

SMB Onboarding User Guide

Oracle Banking Branch

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SMB Onboarding User Guide

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1 Preface

1.1 Introduction

This guide provides step-by-step instructions to onboard a Small and Medium (SMB) customer using Oracle Banking Enterprise Party Management.

1.2 Audience

This manual is for the Bankers responsible for onboarding Small and Medium Business (SMB) 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:

Table 1: List of Topics

| Topics | Description |
|---|--|
| Small and Medium Business Onboarding | This topic provides an overview of the Small and Medium (SMB) Onboarding process and covers the actions to be performed in the Onboarding process. |
| List of Menus | This topic provides 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. SMB 360 User Guide

1.6 Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 2: Symbols and Icons

| Symbol | Functions |
|---|--------------------------------|
| → | Represents Results |
|  | Add icon |
|  | Edit icon |
|  | Delete icon |
|  | Calendar icon |
|  | Close icon to cancel operation |
|  | Minimize |
|  | Maximize |
|  | Close |
|  | Perform search |
|  | Open a list |
|  | Increase/decrease value |

1.7 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions. The table below gives a snapshot of them:

Table 3: Basic Actions

| Symbol | Functions |
|---------------|---|
| Submit | <p>On click of Submit, the checklists applicable for the stage will be defaulted based on the application category. On verifying all the checklist and on selection of the outcome, the task will be submitted. The following options are available for 'Outcome':</p> <ul style="list-style-type: none"> • Proceed – move the task to next stage or complete the onboarding process in Approval stage. User can select this option in the Initiation, Enrichment, Review, Recommendation, and Approval stages. • Approve – the onboarding process is approved. User can select this option in KYC stage. • Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages. • Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages. |
| Post | On click of Post, the system posts the comments below the Comments text box. |
| Cancel | On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data. |
| Hold | On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any |

| Symbol | Functions |
|-------------------------|---|
| | pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured. |
| Next | On click of Next, the details of the captured will be saved and then system will move to the next screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured. |
| Back | On click of Back, the details of the captured will be saved and then system will move to the previous screen. |
| Save & Close | On click of Save & Close, the captured details will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields are captured. |

2 Small and Medium Business (SMB) Onboarding

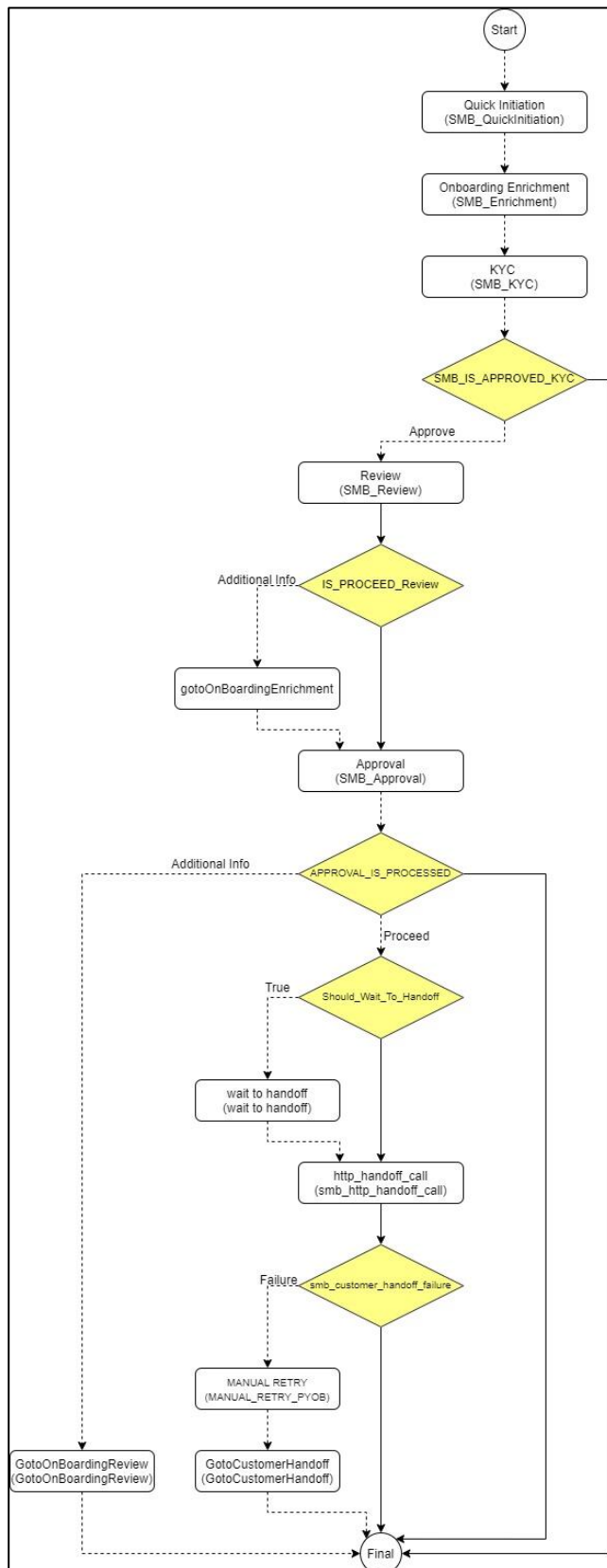
2.1 Overview

Small and Medium Business (SMB) Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's products or approaches the bank for an availing facility. The information collected throughout this process is stored in the bank's database for future reference.

2.1.1 Process Flow Diagram

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

Figure 1: Process Flow



2.2 Onboarding Initiation

This section contains the following topics:

- [2.2.1 Basic Details](#)
- [2.2.2 Stakeholder Details](#)
- [2.2.3 Financial Information](#)
- [2.2.4 Interested Products](#)
- [2.2.5 Comments](#)
- [2.2.6 Review and Submit](#)

In this stage, the Relationship Manager can capture brief information about the SMB customer to be on-boarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. From the home page, click **Party Services**. Under **Party Services**, click **Small Medium Business**.
2. Under **Small Medium Business**, click **Onboarding**.

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

Figure 2: Quick Initiation

3. On **Quick Initiation** screen, specify the details about the customer. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 4: Quick Initiation – Field Description

| Field Name | Description |
|-----------------------------|---|
| Doing Business As | Specify the business of the SMB customer. |
| Registration Number | Specify the registration number. |
| Date of Registration | Specify the date of registration. |

| Field Name | Description |
|---------------------------|---|
| SMB Classification | Select the SMB classification from the drop-down values. |
| Customer Category | Click search icon and select customer category from the list of values. |

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

2.2.1 Basic Details

Details of the business such as name, registration number, and registration date, tax id etc. along with personal details of the business owner such as name, date of birth, and address of the customer to be on-boarded are added in this data segment.

Figure 3: Initiation - Basic Details

Perform the following steps to update the basic details:

- On **Basic Details** segment, specify the additional information related to the business. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 5: Basic Details – Field Description

| Field Name | Description |
|--------------------------------|--------------------------------------|
| Country of Registration | Specify the country of registration. |
| SMB Registration Number | Specify the SMB registration number. |

| Field Name | Description |
|----------------------------------|--|
| Tax Identification Number | Specify the tax identification number of the SMB customer. |
| Goods and Services Tax Id | Specify the goods and services tax Id. |
| Business License | Specify the business license. |
| Relationship Manager Id | Specify the relationship manager Id. |

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

2. **Upload logo** of the customer, if available.
3. Click and expand the **Address** section.

→ The system displays the address related fields.

Figure 4: Address

4. On **Address** segment, specify the address details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 6: Address – Field Description

| Field Name | Description |
|----------------------|--|
| Address Type | Select the address type from the drop-down menu. |
| Building Name | Specify the building name of the customer. |
| Street Name | Specify the street name of the customer. |

| Field Name | Description |
|-----------------------|---|
| Locality | Specify the locality of the customer. |
| City | Specify the city of the customer. |
| State | Specify the state of the customer. |
| Country | Click search icon and select country from the list of values. |
| Postal Code | Specify the postal code for the address |
| Mobile Number | Specify the mobile number of the customer. |
| Email ID | Specify the Email Id of the customer. |
| Contact Number | Specify the contact number of the customer. |
| Narrative | Specify the description for the address. |
| Add More | Click Add more to add another address. |

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

→ The system displays the social profile related fields.

Figure 5: Social Profile

The screenshot displays the 'Social Profile' section of the SMB Onboarding User Guide. The interface is divided into a sidebar and a main content area. The sidebar contains navigation links: 'Basic Details', 'Stakeholder Details', 'Financial Information', 'Interested Products', 'Comments', and 'Review and Submit'. The main content area is titled 'Basic Details' and includes sections for 'Business Detail', 'Address', and 'Social Profile'. The 'Social Profile' section is expanded, showing input fields for various social media platforms: Facebook, Twitter, LinkedIn, Blog, Instagram, and Tumblr. At the bottom right of the main content area, there are five buttons: 'Field', 'Back', 'Next', 'Save & Close', and 'Cancel'.

6. On **Social Profile** segment, specify the details. For more information on fields, refer to the field description table.

Table 7: Social Profile – Field Description

| Field Name | Description |
|------------------|--|
| Facebook | Select the address of the Facebook profile. |
| Twitter | Select the address of the Twitter profile. |
| Instagram | Select the address of the Instagram profile. |
| LinkedIn | Select the address of the LinkedIn profile. |
| Blog | Select the address of the Blog profile. |
| Tumblr | Select the address of the Tumblr profile. |

7. Click **Next** to move to the **Initiation – Stakeholder Details** page.

2.2.2 Stakeholder Details

Details about the stakeholder such as Owners, Authorized Signatories, guarantors, and Suppliers of the business can be added in this data segment. Stakeholders' detail is necessary for the bank to ascertain the credibility of the business.

Stakeholders to a customer can be either of the following:

- An existing customer of the Bank
- An existing party that is not a customer but is a stakeholder to another customer of the bank
- A new party, which is neither a customer nor an existing party (stakeholder)

Figure 6: Initiation – Stakeholder Details

Perform the following steps to update the stakeholders details:

1. To add the desired stakeholder, select the corresponding stakeholder button on top of **Stakeholder Details** screen, and click the **+** icon.

→ The system displays the **Add New Owners** screen.

Figure 7: Add New Owners

2. Specify the existing CIF (if the stakeholder is an existing customer) or the existing Party Id (if the stakeholder is an existing party but not a customer) or select from the list of the recently added stakeholders to the same application.
3. If CIF/Party Id is not known, click search icon to launch **Search Party** screen and select from the list of values.

Figure 8: Search Party – Individual

The 'Search Party' dialog for Individual search includes the following fields and controls:

- Search Party** (Title bar)
- Individual** (Selected radio button) and **Non-Individual** (Unselected radio button)
- First Name**, **Middle Name**, **Last Name**, and **Date of Birth** (with a calendar icon)
- Unique Id**, **Mobile Number**, and **Email**
- Fetch** and **Clear** buttons
- Table Headers:** Stakeholder Type, CIF, First Name, Middle Name, Last Name, DOB, Id Type, Unique Id, Party Id, Is Customer
- Table Content:** No data to display.
- Page:** 1 of 0 (1 - 0 of 0 items) with navigation icons (K, <, >, >K)
- Close** button (bottom right)

Figure 9: Search Party – Non-Individual

The 'Search Party' dialog for Non-Individual search includes the following fields and controls:

- Search Party** (Title bar)
- Individual** (Unselected radio button) and **Non-Individual** (Selected radio button)
- Business/Organization Name**, **Registration Number**, **Registration date** (with a calendar icon), and **Email**
- Fetch** and **Clear** buttons
- Table Headers:** Stakeholder Type, CIF, First Name, Middle Name, Last Name, Party Id, Is Customer
- Table Content:** No data to display.
- Page:** 1 of 0 (1 - 0 of 0 items) with navigation icons (K, <, >, >K)
- Close** button (bottom right)

4. After you specify the CIF/Party Id, Click **Next**.

→ The system display the screen to add relationship specific attribute for the stakeholder.

5. If the stakeholder is new to the Bank, then click **Next** without entering CIF/Party Id.

→ The system displays screen to capture details for the new stakeholder.

Figure 10: Add New Owners

6. On **Add New Owners** screen, specify the details of the new stakeholder. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 8: Add New Owners – Field Description

| Field Name | Description |
|-------------------------------------|--|
| Stakeholder Type | Select the stakeholder type from the drop-down values. |
| Basic Info & Citizenship | Specify the fields under this segment. |
| Title | Select the title from the drop-down values. |
| First Name | Specify the first name of the new stakeholder. |
| Middle Name | Specify the middle name of the new stakeholder. |

| Field Name | Description |
|-----------------------------|--|
| Last Name | Specify the last name of the new stakeholder. |
| Short Name | Specify the short name of the new stakeholder. |
| Maiden Name | Specify the maiden name of the new stakeholder. |
| Date of Birth | Select the date of birth of the new stakeholder. |
| Gender | Select the gender from the drop-down values. |
| Marital Status | Select the marital status from the drop-down values. |
| Customer Category | Click search icon and select customer category from the list of values. |
| Customer Segment | Select the customer segment from the drop-down values. |
| ID Type | Select the ID type from the drop-down values. |
| Unique ID | Specify the unique ID of the new stakeholder. |
| Upload Photo | Upload the photo of the new stakeholder. |
| Birth Country | Click search icon and select birth country from the list of values. |
| Nationality | Click search icon and select the nationality of the stakeholder from the list of values. |
| Citizenship By | Select the 'Citizenship By' the drop-down values. |
| Residential Status | Select the residential status from the drop-down values. |
| Country of Residence | Click search icon and select the country from the list of values. |
| Preferred Language | Select the preferred language from the drop-down values. |
| Preferred Currency | Click search icon and select preferred currency from the list of values. |
| Address | Specify the fields under this segment. |
| Address Type | Select the address type from the drop-down values. |
| Building Name | Specify the building name of the new stakeholder. |
| Street Name | Specify the street name of the new stakeholder. |
| Locality | Specify the locality of the new stakeholder. |
| City | Specify the city of the new stakeholder. |
| State | Specify the state of the new stakeholder. |

| Field Name | Description |
|-----------------------|--|
| Country Code | Click search icon and select country code from the list of values. |
| Zip Code | Specify the zip code of the address. |
| Mobile Number | Specify the mobile number of the new stakeholder. |
| Email ID | Specify the email Id of the new stakeholder. |
| Contact Number | Specify the contact number of the new stakeholder. |
| Narrative | Specify the description for the new stakeholder. |

7. Click **Next**.

→ The system displays the **Add New Owners – KYC** screen

Figure 11: Add New Owners - KYC

The screenshot shows a window titled "Add New Owners" with a close button (X) in the top right corner. Inside the window, there are three rectangular boxes arranged horizontally. Each box contains a status message and a blue "Verify" button. The first box says "Address Verification is yet to be completed", the second says "Identity Verification is yet to be completed", and the third says "SDN Check yet to be completed". At the bottom right of the window, there are three green buttons: "Previous", "Next", and "Cancel".

8. On **Add New Owners – KYC** screen, update the KYC Details.

NOTE: This step is optional

9. After updating the KYC details, click **Next**
 - The system displays the screen to capture relationship specific attributes for the stakeholder

Figure 12: Add New Stakeholder – Capture relationship specific attribute

Add New Owners

THE COMPANY

Type

Non Customer

Date of birth

1970-01-01

Gender

Id Type

PPT

Unique Id

66561017

Citizenship

Ownership Percentage ^{*}

80%

Associated Since ^{*}

Aug 1, 2018

Submit

Cancel

- On **Add New Owners** screen, specify the **Ownership Percentage** and **Associated Since** values, and click **Submit**.
 - The system will link the stakeholder to the customer being onboarded and display the new added stakeholder on the **Stakeholder Details** screen

Figure 13: New Stakeholder Added

- Basic Details
- Stakeholder Details**
- Financial Information
- Interested Products
- Comments
- Review and Submit

Stakeholder Details

Owners (1)

Authorized Signatories (0)

Guarantors (0)

Suppliers (0)

+

| Party Type | CIF/Party Id | Name | ID/Registration Number | Is Customer | Action |
|------------|-------------------|--------------|------------------------|-------------|--------|
| Individual | P1333333333333333 | First, Guopu | 6333333333333333 | No | |

Ownership Percentage: 80%

Associated Since: 2015-08-11

Hold

Back

Next

Save & Close

Cancel

11. If the stakeholder is an existing customer or an existing Party, then the linkage is based on the CIF/Party Id.

In case a new stakeholder is being added, the system will generate a Party Id for the newly added stakeholder. This Party Id is used to establish a link between the new customer and stakeholder.

2.2.3 Financial Information

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

Figure 14: Initiation – Financial Information

Perform the following steps to update the financial information:

1. Select the **Annual Income** range of the customer.
2. Click and expand the **Asset Details** section.

→ The system displays the following options:

- Add
- Modify
- Delete

Figure 15: Financial Information – Asset Details

- Click **Add** to add the asset detail.

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

Figure 16: Add Asset Details

The screenshot shows a window titled 'Assets' with a close button (X) in the top right corner. Inside the window, there are three input fields: 'Type *' with a dropdown menu showing 'House', 'Currency *' with a search icon and a dropdown showing 'INR', and 'Total Value *' with a numeric input field and up/down arrows. At the bottom right of the window are two buttons: 'Submit' and 'Cancel'.

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

Table 9: Assets – Field Description

| Field Name | Description |
|--------------------|--|
| Type | Select the asset type from the drop-down values. |
| Currency | Click search icon and select the currency from the list of values. |
| Total Value | Specify the total value. |

- Click **Submit**.

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

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added asset details.

- Click and expand the **Liabilities Details** section to add the liability details.

→ The system displays the following options:

- Add
- Modify
- Delete

Figure 17: Financial Information – Liabilities Details

7. Click **Add**.

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

Figure 18: Add Liability Details

8. On **Liabilities** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 10: Liabilities – Field Description

| Field Name | Description |
|--------------------|--|
| Type | Select the type of liability from the drop-down values. |
| Currency | Click search icon and select the currency from the list of values. |
| Total Value | Specify the total value. |

9. Click **Submit**.

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

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added liability details.

10. Click **Next** to go to the **Initiation – Interested Products** segment.

2.2.4 Interested Products

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

Figure 19: Initiation - Interested Products

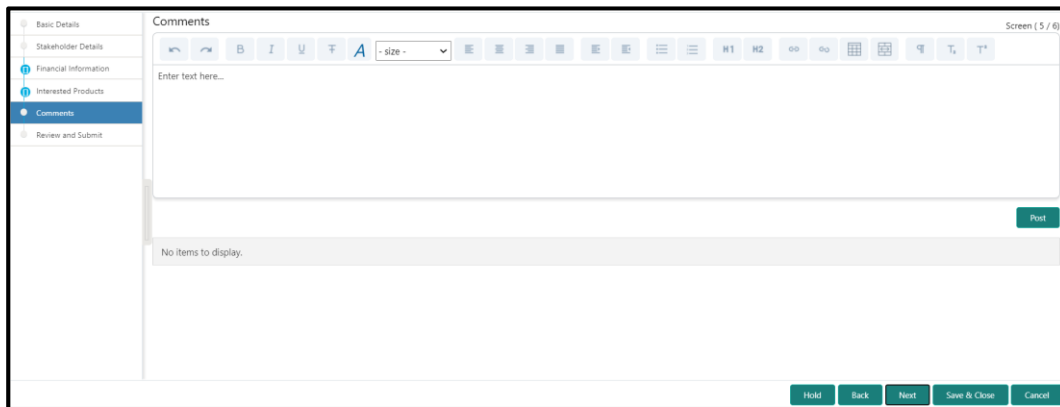
Perform the following steps to update the details of interested products:

1. On **Interested Products** screen, select the products based on customer's interest, and specify the requested value for each product.
2. Click **Next** to move to the **Initiation – Comments** page.

2.2.5 Comments

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

Figure 20: Initiation – Comments



Perform the following steps:

1. On **Comments** screen, specify the overall comments for the **Onboarding Initiation** stage.
2. Click **Next** to move to the **Initiation – Review and Submit** page.

2.2.6 Review and Submit

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

Figure 21: Initiation – Review and Submit

Review and Submit Screen (6 / 8)

Business Detail

| | | | |
|-------------------------------------|---|---|----------------------------------|
| Doing Business As Cafe | Registration Number 2561624854425 | Date of Registration 27/05/18 | Country of Registration India |
| SMB Registration Number T9451234 | Tax Identification Number 4567891234 | Goods and Services Tax Id 254567891234 | Business License 234567891234 |

General Information

General Information | Address | Social Profile

Professional Information

Membership

Stakeholders

Owners | Authorized Signatory | Guarantors | Suppliers

Ownership Percentage: 20%
Associated Since: 2018-08-16

Ownership Percentage: 80%
Associated Since: 2018-08-17

Dates

Dates
Is not yet done

KYC

KYC
Is not yet done

Assets

Assets
Is not yet done

Liabilities

Liabilities
Is not yet done

Income

Income
Is not yet done

Expense

Expense
Is not yet done

Hold Back Next Save & Close Submit Cancel

In the **Review and Submit** screen, the details are displayed in tiles. For more information on tiles, refer to the field description table.

Table 11: Review and Submit – Description

| Tile Name | Description |
|---------------------------------|---|
| General Information | In this tile, the following details are displayed: <ul style="list-style-type: none"> • Citizenship • Address • Social Profile |
| Professional Information | Displays the professional information of the stakeholder. |
| Stakeholders | Displays the stakeholders. |
| Dates | Displays the details of the dates. |
| KYC | Displays the KYC details. |
| Assets | Displays the assets details. |
| Liabilities | Displays the liabilities details. |
| Income | Displays the income details. |
| Expense | Displays the expense details. |
| View details | In the corresponding tile, click this icon to view the detailed information. |

2.3 Onboarding Enrichment

In this stage, the Relationship Manager can capture detailed information about the SMB customer to be added in Oracle Banking Enterprise Party Management. This section contains the following topics:

- [2.3.1 Business Details](#)
- [2.3.2 Stakeholder Details](#)
- [2.3.3 Membership / Association](#)
- [2.3.4 Financial Profile](#)
- [2.3.5 Comments](#)
- [2.3.6 Review and Submit](#)

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

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

Figure 22: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & E... | Medium | Corporate Onboarding | +1310767321941813 | 81554302121941813 | KYC | 21-08-27 | 000 | PTV000121941813 |
| Acquire & E... | Medium | Retail Party Amendment | +1310267321941813 | APR212371403 | Review | 21-08-25 | 000 | 804841 |
| Acquire & E... | Medium | SME Onboarding | **TY00012370942 | 81554302121941813 | Manual Retry | 21-08-24 | 000 | PTV00012370942 |
| Acquire & E... | Medium | Retail Party Amendment | **TY00012370942 | APR212371403 | Manual Retry | 21-08-25 | 000 | 004843 |
| Acquire & E... | Medium | Retail Onboarding | +1310767321941813 | 81554302121941813 | Onboarding Enrichment | 70-01-01 | 000 | PTV000121941813 |
| Acquire & E... | Medium | Retail Onboarding | +1310267321941813 | STP12370942 | Onboarding Enrichment | 70-01-01 | 000 | PTV000121941813 |
| Acquire & E... | Medium | Retail Onboarding | **TY00012370942 | 81554302121941813 | KYC MANUAL RETRY | 70-01-01 | 000 | PTV00012370942 |
| Acquire & E... | Medium | Retail Onboarding | **TY00012370942 | 81554302121941813 | Manual Retry | 70-01-01 | 000 | PTV00012370942 |
| Acquire & E... | Medium | Corporate Onboarding | +1310767321941813 | 81554302121941813 | Recommendation | 21-08-24 | 000 | PTV000121941813 |
| Acquire & E... | Medium | Retail Onboarding | +1310267321941813 | STP12370942 | Manual Retry | 70-01-01 | 000 | PTV00012370942 |
| Acquire & E... | Medium | Retail Onboarding | **TY00012370942 | 81554302121941813 | Manual Retry | 70-01-01 | 000 | PTV00012370942 |
| Acquire & E... | Medium | Retail Onboarding | **TY00012370942 | 81554302121941813 | Review | 21-08-24 | 000 | PTV00012370942 |
| Acquire & E... | Medium | Retail Onboarding | +1310767321941813 | PTV00012370942 | Manual Retry | 21-08-24 | 000 | PTV00012370942 |

2. On **Free Tasks** screen, select the required task and click **Acquire and Edit**. The system displays the **Enrichment – Basic Info** page.

2.3.1 Business Details

In addition to the business details, address, and social profile captured in the Initiation stage, the Relationship Managers can add important Dates, Supporting documents, and Photos of the customer in this data segment.

Figure 23: Enrichment – Basic Info

Basic Info

Stakeholder Details

Membership / Association

Financial Profile

Comments

Review and Submit

Basic Info

Doing Business As

20120101

Registration Number

20120101

Date of Registration

20120101

Country of Registration

20120101

Share Registration Number

11200492

Tax Identification Number

A31201204F

Goods and Services Tax Id

20120101204F

Business Licence

20120101204F

Business Detail

Address

Dates

Social Profile

Supporting Documents

Hold

Back

Next

Save & Close

Cancel

For information on adding Business Details, **Address** and **Social profile**, refer [Basic Details](#) topic in the Onboarding Initiation section.

Figure 24: Enrichment – Basic Info – Dates

Basic Info

Stakeholder Details

Membership / Association

Financial Profile

Comments

Review and Submit

Basic Info

Doing Business As

Company Fdn

SMB Registration Number

788-096278

Registration Number

29A32061214F22

Tax Identification Number

44010817628

Date of Registration

7/7/2018

Goods and Services Tax Id

29830210893707881

Country of Registration

USA

Business License

7880210893707881

Business Detail

Address

Dates

Date type

Upload photo

Upload

Date

Add More

Social Profile

Supporting Documents

Hold

Back

Next

Save & Close

Cancel

Perform the following steps to update the basic details:

1. On **Basic Info** screen, click and expand the **Dates** segment to add important dates of the customer.

2. On **Dates** segment, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 12: Dates – Field Description

| Field Name | Description |
|---------------------|--|
| Date Type | Select the date type from the drop-down values. |
| Upload Photo | Click Upload and select the photo to be uploaded. |
| Date | Click calendar icon, and select the date. |
| Add More | Click to displays the fields related to important dates. |

3. Click and expand the **Supporting documents** section to add supporting documents.

Figure 25: Enrichment – Basic Info – Documents

4. Click **Add**.

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

Figure 26: Enrichment – Basic Info – Documents

5. On **Document** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 13: Dates – Field Description

| Field Name | Description |
|-----------------------------|---|
| Document Name | Select the date type from the drop-down values. |
| Document Number | Specify the document number. |
| Document Issue Date | Click calendar icon, and select the issue date of the document. |
| Document Expiry Date | Click calendar icon, and select the expiry date of the document. |
| Upload Documents | Click Upload and select the document or drag and drop the file to be uploaded. |
| Uploaded Documents | Displays the description of the uploaded documents. |

6. Click **Save**.

→ The system adds the document details and lists in the **Supporting documents** section.

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added document details.

7. Click **Next** to move to the **Enrichment – Stakeholder Details** page.

2.3.2 Stakeholder Details

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

Figure 27: Enrichment – Stakeholders

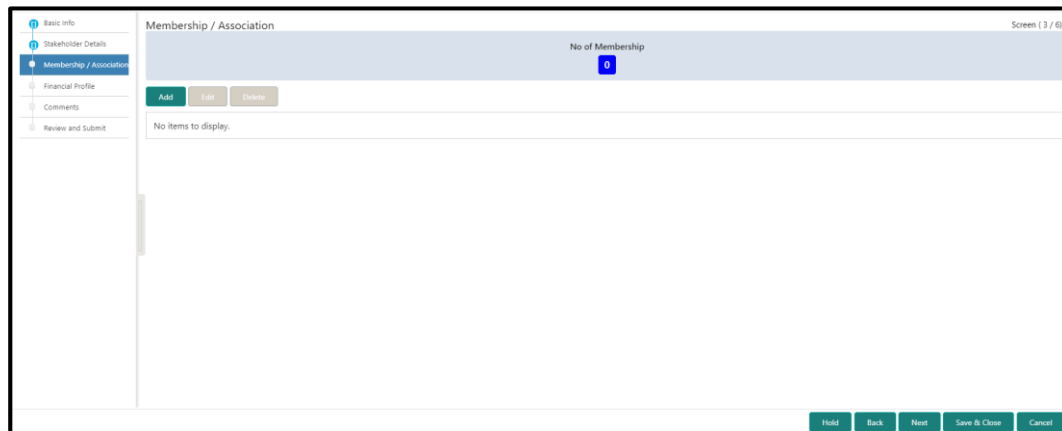
The screenshot displays the 'Stakeholder Details' page. On the left is a sidebar with a 'Basic Info' icon and a list of menu items: 'Stakeholder Details' (highlighted with a blue bar), 'Membership / Association', 'Financial Profile', 'Comments', and 'Review and Submit'. The main content area is titled 'Stakeholder Details' and includes four tabs: 'Owners (0)', 'Authorized Signatories (0)', 'Guarantors (0)', and 'Suppliers (0)'. Below the tabs is a table with the following columns: 'Party Type', 'CIF/Party Id', 'Name', 'ID/Registration Number', 'Is Customer', and 'Action'. The table body contains the text 'No data to display.' At the bottom right of the page are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

On click of **Next** in the **Enrichment – Stakeholder Details** 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 28: Enrichment – Membership



Perform the following steps to update the membership/association details:

1. Click **Add** to add the membership details.

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

Figure 29: Add Membership Details

2. On **Membership** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 14: Membership – Field Description

| Field Name | Description |
|-------------------------|---|
| Institution Name | Specify the name of institution where the customer is a member. |
| Institution Type | Select from the drop-down values. |
| Membership Type | Select from the drop-down values. |

| Field Name | Description |
|------------|--|
| Since | Click calendar icon and select the membership start date. |
| Valid Till | Click calendar icon and select the membership expiry date. |

- Click **Save**.

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

Figure 30: Enrichment – Membership List

The screenshot displays the 'Membership / Association' page. The header shows 'No of Membership' as 1. The main content area lists a single membership entry: 'Retailer's Association' with 'Institution Type: Private' and 'Valid Till: 2022-05-15'. The 'Membership Type' is 'Loans' and the 'Since' date is '2018-01-12'. The sidebar on the left contains navigation links: Basic Info, Stakeholder Details, Membership / Association (highlighted), Financial Profile, Comments, and Review and Submit. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

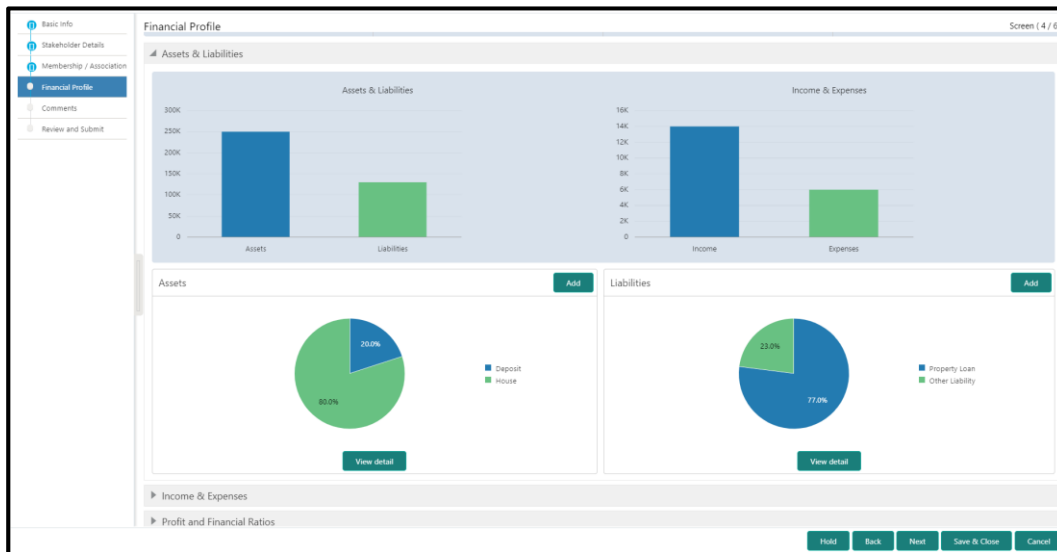
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added membership details.

- Click **Next** to move to 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.

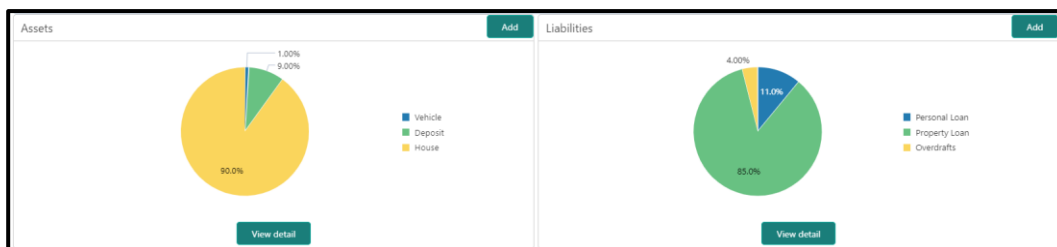
Figure 31: Enrichment – Financial Profile



Perform the following steps to update the financial profile:

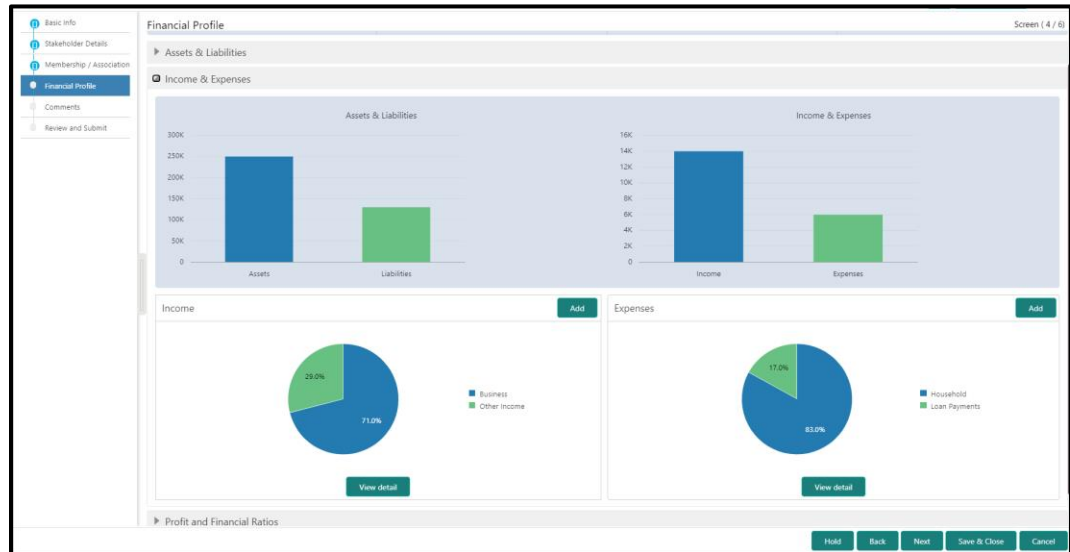
1. Click **View detail** in the corresponding tiles to change the chart view of asset and liabilities detail to the list view.

Figure 32: Assets and Liabilities Detail



2. Click **Back** in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.
3. Click the configure icon in the corresponding tile for the following options in assets and liabilities details:
 - Add
 - Modify

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

Figure 33: Financial Profile – Income and Expense

- Click **Add** at the top right corner in **Income** tile to add income details of the customer.

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

Figure 34: Income

- Click **Add**.

→ The system displays the **Income** screen:

Figure 35: Add Income Details

7. On **Income** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.


Table 15: Income – Field Description

| Field Name | Description |
|--------------------|--|
| Income Type | Select income type from the drop-down values. |
| Frequency | Select frequency of income from the drop-down values. |
| Currency | Click search icon and select currency from the list of values. |
| Amount | Specify the amount. |

8. Click **Add**.

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

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added income details.

9. Click  icon to exit the **Income** window.
10. Click the configure icon at the top right corner in **Expenses** tile to add expense details of the customer.

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

Figure 36: Expenses



11. Click **Add**.

→ The system displays the **Add Expense Detail** screen.

Figure 37: Add Expense Details

12. On **Expenses** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.


Table 16: Expenses – Field Description

| Field Name | Description |
|----------------------|--|
| Expense Type | Select from the drop-down values. |
| Frequency | Select from the drop-down values. |
| Currency | Click search icon and select currency from the list of values. |
| Expense Value | Specify the expense value. |

13. Click **Add**.

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

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added income details.

14. Click  icon to exit the **Expenses** window.

15. After adding, modifying or deleting the income and expense detail, click and expand the **Profit and Financial Ratios** section.

Figure 38: Profit and Financial Ratios

16. Click **Add** to add the profit and financial ratios. Data corresponding to different financial years can be added in this section

Figure 39: Add - Profit and Financial Ratios

17. On **Profit and Financial Ratios** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 17: Profit and Financial Ratios – Field Description

| Field Name | Description |
|--------------------|--|
| Financial Year | Specify the financial year. |
| Currency | Click search icon and select currency from the list of values. |
| Balance Sheet Size | Specify the balance sheet size. |

| Field Name | Description |
|------------------------------|--|
| Operating Profit | Specify the operating profit. |
| Net Profit | Specify the net profit. |
| Year Over Year Growth | Specify the year over year growth value. |
| Return On Investment | Specify the return value on investment. |
| Return On Equity | Specify the return value on equity. |
| Return On Asset | Specify the return value on asset. |

18. After adding, modifying or deleting the Profit and Financial Ratio detail, click and expand the **Other relationship** section.

Figure 40: Other Relationship

The screenshot displays the 'Financial Profile' form in a web application. The left sidebar contains navigation links: Basic Info, Stakeholder Details, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area shows the 'Financial Profile' section with a summary table at the top:

| Total Asset Value | Total Liability Value | Monthly Income | Annual Income | Monthly Expense | Annual Expense |
|-------------------|-----------------------|----------------|---------------|-----------------|----------------|
| INR 250,000.00 | INR 130,000.00 | INR 14,000.00 | INR 0.00 | INR 6,000.00 | INR 0.00 |

Below the summary table, there are expandable sections: Assets & Liabilities, Income & Expenses, Profit and Financial Ratios, and Other relationship (which is currently expanded). The 'Other relationship' section shows a single entry with the text 'No of other institution relationship' and a value of '0'. To the right of this entry is a field labeled 'Relationship worth' with a value of 'INR 0.00'. Below this entry are three buttons: Add, Edit, and Delete. At the bottom of the form, there is a message 'No items to display.' and a footer bar with buttons: Hold, Back, Next, Save & Close, and Cancel.

19. Click **Add** to add details about the customer's relationship with other bank.

→ The system displays the **Add Relationship Details** screen.

Figure 41: Add Relationship Details

20. On **Add Relationship Details** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 18: Profit and Financial Ratios – Field Description

| Field Name | Description |
|---------------------------|--|
| Institution Name | Specify the name of the other bank. |
| Relationship Type | Select the relationship type from the drop-down values. |
| Currency | Click search icon and select currency from the list of values. |
| Relationship worth | Specify the balance sheet size. |
| Relationship Since | Click calendar icon and select the relationship start date. |

21. Click **Add**.

→ The system adds and lists the relationship details in the **Other relationship** section.

Figure 42: Other Relationship List

The screenshot shows the 'Financial Profile' page with a sidebar on the left containing links for Basic Info, Stakeholder Details, Membership / Association, Financial Profile, Comments, and Review and Submit. The main content area displays financial metrics at the top: Total Asset Value (₹5,50,000.00), Total Liability Value (₹1,10,000.00), Monthly Income (₹14,000.00), Annual Income (₹1,68,000.00), Monthly Expense (₹5,000.00), and Annual Expense (₹60,000.00). Below these are expandable sections for Assets & Liabilities, Income & Expenses, Profit and Financial Ratios, and Other relationship. The 'Other relationship' section shows a table with one entry: 'No of other institution relationship' with a value of 1 and a relationship worth of ₹2,00,000.00. Below the table are 'Add', 'Edit', and 'Delete' buttons. At the bottom, there are fields for Institution Name (Meeva Bank), Relationship Type (Deposit), Relationship Since (10th Oct 17), Currency (INR), and Relationship worth (₹2,00,000.00). Navigation buttons at the bottom right include Hold, Back, Next, Save & Close, and Cancel.

NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the other relationship details.

22. Click **Next** to move to 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 43: Enrichment – Comments

The screenshot shows the 'Comments' page with a sidebar on the left containing links for Basic Info, Stakeholder Details, Membership / Association, Financial Profile, Comments, and Review and Submit. The main content area has a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, background color, link, unlink, bulleted list, numbered list, indent, outdent, H1, H2, H3, H4, H5, H6, link, unlink, table, and table of contents. Below the toolbar is a text input field with the placeholder 'Enter text here...'. A 'Post' button is located at the bottom right of the input field. Below the input field, a message states 'No items to display.' Navigation buttons at the bottom right include Hold, Back, Next, Save & Close, and Cancel.

Perform the following steps:

1. Specify the overall comments for the **Onboarding Enrichment** stage, and click **Post**.
2. Click **Next** to move to 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 to [2.2.6 Review and Submit](#) topic in the **Onboarding Initiation** section.

2.4 KYC Check

KYC check for the SMB 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 SMB 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** screen.

Figure 44: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & E... | Medium | Corporate Onboarding | *15187M12104181 | P1Y00012104181 | KYC | 21-08-27 | 000 | P1Y00012104181 |
| Acquire & E... | Medium | Retail Party Amendment | *15187M12104181 | A0P212571403 | Review | 21-08-25 | 000 | 184864 |
| Acquire & E... | Medium | SME Onboarding | *TY000012307042 | P1Y00012104181 | Manual Retry | 21-08-24 | 000 | P1Y00012307042 |
| Acquire & E... | Medium | Retail Party Amendment | *TY000012307042 | A0P212571403 | Manual Retry | 21-08-25 | 000 | 004843 |
| Acquire & E... | Medium | Retail Onboarding | *15187M12104181 | S1P11A1181344 | Onboarding Enrichment | 70-01-01 | 000 | P1Y00012104181 |
| Acquire & E... | Medium | Retail Onboarding | *15187M12104181 | STP12A05903420 | Onboarding Enrichment | 70-01-01 | 000 | P1Y00012104181 |
| Acquire & E... | Medium | Retail Onboarding | *TY000012307042 | S1P11A1181344 | KYC MANUAL RETRY | 70-01-01 | 000 | P1Y00012307042 |
| Acquire & E... | Medium | Retail Onboarding | *TY000012307042 | S1P11A1181344 | Manual Retry | 70-01-01 | 000 | P1Y00012307042 |
| Acquire & E... | Medium | Corporate Onboarding | *15187M12104181 | P1Y00012104181 | Recommendation | 21-08-24 | 000 | P1Y00012104181 |
| Acquire & E... | Medium | Retail Onboarding | *15187M12104181 | STP11TEST00000 | Manual Retry | 70-01-01 | 000 | P1Y00012104181 |
| Acquire & E... | Medium | Retail Onboarding | *TY000012307042 | S1P11A1181344 | Manual Retry | 70-01-01 | 000 | P1Y00012307042 |
| Acquire & E... | Medium | Retail Onboarding | *TY000012307042 | P1Y00012104181 | Review | 21-08-24 | 000 | P1Y00012307042 |
| Acquire & E... | Medium | Retail Onboarding | *15187M12104181 | P1Y00012104181 | Manual Retry | 21-08-24 | 000 | P1Y00012104181 |

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

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

Figure 45: KYC – Customer Summary

Customer Summary

Review and Submit Screen (6 / 6)

Business Detail

| | | | |
|-------------------------------------|--|--|---|
| Doing Business As Crown K.L.L. | Registration Number 25AEDC0234F23 | Date of Registration 2018-06-10 | Country of Registration United Kingdom |
| SMB Registration Number Tb46451k | Tax Identification Number 24604815418 | Goods and Services Tax Id 23AEDC0234F23 | Business License 23AEDC0234F23 |

General Information

General Information | Address | Social Profile

1

Citizenship history

Citizenship
ES

Professional Information

Membership

Stakeholders

Owners | Authorized Signatory | Guarantors | Suppliers

Ownership Percentage: 20%
Associated Since: 2018-08-16

Ownership Percentage: 80%
Associated Since: 2018-08-17

Dates

Is not yet done

KYC

Is not yet done

Assets

17.0%
83.0%

House
Deposit

View Details

Liabilities

11.0%
89.0%

Property Loan
Overdrafts

View Details

Income

Is not yet done

Expense

Is not yet done

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

In the **KYC – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 11: Review and Submit – Description](#).

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

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

Figure 46: KYC Check

4. Verify all the KYC Checks listed for the selected product.
5. Click **Verify**. The system displays the **Add Verification Details** window corresponding to the KYC Check.

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

Figure 47: Add Verification Details – Proof of Residence

Figure 48: Add Verification Details –Proof of Identity

Identity Verification

| | | | |
|----------------------------------|--|------------------------|----------------------------------|
| KYC ID Type Proof Of Identity | Name as in the document * Frank, Connor | ID Number * 1145081 | DOB as on Document 1995-07-28 |
| Issued On * 2016-05-24 | | | |

Verification Details

| | | | |
|--------------------------------|-------------------------------|-------------------------------|------------------------------------|
| Reference number 1190130013 | Verification Type Internal | Verification Medium Manual | Verification Status * Compliant |
| Verified On * 2021-04-24 | Valid Till * 2030-04-24 | | |
| Verification Remarks | | | |

Submit Cancel

Figure 49: KYC Check

Customer Summary

KYC Check

Screen (2 / 3)

| Address Verification | Identification Verification |
|--|--|
| <p>Status COMPLIANT</p> <p>Last reviewed on 2021-04-24</p> <p>Next review date 2030-04-24</p> <p>Verified</p> | <p>Status COMPLIANT</p> <p>Last reviewed on 2021-04-24</p> <p>Next review date 2030-04-24</p> <p>Verified</p> |

Hold Back Next Save & Close Cancel

6. The system updates the verification details in corresponding tile in the **KYC Check** page.
7. After completing all the KYC Checks, click **Next**.

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

Figure 50: KYC – Comments

The screenshot displays the 'KYC - Comments' interface. On the left, a sidebar contains three items: 'Customer Summary', 'KYC Check', and 'Comments', with 'Comments' being the active selection. The main content area is titled 'Comments' and features a rich text editor. The editor's toolbar includes icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, undo, redo, print, and help. Below the toolbar is a large text input area with the placeholder 'Enter text here...'. Underneath the input area is a green 'Post' button. Below the 'Post' button is a message box that says 'No items to display.' At the bottom of the page, there is a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'. The top right corner of the window shows 'Screen (3 / 3)'.

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

2.5 Review

In this stage, the final reviewer reviews the customer details and moves the task to Approval stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task back to the previous stage.

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

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

Figure 51: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & E... | Medium | Corporate Onboarding | +13102412104181 | APP2410212104181 | KYC | 21-08-27 | 000 | P1V000212104181 |
| Acquire & E... | Medium | Retail Party Amendment | +13102412104181 | APP212571403 | Review | 21-08-25 | 000 | 004841 |
| Acquire & E... | Medium | SME Onboarding | **TY00012370412 | P1V000212104181 | Manual Retry | 21-08-24 | 000 | P1V000212370012 |
| Acquire & E... | Medium | Retail Party Amendment | **TY00012327808 | APP212121404 | Manual Retry | 21-08-25 | 000 | 004843 |
| Acquire & E... | Medium | Retail Onboarding | +13102412104181 | S1P13413101404 | Onboarding Enrichment | 70-01-01 | 000 | P1V000212104181 |
| Acquire & E... | Medium | Retail Onboarding | +13102412104181 | STP12401002404 | Onboarding Enrichment | 70-01-01 | 000 | P1V000212104181 |
| Acquire & E... | Medium | Retail Onboarding | **TY000123609 4 | S1P13413101404 | KYC MANUAL RETRY | 70-01-01 | 000 | P1V00021230011 |
| Acquire & E... | Medium | Retail Onboarding | **TY000123609 3 | S1P13413101404 | Manual Retry | 70-01-01 | 000 | P1V00021230013 |
| Acquire & E... | Medium | Corporate Onboarding | +13102412104181 | P1P041012104181 | Recommendation | 21-08-24 | 000 | P1V000212104181 |
| Acquire & E... | Medium | Retail Onboarding | +13102412104181 | STP11TEST00000 | Manual Retry | 70-01-01 | 000 | P1V000212104181 |
| Acquire & E... | Medium | Retail Onboarding | **TY0001236090 | S1P111110104181 | Manual Retry | 70-01-01 | 000 | P1V00021230000 |
| Acquire & E... | Medium | Retail Onboarding | **TY00012360902 | P1P041012104181 | Review | 21-08-24 | 000 | P1V00021230002 |
| Acquire & E... | Medium | Retail Onboarding | +13102412104181 | P1V00012360901 | Manual Retry | 21-08-24 | 000 | P1V00021230001 |

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

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

Figure 52: Review – Customer Summary

Customer Summary Screen (6 / 6)

Business Detail

| | | | |
|---|--|---|---|
| Doing Business As Example LLC SMB Registration Number 12345678 | Registration Number 12345678901234567890 Tax Identification Number 98765432109876543210 | Date of Registration 2018-08-16 Goods and Services Tax Id 12345678901234567890 | Country of Registration United States of America Business License 12345678901234567890 |
|---|--|---|---|

General Information

General Information | Address | Social Profile

1

Citizenship History

Citizenship
US

Professional Information

Membership

Stakeholders

Owners | Authorized Signatory | Guarantors | Suppliers

Ownership Percentage: 20%
Associated Since: 2018-08-16

Ownership Percentage: 80%
Associated Since: 2018-08-17

Dates

Dates
Is not yet done

KYC

Status
Compliant
KYC Last Updated Date
2021-08-17

Assets

Assets
View Details

Liabilities

Liabilities
View Details

Income

Income
Is not yet done

Expense

Expense
Is not yet done

Buttons: Hide, Back, Next, Save & Close, Submit, Cancel

In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 11: Review and Submit – Description](#).

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

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

Figure 53: Review – Review Comments

- Click **View KYC Details** in all the tiles.
- Click **Review Now** to review all the KYC details, 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 54: Address Verification

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

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

Figure 55: Address Verification Comments

7. Specify the required comments in **Details Not As Per Bank Policy** and **Mitigation** boxes.
8. Click **Submit**.

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

Figure 56: Review Comments with Verification Status

9. Specify the **Review Comments** and the **Overall Comments**.
10. Click **Next**.
- The system displays the **Review – Comments** page.
11. Specify the overall comments for the **Review** stage, and click **Post**.

2.6 Approval

In this 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.

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

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

Figure 57: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|----------------------|-----------------------|------------------|--------|--------------------|
| Acquire & E... | Medium | Corporate Onboarding | +1N10TM/12/14/18N/1 | APP24/02/12/14/18N/1 | KYC | 21-08-27 | 000 | P1V00K/21/12/18N/1 |
| Acquire & E... | Medium | Retail Party Amendment | +1N10TM/12/14/18N/1 | APP21/25/14/03 | Review | 21-08-25 | 000 | 18/484-1 |
| Acquire & E... | Medium | SME Onboarding | **TY00012370042 | P1V00K/21/12/18N/1 | Manual Retry | 21-08-24 | 000 | P1V00C2/23/00/12 |
| Acquire & E... | Medium | Retail Party Amendment | **TY00012327808 | APP/21/12/14/01 | Manual Retry | 21-08-25 | 000 | 004843 |
| Acquire & E... | Medium | Retail Onboarding | +1N10TM/12/14/18N/1 | S1P1/14/11/18/14/4 | Onboarding Enrichment | 70-01-01 | 000 | P1V00K/21/12/18N/1 |
| Acquire & E... | Medium | Retail Onboarding | +1N10TM/12/14/18N/1 | STP12/01/00/01/01 | Onboarding Enrichment | 70-01-01 | 000 | P1V00K/21/12/18N/1 |
| Acquire & E... | Medium | Retail Onboarding | **TY000123600/4 | S1P1/14/11/18/14/4 | KYC MANUAL RETRY | 70-01-01 | 000 | P1V00C2/23/00/11 |
| Acquire & E... | Medium | Retail Onboarding | **TY000123600/3 | S1P1/14/11/18/14/4 | Manual Retry | 70-01-01 | 000 | P1V00C2/23/00/13 |
| Acquire & E... | Medium | Corporate Onboarding | +1N10TM/12/14/18N/1 | P1V00K/21/12/18N/1 | Recommendation | 21-08-24 | 000 | P1V00K/21/12/18N/1 |
| Acquire & E... | Medium | Retail Onboarding | +1N10TM/12/14/18N/1 | STP1/TEST/00/00/00 | Manual Retry | 70-01-01 | 000 | P1V00C2/23/00/14 |
| Acquire & E... | Medium | Retail Onboarding | **TY000123600/00 | S1P1/14/11/18/14/4 | Manual Retry | 70-01-01 | 000 | P1V00C2/23/00/00 |
| Acquire & E... | Medium | Retail Onboarding | **TY000123600/02 | P1V00K/21/12/18N/1 | Review | 21-08-24 | 000 | P1V00C2/23/00/02 |
| Acquire & E... | Medium | Retail Onboarding | +1N10TM/12/14/18N/1 | P1V00K/21/12/18N/1 | Manual Retry | 21-08-24 | 000 | P1V00K/21/12/18N/1 |

Page 1 of 210 (1 - 20 of 4189 items) K < 1 2 3 4 5 ... 210 > X

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

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

Figure 58: Approval – Customer Summary

Customer Summary

Review

Comments

Customer Summary

Business Detail

Doing Business As

Coffee Cafe

SMB Registration Number

12345678

Registration Number

9876543210

Tax Identification Number

4567890123

Date of Registration

2018-01-15

Goods and Services Tax Id

R123456789012

Country of Registration

Business License

2018-01-15-2025-12-31

General Information

General Information

Address

Social Profile

1

Citizenship History

Citizenship

US

Professional Information

Membership

Stakeholders

Owners

Authorized Signatory

Guarantors

Suppliers

Ownership Percentage: 20%

Associated Since: 2018-08-16

Ownership Percentage: 80%

Associated Since: 2018-08-17

Dates

Info

Certs

Is not yet done

KYC

Status

compliant

KYC Last Updated Date

2021-08-17

Assets

Info

85.0%

15.0%

House

Deposit

View Details

Liabilities

Info

85.0%

15.0%

Property Loan

Overdrafts

View Details

Income

Info

Income

Is not yet done

Expense

Info

Expense

Is not yet done

Hold

Back

Next

Save & Close

Submit


Cancel

In the **Approval – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 11: Review and Submit – Description](#).

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

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

Figure 59: Approval – Approval Comments

- Click **View KYC Details** in all the tiles.
- Click  icon to approve all the KYC details. The system displays the verification window corresponding to the KYC Check.


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

Figure 60: Address Verification

- Verify the options selected by the Reviewer.
- Modify the options, if required.

8. Click **Submit**.

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

Figure 61: Approval Comments with Approval Status

Customer Summary | Review | Comments

Screen (2 / 3)

Address Verification [View KYC Details]

Details as per bank policies: Yes | Recommendation: No | Approval decision: Pending

Review Comments: Reviewed

Identification Verification [View KYC Details]

Details as per bank policies: Yes | Recommendation: No | Approval decision: Pending

Overall Comments: Reviewed

Hold Back Next Save & Close Cancel

9. Specify the **Approve Comments** and the **Overall Comments**.

10. Click **Next**.

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

Figure 62: Approval - Comments

Customer Summary | Approval | Comments

Screen (3 / 3)

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

11. Specify the overall comments for the **Approval** stage, and click **Post**.

2.7 Amendment

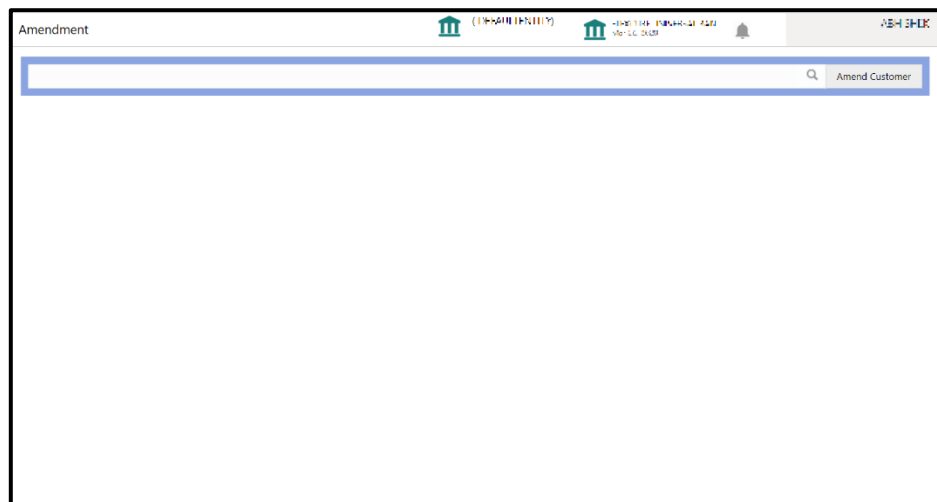
In this stage, the Relationship Manager can amend the information or can add additional information about a SMB customer using Oracle Banking Enterprise Party Management.

To initiate the Amendment process:

1. From the home page, click **Party Services**. Under **Party Services**, click **Small Medium Business**.
2. Under **Small Medium Business**, click **Amendment**.

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


Figure 63: Amendment – Enter Customer Id

The screenshot shows a web application interface for the 'Amendment' screen. At the top, there is a header bar with the title 'Amendment' on the left and several navigation icons (a building, a document, a magnifying glass, and a bell) on the right. Below the header, there is a large white rectangular area. In the top right corner of this area, there is a search bar with a magnifying glass icon and a button labeled 'Amend Customer'.

3. On **Amendment** screen, specify the Customer id and click **Amend Customer**.

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

Figure 64: Amendment – SMB Amendment

4. Click  icon of the respective section for which the information needs to be updated. You can update the following sections during Amendment:
 - General Information – for details of the fields, refer section [2.2.1 Basic Details](#)
 - Business Details
 - Basic Info
 - Address
 - Social Profile
 - Professional Information
 - Membership Details - for details of the fields, refer section [2.3.3 Membership / Association](#)
 - Stakeholders - for details of the fields, refer section [2.2.2 Stakeholder Details](#)
 - 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 [2.2.3 Financial Information](#)
 - Liabilities - for details of the fields, refer section [2.2.3 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.

3. Click **Next**.

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

Figure 65: Amendment – Comments

4. Specify the overall comments for the **Onboarding Initiation** stage, and click **Post**.

5. Click **Next**.

→ The system displays the **Initiation – Review and Submit** page.

NOTE: For information on reviewing and submitting the task to the next stage, refer to [2.2.6 Review and Submit](#) topic in the **Onboarding Initiation** section.

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 **Review** stage.

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. After submitting the details in Review stage, the system moves the task to **Approval** stage.

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. For more detail on review and Approval stage, 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 SMB onboarding and handoff to the core system without waiting for any manual intervention.

Refer below table for details of the configuration:

Table 19: Configurations

| Configuration Parameter | Description | Default Value |
|-------------------------------|---|---------------|
| STP_FLAG | This parameter indicates if straight through processing is allowed for SMB onboarding requests received from Channels subject to other mandatory information being available in the request. Accepted values are: TRUE - Straight through processing for SMB Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. FALSE - Straight through processing for SMB 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: True – System will wait for a confirmation from Channels before triggering the handoff to the core system False – System will go ahead with the handoff to the core system without waiting for any confirmation from Channels | False |

On receiving the SMB 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:

1. 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.
2. 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.
3. 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.

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