

**Retail Onboarding User Guide**

# **Oracle Banking Branch**

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## Retail Onboarding User Guide

Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

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# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Document Accessibility

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

## 1.4 List of Topics

This user manual is organized as follows:

**Table 1: List of Topics**

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

## 1.5 Related Documents







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

1. Getting Started User Guide
2. Retail 360 User Guide
3. Party Configuration User Guide

## 1.6 Symbols and Icons

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

**Table 2: Symbols and Icons**

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

## 1.7 Basic Actions

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

**Table 3: Basic Actions**

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

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



## 2 Retail Onboarding

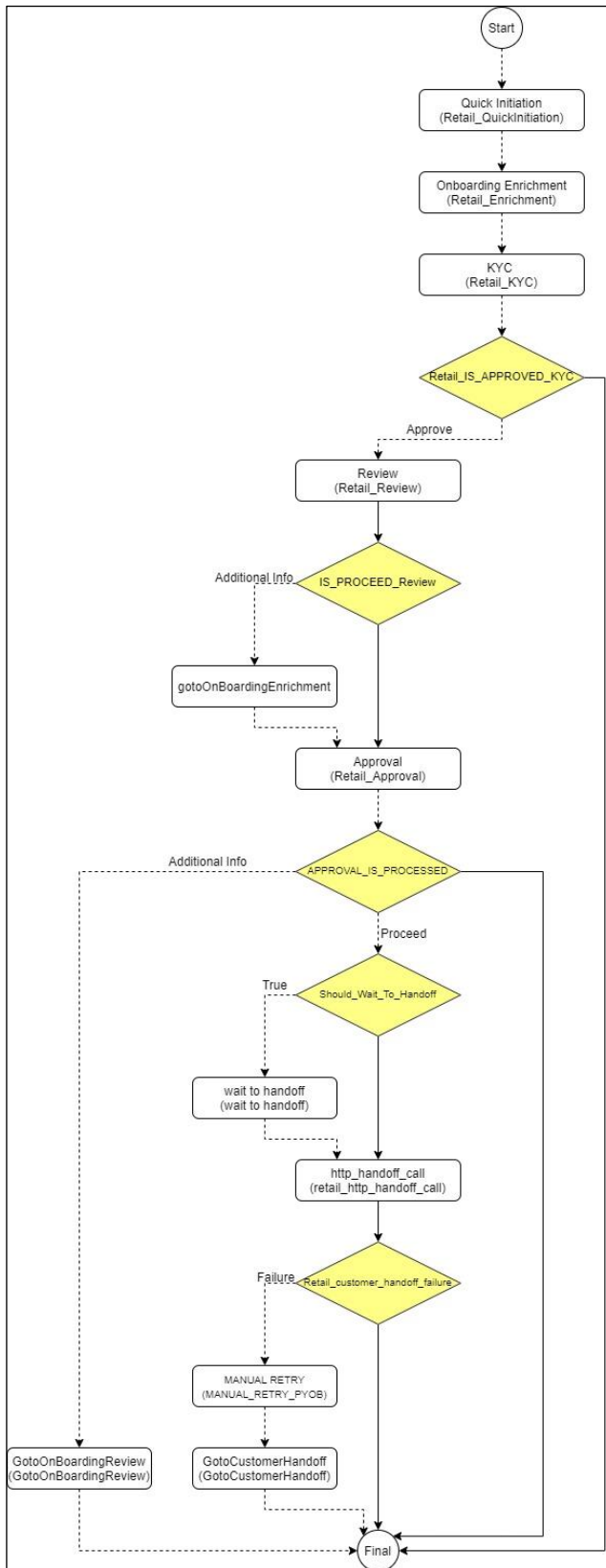
### 2.1 Overview

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

#### 2.1.1 Process Flow Diagram

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

Figure 1: Quick Initiation



## 2.2 Onboarding Initiation

This section contains the following topics:

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

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

### Prerequisites:

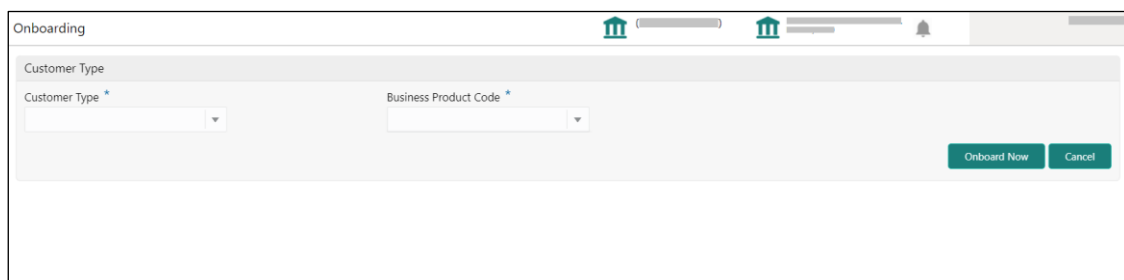
Before you begin, log in to the application **Home** page. For information on how to log in, refer to the *Getting Started User Guide*.

**NOTE:** User should have required Personal Identifiable Information (PII) access to onboard a party, if PII fields are configured.

### To initiate the Onboarding process:

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

**Figure 2: Onboarding Initiation**



The screenshot shows a web application window titled "Onboarding". The window has a header with two home icons and a notification bell. Below the header is a form area with a light gray background. The form contains two dropdown menus: "Customer Type \*" and "Business Product Code \*". To the right of the form are two buttons: "Onboard Now" and "Cancel".

- On the **Onboarding** screen, specify the fields. For more information on fields, refer to the field description table.

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

**Table 4: Onboarding – Field Description**

Field Name	Description
<b>Customer Type</b>	Select <b>Retail</b> from the drop-down values.
<b>Business Process Code</b>	If required, select the desired business process code. <b>NOTE:</b> This field is displayed and required only if more than one process code is configured for a given customer type.

- Click on **Onboard Now**.

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

**Figure 3: Quick Initiation**

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

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

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

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

Field Name	Description
<b>Date of Birth</b>	Select the date of birth of the customer.
<b>Gender</b>	Select the gender from the drop-down values.
<b>Birth Country</b>	Click search icon and select birth country from the list of values.
<b>Citizenship By</b>	Select the 'Citizenship By' the drop-down values.
<b>Country of Residence</b>	Click search icon and select the country from the list of values.
<b>Customer Category</b>	Click search icon and select customer category from the list of values.
<b>Application Priority</b>	Select the priority of Party Onboarding application.
<b>Customer Access Group</b>	Click search icon and select the customer access group for the party. <b>NOTE:</b> User should have required access to onboarding a party within a customer access group. For more details, refer to <b>Oracle Banking Party Configurations User Guide</b> .

5. Click **Submit**.

System will check for duplicate customers (Dedupe Check).

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

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

**Figure 4: Duplication Check**

Duplication Check
✕

Following matching records are found. Please verify

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

Page 1 of 1 (1 of 1 items) | ⏪ < 1 > ⏩

Comments \*

Abort
Continue
Cancel

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

## 2.2.1 Basic Details

Basic Details screen captures the following personal details to onboard the customer.

1. Basic Info and Citizenship
2. Address
3. ID Details
4. Tax Declaration
5. Social Profile

**Figure 5: Basic Details**



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

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

→ The **Basic Info & Citizenship** segment displays.

Figure 6: Basic Info and Citizenship

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

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

Table 6: Basic Info and Citizenship – Field Description

Field Name	Description
<b>Title</b>	Select the title from the drop-down values.
<b>First Name</b>	Displays the first name of the customer.
<b>Middle Name</b>	Displays the middle name of the customer.
<b>Last Name</b>	Displays the last name of the customer.
<b>Short Name</b>	Specify the short name of the customer.
<b>Maiden Name</b>	Displays the maiden name of the customer.
<b>Name in Local Language</b>	Specify the name is local language (as applicable at the country of implementation).
<b>Date of Birth</b>	Displays the date of birth of the customer.



Field Name	Description
<b>Customer Type</b>	Displays, if the customer is a Minor Customer. Minor Customer is determined based on the date of birth of customer and a minor age configured in the properties  Note: For more details about minor age configuration, refer Oracle Banking Party Configurations User Guide
<b>Gender</b>	Displays the gender from the drop-down values.
<b>Marital Status</b>	Select the marital status from the drop-down values.
<b>Customer Category</b>	Displays the category of the customer.
<b>Customer Segment</b>	Select the customer segment from the drop-down values.
<b>Customer Access Group</b>	Click search icon and select the customer access group for the party.  <b>NOTE:</b> User should have required access to onboarding a party within a customer access group.  For more details, refer to <b>Oracle Banking Party Configurations User Guide</b> .
<b>Details of Special Need</b>	Specify the details of special needs if the customer is differently abled.
<b>Remarks for Special Need</b>	Specify the remarks for special needs, if applicable.
<b>Profession Code</b>	Specify Profession Code of the party
<b>Relationship Manager ID</b>	Specify the ID of the relationship manager.
<b>Staff</b>	Select if the person onboarded is a staff of the bank.
<b>Upload Photo</b>	Upload the photo of the customer.
<b>Birth Country</b>	Displays the birth country of the customer.
<b>Nationality</b>	Click search icon and select the nationality of the customer from the list of values.
<b>Citizenship By</b>	Displays the 'Citizenship By' value.
<b>Residential Status</b>	Select the residential status from the drop-down values.

Field Name	Description
<b>Country of Residence</b>	Displays the country of residence.
<b>Preferred Language</b>	Select the preferred language from the drop-down values.
<b>Preferred Currency</b>	Click search icon and select preferred currency from the list of values.

- Click and expand the **Address** segment.
- Click on the **+** button to add **Address** Details.

→ The **Address** segment displays.

**Figure 7: Address**

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

**Table 7: Address – Field Description**

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

Field Name	Description
<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>Address Line 3 / City / Town Name</b>	Specify Address Line 3 or City Name or Town Name
<b>State / Country 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 Code</b>	Specify Zip Code or Post Code

6. 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 8: Add Address – Field Description**

Field Name	Description
<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.

7. Specify the following media details in this data segment:

- Mobile
- Phone Number
- Email
- Fax
- SWIFT

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

**NOTE:** Media section is non-mandatory.

**Figure 8: Media (Mobile)**

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

**Table 9: 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.

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

Figure 9: Media (Phone Number)

Table 10: Media (Phone Number) – Field Description

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

Figure 10: Media (Email)

Table 11: 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.

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

Figure 11: Media (FAX)

ISD Code	Area Code	Fax Number	Preferred	Action

Table 12: 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 12: Media (SWIFT)

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

Table 13: Media (SWIFT) – Field Description

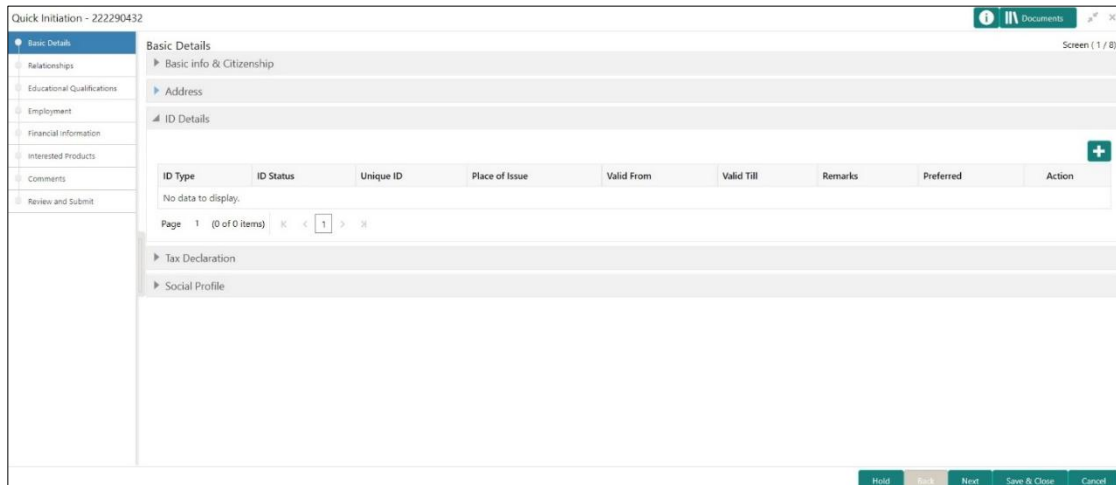
Field Name	Description
Business Identifier Code	Specify the business identifier code of the customer.

Field Name	Description
<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.

8. After completion of the **Address** details, click and expand the **ID Details** section.

→ The **ID Details** screen displays

**Figure 13: ID Details**



9. On **ID Details** segment, click on the + button to specify the details. For more information on fields, refer to the field description table.

**Table 14: ID Details – Field Description**

Field Name	Description
<b>ID Type</b>	Select type of identification from the drop-down list
<b>ID Status</b>	Select Status of Identification from drop down list
<b>Unique ID</b>	Specify Unique ID number as per the ID type
<b>Place of Issue</b>	Specify place of issue of ID

Field Name	Description
Valid From	Specify Valid from date of ID
Valid Till	Specify Validity end date of ID
Remarks	Specify remarks for ID
Preferred	Select, if ID type is preferred

10. After completion of the **ID Details**, click and expand the **Tax Declaration** section.

→ The **Tax Declaration** screen displays.

**Figure 14: Tax Declaration**

11. On **Tax Declaration** segment, click on the + button to specify the details. For more information on fields, refer to the field description table.

**Table 15: Tax Declaration – Field Description**

Field	Description
Form Type	Specify type of tax declaration form
Valid From	Specify validity start date of tax declaration form
Valid Till	Specify validity end date of tax declaration form
Remarks	Specify remarks for tax declaration form

12. After completion of the **Tax Declaration** details, click and expand the **Social Profile** section.



→ The **Social Profile** screen displays.

**Figure 15: Social Profile**

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

**Table 16: Social Profile – Field Description**

Field Name	Description
<b>Facebook</b>	Select the address of the Facebook profile.
<b>Twitter</b>	Select the address of the Twitter profile.
<b>Instagram</b>	Select the address of the Instagram profile.
<b>LinkedIn</b>	Select the address of the LinkedIn profile.
<b>Blog</b>	Select the address of the Blog profile.
<b>Tumblr</b>	Select the address of the Tumblr profile.

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

## 2.2.2 Relationships

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

Relationships type available are:

- Household – If related party has a household relation such as Father, Mother, Son, daughter, Spouse, or Guardian.
- Power of Attorney – If related party is who holds power attorney.
- Service Member - If related party is served in military services.
- Related to Insider – If related party is an insider
- Guardian – If related party is a guardian of minor customer who is getting onboarded.

**Figure 16: Initiation – Relationships**

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

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

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

**Figure 17: Add New Household**

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

- An existing customer of the Bank
- An existing party non-customer but is a stakeholder to another customer of the bank
- A new party, which is neither a customer nor an non-customer

### 2.2.2.1 Existing Customer or Non-Customer

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

**Figure 18: Search Party – Individual**

**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**.

3. After you specify the CIF/Party Id, click **Next**.
  - The system displays the screen to add relationship specific attribute.
4. Add relationship specific attributes. For more information on fields, refer to the field description table.

**Table 17: New Service Member – Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Relationship</b>	Service member relationship with the primary party such as Father, Son, Spouse etc.
<b>MLA</b>	Is service member covered under Military Lending programs

**Table 18: Household – Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Relationship</b>	Household relationship with the primary party such as Father, Son, Spouse etc.
<b>Is Dependent</b>	Is household party dependent on primary party

**Table 19: Power of Attorney – Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Associated Since</b>	Association start date of power of attorney with primary party
<b>Is Dependent</b>	Is relationship party dependent on primary party

**Table 20: Related to Insider – Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Relationship</b>	Relationship with an insider party such as Father, Son, Spouse etc.

**Table 21: Guardian – Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Relationship</b>	Relationship of Guardian with primary party

### 2.2.2.2 New Party

A new party will be onboarded as a non-customer to be added as a relationship during party onboarding process

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

**NOTE:** Based on the relationship type selected, respected screen to create a new party will be displayed. Relationship as Household is elaborated below.

→ The **Add New Owners** screen displays to capture details for the new relationship

**Figure 19: Add New Owners**

2. On **Add New Owners** screen, select “Stakeholder Type”

Based on “Stakeholder Type” The **Add New Owners** screen displays respective data segments to capture details for the new relationship. The fields which are marked with asterisk are mandatory. Refer Field Description table below for fields to be captured for an Individual Stakeholder Type.

**NOTE:** New Household as an Individual Party (Non-Customer) is elaborated below.

**Table 22: Add New Owners – Field Description**

Field Name	Description
Title	Select the title from the drop-down values.

Field Name	Description
<b>First Name</b>	Specify the first name of the new stakeholder.
<b>Middle Name</b>	Specify the middle name of the new stakeholder.
<b>Last Name</b>	Specify the last name of the new stakeholder.
<b>Short Name</b>	Displays the short name.
<b>Maiden Name</b>	Specify the maiden name of the new stakeholder.
<b>Name in Local Language</b>	Specify the name in local language of the new stakeholder.
<b>Date of Birth</b>	Select the date of birth of the new stakeholder.
<b>Gender</b>	Select the gender from the drop-down values.
<b>Marital Status</b>	Select the marital status from the drop-down values.
<b>Customer Category</b>	Click search icon and select customer category from the list of values.
<b>Customer Segment</b>	Select the customer segment from the drop-down values.
<b>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>Profession</b>	Select the profession from the drop-down values.
<b>Relationship Manager ID</b>	Select the relationship manager ID
<b>Upload Photo</b>	Upload the photo of the new stakeholder.
<b>Birth Country</b>	Click search icon and select birth country from the list of values.
<b>Nationality</b>	Click search icon and select the nationality of the stakeholder from the list of values.
<b>Citizenship By</b>	Select the 'Citizenship By' the drop-down values.

Field Name	Description
<b>Resident Status</b>	Select the residential status from the drop-down values.
<b>Country of Residence</b>	Click search icon and select the country from the list of values.
<b>Preferred Language</b>	Select the preferred language from the drop-down values.
<b>Preferred Currency</b>	Click search icon and select preferred currency from the list of values.

- Click and expand the **ID Details** section and click on the **+** button to add ID details

**Figure 20: ID Details**

- On **ID Details** segment, click on the **+** button to specify the details. For more information on fields, refer to the field description table.

**Table 23: ID Details – Field Description**

Field Name	Description
<b>ID Type</b>	Select type of identification from the drop-down list
<b>ID Status</b>	Select Status of Identification from drop down list
<b>Unique ID</b>	Specify Unique ID number as per the ID type

Field Name	Description
Place of Issue	Specify place of issue of ID
Valid From	Specify Valid from date of ID
Valid Till	Specify Validity end date of ID
Remarks	Specify remarks for ID
Preferred	Select, if ID type is preferred

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

→ The **Address** segment displays.

**Figure 21: Address**

6. 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 24: 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



Field Name	Description
<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 12 or Street Name
<b>Address Line 3 / City / Town Name</b>	Specify Address Line 3 or City Name or Town Name
<b>State / Country 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 Code</b>	Specify Zip Code or Post Code

7. 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 25: Add Address – Field Description**

Field Name	Description
<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.

8. Specify the following media details in this data segment:

- Mobile
- Phone Number
- Email
- Fax
- SWIFT

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

**NOTE:** Media section is non-mandatory.

**Figure 22: Media (Mobile)**

**Table 26: 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.

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

Figure 23: Media (Phone Number)

ISD Code	Area Code	Phone Number	Preferred	Action

Table 27: Media (Phone Number) – Field Description

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

Figure 24: Media (Email)

Email Id	Preferred	Action

Table 28: Media (Email) – Field Description

Field Name	Description
Email Id	Specify the email id of the customer.

Field Name	Description
<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 25: Media (FAX)

ISD Code	Area Code	Fax Number	Preferred	Action
				✎ 🗑

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Table 29: 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 26: Media (SWIFT)

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

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Table 30: Media (SWIFT) – Field Description

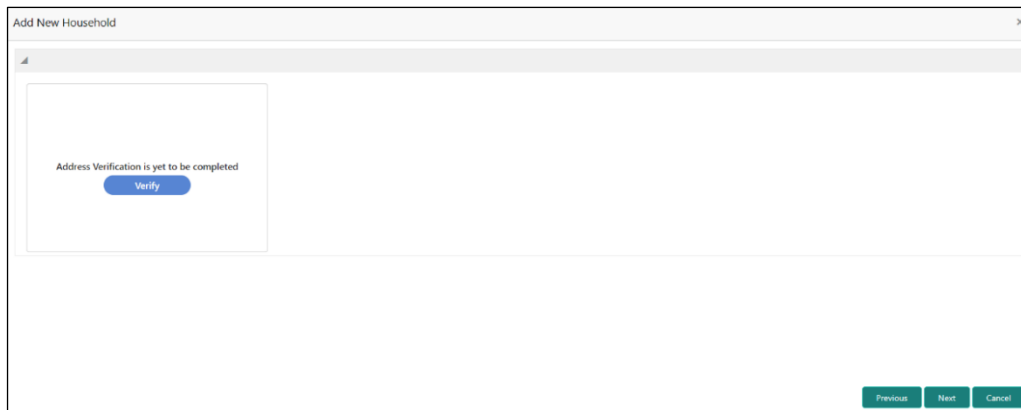
Field Name	Description
<b>Business Identifier Code</b>	Specify the business identifier code of the customer.
<b>Address Line 1 to Address Line 4</b>	Specify the address of the customer in SWIFT format.
<b>Preferred</b>	Specify the preferred mobile number, in case more than one mobile number is captured.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

9. Click **Next**.

→ The **Add New Household – KYC Details** screen to capture KYC details for the new relationship.

**NOTE:** This step is optional.

Figure 27: Add New Household – KYC Details



10. Click **Verify** to update the KYC details for the new related party.

11. Specify the required KYC details and click **Next**.

→ The **Add New Household** screen to add relationship specific attribute.

**Figure 28: Add New Household**

The screenshot shows a form titled "Add New Household". At the top, there is a header bar with a profile icon and a "Type" dropdown menu set to "Non Customer". Below this, there are several input fields: "Date of birth", "Gender", "Id Type", "Unique Id", and "Citizenship". Underneath these fields are two dropdown menus: "Relationship" and "Is Dependent". At the bottom right of the form, there are three buttons: "Previous", "Submit", and "Cancel".

**NOTE:** Refer to [Table 17: New Service Member – Field Description](#) for relationship specific attributes.

12. Specify the relationship specific details and click **Submit**.

→ The **Initiation – Relationships** screen displays the added relationship details.

**Figure 29: Relationships**

The screenshot shows the "Relationships" screen. On the left is a sidebar with navigation options: "Basic Details", "Relationships" (selected), "Educational Qualifications", "Employment", "Financial Information", "Interested Products", "Comments", and "Review and Submit". The main area displays a table with the following data:

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

At the bottom of the screen, there are buttons for "Hold", "Back", "Next", "Save & Close", and "Cancel".

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

## 2.2.3 Educational Qualification

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

**Figure 30: Initiation - Educational Qualifications**

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

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

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

**Figure 31: Add Educational Detail**

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

**Table 31: Add Educational Detail – Field Description**

Field Name	Description
<b>Education Type</b>	Select the education type from the drop-down values.
<b>Course</b>	Select the course from the drop-down values.

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

3. Click **Submit**.

→ The **Initiation - Educational Qualifications** screen displays the added educational qualification.

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

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



## 2.2.4 Employment

Employment data segment captures employment details of a retail party. A retail party can be employed as salaried or self-employed profession. Employment details are necessary for a bank to determine the professional stability of a party.

**Salaried** - A salaried employee is a person who works for an organization and receives a fixed and regular compensation for the services provided to the organization.

**Self-Employed/Professional** - A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

**Figure 32: Initiation - Employment**



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

1. On **Employment** screen, click **Add** to add the employment detail.
2. Select type of employment as **Salaried** or **Self-Employed/Professional**

→ The system displays **Salaried** or **Self-Employed/Professional** specific attributes.

**Figure 33: Employment – Salaried**

**Figure 34: Employment – Self-Employed/Professional**

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

**Table 32: Employment – Salaried Field Description**

Field Name	Description
<b>Employment Type</b>	Select the employment type from the drop-down values.
<b>Organization Name</b>	Specify the organization name.
<b>Organization Category</b>	Specify the category of the organization.
<b>Demographics</b>	Select the demographics type of the organization from the drop-down values.
<b>Employee Type</b>	Select the employee type from the drop-down values.
<b>Employee ID</b>	Specify the employee ID of the customer.
<b>Employment Start Date</b>	Click calendar icon and select the employment start date.
<b>Employment End Date</b>	Click calendar icon and select the employment end date.
<b>Grade</b>	Specify the grade of customer in the mentioned organization.
<b>Designation</b>	Specify the customer's designation in the mentioned organization.
<b>I currently work in this role</b>	If the mentioned designation is customer's current role, select this check-box.
<b>Industry type</b>	Select the industry type to which the employer belongs to from the drop-down list

Table 22: Employment – Self-Employed Field Description

Field	Description
<b>Profession Name</b>	Select Name of the profession from drop down list
<b>Profession Description</b>	Specify description of the profession
<b>Company/Firm Name</b>	Specify name of the company or firm
<b>Registration Number</b>	Specify Registration Number of self-employments
<b>Professional Email ID</b>	Specify Professional mail ID
<b>From Date – To Date</b>	Specify start date and end date of self-employment

4. Click **Submit**.

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

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

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

## 2.2.5 Financial Information

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

**Figure 35: Initiation – Financial Information**

Perform the following steps:

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

→ The system displays the following options:

- Add
- Modify
- Delete asset details

**Figure 36: Financial Information – Asset Details**

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

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

**Figure 37: Assets**

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

**Table 33: Assets – Field Description**

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

5. Click **Submit**.

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

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

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

→ The system displays the options to add, modify and delete liability details.

**Figure 38: Financial Information – Liabilities Details**

7. Click **Add**.

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

**Figure 39: Liabilities**

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

**Table 34: Liabilities – Field Description**

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

9. Click **Submit**.

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

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

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

## 2.2.6 Interested Products

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

**Figure 40: Initiation - Interested Products**

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

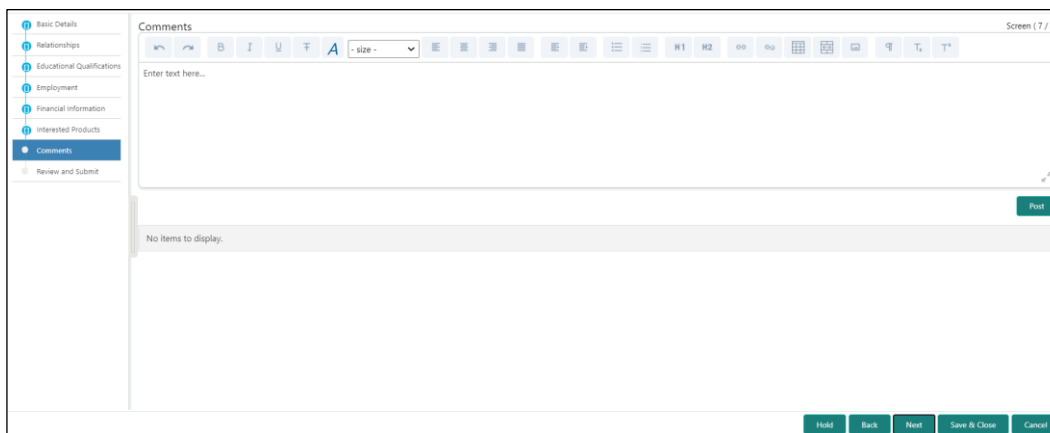
Perform the following steps:

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

## 2.2.7 Comments

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

**Figure 41: Initiation – Comments**



Perform the following steps:

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



## 2.2.8 Review and Submit

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

**Figure 42: Initiation – Review and Submit**

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

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

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

**Table 35: Review and Submit – Description**

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

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

**Figure 43: Duplication Check**

Duplication Check ×

Following matching records are found. Please verify

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

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Comments \*

Abort
Continue
Cancel

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

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

Comments

↶ ↷ B I U ⌵ A - size - ⌵ ⌵ ⌵ ⌵ ⌵ ⌵ ⌵ ⌵ ⌵ ⌵

Enter text here...

✔

**Information Submitted Successfully**

Application Reference Number - 00001458311153

Process Reference Number - 000016833

Close
Go To Free Task

No items to display.

## 2.3 Onboarding Enrichment

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

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

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

**NOTE:** User should have required Personal Identifiable Information (PII) access to onboard a party, if PII fields are configured.

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

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

**Figure 44: Free Tasks**

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

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

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

### 2.3.1 Basic Info

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

**Figure 45: Enrichment – Basic Info**

The screenshot shows the Oracle Onboarding Enrichment interface for a customer named 'RetailAug17\_1 test test'. The form is titled 'Onboarding Enrichment - 222290434'. The main content area is divided into several sections, each with a right-pointing arrow indicating it can be expanded or collapsed. The sections are: Basic info & Citizenship, ID Details, Tax Declaration, Address, Dates, Social Profile, Educational Qualification, Supporting Documents, and Additional Fields (UDF). The 'Additional Fields' section is currently expanded, showing a table with one row for 'UDF'. The top of the form displays the customer's name, a profile picture placeholder, and key details: Date of Birth (2000-03-01), Customer Type (Minor), Gender (Male), and Marital Status. The left sidebar contains a navigation menu with options like Signatures, Relationships, Employment, Consent and Preferences, Additional info, Membership / Association, Financial Profile, Comments, Additional Fields, and Review and Submit. The bottom of the form has a navigation bar with buttons for Hold, Back, Next, Save & Close, and Cancel.

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

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

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

Figure 46: Enrichment – Basic Info – Dates

Perform the following steps to update the basic details:

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

Table 36: Dates – Field Description

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

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

Figure 47: Enrichment – Basic Info – Documents

4. Click **Add**.

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

Figure 48: Enrichment – Add Documents

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

Table 37: Dates – Field Description

Field Name	Description
<b>Document Name</b>	Select the document name from the drop-down values.
<b>Document Number</b>	Specify the document number.
<b>Document Issue Date</b>	Click the calendar icon and select the issue date of the document.
<b>Document Expiry Date</b>	Click the calendar icon and select the expiry date of the document.

Field Name	Description
<b>Upload Documents</b>	Click + icon and select the document to be uploaded or drag and drop the documents.
<b>Uploaded Documents</b>	Displays the uploaded documents.

6. Click **Save**.

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

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

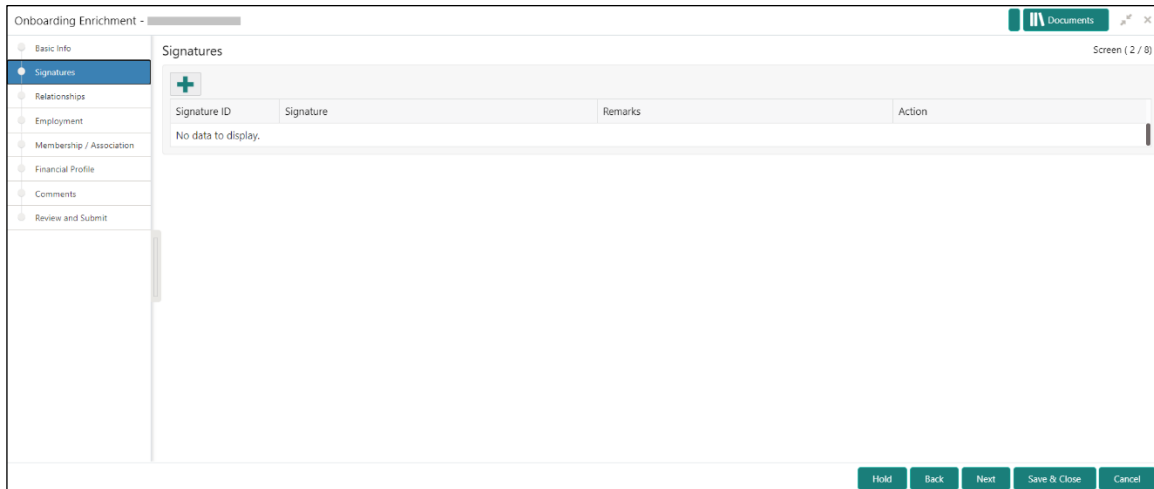
7. Click **Next** to go to the **Enrichment – Signatures** screen.



## 2.3.2 Signatures

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

**Figure 49: Enrichment – Signatures**



Perform the following steps to add the signature:

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

**Figure 50: Add Signature**



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

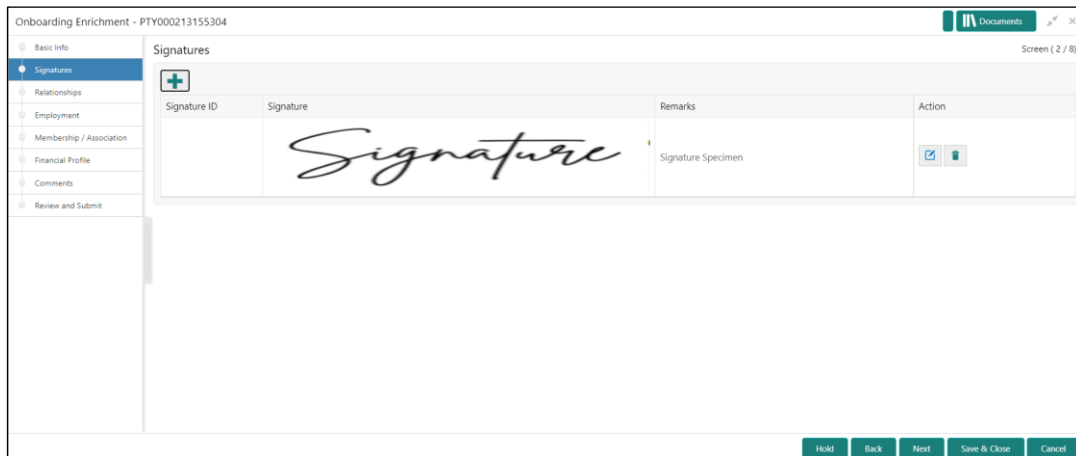
**NOTE:** The fields, which are marked with an asterisk, are mandatory.

**Table 38: 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 51: Add Signatures****NOTE:**

- User can upload up to 5 signatures of a customer
  - PNG & JPEG file formats are supported
  - On approval signature will be handed off to CIF (FCUBS).
4. Click **Next** to go to the **Enrichment – Relationships** screen.

### 2.3.3 Relationships

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

**Figure 52: Enrichment – Relationships**

Onboarding Enrichment - 000099653

Relationships

Service Member (0) Household (0) Power Of Attorney (0) Related To Insider (0) Guardian (0)

Party Type	CIF/Party Id	Name	ID/Registration Number	Is Customer	Action
No data to display.					

Hold Back Next Save & Close Cancel

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

## 2.3.4 Employment

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

**Figure 53: Enrichment – Employment**

Onboarding Enrichment - 222230156

Basic Info  
Signatures  
Relationships  
**Employment**  
Consent and Preferences  
Additional Info  
Membership / Association  
Financial Profile  
Comments  
Additional Fields  
Review and Submit

Employment

Screen (4 / 11)

Salaried  
Employer Code: OFSS  
From Date: Aug 1, 2020  
Employer Name: To Date:  
Employer Description:

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel

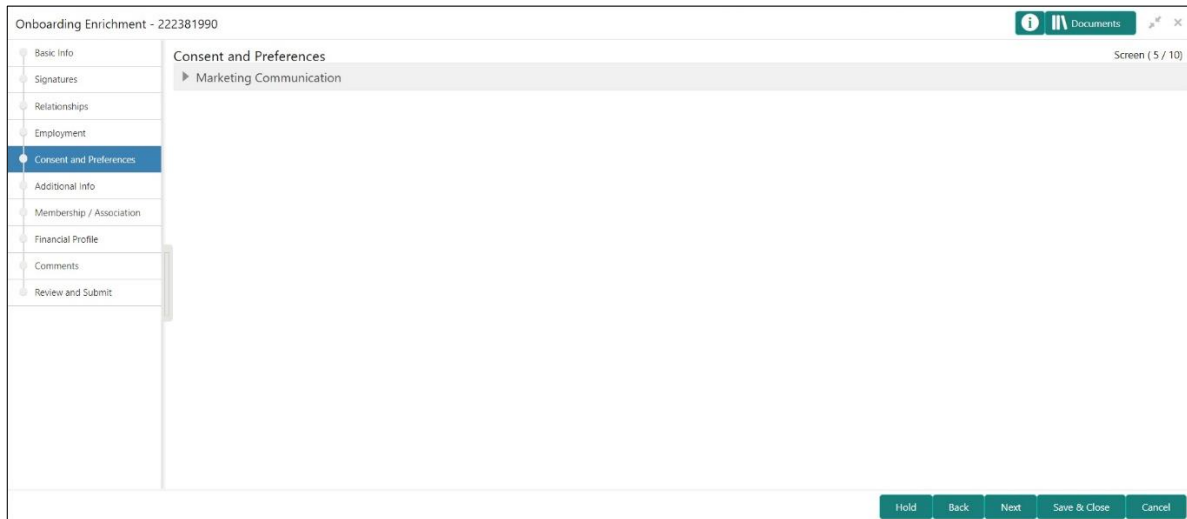
On click of **Next** in the **Enrichment – Employment** screen, the system displays the **Enrichment – Consent and Preferences** screen.

## 2.3.5 Consent and Preferences

Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing. Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

Consent and Preference section has following data segments

- Marketing Communication



Perform the following steps in the **Enrichment – Consent and Preferences** screen:

1. Click and Expand **Marketing Communication** Section

→ **Marketing Communication** section is displayed

Figure 54: Marketing Communication

2. Capture Consent to receive Marketing, Promotional, and Sales communication
3. Capture media to receive Marketing, Promotional and Sales communication. For more information on fields, refer to the field description table below.

Table 39: Marketing – Field Description

Field	Description
<b>Channel</b>	Channel to receive marketing communication such as Email, Mobile etc.
<b>Contact</b>	Respective contact value based on channel such as email id, if channel is selected as Email and Number, if mobile is selected as channel
<b>Preferred Time</b>	Preferred time of communication

4. On click of **Next** in the **Enrichment – Consent and Preferences** screen, the system displays the **Enrichment – Additional Info** screen.

## 2.3.6 Additional Information

Additional Info section captures additional information for the customer

**Figure 55: Additional Information**

Perform the following steps in the Enrichment – Additional Info screen:

1. Select Toggle button to determine if customer is an **insider**.  
Capture insider information. For more information on fields, refer to the field description table below.

**Table 40: Insider – Field Description**

Field	Description
<b>Role</b>	Role of assumed by the insider in the organization
<b>Remarks</b>	Remarks related to insider

2. Select Toggle button to determine if customer has **Special needs/disability**.  
Capture Special Need/Disability information. For more information on fields, refer to the field description table below.

**Table 41: Special needs/disability – Field Description**

Field	Description
<b>Details of Special Need</b>	Details of special needs and disability of customer
<b>Remarks</b>	Remarks related to special need and disability

3. Select Toggle button to determine if customer is a **Politically Exposed Person (PEP)**.  
Capture PEP information. For more information on fields, refer to the field description table below.

**Table 42: Politically Exposed Person (PEP) – Field Description**

Field	Description
Remarks	Remarks related to special need and disability

**Note:** If PEP customer is determined as PEP customer, PEP KYC check will be mandatory during KYC Stage

4. Select Toggle button to determine if customer is from **Armed Forces**.  
Capture Armed Forces information. For more information on fields, refer to the field description table below.

**Table 43: Armed Forces – Field Description**

Field	Description
Service Branch	Service branch of customer in armed forces
Remarks	Remarks related to customer association with armed forces
Employee ID	Employee ID of customer in armed forces
MLA Covered	Select, if customer is covered under MLA act in armed forces
Unit Name	Unit Name of customer in armed forces
Order Number	Order Number of customer in armed forces
Start Date	Start Date of customer in armed forces
End Date	End Date of customer in armed forces
Notification Date	Notification Date of customer in armed forces

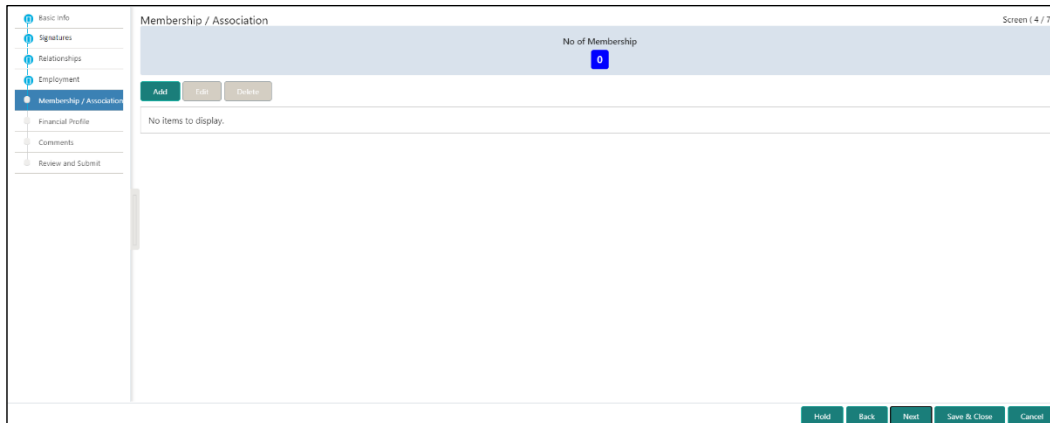
On click of **Next** in the **Enrichment – Additional Info** screen, the system displays the **Enrichment – Membership** screen



## 2.3.7 Membership / Association

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

**Figure 56: Enrichment – Membership**



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

1. Click **Add**.

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

**Figure 57: Membership**

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

**Table 44: Membership – Field Description**

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

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

3. Click **Save**.

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

**Figure 58: Enrichment – Membership List**

The screenshot displays the 'Membership / Association' screen. The main content area shows a table with the following details:

Membership / Association		No of Membership	
1			
Add Edit Delete			
Institution of Engineers		Membership Type :	Membership since :
Institution Type :		Membership upto :	

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

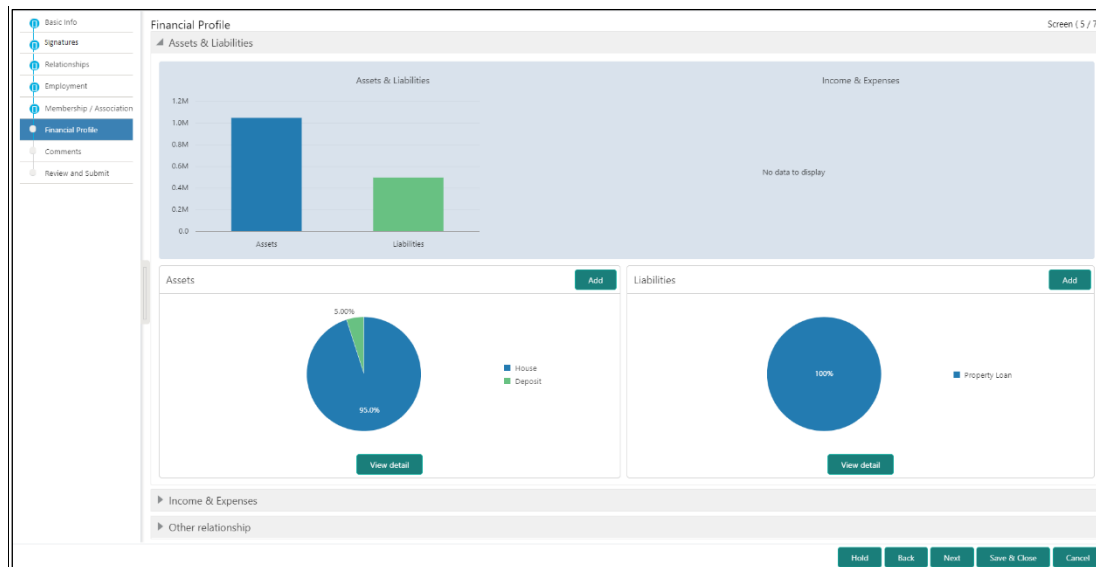
**NOTE:** You can also select the required item from list and click the edit/delete icon to modify/delete the added membership details.

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

## 2.3.8 Financial Profile

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

**Figure 59: Enrichment – Financial Profile**



Perform the following steps to update the financial profile:

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

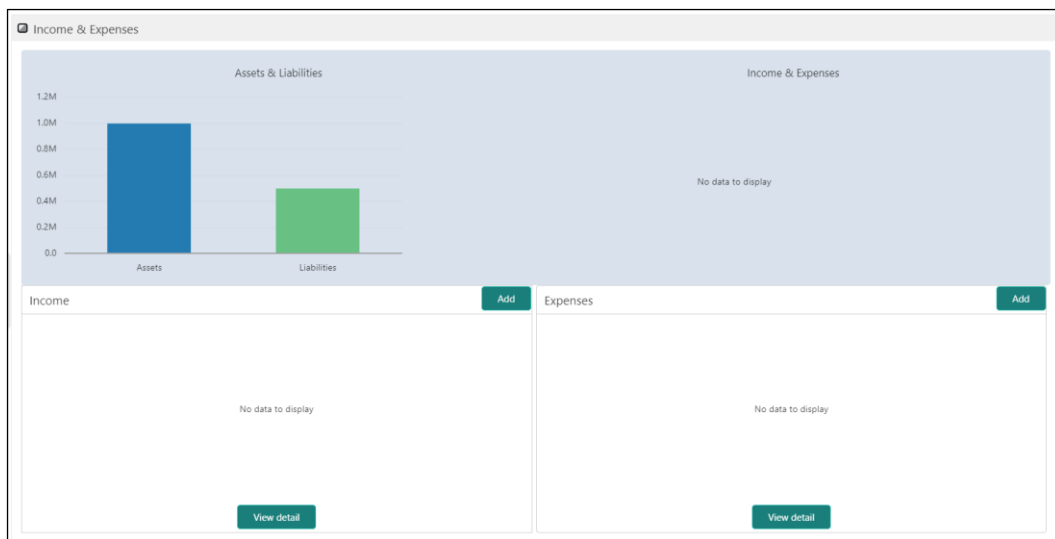
**Figure 60: Assets and Liabilities Detail**

Assets	Back	Liabilities	Back
House		Property Loan	
Deposit			
Total		Total	

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

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

**Figure 61: Financial Profile – Income and Expense**



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

**Figure 62: Income**



6. Click **Add**.

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

**Figure 63: Add Income Details**

The screenshot shows a window titled 'Income' with a close button (X) in the top right corner. Below the title bar, there are four input fields: 'Income Type \*' (a dropdown menu with 'Daily' selected), 'Frequency \*' (a dropdown menu with 'Monthly' selected), 'Currency \*' (a search field with a magnifying glass icon and 'USD' selected), and 'Amount \*' (a text input field with '1000' and up/down arrow icons). At the bottom right of the window, there are two buttons: 'Add' and 'Cancel'.

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

**Table 45: Income – Field Description**

Field Name	Description
<b>Income Type</b>	Select the income type from the drop-down values.
<b>Frequency</b>	Select the frequency of income from the drop-down values.
<b>Currency</b>	Click search icon and select the currency from the list of values.
<b>Amount</b>	Specify the amount.

8. Click **Add**.

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

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

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

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

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

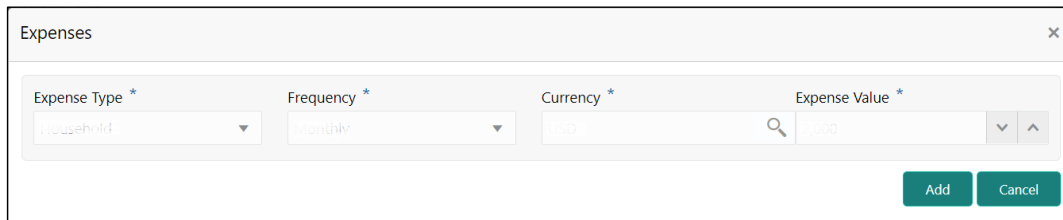
**Figure 64: Expenses**



11. Click **Add**.

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

**Figure 65: Add Expense Details**



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


**Table 46: Expenses – Field Description**

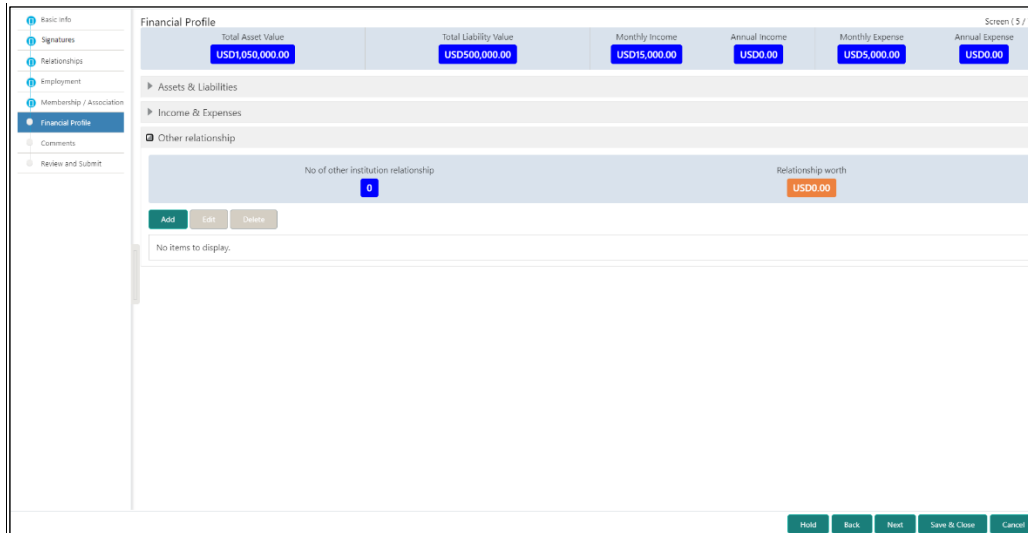
Field Name	Description
<b>Expense Type</b>	Select expense type from the drop-down values.
<b>Frequency</b>	Select the frequency from the drop-down values.
<b>Currency</b>	Click search icon and select currency from the list of values.
<b>Expense Value</b>	Specify the expense value.

13. Click **Add**.

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

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

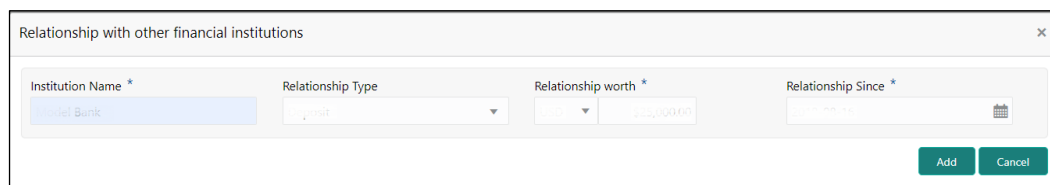
14. Click  icon to exit the **Income** window.
15. After adding, modifying, or deleting the income and expense detail, click and expand the **Other Relationship** section.

**Figure 66: Other Relationship**


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

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

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

**Figure 67: Add Relationship Details**


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

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

**Table 47: Add Relationship Details – Field Description**

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

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

18. Click **Add**.

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

**Figure 68: Other Relationship List**

The screenshot shows the 'Financial Profile' section of a user interface. At the top, there are several financial metrics displayed in blue boxes: Total Asset Value (USD1,050,000.00), Total Liability Value (USD500,000.00), Monthly Income (USD15,000.00), Annual Income (USD0.00), Monthly Expense (USD5,000.00), and Annual Expense (USD0.00). Below these, there are sections for 'Assets & Liabilities', 'Income & Expenses', and 'Other relationship'. The 'Other relationship' section shows 'No other institution relationship' with a relationship worth of USD25,000.00. There are 'Add', 'Edit', and 'Delete' buttons for the relationship list. Below the list, there are input fields for Institution Name, Relationship Type, Relationship Since, Currency, and Relationship worth.

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

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



## 2.3.9 Comments

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

**Figure 69: Enrichment - Comments**

Perform the following steps:

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

## 2.3.10 Review and Submit

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

## 2.4 KYC Check

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

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

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

**Figure 70: Free Tasks**

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

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

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

Figure 71: KYC – Customer Summary

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

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

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

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

**Table 48: Review and Submit – Description**

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

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

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

Following 13 different KYC checks are supported:.

- Address Check
- Identity Check
- Police DB Check
- Credit Score Check
- Education Qualification
- Field Verification
- Reference Check
- Suit Filed
- PEP Identification
- AML Check
- FATCA Check
- SDN Check
- Sanction Check

KYC Checks are listed during KYC stage, based on the Mandatory and Optional KYC check configuration except PEP Identification. PEP Identification check is displayed, if customer is determined as Politically Exposed Person (PEP) during enrichment stage > additional info

For more information about Mandatory and Optional KYC check configuration, refer **Party Onboarding Configuration User Guide**

Figure 72: KYC Check

The screenshot shows the 'KYC Check' screen. On the left, there is a sidebar with three items: 'Customer Summary', 'KYC Check' (selected), and 'Comments'. The main content area is titled 'KYC Check' and contains five tiles, each with a 'VERIFY' button. The tiles are: 'Reference Check not done yet', 'Suit Filed Check not done yet', 'Fatca Check not done yet', 'SDN Check not done yet', and 'Sanction Check not done yet'. At the bottom right of the screen, there is a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'Screen ( 2 / 3)' and a 'Documents' icon.

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

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

Figure 73: Add Verification Details

The screenshot shows the 'Add Verification Details' window. It contains the following fields and sections:

- Reference Name** (text input)
- House / Building** (text input)
- Street** (text input)
- Area** (text input)
- City** (text input)
- State** (text input)
- Country** (text input with search icon)
- Zipcode** (text input)
- Phone** (text input)
- Verification Details** section:
  - Address Visited**: Radio buttons for Yes (selected) and No.
  - Available at Contact Number**: Radio buttons for Yes (selected) and No.
  - Relationship**: Dropdown menu with 'Relative' selected.
  - Year of Association**: Text input.
  - Verification Status**: Dropdown menu with 'Compliant' selected.
  - Verified On**: Date picker showing '11/15/20'.
  - Valid Till**: Date picker showing '11/02/23'.
- Verification Remarks**: Text area containing 'verified'.
- Submit** and **Cancel** buttons at the bottom.

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

Table 49: Add Verification Details – Field Description

Field Name	Description
Reference Name	Specify the name of the reference person.
House/Building	Specify the house/building number.
Street	Specify the street name.
Area	Specify the area of the reference person.
City	Specify the city of the reference person.
State	Specify the state of the reference person.
Country	Click search icon and select the country from the list of values.
Zip Code	Specify the zip code of the address.
Phone	Specify the phone number of the reference person.
Verification Details	Specify the fields under this section.
Address Visited	If the reference person's address is verified, select <b>Yes</b> . Otherwise select <b>No</b> .
Available at Contact Number	If the reference person is available at contact number provided, select <b>Yes</b> . Otherwise select <b>No</b> .
Relationship	Select the relationship type from the drop-down values.
Year of Association	Specify the customer's year of association with the reference person.
Verification Status	Select the status of verification from the drop-down values. The options available are: <ul style="list-style-type: none"> <li>Compliant</li> <li>Non-compliant</li> <li>Not Verified</li> </ul>
Verified On	Click calendar icon and select the date of the verification.  <b>NOTE:</b> This field is applicable if the <b>Verification Status</b> is selected as <b>Compliant</b> or <b>Non-compliant</b> .

Field Name	Description
<b>Valid Till</b>	Click calendar icon and select the last date of the validity.  <b>NOTE:</b> This field is applicable if the <b>Verification Status</b> is selected as <b>Compliant</b> or <b>Non-compliant</b> .
<b>Verification Remarks</b>	Specify the verification remarks.

7. Click **Submit**.

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

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

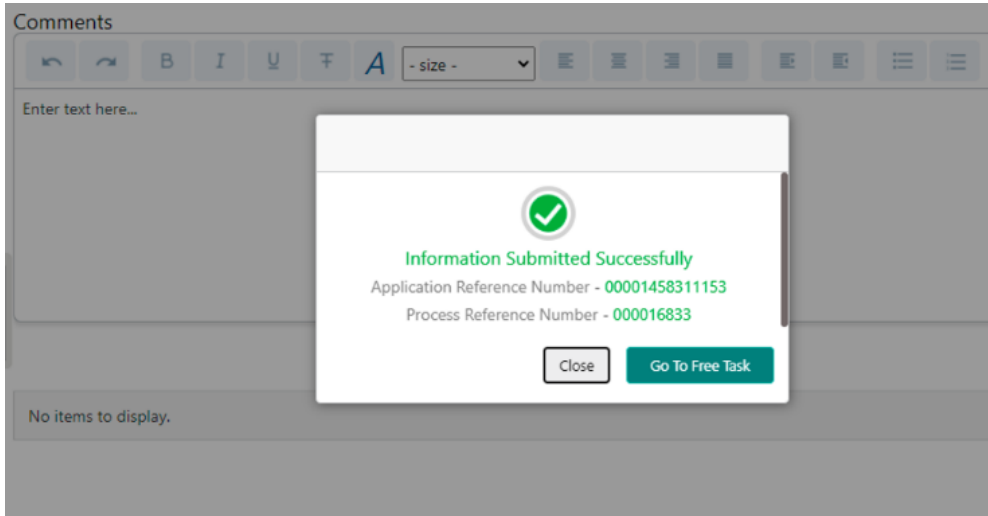
→ The system displays the **KYC - Comments** screen.

**Figure 74: KYC – Comments**

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

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





## 2.5 Recommendation

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

**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, click **Tasks**. Under **Tasks**, click **Free Tasks**.

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

**Figure 75: Free Tasks**

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

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

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

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

Figure 76: Recommendation – Customer Summary

The screenshot displays a 'Customer Summary' page with a sidebar on the left containing 'Customer Summary', 'Review', and 'Comments'. The main content area is titled 'Customer Summary' and includes a header with a profile icon and fields for Date of birth, Gender, Marital status, Spouse name, Citizenship, and Permanent Address. Below this are several sections:

- General Information:** Includes tabs for Citizenship, Address, and Social profile. A large '1' indicates the number of citizenship history entries. A 'Citizenship' entry is shown with a small grey bar.
- Professional Information:** Includes tabs for Education and Membership. A large '1' indicates the number of degrees. A 'Highest degree' entry is shown with fields for Degree, DEG in, and Completed on.
- Employment:** Shows 'Total work experience' as '2 Years' and 'No of companies worked' as '1'. A 'Currently working with' section shows two grey bars.
- Dependent:** Shows a dependent 'Father, Born on' with a 'View family tree' button.
- Dates:** An information icon indicates 'Dates Is not yet done'.
- KYC:** An information icon indicates 'KYC Is not yet done'.
- Assets:** A pie chart shows a 50.0% split between 'Vehicle' (blue) and 'Deposit' (green). A 'View details' button is present.
- Liabilities:** A pie chart shows a 50.0% split between 'Vehicle' (blue) and 'Deposit' (green). A 'View details' button is present.
- Income:** A pie chart shows 100% from 'SAL' (blue). A 'View details' button is present.
- Expenses:** A pie chart shows 100% from 'SAL' (blue). A 'View details' button is present.

At the bottom of the page, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

In the **Recommendation – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 48: Review and Submit – Description](#).

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

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

**Figure 77: Recommendation – Recommendation Comments**

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	

4. Select **Recommendation** decision in **Decision** field
5. Input **Recommendation** comments in **Comments** field
6. Click **Action** to Input Recommendation details for each of the KYC type

→ Respective KYC details screen will be displayed

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

**Figure 78: Onboarding Approval**

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

**Table 50: 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 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 Comment box will be available only if Compliant with Bank policy toggle is disabled

- Click **View KYC Details** to review all the KYC details. The system displays the verification window corresponding to the KYC Check.

**Figure 79: View KYC Details**

The screenshot shows a window titled "View KYC Details" with a close button in the top right corner. Below the title bar is a section for "Address Verification" with an eye icon. Underneath, there is a "Status" field with a green "COMPLIANT" label. Below that, there are two date fields: "Last reviewed on" with the date "2020-03-26" and "Next review date" with the date "2022-08-27". At the bottom of the window, there is a green "Verified" button with a checkmark icon.

9. Click **Update**.

→ The system displays the updated **Recommendation – Recommendation Comments**

10. Click **Next**.

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

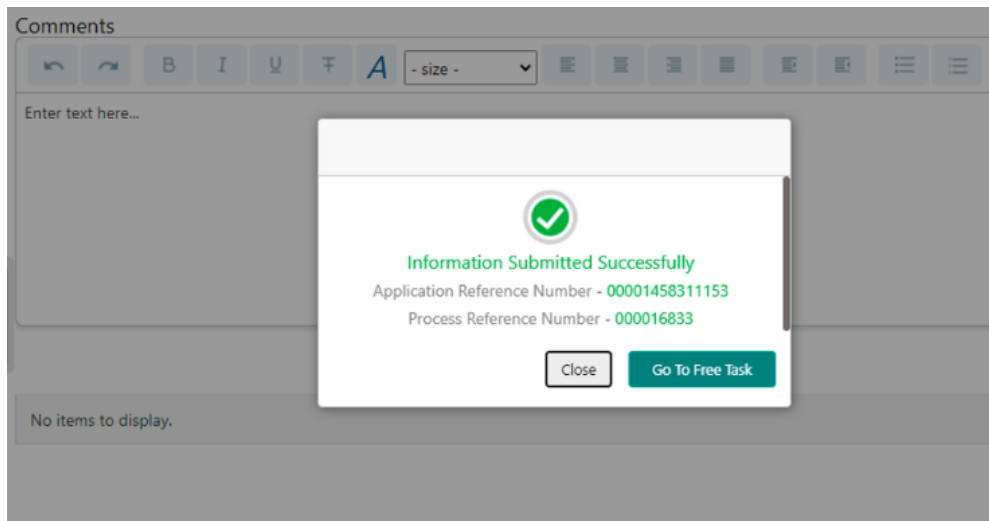
**Figure 80: Recommendation Comments**

The screenshot shows a web application interface for "Recommendation - 222230168". On the left is a navigation menu with "Customer Summary", "Recommendation", and "Comments" (selected). The main area is titled "Comments" and features a rich text editor with a toolbar containing various formatting options. Below the editor is a "Post" button. A message "No items to display." is shown below the editor. At the bottom of the screen, there is a navigation bar with buttons for "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

11. Specify the overall **Comments** for the **Recommendation** stage and click **Post**.

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

**Figure 81: Submit**



## 2.6 Approval

In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage. If the outcome of this stage is Proceed, the task is automatically moved to the Host system.

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

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

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

**Figure 82: Free Tasks**

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

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

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



Figure 83: Approval – Customer Summary

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

**General Information**

Date of birth: [Redacted] Gender: [Redacted] Marital status: [Redacted] Spouse name: [Redacted] Citizenship: [Redacted] Permanent Address: [Redacted]

**Professional Information**

**General Information Sub-sections:**

- Citizenship: 1 Citizenship history
- Address: [Redacted]
- Social profile: [Redacted]

**Professional Information Sub-sections:**

- Education: 1 No of degrees
- Membership: [Redacted]
- Highest degree: [Redacted]
- Degree: DEG in [Redacted]
- Completed on: [Redacted]

**Employment**

Total work experience: 2 Years

No of companies worked: 1

Currently working with: [Redacted]

**Dependent**

Father, Born on [Redacted]

[View family tree](#)

**Dates**

**Info**  
Dates Is not yet done

**KYC**

**Info**  
KYC Is not yet done

**Assets**

50.0% Vehicle, 50.0% Deposit

[View details](#)

**Liabilities**

50.0% Vehicle, 50.0% Deposit

[View details](#)

**Income**

100% SAL

[View details](#)

**Expenses**

100%

[View details](#)

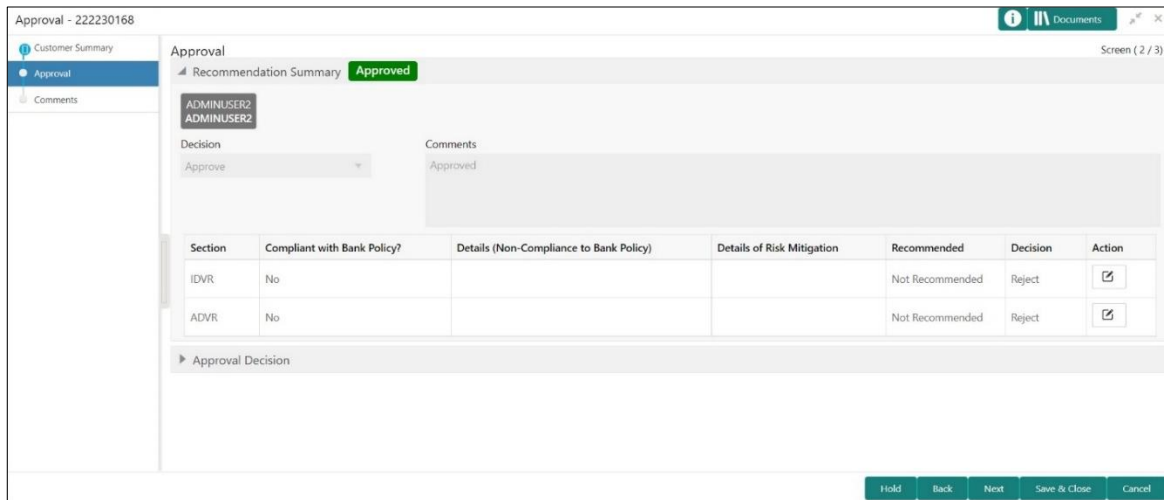
Hold Back Next Save & Close Cancel

In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 48: Review and Submit – Description](#).

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

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

**Figure 84: Approval – Approval Comments**



- 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 & User 3)	User 1 – Approved User 2 – Rejected User 3 - Approved	Rejected

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

**Figure 85: Recommendation Summary**

Section	Compliant with Bank Policy?	Details (Non-Compliance to Bank Policy)	Details of Risk Mitigation	Recommended	Decision	Action
IDVR	No			Not Recommended	Reject	<input type="checkbox"/>
ADVR	No			Not Recommended	Reject	<input type="checkbox"/>

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

**Figure 86: Approval Decision**

- Click **Next**.

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

Figure 87: Approval - Comments

The screenshot displays the 'Approval - Comments' screen. On the left, a navigation sidebar includes 'Customer Summary', 'Approval', and 'Comments' (the active tab). The main content area is titled 'Comments' and features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, background color, font size, bulleted list, numbered list, link, unlink, indent, outdent, H1, and H2. Below the toolbar is a text input field with the placeholder 'Enter text here...'. A 'Post' button is located below the input field. Underneath the 'Post' button is a list area with the text 'No items to display.'. At the bottom right of the screen, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'. The top right corner of the screen shows 'Screen ( 3 / 3)'.

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

## 2.7 Amendment

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

### NOTE:

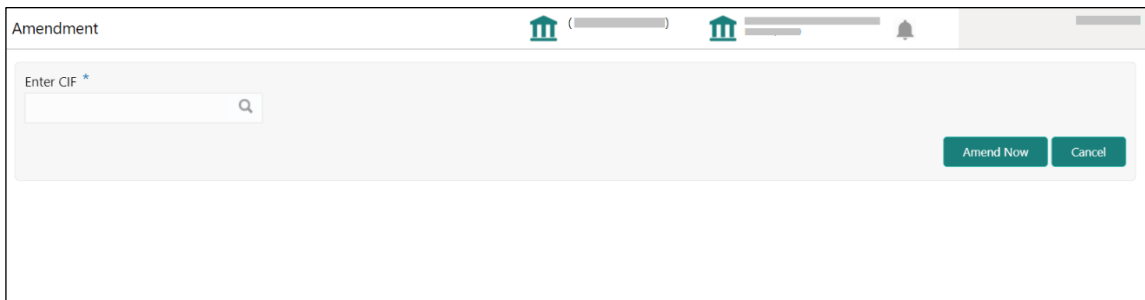
- User should have required Customer Group Access to amend a party within a customer access group.
- User should have required Personal Identifiable Information (PII) access to amend a party, if PII fields are configured.

To initiate the Amendment process:

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

→ The **Amendment** screen is displayed.

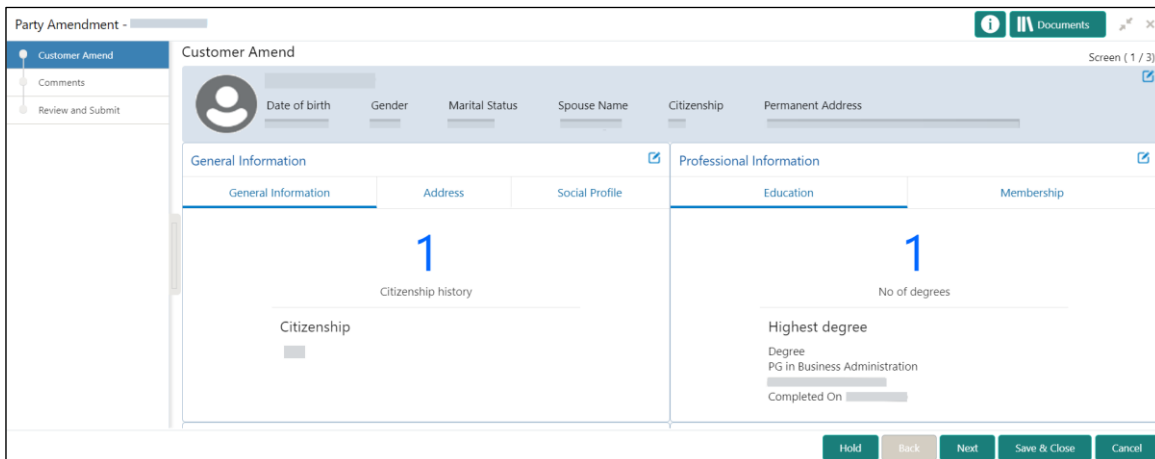
**Figure 88: Amendment – Enter CIF**




2. Specify the **CIF** and click **Amend Now**.

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

**Figure 89: Amendment – Retail Amendment**

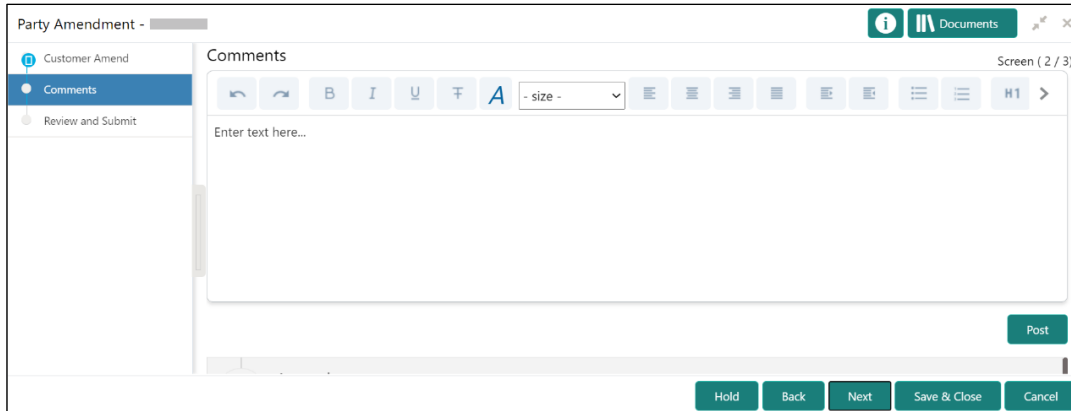


3. Click  icon of the respective section for which the information needs to be updated. You can update the following sections during Amendment:
- General Information – for details of the fields, refer section [2.2.1 Basic Details](#)
    - a) Business Details
    - b) Basic Info
    - c) Address
    - d) Social Profile
  - Professional Information
    - a) Education Details - for details of the fields, refer section [2.2.3 Educational Qualification](#)
    - b) Membership Details - for details of the fields, refer section [2.3.3 Membership / Association](#)
  - Stakeholders - for details of the fields, refer section [2.2.4 Employment](#)
  - Dependent- for details of the fields, refer section [2.2.2 Dependents](#)
  - Dates - for details of the fields, refer section [2.3.1 Enrichment Basic info](#)
  - KYC - for details of the fields, refer section [2.4 KYC Check](#)
  - Assets - for details of the fields, refer section [2.2.5 Financial Information](#)
  - Liabilities - for details of the fields, refer section [2.2.5 Financial Information](#)
  - Income - for details of the fields, refer section [2.3.5 Financial Profile](#)
  - Expense - for details of the fields, refer section [2.3.5 Financial Profile](#)
4. In an amendment request, information in one or more than one section can be amended one after the other, if required.

5. Click **Next**.

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

**Figure 90: Amendment – Comments**



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

7. Click **Next**.

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

**NOTE:** For information on reviewing and submitting the task to the next stage, refer to [2.2.8 Review and Submit](#) topic in the **Onboarding Initiation** section.

Figure 91: Amendment – Review

Amendment Initiation - [Customer Amend] [Comments] [Review and Submit] [Documents] [Screen (3 / 3)]

Customer Amend  
Comments  
Review and Submit

Review and Submit

Date of birth Gender Marital Status Spouse Name Citizenship Permanent Address Updated Log

General Information Address Social profile Professional Information Education Membership

1  
Citizenship history  
Citizenship

1  
No of degrees  
Highest degree  
Degree  
PG in Business Administration  
Completed On

Employment Dependent

Total work experience No of companies worked  
14 Years 1  
Currently working with - [Senior Manager]

Spouse, Born on  
Daughter, Born on  
Son, Born on  
View family tree

Dates KYC

Is Self birthday

Status  
Compliant  
KYC Last Updated Date  
2021-03-02

Assets Liabilities

100% House  
View details

100% Property Loan  
View details

Hold Back Next Save & Close Submit Cancel

8. After reviewing the customer information, click **Submit**.

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

9. Select the **Outcome** as Proceed and click **Submit**.

→ The system moves the task to the **Review** stage.



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

In **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is Proceed, the task is automatically moved to the Host system. For more detail on review and Approval stage, please refer to sections – [Error! Reference source not found.](#) Recommendation [Error! Reference source not found.](#) and [2.6 Approval.](#)

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

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

Refer below table for details of the configuration:

**Table 51: Configurations**

Configuration Parameter	Description	Default Value
STP_FLAG	<p>This parameter indicates if straight through processing is allowed for retail onboarding requests received from Channels subject to other mandatory information being available in the request. Accepted values are:</p> <p><b>TRUE</b> - Straight through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation.</p> <p><b>FALSE</b> - Straight through processing for Retail Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from Channel.</p>	True

Configuration Parameter	Description	Default Value
CHANNEL_CONFIRMATION_REQUIRED	<p>This parameter indicates if a confirmation from channel is required before handoff to the core system. Accepted values are:</p> <p><b>True</b> – System will wait for a confirmation from Channels before triggering the handoff to the core system</p> <p><b>False</b> – System will go ahead with the handoff to the core system without waiting for any confirmation from Channels</p>	False

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

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

## 2.9 Onboarding a customer with no KYC details

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

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

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

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

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

## 2.10 Completed Task

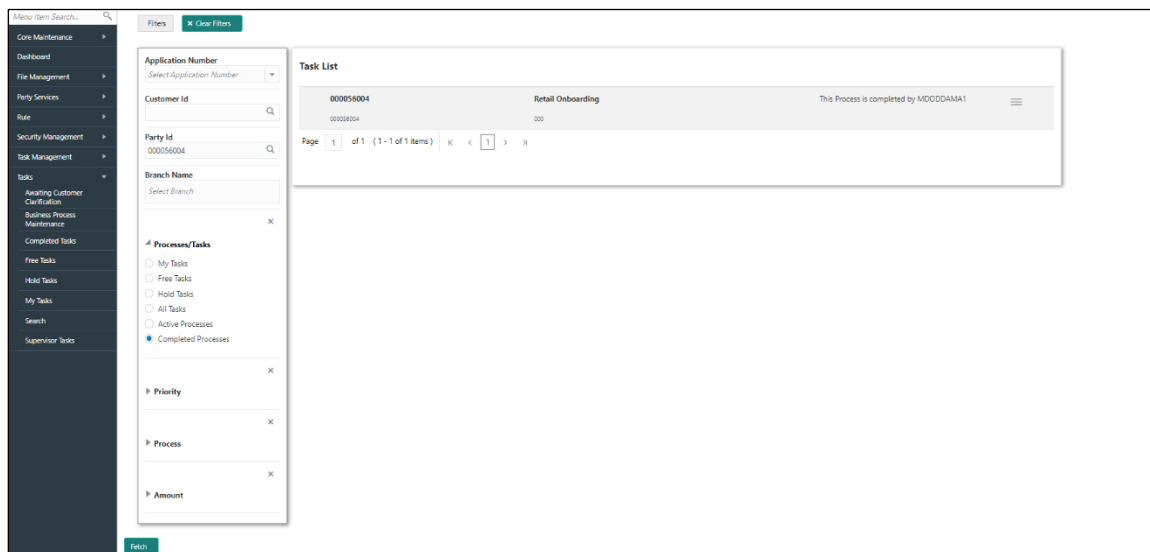
Completed Task functionality is used to view details of different tasks completed by the user and information provided during those tasks.

### To view the Completed Tasks:

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

→ The **Search** screen is displayed.

**Figure 92: Task List - Search**



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

→ The **Completed Tasks** is displayed.

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

Figure 93: Task List – Completed Task

The screenshot displays the 'Task List' interface for a completed task. On the left is a dark sidebar menu with categories like 'Core Maintenance', 'Dashboard', 'File Management', 'Party Services', 'Rule', 'Security Management', 'Task Management', 'Tasks', 'Completed Tasks', 'Free Tasks', 'Hold Tasks', 'My Tasks', 'Search', and 'Supervisor Tasks'. The main content area is titled 'Task List' and shows a single task entry for 'Retail Onboarding' with application number '000056004' and customer ID '000056004'. The task status is 'Completed' and it was completed by 'MD0DDAMA1'. Below the task entry is a pagination bar showing 'Page 1 of 1 (1 - 1 of 1 items)'. A 'Fetch' button is located at the bottom left of the main content area. On the right side of the task entry, there are three buttons: 'Audit', 'Flow Diagram', and 'View'.

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

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2. Approval - Approval Comments - [Approval](#) (pg. 68)
3. Enrichment - Basic Info - [Basic Info](#) (pg. 40)
4. Enrichment - Comments - [Comments](#) (pg. 55)
5. Enrichment - Employment - [Employment](#) (pg. 46)
6. Enrichment - Financial Profile - [Financial Profile](#) (pg. 49)
7. Enrichment - Membership - [Membership / Association](#) (pg. 47)
8. Enrichment - Relationships - [Relationships](#) (pg. 46)
9. Enrichment – Review and Submit – [Review and Submit](#) (pg. 55)
10. Enrichment – Signatures – [Signatures](#) (pg. 44)
11. Initiation - Basic Details - [Basic Details](#) (pg. 11)
12. Initiation - Comments - [Comments](#) (pg. 35)
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17. Initiation - Relationships - [Relationships](#) (pg.21)
18. Initiation - Review and Submit - [Review and Submit](#) (pg. 36)
19. KYC Check - [KYC Check](#) (pg. 56)
20. Onboarding a customer with no KYC details - [Onboarding a customer with no KYC details](#) (pg. 95)
21. Quick Initiation - [Onboarding Initiation](#) (pg. 7)
22. Recommendation - [Recommendation](#) (pg. 78)
23. Straight Through Processing – [Straight Through Processing for onboarding requests received from Channels](#) (pg.98)