Financial Institution Onboarding User Guide

Oracle Banking Branch

Release 14.7.0.0.0

Part Number F73002-01

November 2022

ORACLE®

Financial Institution Onboarding User Guide

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

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
https://www.oracle.com/industries/financial-services/index.html

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 1
1.7 Basic Actions 2
2 FI Customer Onboarding 4
2.1 Overview 4
2.2 Onboarding Initiation 6
2.3 KYC 12
2.4 Onboarding Enrichment 15
2.5 Review 48
2.6 Recommendation 51
2.7 Approval 56
2.8 Amendment 60
2.9 Completed Task 62
3 List Of Menus 64

1 Preface

1.1 Introduction

This guide provides step-by-step instructions to onboard a Financial Institution (FI) customer using Oracle Banking Enterprise Party Management.

1.2 Audience

This manual is for the Bankers responsible for onboarding FI 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

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

Symbol	Function
	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	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.

Action	Description
	• 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 FI Customer Onboarding

2.1 Overview

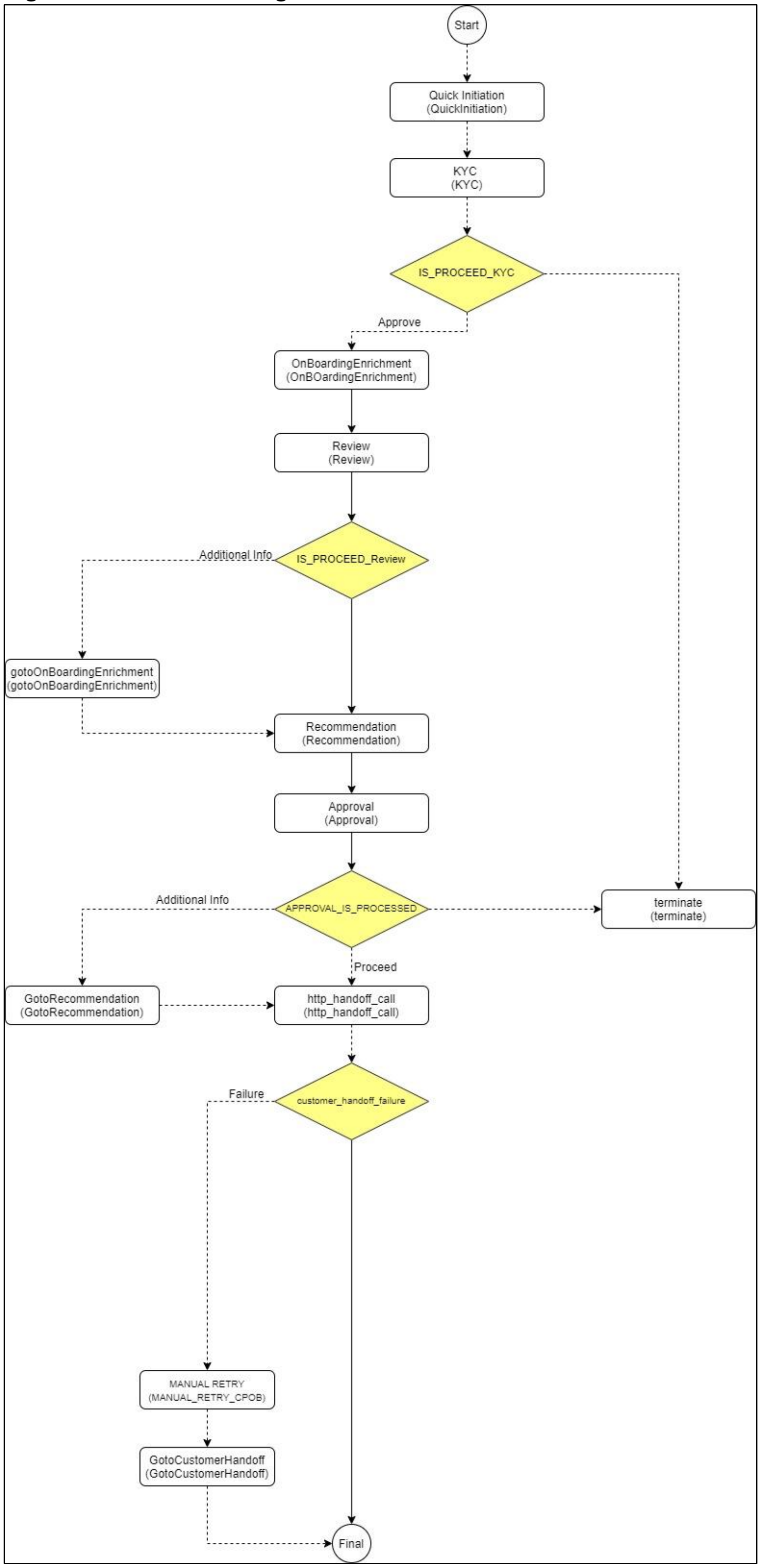
FI Customer Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service. Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank there would be RM for every FI customer, the respective RM would take care of the customer to successfully onboard into the bank. The various activities performed for the FI Customer Onboarding process are:

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

2.1.1 Process Flow Diagram

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

Figure 1: FI Onboarding Process Flow



2.2 Onboarding Initiation

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

Prerequisites:

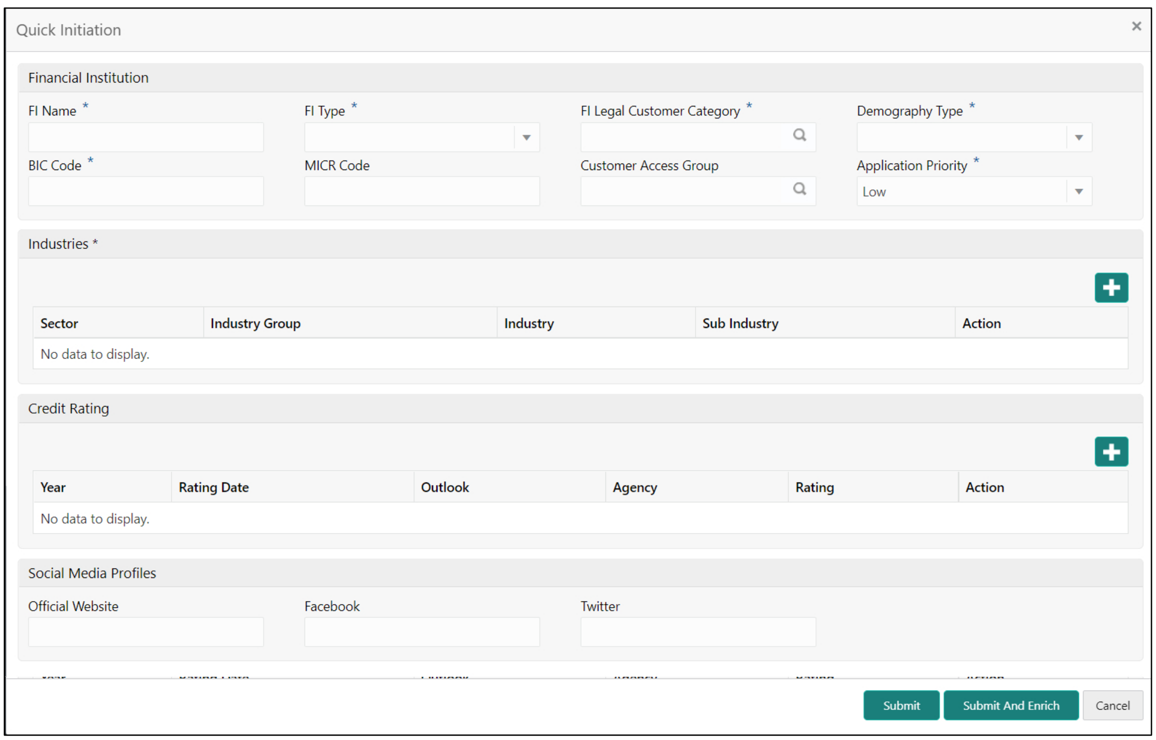
Before you begin, log in to the application **Home** page. For information on how to log in, refer to the *Getting Started User Guide*.

To initiate the Onboarding process:

1. On the Home page, click **Party Services**. Under **Party Services**, click **Financial Institution** and under **Financial Institution** click **Initiation**.

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

Figure 2: FI Quick Initiation



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

Table 4: Quick Initiation – Field Description

Field Name	Field description
FI Name	Specify the Registered Name of the FI.
FI Type	Select the type of the FI from the drop-down values – Conglomerate and Single.
FI Legal Customer Category	Select the category to which the FI belongs.
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.
BIC Code	Provide the BOC Code of the FI.
MICR Code	Provide the MICR code of the FI.
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	Select the priority of Party Onboarding application.
Sector	Specify the industry Sector to which the corporate belongs. For example, • Energy • Real Estate • Utilities • Consumer Staples, etc.

Field Name	Field description
Industry Group	Specify the industry group within the sector. For example, • Software • Hardware • Semiconductor Industry Groups within Information technology Sector
Industry	Specify the industry within the industry group. For example, IT services and Software Products within Software.
Sub Industry	Specify the sub-Industry within the Industry. For example, • IT Consulting Services • Data Processing Services • Internet Services within IT services
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 FI Customer.
Facebook	Specify the Facebook URL for the FI.
Twitter	Specify the FI’s twitter handle.

3. 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.

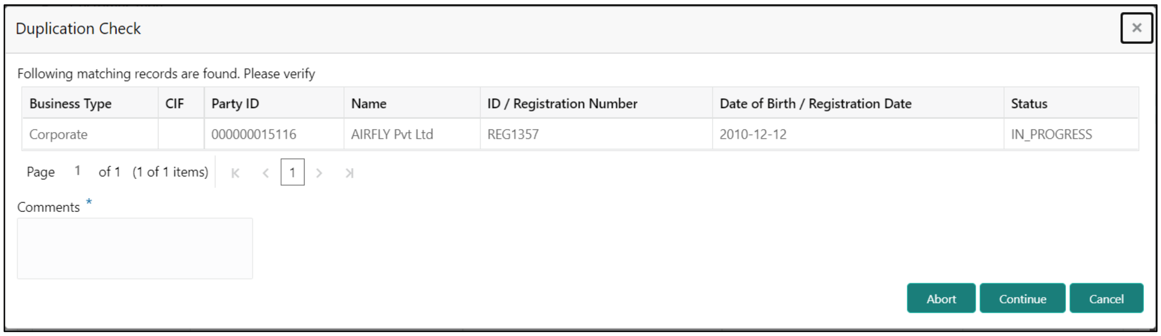
   If there is a duplicate customer/s existed in the system. It will display the list of customers with same name. User will have facility to

   a. Discard the Customer Onboarding or

   b. Go ahead and save it or

c. Cancel and go back to previous screen

Figure 3: Initiation – Duplication Check



4. Click **Next**.

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

Figure 4: Initiation – Address

5. Add Address by clicking on the + button. On **Address** segment, specify the address details. For more information on fields, refer to the Table 5: Add Address – Field Description.

Figure 5: Initiation – Add Address

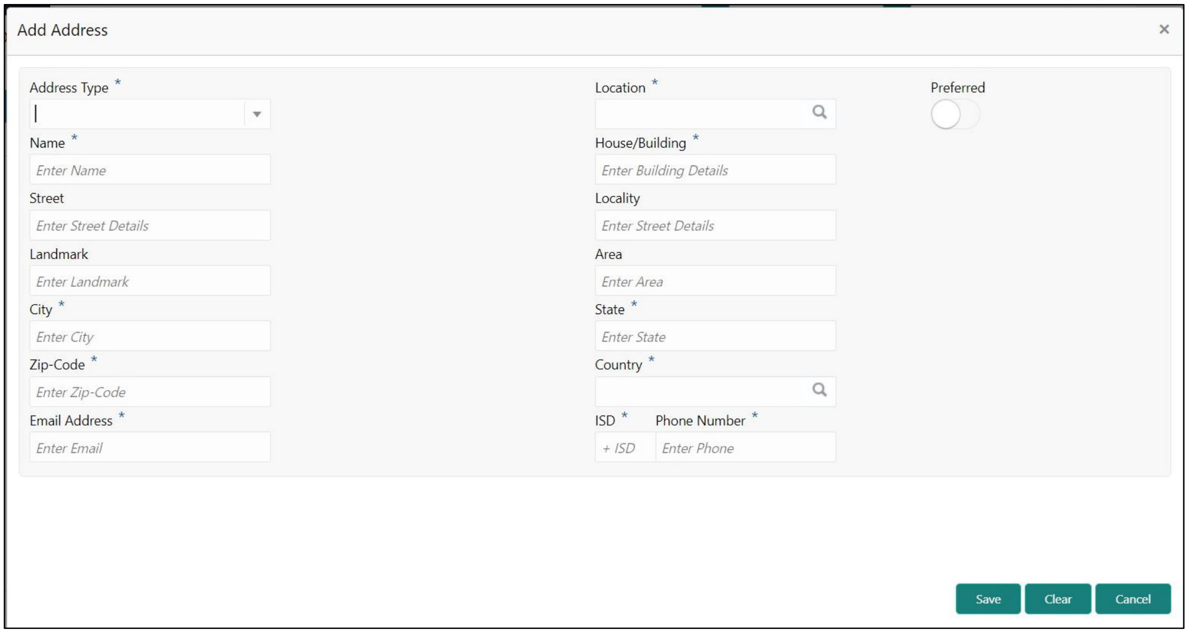


Table 5: Add Address – Field Description

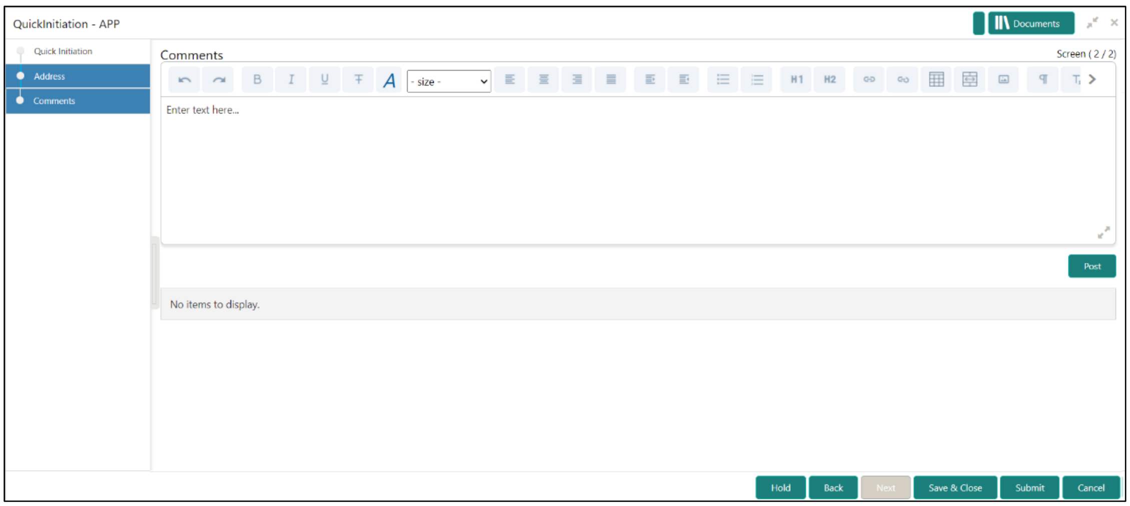
Field Name	Description
Address Type	Select the address type from the drop-down menu.
Location	Select the Location from the list of values. This pertains to a particular area in a country
Name	Specify the name of the customer.
House/Building	Specify the building name of the customer.
Street	Specify the street name of the customer.
Locality	Specify the locality of the customer.
Landmark	Specify the landmark of the customer.
Area	Specify the Area of the customer.
City	Specify the city of the customer.
State	Specify the state of the customer.

Field Name	Description
Country	Click search icon and select country from the list of values.
Zip Code	Specify the postal code for the address
Email Address	Specify the Email Id of the customer.
Phone Number	Specify the contact number of the customer.

6. Click **Next**.

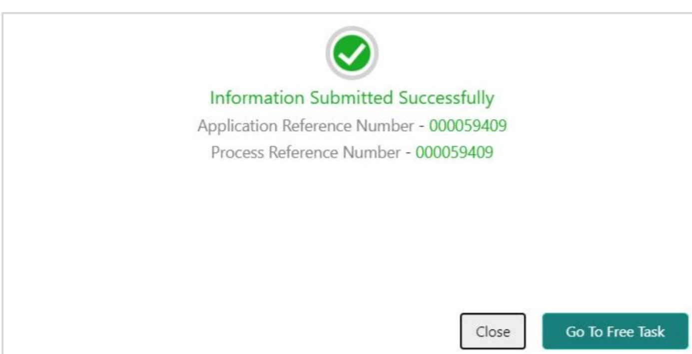
→ The system displays the **Initiation – Comments** screen.

Figure 6: Initiation – Comments



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

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



2.3 KYC

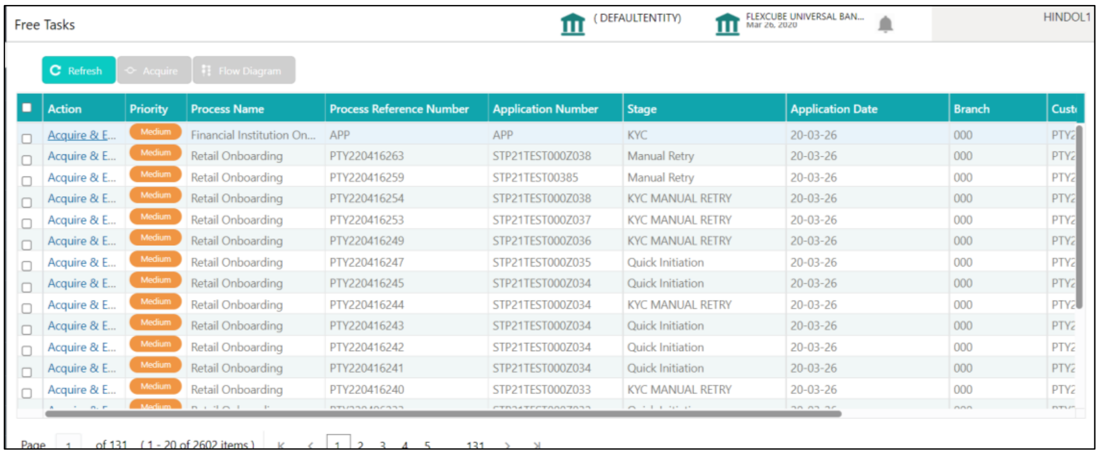
In this stage, the Relationship Manager can capture KYC details about the FI customer to be onboarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

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

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

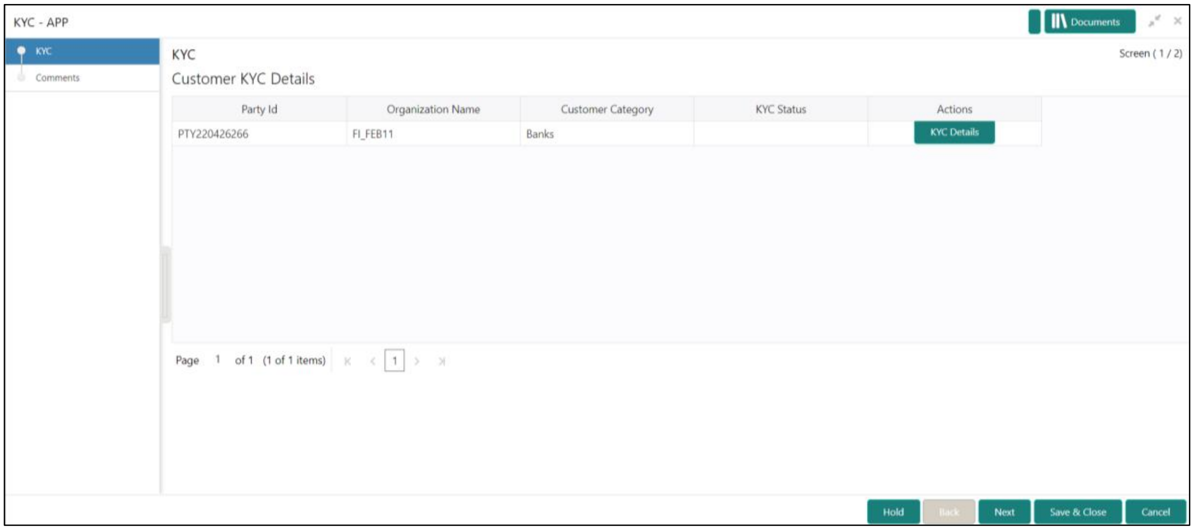
Figure 7: Free Tasks



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

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

Figure 8: KYC Details



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

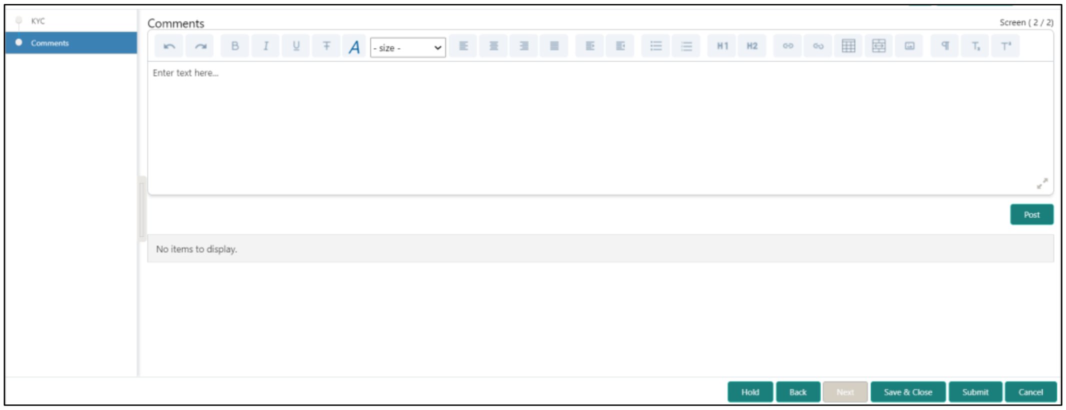
Table 6: KYC Details – Field Description

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.

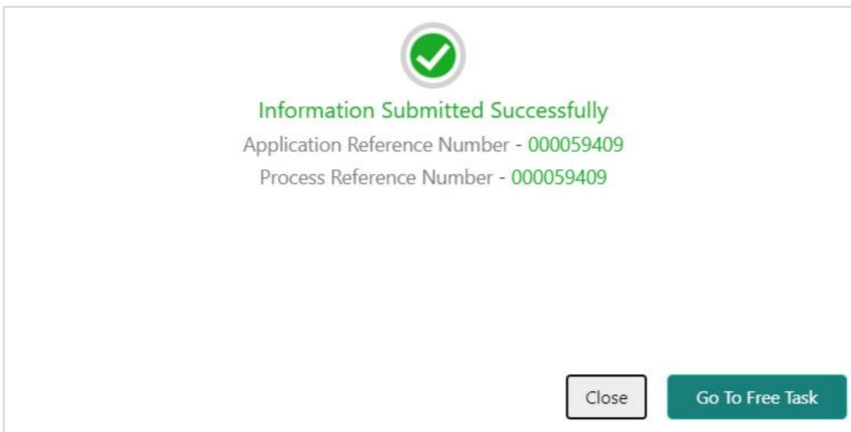
4. Once details are updated, click **Next**.

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

Figure 9: KYC – Comments



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



2.4 Onboarding Enrichment

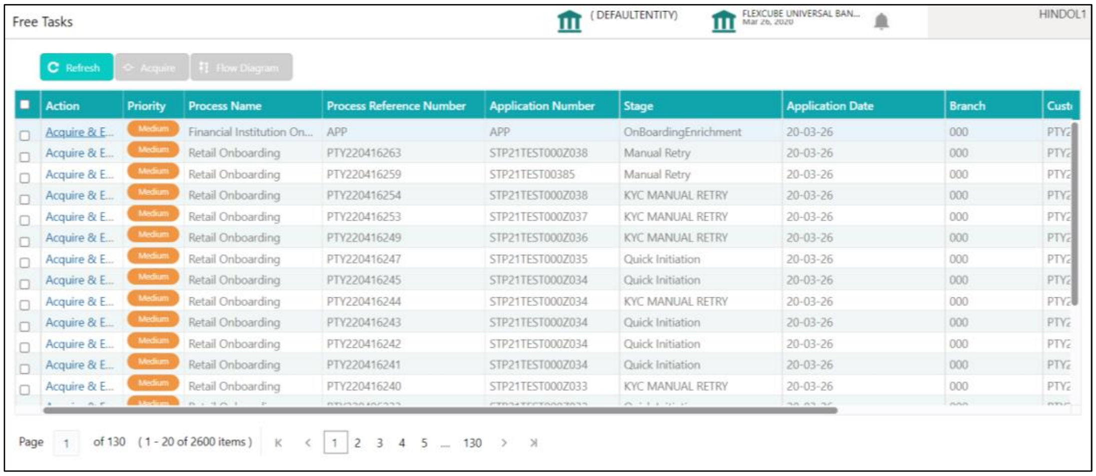
In this stage, the Relationship Manager can capture detailed information about the FI customer to be added in Oracle Banking Enterprise Party Management.

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 10: Free Tasks



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

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

Figure 11: FI 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. More Info
   b. Add Customer
   c. View
   d. Quick View
   e. Configure

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 2.4.5. • Customer Profile • Financial Profile • Stakeholders • Assets

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

Figure 12: FI Onboarding Enrichment – Tree View

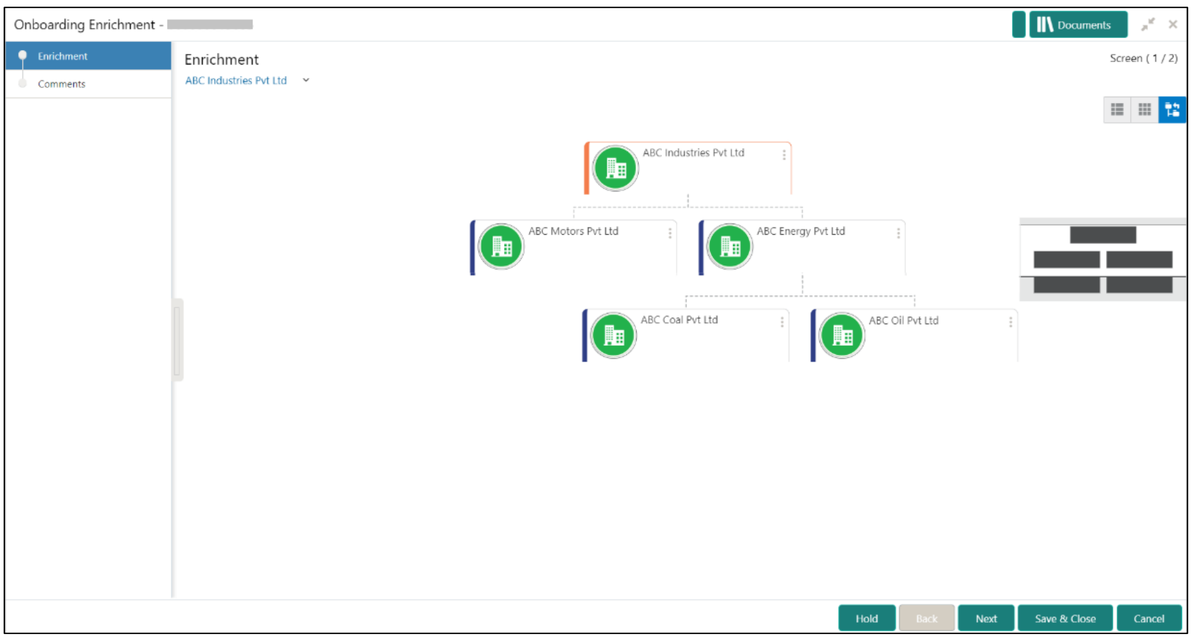


Figure 13: FI Onboarding Enrichment – List View

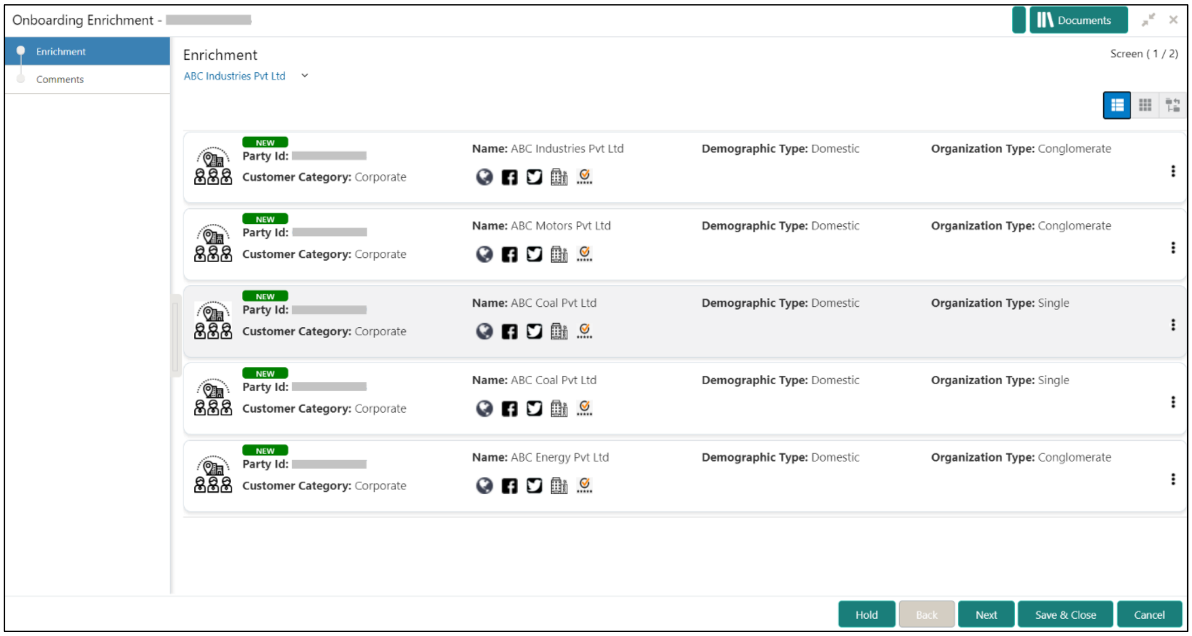
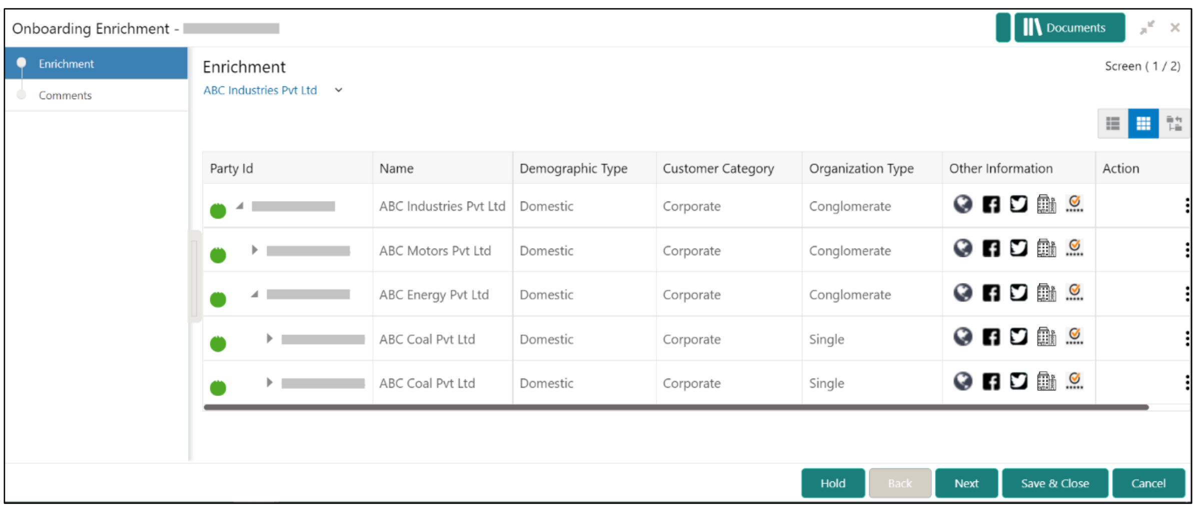


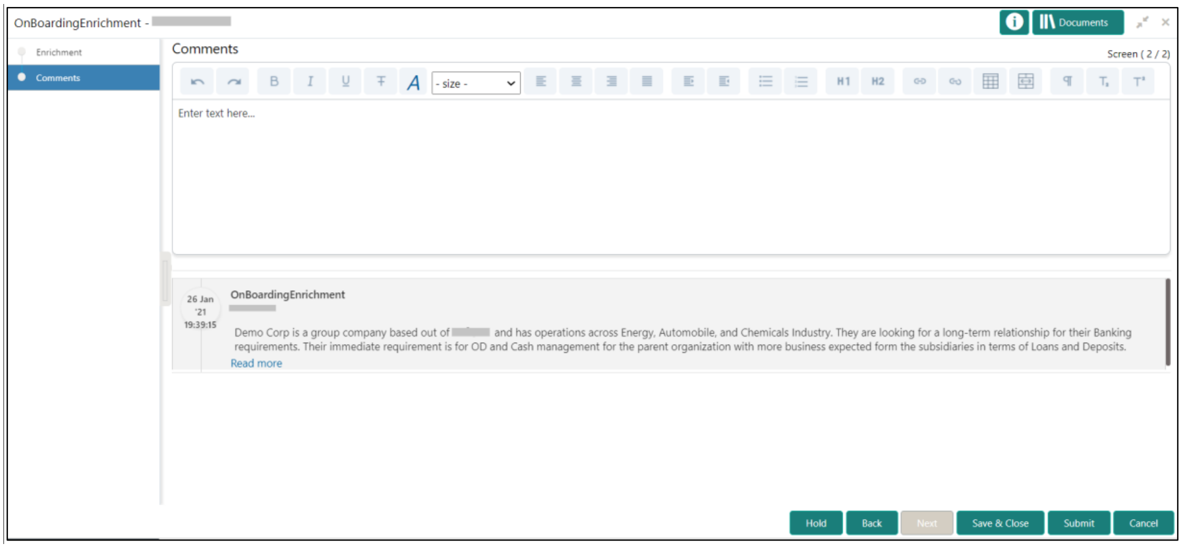
Figure 14: FI Onboarding Enrichment – Table View



4. Click **Next**.

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

Figure 15: Enrichment – Comments



NOTE: 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 **Submit**.

2.4.1 Customer Profile

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

Topics:

- *Basic Info*
- *Address*
- *Rating*

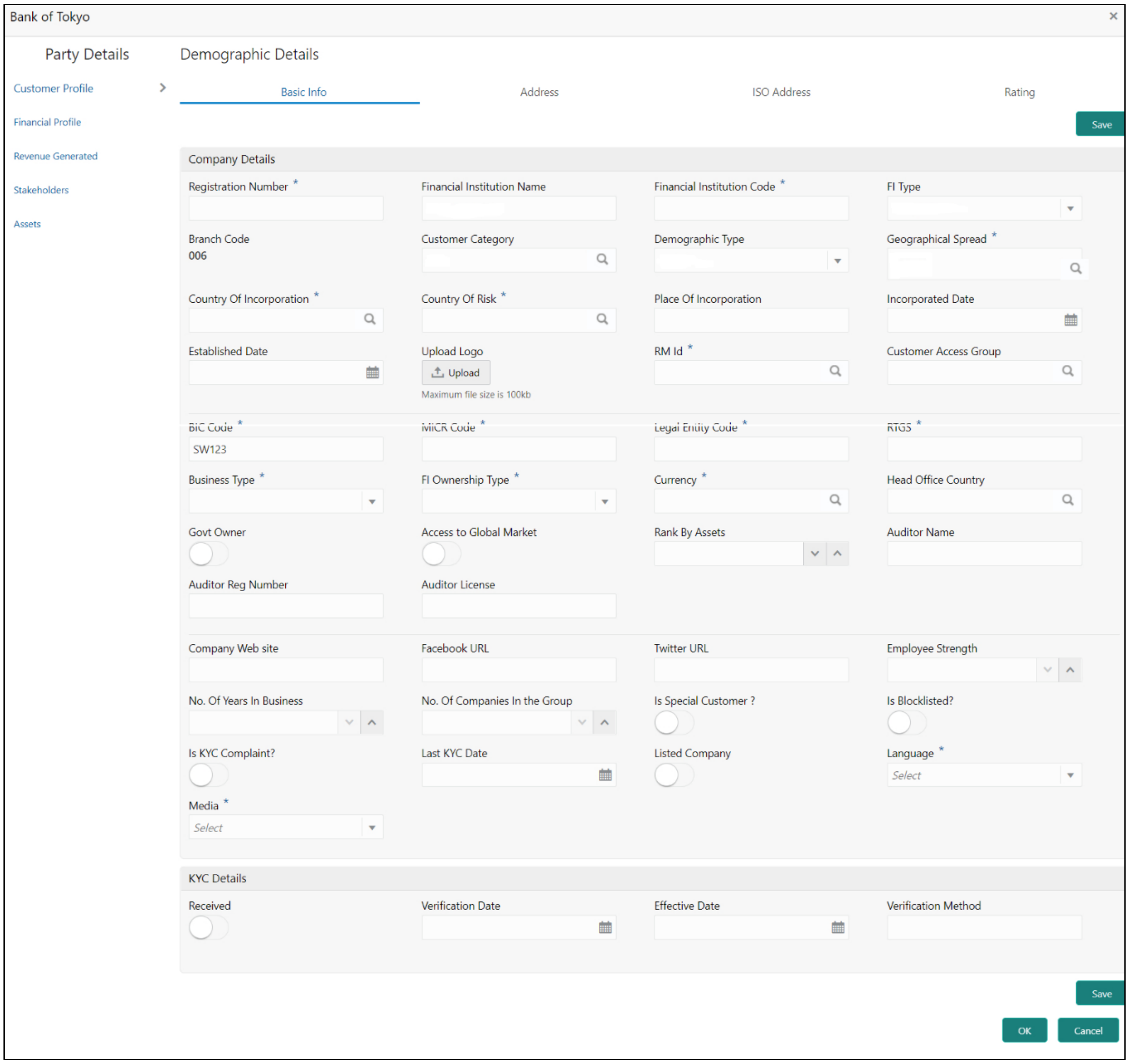
2.4.1.1 Basic Info

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

Prerequisites:

Before you begin, acquire the enrichment task and select **Configure** option to enrich the desired FI 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.
Financial Institution Name	Specify the Financial Institute name.
Financial Institution Code	Specify the Financial Institute code.
FI Type	Select the type of FI.
Branch Code	Specify the branch code. **NOTE:** For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details.
Customer Category	Click the search icon and select the desired value from the list of values.
Demography Type	Specify the company demography from the drop-down values: • Global • Domestic
Country of Incorporation	Click the search icon and select the country code from the list of values.
Country of Risk	Click the search icon and select country code from the list of values.

Field Name	Description
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 FI customer.
RM ID	Select the RM to be associated with the customer.
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.**
BIC Code	Specify the BIC Code of the FI.
MICR Code	Specify the MICR Code of the FI.
Legal Entity Code	Specify the Legal Entity Code of the FI.
RTGS	Specify the RTGS Code of the FI.
Business Type	Specify the Business Type of the FI.
FI Ownership Type	Specify the ownership type of the FI.
Currency	Specify the Currency Code of the FI.
Head Office Country	Specify the Head Office location of the FI.
Govt Owner	Specify if the owner of the FI is a Govt Official.
Access to Global Market	Specify if FI has access to Global Marker.

Field Name	Description
Rank by Assets	Specify the Rank by Assets.
Auditor Name	Specify the Auditor Name.
Auditor Reg Number	Specify the Auditor Reg. Number.
Auditor License	Specify Auditor License.
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 FI is in business.
No. Of Companies In the Group	Specify the number of companies that are part of the FI group.
Is Special Customer?	Mention if FI is in special Customer Category.
Is Blocklisted?	Mention if FI is in Block list.
Is KYC Complaint?	Specify if FI is KYC Complaint.
Last KYC Date	Specify the last KYC Date of the FI.
Listed Company	Specify if the FI is listed company.
Language	Specify the preferred language to be used for communication.
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.

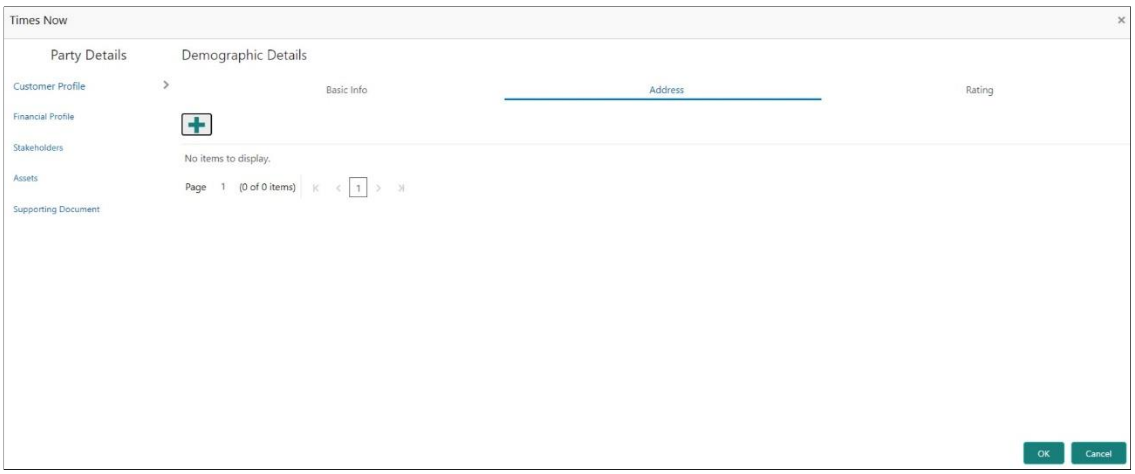
Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI 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.

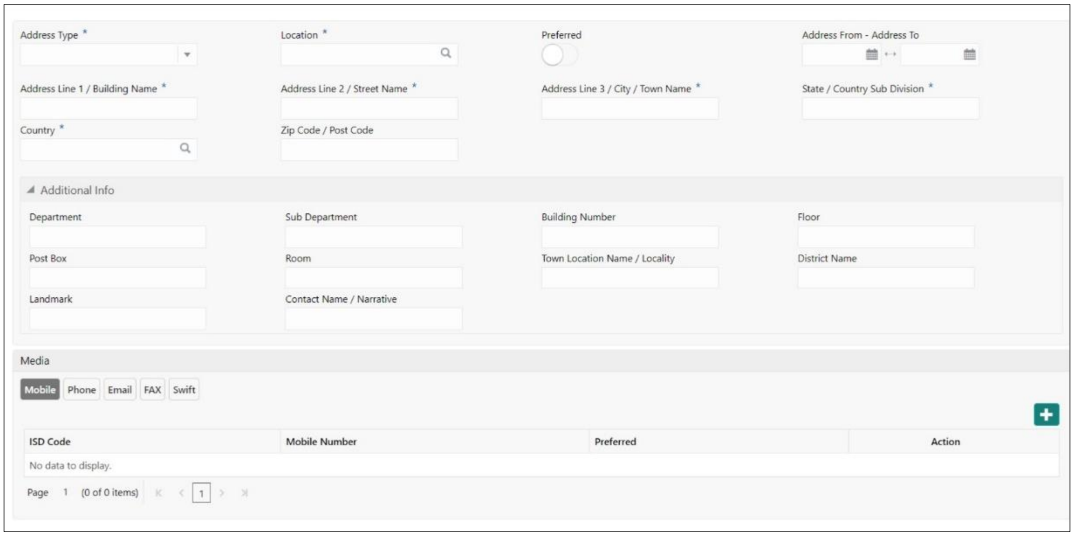
Figure 17: Demographic Details – Address Details



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

   → The **Add 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)

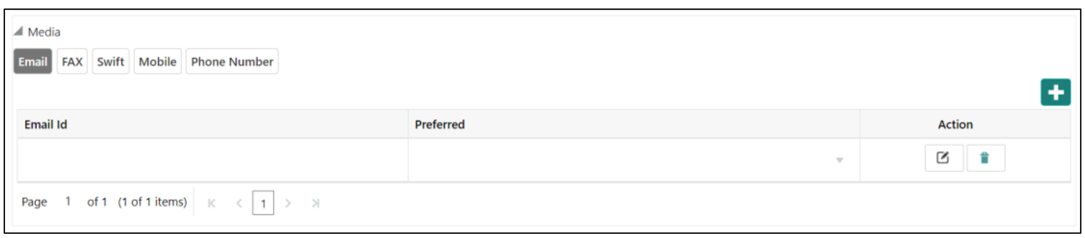


Table 11: Media (Email) – Field Description

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)

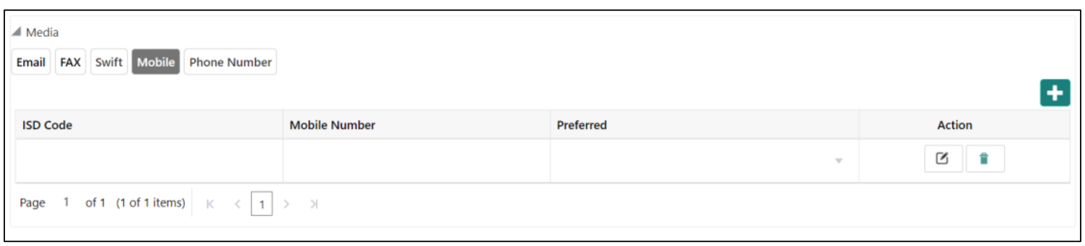


Table 13: Media (Mobile) – Field Description

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)

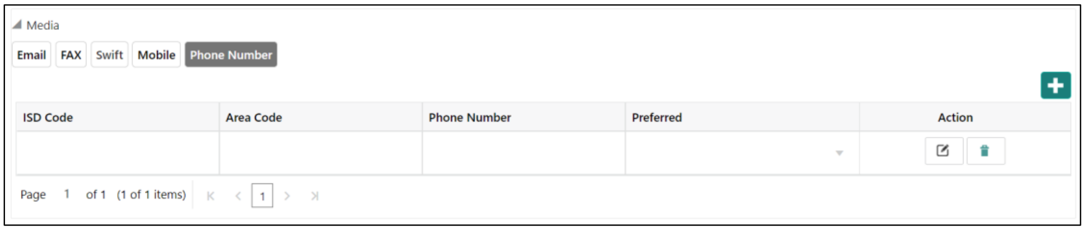


Table 14: Media (Phone Number) – Field Description

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)

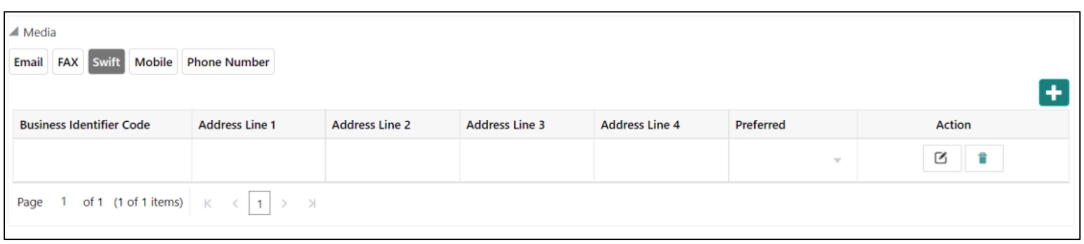


Table 15: Media (SWIFT) – Field Description

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 FI 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 FI 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 FI 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 FI 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 FI 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 **Add Financial Profile** screen is displayed.

Figure 25: Add 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.
Balance Sheet Size	Specify the balance sheet size of the FI for the selected year.
Operating Profit	Specify the operating profit of the FI for the selected year.
Net Profit	Specify the net profit of the FI 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.

Field Name	Description
Capital Adequacy Ratio	Specify the Capital Adequacy Ratio.
Cost to Income Ratio	Specify the Cost to Income Ratio.
Equity	Specify the Equity.
Gross Impaired Loans	Specify the Gross Impaired Loans.
Liquid Assets	Specify the Liquid Assets.
Loan Loss Res/ Impaired Loans	Specify the Loan Loss.
Net loans by deposit and Structured funding	Specify the Net Loans by Deposit.
NPA coverage ratio	Specify the NPA coverage ratio.
NPA ratio	Specify the NPA Ratio.
Return on Avg Equity	Specify the Return on Avg Equity.
Return on Avg Assets	Specify the Return on Avg Assets.
Tier 1 CAR	Specify the Tier 1 CAR.
Total Assets	Specify the Total Assets.
Unreserved Equity	Specify the Unreserved Equity.

2.4.3 Revenue Generated

You can add the details about the **Revenue Generated for each Financial Year** of the business in this section**.**

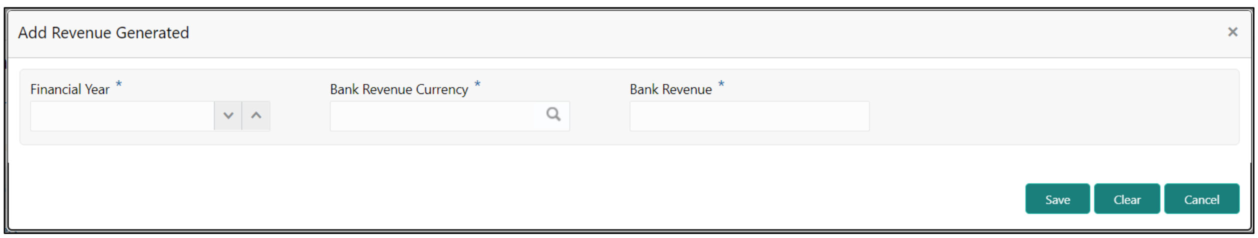
Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment Task, and select **Configure** option to enrich the desired FI 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 **Revenue Generated** screen is displayed

Figure 26: Revenue Generated



2.4.4 Stakeholders

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

Prerequisites:

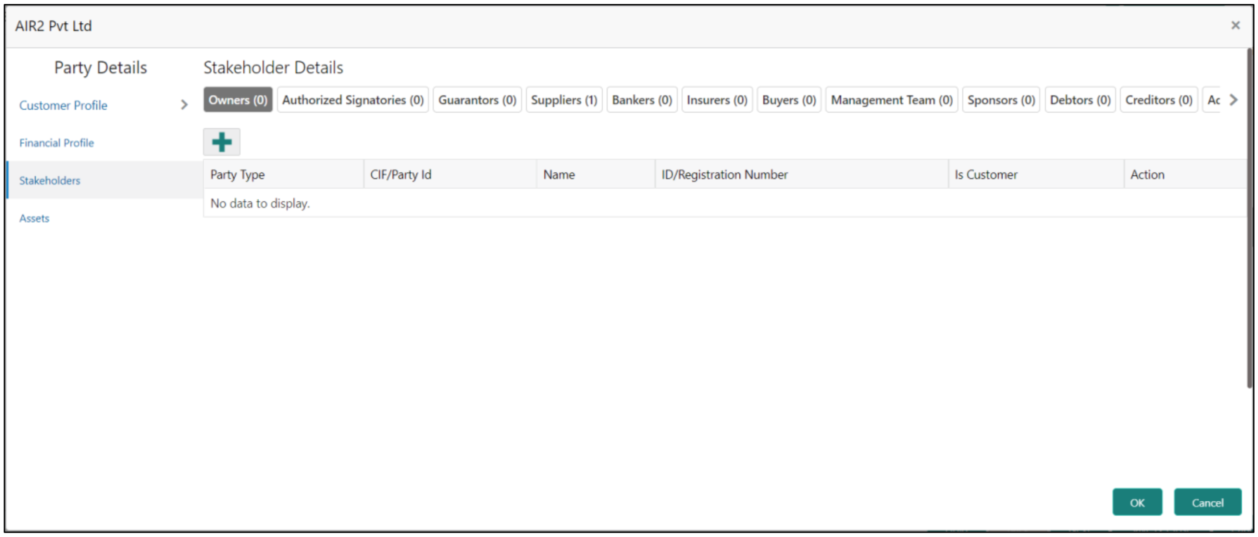
The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI 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 27: Stakeholder Details



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

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

Following stakeholder types are supported for the FI 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:

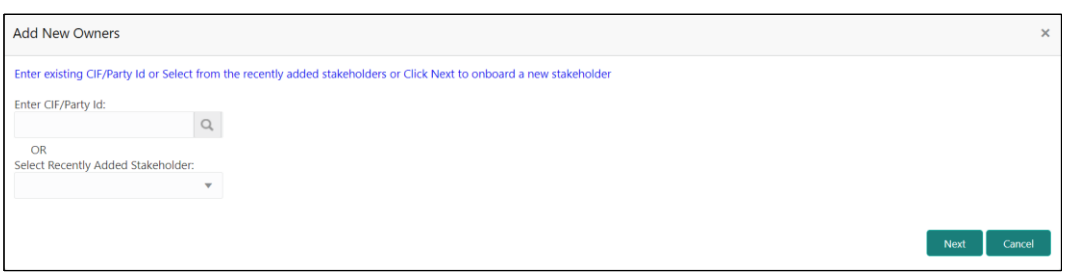
- User should have required access to add a party within a customer access group as stakeholder. For more details, refer **Oracle Banking Party Configuration User Guide.**
- User should have required Personal Identifiable Information (PII) access to add individual stakeholders, if PII fields are configured. 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 28: Add New Owners



2. On the **Add New Owners** screen:

   - Specify the existing CIF if the stakeholder is an existing customer.
   - Specify the existing Party Id if the stakeholder is an existing party but not a customer (or) select from the list of the recently added stakeholders to the same application.

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

Figure 29: Search Party – Individual

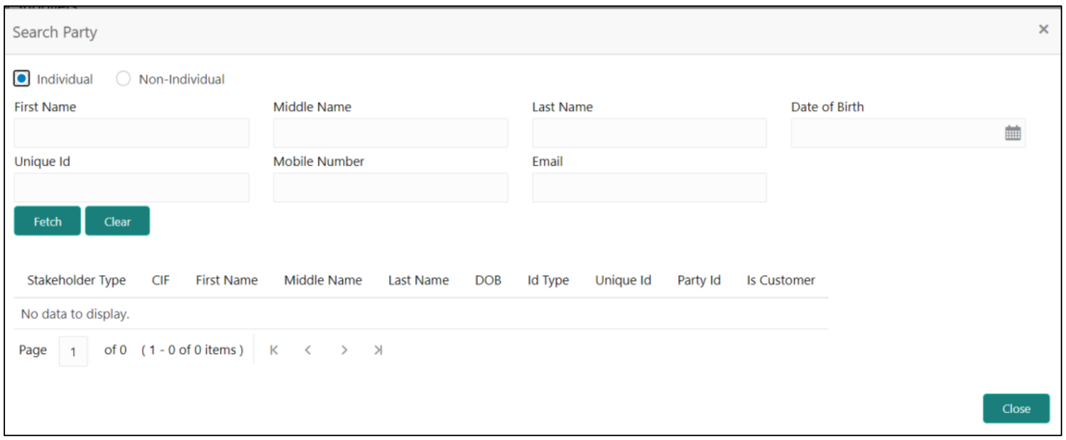
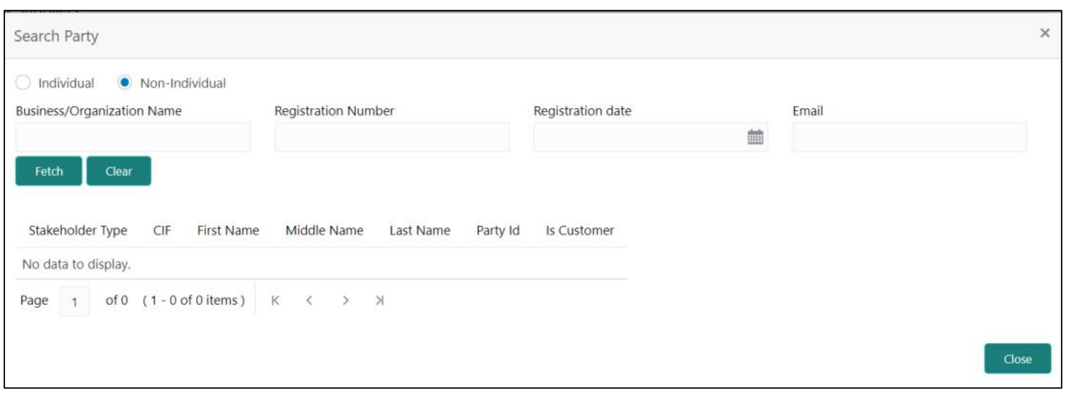


Figure 30: Search Party – Non-Individual



3. After you specify the CIF/Party Id for the existing customer, Click **Next**.

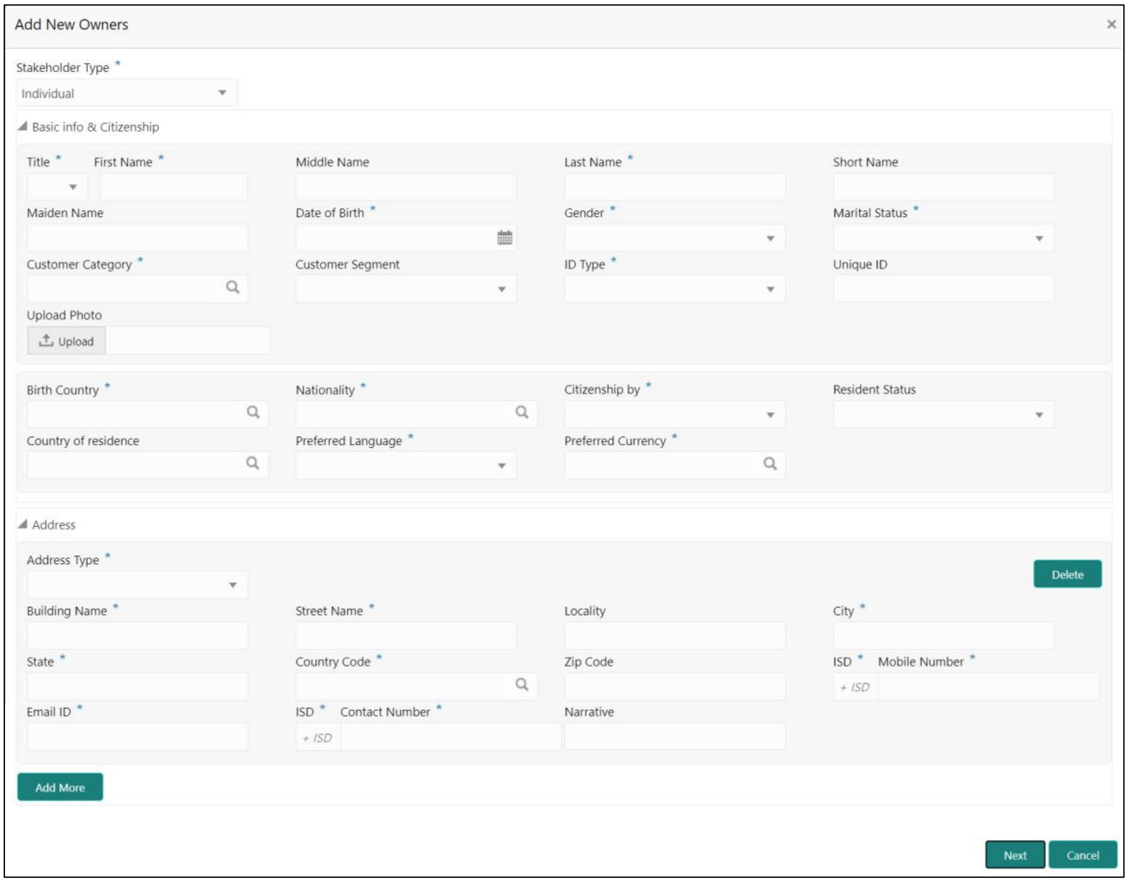
   → The **Add New Owners** screen is displayed to add a relationship-specific attribute for the stakeholder.

NOTE: User should have required access to add a party within a customer access group as relationship.

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 31: 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	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 Maintenance User Guide.**
ID Type	Select the ID type from the drop-down values.

ORACLE

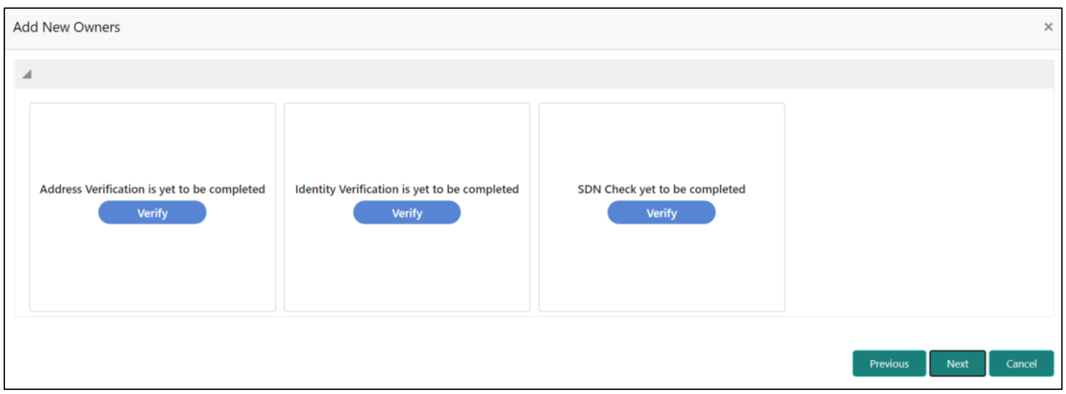
Field Name	Description
Unique ID	Specify the unique ID of the new stakeholder.
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click the search icon and select the birth country from the list of values.
Nationality	Click the search icon and select the nationality of the stakeholder 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.
Building Name	Specify the building name of the new stakeholder.
Street Name	Specify the street name of the new stakeholder.
Locality	Specify the locality of the new stakeholder.
City	Specify the city of the new stakeholder.
State	Specify the state of the new stakeholder.
Country Code	Click the search icon and select country code from the list of values.

Field Name	Description
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 32: Add New Owners - KYC



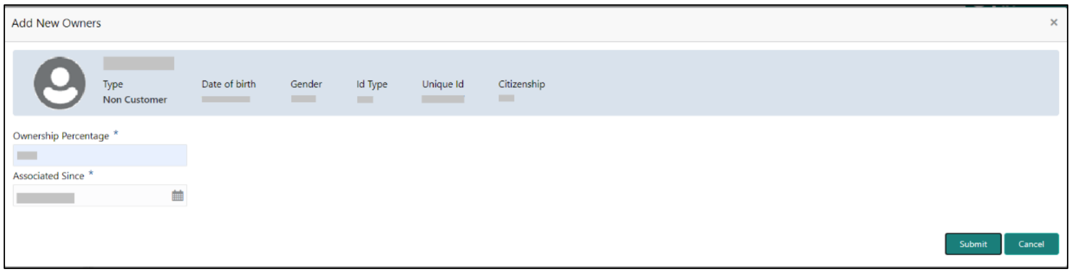
c. On the **Add New Owners – KYC** screen, update the KYC Details.

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 33: 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.

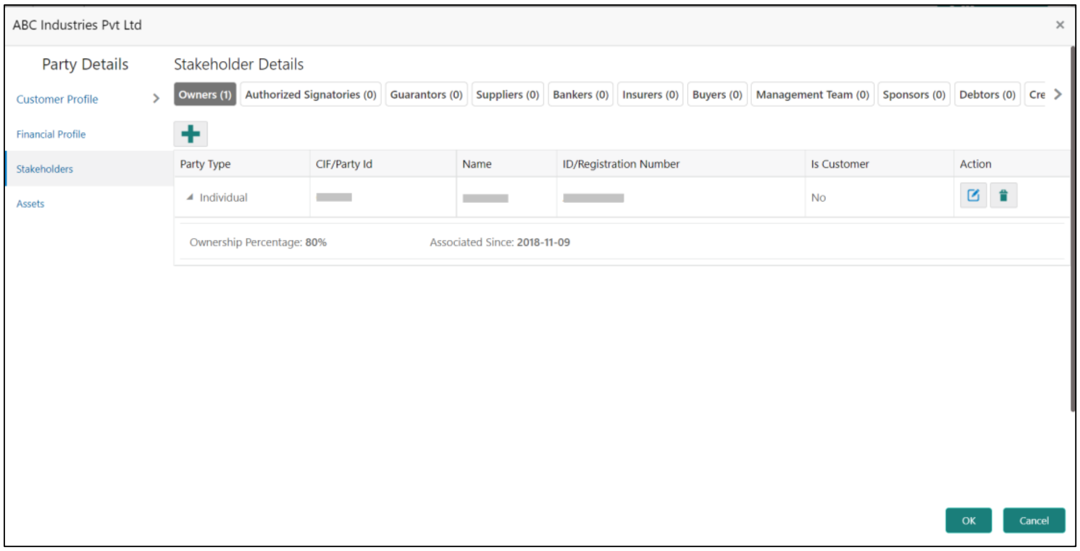
Table 19: Financial Profile – Field Description

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 34: New Stakeholder Added

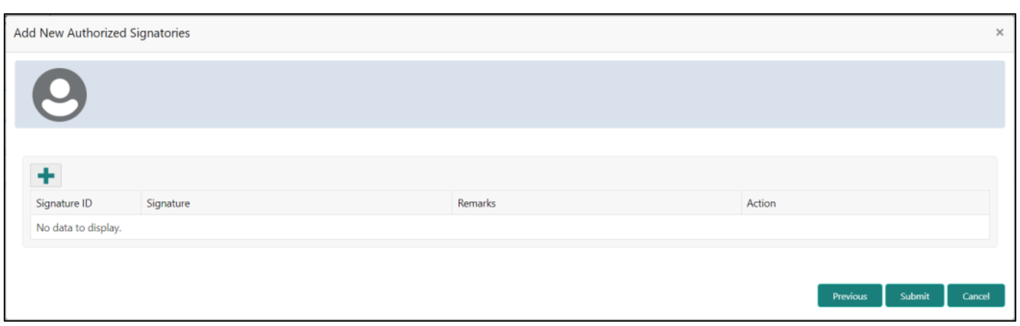


NOTE: If the stakeholder is an existing customer or an existing Party, then the linkage is based on the CIF/Party Id. In case a new stakeholder is being added, the system will generate a Party Id for the newly added stakeholder. This Party Id is used to establish a link between the new customer and stakeholder.

2.4.5 Signature Upload

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

Figure 35: Signature Upload Screen



1. On the **Signatures** screen, click the icon.

→ The **Add Signature** pop-up screen is displayed.

Figure 36: Add Signatures

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

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

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

Figure 37: 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).

2.4.6 Assets

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

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI 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 *Revenue* Generated

You can add the details about the **Revenue Generated for each Financial Year** of the business in this section**.**

Prerequisites:

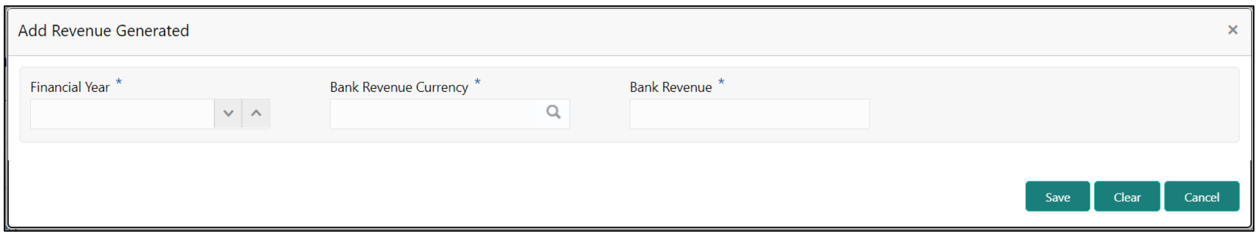
The prerequisites are as follows:

5. Acquire the enrichment Task, and select **Configure** option to enrich the desired FI customer with additional information. . For more information, refer to *Onboarding Enrichment*.

6. Add the details in the **Customer Profile** section. For more information, refer to *Customer Profile*.
7. Add the details in the **Financial Profile** section. For more information, refer to *Financial Profile*.
8. On the **Party Details** screen, click on the **Stakeholder Details** section. For more information, refer to *Basic Info*.

   The **Revenue Generated** screen is displayed

Figure 26: Revenue Generated



9. Stakeholders.
10. On the **Party Details** screen, click on the **Assets** section. For more information, refer to *Basic Info*.

   → The **Assets** screen is displayed.

Figure 38: Assets

To update the assets details:

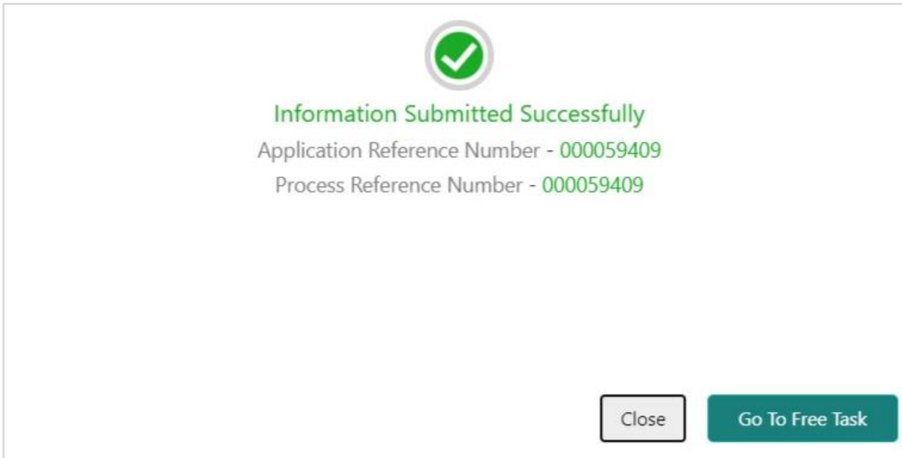
Specify the details about the assets of the FI customer. For more information on fields, refer to the field description table.

NOTE: 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.

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



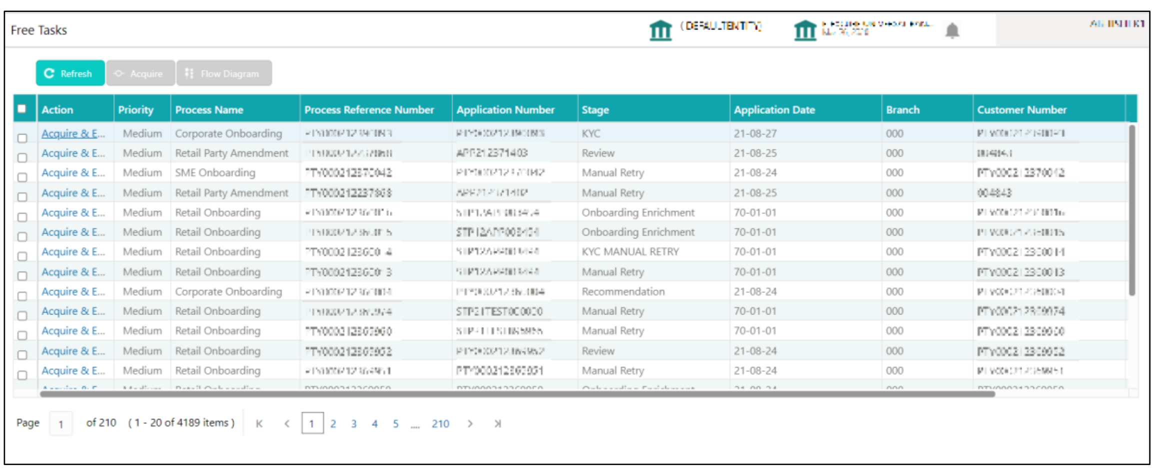
2.5 Review

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.

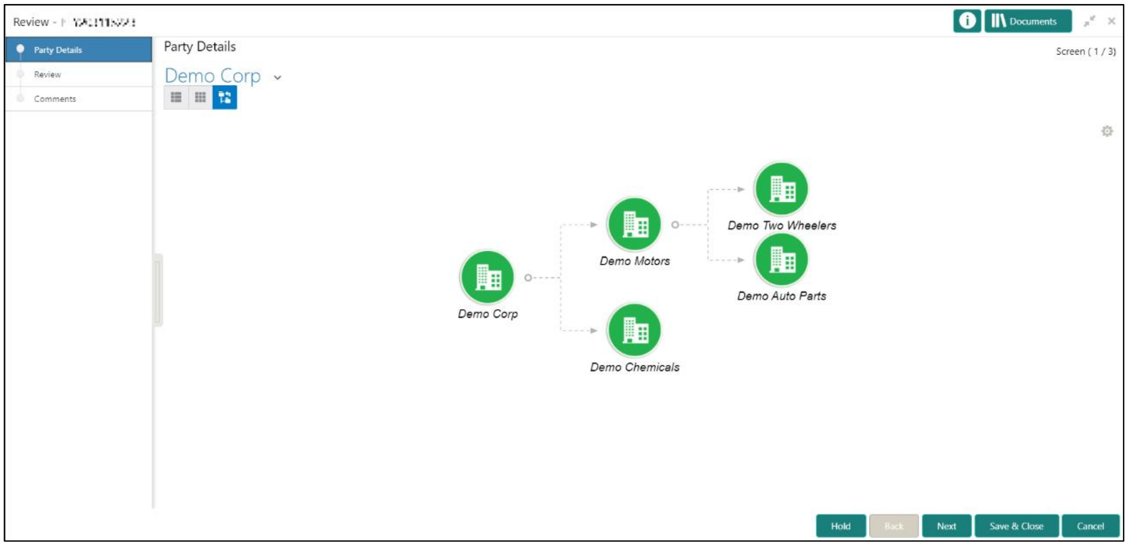
Figure 39: Free Tasks



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

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

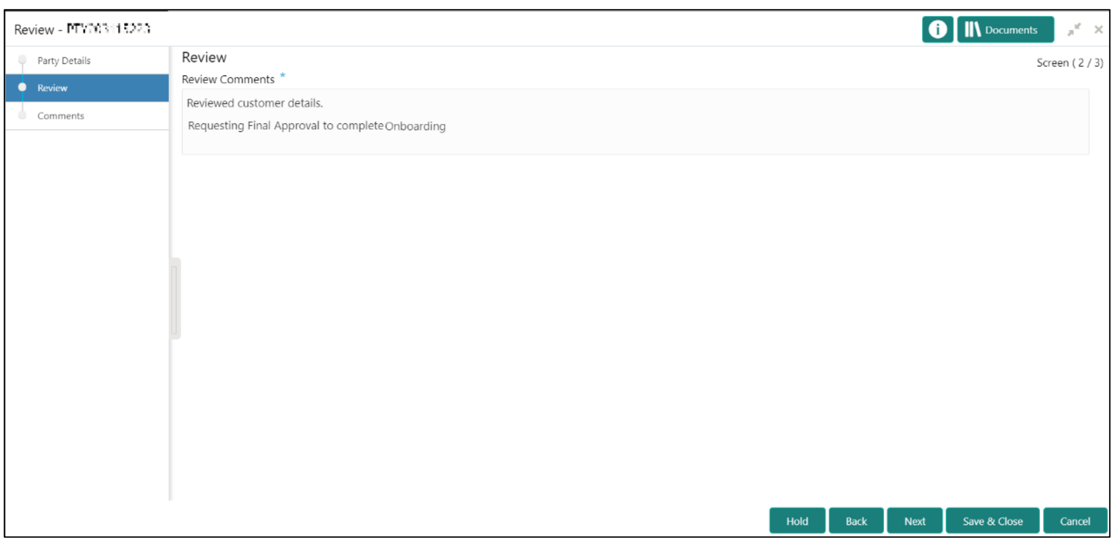
Figure 40: FI Customer – Review



3. To view details captured for the FI 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.

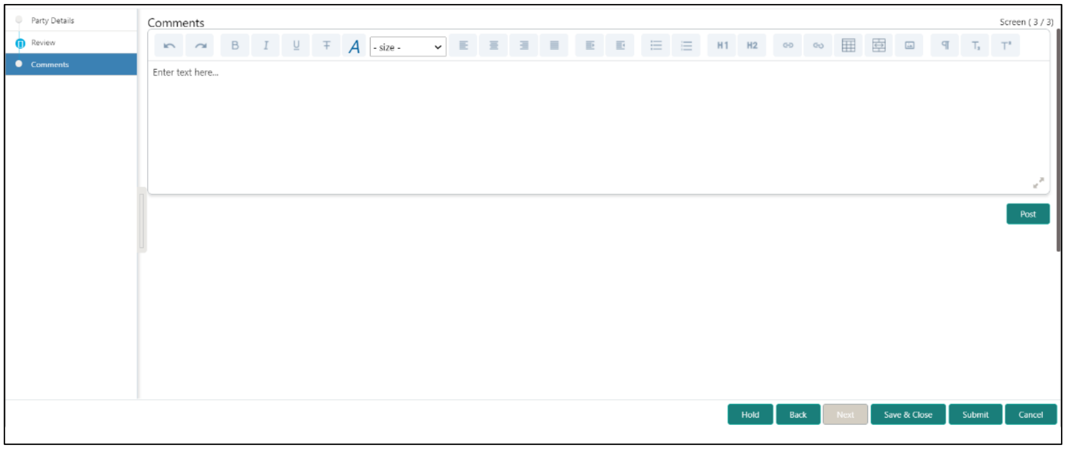
Figure 41: Review – Review Comments



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

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

Figure 42: Review – Overall Comments



6. Specify the overall comments for the **Review** stage and click **Post**.
7. Click **Submit** to move to **Recommendation** stage.

2.6 Recommendation

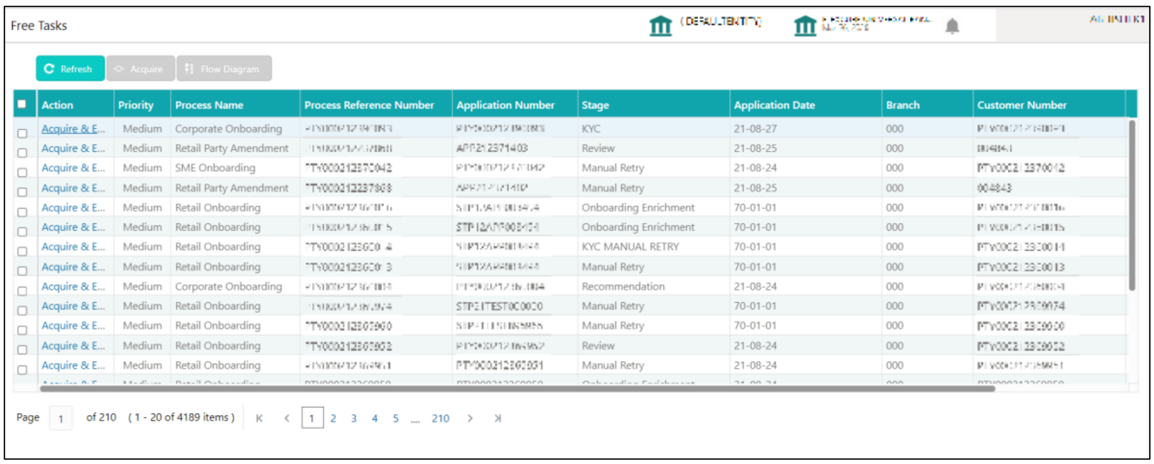
In this stage, the Recommending user reviews the progress done so far and provides recommendations for each of the data segments with a decision as approve/reject. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to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

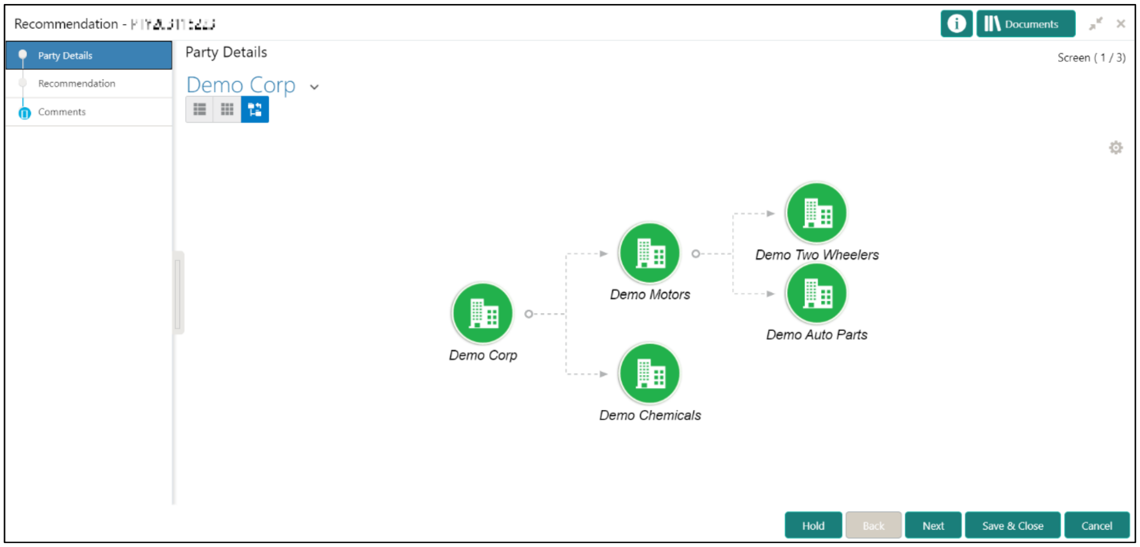
Figure 43: Free Tasks



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

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

Figure 44: FI Customer – Recommendation



3. To view details captured for the FI 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.

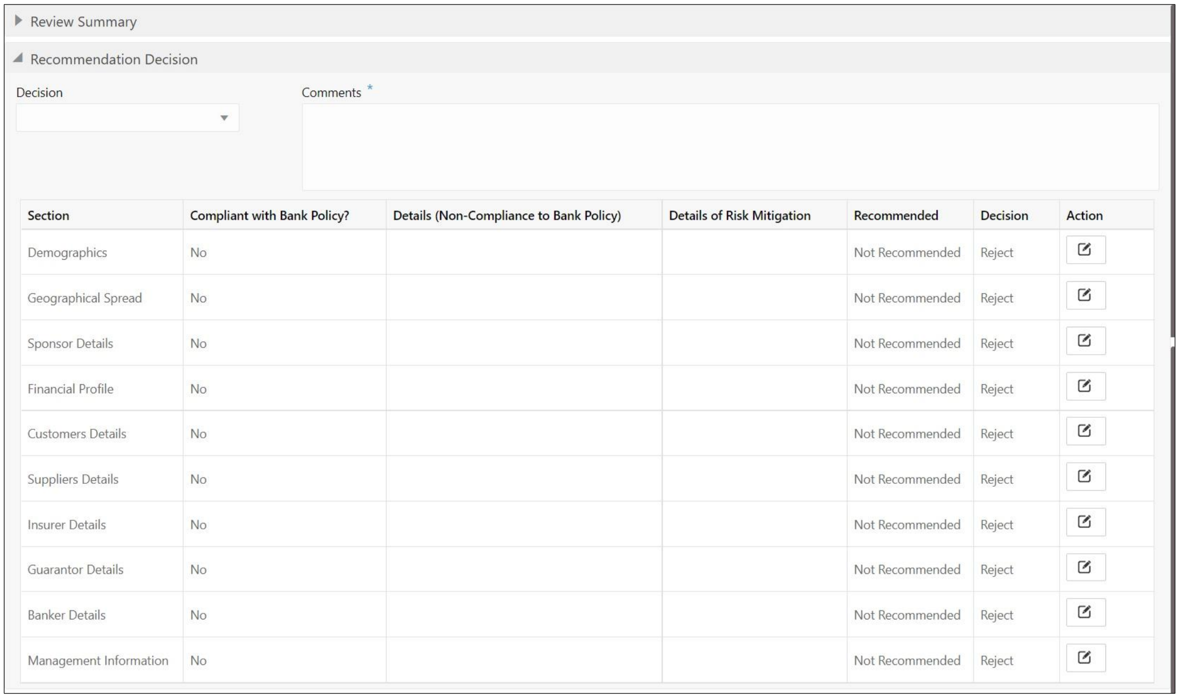
→ The **Recommendation – Recommendation Comments** screen is displayed.

Figure 45: FI – Update Recommendation

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 46: Recommendation Decision

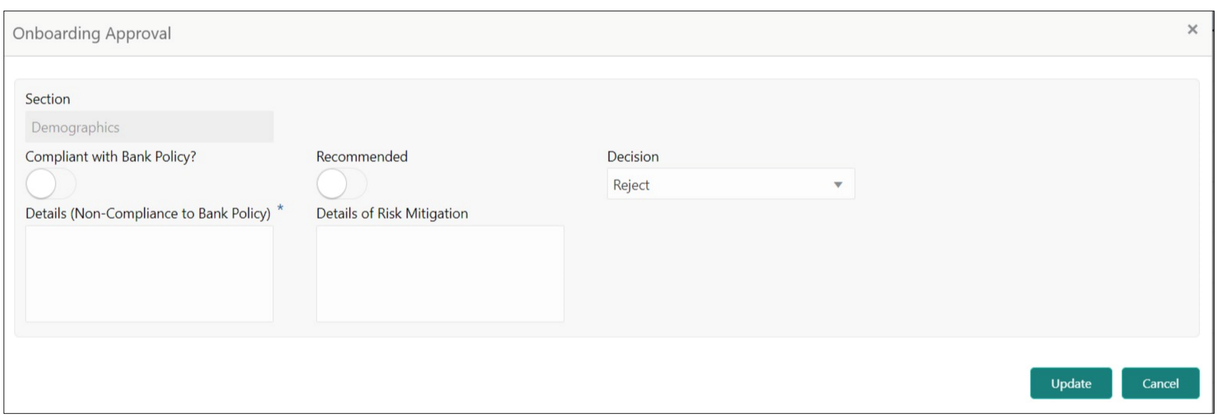


Section	Compliant with Bank Policy?	Details (Non-Compliance to Bank Policy)	Details of Risk Mitigation	Recommended	Decision	Action
Demographics	No			Not Recommended	Reject	
Geographical Spread	No			Not Recommended	Reject	
Sponsor Details	No			Not Recommended	Reject	
Financial Profile	No			Not Recommended	Reject	
Customers Details	No			Not Recommended	Reject	
Suppliers Details	No			Not Recommended	Reject	
Insurer Details	No			Not Recommended	Reject	
Guarantor Details	No			Not Recommended	Reject	
Banker Details	No			Not Recommended	Reject	
Management Information	No			Not Recommended	Reject	

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 47: Onboarding Approval



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

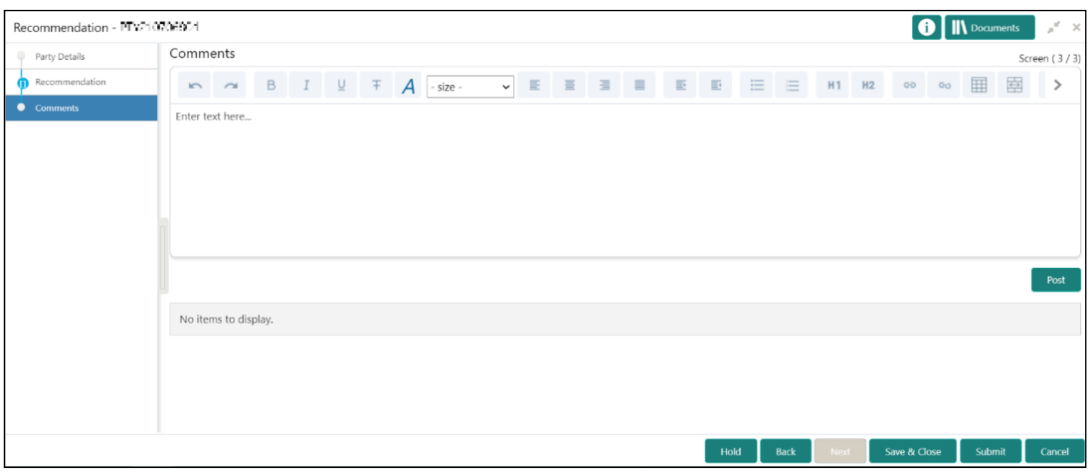
Table 22: Onboarding Approval

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

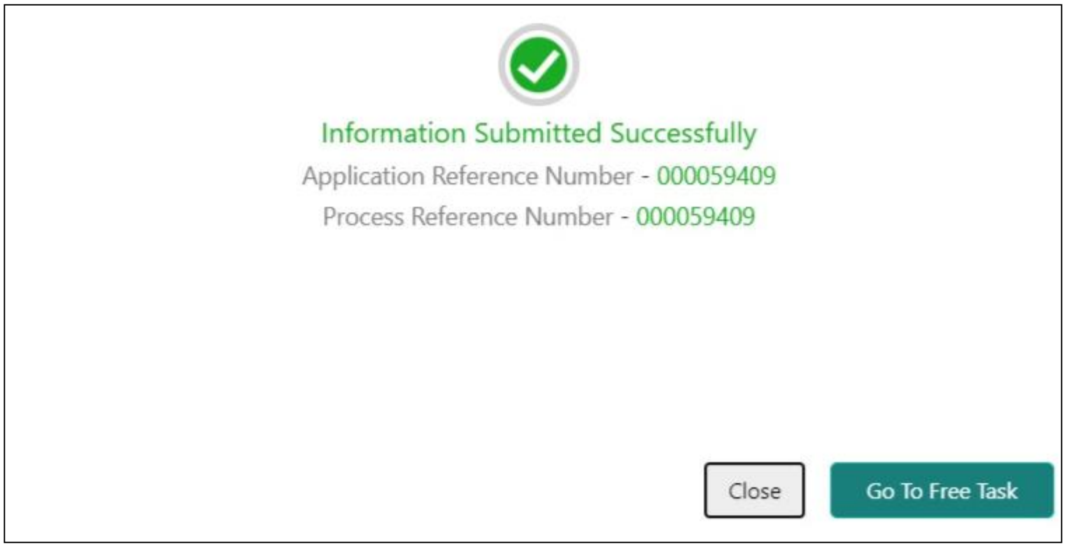
11. After updating the decision on the **Recommendation** page, click **Next**.

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

Figure 48: Recommendation – Overall Comments



12. Specify the overall comments for the **Recommendation** stage and click **Post**.
13. Click **Submit**, a message is displayed, and Task will be submitted to **Free Task.**

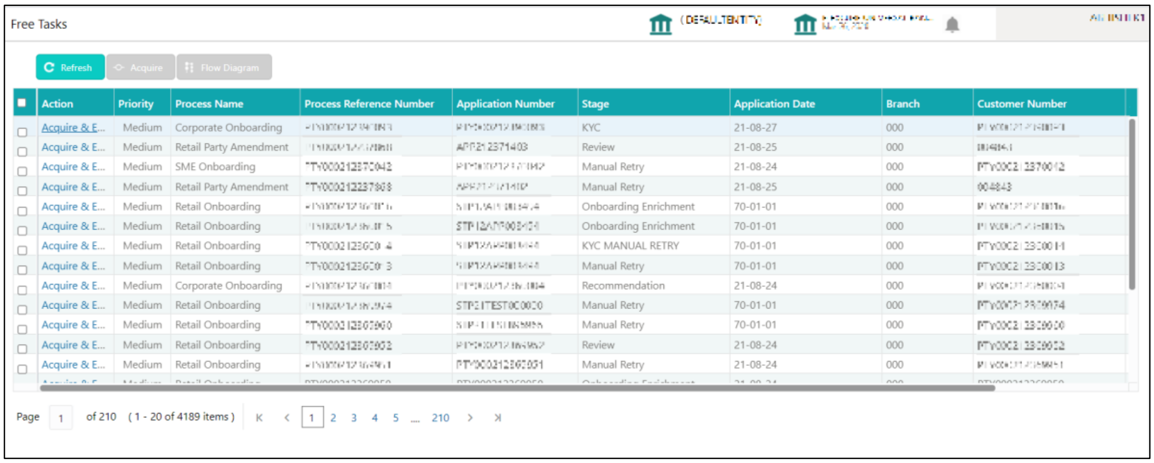

Information Submitted Successfully
Application Reference Number - 000059409
Process Reference Number - 000059409
Close
Go To Free Task

2.7 Approval

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

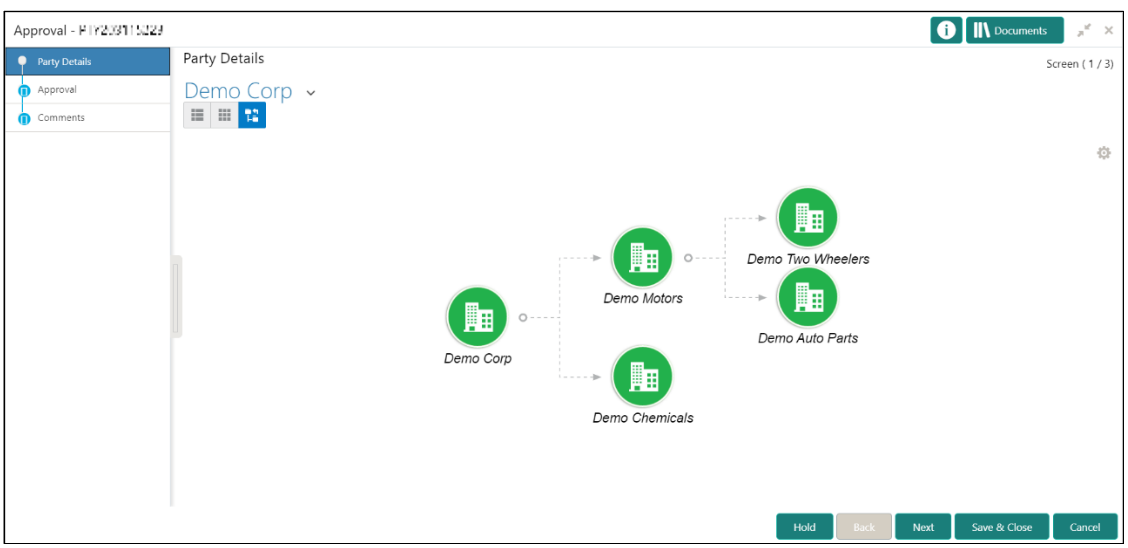
1. To acquire and edit the Review task, navigate to **Tasks.** Under **Tasks,** click **Free**.
   → The system displays the **Free Tasks** screen.

Figure 49: Free Tasks



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

Figure 50: FI Customer – Approval

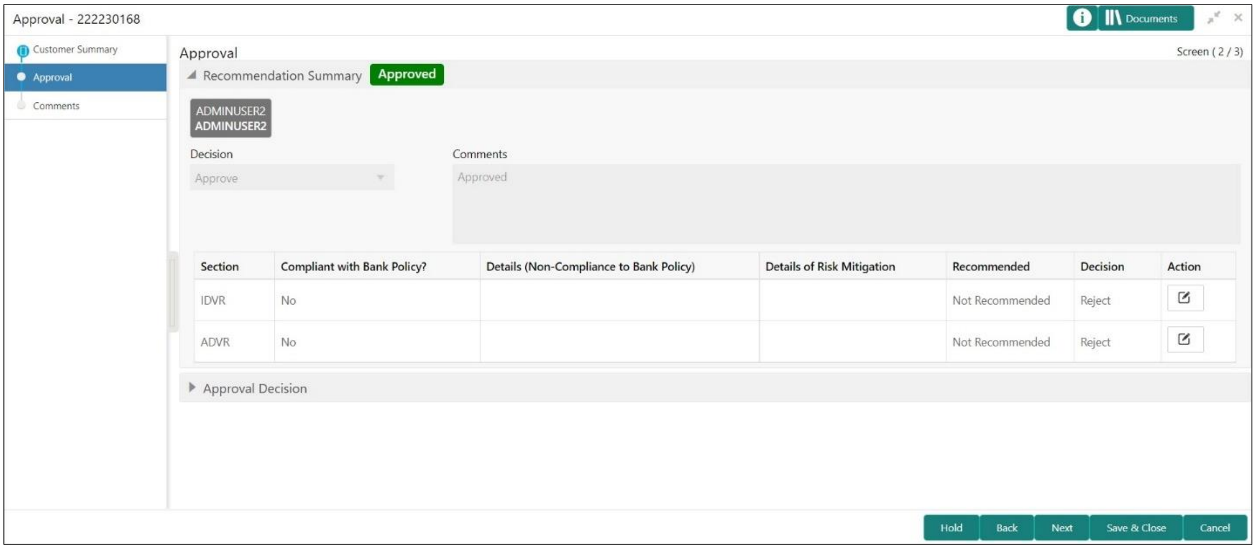


3. To view details captured for the FI customer, right click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view.

4. After reviewing the customer information, click Next.

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

Figure 51: Approval – Approval Comments



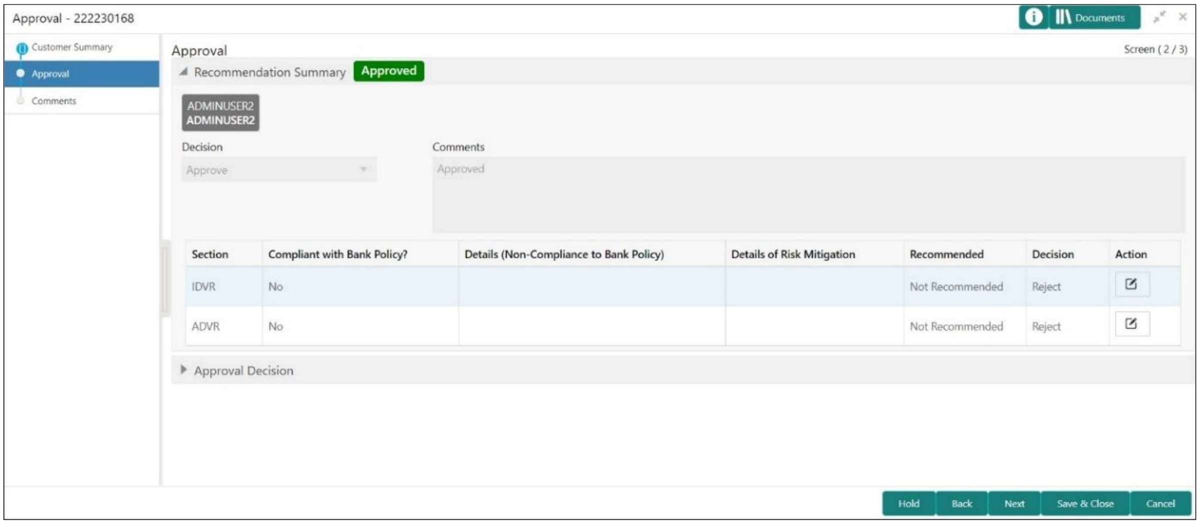
5. View **Recommendation Summary** as **Approved or Rejected** based on the **Recommendation Decision** provided in **Recommendation stage**

   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

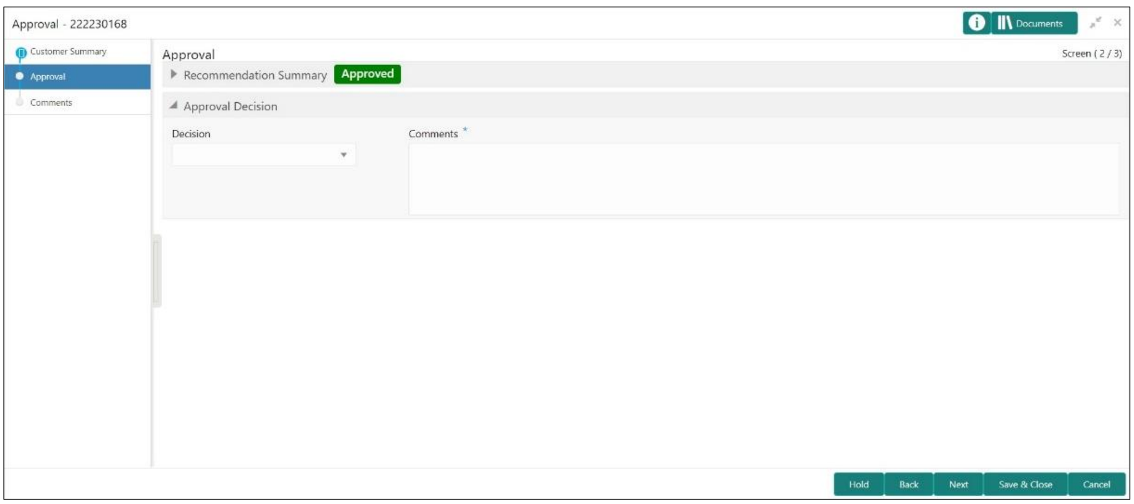
6. Click and Expand **Recommendation Summary** to see **Recommendation Decision** and **Comments** from respective users from Recommendation stage

Figure 52: 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

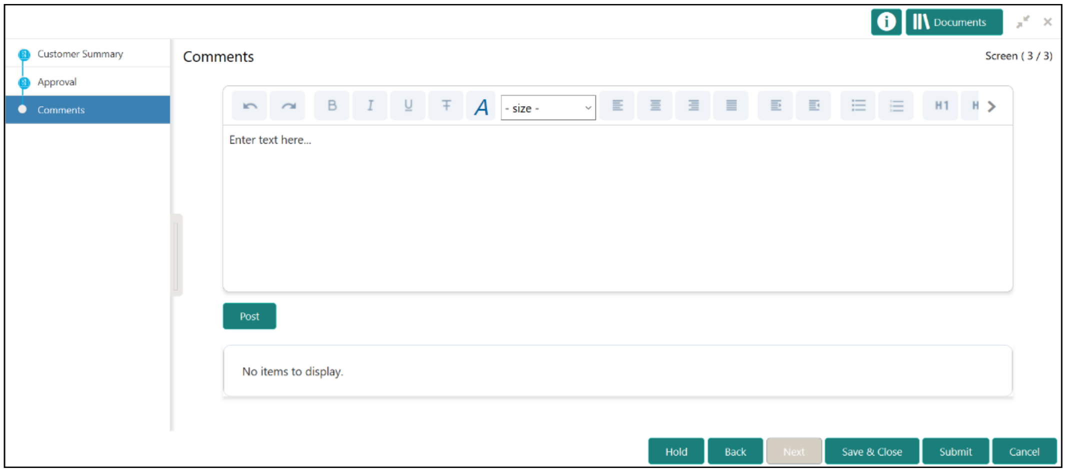
Figure 53: Approval Decision



9. Click **Next**.

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

Figure 54: Approval - Comments



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

2.8 Amendment

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

NOTE:

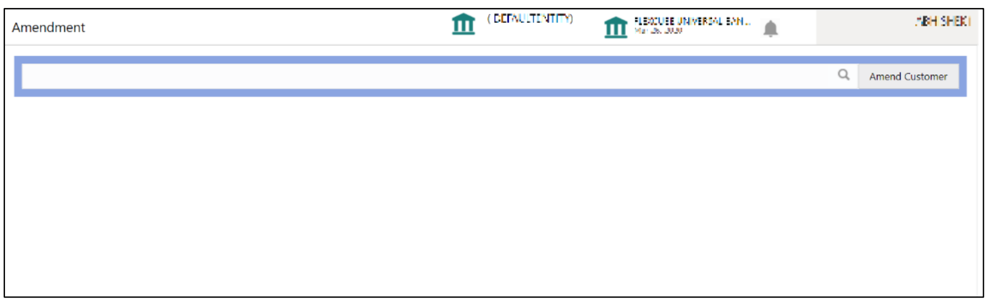
- User should have required access to amend a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.
- User should have required Personal Identifiable Information (PII) access to amend individual stakeholders, if PII fields are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

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

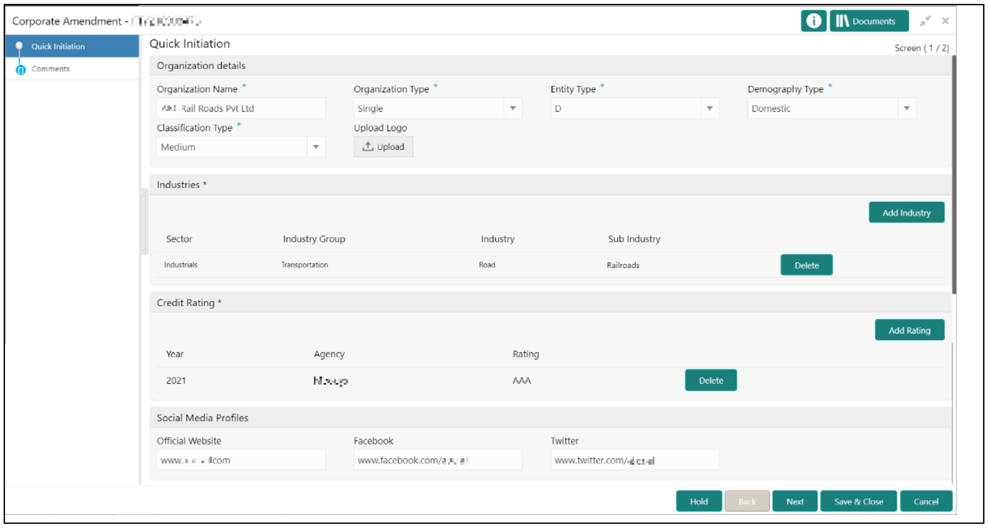
Figure 55: Amendment – Enter Customer Id



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

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

Figure 56: Amendment – FI Amendment



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

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

   For more information on **KYC** stage, refer to *2.3 KYC*.

4. To acquire the **FI 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 **FI Amendment – Enrichment** stage.

5. To acquire the **FI 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 **FI Amendment – Review** stage.

6. To acquire the **FI 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:
      - **FI Amendment - Review** stage. For more information on review stage, refer to *2.5 Review*.
      - **FI Amendment – Recommendation** stage. For more information on recommendation stage, refer to *2.6 Recommendation*.
      - **FI Amendment – Approval** stage. For more information on approval stage, refer to *2.7 Approval*.

2.9 Completed Task

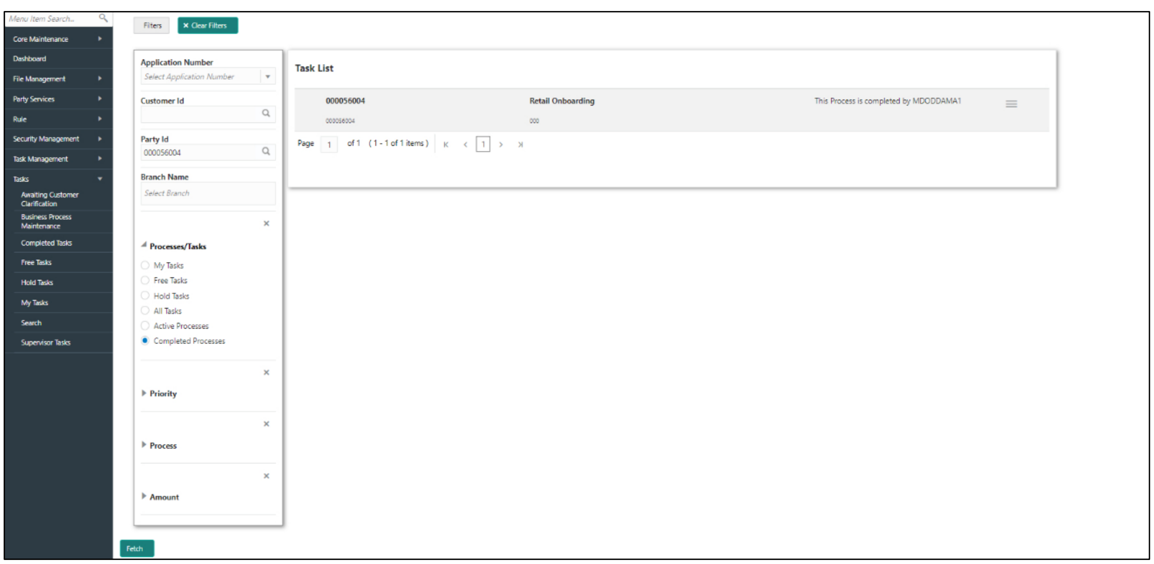
Completed Task functionality is used to view details of different tasks completed by the user and information provided during those tasks.

To view the Completed Tasks:

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

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

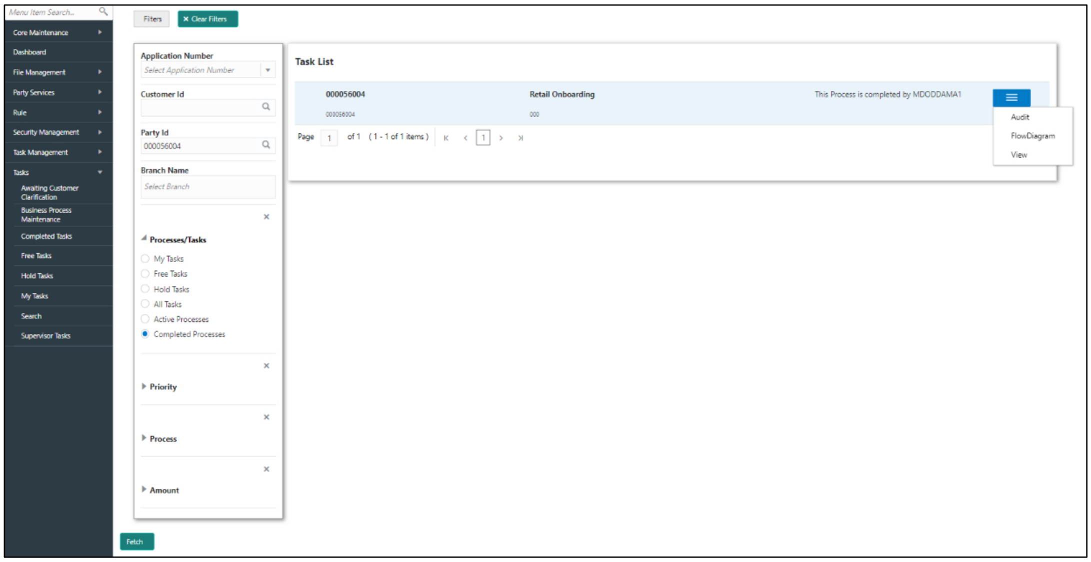
Figure 57: Task List - Search



2. On **Search screen,** enter required search parameter

3. In **Processes/Tasks** select, **Completed Tasks** and Click **Fetch**.
4. The **Task List - Completed Tasks** will be displayed. Click **View** to view details of completed Tasks.

Figure 58: Task List – Completed Tasks



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

3 List Of Menus

1. Amendment - *Amendment (pg. 60)*
2. Approval Stage - *Approval (pg. 56)*
3. Enrichment Stage - *Onboarding Enrichment (pg. 15)*
4. Initiation Stage - *Onboarding Initiation (pg. 6)*
5. KYC Stage - *KYC (pg. 12)*
6. Recommendation Stage - *Recommendation (pg. 51)*
7. Review Stage - *Review (pg. 48)*