Retail Onboarding User Guide

Oracle Banking Branch

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Retail Onboarding User Guide

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Contents

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
Retail Onboarding	This topic provides an overview of the Retail Onboarding process and covers the actions to be performed in the Onboarding process.
List of Glossary	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
Submit	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': • 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. • Approve – the onboarding process is approved. User can select this option in KYC stage. • Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages. • Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages.
Post	On click of Post, the system posts the comments below the **Comments** text box.
Cancel	On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.
Hold	On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

2 Retail Onboarding

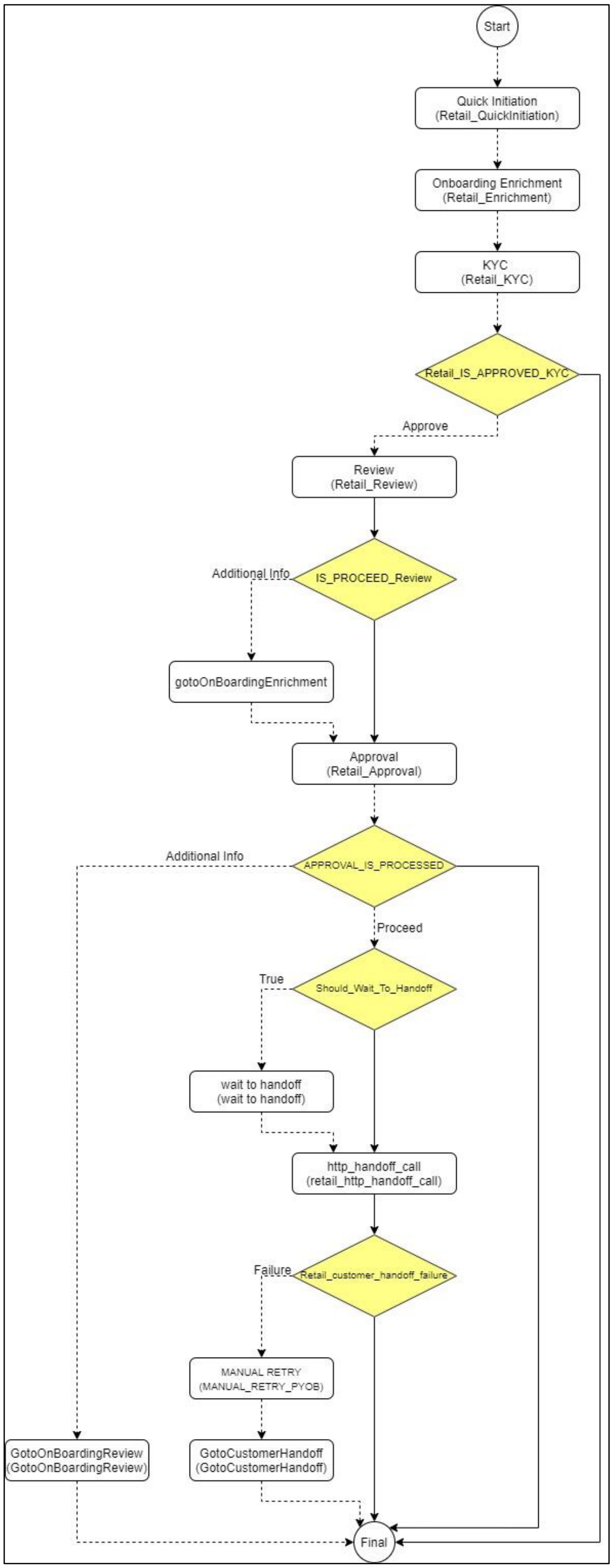
2.1 Overview

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:

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

Prerequisites:

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

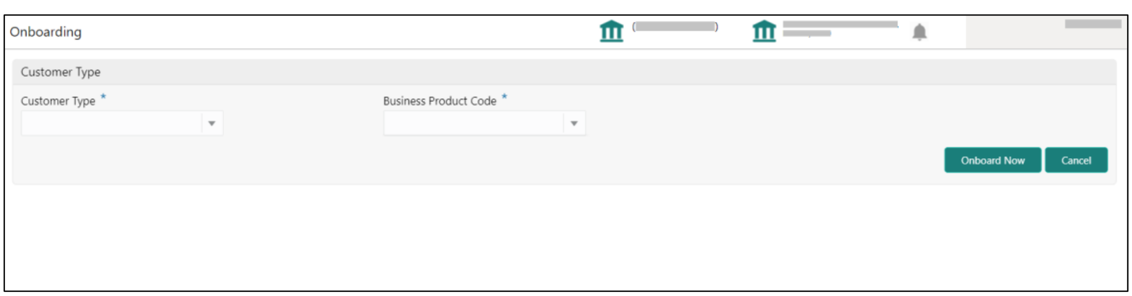
NOTE: User should have required Personal Identifiable Information (PII) access to onboard a party, if PII fields are configured.

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



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

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

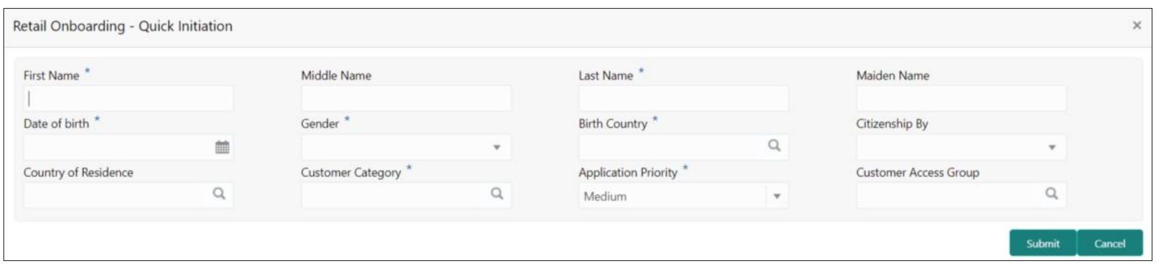
Table 4: Onboarding – Field Description

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

3. Click on **Onboard Now**.

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

Figure 3: Quick Initiation



4. 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
First Name	Specify the first name of the customer.
Middle Name	Specify the middle name of the customer.
Last Name	Specify the last name of the customer.
Maiden Name	Specify the maiden name of the customer.

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

5. Click **Submit**.

System will check for duplicate customers (Dedupe Check).

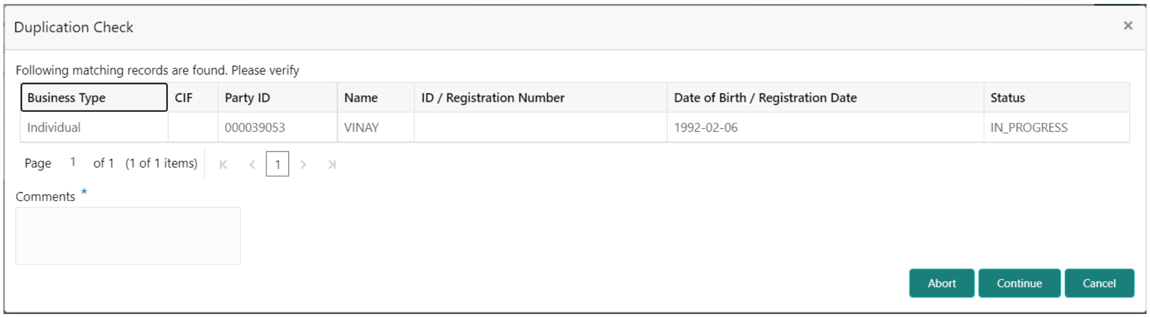
→ If there is no duplicate customer existed in the system, then system creates unique party ID for the customer and displays the **Initiation - Basic Details** screen

→ 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



- 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

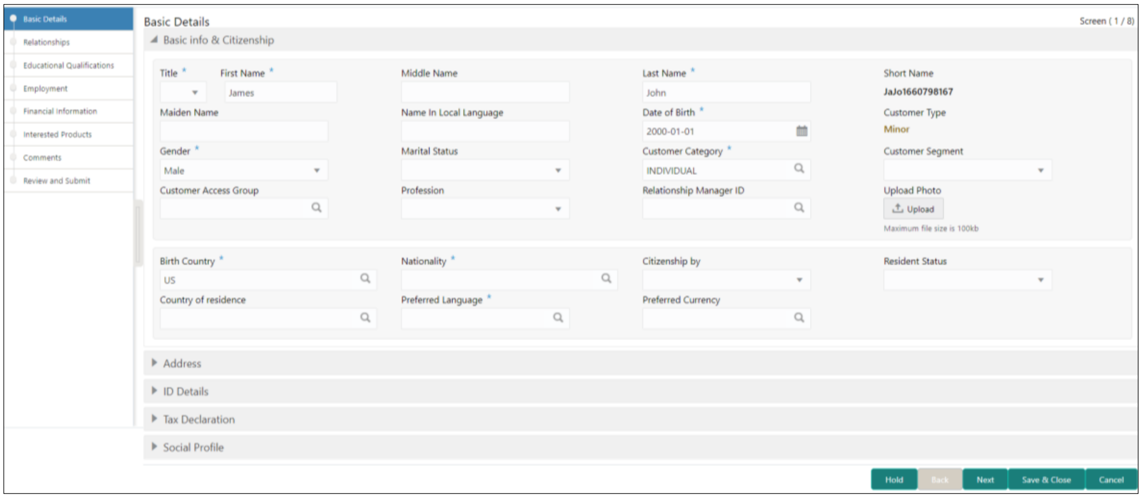
Figure 5: Basic Details

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

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

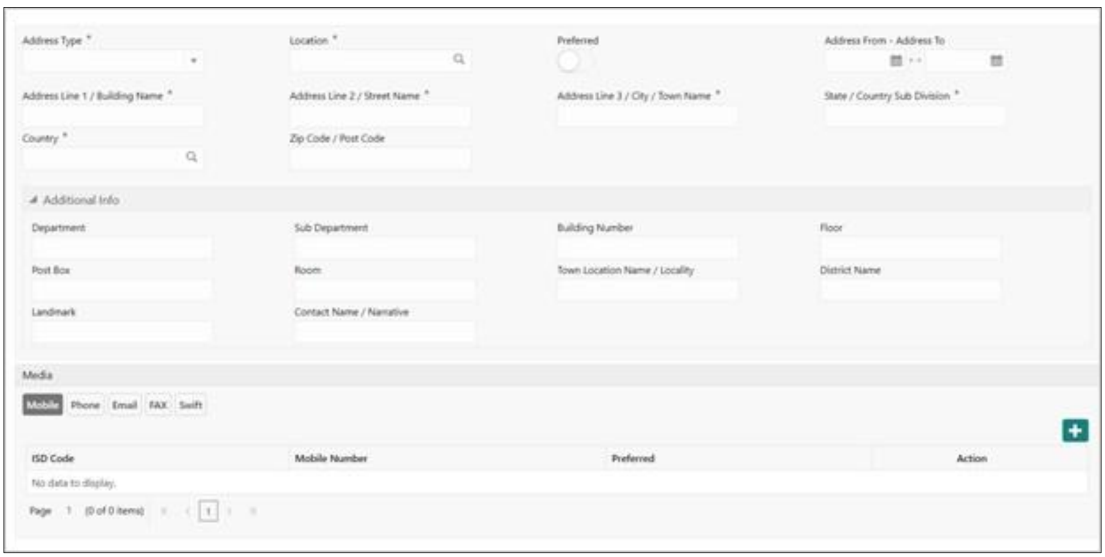
Field Name	Description
Country of Residence	Displays the country of residence.
Preferred Language	Select the preferred language from the drop-down values.
Preferred Currency	Click search icon and select preferred currency from the list of values.

3. Click and expand the **Address** segment.

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

→ The **Address** segment displays.

Figure 7: Address



5. 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
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
Preferred	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
Address From	Specify Address Start Date
Address To	Specify Address End Date
Address Line 1 / Building Name	Specify Address Line 1 or Building Name
Address Line 2 / Street Name	Specify Address Line 12 or Street Name
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name
State / Country Sub Division	Specify State or Country Sub-division
Country	Click search icon and select country code from the list of values.
Zip Code / Post Code	Specify Zip Code or Post Code

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
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.

Town Location Name / Locality	Specify Town Location or Locality Name
District Name	Specify the district name.
Landmark	Specify Landmark near address
Contact Name / Narrative	Specify Contact Name or Narrative for the address
Street Name	Specify the street name.
Add More	Click this button to add another address.

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)

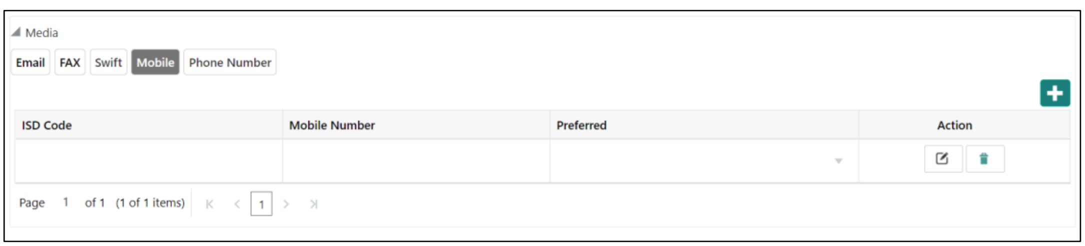


Table 9: Media (Mobile) – Field Description

Field Name	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.

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)

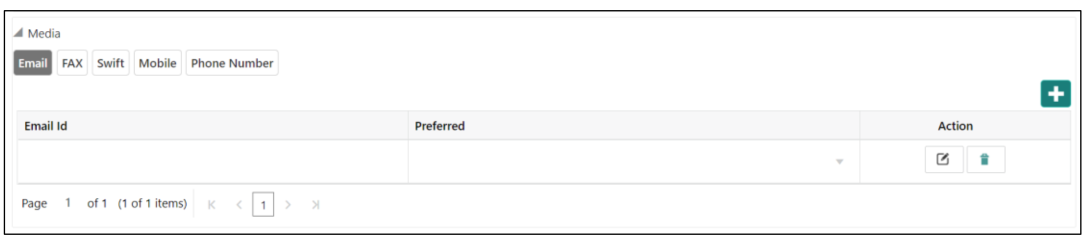


Table 11: Media (Email) – Field Description

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)

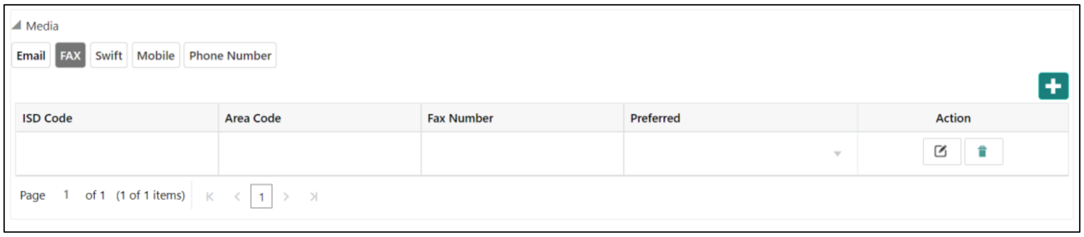


Table 12: Media (Fax) – Field Description

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)

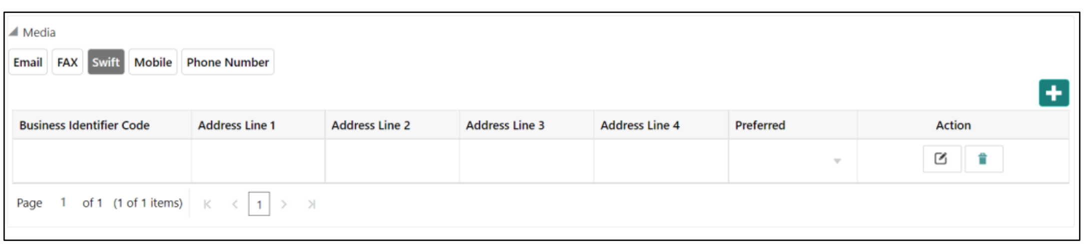


Table 13: Media (SWIFT) – Field Description

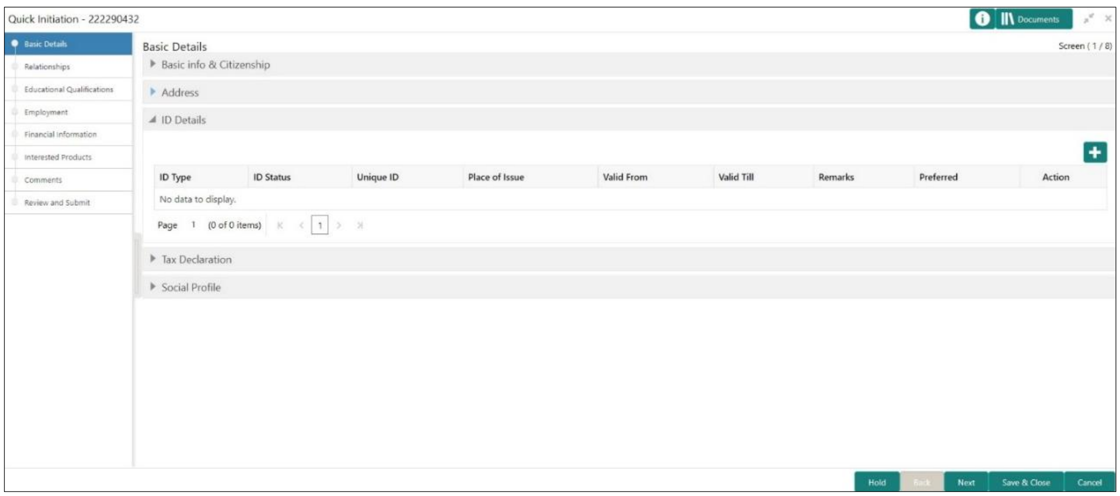
Field Name	Description
Business Identifier Code	Specify the business identifier code of the customer.

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

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

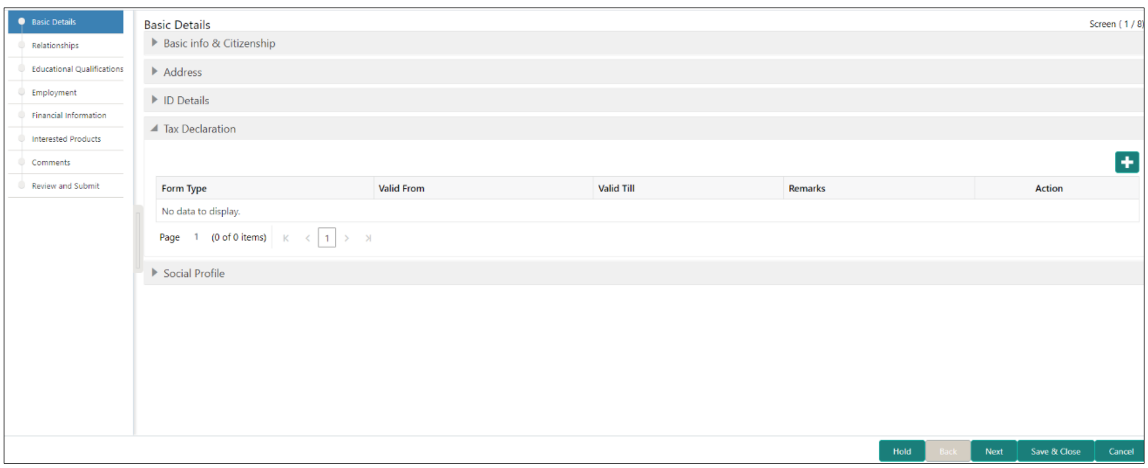
Field Name	Description
ID Type	Select type of identification from the drop-down list
ID Status	Select Status of Identification from drop down list
Unique ID	Specify Unique ID number as per the ID type
Place of Issue	Specify place of issue of ID

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.

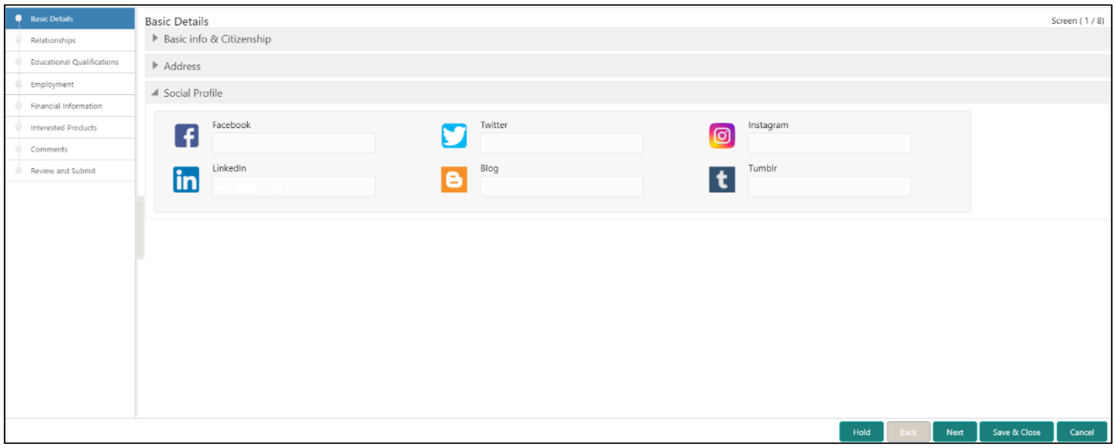
Table 15: Tax Declaration – Field Description

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

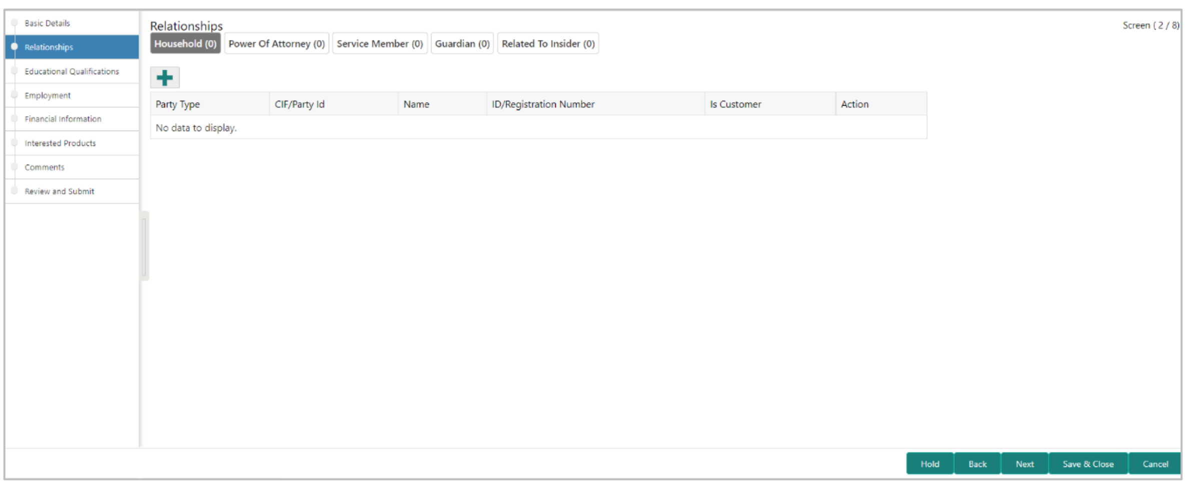
14. Click **Next** to move to the **Initiation - Relationships** screen.

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

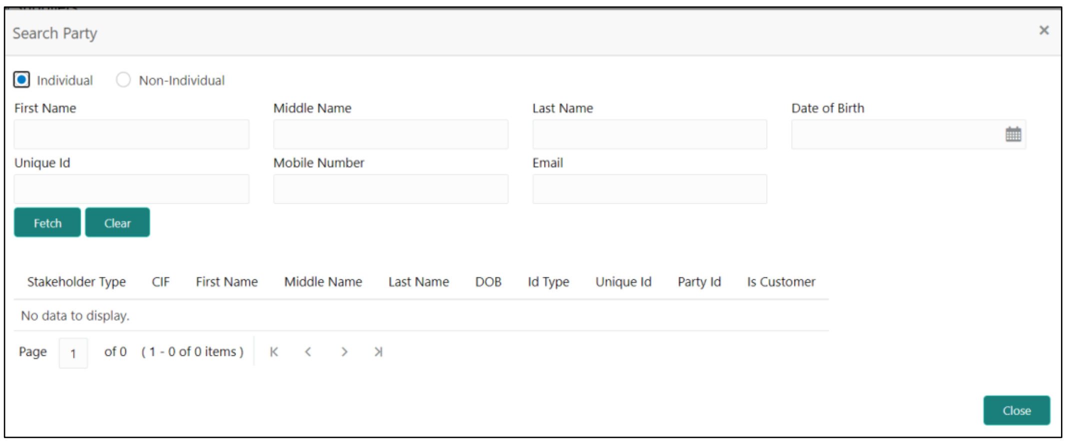
NOTE: Relationships to a customer can be either of the following:

- 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

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

Table 18: Household – Field Description

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

Table 19: Power of Attorney – Field Description

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

Table 20: Related to Insider – Field Description

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

Table 21: Guardian – Field Description

Field Name	Description
Relationship	Relationship of Guardian with primary party

2.2.2.2 New Party

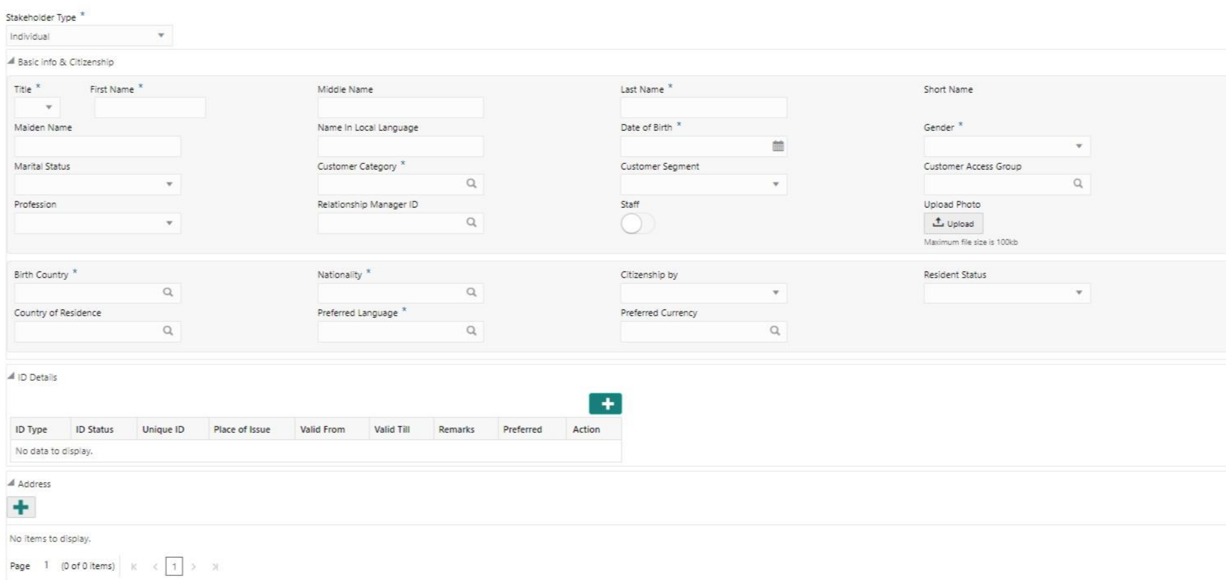
A new party will be onboarded as a non-customer to be added as a relationship during party onboarding process

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

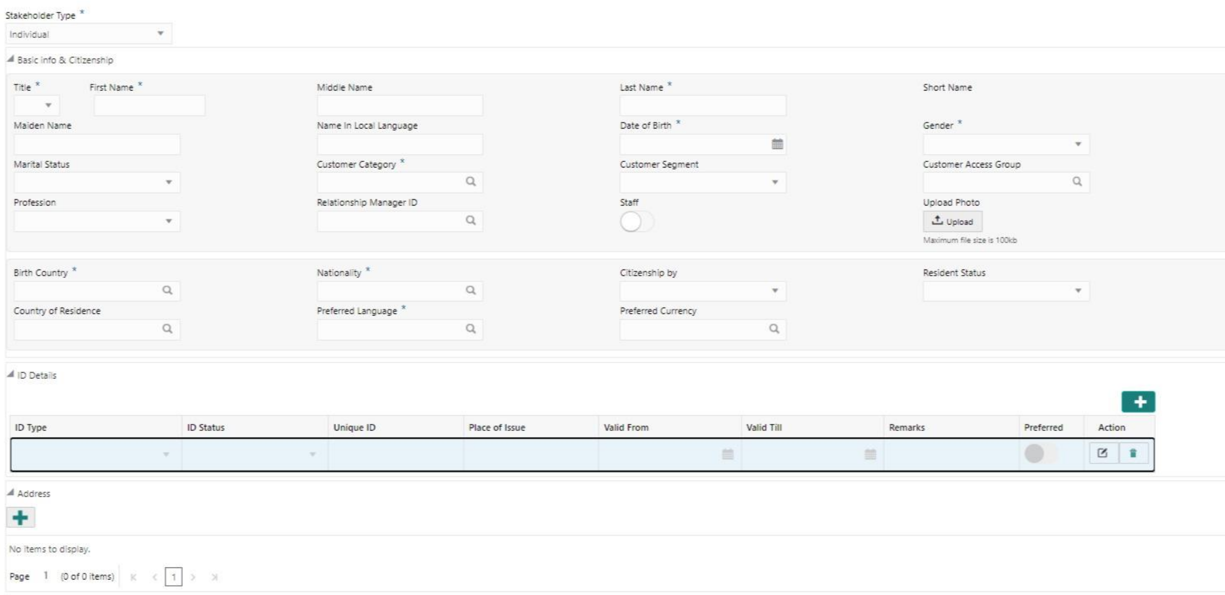
Field Name	Description
Title	Select the title from the drop-down values.

Field Name	Description
First Name	Specify the first name of the new stakeholder.
Middle Name	Specify the middle name of the new stakeholder.
Last Name	Specify the last name of the new stakeholder.
Short Name	Displays the short name.
Maiden Name	Specify the maiden name of the new stakeholder.
Name in Local Language	Specify the name in local language of the new stakeholder.
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Click search icon and select customer category from the list of values.
Customer Segment	Select the customer segment from the drop-down values.
Customer Access Group	Click search icon and select the customer access group for the party. **NOTE:** User should have required access to onboarding a party within a customer access group. For more details, refer **Oracle Banking Party Configuration User Guide**.
Profession	Select the profession from the drop-down values.
Relationship Manager ID	Select the relationship manager ID
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click search icon and select birth country from the list of values.
Nationality	Click search icon and select the nationality of the stakeholder from the list of values.
Citizenship By	Select the 'Citizenship By' the drop-down values.

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

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

Figure 20: ID Details



4. 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

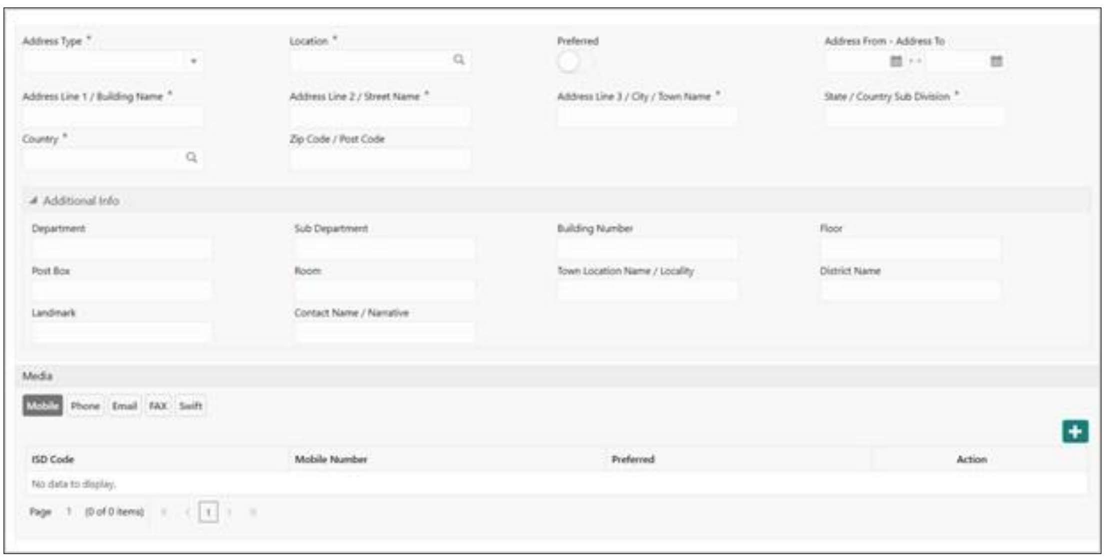
Field Name	Description
ID Type	Select type of identification from the drop-down list
ID Status	Select Status of Identification from drop down list
Unique ID	Specify Unique ID number as per the ID type

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
Preferred	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
Address From	Specify Address Start Date
Address To	Specify Address End Date
Address Line 1 / Building Name	Specify Address Line 1 or Building Name
Address Line 2 / Street Name	Specify Address Line 12 or Street Name
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name
State / Country Sub Division	Specify State or Country Sub-division
Country	Click search icon and select country code from the list of values.
Zip Code / Post Code	Specify Zip Code or Post Code

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
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.

Town Location Name / Locality	Specify Town Location or Locality Name
District Name	Specify the district name.
Landmark	Specify Landmark near address
Contact Name / Narrative	Specify Contact Name or Narrative for the address
Street Name	Specify the street name.
Add More	Click this button to add another address.

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)

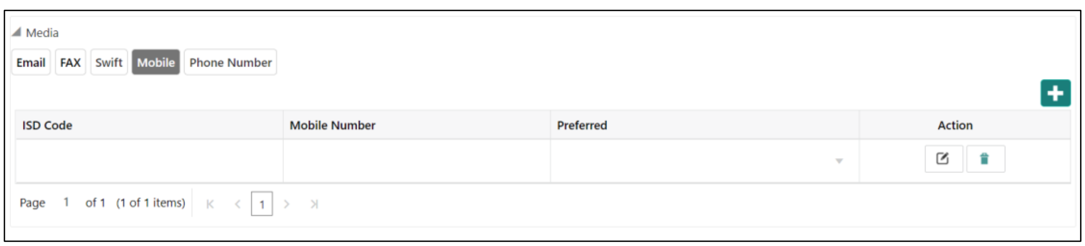


Table 26: Media (Mobile) – Field Description

Field Name	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.

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

Figure 23: Media (Phone Number)

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)

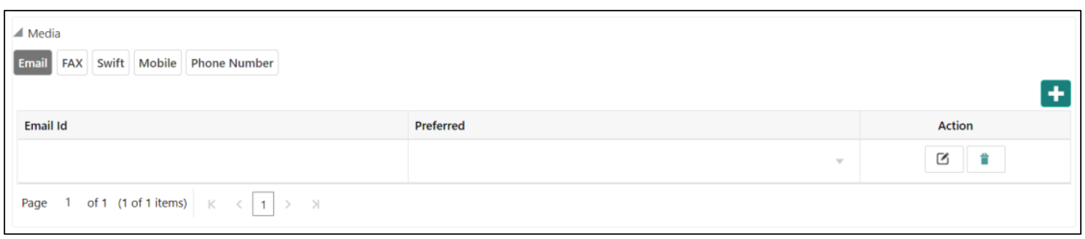


Table 28: Media (Email) – Field Description

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

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

Figure 25: Media (FAX)

Table 29: 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 26: Media (SWIFT)

Table 30: Media (SWIFT) – Field Description

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

9. Click **Next**.

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

NOTE: This step is optional.

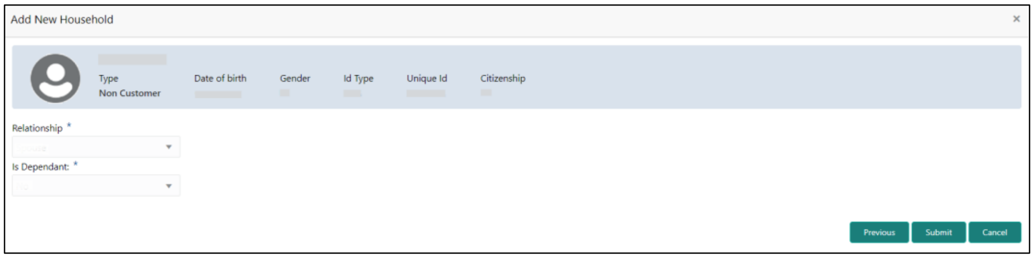
Figure 27: Add New Household – KYC Details

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



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.

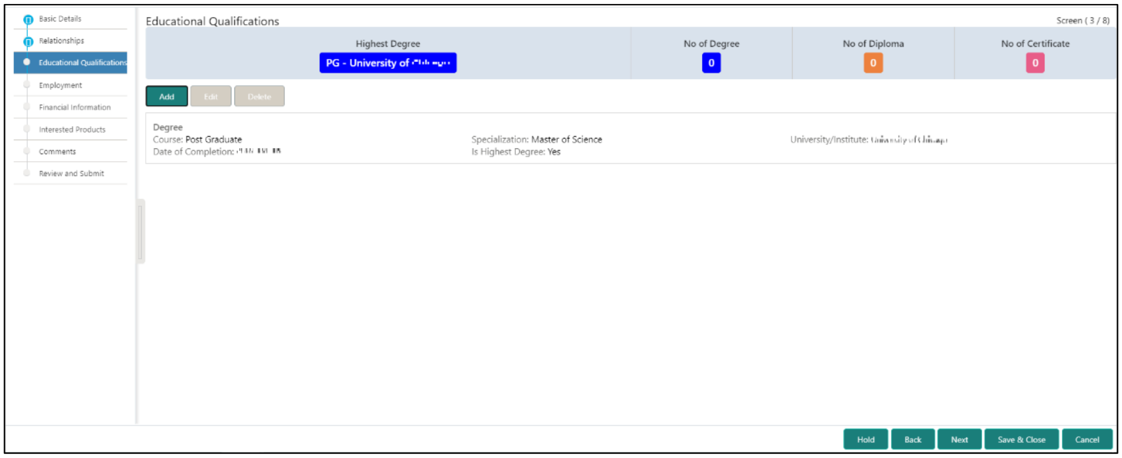
Figure 29: Relationships

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

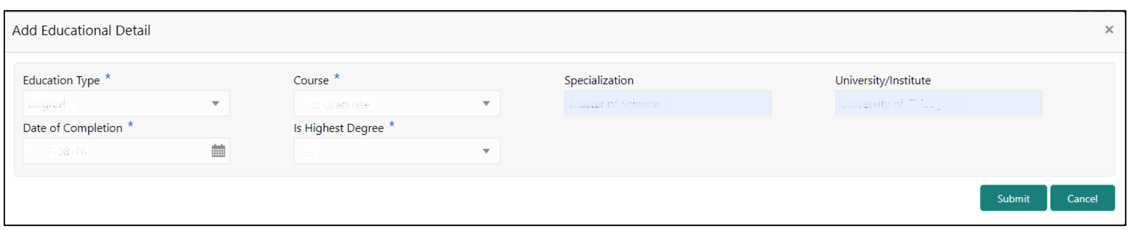


Perform the following steps in the **Initiation - Educational Qualifications** screen:

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
Education Type	Select the education type from the drop-down values.
Course	Select the course from the drop-down values.

Field Name	Description
Specialization	Specify the course specialization.
University/Institute	Specify the name of university/institute.
Date of Completion	Click calendar icon and select the date of completion.
Is Highest Degree	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

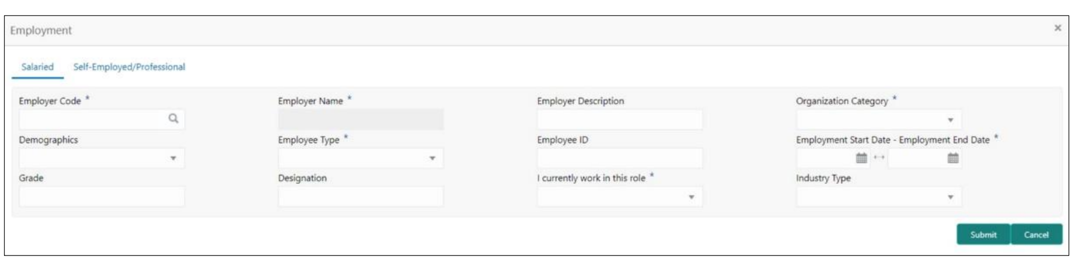


Figure 34: Employment – Self-Employed/Professional

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

Table 22: Employment – Self-Employed Field Description

Field	Description
Profession Name	Select Name of the profession from drop down list
Profession Description	Specify description of the profession
Company/Firm Name	Specify name of the company or firm
Registration Number	Specify Registration Number of self-employments
Professional Email ID	Specify Processional mail ID
From Date – To Date	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
Type	Select the asset type from the drop-down values.
Currency	Click search icon and select the currency from the list of values.
Total Value	Specify the total value.

5. Click **Submit**.

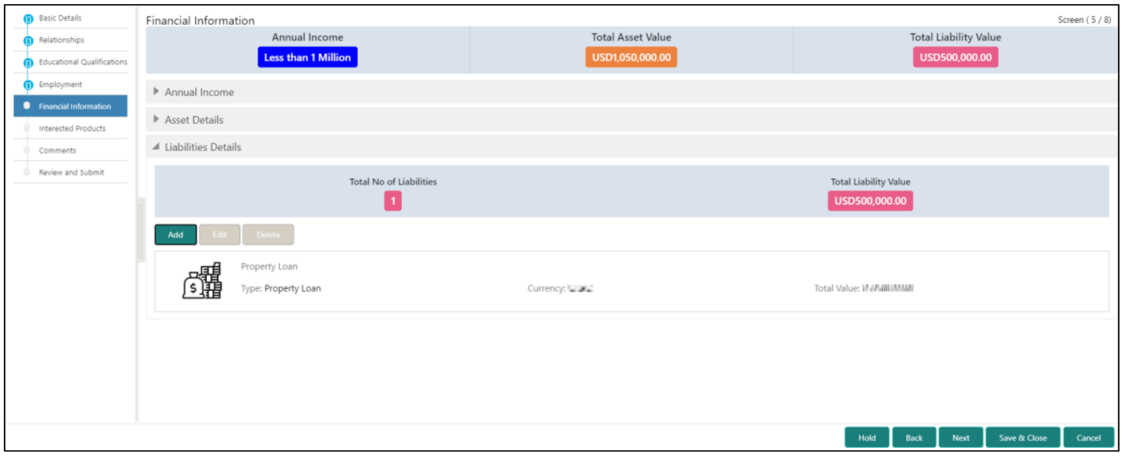
   → The system adds the asset details and lists in the **Asset Details** section.

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
Type	Select the type of liability from the drop-down values.
Currency	Click search icon and select the currency from the list of values.
Total Value	Specify the total value.

9. Click **Submit**.

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

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

Perform the following steps:

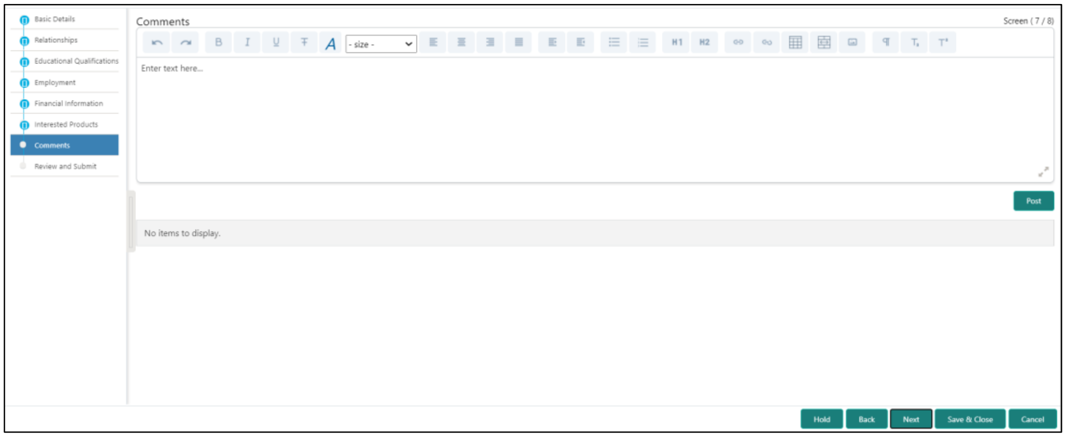
1. On **Interested Products** screen, select the products based on customer's interest, and specify the requested value for each product.

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:

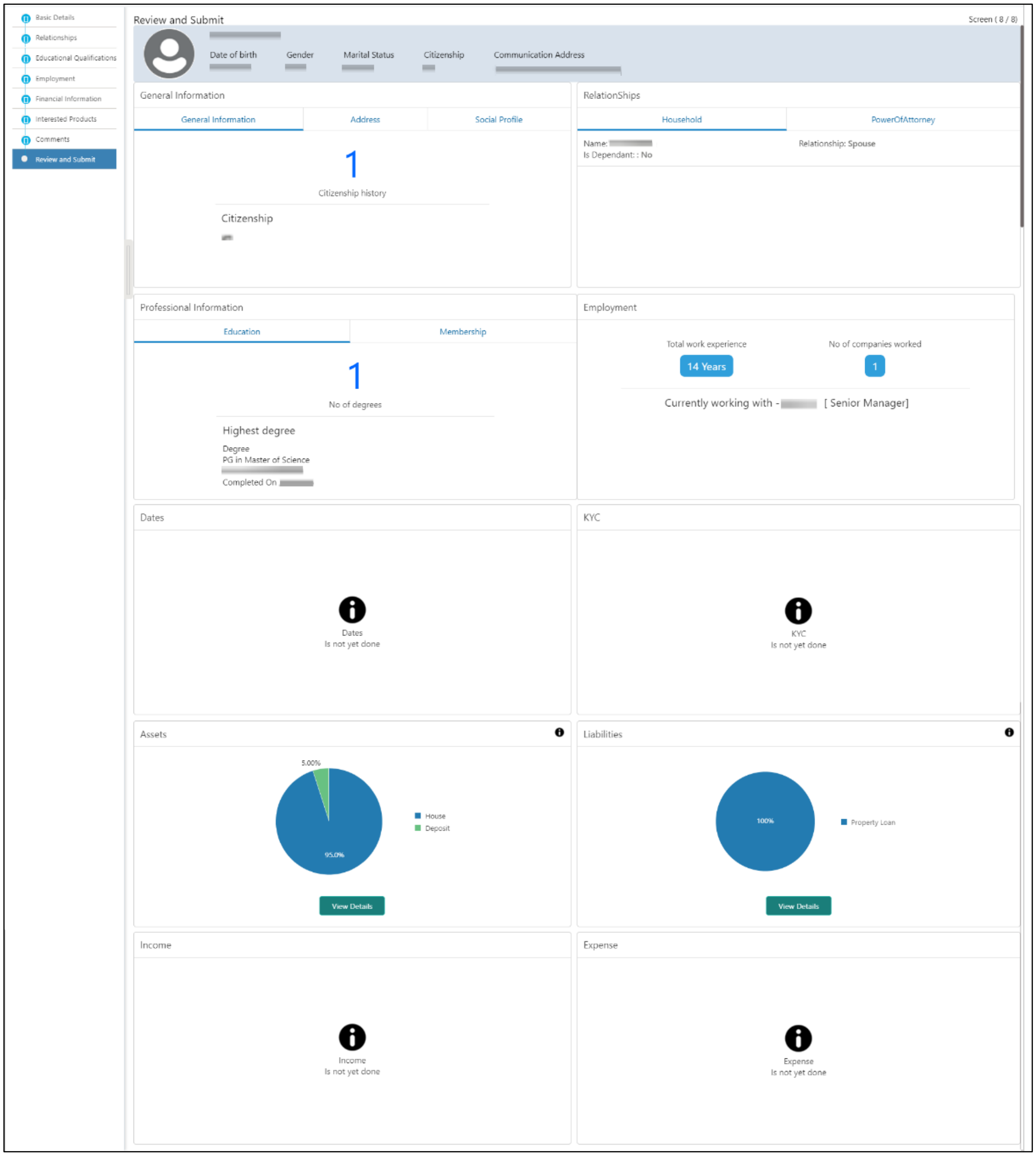
1. On **Comments** screen, specify the overall comments for the **Onboarding Initiation** stage, and click **Post**.

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



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

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Relationship	In this tile, the following details are displayed: • Household • Power of Attorney
Employment	Displays the employment details of customer.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	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.

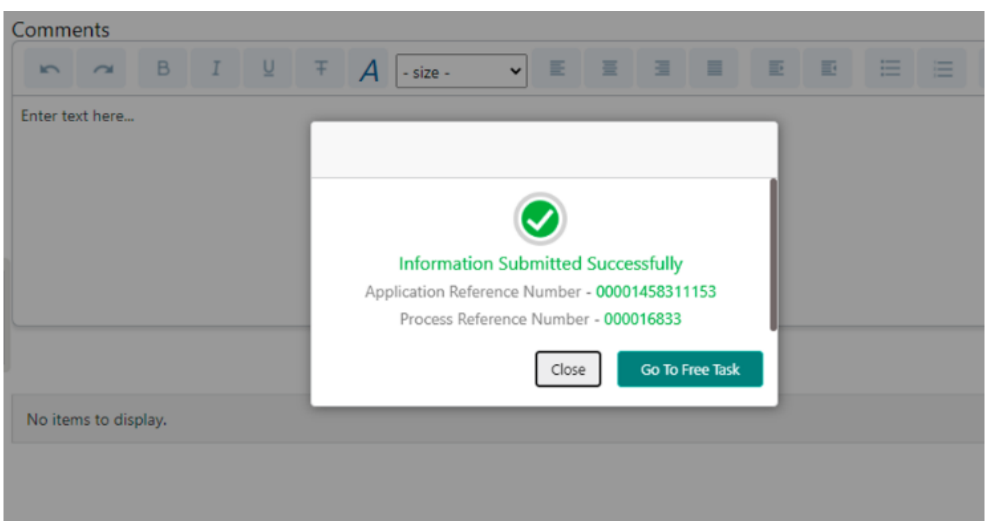
→ If there is a duplicate customer/s existed in the system. It will display the list of customers with same name. User will have facility to

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

Figure 43: Duplication Check

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**.



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:

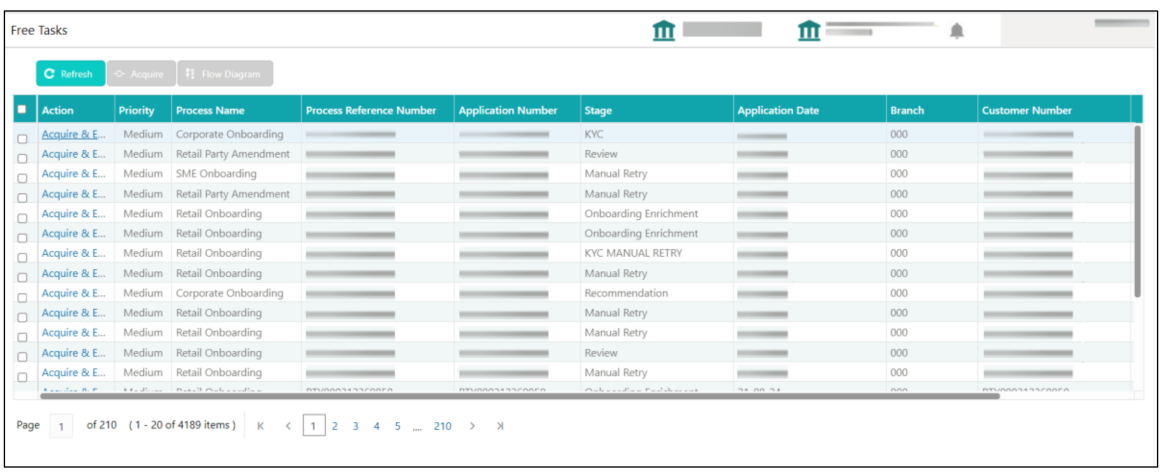
To acquire and edit the Onboarding Enrichment task, perform the following steps:

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



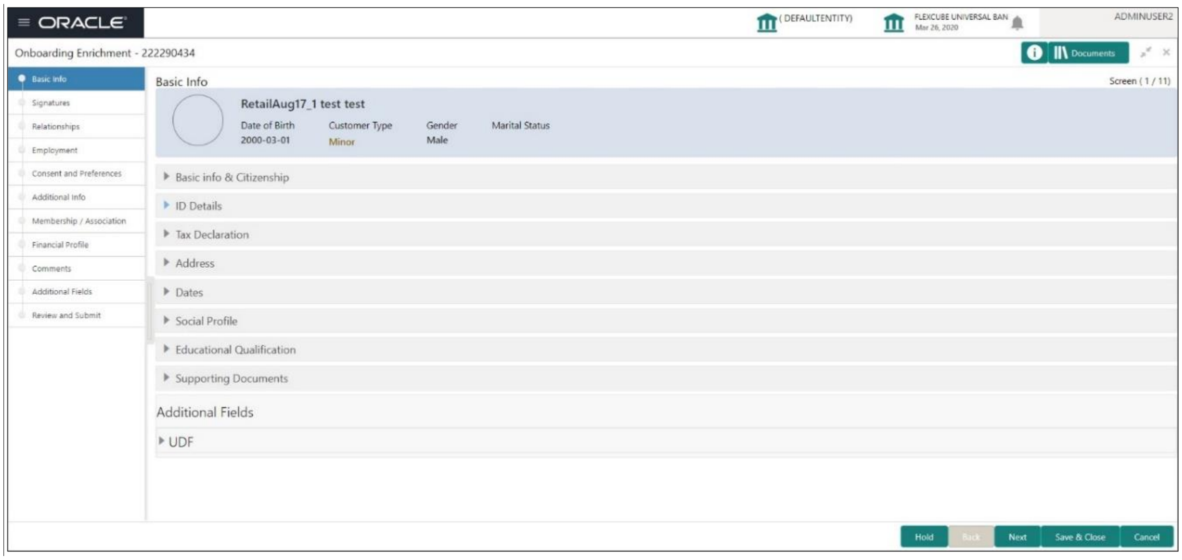
2. On **Free Tasks** screen, select the required task and click **Acquire and Edit.**

   → 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

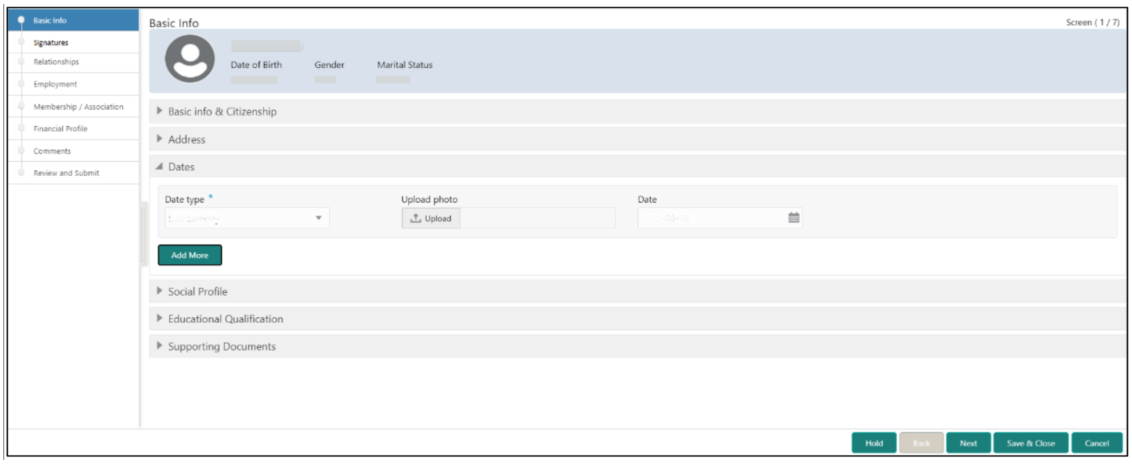


For information on adding **Basic info and Citizenship**, **Family details**, **Address**, **ID Details, Tax Declaration**, **Educational Qualification** and **Social profile**, refer Basic Details sub-section in the Onboarding Initiation section.

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.

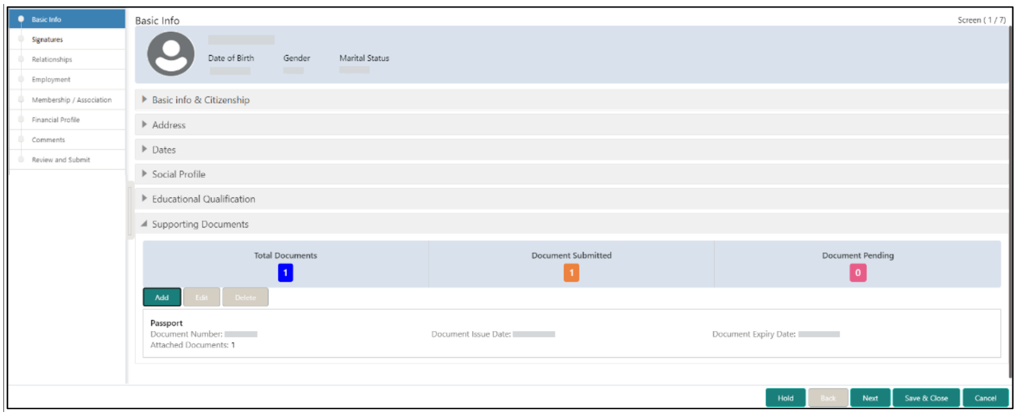
2. On **Dates** segment, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 36: Dates – Field Description

Field Name	Description
Date Type	Select the date type from the drop-down values.
Upload Photo	Click **Upload** and select the photo to be uploaded.
Date	Click the calendar icon and select the date.
Add More	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
Document Name	Select the document name from the drop-down values.
Document Number	Specify the document number.
Document Issue Date	Click the calendar icon and select the issue date of the document.
Document Expiry Date	Click the calendar icon and select the expiry date of the document.

Field Name	Description
Upload Documents	Click **+** icon and select the document to be uploaded or drag and drop the documents.
Uploaded Documents	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
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.

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

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

Figure 51: Add Signatures

NOTE:

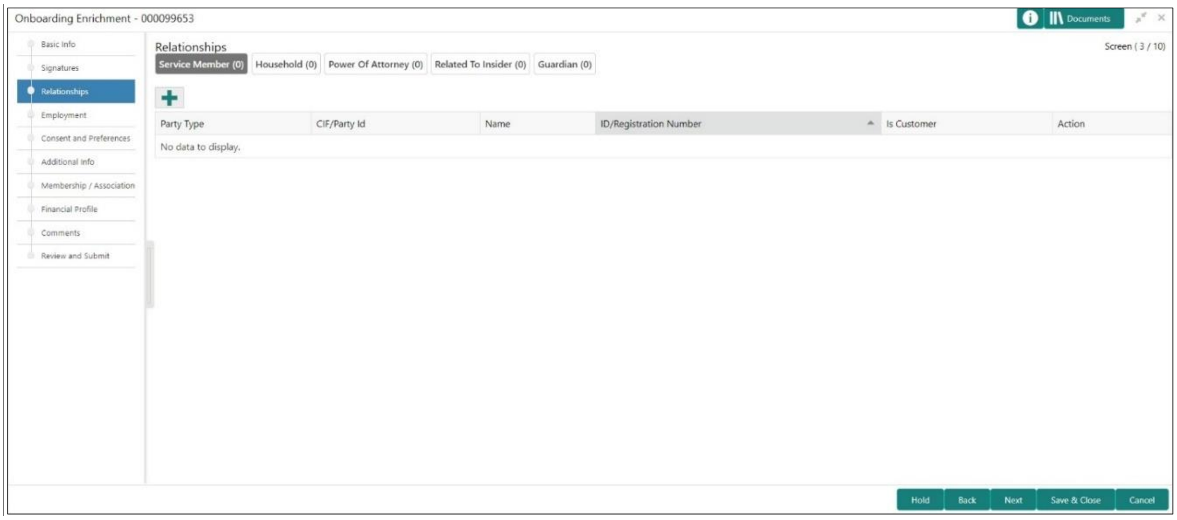
- User can upload up to 5 signatures of a customer
- PNG & JPEG file formats are supported
- On approval signature will be handed off to CIF (FCUBS).

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

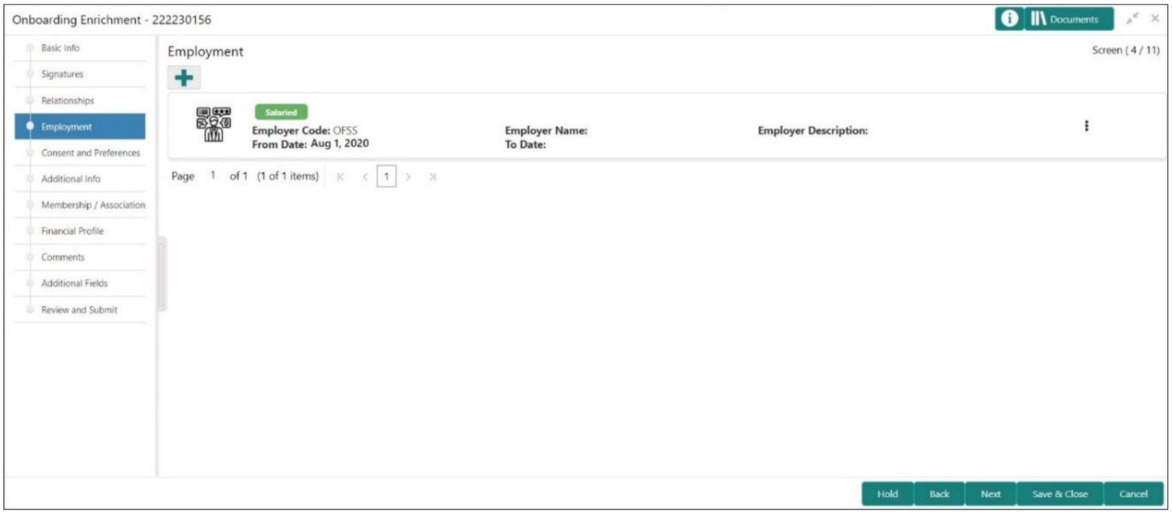


On click of **Next** in the **Enrichment – Relationships** screen, the system displays the **Enrichment – Employment** screen.

2.3.4 Employment

For information on adding customer's employment details, refer Employment sub-section in Onboarding Initiation section.

Figure 53: Enrichment – Employment



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

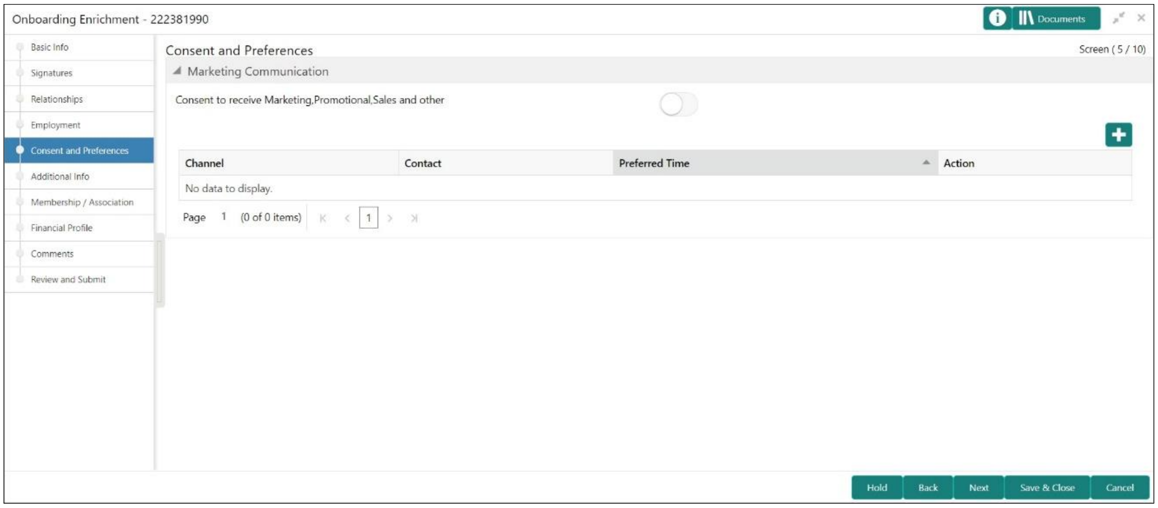
- Marketing Communication

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

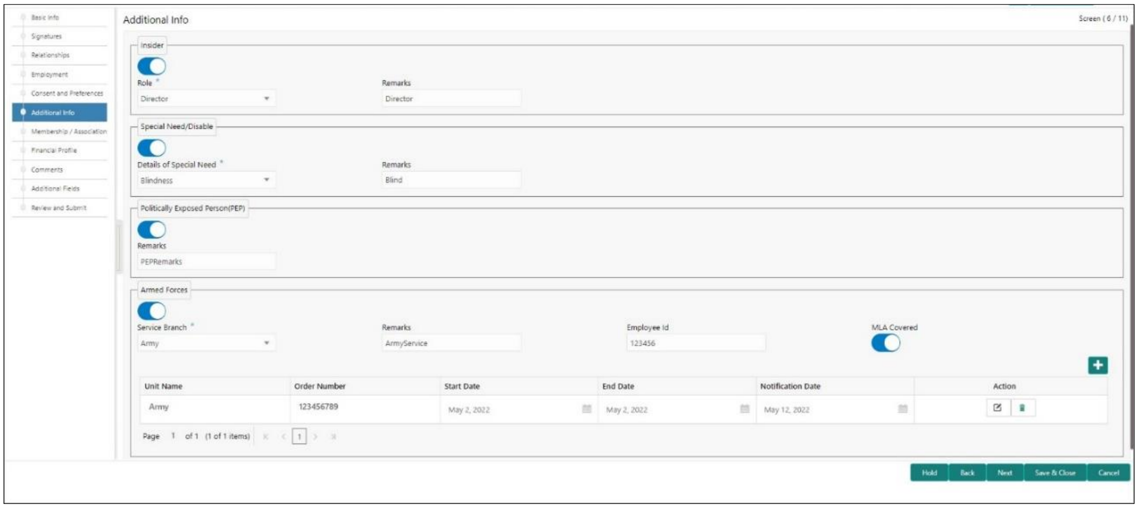
Field	Description
Channel	Channel to receive marketing communication such as Email, Mobile etc.
Contact	Respective contact value based on channel such as email id, if channel is selected as Email and Number, if mobile is selected as channel
Preferred Time	Preferred time of communication

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
Role	Role of assumed by the insider in the organization
Remarks	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
Details of Special Need	Details of special needs and disability of customer
Remarks	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.

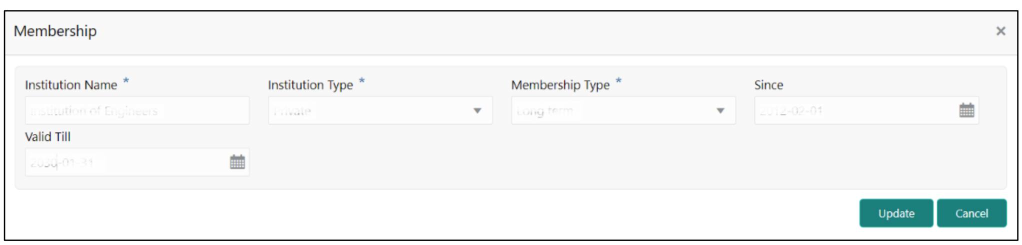
Figure 56: Enrichment – Membership

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
Institution Name	Specify the name of institution where the customer is a member.
Institution Type	Select from the drop-down values.
Membership Type	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

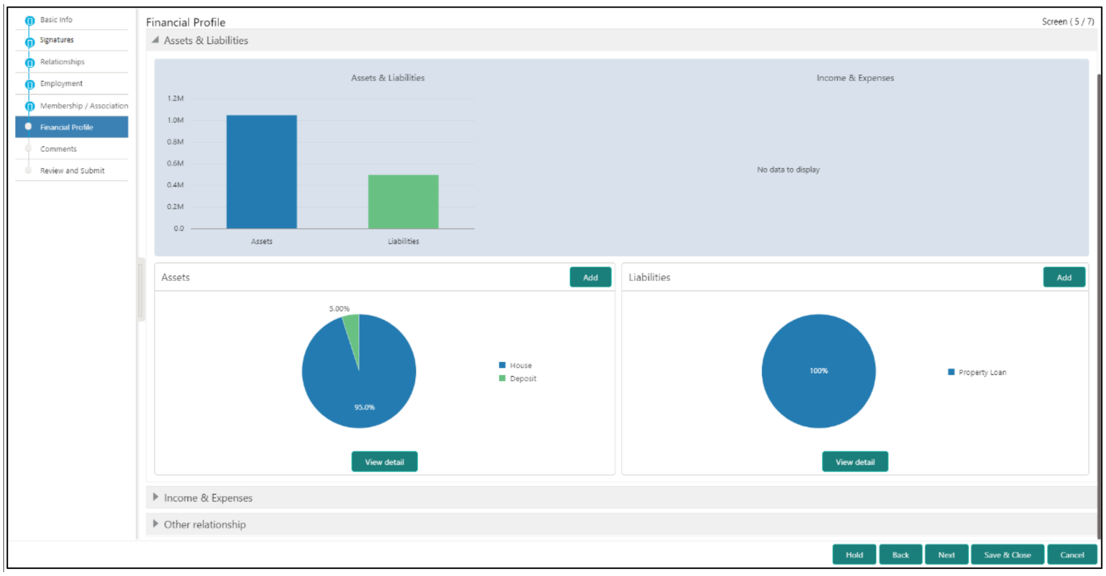
NOTE: You can also select the required item from list and click the edit/delete icon to modify/delete the added membership details.

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.

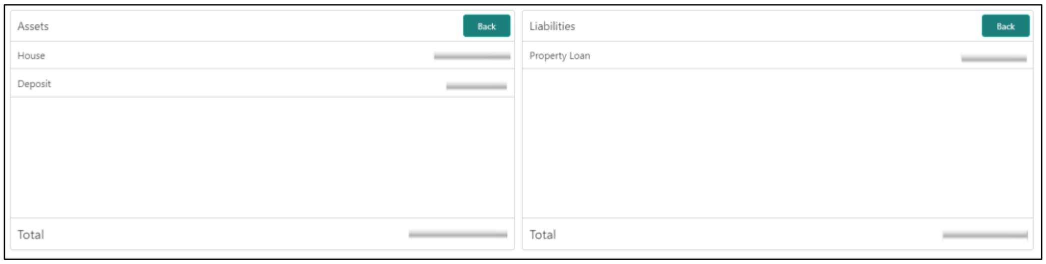
Figure 59: Enrichment – Financial Profile



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



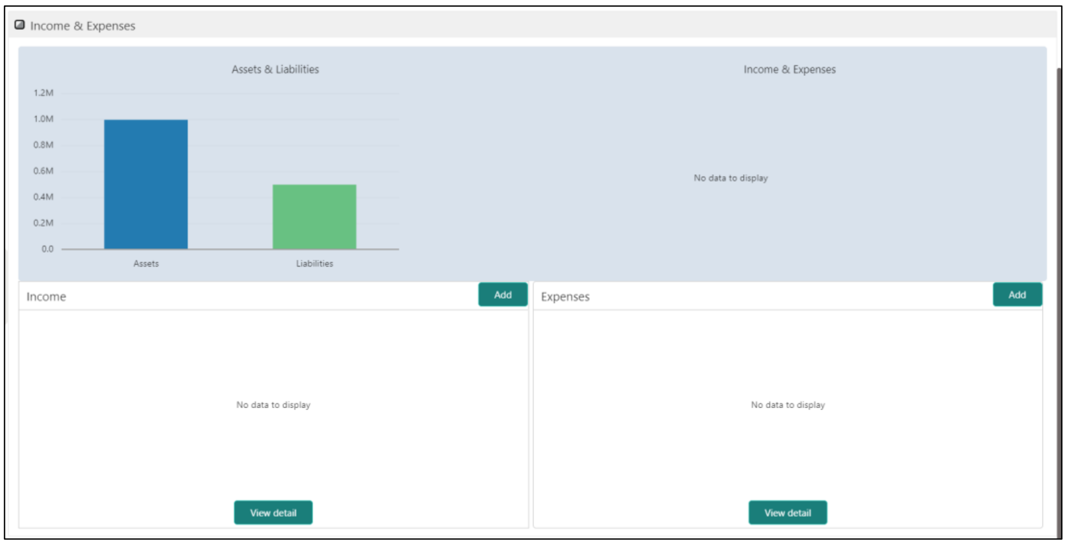
2. Click **Back** in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

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.

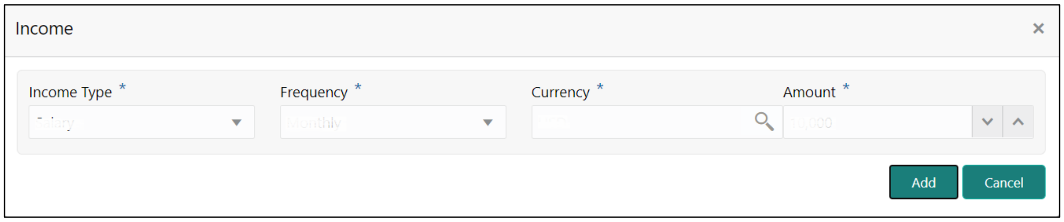
→ The system displays the **Income** window.

Figure 62: Income

6. Click **Add**.

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

Figure 63: Add Income Details



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
Income Type	Select the income type from the drop-down values.
Frequency	Select the frequency of income from the drop-down values.
Currency	Click search icon and select the currency from the list of values.
Amount	Specify the amount.

8. Click **Add**.

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

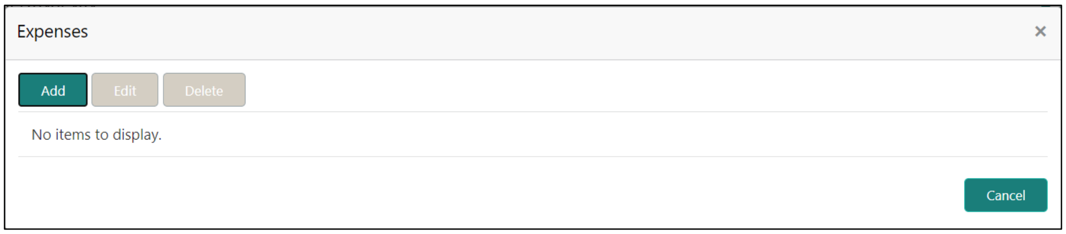
NOTE: You can also select the required item from list and click the edit/delete icon to modify/delete the added income details.

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
Expense Type	Select expense type from the drop-down values.
Frequency	Select the frequency from the drop-down values.
Currency	Click search icon and select currency from the list of values.
Expense Value	Specify the expense value.

13. Click **Add**.

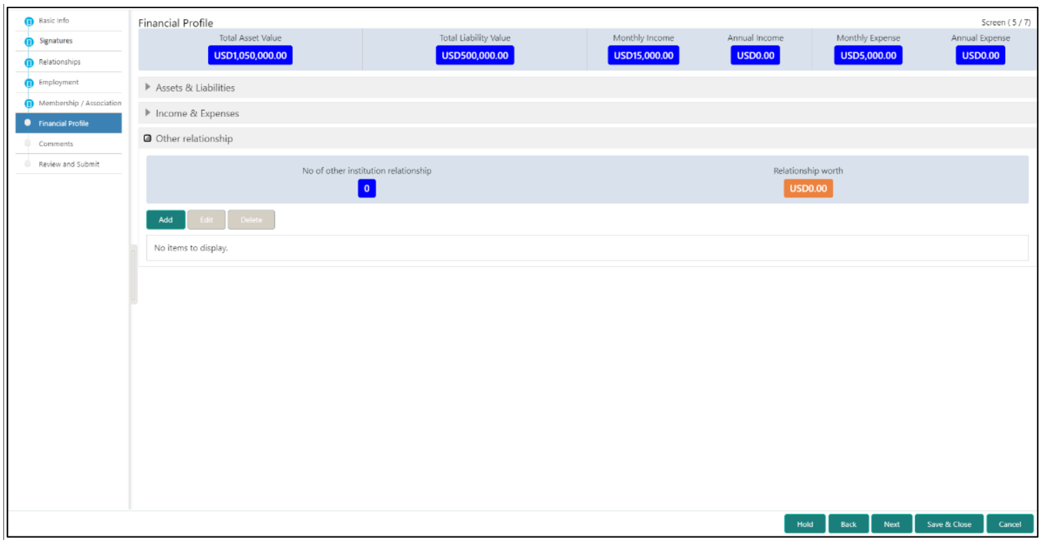
→ The system adds and lists the expense details in the **Expenses** window.

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.

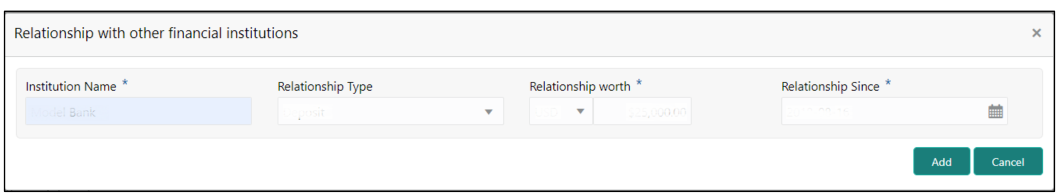
Figure 66: Other Relationship



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



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

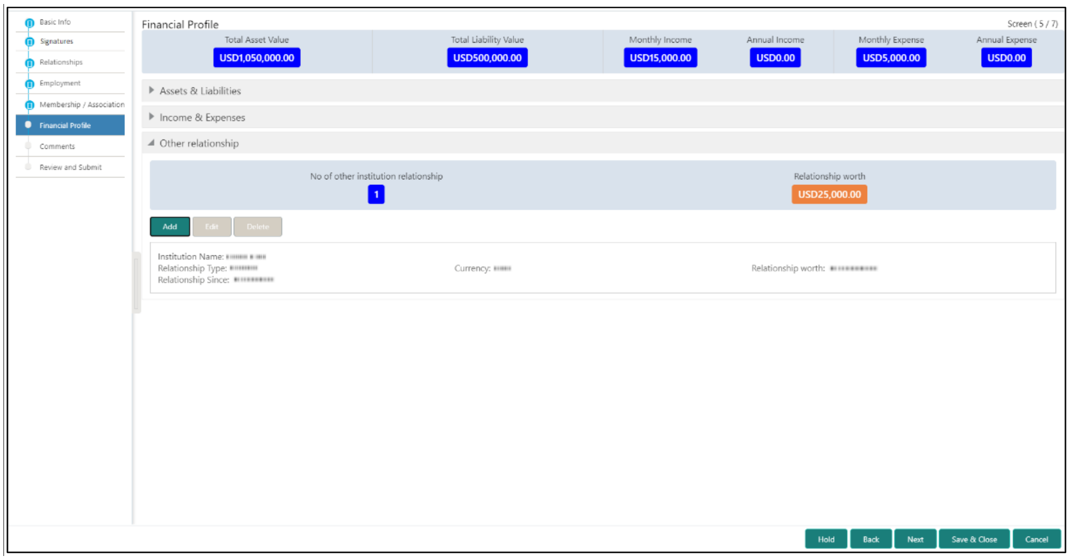
Field Name	Description
Institution Name	Specify the name of institution where the customer is a member.
Relationship Type	Select the relationship type from the drop-down values.
Relationship Worth	Select currency from the drop-down values, and specify relationship worth amount.

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



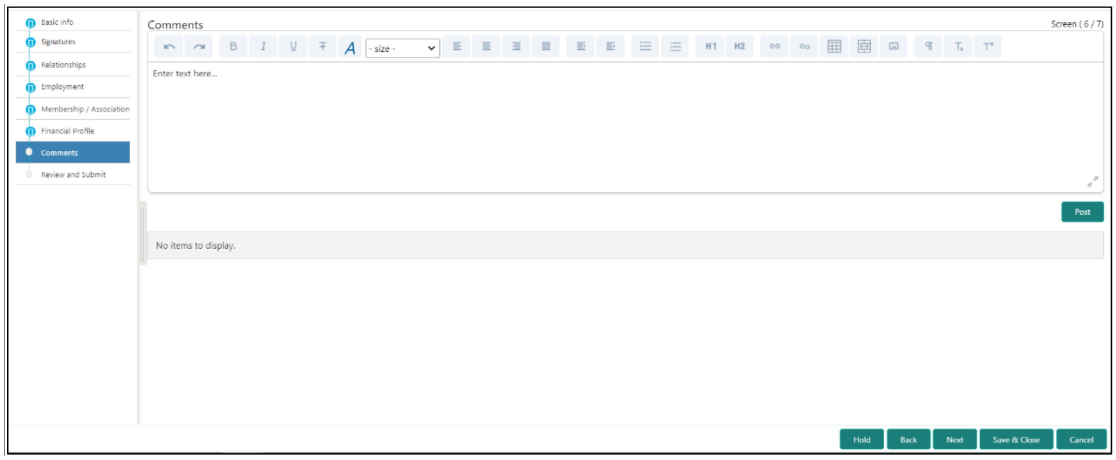
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the other relationship details.

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 sub-section in the **Onboarding Initiation** section.

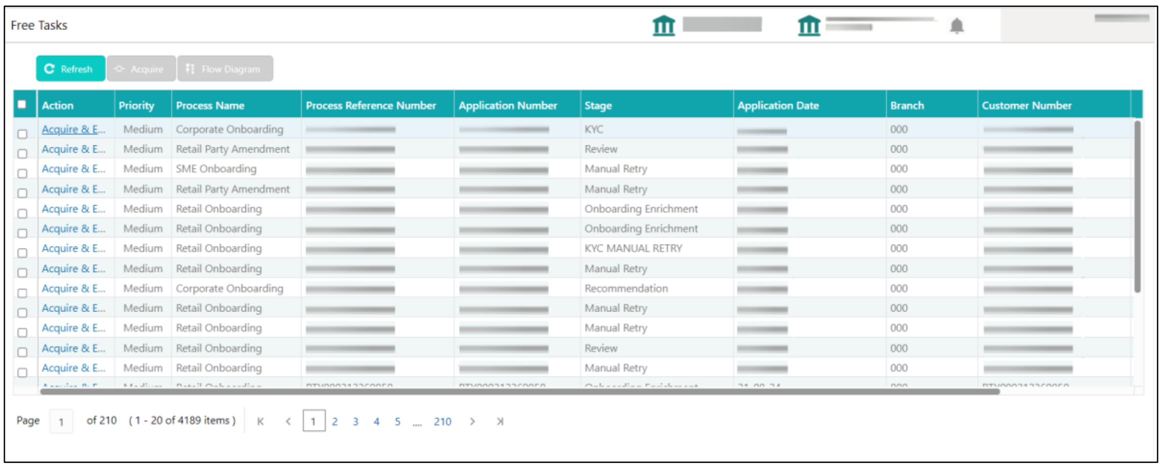
2.4 KYC Check

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.

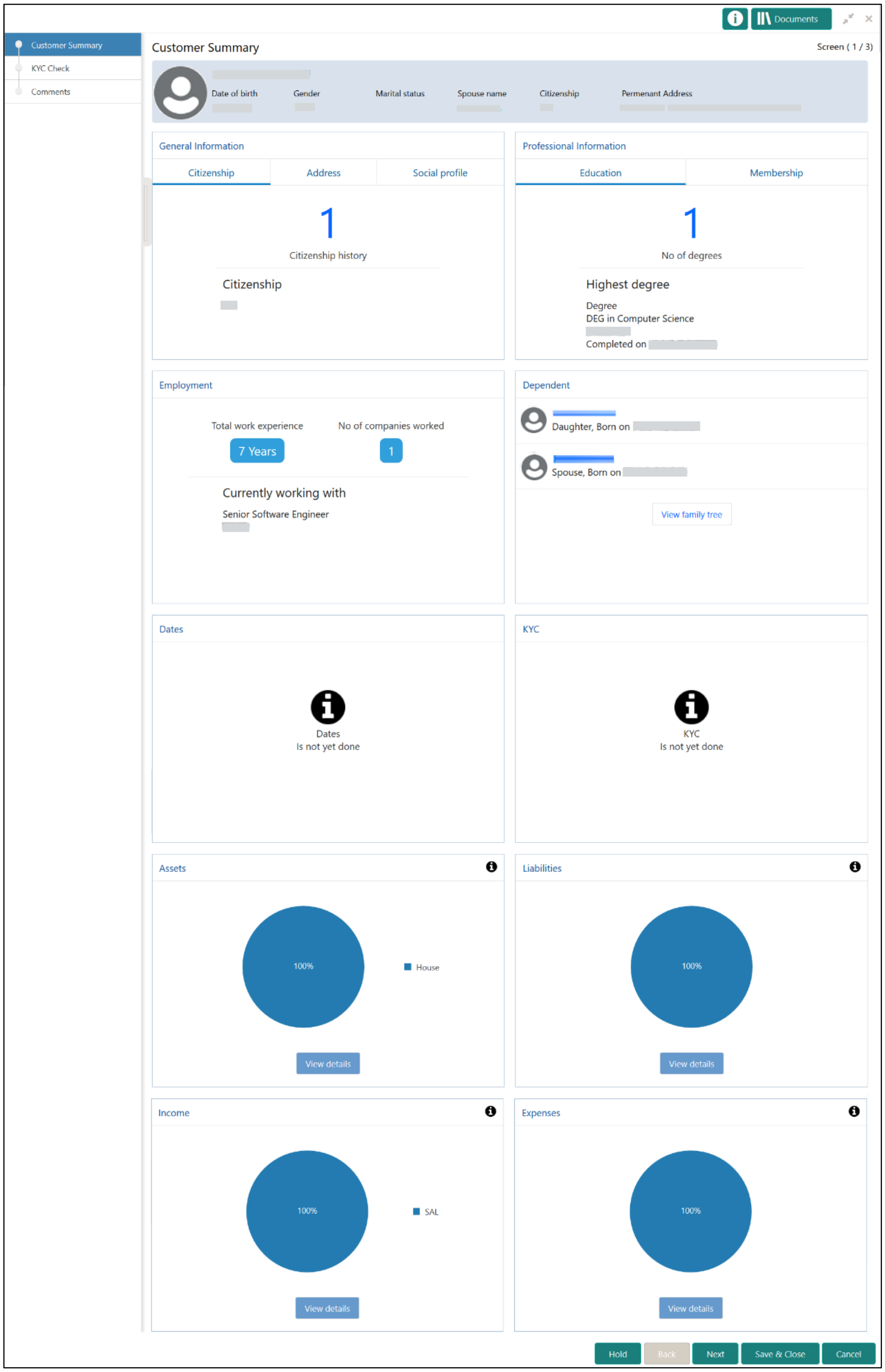
Figure 70: Free Tasks



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



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

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Employment	Displays the employment details of customer.
Dependent	Displays the dependent details of customer
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	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.

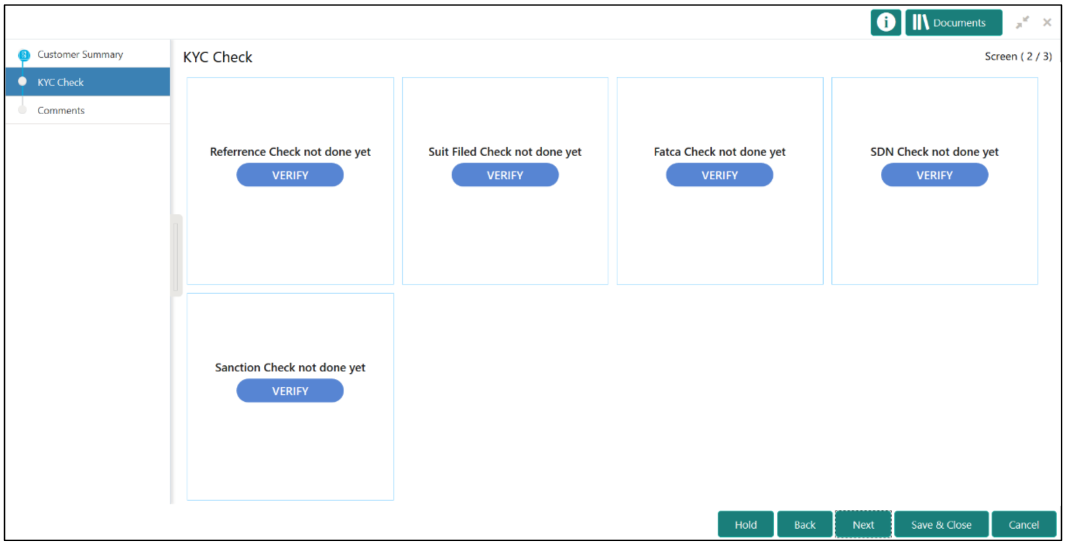
Following 13 different KYC checks are supported:.

- 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

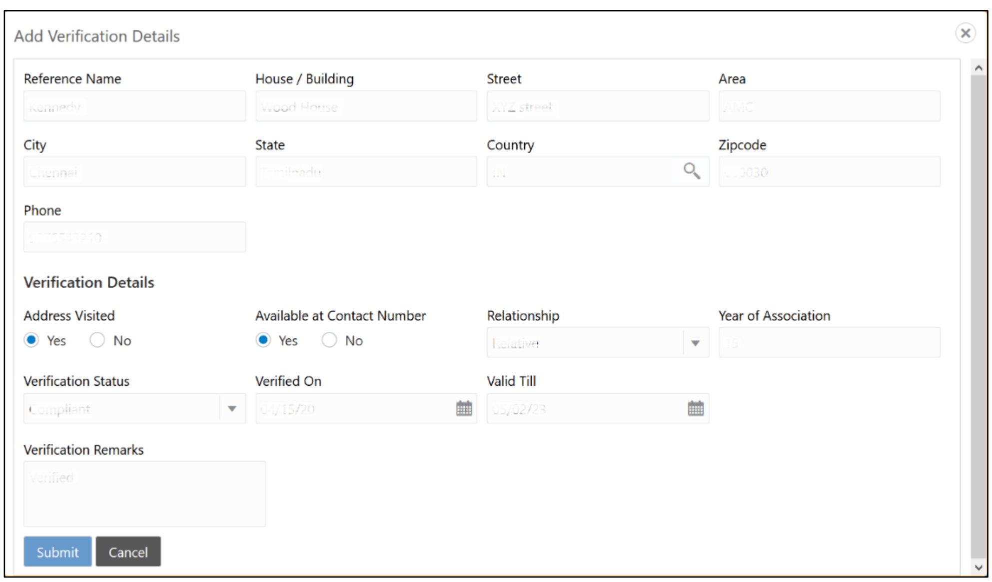


4. Verify all the KYC Checks listed

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



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 **Yes**. Otherwise select **No**.
Available at Contact Number	If the reference person is available at contact number provided, select **Yes**. Otherwise select **No**.
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: • Compliant • Non-compliant • Not Verified
Verified On	Click calendar icon and select the date of the verification. **NOTE:** This field is applicable if the **Verification Status** is selected as **Compliant** or **Non-compliant**.

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

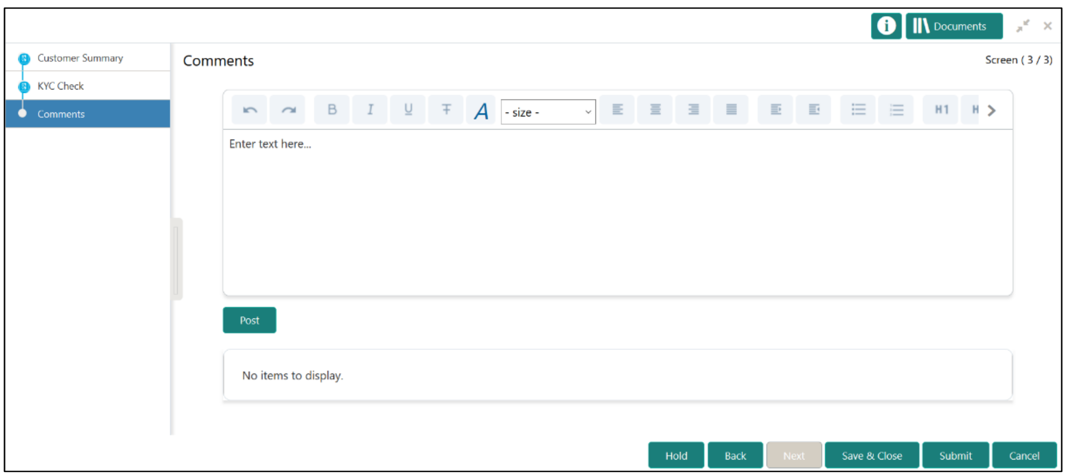
7. Click **Submit**.

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

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

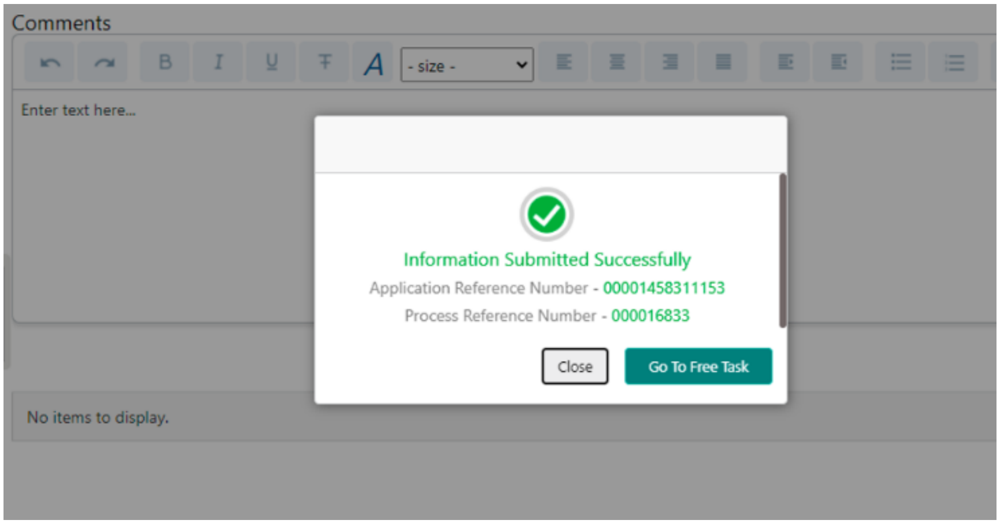
   → The system displays the **KYC - Comments** screen.

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**.


Comments
- size -
Enter text here...
Information Submitted Successfully
Application Reference Number - 00001458311153
Process Reference Number - 000016833
Close
Go To Free Task
No items to display.

2.5 Recommendation

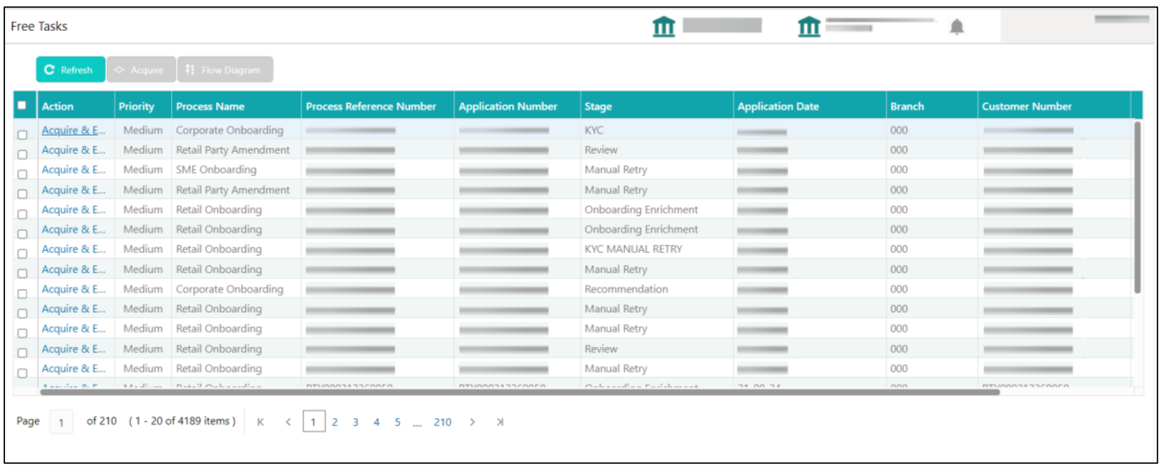
In this stage, the final Recommendation user reviews the customer details and moves the task to Approval stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task back to the previous stage.

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.

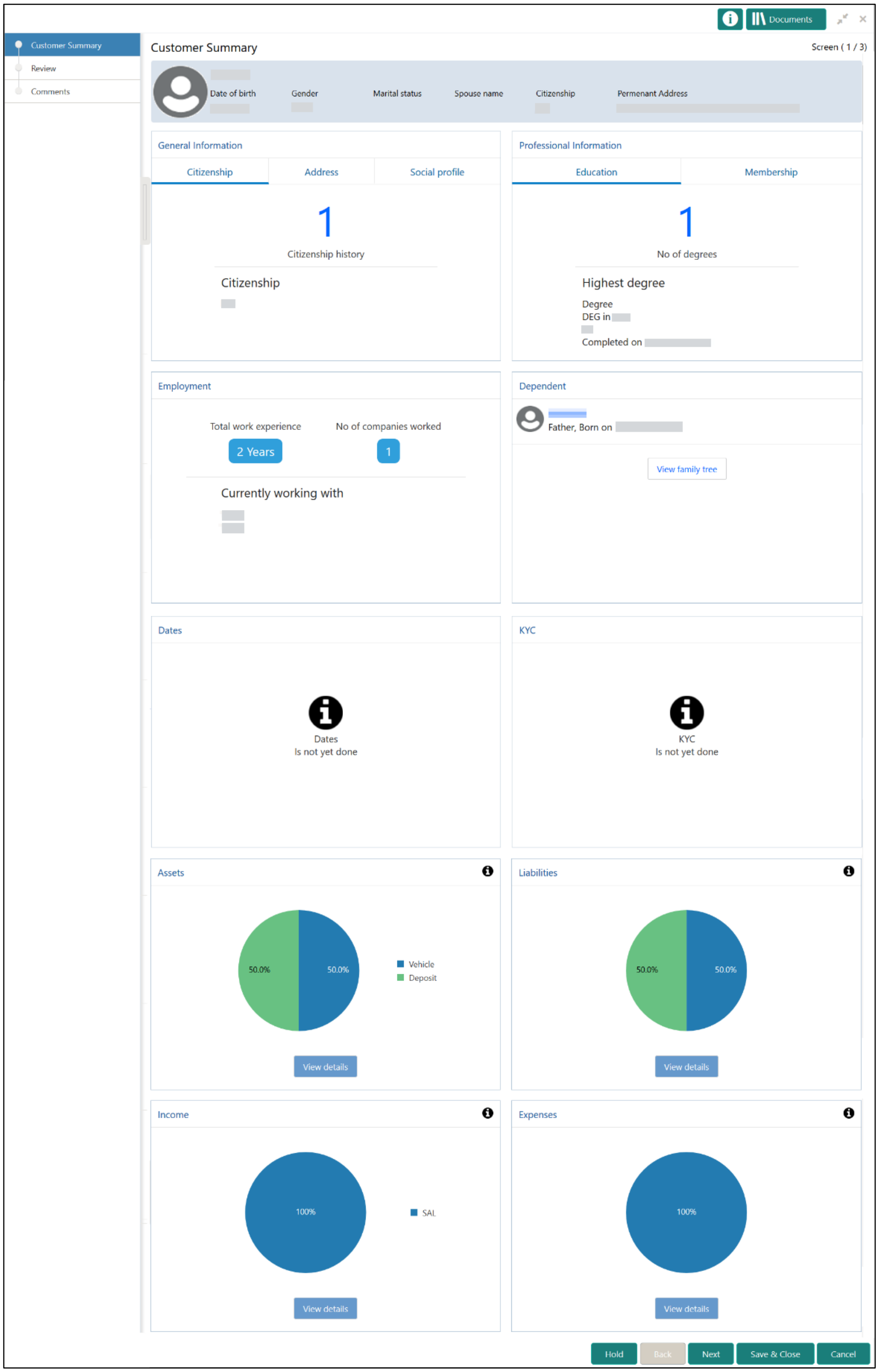
Figure 75: Free Tasks



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

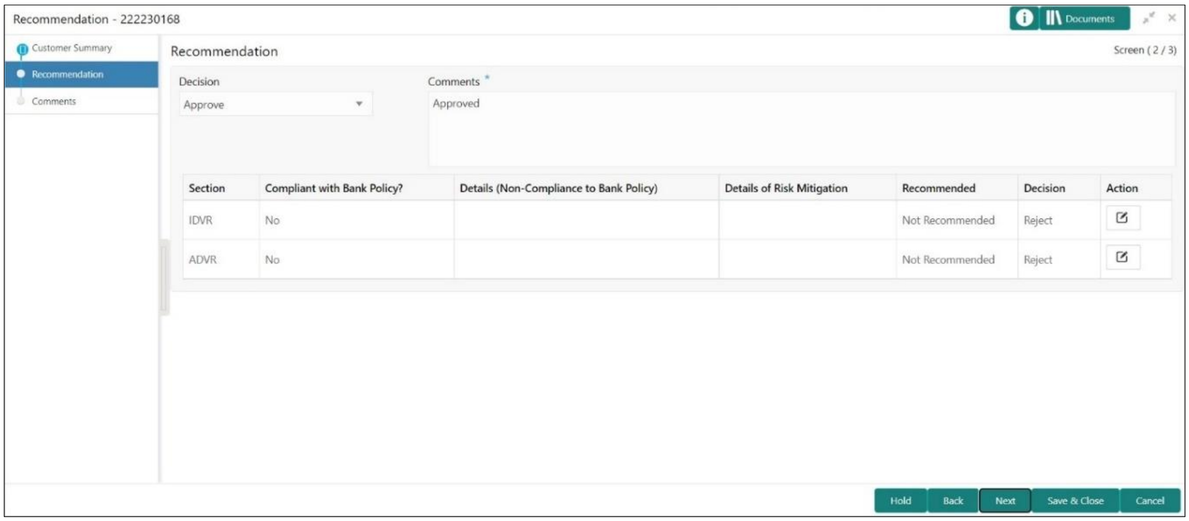


In the **Recommendation – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to *Table 48: Review and Submit – Description*.

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

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

Figure 77: Recommendation – Recommendation Comments



4. Select **Recommendation** decision in **Decision** field

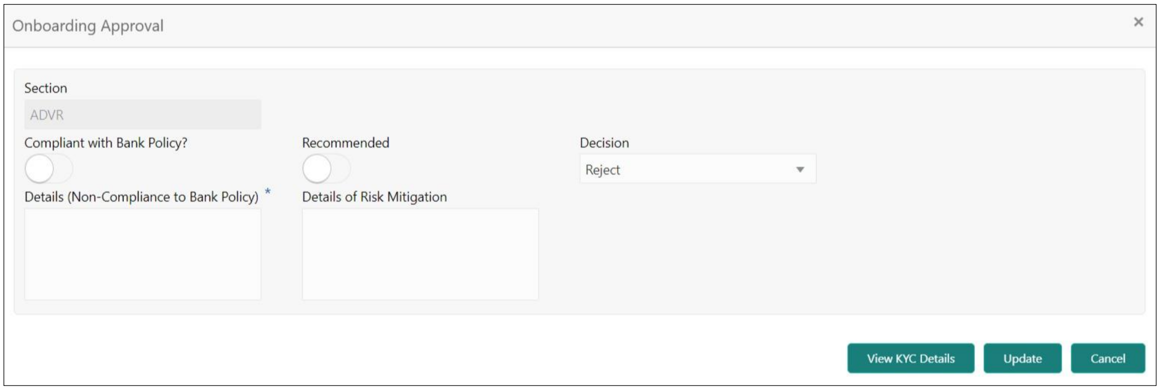
5. Input **Recommendation** comments in **Comments** field

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



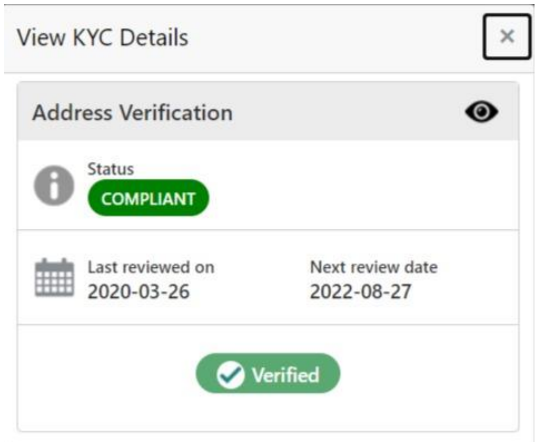
7. Specify the fields as required for Recommendation. For more information on fields, refer to the field description table.

Table 50: Onboarding Approval – Field Description

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

8. 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



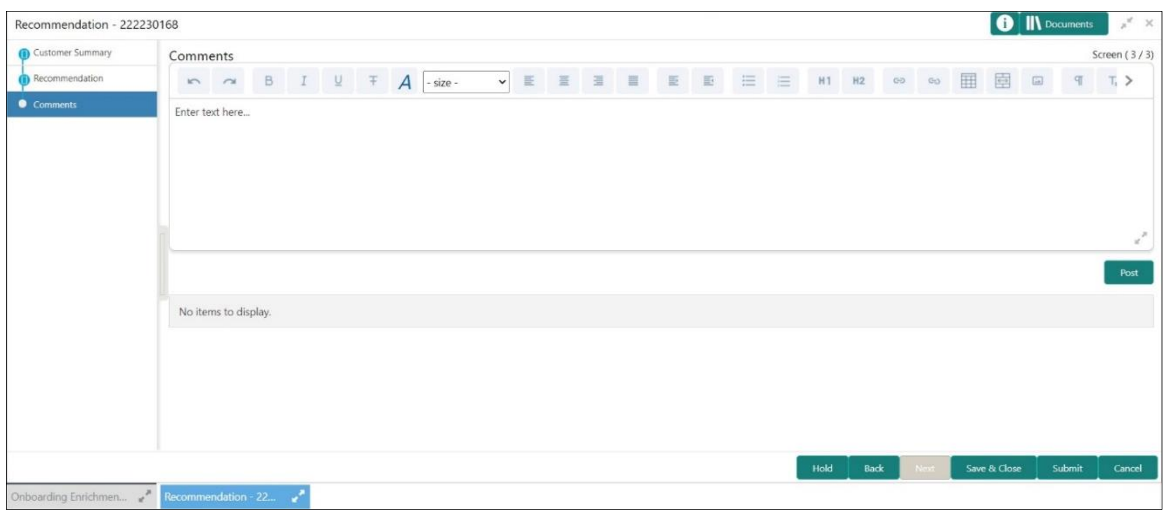
9. Click **Update**.

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

10. Click **Next**.

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

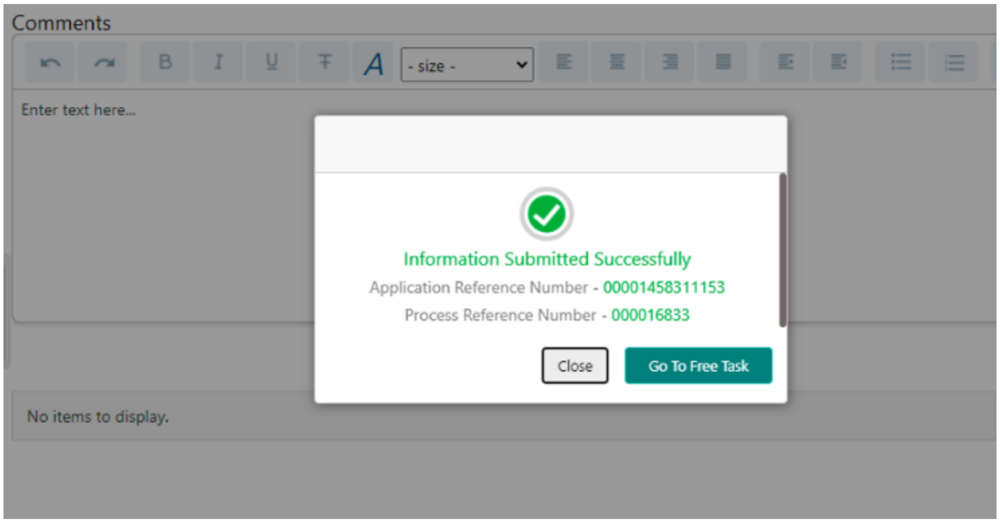
Figure 80: Recommendation Comments



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

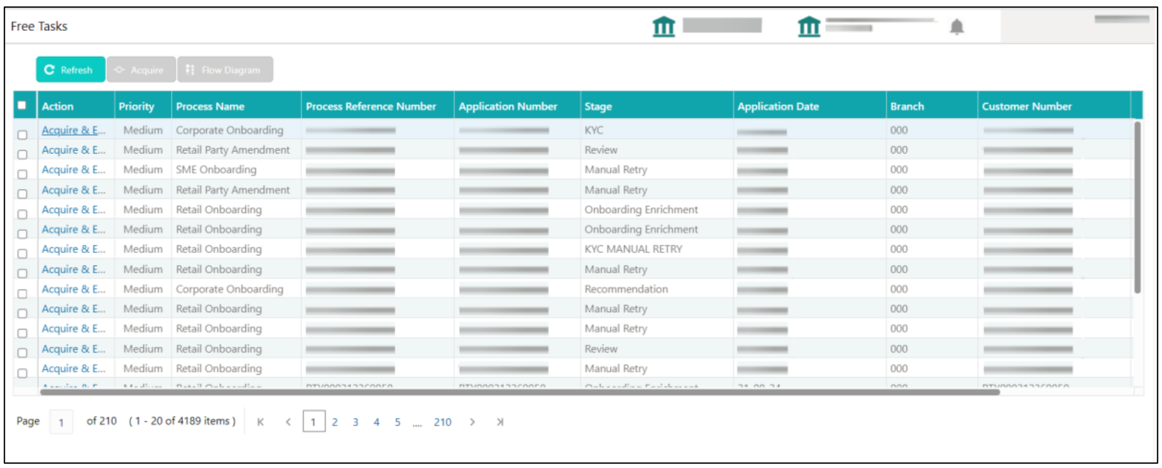
In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage. If the outcome of this stage is Proceed, the task is automatically moved to the Host system.

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**.

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

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

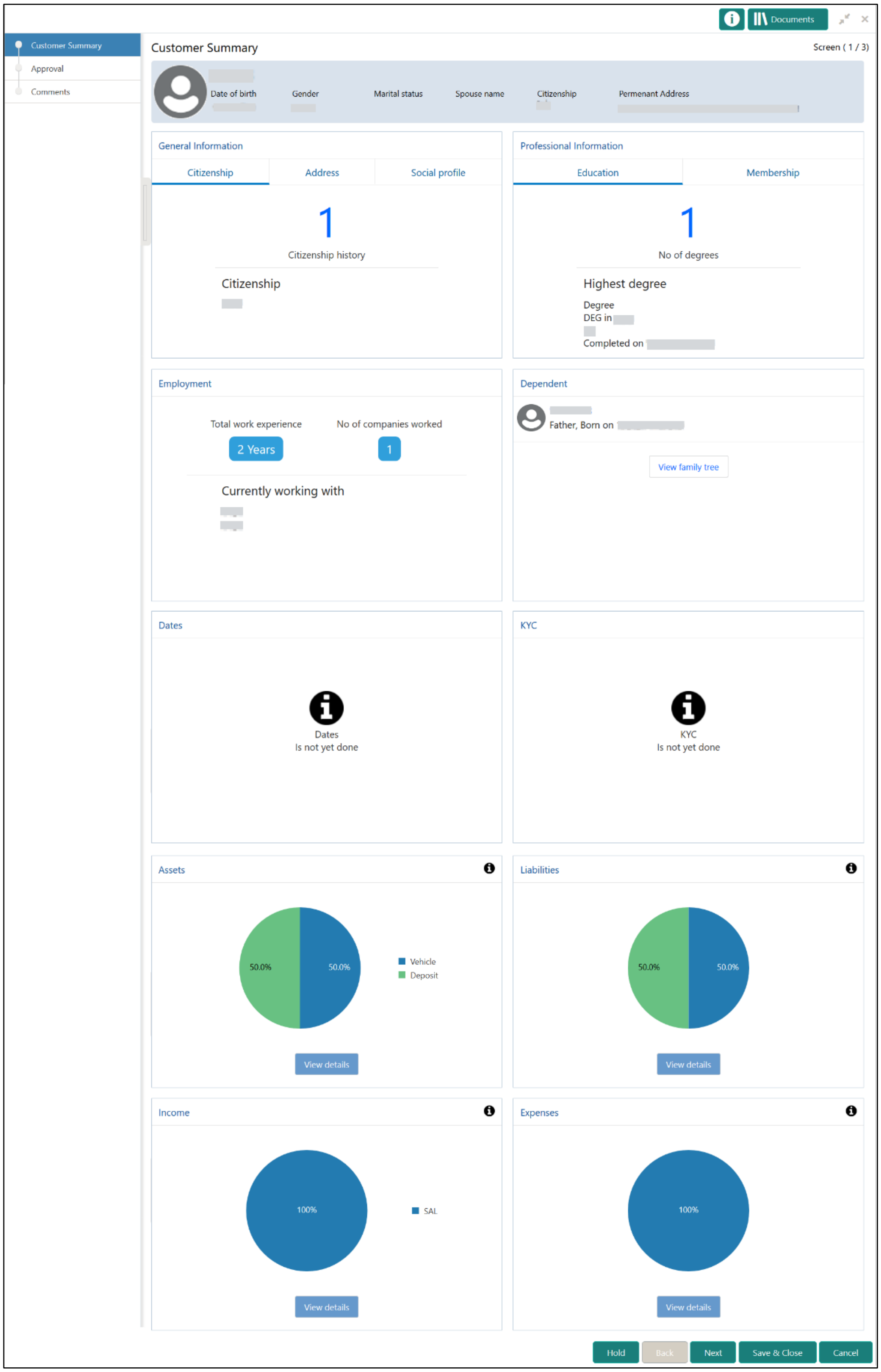
Figure 82: Free Tasks



2. 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

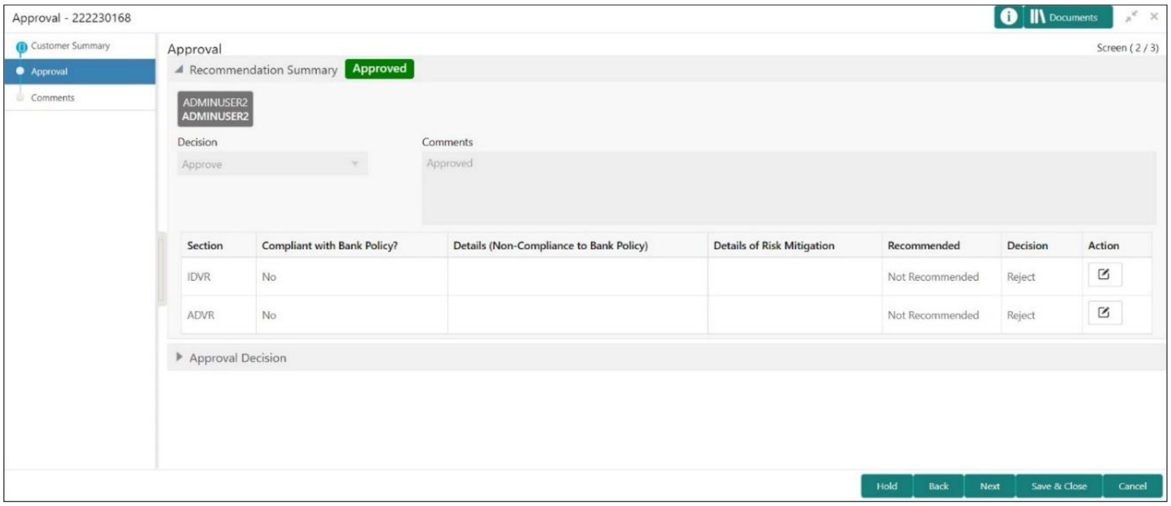


In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to *Table 48: Review and Submit – Description*.

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

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

Figure 84: Approval – Approval Comments



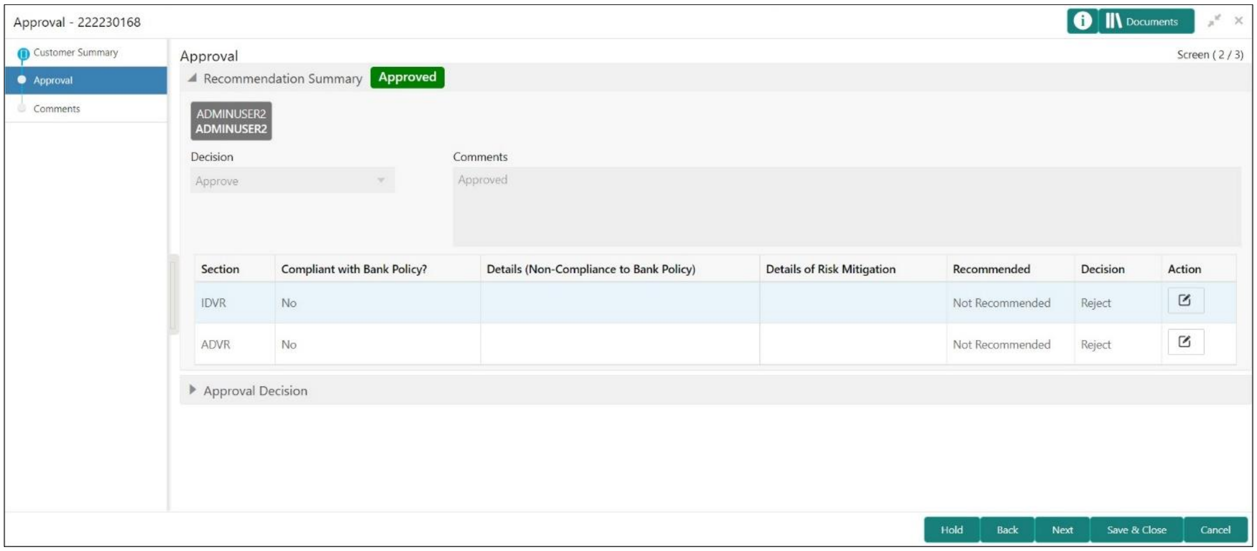
4. View **Recommendation Summary** as **Approved** or **Rejected** based on the **Recommendation Decision** provided in **Recommendation stage**

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

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

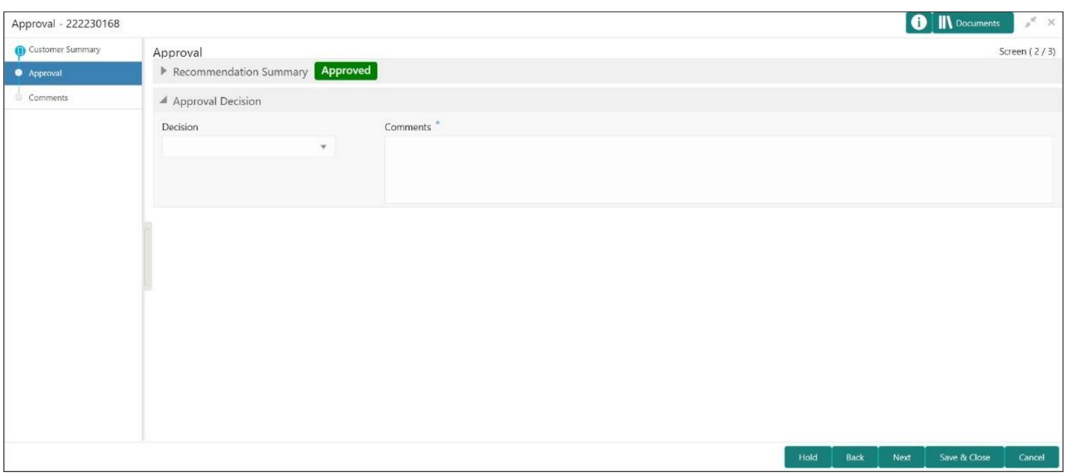
Figure 85: Recommendation Summary



6. Click **Action** to see Recommendation details and KYC details for respective KYC types

7. Click and Expand **Approval Decision** to provide **Approval Decision** and **Comments** for Party Onboarding

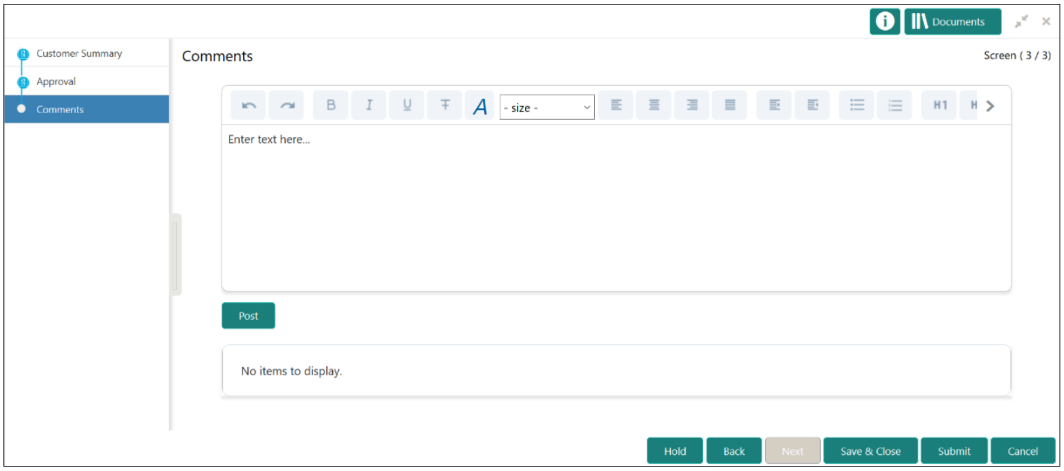
Figure 86: Approval Decision



8. Click **Next**.

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

Figure 87: Approval - Comments



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:

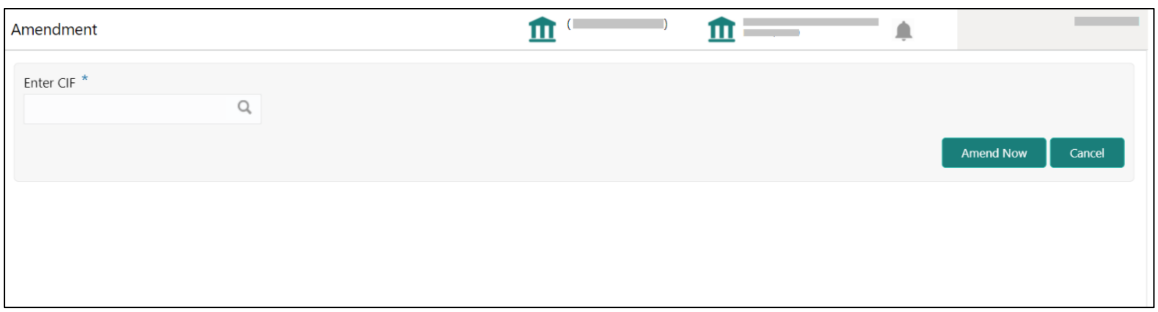
- User should have required Customer Group Access to amend a party within a customer access group.
- User should have required Personal Identifiable Information (PII) access to amend a party, if PII fields are configured.

To initiate the Amendment process:

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

   → The **Amendment** screen is displayed.

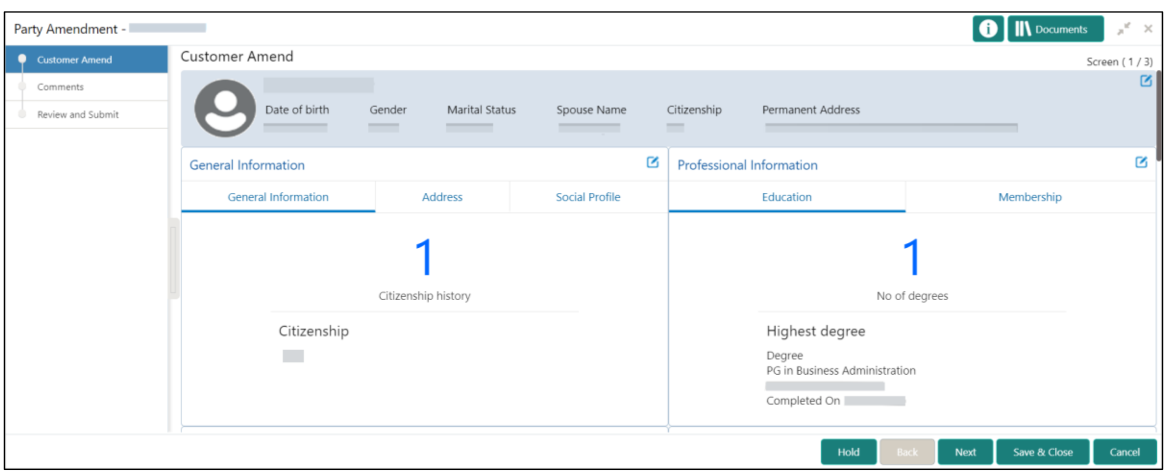
Figure 88: Amendment – Enter CIF



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

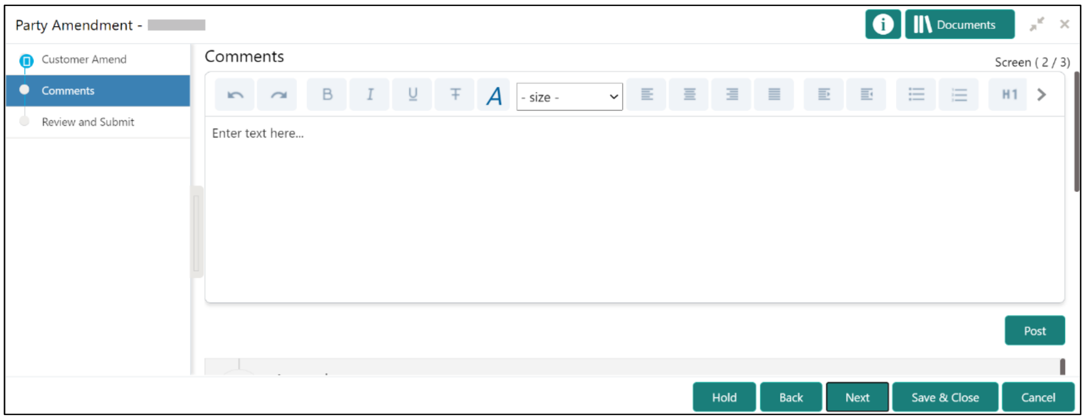
    - Stakeholders - for details of the fields, refer section 2.2.4 Employment
    - Dependent- for details of the fields, refer section 2.2.2 Dependents
    - Dates - for details of the fields, refer section 2.3.1 Enrichment Basic info
    - KYC - for details of the fields, refer section 2.4 KYC Check
    - 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



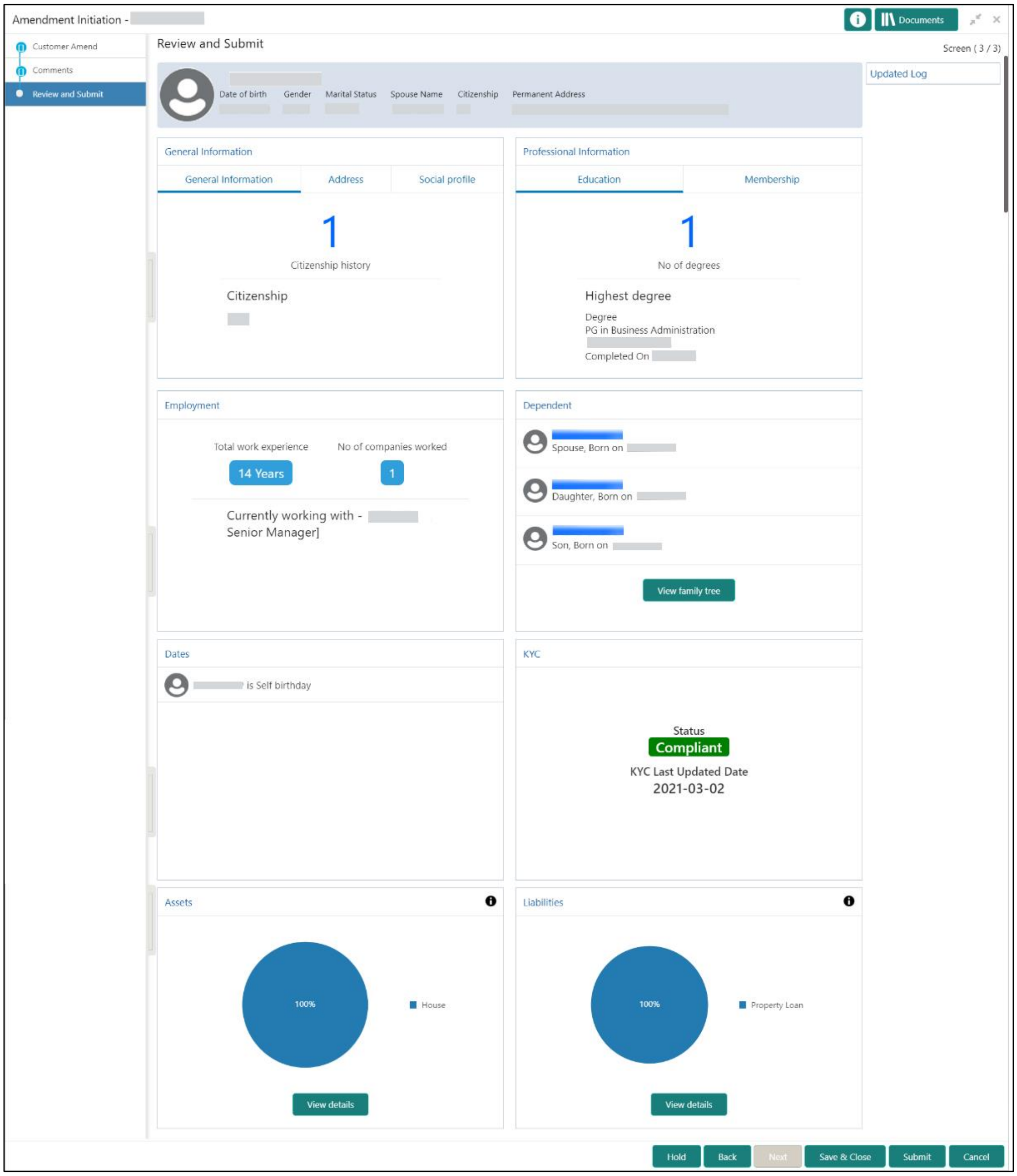
6. Specify the overall comments for the **Onboarding Initiation** stage and click **Post**.

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



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	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: **TRUE -** Straight through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. **FALSE -** Straight through processing for Retail Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from Channel.	True

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

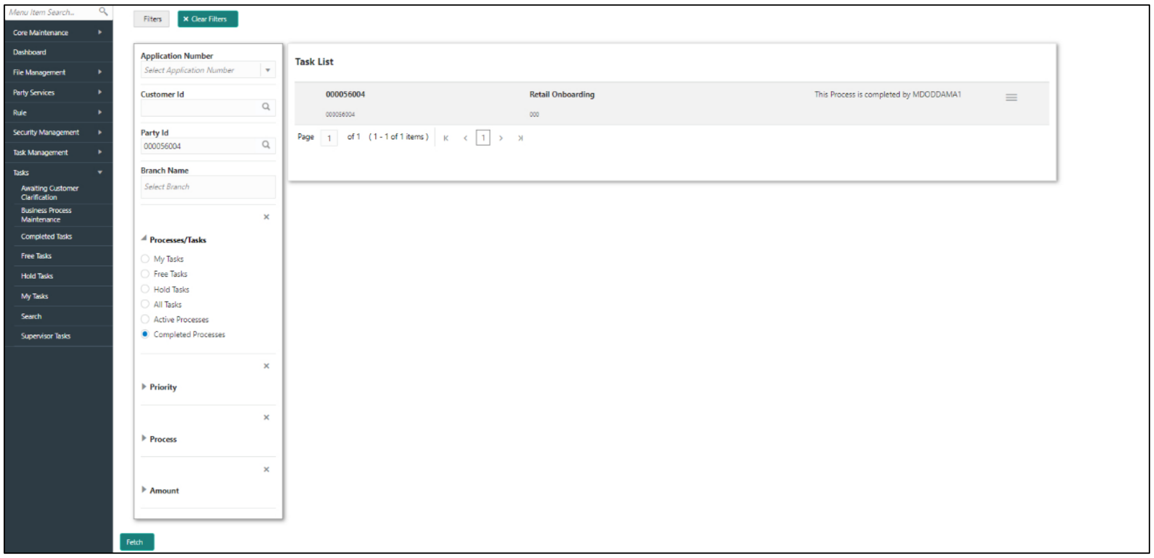
Completed Task functionality is used to view details of different tasks completed by the user and information provided during those tasks.

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

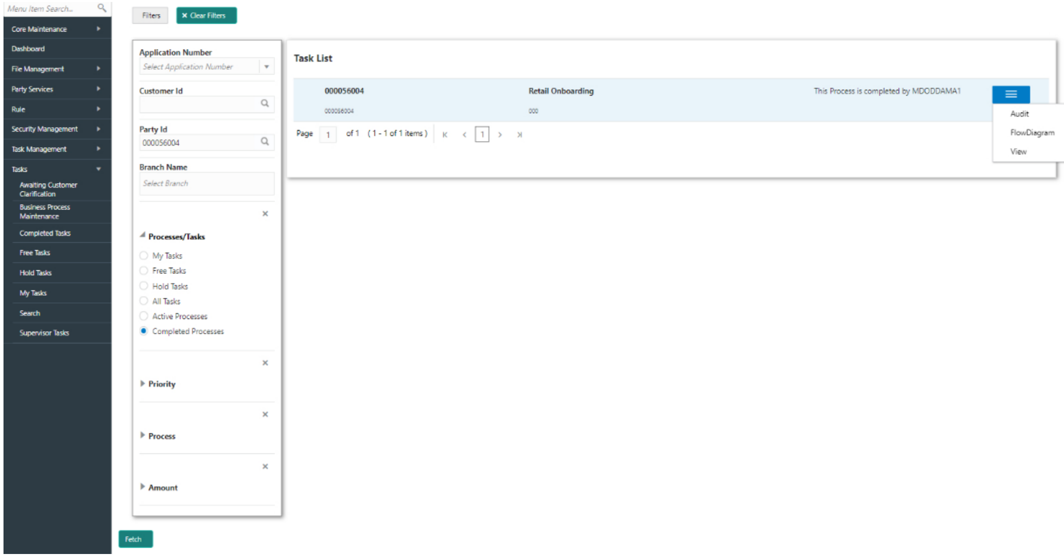


2. On **Search screen,** enter required search parameter
3. In **Processes/Tasks** select, **Completed Tasks** and Click **Fetch**.

→ The **Completed Tasks** is displayed.

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

Figure 93: Task List – Completed Task



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