

**SME Onboarding User Guide**

# **Oracle FLEXCUBE Onboarding**

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## **SME Onboarding User Guide**

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## Contents

<b>1</b>	<b>Preface.....</b>	<b>1</b>
1.1	Introduction.....	1
1.2	Audience .....	1
1.3	Document Accessibility .....	1
1.4	List of Topics .....	1
1.5	Related Documents.....	1
1.6	Symbols and Icons.....	2
1.7	Basic Actions.....	3
<b>2</b>	<b>SME Onboarding.....</b>	<b>5</b>
2.1	Overview .....	5
2.2	Onboarding Initiation .....	7
2.3	KYC .....	11
2.4	Onboarding Enrichment .....	13
2.5	Review.....	21
2.6	Recommendation .....	23
2.7	Approval .....	27
2.8	Amendment.....	30
<b>3</b>	<b>List Of Menus.....</b>	<b>32</b>

# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

This guide is intended for the Bankers responsible for onboarding Small and Medium Enterprise (SME) 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

Table 1: List of Topics

Topic	Description
<b>SME Onboarding</b>	This topic provides an overview of the SME Onboarding process and covers the actions to be performed in the Onboarding process.
<b>List of Menus</b>	This topic displays the list of main screens in the document along with its reference








## 1.5 Related Documents

1. Getting Started User Guide
2. SME 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	Function
→	Represents Results
	Calendar icon
	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**

Action	Description
<b>Submit</b>	<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"> <li>• 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.</li> <li>• Approve – the onboarding process is approved. User can select this option in KYC stage.</li> <li>• Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages.</li> <li>• Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages.</li> </ul>
<b>Post</b>	On click of Post, the system posts the comments below the <b>Comments</b> text box.
<b>Cancel</b>	On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.
<b>Hold</b>	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.

Action	Description
<b>Next</b>	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.
<b>Back</b>	On click of Back, the details of the captured will be saved and then system will move to the previous screen.
<b>Save &amp; Close</b>	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 SME Onboarding

### 2.1 Overview

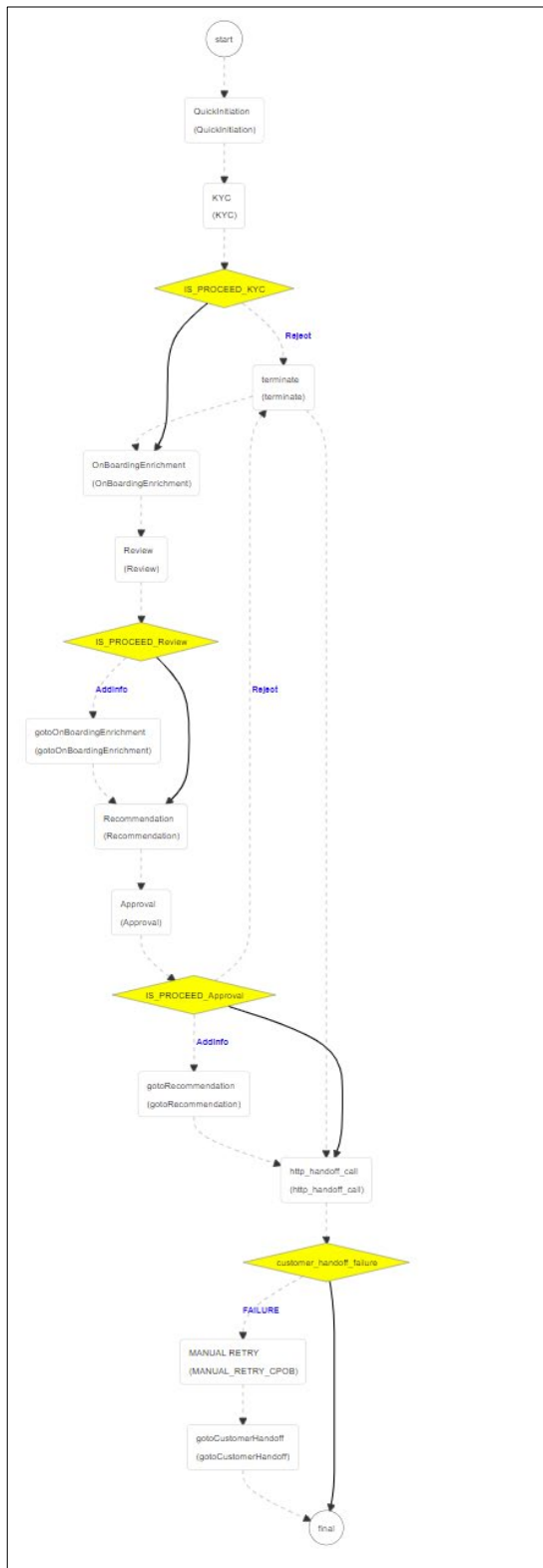
SME Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service. Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank, there would be a Relationship Manager for every Small and Medium Enterprise that will be on-boarded as a customer. The respective RM would take care of the customer to successfully onboard into the bank. The various activities performed for the SME Onboarding process are:

- Initiation
- KYC
- Enrichment
- Review
- Recommendation
- Approval

#### 2.1.1 Process Flow Diagram

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



**Figure 1: SME Onboarding Process Flow**

## 2.2 Onboarding Initiation

In this stage, the Relationship Manager can capture basic demographic information about the SME to be on-boarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. From the **Home page**, navigate to the left menu, and select **Party Services**. Under **Party Services**, click **Small Medium Enterprise**.
2. Under **Small Medium Enterprise**, click **Onboarding**.

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

**Figure 2: SME Quick Initiation**

The screenshot shows the 'Quick Initiation' form. It has a header 'Quick Initiation'. Below it are four main sections: 'Organization details' with input fields for 'Organization Name', 'Entity Type', and 'Classification Type', plus an 'Upload Logo' button; 'Industries' with a table for 'Sector', 'Industry Group', 'Industry', and 'Sub Industry', and an 'Add Industry' button; 'Credit Rating' with a table for 'Year', 'Agency', and 'Rating', and an 'Add Rating' button; and 'Social Media Profiles' with input fields for 'Official Website', 'Facebook', and 'Twitter'. At the bottom right are three buttons: 'Submit', 'Submit And Enrich', and 'Cancel'.

3. On **Quick Initiation** screen, 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: Quick Initiation – Field Description**

Field Name	Field description
<b>Organization details</b>	Specify the fields under this section.
<b>Organization Name</b>	Specify the Registered Name of the organization.

Field Name	Field description
<b>Entity Type</b>	<p>Select the Type of business entity from the drop-down values:</p> <ul style="list-style-type: none"> <li>• Private Limited</li> <li>• Public Limited</li> <li>• Trusts</li> <li>• Government Owned</li> <li>• Associations, etc.</li> </ul>
<b>Classification Type</b>	Classification of the SME as Micro, Small or Medium as per the local regulations.
<b>Logo</b>	Upload logo of the company.
<b>Industries</b>	Specify the fields under this section.
<b>Sector</b>	<p>Specify the Industry Sector to which the SME belongs. For example,</p> <ul style="list-style-type: none"> <li>• Energy</li> <li>• Real Estate</li> <li>• Utilities</li> <li>• Consumer</li> <li>• Staples, etc.</li> </ul>
<b>Industry Group</b>	<p>Specify the Industry group within the sector. For example,</p> <ul style="list-style-type: none"> <li>• Software</li> <li>• Hardware</li> <li>• Semiconductor Industry Groups within Information technology Sector</li> </ul>
<b>Industry</b>	Specify the industry within the Industry group. For example, IT services, Software Products within Software.

Field Name	Field description
<b>Sub Industry</b>	Specify the sub Industry within the Industry. For example, <ul style="list-style-type: none"> <li>• IT Consulting Services</li> <li>• Data Processing Services</li> <li>• Internet Services within IT services.</li> </ul>
<b>Credit Rating</b>	Specify the fields under this section.
<b>Rating Agency</b>	Specify the Name of the Credit Rating agency, which has given rating to the SME. If rating from agency is not available, then Bank's internal rating can be captured.
<b>Rating</b>	Specify the Rating provided by the credit rating Agency.
<b>Social Media Profile</b>	Specify the fields under this section.
<b>Official Website</b>	Specify the official website address for the SME.
<b>Facebook</b>	Specify the Facebook URL for the SME.
<b>Twitter</b>	Specify the SME's twitter handle.

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

5. Click **Next**.

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

**Figure 3: Initiation – Comments**

Quick Initiation

Comments

Screen (2 / 2)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

**NOTE:** The Relationship Managers can capture overall comments for the Initiation stage in this data segment. Capturing comments helps in better understanding of the task by the banker who will work with this task in the next stage.

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

## 2.3 KYC

In this stage, the Relationship Manager can capture KYC details about the SME to be on-boarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. To acquire and edit the KYC task, navigate to **Tasks**. Under **Tasks**, click **Free Tasks**.

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

**Figure 4: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PT000012370001	PT000012370001	KYC	21-08-27	000	PT000012370001
Acquire & Edit	Medium	Retail Party Amendment	PT000012370002	PT000012370002	Review	21-08-25	000	PT000012370002
Acquire & Edit	Medium	SME Onboarding	PT000012370003	PT000012370003	Manual Retry	21-08-24	000	PT000012370003
Acquire & Edit	Medium	Retail Party Amendment	PT000012370004	PT000012370004	Manual Retry	21-08-25	000	PT000012370004
Acquire & Edit	Medium	Retail Onboarding	PT000012370005	PT000012370005	Onboarding Enrichment	70-01-01	000	PT000012370005
Acquire & Edit	Medium	Retail Onboarding	PT000012370006	PT000012370006	Onboarding Enrichment	70-01-01	000	PT000012370006
Acquire & Edit	Medium	Retail Onboarding	PT000012370007	PT000012370007	KYC MANUAL RETRY	70-01-01	000	PT000012370007
Acquire & Edit	Medium	Retail Onboarding	PT000012370008	PT000012370008	Manual Retry	70-01-01	000	PT000012370008
Acquire & Edit	Medium	Corporate Onboarding	PT000012370009	PT000012370009	Recommendation	21-08-24	000	PT000012370009
Acquire & Edit	Medium	Retail Onboarding	PT000012370010	PT000012370010	Manual Retry	70-01-01	000	PT000012370010
Acquire & Edit	Medium	Retail Onboarding	PT000012370011	PT000012370011	Manual Retry	70-01-01	000	PT000012370011
Acquire & Edit	Medium	Retail Onboarding	PT000012370012	PT000012370012	Review	21-08-24	000	PT000012370012
Acquire & Edit	Medium	Retail Onboarding	PT000012370013	PT000012370013	Manual Retry	21-08-24	000	PT000012370013

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

→ The system displays the **KYC – Customer KYC Details** summary page.

**Figure 5: Customer KYC Details**

Party Id	Organization Name	Entity Type	KYC Status	Actions
PT000012370001	ABC Enterprises	Pvt Ltd	Verified	KYC Details

3. On **Customer KYC Details** screen, click **KYC Details** to update the status of KYC Check. For more information on fields, refer to the field description table.

**Table 5: KYC – Field Description**

Field Name	Description
<b>Report Received</b>	On click, it highlights blue. It indicates that report is true and it is received. By default, it is selected to false.
<b>Verification Date</b>	Specify the date or use the calendar icon to select the KYC verification date.
<b>Effective Date</b>	Specify the date or use the calendar icon to select the KYC effective from date.
<b>KYC Method</b>	Specify the Method by which the KYC is completed.
<b>KYC Status</b>	Select the KYC status from the dropdown.

4. Once details are updated, click **Next**.  
 → The system displays the **KYC – Comments** page.

**Figure 6: KYC – Comments**

The screenshot displays the 'KYC – Comments' interface. At the top, there's a navigation bar with 'KYC' and 'Comments' tabs. Below this, a rich text editor is visible with various formatting options (bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, image, table, etc.). The main area contains a large text input field with the placeholder 'Enter text here...'. To the right of the input field is a green 'Post' button. Below the input field, a message states 'No items to display.' At the bottom of the screen, there is a navigation bar with buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

## 2.4 Onboarding Enrichment

In this stage, the Relationship Manager can capture detailed information about the SME to be added in Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

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

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

**Figure 7: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	+15100012304003	PTV00012304003	KYC	21-08-27	000	PTV00012304003
Acquire & E...	Medium	Retail Party Amendment	+15100012304003	PTV00012304003	Review	21-08-25	000	PTV00012304003
Acquire & E...	Medium	SME Onboarding	+15100012304003	PTV00012304003	Manual Retry	21-08-24	000	PTV00012304003
Acquire & E...	Medium	Retail Party Amendment	+15100012304003	PTV00012304003	Manual Retry	21-08-25	000	PTV00012304003
Acquire & E...	Medium	Retail Onboarding	+15100012304003	PTV00012304003	Onboarding Enrichment	21-08-25	000	PTV00012304003
Acquire & E...	Medium	Retail Onboarding	+15100012304003	PTV00012304003	Onboarding Enrichment	21-08-25	000	PTV00012304003
Acquire & E...	Medium	Retail Onboarding	+15100012304003	PTV00012304003	KYC MANUAL RETRY	21-08-25	000	PTV00012304003
Acquire & E...	Medium	Retail Onboarding	+15100012304003	PTV00012304003	Manual Retry	21-08-25	000	PTV00012304003
Acquire & E...	Medium	Corporate Onboarding	+15100012304003	PTV00012304003	Recommendation	21-08-24	000	PTV00012304003
Acquire & E...	Medium	Retail Onboarding	+15100012304003	PTV00012304003	Manual Retry	21-08-24	000	PTV00012304003
Acquire & E...	Medium	Retail Onboarding	+15100012304003	PTV00012304003	Manual Retry	21-08-24	000	PTV00012304003
Acquire & E...	Medium	Retail Onboarding	+15100012304003	PTV00012304003	Review	21-08-24	000	PTV00012304003
Acquire & E...	Medium	Retail Onboarding	+15100012304003	PTV00012304003	Manual Retry	21-08-24	000	PTV00012304003

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

→ The system displays the **Onboarding Enrichment** Summary page.

**Figure 8: SME Onboarding Enrichment**

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV00012304003	ABC Enterprises	Domestic	Pvt Ltd			

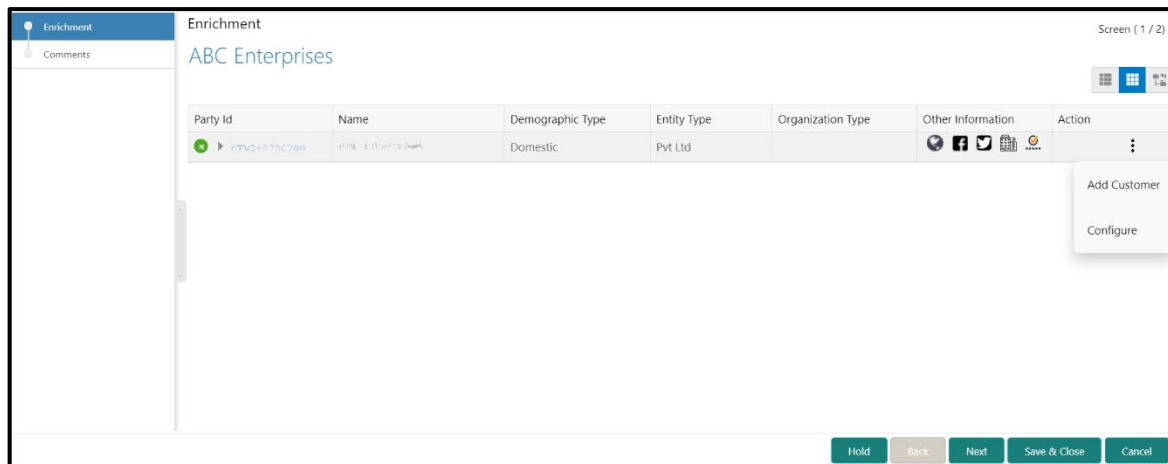
4. By default, the onboarded customer is displayed as an icon under the Tree view. Default view can be changed to List View or Table View, if required.



5. On **Enrichment** screen, right click on the customer icon for the following options. For more information on options, refer to the field description table.

- Add Customer
- Configure

**Figure 9: SME Onboarding Enrichment – Actions**



**Table 6: Enrichment – Field Description**

Field Name	Description
<b>Add Customer</b>	Select this option to open a popup screen with multiple options, where you can add the child customer details and link with the parent customer.
<b>Configure</b>	<p>Select this option to open a popup screen, where you can add the following details:</p> <ul style="list-style-type: none"> <li>• Financial profile</li> <li>• Projections</li> <li>• Customer profile</li> <li>• Stakeholders</li> <li>• Assets details</li> </ul>

**Figure 10: SME Onboarding Enrichment Screen – Configure Demographic Details**

ABC Enterprises

Party Details Demographic Details

Customer Profile > Basic Info Address Rating

Financial Profile

Stakeholders >

Assets

Company Details

Registration Number \*

Entity Type

Country Of Risk \*

Established Date

Company Name

Demographic Type

Place Of Incorporation

Upload Logo

Company Web site

Employee Strength

Is Blocklisted? ☐

Listed Company ☐

Facebook URL

No. Of Years In Business

Is KYC Complaint? ☒

Language \*

Organisation Type

Country Of Incorporation \*

Incorporated Date

RM Id \*

Twitter URL

No. Of Companies In the Group

Last KYC Date

Media \*

KYC Details

Received ☒

Verification Date

Effective Date

Verification Method

**Figure 11: SME Onboarding Enrichment Screen – Financial Profile**

Financial Profile

Year \*  Enter a number between 2011 and 2021.

Currency \*

Year Over Year Growth \*

Capital Adequacy Ratio \*

Liquid assets \*

NPA ratio \*

Total Assets \*

Balance Sheet Size \*

Return On Investment \*

Cost to Income ratio \*

Loan Loss Res / Impaired Loans \*

Return on Avg Equity \*

Unreserved Equity \*

Operating Profit \*

Return On Equity \*

Equity \*

Net loans by deposit and Structured funding

Return on Avg Assets \*

Net Profit \*

Return On Asset \*

Gross Impaired Loans \*

\*NPA coverage ratio \*

Tier 1 CAR \*

**Figure 12: SME Onboarding Enrichment – Stakeholders – Sponsors**

**SME Onboarding Enrichment – Stakeholders – Sponsors**

Stakeholders > Sponsors

**Sponsors**

Name	Promoter Type	Stake Percentage
Farkh	Individual	80%

Buttons: Add, OK

**Figure 13: SME Onboarding Enrichment – Stakeholders – Management Team**

**SME Onboarding Enrichment – Stakeholders – Management Team**

Stakeholders > Management Team

Name	Designation	Other Industry Associations	Stake Percentage	Experience Summary
Farkh	CEO		80%	15 years
Tarek	CTO		20%	12 Years

Buttons: OK

**Figure 14: SME Onboarding Enrichment – Stakeholders – Bankers**

**SME Onboarding Enrichment – Stakeholders – Bankers**

Stakeholders > Bankers

**Bankers**

Bank Name	Bank Id	Branch Name	Business Type
US Bank	20190007	Washington, DC	Commercial Banking

Buttons: Add, OK

**Figure 15: SME Onboarding Enrichment – Stakeholders – Suppliers**

Stakeholders

Suppliers

Sponsors

Management Team

Bankers

Guarantors

Suppliers

Insurers

XE

Name : XYZ Electrical Supplier

SPC : John Doe

Supplier Experience : 10

Supplier Summary : Supplier of electrical equipments

**Figure 16: SME Onboarding Enrichment – Stakeholders – Insurers**

Stakeholders

Insurers

Sponsors

Management Team

Bankers

Guarantors

Suppliers

**Insurers**

AI

Insurer Name :

Policy Number :

Insurance Amount :

Premium Currency :

Premium Amount :

OK






































**Figure 17: SME Onboarding Enrichment Screen – Table View**

OnBoardingEnrichment - 12/21/2024

Enrichment

Screen (1 / 2)

Demo Corp

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other information	Action
  123456789	Demo Corp	Domestic	Single	Pvt Ltd	    	
  123456789	Demo Motors	Domestic	PRIV		    	
  123456789	Demo Two Wheelers	Domestic	PRIV		 	
  123456789	Demo Auto Parts	Domestic	PRIV		    	
  123456789	Demo Chemicals	Domestic	PRIV		    	

Hold Back Next Save & Close Cancel

6. Following additional information can be added or enriched for the SME under **Configure** option. For more information on fields, refer to the field description table. The fields which are marked with asterisk are mandatory.

**Table 7: Onboarding Enrichment – Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Profile</b>	Specify the fields under this segment.
<b>Registration Number</b>	Specify the Registration Number of the Company
<b>Company Name</b>	Specify the Company Name
<b>Type of Company</b>	Select the type of the Company
<b>Geographical Spread</b>	Select the geographical spread of the company from the given list
<b>Place of In-corporation</b>	Specify the Place of incorporation of the company
<b>Incorporation Date</b>	Specify the Incorporation Date
<b>Established Date</b>	Specify the Established Date
<b>RM ID</b>	Select the RM to be associated with the Customer
<b>Company Website</b>	Specify the Company Website
<b>Facebook URL</b>	Specify the Facebook URL of the company
<b>Twitter URL</b>	Specify the Twitter URL of the company
<b>Employee Strength</b>	Specify the employee strength of the company
<b>No. Of Years In Business</b>	Specify the number of years the SME is in business

Field Name	Description
<b>No. Of Companies In the Group</b>	Specify the number of companies that are part of the SME group
<b>Language</b>	Specify the preferred language to be used for communication
<b>Media</b>	Specify the preferred mode of communication.
<b>Financial Profile</b>	Specify the fields under this segment.
<b>Year</b>	Specify the year for which the financial details will be captured
<b>Currency</b>	Specify the currency for capturing Financial details
<b>Balance Sheet Size</b>	Specify the Balance Sheet size of the SME for the selected year
<b>Operating Profit</b>	Specify the Operating Profit of the SME for the selected year
<b>Net Profit</b>	Specify the Net Profit of the SME for the selected year
<b>Year Over Year Growth</b>	Specify the year on year growth
<b>Return On Investment</b>	Specify the return on investment for the selected year
<b>Return On Equity</b>	Specify the return on equity for the selected year
<b>Return On Asset</b>	Specify the return on asset for the selected year
<b>Stakeholders</b>	Specify the fields under this segment.
<b>Sponsors</b>	Specify the details of the Sponsors for the SME
<b>Management Team</b>	Specify the details of the SME's Management Team

Field Name	Description
<b>Bankers</b>	Specify the details of other Bankers with which the SME has banking relations
<b>Guarantors</b>	Specify the details of the Guarantors for the SME
<b>Suppliers</b>	Specify the details of the Suppliers for the SME
<b>Insurers</b>	Specify the details of the Insurers for the SME

7. Click **Next**.

→ The system displays the **Onboarding Enrichment – Comments** page.

**Figure 18: Enrichment – Comments**

The screenshot displays the 'OnBoardingEnrichment - Comments' interface. It features a sidebar with 'Enrichment' and 'Comments' tabs. The main area contains a rich text editor with a toolbar and a text input field labeled 'Enter text here...'. Below the editor, a list of comments is shown, with one comment expanded. The comment is dated '26 Jan '21 19:39:15' and is from 'OnBoardingEnrichment'. The text of the comment reads: 'Demo Corp is a group company based out of Chennai, TN and has operations across Energy, Automobile, and Chemicals Industry. They are looking for a long-term relationship for their Banking requirements. Their immediate requirement is for OD and Cash management for the parent organization with more business expected from the subsidiaries in terms of Loans and Deposits.' A 'Read more' link is present below the comment text. At the bottom of the page, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

**NOTE:** The Relationship Managers can capture overall comments for the Enrichment stage in this data segment. Capturing comments helps in better understanding of the task by the banker who will work with this task in next stage.

8. Specify the overall comments for the **Onboarding Enrichment** stage, and click **Next**.

## 2.5 Review

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

1. To acquire and edit the Review task, navigate to **Tasks > Free Tasks**.

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

**Figure 19: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PT000012370003	PT000012370003	KYC	21-08-27	000	PT000012370003
Acquire & Edit	Medium	Retail Party Amendment	PT000012370003	PT000012370003	Review	21-08-25	000	PT000012370003
Acquire & Edit	Medium	SME Onboarding	PT000012370003	PT000012370003	Manual Retry	21-08-24	000	PT000012370003
Acquire & Edit	Medium	Retail Party Amendment	PT000012370003	PT000012370003	Manual Retry	21-08-25	000	PT000012370003
Acquire & Edit	Medium	Retail Onboarding	PT000012370003	PT000012370003	Onboarding Enrichment	21-08-25	000	PT000012370003
Acquire & Edit	Medium	Retail Onboarding	PT000012370003	PT000012370003	Onboarding Enrichment	21-08-25	000	PT000012370003
Acquire & Edit	Medium	Retail Onboarding	PT000012370003	PT000012370003	KYC MANUAL RETRY	21-08-25	000	PT000012370003
Acquire & Edit	Medium	Retail Onboarding	PT000012370003	PT000012370003	Manual Retry	21-08-25	000	PT000012370003
Acquire & Edit	Medium	Corporate Onboarding	PT000012370003	PT000012370003	Recommendation	21-08-24	000	PT000012370003
Acquire & Edit	Medium	Retail Onboarding	PT000012370003	PT000012370003	Manual Retry	21-08-24	000	PT000012370003
Acquire & Edit	Medium	Retail Onboarding	PT000012370003	PT000012370003	Manual Retry	21-08-24	000	PT000012370003
Acquire & Edit	Medium	Retail Onboarding	PT000012370003	PT000012370003	Review	21-08-24	000	PT000012370003
Acquire & Edit	Medium	Retail Onboarding	PT000012370003	PT000012370003	Manual Retry	21-08-24	000	PT000012370003

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

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

**Figure 20: SME – Review**

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PT000012370003	ABC Enterprises	Domestic	Pvt Ltd		Icons for social media and other info	

3. Right-click on the icon in the tree view and select the view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.



4. After reviewing the customer information, click **Next**.  
→ The system displays the **Review – Review Comments** page.

**Figure 21: Review – Review Comments**

Party Details

Review

Comments

Review

Review Comments

Review customer details. Requesting final approval to onboard the customer

Hold Back Next Save & Close Cancel

Screen (2 / 3)

5. Specify the **Review Comments** and Click **Next**.  
→ The system displays the **Overall Review – Comments** page.

**Figure 22: Review – Overall Comments**

Party Details

Review

Comments

Review

Review Comments

Review customer details. Requesting final approval to onboard the customer

Hold Back Next Save & Close Cancel

Screen (2 / 3)

6. Specify the overall comments for the **Review** stage, and click **Next**.

## 2.6 Recommendation

In this stage, the approver reviews the progress done so far and provides recommendations for each of the data segments with a decision as approve/reject. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

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

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

**Figure 23: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PTV00012370001	PTV00012370001	KYC	21-08-27	000	PTV00012370001
Acquire & Edit	Medium	Retail Party Amendment	PTV00012370002	PTV00012370002	Review	21-08-25	000	PTV00012370002
Acquire & Edit	Medium	SME Onboarding	PTV00012370003	PTV00012370003	Manual Retry	21-08-24	000	PTV00012370003
Acquire & Edit	Medium	Retail Party Amendment	PTV00012370004	PTV00012370004	Manual Retry	21-08-25	000	PTV00012370004
Acquire & Edit	Medium	Retail Onboarding	PTV00012370005	PTV00012370005	Onboarding Enrichment	70-01-01	000	PTV00012370005
Acquire & Edit	Medium	Retail Onboarding	PTV00012370006	PTV00012370006	Onboarding Enrichment	70-01-01	000	PTV00012370006
Acquire & Edit	Medium	Retail Onboarding	PTV00012370007	PTV00012370007	KYC MANUAL RETRY	70-01-01	000	PTV00012370007
Acquire & Edit	Medium	Retail Onboarding	PTV00012370008	PTV00012370008	Manual Retry	70-01-01	000	PTV00012370008
Acquire & Edit	Medium	Corporate Onboarding	PTV00012370009	PTV00012370009	Recommendation	21-08-24	000	PTV00012370009
Acquire & Edit	Medium	Retail Onboarding	PTV00012370010	PTV00012370010	Manual Retry	70-01-01	000	PTV00012370010
Acquire & Edit	Medium	Retail Onboarding	PTV00012370011	PTV00012370011	Manual Retry	70-01-01	000	PTV00012370011
Acquire & Edit	Medium	Retail Onboarding	PTV00012370012	PTV00012370012	Review	21-08-24	000	PTV00012370012
Acquire & Edit	Medium	Retail Onboarding	PTV00012370013	PTV00012370013	Manual Retry	21-08-24	000	PTV00012370013

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

→ The system displays the **Recommendation** page.

**Figure 24: SME – Recommendation**

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV00012370001	ABC Enterprises	Domestic	Pvt Ltd			

3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

- Click **Next** to go to Recommendation page which allows decision for each section to be updated by the Approver.

**Figure 25: SME – Update Recommendation**

**Figure 26: SME – Onboarding Approval**

- On **Onboarding Approval** screen, specify the details. For more information on fields, refer to the field description table.

**Table 8: Recommendation – Field Description**

Field Name	Description
<b>Review Comments</b>	Displays the review comments added in the previous stage.
<b>Overall Comments</b>	Displays the overall comments for the customer details entered.

Field Name	Description
<b>Recommendation Comments</b>	Displays the recommendation comments for the customer details entered in recommendation stage.
<b>Party Detail</b>	Fixed field for which contains the specific section – for which the approval needs to be provided.
<b>As per Bank Policies</b>	Select to true, if the customer details of those section is as per bank policy. User Select toggle button, defaulted to false.
<b>Details of Dimensions as per bank policy</b>	If the customer data is not as per bank policy, specify the details of dimensions.
<b>Mitigate</b>	Specify the Mitigate comments.
<b>Recommendation</b>	Select if the customer detail is recommended. User select toggle button, defaulted to false.
<b>Decision</b>	Select Approve or Reject from the dropdown field

Figure 27: SME – Recommendation after decision

Recommendation - F11219/10.10.21

Party Details

Recommendation

Overall Comments \*

Good to proceed for final approval

Recommendation Comments \*

Reviewed customer details as per bank's policies.

Screen ( 2 / 3 )

Party Detail	As per bank Policies	Details of dimensions not as per Bank Policy	Mitigate	Recommendation	Decision	Edit
Demographics	Yes			Recommended	Approve	Edit
Geographical Spread	Yes			Recommended	Approve	Edit
Sponsor Details	Yes			Recommended	Approve	Edit
Financial Profile	Yes			Recommended	Approve	Edit
Customers Details	Yes			Recommended	Approve	Edit
Suppliers Details	Yes			Recommended	Approve	Edit
Insurer Details	Yes			Recommended	Approve	Edit
Guarantor Details	Yes			Recommended	Approve	Edit
Banker Details	Yes			Recommended	Approve	Edit
Management Information	Yes			Recommended	Approve	Edit

Hold Back Next Save & Close Cancel

6. After updating the decision on the **Recommendation** page, click **Next**.  
→ The system displays the **Recommendation – Comments** page.

**Figure 28: Recommendation – Overall Comments**

The screenshot displays the 'Recommendation – Overall Comments' interface. On the left, a sidebar contains 'Party Details', 'Recommendation', and 'Comments' (the active tab). The main content area is titled 'Comments' and features a rich text editor with a toolbar for formatting (bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, table, table of contents, undo, redo, print, fullscreen). Below the toolbar is a text input field with the placeholder 'Enter text here...'. To the right of the input field is a 'Post' button. Below the input field, a message states 'No items to display.' The bottom of the screen has a navigation bar with buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

## 2.7 Approval

In this stage, the approver reviews the activity done across all the stages and provides final signoff to approve the customer onboarding. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

1. To acquire and edit the Review task, navigate to **Tasks > Free Tasks**.  
→ The system displays the **Free Tasks** screen.

**Figure 29: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	+13100012104003	PTV00012104003	KYC	21-08-27	000	PTV00012104003
Acquire & Edit	Medium	Retail Party Amendment	+13100012104003	APR212571403	Review	21-08-25	000	004843
Acquire & Edit	Medium	SME Onboarding	TY000012307043	PTV00012104003	Manual Retry	21-08-24	000	PTV0001230003
Acquire & Edit	Medium	Retail Party Amendment	TY000012307043	APR212571403	Manual Retry	21-08-25	000	004843
Acquire & Edit	Medium	Retail Onboarding	+13100012104003	PTV00012104003	Onboarding Enrichment	70-01-01	000	PTV00012104003
Acquire & Edit	Medium	Retail Onboarding	+13100012104003	STP1267500202	Onboarding Enrichment	70-01-01	000	PTV00012104003
Acquire & Edit	Medium	Retail Onboarding	TY000012307043	PTV00012104003	KYC MANUAL RETRY	70-01-01	000	PTV0001230003
Acquire & Edit	Medium	Retail Onboarding	TY000012307043	PTV00012104003	Manual Retry	70-01-01	000	PTV0001230003
Acquire & Edit	Medium	Corporate Onboarding	+13100012104003	PTV00012104003	Recommendation	21-08-24	000	PTV00012104003
Acquire & Edit	Medium	Retail Onboarding	+13100012104003	STP1267500202	Manual Retry	70-01-01	000	PTV00012104003
Acquire & Edit	Medium	Retail Onboarding	TY000012307043	PTV00012104003	Manual Retry	70-01-01	000	PTV0001230003
Acquire & Edit	Medium	Retail Onboarding	TY000012307043	PTV00012104003	Review	21-08-24	000	PTV0001230003
Acquire & Edit	Medium	Retail Onboarding	+13100012104003	PTV00012104003	Manual Retry	21-08-24	000	PTV00012104003

2. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.  
→ The system displays the **Approval** page.

**Figure 30: SME – Approval**

Approval - PTV00012104003

Party Details

ABC Enterprises

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV00012104003	ABC Enterprises	Domestic	Pvt Ltd			

Hold Back Next Save & Close Cancel

3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

4. Verify the details captured for the SME, and click **Next** to move to **Approval** page.

**Figure 31: SME – Approval Decision and Comments**

Approval - P1210UL442

Party Details

Approval

Comments

Screen ( 2 / 3 )

Party Detail	As per bank Policies	Details of dimensions not as per Bank Policy	Mitigate	Recommendation	Decision	Edit
Demographics	Yes			Recommended	Approve	Edit
Geographical Spread	Yes			Recommended	Approve	Edit
Sponsor Details	Yes			Recommended	Approve	Edit
Financial Profile	Yes			Recommended	Approve	Edit
Customers Details	Yes			Recommended	Approve	Edit
Suppliers Details	Yes			Recommended	Approve	Edit
Insurer Details	Yes			Recommended	Approve	Edit
Guarantor Details	Yes			Recommended	Approve	Edit
Banker Details	Yes			Recommended	Approve	Edit
Management Information	Yes			Recommended	Approve	Edit

Customer Approved ☒

Approver Comments \*

Approved

Hold Back Next Save & Close Cancel

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

**Table 9: Approval – Field Description**

Field Name	Description
<b>Customer Approval</b>	Select if the customer detail is Approved or not. User select toggle button, defaulted to false.
<b>Approver Comments</b>	Specify the customer approval comments.

6. After updating the **Approval Comments** on the **Approval** page, click **Next**.  
 → The system displays the **Overall Approval – Comments** page.

**Figure 32: Recommendation – Overall Comments**

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



## 2.8 Amendment

In this stage, the Relationship Manager can amend the information or can add additional information about a SME 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 Enterprise**.
2. Under **Small Medium Enterprise**, click **Amendment**.

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

**Figure 33: Amendment – Enter Customer Id**

The screenshot shows the 'Amendment' screen. At the top, there is a header bar with the title 'Amendment' and several icons. Below the header, there is a large search bar with a magnifying glass icon on the right. To the right of the search bar is a button labeled 'Amend Customer'.

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

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

**Figure 34: Amendment – SME Amendment**

The screenshot shows the 'Corporate Amendment' screen. It has a sidebar on the left with 'Quick Initiation' and 'Comments' options. The main area is titled 'Quick Initiation' and contains several sections:

- Organization details:** Fields for Organization Name (with a dropdown), Organization Type (dropdown), Entity Type (dropdown), Demography Type (dropdown), Classification Type (dropdown), and an Upload Logo button.
- Industries:** A table with columns for Sector, Industry Group, Industry, and Sub Industry. It includes an 'Add Industry' button and a 'Delete' button.
- Credit Rating:** A table with columns for Year, Agency, and Rating. It includes an 'Add Rating' button and a 'Delete' button.
- Social Media Profiles:** Fields for Official Website, Facebook, and Twitter.

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

4. On **SME Amendment** screen, edit the information for the desired fields and submit the task to move to **SME Amendment - KYC** stage. The fields which are marked with asterisk are mandatory. For more information on fields, refer to [Table 4](#).

→ The system moves the task to the **SME Amendment KYC** stage.

5. To acquire the **SME Amendment KYC** task, perform the following steps:
  - a. Navigate to home screen, and click **Tasks** in the main menu.
  - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
  - c. Update the status of KYC Check in this stage, and submit the KYC task. For more information on enrichment stage, refer to [2.4 Onboarding Enrichment](#).

→ The system moves the task to **SME Amendment – Enrichment** stage.

6. To acquire the **SME Amendment Enrichment** task, perform the following steps:
  - a. Navigate to home screen, and click **Tasks** in the main menu.
  - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
  - c. Update the status of KYC Check in this stage and submit the KYC task. For more information on enrichment stage, refer to [2.5 Review](#).

→ The system moves the task to **SME Amendment – Review** stage.

7. To acquire the **SME Amendment Enrichment** task, perform the following steps:
  - a. Navigate to home screen, and click **Tasks** in the main menu.
  - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
  - c. Update the desired information in the enrichment stage, and submit the task to move to following stages in the sequential order:
    - **SME Amendment - Review** stage. For more information on review stage, refer to [2.5 Review](#).
    - **SME Amendment – Recommendation** stage. For more information on recommendation stage, refer to [2.6 Recommendation](#).
    - **SME Amendment – Approval** stage. For more information on approval stage, refer to [2.7 Approval](#).

### 3 List Of Menus

1. Amendment - [Amendment](#) (pg. 30)
2. Approval Stage - [Approval](#) (pg. 27)
3. Enrichment Stage - [Onboarding Enrichment](#) (pg. 13)
4. Initiation Stage - [Onboarding Initiation](#) (pg. 7)
5. KYC Stage - [KYC](#) (pg. 11)
6. Recommendation Stage - [Recommendation](#) (pg. 23)
7. Review Stage - [Review](#) (pg. 21)