

**Small and Medium Enterprise Onboarding
User Guide**

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Small and Medium Enterprise Onboarding User Guide

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Contents

1	Preface.....	1
1.1	Introduction.....	1
1.2	Audience	1
1.3	Document Accessibility	1
1.4	List of Topics	1
1.5	Related Documents.....	1
1.6	Symbols and Icons.....	2
1.7	Basic Actions.....	3
2	SME Onboarding.....	5
2.1	Overview	5
2.2	Onboarding Initiation	7
2.3	KYC	12
2.4	Onboarding Enrichment	15
2.5	Review.....	44
2.6	Recommendation	46
2.7	Approval	50
2.8	Amendment.....	53
3	List Of Menus.....	56

1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 List of Topics

Table 1: List of Topics

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











1.5 Related Documents

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

1.6 Symbols and Icons

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

Table 2: Symbols and Icons

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

1.7 Basic Actions

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

Table 3: Basic Actions

Action	Description
Submit	<p>On click of Submit, the checklists applicable for the stage will be defaulted based on the application category. On verifying all the checklists and on the 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 the next stage or complete the onboarding process in the Approval stage. Users 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. Users can select this option in the Review and Approval stages.
Post	On click of Post, the system posts the comments below the Comments text box.
Cancel	On click of Cancel , the system will ask for confirmation and on confirming the task will be closed without saving the data.
Hold	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 the system will move to the next screen. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured. If mandatory fields have not been captured, the system will display an 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, the system will display an error until the mandatory fields are captured..

2 SME Onboarding

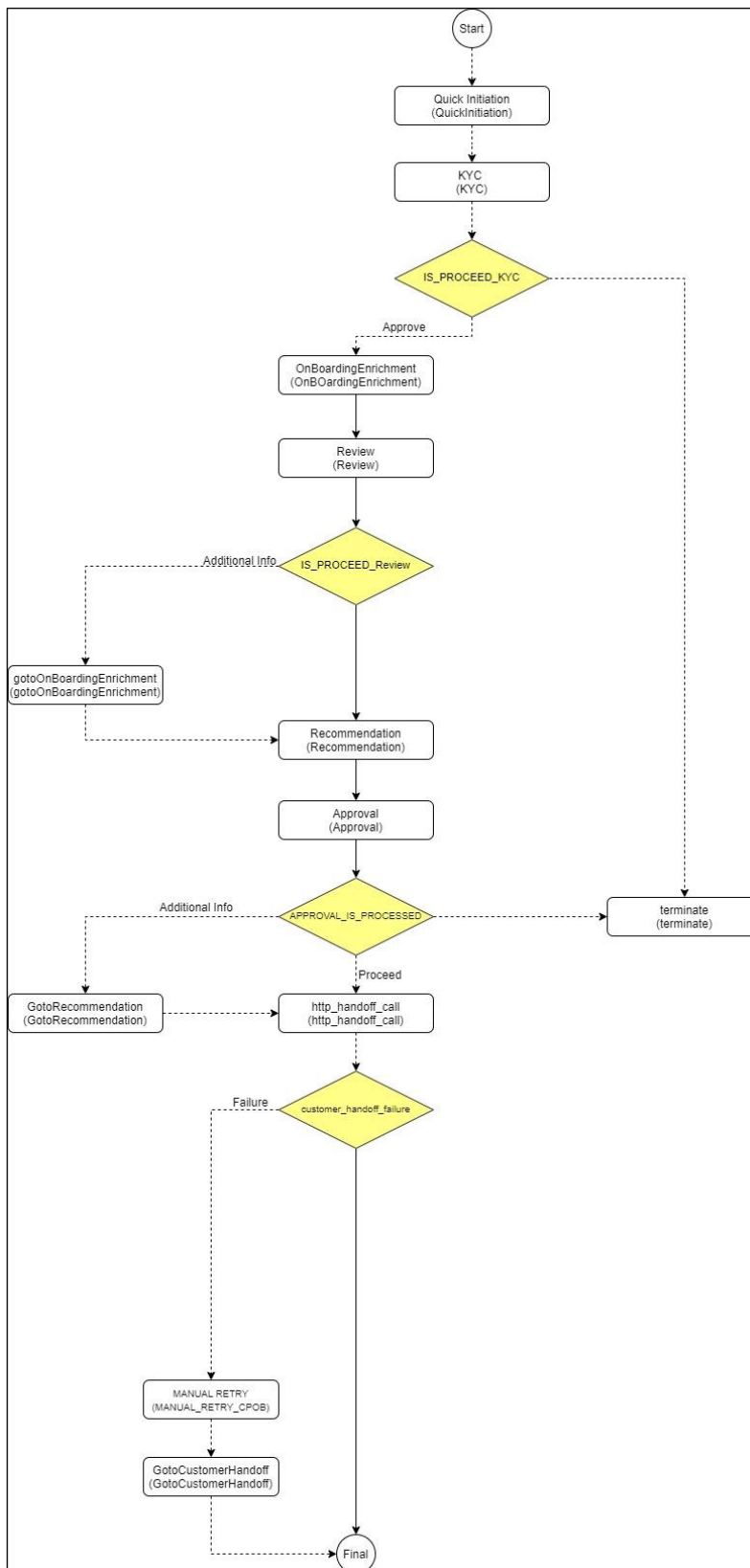
2.1 Overview

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

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

2.1.1 Process Flow Diagram

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

Figure 1: SME Onboarding Process Flow

2.2 Onboarding Initiation

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

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

2. 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 3: Onboarding – Field Description

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

3. Click **Onboard Now**.

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

Figure 3: Small and Medium Enterprise - Quick Initiation

Quick Initiation

Organization details

Organization Name * Entity Type * Classification Type * Upload Logo

Industries *

Sector	Industry Group	Industry	Sub Industry
None			

Add Industry

Credit Rating *

Year	Agency	Rating
None		

Add Rating

Social Media Profiles

Official Website Facebook Twitter

Submit Submit And Enrich Cancel

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

Table 4: Quick Initiation – Field Description

Field Name	Field description
Organization details	Specify the fields under this section.
Organization Name	Specify the Registered Name of the organization.
Entity Type	<p>Select the Type of business entity from the drop-down values:</p> <ul style="list-style-type: none"> Private Limited Public Limited Trusts Government Owned Associations, etc.

Field Name	Field description
Classification Type	Classification of the SME as Micro, Small or Medium as per the local regulations.
Logo	Upload logo of the company.
Industries	Specify the fields under this section.
Sector	Specify the Industry Sector to which the SME belongs. For example, <ul style="list-style-type: none"> • Energy • Real Estate • Utilities • Consumer • Staples, etc.
Industry Group	Specify the Industry group within the sector. For example, <ul style="list-style-type: none"> • Software • Hardware • Semiconductor Industry Groups within Information technology Sector
Industry	Specify the industry within the Industry group. For example, IT services, Software Products within Software.
Sub Industry	Specify the sub Industry within the Industry. For example, <ul style="list-style-type: none"> • IT Consulting Services • Data Processing Services • Internet Services within IT services.
Credit Rating	Specify the fields under this section.

Field Name	Field description
Rating Agency	Specify the Name of the Credit Rating agency, which has given rating to the SME. If rating from agency is not available, then Bank's internal rating can be captured.
Rating	Specify the Rating provided by the credit rating Agency.
Social Media Profile	Specify the fields under this section.
Official Website	Specify the official website address for the SME.
Facebook	Specify the Facebook URL for the SME.
Twitter	Specify the SME's twitter handle.

5. Click **Submit**, the system will check for duplicate customers. If no duplicate customer is existing in the system then the system creates a unique party ID for the customer and displays the **Initiation - Basic Details** page.

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

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

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
Corporate		000000015116	AIRFLY Pvt Ltd	REG1357	2010-12-12	IN_PROGRESS

Page 1 of 1 (1 of 1 items)

Comments *

Abort Continue Cancel

6. Click **Next**.

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

Figure 4: Initiation – Comments

Quick Initiation

Comments

Screen (2 / 2)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

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

2.3 KYC

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

To initiate the Onboarding process:

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

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

Figure 6: Free Tasks

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

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

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

Figure 7: Customer KYC Details

KYC

Screen (1 / 2)

Customer KYC Details

Party Id	Organization Name	Entity Type	KYC Status	Actions
PTY2: 0705731	ABC Enterprises	Pvt Ltd	Verified	KYC Details

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

Hold Back Next Save & Close Cancel

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

Table 5: KYC – Field Description

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

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

Figure 8: KYC – Comments

KYC

Comments

Screen (2 / 2)

B

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U

T

A

- size -

H1

H2

o o

o o

Enter text here...

No items to display.

Post

Hold

Back

Next

Save & Close

Submit

Cancel

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

2.4 Onboarding Enrichment

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

To initiate the Onboarding process:

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

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

Figure 9: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PTV00012370001	PTV00012370001	KYC	21-08-27	000	PTV00012370001
Acquire & E...	Medium	Retail Party Amendment	PTV00012370001	APR212371403	Review	21-08-25	000	PTV00012370001
Acquire & E...	Medium	SME Onboarding	PTV00012370002	PTV00012370002	Manual Retry	21-08-24	000	PTV00012370002
Acquire & E...	Medium	Retail Party Amendment	PTV00012370003	APR212371404	Manual Retry	21-08-25	000	PTV00012370003
Acquire & E...	Medium	Retail Onboarding	PTV00012370004	PTV00012370004	Onboarding Enrichment	70-01-01	000	PTV00012370004
Acquire & E...	Medium	Retail Onboarding	PTV00012370005	PTV00012370005	Onboarding Enrichment	70-01-01	000	PTV00012370005
Acquire & E...	Medium	Retail Onboarding	PTV00012370006	PTV00012370006	KYC MANUAL RETRY	70-01-01	000	PTV00012370006
Acquire & E...	Medium	Retail Onboarding	PTV00012370007	PTV00012370007	Manual Retry	70-01-01	000	PTV00012370007
Acquire & E...	Medium	Corporate Onboarding	PTV00012370008	PTV00012370008	Recommendation	21-08-24	000	PTV00012370008
Acquire & E...	Medium	Retail Onboarding	PTV00012370009	PTV00012370009	Manual Retry	70-01-01	000	PTV00012370009
Acquire & E...	Medium	Retail Onboarding	PTV00012370010	PTV00012370010	Manual Retry	70-01-01	000	PTV00012370010
Acquire & E...	Medium	Retail Onboarding	PTV00012370011	PTV00012370011	Review	21-08-24	000	PTV00012370011
Acquire & E...	Medium	Retail Onboarding	PTV00012370012	PTV00012370012	Manual Retry	21-08-24	000	PTV00012370012

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

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

Figure 10: SME Onboarding Enrichment

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

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

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

- Add Customer
- Configure

Figure 51: SME Onboarding Enrichment

The screenshot shows the 'OnBoardingEnrichment' application window. On the left is a sidebar with 'Enrichment' (active) and 'Comments'. The main content area is titled 'Enrichment' and shows details for 'ABC Dairy Farms'. Below this is a table with the following data:

Party Id	Name	Demographic Type	Customer Category	Organization Type	Other Information	Action
[Icon]	ABC Dairy Farms	Domestic	Small and Medium Enterprise	Single	[Icons]	[Dropdown Menu]

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

Table 6: Enrichment – Field Description

Field Name	Description
Add Customer	Select this option to open a popup screen with multiple options, where you can add the child customer details and link with the parent customer. Duplication check is performed while trying to save the child customer.
Configure	Select this option to open a popup screen, where you can add the following details: <ul style="list-style-type: none"> • Customer Basic Info • Financial Profile • Stakeholders • Assets

6. Click **Next**.

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

Figure 62: Enrichment – Comments

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

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

2.4.1 Customer Profile

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

Topics:

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

2.4.1.1 Basic Info

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

Prerequisites:

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

Figure 73: Demographic Details – Basic Info

The screenshot displays the 'Demographic Details – Basic Info' form within a 'Party Details' window. The form is organized into several sections: 'Company Details', 'Customer Profile', 'Financial Profile', 'Stakeholders', and 'Assets'. The 'Basic Info' tab is currently selected, showing a grid of input fields. These fields include 'Registration Number' (with an asterisk), 'Company Name', 'Organization Type' (a dropdown menu), 'Branch Code', 'Customer Category' (with a search icon), 'Demographic Type' (a dropdown menu), 'Country Of Incorporation' (with an asterisk and search icon), 'Country Of Risk' (with an asterisk and search icon), 'Place Of Incorporation', 'Incorporated Date' (with a calendar icon), 'Established Date' (with a calendar icon), 'Upload Logo' (with an 'Upload' button and a note 'Maximum file size is 100kb'), 'RM Id' (with an asterisk and search icon), 'Location' (with an asterisk and search icon), 'Company Web site', 'Facebook URL', 'Twitter URL', and 'Employee Strength'. A 'Save' button is located in the top right corner of the form area. At the bottom right, there are 'OK' and 'Cancel' buttons.

To update the basic information:

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

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

Table 7: Demographic Details – Basic Info – Field Description

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

Field Name	Description
Place of In-corporation	Specify the place of incorporation of the company.
Incorporation Date	Specify the incorporation date.
Established Date	Specify the established date.
Upload Logo	Upload the logo of the SME customer.
RM ID	Select the RM to be associated with the customer.
Location	Specify the location.
Company Website	Specify the company website.
Facebook URL	Specify the Facebook URL of the company.
Twitter URL	Specify the Twitter URL of the company.
Employee Strength	Specify the employee strength of the company.
No. Of Years In Business	Specify the number of years the SME is in business.
No. Of Companies In the Group	Specify the number of companies that are part of the SME group.
Language	Specify the preferred language to be used for communication.
Media	Specify the preferred mode of communication.

2.4.1.2 Address

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

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired SME customer with additional information. . For more information, refer to [Error! Reference source not found.](#)
2. On the **Party Details** screen, click on the **Address** tab after you add the basic information. For more information, refer to [Basic Info](#).

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

Figure 84: Demographic Details – Address Details

To update the address details:

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

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

Table 8: Address Details – Field Description

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

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

2.4.1.3 ISO Address

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

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired SME customer with additional information. . For more information, refer to [Error! Reference source not found.](#)
2. Add the basic information. For more information, refer to [Basic Info.](#)
3. Add the address details. For more information, refer to [Address.](#)
4. On the **Party Details** screen, click on the **ISO Address** tab. For more information, refer to [Basic Info.](#)

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

Figure 95: Demographic Details – ISO Address

Add Address

Address

Address Type * Preferred *

Location Department Sub Department Street Name

Building Number Building Name Floor Post Box

Room Post Code Town Name Town Location Name

District Name Country Sub Division Country *

Media

Email FAX Swift Mobile Phone Number

Email Id	Preferred	Action
No data to display.		

Page 1 (0 of 0 items) < 1 >

Save Clear Cancel

To update the ISO address:

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

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

Table 9: ISO – Add Address – Field Description

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

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

2.4.1.3.1 Media

Specify the following media details in this data segment:

- Email
- Fax
- Mobile
- Phone Number
- SWIFT

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

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

Figure 106: Media (Email)

Table 10: Media (Email) – Field Description

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

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

Figure 117: Media (FAX)
Table 11: Media (Fax) – Field Description

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

Figure 128: Media (Mobile)

Table 12: Media (Mobile) – Field Description

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

Figure 139: Media (Phone Number)

The screenshot displays the 'Media' section with tabs for Email, FAX, Swift, Mobile, and Phone Number. The 'Phone Number' tab is active. Below the tabs is a table with the following structure:

ISD Code	Area Code	Phone Number	Preferred	Action

At the bottom, it indicates 'Page 1 of 1 (1 of 1 items)' with navigation arrows.

Table 13: Media (Phone Number) – Field Description

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

Figure 20: Media (SWIFT)
Table 14: Media (SWIFT) – Field Description

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

2.4.1.4 Rating

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

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired SME customer with additional information. . For more information, refer to [Error! Reference source not found.](#)
2. Add the basic information. For more information, refer to [Basic Info](#).
3. Add the address details. For more information, refer to [Address](#).
4. Add the ISO address details. For more information, refer to [ISO Address](#).

5. On the **Party Details** screen, click on the **Rating** tab. For more information, refer to [Basic Info](#).

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

Figure 141: Demographic Details – Add Rating

To update the credit ratings:

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

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

Table 15: Add Rating – Field Description

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

2.4.2 Financial Profile

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

Prerequisites:

The prerequisites are as follows:

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

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

Figure 152: Financial Profile

To update the financial profile:

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

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

Table 16: Financial Profile – Field Description

Field Name	Description
Year	Specify the year for which the financial details will be captured.
Currency	Specify the currency for capturing financial details.
Balance Sheet Size	Specify the balance sheet size of the SME for the selected year.

Field Name	Description
Operating Profit	Specify the operating profit of the SME for the selected year.
Net Profit	Specify the net profit of the SME for the selected year.
Year Over Year Growth	Specify the year-on-year growth.
Return On Investment	Specify the return on investment for the selected year.
Return On Equity	Specify the return on equity for the selected year.
Return On Asset	Specify the return on assets for the selected year.

2.4.3 Stakeholders

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

Prerequisites:

The prerequisites are as follows:

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

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

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

Figure 163: Stakeholder Details

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

Stakeholders to a customer can be either of the following:


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

Following stakeholder types are supported for the SME customer:

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

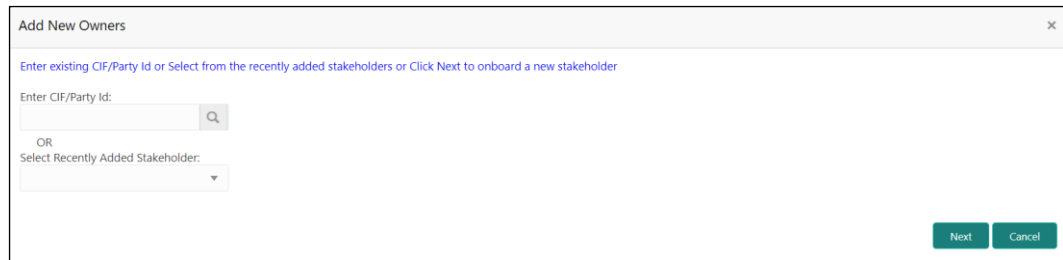
- Management Team
- Sponsors
- Debtors
- Creditors
- Advisor
- Auditors

To update the stakeholder details:

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

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

Figure 174: Add New Owners



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

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

Figure 185: Search Party – Individual

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

- Search Party** (Title bar with close icon)
- Individual** (Selected radio button) and **Non-Individual** (Unselected radio button)
- First Name**, **Middle Name**, **Last Name**, and **Date of Birth** (with calendar icon)
- Unique Id**, **Mobile Number**, and **Email**
- Fetch** and **Clear** buttons
- 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:** 1 of 0 (1 - 0 of 0 items) with navigation icons (K, <, >, X)
- Close** button (bottom right)

Figure 196: Search Party – Non-Individual

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

- Search Party** (Title bar with close icon)
- Individual** (Unselected radio button) and **Non-Individual** (Selected radio button)
- Business/Organization Name**, **Registration Number**, **Registration date** (with calendar icon), and **Email**
- Fetch** and **Clear** buttons
- Table Headers:** Stakeholder Type, CIF, First Name, Middle Name, Last Name, Party Id, Is Customer
- Table Content:** No data to display.
- Page:** 1 of 0 (1 - 0 of 0 items) with navigation icons (K, <, >, X)
- Close** button (bottom right)

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

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

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

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

Figure 207: Add New Owners

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

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

Table 17: Add New Owners – Field Description

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

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

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

- b. Click **Next**.

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

Figure 218: Add New Owners - KYC

The screenshot shows a window titled "Add New Owners" with a close button (X) in the top right corner. Inside the window, there are three rectangular boxes arranged horizontally. Each box contains a status message and a blue "Verify" button. The first box says "Address Verification is yet to be completed", the second says "Identity Verification is yet to be completed", and the third says "SDN Check yet to be completed". At the bottom right of the window, there are three green buttons: "Previous", "Next", and "Cancel".

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

NOTE: This step is optional

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

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

Figure 229: Add New Owners – Capture relationship-specific attribute

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

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

Table 18: Financial Profile – Field Description

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

7. Click **Submit**.

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

Figure 30: New Stakeholder Added

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

2.4.4 Signature Upload

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

Figure 31: Add new Authorized Signatories

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

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

Figure 232: Add Signatures

1. On the **Add Signature** screen, upload the customer's signature. For more information on fields, refer to the field description table.
2. User can upload up to 5 signatures of a customer
3. PNG & JPEG file formats are supported
4. On approval signature will be handed off to CIF (FCUBS).

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

Table 19: 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.

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

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

Figure 243: Add Signatures

Add New Authorized Signatories

Signature ID	Signature	Remarks	Action

Previous Submit Cancel

2.4.5 Assets

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

Prerequisites:

The prerequisites are as follows:

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

→ The **Assets** screen is displayed.

Figure 254: Assets

Assets

Name * Value * Description

Add Clear Cancel

To update the assets details:

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

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

Table 20: Assets – Field Description

Field Name	Description
Name	Specify the name for the asset.
Value	Specify the currency and value of the asset.
Description	Specify the description of the details of the assets being captured.

2.5 Review

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

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

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

Figure 265: Free Tasks

Free Tasks

(DEFAULT)

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/>	Acquire & E...	Medium	Corporate Onboarding	TT000012161003	PT000012161003	KYC	21-08-27	000	PT000012161003
<input type="checkbox"/>	Acquire & E...	Medium	Retail Party Amendment	TT000012161004	AP0012161003	Review	21-08-25	000	0048461
<input type="checkbox"/>	Acquire & E...	Medium	SME Onboarding	TT000012161004	PT000012161004	Manual Retry	21-08-24	000	PT000012161004
<input type="checkbox"/>	Acquire & E...	Medium	Retail Party Amendment	TT000012161003	AP0012161003	Manual Retry	21-08-25	000	0048463
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012161004	PT000012161004	Onboarding Enrichment	70-01-01	000	PT000012161004
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012161004	STP1216100300	Onboarding Enrichment	70-01-01	000	PT000012161003
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012161004	PT000012161004	KYC MANUAL RETRY	70-01-01	000	PT000012161004
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012161003	PT000012161003	Manual Retry	70-01-01	000	PT000012161003
<input type="checkbox"/>	Acquire & E...	Medium	Corporate Onboarding	TT000012161003	PT000012161003	Recommendation	21-08-24	000	PT000012161003
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012161004	STP1216100300	Manual Retry	70-01-01	000	PT000012161004
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012161004	STP1216100300	Manual Retry	70-01-01	000	PT000012161004
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012161003	PT000012161003	Review	21-08-24	000	PT000012161003
<input type="checkbox"/>	Acquire & E...	Medium	Retail Onboarding	TT000012161004	PT000012161004	Manual Retry	21-08-24	000	PT000012161004

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 **Review** page.

Figure 276: SME – Review

Review - 11/21/2014

Party Details

Review

Comments

Party Details

Screen (1 / 3)

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
<div></div> <div>11/21/2014</div>	ABC Enterprises	Domestic	Pvt Ltd		<div></div> <div></div> <div></div> <div></div> <div></div>	

Hold

Back

Next

Save & Close

Cancel

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

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

Figure 287: Review – Review Comments

Party Details

Review

Comments

Review

Review Comments

Review customer details. Requesting final approval to onboard the customer

Screen (2 / 3)

Hold Back Next Save & Close Cancel

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

Figure 298: Review – Overall Comments

Party Details

Review

Comments

Review

Review Comments

Review customer details. Requesting final approval to onboard the customer

Screen (2 / 3)

Hold Back Next Save & Close Cancel

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

2.6 Recommendation

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

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

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

Figure 309: Free Tasks

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

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

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

Figure 40: SME – Recommendation

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV000123456789	ABC Enterprises	Domestic	Pvt Ltd			

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

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

Figure 41: SME – Update Recommendation

Figure 42: SME – Onboarding Approval

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

Table 21: Recommendation – Field Description

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

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

Figure 43: SME – Recommendation after decision

Recommendation - P1219/U.U.4

Screen (2 / 3)

Party Details

Recommendation

Overall Comments *

Good to proceed for final approval

Recommendation Comments *

Reviewed customer details as per bank's policies.

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

Hold Back Next Save & Close Cancel

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

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

Figure 44: Recommendation – Overall Comments

Recommendation - P1219/U.U.4

Screen (3 / 3)

Party Details

Recommendation

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

2.7 Approval

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

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

Figure 45: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PTV000123000001	PTV000123000001	KYC	21-08-27	000	PTV000123000001
Acquire & E...	Medium	Retail Party Amendment	PTV000123000002	PTV000123000002	Review	21-08-25	000	PTV000123000002
Acquire & E...	Medium	SME Onboarding	PTV000123000003	PTV000123000003	Manual Retry	21-08-24	000	PTV000123000003
Acquire & E...	Medium	Retail Party Amendment	PTV000123000004	PTV000123000004	Manual Retry	21-08-25	000	PTV000123000004
Acquire & E...	Medium	Retail Onboarding	PTV000123000005	PTV000123000005	Onboarding Enrichment	21-08-25	000	PTV000123000005
Acquire & E...	Medium	Retail Onboarding	PTV000123000006	PTV000123000006	Onboarding Enrichment	21-08-25	000	PTV000123000006
Acquire & E...	Medium	Retail Onboarding	PTV000123000007	PTV000123000007	KYC MANUAL RETRY	21-08-25	000	PTV000123000007
Acquire & E...	Medium	Retail Onboarding	PTV000123000008	PTV000123000008	Manual Retry	21-08-25	000	PTV000123000008
Acquire & E...	Medium	Corporate Onboarding	PTV000123000009	PTV000123000009	Recommendation	21-08-24	000	PTV000123000009
Acquire & E...	Medium	Retail Onboarding	PTV000123000010	PTV000123000010	Manual Retry	21-08-24	000	PTV000123000010
Acquire & E...	Medium	Retail Onboarding	PTV000123000011	PTV000123000011	Manual Retry	21-08-24	000	PTV000123000011
Acquire & E...	Medium	Retail Onboarding	PTV000123000012	PTV000123000012	Manual Retry	21-08-24	000	PTV000123000012
Acquire & E...	Medium	Retail Onboarding	PTV000123000013	PTV000123000013	Manual Retry	21-08-24	000	PTV000123000013

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

Figure 46: SME – Approval

Approval - PTV000123000001

Party Details

ABC Enterprises

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV000123000001	ABC Enterprises	Domestic	Pvt Ltd			

Hold Back Next Save & Close Cancel

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

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

Figure 47: SME – Approval Decision and Comments

Approval - F17:219:05:042

Party Details

Approval

Comments

Screen (2 / 3)

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

Customer Approved ☒

Approver Comments *

Approved

Hold Back Next Save & Close Cancel

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

Table 22: Approval – Field Description

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

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

Figure 48: Recommendation – Overall Comments

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

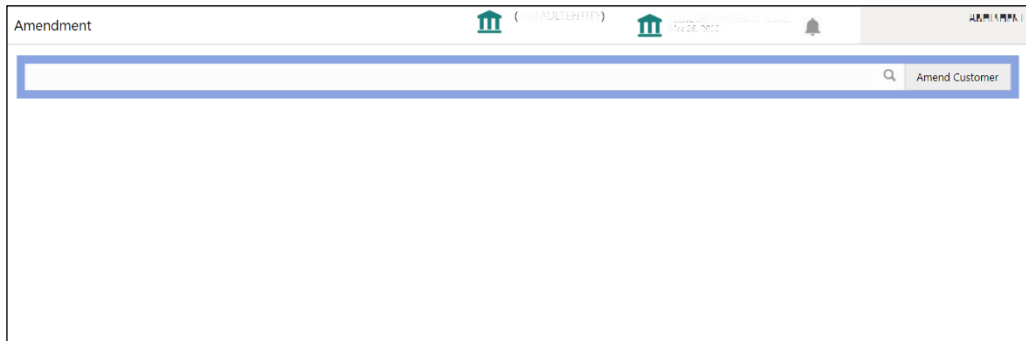
2.8 Amendment

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

To initiate the Amendment process:

1. From the home page, click **Party Services**. Under **Party Services**, click **Small Medium Enterprise**.
2. Under **Small Medium Enterprise**, click **Amendment**.
→ The system displays the **Amendment** screen.

Figure 49: Amendment – Enter Customer Id

The screenshot shows a web application interface for the 'Amendment' screen. At the top, there is a header bar with the title 'Amendment' on the left, a user profile icon and name '(USER/USER111)' in the center, and a notification bell icon on the right. Below the header, there is a large white rectangular area with a blue border. Inside this area, at the top, is a search bar with a magnifying glass icon and the text 'Amend Customer' next to it. The rest of the area is empty.

3. On **Amendment** screen, specify the Customer id, and Click **Amend Customer**.
→ The system displays the **SME Amendment** screen.

Figure 50: Amendment – SME Amendment

Corporate Amendment - SME Amendment

Quick Initiation

Organization details

Organization Name * Pvt Ltd

Organization Type * Single

Entity Type * D

Demography Type * Domestic

Classification Type * Medium

Upload Logo

Industries *

Sector	Industry Group	Industry	Sub Industry
Industrials	Transportation	Road	Railroads

Add Industry

Delete

Credit Rating *

Year	Agency	Rating
2021	Moody's	AAA

Add Rating

Delete

Social Media Profiles

Official Website

Facebook

www.facebook.com/434141

Twitter

www.twitter.com/434141

Hold Back Next Save & Close Cancel

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

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

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

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

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

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

7. To acquire the **SME Amendment Enrichment** task, perform the following steps:
 - a. Navigate to home screen, and click **Tasks** in the main menu.
 - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.

- c. Update the desired information in the enrichment stage, and submit the task to move to following stages in the sequential order:
- **SME Amendment - Review** stage. For more information on review stage, refer to [2.5 Review](#).
 - **SME Amendment – Recommendation** stage. For more information on recommendation stage, refer to [2.6 Recommendation](#).
 - **SME Amendment – Approval** stage. For more information on approval stage, refer to [2.7 Approval](#).

3 List Of Menus

1. Amendment - [Amendment](#) (pg. 53)
2. Approval Stage - [Approval](#) (pg. 50)
3. Enrichment Stage - [Onboarding Enrichment](#) (pg. 15)
4. Initiation Stage - [Onboarding Initiation](#) (pg. 7)
5. KYC Stage - [KYC](#) (pg. 12)
6. Recommendation Stage - [Recommendation](#) (pg. 46)
7. Review Stage - [Review](#) (pg. 44)