

**Small and Medium Enterprise Onboarding  
User Guide**

**Oracle Banking Origination**

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## Small and Medium Enterprise Onboarding User Guide

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# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Document Accessibility

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

## 1.4 List of Topics

**Table 1: List of Topics**

| Topic                      | Description  |
|----------------------------|--|
| <b>Customer Onboarding</b> | This topic provides an overview of the Customer Onboarding process and covers the actions to be performed in the Onboarding process. |
| <b>List of Menus</b>       | 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  |
|---------------|--|
| <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 checklists and on the selection of the outcome, the task will be submitted. The following options are available for 'Outcome':</p> <ul style="list-style-type: none"> <li>• <b>Proceed</b> – 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.</li> <li>• <b>Approve</b> – the onboarding process is approved. User can select this option in KYC stage.</li> <li>• <b>Reject</b> – the onboarding process is rejected. User can select this option in KYC and Approval stages.</li> <li>• <b>Additional Info</b> – the task is moved back to the Manual retry queue for further. Users can select this option in the Review and Approval stages.</li> </ul> |
| <b>Post</b>   | On click of Post, the system posts the comments below the <b>Comments</b> text box.  |
| <b>Cancel</b> | On click of <b>Cancel</b> , the system will ask for confirmation and on confirming the task will be closed without saving the data.  |
| <b>Hold</b>   | On click of <b>Hold</b> , the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.   |

| <b>Action</b>           | <b>Description</b>   |
|-------------------------|--|
| <b>Next</b>             | On click of <b>Next</b> , 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 |
| <b>Back</b>             | On click of <b>Back</b> , 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 <b>Save &amp; Close</b> , 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:

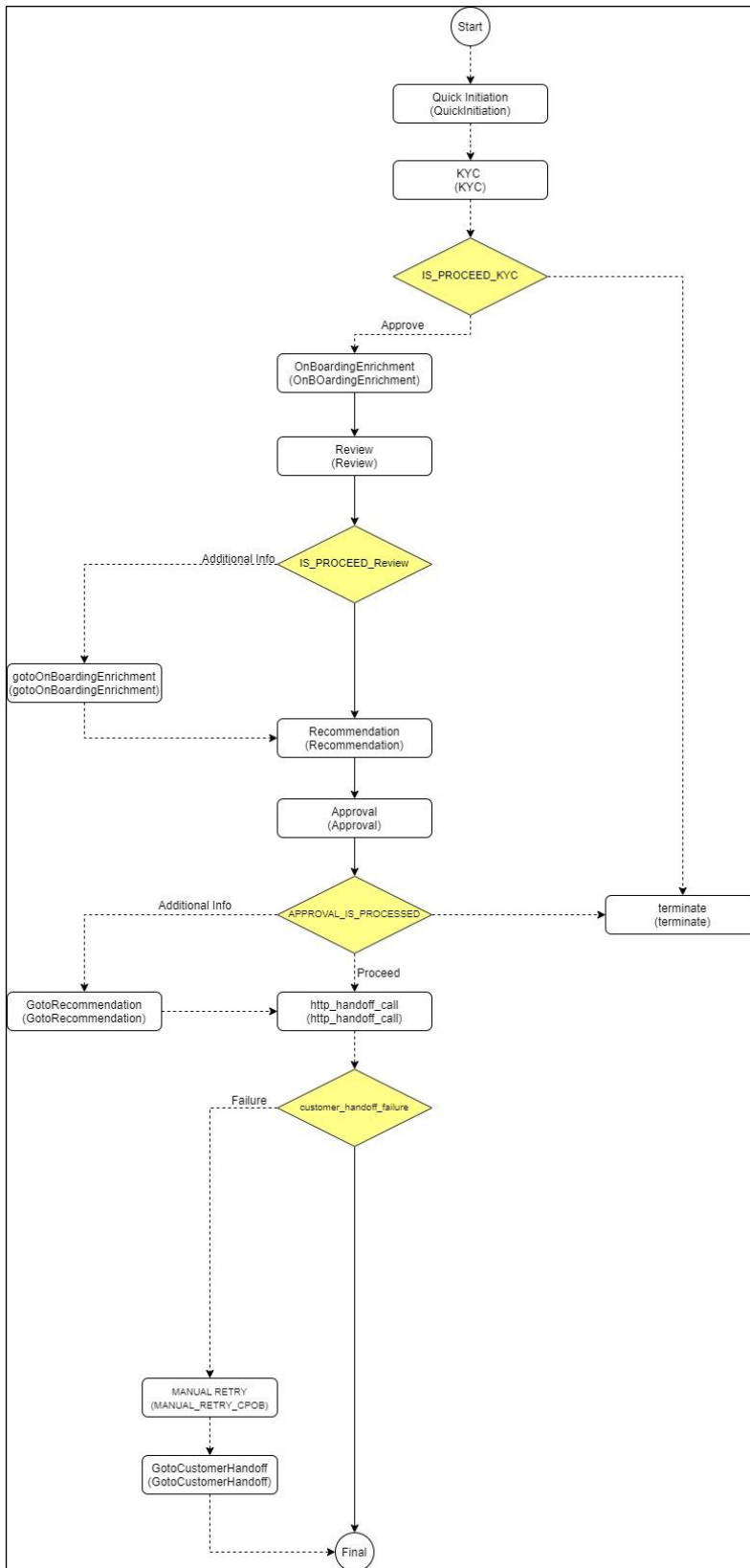
- Initiation
- KYC
- Enrichment
- Review
- Recommendation
- Approval

#### 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   |
|------------------------------|---|
| <b>Customer Type</b>         | Select <b>Small and Medium Enterprise</b> from the drop-down values.  |
| <b>Business Process Code</b> | If required, select the desired business process code.<br><b>NOTE:</b> 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**

The screenshot shows the 'Quick Initiation' form. It is divided into several sections:

- Organization details:** Includes text input fields for 'Organization Name \*', 'Customer Category \*', 'Customer Access Group', and 'Upload Logo' (with an 'Upload' button). It also features dropdown menus for 'Classification Type \*' and 'Application Priority \*' (set to 'Low'), and a text input for 'Branch Code' (pre-filled with '006'). A note states 'Maximum file size is 100kb'.
- Industries \*:** A table with columns: Sector, Industry Group, Industry, Sub Industry, and Action. It currently shows 'No data to display.' and has a '+' icon to add new entries.
- Credit Rating:** A table with columns: Year, Rating Date, Outlook, Agency, Rating, and Action. It also shows 'No data to display.' and has a '+' icon.
- Social Media Profiles:** Text input fields for 'Official Website', 'Facebook', and 'Twitter'.

At the bottom right, there are three buttons: 'Submit', 'Submit And Enrich', and 'Cancel'.

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

**Table 4: Quick Initiation – Field Description**

| Field Name                  | Field description   |
|-----------------------------|---|
| <b>Organization details</b> | Specify the fields under this section.  |
| <b>Organization Name</b>    | Specify the Registered Name of the organization.  |
| <b>Customer Category</b>    | Click search icon and select customer category from the list of values.   |
| <b>Classification Type</b>  | Classification of the SME as Micro, Small or Medium as per the local regulations.   |
| <b>Branch Code</b>          | Specify the branch code.<br><b>NOTE:</b> 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   |
|------------------------------|---|
| <b>Logo</b>                  | Upload logo of the company.   |
| <b>Customer Access Group</b> | <p>Click search icon and select customer access group from the list of values.</p> <p>User should have required access to add a party within a customer access group as relationship. For more details, refer <b>Oracle Banking Party Configuration User Guide</b>.</p> |
| <b>Application Priority</b>  | Priority of Party Onboarding application  |
| <b>Industries</b>            | Specify the fields under this section.  |
| <b>Sector</b>                | <p>Specify the Industry Sector to which the SME belongs. For example,</p> <ul style="list-style-type: none"> <li>• Energy</li> <li>• Real Estate</li> <li>• Utilities</li> <li>• Consumer</li> <li>• Staples, etc.</li> </ul>   |
| <b>Industry Group</b>        | <p>Specify the Industry group within the sector. For example,</p> <ul style="list-style-type: none"> <li>• Software</li> <li>• Hardware</li> <li>• Semiconductor Industry Groups within Information technology Sector</li> </ul>  |
| <b>Industry</b>              | Specify the industry within the Industry group. For example, IT services, Software Products within Software.  |
| <b>Sub Industry</b>          | <p>Specify the sub Industry within the Industry. For example,</p> <ul style="list-style-type: none"> <li>• IT Consulting Services</li> <li>• Data Processing Services</li> <li>• Internet Services within IT services.</li> </ul>                                       |

| Field Name                  | Field description   |
|-----------------------------|---|
| <b>Credit Rating</b>        | Specify the fields under this section.  |
| <b>Rating Agency</b>        | 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. |
| <b>Rating</b>               | Specify the Rating provided by the credit rating Agency.  |
| <b>Social Media Profile</b> | Specify the fields under this section.  |
| <b>Official Website</b>     | Specify the official website address for the SME.   |
| <b>Facebook</b>             | Specify the Facebook URL for the SME.   |
| <b>Twitter</b>              | 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

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

**Figure 4: Duplication Check**

Duplication Check ✕

Following matching records are found. Please verify

| Business Type | CIF | Party ID     | Name           | ID / Registration Number | Date of Birth / Registration Date | Status      |
|---------------|-----|--------------|----------------|--------------------------|-----------------------------------|-------------|
| Corporate     |     | 000000015116 | AIRFLY Pvt Ltd | REG1357                  | 2010-12-12                        | IN_PROGRESS |

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Comments \*

Abort
Continue
Cancel

6. Click **Next**.

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

**Figure 4: Initiation – Comments**

**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**.

## 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**.

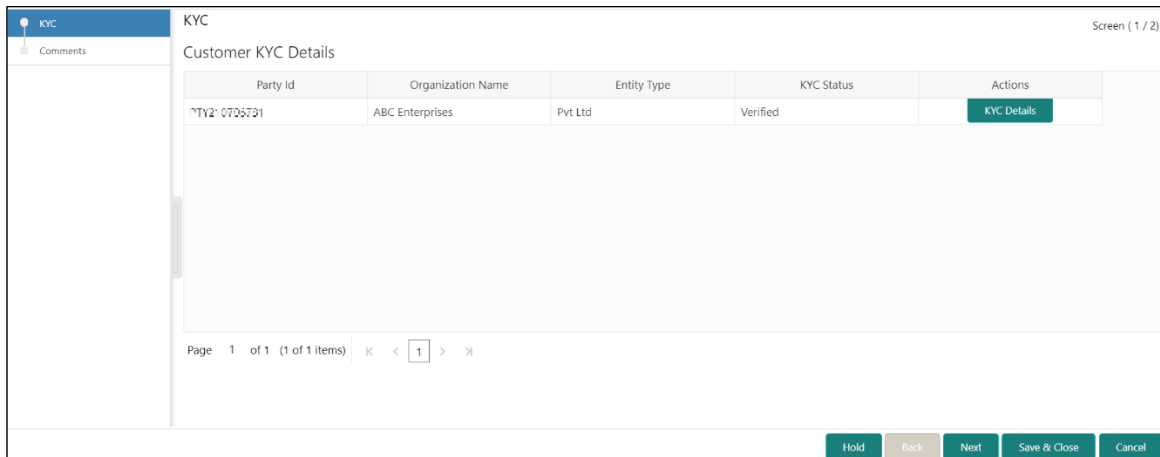
→ The system displays the **Free Tasks** screen.

**Figure 5: Free Tasks**

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

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

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

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

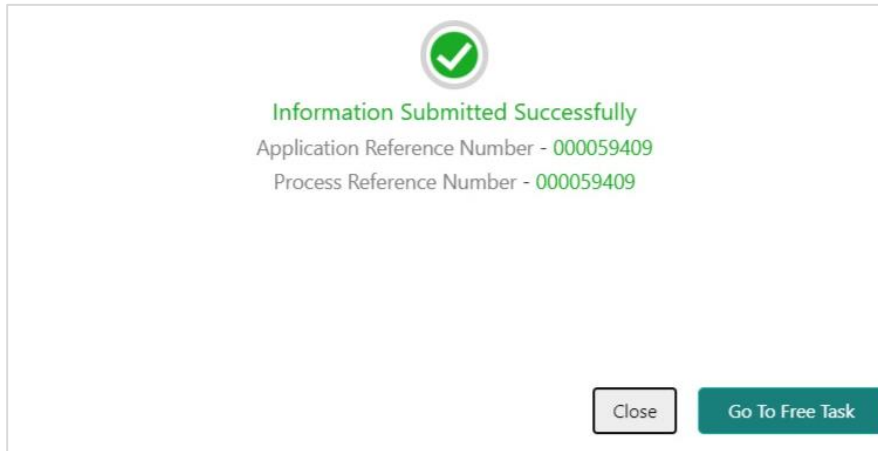
4. Once details are updated, click **Next**.
  - The system displays the **KYC – Comments** page.



Figure 7: KYC – Comments

The screenshot displays the 'Comments' section of the KYC interface. It features a text input area with a placeholder 'Enter text here...' and a 'Post' button. Below the input area, it indicates 'No items to display.' The interface also includes a navigation bar at the bottom with buttons for 'Home', 'Back', 'Print', 'Save & Close', 'Submit', and 'Cancel'.

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**

| Action         | Priority | Process Name           | Process Reference Number | Application Number | Stage                 | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & Edit | Medium   | Corporate Onboarding   | PTV0001237043            | PTV0001237043      | KYC                   | 21-08-27         | 000    | PTV0001237043   |
| Acquire & Edit | Medium   | Retail Party Amendment | PTV0001237043            | PTV0001237043      | Review                | 21-08-25         | 000    | PTV0001237043   |
| Acquire & Edit | Medium   | SME Onboarding         | PTV0001237042            | PTV0001237042      | Manual Retry          | 21-08-24         | 000    | PTV0001237042   |
| Acquire & Edit | Medium   | Retail Party Amendment | PTV0001237043            | PTV0001237043      | Manual Retry          | 21-08-25         | 000    | PTV0001237043   |
| Acquire & Edit | Medium   | Retail Onboarding      | PTV0001237044            | PTV0001237044      | Onboarding Enrichment | 70-01-01         | 000    | PTV0001237044   |
| Acquire & Edit | Medium   | Retail Onboarding      | PTV0001237045            | PTV0001237045      | Onboarding Enrichment | 70-01-01         | 000    | PTV0001237045   |
| Acquire & Edit | Medium   | Retail Onboarding      | PTV0001237046            | PTV0001237046      | KYC MANUAL RETRY      | 70-01-01         | 000    | PTV0001237046   |
| Acquire & Edit | Medium   | Retail Onboarding      | PTV0001237047            | PTV0001237047      | Manual Retry          | 70-01-01         | 000    | PTV0001237047   |
| Acquire & Edit | Medium   | Corporate Onboarding   | PTV0001237048            | PTV0001237048      | Recommendation        | 21-08-24         | 000    | PTV0001237048   |
| Acquire & Edit | Medium   | Retail Onboarding      | PTV0001237049            | PTV0001237049      | Manual Retry          | 70-01-01         | 000    | PTV0001237049   |
| Acquire & Edit | Medium   | Retail Onboarding      | PTV0001237050            | PTV0001237050      | Manual Retry          | 70-01-01         | 000    | PTV0001237050   |
| Acquire & Edit | Medium   | Retail Onboarding      | PTV0001237051            | PTV0001237051      | Review                | 21-08-24         | 000    | PTV0001237051   |
| Acquire & Edit | Medium   | Retail Onboarding      | PTV0001237052            | PTV0001237052      | Manual Retry          | 21-08-24         | 000    | PTV0001237052   |

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**

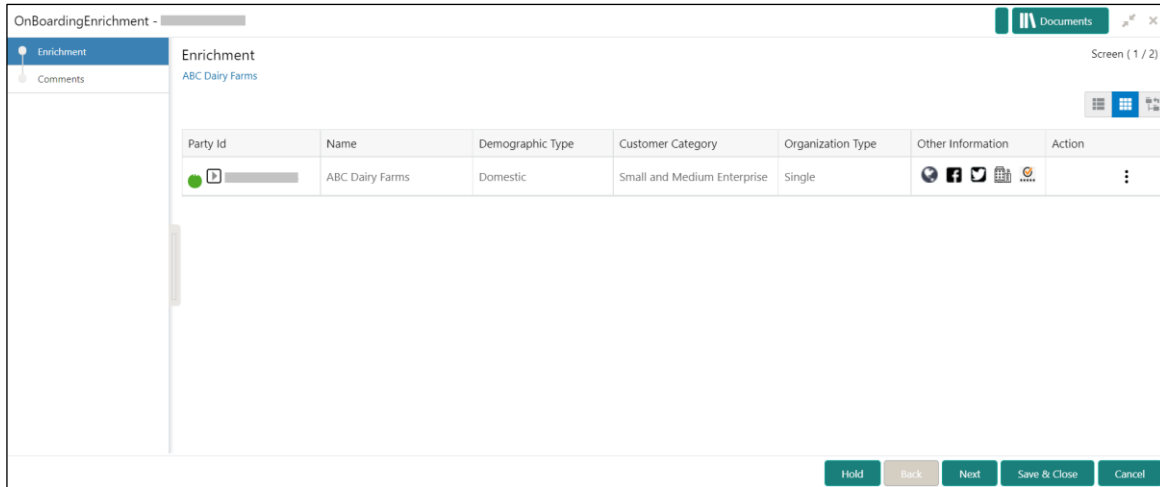
| Party Id      | Name            | Demographic Type | Entity Type | Organization Type | Other Information | Action |
|---------------|-----------------|------------------|-------------|-------------------|-------------------|--------|
| PTV0001237043 | ABC Enterprises | Domestic         | Pvt Ltd     |                   |                   |        |

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

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

- Add Customer
- Configure

**Figure 10: SME Onboarding Enrichment**



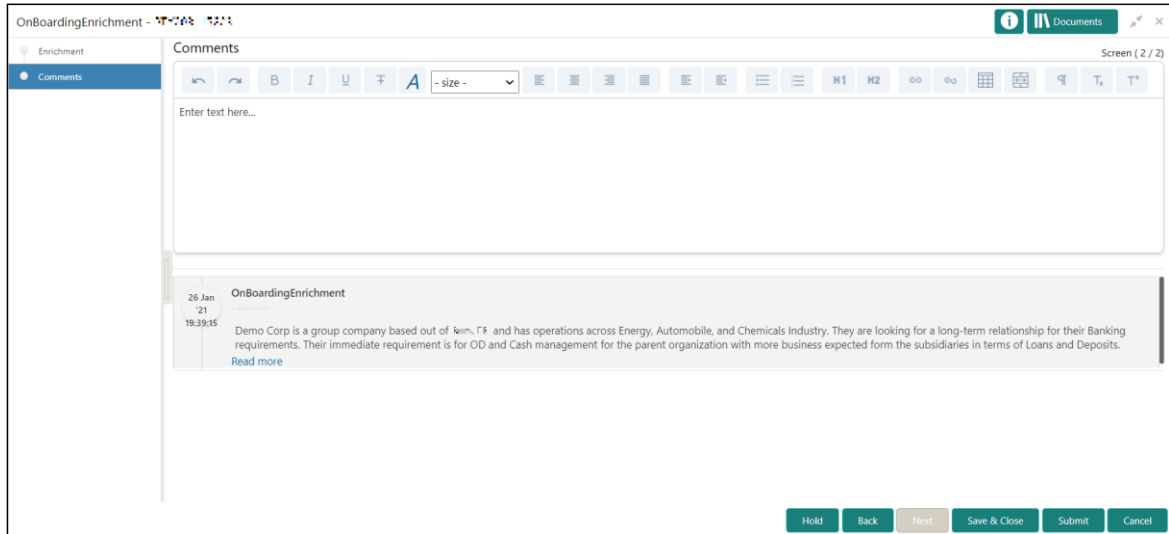
**Table 6: Enrichment – Field Description**

| Field Name          | Description   |
|---------------------|---|
| <b>Add Customer</b> | 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.        |
| <b>Configure</b>    | Select this option to open a popup screen, where you can add the following details: <ul style="list-style-type: none"> <li>• Customer Profile</li> <li>• Financial Profile</li> <li>• Stakeholders</li> <li>• Assets</li> </ul> |

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**

The screenshot displays the 'Demographic Details – Basic Info' form. The form is organized into several sections:

- Company Details:**
  - Registration Number \*
  - Company Name (Times Now)
  - Organization Type (Single)
  - Short Name \* (Tim1660642767)
  - Branch Code (000)
  - Entry Type \* (Proprietorship)
  - Customer Category \* (CORPORATE)
  - Classification Type \* (Medium)
  - Demographic Type (Domestic)
  - Country Of Incorporation \*
  - Country Of Risk \*
  - Place Of Incorporation
  - Incorporated Date
  - Established Date
  - Upload Logo (Maximum file size is 100kb)
  - RM Id \*
  - Customer Access Group
  - Country Of Tax
  - Tax Identification Number
  - Good and Services Tax Id
  - Company Web site
  - Facebook URL
  - Twitter URL
  - Employee Strength
  - No. Of Years In Business
  - No. Of Companies In The Group
  - Is Special Customer? (Radio button)
  - Is Blockedlist? (Radio button)
  - Is KYC Complaint? (Radio button)
  - Last KYC Date
  - Listed Company (Radio button)
  - Language \*
  - Media \*
- KYC Details:**
  - Received (Radio button)
  - Verification Date
  - Effective Date
  - Verification Method
- Address:** (Currently empty)

A 'Save' button is located in the top right corner of the form.

**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**

| <b>Field Name</b>               | <b>Description</b>  |
|---------------------------------|---|
| <b>Registration Number</b>      | Specify the registration number of the company.   |
| <b>Company Name</b>             | Specify the company name.   |
| <b>Organization Type</b>        | Select the type of company.   |
| <b>Branch Code</b>              | Specify the branch code.<br><br><b>NOTE:</b> 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. |
| <b>Customer Category</b>        | Click the search icon and select the desired value from the list of values.   |
| <b>Demography Type</b>          | Specify the company demography from the drop-down values: <ul style="list-style-type: none"> <li>• Global</li> <li>• Domestic</li> </ul>  |
| <b>Country of Incorporation</b> | Click the search icon and select the country code from the list of values.  |
| <b>Country of Risk</b>          | Click the search icon and select country code from the list of values.  |
| <b>Geographical Spread</b>      | Select the geographical spread of the company from the given list.  |
| <b>Place of Incorporation</b>   | Specify the place of incorporation of the company.  |
| <b>Incorporation Date</b>       | Specify the incorporation date.   |

| <b>Field Name</b>                    | <b>Description</b>  |
|--------------------------------------|---|
| <b>Established Date</b>              | Specify the established date.   |
| <b>Upload Logo</b>                   | Upload the logo of the SME customer.  |
| <b>RM ID</b>                         | Select the RM to be associated with the customer.   |
| <b>Customer Access Group</b>         | <p>Click search icon and select the customer access group from the list of values.</p> <p>User should have required access to add a party within a customer access group as relationship. For more details, refer <b>Oracle Banking Party Configuration User Guide</b>.</p> |
| <b>Country Of Tax</b>                | Specify Country of Tax  |
| <b>Tax Identification Number</b>     | <p>Specify Tax Identification Number</p> <p>Note: If Tax Identification Number is provided, Country of Tax must be provided</p>   |
| <b>Good and Services Tax Id</b>      | Specify Goods and Service Tax ID  |
| <b>Company Website</b>               | Specify the company website.  |
| <b>Facebook URL</b>                  | Specify the Facebook URL of the company.  |
| <b>Twitter URL</b>                   | Specify the Twitter URL of the company.   |
| <b>Employee Strength</b>             | Specify the employee strength of the company.   |
| <b>No. Of Years In Business</b>      | Specify the number of years the SME is in business.   |
| <b>No. Of Companies In the Group</b> | Specify the number of companies that are part of the SME group.   |
| <b>Is Special Customer</b>           | Specify if Party is considered as special customer  |
| <b>Is Blacklisted</b>                | Specify, if party is blacklisted  |

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



### 2.4.1.2 Address

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

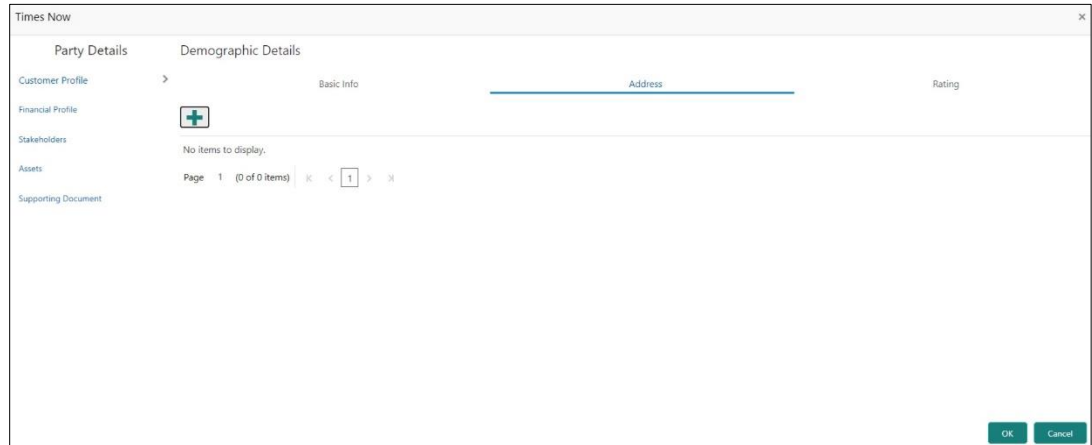
#### Prerequisites:

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  |
|---------------------------------------|--|
| <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   |
| <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>Address From</b>                   | Specify Address Start Date   |
| <b>Address To</b>                     | Specify Address End Date   |
| <b>Address Line 1 / Building Name</b> | Specify Address Line 1 or Building Name  |
| <b>Address Line 2 / Street Name</b>   | Specify Address Line 2 or Street Name  |

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

| <b>Field Name</b>                    | <b>Description</b>                                   |
|--------------------------------------|--|
| <b>Department</b>                    | Specify the name of the department for the customer. |
| <b>Sub Department</b>                | Specify the sub-department for the customer.         |
| <b>Building Number</b>               | Specify the building number.                         |
| <b>Floor</b>                         | Specify the floor for the given address.             |
| <b>Post Box</b>                      | Specify the post box.                                |
| <b>Room</b>                          | Specify the room for the given address.              |
| <b>Town Location Name / Locality</b> | Specify Town Location or Locality Name               |
| <b>District Name</b>                 | Specify the district name.                           |
| <b>Landmark</b>                      | Specify Landmark near address                        |
| <b>Contact Name / Narrative</b>      | Specify Contact Name or Narrative for the address    |
| <b>Street Name</b>                   | Specify the street name.                             |
| <b>Add More</b>                      | 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   |
|------------------|---|
| <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 16: Media (FAX)**
**Table 11: 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 17: Media (Mobile)**

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

Page 1 of 1 (1 of 1 items)

**Table 12: 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 18: 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 13: 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. |

| 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   |
|---|---|
| <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.                        |

### 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  |
|-----------------------|--|
| <b>Rating Date</b>    | Select the date on which the rating was updated.                                       |
| <b>Outlook</b>        | Specify the credit rating agency output for the customer.                              |
| <b>Year Of Rating</b> | Specify the year of the rating.  |
| <b>Risk Rating</b>    | 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  |
|---------------------------|--|
| <b>Year</b>               | Specify the year for which the financial details will be captured. |
| <b>Currency</b>           | Specify the currency for capturing financial details.              |
| <b>Balance Sheet Size</b> | Specify the balance sheet size of the SME for the selected year.   |
| <b>Operating Profit</b>   | Specify the operating profit of the SME for the selected year.     |
| <b>Net Profit</b>         | 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**

The screenshot shows the 'Stakeholder Details' interface for 'AIR2 Pvt Ltd'. The top navigation bar includes 'Party Details' and 'Stakeholder Details'. Below this, there are several tabs: 'Customer Profile', 'Owners (0)', 'Authorized Signatories (0)', 'Guarantors (0)', 'Suppliers (1)', 'Bankers (0)', 'Insurers (0)', 'Buyers (0)', 'Management Team (0)', 'Sponsors (0)', 'Debtors (0)', and 'Creditors (0)'. The 'Stakeholders' tab is selected, showing a table with the following columns: Party Type, CIF/Party Id, Name, ID/Registration Number, Is Customer, and Action. The table content is empty, with the message 'No data to display.' at the bottom. There are 'OK' and 'Cancel' buttons at the bottom right of the screen.

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

Search Party

Individual  Non-Individual

First Name Middle Name Last Name Date of Birth

Unique Id Mobile Number Email

Fetch Clear

| Stakeholder Type    | CIF | First Name | Middle Name | Last Name | DOB | Id Type | Unique Id | Party Id | Is Customer |
|---------------------|-----|------------|-------------|-----------|-----|---------|-----------|----------|-------------|
| No data to display. |     |            |             |           |     |         |           |          |             |

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

Close

Figure 25: Search Party – Non-Individual

Search Party

Individual  Non-Individual

Business/Organization Name Registration Number Registration date Email

Fetch Clear

| Stakeholder Type    | CIF | First Name | Middle Name | Last Name | Party Id | Is Customer |
|---------------------|-----|------------|-------------|-----------|----------|-------------|
| No data to display. |     |            |             |           |          |             |

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

Close

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

**Figure 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  |
|-------------------------------------|--|
| <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.        |

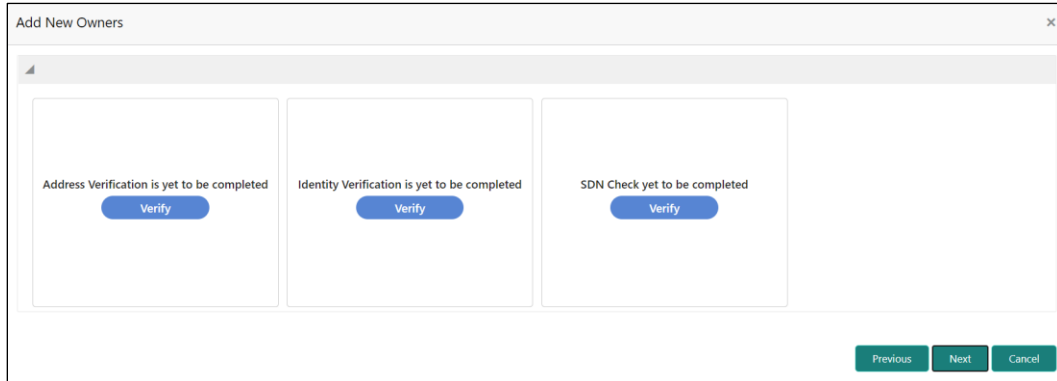
| Field Name                   | Description  |
|------------------------------|--|
| <b>Last Name</b>             | Specify the last name of the new stakeholder.  |
| <b>Short Name</b>            | Specify the short name of the new stakeholder.   |
| <b>Maiden Name</b>           | Specify the maiden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

| <b>Field Name</b>           | <b>Description</b>   |
|-----------------------------|--|
| <b>Residential Status</b>   | Select the residential status from the drop-down values.                                     |
| <b>Country of Residence</b> | Click the search icon and select the country from the list of values.                        |
| <b>Preferred Language</b>   | Select the preferred language from the drop-down values.                                     |
| <b>Preferred Currency</b>   | Click the search icon and select a 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>Location</b>             | Select the Location from the list of values. This pertains to a particular area in a country |
| <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 the 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.   |



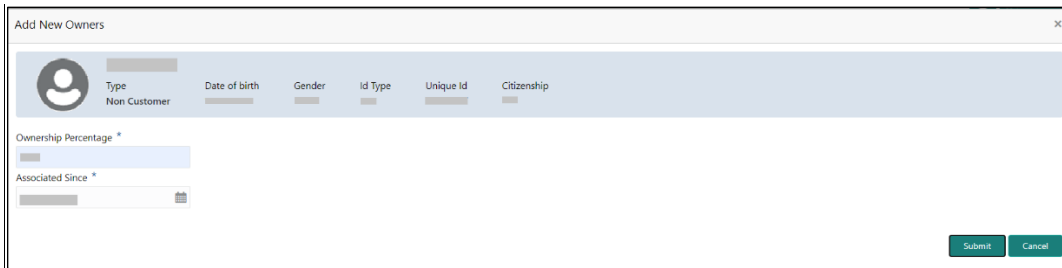
- b. Click **Next**.
- 7. The **Add New Owners – KYC** screen is displayed.

**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  |
|-----------------------------|--|
| <b>Ownership Percentage</b> | Specify the ownership percentage value.                                  |
| <b>Associated Since</b>     | 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**

ABC Industries Pvt Ltd

Party Details Stakeholder Details

Customer Profile > Owners (1) Authorized Signatories (0) Guarantors (0) Suppliers (0) Bankers (0) Insurers (0) Buyers (0) Management Team (0) Sponsors (0) Debtors (0) Cre >

Financial Profile +

| Party Type | CIF/Party Id | Name | ID/Registration Number | Is Customer | Action |
|------------|--------------|------|------------------------|-------------|--------|
| Individual |              |      |                        | No          |        |

Ownership Percentage: 80% Associated Since: 2018-11-09

OK Cancel

**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**

Add New Authorized Signatories

| Signature ID        | Signature | Remarks | Action |
|---------------------|-----------|---------|--------|
| No data to display. |           |         |        |

Previous Submit Cancel

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

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

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

**Figure 30: Add Signatures**

The screenshot shows a dialog box titled "Add New Authorized Signatories". At the top, there is a header bar with a circular profile icon. Below this is a table with the following structure:

| Signature ID | Signature   | Remarks | Action  |
|--------------|---|---------|---|
|              |  |         |   |

At the bottom right of the dialog, there are three buttons: "Previous", "Submit", and "Cancel".

## 2.4.5 Assets

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

### Prerequisites:

The prerequisites are as follows:

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

→ The **Assets** screen is displayed.

**Figure 31: Assets**

The screenshot shows a dialog box titled "Assets". It contains three input fields: "Name \*", "Value \*", and "Description". The "Name" and "Value" fields have asterisks indicating they are mandatory. Below the input fields, there are three buttons: "Add", "Clear", and "Cancel".

### To update the assets details:

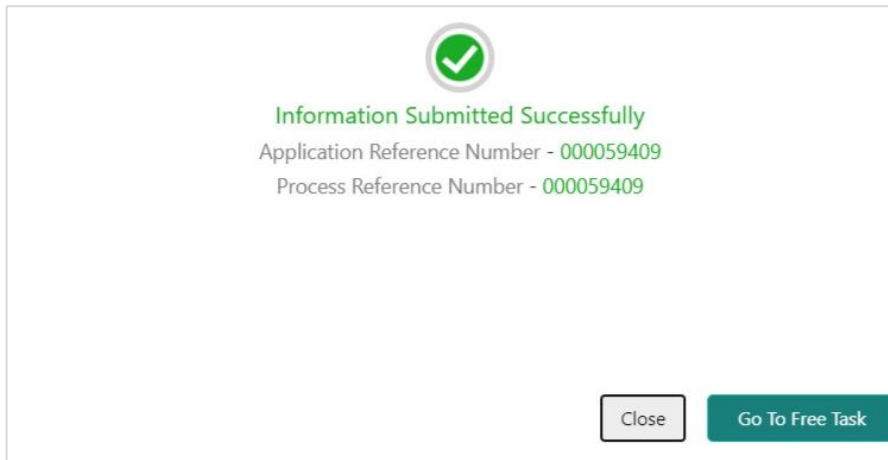
Specify the details about the assets of the SME customer. For more information on fields, refer to the field description table.

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

**Table 20: Assets – Field Description**

| Field Name         | Description  |
|--------------------|--|
| <b>Name</b>        | Specify the name for the asset.                                      |
| <b>Value</b>       | Specify the currency and value of the asset.                         |
| <b>Description</b> | 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.

- To acquire and edit the Review task, navigate to **Tasks > 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 |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & Edit | Medium   | Corporate Onboarding   | PTT00021237403           | PTT00021237403     | KYC                   | 21-08-27         | 000    | PTT00021237403  |
| Acquire & Edit | Medium   | Retail Party Amendment | PTT00021237403           | PTT00021237403     | Review                | 21-08-25         | 000    | PTT00021237403  |
| Acquire & Edit | Medium   | SME Onboarding         | PTT00021237042           | PTT00021237042     | Manual Retry          | 21-08-24         | 000    | PTT00021237042  |
| Acquire & Edit | Medium   | Retail Party Amendment | PTT000212327603          | PTT000212327603    | Manual Retry          | 21-08-25         | 000    | PTT000212327603 |
| Acquire & Edit | Medium   | Retail Onboarding      | PTT00021230600           | PTT00021230600     | Onboarding Enrichment | 70-01-01         | 000    | PTT00021230600  |
| Acquire & Edit | Medium   | Retail Onboarding      | PTT00021230600           | PTT00021230600     | Onboarding Enrichment | 70-01-01         | 000    | PTT00021230600  |
| Acquire & Edit | Medium   | Retail Onboarding      | PTT00021230600           | PTT00021230600     | KYC MANUAL RETRY      | 70-01-01         | 000    | PTT00021230600  |
| Acquire & Edit | Medium   | Retail Onboarding      | PTT00021230600           | PTT00021230600     | Manual Retry          | 70-01-01         | 000    | PTT00021230600  |
| Acquire & Edit | Medium   | Corporate Onboarding   | PTT00021237403           | PTT00021237403     | Recommendation        | 21-08-24         | 000    | PTT00021237403  |
| Acquire & Edit | Medium   | Retail Onboarding      | PTT00021230600           | PTT00021230600     | Manual Retry          | 70-01-01         | 000    | PTT00021230600  |
| Acquire & Edit | Medium   | Retail Onboarding      | PTT00021230600           | PTT00021230600     | Manual Retry          | 70-01-01         | 000    | PTT00021230600  |
| Acquire & Edit | Medium   | Retail Onboarding      | PTT00021230600           | PTT00021230600     | Manual Retry          | 21-08-24         | 000    | PTT00021230600  |
| Acquire & Edit | Medium   | Retail Onboarding      | PTT00021230600           | PTT00021230600     | Manual Retry          | 21-08-24         | 000    | PTT00021230600  |

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

**Figure 33: SME – Review**

| Party Id       | Name            | Demographic Type | Entity Type | Organization Type | Other Information | Action |
|----------------|-----------------|------------------|-------------|-------------------|-------------------|--------|
| PTT00021237403 | MCC Enterprises | Domestic         | Pvt Ltd     |                   |                   |        |

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

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

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

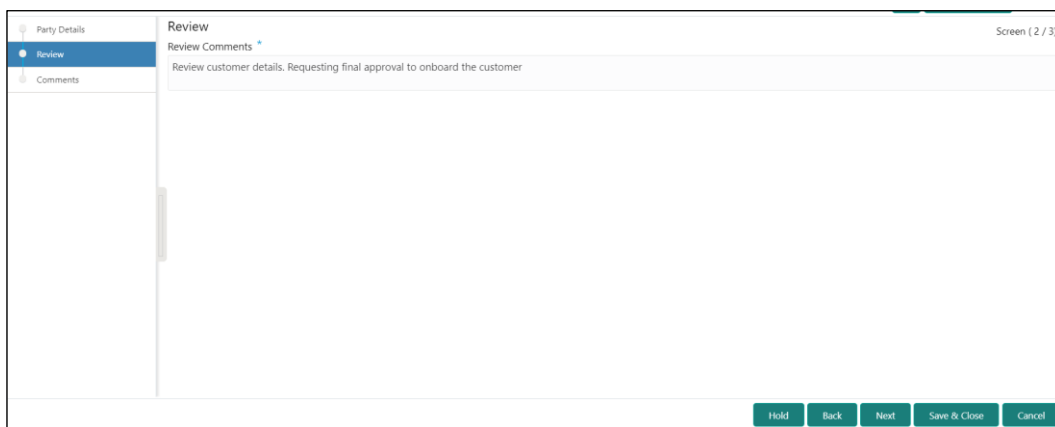
**Figure 34: Review – Review Comments**



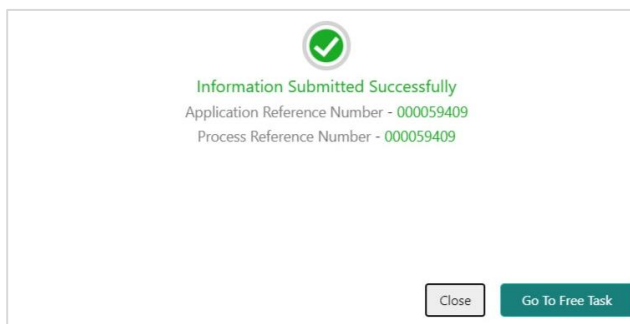
- Specify the **Review Comments** and Click **Next**.

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

**Figure 35: Review – Overall Comments**



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

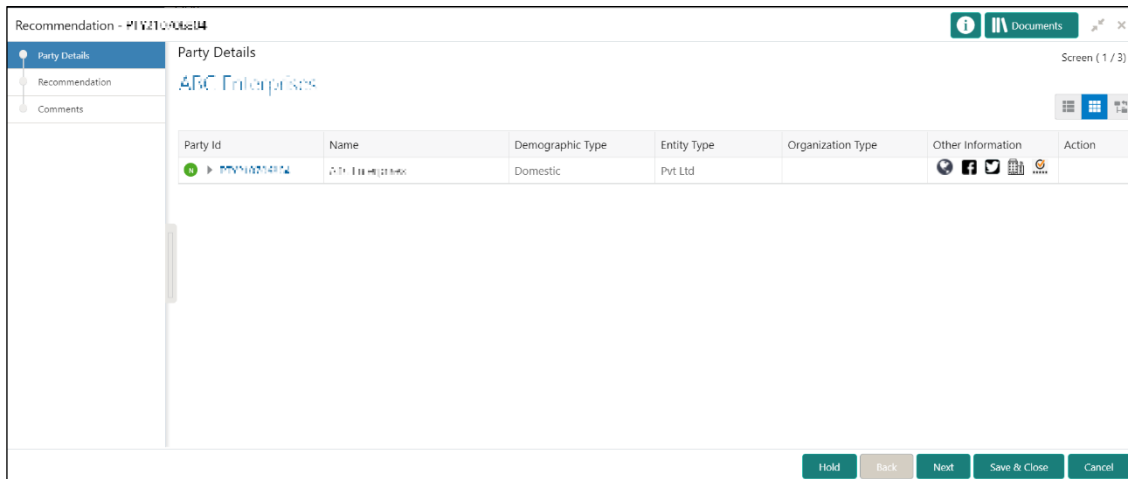
| Action         | Priority | Process Name           | Process Reference Number | Application Number | Stage                 | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & E... | Medium   | Corporate Onboarding   | PT00001237001            | PT00001237001      | KYC                   | 21-08-27         | 000    | PT00001237001   |
| Acquire & E... | Medium   | Retail Party Amendment | PT00001237002            | APP212371403       | Review                | 21-08-25         | 000    | 00494-1         |
| Acquire & E... | Medium   | SME Onboarding         | PT00001237003            | PT00001237003      | Manual Retry          | 21-08-24         | 000    | PT00001237003   |
| Acquire & E... | Medium   | Retail Party Amendment | PT00001237004            | APP212371404       | Manual Retry          | 21-08-25         | 000    | 00494-2         |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001237005            | STEP123700501      | Onboarding Enrichment | 70-01-01         | 000    | PT00001237005   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001237006            | STEP123700502      | Onboarding Enrichment | 70-01-01         | 000    | PT00001237006   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001237007            | STEP123700503      | KYC MANUAL RETRY      | 70-01-01         | 000    | PT00001237007   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001237008            | STEP123700504      | Manual Retry          | 70-01-01         | 000    | PT00001237008   |
| Acquire & E... | Medium   | Corporate Onboarding   | PT00001237009            | PT00001237009      | Recommendation        | 21-08-24         | 000    | PT00001237009   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001237010            | STEP123700505      | Manual Retry          | 70-01-01         | 000    | PT00001237010   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001237011            | STEP123700506      | Manual Retry          | 70-01-01         | 000    | PT00001237011   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001237012            | STEP123700507      | Review                | 21-08-24         | 000    | PT00001237012   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001237013            | PT00001237013      | Manual Retry          | 21-08-24         | 000    | PT00001237013   |

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**

Review Summary

Recommendation Decision

Decision  Comments

| Section                | Compliant with Bank Policy? | Details (Non-Compliance to Bank Policy) | Details of Risk Mitigation | Recommended     | Decision | Action                           |
|------------------------|-----------------------------|---|----------------------------|-----------------|----------|----------------------------------|
| Demographics           | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |
| Geographical Spread    | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |
| Sponsor Details        | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |
| Financial Profile      | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |
| Customers Details      | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |
| Suppliers Details      | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |
| Insurer Details        | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |
| Guarantor Details      | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |
| Banker Details         | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |
| Management Information | No                          |   |                            | Not Recommended | Reject   | <input type="button" value="✎"/> |

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**

Onboarding Approval

Section

Demographics

Compliant with Bank Policy?  Recommended  Decision

Details (Non-Compliance to Bank Policy) \*  Details of Risk Mitigation

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  |
|--|--|
| <b>Compliant with Bank Policy</b>              | Enable toggle button if customer is compliant with the Bank Policy   |
| <b>Recommended</b>                             | Enable toggle button if customer is Recommended by reviewing user  |
| <b>Decision</b>                                | Specify decision with respect to KYC type  |
| <b>Details (Non-Compliance to Bank Policy)</b> | Details if customer is not compliant with Bank policy<br>Comment box will be available only if Compliant with Bank policy toggle is disabled |
| <b>Details of Risk Mitigation</b>              | Details if customer is not compliant with Bank policy<br>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**.



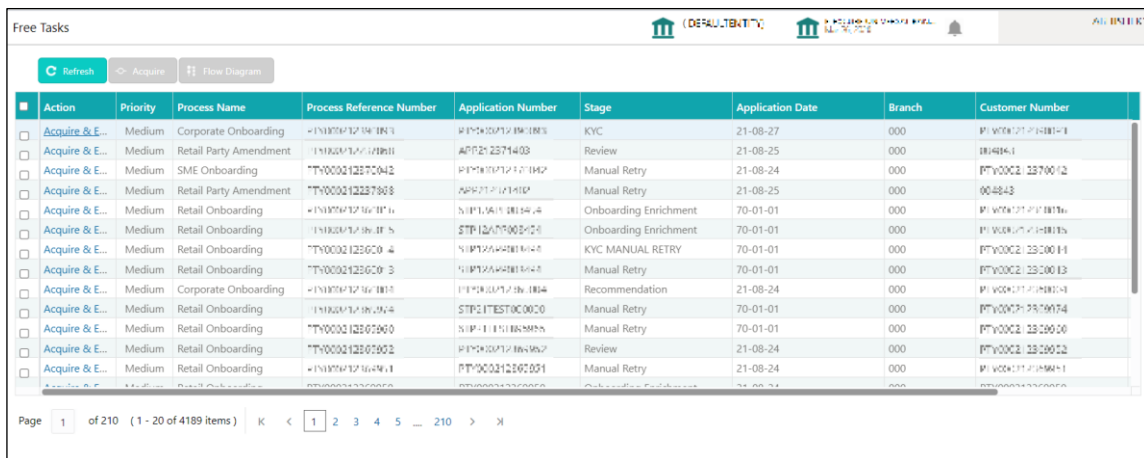
**Information Submitted Successfully**  
Application Reference Number - 000059409  
Process Reference Number - 000059409

## 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 if the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

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

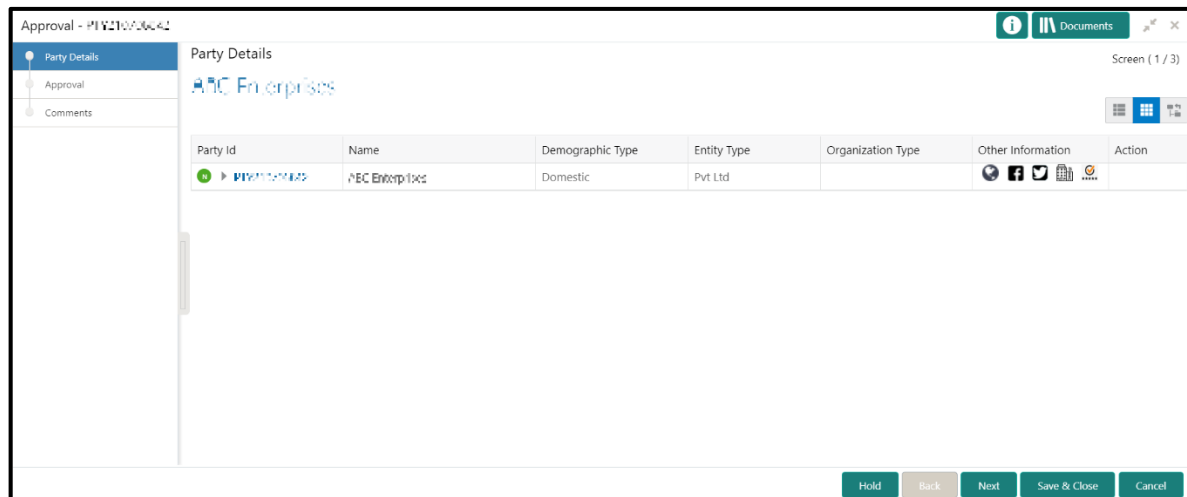
**Figure 42: Free Tasks**



| Action         | Priority | Process Name           | Process Reference Number | Application Number | Stage                 | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & E... | Medium   | Corporate Onboarding   | PT00001230001            | PT00001230001      | KYC                   | 21-08-27         | 000    | PT00001230001   |
| Acquire & E... | Medium   | Retail Party Amendment | PT00001230002            | APP212371403       | Review                | 21-08-25         | 000    | PT00001230002   |
| Acquire & E... | Medium   | SME Onboarding         | PT00001230003            | PT00001230003      | Manual Retry          | 21-08-24         | 000    | PT00001230003   |
| Acquire & E... | Medium   | Retail Party Amendment | PT00001230004            | APP212371403       | Manual Retry          | 21-08-25         | 000    | PT00001230004   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001230005            | PT00001230005      | Onboarding Enrichment | 70-01-01         | 000    | PT00001230005   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001230006            | STP123000000       | Onboarding Enrichment | 70-01-01         | 000    | PT00001230006   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001230007            | PT00001230007      | KYC MANUAL RETRY      | 70-01-01         | 000    | PT00001230007   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001230008            | PT00001230008      | Manual Retry          | 70-01-01         | 000    | PT00001230008   |
| Acquire & E... | Medium   | Corporate Onboarding   | PT00001230009            | PT00001230009      | Recommendation        | 21-08-24         | 000    | PT00001230009   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001230010            | STP123000000       | Manual Retry          | 70-01-01         | 000    | PT00001230010   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001230011            | PT00001230011      | Manual Retry          | 70-01-01         | 000    | PT00001230011   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001230012            | PT00001230012      | Review                | 21-08-24         | 000    | PT00001230012   |
| Acquire & E... | Medium   | Retail Onboarding      | PT00001230013            | PT00001230013      | Manual Retry          | 21-08-24         | 000    | PT00001230013   |

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

**Figure 43: SME – Approval**



Approval - PT00001230003

Party Details

ABC Enterprises

| Party Id      | Name            | Demographic Type | Entity Type | Organization Type | Other Information | Action |
|---------------|-----------------|------------------|-------------|-------------------|-------------------|--------|
| PT00001230003 | ABC Enterprises | Domestic         | Pvt Ltd     |                   |                   |        |

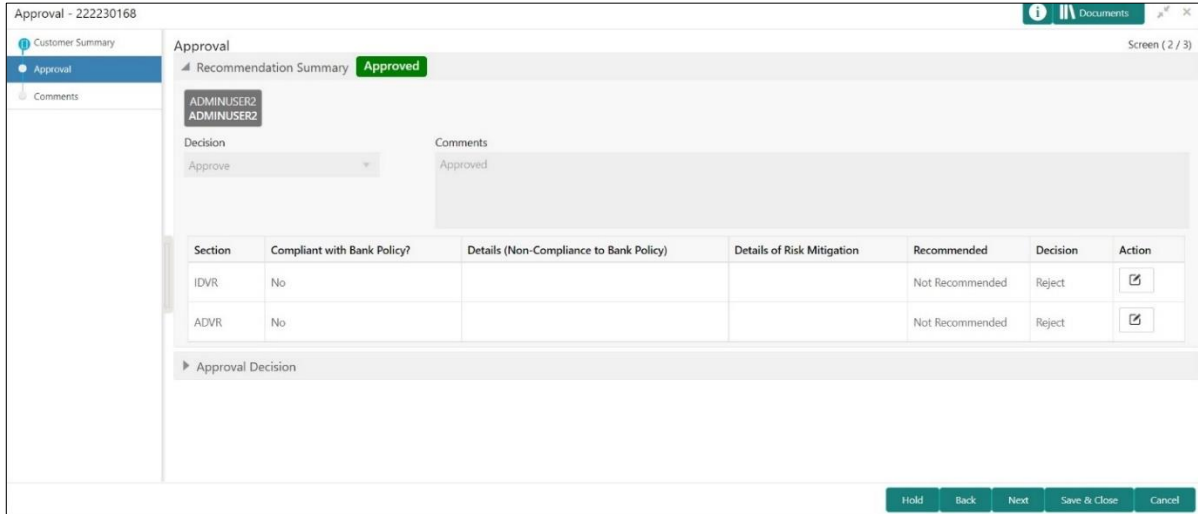
Screen (1 / 3)

Hold Back Next Save & Close Cancel

- 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.
- 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<br>User 2 – Approved                      | Approved               |
| 2 User (User 1 & User 2)           | User 1 – Approved<br>User 2 – Rejected                      | Rejected               |
| 3 Users (User 1 & User 2 7 User 3) | User 1 – Approved<br>User 2 – Rejected<br>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

Approval - 222230168

Customer Summary

Approval

Comments

ADMINUSER2  
ADMINUSER2

Decision: Approve

Comments: Approved

| Section | Compliant with Bank Policy? | Details (Non-Compliance to Bank Policy) | Details of Risk Mitigation | Recommended     | Decision | Action |
|---------|-----------------------------|---|----------------------------|-----------------|----------|--------|
| IDVR    | No                          |   |                            | Not Recommended | Reject   |        |
| ADVR    | No                          |   |                            | Not Recommended | Reject   |        |

Approval Decision

Hold Back Next Save & Close Cancel

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

Approval - 222230168

Customer Summary

Approval

Comments

ADMINUSER2  
ADMINUSER2

Decision: [Dropdown]

Comments \*

Hold Back Next Save & Close Cancel

9. Click **Next**.  
→ The system displays the **Approval – Comments** screen.

**Figure 47: Approval - Comments**

The screenshot displays the 'Approval - Comments' screen. On the left, a sidebar contains three items: 'Customer Summary', 'Approval', and 'Comments', with 'Comments' selected. The main content area is titled 'Comments' and features a rich text editor. The editor's toolbar includes icons for undo, redo, bold (B), italic (I), underline (U), link (F), unlink (A), font size (size), bulleted list, numbered list, indent, outdent, link, unlink, H1, and H2. Below the toolbar is a text input field with the placeholder text 'Enter text here...'. A green 'Post' button is located below the input field. Underneath the 'Post' button, a message states 'No items to display.'. At the bottom right of the screen, there is a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'. The top right corner of the interface shows 'Screen (3 / 3)' and a 'Documents' icon.

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.

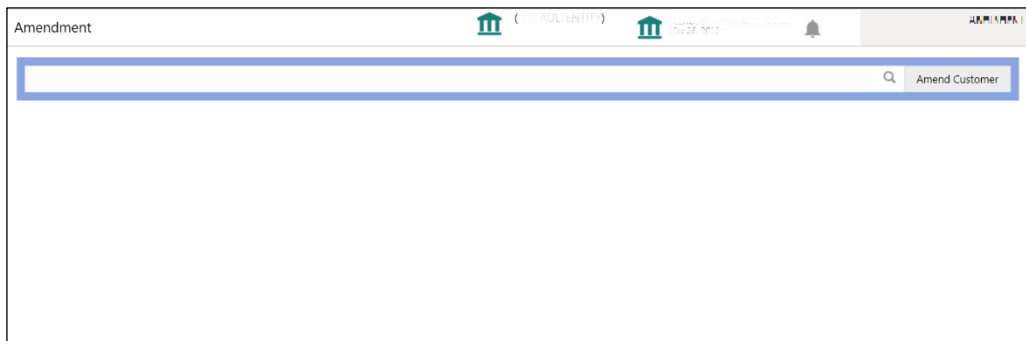
**NOTE:**

- 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**

Quick Initiation

Organization details

Organization Name \*    Customer Category \*    Classification Type \*    Branch Code

Upload Logo    Customer Access Group    Application Priority \*

Maximum file size is 100kb

Industries \*

| Sector              | Industry Group | Industry | Sub Industry | Action |
|---------------------|----------------|----------|--------------|--------|
| No data to display. |                |          |              |        |

Credit Rating

| Year                | Rating Date | Outlook | Agency | Rating | Action |
|---------------------|-------------|---------|--------|--------|--------|
| No data to display. |             |         |        |        |        |

Social Media Profiles

Official Website    Facebook    Twitter

Submit    Submit And Enrich    Cancel

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

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

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

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

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

→ 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](#).

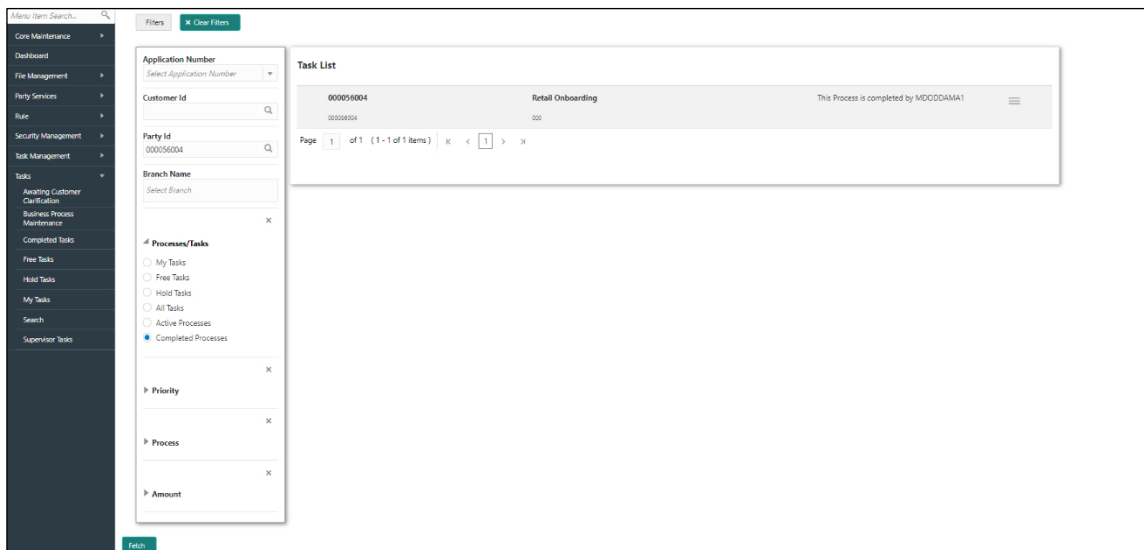
## 2.9 Completed Task

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

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, Rule, Security Management, Task Management, Tasks, Awaiting Customer Clarification, 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 filter options for Processes/Tasks (My Tasks, Free Tasks, Hold Tasks, All Tasks, Active Processes, and Completed Processes), Priority, Process, and Amount. The main task list shows one entry: Application Number 000056004, Customer Id 00000204, Party Id 000056004, and Branch Name. The task is 'Retail Onboarding' and is marked as completed by user MD0DDAMA1. A pagination bar shows 'Page 1 of 1 (1 - 1 of 1 items)'. A context menu on the right offers '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.

### 3 List Of Menus

1. Amendment - [Amendment](#) (pg. 54)
2. Approval Stage - [Approval](#) (pg. 50)
3. Enrichment Stage - [Onboarding Enrichment](#) (pg. 15)
4. Initiation Stage - [Onboarding Initiation](#) (pg. 7)
5. KYC Stage - [KYC](#) (pg. 12)
6. Recommendation Stage - [Recommendation](#) (pg. 45)
7. Review Stage - [Review](#) (pg. 42)