Small and Medium Enterprise Onboarding User Guide

Oracle Banking Branch

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Small and Medium Enterprise Onboarding User Guide

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Contents

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
3. Configurations 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	→ 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': • **Proceed** – move the task to the next stage or complete the onboarding process in the Approval stage. Users can select this option in the Initiation, Enrichment, Review, Recommendation, and Approval stages. • **Approve** – the onboarding process is approved. User can select this option in KYC stage. • **Reject** – the onboarding process is rejected. User can select this option in KYC and Approval stages. • **Additional Info** – the task is moved back to the Manual retry queue for further. Users can select this option in the Review and Approval stages.
Post	On click of Post, the system posts the comments below the **Comments** text box.
Cancel	On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.
Hold	On click of **Hold**, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Action	Description
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

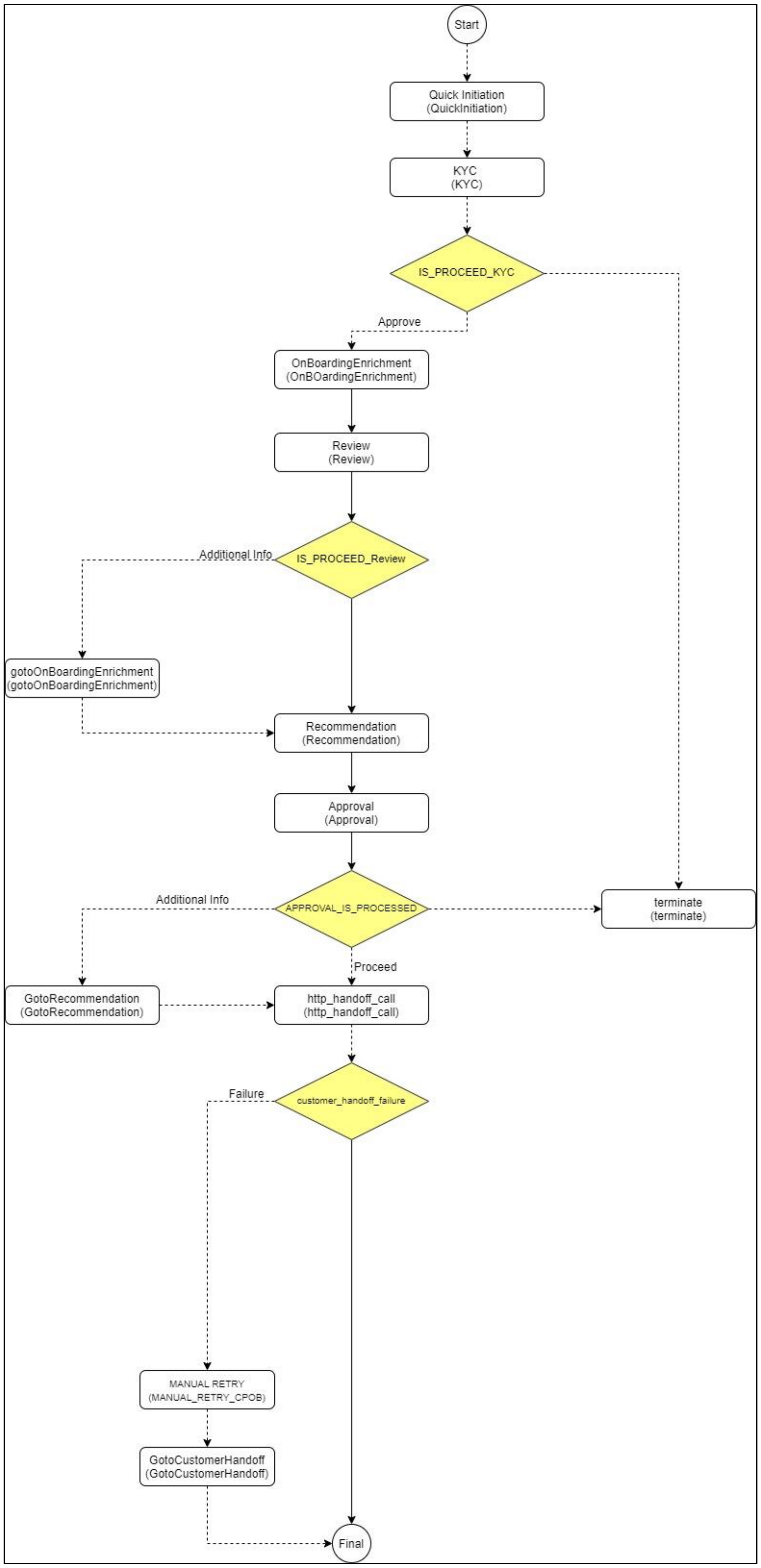
SME Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service. Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank, there would be 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:

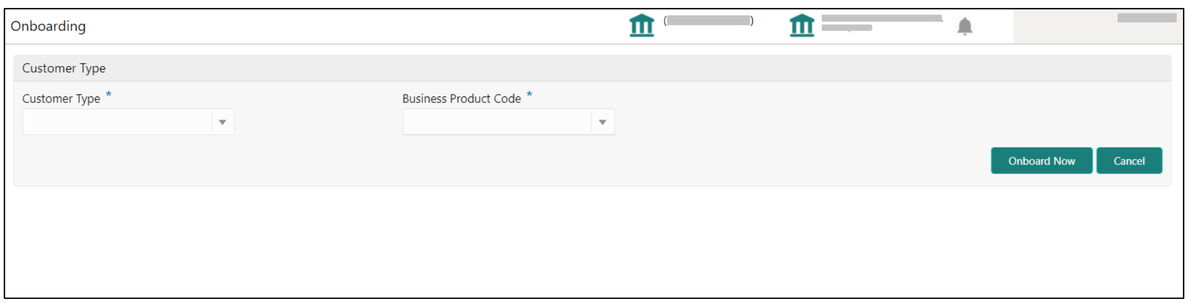
Before you begin, log in to the application **Home** page. For information on how to log in, refer to the ***Getting Started User Guide***.

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.

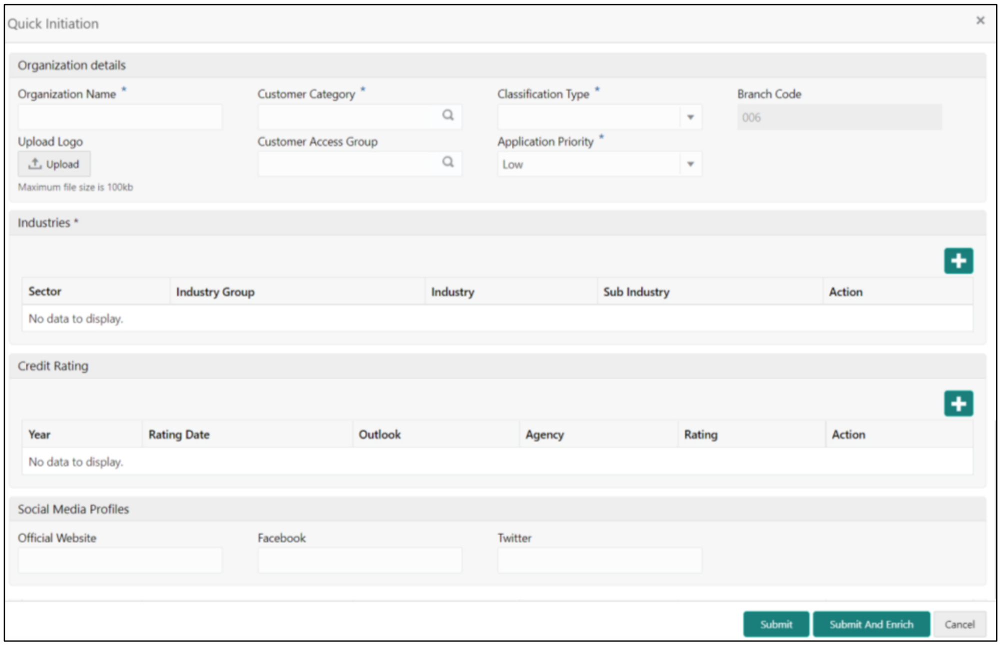
Table 3: Onboarding – Field Description

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



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.
Customer Category	Click search icon and select customer category from the list of values.
Classification Type	Classification of the SME as Micro, Small or Medium as per the local regulations.
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.

Field Name	Field description
Logo	Upload logo of the company.
Customer Access Group	Click search icon and select customer access group from the list of values. 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**.
Application Priority	Priority of Party Onboarding application
Industries	Specify the fields under this section.
Sector	Specify the Industry Sector to which the SME belongs. For example, • Energy • Real Estate • Utilities • Consumer • Staples, etc.
Industry Group	Specify the Industry group within the sector. For example, • 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, • IT Consulting Services • Data Processing Services • Internet Services within IT services.

Field Name	Field description
Credit Rating	Specify the fields under this section.
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.

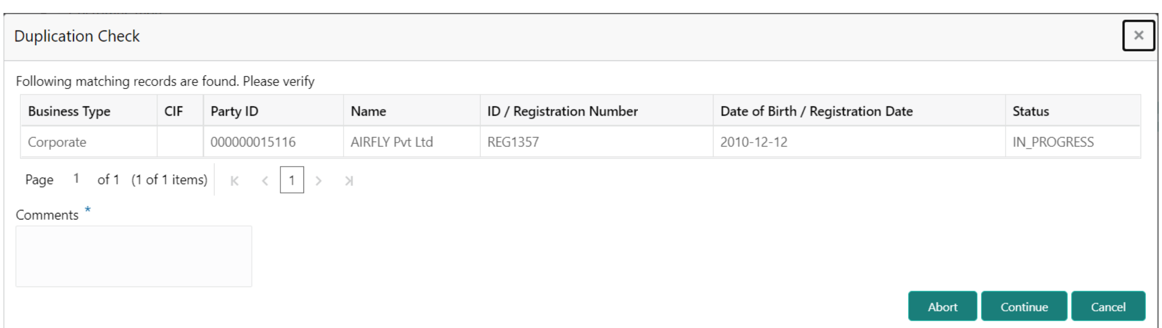
If there is a duplicate customer/s existed in the system. It will display the list of customers with the same name. Users will have the facility to

a. **Abort** the Customer Onboarding or

b. Go ahead and **Continue** it or

c. **Cancel** and go back to previous screen

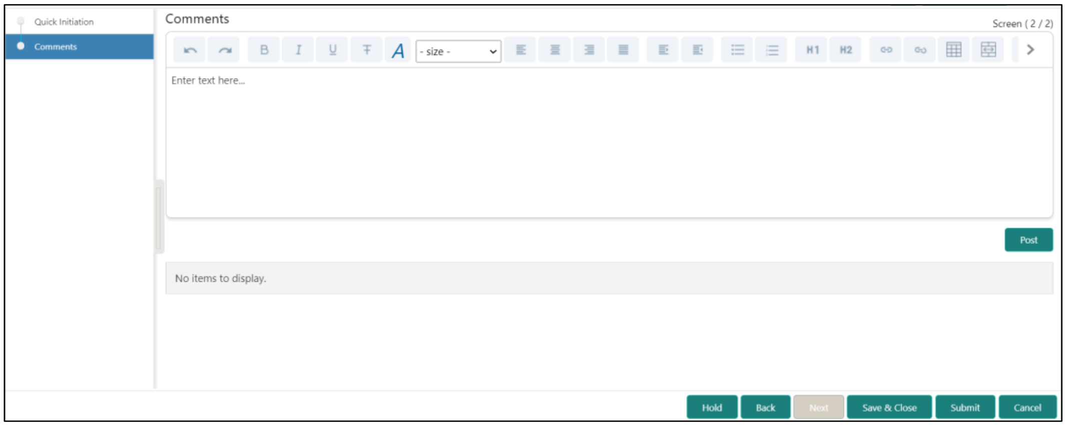
Figure 4: Duplication Check



6. Click **Next**.

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

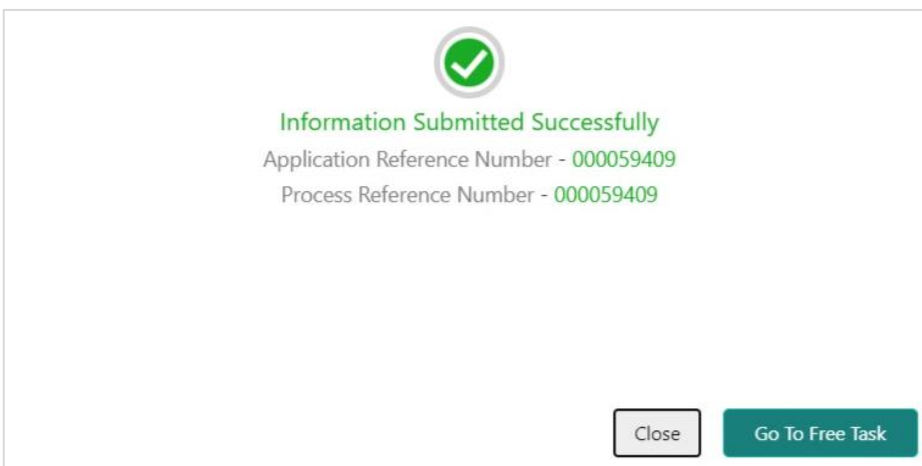
Figure 4: Initiation – Comments



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**.

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



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2.3 KYC

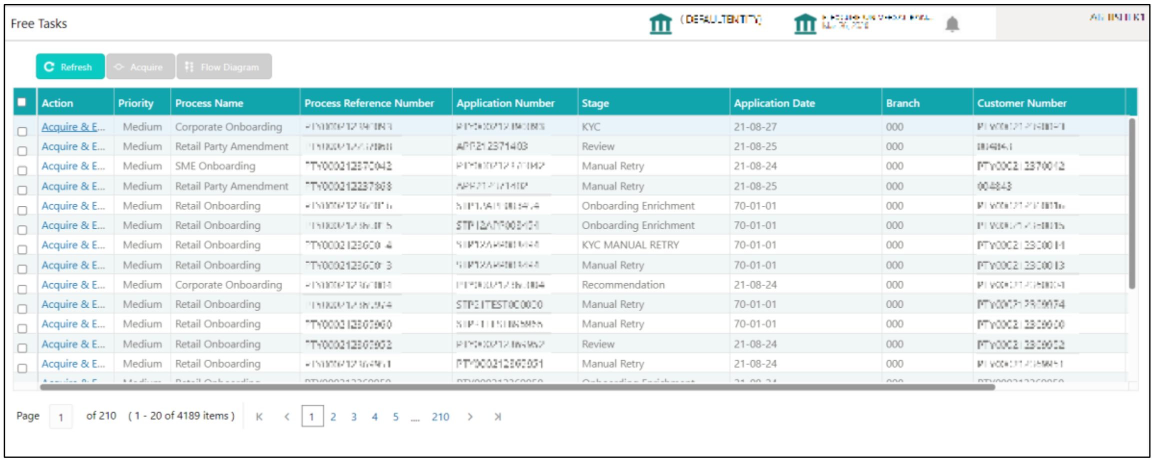
In this stage, the Relationship Manager can capture KYC details about the SME to be on-boarded using Oracle Banking Enterprise Party Management.

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.

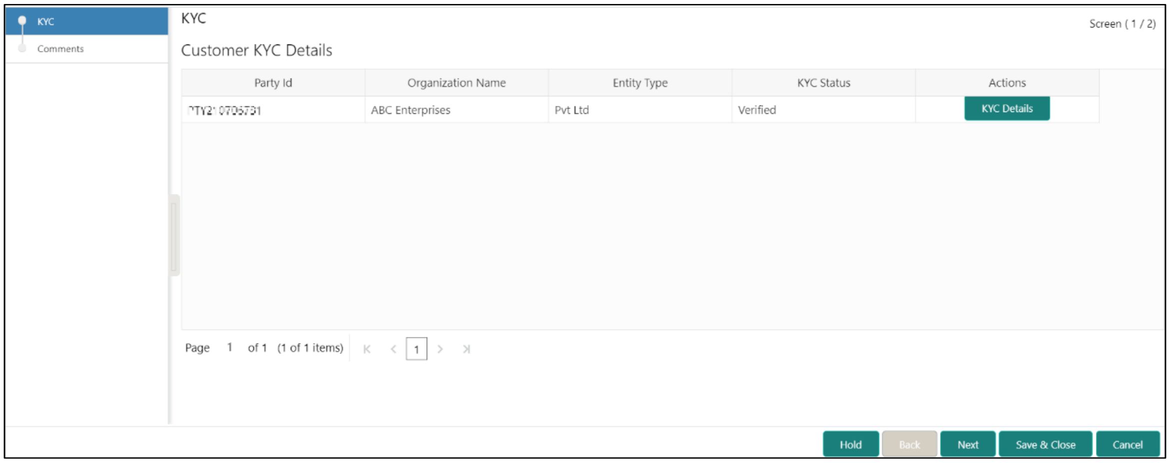
Figure 5: Free Tasks



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 6: Customer KYC Details



3. 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.

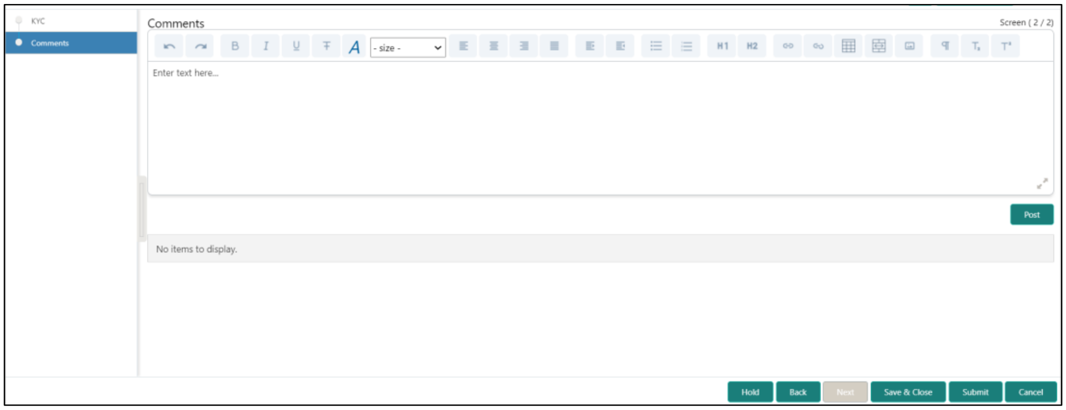
Table 5: KYC – Field Description

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.

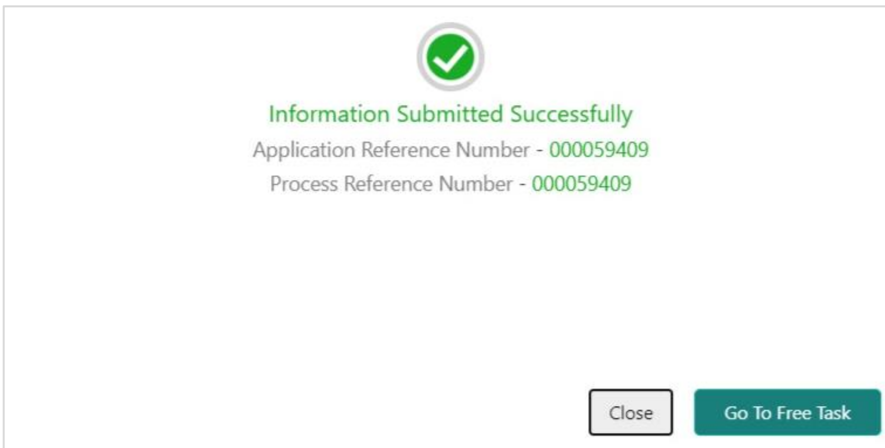
4. Once details are updated, click **Next**.

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

Figure 7: KYC – Comments



5. Specify the overall comments for the **KYC** stage and click **Post**.
6. On click of **Submit,** a message is displayed, and Task will be submitted to **Free Tasks.**



2.4 Onboarding Enrichment

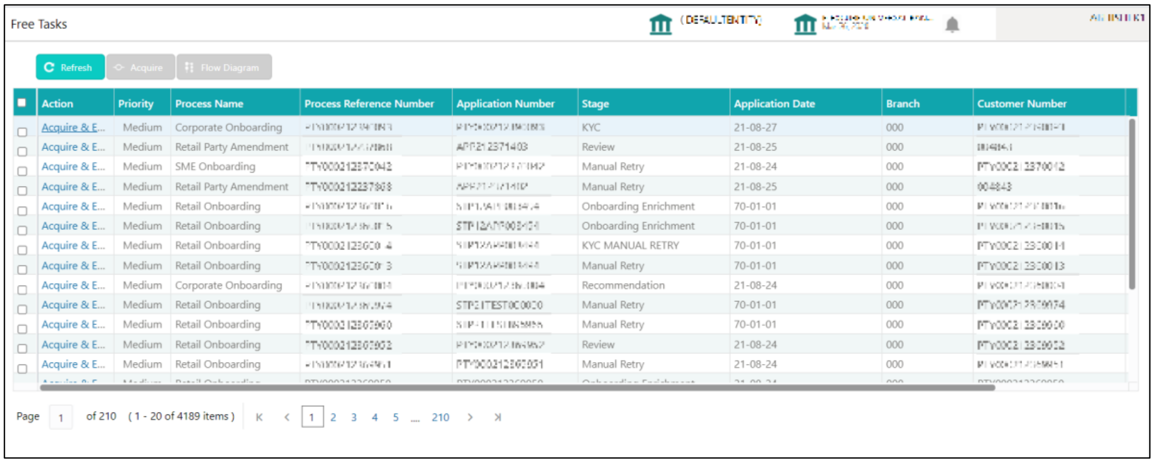
In this stage, the Relationship Manager can capture detailed information about the SME to be added in Oracle Banking Enterprise Party Management.

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 8: Free Tasks



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

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

Figure 9: SME Onboarding Enrichment

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 10: SME Onboarding Enrichment

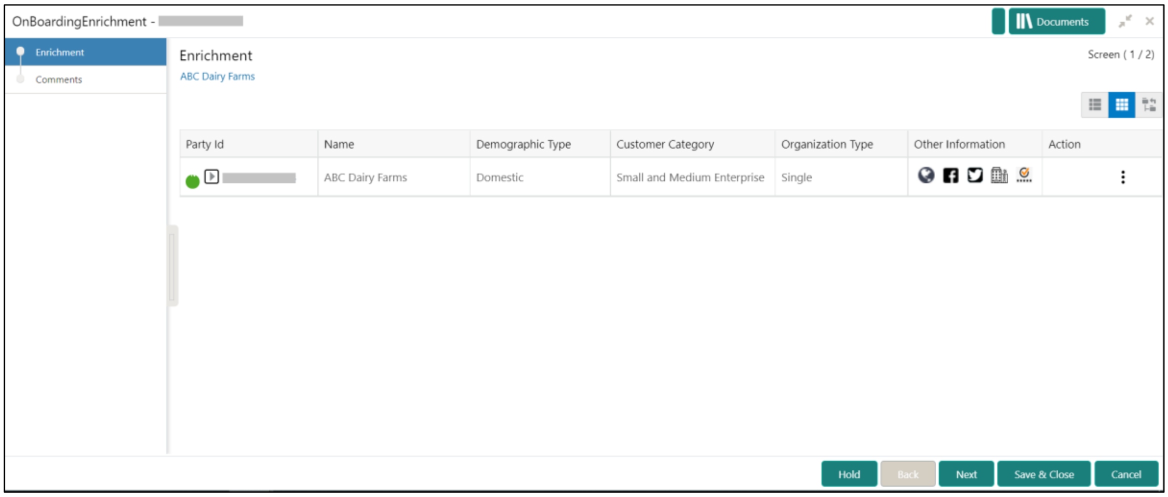


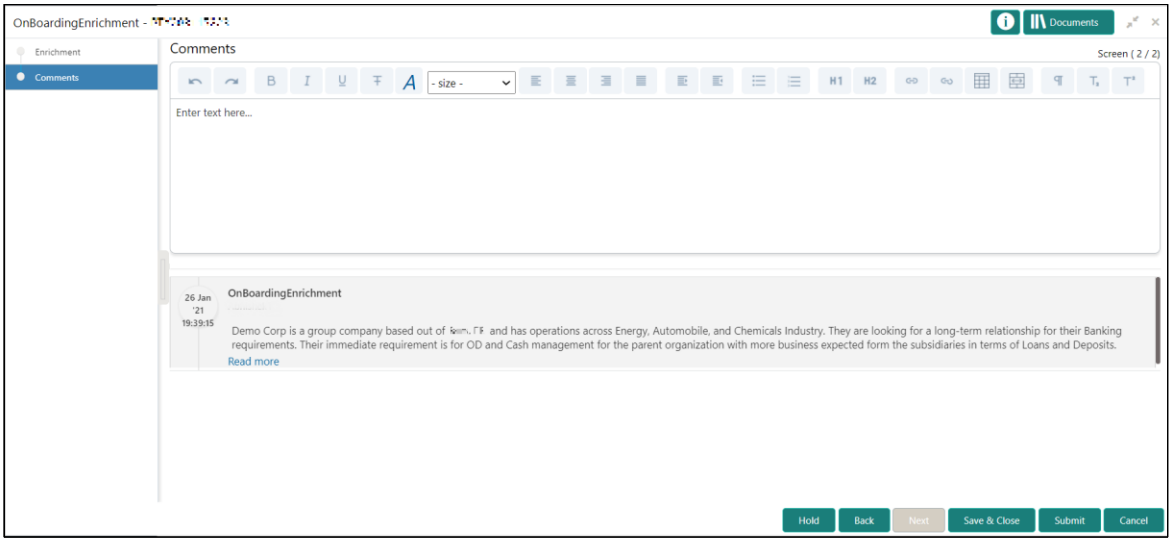
Table 6: Enrichment – Field Description

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: • Customer Profile • Financial Profile • Stakeholders • Assets

6. Click **Next**.

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

Figure 11: 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*
- *Rating*

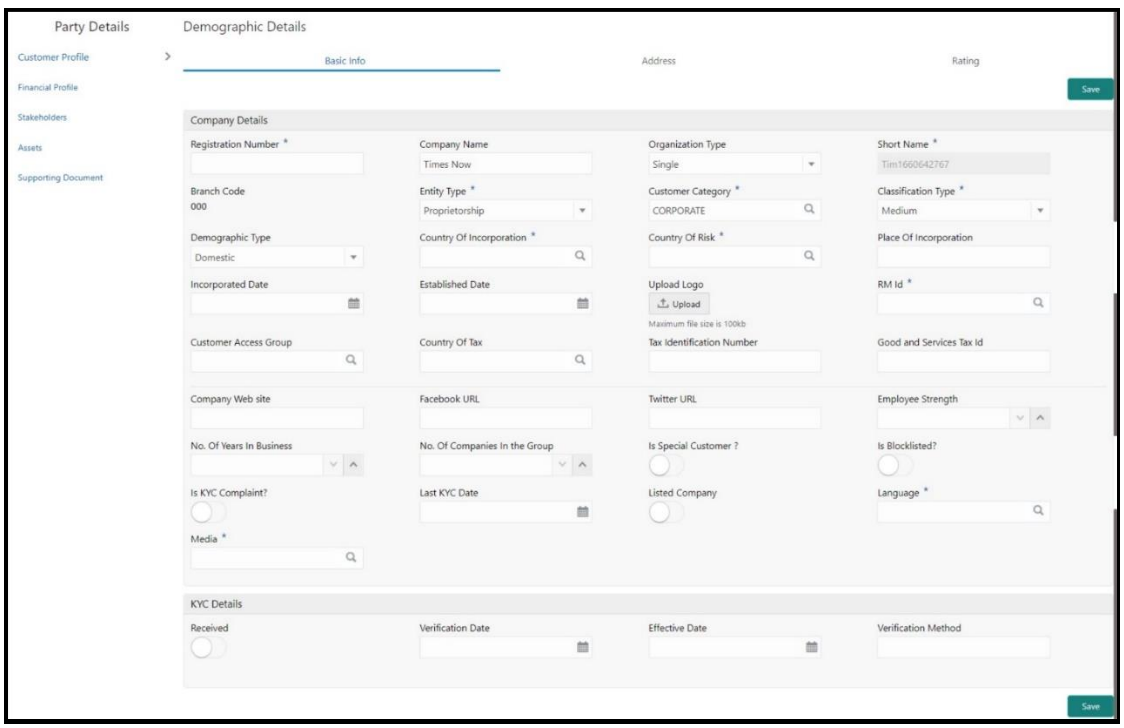
2.4.1.1 Basic Info

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 12: Demographic Details – Basic Info



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: • Global • Domestic
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.
Geographical Spread	Select the geographical spread of the company from the given list.
Place of In-corporation	Specify the place of incorporation of the company.
Incorporation Date	Specify the incorporation date.

Field Name	Description
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.
Customer Access Group	Click search icon and select the customer access group from the list of values. 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**.
Country Of Tax	Specify Country of Tax
Tax Identification Number	Specify Tax Identification Number Note: If Tax Identification Number is provided, Country of Tax must be provided
Good and Services Tax Id	Specify Goods and Service Tax ID
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.
Is Special Customer	Specify if Party is considered as special customer
Is Blacklisted	Specify, if party is blacklisted

Field Name	Description
Language	Specify the preferred language to be used for communication.
Is KYC Compliant	Specify is Party is KYC Compliant
Last KYC Date	Specify date of last KYC Check
Listed Company	Specify, if party is a listed company
Language	Specify preferred language
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.

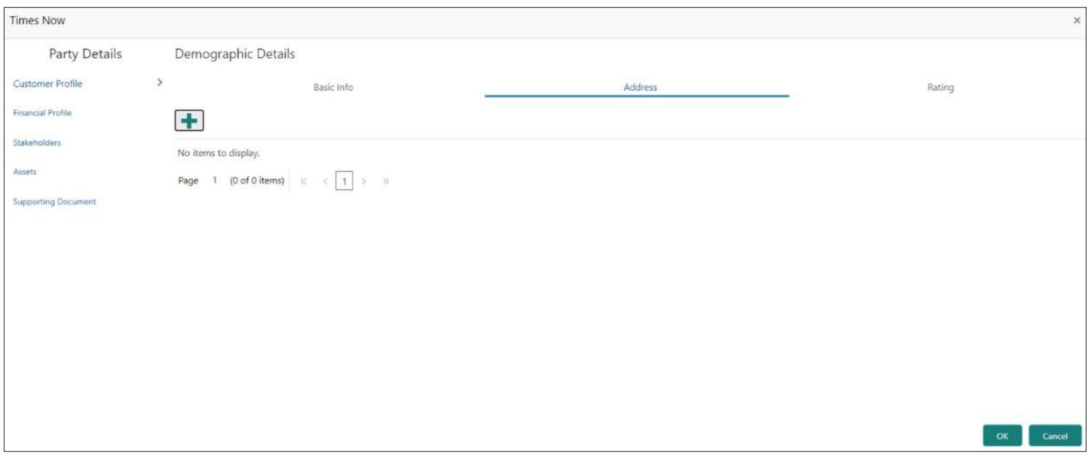
Prerequisites:

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 *Onboarding Enrichment*.
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** screen is displayed.

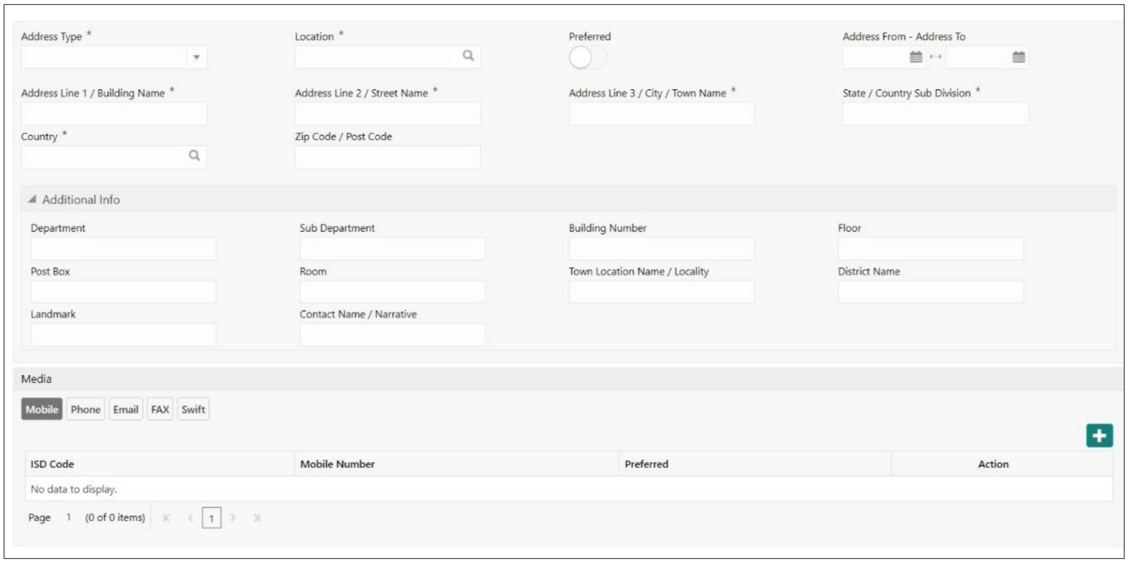
Figure 13: Demographic Details – Address



3. Click on the **+** button to add **Address** Details

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

Figure 14: Address



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

Table 8: Address – Field Description

Field Name	Description
Address Type	Select the address type from the drop-down values.
Location	Select the Location from the list of values. This pertains to a particular area in a country
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.
Address From	Specify Address Start Date
Address To	Specify Address End Date
Address Line 1 / Building Name	Specify Address Line 1 or Building Name
Address Line 2 / Street Name	Specify Address Line 12 or Street Name

Field Name	Description
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name
State / Country Sub Division	Specify State or Country Sub-division
Country	Click search icon and select country code from the list of values.
Zip Code / Post Code	Specify Zip Code or Post Code

5. For Additional Address Information, expand **Additional Info** on **Address** segment, specify the details of the address. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 9: Add Address – Field Description

Field Name	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.
Town Location Name / Locality	Specify Town Location or Locality Name
District Name	Specify the district name.
Landmark	Specify Landmark near address
Contact Name / Narrative	Specify Contact Name or Narrative for the address
Street Name	Specify the street name.
Add More	Click this button to add another address.

6. Specify the following media details in this data segment:
   - Mobile
   - Phone
   - Email
   - FAX
   - SWIFT

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

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

Figure 15: Media (Email)

Table 10: Media (Email) – Field Description

Field Name	Description
Email Id	Specify the email id of the customer.
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 16: Media (FAX)

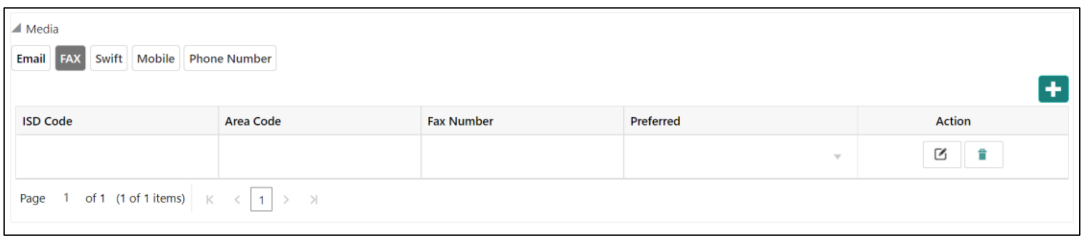


Table 11: Media (Fax) – Field Description

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

Figure 17: Media (Mobile)

Table 12: Media (Mobile) – Field Description

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

Figure 18: Media (Phone Number)

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.

Field Name	Description
Action	If required, select the desired icon to edit/delete the entry.

Figure 19: Media (SWIFT)

Table 14: Media (SWIFT) – Field Description

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

2.4.1.3 Rating

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

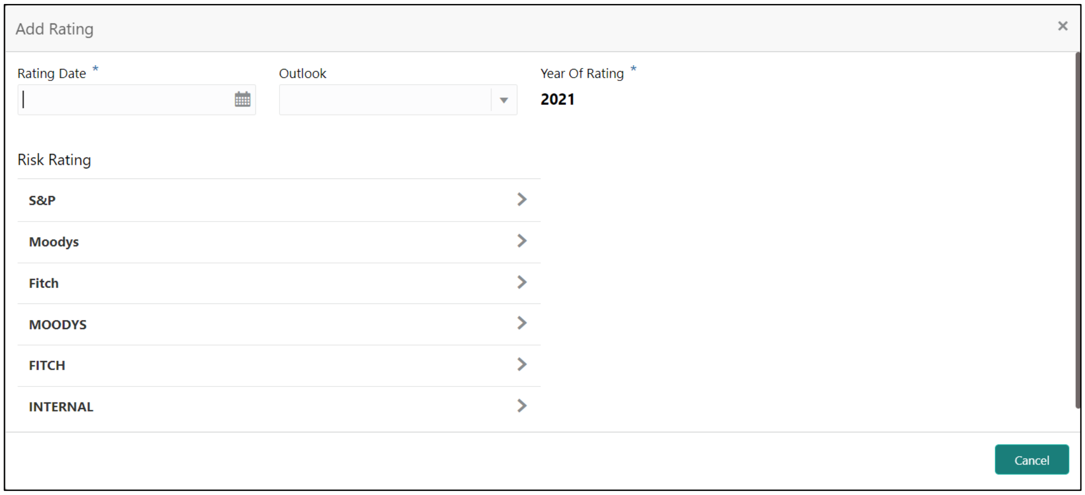
Prerequisites:

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 *Onboarding Enrichment*.
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 Rating tab. For more information, refer to *Basic Info*.

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

Figure 20: 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.

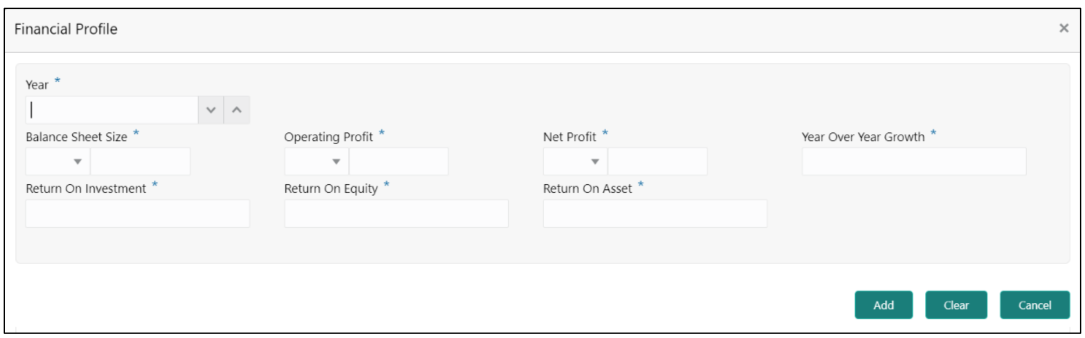
Prerequisites:

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 21: 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.
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.

Field Name	Description
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.

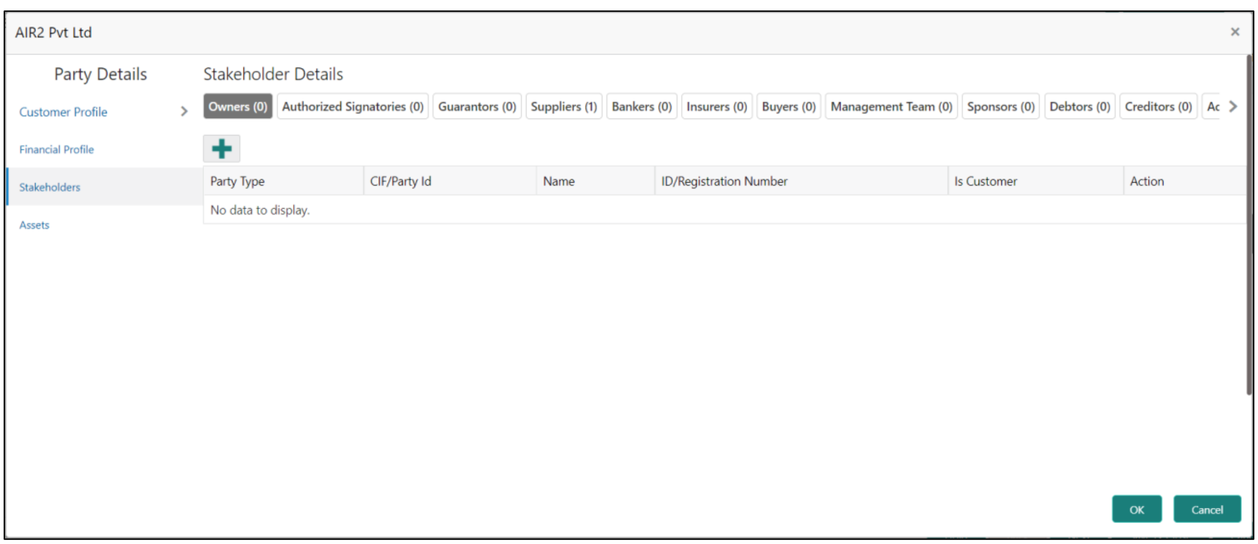
Prerequisites:

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 22: Stakeholder Details



Stakeholders' detail is necessary for the bank to ascertain the credibility of the business. Stakeholders to a customer can be either of the following:

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

Following stakeholder types are supported for the SME customer:

- Owners
- Authorized Signatories – Signature can be uploaded for Authorized Signatories.
- Guarantors
- Suppliers
- Bankers
- Insurers
- Buyers
- Management Team
- Sponsors
- Debtors
- Creditors
- Advisor
- Auditors

NOTE:

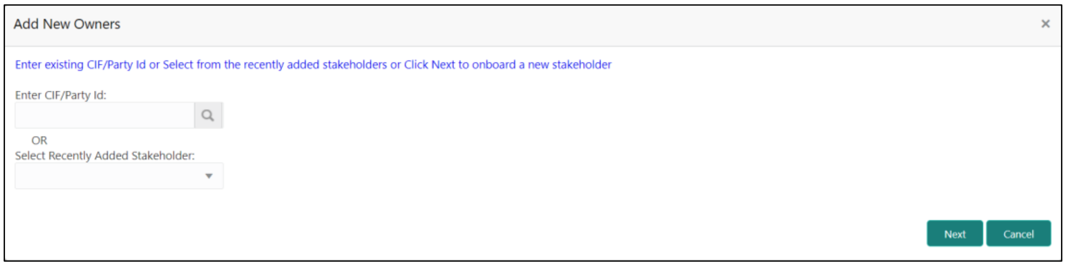
- User should have required access to add a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.
- User should have required Personal Identifiable Information (PII) access to add individual stakeholders, if PII fields are configured. For more details, refer **Oracle Banking Party Configuration User Guide**.

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 23: 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 24: Search Party – Individual

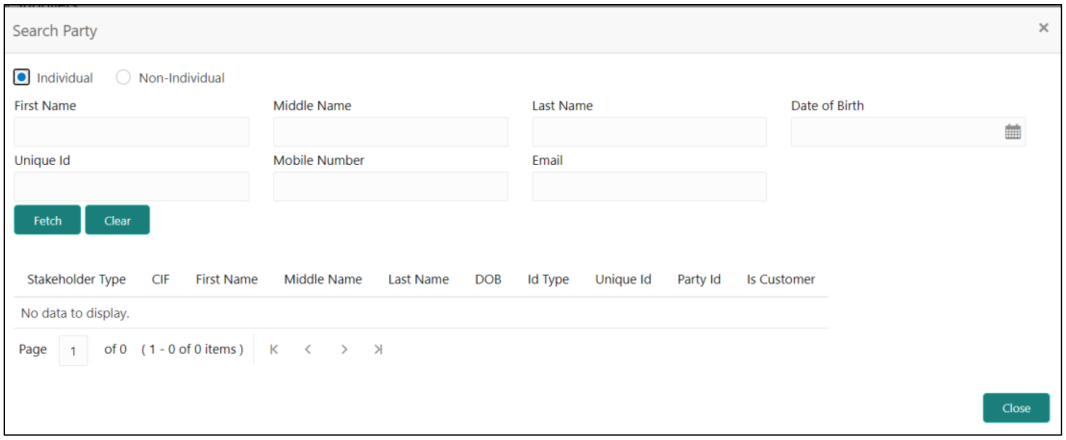
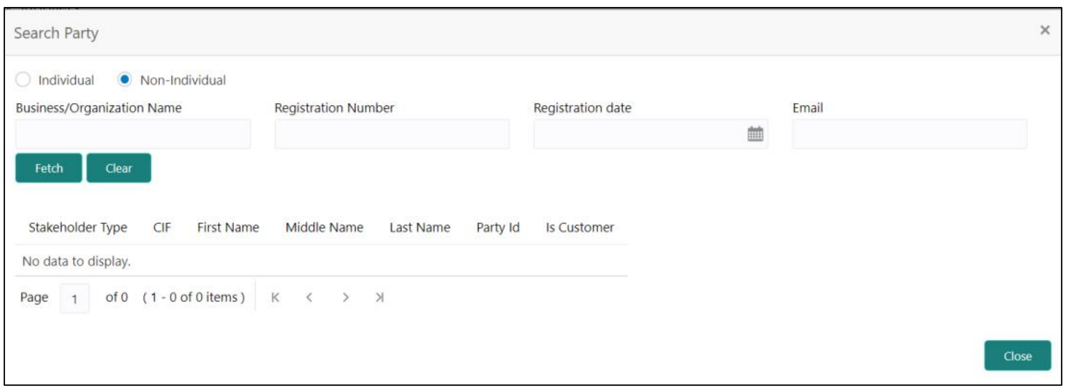
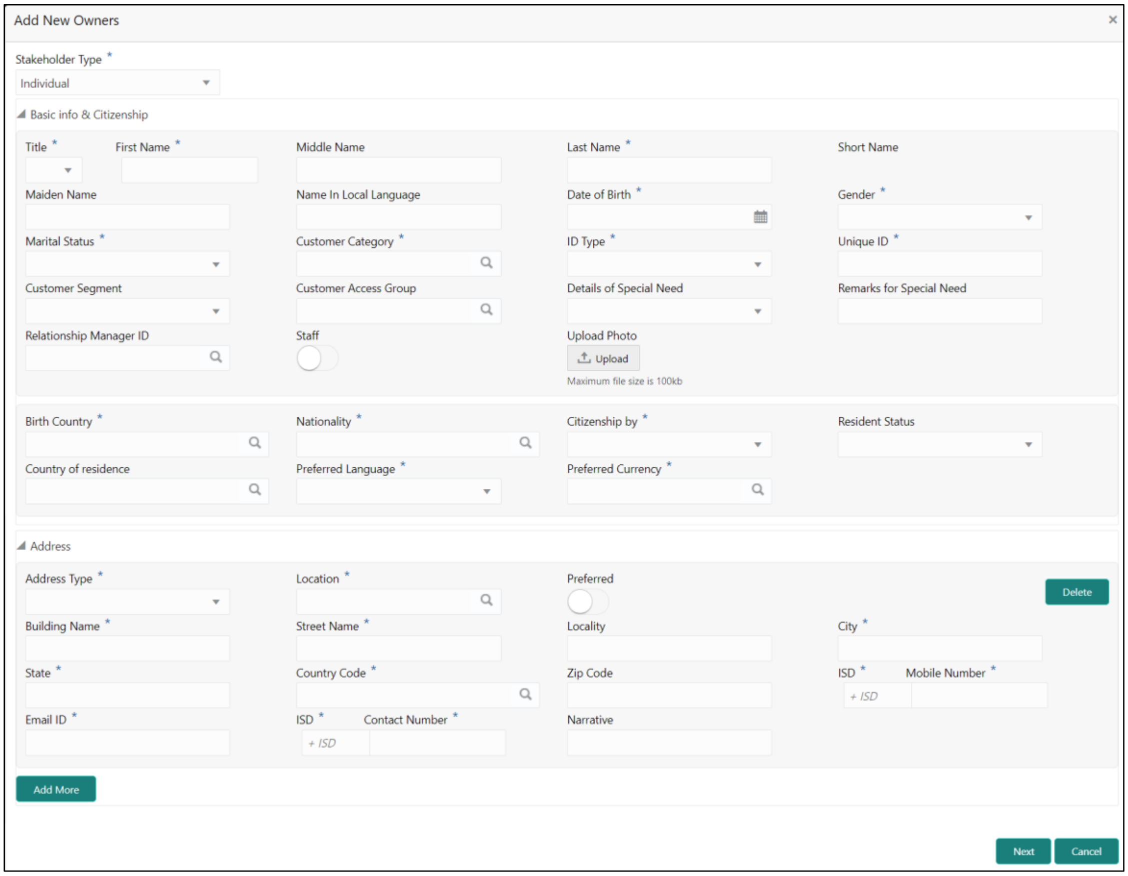


Figure 25: Search Party – Non-Individual



3. After you specify the CIF/Party Id for the existing customer, Click **Next**.
4. The **Add New Owners** screen is displayed to add a relationship-specific attribute for the stakeholder.
5. If the stakeholder is new to the Bank, then click **Next** without entering CIF/Party Id.
6. The **Add New Owners** screen is displayed to capture details for the new stakeholder.

Figure 26: Add New Owners



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

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

Table 17: Add New Owners – Field Description

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

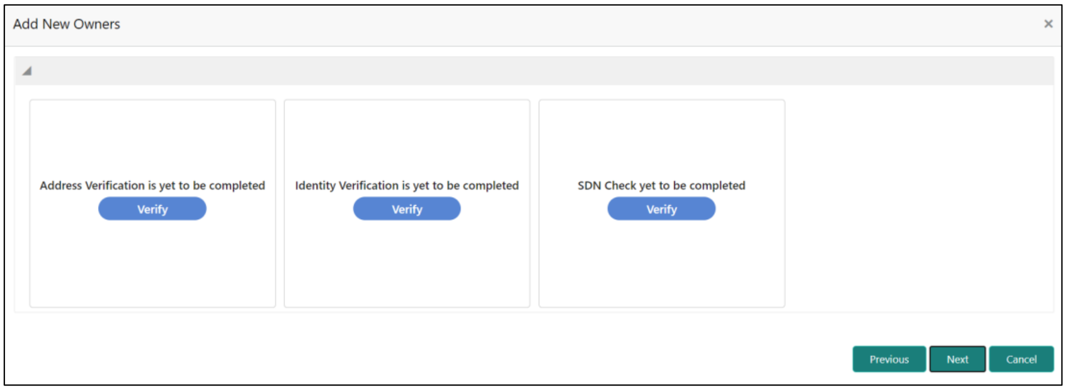
Field Name	Description
Last Name	Specify the last name of the new stakeholder.
Short Name	Specify the short name of the new stakeholder.
Maiden Name	Specify the maiden name of the new stakeholder.
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Click the search icon and select the customer category from the list of values.
Customer Segment	Select the customer segment from the drop-down values.
Customer Access Group	Click search icon and select the customer access group for the party. **Note:** User should have required access to onboarding a party within a customer access group. For more details, refer **Oracle Banking Party Configuration User Guide.**
ID Type	Select the ID type from the drop-down values.
Unique ID	Specify the unique ID of the new stakeholder.
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click 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.

Field Name	Description
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.
Location	Select the Location from the list of values. This pertains to a particular area in a country
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.
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**.

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

Figure 27: Add New Owners - KYC



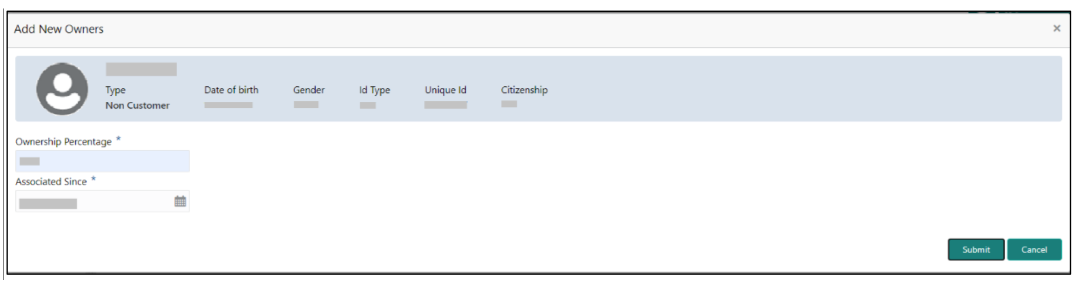
c. On the **Add New Owners – KYC** screen, update the KYC Details.

NOTE: This step is optional

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

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

Figure 28: Add New Owners – Capture relationship-specific attribute



9. 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.

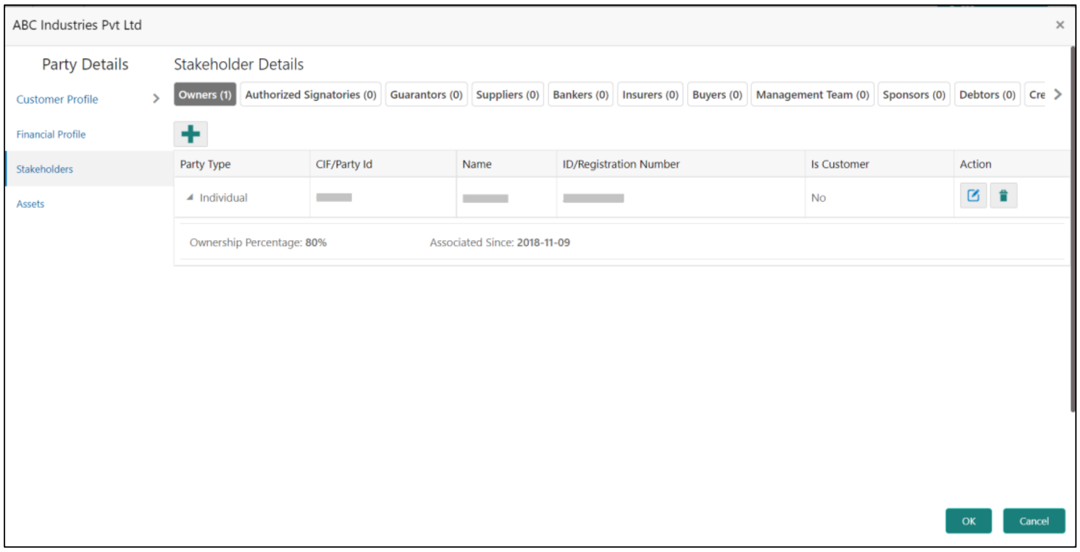
Table 18: Financial Profile – Field Description

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

10. Click **Submit**.

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

Figure 30: New Stakeholder Added

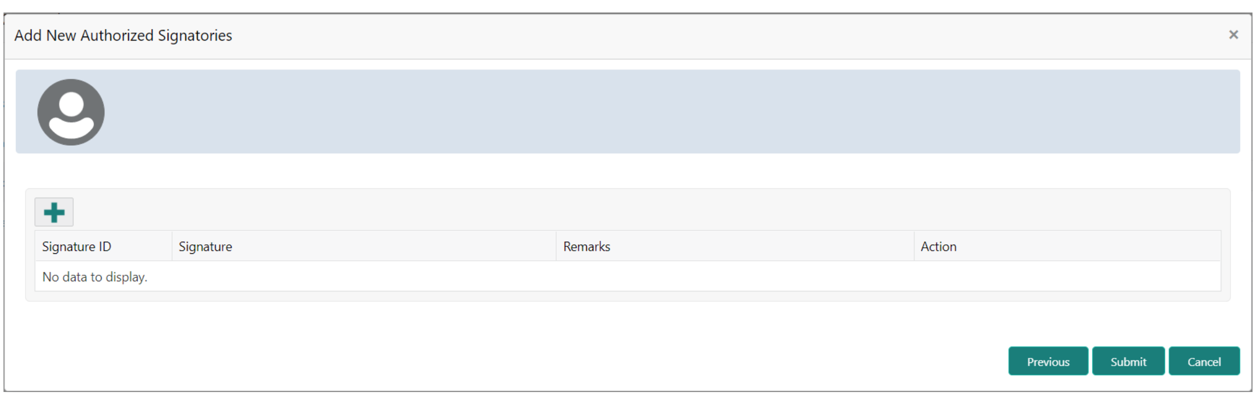


NOTE: If the stakeholder is an existing customer or an existing Party, then the linkage is based on the CIF/Party Id. In case a new stakeholder is being added, the system will generate a Party Id for the newly added stakeholder. This Party Id is used to establish a link between the new customer and stakeholder.

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 29: Add Signatures

2. On the **Add Signature** screen, upload the customer's signature. For more information on fields, refer to the field description table.

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

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

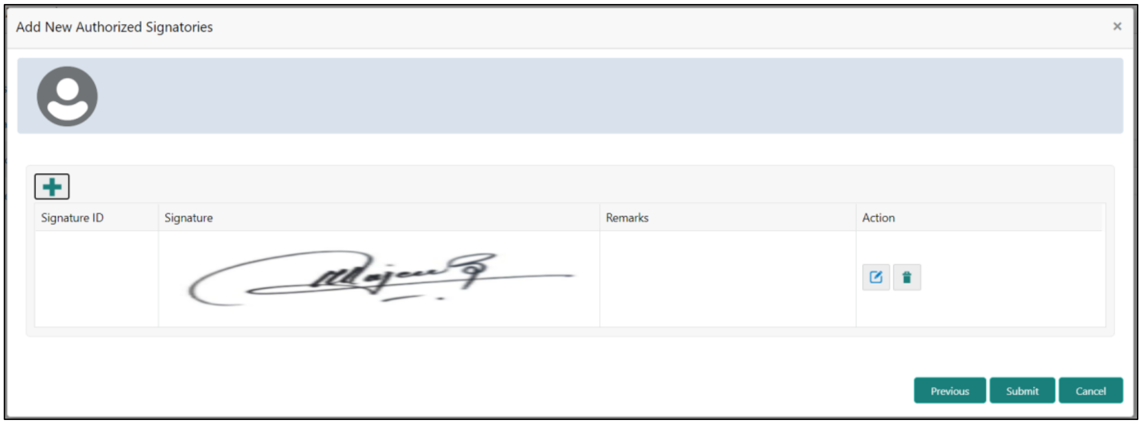
Table 19: Add Signature – Field Description

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.

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

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

Figure 30: Add Signatures



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 31: Assets

To update the assets details:

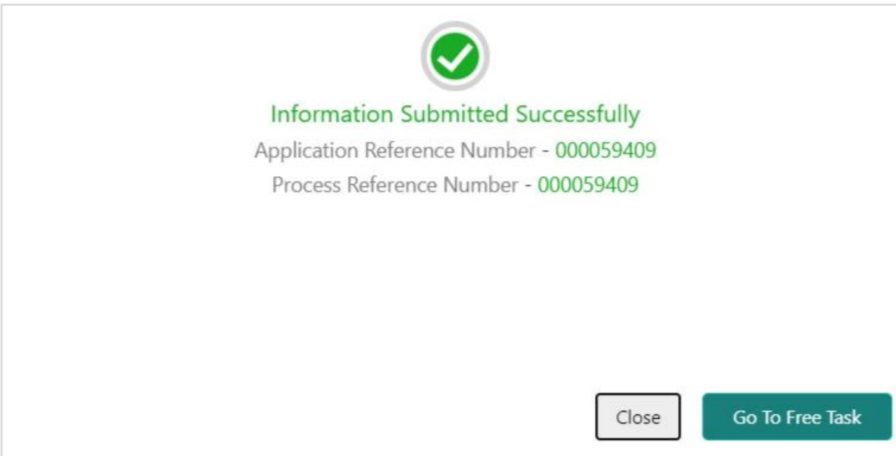
Specify the details about the assets of the SME customer. For more information on fields, refer to the field description table.

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.

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



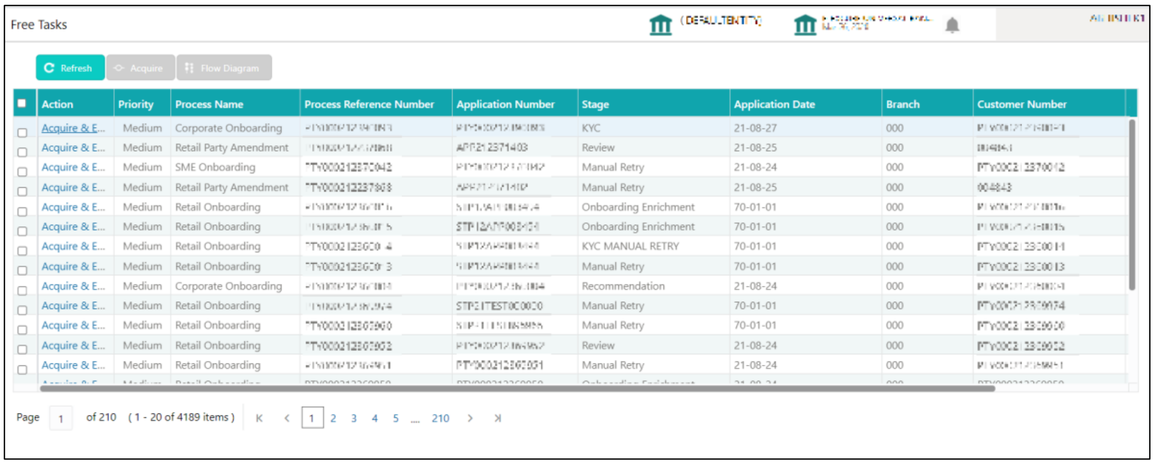
2.5 Review

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

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

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

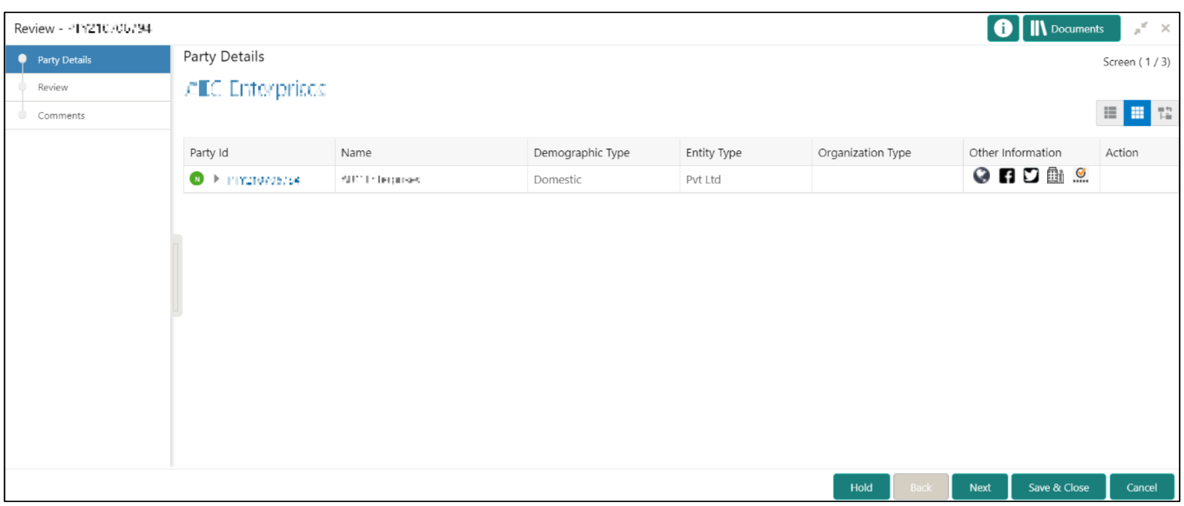
Figure 32: Free Tasks



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

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

Figure 33: SME – Review



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

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

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

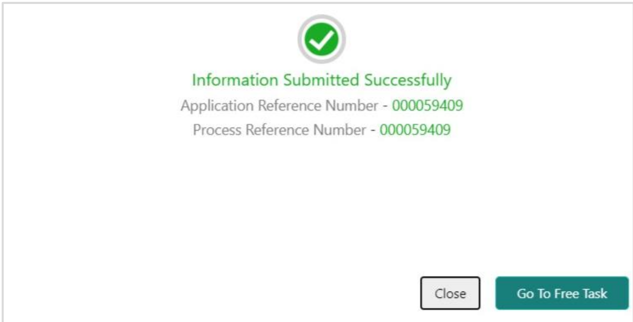
Figure 34: Review – Review Comments

5. Specify the **Review Comments** and Click **Next**.

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

Figure 35: Review – Overall Comments

6. Specify the overall comments for the **Review** stage and click **Next**.
7. On click of **Submit,** a message is displayed, and Task will be submitted to **Free Task**.



2.6 Recommendation

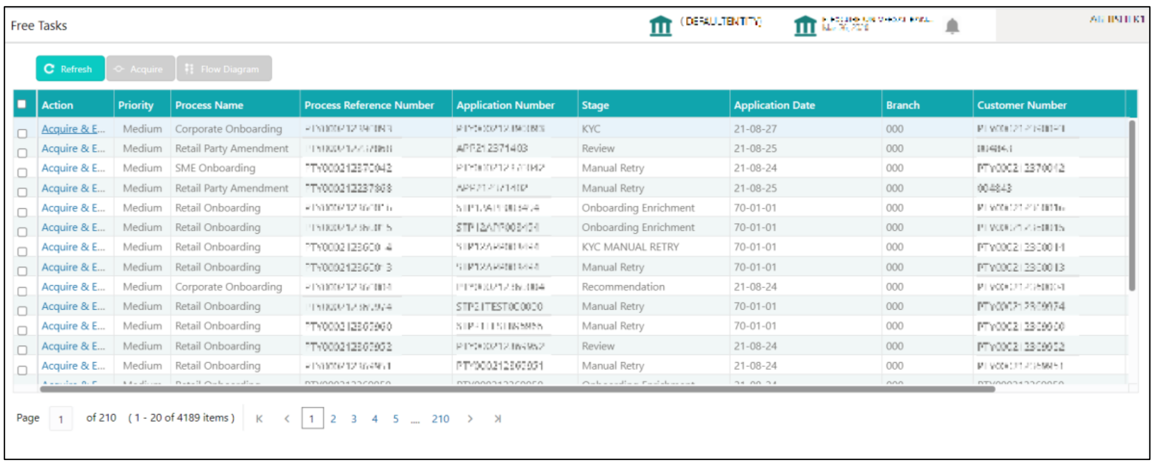
In this stage, the Recommending user reviews the progress done so far and provides recommendations for each of the data segments with a decision as approve/reject. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to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

NOTE: For Recommendation stage, more than one user can be configured to Recommend the Party Onboarding Application. For more details, refer **Party Onboarding Configuration User Guide**

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

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

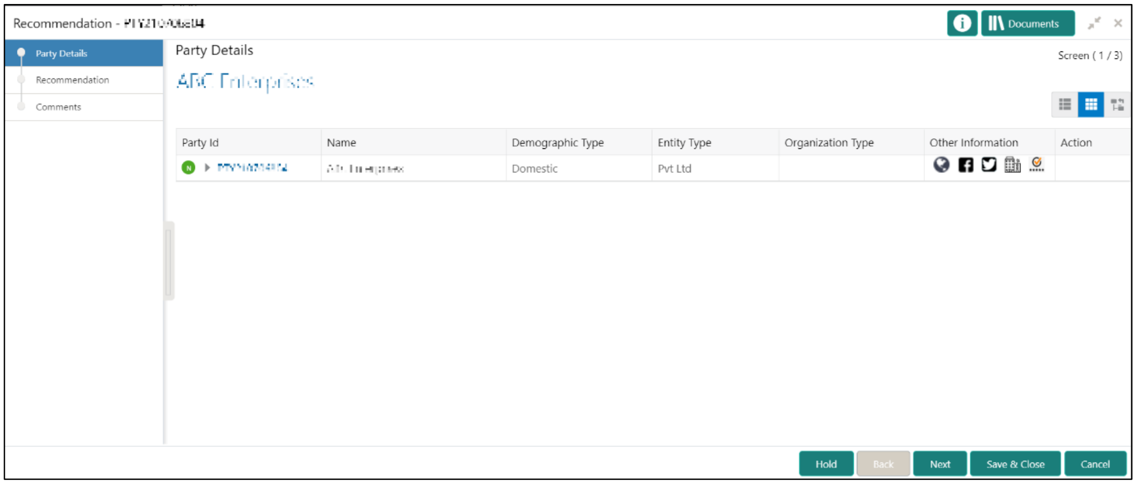
Figure 36: Free Tasks



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

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

Figure 37: SME – Recommendation



3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.
4. After reviewing the customer information, click **Next**.

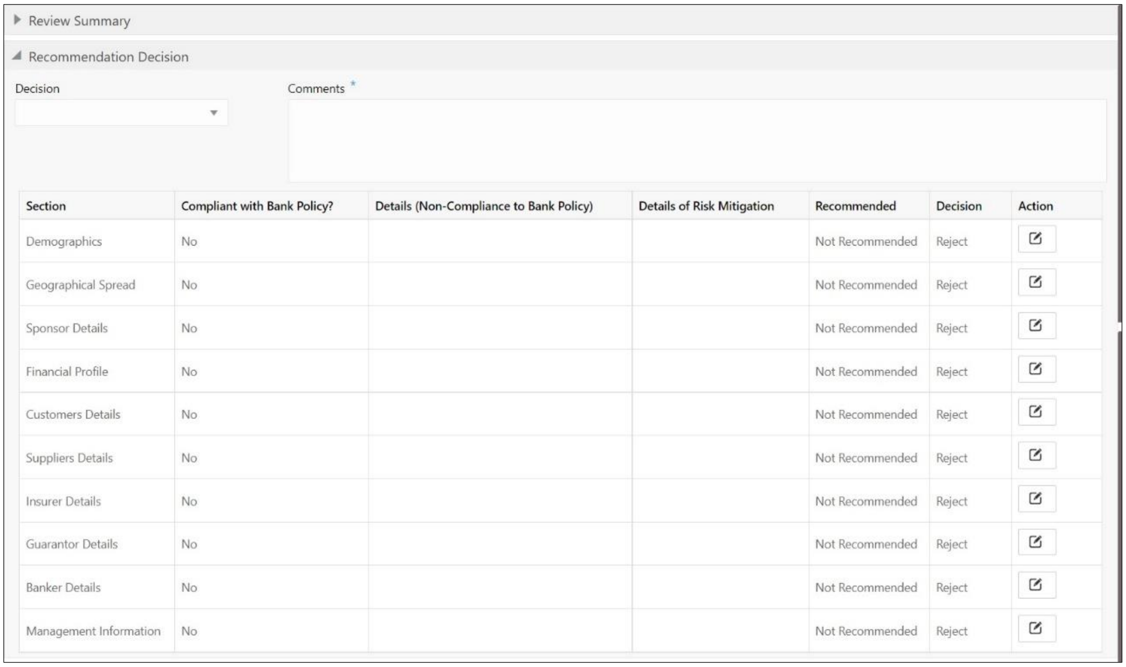
→ The **Recommendation – Recommendation Comments** screen is displayed.

Figure 38: Recommendation – Recommendation Comments

5. Click and Expand Review Summary to view comments from Reviewer in Review Stage
6. Click and Expand **Recommendation Decision**

→ The **Recommendation Decision** Screen is displayed.

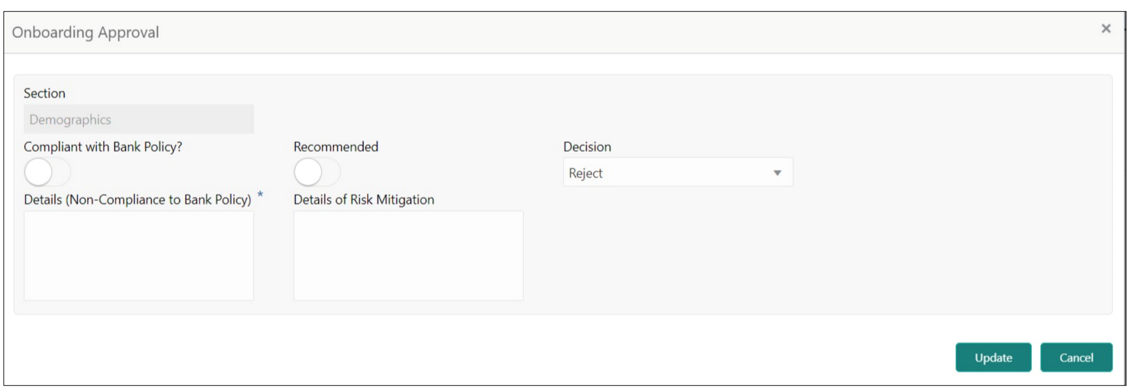
Figure 39: Recommendation Decision



7. Select **Recommendation** decision in **Decision** field
8. Input **Recommendation** comments in **Comments** field
9. Click **Action** to Input Recommendation details for each of the Party Information Data Segment

   → The **Onboarding Approval** screen is displayed

Figure 40: Onboarding Approval



10. Specify the fields as required for Recommendation. For more information on fields, refer to the field description table.

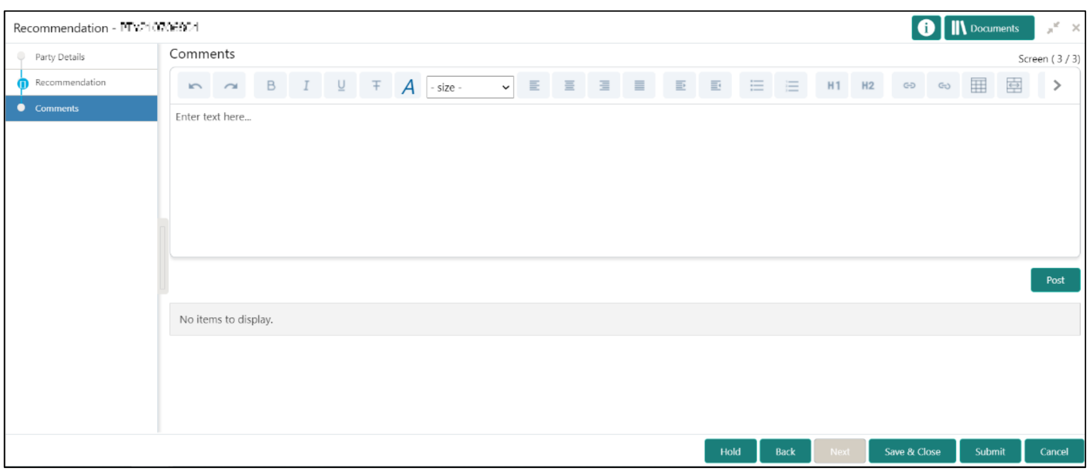
Table 21: Onboarding Approval – Field Description

Field Name	Description
Compliant with Bank Policy	Enable toggle button if customer is compliant with the Bank Policy
Recommended	Enable toggle button if customer is Recommended by reviewing user
Decision	Specify decision with respect to KYC type
Details (Non-Compliance to Bank Policy)	Details if customer is not compliant with Bank policy Comment box will be available only if Compliant with Bank policy toggle is disabled
Details of Risk Mitigation	Details if customer is not compliant with Bank policy Comment box will be available only if Compliant with Bank policy toggle is disabled

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

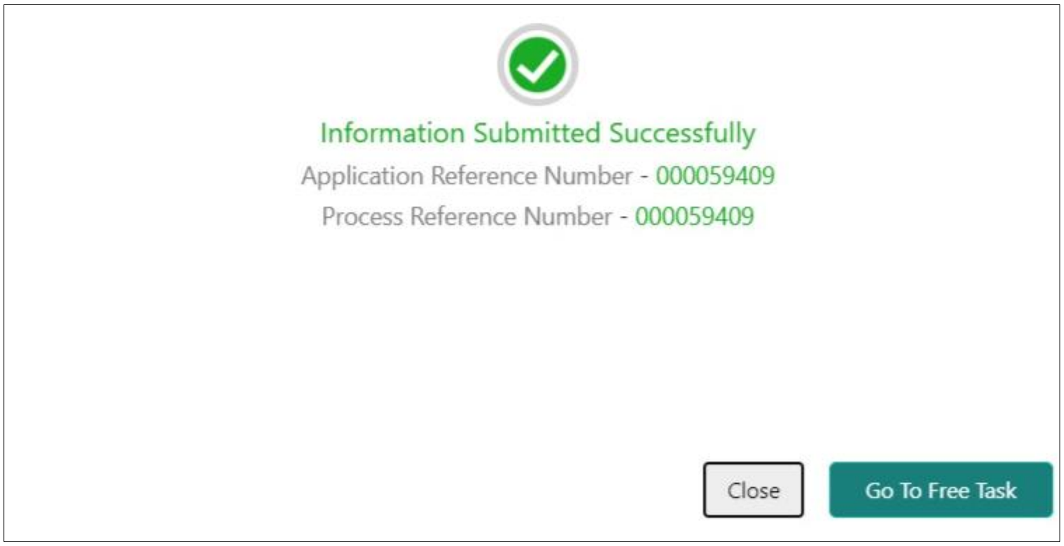
→ The system displays the **Recommendation – Comments** screen.

Figure 41: Recommendation – Overall Comments



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

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


Information Submitted Successfully
Application Reference Number - 000059409
Process Reference Number - 000059409
Close
Go To Free Task

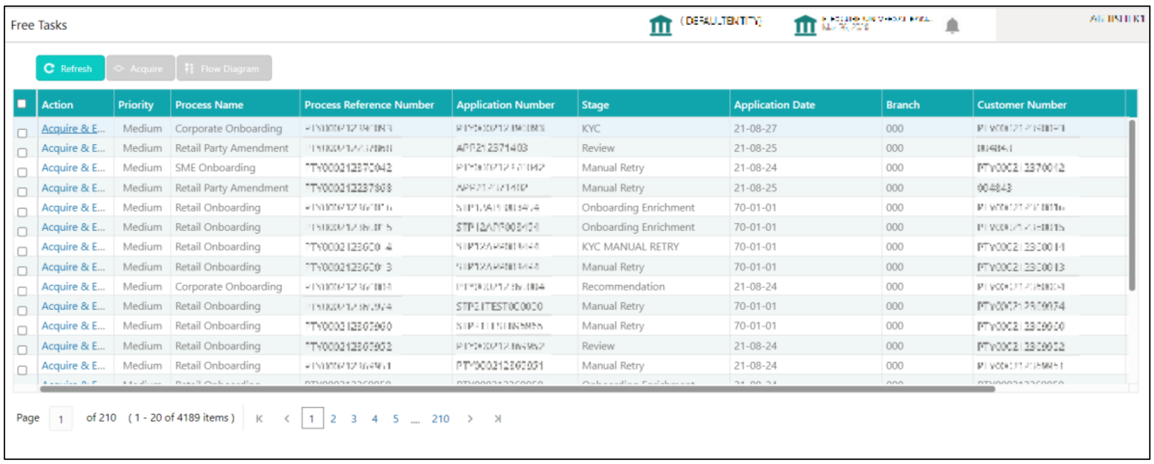
2.7 Approval

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.

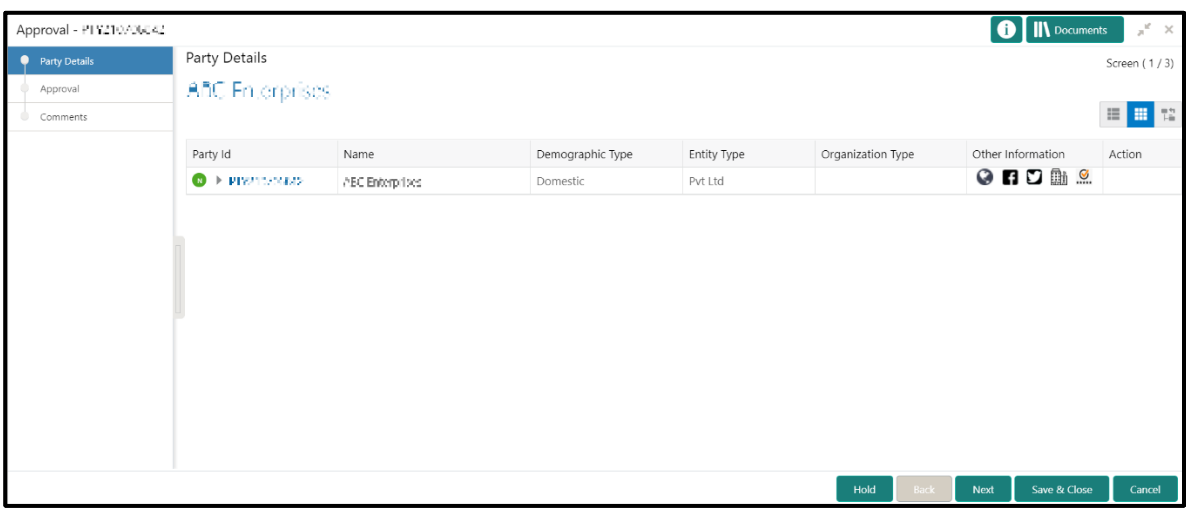
Figure 42: Free Tasks



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

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

Figure 43: SME – Approval

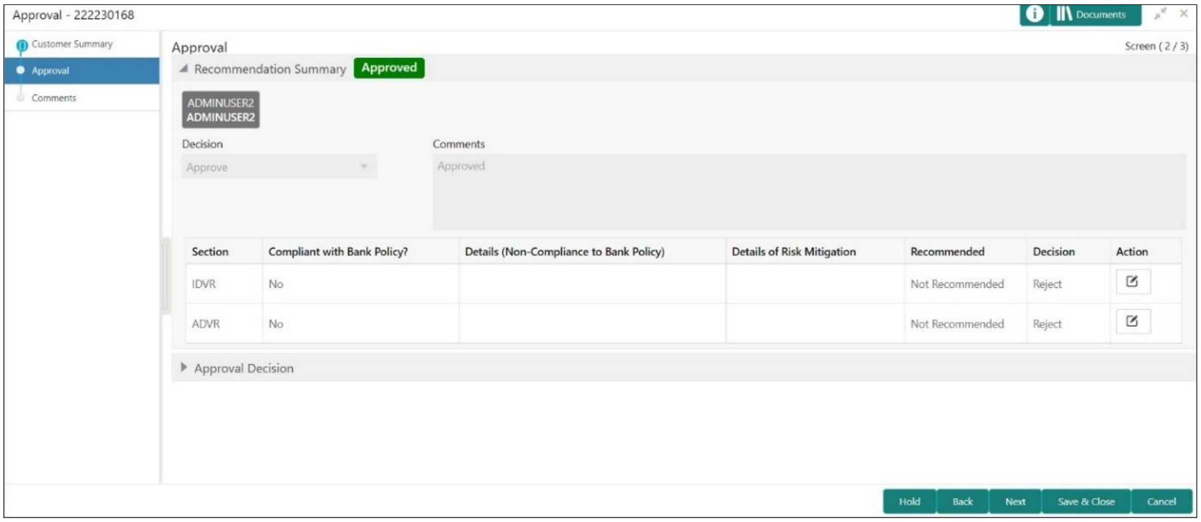


3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

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

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

Figure 44: Approval – Approval Comments



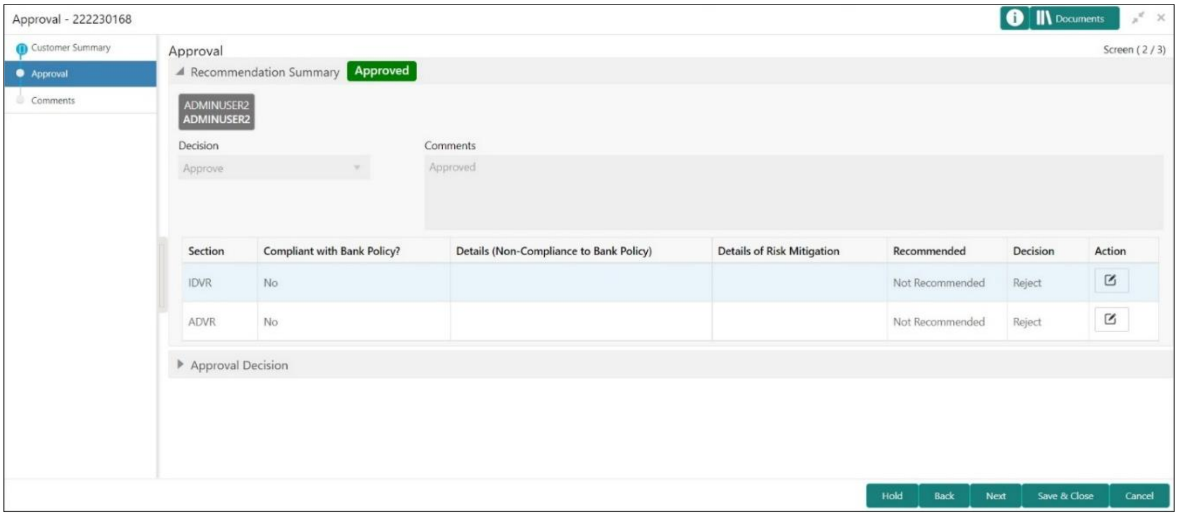
5. View **Recommendation Summary** as **Approved or Rejected** based on the **Recommendation Decision** provided in **Recommendation stage**

NOTE: If more than one Recommendation user is configured, Recommendation summary will be determined as per below example

Number of Users	Individual Decision	Recommendation Summary
2 User (User 1 & User 2)	User 1 – Approved User 2 – Approved	Approved
2 User (User 1 & User 2)	User 1 – Approved User 2 – Rejected	Rejected
3 Users (User 1 & User 2 7 User 3)	User 1 – Approved User 2 – Rejected User 3 - Approved	Rejected

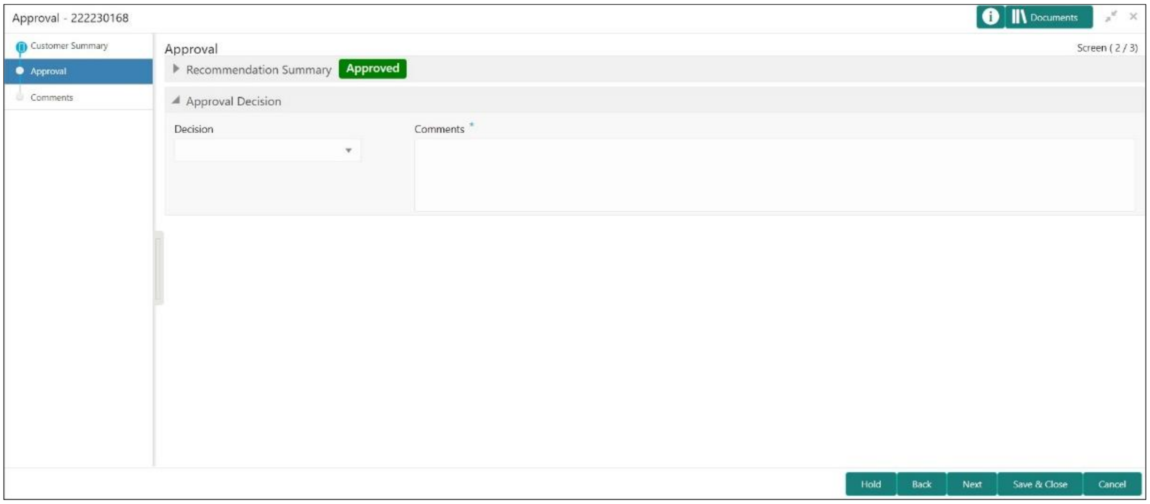
6. Click and Expand **Recommendation Summary** to see **Recommendation Decision** and **Comments** from respective users from Recommendation stage

Figure 45: Recommendation Summary



7. Click **Action** to see Recommendation details and KYC details for respective KYC types
8. Click and Expand **Approval Decision** to provide **Approval Decision** and **Comments** for Party Onboarding

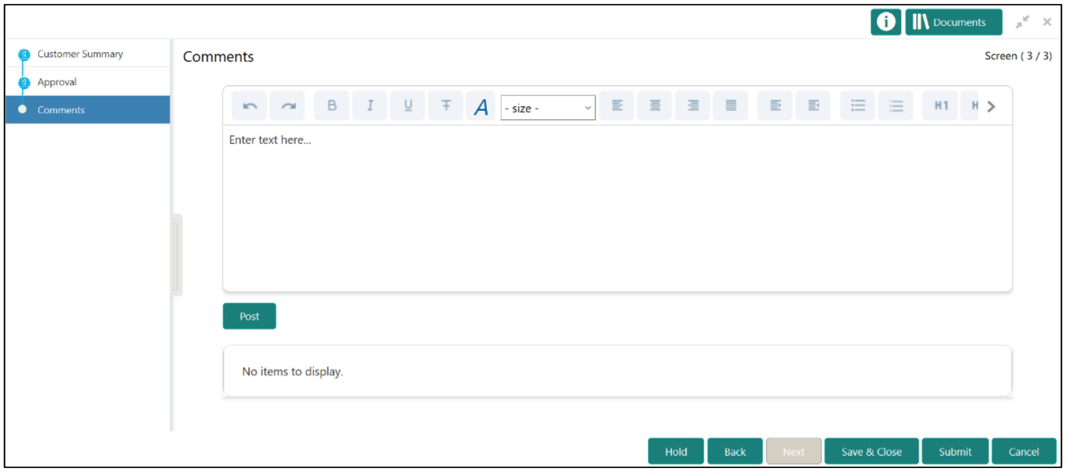
Figure 46: Approval Decision



9. Click **Next**.

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

Figure 47: Approval - Comments



10. Specify the **Approve Comments** and the **Overall Comments**.
11. Specify the overall comments for the **Approval** stage and click **Post**.
12. Click **Submit** to complete the onboarding process

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.

NOTE:

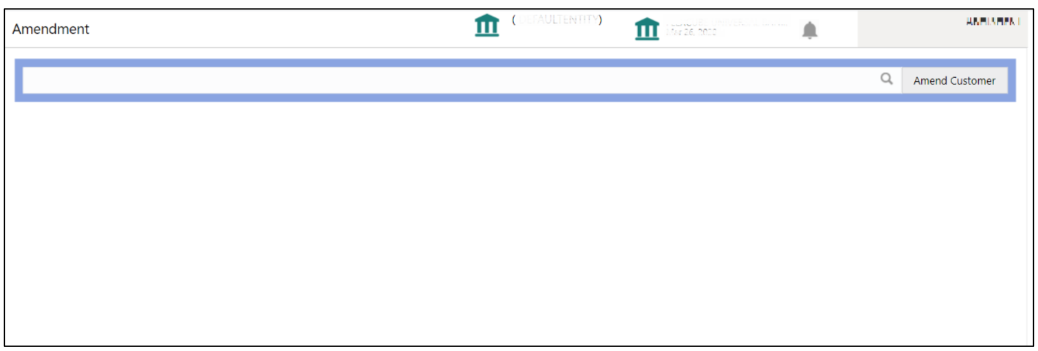
- User should have required access to amend a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide.**
- User should have required Personal Identifiable Information (PII) access to amend individual stakeholders, if PII fields are configured. For more details, refer **Oracle Banking Party Configuration User Guide**.

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.

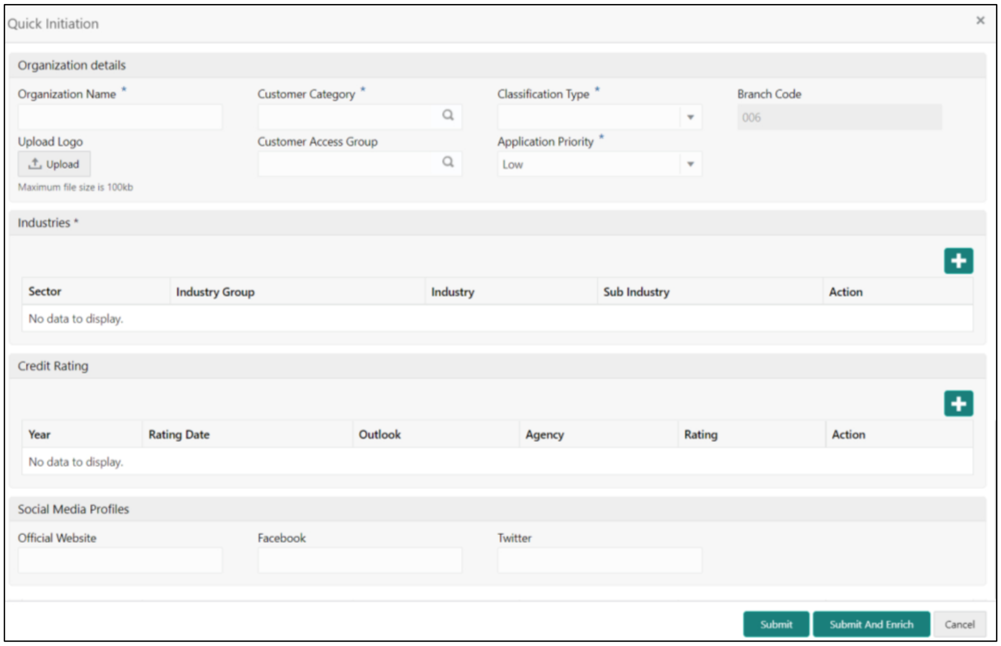
Figure 48: Amendment – Enter Customer Id



3. On **Amendment** screen, specify the Customer id, and Click **Amend Customer.**

   → The system displays the **SME Amendment** screen.

Figure 49: Amendment – SME Amendment



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

      → 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
- **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*.

2.9 Completed Task

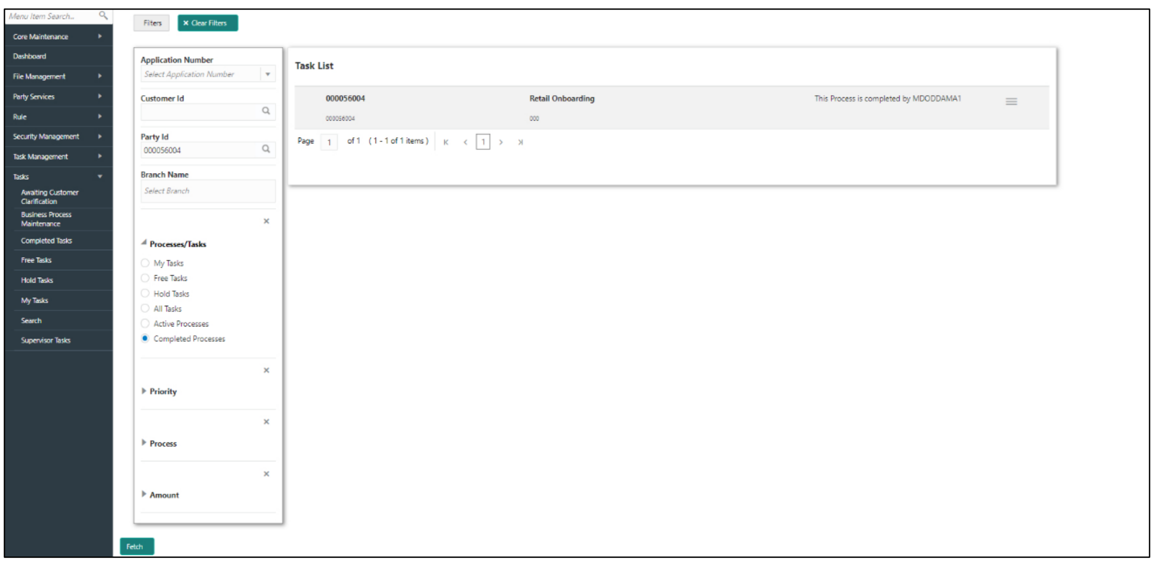
Completed Task functionality is used to view details of different tasks completed by the user and information provided during those tasks.

To view the Completed Tasks:

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

   → The **Task List - Search** screen is displayed.

Figure 50: Task List - Search

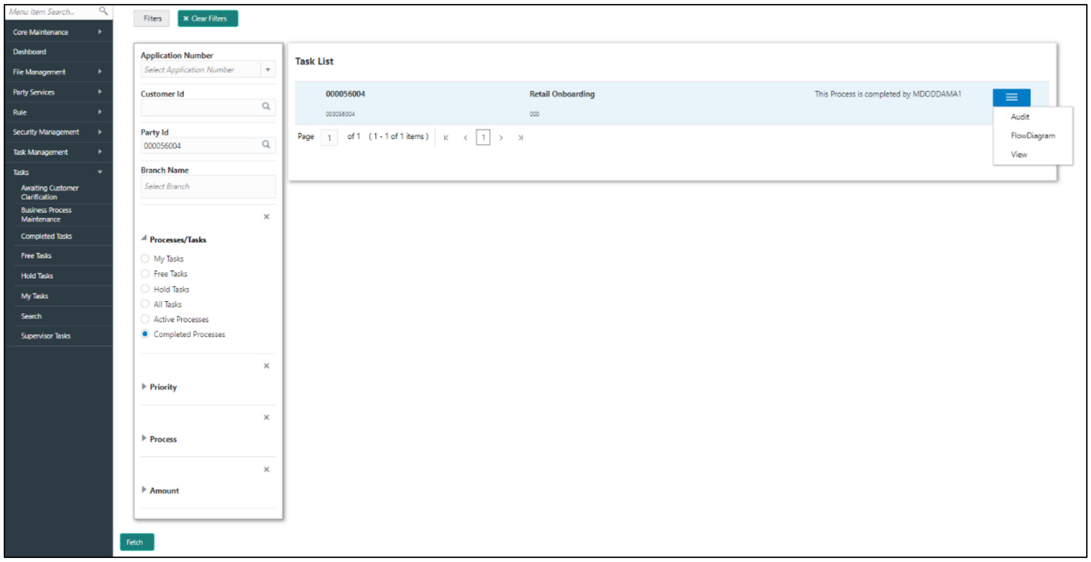


2. On **Search screen,** enter required search parameter
3. In **Processes/Tasks,** select **Completed Tasks** and Click **Fetch**.

   → The **Completed Tasks** will be displayed.

4. Click **View** to view details of completed Tasks

Figure 51: Task List – Completed Tasks



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.

3 List Of Menus