

**Financial Institution Onboarding User
Guide**

Oracle Banking Origination

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Financial Institution Onboarding User Guide

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1 Preface

1.1 Introduction

This guide provides step-by-step instructions to onboard a Financial Institution (FI) customer using Oracle Banking Enterprise Party Management.

1.2 Audience

This manual is for the Bankers responsible for onboarding FI 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 into following topics:

Table 1: List of Topics

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







1.5 Related Documents

1. Getting Started User Guide

1.6 Symbols and Icons

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

Table 2: List of Symbols

Symbol	Function
→	Represents Results
	Add icon
	Edit icon
	Delete icon
	Minimize
	Maximize
	Close

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

Action	Description
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 FI Customer Onboarding

2.1 Overview

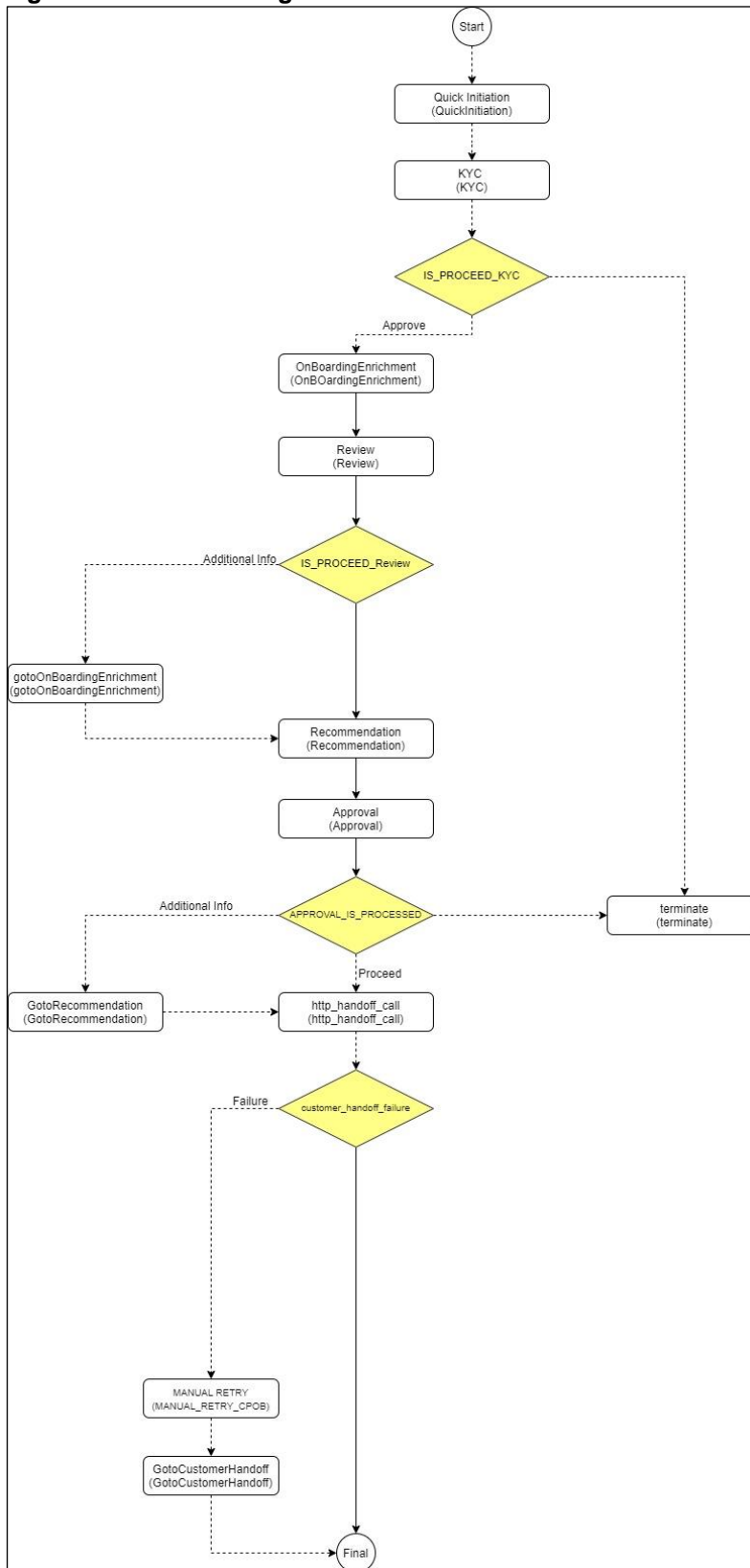
FI Customer Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service. Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank there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

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

2.1.1 Process Flow Diagram

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

Figure 1: FI Onboarding Process Flow



2.2 Onboarding Initiation

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

Prerequisites:

Before you begin, log in to the application Home page. For information on how to log in, refer to the *Getting Started User Guide*.

To initiate the Onboarding process:

1. On the Home page, click **Party Services**. Under **Party Services**, click **Financial Institution** and under **Financial Institution** click **Initiation**.

→ The **Quick Initiation** screen is displayed.

Figure 2: FI Quick Initiation

2. 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
FI Name	Specify the Registered Name of the FI.

Field Name	Field description
FI Type	Select the type of the FI from the drop-down values – Conglomerate and Single.
FI Legal Customer Category	Select the category to which the FI belongs.
Demography Type	Specify the company Demography from the drop-down values – Global, Domestic.
BIC Code	Provide the BOC Code of the FI.
MICR Code	Provide the MICR code of the FI.
Social Media Profile	Specify the fields under this section.
Official Website	Specify the official website address for the FI Customer.
Facebook	Specify the Facebook URL for the FI.
Twitter	Specify the FI's twitter handle.

3. Click **Submit**, system will check for duplicate customers. If there is no duplicate customer existed in the system then the system creates unique party ID for the customer and displays the **Initiation - Basic Details** screen.

If there is a duplicate customer/s existed in the system. It will display the list of customers with same name. User will have facility to

- a. Discard the Customer Onboarding or
- b. Go ahead and save it or
- c. Cancel and go back to previous screen

Figure 3: Initiation – Basic Screen

Duplication Check

Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Corporate		000000015116	AIRFLY Pvt Ltd	REG1357	2010-12-12	IN_PROGRESS

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Comments *

Abort
Continue
Cancel

4. Click **Next**.

→ The system displays the **Initiation – Address** screen.

Figure 4: Initiation – Address

QuickInitiation - APP
Documents
Screen (2 / 3)

Quick Initiation
Address
Comments

+

No items to display.

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

Hold
Back
Next
Save & Close
Cancel

5. Add Address by clicking on the + button. On **Address** segment, specify the address details. For more information on fields, refer to the Table 5: Address – Field Description

Figure 5: Initiation – Add Address

Add Address

Address Type *

Name *

Enter Name

Street

Enter Street Details

Landmark

Enter Landmark

City *

Enter City

Zip-Code *

Enter Zip-Code

Email Address *

Enter Email

House/Building *

Enter Building Details

Locality

Enter Street Details

Area

Enter Area

State *

Enter State

Country *

Phone Number

Enter Phone

Save

Clear

Cancel

Table 5: Address – Field Description

Field Name	Description
Address Type	Select the address type from the drop-down menu.
Name	Specify the name of the customer.
House/Building	Specify the building name of the customer.
Street	Specify the street name of the customer.
Locality	Specify the locality of the customer.
Landmark	Specify the landmark of the customer.
Area	Specify the Area of the customer.
City	Specify the city of the customer.
State	Specify the state of the customer.
Country	Click search icon and select country from the list of values.
Zip Code	Specify the postal code for the address
Email Address	Specify the Email Id of the customer.
Phone Number	Specify the contact number of the customer.

6. Click **Next**.

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

Figure 6: Initiation – Comments

QuickInitiation - APP

Documents

Screen (2 / 2)

- Quick Initiation
- Address
- Comments

Comments

Enter text here...

No items to display.

Post

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 next stage.

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

2.3 KYC

In this stage, the Relationship Manager can capture KYC details about the FI customer to be onboarded 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 7: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Cust
Acquire & E...	Medium	Financial Institution On...	APP	APP	KYC	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416263	STP21TEST0002038	Manual Retry	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416259	STP21TEST000385	Manual Retry	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416254	STP21TEST0002038	KYC MANUAL RETRY	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416253	STP21TEST0002037	KYC MANUAL RETRY	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416249	STP21TEST0002036	KYC MANUAL RETRY	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416247	STP21TEST0002035	Quick Initiation	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416245	STP21TEST0002034	Quick Initiation	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416244	STP21TEST0002034	KYC MANUAL RETRY	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416243	STP21TEST0002034	Quick Initiation	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416242	STP21TEST0002034	Quick Initiation	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416241	STP21TEST0002034	Quick Initiation	20-03-26	000	PTY2
Acquire & E...	Medium	Retail Onboarding	PTY220416240	STP21TEST0002033	KYC MANUAL RETRY	20-03-26	000	PTY2

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

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

Figure 8: KYC Details

Party Id	Organization Name	Customer Category	KYC Status	Actions
PTY220426266	FI_FEB11	Banks		KYC Details

- 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 6: KYC Details – Field Description

Field Name	Description
Report Received	On select, it highlights blue, which indicates true and the report is received. By default, it is selected as false.

Field Name	Description
Verification Date	Specify the date or use the calendar icon to select the KYC verification date.
Effective Date	Specify the date or use the calendar icon to select the KYC effective from date.
KYC Method	Specify the Method by which the KYC is completed.
KYC Status	Select the KYC status from the drop-down.

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

Figure 9: KYC – Comments

- Specify the overall comments for the **KYC** stage, and click **Submit**.

2.4 Onboarding Enrichment

In this stage, the Relationship Manager can capture detailed information about the FI customer 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**. Under **Tasks**, click **Free Tasks**.

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

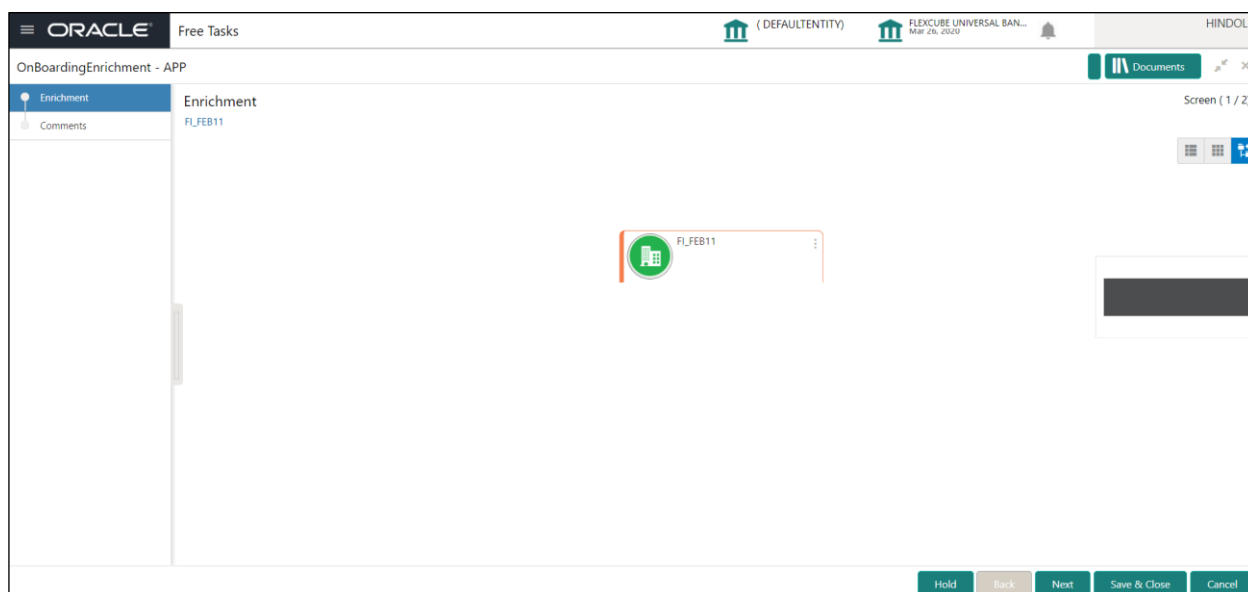
Figure 10: Free Tasks

The screenshot shows the Oracle Free Tasks interface. On the left is a navigation menu with options like Core Maintenance, Dashboard, File Management, Party Services, Rule, Security Management, Task Management, Tasks (selected), Awaiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, and Hold Tasks. The main area displays a table of tasks with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Cust. The table lists various tasks related to Financial Institution Onboarding and Retail Onboarding, with stages like OnboardingEnrichment, Manual Retry, KYC MANUAL RETRY, and Quick Initiation. At the bottom, there is a pagination bar showing 'Page 1 of 130 (1 - 20 of 2600 items)' and navigation controls.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Cust
<input type="checkbox"/> Acquire & E...	Medium	Financial Institution On...	APP	APP	OnboardingEnrichment	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416263	STP21TEST000Z038	Manual Retry	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416259	STP21TEST000Z038	Manual Retry	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416254	STP21TEST000Z038	KYC MANUAL RETRY	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416253	STP21TEST000Z037	KYC MANUAL RETRY	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416249	STP21TEST000Z036	KYC MANUAL RETRY	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416247	STP21TEST000Z035	Quick Initiation	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416245	STP21TEST000Z034	Quick Initiation	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416244	STP21TEST000Z034	KYC MANUAL RETRY	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416243	STP21TEST000Z034	Quick Initiation	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416242	STP21TEST000Z034	Quick Initiation	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416241	STP21TEST000Z034	Quick Initiation	20-03-26	000	PTY2
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220416240	STP21TEST000Z033	KYC MANUAL RETRY	20-03-26	000	PTY2

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

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

Figure 11: FI Onboarding Enrichment

NOTE: 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.

3. On **Enrichment** screen, right click on the customer icon for the following options. For more information on options, refer to the field description table.
 - a. More Info
 - b. Add Customer
 - c. View
 - d. Quick View
 - e. Configure

Table 7: Enrichment – Field Description

Option	Description
Add Customer	Click to open a popup with multiple options, where the child customer details are added and linked with the parent customer. Duplication check is performed while trying to save the child customer.
View	Click to open a popup with the customer details in read only mode.
Quick View	Click to open a popup with the limited customer details in read only mode.

Option	Description
Configure	<p>Select this option to add the following details. For more information, refer to sections 2.4.1 thru 2.4.5.</p> <ul style="list-style-type: none">• Customer Profile• Financial Profile• Stakeholders• Assets

The following figures shows the FI customer in tree, list, and table views:

Figure 12: FI Onboarding Enrichment – Tree View

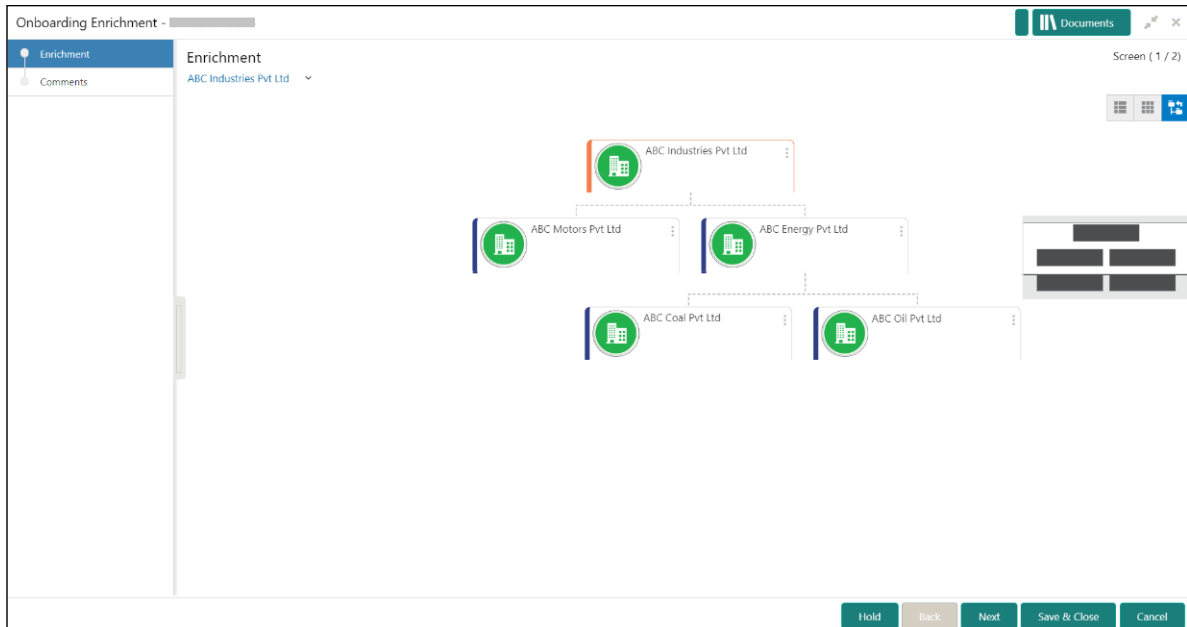


Figure 13: FI Onboarding Enrichment – List View

NEW	Party Id	Customer Category	Name	Demographic Type	Organization Type
NEW		Corporate	ABC Industries Pvt Ltd	Domestic	Conglomerate
NEW		Corporate	ABC Motors Pvt Ltd	Domestic	Conglomerate
NEW		Corporate	ABC Coal Pvt Ltd	Domestic	Single
NEW		Corporate	ABC Coal Pvt Ltd	Domestic	Single
NEW		Corporate	ABC Energy Pvt Ltd	Domestic	Conglomerate

Figure 14: FI Onboarding Enrichment – Table View

Party Id	Name	Demographic Type	Customer Category	Organization Type	Other Information	Action
ABC Industries Pvt Ltd	ABC Industries Pvt Ltd	Domestic	Corporate	Conglomerate	[Social Media Icons]	[Action]
ABC Motors Pvt Ltd	ABC Motors Pvt Ltd	Domestic	Corporate	Conglomerate	[Social Media Icons]	[Action]
ABC Energy Pvt Ltd	ABC Energy Pvt Ltd	Domestic	Corporate	Conglomerate	[Social Media Icons]	[Action]
ABC Coal Pvt Ltd	ABC Coal Pvt Ltd	Domestic	Corporate	Single	[Social Media Icons]	[Action]
ABC Coal Pvt Ltd	ABC Coal Pvt Ltd	Domestic	Corporate	Single	[Social Media Icons]	[Action]

- Click **Next**.

→ The **Onboarding Enrichment – Comments** screen is displayed.

Figure 15: Enrichment – Comments

Enter text here...

26 Jan '21 19:39:15 OnBoardingEnrichment

Demo Corp is a group company based out of [redacted] 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.

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

- Specify the overall comments for the **Onboarding Enrichment** stage, and click **Submit**.

2.4.1 Customer Profile

In the **Customer Profile** section, you can enrich the FI customer with additional details.

Topics:

- [Basic Info](#)
- [Address](#)
- [ISO Address](#)
- [Rating](#)

2.4.1.1 Basic Info

You can add the demographic details of the FI customer in the **Basic Info** segment.

Prerequisites:

Before you begin, acquire the enrichment task and select **Configure** option to enrich the desired FI customer with additional information. For more information, refer to [Onboarding Enrichment](#).

Figure 16: Demographic Details – Basic Info

The screenshot shows a web application interface for 'Party Details'. The 'Demographic Details' tab is active, showing a 'Basic Info' section. The form includes the following fields:

- Registration Number ***: Text input field.
- Company Name**: Text input field.
- Organization Type**: Dropdown menu with 'Single' selected.
- Branch Code**: Text input field with '000'.
- Customer Category**: Text input field with a search icon.
- Demographic Type**: Dropdown menu with 'Domestic' selected.
- Country Of Incorporation ***: Text input field with a search icon.
- Country Of Risk ***: Text input field with a search icon.
- Place Of Incorporation**: Text input field.
- Incorporated Date**: Date picker.
- Established Date**: Date picker.
- Upload Logo**: Button with a download icon and text 'Maximum file size is 100kb'.
- RM Id ***: Text input field with a search icon.
- Location ***: Text input field with a search icon.
- Company Web site**: Text input field.
- Facebook URL**: Text input field.
- Twitter URL**: Text input field.
- Employee Strength**: Text input field.

Navigation and action elements include a 'Save' button in the top right, and 'OK' and 'Cancel' buttons at the bottom right. The left sidebar shows 'Customer Profile', 'Financial Profile', 'Stakeholders', and 'Assets'.

To update the basic information:

Specify the required details in the **Basic Info** segment. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 8: Demographic Details – Basic Info – Field Description

Field Name	Description
Customer Profile	Specify the fields in this segment.
Registration Number	Specify the registration number of the company.
Financial Institution Name	Specify the Financial Institute name.
Financial Institution Code	Specify the Financial Institute code.
FI Type	Select the type of FI.
Branch Code	Specify the branch code. NOTE: For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details.
Customer Category	Click the search icon and select the desired value from the list of values.
Demography Type	Specify the company demography from the drop-down values: <ul style="list-style-type: none"> • Global • Domestic
Country of Incorporation	Click the search icon and select the country code from the list of values.

Field Name	Description
Country of Risk	Click the search icon and select country code from the list of values.
Place of In-incorporation	Specify the place of incorporation of the company.
Incorporation Date	Specify the incorporation date.
Established Date	Specify the established date.
Upload Logo	Upload the logo of the FI customer.
RM ID	Select the RM to be associated with the customer.
Location	Specify the location.
BIC Code	Specify the BIC Code of the FI.
MICR Code	Specify the MICR Code of the FI.
Legal Entity Code	Specify the Legal Entity Code of the FI.
RTGS	Specify the RTGS Code of the FI.
Business Type	Specify the Business Type of the FI.
FI Ownership Type	Specify the ownership type of the FI.
Currency	Specify the Currency Code of the FI.
Head Office Country	Specify the Head Office location of the FI.
Govt Owner	Specify if the owner of the FI is a Govt Official.

Field Name	Description
Access to Global Market	Specify if FI has access to Global Marker.
Rank by Assets	Specify the Rank by Assets.
Auditor Name	Specify the Auditor Name.
Auditor Reg Number	Specify the Auditor Reg. Number.
Auditor License	Specify Auditor License.
Company Website	Specify the company website.
Facebook URL	Specify the Facebook URL of the company.
Twitter URL	Specify the Twitter URL of the company.
Employee Strength	Specify the employee strength of the company.
No. Of Years In Business	Specify the number of years the FI is in business.
No. Of Companies In the Group	Specify the number of companies that are part of the FI group.
Is Special Customer?	Mention if FI is in special Customer Category.
Is Blocklisted?	Mention if FI is in Block list.
Is KYC Complaint?	Specify if FI is KYC Complaint.
Last KYC Date	Specify the last KYC Date of the FI.

Field Name	Description
Listed Company	Specify if the FI is listed company.
Language	Specify the preferred language to be used for communication.
Media	Specify the preferred mode of communication.

2.4.1.2 Address

You can add the details of the address in the **Address Details** screen.

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI customer with additional information. . For more information, refer to [Onboarding Enrichment](#).
2. On the **Party Details** screen, click on the **Address** tab after you add the basic information. For more information, refer to [Basic Info](#).

→ The **Address Details** screen is displayed.

Figure 17: Demographic Details – Address Details

To update the address details:

Specify the details of the address on this screen. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 9: Address Details – Field Description

Field Name	Description
Address Type	Select the address type from the drop-down values.

Field Name	Description
Name	Specify the name of the contact person or the person to whom the correspondence will be addressed.
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.
Landmark	Specify the nearest landmark
Area	Specify the area for the address
City	Specify the city of the customer.
State	Specify the state of the customer.
Country Code	Click the search icon and select country code from the list of values.
Zip Code	Specify the zip code of the address.
Phone Number	Specify the phone number of the customer.
Email ID	Specify the email Id of the customer.
Add More	Click this button to add another address.

2.4.1.3 ISO Address

In addition to the address details, you can also add the address details in ISO format in the **Add Address** screen.

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI customer with additional information. . For more information, refer to [Onboarding Enrichment](#).
2. Add the basic information. For more information, refer to [Basic Info](#).
3. Add the address details. For more information, refer to [Address](#).
4. On the **Party Details** screen, click on the **ISO Address** tab. For more information, refer to [Basic Info](#).

→ The **Address Details** screen is displayed.

Figure 28: Demographic Details – ISO Address

Add Address

Address

Address Type *

Location

Building Number

Room

District Name

Preferred * ☐

Department

Building Name

Post Code

Country Sub Division

Sub Department

Floor

Town Name

Country *

Street Name

Post Box

Town Location Name

Media

Email FAX Swift Mobile Phone Number

Email Id	Preferred	Action
No data to display.		

Page 1 (0 of 0 items) | < 1 >

Save Clear Cancel

To update the ISO address:

Specify the address details in ISO format on this screen. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 10: ISO – Add Address – Field Description

Field Name	Description
Address Type	Select the address type from the drop-down values.
Preferred	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
Location	Specify the location of the customer.
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Street Name	Specify the street name.
Building Number	Specify the building number.
Building Name	Specify the building name.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.
Post Code	Specify the post code.
Town Name	Specify the name of the town.

Field Name	Description
Town Location Name	Specify the town location name.
District Name	Specify the district name.
Country Sub Division	Specify the country sub-division.
Country	Click the search icon and select country code from the list of values.

2.4.1.3.1 Media

Specify the following media details in this data segment:

- Email
- Fax
- Mobile
- Phone Number
- SWIFT

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Figure 39: Media (Email)

Table 11: Media (Email) – Field Description

Field Name	Description
Email Id	Specify the email id of the customer.

Field Name	Description
Preferred	Specify the preferred email id, in case more than one email id is captured.
Action	If required, select the desired icon to edit/delete the entry.

Figure 20: Media (FAX)

Media

Email FAX Swift Mobile Phone Number

+

ISD Code	Area Code	Fax Number	Preferred	Action

Page 1 of 1 (1 of 1 items) < 1 >

Table 12: Media (Fax) – Field Description

Field Name	Description
ISD Code	Specify the ISD code for the FAX number of the customer.
Area Code	Specify the area code for the FAX number of the customer.
Fax Number	Specify the FAX number of the customer.
Preferred	Specify the preferred FAX number, in case more than one FAX number is captured.
Action	If required, select the desired icon to edit/delete the entry.

Figure 21: Media (Mobile)
Table 13: Media (Mobile) – Field Description

Field Name	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.
Action	If required, select the desired icon to edit/delete the entry.

Figure 42: Media (Phone Number)
Table 14: Media (Phone Number) – Field Description

Field Name	Description
ISD Code	Specify the ISD code for the phone number of the customer.
Area Code	Specify the area code for the phone number of the customer.
Phone Number	Specify the phone number of the customer.

Field Name	Description
Preferred	Specify the preferred phone number, in case more than one phone number is captured.
Action	If required, select the desired icon to edit/delete the entry.

Figure 23: Media (SWIFT)
Table 15: Media (SWIFT) – Field Description

Field Name	Description
Business Identifier Code	Specify the business identifier code of the customer.
Address Line 1 to Address Line 4	Specify the address of the customer in SWIFT format.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.
Action	If required, select the desired icon to edit/delete the entry.

2.4.1.4 Rating

You can add the details of the credit ratings of the FI customer given by the agencies in the **Add Rating** screen.

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI customer with additional information. . For more information, refer to [Onboarding Enrichment](#).

2. Add the basic information. For more information, refer to [Basic Info](#).
3. Add the address details. For more information, refer to [Address](#).
4. Add the ISO address details. For more information, refer to [ISO Address](#).
5. On the **Party Details** screen, click on the **Rating** tab. For more information, refer to [Basic Info](#).

→ The **Add Rating** screen is displayed.

Figure 24: Demographic Details – Add Rating

To update the credit ratings:

Specify the credit rating details of the FI customer in this section. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 16: Add Rating – Field Description

Field Name	Description
Rating Date	Select the date on which the rating was updated.
Outlook	Specify the credit rating agency output for the customer.
Year Of Rating	Specify the year of the rating.
Risk Rating	Specify the credit rating by selecting the rating agency and the corresponding rating.

2.4.2 Financial Profile

You can add the financial information of the FI customer in the **Financial Profile** screen.

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI customer with additional information. . For more information, refer to [Onboarding Enrichment](#).
2. Add the details in the **Customer Profile** section. For more information, refer to [Customer Profile](#).
3. On the **Party Details** screen, click on the **Financial Profile** section. For more information, refer to [Basic Info](#).

→ The **Financial Profile** screen is displayed.

Figure 56: Financial Profile

The screenshot shows a web form titled "Add Financial Profile". It contains a grid of input fields for various financial metrics. The fields are arranged in four columns. The first column includes Year, Balance Sheet Size, Return On Investment, Cost to Income ratio, Loan Loss Res / Impaired Loans, Return on Avg Equity, and Unreserved Equity. The second column includes Operating Profit, Return On Equity, Equity, Net loans by deposit and Structured funding, and Return on Avg Assets. The third column includes Net Profit, Return On Asset, Gross Impaired Loans, NPA coverage ratio, and Tier 1 CAR. The fourth column includes Year Over Year Growth, Capital Adequacy Ratio, Liquid assets, NPA ratio, and Total Assets. Most fields have an asterisk (*) next to them, indicating they are mandatory. At the bottom right of the form are three buttons: "Save", "Clear", and "Cancel".

To update the financial profile:

Specify the details about the financial profile of the customer. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 17: Financial Profile – Field Description

Field Name	Description
Year	Specify the year for which the financial details will be captured.
Balance Sheet Size	Specify the balance sheet size of the FI for the selected year.
Operating Profit	Specify the operating profit of the FI for the selected year.
Net Profit	Specify the net profit of the FI for the selected year.
Year Over Year Growth	Specify the year-on-year growth.
Return On Investment	Specify the return on investment for the selected year.
Return On Equity	Specify the return on equity for the selected year.
Return On Asset	Specify the return on assets for the selected year.
Capital Adequacy Ratio	Specify the Capital Adequacy Ratio.
Cost to Income Ratio	Specify the Cost to Income Ratio.
Equity	Specify the Equity.
Gross Impaired Loans	Specify the Gross Impaired Loans.
Liquid Assets	Specify the Liquid Assets.
Loan Loss Res/ Impaired Loans	Specify the Loan Loss.
Net loans by deposit and Structured funding	Specify the Net Loans by Deposit.

Field Name	Description
NPA coverage ratio	Specify the NPA coverage ratio.
NPA ratio	Specify the NPA Ratio.
Return on Avg Equity	Specify the Return on Avg Equity.
Return on Avg Assets	Specify the Return on Avg Assets.
Tier 1 CAR	Specify the Tier 1 CAR.
Total Assets	Specify the Total Assets.
Unreserved Equity	Specify the Unreserved Equity.

2.4.3 Revenue Generated

You can add the details about the **Revenue Generated for each Financial Year** of the business in this section.

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment Task, and select **Configure** option to enrich the desired FI customer with additional information. . For more information, refer to [Onboarding Enrichment](#).
2. Add the details in the **Customer Profile** section. For more information, refer to [Customer Profile](#).
3. Add the details in the **Financial Profile** section. For more information, refer to [Financial Profile](#).
4. On the **Party Details** screen, click on the **Stakeholder Details** section. For more information, refer to [Basic Info](#).

The **Revenue Generated** screen is displayed

Figure 27: Revenue Generated

The screenshot shows a modal window titled "Add Revenue Generated". It contains three input fields: "Financial Year *" with a dropdown arrow, "Bank Revenue Currency *" with a search icon, and "Bank Revenue *". At the bottom right, there are three buttons: "Save", "Clear", and "Cancel".

2.4.4 Stakeholders

You can add the details about the stakeholder such as authorized signatories, management team, etc. of the business in this section.

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI customer with additional information. . For more information, refer to [Onboarding Enrichment](#).
2. Add the details in the **Customer Profile** section. For more information, refer to [Customer Profile](#).
3. Add the details in the **Financial Profile** section. For more information, refer to [Financial Profile](#).

4. On the **Party Details** screen, click on the **Stakeholder Details** section. For more information, refer to [Basic Info](#).

→ The **Stakeholder Details** screen is displayed.

Figure 68: Stakeholder Details

AIR2 Pvt Ltd

Party Details Stakeholder Details

Customer Profile > Owners (0) Authorized Signatories (0) Guarantors (0) Suppliers (1) Bankers (0) Insurers (0) Buyers (0) Management Team (0) Sponsors (0) Debtors (0) Creditors (0) Ac >

Financial Profile +

Stakeholders

Party Type	CIF/Party Id	Name	ID/Registration Number	Is Customer	Action
No data to display.					

Assets

OK Cancel

Stakeholders' detail is necessary for the bank to ascertain the credibility of the business.

Stakeholders to a customer can be either of the following:


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

Following stakeholder types are supported for the FI customer:

- Owners
- Authorized Signatories – Signature can be uploaded for Authorized Signatories.
- Guarantors
- Suppliers
- Bankers
- Insurers
- Buyers

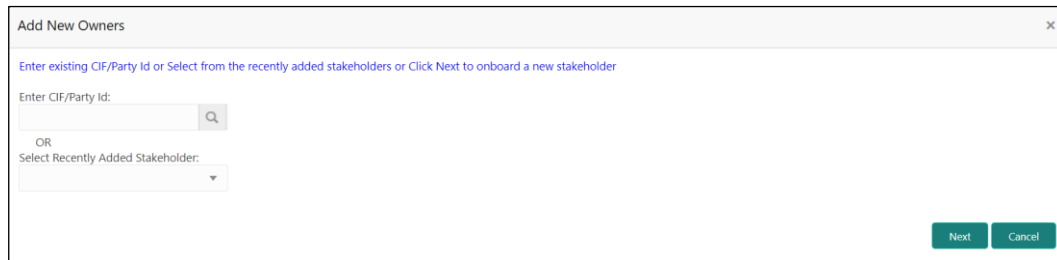
- Management Team
- Sponsors
- Debtors
- Creditors
- Advisor
- Auditors

To update the stakeholder details:

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

→ The **Add New Owners** screen is displayed.

Figure 79: Add New Owners



2. On the **Add New Owners** screen:
 - Specify the existing CIF if the stakeholder is an existing customer.
 - Specify the existing Party Id if the stakeholder is an existing party but not a customer (or) select from the list of the recently added stakeholders to the same application.

NOTE: If CIF/Party Id is not known, click the search icon to launch the **Search Party** screen and select from the list of values.

Figure 30: Search Party – Individual

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

- Radio Buttons:** ☒ Individual, ☐ Non-Individual
- Text Fields:** First Name, Middle Name, Last Name, Date of Birth (with a calendar icon), Unique Id, Mobile Number, Email.
- Buttons:** Fetch, Clear.
- Table Headers:** Stakeholder Type, CIF, First Name, Middle Name, Last Name, DOB, Id Type, Unique Id, Party Id, Is Customer.
- Table Content:** No data to display.
- Page Info:** Page 1 of 0 (1 - 0 of 0 items) with navigation icons (K, <, >, X).
- Close Button:** Close.

Figure 31: Search Party – Non-Individual

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

- Radio Buttons:** ☐ Individual, ☒ Non-Individual
- Text Fields:** Business/Organization Name, Registration Number, Registration date (with a calendar icon), Email.
- Buttons:** Fetch, Clear.
- Table Headers:** Stakeholder Type, CIF, First Name, Middle Name, Last Name, Party Id, Is Customer.
- Table Content:** No data to display.
- Page Info:** Page 1 of 0 (1 - 0 of 0 items) with navigation icons (K, <, >, X).
- Close Button:** Close.

- After you specify the CIF/Party Id for the existing customer, Click **Next**.

→ The **Add New Owners** screen is displayed to add a relationship-specific attribute for the stakeholder.

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

→ The **Add New Owners** screen is displayed to capture details for the new stakeholder.

Figure 32: Add New Owners

- a. On the **Add New Owners** screen, specify the details of the new stakeholder. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 18: Add New Owners – Field Description

Field Name	Description
Stakeholder Type	Select the stakeholder type from the drop-down values.
Basic Info & Citizenship	Specify the fields under this segment.
Title	Select the title from the drop-down values.
First Name	Specify the first name of the new stakeholder.
Middle Name	Specify the middle name of the new stakeholder.
Last Name	Specify the last name of the new stakeholder.
Short Name	Specify the short name of the new stakeholder.
Maiden Name	Specify the maiden name of the new stakeholder.
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Click the search icon and select the 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.

Field Name	Description
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click the search icon and select the birth country from the list of values.
Nationality	Click the search icon and select the nationality of the stakeholder from the list of values.
Citizenship By	Select the 'Citizenship By' from the drop-down values.
Residential Status	Select the residential status from the drop-down values.
Country of Residence	Click the 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 the search icon and select a preferred currency from the list of values.
Address	Specify the fields under this segment.
Address Type	Select the address type from the drop-down values.
Building Name	Specify the building name of the new stakeholder.
Street Name	Specify the street name of the new stakeholder.
Locality	Specify the locality of the new stakeholder.
City	Specify the city of the new stakeholder.
State	Specify the state of the new stakeholder.

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

b. Click **Next**.

→ The **Add New Owners – KYC** screen is displayed.

Figure 83: Add New Owners - KYC

The screenshot shows a window titled "Add New Owners" with a close button (X) in the top right corner. Inside the window, there are three white boxes arranged horizontally, each representing a verification step:

- Address Verification is yet to be completed** with a blue "Verify" button below it.
- Identity Verification is yet to be completed** with a blue "Verify" button below it.
- SDN Check yet to be completed** with a blue "Verify" button below it.

At the bottom right of the window, there are three green buttons: "Previous", "Next", and "Cancel".

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

NOTE: This step is optional

5. After updating the KYC details, click **Next**

→ The **Add New Owners** screen is displayed to capture relationship-specific attributes for the stakeholder

Figure 94: Add New Owners – Capture relationship-specific attribute

6. On the **Add New Owners** screen, specify the fields. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 19: Financial Profile – Field Description

Field Name	Description
Ownership Percentage	Specify the ownership percentage value.
Associated Since	Specify the date from which the stakeholder is associated with the bank.

7. Click **Submit**.

→ The stakeholder will be linked to the customer being onboarded and displayed on the **Stakeholder Details** screen.

Figure 105: New Stakeholder Added

ABC Industries Pvt Ltd

Party Details Stakeholder Details

Customer Profile > Owners (1) Authorized Signatories (0) Guarantors (0) Suppliers (0) Bankers (0) Insurers (0) Buyers (0) Management Team (0) Sponsors (0) Debtors (0) Cre >

Financial Profile +

Party Type	CIF/Party Id	Name	ID/Registration Number	Is Customer	Action
Individual				No	

Ownership Percentage: 80% Associated Since: 2018-11-09

OK Cancel

NOTE: If the stakeholder is an existing customer or an existing Party, then the linkage is based on the CIF/Party Id. In case a new stakeholder is being added, the system will generate a Party Id for the newly added stakeholder. This Party Id is used to establish a link between the new customer and stakeholder.

2.4.5 Signature Upload


You can add/upload Signatures of the Authorized Signatories while adding the details of the Authorized Signatories.

Figure 116: Signature Upload Screen

Add New Authorized Signatories

Signature ID	Signature	Remarks	Action
No data to display.			

Previous Submit Cancel

1. On the **Signatures** screen, click the  icon.

→ The **Add Signature** pop-up screen is displayed.

Figure 127: Add Signatures



1. On the **Add Signature** screen, upload the customer's signature. For more information on fields, refer to the Table 20: Add Signature – Field Description.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 20: Add Signature – Field Description




Field	Description
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.

2. Click **Add** to add the signature.

→ The added signature is displayed on the **Signatures** screen.

Figure 138: Add Signatures

Add New Authorized Signatories

Signature ID	Signature	Remarks	Action
			 

Previous Submit Cancel

NOTE:

- User can upload up to 5 signatures of a customer
- PNG & JPEG file formats are supported
- On approval signature will be handed off to CIF (FCUBS).

2.4.6 Assets

You can add the details about the assets of the FI customer in the **Assets** screen.

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI customer with additional information. . For more information, refer to [Onboarding Enrichment](#).
2. Add the details in the **Customer Profile** section. For more information, refer to [Customer Profile](#).
3. Add the details in the **Financial Profile** section. For more information, refer to [Financial Profile](#).
4. Add the details in the **Stakeholders** section. For more information, refer to [Revenue Generated](#)

You can add the details about the **Revenue Generated for each Financial Year** of the business in this section.

Prerequisites:

The prerequisites are as follows:

5. Acquire the enrichment Task, and select **Configure** option to enrich the desired FI customer with additional information. . For more information, refer to [Onboarding Enrichment](#).

6. Add the details in the **Customer Profile** section. For more information, refer to [Customer Profile](#).
7. Add the details in the **Financial Profile** section. For more information, refer to [Financial Profile](#).
8. On the **Party Details** screen, click on the **Stakeholder Details** section. For more information, refer to [Basic Info](#).

The **Revenue Generated** screen is displayed

Figure 27: Revenue Generated

9. Stakeholders.
10. On the **Party Details** screen, click on the **Assets** section. For more information, refer to [Basic Info](#).

→ The **Assets** screen is displayed.

Figure 149: Assets

To update the assets details:

Specify the details about the assets of the FI customer. For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 21: Assets – Field Description

Field Name	Description
Name	Specify the name for the asset.
Value	Specify the currency and value of the asset.

Field Name	Description
Description	Specify the description of the details of the assets being captured.

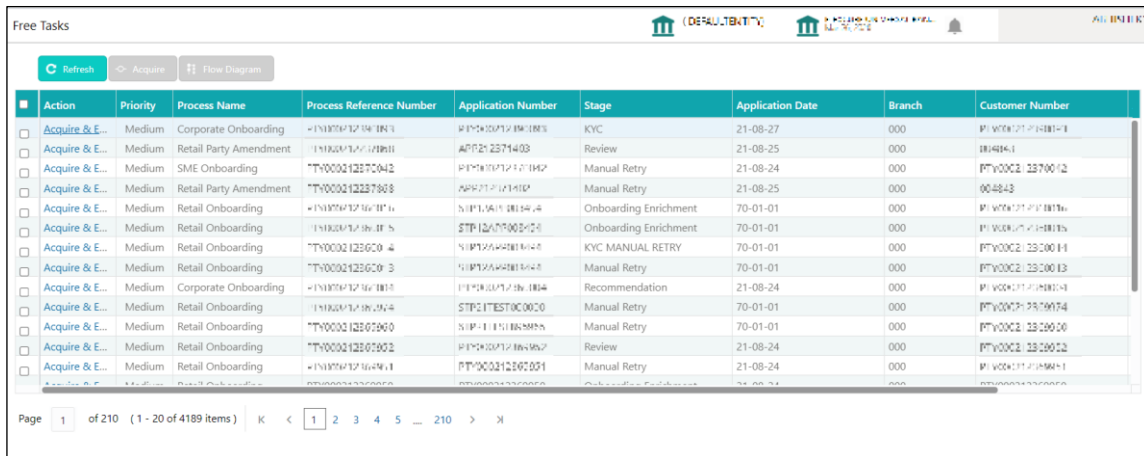
2.5 Review

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, navigate to **Tasks**. Under **Tasks**, click **Free Tasks**.

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

Figure 40: Free Tasks

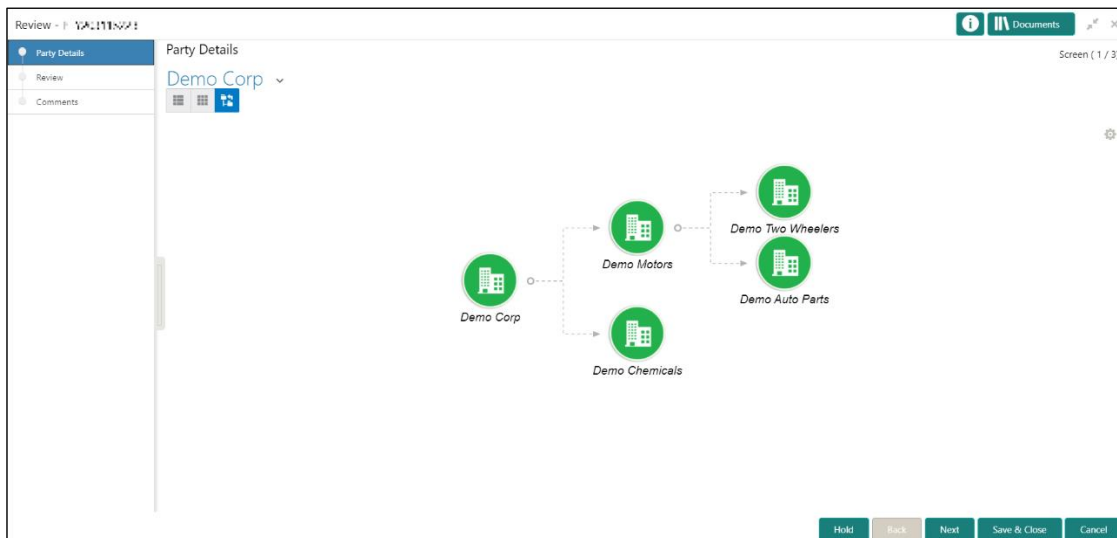


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PTV000123456789	PTV000123456789	KYC	21-08-27	000	PTV000123456789
Acquire & E...	Medium	Retail Party Amendment	PTV000123456789	PTV000123456789	Review	21-08-25	000	PTV000123456789
Acquire & E...	Medium	SME Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Party Amendment	PTV000123456789	PTV000123456789	Manual Retry	21-08-25	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Onboarding Enrichment	21-01-01	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Onboarding Enrichment	21-01-01	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	KYC MANUAL RETRY	21-01-01	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-01-01	000	PTV000123456789
Acquire & E...	Medium	Corporate Onboarding	PTV000123456789	PTV000123456789	Recommendation	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-01-01	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-01-01	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Review	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789

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

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

Figure 41: FI Customer–Review



3. To view details captured for the FI customer, right click on the icon in tree view. Select view option or click on the Party Id hyper link in the List or table view.
4. After reviewing the customer information, click **Next**.
→ The system displays the **Review – Review Comments** screen.

Figure 42: Review – Review Comments

Review - Review Comments

Party Details | **Review** | Comments

Review Comments

Reviewed customer details.
Requesting Final Approval to complete Onboarding

Hold Back Next Save & Close Cancel

Screen (2 / 3)

5. Specify the **Review Comments** and click **Next**.
→ The system displays the **Overall Review – Comments** screen.

Figure 43: Review – Overall Comments

Review - Overall Comments

Party Details | Review | **Comments**

Comments

Enter text here...

Post

Hold Back Next Save & Close Submit Cancel

Screen (3 / 3)

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

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 if 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.

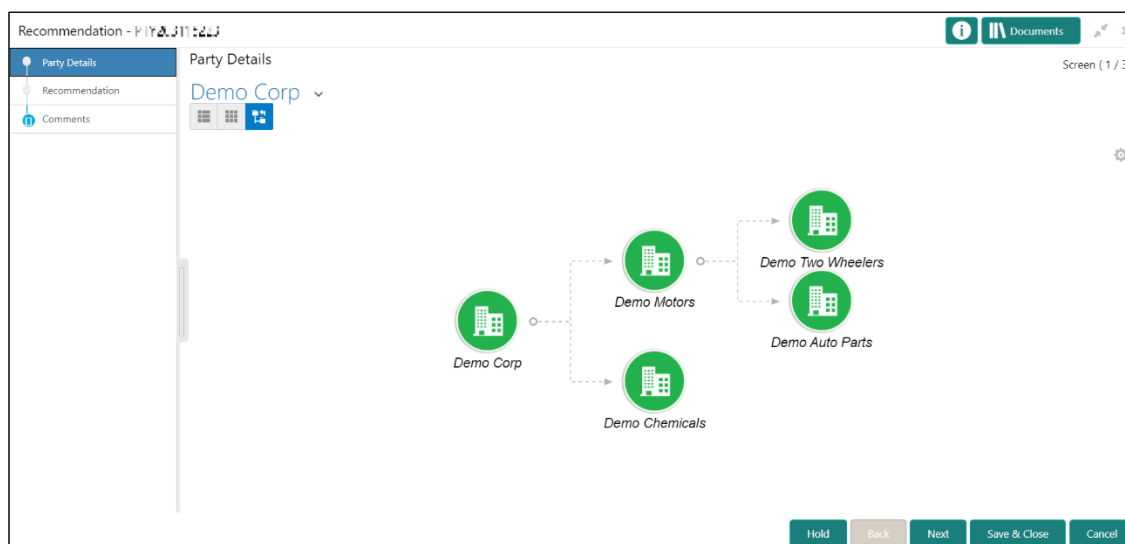
Figure 4415: Free Tasks

Free Tasks									
<div> Refresh Acquire Flow Diagram </div>									
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/>	Acquire & E...	Medium	Corporate Onboarding	TT000012164181	PT000012164181	KYC	21-08-27	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Party Amendment	TT000012164181	APP212374403	Review	21-08-25	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	SME Onboarding	TT000012164181	PT000012164181	Manual Retry	21-08-24	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Party Amendment	TT000012164181	APP212374403	Manual Retry	21-08-25	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012164181	PT000012164181	Onboarding Enrichment	70-01-01	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012164181	PT000012164181	Onboarding Enrichment	70-01-01	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012164181	PT000012164181	KYC MANUAL RETRY	70-01-01	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012164181	PT000012164181	Manual Retry	70-01-01	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Corporate Onboarding	TT000012164181	PT000012164181	Recommendation	21-08-24	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012164181	PT000012164181	Manual Retry	70-01-01	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012164181	PT000012164181	Manual Retry	70-01-01	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012164181	PT000012164181	Review	21-08-24	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012164181	PT000012164181	Manual Retry	21-08-24	000	PT000012164181
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012164181	PT000012164181	Manual Retry	21-08-24	000	PT000012164181

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

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

Figure 45: FI Customer – Recommendation



- To view details captured for the FI customer, right click on the icon in tree view. Select view option or click on the Party Id hyperlink in List or table view.

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

Figure 46: FI Customer – Update Recommendation

Party Detail	As per bank Policies	Details of dimensions not as per Bank Policy	Mitigate	Recommendation	Decision	Edit
Demographics	Yes			Recommended	Reject	Edit
Geographical Spread	No			Not Recommended	Reject	Edit
Promoters	No			Not Recommended	Reject	Edit
Financial Profile	No			Not Recommended	Reject	Edit
Customers Details	No			Not Recommended	Reject	Edit
Suppliers Details	No			Not Recommended	Reject	Edit
Contractors Details	No			Not Recommended	Reject	Edit
Insurer Details	No			Not Recommended	Reject	Edit
Guarantor Details	No			Not Recommended	Reject	Edit
Banker Details	No			Not Recommended	Reject	Edit
Bank Advisor details	No			Not Recommended	Reject	Edit
Management Information	No			Not Recommended	Reject	Edit

Hold Back Next Save & Close Cancel

Figure 167: FI Customer – Onboarding Approval

Onboarding Approval

Party Detail
Demographics

As per bank Policies
☒

Mitigate
Enter Mitigate

Recommendation
☒

Decision
Approve

Update Cancel

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

Table 22: Onboarding Approval – Field Description

Field Name	Description
Review Comments	Displays the review comments added in the previous stage will be shown in read only mode.
Overall Comments	Displays the overall comments for the customer details entered.
Recommendation Comments	Displays the recommendation comments for the customer details entered in recommendation stage is shown in read only mode.
Party Detail	Fixed field for which contains the specific section – for which the approval needs to be provided.
As per Bank Policies	User Select toggle button, defaulted to false, It can be selected to true, if the customer details of those section is as per bank policy.
Details of Dimensions as per bank policy	If the customer data is not as per bank policy, then we may need to enter the details of dimensions.
Mitigate	Specify the Mitigate comments.
Recommendation	Select if the customer detail is recommended. This is defaulted to false.
Decision	Select Approve or Reject from the dropdown field.

Figure 178: FI Customer – Recommendation after decision

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

6. After updating the decision on the **Recommendation** screen, click **Next**.

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

Figure 189: Recommendation – Overall Comments

Comments

Post

26 Jan '21 20:49:13 Recommendation Recommendations updated.

26 Jan '21 20:23:28 Review Review completed.

26 Jan '21 19:39:44 OnBoardingEnrichment Demo Corp is a group company based out of Far, FR 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. [Read more](#)

7. Specify the overall comments for the **Recommendation** stage, and Click **Next**.

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.

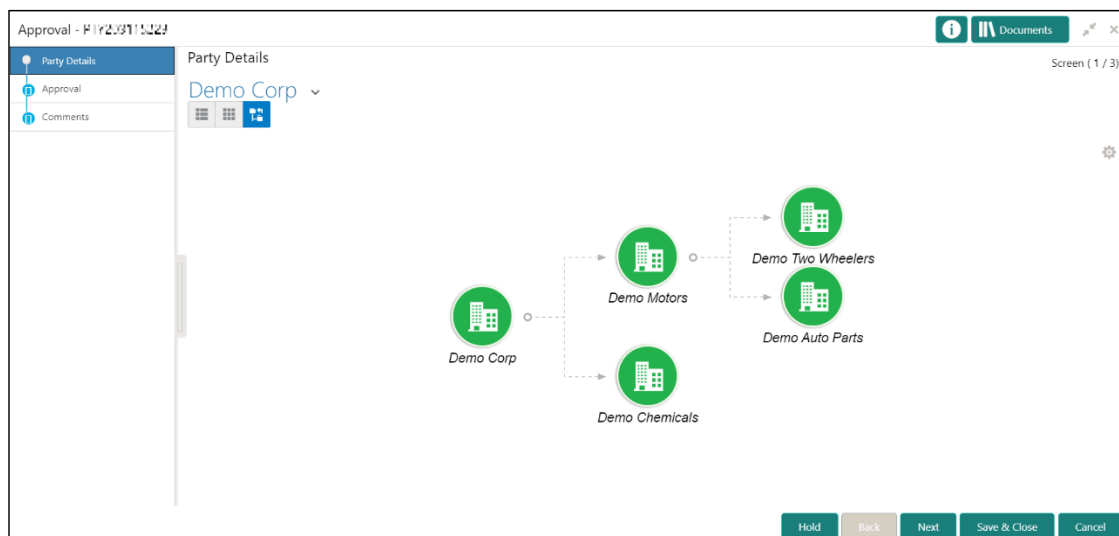
- To acquire and edit the Review task, navigate to **Tasks**. Under **Tasks**, click **Free**.
→ The system displays the **Free Tasks** screen.

Figure 50: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PTV000123456789	PTV000123456789	KYC	21-08-27	000	PTV000123456789
Acquire & E...	Medium	Retail Party Amendment	PTV000123456789	PTV000123456789	Review	21-08-25	000	PTV000123456789
Acquire & E...	Medium	SME Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Party Amendment	PTV000123456789	PTV000123456789	Manual Retry	21-08-25	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Onboarding Enrichment	21-08-25	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Onboarding Enrichment	21-08-25	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	KYC MANUAL RETRY	21-08-25	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-25	000	PTV000123456789
Acquire & E...	Medium	Corporate Onboarding	PTV000123456789	PTV000123456789	Recommendation	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Review	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789

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

Figure 51: FI Customer – Approval



- To view details captured for the FI customer, right click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view.

4. Verify the details captured for the FI customer and click **Next** go to **Approval** screen.

Figure 52: FI Customer – Approval Decision and Comments

Approval - FI Customer 113243

Party Details | **Approval** | Comments

Category	Value	Recommended	APR	Action
Demographics	Yes	Recommended	APR	Edit
Geographical Spread	Yes	Recommended	APR	Edit
Promoters	Yes	Recommended	APR	Edit
Financial Profile	Yes	Recommended	APR	Edit
Customers Details	Yes	Recommended	APR	Edit
Suppliers Details	Yes	Recommended	APR	Edit
Contractors Details	Yes	Recommended	APR	Edit
Insurer Details	Yes	Recommended	APR	Edit
Guarantor Details	Yes	Recommended	APR	Edit
Banker Details	Yes	Recommended	APR	Edit
Bank Advisor details	Yes	Recommended	APR	Edit
Management Information	Yes	Recommended	APR	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 23: FI Customer – Approval – Field Description

Field Name	Description
Customer Approval	Select if the customer detail is Approved or not. This is a user select toggle button, defaulted to false.
Approver Comments	Specify customer approval comments.

- After updating the **Approval Comments** on the **Approval** screen, click **Next**.

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

Figure 53: Recommendation – Overall Comments

- Specify the overall comments for the **Approval** stage, and click **Next**.

2.8 Amendment

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

To initiate the Amendment process:

- From the home screen, click **Party Services**. Under **Party Services**, click **FI**, and then click **Amendment**.

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

Figure 54: Amendment – Enter Customer Id

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

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

Figure 55: Amendment – FI Amendment

Corporate Amendment - FI Amendment

Quick Initiation

Organization details

Organization Name *
AAI Rail Roads Pvt Ltd

Organization Type *
Single

Entity Type *
D

Demography Type *
Domestic

Classification Type *
Medium

Upload Logo
Upload

Industries *

Sector	Industry Group	Industry	Sub Industry
Industrials	Transportation	Road	Railroads

Credit Rating *

Year	Agency	Rating
2021	Mavup	AAA

Social Media Profiles

Official Website
www.aai.com

Facebook
www.facebook.com/aai

Twitter
www.twitter.com/aai

Hold Back Next Save & Close Cancel

3. On **FI Amendment** screen, edit the information for the desired fields and submit the task to move to FI 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 **FI Amendment KYC** stage.

For more information on **KYC** stage, refer to [2.3 KYC](#).

4. To acquire the **FI 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 the **FI Amendment – Enrichment** stage.

5. To acquire the **FI 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. For more information on review stage, refer to [2.5 Review](#).

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

6. To acquire the **FI 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:
 - **FI Amendment - Review** stage. For more information on review stage, refer to [2.5 Review](#).
 - **FI Amendment – Recommendation** stage. For more information on recommendation stage, refer to [2.6 Recommendation](#).
 - **FI Amendment – Approval** stage. For more information on approval stage, refer to [2.7 Approval](#).

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