Retail Onboarding User Guide

Oracle FLEXCUBE Onboarding

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Retail Onboarding User Guide

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

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

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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 guide is intended 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 guide is organized as follows:

Topics	Description
Retail Onboarding	This topic provides an overview of the Retail Onboarding process and covers the actions to be performed in the Onboarding process.
List of Glossary	This topic 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

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1.6 Symbols and Icons

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

Table 1: Symbols and Icons

Symbol	Description
→	Represents Results
＋	Add icon
✎	Edit icon
🗑	Delete icon
📅	Calendar icon
✖	Close icon

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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 2: Basic Actions

Action	Description
Submit	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': ● 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.

| Action	Description
Hold	On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
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 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:

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Figure 1: Quick Initiation

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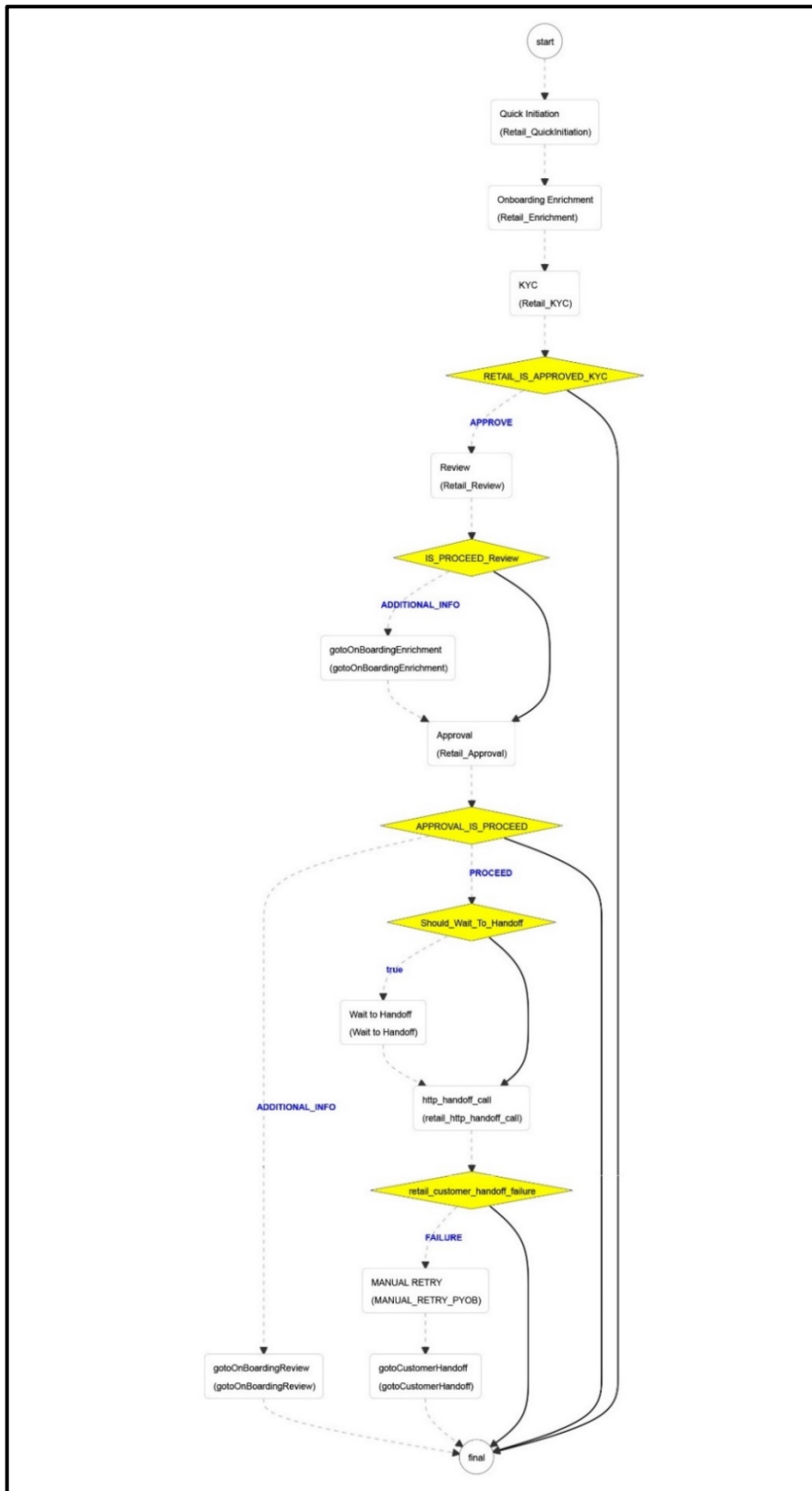
2.2 Onboarding Initiation

This section contains the following topics:

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** screen.

   Figure 2: Quick Initiation

2. 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 3: Quick Initiation – Field Description

Field Name	Description
First Name	Specify the first name of the customer.
Middle Name	Specify the middle name of the customer.
Last Name	Specify the last name of the customer.
Maiden Name	Specify the maiden name of the customer.
Date of Birth	Select the date of birth of the customer.
Gender	Select the gender from the drop-down values.
Birth Country	Click search icon and select birth country from the list of values.
Citizenship By	Select the 'Citizenship By' the drop-down values.
Country of Residence	Click search icon and select the country from the list of values.
Customer Category	Click search icon and select customer category from the list of values.

3. Click **Submit**.

→ The system creates unique party ID for the customer and displays the **Initiation - Basic Details** screen.

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.

Figure 3: Initiation - Basic Details

Perform the following steps in the **Initiation - Basic Details** screen:

1. On **Initiation - Basic Details** screen, click and expand **Basic Info & Citizenship** segment.

   → The system displays the fields related to basic details.

Figure 4: Basic Info and Citizenship

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

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2. On **Basic Info & Citizenship** segment, specify the details of the customer. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 4: Basic Info & Citizenship – Field Description

Field Name	Description
Title	Select the title from the drop-down values.
First Name	Displays the first name of the customer.
Middle Name	Displays the middle name of the customer.
Last Name	Displays the last name of the customer.
Short Name	Specify the short name of the customer.
Maiden Name	Displays the maiden name of the customer.
Date of Birth	Displays the date of birth of the customer.
Gender	Displays the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Displays the category of the customer.
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 customer.
Upload Photo	Upload the photo of the customer.

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Field Name	Description
Birth Country	Displays the birth country of the customer.
Nationality	Click search icon and select the nationality of the customer from the list of values.
Citizenship By	Displays the 'Citizenship By' value.
Residential Status	Select the residential status from the drop-down values.
Country of Residence	Displays the country of residence.
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.

3. Click and expand the **Address** segment.

→ The system displays the address related fields.

Figure 5: Address

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

Table 5: Add New Owners – Field Description

Field Name	Description
Address Type	Select the address type from the drop-down values.
Building Name	Specify the building name of the customer.
Street Name	Specify the street name of the customer.
Locality	Specify the locality of the customer.
City	Specify the city of the customer.
State	Specify the state of the customer.
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 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 customer.
Add More	Click this button to add another address.

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5. After completion of the address details, click and expand the **Social Profile** section.

→ The system displays the social profile related fields.

Figure 6: Social Profile

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

Table 6: 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 - Relationships** screen.

2.2.2 Relationships

Details about the relationships of the customer to be onboarded are added in this data segment. Adding relationship details is beneficial to both the customer and the bank during critical events Relationships type available are:

- Household relationships, such as Father, Mother, Son, daughter, Spouse, or Guardian.

- Power of Attorney

Figure 7: Initiation – Relationships

Perform the following steps in the **Initiation – Relationships** screen:

1. To add the relationship detail, select the desired relationship and click the **+** icon.

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

    Figure 8: Add New Household

NOTE: Relationships 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

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2. Specify the existing CIF (if the relationship is an existing customer) or the existing Party Id (if the relationship is an existing party but not a customer).

3. If **CIF/Party Id** is not known, click search icon to launch **Search Party** screen. Select **CIF/Party Id** from the list of values based on the search criteria.

Figure 9: Search Party – Individual

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

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

Figure 10: Add Relationship Specific Attributes

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

   → The system will launch screen to capture details for the new relationship

   Figure 11: Add Relationship Specific Attributes

6. On **Add New Household** 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 7: Add New Household – 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.
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.

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Field Name	Description
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.

7. Click **Next**.

→ The system launches screen to capture KYC details for the new relationship.

NOTE: This step is optional.

Figure 12: Add Relationship – KYC Details
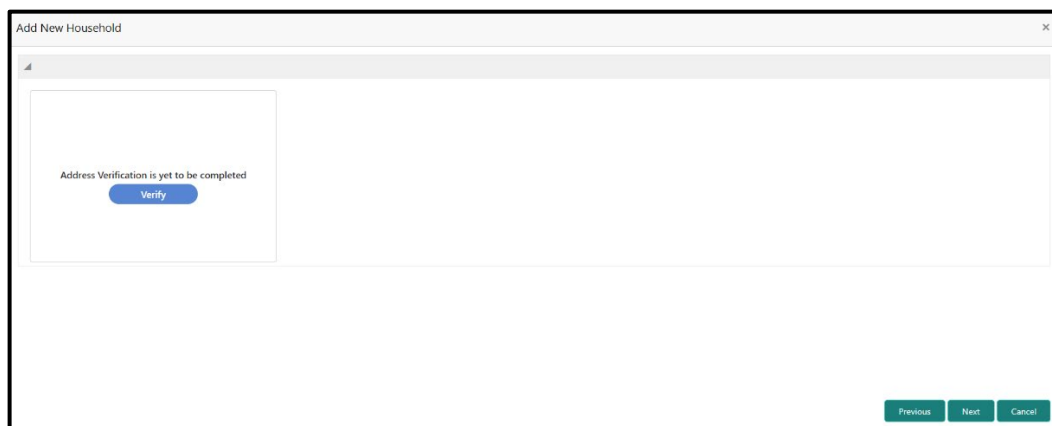
8. Click **Verify** to update the KYC details for the new related party.

9. Specify the required KYC details, and click **Next**.

→ The system displays the screen to add relationship specific attribute.

Figure 13: Add Relationship Specific Attributes

10. Specify the relationship specific details, and click **Submit**.

→ The system adds the relationship details and lists in the **Initiation – Relationships** screen.

Figure 14: Relationships List

NOTE: To modify/delete the added relationships details, click on the respective icons.

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2.2.3 Educational Qualification

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

Figure 15: Initiation - Educational Qualifications

Perform the following steps in the **Initiation - Educational Qualifications** screen:

1. On **Educational Qualifications** screen, click **Add** to add the education detail.

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

   Figure 16: Add Educational Detail

2. On **Add Educational Detail** 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 8: Add Educational Detail – Field Description

Field Name	Description
Education Type	Select the education type from the drop-down values.
Course	Select the course from the drop-down values.
Specialization	Specify the course specialization.
University/Institute	Specify the name of university/institute.
Date of Completion	Click calendar icon and select the date of completion.
Is Highest Degree	Select the option from the drop-down values.

3. Click **Submit**.

→ The system adds the education details and lists in the **Initiation - Educational Qualifications** screen.

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

4. Click **Next** to go to the **Initiation - Employment** data segment.

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 17: Initiation - Employment

Perform the following steps in the **Initiation – Employment** screen:

1. On **Employment** screen, click **Add** to add the employment detail.

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

Figure 18: Add employment Detail

2. On **Add Employment Detail** 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: Add Employment Detail – Field Description

Field Name	Description
Employment Type	Select the employment type from the drop-down values.
Organization Name	Specify the organization name.

Field Name	Description
Organization Category	Specify the category of the organization.
Demographics	Select the demographics type of the organization from the drop-down values.
Employee Type	Select the employee type from the drop-down values.
Employee ID	Specify the employee ID of the customer.
Employment Start Date	Click calendar icon and select the employment start date.
Employment End Date	Click calendar icon and select the employment end date.
Grade	Specify the grade of customer in the mentioned organization.
Designation	Specify the customer's designation in the mentioned organization.
I currently work in this role	If the mentioned designation is customer's current role, select this check-box.
Industry type	Select the industry type to which the employer belongs to from the drop-down list

3. Click **Submit**.

→ The system adds the employment details and lists the same in the **Initiation - Employment** screen.

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

4. Click **Next** to go to the **Initiation - Financial Information** data segment.

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 19: Initiation – Financial Information

Perform the following steps:

1. On **Financial Information** screen, 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 asset details

Figure 20: Financial Information – Asset Details

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

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

Figure 21: Add Asset Details

4. 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 10: 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.

5. 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.

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

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

Figure 22: Financial Information – Liabilities Details

7. Click **Add**.

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

Figure 23: Add Liability Details

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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 11: 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 asset details.

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

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 24: Initiation - Interested Products

Perform the following steps:

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 go to the **Initiation – Comments** data segment.

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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 25: Initiation – Comments

Perform the following steps:

1. On **Comments** screen, specify the overall comments for the **Onboarding Initiation** stage, and click **Post**.

2. Click **Next** to go to the **Initiation – Review and Submit** data segment.

2.2.8 Review and Submit

This screen 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 26: Initiation – Review and Submit

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

Table 12: Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Relationship	In this tile, the following details are displayed: • Household • Power of Attorney
Employment	Displays the employment details of customer.
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.

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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. 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*

To acquire and edit the Onboarding Enrichment task, perform the following steps:

1. From Home page, click **Tasks.** Under **Tasks**, click **Free Tasks**.

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

    Figure 27: Free Tasks

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

    → The system displays the **Enrichment – Basic Info** screen.

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.

Figure 28: Enrichment – Basic Info

For information on adding **Basic info and Citizenship**, **Family details**, **Address**, **Social profile**, **Relationships**, and **Educational Qualification**, refer Basic Details sub-section in the Onboarding Initiation section.

Figure 29: Enrichment – Basic Info – Dates

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 13: 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 the 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 30: Enrichment – Basic Info – Documents

4. Click **Add**.

→ The system displays the **Supporting Documents** window.

Figure 31: Enrichment – Add Documents

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5. On **Document** window, 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: Dates – Field Description

Field Name	Description
Document Name	Select the document name from the drop-down values.
Document Number	Specify the document number.
Document Issue Date	Click the calendar icon, and select the issue date of the document.
Document Expiry Date	Click the calendar icon, and select the expiry date of the document.
Upload Documents	Click **+** icon and select the document to be uploaded or drag and drop the documents.
Uploaded Documents	Displays 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 go to the **Enrichment – Employment** screen.

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2.3.2 Relationships

For information on adding customer's employment details, refer Relationships sub-section in Onboarding Initiation section.

Figure 32: Enrichment – Employment

On click of **Next** in the **Enrichment – Relationships** screen, the system displays the **Enrichment – Employment** screen.

2.3.3 Employment

For information on adding customer's employment details, refer Employment sub-section in Onboarding Initiation section.

Figure 33: Enrichment – Employment

On click of **Next** in the **Enrichment – Employment** screen, the system displays the **Enrichment – Membership** screen.

2.3.4 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 34: Enrichment – Membership
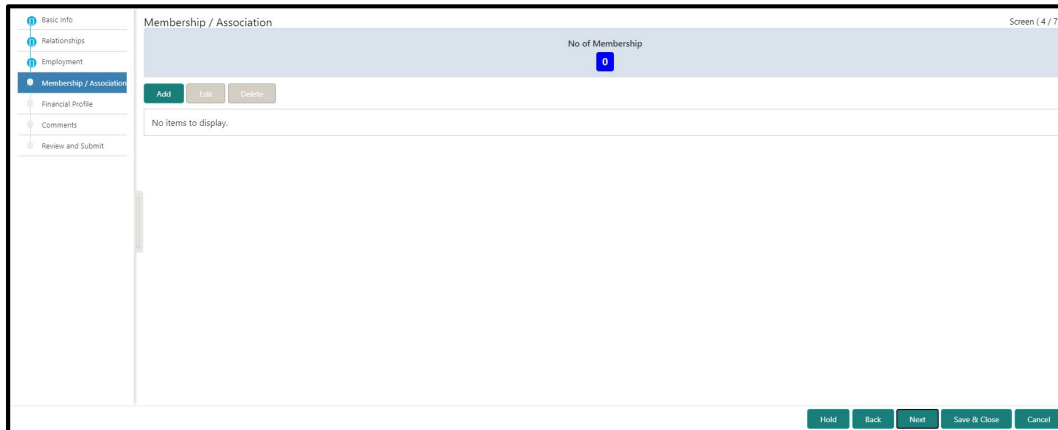
Perform the following steps to update the membership/association details:

1. Click **Add**.

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

   Figure 35: 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 15: 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 the calendar icon and select the membership start date.
Valid Till	Click the calendar icon and select the membership expiry date.

3. Click **Save**.

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

Figure 36: Enrichment – Membership List
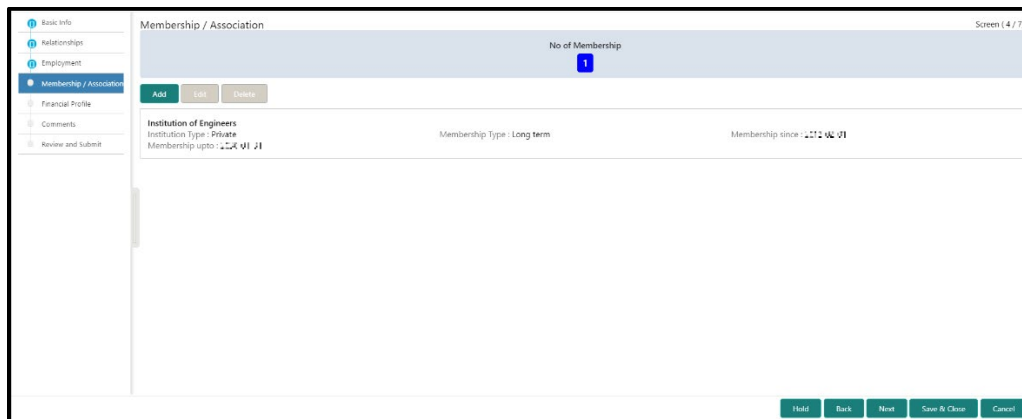
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added membership details.

4. Click **Next** to go to the **Enrichment – Financial Profile** data segment.

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2.3.5 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 37: Enrichment – Financial Profile
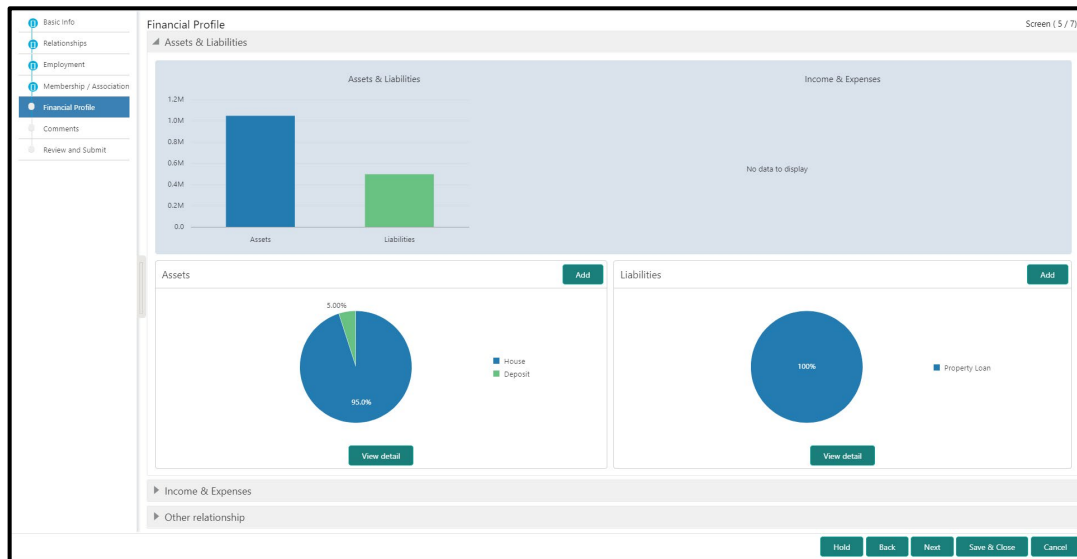
Perform the following steps to update the financial profile:

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

   Figure 38: 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.

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3. Click the configure icon in the corresponding tile for the following options in assets and liabilities details:

- Add

- Modify

- Delete

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

Figure 39: Financial Profile – Income and Expense
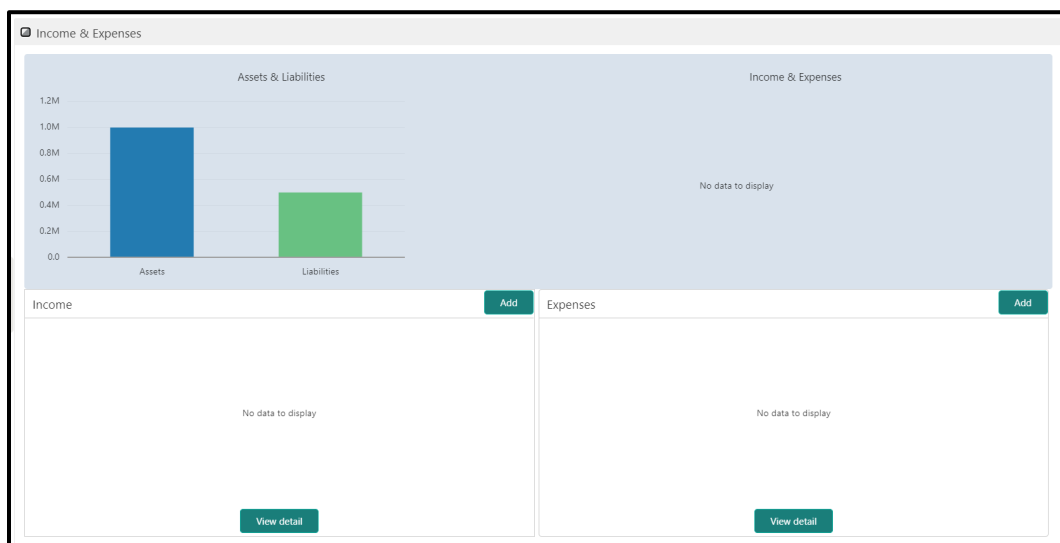
5. Click **Add** at the top right corner in **Income** tile to add income details of the customer.

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

Figure 40: Income

6. Click **Add**.

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

Figure 41: 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 16: 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.

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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 42: Expenses
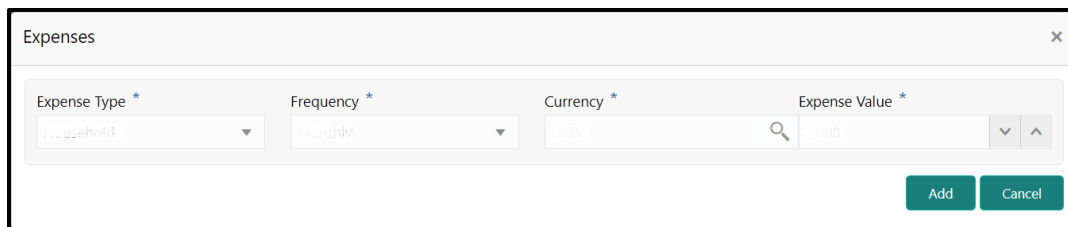
11. Click **Add**.

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

Figure 43: 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 17: Expenses – Field Description

Field Name	Description
Expense Type	Select expense type from the drop-down values.
Frequency	Select the frequency 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**.
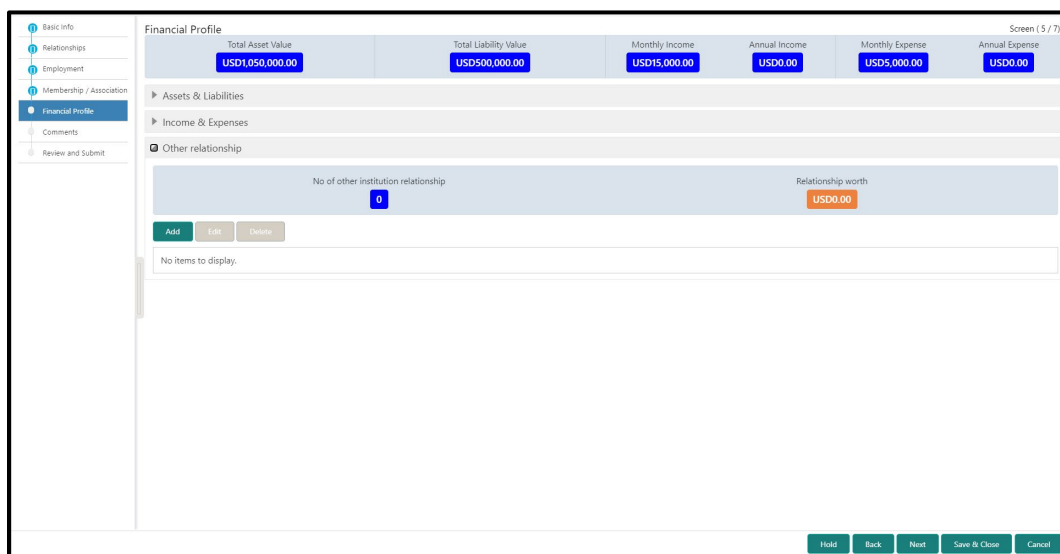
→ The system adds and lists the expense details in the **Expenses** window.

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 **Income** window.

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

Figure 44: Other Relationship

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

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

Figure 45: Add Relationship Details

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17. 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: Add Relationship Details – Field Description

Field Name	Description
Institution Name	Specify the name of institution where the customer is a member.
Relationship Type	Select the relationship type from the drop-down values.
Relationship Worth	Select currency from the drop-down values, and specify relationship worth amount.
Relationship Since	Click calendar icon and select the start date of the customer's relationship.

18. Click **Add**.

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

Figure 46: Other Relationship List

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

19. Click **Next** to go to the **Enrichment – Comments** data segment.

2.3.6 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 47: Enrichment - Comments

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.

2.3.7 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.

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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** screen.

   Figure 48: Free Tasks

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

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

Figure 49: KYC – Customer Summary

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

Table 19: Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Employment	Displays the employment details of customer.
Dependent	Displays the dependent details of customer
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.

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

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

Figure 50: 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 51: Add Verification Details

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6. On **Add Verification 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 20: Add Verification Details – Field Description

Field Name	Description
Reference Name	Specify the name of the reference person.
House/Building	Specify the house/building number.
Street	Specify the street name.
Area	Specify the area of the reference person.
City	Specify the city of the reference person.
State	Specify the state of the reference person.
Country	Click search icon and select the country from the list of values.
Zip Code	Specify the zip code of the address.
Phone	Specify the phone number of the reference person.
Verification Details	Specify the fields under this section.
Address Visited	If the reference person's address is verified, select **Yes**. Otherwise select **No**.
Available at Contact Number	If the reference person is available at contact number provided, select **Yes**. Otherwise select **No**.
Relationship	Select the relationship type from the drop-down values.
Year of Association	Specify the customer's year of association with the reference person.
Verification Status	Select the status of verification from the drop-down values. The options available are: • Compliant • Non-compliant • Not Verified
Verified On	Click calendar icon and select the date of the verification.

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Field Name	Description
	NOTE: This field is applicable if the **Verification Status** is selected as **Compliant** or **Non-compliant**.
Valid Till	Click calendar icon and select the last date of the validity. **NOTE:** This field is applicable if the **Verification Status** is selected as **Compliant** or **Non-compliant**.
Verification Remarks	Specify the verification remarks.

7. Click **Submit**.

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

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

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

Figure 52: KYC – Comments

9. 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 53: Free Tasks

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

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

Figure 54: Review – Customer Summary

In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to *Table 19: Review and Submit – Description*.

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

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

    Figure 55: Review – Review Comments

4. Click **View KYC Details** in all the tiles.

5. 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 56: Address Verification

6. 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 57: 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** screen.

Figure 58: Review Comments with Verification Status

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

10. Click **Next**.

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

11. Specify the overall **Comments** for the **Review** stage, and click **Post**.

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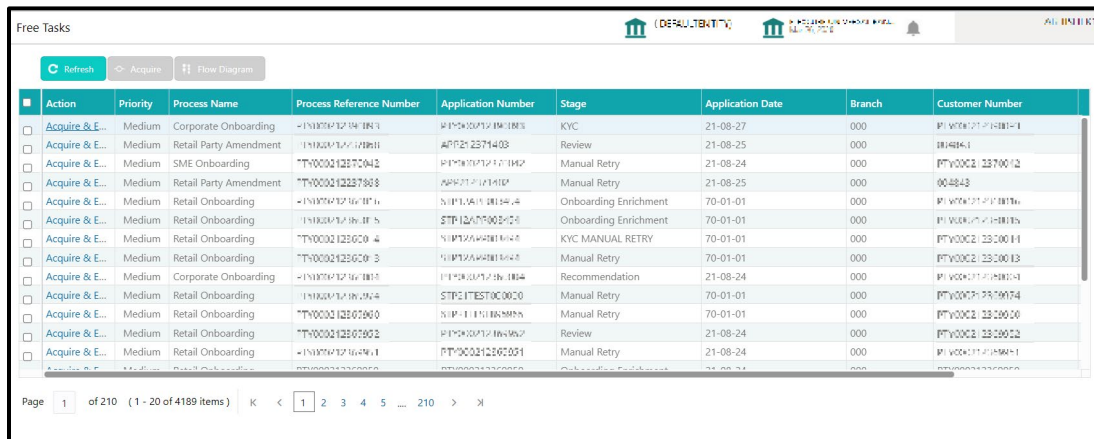
2.6 Approval

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** screen.

    Figure 59: Free Tasks

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

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

Figure 60: Approval – Customer Summary

In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to *Table 19: Review and Submit – Description*.

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

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

    Figure 61: Approval – Approval Comments

4. Click **View KYC Details** in all the tiles.

5. Click ✎ icon to review 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 62: Address Verification

6. View the options selected by the Reviewer.

7. Modify the options, if required.

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8. Click **Submit**.

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

Figure 63: Approval Comments with Approval Status

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

10. Click **Next**.

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

Figure 64: Approval - Comments

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 Retail customer using Oracle Banking Enterprise Party Management.

To initiate the Amendment process:

1. From the home page, click **Party Services**. Under **Party Services**, click **Retail**.

2. Under **Retail**, click **Amendment**.

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

   Figure 65: Amendment – Enter Customer Id

3. Specify the Customer id and click **Amend Customer.**

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

   Figure 66: Amendment – SMB Amendment

4. Click ![icon] 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

        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

        - Dependent- for details of the fields, refer section 2.2.2 Dependents

        - 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 2.3.5 Financial Profile

        - Expense - for details of the fields, refer section 2.3.5 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** screen.

Figure 67: Amendment – Comments

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

8. Click **Next**.

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

NOTE: For information on reviewing and submitting the task to the next stage, refer to *2.2.8 Review and Submit* topic in the **Onboarding Initiation** section.

Figure 68: Amendment – Review

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

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

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

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

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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 the submitting the Review, the system moves the tsk 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, 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 21: 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: **TRUE -** Straight through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. **FALSE -** 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: **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 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** screen.

   Figure 69: 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 (ddddd) – 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.

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6. If no mask is defined, a default mask – PTYdddddssss is applicable which includes:

    a. Prefix with values PTY

    b. Julian Date (ddddd)

    c. Sequence Number (ssss) of length 4 characters

Figure 70: Create Mask – Add Attributes

7. Click **Save** 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**.

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

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

Figure 71: View Mask

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2.10   Onboarding a customer with no KYC details

For requests originating form self-service channels where KYC details are not provided, the customer onboarding process needs to be completed without the KYC details in order to allow opening instantaneous accounts.

For such cases, the system allows onboarding a new customer without the KYC details. The customer onboarding request received from channel will contain a flag to indicate that this request is for onboarding a customer with no KYC details.

A grace period will be allowed to the customer during which the customer can submit the KYC related documents to the bank. The duration of the grace period will be configurable and can be set as per the need of the Bank. If the customer submits all the KYC documents within the grace period, the KYC status is update as compliant, subject to verification of the details provided.

However, if the customer fails to submit the required documents within the stipulated timeframe, then the system will generate notification few days before the expiration of the grace period. The duration for generation of notification and frequency for generation of notification will be configurable. This notification can be used to prompt the customer for furnishing the KYC details before end of the grace period. If the customer still fails to submit the documents, the KYC status for such customers are updated as Non-Compliant and same will be sent to back office product processor.

Note: Oracle Banking Enterprise Party Management will only be generating the notification. Capturing this notification to send correspondence to customer shall be taken up as implementation activity.

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3   List Of Menus

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