

**Small and Medium Enterprise Onboarding
User Guide**

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Small and Medium Enterprise Onboarding User Guide

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1 Preface

1.1 Introduction

This guide provides step-by-step instructions to onboard a Small and Medium 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	<p>On click of Post, the system posts the comments below the Comments text box.</p>
Cancel	<p>On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.</p>
Hold	<p>On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If</p>

	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

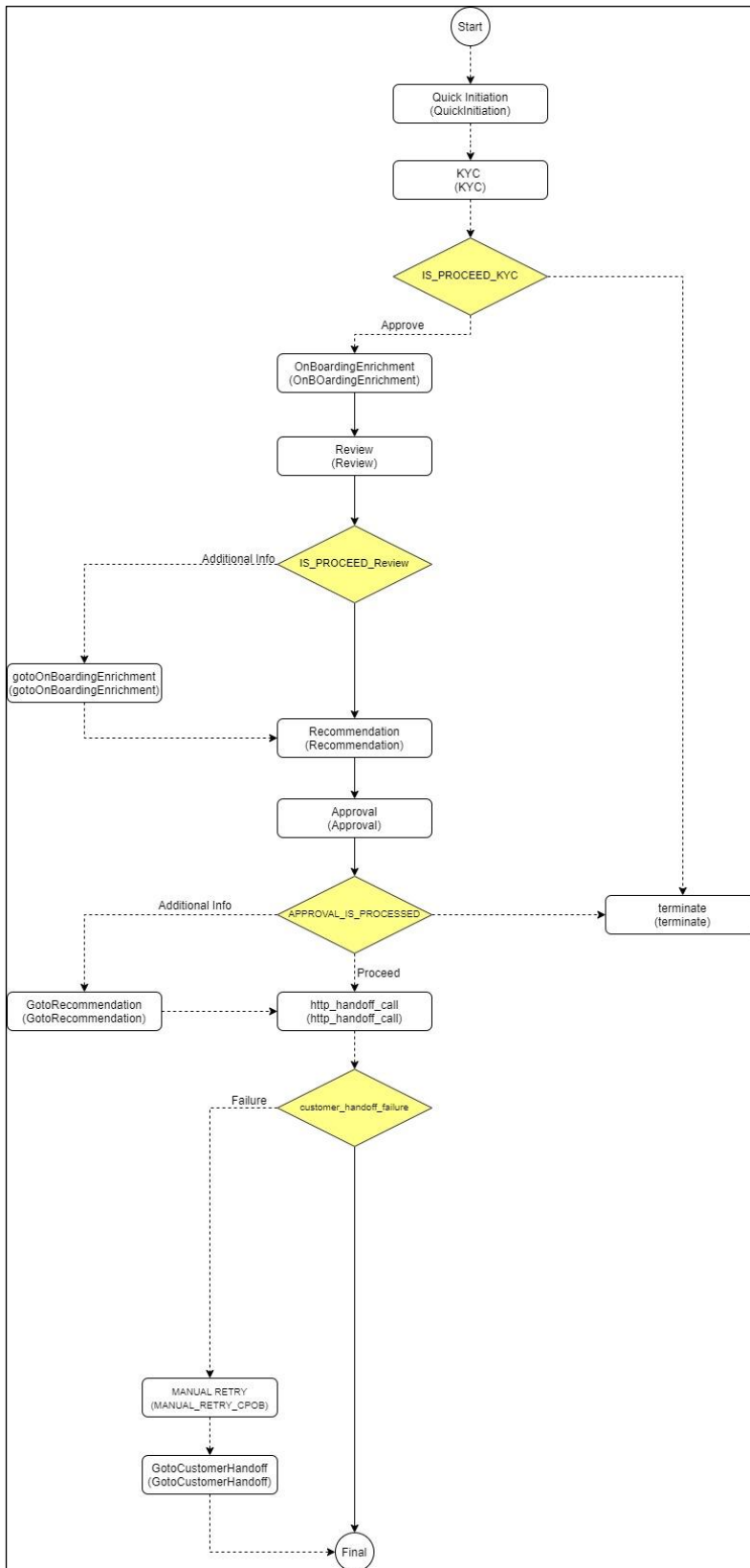
SME Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service. Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank, there would be 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	If required, select the desired business process code. NOTE: This field is displayed and required only if more than one process code is configured for a given customer type.

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			

Credit Rating *

Year	Agency	Rating
None		

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) ⏪ < 1 > ⏩

Comments ^{*}

Abort
Continue
Cancel

6. Click **Next**.

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

Figure 4: Initiation – Comments

Quick Initiation Screen (2 / 2)

Comments

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**.

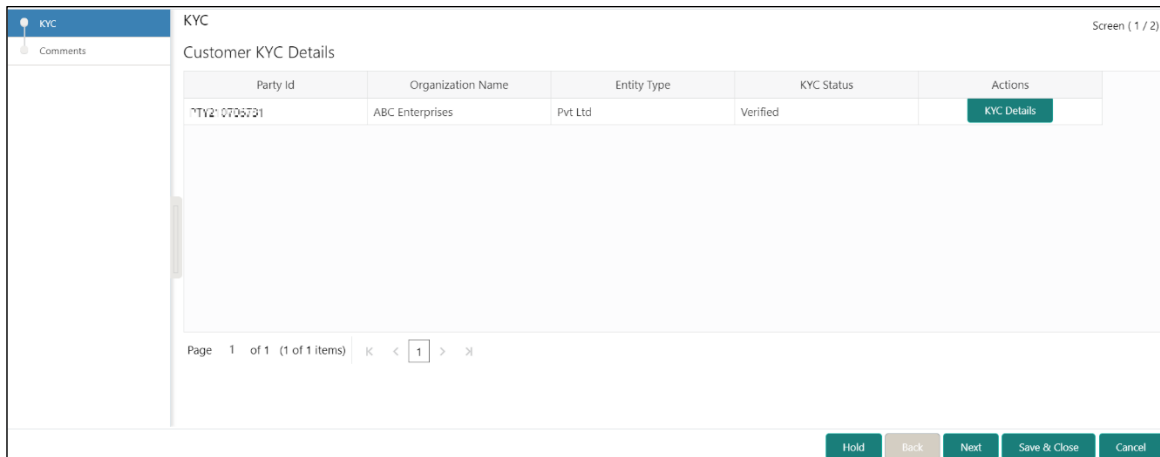
→ The system displays the **Free Tasks** screen.

Figure 6: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PT00001230001	PT00001230001	KYC	21-08-27	000	PT00001230001
Acquire & Edit	Medium	Retail Party Amendment	PT00001230002	PT00001230002	Review	21-08-25	000	PT00001230002
Acquire & Edit	Medium	SME Onboarding	PT00001230003	PT00001230003	Manual Retry	21-08-24	000	PT00001230003
Acquire & Edit	Medium	Retail Party Amendment	PT00001230004	PT00001230004	Manual Retry	21-08-25	000	PT00001230004
Acquire & Edit	Medium	Retail Onboarding	PT00001230005	PT00001230005	Onboarding Enrichment	70-01-01	000	PT00001230005
Acquire & Edit	Medium	Retail Onboarding	PT00001230006	PT00001230006	Onboarding Enrichment	70-01-01	000	PT00001230006
Acquire & Edit	Medium	Retail Onboarding	PT00001230007	PT00001230007	KYC MANUAL RETRY	70-01-01	000	PT00001230007
Acquire & Edit	Medium	Retail Onboarding	PT00001230008	PT00001230008	Manual Retry	70-01-01	000	PT00001230008
Acquire & Edit	Medium	Corporate Onboarding	PT00001230009	PT00001230009	Recommendation	21-08-24	000	PT00001230009
Acquire & Edit	Medium	Retail Onboarding	PT00001230010	PT00001230010	Manual Retry	70-01-01	000	PT00001230010
Acquire & Edit	Medium	Retail Onboarding	PT00001230011	PT00001230011	Manual Retry	70-01-01	000	PT00001230011
Acquire & Edit	Medium	Retail Onboarding	PT00001230012	PT00001230012	Review	21-08-24	000	PT00001230012
Acquire & Edit	Medium	Retail Onboarding	PT00001230013	PT00001230013	Manual Retry	21-08-24	000	PT00001230013
Acquire & Edit	Medium	Retail Onboarding	PT00001230014	PT00001230014	Onboarding Enrichment	70-01-01	000	PT00001230014

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

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

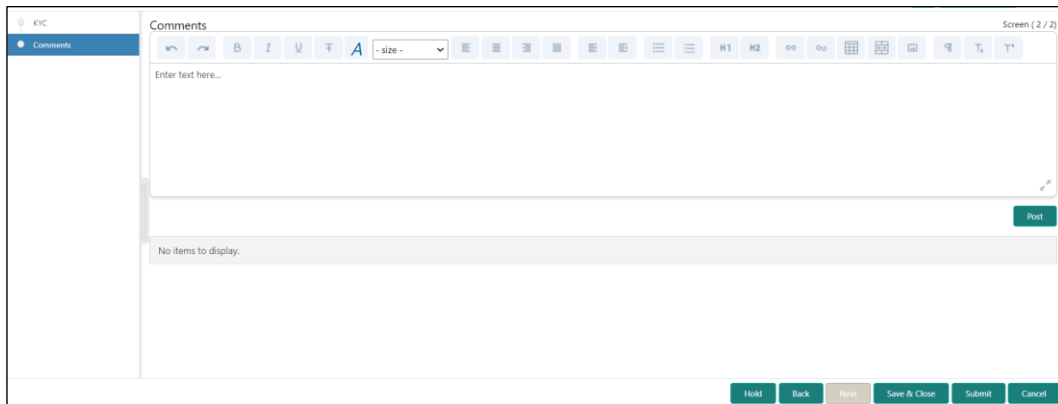
Figure 7: Customer KYC Details

- 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

The screenshot displays the 'Comments' interface for the KYC stage. The interface is divided into two main sections: a top section for entering a comment and a bottom section for displaying comments. The top section features a text input area with the placeholder text 'Enter text here...' and a 'Post' button. The bottom section displays a message 'No items to display.' The interface includes a top navigation bar with 'KYC' and 'Comments' tabs, and a bottom navigation bar with buttons for 'Home', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'. The top right corner of the interface shows 'Screen (2 / 2)'.

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

2.4 Onboarding Enrichment

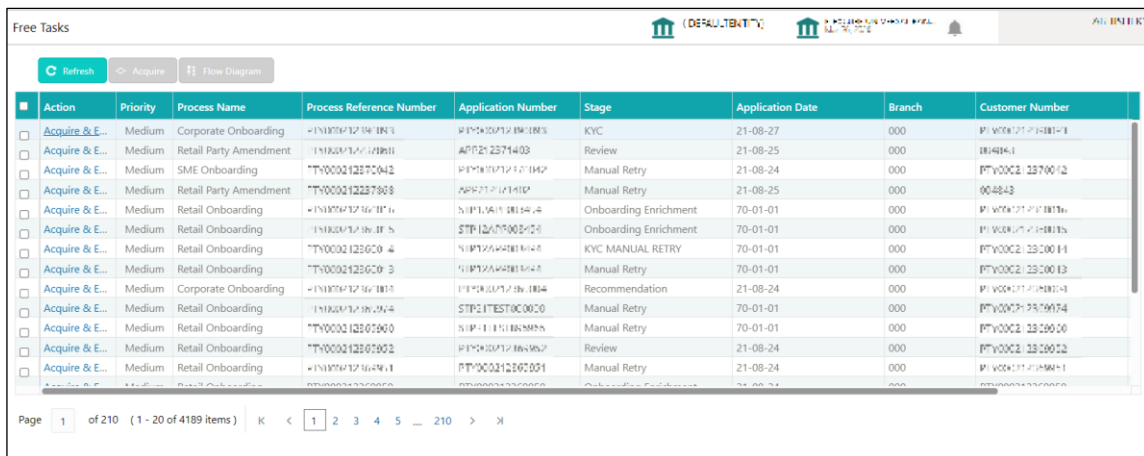
In this stage, the Relationship Manager can capture detailed information about the SME to be added in Oracle Banking Enterprise Party Management.

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

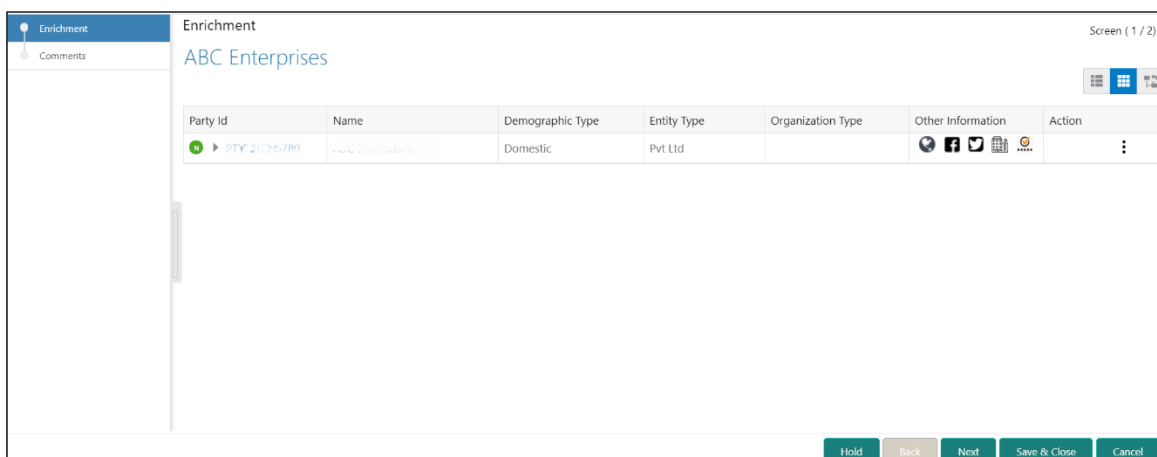


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PTV0001237001	PTV0001237001	KYC	21-08-27	000	PTV0001237001
Acquire & E...	Medium	Retail Party Amendment	PTV0001237002	PTV0001237002	Review	21-08-25	000	PTV0001237002
Acquire & E...	Medium	SME Onboarding	PTV0001237003	PTV0001237003	Manual Retry	21-08-24	000	PTV0001237003
Acquire & E...	Medium	Retail Party Amendment	PTV0001237004	PTV0001237004	Manual Retry	21-08-25	000	PTV0001237004
Acquire & E...	Medium	Retail Onboarding	PTV0001237005	PTV0001237005	Onboarding Enrichment	70-01-01	000	PTV0001237005
Acquire & E...	Medium	Retail Onboarding	PTV0001237006	PTV0001237006	Onboarding Enrichment	70-01-01	000	PTV0001237006
Acquire & E...	Medium	Retail Onboarding	PTV0001237007	PTV0001237007	KYC MANUAL RETRY	70-01-01	000	PTV0001237007
Acquire & E...	Medium	Retail Onboarding	PTV0001237008	PTV0001237008	Manual Retry	70-01-01	000	PTV0001237008
Acquire & E...	Medium	Corporate Onboarding	PTV0001237009	PTV0001237009	Recommendation	21-08-24	000	PTV0001237009
Acquire & E...	Medium	Retail Onboarding	PTV0001237010	PTV0001237010	Manual Retry	70-01-01	000	PTV0001237010
Acquire & E...	Medium	Retail Onboarding	PTV0001237011	PTV0001237011	Manual Retry	70-01-01	000	PTV0001237011
Acquire & E...	Medium	Retail Onboarding	PTV0001237012	PTV0001237012	Manual Retry	21-08-24	000	PTV0001237012
Acquire & E...	Medium	Retail Onboarding	PTV0001237013	PTV0001237013	Manual Retry	21-08-24	000	PTV0001237013

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
PTV0001237001	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

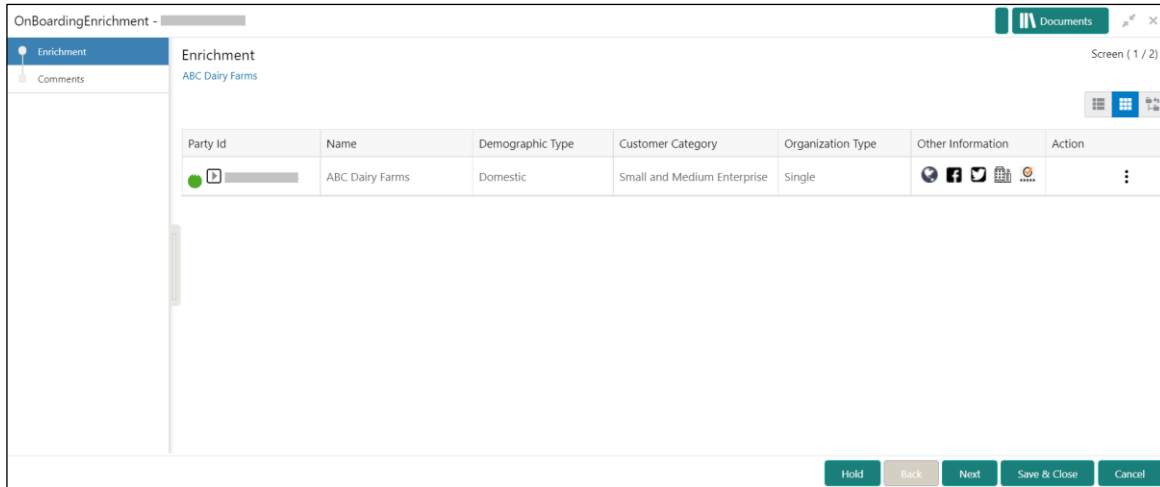


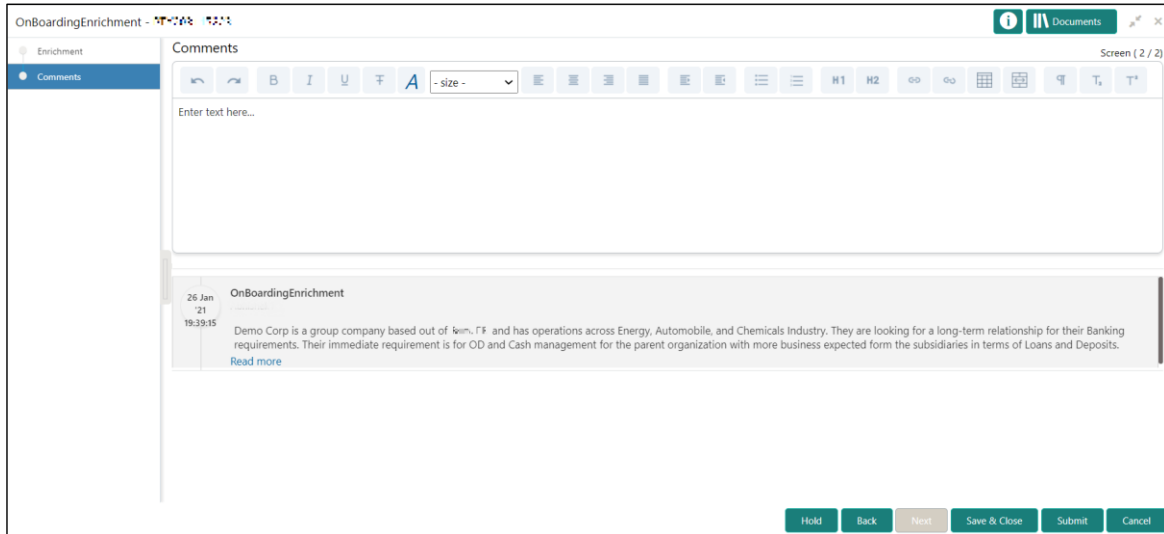
Table 6: Enrichment – Field Description

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 shows a web form titled "Demographic Details" under the "Party Details" section. The form is divided into several sections: "Customer Profile", "Financial Profile", "Stakeholders", and "Assets". The "Basic Info" section is currently active and contains the following fields:

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

Navigation and action buttons include "Save" (top right), "OK" (bottom right), and "Cancel" (bottom right).

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

The screenshot shows the 'Add Address' form with the following fields and sections:

- Address Section:**
 - Address Type * (dropdown)
 - Location (text input)
 - Building Number (text input)
 - Room (text input)
 - District Name (text input)
 - Preferred * (radio button)
 - Department (text input)
 - Building Name (text input)
 - Post Code (text input)
 - Country Sub Division (text input)
 - Sub Department (text input)
 - Floor (text input)
 - Town Name (text input)
 - Country * (text input with search icon)
 - Street Name (text input)
 - Post Box (text input)
 - Town Location Name (text input)
- Media Section:**
 - Tabs: Email, FAX, Swift, Mobile, Phone Number
 - Table:

Email Id	Preferred	Action
No data to display.		
 - Page 1 (0 of 0 items) | < 1 >
 - Buttons: 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)

Media			
Email	FAX	Swift	Mobile
Phone Number			
Email Id	Preferred	Action	
		<input type="checkbox"/> <input type="checkbox"/>	

Page 1 of 1 (1 of 1 items) | < 1 > ✕

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)

The screenshot shows the 'Media' section with tabs for Email, FAX, Swift, Mobile, and Phone Number. The 'FAX' tab is active. Below the tabs is a table with the following columns: ISD Code, Area Code, Fax Number, Preferred, and Action. The table is currently empty. At the bottom, there are pagination controls showing 'Page 1 of 1 (1 of 1 items)'.

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)

The screenshot shows the 'Media' section with tabs for Email, FAX, Swift, Mobile, and Phone Number. The 'Mobile' tab is active. Below the tabs is a table with the following columns: ISD Code, Mobile Number, Preferred, and Action. The table is currently empty. At the bottom, there are pagination controls showing 'Page 1 of 1 (1 of 1 items)'.

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 a web interface for managing media information. At the top, there are tabs for 'Email', 'FAX', 'Swift', 'Mobile', and 'Phone Number', with 'Phone Number' selected. Below the tabs is a table with the following columns: 'ISD Code', 'Area Code', 'Phone Number', 'Preferred', and 'Action'. The 'Action' column contains two icons: a pencil for editing and a trash can for deleting. At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and 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)

Business Identifier Code	Address Line 1	Address Line 2	Address Line 3	Address Line 4	Preferred	Action

Page 1 of 1 (1 of 1 items)

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

The screenshot shows a web application window titled "AIR2 Pvt Ltd" with a close button (X) in the top right corner. The main content area is divided into two sections: "Party Details" and "Stakeholder Details". Under "Party Details", there is a "Customer Profile" section with a right-pointing arrow and a "Financial Profile" section with a green plus sign. Below these are several tabs: "Owners (0)", "Authorized Signatories (0)", "Guarantors (0)", "Suppliers (1)", "Bankers (0)", "Insurers (0)", "Buyers (0)", "Management Team (0)", "Sponsors (0)", "Debtors (0)", "Creditors (0)", and "Ac >". The "Stakeholders" tab is currently selected. Below the tabs is a table with the following columns: "Party Type", "CIF/Party Id", "Name", "ID/Registration Number", "Is Customer", and "Action". The table is empty and contains the text "No data to display." At the bottom right of the window, there are two buttons: "OK" and "Cancel".

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

Stakeholders to a customer can be either of the following:

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

Following stakeholder types are supported for the 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

Search Party

Individual Non-Individual

First Name Middle Name Last Name Date of Birth

Unique Id Mobile Number Email

Fetch Clear

Stakeholder Type CIF First Name Middle Name Last Name DOB Id Type Unique Id Party Id Is Customer

No data to display.

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

Close

Figure 196: Search Party – Non-Individual

Search Party

Individual Non-Individual

Business/Organization Name Registration Number Registration date Email

Fetch Clear

Stakeholder Type CIF First Name Middle Name Last Name Party Id Is Customer

No data to display.

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

Close

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

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

4. If the stakeholder is new to the Bank, then click **Next** without entering CIF/Party Id.
- The **Add New Owners** screen is displayed to capture details for the new stakeholder.

Figure 207: Add New Owners

The screenshot shows the 'Add New Owners' form with the following sections and fields:

- Stakeholder Type:** Individual (dropdown)
- Basic info & Citizenship:**
 - Title, First Name, Middle Name, Last Name, Short Name
 - Maiden Name, Date of Birth, Gender, Marital Status
 - Customer Category, Customer Segment, ID Type, Unique ID
 - Upload Photo (button)
- Birth Country, Nationality, Citizenship by, Resident Status** (dropdowns)
- Country of residence, Preferred Language, Preferred Currency** (dropdowns)
- Address:**
 - Address Type, Building Name, Street Name, Locality, City
 - State, Country Code, Zip Code, ISD, Mobile Number
 - Email ID, ISD, Contact Number, Narrative
- Buttons:** Add More, Delete, Next, Cancel

- 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.

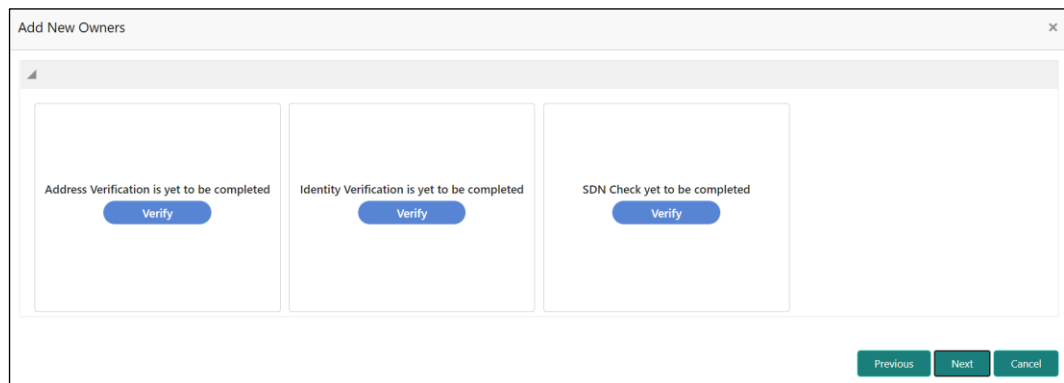
Field Name	Description
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click the search icon and select the birth country from the list of values.
Nationality	Click the search icon and select the nationality of the stakeholder from the list of values.
Citizenship By	Select the 'Citizenship 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



- 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.

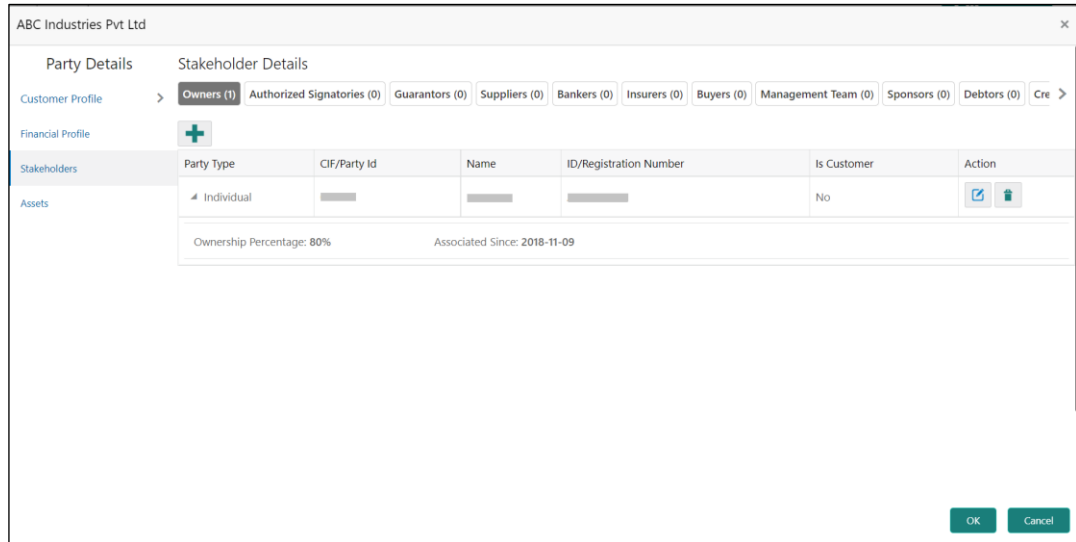
Table 18: Financial Profile – Field Description

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

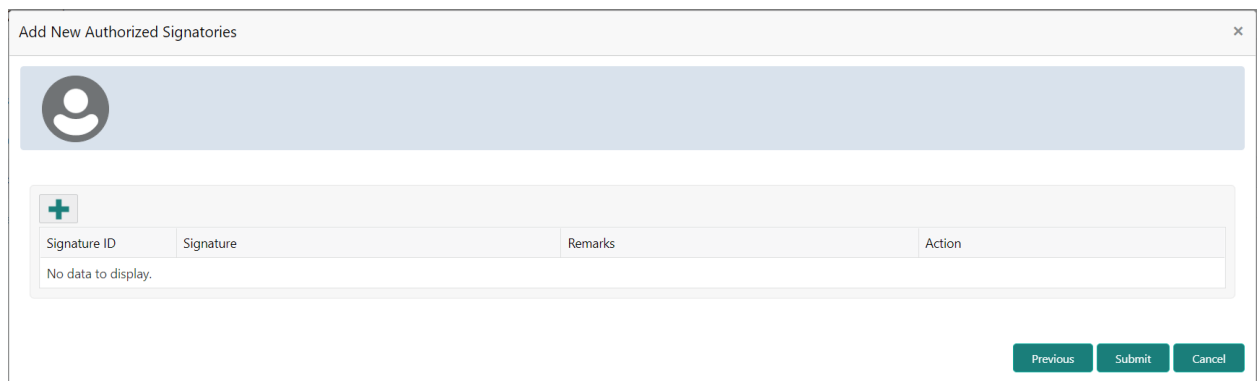


NOTE: If the stakeholder is an existing customer or an existing Party, then the linkage is based on the CIF/Party Id. In case a new stakeholder is being added, the system will generate a Party Id for the newly added stakeholder. This Party Id is used to establish a link between the new customer and stakeholder.

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

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

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.

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

Figure 265: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PT00001230001	PT00001230001	KYC	21-08-27	000	PT00001230001
Acquire & E...	Medium	Retail Party Amendment	PT00001230002	PT00001230002	Review	21-08-25	000	PT00001230002
Acquire & E...	Medium	SME Onboarding	PT00001230003	PT00001230003	Manual Retry	21-08-24	000	PT00001230003
Acquire & E...	Medium	Retail Party Amendment	PT00001230004	PT00001230004	Manual Retry	21-08-25	000	PT00001230004
Acquire & E...	Medium	Retail Onboarding	PT00001230005	PT00001230005	Onboarding Enrichment	70-01-01	000	PT00001230005
Acquire & E...	Medium	Retail Onboarding	PT00001230006	PT00001230006	Onboarding Enrichment	70-01-01	000	PT00001230006
Acquire & E...	Medium	Retail Onboarding	PT00001230007	PT00001230007	KYC MANUAL RETRY	70-01-01	000	PT00001230007
Acquire & E...	Medium	Retail Onboarding	PT00001230008	PT00001230008	Manual Retry	70-01-01	000	PT00001230008
Acquire & E...	Medium	Corporate Onboarding	PT00001230009	PT00001230009	Recommendation	21-08-24	000	PT00001230009
Acquire & E...	Medium	Retail Onboarding	PT00001230010	PT00001230010	Manual Retry	70-01-01	000	PT00001230010
Acquire & E...	Medium	Retail Onboarding	PT00001230011	PT00001230011	Manual Retry	70-01-01	000	PT00001230011
Acquire & E...	Medium	Retail Onboarding	PT00001230012	PT00001230012	Review	21-08-24	000	PT00001230012
Acquire & E...	Medium	Retail Onboarding	PT00001230013	PT00001230013	Manual Retry	21-08-24	000	PT00001230013

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

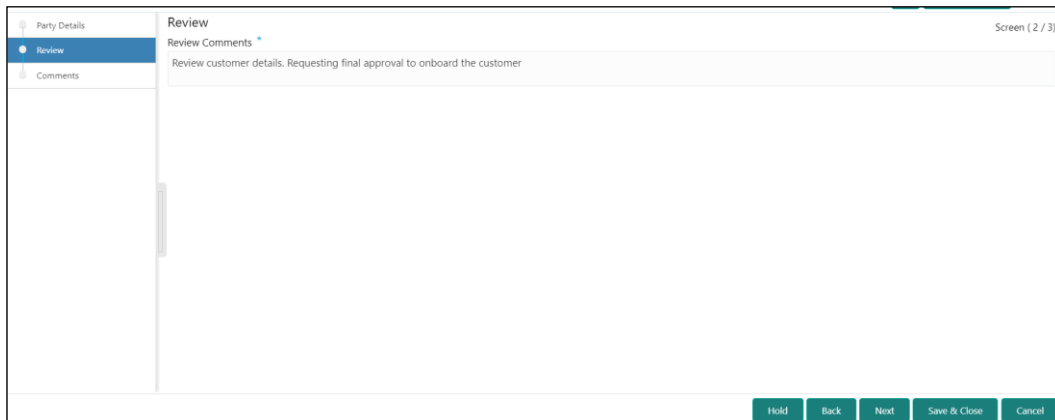
Figure 276: SME – Review

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PT00001230014	PT00001230014	Domestic	Pvt Ltd			

- 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.

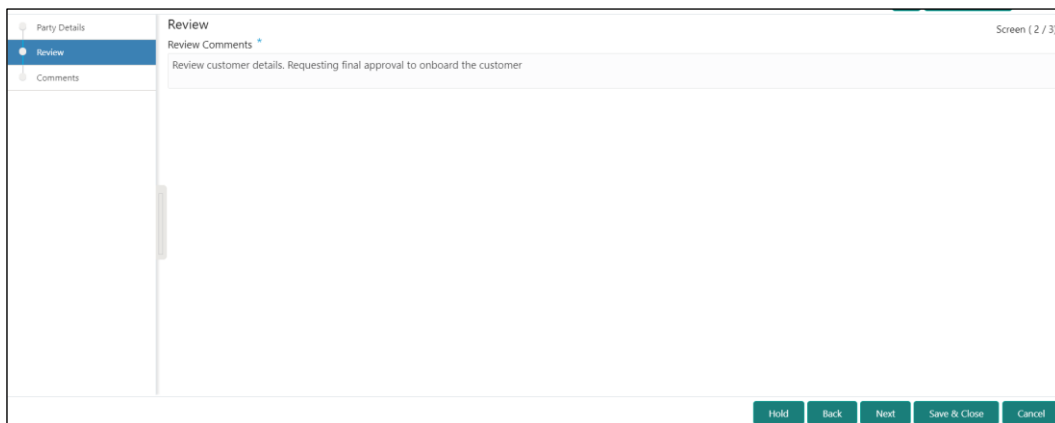
- After reviewing the customer information, click **Next**.
→ The system displays the **Review – Review Comments** page.

Figure 287: Review – Review Comments



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

Figure 298: Review – Overall Comments



- 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	PT00001237813	PT00001237813	KYC	21-08-27	000	PT00001237813
Acquire & E...	Medium	Retail Party Amendment	PT00001237814	PT00001237814	Review	21-08-25	000	PT00001237814
Acquire & E...	Medium	SME Onboarding	PT00001237815	PT00001237815	Manual Retry	21-08-24	000	PT00001237815
Acquire & E...	Medium	Retail Party Amendment	PT00001237816	PT00001237816	Manual Retry	21-08-25	000	PT00001237816
Acquire & E...	Medium	Retail Onboarding	PT00001237817	PT00001237817	Onboarding Enrichment	70-01-01	000	PT00001237817
Acquire & E...	Medium	Retail Onboarding	PT00001237818	PT00001237818	Onboarding Enrichment	70-01-01	000	PT00001237818
Acquire & E...	Medium	Retail Onboarding	PT00001237819	PT00001237819	KYC MANUAL RETRY	70-01-01	000	PT00001237819
Acquire & E...	Medium	Retail Onboarding	PT00001237820	PT00001237820	Manual Retry	70-01-01	000	PT00001237820
Acquire & E...	Medium	Corporate Onboarding	PT00001237821	PT00001237821	Recommendation	21-08-24	000	PT00001237821
Acquire & E...	Medium	Retail Onboarding	PT00001237822	PT00001237822	Manual Retry	70-01-01	000	PT00001237822
Acquire & E...	Medium	Retail Onboarding	PT00001237823	PT00001237823	Manual Retry	70-01-01	000	PT00001237823
Acquire & E...	Medium	Retail Onboarding	PT00001237824	PT00001237824	Review	21-08-24	000	PT00001237824
Acquire & E...	Medium	Retail Onboarding	PT00001237825	PT00001237825	Manual Retry	21-08-24	000	PT00001237825

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
PT00001237814	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

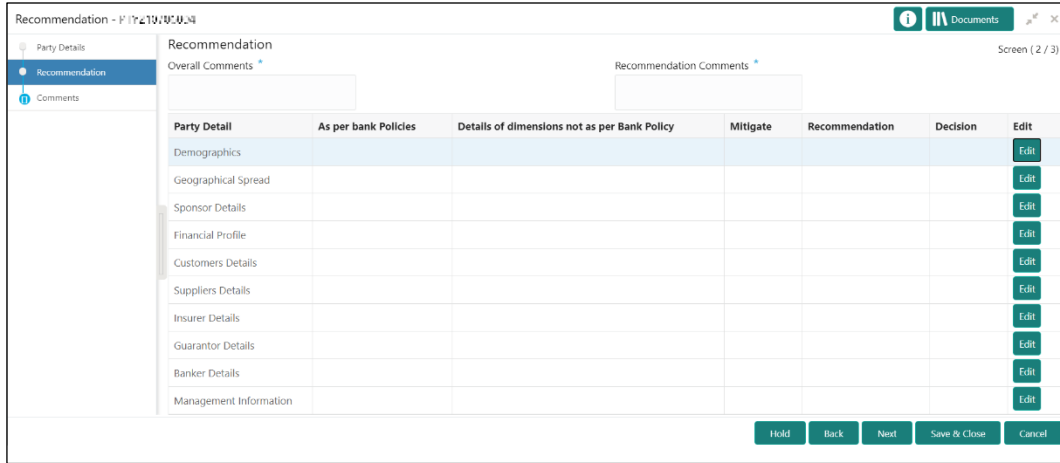
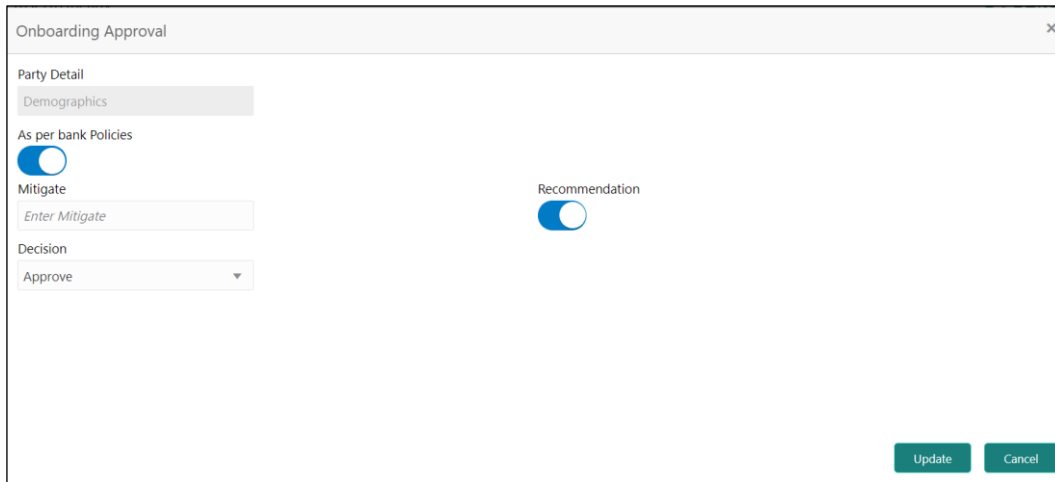


Figure 42: SME – Onboarding Approval



- 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 - Party Details, Recommendation, Comments

Recommendation Comments

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 - Comments

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	PTV0001230001	PTV0001230001	KYC	21-08-27	000	PTV0001230001
Acquire & E...	Medium	Retail Party Amendment	PTV0001230002	APP212371403	Review	21-08-25	000	PTV0001230002
Acquire & E...	Medium	SME Onboarding	PTV0001230003	PTV0001230003	Manual Retry	21-08-24	000	PTV0001230003
Acquire & E...	Medium	Retail Party Amendment	PTV0001230004	APP212371403	Manual Retry	21-08-25	000	PTV0001230004
Acquire & E...	Medium	Retail Onboarding	PTV0001230005	PTV0001230005	Onboarding Enrichment	70-01-01	000	PTV0001230005
Acquire & E...	Medium	Retail Onboarding	PTV0001230006	STP1230000000	Onboarding Enrichment	70-01-01	000	PTV0001230006
Acquire & E...	Medium	Retail Onboarding	PTV0001230007	PTV0001230007	KYC MANUAL RETRY	70-01-01	000	PTV0001230007
Acquire & E...	Medium	Retail Onboarding	PTV0001230008	PTV0001230008	Manual Retry	70-01-01	000	PTV0001230008
Acquire & E...	Medium	Corporate Onboarding	PTV0001230009	PTV0001230009	Recommendation	21-08-24	000	PTV0001230009
Acquire & E...	Medium	Retail Onboarding	PTV0001230010	STP1230000000	Manual Retry	70-01-01	000	PTV0001230010
Acquire & E...	Medium	Retail Onboarding	PTV0001230011	PTV0001230011	Manual Retry	70-01-01	000	PTV0001230011
Acquire & E...	Medium	Retail Onboarding	PTV0001230012	PTV0001230012	Review	21-08-24	000	PTV0001230012
Acquire & E...	Medium	Retail Onboarding	PTV0001230013	PTV0001230013	Manual Retry	21-08-24	000	PTV0001230013

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

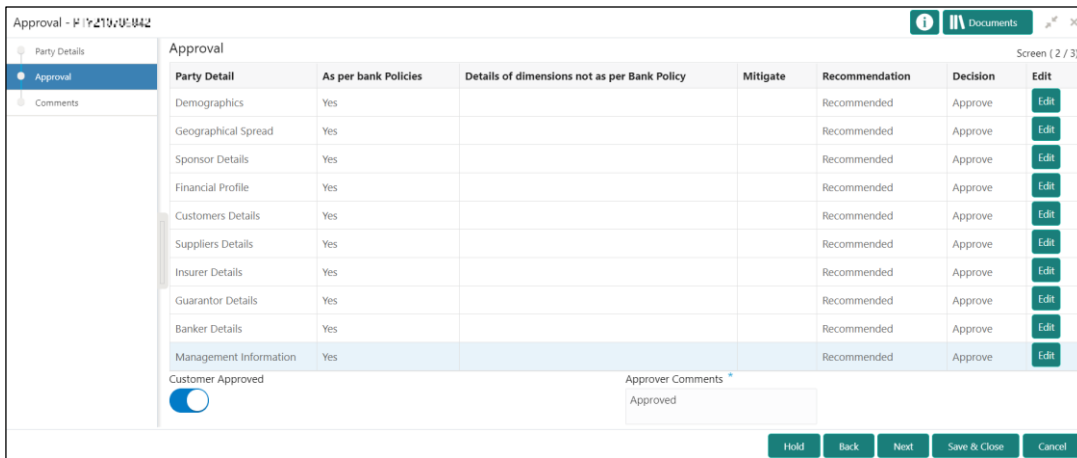
Figure 46: SME – Approval

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV0001230003	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.

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

Figure 47: SME – Approval Decision and Comments



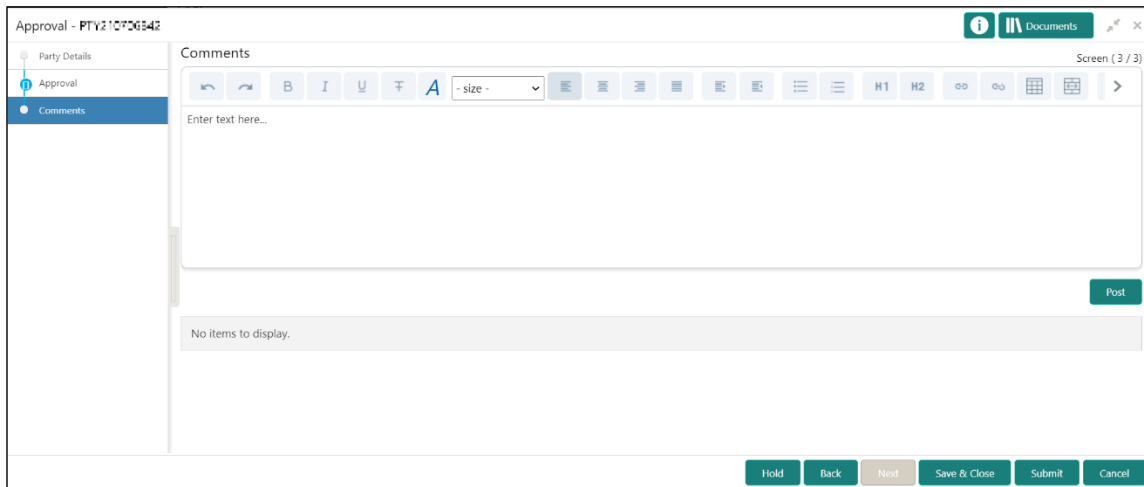
- On **Approval** screen, specify the details to mark the final approval. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

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.

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

Figure 48: Recommendation – Overall Comments



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

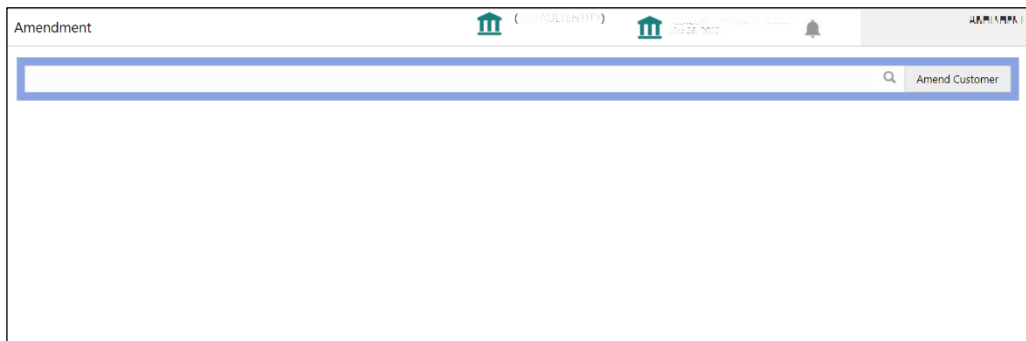
2.8 Amendment

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



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

Figure 50: Amendment – SME Amendment

The screenshot displays the 'Corporate Amendment - SME Amendment' screen. The main content area is titled 'Quick Initiation' and contains several sections:

- Organization details:** Fields for Organization Name (Pvt Ltd), Organization Type (Single), Entity Type (D), Demography Type (Domestic), Classification Type (Medium), and an Upload Logo button.
- Industries:** A table with columns for Sector, Industry Group, Industry, and Sub Industry. One entry is shown: Sector: Industrials, Industry Group: Transportation, Industry: Road, Sub Industry: Railroads. There are 'Add Industry' and 'Delete' buttons.
- Credit Rating:** A table with columns for Year, Agency, and Rating. One entry is shown: Year: 2021, Agency: Moody's, Rating: AAA. There are 'Add Rating' and 'Delete' buttons.
- Social Media Profiles:** Fields for Official Website, Facebook (www.facebook.com/434141), and Twitter (www.twitter.com/422141).

At the bottom, there is a navigation bar with buttons: Hold, Back, Next, Save & Close, and 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](#).

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