

Corporate Onboarding User Guide

Oracle Banking Branch

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Corporate Onboarding User Guide

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Contents

| | | |
|----------|--------------------------------------------|-----------|
| 1 | Preface | 1 |
| 1.1 | Introduction..... | 1 |
| 1.2 | Audience | 1 |
| 1.3 | Document Accessibility | 1 |
| 1.4 | List of Topics | 1 |
| 1.5 | Related Documents..... | 1 |
| 1.6 | Symbols and Icons..... | 2 |
| 1.7 | Basic Actions..... | 2 |
| 2 | Corporate Customer Onboarding | 4 |
| 2.1 | Overview | 4 |
| 2.2 | Onboarding Initiation | 6 |
| 2.3 | KYC | 11 |
| 2.4 | Onboarding Enrichment | 14 |
| 2.5 | Review..... | 45 |
| 2.6 | Recommendation | 48 |
| 2.7 | Approval | 53 |
| 2.8 | Amendment..... | 57 |
| 2.9 | Completed Task | 60 |
| 3 | List Of Menus | 62 |

1 Preface

1.1 Introduction

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

1.2 Audience

This manual is for the Bankers responsible for onboarding corporate 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 guide is organized into following topics:

Table 1: List of Topics

| Topic | Description |
|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| Customer Onboarding | This topic provides an overview of the Customer Onboarding process and covers the actions to be performed in the Onboarding process. |
| List of Menus | This topic displays the list of main screens in the document along with its reference. |







1.5 Related Documents

1. Getting Started User Guide
2. Corporate 360 User Guide
3. Oracle Banking Party Configurations User Guide

1.6 Symbols and Icons

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

Table 2: List of Symbols

| Symbol | Function |
|-------------------------------------------------------------------------------------|--------------------|
| → | Represents Results |
|  | Add icon |
|  | Edit icon |
|  | Delete icon |
|  | Minimize |
|  | Maximize |
|  | Close |

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 | <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"> • 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. |

| Action | Description |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <ul style="list-style-type: none"> • 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. |
| 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 Corporate Customer Onboarding

2.1 Overview

Corporate Customer Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service.

Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank there would be RM for every corporate customer, the respective RM would take care of the customer to successfully onboard into the bank. The various activities performed for the Corporate Customer

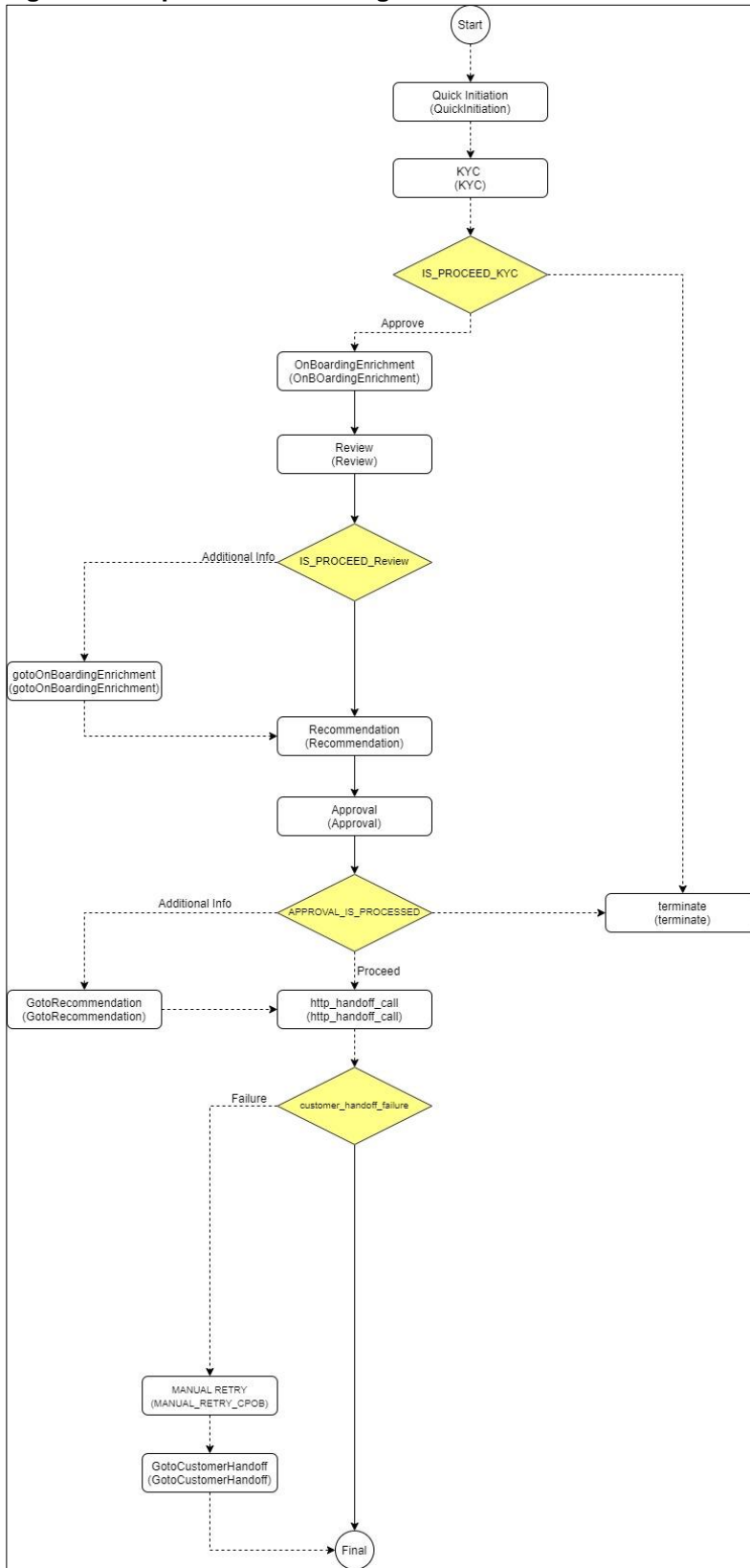
Onboarding process are:

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

2.1.1 Process Flow Diagram

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

Figure 1: Corporate Onboarding Process Flow



2.2 Onboarding Initiation

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

Prerequisites:

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

To initiate the Onboarding process:

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

Figure 2: Onboarding Initiation

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 Corporate from the drop-down values. |
| Business Process Code | If required, select the desired business process code. This field is displayed and required only if more than one process code is configured for a given customer type. |

3. Click **Onboard Now**.

→ The **Quick Initiation** screen is displayed.

Figure 3: Corporate Quick Initiation

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

Table 5: Quick Initiation – Field Description

| Field Name | Field description |
|-----------------------------|------------------------------------------------------------------------------------------|
| Organization details | Specify the fields under this section. |
| Organization Name | Specify the Registered Name of the organization. |
| Organization Type | Select the type of the organization from the drop-down values – Conglomerate and Single. |
| Customer Category | Click search icon and select customer category from the list of values. |

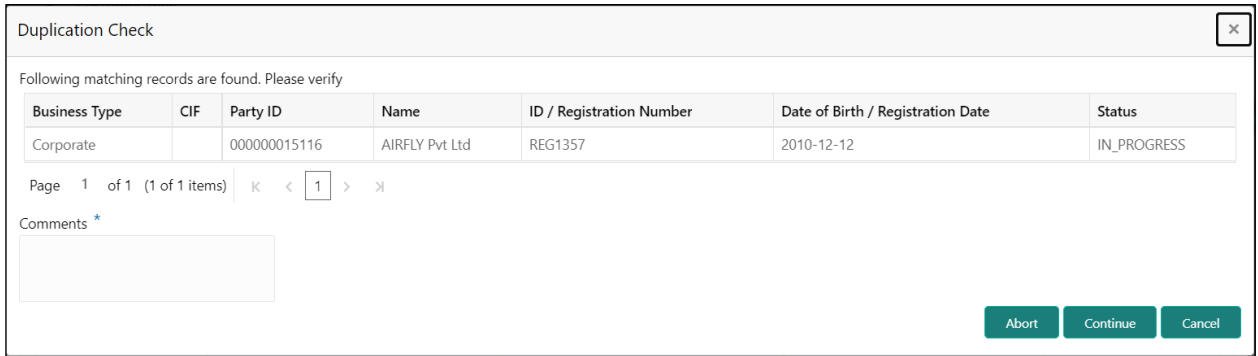
| Field Name | Field description |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Entity Type | Select the type of business entity from the drop-down values – Private Limited, Public Limited, Trusts, Government Owned, Associations etc. |
| Demography Type | Specify the company Demography from the drop-down values – Global, Domestic. |
| Geographical Spread | Select the geographical spread of the company from the given list. |
| Classification Type | Classification of the Corporate as Micro, Small or Medium as per the local regulations. |
| Branch Code | Specify the branch code. NOTE: For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details. |
| Logo | Upload logo of the company. |
| 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 . |
| Application Priority | Priority of Party Onboarding application |
| Industries | Specify the fields under this section. |
| Sector | Specify the industry Sector to which the corporate belongs. For example, <ul style="list-style-type: none"> • Energy • Real Estate • Utilities • Consumer Staples, etc. |

| Field Name | Field description |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Industry Group | Specify the industry group within the sector. For example, <ul style="list-style-type: none"> • Software • Hardware • Semiconductor Industry Groups within Information technology Sector |
| Industry | Specify the industry within the Industry group. For example, IT services and Software Products within Software. |
| Sub Industry | Specify the sub Industry within the Industry. For example, <ul style="list-style-type: none"> • IT Consulting Services • Data Processing Services • Internet Services within IT services |
| Credit Rating | Specify the fields under this section. |
| Rating Agency | Select the Name of the Credit Rating agency which has given rating to the corporate. |
| Rating | Select the Rating provided by the credit rating Agency. |
| Social Media Profile | Specify the fields under this section. |
| Official Website | Specify the official website address for the Corporate Customer. |
| Facebook | Specify the Facebook URL for the Corporate. |
| Twitter | Specify the Corporate's twitter handle. |

Click **Submit**, system will check for duplicate customers. If there is no duplicate customer existed in the system, then the 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. It will display the list of customers with same name. User will have facility to

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

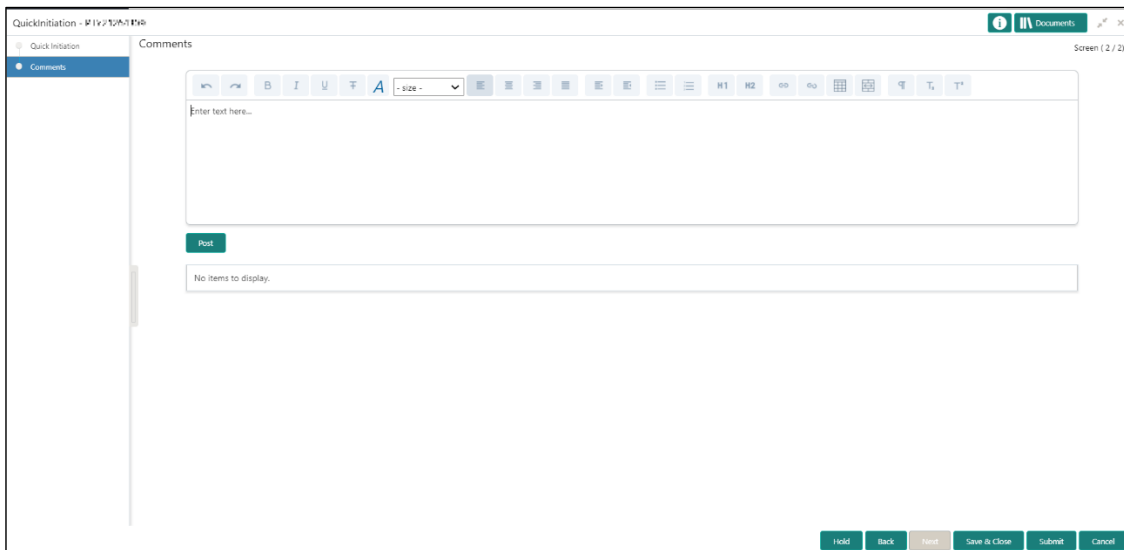
Figure 4: Initiation – Basic Details Screen



5. Click **Next**.

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

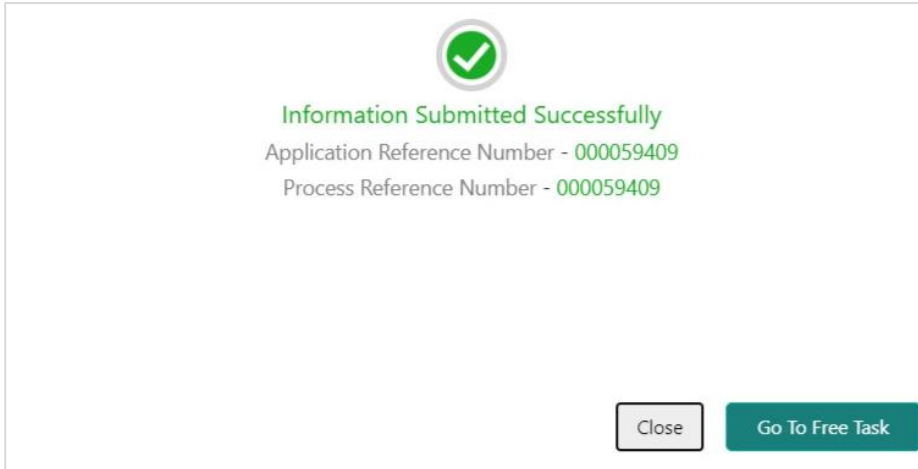
Figure 5: Initiation – Comments



The Relationship Managers can capture overall comments for the Initiation stage in this data segment. Capturing comments helps in better understanding of the task by the banker who will work with this task in next stage.

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

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



2.3 KYC

In this stage, the Relationship Manager can capture KYC details about the corporate customer to be onboarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

- To acquire and edit the KYC task, navigate to **Tasks**. Under **Tasks**, click **Free Tasks**.
 → The system displays the **Free Tasks** screen.

Figure 6: Free Tasks

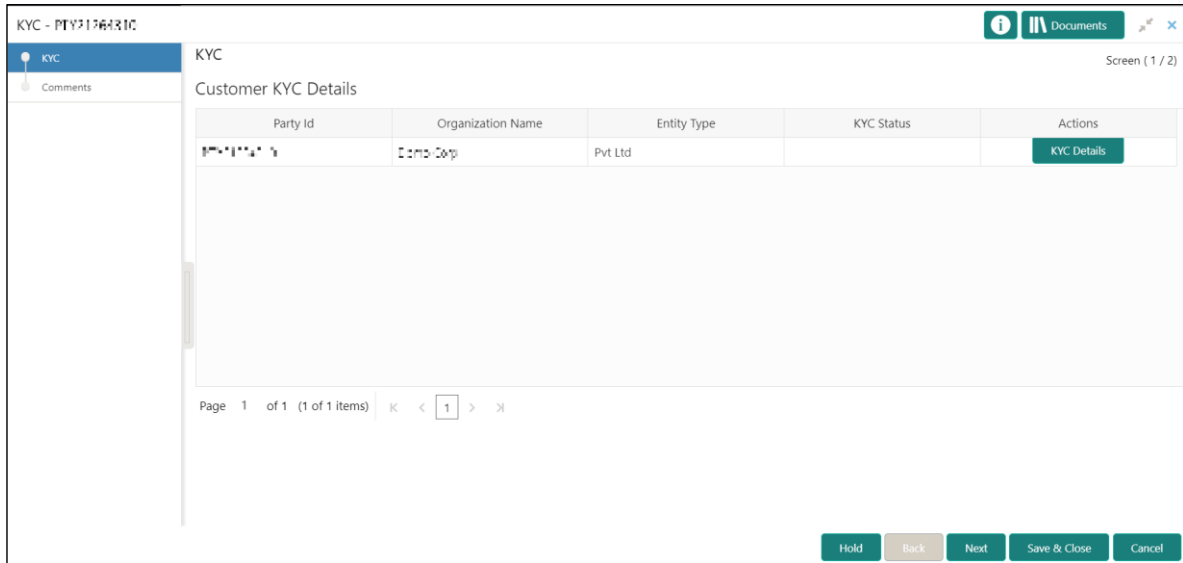
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & E... | Medium | Corporate Onboarding | PT000012305001 | PT000012305001 | KYC | 21-08-27 | 000 | PT000012305001 |
| Acquire & E... | Medium | Retail Party Amendment | PT000012305001 | APP212371403 | Review | 21-08-25 | 000 | 004841 |
| Acquire & E... | Medium | SME Onboarding | PT000012305042 | PT000012305042 | Manual Retry | 21-08-24 | 000 | PT000012305042 |
| Acquire & E... | Medium | Retail Party Amendment | PT000012305003 | APP212371404 | Manual Retry | 21-08-25 | 000 | 004843 |
| Acquire & E... | Medium | Retail Onboarding | PT000012305004 | PT000012305004 | Onboarding Enrichment | 70-01-01 | 000 | PT000012305004 |
| Acquire & E... | Medium | Retail Onboarding | PT000012305005 | STP1230500502 | Onboarding Enrichment | 70-01-01 | 000 | PT000012305005 |
| Acquire & E... | Medium | Retail Onboarding | PT000012305004 | PT000012305004 | KYC MANUAL RETRY | 70-01-01 | 000 | PT000012305004 |
| Acquire & E... | Medium | Retail Onboarding | PT000012305003 | PT000012305003 | Manual Retry | 70-01-01 | 000 | PT000012305003 |
| Acquire & E... | Medium | Corporate Onboarding | PT000012305001 | PT000012305001 | Recommendation | 21-08-24 | 000 | PT000012305001 |
| Acquire & E... | Medium | Retail Onboarding | PT000012305004 | STP1230500000 | Manual Retry | 70-01-01 | 000 | PT000012305004 |
| Acquire & E... | Medium | Retail Onboarding | PT000012305000 | STP1230500000 | Manual Retry | 70-01-01 | 000 | PT000012305000 |
| Acquire & E... | Medium | Retail Onboarding | PT000012305002 | PT000012305002 | Review | 21-08-24 | 000 | PT000012305002 |
| Acquire & E... | Medium | Retail Onboarding | PT000012305001 | PT000012305001 | Manual Retry | 21-08-24 | 000 | PT000012305001 |

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

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

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

Figure 7: KYC Details



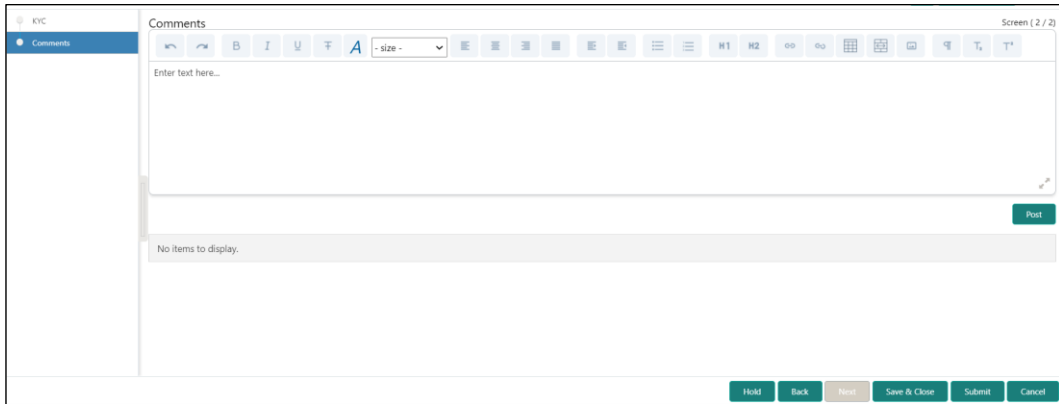
- On **Customer KYC Details** screen, click **KYC Details** to update the status of KYC Check. For more information on fields, refer to the field description table.

Table 6: KYC Details – Field Description

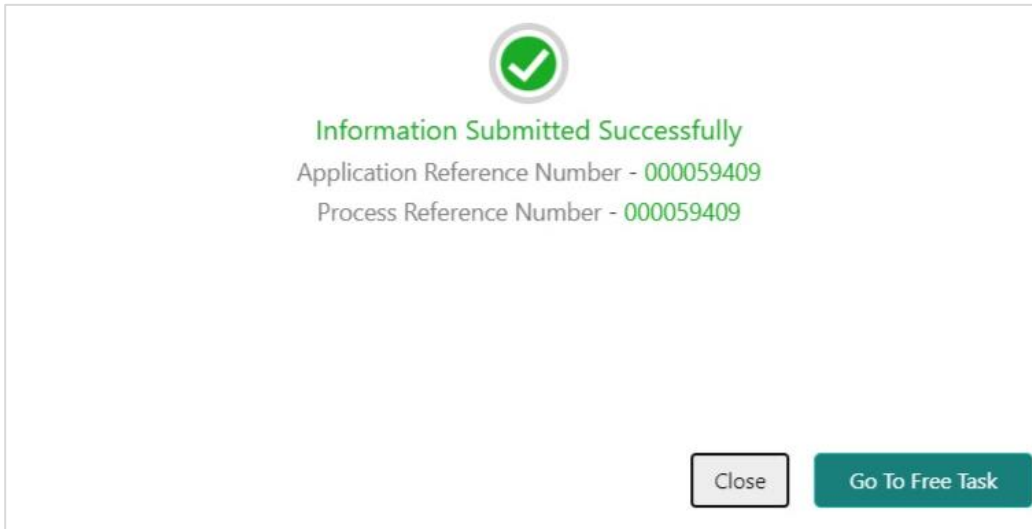
| Field Name | Description |
|--------------------------|----------------------------------------------------------------------------------------------------------------------|
| Report Received | On select, it highlights blue, which indicates true and the report is received. By default, it is selected as false. |
| Verification Date | Specify the date or use the calendar icon to select the KYC verification date. |
| Effective Date | Specify the date or use the calendar icon to select the KYC effective from date. |
| KYC Method | Specify the Method by which the KYC is completed. |
| KYC Status | Select the KYC status from the drop-down. |

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

Figure 8: KYC – Comments



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



2.4 Onboarding Enrichment

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

To initiate the Onboarding process:

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

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

Figure 9: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & E... | Medium | Corporate Onboarding | PT00001237800 | PT00001237800 | KYC | 21-08-27 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Party Amendment | PT00001237800 | PT00001237800 | Review | 21-08-25 | 000 | PT00001237800 |
| Acquire & E... | Medium | SME Onboarding | PT00001237800 | PT00001237800 | Manual Retry | 21-08-24 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Party Amendment | PT00001237800 | PT00001237800 | Manual Retry | 21-08-25 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Onboarding | PT00001237800 | PT00001237800 | Onboarding Enrichment | 70-01-01 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Onboarding | PT00001237800 | PT00001237800 | Onboarding Enrichment | 70-01-01 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Onboarding | PT00001237800 | PT00001237800 | KYC MANUAL RETRY | 70-01-01 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Onboarding | PT00001237800 | PT00001237800 | Manual Retry | 70-01-01 | 000 | PT00001237800 |
| Acquire & E... | Medium | Corporate Onboarding | PT00001237800 | PT00001237800 | Recommendation | 21-08-24 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Onboarding | PT00001237800 | PT00001237800 | Manual Retry | 70-01-01 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Onboarding | PT00001237800 | PT00001237800 | Manual Retry | 70-01-01 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Onboarding | PT00001237800 | PT00001237800 | Review | 21-08-24 | 000 | PT00001237800 |
| Acquire & E... | Medium | Retail Onboarding | PT00001237800 | PT00001237800 | Manual Retry | 21-08-24 | 000 | PT00001237800 |

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

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

Figure 10: Corporate Onboarding Enrichment



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

3. On **Enrichment** screen, right click on the customer icon for the following options. For more information on options, refer to the field description table.
 - a. Add Customer
 - b. View
 - c. Quick View
 - d. Configure

Figure 11: Corporate Onboarding Enrichment Options

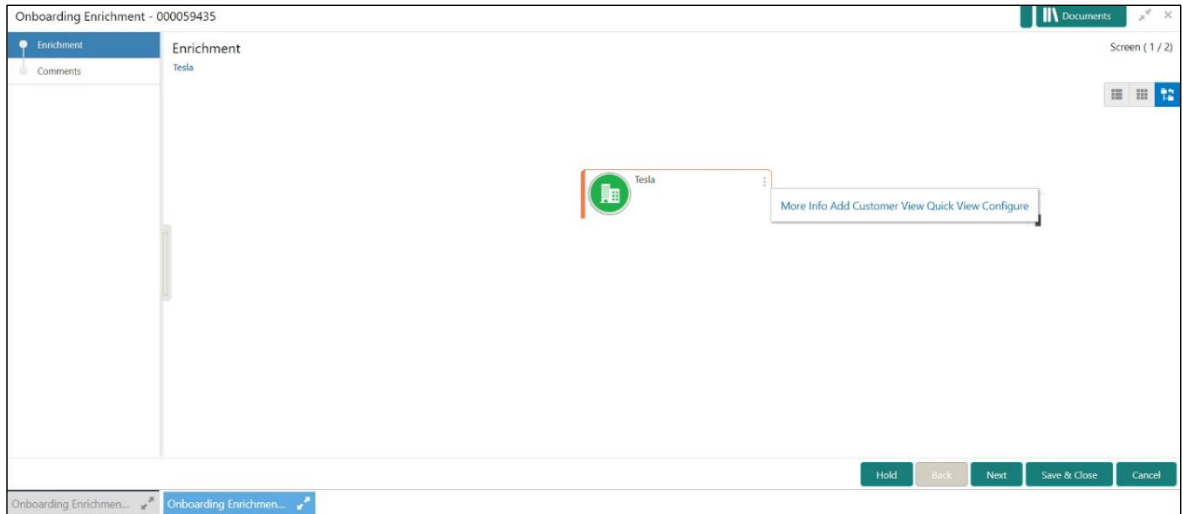


Table 7: Enrichment – Field Description

| Option | Description |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Add Customer | Click to open a popup with multiple options, where the child customer details are added and linked with the parent customer. Duplication check is performed while trying to save the child customer. |
| View | Click to open a popup with the customer details in read only mode. |
| Quick View | Click to open a popup with the limited customer details in read only mode. |

| Option | Description |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Configure | Select this option to add the following details. For more information, refer to sections 2.4.1 thru 2.4.4 . <ul style="list-style-type: none"> • Customer Profile • Financial Profile • Stakeholders • Assets |

The following figures shows the corporate customer in tree, list, and table views:

Figure 12: Corporate Onboarding Enrichment – Tree View

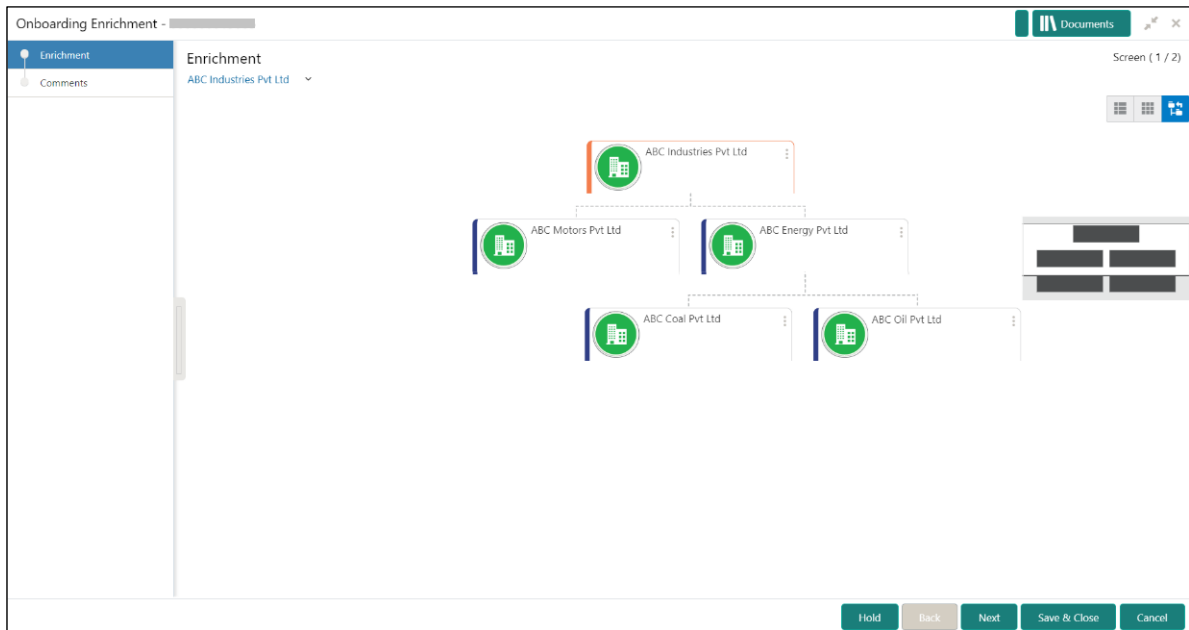


Figure 13: Corporate Onboarding Enrichment – List View

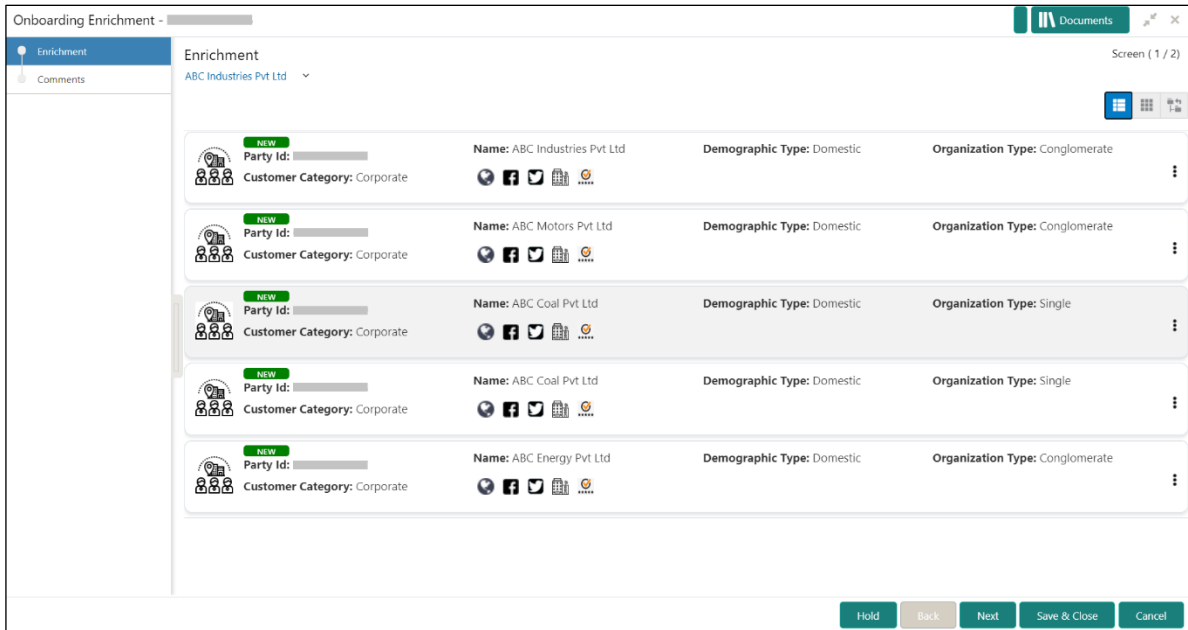
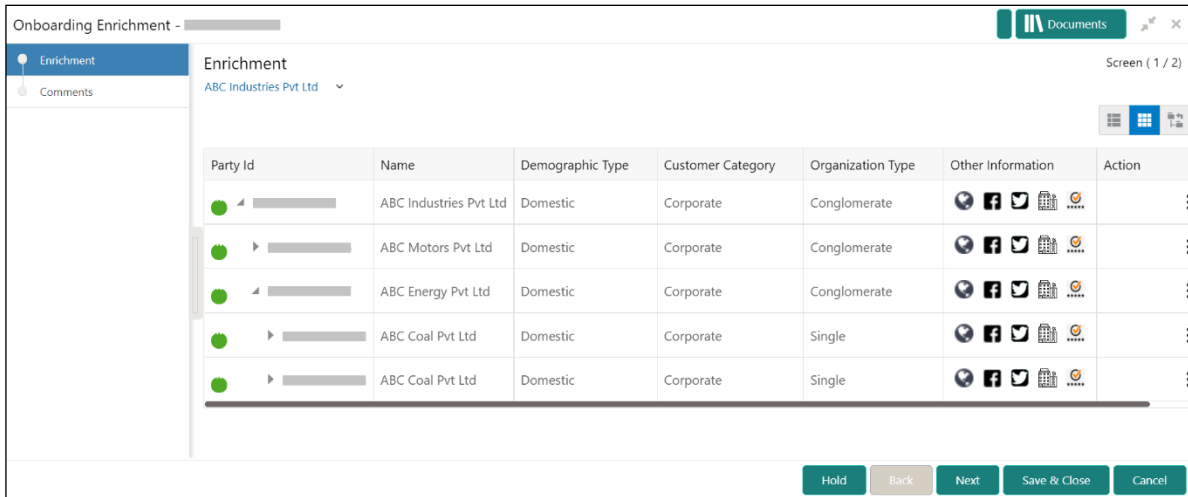


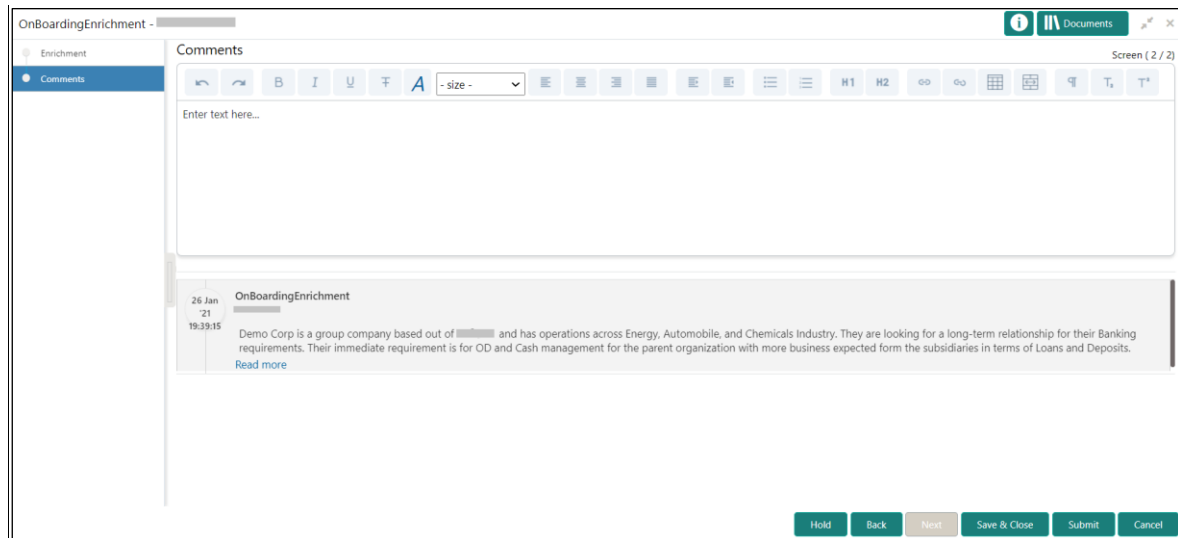
Figure 14: Corporate Onboarding Enrichment – Table View



4. Click **Next**.

→ The **Onboarding Enrichment – Comments** screen is displayed.

Figure 15: Enrichment – Comments



The Relationship Managers can capture overall comments for the Enrichment stage in this screen. Capturing comments helps in better understanding of the task by the banker who will work with this task in the next stage.

5. Specify the overall comments for the **Onboarding Enrichment** stage and click **Post**.

2.4.1 Customer Profile

In the **Customer Profile** section, you can enrich the corporate customer with additional details.

Topics:

- [Basic Info](#)
- [Address](#)
- [Rating](#)

2.4.1.1 Basic Info

You can add the demographic details of the corporate customer in the **Basic Info** segment.

Prerequisites:

Before you begin, acquire the enrichment task and select **Configure** option to enrich the desired corporate customer with additional information. For more information, refer to [Onboarding Enrichment](#).

Figure 16: Demographic Details – Basic Info

To update the basic information:

Specify the required details in the **Basic Info** segment. For more information on fields, refer to the field description table.

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

Table 8: Demographic Details – Basic Info – Field Description

| Field Name | Description |
|----------------------------|-------------------------------------------------|
| Customer Profile | Specify the fields in this segment. |
| Registration Number | Specify the registration number of the company. |
| Company Name | Specify the company name. |
| Organization Type | Select the type of company. |

| Field Name | Description |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Branch Code | Specify the branch code. For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details. |
| Customer Category | Click the search icon and select the desired value from the list of values. |
| Country Of Tax | Specify Country of Tax |
| Tax Identification Number | Specify Tax Identification Number Note: If Tax Identification Number is provided, Country of Tax must be provided |
| Good and Services Tax Id | Specify Goods and Service Tax ID |
| Demography Type | Specify the company demography from the drop-down values: <ul style="list-style-type: none"> • Global • Domestic |
| Geographical Spread | Select the geographical spread of the company from the given list. |
| Country of Incorporation | Click the search icon and select the country code from the list of values. |
| Country of Risk | Click the search icon and select country code from the list of values. |
| Place of In-corporation | Specify the place of incorporation of the company. |
| Incorporation Date | Specify the incorporation date. |
| Established Date | Specify the established date. |
| Upload Logo | Upload the logo of the corporate customer. |

| Field Name | Description |
|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| RM ID | Select the RM to be associated with the customer. |
| Customer Access Group | Customer Access Group for the party <i>Note: User should have required access to onboarding a party within a customer access group.</i> <i>For more details refer – Configuration Maintenance User Guide</i> |
| Company Website | Specify the company website. |
| Facebook URL | Specify the Facebook URL of the company. |
| Twitter URL | Specify the Twitter URL of the company. |
| Employee Strength | Specify the employee strength of the company. |
| No. Of Years In Business | Specify the number of years the corporate is in business. |
| No. Of Companies In the Group | Specify the number of companies that are part of the corporate group. |
| Language | Specify the preferred language to be used for communication. |
| Is KYC Compliant | Specify is Party is KYC Compliant |
| Last KYC Date | Specify date of last KYC Check |
| Listed Company | Specify, if party is a listed company |
| Language | Specify preferred language |
| Media | Specify the preferred mode of communication. |

2.4.1.2 Address

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

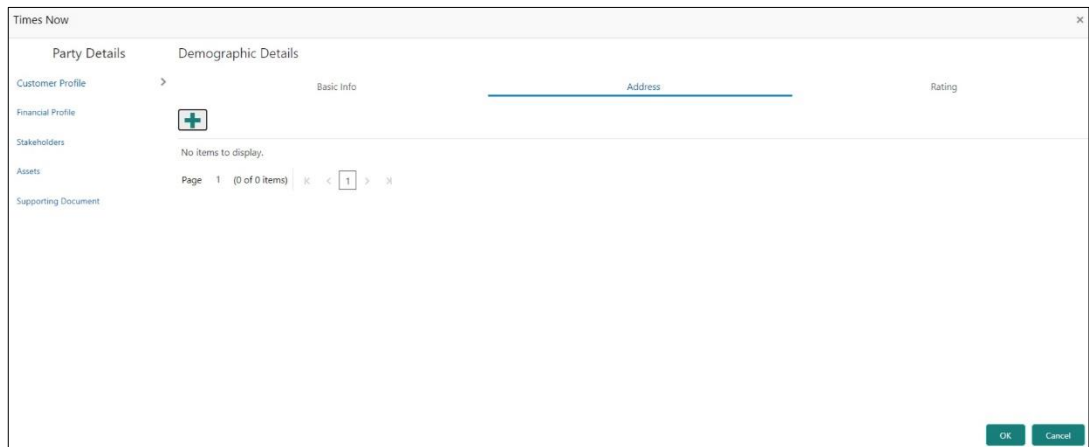
Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired corporate customer with additional information. For more information, refer to [Onboarding Enrichment](#).
2. On the **Party Details** screen, click on the **Address** tab after you add the basic information. For more information, refer to [Basic Info](#).

→ The **Address** screen is displayed.

Figure 17: Demographic Details - Address



3. On the **+** button to add **Address** Details

→ The **Address** screen is displayed.

Figure 18: Address

4. On **Address** segment, specify the details of the address. The fields which are marked with asterisk are mandatory.

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

Table 9: Address Details – Field Description

| Field Name | Description |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Address Type | Select the address type from the drop-down values. |
| Location | Select the Location from the list of values. This pertains to a particular area in a country |
| Preferred | If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication. |
| Address From | Specify Address Start Date |
| Address To | Specify Address End Date |
| Address Line 1 / Building Name | Specify Address Line 1 or Building Name |
| Address Line 2 / Street Name | Specify Address Line 12 or Street Name |

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

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

Table 10: ISO – 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 |

| Field Name | Description |
|--------------------------|---------------------------------------------------|
| Contact Name / Narrative | Specify Contact Name or Narrative for the address |
| Street Name | Specify the street name. |
| Add More | Click this button to add another address. |

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

- Mobile
- Phone
- Email
- FAX
- SWIFT

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

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

Figure 19: Media (Email)

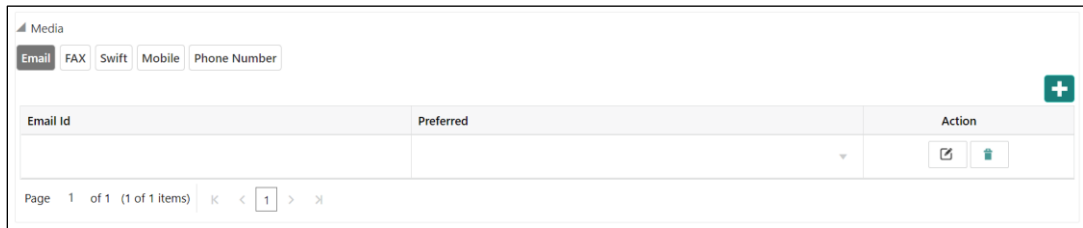


Table 11: Media (Email) – Field Description

| 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. |
| Action | If required, select the desired icon to edit/delete the entry. |

Figure 20: 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 21: Media (Mobile)

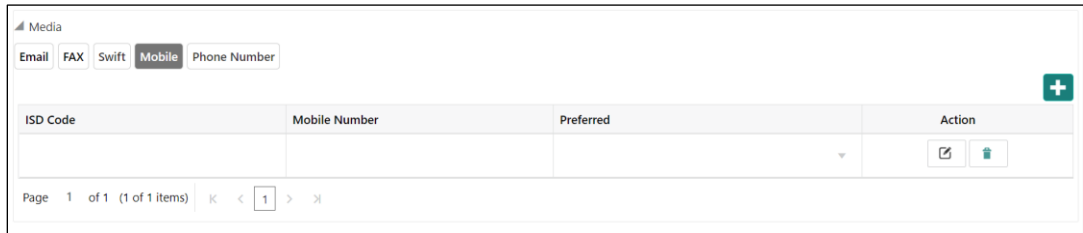


Table 13: Media (Mobile) – Field Description

| 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 22: Media (Phone Number)

Table 14: 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 23: Media (SWIFT)

Table 15: 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. |

2.4.1.3 Rating

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

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired corporate customer with additional information. . For more information, refer to [Onboarding Enrichment](#).
2. Add the basic information. For more information, refer to [Basic Info](#).
3. Add the address details. For more information, refer to [Address](#).
4. On the **Party Details** screen, click on the **Rating** tab. For more information, refer to [Basic Info](#).

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

Figure 24: Demographic Details – Add Rating

To update the credit ratings:

Specify the credit rating details of the corporate customer in this section. For more information on fields, refer to the field description table.

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

Table 16: Add Rating – Field Description

| Field Name | Description |
|-----------------------|----------------------------------------------------------------------------------------|
| Rating Date | Select the date on which the rating was updated. |
| Outlook | Specify the credit rating agency output for the customer. |
| Year Of Rating | Specify the year of the rating. |
| Risk Rating | Specify the credit rating by selecting the rating agency and the corresponding rating. |

2.4.2 Financial Profile

You can add the financial information of the corporate customer in the **Financial Profile** screen.

Prerequisites:

The prerequisites are as follows:

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

→ The **Financial Profile** screen is displayed.

Figure 25: Financial Profile

To update the financial profile:

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

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

Table 17: Financial Profile – Field Description

| Field Name | Description |
|---------------------------|------------------------------------------------------------------------|
| Year | Specify the year for which the financial details will be captured. |
| Currency | Specify the currency for capturing financial details. |
| Balance Sheet Size | Specify the balance sheet size of the corporate for the selected year. |

| Field Name | Description |
|------------------------------|----------------------------------------------------------------------|
| Operating Profit | Specify the operating profit of the corporate for the selected year. |
| Net Profit | Specify the net profit of the corporate for the selected year. |
| Year Over Year Growth | Specify the year-on-year growth. |
| Return On Investment | Specify the return on investment for the selected year. |
| Return On Equity | Specify the return on equity for the selected year. |
| Return On Asset | Specify the return on assets for the selected year. |

2.4.3 Stakeholders

You can add the details about the stakeholder such as authorized signatories, management team, etc. of the business in this section.

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment Task, and select **Configure** option to enrich the desired corporate customer with additional information. . For more information, refer to [Onboarding Enrichment](#).
2. Add the details in the **Customer Profile** section. For more information, refer to [Customer Profile](#).
3. Add the details in the **Financial Profile** section. For more information, refer to [Financial Profile](#).

4. On the **Party Details** screen, click on the **Stakeholder Details** section. For more information, refer to [Basic Info](#).

→ The **Stakeholder Details** screen is displayed.

Figure 26: Stakeholder Details

The screenshot shows a web application window titled "AIR2 Pvt Ltd". The main content area is divided into two sections: "Party Details" and "Stakeholder Details". Under "Party Details", there is a navigation bar with several tabs: "Owners (0)", "Authorized Signatories (0)", "Guarantors (0)", "Suppliers (1)", "Bankers (0)", "Insurers (0)", "Buyers (0)", "Management Team (0)", "Sponsors (0)", "Debtors (0)", "Creditors (0)", and "Ac >". The "Stakeholder Details" section is active, showing a table with the following columns: "Party Type", "CIF/Party Id", "Name", "ID/Registration Number", "Is Customer", and "Action". The table is currently empty, with the text "No data to display." below the header. There are "OK" and "Cancel" buttons at the bottom right of the window.

Stakeholders' detail is necessary for the bank to ascertain the credibility of the business.

Stakeholders to a customer can be either of the following:

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

Following stakeholder types are supported for the corporate customer:

- Shareholders
- Customers
- Owners
- Authorized Signatories – Signature can be uploaded for Authorized Signatories.
- Guarantors
- Suppliers
- Bankers

- Insurers
- Buyers
- Management Team
- Sponsors
- Directors
- Contractors
- Auditors
- Debtors
- Creditors
- Advisor

NOTE:

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

To update the stakeholder details:

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

→ The **Add New Owners** screen is displayed.

Figure 27: Add New Owners

Add New Owners

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

OR

Select Recently Added Stakeholder:

Next Cancel

2. On the **Add New Owners** screen:
 - Specify the existing CIF if the stakeholder is an existing customer.
 - Specify the existing Party Id if the stakeholder is an existing party but not a customer (or) select from the list of the recently added stakeholders to the same application.

NOTE: If CIF/Party Id is not known, click the search icon to launch the **Search Party** screen and select from the list of values.

Figure 28: Search Party – Individual

Figure 29: Search Party – Non-Individual

3. After you specify the CIF/Party Id for the existing customer, Click **Next**.
 - The **Add New Owners** screen is displayed to add a relationship-specific attribute for the stakeholder.

4. If the stakeholder is new to the Bank, then click **Next** without entering CIF/Party Id.

→ The **Add New Owners** screen is displayed to capture details for the new stakeholder.

Figure 30: Add New Owners

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

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

Table 18: Add New Owners – Field Description

| Field Name | Description |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Stakeholder Type | Select the stakeholder type from the drop-down values. |
| Basic Info & Citizenship | Specify the fields under this segment. |
| Title | Select the title from the drop-down values. |
| First Name | Specify the first name of the new stakeholder. |
| Middle Name | Specify the middle name of the new stakeholder. |
| Last Name | Specify the last name of the new stakeholder. |
| Short Name | Specify the short name of the new stakeholder. |
| Maiden Name | Specify the maiden name of the new stakeholder. |
| Date of Birth | Select the date of birth of the new stakeholder. |
| Gender | Select the gender from the drop-down values. |
| Marital Status | Select the marital status from the drop-down values. |
| Customer Category | Click the search icon and select the customer category from the list of values. |
| Customer Segment | Select the customer segment from the drop-down values. |
| Customer Access Group | <p>Click the search icon and select the customer access group for the party.</p> <p>Note: User should have required access to onboarding a party within a customer access group.</p> <p>For more details, refer Oracle Banking Party Configuration User Guide.</p> |
| ID Type | Select the ID type from the drop-down values. |

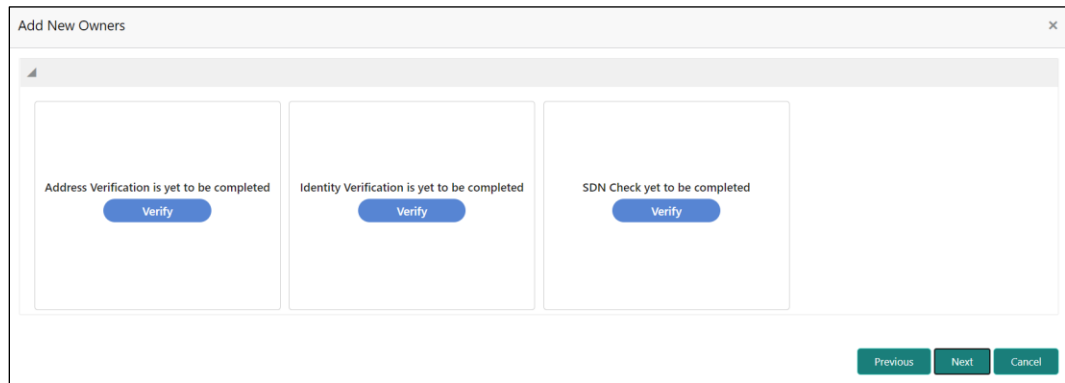
| Field Name | Description |
|-----------------------------|----------------------------------------------------------------------------------------------|
| Unique ID | Specify the unique ID of the new stakeholder. |
| Upload Photo | Upload the photo of the new stakeholder. |
| Birth Country | Click the search icon and select the birth country from the list of values. |
| Nationality | Click the search icon and select the nationality of the stakeholder from the list of values. |
| Citizenship By | Select the 'Citizenship By' from the drop-down values. |
| Residential Status | Select the residential status from the drop-down values. |
| Country of Residence | Click the search icon and select the country from the list of values. |
| Preferred Language | Select the preferred language from the drop-down values. |
| Preferred Currency | Click the search icon and select a preferred currency from the list of values. |
| Address | Specify the fields under this segment. |
| Address Type | Select the address type from the drop-down values. |
| Location | Select the Location from the list of values. This pertains to a particular area in a country |
| Building Name | Specify the building name of the new stakeholder. |
| Street Name | Specify the street name of the new stakeholder. |
| Locality | Specify the locality of the new stakeholder. |
| City | Specify the city of the new stakeholder. |
| State | Specify the state of the new stakeholder. |

| Field Name | Description |
|----------------|------------------------------------------------------------------------|
| Country Code | Click the search icon and select country code from the list of values. |
| Zip Code | Specify the zip code of the address. |
| Mobile Number | Specify the mobile number of the new stakeholder. |
| Email ID | Specify the email Id of the new stakeholder. |
| Contact Number | Specify the contact number of the new stakeholder. |
| Narrative | Specify the description for the new stakeholder. |

b. Click **Next**.

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

Figure 31: Add New Owners - KYC



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

NOTE: This step is optional

5. After updating the KYC details, click **Next**
 - The **Add New Owners** screen is displayed to capture relationship-specific attributes for the stakeholder

Figure 32: Add New Owners – Capture relationship-specific attribute

6. On the **Add New Owners** screen, specify the fields. For more information on fields, refer to the field description table.

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

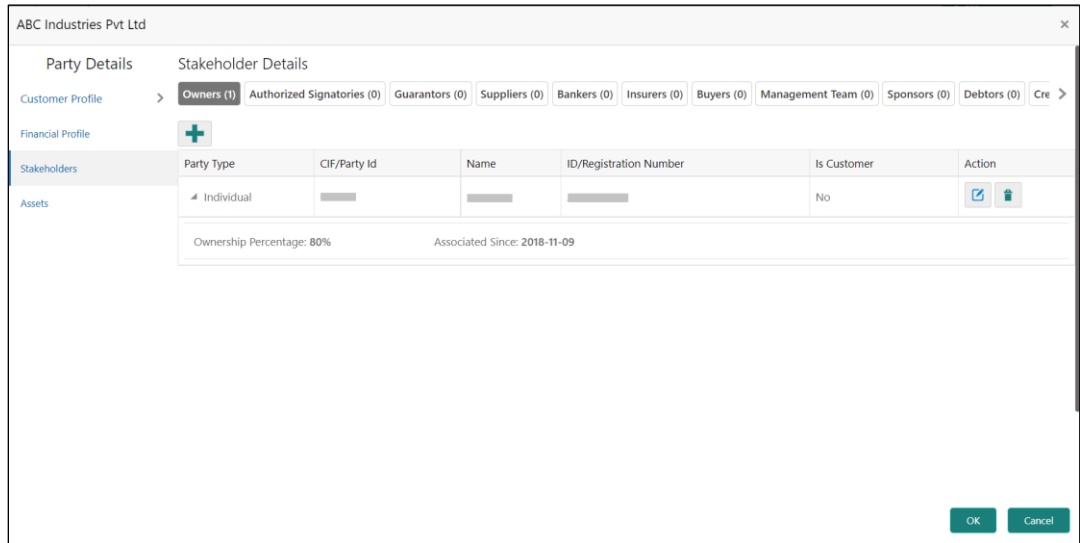
Table 19: Financial Profile – Field Description

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

7. Click **Submit**.

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

Figure 33: New Stakeholder Added



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

2.4.4 Signature Upload

You can add/upload Signatures of the Authorized Signatories while adding the details of the Authorized Signatories.

Figure 34: Add New Authorized Signatories


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

Figure 35: Add Signatures

2. On the **Add Signature** screen, upload the customer's signature. For more information on fields, refer Table 20: Add Signature – Field Description

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

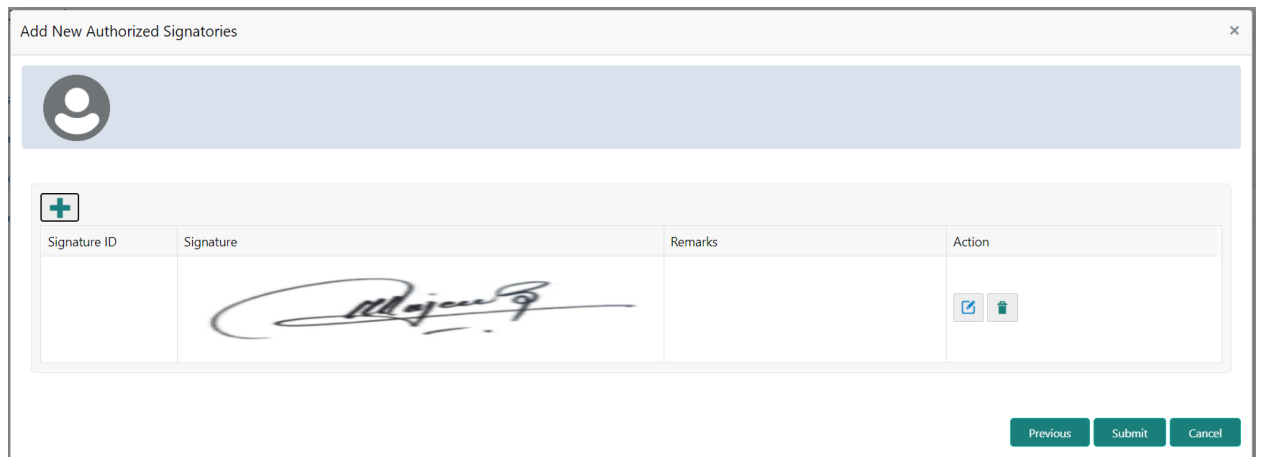
Table 20: Add Signature – Field Description

| 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 36: Add Signatures



- 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).

2.4.5 Assets

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

Prerequisites:

The prerequisites are as follows:

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

→ The **Assets** screen is displayed.

Figure 37: Assets

To update the assets details:

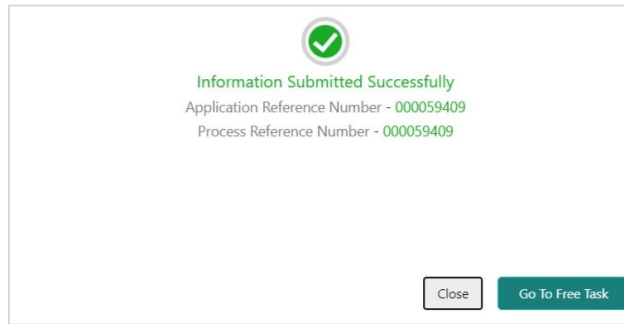
Specify the details about the assets of the corporate customer. For more information on fields, refer to the field description table.

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

Table 21: Assets – Field Description

| Field Name | Description |
|--------------------|----------------------------------------------------------------------|
| Name | Specify the name for the asset. |
| Value | Specify the currency and value of the asset. |
| Description | Specify the description of the details of the assets being captured. |

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



2.5 Review

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

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

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

Figure 38: Free Tasks

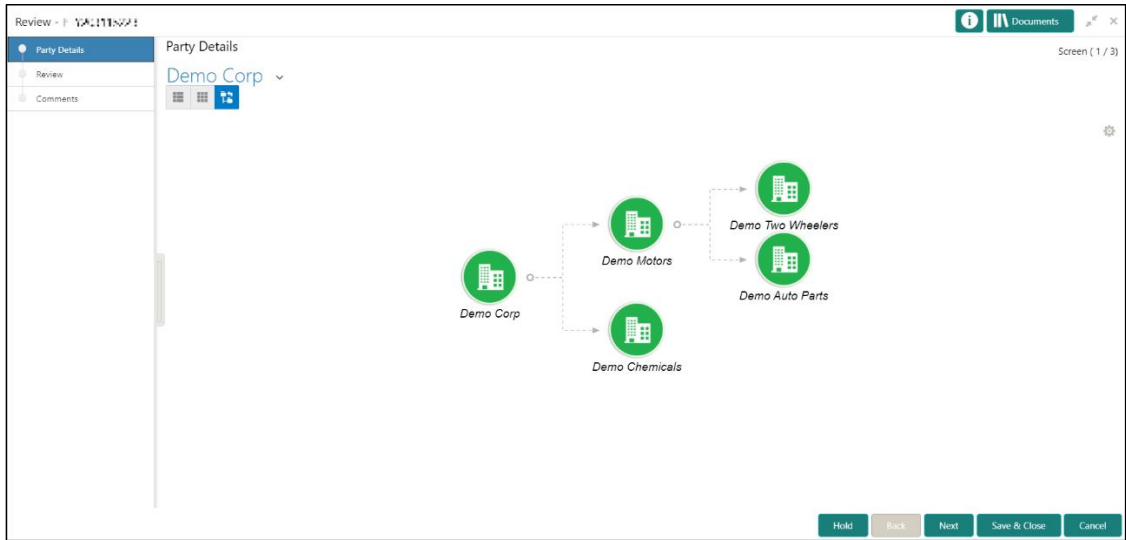
The screenshot shows the 'Free Tasks' interface. At the top, there are navigation buttons: 'Refresh', 'Acquire', and 'Flow Diagram'. Below these is a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Number. The table contains several rows of task data. At the bottom, there is a pagination bar showing 'Page 1 of 210 (1 - 20 of 4189 items)' and navigation arrows.

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|-----------------------------------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| <input type="checkbox"/> Acquire & E... | Medium | Corporate Onboarding | PTT000212370001 | PTT000212370001 | KYC | 21-08-27 | 000 | PTT000212370001 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Party Amendment | PTT000212370002 | APP212371403 | Review | 21-08-25 | 000 | 004841 |
| <input type="checkbox"/> Acquire & E... | Medium | SME Onboarding | PTT000212370003 | PTT000212370003 | Manual Retry | 21-08-24 | 000 | PTT000212370003 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Party Amendment | PTT000212370004 | APP212371404 | Manual Retry | 21-08-25 | 000 | 004842 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Onboarding | PTT000212370005 | PTT000212370005 | Onboarding Enrichment | 70-01-01 | 000 | PTT000212370005 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Onboarding | PTT000212370006 | PTT000212370006 | Onboarding Enrichment | 70-01-01 | 000 | PTT000212370006 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Onboarding | PTT000212370007 | PTT000212370007 | KYC MANUAL RETRY | 70-01-01 | 000 | PTT000212370007 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Onboarding | PTT000212370008 | PTT000212370008 | Manual Retry | 70-01-01 | 000 | PTT000212370008 |
| <input type="checkbox"/> Acquire & E... | Medium | Corporate Onboarding | PTT000212370009 | PTT000212370009 | Recommendation | 21-08-24 | 000 | PTT000212370009 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Onboarding | PTT000212370010 | PTT000212370010 | Manual Retry | 70-01-01 | 000 | PTT000212370010 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Onboarding | PTT000212370011 | PTT000212370011 | Manual Retry | 70-01-01 | 000 | PTT000212370011 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Onboarding | PTT000212370012 | PTT000212370012 | Review | 21-08-24 | 000 | PTT000212370012 |
| <input type="checkbox"/> Acquire & E... | Medium | Retail Onboarding | PTT000212370013 | PTT000212370013 | Manual Retry | 21-08-24 | 000 | PTT000212370013 |

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

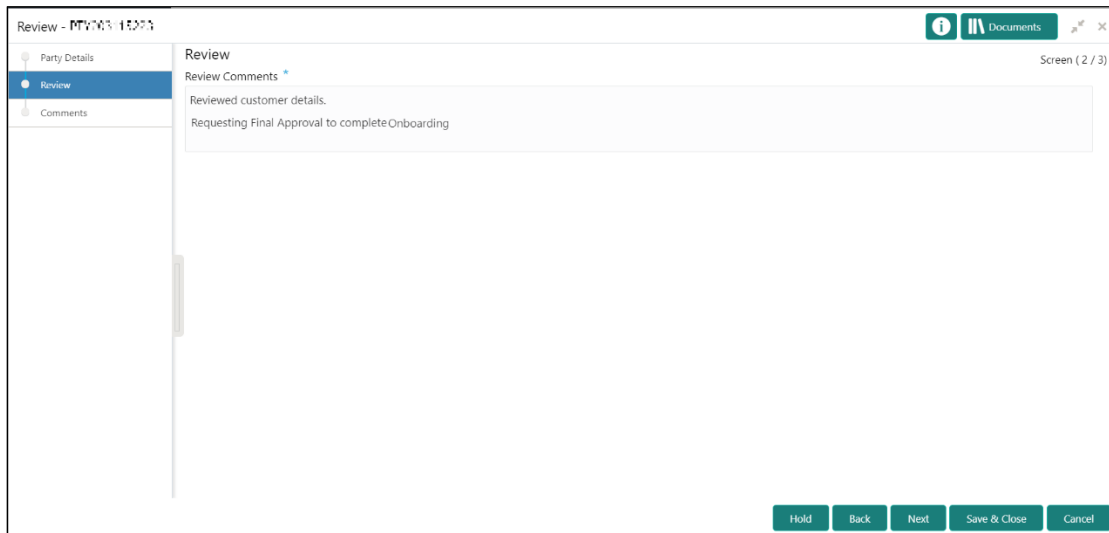
→ The system displays the **Review** screen.

Figure 39: Corporate Customer–Review



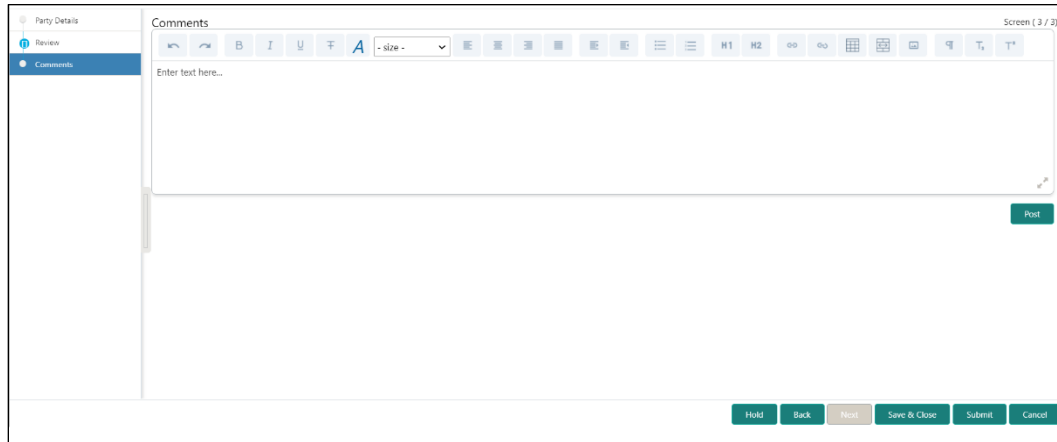
3. To view details captured for the corporate customer, right click on the icon in tree view. Select view option or click on the Party Id hyper link in the List or table view.
4. After reviewing the customer information, click **Next**.
 → The system displays the **Review – Review Comments** screen.

Figure 40: Review – Review Comments

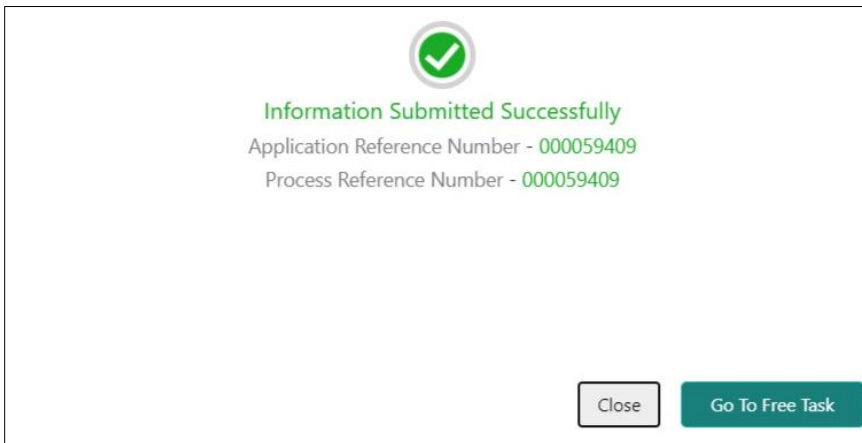


5. Specify the **Review Comments** and click **Next**.
 → The system displays the **Overall Review – Comments** screen.

Figure 41: Review – Overall Comments



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



2.6 Recommendation

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

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

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

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

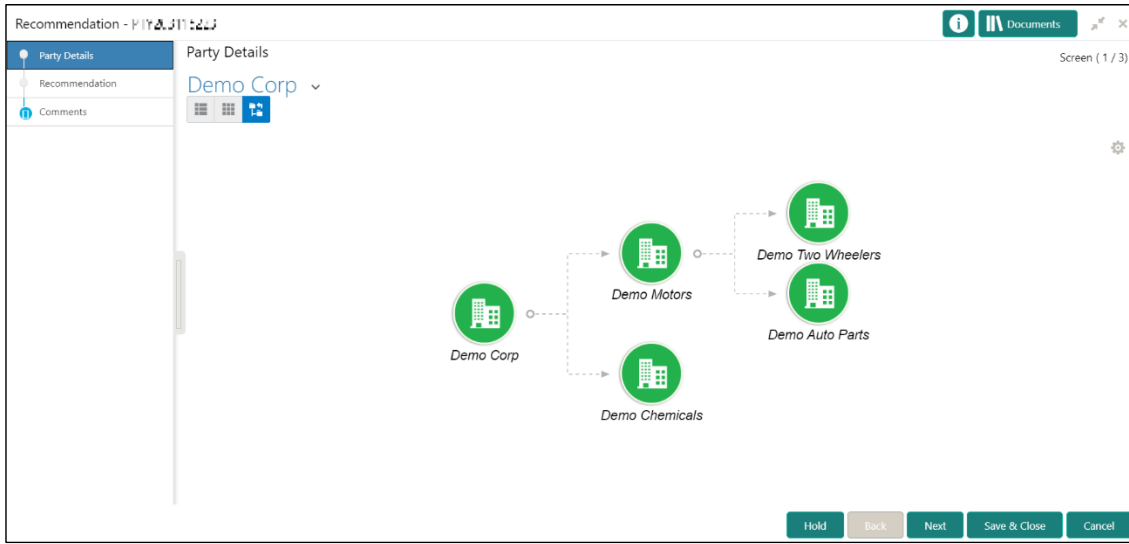
Figure 42: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & E... | Medium | Corporate Onboarding | *15100012101001 | PT000012101001 | KYC | 21-08-27 | 000 | PT00012101001 |
| Acquire & E... | Medium | Retail Party Amendment | *15100012101001 | AP0212371403 | Review | 21-08-25 | 000 | 004841 |
| Acquire & E... | Medium | SME Onboarding | **TY00012307042 | PT000012101001 | Manual Retry | 21-08-24 | 000 | PT00012307042 |
| Acquire & E... | Medium | Retail Party Amendment | **TY00012327808 | AP0212371403 | Manual Retry | 21-08-25 | 000 | 004843 |
| Acquire & E... | Medium | Retail Onboarding | *15100012101001 | STP12101001001 | Onboarding Enrichment | 70-01-01 | 000 | PT00012101001 |
| Acquire & E... | Medium | Retail Onboarding | *15100012101001 | STP12101001001 | Onboarding Enrichment | 70-01-01 | 000 | PT00012101001 |
| Acquire & E... | Medium | Retail Onboarding | **TY00012300004 | PT000012101001 | KYC MANUAL RETRY | 70-01-01 | 000 | PT00012300004 |
| Acquire & E... | Medium | Retail Onboarding | **TY00012300003 | PT000012101001 | Manual Retry | 70-01-01 | 000 | PT00012300003 |
| Acquire & E... | Medium | Corporate Onboarding | *15100012101001 | PT000012101001 | Recommendation | 21-08-24 | 000 | PT00012101001 |
| Acquire & E... | Medium | Retail Onboarding | *15100012101001 | STP12101001001 | Manual Retry | 70-01-01 | 000 | PT00012101001 |
| Acquire & E... | Medium | Retail Onboarding | **TY00012302900 | PT000012101001 | Manual Retry | 70-01-01 | 000 | PT00012302900 |
| Acquire & E... | Medium | Retail Onboarding | **TY00012302902 | PT000012101001 | Review | 21-08-24 | 000 | PT00012302902 |
| Acquire & E... | Medium | Retail Onboarding | *15100012101001 | PT000012101001 | Manual Retry | 21-08-24 | 000 | PT00012101001 |

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

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

Figure 43: Corporate Customer – Recommendation



3. To view details captured for the corporate customer, right click on the icon in tree view. Select view option or click on the Party Id hyperlink in List or table view.
4. After reviewing the customer information, click Next.

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

Figure 44: Recommendation Comments



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

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

Figure 45: Recommendation Decision

Review Summary

Recommendation Decision

Decision:

Comments:

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

7. Select **Recommendation** decision in **Decision** field
8. Input **Recommendation** comments in **Comments** field
9. Click **Action** to Input Recommendation details for each of the Party Information Data Segment
→ The **Onboarding Approval** screen is displayed.

Figure 46: Onboarding Approval

Onboarding Approval

Section: Demographics

Compliant with Bank Policy?

Recommended

Decision:

Details (Non-Compliance to Bank Policy) *

Details of Risk Mitigation

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

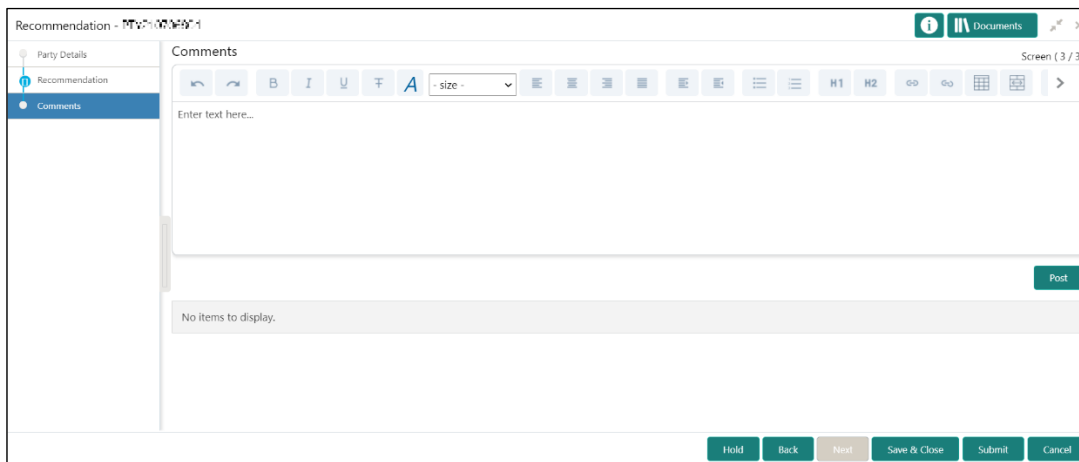
Table 22: Onboarding Approval – Field Description

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

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


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

Figure 47: Recommendation – Overall Comments



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

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



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

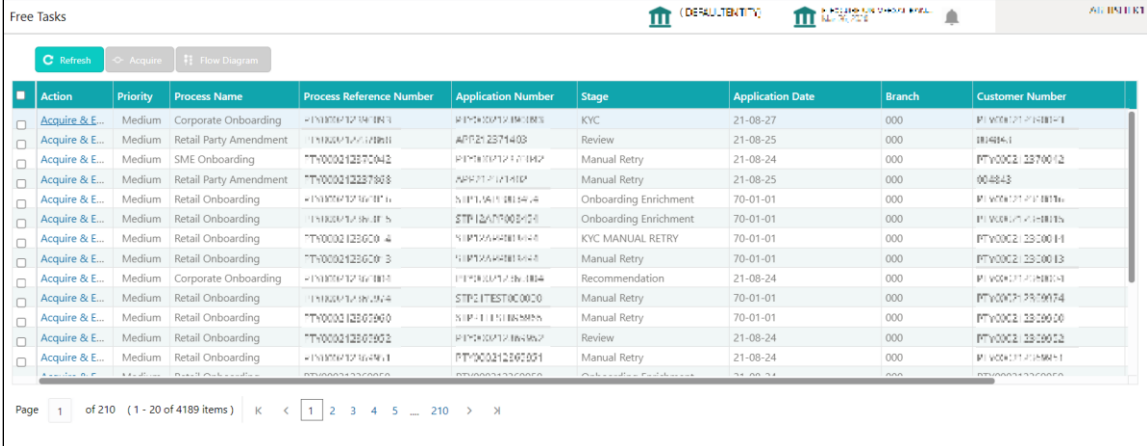
Close [Go To Free Task](#)

2.7 Approval

In this stage, the approver reviews the activity done across all the stages and provides final signoff to approve the customer onboarding. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

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

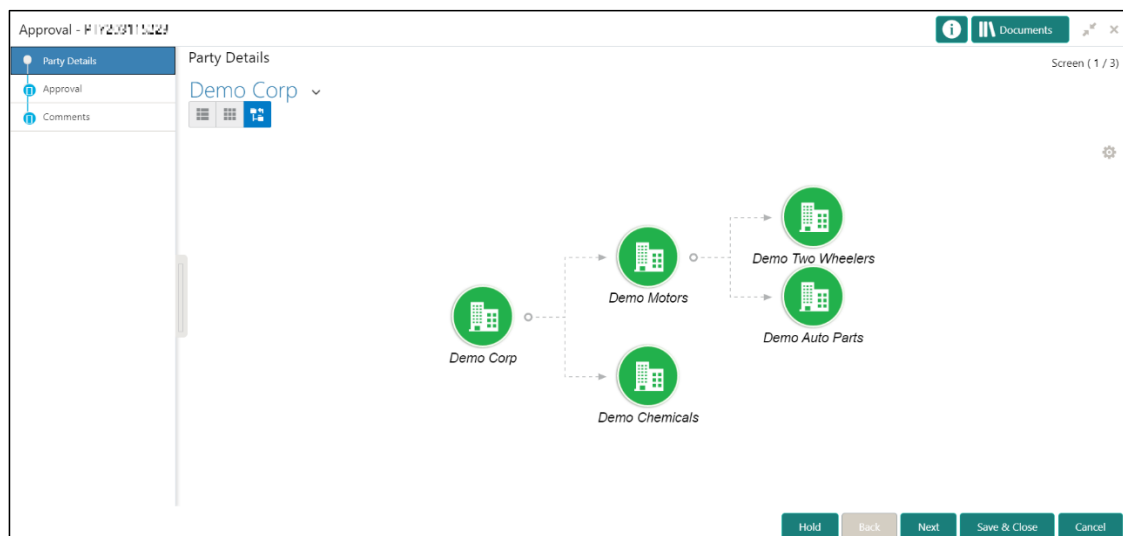
Figure 48: Free Tasks



| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|----------------|----------|------------------------|--------------------------|--------------------|-----------------------|------------------|--------|-----------------|
| Acquire & E... | Medium | Corporate Onboarding | PTV00012370003 | PTV00012370003 | KYC | 21-08-27 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Party Amendment | PTV00012370003 | PTV00012370003 | Review | 21-08-25 | 000 | PTV00012370003 |
| Acquire & E... | Medium | SME Onboarding | PTV00012370003 | PTV00012370003 | Manual Retry | 21-08-24 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Party Amendment | PTV00012370003 | PTV00012370003 | Manual Retry | 21-08-25 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Onboarding | PTV00012370003 | PTV00012370003 | Onboarding Enrichment | 70-01-01 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Onboarding | PTV00012370003 | PTV00012370003 | Onboarding Enrichment | 70-01-01 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Onboarding | PTV00012370003 | PTV00012370003 | KYC MANUAL RETRY | 70-01-01 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Onboarding | PTV00012370003 | PTV00012370003 | Manual Retry | 70-01-01 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Corporate Onboarding | PTV00012370003 | PTV00012370003 | Recommendation | 21-08-24 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Onboarding | PTV00012370003 | PTV00012370003 | Manual Retry | 70-01-01 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Onboarding | PTV00012370003 | PTV00012370003 | Manual Retry | 70-01-01 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Onboarding | PTV00012370003 | PTV00012370003 | Review | 21-08-24 | 000 | PTV00012370003 |
| Acquire & E... | Medium | Retail Onboarding | PTV00012370003 | PTV00012370003 | Manual Retry | 21-08-24 | 000 | PTV00012370003 |

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

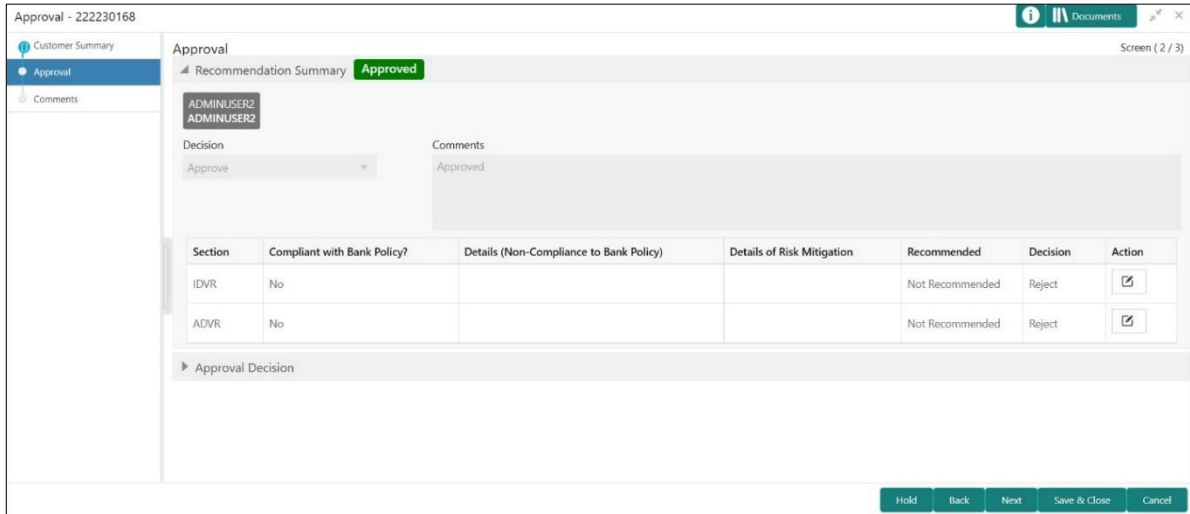
Figure 49: Corporate Customer – Approval



- To view details captured for the corporate customer, right click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view.
- After reviewing the customer information, click **Next**.

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

Figure 50: Approval – Approval Comments



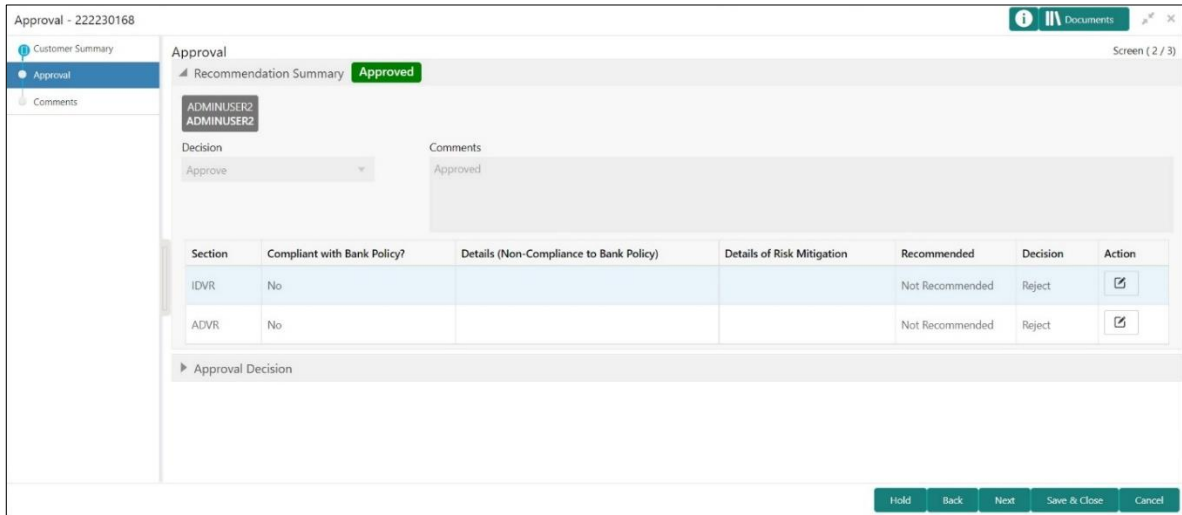
5. View **Recommendation Summary** as **Approved or Rejected** based on the **Recommendation Decision** provided in **Recommendation stage**

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

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

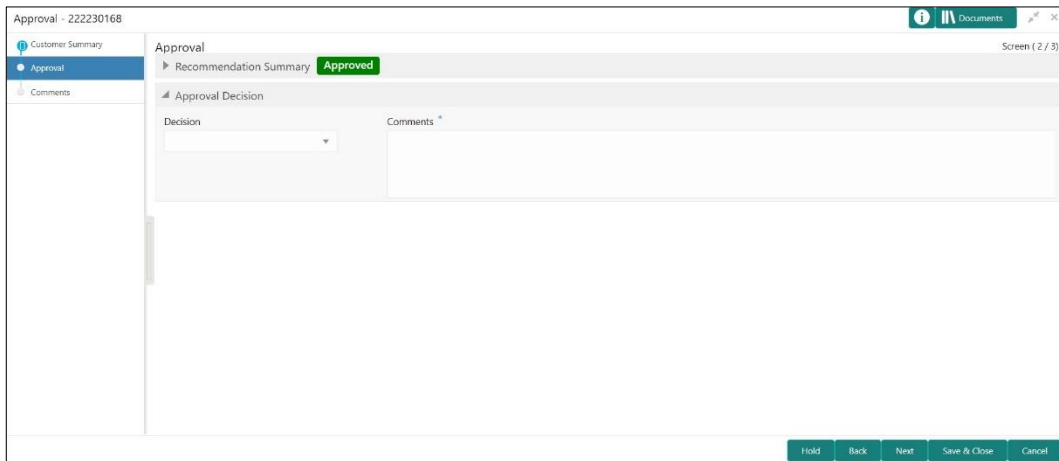
6. Click and Expand **Recommendation Summary** to see **Recommendation Decision** and **Comments** from respective users from Recommendation stage

Figure 51: Recommendation Summary



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

Figure 52: Approval Decision



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

Figure 53: Approval - Comments

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

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

2.8 Amendment

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

NOTE:

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

To initiate the Amendment process:

1. From the home screen, click **Party Services**. Under **Party Services**, click **Corporate**, and then click **Amendment**.
→ The system displays the **Amendment** screen.

Figure 54: Amendment – Enter Customer Id

The screenshot shows the 'Amendment' screen. At the top, there are navigation icons for 'CONFIDENTIALITY', 'ALBUQUEE UNIVERSITY ENH.', and a user profile 'J.B.H. SHERK'. Below the navigation bar is a search bar with the text 'Amend Customer' and a magnifying glass icon.

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

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

Figure 55: Amendment – Corporate Amendment

The screenshot shows the 'Quick Initiation' screen. It contains several sections:

- Organization details:** Fields for Organization Name, Customer Category, Classification Type, Branch Code (006), Upload Logo, Customer Access Group, and Application Priority (Low).
- Industries:** A table with columns for Sector, Industry Group, Industry, Sub Industry, and Action. It currently shows 'No data to display'.
- Credit Rating:** A table with columns for Year, Rating Date, Outlook, Agency, Rating, and Action. It currently shows 'No data to display'.
- Social Media Profiles:** Fields for Official Website, Facebook, and Twitter.

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

3. On **Corporate Amendment** screen, edit the information for the desired fields and submit the task to move to Corporate Amendment - KYC stage. The fields which are marked with asterisk are mandatory. For more information on fields, refer to [Table 5](#).

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

For more information on **KYC** stage, refer to [2.3 KYC](#).

4. To acquire the **Corporate Amendment KYC** task, perform the following steps:
 - a. Navigate to home screen and click **Tasks** in the main menu.
 - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.

- c. Update the status of KYC Check in this stage and submit the KYC task. For more information on enrichment stage, refer to [2.4 Onboarding Enrichment](#).
→ The system moves the task to the **Corporate Amendment – Enrichment** stage.
5. To acquire the **Corporate Amendment Enrichment** task, perform the following steps:
 - a. Navigate to home screen and click **Tasks** in the main menu.
 - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
 - c. Update the desired information in the enrichment stage and submit the task. For more information on review stage, refer to [2.5 Review](#).
→ The system moves the task to the **Corporate Amendment – Review** stage.
6. To acquire the **Corporate Amendment Enrichment** task, perform the following steps:
 - a. Navigate to home screen and click **Tasks** in the main menu.
 - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
 - c. Update the desired information in the enrichment stage, and submit the task to move to following stages in the sequential order:
 - **Corporate Amendment - Review** stage. For more information on review stage, refer to [2.5 Review](#).
 - **Corporate Amendment – Recommendation** stage. For more information on recommendation stage, refer to [2.6 Recommendation](#).
 - **Corporate Amendment – Approval** stage. For more information on approval stage, refer to [2.7 Approval](#).

2.9 Completed Task

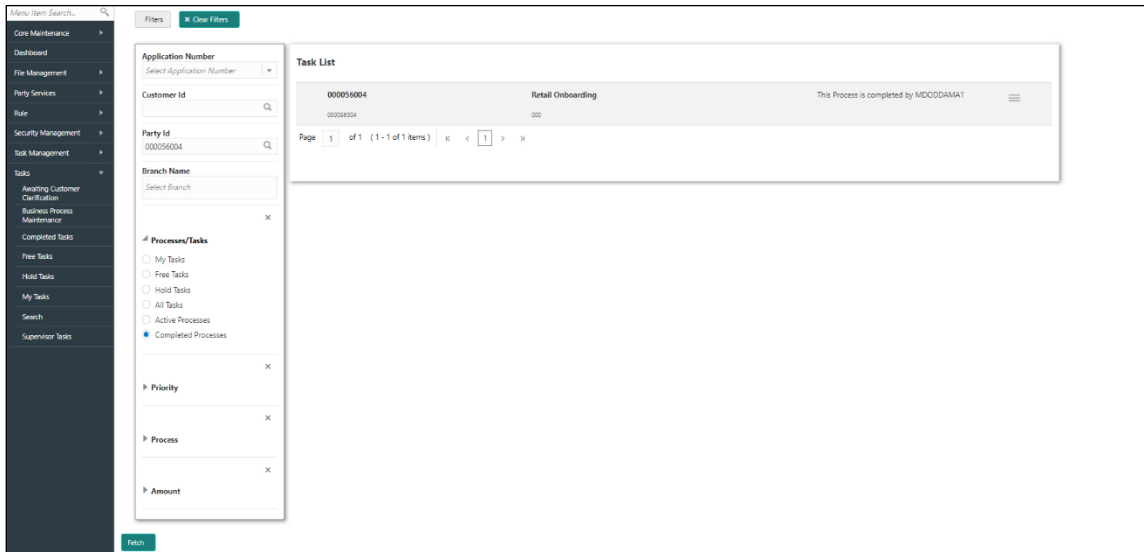
Completed Task functionality is used to view details of different tasks completed by the user and information provided during those tasks.

To view the Completed Tasks:

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

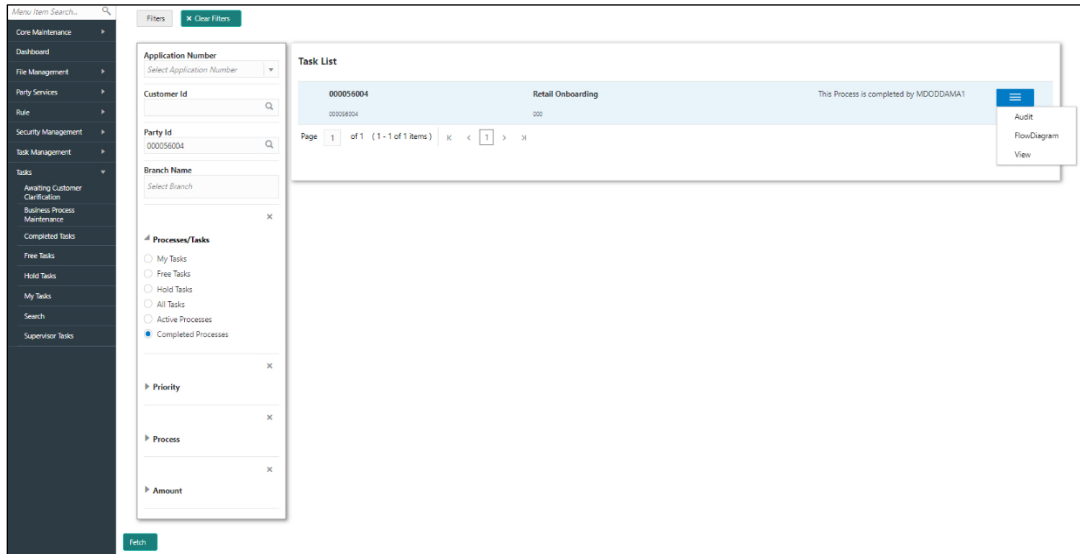
→ The **Task List - Search** screen is displayed.

Figure 56: Task List – Search



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

Figure 57: Tasks List – Completed Tasks



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

3 List Of Menus

1. Amendment - [Amendment](#) (pg. 57)
2. Approval Stage - [Approval](#) (pg. 53)
3. Enrichment Stage - [Onboarding Enrichment](#) (pg. 14)
4. Initiation Stage - [Onboarding Initiation](#) (pg. 6)
5. KYC Stage - [KYC](#) (pg. 11)
6. Recommendation Stage - [Recommendation](#) (pg. 48)
7. Review Stage - [Review](#) (pg. 45)