

**Retail Onboarding User Guide**

# **Oracle Banking Branch**

Release 14.5.4.0.0

**Part Number F56560-01**

February 2022

## Retail Onboarding User Guide

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# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Document Accessibility

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

## 1.4 List of Topics

This user manual is organized as follows:

**Table 1: List of Topics**

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

## 1.5 Related Documents






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

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

## 1.6 Symbols and Icons

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

**Table 2: Symbols and Icons**

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

## 1.7 Basic Actions

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

**Table 3: Basic Actions**

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

<b>Action</b>	<b>Description</b>
<b>Hold</b>	On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
<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 Retail Onboarding

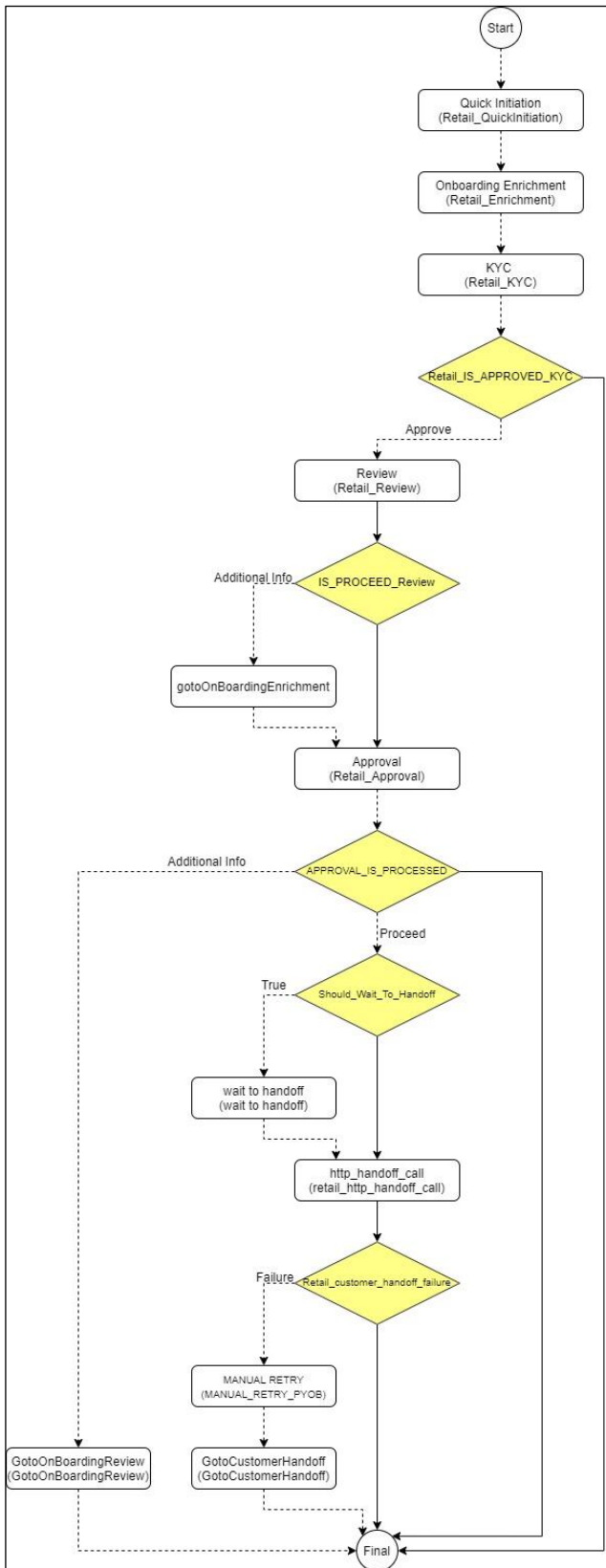
### 2.1 Overview

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

#### 2.1.1 Process Flow Diagram

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

Figure 1: Quick Initiation



## 2.2 Onboarding Initiation

This section contains the following topics:

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

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

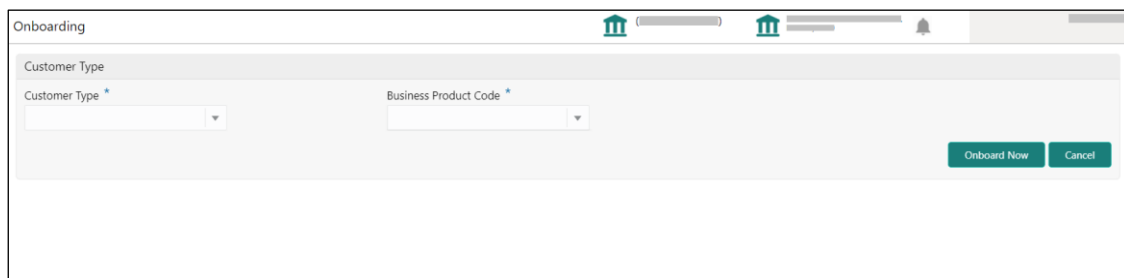
### Prerequisites:

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

### To initiate the Onboarding process:

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

**Figure 2: Onboarding Initiation**



The screenshot shows a web application interface for onboarding. The title bar reads "Onboarding". Below the title bar, there are two dropdown menus. The first is labeled "Customer Type \*" and the second is labeled "Business Product Code \*". At the bottom right of the form area, 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>Retail</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 **Retail Onboarding - Quick Initiation** screen is displayed.

**Figure 3: Quick Initiation**

- On the **Quick Initiation** screen, specify the details about the customer. For more information on fields, refer to the field description table.

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

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

Field Name	Description
<b>First Name</b>	Specify the first name of the customer.
<b>Middle Name</b>	Specify the middle name of the customer.
<b>Last Name</b>	Specify the last name of the customer.

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

4. Click **Submit**.

System will check for duplicate customers (Dedupe Check).

- If there is no duplicate customer existed in the system, then system creates unique party ID for the customer and displays the **Initiation - Basic Details** screen
- If there is a duplicate customer/s existed in the system, then system will display the list of customers with same name. User will have facility to
  - **Discard** the Customer Onboarding or
  - Go ahead and **save** it or
  - **Cancel** and go back to previous screen

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

**Figure 4: Duplication Check**

Duplication Check

Following matching records are found. Please verify

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

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

Comments \*

Abort Continue Cancel

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

## 2.2.1 Basic Details

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

**Figure 5: Initiation - Basic Details**

Basic Details

Screen 1 / 8

Basic info & Citizenship

Address

Social Profile

Hold Back Next Save & Close Cancel

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

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

→ The system displays the fields related to basic details.

**Figure 6: Basic Info and Citizenship**

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

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

**Table 6: Basic Info & Citizenship – Field Description**

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

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



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

3. On click on next System will check for duplicate customers.
- If there is no duplicate customer existed in the system. Then user can proceed with the Address Segment.
  - If there is a duplicate customer/s existed in the system. It will display the list of customers with same name. User will have facility to
    - **Discard** the Customer Onboarding or
    - Go ahead and **save** it or
    - **Cancel** and go back to previous screen

**Figure 7: Duplication Check**

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

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

Comments \*

Abort Continue Cancel

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

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

→ The system displays the address related fields.

**Figure 8: Address**

Basic Details

Basic info & Citizenship

Address

Address Type \*

Building Name \*

State \*

Email ID \*

Street Name \*

Country Code \*

ISD \*

Contact Number \*

Locality

Zip Code

Narrative

City \*

Mobile Number \*

Delete

Add More

Social Profile

Hold Back Next Save & Close Cancel

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

**Table 7: Address – Field Description**

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

<b>Field Name</b>	<b>Description</b>
<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 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 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 customer.
<b>Add More</b>	Click this button to add another address.

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

→ The system displays the social profile related fields.

**Figure 9: Social Profile**

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

**Table 8: Social Profile – Field Description**

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

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

## 2.2.2 Relationships

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

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

**Figure 10: Initiation – Relationships**

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

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

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

**Figure 11: Add New Household**

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

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

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

**Figure 4: Search Party – Individual**

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

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

**Figure 13: Add Relationship Specific Attributes**

The screenshot shows a form titled "Add New Household" with a close button (X) in the top right corner. Below the title bar, there are several input fields: "Type" (with a dropdown menu showing "Non Customer"), "Date of birth", "Gender", "Id Type", "Unique Id", and "Citizenship". Below these, there are two more dropdown menus: "Relationship \*" and "Is Dependent: \*". At the bottom right, there are three buttons: "Previous", "Submit", and "Cancel".

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

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

**Figure 14: Add Relationship Specific Attributes**

The screenshot shows a form titled "Add New Household" with a close button (X) in the top right corner. Below the title bar, there is a dropdown menu for "Stakeholder Type \*" with "Individual" selected. Below this, there is a section titled "Basic Info & Citizenship" with a plus icon. This section contains several input fields: "Title \*" (dropdown), "First Name \*" (text), "Middle Name" (text), "Last Name \*" (text), "Short Name" (text), "Maiden Name" (text), "Date of Birth \*" (calendar), "Gender \*" (dropdown), "Marital Status \*" (dropdown), "Customer Category \*" (text with search icon), "Customer Segment" (dropdown), "ID Type \*" (dropdown), and "Unique ID" (text). Below this, there is an "Upload Photo" section with an "Upload" button and a text input field. The bottom section contains: "Birth Country \*" (text with search icon), "Nationality \*" (text with search icon), "Citizenship by \*" (dropdown), "Resident Status" (dropdown), "Country of residence" (text with search icon), "Preferred Language \*" (dropdown), and "Preferred Currency \*" (text with search icon). At the bottom right, there are two buttons: "Next" and "Cancel".

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

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

Field Name	Description
<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.
<b>Last Name</b>	Specify the last name of the new stakeholder.

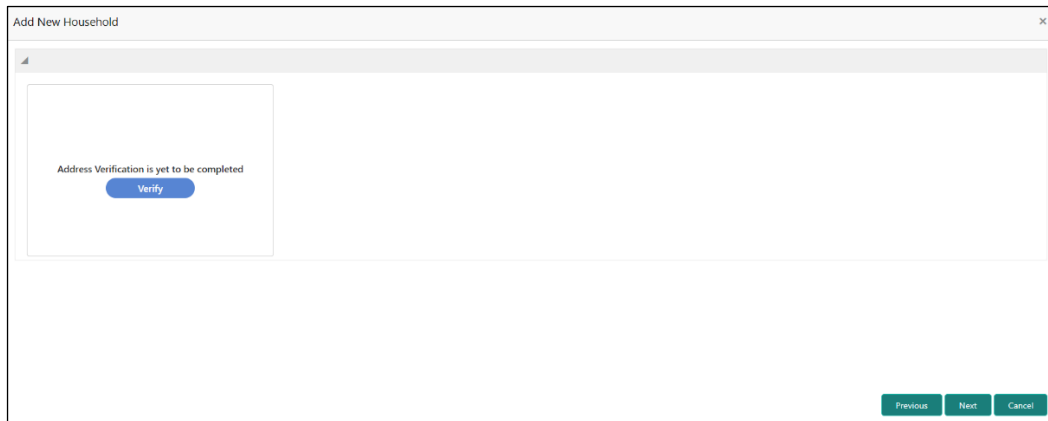
Field Name	Description
<b>Short Name</b>	Specify the short name of the new stakeholder.
<b>Maiden Name</b>	Specify the maiden name of the new stakeholder.
<b>Date of Birth</b>	Select the date of birth of the new stakeholder.
<b>Gender</b>	Select the gender from the drop-down values.
<b>Marital Status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

7. Click **Next**.

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

**NOTE:** This step is optional.



**Figure 55: Add Relationship – KYC Details**

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

**Figure 16: Add Relationship Specific Attributes**

The screenshot shows a form titled "Add New Household" with a close button (X) in the top right corner. The form is divided into two main sections. The top section contains a profile icon, a "Type" dropdown menu with "Non Customer" selected, and several input fields for "Date of birth", "Gender", "Id Type", "Unique Id", and "Citizenship". The bottom section contains two dropdown menus: "Relationship \*" and "Is Dependent: \*". At the bottom right of the form, there are three buttons: "Previous", "Submit", and "Cancel".

10. Specify the relationship specific details, and click **Submit**.

→ The system adds the relationship details and lists in the **Initiation – Relationships** screen.

**Figure 17: Relationships List**

The screenshot shows the "Relationships" screen in a web application. On the left is a navigation menu with options: "Basic Details", "Relationships" (selected), "Educational Qualifications", "Employment", "Financial Information", "Interested Products", "Comments", and "Review and Submit". The main area displays a table of relationships. At the top, there are two tabs: "Household (1)" and "Power Of Attorney (0)". Below the tabs is a table with the following data:

Party type	CIF/Party Id	Name	ID/Registration Number	Is Customer	Action
Individual	X/YURKLP/LXZ/BB/ND	LXZ/BB/ND	LXZ/BB/ND	No	

At the bottom right of the screen, there are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel". The text "Screen ( 2 / 8 )" is visible in the top right corner.

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

## 2.2.3 Educational Qualification

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

**Figure 68: Initiation - Educational Qualifications**

The screenshot displays the 'Educational Qualifications' screen. It features a table with the following data:

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

Below the table, the following details are visible:

- Degree:** Post Graduate
- Course:** Post Graduate
- Specialization:** Master of Science
- University/Institute:** University of ...
- Date of Completion:** 10/09/16
- Is Highest Degree:** Yes

Navigation buttons at the bottom include: Home, Back, Next, Save & Close, and Cancel.

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

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

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

**Figure 79: Add Educational Detail**

The 'Add Educational Detail' form contains the following fields and values:

- Education Type:** [dropdown]
- Date of Completion:** 10/09/16
- Course:** Post Graduate
- Is Highest Degree:** Yes
- Specialization:** Master of Science
- University/Institute:** University of ...

Buttons at the bottom right: Submit, Cancel.

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

**Table 10: Add Educational Detail – Field Description**

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

3. Click **Submit**.

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

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

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

## 2.2.4 Employment

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

**Figure 20: Initiation - Employment**

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

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

**Figure 21: Add employment Detail**

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

**Table 11: Add Employment Detail – Field Description**

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

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

3. Click **Submit**.

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

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

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

## 2.2.5 Financial Information

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

**Figure 82: Initiation – Financial Information**

Perform the following steps:

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

→ The system displays the following options:

- Add
- Modify
- Delete asset details



**Figure 93: Financial Information – Asset Details**

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

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

**Figure 104: Add Asset Details**

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

**Table 12: Assets – Field Description**

Field Name	Description
<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 options to add, modify and delete liability details.

**Figure 115: Financial Information – Liabilities Details**

7. Click **Add**.

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

**Figure 12: Add Liability Details**

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

**Table 13: Liabilities – Field Description**

Field Name	Description
<b>Type</b>	Select the type of liability 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.

9. Click **Submit**.

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

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

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

## 2.2.6 Interested Products

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

**Figure 13: Initiation - Interested Products**

Interested Products		Screen ( 6 / 8 )	
Total no of Selected Assets Products		Total no of Selected Liability Products	
0		0	
Assets		Liabilities	
	Ashiyana Home Loan <input type="radio"/>		NEO SMART SALARY ACCOUNT <input type="radio"/>
	Futura Education Loan <input type="radio"/>		QUICK SAVINGS ACCOUNT <input type="radio"/>
	UNSECURED LOAN <input type="radio"/>		Regular Savings Account <input type="radio"/>
	Executive Study Loan <input type="radio"/>		Savings Exclusive Account <input type="radio"/>
	Travel Ultimate <input type="radio"/>		Max Savings Account <input type="radio"/>
	NEO SMART SALARY ACCOUNT <input type="radio"/>		Savings Priority Account <input type="radio"/>

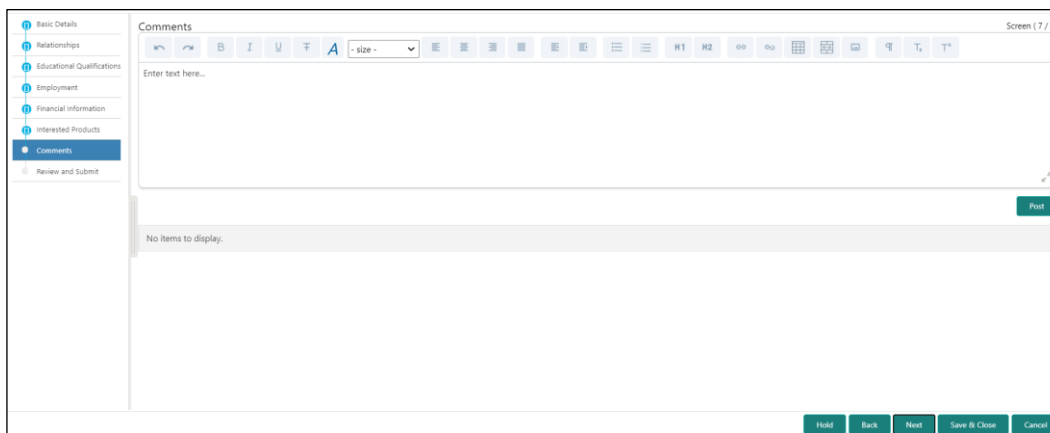
Perform the following steps:

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

## 2.2.7 Comments

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

**Figure 14: Initiation – Comments**



Perform the following steps:

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

## 2.2.8 Review and Submit

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

**Figure 15: Initiation – Review and Submit**

The screenshot displays the 'Review and Submit' interface. On the left is a sidebar with navigation links: Basic Details, Relationships, Educational Qualifications, Employment, Financial Information, Interested Products, Comments, and Review and Submit (highlighted). The main content area is titled 'Review and Submit' and includes a user profile icon and fields for Date of birth, Gender, Marital Status, Citizenship, and Communication Address. Below this are several data segments:

- General Information:** Includes tabs for General Information, Address, and Social Profile. A large blue '1' indicates progress. A 'Citizenship History' section is visible.
- RelationShips:** Includes tabs for Household and PowerOfAttorney. Shows Name, Is Dependent: No, and Relationship: Spouse.
- Professional Information:** Includes tabs for Education and Membership. Shows '1' for progress, 'No of degrees', 'Highest degree' (PG in Master of Science), and 'Completed On'.
- Employment:** Shows 'Total work experience' as 14 Years and 'No of companies worked' as 1. 'Currently working with' is [Senior Manager].
- Dates:** Information is not yet done.
- KYC:** Information is not yet done.
- Assets:** A pie chart shows 5.00% for House and 95.00% for Deposit. A 'View Details' button is present.
- Liabilities:** A pie chart shows 100% for Property Loan. A 'View Details' button is present.
- Income:** Information is not yet done.
- Expense:** Information is not yet done.

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

**Table 14: Review and Submit – Description**

<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>	In this tile, the following details are displayed: <ul style="list-style-type: none"> <li>• Education</li> <li>• Membership</li> </ul>
<b>Relationship</b>	In this tile, the following details are displayed: <ul style="list-style-type: none"> <li>• Household</li> <li>• Power of Attorney</li> </ul>
<b>Employment</b>	Displays the employment details of customer.
<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.



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

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

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

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

**Figure 28: Duplication Check**

Duplication Check
×

Following matching records are found. Please verify

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

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Comments \*

Abort
Continue
Cancel

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

## 2.3 Onboarding Enrichment

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

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

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

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

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

**Figure 29: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
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	

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

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

## 2.3.1 Basic Info

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

**Figure 30: Enrichment – Basic Info**

The screenshot displays the 'Basic Info' enrichment form. On the left is a vertical navigation menu with the following items: Basic Info (selected), Signatures, Relationships, Employment, Membership / Association, Financial Profile, Comments, and Review and Submit. The main content area is titled 'Basic Info' and contains a header section with a profile icon and three input fields: 'Date of Birth', 'Gender', and 'Marital Status'. Below this are several expandable sections, each with a right-pointing arrow: 'Basic info & Citizenship', 'Address', 'Dates', 'Social Profile', 'Educational Qualification', and 'Supporting Documents'. At the bottom right of the form, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The text 'Screen ( 1 / 7 )' is visible in the top right corner of the form area.

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

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

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

Figure 161: Enrichment – Basic Info – Dates

Perform the following steps to update the basic details:

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

Table 15: Dates – Field Description

Field Name	Description
<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 the 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 172: Enrichment – Basic Info – Documents

4. Click **Add**.

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

Figure 183: Enrichment – Add Documents

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

Table 16: Dates – Field Description

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

6. Click **Save**.

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

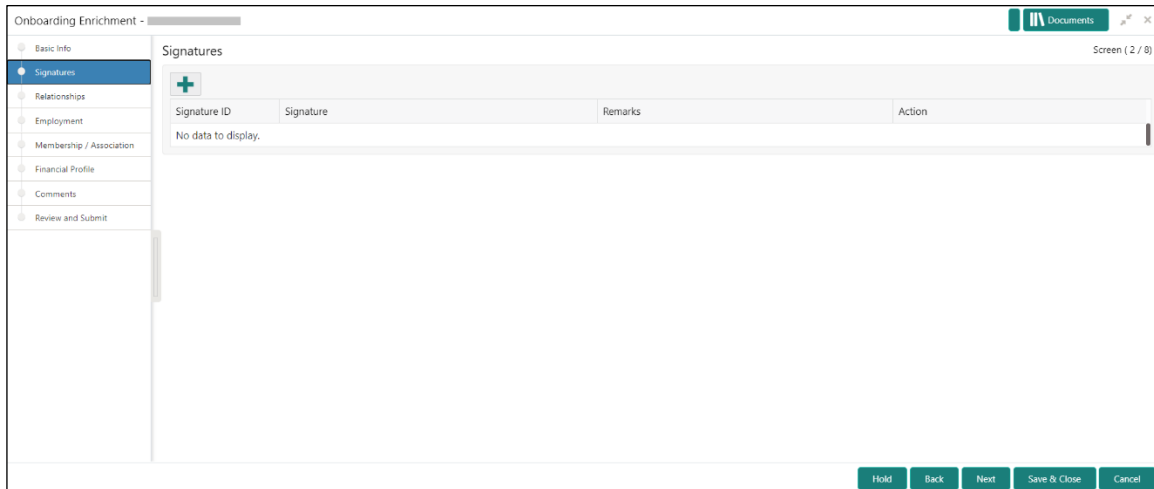
**NOTE:** You can also select the required item from list, and click the edit/delete icon to modify/delete the added document details.

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

## 2.3.2 Signatures

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

**Figure 194: Enrichment – Signatures**



Perform the following steps to add the signature:

1. On the **Signatures** screen, click the **+** icon.  
→ The **Add Signature** pop-up screen is displayed.

**Figure 205: Add Signatures**



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

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

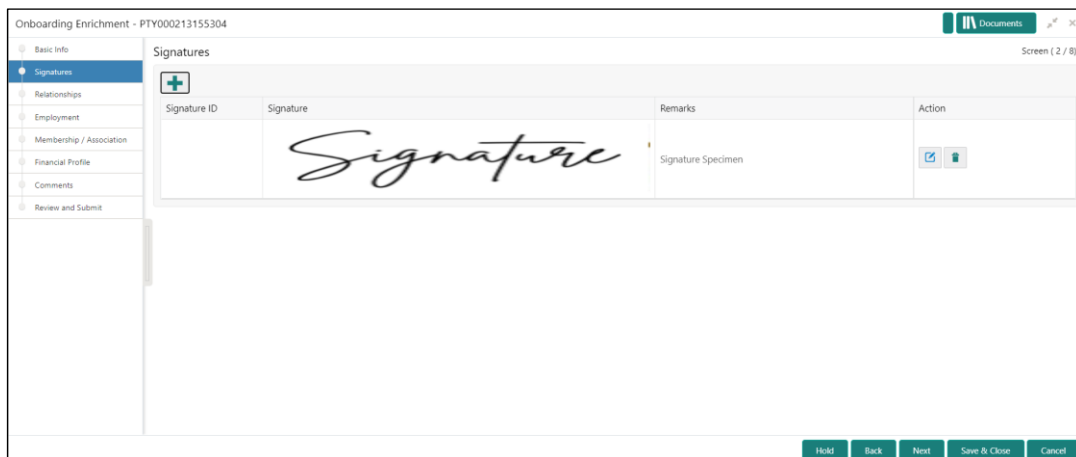
Table 17: Add Signature – Field Description

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

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

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

Figure 36: Add Signatures

**NOTE:**

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

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



### 2.3.3 Relationships

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

**Figure 217: Enrichment – Relationships**

Party Type	CIF/Party Id	Name	ID/Registration Number	Is Customer	Action
Individual	100002-10000000	Mr. Robert	10000000	No	[Edit] [Delete]

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

### 2.3.4 Employment

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

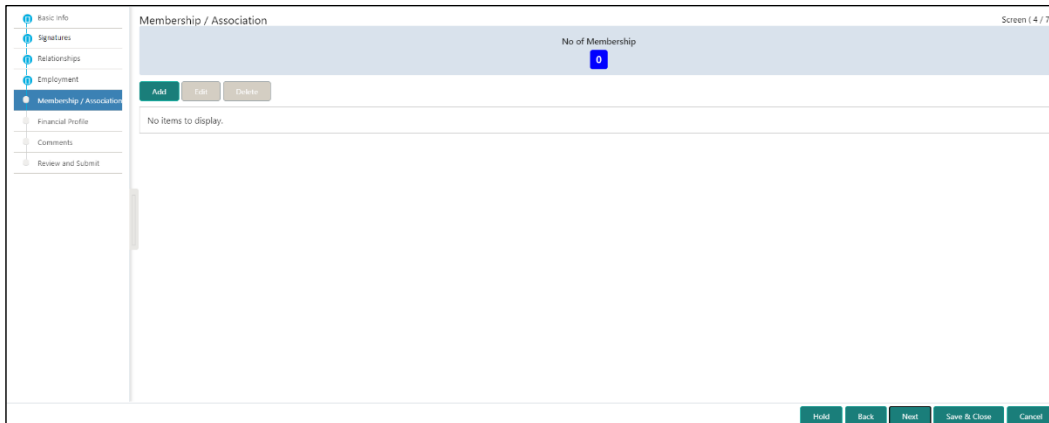
**Figure 228: Enrichment – Employment**

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

## 2.3.5 Membership / Association

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

**Figure 239: Enrichment – Membership**



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

1. Click **Add**.

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

**Figure 40: Add Membership Details**

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

**Table 18: Membership – Field Description**

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

3. Click **Save**.

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

**Figure 241: Enrichment – Membership List**

The screenshot displays the 'Membership / Association' screen. On the left is a navigation sidebar with options: Basic Info, Signatures, Relationships, Employment, Membership / Association (selected), Financial Profile, Comments, and Review and Submit. The main content area shows a header 'Membership / Association' and 'No of Membership' with a blue '1' icon. Below the header are 'Add', 'Edit', and 'Delete' buttons. The main area contains a table with one entry: 'Institution of Engineers'. The table has columns for 'Institution of Engineers', 'Membership Type', and 'Membership since'. Below the table are 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

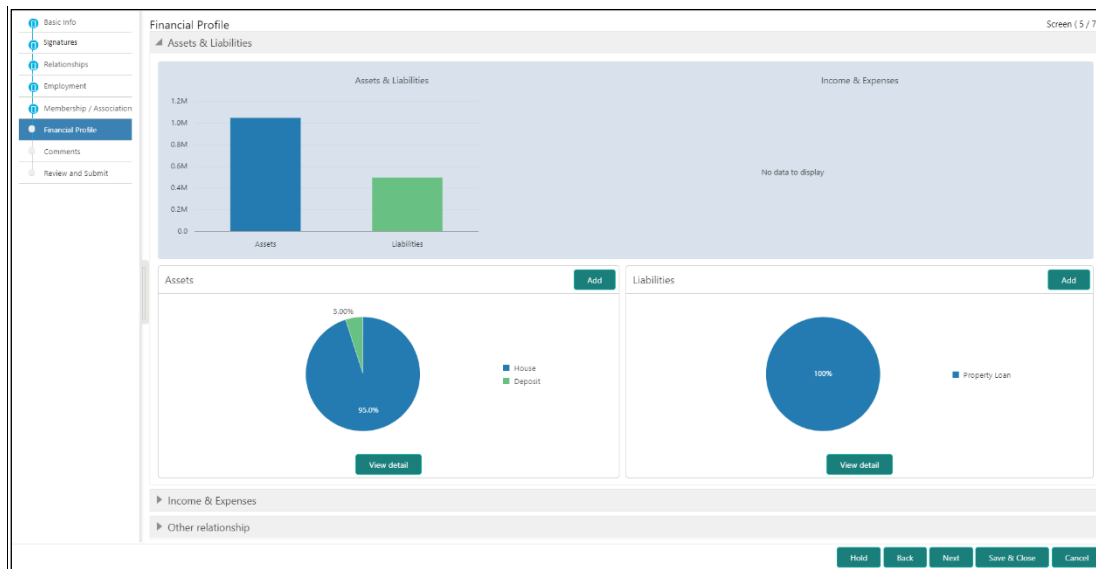
**NOTE:** You can also select the required item from list, and click the edit/delete icon to modify/delete the added membership details.

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

## 2.3.6 Financial Profile

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

**Figure 252: Enrichment – Financial Profile**



Perform the following steps to update the financial profile:

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

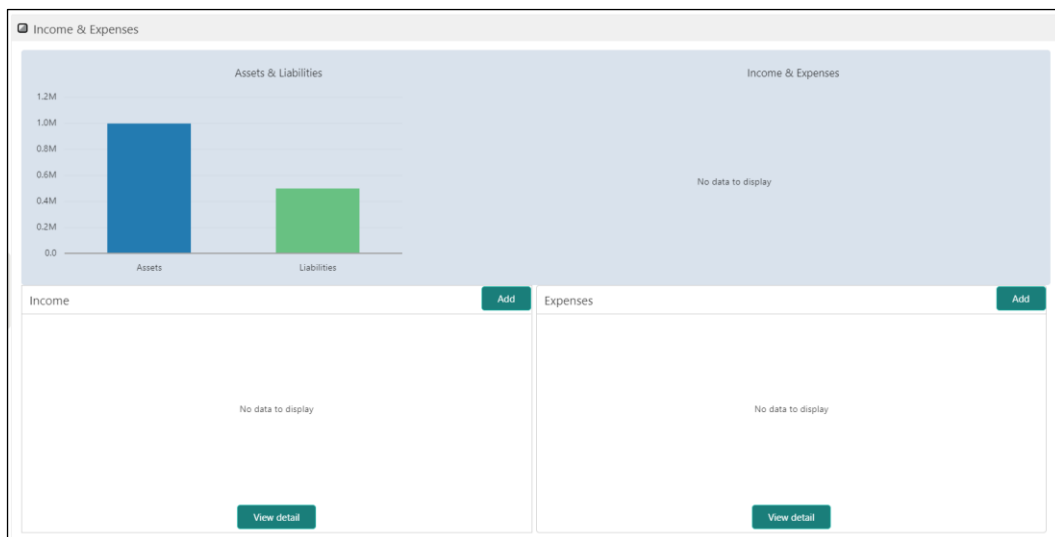
**Figure 263: Assets and Liabilities Detail**

Assets	Back	Liabilities	Back
House		Property Loan	
Deposit			
Total		Total	

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

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

**Figure 274: Financial Profile – Income and Expense**



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

**Figure 285: Income**

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

6. Click **Add**.

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

**Figure 296: Add Income Details**

The screenshot shows the "Add Income Details" form within the "Income" window. It features four input fields: "Income Type \*" (a dropdown menu), "Frequency \*" (a dropdown menu), "Currency \*" (a search field with a magnifying glass icon), and "Amount \*" (a numeric input field with up and down arrow icons). The "Add" and "Cancel" buttons are located at the bottom right of the form.

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

**Table 19: Income – Field Description**

Field Name	Description
<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.

8. Click **Add**.

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

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

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

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

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

**Figure 307: Expenses**



11. Click **Add**.

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

**Figure 318: Add Expense Details**

 A screenshot of the "Add Expense Detail" screen within the "Expenses" window. It features four input fields: "Expense Type \*" (dropdown menu with "Household" selected), "Frequency \*" (dropdown menu with "Monthly" selected), "Currency \*" (text input with a search icon and "USD" selected), and "Expense Value \*" (text input with up/down arrows and "100" entered). At the bottom right are "Add" and "Cancel" buttons (green).

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


**Table 20: Expenses – Field Description**

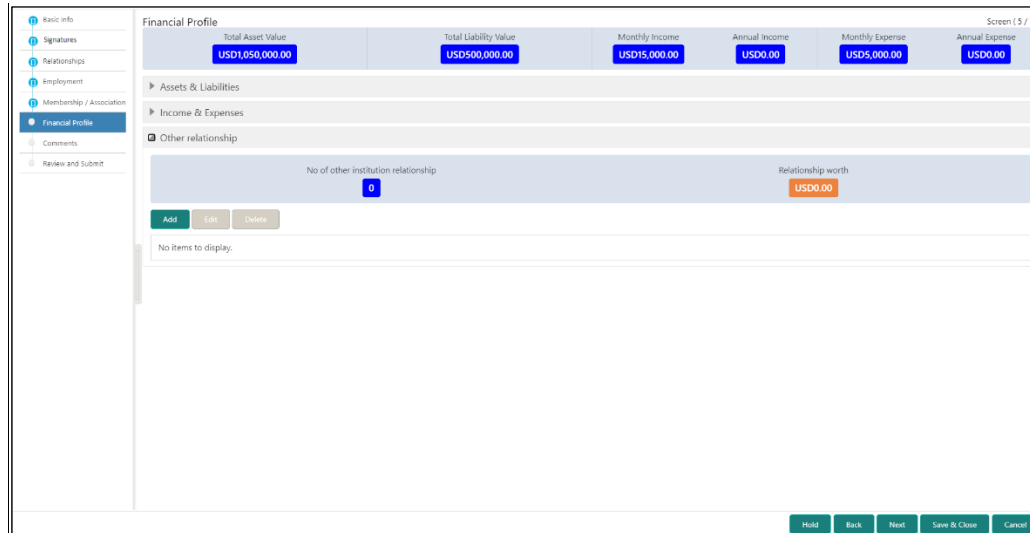
Field Name	Description
<b>Expense Type</b>	Select expense type from the drop-down values.
<b>Frequency</b>	Select the frequency from the drop-down values.
<b>Currency</b>	Click search icon and select currency from the list of values.
<b>Expense Value</b>	Specify the expense value.

13. Click **Add**.

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

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

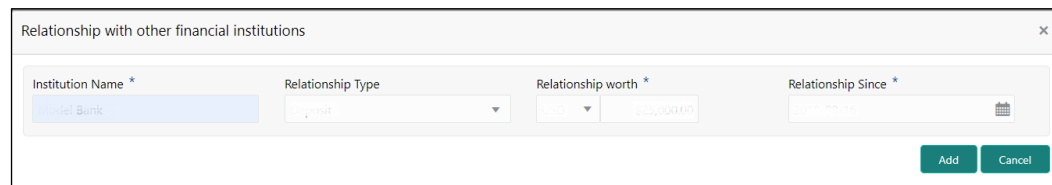
14. Click  icon to exit the **Income** window.
15. After adding, modifying, or deleting the income and expense detail, click and expand the **Other Relationship** section.

**Figure 329: Other Relationship**


The screenshot shows the 'Financial Profile' screen with a sidebar on the left containing navigation options: Basic Info, Signatures, Relationships, Employment, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area displays financial metrics: Total Asset Value (USD1,050,000.00), Total Liability Value (USD500,000.00), Monthly Income (USD15,000.00), Annual Income (USD0.00), Monthly Expense (USD5,000.00), and Annual Expense (USD0.00). Below these are sections for Assets & Liabilities, Income & Expenses, and Other relationship. The 'Other relationship' section shows 'No of other institution relationship' as 0 and 'Relationship worth' as USD0.00. There are 'Add', 'Edit', and 'Delete' buttons. At the bottom, there are 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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

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

**Figure 50: Add Relationship Details**


The screenshot shows the 'Relationship with other financial institutions' dialog box. It contains four fields: 'Institution Name \*' (text input with 'Model Bank'), 'Relationship Type' (dropdown menu), 'Relationship worth \*' (dropdown menu with 'USD' and a text input with '1,000,000'), and 'Relationship Since \*' (calendar picker). There are 'Add' and 'Cancel' buttons at the bottom right.

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

**Table 21: Add Relationship Details – Field Description**

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



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

18. Click **Add**.

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

**Figure 331: Other Relationship List**

The screenshot displays the 'Financial Profile' section of the system. At the top, there is a summary of financial data:

Total Asset Value	Total Liability Value	Monthly Income	Annual Income	Monthly Expense	Annual Expense
USD1,050,000.00	USD500,000.00	USD15,000.00	USD0.00	USD5,000.00	USD0.00

Below this, there are sections for 'Assets & Liabilities', 'Income & Expenses', and 'Other relationship'. The 'Other relationship' section shows:

- No of other institution relationship: 1
- Relationship worth: USD25,000.00

There are 'Add', 'Edit', and 'Delete' buttons below the summary. A form below the buttons contains the following fields:

- Institution Name: \*\*\*\*\*
- Relationship Type: \*\*\*\*\*
- Relationship Since: \*\*\*\*\*
- Currency: \*\*\*\*\*
- Relationship worth: \*\*\*\*\*

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 other relationship details.

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

### 2.3.7 Comments

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

**Figure 34: Enrichment - Comments**

The screenshot displays the 'Comments' section of the Retail Onboarding User Guide. On the left, a sidebar lists navigation options: Basic Info, Signatures, Relationships, Employment, Membership / Association, Financial Profile, Comments (highlighted), and Review and Submit. The main content area is titled 'Comments' and features a rich text editor with a toolbar containing various formatting and editing tools. Below the editor is a text input field with the placeholder 'Enter text here...' and a 'Post' button. A message 'No items to display.' is shown below the input field. At the bottom of the screen, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

Perform the following steps:

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

### 2.3.8 Review and Submit

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

## 2.4 KYC Check

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

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

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

**Figure 353: Free Tasks**

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

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

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

Figure 364: KYC – Customer Summary

The screenshot displays the 'Customer Summary' interface for a KYC check. The interface is organized into several sections:

- Header:** Includes a navigation menu on the left with 'Customer Summary', 'KYC Check', and 'Comments'. The main header shows 'Customer Summary' and 'Screen (1 / 3)'. Below this is a profile card with fields for Date of birth, Gender, Marital status, Spouse name, Citizenship, and Permanent Address.
- General Information:** A tabbed section with 'Citizenship', 'Address', and 'Social profile'. The 'Citizenship' tab is active, showing '1' in a large blue font, 'Citizenship history', and a 'Citizenship' progress bar.
- Professional Information:** A tabbed section with 'Education' and 'Membership'. The 'Education' tab is active, showing '1' in a large blue font, 'No of degrees', and 'Highest degree' (Degree: DEG in Computer Science, Completed on: [redacted]).
- Employment:** Shows 'Total work experience' as '7 Years' and 'No of companies worked' as '1'. It also lists 'Currently working with Senior Software Engineer'.
- Dependent:** Lists 'Daughter, Born on [redacted]' and 'Spouse, Born on [redacted]'. A 'View family tree' button is present.
- Dates:** A section with an information icon and the text 'Dates Is not yet done'.
- KYC:** A section with an information icon and the text 'KYC Is not yet done'.
- Assets:** A donut chart showing 100% for 'House'. A 'View details' button is at the bottom.
- Liabilities:** A donut chart showing 100% for 'House'. A 'View details' button is at the bottom.
- Income:** A donut chart showing 100% for 'SAL'. A 'View details' button is at the bottom.
- Expenses:** A donut chart showing 100% for 'SAL'. A 'View details' button is at the bottom.
- Footer:** A row of navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

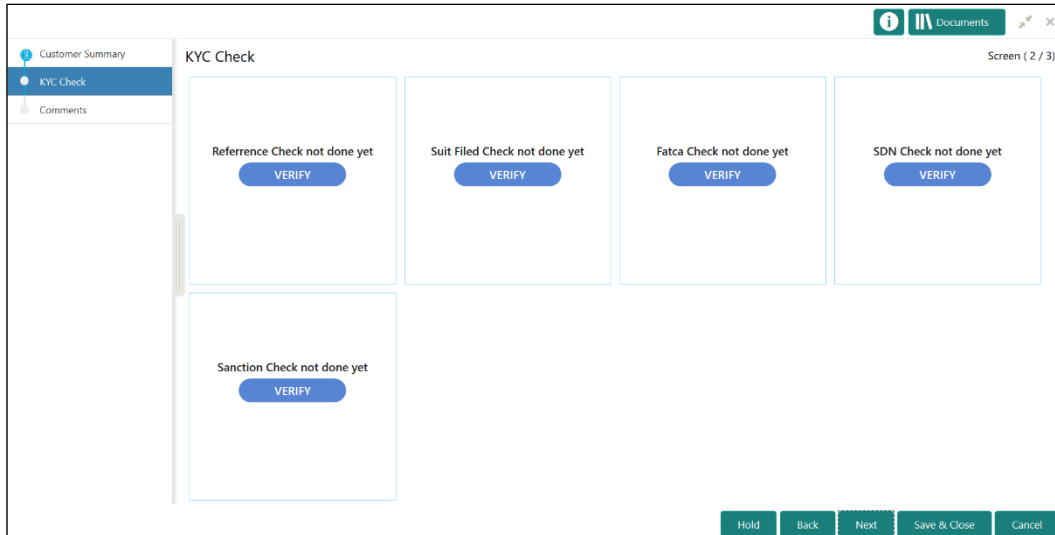
**Table 22: Review and Submit – Description**

<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>	In this tile, the following details are displayed: <ul style="list-style-type: none"> <li>• Education</li> <li>• Membership</li> </ul>
<b>Employment</b>	Displays the employment details of customer.
<b>Dependent</b>	Displays the dependent details of customer
<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.

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

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

**Figure 375: KYC Check**



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

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

**Figure 386: Add Verification Details**

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

**Table 23: Add Verification Details – Field Description**

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

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

7. Click **Submit**.

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



- After completing all the KYC Checks, click **Next**.  
→ The system displays the **KYC - Comments** screen.

**Figure 397: KYC – Comments**

The screenshot displays the 'KYC - Comments' screen. On the left, a navigation sidebar includes 'Customer Summary', 'KYC Check', and 'Comments' (the active tab). The main content area is titled 'Comments' and features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, strikethrough, link, unlink, list, list, indent, outdent, H1, and H2. Below the toolbar is a text input field with the placeholder 'Enter text here...'. A green 'Post' button is positioned below the input field. Underneath the input field is a list area that currently displays 'No items to display.'. At the bottom of the screen, a row of buttons includes 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'. The top right corner of the window shows 'Screen ( 3 / 3)' and a 'Documents' icon.

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

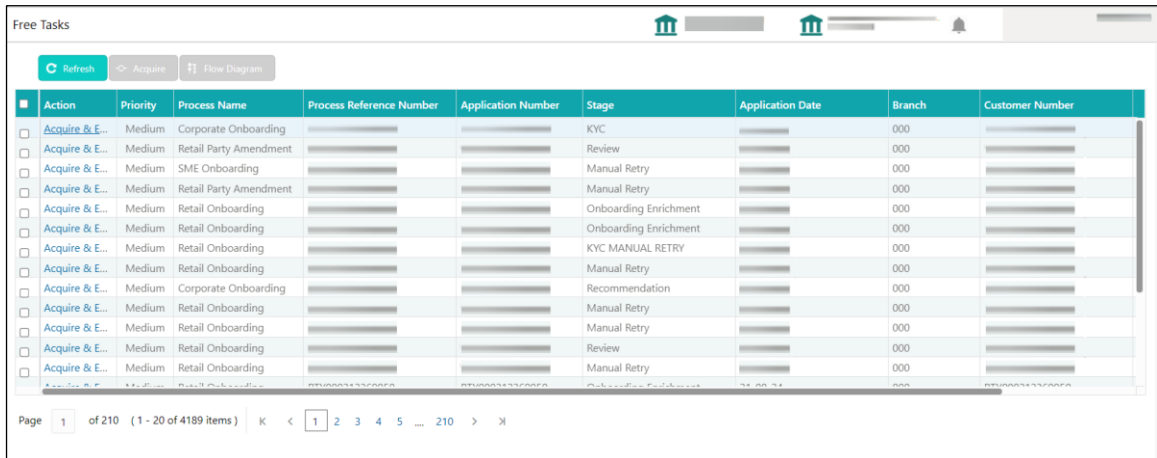
## 2.5 Review

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

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

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

**Figure 408: Free Tasks**



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

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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** screen.

Figure 419: Review – Customer Summary

**Customer Summary** Screen ( 1 / 3)

**General Information**

- Citizenship history: 1
- Citizenship: [Progress bar]

**Professional Information**

- No of degrees: 1
- Highest degree: Degree DEG in [Progress bar] Completed on [Progress bar]

**Employment**

- Total work experience: 2 Years
- No of companies worked: 1
- Currently working with: [Progress bars]

**Dependent**

- Father, Born on [Progress bar]
- [View family tree](#)

**Dates**

- Is not yet done

**KYC**

- Is not yet done

**Assets**

- 50.0% Vehicle, 50.0% Deposit
- [View details](#)

**Liabilities**

- 50.0% Vehicle, 50.0% Deposit
- [View details](#)

**Income**

- 100% SAL
- [View details](#)

**Expenses**

- 100%
- [View details](#)

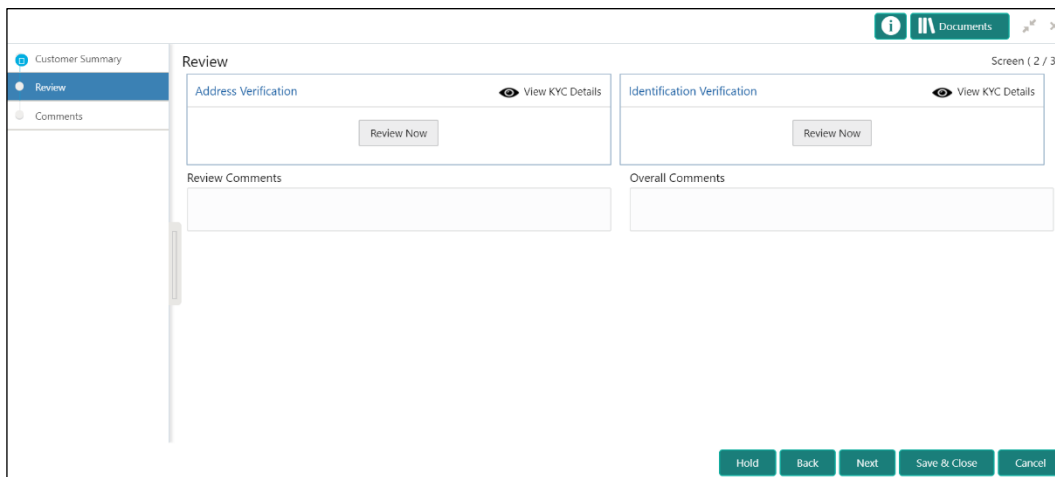
Hold Back Next Save & Close Cancel

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

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

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

**Figure 60: 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 421: Address Verification**

Address Verification ×

Details as per bank policy \*      Recommendation \*

Yes    No       Yes    No

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

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

**Figure 432: Address Verification Comments**

Address Verification ×

Details as per bank policy \*      Recommendation \*

Yes    No       Yes    No

Details Not As Per Bank Policy

Mitigation

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

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

Figure 443: Review Comments with Verification Status

The screenshot shows a 'Review' screen with the following components:

- Customer Summary** (top left navigation)
- Review** (main title)
- Address Verification** panel:
  - Details as per bank policies: **Yes**
  - Recommendation: **No**
  - Approval decision: **Pending**
- Identification Verification** panel:
  - Details as per bank policies: **Yes**
  - Recommendation: **No**
  - Approval decision: **Pending**
- Review Comments** text area: Reviewed
- Overall Comments** text area: Reviewed
- Navigation buttons at the bottom: **Hold**, **Back**, **Next**, **Save & Close**, **Cancel**

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

## 2.6 Approval

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

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

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

**Figure 454: Free Tasks**

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

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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** screen.

Figure 465: Approval – Customer Summary

**Customer Summary** Screen ( 1 / 3)

**General Information**

- Citizenship: 1 (Citizenship history)
- Address
- Social profile

**Professional Information**

- Education: 1 (No of degrees)
- Membership
- Highest degree
- Degree
- DEG in
- Completed on

**Employment**

- Total work experience: 2 Years
- No of companies worked: 1
- Currently working with

**Dependent**

- Father, Born on
- View family tree

**Dates**

- Dates Is not yet done

**KYC**

- KYC Is not yet done

**Assets**

- 50.0% Vehicle
- 50.0% Deposit
- View details

**Liabilities**

- 50.0% Vehicle
- 50.0% Deposit
- View details

**Income**

- 100% SAL
- View details

**Expenses**

- 100%
- View details

Hold Back Next Save & Close Cancel

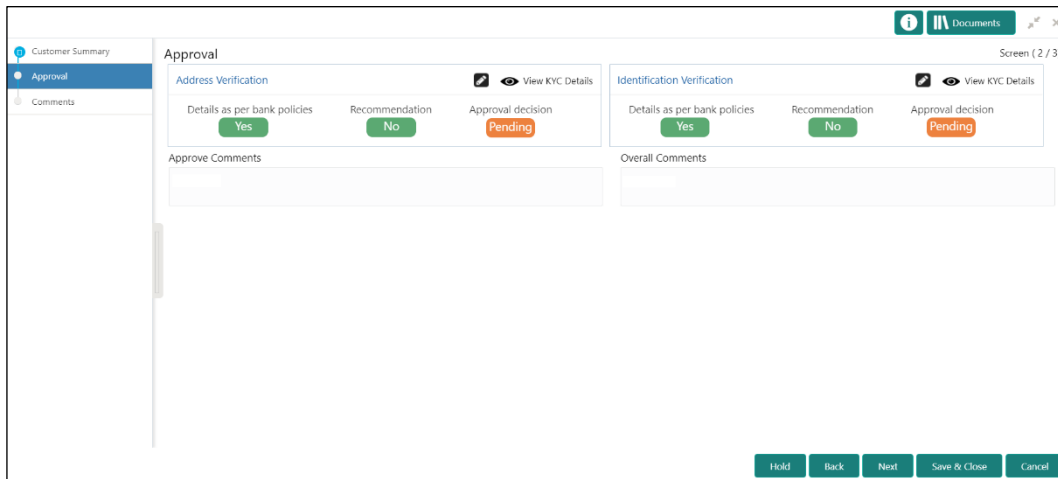



In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 22: Review and Submit – Description](#).


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

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

**Figure 476: Approval – Approval Comments**



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

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

**Figure 487: Address Verification**

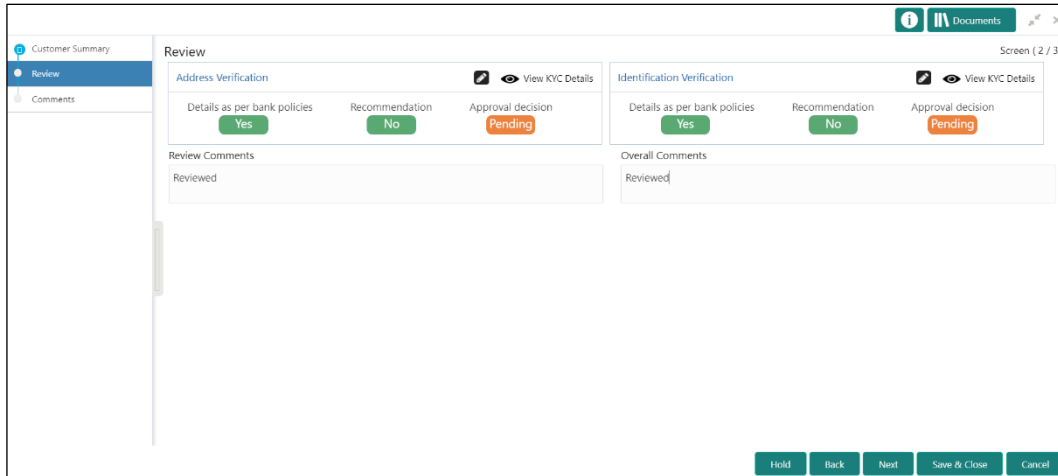


6. View the options selected by the Reviewer.
7. Modify the options, if required.

- Click **Submit**.

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

**Figure 498: Approval Comments with Approval Status**

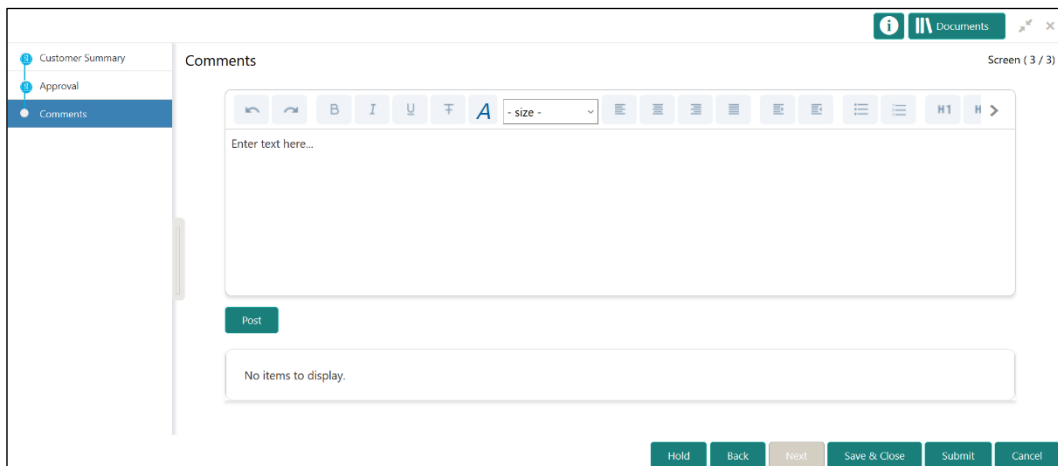


- Specify the **Approve Comments** and the **Overall Comments**.

- Click **Next**.

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

**Figure 509: Approval - Comments**



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

## 2.7 Amendment

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


To initiate the Amendment process:

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

**Figure 70: Amendment – Enter CIF**

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

**Figure 511: Amendment – Retail Amendment**

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

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

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



Figure 533: Amendment – Review

The screenshot shows the 'Review and Submit' stage of an amendment process. The interface includes a sidebar with navigation options like 'Customer Amend', 'Comments', and 'Review and Submit'. The main content area is organized into a grid of sections:

- General Information:** Includes fields for Date of birth, Gender, Marital Status, Spouse Name, Citizenship, and Permanent Address. A summary card shows '1' for Citizenship history.
- Professional Information:** Includes Education and Membership. A summary card shows '1' for No of degrees. Highest degree is listed as 'PG in Business Administration'.
- Employment:** Shows 'Total work experience' as '14 Years' and 'No of companies worked' as '1'. It also notes 'Currently working with - Senior Manager'.
- Dependent:** Lists 'Spouse, Born on', 'Daughter, Born on', and 'Son, Born on' with corresponding birth dates.
- Dates:** Includes a field for 'Is Self birthday'.
- KYC:** Shows 'Status' as 'Compliant' and 'KYC Last Updated Date' as '2021-03-02'.
- Assets:** A donut chart shows '100%' for 'House'.
- Liabilities:** A donut chart shows '100%' for 'Property Loan'.

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

8. After reviewing the customer information, click **Submit**.
  - The system displays the **Checklist** window.
9. Select the **Outcome** as Proceed, and click **Submit**.
  - The system moves the task to the **Review** stage.

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

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

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

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

Refer below table for details of the configuration:

**Table 24: Configurations**

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

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

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



## 2.9 Mask for Party Id Generation

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

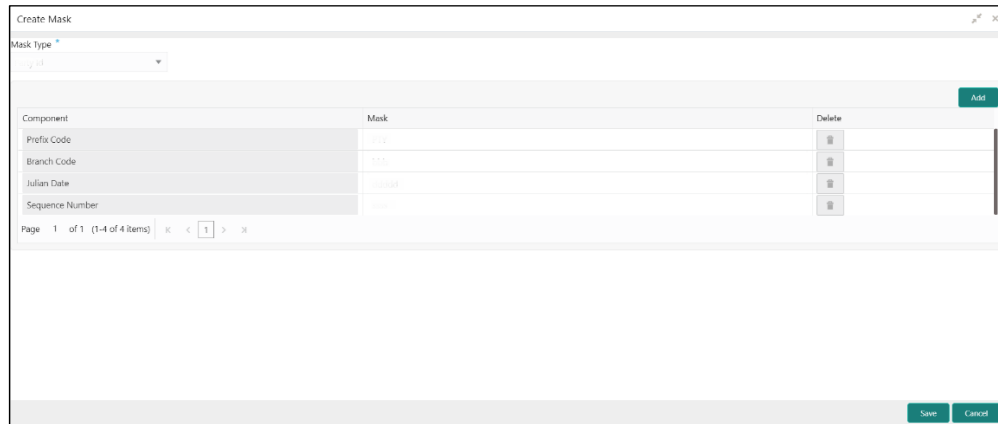
4. From the Home page, click **Party Services**. Under **Party Services**, click **Maintenance – Mask Management**.
5. Under, **Mask Management** click **Create Mask**.
  - The system displays the **Create Mask** screen.

**Figure 544: Create Mask**

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

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

**Figure 555: Create Mask – Add Attributes**



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

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

**Figure 566: View Mask**



## 2.10 Onboarding a customer with no KYC details

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

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

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

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

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

### 3 List Of Menus

1. Amendment – Amendment Comments - [Amendment](#) (pg. 71)
2. Approval - Approval Comments - [Approval](#) (pg. 67)
3. Enrichment - Basic Info - [Basic Info](#) (pg. 39)
4. Enrichment - Comments - [Comments](#) (pg. 53)
5. Enrichment - Employment - [Employment](#) (pg. 45)
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