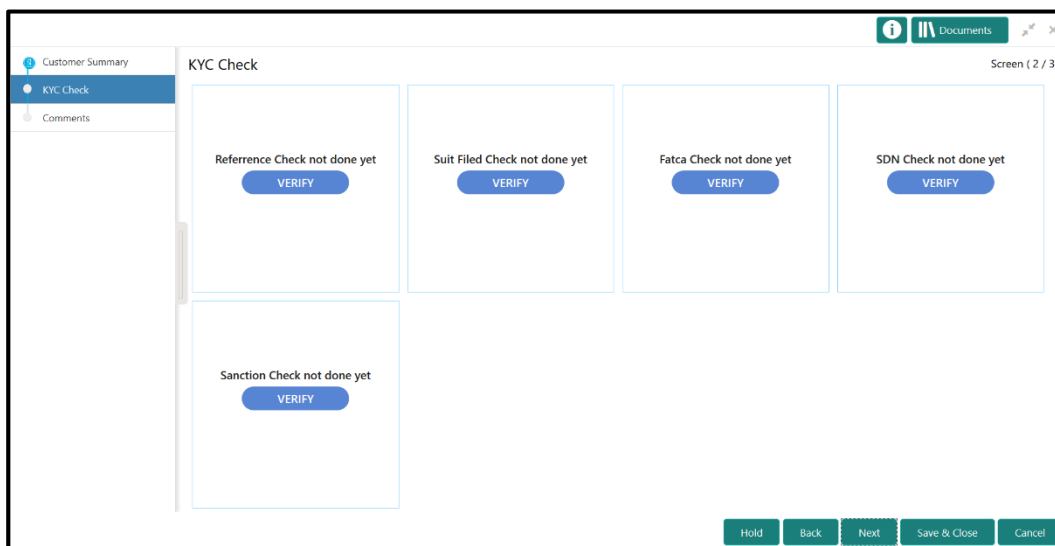
In the **General Information** tile, the following details are displayed:

- 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**

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**.



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**

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

**Professional Information**

- Education**: 1  
Highest degree: Degree DEG in test  
Completed on: [undefined]
- Membership**: [undefined]

**Employment**

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

**Dependent**

- Father, Born on: [undefined]
- [View family tree](#)

**Dates**: Is not yet done

**KYC**: Is not yet done

**Assets**

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

**Liabilities**

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

**Income**







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

**Expenses**

- SAL: 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:

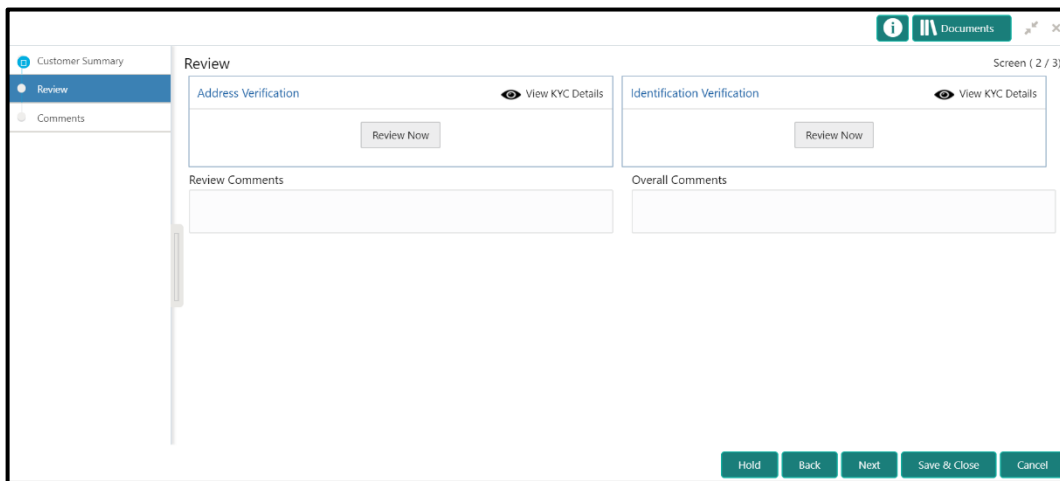
- Citizenship
  - Address
  - Social Profile
3. To view the address detail, click the **Address** tab.
  4. To view the social profile detail, click the **Social Profile** tab.

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.
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: "Details as per bank policy" and "Recommendation". Each section has two radio buttons: "Yes" and "No". In both sections, the "No" radio button is selected. Below these sections are two text input fields: "Details Not As Per Bank Policy" and "Mitigation". At the bottom right of the window is a green "Submit" button.

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 buttons: "Details as per bank policies" (green "Yes"), "Recommendation" (green "No"), and "Approval decision" (orange "Pending"). Below each section is a "Review Comments" text box containing the word "Reviewed". At the bottom of the page 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.

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 web application interface for a 'Customer Summary' approval. The top navigation bar includes 'Customer Summary', 'Approval', and 'Comments'. The main content area is titled 'Customer Summary' and features a profile card for 'John S' with fields for Date of birth (5/1/2020), Gender (Male), Marital status, Spouse name, Citizenship (IN), and Permanent Address. Below the profile card are several summary cards:

- General Information:** Includes tabs for Citizenship, Address, and Social profile. A large blue '1' indicates the number of citizenship history entries. One entry is shown: Citizenship IN.
- Professional Information:** Includes tabs for Education and Membership. A large blue '1' indicates the number of degrees. One entry is shown: Highest degree, Degree DEG in test, Completed on [redacted].
- Employment:** Shows 'Total work experience' as 2 Years and 'No of companies worked' as 1. It also lists 'Currently working with' as AAA.
- Dependent:** Shows a dependent named 'test tset' (Father, Born on [redacted]) with a 'View family tree' button.
- Dates:** A card with an information icon and the text 'Dates Is not yet done'.
- KYC:** A card with an information icon and the text 'KYC Is not yet done'.
- Assets:** A pie chart showing 50.0% for Vehicle and 50.0% for Deposit. Includes a 'View details' button.
- Liabilities:** A pie chart showing 50.0% for Vehicle and 50.0% for Deposit. Includes a 'View details' button.
- Income:** A pie chart showing 100% for SAL. Includes a 'View details' button.
- Expenses:** A pie chart showing 100% for SAL. Includes a 'View details' button.

At the bottom of the screen, there is a navigation bar with buttons for '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:

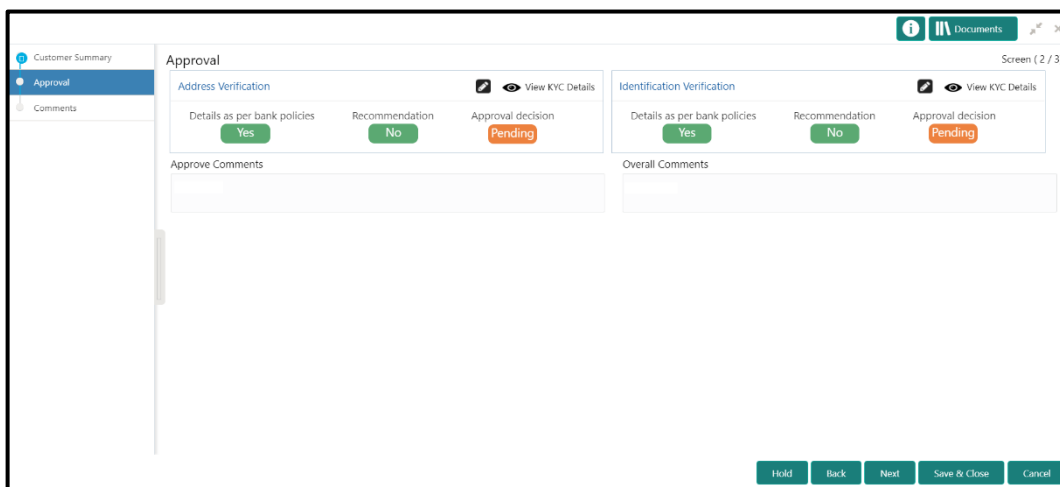
- Education
- Membership

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:

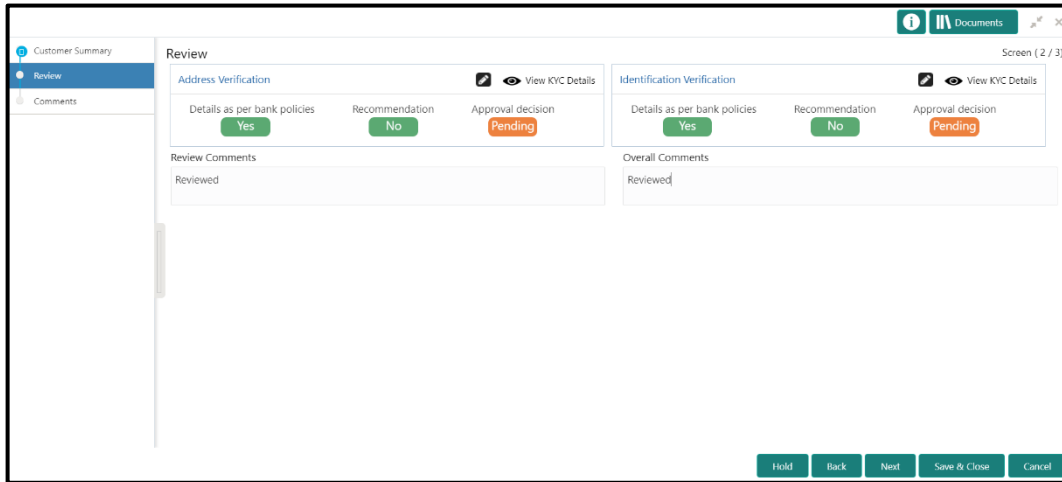
**Figure 52: Address Verification**

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**

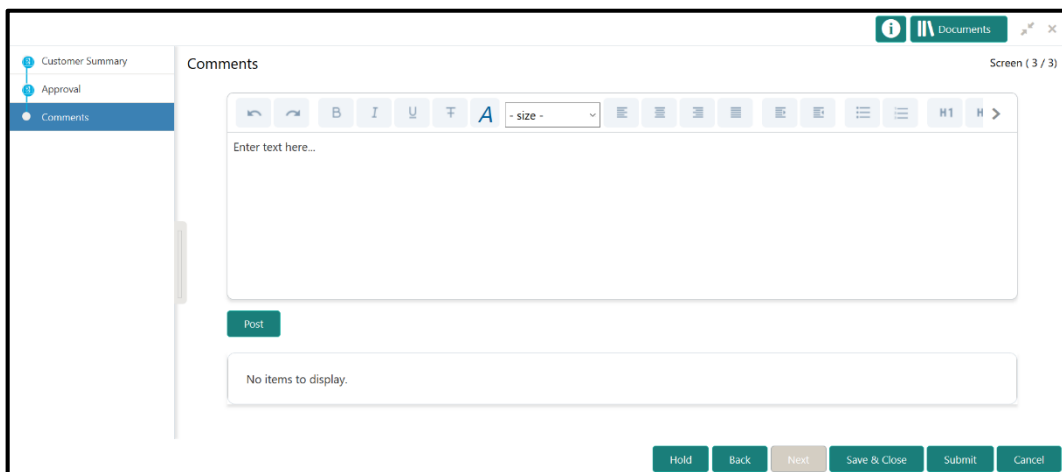


12. Type the Approve Comments and the Overall Comments.

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 for the 'Amendment' process. The title bar of the window is labeled 'Amendment'. The header area contains a logo, '( DEFAULTENTITY)', 'FLEXCUBE UNIVERSAL BAN...', 'Mar 26, 2020', a notification bell icon, and the user name 'ABHISHEK'. Below the header is a search bar with a magnifying glass icon and the text 'Amend Customer'. The main content area is currently empty.

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

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

Figure 565: Amendment – SMB Amendment

Party Amendment - APP211140421

Customer Amend

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

General Information | Professional Information

Citizenship history: 1 | No of degrees: 1

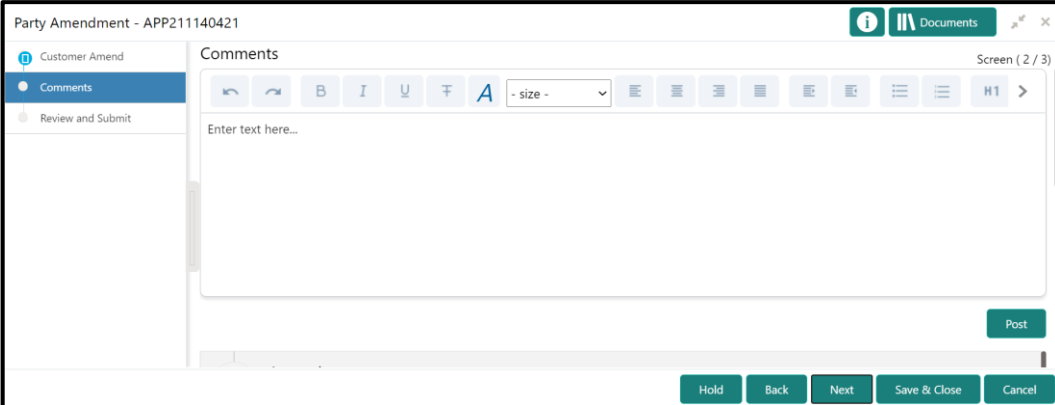
Citizenship: US

Highest degree: PG in Business Administration, Chicago University, Completed On 2007-08-07

Hold | Back | Next | Save & Close | 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 Depedants](#)
  - 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 576: Amendment – Comments**

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 587: Amendment – Review

Amendment Initiation - APP211140421 Documents Screen ( 3 / 3 )

Customer Amend  
Comments  
Review and Submit

**Review and Submit**

**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	Social profile	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></p> <p>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.

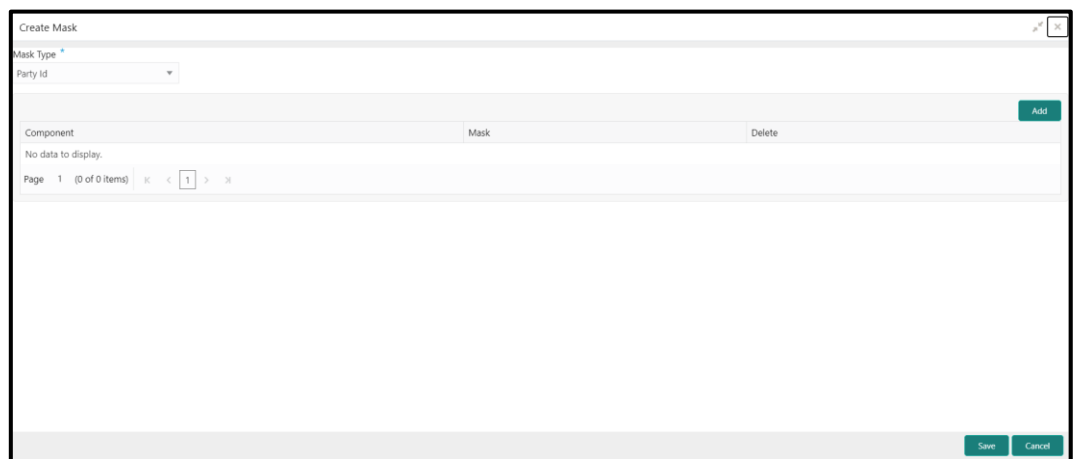
## 2.9 Mask for Party Id Generation

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 598: 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 59: Create Mask – Add Attributes**

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

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 60: View Mask**



### 3 List Of Glossary

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2. Initiation - Basic Details - [2.2.1 Basic Details](#) (pg. 5)
3. Initiation - Dependents - [2.2.2 Dependents](#) (pg. 8)
4. Initiation - Educational Qualifications - [2.2.3 Educational Qualification](#) (pg. 11)
5. Initiation - Employment - [2.2.4 Employment](#) (pg. 12)
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