

**Small and Medium Business Onboarding  
User Guide**

**Oracle Banking Origination**

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## Small and Medium Business Onboarding User Guide

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# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

This manual is for the Bankers responsible for onboarding Small and Medium Business (SMB) customers into the bank.

## 1.3 Document Accessibility

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

## 1.4 List of Topics

This user manual is organized as follow:

**Table 1: List of Topics**

Topics	Description
<b>Small and Medium Business Onboarding</b>	This topic provides an overview of the Small and Medium Business (SMB) Onboarding process and covers the actions to be performed in the Onboarding process.
<b>List of Menus</b>	This topic provides the list of main screens in the document along with its reference.

## 1.5 Related Documents












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

1. Getting Started User Guide
2. Small and Medium Business 360 User Guide

## 1.6 Symbols and Icons

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

**Table 2: Symbols and Icons**

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

## 1.7 Basic Actions

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

**Table 3: Basic Actions**

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

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

## 2 Small and Medium Business (SMB) Onboarding

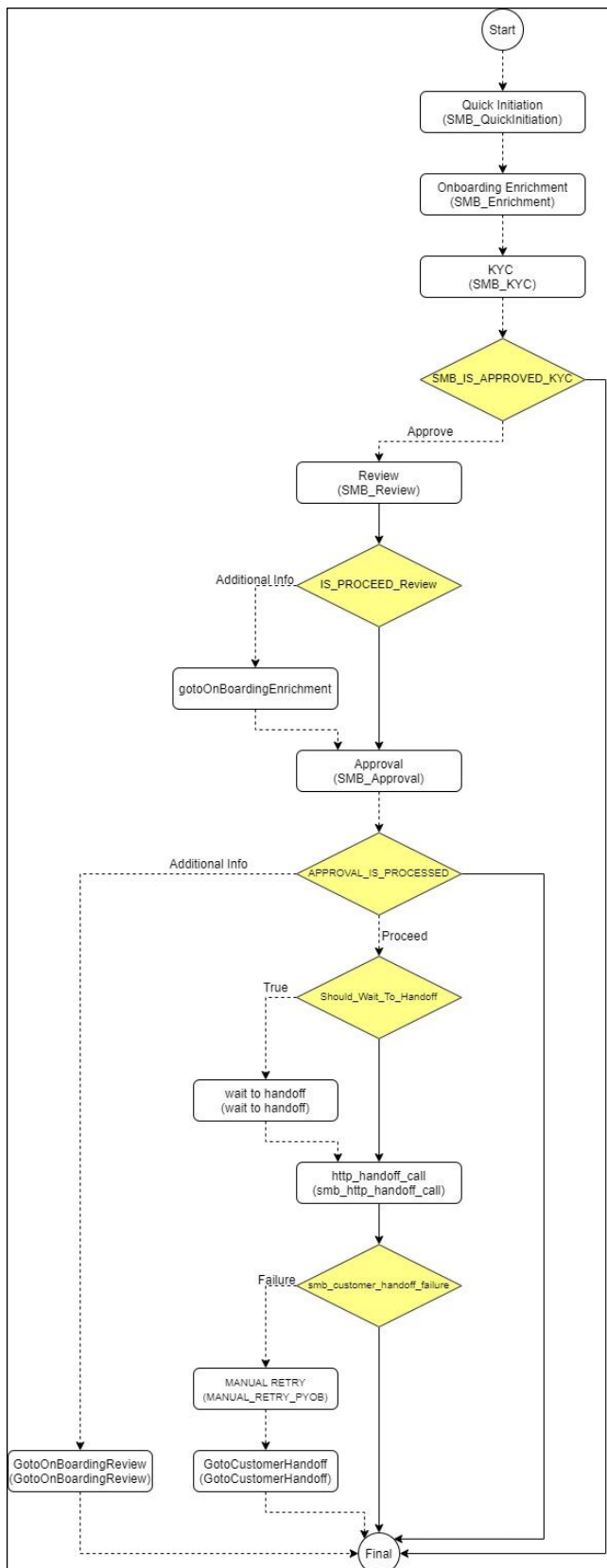
### 2.1 Overview

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

#### 2.1.1 Process Flow Diagram

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



**Figure 1: Process Flow**

## 2.2 Onboarding Initiation

This section contains the following topics:

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

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

### Prerequisites:

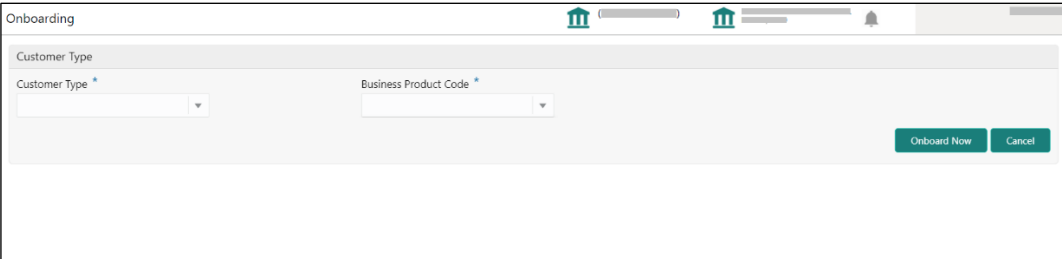
Before you begin, log in to the application Home page. For information on how to log in, refer to the *Getting Started User Guide*.

### 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 the 'Onboarding' screen. At the top, there's a header bar with the title 'Onboarding' and several icons. Below the header, there's a form area. The form has a title 'Customer Type'. Inside the form, there are two dropdown menus: 'Customer Type \*' and 'Business Product Code \*'. At the bottom right of the form, there 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
<b>Customer Type</b>	Select <b>Small and Medium Business</b> from the drop-down values.
<b>Business Process Code</b>	If required, select the desired business process code. <b>NOTE:</b> 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 **SMB Onboarding - Quick Initiation** screen is displayed.

**Figure 3: SMB Onboarding - Quick Initiation**

The screenshot displays the 'SMB Onboarding - Quick Initiation' interface. It features a 'Business Detail' section with the following fields: 'Doing Business As' (text input), 'Registration Number' (text input), 'Date of Registration' (calendar icon), 'SMB Classification' (dropdown menu), and 'Customer Category \*' (text input with a search icon). The 'Customer Category' field is marked with an asterisk, signifying it is a mandatory field. At the bottom right, there are 'Submit' and 'Cancel' buttons.

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

**Table 5: Quick Initiation – Field Description**

Field Name	Description
<b>Doing Business As</b>	Specify the business of the SMB customer.
<b>Registration Number</b>	Specify the registration number.
<b>Date of Registration</b>	Specify the date of registration.
<b>SMB Classification</b>	Select the SMB classification from the drop-down values.

Field Name	Description
<b>Customer Category</b>	Click search icon and select customer category from the list of values.

5. 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 the name “Whywedya Business Unfolding Opc Private Limited” and the user will try to create a customer with the same name again. Then the system will display duplicate records 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
SMB		000039052	Whywedya Business Unfolding Opc Private Limited	12321312312	2022-02-11	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, the system validates based on the customer organization name. If other attributes are required for dedupe check that can be configured.

→ Dedupe check will be performed as a service.

## 2.2.1 Basic Details

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

**Figure 5: Initiation - Basic Details**

Perform the following steps to update the basic details:

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

**Table 6: Basic Details – Field Description**

Field Name	Description
<b>Country of Registration</b>	Specify the country of registration.
<b>SMB Registration Number</b>	Specify the SMB registration number.
<b>Tax Identification Number</b>	Specify the tax identification number of the SMB customer.
<b>Goods and Services Tax Id</b>	Specify the goods and services tax Id.
<b>Business License</b>	Specify the business license.
<b>Relationship Manager Id</b>	Specify the relationship manager Id.

Field Name	Description
<b>Location</b>	Select the Location from the list of values. This pertains to a particular area in a country

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

2. **Upload logo** of the customer, if available.
3. System will check for duplicate customers
  - a. 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
  - b. 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
    - i. **Discard** the Customer Onboarding or
    - ii. Go ahead and **save** it or
    - iii. **Cancel** and go back to previous screen

**Figure 6: 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
SMB		000039052	Whywedya Business Unfolding Opc Private Limited	12321312312	2022-02-11	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** section.

→ The system displays the address related fields.

**Figure 7: Address**

The screenshot shows a web form titled 'Basic Details' with a sidebar menu on the left containing 'Basic Details', 'Stakeholder Details', 'Financial Information', 'Interested Products', 'Comments', and 'Review and Submit'. The main content area is titled 'Business Detail' and has a sub-section 'Address'. The 'Address' section contains the following fields: 'Address Type' (a dropdown menu), 'Building Name', 'Street Name', 'Locality', 'City', 'State', 'Country Code' (with a search icon), 'Zip Code', 'ISD', 'Mobile Number', 'Email ID', 'Contact Number', and 'Narrative'. There is an 'Add More' button at the bottom of the 'Address' section. Below the 'Address' section is a 'Social Profile' section. At the bottom of the form are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner of the form indicates 'Screen ( 1 / 6)'.

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

**Table 7: Address – Field Description**

Field Name	Description
<b>Address Type</b>	Select the address type from the drop-down menu.
<b>Building Name</b>	Specify the building name of the customer.
<b>Street Name</b>	Specify the street name of the customer.
<b>Locality</b>	Specify the locality of the customer.
<b>City</b>	Specify the city of the customer.
<b>State</b>	Specify the state of the customer.
<b>Country</b>	Click search icon and select country from the list of values.
<b>Postal Code</b>	Specify the postal code for the address
<b>Mobile Number</b>	Specify the mobile number of the customer.
<b>Email ID</b>	Specify the Email Id of the customer.
<b>Contact Number</b>	Specify the contact number of the customer.
<b>Narrative</b>	Specify the description for the address.
<b>Add More</b>	Click <b>Add more</b> to add another address.

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

→ The system displays the social profile related fields.

**Figure 8: 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 – Stakeholder Details** page.

## 2.2.2 Stakeholder Details

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



Stakeholders to a customer can be either of the following:

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

**Figure 9: Initiation – Stakeholder Details**

Perform the following steps to update the stakeholder's details:

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

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

**Figure 10: Add New Owners**

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

**Figure 11: 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 12: 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.

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

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

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

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

**Figure 33: Add New Owners**

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

**Table 9: Add New Owners – Field Description**

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

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

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

7. Click **Next**.

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

**Figure 44: Add New Owners - KYC**

The screenshot shows a web application window titled "Add New Owners" with a close button (X) in the top right corner. The main content area contains three white boxes, each with a status message and a blue "Verify" button:

- Address Verification is yet to be completed
- Identity Verification is yet to be completed
- SDN Check yet to be completed

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

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

**NOTE:** This step is optional

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

→ The system displays the screen to capture relationship specific attributes for the stakeholder

**Figure 55: Add New Stakeholder – Capture relationship specific attribute**

The screenshot shows a form titled 'Add New Owners'. It has a header bar with a profile icon and several input fields: Type (set to 'Non Customer'), Date of birth, Gender, Id Type, Unique Id, and Citizenship. Below the header, there are two more input fields: 'Ownership Percentage' and 'Associated Since'. At the bottom right of the form, there are two buttons: 'Submit' and 'Cancel'.

10. On **Add New Owners** screen, specify the **Ownership Percentage** and **Associated Since** values, and click **Submit**.

→ The system will link the stakeholder to the customer being onboarded and display the new added stakeholder on the **Stakeholder Details** screen

**Figure 66: New Stakeholder Added**

The screenshot shows the 'Stakeholder Details' screen. On the left is a sidebar with navigation links: Basic Details, Stakeholder Details (selected), Financial Information, Interested Products, Comments, and Review and Submit. The main area has tabs: Owners (1), Authorized Signatories (0), Guarantors (0), and Suppliers (0). Below the tabs is a table with columns: Party Type, CIF/Party Id, Name, ID/Registration Number, Is Customer, and Action. A single row is shown with Party Type 'Individual', CIF/Party Id, Name, ID/Registration Number, Is Customer 'No', and an Action button. Below the table, it shows 'Ownership Percentage: 80%' and 'Associated Since: 2015-08-11'. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

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

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

**NOTE:**

1. If the stakeholder is an existing customer: The system displays the Signature of the authorized signatory. If the required user has to change it as part of the amendment.
2. If the stakeholder is a non-customer: The user can add the signature.

### 2.2.3 Financial Information

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

**Figure 77: Initiation – Financial Information**

Annual Income	Total Asset Value	Total Liability Value
Less than 1 Million	USD0.00	USD0.00

Annual Income ☒ Less than 1 Million ☐ 1M - 5M ☐ 5M - 10M ☐ 10M - 15M ☐ 15M - 20M ☐ Above 20 Million

Asset Details

Liabilities Details

Hold Back Next Save & Close Cancel

Perform the following steps to update the financial information:

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

→ The system displays the following options:

- Add
- Modify
- Delete

**Figure 88: Financial Information – Asset Details**

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

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

**Figure 99: Add Asset Details**

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

**Table 10: Assets – Field Description**

Field Name	Description
<b>Type</b>	Select the asset type from the drop-down values.
<b>Currency</b>	Click search icon and select the currency from the list of values.
<b>Total Value</b>	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 following options:

- Add
- Modify
- Delete

**Figure 20: Financial Information – Liabilities Details**

7. Click **Add**.

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

**Figure 21: 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 11: Liabilities – Field Description**

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

Field Name	Description
Total Value	Specify the total value.

9. Click **Submit**.

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

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

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

## 2.2.4 Interested Products

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

**Figure 22: Initiation - Interested Products**

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

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

## 2.2.5 Comments

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

**Figure 103: Initiation – Comments**

Perform the following steps:

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

## 2.2.6 Review and Submit

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

**Figure 114: Initiation – Review and Submit**

**Review and Submit** Screen ( 6 / 6 )

**Business Detail**

Doing Business As	Registration Number	Date of Registration	Country of Registration
SMB Registration Number	Tax Identification Number	Goods and Services Tax Id	Business License

**General Information**

**Address**

**1**

Citizenship History

Citizenship

**Stakeholders**

**Owners**

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

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

**Authorized Signatory**

**Guarantors**

**Suppliers**

**Professional Information**

**Membership**

**Dates**

Dates  
Is not yet done

**KYC**

KYC  
Is not yet done

**Assets**

Assets  
Is not yet done

**Liabilities**

Liabilities  
Is not yet done

**Income**

Income  
Is not yet done

**Expense**

Expense  
Is not yet done

**Assets Data:**

Asset Type	Percentage
House	83.0%
Deposit	17.0%

**Liabilities Data:**

Liability Type	Percentage
Property Loan	89.0%
Overdrafts	11.0%

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

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

**Table 12: Review and Submit – Description**

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

System will check for duplicate customers

- a. If there is no duplicate customer existed in the system, then user can proceed.
- b. 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
  - i. **Discard** the Customer Onboarding or
  - ii. Go ahead and **save** it or
  - iii. **Cancel** and go back to previous screen

**Figure 25: 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
SMB		000039052	Whywedya Business Unfolding Opc Private Limited	12321312312	2022-02-11	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 SMB customer to be added in Oracle Banking Enterprise Party Management. This section contains the following topics:

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

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

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

Figure 126: 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	

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

### 2.3.1 Business Details

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

Figure 137: Enrichment – Basic Info

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

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

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

**Figure 148: Enrichment – Basic Info – Dates**

Perform the following steps to update the basic details:

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

**Table 13: Dates – Field Description**

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

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



**Figure 159: Enrichment – Basic Info – Documents**

4. Click **Add**.

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

**Figure 30: Enrichment – Basic Info – Documents**

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

**Table 14: Dates – Field Description**

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

5. 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.

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

### 2.3.2 Stakeholder Details

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

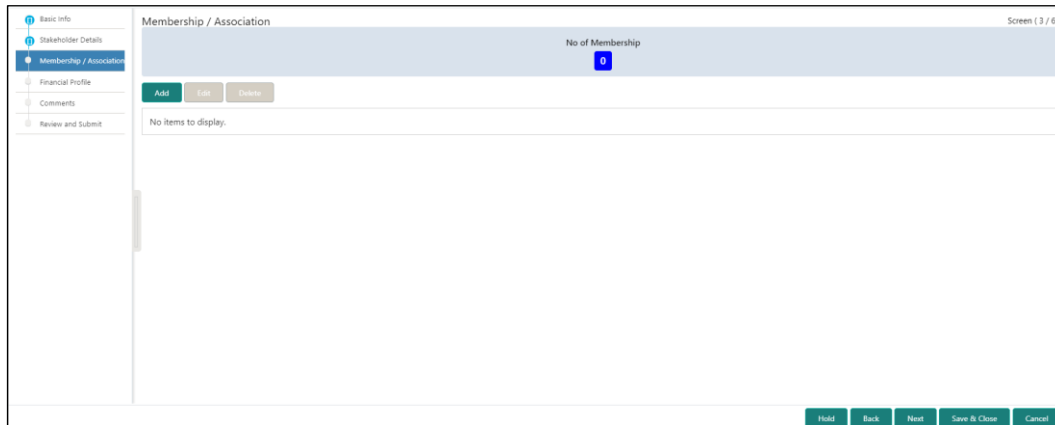
**Figure 31: Enrichment – Stakeholders**

On click of **Next** in the **Enrichment – Stakeholder Details** page, the system displays the **Enrichment – Membership** page.

### 2.3.3 Membership / Association

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

**Figure 32: Enrichment – Membership**



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

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

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

**Figure 33: Add Membership Details**

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

**Table 15: Membership – Field Description**

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

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

2. Click **Save**.

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

**Figure 164: Enrichment – Membership List**

The screenshot displays the 'Membership / Association' page. On the left is a sidebar with a navigation menu containing 'Basic Info', 'Stakeholder Details', 'Membership / Association' (highlighted), 'Financial Profile', 'Comments', and 'Review and Submit'. The main content area has a header 'Membership / Association' and a sub-header 'No of Membership' with a blue icon. Below this are 'Add', 'Edit', and 'Delete' buttons. A table lists one membership: 'Retailer's Association' with details 'Institution Type : Private' and 'Valid Till : 2030-03-12'. To the right of the table, it shows 'Membership Type : Long term' and 'Since : 2018-03-12'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

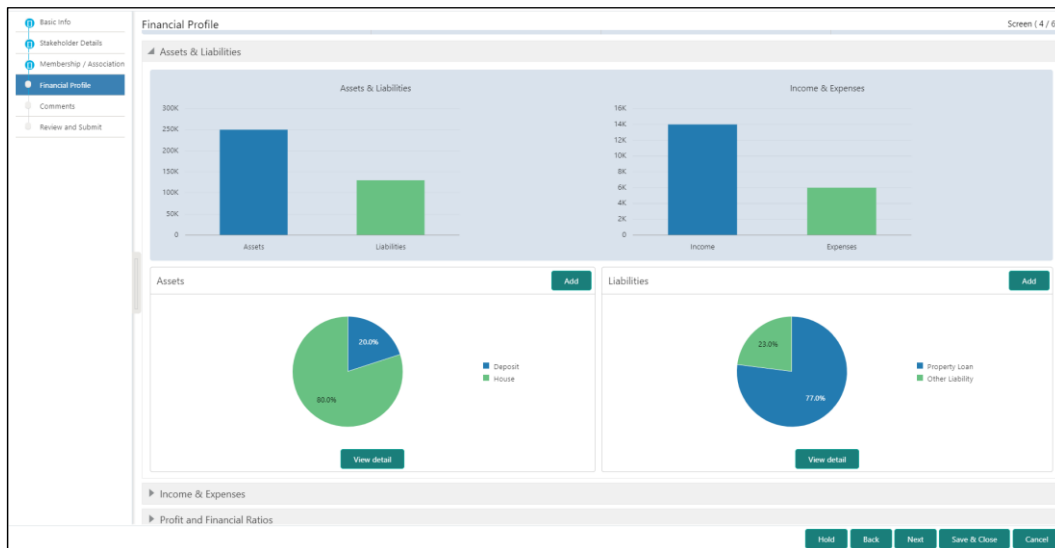
**NOTE:** You can also select the required item from list, and click the edit/delete icon to modify/delete the added membership details.

3. Click **Next** to move to the **Enrichment – Financial Profile** page.

## 2.3.4 Financial Profile

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

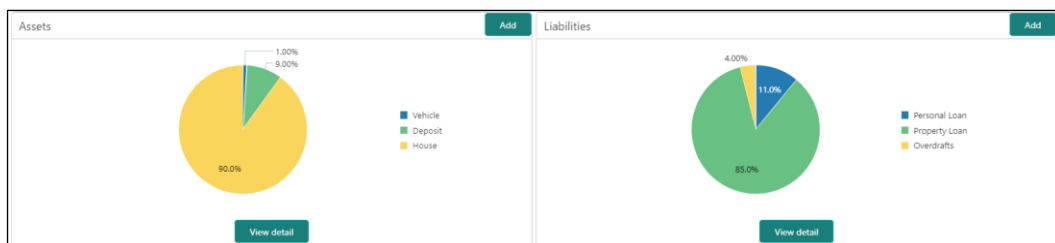
**Figure 175: Enrichment – Financial Profile**



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.

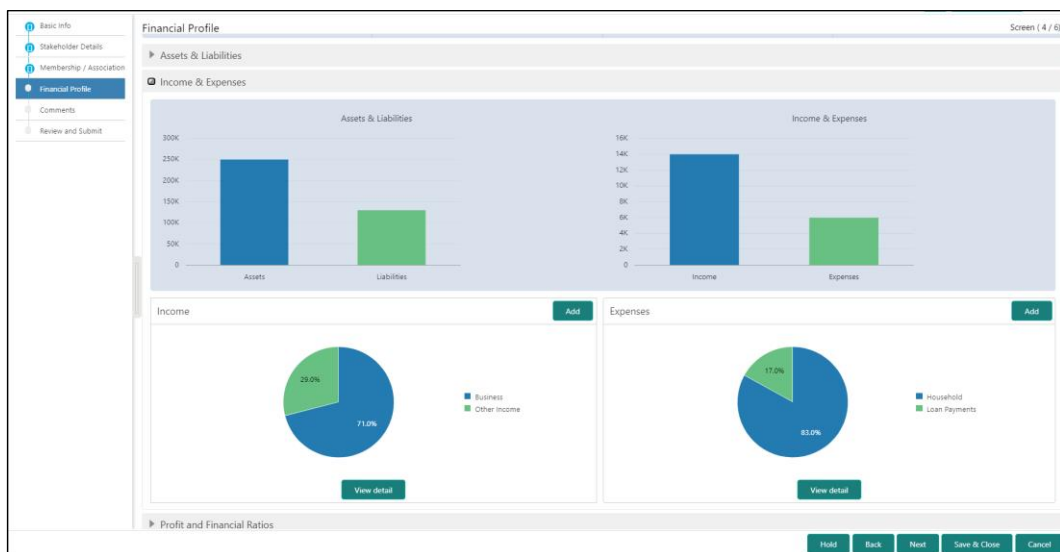
**Figure 186: Assets and Liabilities Detail**



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 197: 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 208: Income**



6. Click **Add**.

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

**Figure 219: Add Income Details**

The screenshot shows a window titled 'Income' with a close button (X) in the top right corner. Inside the window, there are four input fields: 'Income Type \*' with a dropdown arrow, 'Frequency \*' with a dropdown arrow, 'Currency \*' with a search icon and a dropdown arrow, and 'Amount \*' with a search icon and a dropdown arrow. Below these fields are two buttons: 'Add' and 'Cancel'.

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

**Table 16: Income – Field Description**

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

7. 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.

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

9. 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 40: Expenses**

10. Click **Add**.

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

**Figure 41: Add Expense Details**

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

**Table 17: Expenses – Field Description**


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

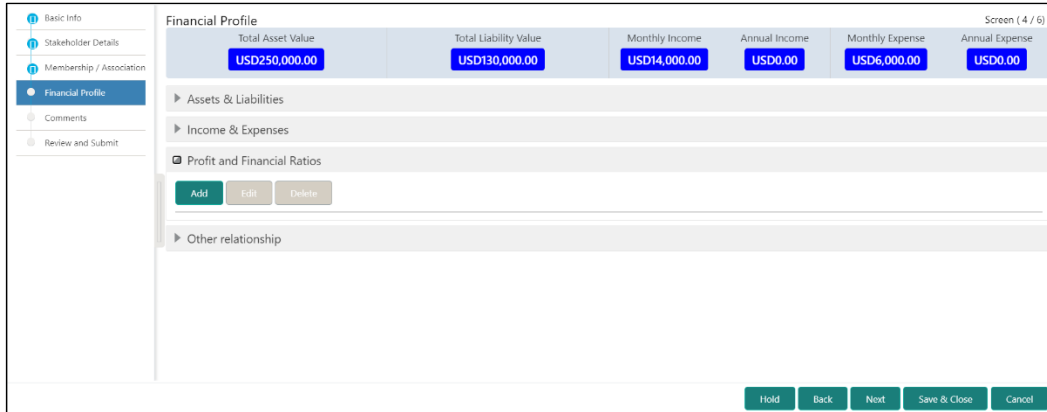
11. Click **Add**.

→ 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.

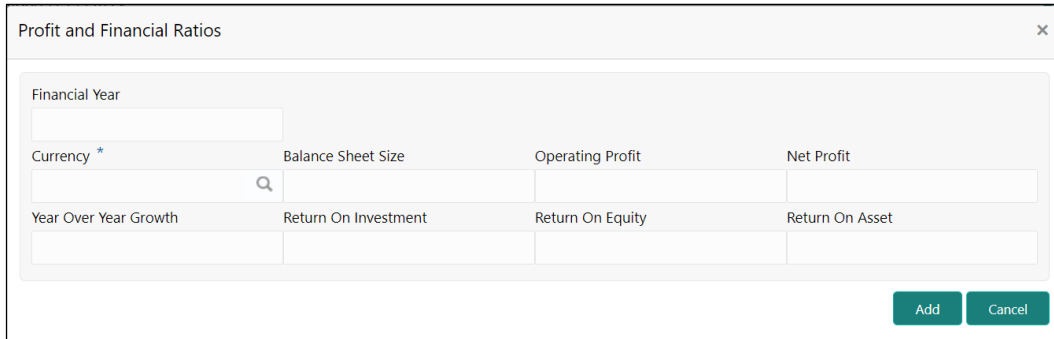


12. Click  icon to exit the **Expenses** window.
13. After adding, modifying or deleting the income and expense detail, click and expand the **Profit and Financial Ratios** section.

**Figure 42: Profit and Financial Ratios**


The screenshot shows the 'Financial Profile' screen with a sidebar on the left containing links for Basic Info, Stakeholder Details, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area displays the 'Financial Profile' section with a table of financial metrics: Total Asset Value (USD250,000.00), Total Liability Value (USD130,000.00), Monthly Income (USD14,000.00), Annual Income (USD0.00), Monthly Expense (USD6,000.00), and Annual Expense (USD0.00). Below this table, the 'Profit and Financial Ratios' section is expanded, showing an 'Add' button and a 'Delete' button. At the bottom of the screen, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

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

**Figure 43: Add - Profit and Financial Ratios**


The screenshot shows the 'Add - Profit and Financial Ratios' form. It includes a 'Financial Year' field, a 'Currency' field with a search icon, and a table of financial ratios. The table has four columns: Balance Sheet Size, Operating Profit, Net Profit, and Return On Asset. The first row contains 'Year Over Year Growth', 'Return On Investment', 'Return On Equity', and 'Return On Asset'. At the bottom right, there are 'Add' and 'Cancel' buttons.

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

**Table 18: Profit and Financial Ratios – Field Description**

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

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

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

**Figure 44: Other Relationship**

The screenshot displays the 'Financial Profile' screen with a sidebar on the left containing navigation links: Basic Info, Stakeholder Details, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area shows a summary of financial metrics at the top: Total Asset Value (USD250,000.00), Total Liability Value (USD130,000.00), Monthly Income (USD14,000.00), Annual Income (USD0.00), Monthly Expense (USD6,000.00), and Annual Expense (USD0.00). Below these are expandable sections for Assets & Liabilities, Income & Expenses, Profit and Financial Ratios, and Other relationship (which is expanded). The 'Other relationship' section shows 'No of other institution relationship' as 0 and 'Relationship worth' as USD0.00. At the bottom of this section are 'Add', 'Edit', and 'Delete' buttons. A message 'No items to display.' is shown below the buttons. At the very bottom of the screen are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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

**Figure 225: Add Relationship Details**

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 19: Profit and Financial Ratios – Field Description**

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

17. Click **Add**.

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

**Figure 236: 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.

18. Click **Next** to move to the **Enrichment – Comments** page.

### 2.3.5 Comments

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

**Figure 247: Enrichment – Comments**

Perform the following steps:

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

### 2.3.6 Review and Submit

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

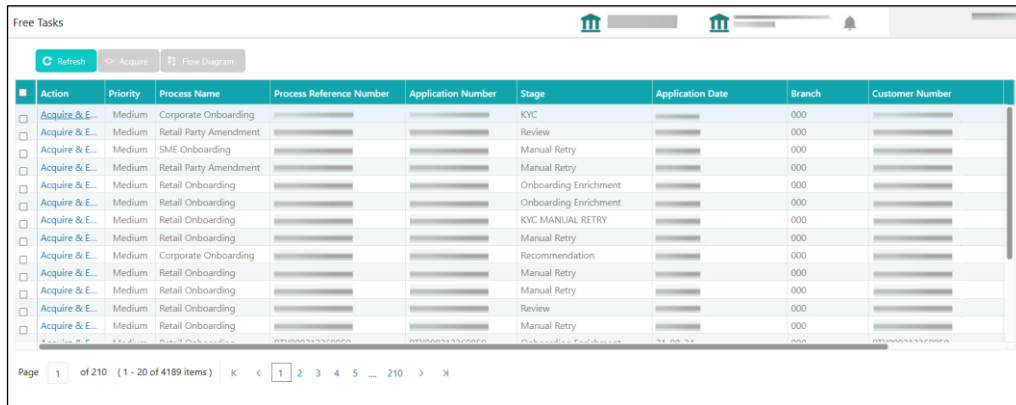
## 2.4 KYC Check

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

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

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

**Figure 258: Free Tasks**



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

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

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

**Figure 49: KYC – Customer Summary**

**Customer Summary** | Review and Submit | Screen ( 6 / 6 )

**Business Detail**

Doing Business As	Registration Number	Date of Registration	Country of Registration
SMB Registration Number	Tax Identification Number	Goods and Services Tax Id	Business License

**General Information**

General Information	Address	Social Profile
---------------------	---------	----------------

**Professional Information**

Membership
------------

**Stakeholders**

Owners	Authorized Signatory	Guarantors	Suppliers
--------	----------------------	------------	-----------

**Dates**

**KYC**

**Assets**

**Liabilities**

**Income**

**Expense**

Hold Back Prev Save & Close Submit Cancel

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

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

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

**Figure 50: KYC Check**

The screenshot displays the 'KYC Check' interface. On the left, a sidebar shows 'Customer Summary', 'KYC Check' (selected), and 'Comments'. The main area contains two tiles: 'Address Verification is yet to be completed' and 'Identity Verification is yet to be completed', each with a blue 'Verify' button. The top right corner indicates 'Screen ( 2 / 3 )'. The bottom navigation bar features buttons for '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 51: Add Verification Details – Proof of Residence**

**Address Verification**

KYC ID Type \*  
Proof Of Residence

Name as in the document  
Frank Connor

ID Number \*  
1-1234567

DOB as on Document  
1980-07-20

Address as in Document \*  
10000 Burlington Pike, Florence, KY 41040

**Verification Details**

Reference number  
1230130013

Verification Type \*  
Internal

Verification Medium \*  
Internal

Verification Status \*  
Compliant

Issued On \*  
2021-04-24

Verified On \*  
2021-04-24

Valid Till \*  
2030-04-24

Verification Remarks

Submit Cancel

**Figure 52: Add Verification Details –Proof of Identity**

**Identity Verification**

KYC ID Type  
Proof Of Identity

Name as in the document \*  
Frank Connor

ID Number \*  
1-1234567

DOB as on Document  
1980-07-20

Issued On \*  
2021-04-24

**Verification Details**

Reference number  
1230130013

Verification Type  
Internal

Verification Medium  
Internal

Verification Status \*  
Compliant

Verified On \*  
2021-04-24

Valid Till \*  
2030-04-24

Verification Remarks

Submit Cancel

**Figure 53: KYC Check**

**KYC Check**

Customer Summary

KYC Check

Comments

**Address Verification**

Status  
COMPLIANT

Last reviewed on  
2021-04-24

Next review date  
2030-04-24

Verified

**Identification Verification**

Status  
COMPLIANT

Last reviewed on  
2021-04-24

Next review date  
2030-04-24

Verified

Hold Back Next Save & Close Cancel

6. The system updates the verification details in corresponding tile in the **KYC Check** page.



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

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

**Figure 54: KYC – Comments**

Customer Summary  
KYC Check  
Comments

Comments

Screen ( 3 / 3)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

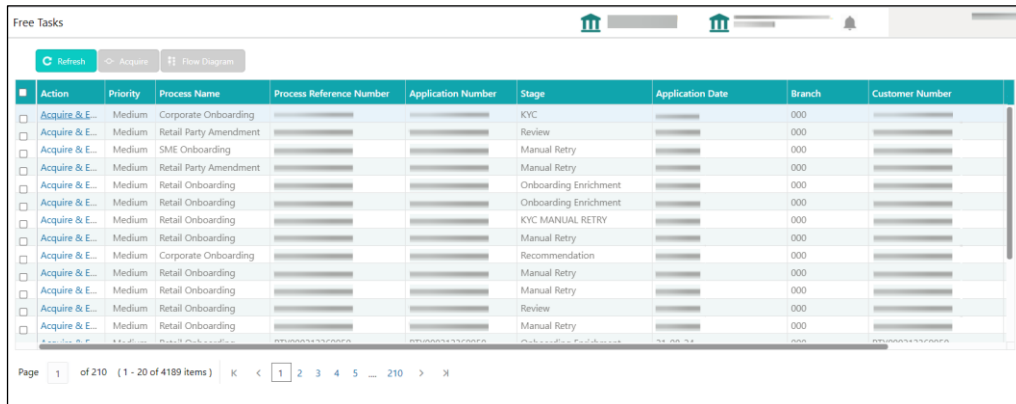
## 2.5 Review

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

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

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

**Figure 265: 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	

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

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

**Figure 56: Review – Customer Summary**

**Customer Summary** Screen (6 / 6)

**Business Detail**

Doing Business As: [Redacted] Registration Number: [Redacted] Date of Registration: [Redacted] Country of Registration: [Redacted]

SMB Registration Number: [Redacted] Tax Identification Number: [Redacted] Goods and Services Tax Id: [Redacted] Business License: [Redacted]

**General Information**

General Information | Address | Social Profile

1  
Citizenship history

Citizenship: [Redacted]

**Professional Information**

Membership: [Redacted]

**Stakeholders**

Owners | Authorized Signatory | Guarantors | Suppliers

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

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

**Dates**

Dates  
Is not yet done

**KYC**

Status: **Compliant**  
KYC Last Updated Date: 2021-08-17

**Assets**

Assets  
Is not yet done

**Liabilities**

Liabilities  
Is not yet done

**Income**

Income  
Is not yet done

**Expense**

Expense  
Is not yet done

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

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

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

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

**Figure 277: Review – Review Comments**

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

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

**Figure 288: Address Verification**

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

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

**Figure 299: 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** page.

**Figure 60: Review Comments with Verification Status**

Customer Summary   Review   Comments

Review

Address Verification      View KYC Details

Details as per bank policies   Recommendation   Approval decision

Yes   No   Pending

Review Comments

Reviewed

Identification Verification      View KYC Details

Details as per bank policies   Recommendation   Approval decision

Yes   No   Pending

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** page.

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

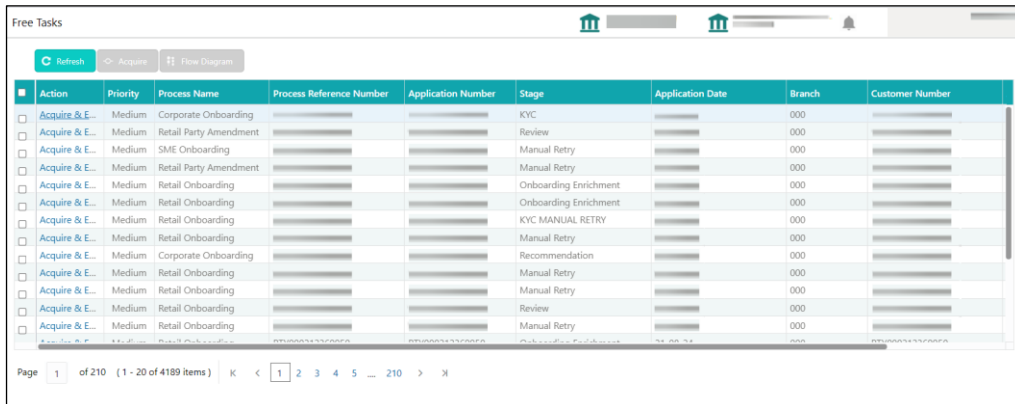
## 2.6 Approval

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

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

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

**Figure 61: 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	

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

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

**Figure 62: Approval – Customer Summary**

Customer Summary

Screen ( 6 / 6 )

**Business Detail**

Doing Business As: [Redacted] Registration Number: [Redacted] Date of Registration: [Redacted] Country of Registration: [Redacted]

SMB Registration Number: [Redacted] Tax Identification Number: [Redacted] Goods and Services Tax Id: [Redacted] Business License: [Redacted]

**General Information**

General Information | Address | Social Profile | Professional Information | Membership

**1**

Citizenship history

Citizenship: [Redacted]

**Stakeholders**

Owners | Authorized Signatory | Guarantors | Suppliers

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

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

**Dates**

Dates is not yet done

**KYC**

Status: **Compliant**

KYC Last Updated Date: 2021-08-17

**Assets**

Assets is not yet done

**Liabilities**

Liabilities is not yet done

**Income**

Income is not yet done

**Expense**

Expense is not yet done

Hold Back Next Save & Close Submit Cancel

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


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


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

**Figure 63: Approval – Approval Comments**

The screenshot shows the 'Approval' page with two verification tiles. The 'Address Verification' tile has buttons for 'Details as per bank policies' (Yes), 'Recommendation' (No), and 'Approval decision' (Pending). Below it is an 'Approve Comments' text area. The 'Identification Verification' tile has similar buttons and an 'Overall Comments' text area. A sidebar on the left shows 'Customer Summary', 'Approval', and 'Comments'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

5. Click  icon to approve all the KYC details. The system displays the verification window corresponding to the KYC Check.

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

**Figure 304: Address Verification**

The 'Address Verification' window displays two sections. The first section, 'Details as per bank policy', has radio buttons for 'Yes' (selected) and 'No'. The second section, 'Recommendation', has radio buttons for 'Yes' and 'No' (selected). A 'Submit' button is located at the bottom right.

6. Verify the options selected by the Reviewer.

7. Modify the options, if required.



8. Click **Submit**.

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

**Figure 315: Approval Comments with Approval Status**

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

10. Click **Next**.

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

**Figure 326: 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 SMB 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 337: Amendment – Enter CIF**

2. On **Amendment** screen, specify the **CIF** and click **Amend Customer**.

→ The **SMB Amendment** screen is displayed.

**Figure 348: Amendment – SMB 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](#)
      - Business Details
      - Basic Info
      - Address
      - Social Profile
    - Professional Information
      - Membership Details - for details of the fields, refer section [2.3.3 Membership / Association](#)
    - Stakeholders - for details of the fields, refer section [2.2.2 Stakeholder Details](#)
    - Dates - for details of the fields, refer section [2.3.1 Enrichment Basic info](#)
    - KYC - for details of the fields, refer section [2.4 KYC Check](#)
    - Assets - for details of the fields, refer section [2.2.3 Financial Information](#)
    - Liabilities - for details of the fields, refer section [2.2.3 Financial Information](#)
    - Income - for details of the fields, refer section [2.3.4 Financial Profile](#)
    - Expense - for details of the fields, refer section [2.3.4 Financial Profile](#)
  4. In an amendment request, information in one or more than one section can be amended one after the other, if required.
- Click **Next**.

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

### Figure 359: Amendment – Comments

SMB Amendment -

Customer Amend  
Comments  
Review and Submit

Screen (2 / 3)

Enter text here...

Post

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

5. Click **Next**.

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

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

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

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

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

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

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

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

## 2.8 Straight Through Processing for onboarding requests received from Channels

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

Refer below table for details of the configuration:

**Table 20: Configurations**

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates if straight through processing is allowed for SMB onboarding requests received from Channels subject to other mandatory information being available in the request. Accepted values are:	True

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

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

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

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