

Retail Onboarding User Guide

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Retail Onboarding User Guide

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1 Preface

1.1 Introduction

This guide provides step-by-step instructions to onboard a retail customer using Oracle Banking Enterprise Party Management.

1.2 Audience

This manual is for the Bankers responsible for onboarding retail customers into the bank.

1.3 Document Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 List of Topics

This user manual is organized as follows:

Table 1: List of Topics

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

1.5 Related Documents






For more information on any related features, you can refer to the following documents:

1. Getting Started User Guide
2. Retail 360 User Guide

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	Description
→	Represents Results
	Add icon
	Edit icon
	Delete icon
	Calendar icon
	Close icon

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	<p>On click of Post, the system posts the comments below the Comments text box.</p>
Cancel	<p>On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.</p>

Action	Description
Hold	On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
Next	On click of Next, the details of the captured will be saved and then system will move to the next screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
Back	On click of Back, the details of the captured will be saved and then system will move to the previous screen.
Save & Close	On click of Save & Close, the captured details will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields are captured.

2 Retail Onboarding

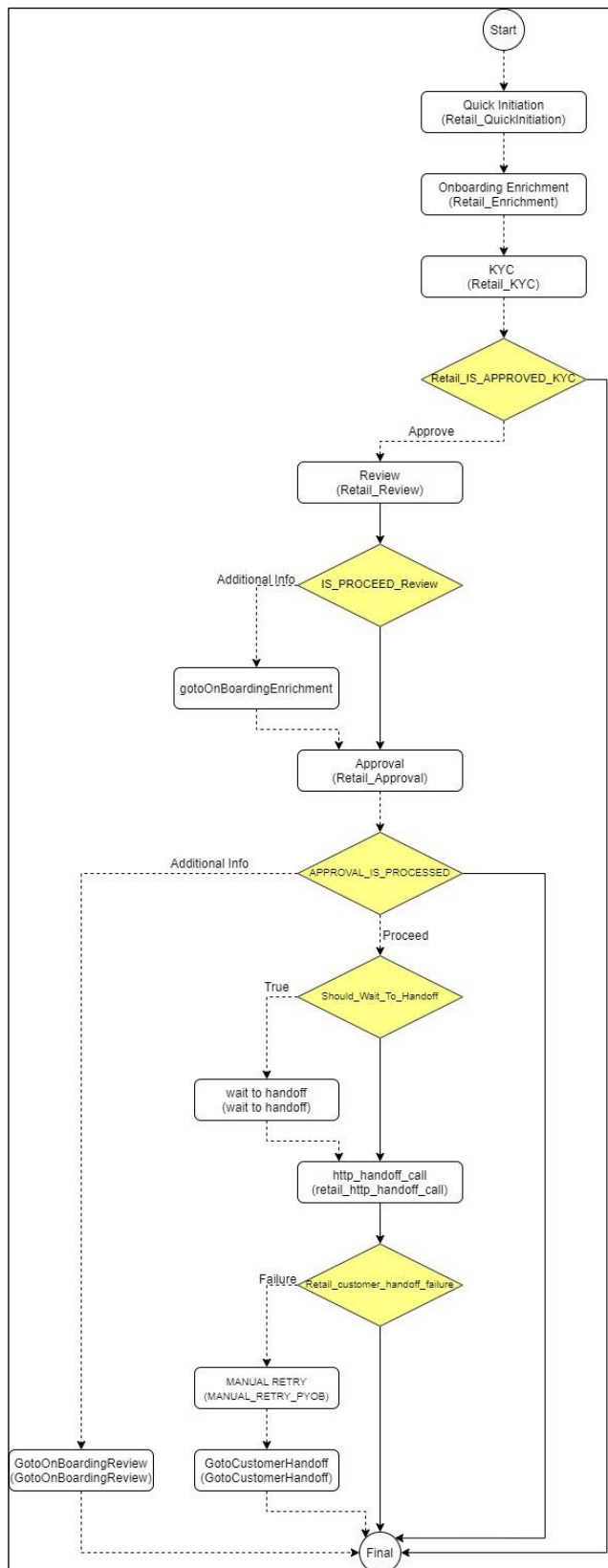
2.1 Overview

Retail Onboarding is the process of collecting, evaluating and authorizing the customer information for secured retail banking. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's product or approaches the bank for availing facility. The information collected throughout this process are stored in bank's database for future reference.

2.1.1 Process Flow Diagram

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

Figure 1: Quick Initiation



2.2 Onboarding Initiation

This section contains the following topics:

- [2.2.1 Basic Details](#)
- [2.2.2 Relationships](#)
- [2.2.3 Educational Qualification](#)
- [2.2.4 Employment](#)
- [2.2.5 Financial Information](#)
- [2.2.6 Interested Products](#)
- [2.2.7 Comments](#)
- [2.2.8 Review and Submit](#)

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

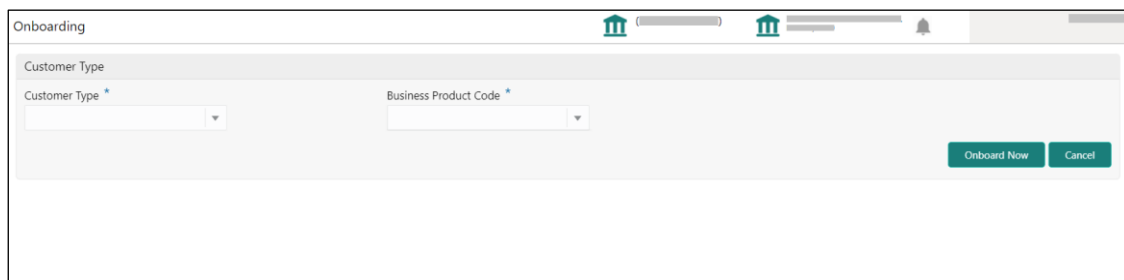
Prerequisites:

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 **Onboarding**.
→ The **Onboarding** screen is displayed.

Figure 2: Onboarding Initiation



The screenshot shows a web application window titled "Onboarding". The window has a header bar with three icons: a green building icon, a grey building icon, and a bell icon. Below the header is a form area. The form has a title "Customer Type" in a light grey box. Below the title are two dropdown menus. The first dropdown is labeled "Customer Type *" and the second is labeled "Business Product Code *". Both dropdowns have a downward arrow icon. At the bottom right of the form area are two buttons: "Onboard Now" and "Cancel".

- On the **Onboarding** 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 4: Onboarding – Field Description

Field Name	Description
Customer Type	Select Retail from the drop-down values.
Business Process Code	If required, select the desired business process code. NOTE: This field is displayed and required only if more than one process code is configured for a given customer type.

- Click on **Onboard Now**.

→ The **Retail Onboarding - Quick Initiation** screen is displayed.

Figure 3: Quick Initiation

Retail Onboarding - Quick Initiation

First Name *
Middle Name
Last Name *
Maiden Name
Date of birth *
Gender *
Birth Country *
Citizenship By *
Country of Residence *
Customer Category *

Submit Cancel

- On the **Quick Initiation** screen, specify the details about 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 5: Quick Initiation – Field Description

Field Name	Description
First Name	Specify the first name of the customer.
Middle Name	Specify the middle name of the customer.
Last Name	Specify the last name of the customer.

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

4. Click **Submit**.

System will check for duplicate customers (Dedupe Check).

- If there is no duplicate customer existed in the system, then 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, then system will display the list of customers with same name. User will have facility to
 - **Discard** the Customer Onboarding or
 - Go ahead and **save** it or
 - **Cancel** and go back to previous screen

Example: There is a customer by name "Vinay" and user will try to create a customer with the same name again. Then the system will display duplicate record as below.

Figure 4: Duplication Check

Duplication Check

Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Individual		000039053	VINAY		1992-02-06	IN_PROGRESS

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

Comments *

Abort Continue Cancel

- Dedupe check will fetch the matches found against the
 - Information of existing customers present in the system
 - Information of the customers for whom the onboarding application was denied/rejected
- By default system validates based on customer first name. If other attributes required for dedupe check that can be configured.
- Dedupe check will be performed as a service.

2.2.1 Basic Details

Personal details such as name, date of birth, and address of the customer to be on-boarded are added in this data segment.

Figure 5: Initiation - Basic Details

Basic Details

Basic info & Citizenship

Address

Social Profile

Hold Back Next Save & Close Cancel

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

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

→ The system displays the fields related to basic details.

Figure 6: Basic Info and Citizenship

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

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

Table 6: Basic Info & Citizenship – Field Description

Field Name	Description
Title	Select the title from the drop-down values.
First Name	Displays the first name of the customer.
Middle Name	Displays the middle name of the customer.
Last Name	Displays the last name of the customer.
Short Name	Specify the short name of the customer.

Field Name	Description
Maiden Name	Displays the maiden name of the customer.
Name in Local Language	Specify the name is local language (as applicable at the country of implementation).
Date of Birth	Displays the date of birth of the customer.
Gender	Displays the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Displays the category of the customer.
Customer Segment	Select the customer segment from the drop-down values.
ID Type	Select the ID type from the drop-down values.
Unique ID	Specify the unique ID of the customer.
Details of Special Need	Specify the details of special needs if the customer is differently abled.
Remarks for Special Need	Specify the remarks for special needs, if applicable.
Relationship Manager ID	Specify the ID of the relationship manager.
Staff	Select if the person onboarded is a staff of the bank.
Upload Photo	Upload the photo of the customer.
Birth Country	Displays the birth country of the customer.

Field Name	Description
Nationality	Click search icon and select the nationality of the customer from the list of values.
Citizenship By	Displays the 'Citizenship By' value.
Residential Status	Select the residential status from the drop-down values.
Country of Residence	Displays the country of residence.
Location	Select the Location from the list of values. This pertains to a particular area in a country
Preferred Language	Select the preferred language from the drop-down values.
Preferred Currency	Click search icon and select preferred currency from the list of values.

3. On click on next System will check for duplicate customers.

→ If there is no duplicate customer existed in the system. Then user can proceed with the Address Segment.

→ 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

- **Discard** the Customer Onboarding or
- Go ahead and **save** it or
- **Cancel** and go back to previous screen

Figure 7: Duplication Check

Duplication Check

Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Individual		000039053	VINAY		1992-02-06	IN_PROGRESS

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

Comments *

Abort Continue Cancel

Please click this link for more information: [Dedupe Check](#)

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

→ The system displays the address related fields.

Figure 8: Address

Basic Details

Basic info & Citizenship

Address

Address Type *

Building Name *

State *

Email ID *

Street Name *

Country Code *

ISD *

Contact Number *

Locality

Zip Code

City *

ISD *

Mobile Number *

Add More

Social Profile

Hold Back Next Save & Close Cancel

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

Table 7: Address – Field Description

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

Field Name	Description
Street Name	Specify the street name of the customer.
Locality	Specify the locality of the customer.
City	Specify the city of the customer.
State	Specify the state of the customer.
Country Code	Click search icon and select country code from the list of values.
Zip Code	Specify the zip code of the address.
Mobile Number	Specify the mobile number of the customer.
Email ID	Specify the email Id of the customer.
Contact Number	Specify the contact number of the customer.
Narrative	Specify the description for the customer.
Add More	Click this button to add another address.

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

→ The system displays the social profile related fields.

Figure 9: Social Profile

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

Table 8: Social Profile – Field Description

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

8. Click **Next** to move to the **Initiation - Relationships** screen.

2.2.2 Relationships

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

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

Figure 10: Initiation – Relationships

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

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

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

Figure 11: Add New Household

NOTE: Relationships to a customer can be either of the following:

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

2. Specify the existing CIF (if the relationship is an existing customer) or the existing Party Id (if the relationship is an existing party but not a customer).
3. If **CIF/Party Id** is not known, click search icon to launch **Search Party** screen. Select **CIF/Party Id** from the list of values based on the search criteria.

Figure 4: Search Party – Individual

Search Party

☒ Individual ☐ Non-Individual

First Name Middle Name Last Name Date of Birth

Unique Id Mobile Number Email

Fetch Clear

Stakeholder Type	CIF	First Name	Middle Name	Last Name	DOB	Id Type	Unique Id	Party Id	Is Customer
No data to display.									

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

Close

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

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

Figure 13: Add Relationship Specific Attributes

The screenshot shows the 'Add New Household' form. At the top, there is a header bar with a profile icon and labels for 'Type', 'Date of birth', 'Gender', 'Id Type', 'Unique Id', and 'Citizenship'. Below this, the 'Type' is set to 'Non Customer'. The 'Relationship' field is a dropdown menu, and the 'Is Dependent' field is a checkbox. At the bottom right, there are three buttons: 'Previous', 'Submit', and 'Cancel'.

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

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

Figure 14: Add Relationship Specific Attributes

The screenshot shows the 'Add New Household' form with the 'Stakeholder Type' set to 'Individual'. The 'Basic Info & Citizenship' section is expanded, showing fields for 'Title', 'First Name', 'Middle Name', 'Last Name', 'Short Name', 'Maiden Name', 'Date of Birth', 'Gender', 'Marital Status', 'Customer Category', 'Customer Segment', 'ID Type', 'Unique ID', 'Upload Photo', 'Birth Country', 'Nationality', 'Citizenship by', 'Resident Status', 'Country of residence', 'Preferred Language', and 'Preferred Currency'. At the bottom right, there are two buttons: 'Next' and 'Cancel'.

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

Table 9: Add New Household – Field Description

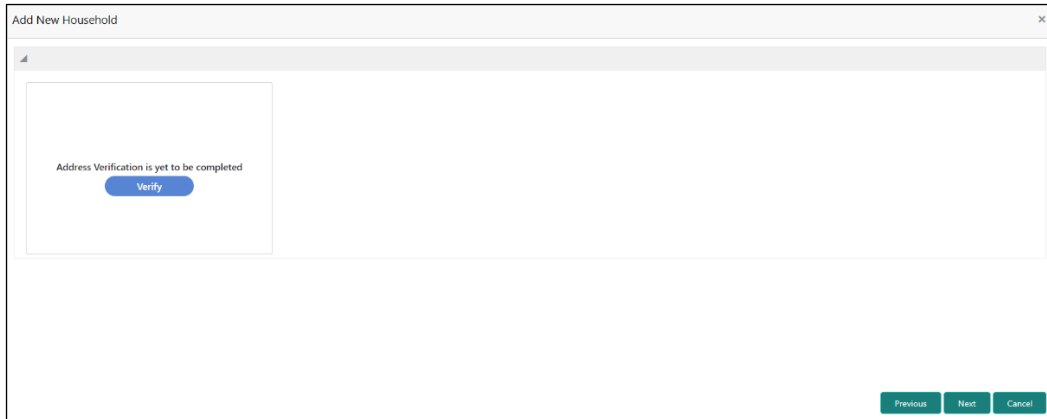
Field Name	Description
Stakeholder Type	Select the stakeholder type from the drop-down values.
Basic Info & Citizenship	Specify the fields under this segment.
Title	Select the title from the drop-down values.
First Name	Specify the first name of the new stakeholder.
Middle Name	Specify the middle name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

Field Name	Description
Short Name	Specify the short name of the new stakeholder.
Maiden Name	Specify the maiden name of the new stakeholder.
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Click search icon and select customer category from the list of values.
Customer Segment	Select the customer segment from the drop-down values.
ID Type	Select the ID type from the drop-down values.
Unique ID	Specify the unique ID of the new stakeholder.
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click search icon and select birth country from the list of values.
Nationality	Click search icon and select the nationality of the stakeholder from the list of values.
Citizenship By	Select the 'Citizenship By' the drop-down values.
Residential Status	Select the residential status from the drop-down values.
Country of Residence	Click search icon and select the country from the list of values.
Preferred Language	Select the preferred language from the drop-down values.
Preferred Currency	Click search icon and select preferred currency from the list of values.

7. Click **Next**.

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

NOTE: This step is optional.

Figure 55: Add Relationship – KYC Details

The screenshot shows a web application window titled "Add New Household". Inside the window, there is a light gray header bar. Below the header, on the left side, there is a white rectangular box containing the text "Address Verification is yet to be completed" and a blue button labeled "Verify". The rest of the window is empty white space. At the bottom right of the window, there are three green buttons labeled "Previous", "Next", and "Cancel".

8. Click **Verify** to update the KYC details for the new related party.
 9. Specify the required KYC details, and click **Next**.
- The system displays the screen to add relationship specific attribute.

Figure 16: Add Relationship Specific Attributes

Add New Household

Type

Non Customer

Date of birth

Gender

Id Type

Unique Id

Citizenship

Relationship *

Is Dependent: *

PreviousSubmitCancel

10. Specify the relationship specific details, and click **Submit**.
- The system adds the relationship details and lists in the **Initiation – Relationships** screen.

Figure 17: Relationships List

Basic Details

Relationships

Educational Qualifications

Employment

Financial Information

Interested Products

Comments

Review and Submit

Relationships

Household (1) Power Of Attorney (0)

Party Type

CIF/Party Id

Name

ID/Registration Number

Is Customer

Action

Individual

X1Y18XJ21XZ7188XND

1XZ7188XND

1XZ7188XND

No

HoldBackNextSave & CloseCancel

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

2.2.3 Educational Qualification

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

Figure 68: Initiation - Educational Qualifications

Screen (3 / 8)

Highest Degree	No of Degree	No of Diploma	No of Certificate
PG - University of ...	0	0	0

Add Edit Delete

Degree
Course: Post Graduate
Date of Completion: * M: * M: * M:
Specialization: Master of Science
University/Institute: University of ...

Hold Back Next Save & Close Cancel

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

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

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

Figure 79: Add Educational Detail

Add Educational Detail

Education Type *
Date of Completion *
Course *
Is Highest Degree *
Specialization
University/Institute

Submit Cancel

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

Table 10: Add Educational Detail – Field Description

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

3. Click **Submit**.

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

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

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

2.2.4 Employment

Details about the customer's source of income are added in this data segment. Employment details are necessary for the bank to determine stability of the customer.

Figure 20: Initiation - Employment

Employment

Screen (4 / 8)

Currently working in [redacted] as Senior Manager from [redacted]

Total work experience: 14 Years

No of companies worked: 1

Currently working for: [redacted]

Add Edit Delete

Service

Organization name: [redacted]

Organization type: Private Limited

Employee ID: [redacted]

Grade: Middle Management

Industry type: IT

Demographics: Global

Employment Start Date: [redacted]

Designation: Senior Manager

Hold Back Next Save & Close Cancel

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

1. On **Employment** screen, click **Add** to add the employment detail.
→ The system displays the Add Employment Detail screen.

Figure 21: Add employment Detail

The screenshot shows a web form titled "Employment". It contains the following fields:

- Employment type ***: A dropdown menu.
- Organization name ***: A text input field.
- Organization Category ***: A dropdown menu.
- Demographics ***: A dropdown menu.
- Employee type ***: A dropdown menu.
- Employee ID**: A text input field.
- Employment Start Date ***: A date picker with a calendar icon.
- Employment End Date**: A date picker with a calendar icon.
- Industry type**: A dropdown menu.
- Grade**: A text input field.

At the bottom right, there are two buttons: "Submit" and "Cancel".

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

Table 11: Add Employment Detail – Field Description

Field Name	Description
Employment Type	Select the employment type from the drop-down values.
Organization Name	Specify the organization name.
Organization Category	Specify the category of the organization.
Demographics	Select the demographics type of the organization from the drop-down values.
Employee Type	Select the employee type from the drop-down values.
Employee ID	Specify the employee ID of the customer.
Employment Start Date	Click calendar icon and select the employment start date.
Employment End Date	Click calendar icon and select the employment end date.
Grade	Specify the grade of customer in the mentioned organization.

Field Name	Description
Designation	Specify the customer's designation in the mentioned organization.
I currently work in this role	If the mentioned designation is customer's current role, select this check-box.
Industry type	Select the industry type to which the employer belongs to from the drop-down list

3. Click **Submit**.

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

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

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

2.2.5 Financial Information

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

Figure 82: Initiation – Financial Information

Perform the following steps:

1. On **Financial Information** screen, select the **Annual Income** range of the customer.
2. Click and expand the **Asset Details** section.

→ The system displays the following options:

- Add
- Modify
- Delete asset details

Figure 93: Financial Information – Asset Details

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

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

Figure 104: Add Asset Details

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

Table 12: Assets – Field Description

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

5. Click **Submit**.

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

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

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

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

Figure 115: Financial Information – Liabilities Details

7. Click **Add**.

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

Figure 12: Add Liability Details

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

Table 13: Liabilities – Field Description

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

9. Click **Submit**.

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

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

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

2.2.6 Interested Products

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

Figure 13: Initiation - Interested Products

Interested Products		Screen (6 / 8)
Total no of Selected Assets Products		Total no of Selected Liability Products
Assets	Liabilities	
Ashiyana Home Loan	NEO SMART SALARY ACCOUNT	
Futura Education Loan	QUICK SAVINGS ACCOUNT	
UNSECURED LOAN	Regular Savings Account	
Executive Study Loan	Savings Exclusive Account	
Travel Ultimate	Max Savings Account	
NEO SMART SALARY ACCOUNT	Savings Priority Account	

Hold Back Next Save & Close Cancel

Perform the following steps:

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

2.2.7 Comments

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

Figure 14: Initiation – Comments

The screenshot displays the 'Comments' screen within a web application. On the left, a sidebar contains a list of navigation items: 'Basic Details', 'Relationships', 'Educational Qualifications', 'Employment', 'Financial Information', 'Interested Products', 'Comments' (which is highlighted with a blue bar), and 'Review and Submit'. The main content area is titled 'Comments' and features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, and table. Below the toolbar is a large text input field with the placeholder text 'Enter text here...'. To the right of the input field is a 'Post' button. Below the input field, there is a message 'No items to display:' followed by a large empty space. At the bottom of the screen, there is a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Perform the following steps:

1. On **Comments** screen, specify the overall comments for the **Onboarding Initiation** stage, and click **Post**.
2. Click **Next** to go to the **Initiation – Review and Submit** data segment.

2.2.8 Review and Submit

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

Figure 15: Initiation – Review and Submit

Review and Submit Screen (8 / 8)

General Information

Address

Citizenship History

Professional Information

Education

Membership

Employment

Dates

KYC

Assets

Liabilities

Income

Expense

1. In the **Review and Submit** screen, the details are displayed in tiles. For more information on tiles, refer the Table 14: Review and Submit – Description

Table 14: Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: <ul style="list-style-type: none"> • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: <ul style="list-style-type: none"> • Education • Membership
Relationship	In this tile, the following details are displayed: <ul style="list-style-type: none"> • Household • Power of Attorney
Employment	Displays the employment details of customer.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

2. On click on **Submit** System will check for duplicate customers.

→ If there is no duplicate customer existed in the system. Then user can proceed further.

→ 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

- **Discard** the Customer Onboarding or
- Go ahead and **save** it or
- **Cancel** and go back to previous screen

Figure 28: Duplication Check

Duplication Check
×

Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Individual		000039053	VINAY		1992-02-06	IN_PROGRESS

Page 1 of 1 (1 of 1 items)
⏪
<
1
>
⏩

Comments *

Abort

Continue

Cancel

Please click this link for more information: [Dedupe Check](#)

2.3 Onboarding Enrichment

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

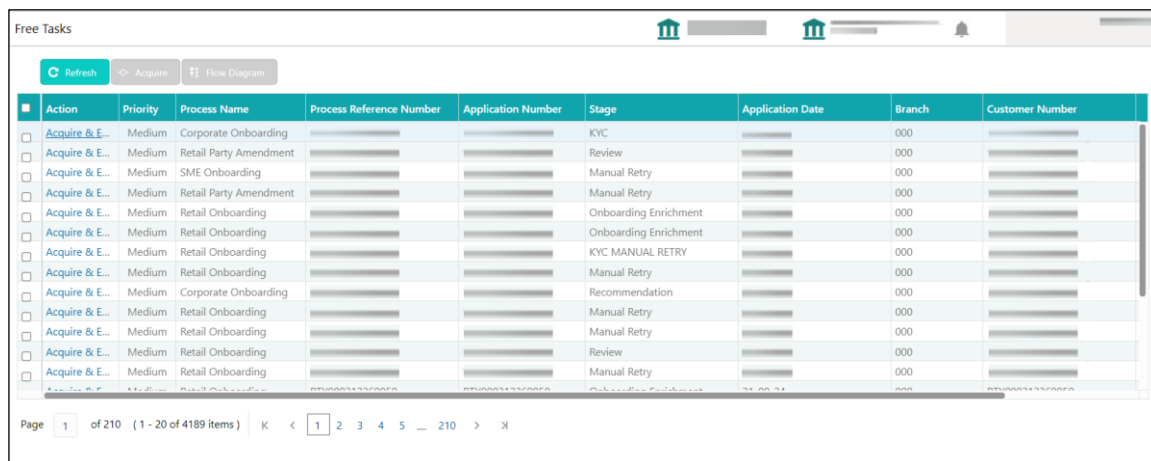
- [2.3.1 Basic Info](#)
- [2.3.2 Employment](#)
- [2.3.3 Membership / Association](#)
- [2.3.4 Financial Profile](#)
- [2.3.5 Comments](#)
- [2.3.6 Review and Submit](#)

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

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

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

Figure 29: Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding			KYC		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment			Review		000	
<input type="checkbox"/> Acquire & E...	Medium	SME Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Onboarding Enrichment		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Onboarding Enrichment		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			KYC MANUAL RETRY		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding			Recommendation		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Review		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	

Page 1 of 210 (1 - 20 of 4189 items)

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

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

2.3.1 Basic Info

In addition to the basic personal information captured in the Initiation stage, the Relationship Managers can add important Dates, Supporting documents, and Photos of the customer in this data segment.

Figure 30: Enrichment – Basic Info

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

As part of basic info, the system will check for duplicate customers.

Please click this link for more information: [Dedupe Check](#)

Figure 161: Enrichment – Basic Info – Dates

Perform the following steps to update the basic details:

1. On **Basic Info** screen, click and expand the **Dates** segment to add important dates of the customer.
2. On **Dates** segment, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 15: Dates – Field Description

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

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

Figure 172: Enrichment – Basic Info – Documents

The screenshot shows a web application interface for 'Basic Info'. On the left is a sidebar menu with options: Basic Info, Signatures, Relationships, Employment, Membership / Association, Financial Profile, Comments, and Review and Submit. The main content area is titled 'Basic Info' and includes fields for Date of Birth, Gender, and Marital Status. Below these are expandable sections: Basic Info & Citizenship, Address, Dates, Social Profile, Educational Qualification, and Supporting Documents. The 'Supporting Documents' section is expanded, showing a summary table:

Total Documents	Document Submitted	Document Pending
1	1	0

Below the table are 'Add', 'Edit', and 'Delete' buttons. A 'Passport' section is visible with fields for Document Number, Document Issue Date, and Document Expiry Date. At the bottom right are buttons for Hold, Back, Next, Save & Close, and Cancel.

4. Click **Add**.

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

Figure 183: Enrichment – Add Documents

The screenshot shows a 'Document' window with the following fields:

- Document Name ***: A dropdown menu.
- Document Number ***: A text input field.
- Document Issue Date - Document Expiry Date ***: Two date pickers with a range selector between them.
- Upload Documents**: A dashed box with the text 'Drag and Drop' and 'Select or drop files here.' and a plus icon.
- Uploaded Documents**: A list area showing 'Document.docx' with a delete icon.

At the bottom right are 'Save' and 'Cancel' buttons.

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

Table 16: Dates – Field Description

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

6. Click **Save**.

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

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

7. Click **Next** to go to the **Enrichment – Signatures** screen.

2.3.2 Signatures

You can add the specimen of customer signatures in this section. Before you begin, make sure that the basic information is added. For more information, refer to [Basic Info](#).

Figure 194: Enrichment – Signatures

Perform the following steps to add the signature:

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

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

Figure 205: Add Signatures

2. On the **Add Signature** screen, upload the customer's signature. For more information on fields, refer to the Table 17: Add Signature – Field Description.

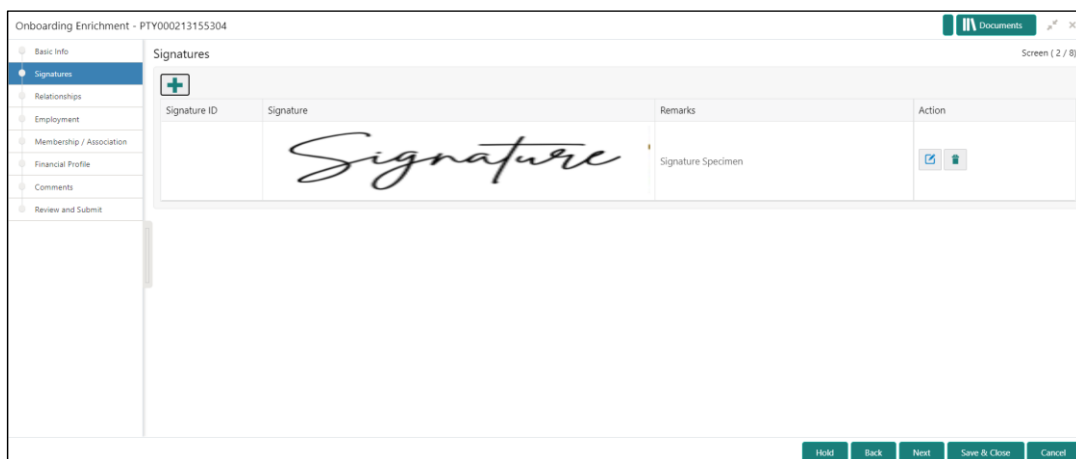
NOTE: The fields, which are marked with an asterisk, are mandatory.

Table 17: 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.

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

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

Figure 36: Add Signatures**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).

4. Click **Next** to go to the **Enrichment – Relationships** screen.

2.3.3 Relationships

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

Figure 217: Enrichment – Relationships

Party Type	Cif/Party Id	Name	ID/Registration Number	Is Customer	Action
Individual	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	No	Edit Delete

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

2.3.4 Employment

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

Figure 228: Enrichment – Employment

Currently working in [redacted] as Senior Manager from [redacted]

Total work experience: 14 Years

No of companies worked: 1

Currently working for: [redacted]

Service

Organization name: [redacted]

Employment type: [redacted]

Employment End Date: [redacted]

Industry type: [redacted]

Organization type

Private Limited

Employee ID: [redacted]

Grade: Middle Management

Demographics

Global

Employment Start Date: [redacted]

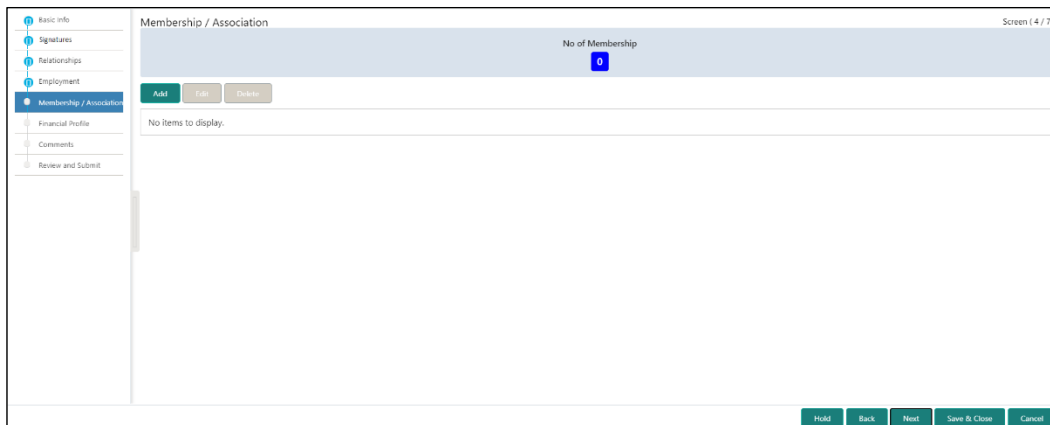
Designation: Senior Manager

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

2.3.5 Membership / Association

If the customer is a member in or associated with any institution, the relationship manager can add details about the same in this data segment.

Figure 239: Enrichment – Membership



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

1. Click **Add**.

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

Figure 40: Add Membership Details

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

Table 18: Membership – Field Description

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

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

3. Click **Save**.

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

Figure 241: Enrichment – Membership List

The screenshot displays the 'Membership / Association' screen. The left sidebar lists navigation options: Basic Info, Signatures, Relationships, Employment, Membership / Association (selected), Financial Profile, Comments, and Review and Submit. The main area shows a table with the following columns: Institution of Engineers, Institution Type, Membership Type, Membership since, and Membership upto. A blue button labeled '1' is visible next to the 'No of Membership' header. The bottom of the screen has buttons for Hold, Back, Next, Save & Close, and Cancel.

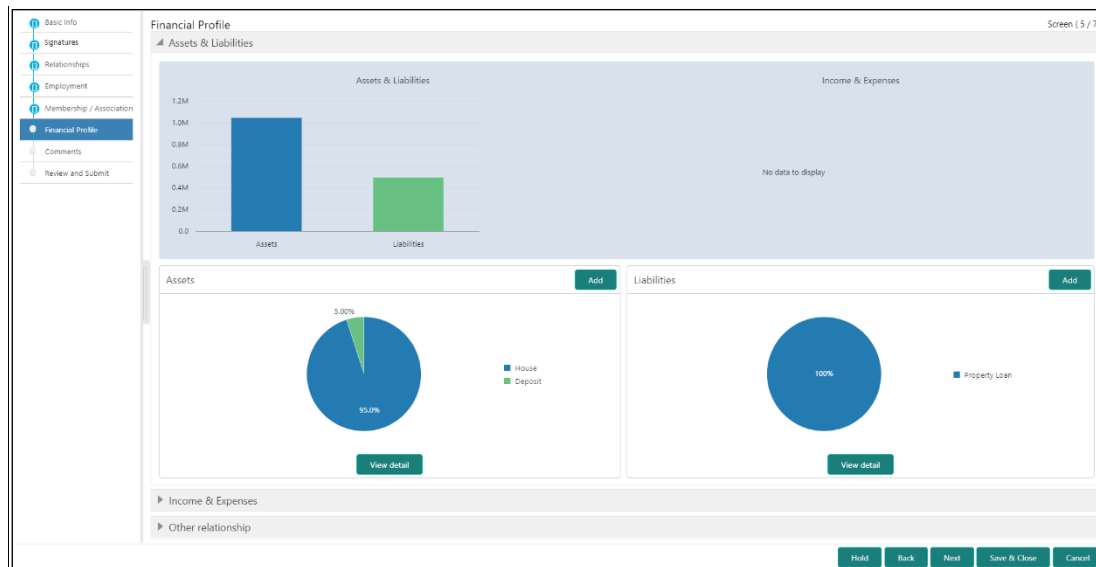
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added membership details.

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

2.3.6 Financial Profile

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

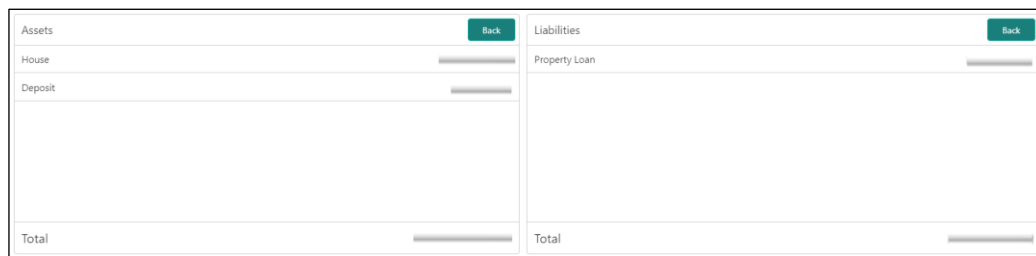
Figure 252: Enrichment – Financial Profile



Perform the following steps to update the financial profile:

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

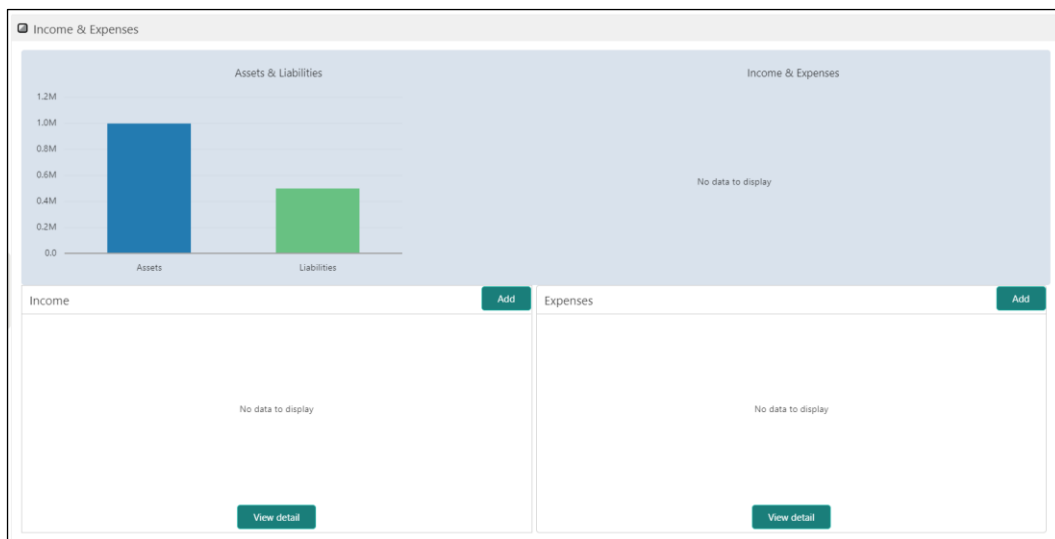
Figure 263: Assets and Liabilities Detail



2. Click **Back** in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

3. Click the configure icon in the corresponding tile for the following options in assets and liabilities details:
 - Add
 - Modify
 - Delete
4. After viewing the assets and liabilities detail, click and expand the **Income and Expenses** section.

Figure 274: Financial Profile – Income and Expense



5. Click **Add** at the top right corner in **Income** tile to add income details of the customer.
→ The system displays the **Income** window.

Figure 285: Income

6. Click **Add**.

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

Figure 296: Add Income Details

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

Table 19: Income – Field Description

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

8. Click **Add**.

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

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

9. Click  icon to exit the **Income** window.

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

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

Figure 307: Expenses

The screenshot shows a window titled "Expenses" with a close button (X) in the top right corner. Below the title bar, there are three buttons: "Add" (green), "Edit" (grey), and "Delete" (grey). Below these buttons, the text "No items to display." is shown. At the bottom right of the window, there is a "Cancel" button (green).

11. Click **Add**.

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

Figure 318: Add Expense Details

The screenshot shows a window titled "Expenses" with a close button (X) in the top right corner. Below the title bar, there are four fields: "Expense Type *" (dropdown menu with "Household" selected), "Frequency *" (dropdown menu with "Monthly" selected), "Currency *" (text input with "USD" and a search icon), and "Expense Value *" (text input with "100" and up/down arrows). Below these fields, there are two buttons: "Add" (green) and "Cancel" (green).

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

Table 20: Expenses – Field Description

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

13. Click **Add**.

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

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


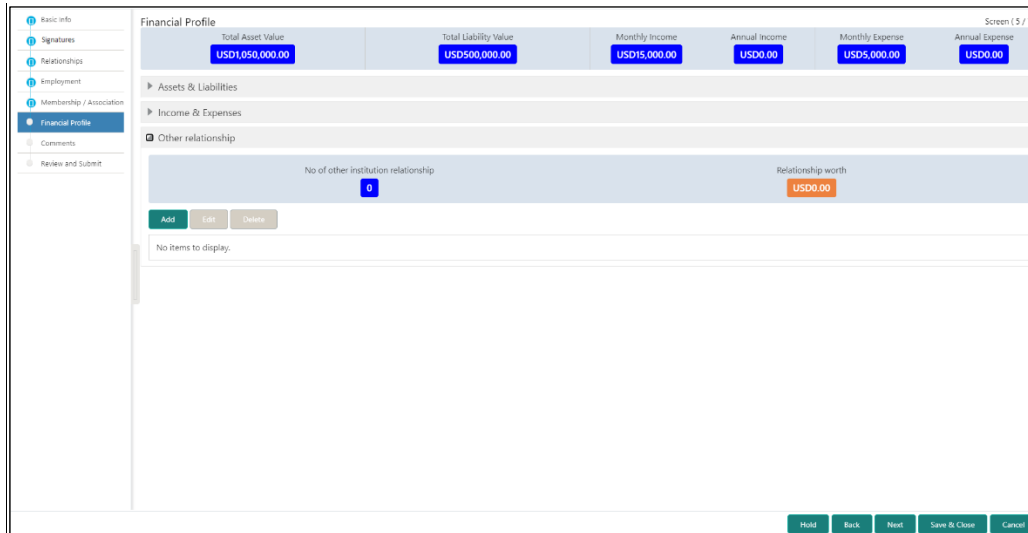
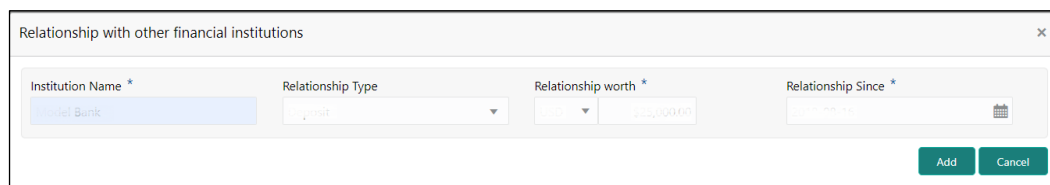
14. Click  icon to exit the **Income** window.
15. After adding, modifying, or deleting the income and expense detail, click and expand the **Other Relationship** section.

Figure 329: Other Relationship


The screenshot shows the 'Financial Profile' screen with a sidebar on the left containing links: Basic Info, Signatures, Relationships, Employment, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area is titled 'Financial Profile' and includes a summary table at the top with values for Total Asset Value, Total Liability Value, Monthly Income, Annual Income, Monthly Expense, and Annual Expense. Below this, there are sections for 'Assets & Liabilities', 'Income & Expenses', and 'Other relationship'. The 'Other relationship' section shows 'No of other institution relationship' as 0 and 'Relationship worth' as USD0.00. There are 'Add', 'Edit', and 'Delete' buttons. At the bottom, there are 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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

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

Figure 50: Add Relationship Details


The screenshot shows the 'Relationship with other financial institutions' dialog box. It contains four fields: 'Institution Name *' (text input), 'Relationship Type' (drop-down menu), 'Relationship worth *' (currency and amount input), and 'Relationship Since *' (date input). There are 'Add' and 'Cancel' buttons at the bottom right.

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

Table 21: Add Relationship Details – Field Description

Field Name	Description
Institution Name	Specify the name of institution where the customer is a member.
Relationship Type	Select the relationship type from the drop-down values.
Relationship Worth	Select currency from the drop-down values, and specify relationship worth amount.

Field Name	Description
Relationship Since	Click calendar icon and select the start date of the customer's relationship.

18. Click **Add**.

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

Figure 331: Other Relationship List

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

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

2.3.7 Comments

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

Figure 34: Enrichment - Comments

Basic Info

Signatures

Relationships

Employment

Membership / Association

Financial Profile

Comments

Review and Submit

Comments

Screen (6 / 7)

B

I

U

T

A

- size -

H1

H2

Oo

Oo

Enter text here...

Post

No items to display.

Hold

Back

Next

Save & Close

Cancel

Perform the following steps:

1. Specify the overall comments for the **Onboarding Enrichment** stage, and click **Post**.
2. Click **Next** to move to the **Enrichment – Review and Submit** page.

2.3.8 Review and Submit

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

2.4 KYC Check

KYC check for the retail customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC Information. For successful retail onboarding, the customer must be compliant with all the necessary KYC checks.

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

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

Figure 353: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding			KYC		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment			Review		000	
<input type="checkbox"/> Acquire & E...	Medium	SME Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Onboarding Enrichment		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Onboarding Enrichment		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			KYC MANUAL RETRY		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding			Recommendation		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Review		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	

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

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

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

Figure 364: KYC – Customer Summary

Customer Summary

KYC Check

Comments

Date of birth

Gender

Marital status

Spouse name

Citizenship

Permanent Address

General Information

Citizenship

Address

Social profile

1

Citizenship history

Citizenship

Professional Information

Education

Membership

1

No of degrees

Highest degree

Degree
DEG in Computer Science

Completed on

Employment

Total work experience

No of companies worked

7 Years

1

Currently working with

Senior Software Engineer

Dependent

Daughter, Born on

Spouse, Born on

View family tree

Dates

i

Dates

Is not yet done

KYC

i

KYC

Is not yet done

Assets

100%

House

View details

Liabilities

100%

View details

Income

100%

SAL

View details

Expenses

100%

View details

Hold

Back

Next

Save & Close

Cancel

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

Table 22: Review and Submit – Description

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

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

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

Figure 375: KYC Check

The screenshot shows the 'KYC Check' screen. On the left is a sidebar with three items: 'Customer Summary' (with a blue dot), 'KYC Check' (selected with a blue dot and bar), and 'Comments' (with a comment icon). The main content area is titled 'KYC Check' and 'Screen (2 / 3)'. It contains five check tiles, each with a status message and a 'VERIFY' button: 'Reference Check not done yet', 'Suit Filed Check not done yet', 'Fatca Check not done yet', 'SDN Check not done yet', and 'Sanction Check not done yet'. At the bottom right, there is a row of five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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

Figure 386: Add Verification Details

Add Verification Details

Reference Name: [text input] House / Building: [text input] Street: [text input] Area: [text input]

City: [text input] State: [text input] Country: [dropdown with search icon] Zipcode: [text input]

Phone: [text input]

Verification Details

Address Visited: ☒ Yes ☐ No Available at Contact Number: ☒ Yes ☐ No Relationship: [dropdown menu] Year of Association: [text input]

Verification Status: [dropdown menu] Verified On: [calendar icon] Valid Till: [calendar icon]

Verification Remarks: [text area]

Submit **Cancel**

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

Table 23: Add Verification Details – Field Description

Field Name	Description
Reference Name	Specify the name of the reference person.
House/Building	Specify the house/building number.
Street	Specify the street name.
Area	Specify the area of the reference person.
City	Specify the city of the reference person.
State	Specify the state of the reference person.
Country	Click search icon and select the country from the list of values.
Zip Code	Specify the zip code of the address.
Phone	Specify the phone number of the reference person.
Verification Details	Specify the fields under this section.

Field Name	Description
Address Visited	If the reference person's address is verified, select Yes . Otherwise select No .
Available at Contact Number	If the reference person is available at contact number provided, select Yes . Otherwise select No .
Relationship	Select the relationship type from the drop-down values.
Year of Association	Specify the customer's year of association with the reference person.
Verification Status	Select the status of verification from the drop-down values. The options available are: <ul style="list-style-type: none"> • Compliant • Non-compliant • Not Verified
Verified On	Click calendar icon and select the date of the verification. NOTE: This field is applicable if the Verification Status is selected as Compliant or Non-compliant .
Valid Till	Click calendar icon and select the last date of the validity. NOTE: This field is applicable if the Verification Status is selected as Compliant or Non-compliant .
Verification Remarks	Specify the verification remarks.

7. Click **Submit**.

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

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

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

Figure 397: KYC – Comments

The screenshot displays the 'KYC - Comments' screen. On the left, a sidebar contains three items: 'Customer Summary', 'KYC Check', and 'Comments', with 'Comments' currently selected. The main content area is titled 'Comments' and includes a rich text editor with a toolbar for formatting (bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, undo, redo). Below the editor is a large text input field with the placeholder text 'Enter text here...'. A green 'Post' button is located below the input field. Underneath the 'Post' button is a list area that currently displays 'No items to display.' At the bottom of the screen, there is a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'. The top right corner of the screen shows 'Screen (3 / 3)' and a 'Documents' icon.

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

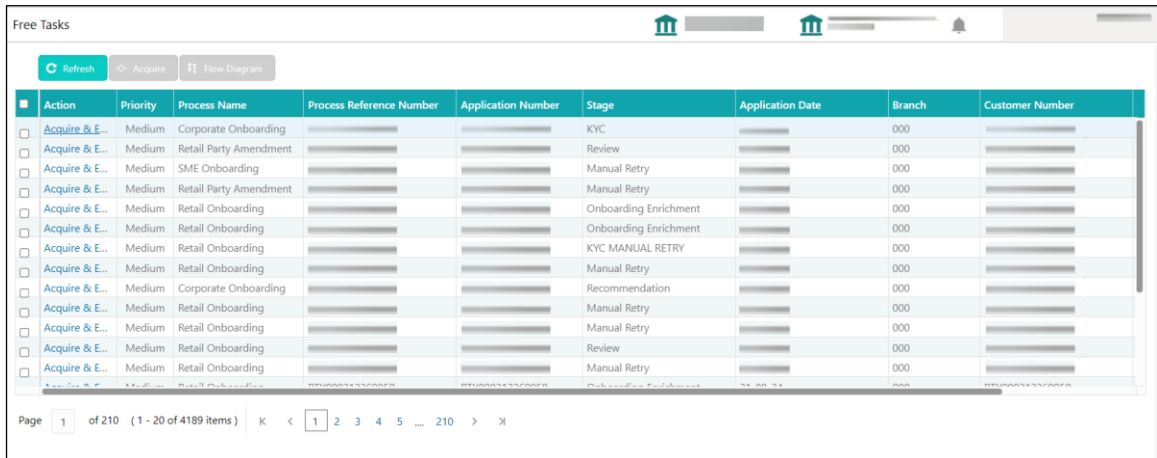
2.5 Review

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

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

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

Figure 408: Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding			KYC		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment			Review		000	
<input type="checkbox"/> Acquire & E...	Medium	SME Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Onboarding Enrichment		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Onboarding Enrichment		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			KYC MANUAL RETRY		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding			Recommendation		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Review		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	

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

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

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

Figure 419: Review – Customer Summary

Customer Summary

Screen (1 / 3)

Customer Summary

Review

Comments

General Information

Citizenship

Address

Social profile

Professional Information

Education

Membership

Employment

Dependent

Dates

KYC

Assets

Liabilities

Income

Expenses

Hold

Back

Next

Save & Close

Cancel

1

Citizenship history

Citizenship

1

No of degrees

Highest degree

Degree

DEG in

Completed on

2 Years

1

Currently working with

Father, Born on

View family tree

Information icon

Dates

Is not yet done

Information icon

KYC

Is not yet done

50.0%

50.0%

Vehicle

Deposit

View details

50.0%

50.0%

View details

100%

SAL

View details

100%

View details

In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 22: Review and Submit – Description](#).

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

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

Figure 60: Review – Review Comments

The screenshot displays the 'Review – Review Comments' interface. On the left, a sidebar contains 'Customer Summary', 'Review' (selected), and 'Comments'. The main area is titled 'Review' and contains two side-by-side tiles: 'Address Verification' and 'Identification Verification'. Each tile includes a 'View KYC Details' link and a 'Review Now' button. Below the tiles are two text input fields for 'Review Comments' and 'Overall Comments'. At the bottom right, a row of buttons includes 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (2 / 3)'.

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

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

Figure 421: Address Verification

Address Verification

Details as per bank policy * Recommendation *

☒ Yes ☐ No ☐ Yes ☒ No

Submit

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

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

Figure 432: Address Verification Comments

Address Verification

Details as per bank policy * Recommendation *

☐ Yes ☒ No ☐ Yes ☒ No

Details Not As Per Bank Policy

Mitigation

Submit

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

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

Figure 443: Review Comments with Verification Status

Customer Summary

Review

Comments

Screen (2 / 3)

Address Verification View KYC Details

Details as per bank policies: Yes (green), No (green)

Recommendation: No (green), Pending (orange)

Approval decision: Pending (orange), View KYC Details (link)

Review Comments

Reviewed

Identification Verification View KYC Details

Details as per bank policies: Yes (green), No (green)

Recommendation: No (green), Pending (orange)

Approval decision: Pending (orange), View KYC Details (link)

Overall Comments

Reviewed

Hold Back Next Save & Close Cancel

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

2.6 Approval

In this stage, the head of retail banking division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is Proceed, the task is automatically moved to the Host system.

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

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

Figure 454: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding			KYC		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment			Review		000	
<input type="checkbox"/> Acquire & E...	Medium	SME Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Onboarding Enrichment		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Onboarding Enrichment		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			KYC MANUAL RETRY		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding			Recommendation		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Review		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding			Manual Retry		000	

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

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

Figure 465: Approval – Customer Summary

Customer Summary Screen (1 / 3)

Customer Information

Date of birth Gender Marital status Spouse name Citizenship Permanent Address

General Information

Citizenship Address Social profile

1

Citizenship history

Citizenship

Professional Information

Education Membership

1

No of degrees

Highest degree

Degree

DEG in

Completed on

Employment

Total work experience No of companies worked

2 Years **1**

Currently working with

Dependent

Father, Born on

[View family tree](#)

Dates

Dates
Is not yet done

KYC

KYC
Is not yet done

Assets

[View details](#)

Liabilities

[View details](#)

Income

[View details](#)

Expenses

[View details](#)


[Hold](#) [Back](#) [Next](#) [Save & Close](#) [Cancel](#)

In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 22: Review and Submit – Description](#).

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

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

Figure 476: Approval – Approval Comments

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


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

Figure 487: Address Verification

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

8. Click **Submit**.

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

Figure 498: Approval Comments with Approval Status

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

10. Click **Next**.

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

Figure 509: Approval - Comments

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

2.7 Amendment

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


To initiate the Amendment process:

1. On the home page, click **Party Services**. Under **Party Services**, click **Amendment**.
→ The **Amendment** screen is displayed.

Figure 70: Amendment – Enter CIF

2. Specify the **CIF**, and click **Amend Now**.
→ The **Party Amendment** screen is displayed.

Figure 511: Amendment – Retail Amendment

3. Click  icon of the respective section for which the information needs to be updated. You can update the following sections during Amendment:

- General Information – for details of the fields, refer section [2.2.1 Basic Details](#)

a) Business Details

- b) Basic Info
 - c) Address
 - d) Social Profile
 - Professional Information
 - a) Education Details - for details of the fields, refer section [2.2.3 Educational Qualification](#)
 - b) Membership Details - for details of the fields, refer section [2.3.3 Membership / Association](#)
 - Stakeholders - for details of the fields, refer section [2.2.4 Employment](#)
 - Dependent- for details of the fields, refer section [2.2.2 Dependents](#)
 - Dates - for details of the fields, refer section [2.3.1 Enrichment Basic info](#)
 - KYC - for details of the fields, refer section [2.4 KYC Check](#)
 - Assets - for details of the fields, refer section [2.2.5 Financial Information](#)
 - Liabilities - for details of the fields, refer section [2.2.5 Financial Information](#)
 - Income - for details of the fields, refer section [2.3.5 Financial Profile](#)
 - Expense - for details of the fields, refer section [2.3.5 Financial Profile](#)
4. In an amendment request, information in one or more than one section can be amended one after the other, if required.

5. Click **Next**.

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

Figure 522: Amendment – Comments

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

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

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

Figure 533: Amendment – Review

Amendment Initiation - Review and Submit

Customer Amend
Comments
Review and Submit

Screen (3 / 3)

Updated Log

General Information
Date of birth Gender Marital Status Spouse Name Citizenship Permanent Address

General Information Address Social profile

1
Citizenship history
Citizenship

Professional Information
Education Membership

1
No of degrees
Highest degree
Degree PG in Business Administration
Completed On

Employment
Total work experience No of companies worked
14 Years 1
Currently working with - Senior Manager]

Dependent
Spouse, Born on
Daughter, Born on
Son, Born on
View family tree

Dates
is Self birthday

KYC
Status
Compliant
KYC Last Updated Date
2021-03-02

Assets
100% House
View details

Liabilities
100% Property Loan
View details

Hold Back Next Save & Close Submit Cancel

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

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

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

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

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

In **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is Proceed, the task is automatically moved to the Host system. For more detail on review and Approval stage, please refer to sections – [2.5 Review](#) and [2.6 Approval](#).

2.8 Straight Through Processing for onboarding requests received from Channels

For the onboarding requests received from Channels, there are configuration available to allow straight through processing of retail onboarding and handoff to the core system without waiting for any manual intervention.

Refer below table for details of the configuration:

Table 24: Configurations

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates if straight through processing is allowed for retail onboarding requests received from Channels subject to other mandatory information being available in the request. Accepted values are: TRUE - Straight through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. FALSE - Straight through processing for Retail Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from Channel.	True
CHANNEL_CONFIRMATION_REQUIRED	This parameter indicates if a confirmation from channel is required before handoff to the core system. Accepted values are: True – System will wait for a confirmation from Channels before triggering the handoff to the core system False – System will go ahead with the handoff to the core system without waiting for any confirmation from Channels	False

On receiving the retail onboarding request from channels, the system will validate the configuration parameters as stated in the above table. If straight through processing is allowed i.e. STP_FLAG is set to True, the system validates if all the mandatory information including the KYC details are available in the request. Following cases are applicable:

- Quick Onboarding - this will be quick onboarding with minimal attributes, equivalent to Quick Initiation. Further enrichment and KYC check for such requests can be done by a Bank user.
- Detailed Onboarding without KYC Check - this will cover onboarding from channel with full customer details but without KYC Check. Such request shall fall under KYC stage. Bank users can pick such request and complete the remaining stages - KYC, review and Approval.
- Detailed Onboarding with KYC Check (Straight **through processing**) - In this case, channel will capture and pass on all the mandatory information and KYC details. This shall be treated as straight through processing if STP_Flag is set to TRUE and the Party details shall be handed over to core system without need of any manual intervention.

2.9 Mask for Party Id Generation

For generation of Party Id, a mask can be created to define the Party Id format. To create/view a mask for Party ID, perform the following steps:

4. From the Home page, click **Party Services**. Under **Party Services**, click **Maintenance – Mask Management**.
5. Under, **Mask Management** click **Create Mask**.

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

Figure 544: Create Mask

6. Select **Party Id** as the drop-down value for **Mask Type** field, and click on **Add** Button to add the parameters for the Party Id Mask.
7. Add the following attributes:
 - a. Prefix Code (PTY) – a prefix that can be attached to the party id. This attribute is optional and editable.
 - b. Branch Code (bbb) – The branch code of the user logged in branch. This attribute is optional and non-editable.
 - c. Julian Date (ddddd) – The Julian date in YYDDD format on which the party is being onboarded. This attribute is optional and non-editable.
 - d. Sequence Number (ssss) – A sequence number that can be appended to the party id. The system will generate the sequence number based on the length defined in the mask. This attribute is mandatory and editable.
8. The total length of the mask, which is the sum of length of all the attributes in the mask cannot exceed 36 characters.

9. If no mask is defined, a default mask – PTYddddssss is applicable which includes:
 - a. Prefix with values PTY
 - b. Julian Date (dddd)
 - c. Sequence Number (ssss) of length 4 characters

Figure 555: Create Mask – Add Attributes

The screenshot shows a 'Create Mask' window with a 'Mask Type' dropdown set to 'Party id'. Below is a table with columns 'Component', 'Mask', and 'Delete'. The table contains four rows: 'Prefix Code' with mask 'PTY', 'Branch Code' with mask 'SSSS', 'Julian Date' with mask 'DDDD', and 'Sequence Number' with mask 'SSSS'. Each row has a delete icon in the 'Delete' column. At the bottom right is an 'Add' button. At the very bottom are 'Save' and 'Cancel' buttons.

Component	Mask	Delete
Prefix Code	PTY	
Branch Code	SSSS	
Julian Date	DDDD	
Sequence Number	SSSS	

10. Click **Save** to save the party id mask.
11. Once the record is authorized by the checker, click **Party Services**. Under **Party Services**, click **Maintenance – Mask Management**.
12. Under, **Mask Management**, click **View Mask** to view the defined mask.

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

Figure 566: View Mask

The screenshot shows a 'View Mask' window. At the top, there is a search bar and a list of mask keys. The first entry is 'Partyid' with a description 'Party Id'. Below this is a table with columns 'Mask Key', 'Mask Description', and 'Mask'. The table contains one row: 'Partyid' with description 'Party Id' and mask 'PTYDDDDSSSS'. To the right of the table is a 'Delete' column with a delete icon. At the bottom right is a 'View' button. At the very bottom are 'Save' and 'Cancel' buttons.

Mask Key	Mask Description	Mask	Delete
Partyid	Party Id	PTYDDDDSSSS	

2.10 Onboarding a customer with no KYC details

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

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

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

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

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

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