

**Small and Medium Business Onboarding  
User Guide**

**Oracle Banking**

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## Small and Medium Business Onboarding User Guide

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# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Document Accessibility

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

## 1.4 List of Topics

This user manual is organized as follow:

**Table 1: List of Topics**

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

## 1.5 Related Documents












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

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

## 1.6 Symbols and Icons

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

**Table 2: Symbols and Icons**

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

## 1.7 Basic Actions

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

**Table 3: Basic Actions**

Symbol	Functions
<b>Submit</b>	<p>On click of Submit, the checklists applicable for the stage will be defaulted based on the application category. On verifying all the checklist and on selection of the outcome, the task will be submitted. The following options are available for 'Outcome':</p> <ul style="list-style-type: none"> <li>• 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 Comments 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>Hold</b>	<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 mandatory fields have not been captured, system will display error until the mandatory fields have been captured.</p>

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

## 2 Small and Medium Business (SMB) Onboarding

### 2.1 Overview

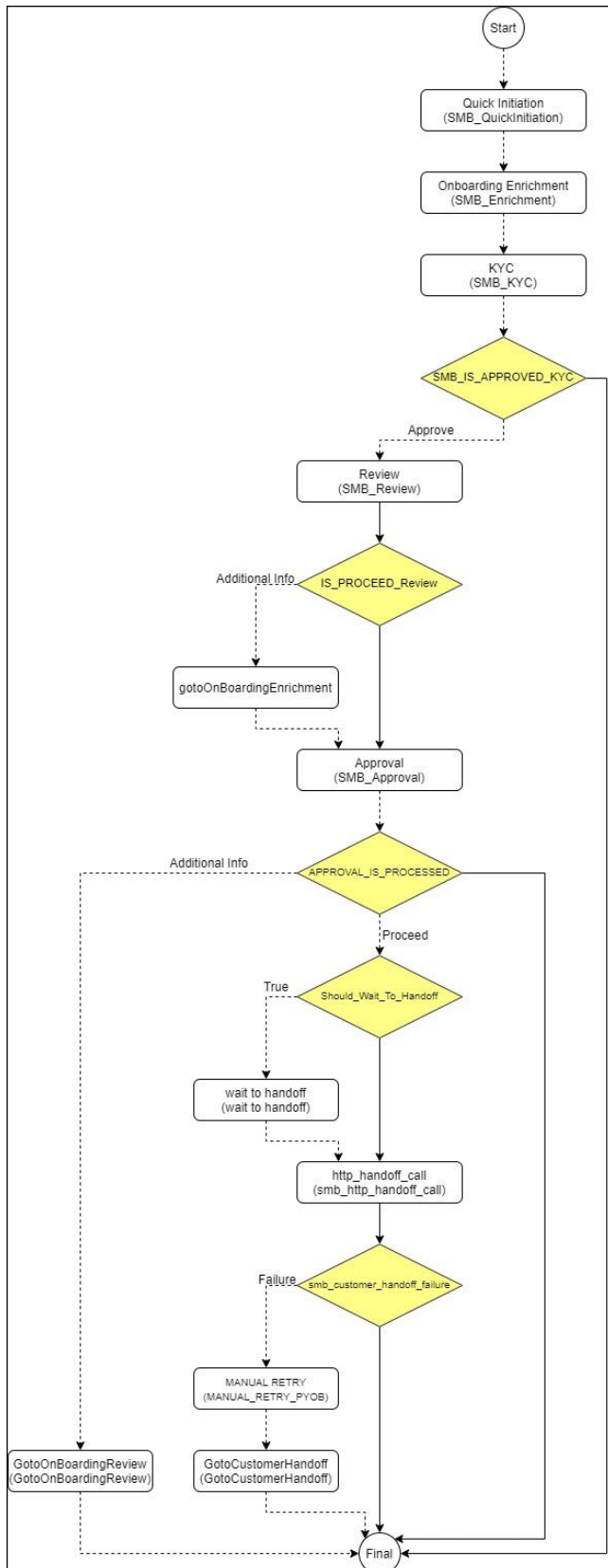
Small and Medium Business (SMB) Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's products or approaches the bank for an availing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

#### 2.1.1 Process Flow Diagram

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



Figure 1: Process Flow



## 2.2 Onboarding Initiation

This section contains the following topics:

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

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

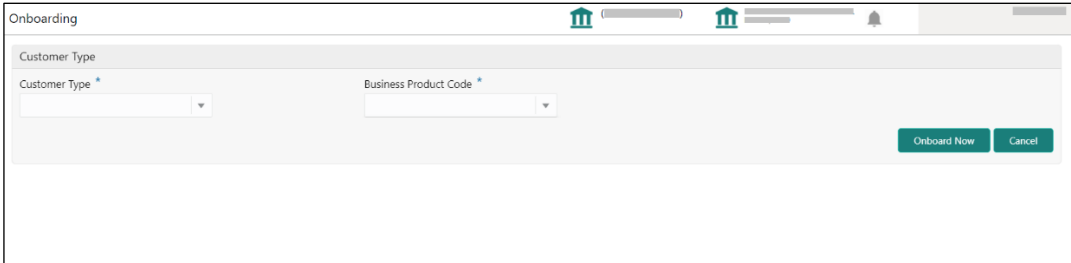
### Prerequisites:

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

### To initiate the Onboarding process:

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

**Figure 2: Onboarding Initiation**



The screenshot shows the 'Onboarding' screen in a web application. At the top, there is a header with the title 'Onboarding' and several navigation icons. Below the header, there is a form area with two dropdown menus: 'Customer Type \*' and 'Business Product Code \*'. Both dropdown menus are currently empty. 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>Small and Medium Business</b> from the drop-down values.
<b>Business Process Code</b>	If required, select the desired business process code. <b>NOTE:</b> This field is displayed and required only if more than one process code is configured for a given customer type.

- Click on **Onboard Now**.

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

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

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

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

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

Field Name	Description
<b>Customer Category</b>	Click search icon and select customer category from the list of values.
<b>Application Priority</b>	Select the priority of Party Onboarding application.
<b>Customer Access Group</b>	Click search icon and select the customer access group for the party. <b>NOTE:</b> User should have required access to onboard a party within a customer access group.  For more details, refer <b>Oracle Banking Party Configuration User Guide</b> .

5. Click **Submit**.

System will check for duplicate customers (Dedupe Check).

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

**Example:** There is a customer by the name “Whywedya Business Unfolding Opc Private Limited” and the user will try to create a customer with the same name again. Then the system will display duplicate records as below.

**Figure 4: Duplication Check**

Duplication Check ✕

Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
SMB		000039052	Whywedya Business Unfolding Opc Private Limited	12321312312	2022-02-11	IN_PROGRESS

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Comments \*

Abort
Continue
Cancel

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

→ Dedupe check will be performed as a service.

## 2.2.1 Basic Details

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

**Figure 5: Initiation - Basic Details**



Perform the following steps to update the basic details:

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

**Figure 6: Basic Details**

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

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

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

2. **Upload logo** of the customer, if available.

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

→ The system displays the address related fields.

**Figure 7: Address**

The screenshot shows a web form titled 'Basic Details' with a 'Business Detail' section. The 'Address' section is expanded, showing various input fields. The fields are: Address Type (dropdown), Building Name, State, Email ID, Location (searchable), Street Name, Country Code (searchable), ISD, Contact Number, Preferred (radio button), Locality, Zip Code, City, ISD, Mobile Number, and Narrative. A 'Delete' button is located next to the Preferred field. At the bottom of the form, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The left sidebar contains navigation options: Stakeholder Details, Financial Information, Interested Products, Comments, and Review and Submit.

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

**Table 7: Address – Field Description**

Field Name	Description
<b>Address Type</b>	Select the address type from the drop-down menu.
<b>Location</b>	Select the Location from the list of values. This pertains to a particular area in a country
<b>Preferred</b>	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
<b>Building Name</b>	Specify the building name of the customer.
<b>Street Name</b>	Specify the street name of the customer.
<b>Locality</b>	Specify the locality of the customer.
<b>City</b>	Specify the city of the customer.
<b>State</b>	Specify the state of the customer.
<b>Country</b>	Click search icon and select country from the list of values.
<b>Postal Code</b>	Specify the postal code for the address
<b>Mobile Number</b>	Specify the mobile number of the customer.
<b>Email ID</b>	Specify the Email Id of the customer.

Field Name	Description
<b>Contact Number</b>	Specify the contact number of the customer.
<b>Narrative</b>	Specify the description for the address.
<b>Add More</b>	Click <b>Add more</b> to add another address.

5. After completion of the **Address** details, click and expand **ISO Address** section, and click **+ Button**.

→ The system displays **ISO Address** Section.

**Figure 8: Add Address**

**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 8: ISO – Add Address – Field Description**

Field Name	Description
<b>Address Type</b>	Select the address type from the drop-down values.
<b>Location</b>	Select the Location from the list of values. This pertains to a particular area in a country



Field Name	Description
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.
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.
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.

**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 9: Media (Email)**

The screenshot shows a web interface for managing media. At the top, there are tabs for 'Email', 'FAX', 'Swift', 'Mobile', and 'Phone Number', with 'Email' selected. A green plus icon is in the top right. Below the tabs is a table with three columns: 'Email Id', 'Preferred', and 'Action'. The 'Action' column contains two icons: a pencil and a trash can. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation arrows.

**Table 9: Media (Email) – Field Description**

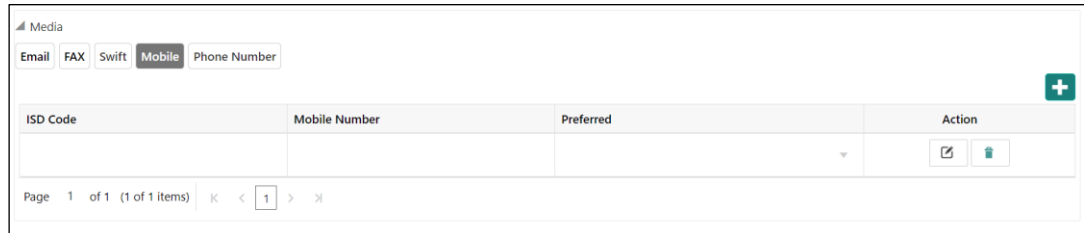
Field Name	Description
<b>Email Id</b>	Specify the email id of the customer.
<b>Preferred</b>	Specify the preferred email id, in case more than one email id is captured.
<b>Action</b>	If required, select the desired icon to edit/delete the entry.

**Figure 10: Media (FAX)**

The screenshot shows a web interface for managing media. At the top, there are tabs for 'Email', 'FAX', 'Swift', 'Mobile', and 'Phone Number', with 'FAX' selected. A green plus icon is in the top right. Below the tabs is a table with five columns: 'ISD Code', 'Area Code', 'Fax Number', 'Preferred', and 'Action'. The 'Action' column contains two icons: a pencil and a trash can. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation arrows.

**Table 10: Media (Fax) – Field Description**

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

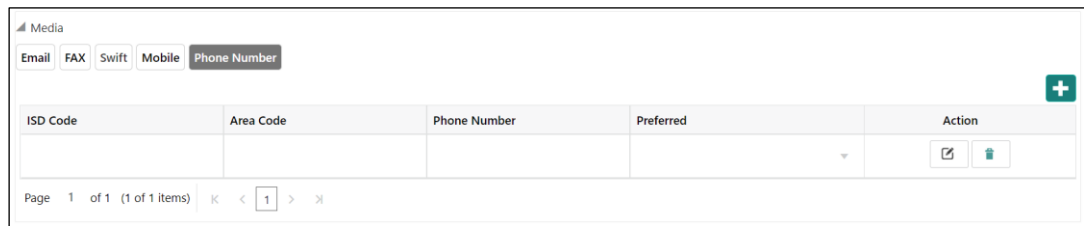
**Figure 11: Media (Mobile)**


ISD Code	Mobile Number	Preferred	Action
			<input type="checkbox"/> <input type="checkbox"/>

Page 1 of 1 (1 of 1 items)

**Table 11: Media (Mobile) – Field Description**

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

**Figure 12: Media (Phone Number)**


ISD Code	Area Code	Phone Number	Preferred	Action
				<input type="checkbox"/> <input type="checkbox"/>

Page 1 of 1 (1 of 1 items)

**Table 12: Media (Phone Number) – Field Description**

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

**Figure 13: Media (SWIFT)**

**Table 13: Media (SWIFT) – Field Description**

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

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

→ The system displays the social profile related fields.

**Figure 14: Social Profile**

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

**Table 14: Social Profile – Field Description**

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

8. Click **Next** to move to the **Initiation – Stakeholder Details** page.

## 2.2.2 Stakeholder Details

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

Stakeholders to a customer can be either of the following:

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

**Figure 15: Initiation – Stakeholder Details**

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

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

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

**Figure 16: Add New Owners**

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

**Figure 17: Search Party – Individual**

**Figure 18: 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)

Close

**NOTE:** User should have required access to add a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.

4. After you specify the CIF/Party Id, Click **Next**.
  - The system displays the screen to add relationship specific attribute for the stakeholder.
5. If the stakeholder is new to the Bank, then click **Next** without entering CIF/Party Id.
  - The system displays screen to capture details for the new stakeholder.

**Figure 19: Add New Owners**

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

**Table 15: Add New Owners – Field Description**

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



Field Name	Description
<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>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>Customer Segment</b>	Select the customer segment from the drop-down values.
<b>Customer Access Group</b>	Click search icon and select the customer access group for the party. <b>Note:</b> User should have required access to onboarding a party within a customer access group. For more details, refer <b>Oracle Banking Party Configuration User Guide</b> .
<b>Details for 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 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.

Field Name	Description
<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.
<b>Address</b>	Specify the fields under this segment.
<b>Address Type</b>	Select the address type from the drop-down values.
<b>Building Name</b>	Specify the building name of the new stakeholder.
<b>Street Name</b>	Specify the street name of the new stakeholder.
<b>Locality</b>	Specify the locality of the new stakeholder.
<b>City</b>	Specify the city of the new stakeholder.
<b>State</b>	Specify the state of the new stakeholder.
<b>Country Code</b>	Click search icon and select country code from the list of values.
<b>Zip Code</b>	Specify the zip code of the address.
<b>Mobile Number</b>	Specify the mobile number of the new stakeholder.
<b>Email ID</b>	Specify the email Id of the new stakeholder.
<b>Contact Number</b>	Specify the contact number of the new stakeholder.
<b>Narrative</b>	Specify the description for the new stakeholder.

7. Click **Next**.

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

**Figure 20: Add New Owners - KYC**

The screenshot shows a window titled "Add New Owners" with a close button (X) in the top right corner. The main content area contains three white boxes, each representing a verification step. The first box is labeled "Address Verification is yet to be completed" and has a blue "Verify" button below it. The second box is labeled "Identity Verification is yet to be completed" and has a blue "Verify" button below it. The third box is labeled "SDN Check yet to be completed" and has a blue "Verify" button below it. At the bottom right of the window, there are three green buttons: "Previous", "Next", and "Cancel".

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

**NOTE:** This step is optional

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

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

**Figure 21: Add New Stakeholder – Capture relationship specific attribute**

The screenshot shows a window titled "Add New Owners" with a close button (X) in the top right corner. The form is divided into two main sections. The top section is a light blue header with a profile icon on the left and several input fields: "Type" (with a dropdown menu showing "Non Customer"), "Date of birth", "Gender", "Id Type", "Unique Id", and "Citizenship". Below this header, there are two more input fields: "Ownership Percentage" and "Associated Since". At the bottom right of the window, there are two green buttons: "Submit" and "Cancel".

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

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

**Figure 22: New Stakeholder Added**

The screenshot displays the 'Stakeholder Details' screen. On the left is a navigation menu with options: Basic Details, Stakeholder Details (selected), Financial Information, Interested Products, Comments, and Review and Submit. The main area is titled 'Stakeholder Details' and includes sub-sections: Owners (1), Authorized Signatories (0), Guarantors (0), and Suppliers (0). A table lists the stakeholder details:

Party Type	CIF/Party Id	Name	ID/Registration Number	Is Customer	Action
Individual	[Redacted]	[Redacted]	[Redacted]	No	[Edit] [Delete]

Below the table, it shows 'Ownership Percentage: 80%' and 'Associated Since: 2015-08-11'. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

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

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

**NOTE:**

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

## 2.2.3 Financial Information

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

**Figure 23: Initiation – Financial Information**

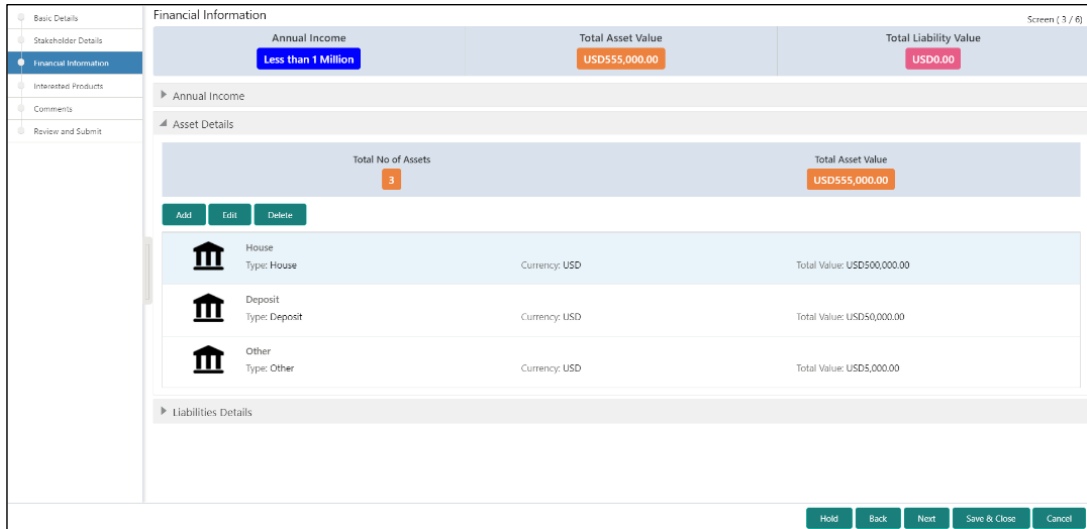
Perform the following steps to update the financial information:

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

→ The system displays the following options:

- Add
- Modify
- Delete

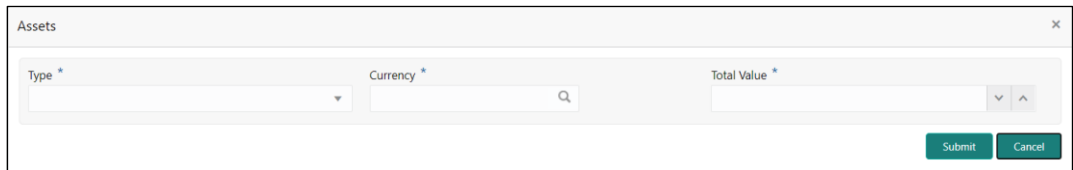
**Figure 24: Financial Information – Asset Details**



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

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

**Figure 25: Assets**



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 16: Assets – Field Description**

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

5. Click **Submit**.

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

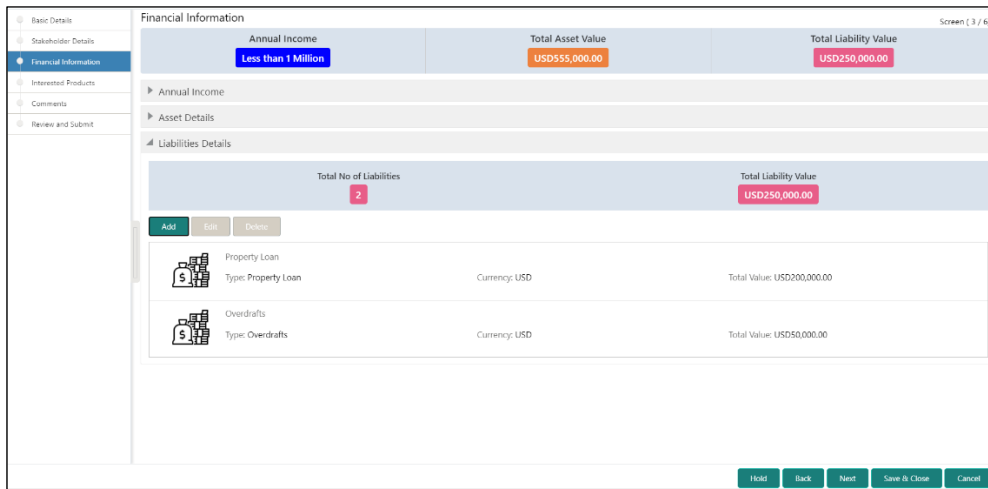
**NOTE:** You can also select the required item from list and click the edit/delete icon to modify/delete the added asset details.

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

→ The system displays the following options:

- Add
- Modify
- Delete

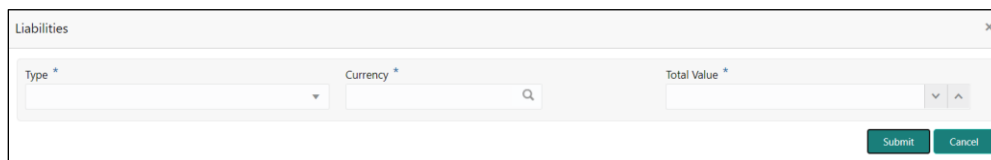
**Figure 26: Financial Information – Liabilities Details**



7. Click **Add**.

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

**Figure 27: Liabilities**



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 17: 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.

Field Name	Description
Total Value	Specify the total value.

9. Click **Submit**.

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

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

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

## 2.2.4 Interested Products

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

**Figure 28: Initiation - Interested Products**

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

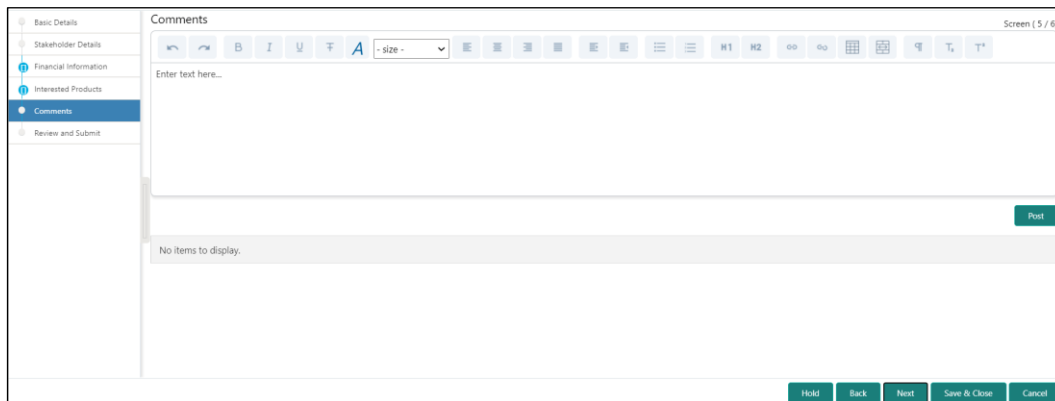
1. On **Interested Products** screen, select the products based on customer's interest, and specify the requested value for each product.
2. Click **Next** to move to the **Initiation – Comments** page.



## 2.2.5 Comments

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

**Figure 29: Initiation – Comments**



Perform the following steps:

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

## 2.2.6 Review and Submit

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

**Figure 30: Initiation – Review and Submit**

The screenshot displays the 'Review and Submit' interface. On the left is a navigation menu with 'Review and Submit' selected. The main area is divided into several sections:

- Business Detail:** Fields for Registration Number, Date of Registration, Country of Registration, SMB Registration Number, Tax Identification Number, Goods and Services Tax Id, and Business License.
- General Information:** Includes sub-sections for General Information, Address, Social Profile, and Citizenship History (marked with a '1').
- Professional Information:** Includes a Membership section.
- Stakeholders:** Includes sub-sections for Owners, Authorized Signatory, Guarantors, and Suppliers. It shows ownership percentages and associated dates.
- Dates:** Status: 'Dates Is not yet done'.
- KYC:** Status: 'KYC Is not yet done'.
- Assets:** Pie chart showing 83.0% House and 17.0% Deposit. Includes a 'View Details' button.
- Liabilities:** Pie chart showing 89.0% Property Loan and 11.0% Overdrafts. Includes a 'View Details' button.
- Income:** Status: 'Income Is not yet done'.
- Expense:** Status: 'Expense Is not yet done'.

At the bottom right, there are navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', 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 18: Review and Submit – Description**

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

System will check for duplicate customers

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

**Figure 31: Duplication Check**

Duplication Check
X

Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
SMB		000039052	Whywedya Business Unfolding Opc Private Limited	12321312312	2022-02-11	IN_PROGRESS


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

Comments \*

Abort
Continue
Cancel

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

On click of **Continue**, a message is displayed, and Task will be submitted to **Free Task**.



Information Submitted Successfully

Application Reference Number - 000059397

Process Reference Number - 000059397

Close
Go To Free Task

## 2.3 Onboarding Enrichment

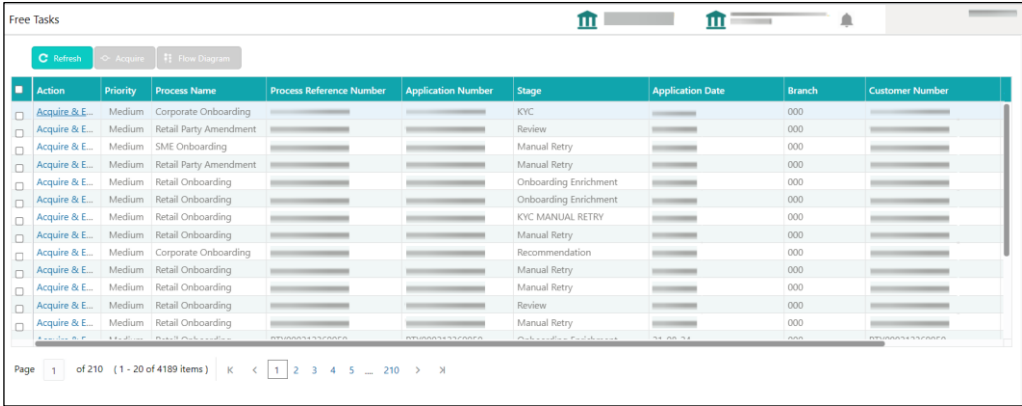
In this stage, the Relationship Manager can capture detailed information about the SMB customer to be added in Oracle Banking Enterprise Party Management. This section contains the following topics:

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

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

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

**Figure 32: Free Tasks**



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

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

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

## 2.3.1 Business Details

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

**Figure 33: Enrichment – Basic Info**

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

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

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

**Figure 34: 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.

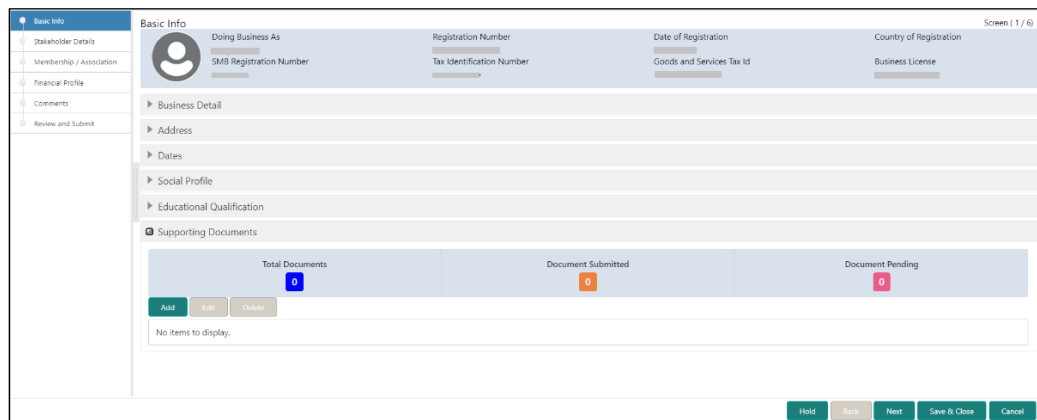
2. On **Dates** segment, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

**Table 19: Dates – Field Description**

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

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

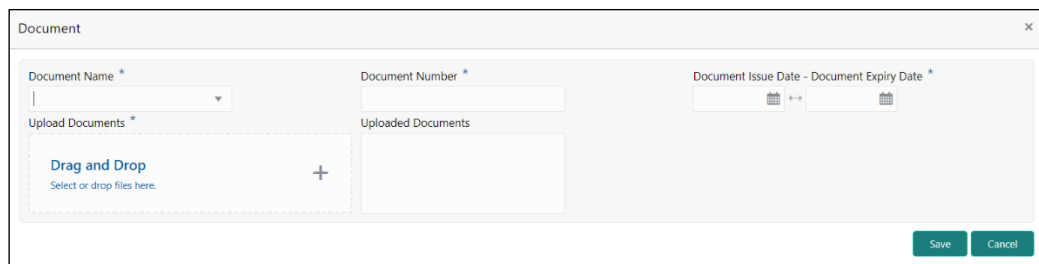
**Figure 35: Enrichment – Basic Info – Documents**



4. Click **Add**.

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

**Figure 36: Enrichment – Basic Info – Documents**



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

**Table 20: Dates – Field Description**

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

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.

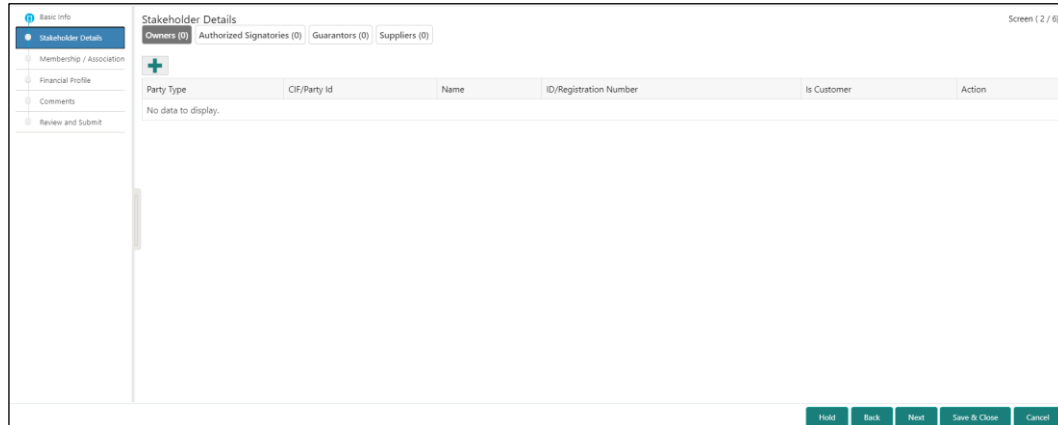
7. Click **Next** to move to the **Enrichment – Stakeholder Details** page.



## 2.3.2 Stakeholder Details

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

**Figure 37: Enrichment – Stakeholders**

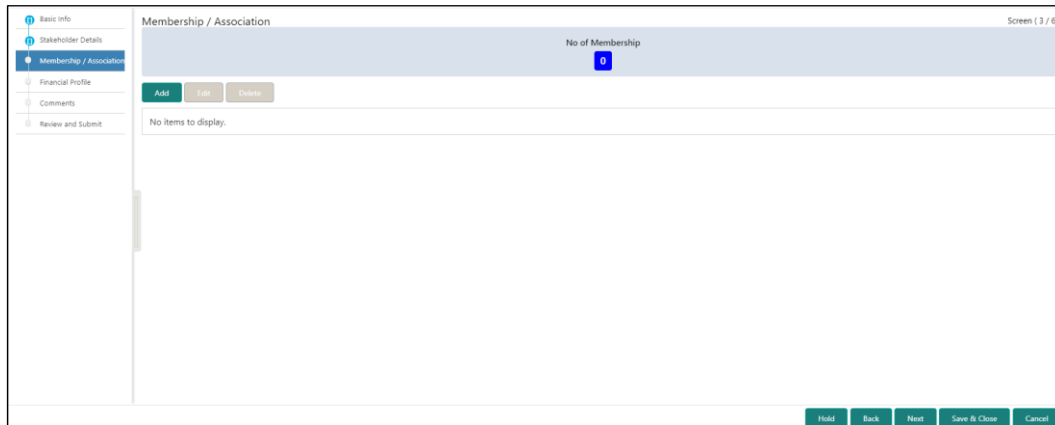


On click of **Next** in the **Enrichment – Stakeholder Details** page, the system displays the **Enrichment – Membership** page.

### 2.3.3 Membership / Association

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

**Figure 38: Enrichment – Membership**



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

1. Click **Add** to add the membership details.  
→ The system displays the **Membership** screen.

**Figure 39: Membership**

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 21: Membership – Field Description**

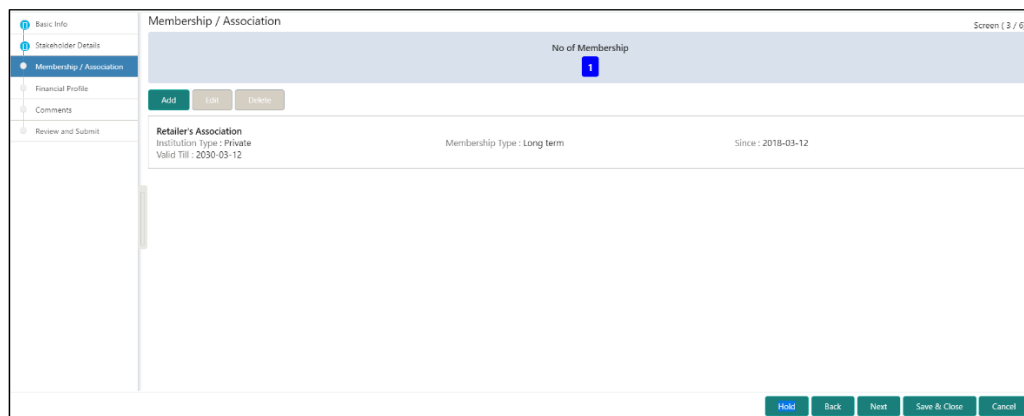
Field Name	Description
<b>Institution Name</b>	Specify the name of institution where the customer is a member.
<b>Institution Type</b>	Select from the drop-down values.
<b>Membership Type</b>	Select from the drop-down values.

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

3. Click **Save**.

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

**Figure 40: Enrichment – Membership List**



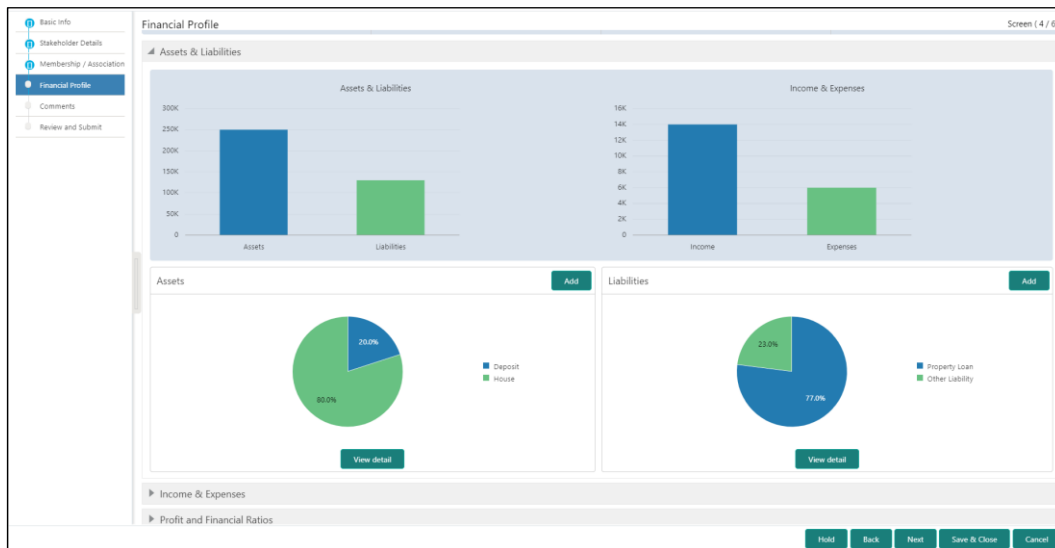
**NOTE:** You can also select the required item from list and click the edit/delete icon to modify/delete the added membership details.

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

## 2.3.4 Financial Profile

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

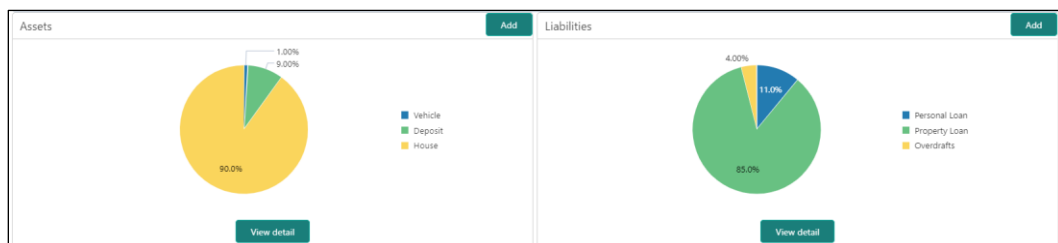
**Figure 41: Enrichment – Financial Profile**



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.

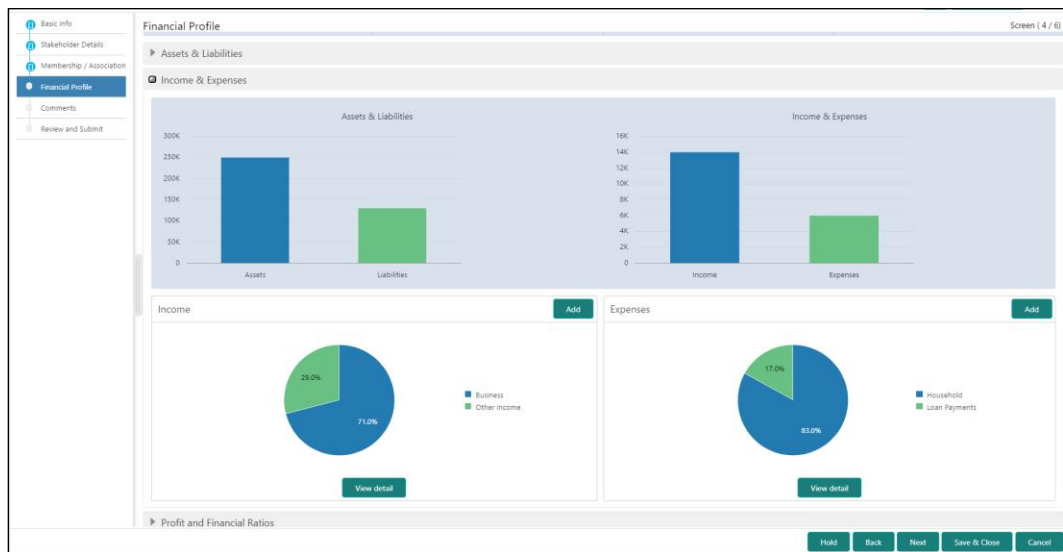
**Figure 42: Assets and Liabilities Detail**



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

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

**Figure 43: Financial Profile – Income and Expense**



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

**Figure 44: Income**



6. Click **Add**.

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

**Figure 45: Income**

The screenshot shows a window titled "Income" with a close button (X) in the top right corner. Below the title bar, there are four input fields: "Income Type" with a dropdown arrow, "Frequency" with a dropdown arrow, "Currency" with a search icon and a dropdown arrow, and "Amount" with a search icon and a dropdown arrow. At the bottom right of the form, there are two buttons: "Add" and "Cancel".

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 22: 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 46: Expenses**



11. Click **Add**.

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

**Figure 47: Add Expense Details**

 A screenshot of the "Add Expense Detail" screen within the "Expenses" window. It features four input fields: "Expense Type \*" with a dropdown menu showing "household"; "Frequency \*" with a dropdown menu showing "monthly"; "Currency \*" with a search icon and a dropdown menu showing "USD"; and "Expense Value \*" with a search icon and a text input field containing "1000". At the bottom right, there 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 23: Expenses – Field Description**

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

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.

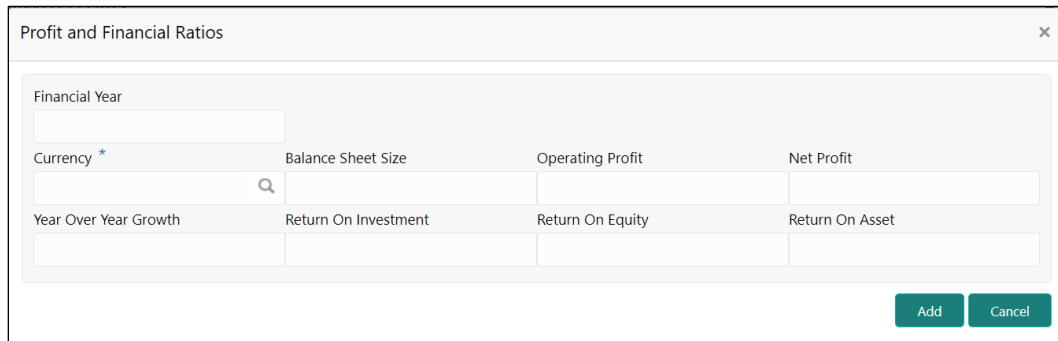
- Click  icon to exit the **Expenses** window.
- After adding, modifying or deleting the income and expense detail, click and expand the **Profit and Financial Ratios** section.

**Figure 48: Profit and Financial Ratios**



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

**Figure 49: Profit and Financial Ratios - Add**



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

**Table 24: Profit and Financial Ratios – Field Description**

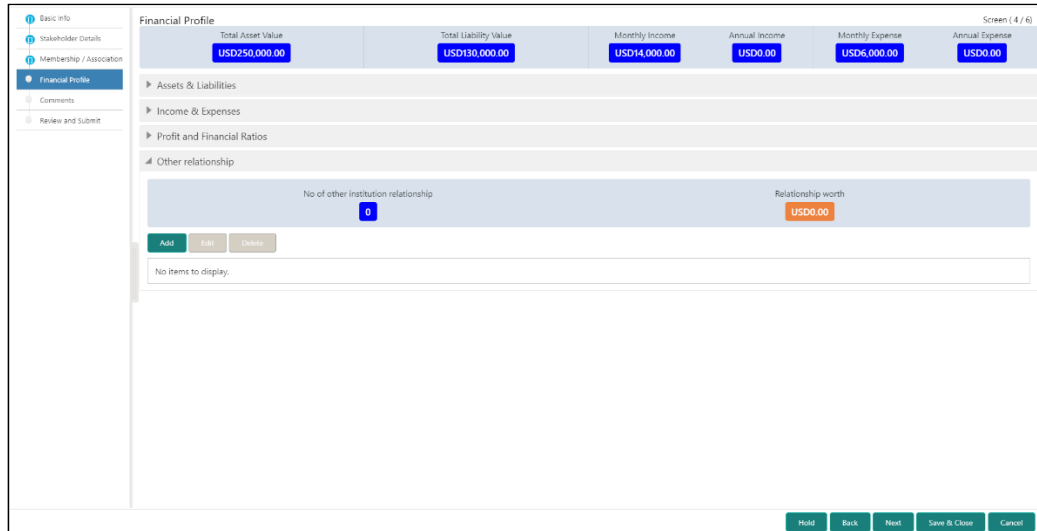
Field Name	Description
<b>Financial Year</b>	Specify the financial year.
<b>Currency</b>	Click search icon and select currency from the list of values.
<b>Balance Sheet Size</b>	Specify the balance sheet size.



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

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

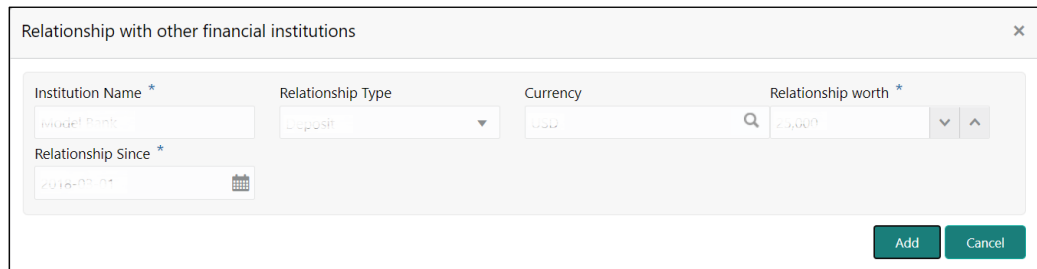
**Figure 50: Other Relationship**



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

→ The system displays the **Relationship with other financial institutions** screen.

**Figure 51: Relationship with other financial institutions**



20. 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 25: Relationship with other financial institutions – Field Description**

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

21. Click **Add**.

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

**Figure 52: Other Relationship List**

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

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

## 2.3.5 Comments

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

**Figure 53: Enrichment – Comments**

Perform the following steps:

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

## 2.3.6 Review and Submit

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

## 2.4 KYC Check

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

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

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

**Figure 54: 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 **KYC – Customer Summary** page.

Figure 55: KYC – Customer Summary

The screenshot displays the 'KYC – Customer Summary' interface. It features a sidebar on the left with navigation options: 'Customer Summary', 'KYC Check', and 'Comments'. The main content area is titled 'Review and Submit' and is divided into several sections:

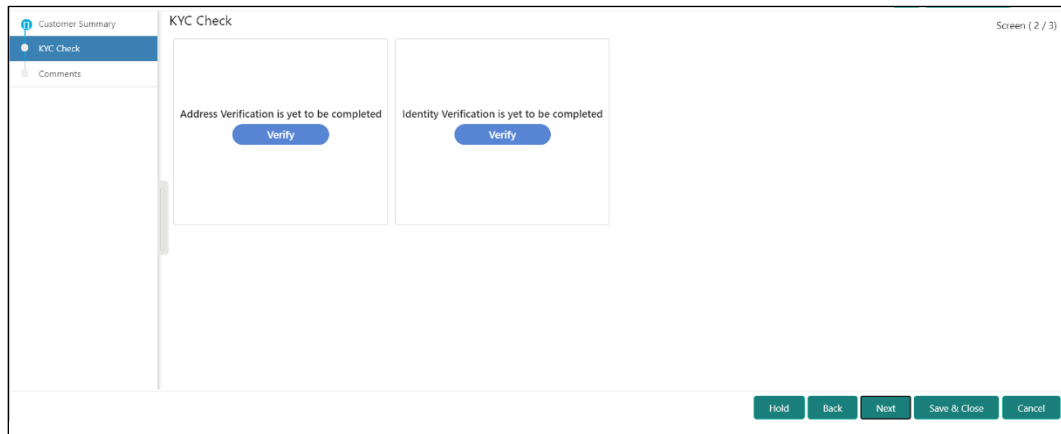
- Business Detail:** A header section containing fields for 'Doing Business As', 'SMB Registration Number', 'Registration Number', 'Tax Identification Number', 'Date of Registration', 'Goods and Services Tax Id', and 'Country of Registration'. Each field has a corresponding input area.
- General Information:** A section with sub-tabs for 'General Information', 'Address', and 'Social Profile'. It includes a 'Citizenship history' tile with a large blue number '1' and a 'Citizenship' sub-section.
- Professional Information:** A section with a 'Membership' sub-section.
- Stakeholders:** A section with sub-tabs for 'Owners', 'Authorized Signatory', 'Guarantors', and 'Suppliers'. It lists ownership details: 'Ownership Percentage:20% Associated Since: 2018-08-16' and 'Ownership Percentage:80% Associated Since: 2018-08-17'.
- 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 section with a pie chart showing 'House' at 83.0% and 'Deposit' at 17.0%. It includes a 'View Details' button.
- Liabilities:** A section with a pie chart showing 'Property Loan' at 89.0% and 'Overdrafts' at 11.0%. It includes a 'View Details' button.
- Income:** A section with an information icon and the text 'Income is not yet done'.
- Expense:** A section with an information icon and the text 'Expense is not yet done'.

At the bottom of the screen, there is a navigation bar with buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

In the **KYC – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to the field description below.

3. After reviewing the customer information, click **Next**.  
→ The system displays the **KYC Check** page.

**Figure 56: 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 57: Add Verification Details – Proof of Residence**

**Figure 58: Add Verification Details –Proof of Identity**

**Figure 59: KYC Check**

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

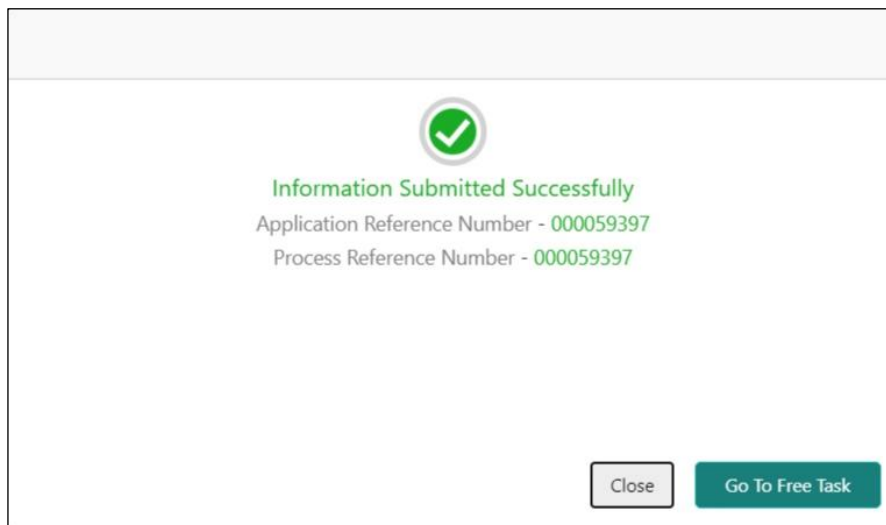
7. After completing all the KYC Checks, click **Next**.

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

**Figure 60: KYC – Comments**

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

9. On click on **Submit**, a message is displayed, and Task will be submitted to **Free Task**





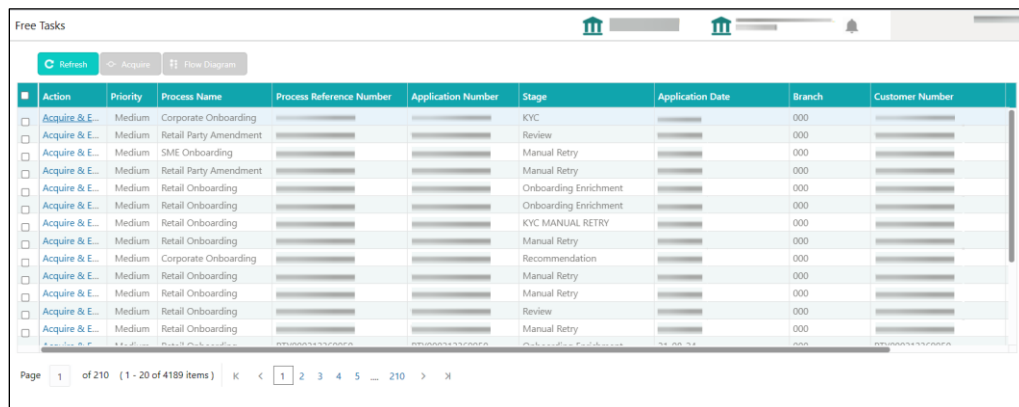
## 2.5 Review

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 61: Free Tasks**



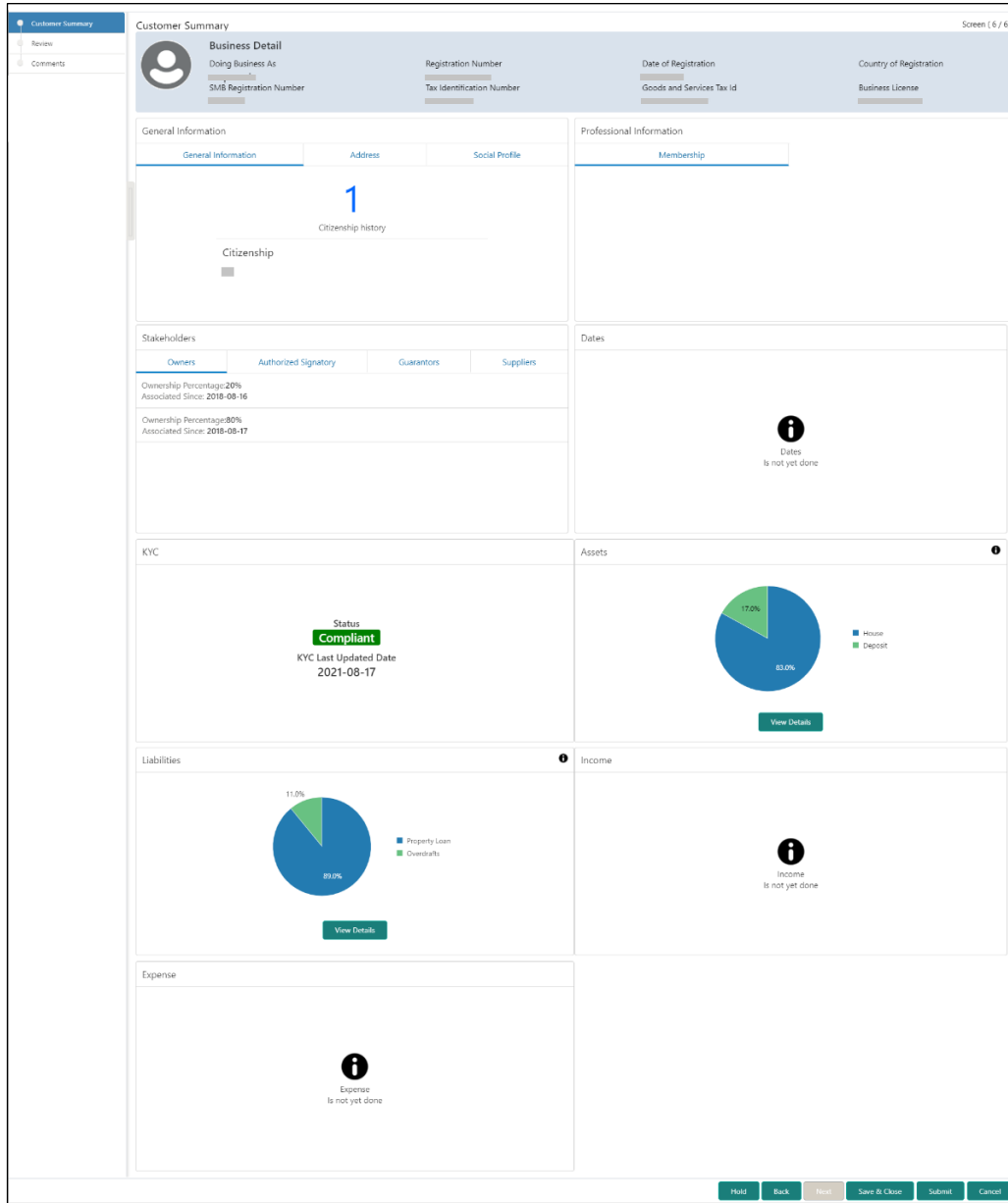
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding			KYC		000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment			Review		000	
<input type="checkbox"/>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

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

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

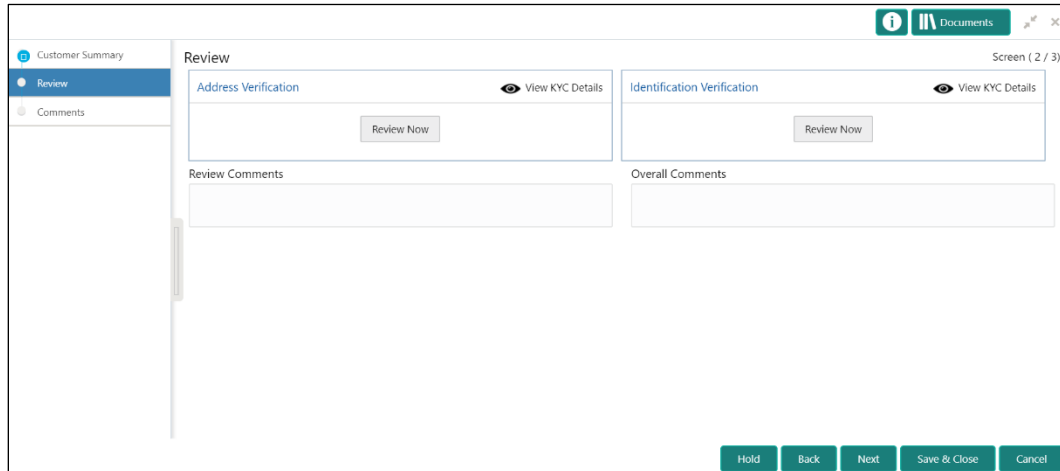
Figure 62: Review – Customer Summary



In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 18: Review and Submit – Description](#)~~Table 18: Review and Submit – Description~~.

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

**Figure 63: 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 64: Address Verification**

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

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

**Figure 65: Address Verification Comments**

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

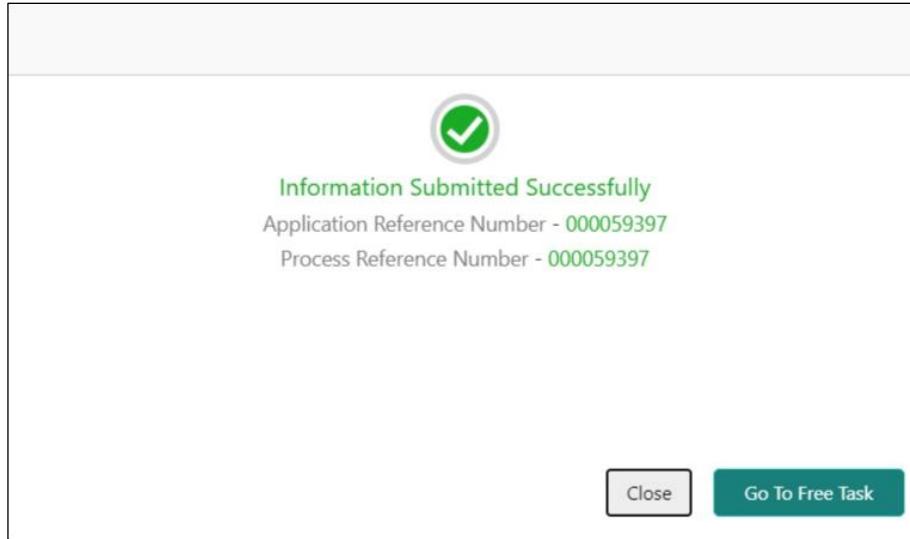
→ The system displays the updated **Review – Review Comments** page.

**Figure 66: Review Comments with Verification Status**

9. Specify the **Review Comments** and the **Overall Comments**.
10. Click **Next**.
 

→ The system displays the **Review – Comments** page.
11. Specify the overall comments for the **Review** stage and click **Post**.

On click of **Submit**, a message is displayed, and Task will be submitted to **Free Task**.



## 2.6 Approval

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

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

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

**Figure 67: Free Tasks**

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

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

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

Figure 68: Approval – Customer Summary

The screenshot displays the 'Customer Summary' interface with the following sections and data:

- Business Detail:** Includes fields for Doing Business As, SMB Registration Number, Registration Number, Tax Identification Number, Date of Registration, Goods and Services Tax Id, Country of Registration, and Business License.
- General Information:** Sub-sections include General Information, Address, Social Profile, and Citizenship history (showing a count of 1).
- Professional Information:** Sub-section includes Membership.
- Stakeholders:** Sub-sections include Owners (with ownership percentages and dates), Authorized Signatory, Guarantors, and Suppliers.
- Dates:** A message indicates 'Dates is not yet done'.
- KYC:** Status is 'Compliant' with a 'View Details' button. KYC Last Updated Date is 2021-08-17.
- Assets:** A pie chart shows House (83.0%) and Deposit (17.0%) with a 'View Details' button.
- Liabilities:** A pie chart shows Property Loan (89.0%) and Overdrafts (11.0%) with a 'View Details' button.
- Income:** A message indicates 'Income is not yet done'.
- Expense:** A message indicates 'Expense is not yet done'.

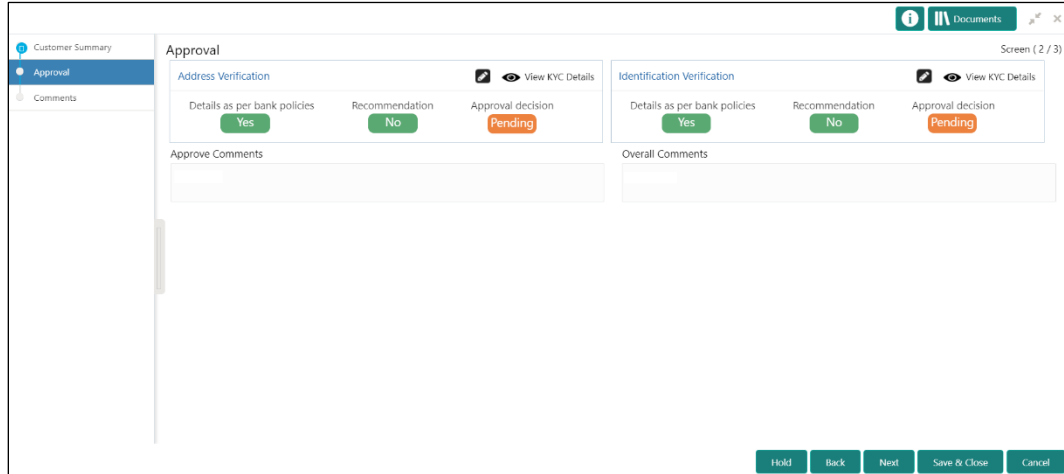
At the bottom of the screen, there are navigation buttons: Hold, Back, Next, Save & Close, Submit, and Cancel.


In the **Approval – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 18: Review and Submit – Description](#).


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

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

**Figure 69: Approval – Approval Comments**



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

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

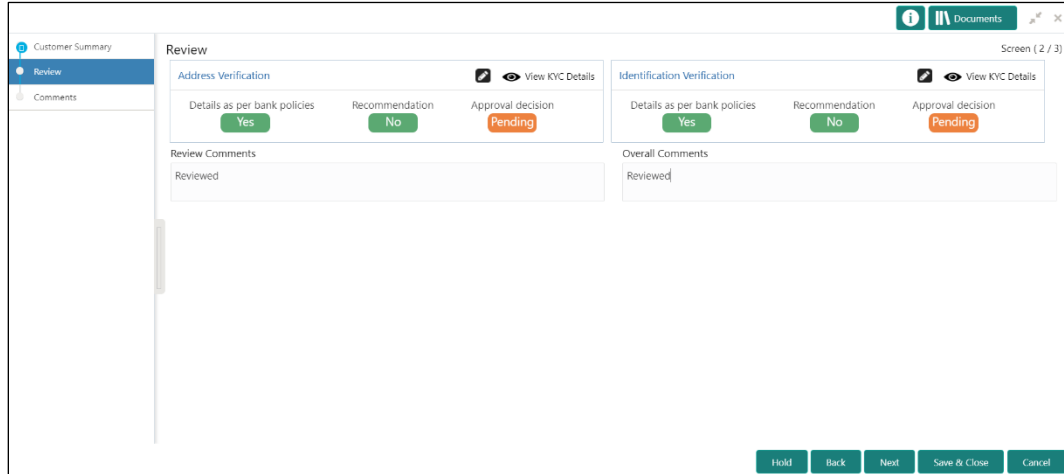
**Figure 70: Address Verification**

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

8. Click **Submit**.

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

**Figure 71: Approval Comments with Approval Status**

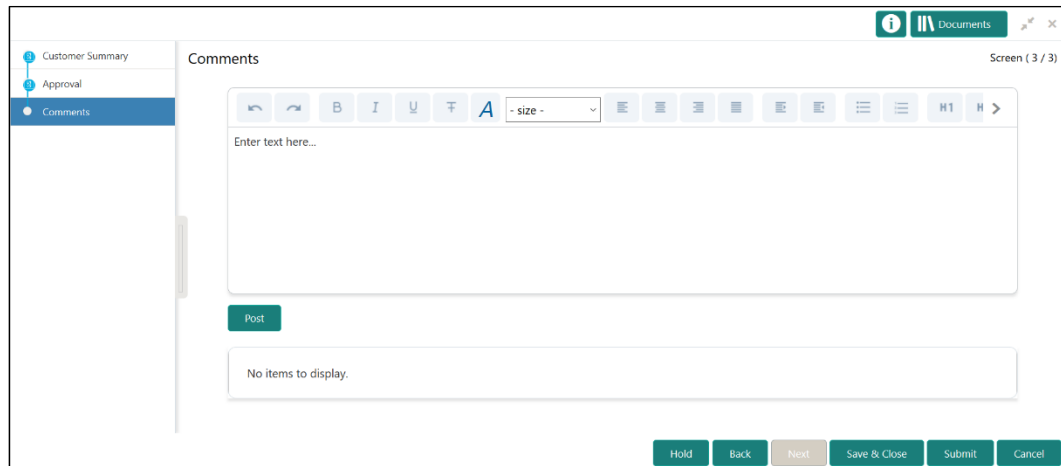


9. Specify the **Approve Comments** and the **Overall Comments**.

10. Click **Next**.

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

**Figure 72: Approval - Comments**



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



## 2.7 Amendment

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

**NOTE:**

- User should have required Customer Group Access to amend a party within a customer access group.
- User should have required Personal Identifiable Information (PII) access to amend individual stakeholders, if PII fields are configured.

To initiate the Amendment process:

1. On the home page, click **Party Services**. Under **Party Services**, click **Amendment**.

→ The **Amendment** screen is displayed.

**Figure 73: Amendment – Enter CIF**

The screenshot shows a web interface titled "Amendment". At the top, there are navigation icons for home, a user profile, and a notification bell. Below the title bar is a search field labeled "Enter CIF" with a magnifying glass icon. To the right of the search field are two buttons: "Amend Now" and "Cancel".

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


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

**Figure 74: Amendment – SMB Amendment**

The screenshot shows a complex web interface titled "SMB Amendment - Customer Amend". On the left is a sidebar with "Customer Amend", "Comments", and "Review and Submit". The main content area is divided into several sections:
 

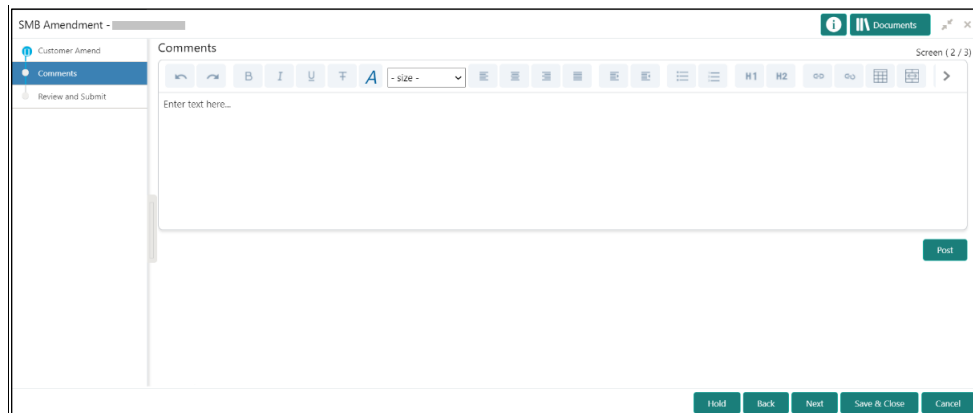
- Business Detail:** Contains fields for "Doing Business As", "SMB Registration Number", "Registration Number", "Tax Identification Number", "Date of Registration", "Goods and Services Tax Id", "Country of Registration", and "Business License".
- General Information:** Includes sub-sections for "General Information", "Address", and "Social Profile". A large blue number "1" is overlaid on this section, with the text "Citizenship history" and "Citizenship" below it.
- Professional Information:** Includes sub-sections for "Education" and "Membership". A large blue number "2" is overlaid on this section, with the text "No of degrees" and "Highest degree" below it.

 At the bottom right, there are buttons for "Hold", "Back", "Next", "Save & Close", and "Cancel". The top right corner shows "Screen (1 / 3)".

3. Click  icon of the respective section for which the information needs to be updated. You can update the following sections during Amendment:
  - General Information – for details of the fields, refer section [2.2.1 Basic Details](#)
    - Business Details
    - Basic Info
    - Address
    - Social Profile
  - Professional Information
    - Membership Details - for details of the fields, refer section [2.3.3 Membership / Association](#)
  - Stakeholders - for details of the fields, refer section [2.2.2 Stakeholder Details](#)
  - Dates - for details of the fields, refer section [2.3.1 Enrichment Basic info](#)
  - KYC - for details of the fields, refer section [2.4 KYC Check](#)
  - Assets - for details of the fields, refer section [2.2.3 Financial Information](#)
  - Liabilities - for details of the fields, refer section [2.2.3 Financial Information](#)
  - Income - for details of the fields, refer section [2.3.4 Financial Profile](#)
  - Expense - for details of the fields, refer section [2.3.4 Financial Profile](#)
4. In an amendment request, information in one or more than one section can be amended one after the other, if required.
5. Click **Next**.

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

**Figure 75: Amendment – Comments**



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

7. Click **Next**.

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

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

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 submitting the details in Review stage, the system moves the task to **Approval** stage.

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

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

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

Refer below table for details of the configuration:

**Table 26: Configurations**

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates if straight through processing is allowed for SMB onboarding requests received from	True

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

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

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

## 2.9 Completed Task

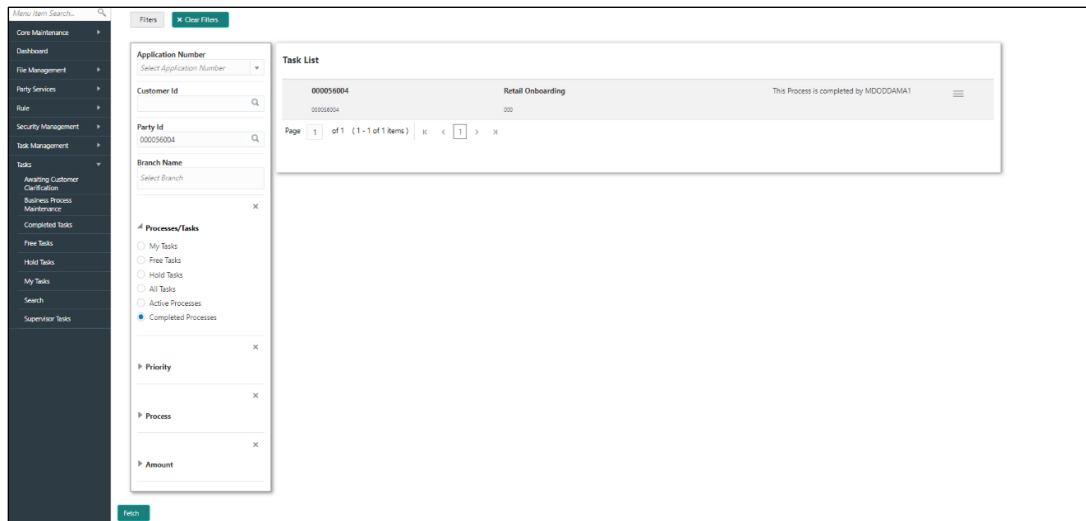
Completed Task functionality is used to view details of different tasks completed by the user and information provided during those tasks.

### To view the Completed Tasks:

1. On the Home page, click **Tasks**. Under **Tasks**, click **Search**.

→ The **Search** screen is displayed.

**Figure 76: Task List - Search**



2. On **Search** screen, specify the required search parameter.
3. In **Processes/Tasks** select, **Completed Tasks** and Click **Fetch**.
4. The **Completed Tasks** is displayed. Click **View** to view details of completed Tasks

Figure 77: Task List - Completed Task

The screenshot displays a web application interface for task management. On the left is a dark sidebar with a navigation menu including: Core Maintenance, Dashboard, File Management, Party Services, Role, Security Management, Task Management, Tasks, Pending Customer Cardiation, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, and Supervisor Tasks. The main content area is titled 'Task List' and features a filter panel on the left with fields for Application Number, Customer Id, Party Id, and Branch Name. Below these are radio buttons for 'Processes/Tasks' (My Tasks, Free Tasks, Hold Tasks, All Tasks, Active Processes, and Completed Processes) and expandable sections for Priority, Process, and Amount. The main task list shows one entry: 'Retail Onboarding' with Application Number '000056004' and Customer Id '000088004'. A status message indicates 'This Process is completed by M000DAMA1'. A pagination bar shows 'Page 1 of 1 (1 - 1 of 1 items)'. A context menu is open over the task entry, offering 'Audit', 'FlowDiagram', and 'View' options.

5. Details of Completed Tasks will be displayed in Read Only Mode. Screen provides a consolidated view of the information captured in all the data segments. User can view the displayed information.

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4. Enrichment - Comments - [Comments](#) (pg.48)
5. Enrichment - Financial Profile - [Financial Profile](#) (pg.41)
6. Enrichment - Membership - [Membership / Association](#) (pg.39)
7. Enrichment - Review and Submit - [Review and Submit](#) (pg. 48)
8. Enrichment – Stakeholder Details - [Stakeholder Details](#) (pg.38)
9. Initiation - Basic Details - [Basic Details](#) (pg.10)
10. Initiation - Comments - [Comments](#) (pg.30)
11. Initiation - Financial Information - [Financial Information](#) (pg.26)
12. Initiation - Interested Products - [Interested Products](#) (pg.29)
13. Initiation - Review and Submit - [Review and Submit](#) (pg.31)
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16. Quick Initiation - [Onboarding Initiation](#) (pg.7)
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18. Straight Through Processing - [Straight Through Processing for onboarding requests received from Channels](#) (pg.64)