Small and Medium Business Onboarding User Guide

Oracle Banking Branch

Release 14.7.0.0.0

Part Number F73002-01

November 2022

Small and Medium Business 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 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 List of Topics

This user manual is organized as follow:

Table 1: List of Topics

Topics	Description
Small and Medium Business Onboarding	This topic provides an overview of the Small and Medium Business (SMB) Onboarding process and covers the actions to be performed in the Onboarding process.
List of Menus	This topic provides the list of main screens in the document along with its reference.

1.5 Related Documents

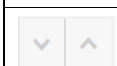
For more information on any related features, you can refer to the following documents:

1. Getting Started User Guide
2. Small and Medium Business 360 User Guide

1.6 Symbols and Icons

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

Table 2: Symbols and Icons

Symbol	Functions
→	Represents Results
	Add icon
	Edit icon
	Delete icon
	Calendar icon
	Close icon to cancel operation
	Minimize
	Maximize
	Close
	Perform search
	Open a list
	Increase/decrease value

1.7 Basic Actions

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

Table 3: Basic Actions

Symbol	Functions
Submit	On click of Submit, the checklists applicable for the stage will be defaulted based on the application category. On verifying all the checklist and on selection of the outcome, the task will be submitted. The following options are available for 'Outcome': • Proceed – move the task to next stage or complete the onboarding process in Approval stage. User can select this option in the Initiation, Enrichment, Review, Recommendation, and Approval stages. • Approve – the onboarding process is approved. User can select this option in KYC stage. • Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages. • Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages.
Post	On click of Post, the system posts the comments below the Comments text box.
Cancel	On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.
Hold	On click of Hold, the captured details will be saved, and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Symbol	Functions
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 Small and Medium Business (SMB) Onboarding

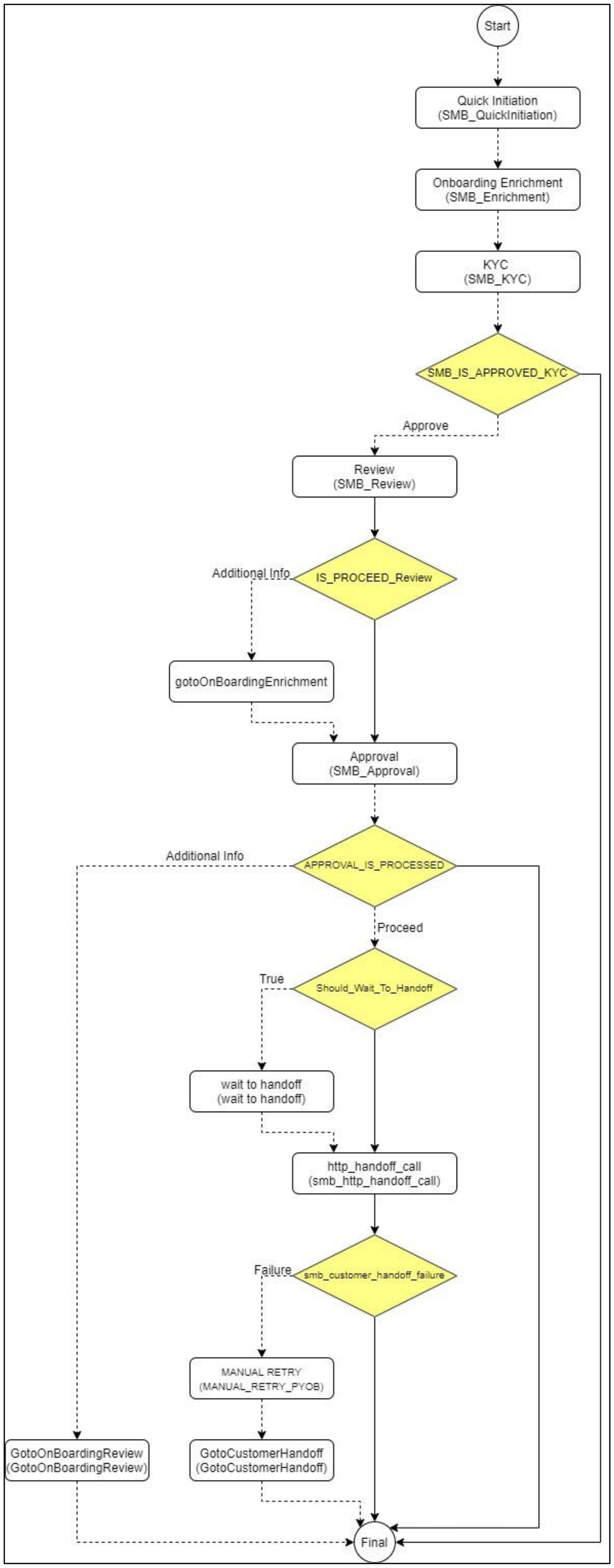
2.1 Overview

Small and Medium Business (SMB) Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's products or approaches the bank for an availing facility. The information collected throughout this process is stored in the bank's database for future reference.

2.1.1 Process Flow Diagram

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

Figure 1: Process Flow



2.2 Onboarding Initiation

This section contains the following topics:

- 2.2.1 Basic Details
- 2.2.2 Stakeholder Details
- 2.2.3 Financial Information
- 2.2.4 Interested Products
- 2.2.5 Comments
- 2.2.6 Review and Submit

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

Prerequisites:

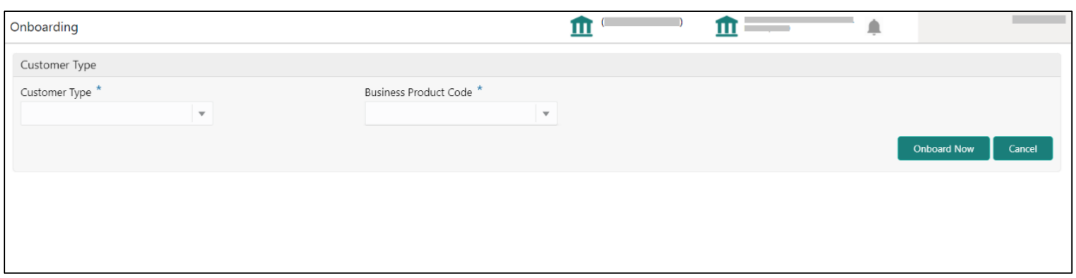
Before you begin, log in to the application Home page. For information on how to log in, refer to the *Getting Started User Guide*.

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.

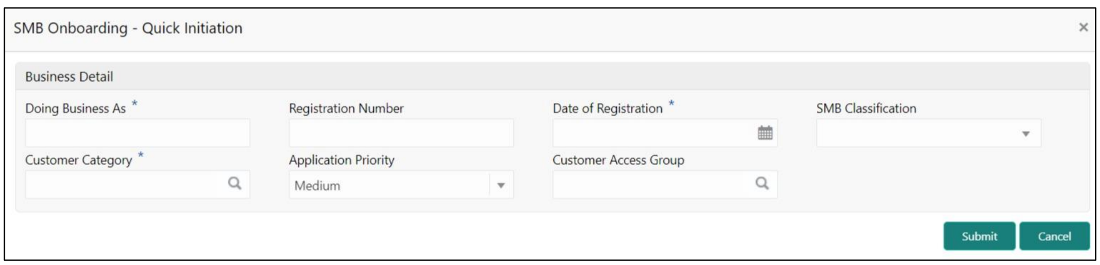
   Table 4: Onboarding – Field Description

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

3. Click on **Onboard Now**.

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

   Figure 3: SMB Onboarding - Quick Initiation



4. On **Quick Initiation** screen, specify the details about 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	Description
Doing Business As	Specify the business of the SMB customer.
Registration Number	Specify the registration number.
Date of Registration	Specify the date of registration.
SMB Classification	Select the SMB classification from the drop-down values.

Field Name	Description
Customer Category	Click search icon and select customer category from the list of values.
Application Priority	Select the priority of Party Onboarding application.
Customer Access Group	Click search icon and select the customer access group for the party. **NOTE:** User should have required access to onboard a party within a customer access group. For more details, refer **Oracle Banking Party Configuration User Guide.**

5. Click **Submit**.

System will check for duplicate customers (Dedupe Check).

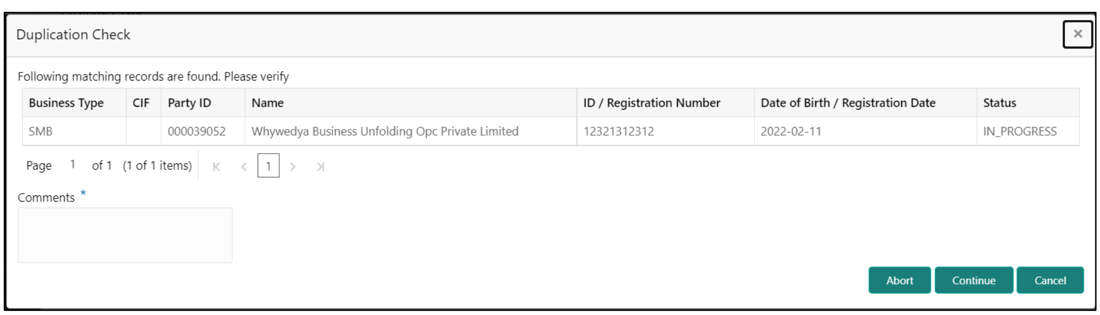
→ If there is no duplicate customer existed in the system, then system creates unique party ID for the customer and displays the **Initiation - Basic Details** screen

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

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

Example: There is a customer by the name "Whywedya Business Unfolding Opc Private Limited" and the user will try to create a customer with the same name again. Then the system will display duplicate records as below.

Figure 4: Duplication Check



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

→ Dedupe check will be performed as a service.

2.2.1 Basic Details

Details of the business such as name, registration number, and registration date, tax id etc. along with personal details of the business owner such as name, date of birth, and address of the customer to be on-boarded are added in this data segment.

Figure 5: Initiation - Basic Details

Perform the following steps to update the basic details:

1. On **Basic Details** segment, specify the additional information related to the business. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Figure 6: Basic Details

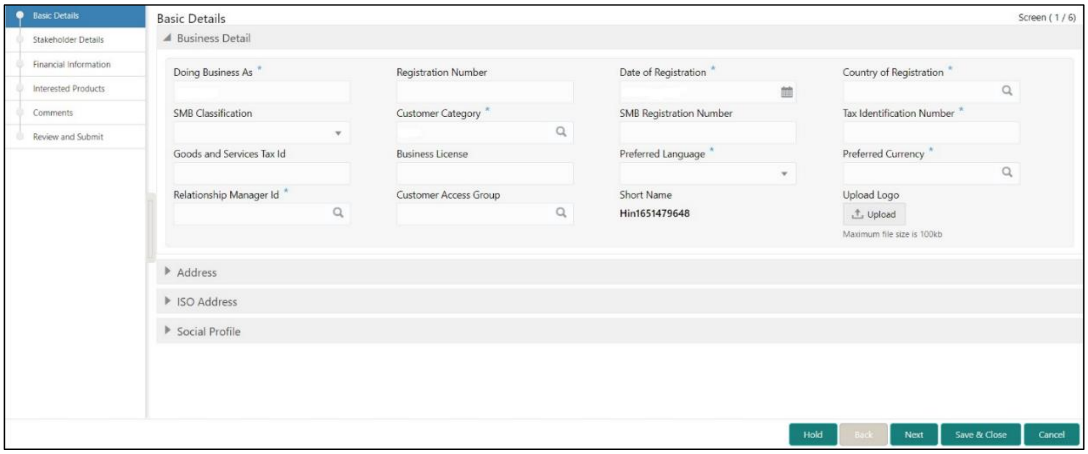


Table 6: Basic Details – Field Description

Field Name	Description
Country of Registration	Specify the country of registration.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Services Tax Id	Specify the goods and services tax Id.
Business License	Specify the business license.
Relationship Manager Id	Specify the relationship manager Id.

NOTE: Basic details provided in the Quick Initiation window are automatically populated in the Initiation – Basic Details page.

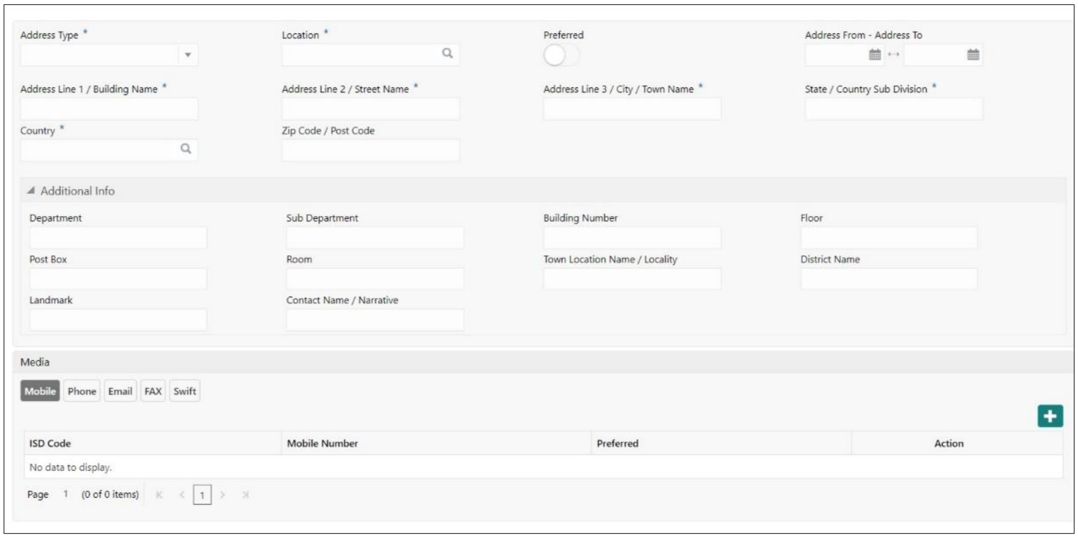
2. **Upload logo** of the customer, if available.

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

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

→ The **Address** segment screen is displayed

Figure 7: Address



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

Table 7: Address – Field Description

Field Name	Description
Address Type	Select the address type from the drop-down values.
Location	Select the Location from the list of values. This pertains to a particular area in a country
Preferred	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
Address From	Specify Address Start Date
Address To	Specify Address End Date
Address Line 1 / Building Name	Specify Address Line 1 or Building Name
Address Line 2 / Street Name	Specify Address Line 12 or Street Name
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name

Field Name	Description
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
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

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

Table 8: Add Address – Field Description

Field Name	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.
Town Location Name / Locality	Specify Town Location or Locality Name
District Name	Specify the district name.
Landmark	Specify Landmark near address
Contact Name / Narrative	Specify Contact Name or Narrative for the address
Street Name	Specify the street name.

Field Name	Description
Add More	Click this button to add another address.

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 8: Media (Email)

Table 9: 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 9: Media (FAX)

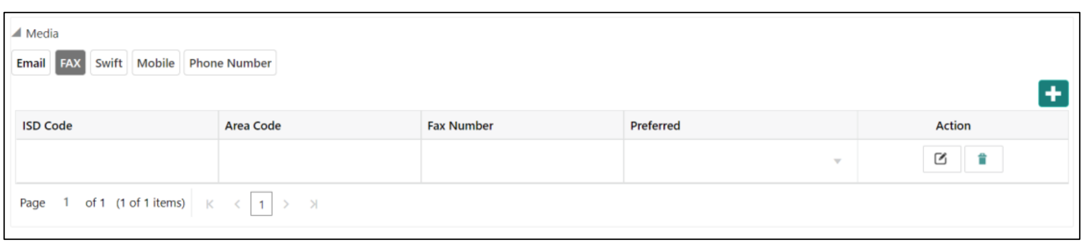


Table 10: Media (Fax) – Field Description

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 10: Media (Mobile)

Table 11: 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.
Action	If required, select the desired icon to edit/delete the entry.

Figure 11: Media (Phone Number)

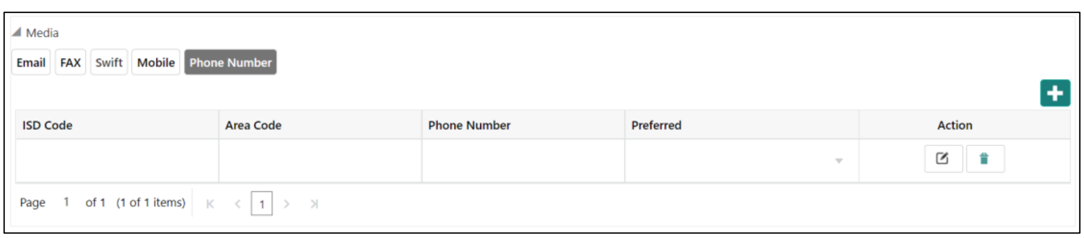


Table 12: Media (Phone Number) – Field Description

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 12: Media (SWIFT)

Table 13: Media (SWIFT) – Field Description

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

6. After adding the **Address**, click and expand the **Social Profile** section.

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

Figure 13: Social Profile

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

Table 14: Social Profile – Field Description

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

8. Click **Next** to move to the **Initiation – Stakeholder Details** page.

2.2.2 Stakeholder Details

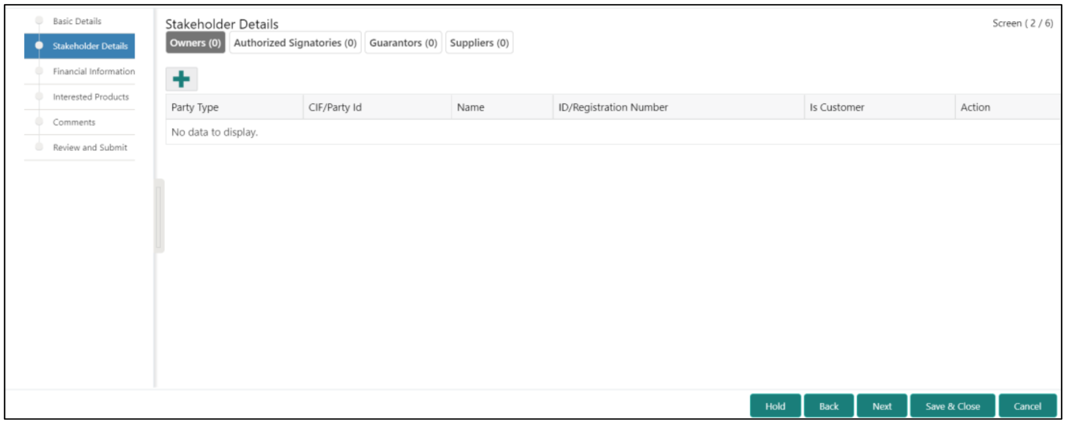
Details about the stakeholder such as Owners, Authorized Signatories, guarantors, and Suppliers of the business can be added in this data segment. Stakeholders' detail is necessary for the bank to ascertain the credibility of the business.

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)

Figure 14: Initiation – Stakeholder Details

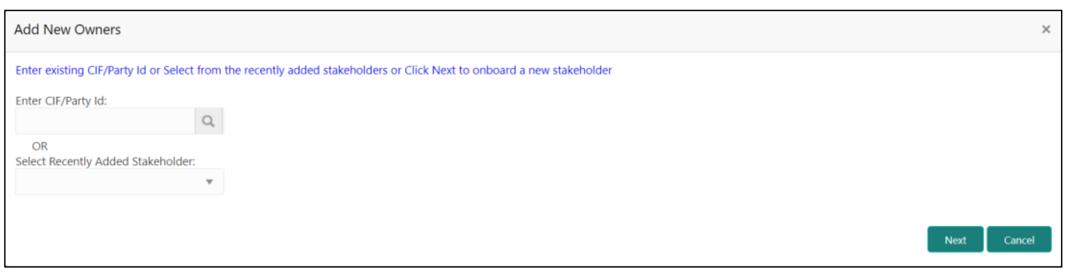


Perform the following steps to update the stakeholder's details:

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

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

   Figure 15: Add New Owners

2. Specify the existing CIF (if the stakeholder is an existing customer) or 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.

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

Figure 16: Search Party – Individual

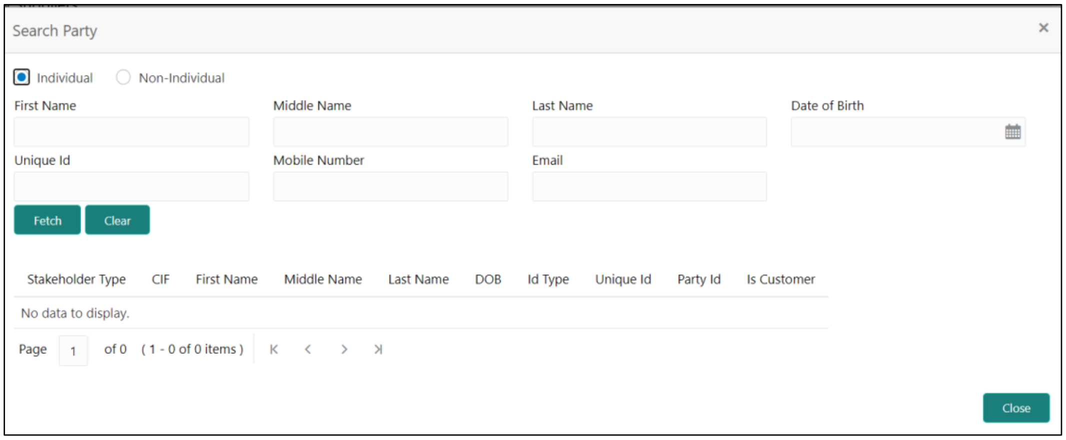


Figure 17: Search Party – Non-Individual

NOTE: User should have required access to add a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide.**

4. After you specify the CIF/Party Id, Click **Next**.

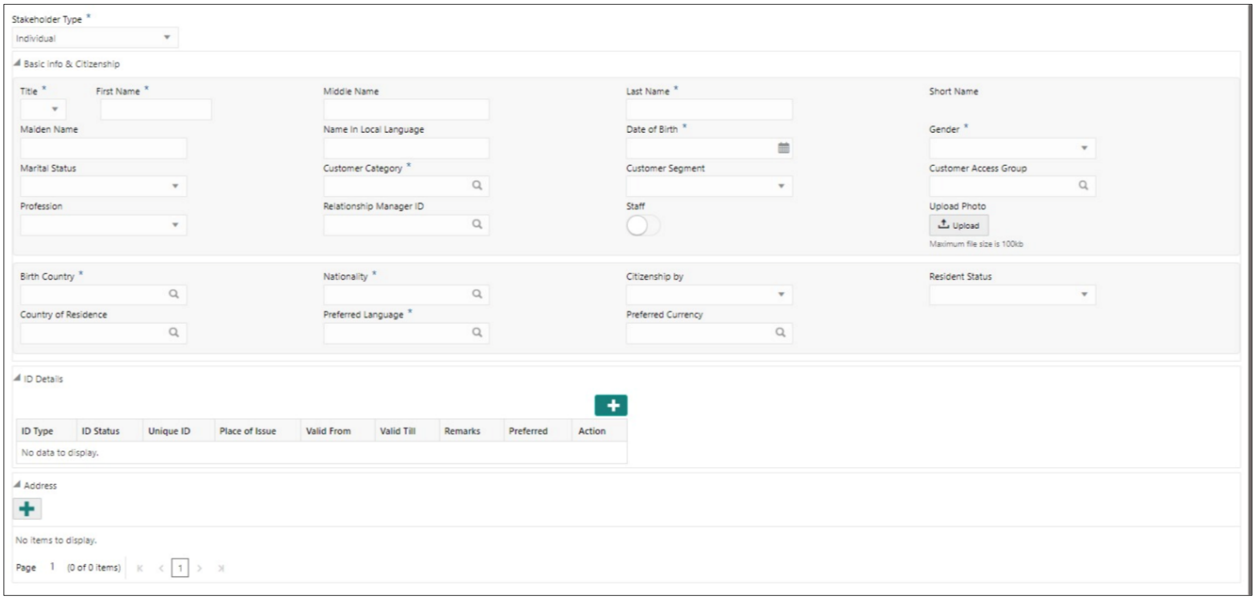
   → The system displays the screen to add relationship specific attribute for the stakeholder.

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

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

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

Figure 18: Add Owner



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

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

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

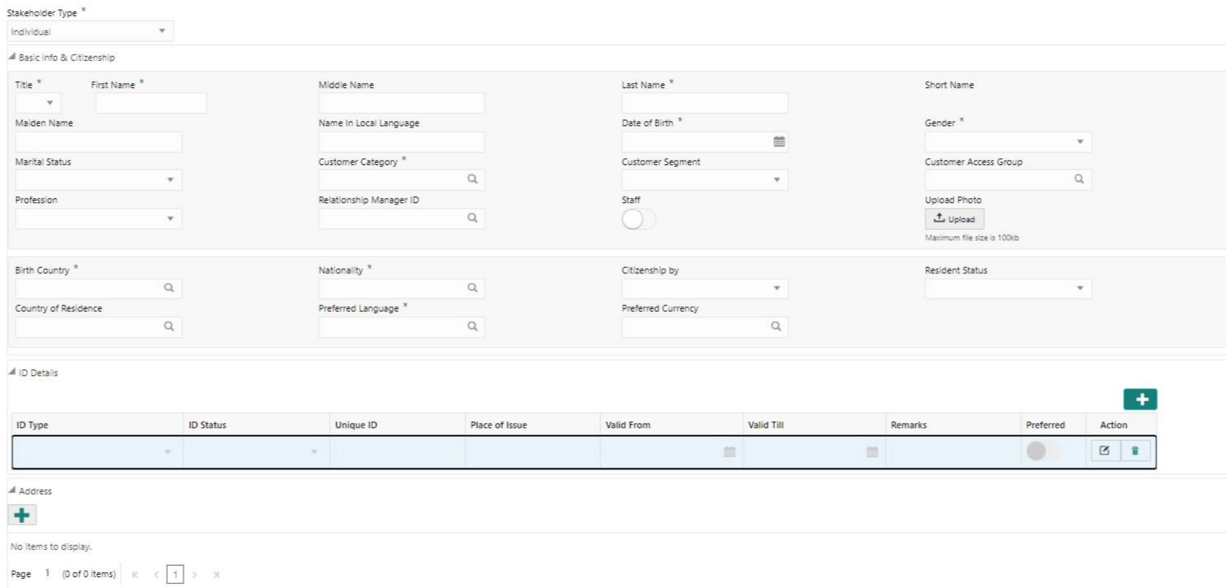
Table 15: Add New Owners – Field Description

Field Name	Description
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	Displays the short name.
Maiden Name	Specify the maiden name of the new stakeholder.
Name in Local	Specify the name in local language of the new stakeholder.

Field Name	Description
Language	
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Click search icon and select customer category from the list of values.
Customer Segment	Select the customer segment from the drop-down values.
Customer Access Group	Click search icon and select the customer access group for the party. **NOTE:** User should have required access to onboarding a party within a customer access group. For more details, refer **Oracle Banking Party Configuration User Guide**.
Profession	Select the profession from the drop-down values.
Relationship Manager ID	Select the relationship manager ID
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click search icon and select birth country from the list of values.
Nationality	Click search icon and select the nationality of the stakeholder from the list of values.
Citizenship By	Select the 'Citizenship By' the drop-down values.
Resident Status	Select the residential status from the drop-down values.
Country of Residence	Click search icon and select the country from the list of values.
Preferred Language	Select the preferred language from the drop-down values.
Preferred Currency	Click search icon and select preferred currency from the list of values.

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

Figure 19: ID Details



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

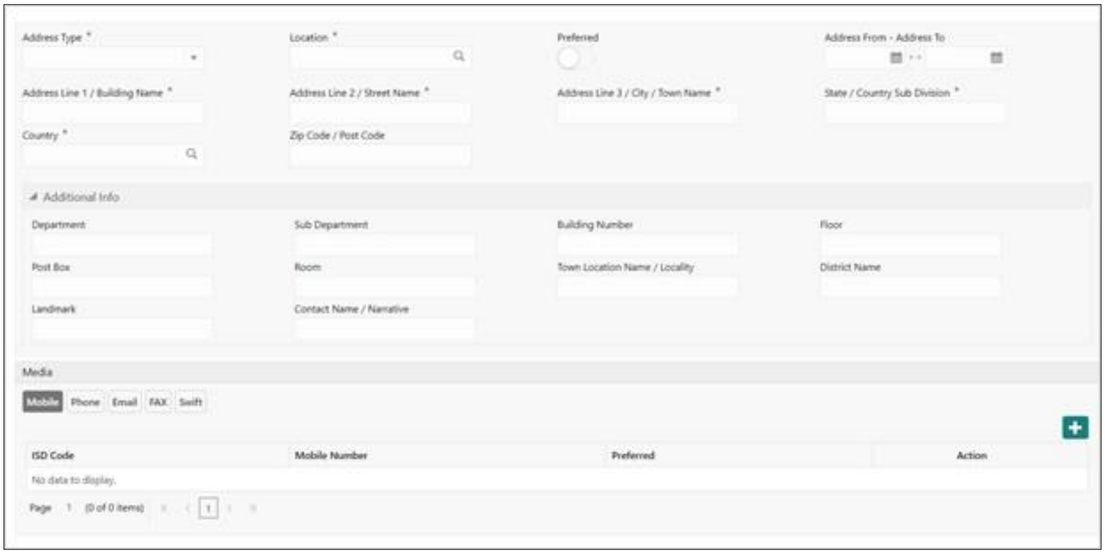
Table 16: ID Details – Field Description

Field Name	Description
ID Type	Select type of identification from the drop-down list
ID Status	Select Status of Identification from drop down list
Unique ID	Specify Unique ID number as per the ID type
Place of Issue	Specify place of issue of ID
Valid From	Specify Valid from date of ID
Valid Till	Specify Validity end date of ID
Remarks	Specify remarks for ID
Preferred	Select, if ID type is preferred

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

→ The **Address** segment displays.

Figure 20: Address



10. 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 17: Address – Field Description

Field Name	Description
Address Type	Select the address type from the drop-down values.
Location	Select the Location from the list of values. This pertains to a particular area in a country
Preferred	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
Address From	Specify Address Start Date
Address To	Specify Address End Date
Address Line 1 / Building Name	Specify Address Line 1 or Building Name
Address Line 2 / Street Name	Specify Address Line 12 or Street Name
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name
State / Country Sub	Specify State or Country Sub-division

Field Name	Description
Division	
Country	Click search icon and select country code from the list of values.
Zip Code / Post Code	Specify Zip Code or Post Code

11. 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 18: Add Address – Field Description

Field Name	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.
Town Location Name / Locality	Specify Town Location or Locality Name
District Name	Specify the district name.
Landmark	Specify Landmark near address
Contact Name / Narrative	Specify Contact Name or Narrative for the address
Street Name	Specify the street name.
Add More	Click this button to add another address.

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

- Mobile
- Phone Number
- Email
- Fax
- SWIFT

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

NOTE: Media section is non-mandatory.

Figure 21: Media (Mobile)

Table 19: 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.
Action	If required, select the desired icon to edit/delete the entry.

Figure 22: Media (Phone Number)

Table 20: Media (Phone Number) – Field Description

Field Name	Description
ISD Code	Specify the ISD code for the phone number of the customer.

Field Name	Description
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 (Email)

Table 21: 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 24: Media (FAX)

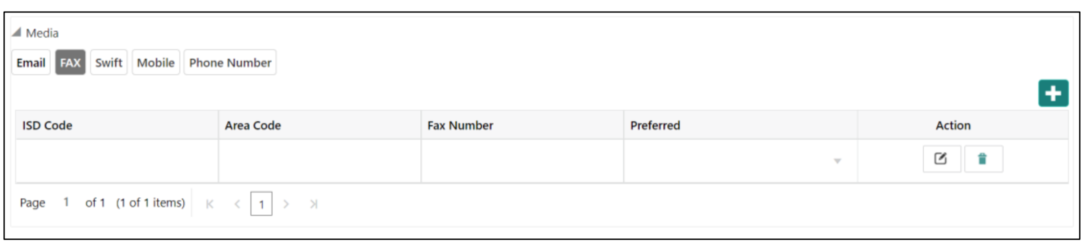


Table 22: Media (Fax) – Field Description

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.

Field Name	Description
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 25: Media (SWIFT)

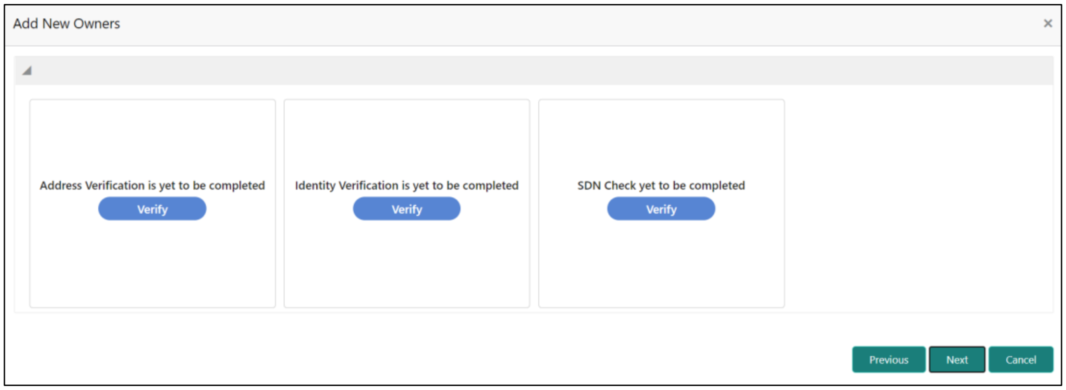
Table 23: Media (SWIFT) – Field Description

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

13. Click **Next**.

→ The system displays the **Add New Owners** – **KYC** screen

Figure 26: Add New Owners - KYC



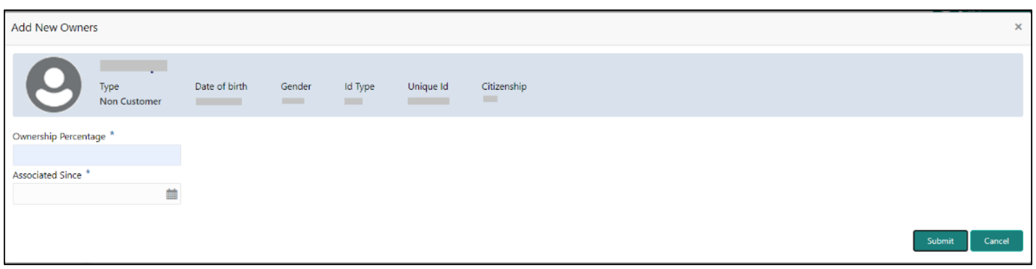
14. On **Add New Owners – KYC** screen, update the KYC Details.

    NOTE: This step is optional

15. After updating the KYC details, click **Next**

    → The system displays the screen to capture relationship specific attributes for the stakeholder

Figure 27: Add New Stakeholder – Capture relationship specific attribute



16. On **Add New Owners** screen, specify the **Ownership Percentage** and **Associated Since** values, and click **Submit**.

    → The system will link the stakeholder to the customer being onboarded and display the new added stakeholder on the **Stakeholder Details** screen

Figure 28: New Stakeholder Added

17. 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.

NOTE:

1. If the stakeholder is an existing customer: The system displays the Signature of the authorized signatory. If the required user has to change it as part of the amendment.
2. If the stakeholder is a non-customer: The user can add the signature.

2.2.3 Financial Information

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

Figure 29: Initiation – Financial Information

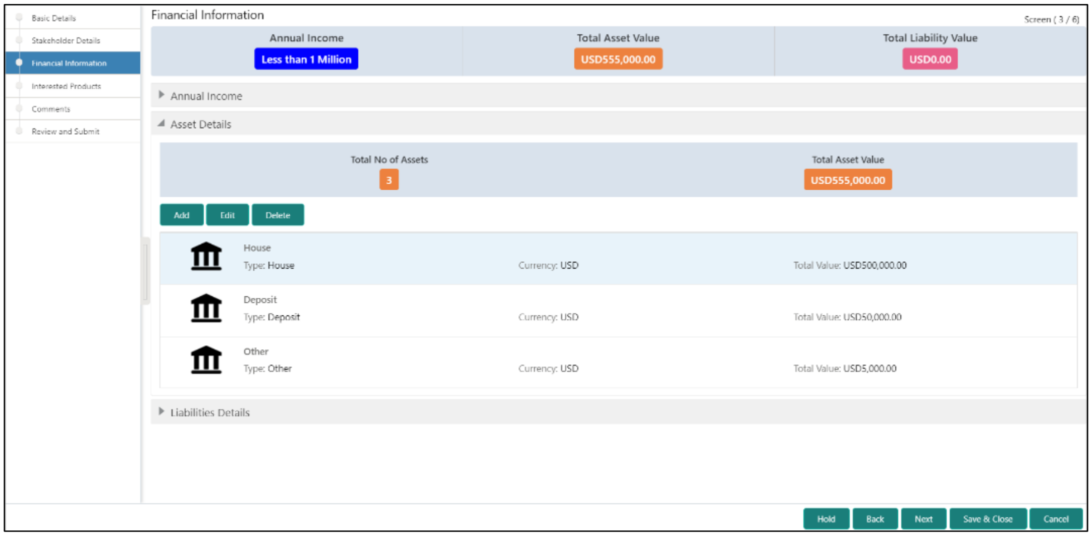
Perform the following steps to update the financial information:

1. Select the **Annual Income** range of the customer.
2. Click and expand the **Asset Details** section.

→ The system displays the following options:

- Add
- Modify
- Delete

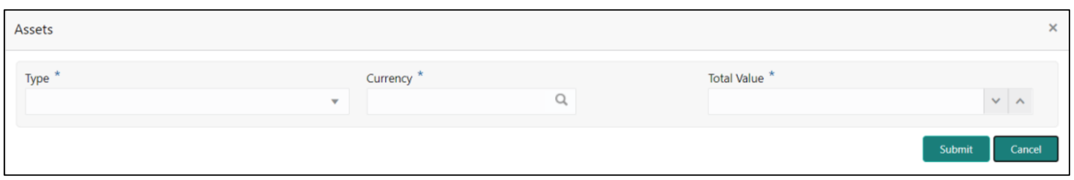
Figure 30: Financial Information – Asset Details



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

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

Figure 31: Assets



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

Table 24: Assets – Field Description

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

5. Click **Submit**.

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

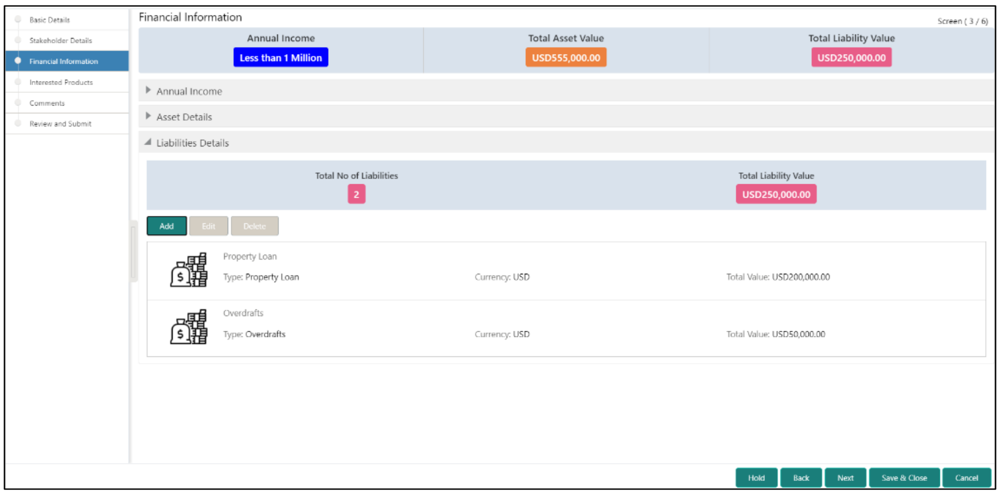
NOTE: You can also select the required item from list and click the edit/delete icon to modify/delete the added asset details.

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

→ The system displays the following options:

- Add
- Modify
- Delete

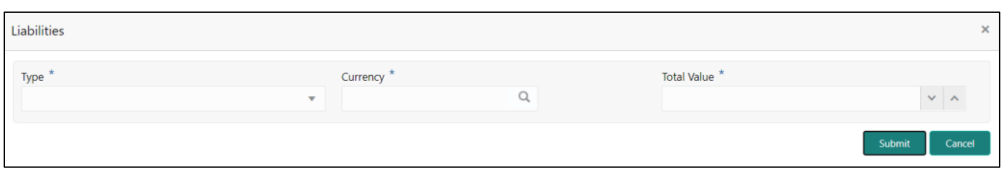
Figure 32: Financial Information – Liabilities Details



7. Click **Add**.

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

Figure 33: Liabilities



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

Table 25: Liabilities – Field Description

Field Name	Description
Type	Select the type of liability from the drop-down values.
Currency	Click search icon and select the currency from the list of values.

Field Name	Description
Total Value	Specify the total value.

9. Click **Submit**.

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

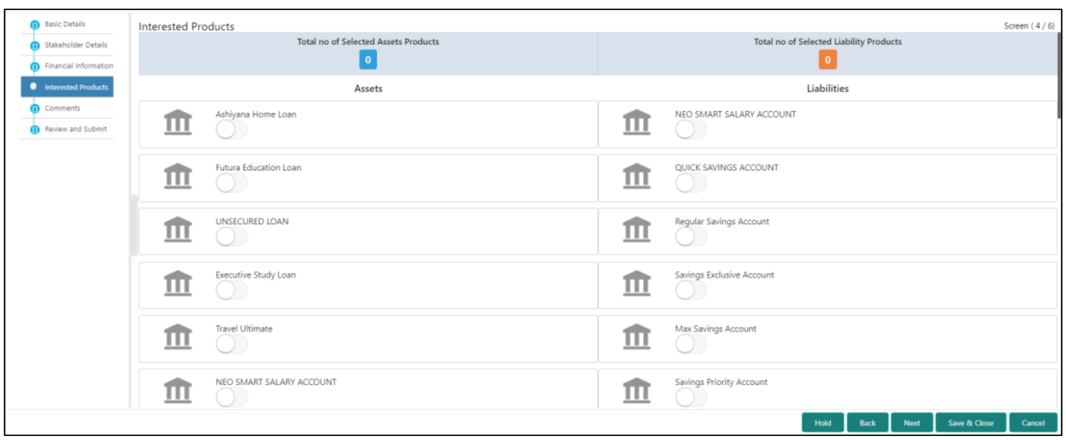
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added liability details.

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

2.2.4 Interested Products

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

Figure 34: Initiation - Interested Products



Perform the following steps to update the details of interested products:

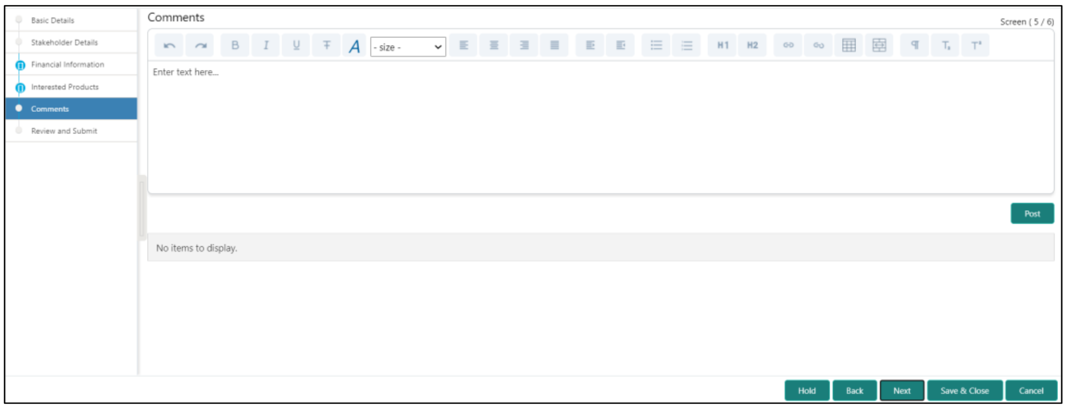
1. On **Interested Products** screen, select the products based on customer's interest, and specify the requested value for each product.

2. Click **Next** to move to the **Initiation – Comments** page.

2.2.5 Comments

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

Figure 35: Initiation – Comments



Perform the following steps:

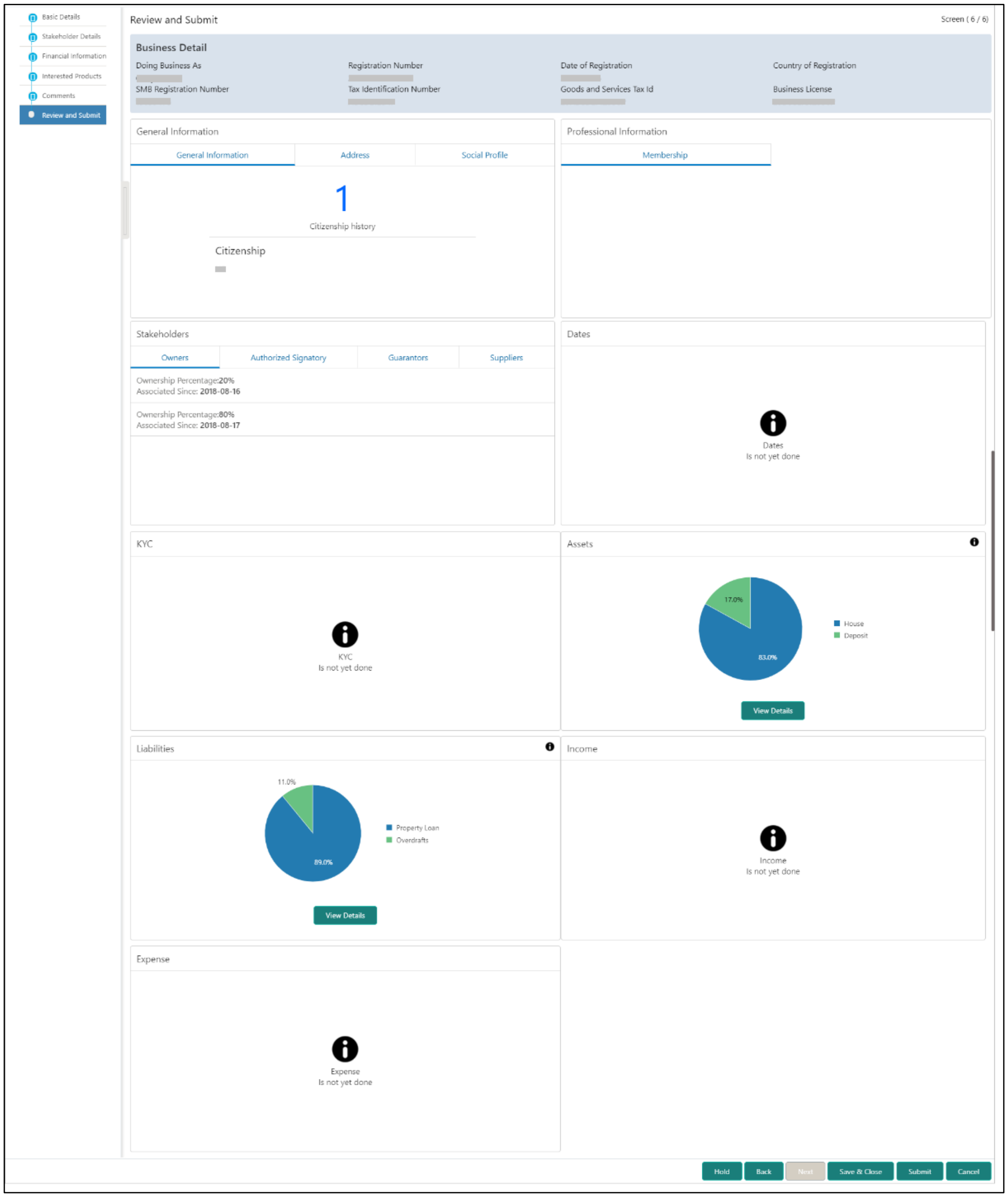
1. On **Comments** screen, specify the overall comments for the **Onboarding Initiation** stage.

2. Click **Next** to move to the **Initiation – Review and Submit** page.

2.2.6 Review and Submit

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

Figure 36: Initiation – Review and Submit



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

Table 26: Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	Displays the professional information of the stakeholder.
Stakeholders	Displays the stakeholders.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

System will check for duplicate customers

a. If there is no duplicate customer existed in the system, then user can proceed.

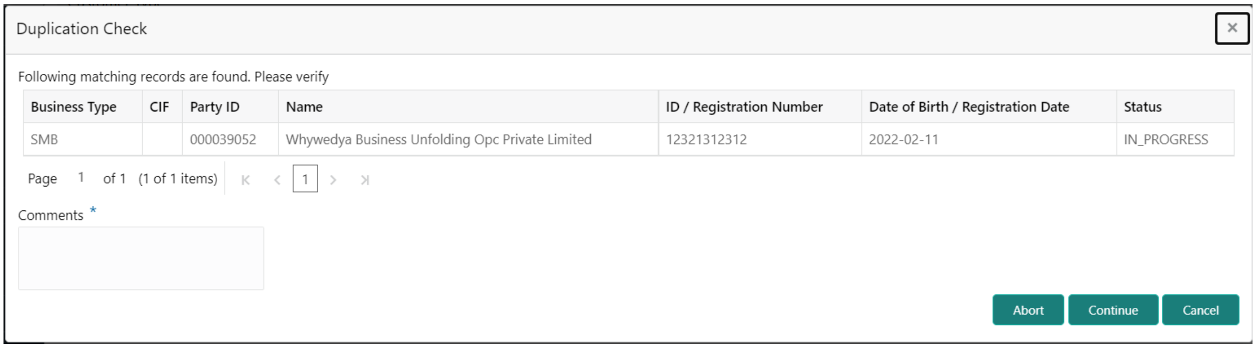
b. If there is a duplicate customer/s existed in the system, then system will display the list of customers with same name. User will have facility to

   i. **Discard** the Customer Onboarding or

   ii. Go ahead and **save** it or

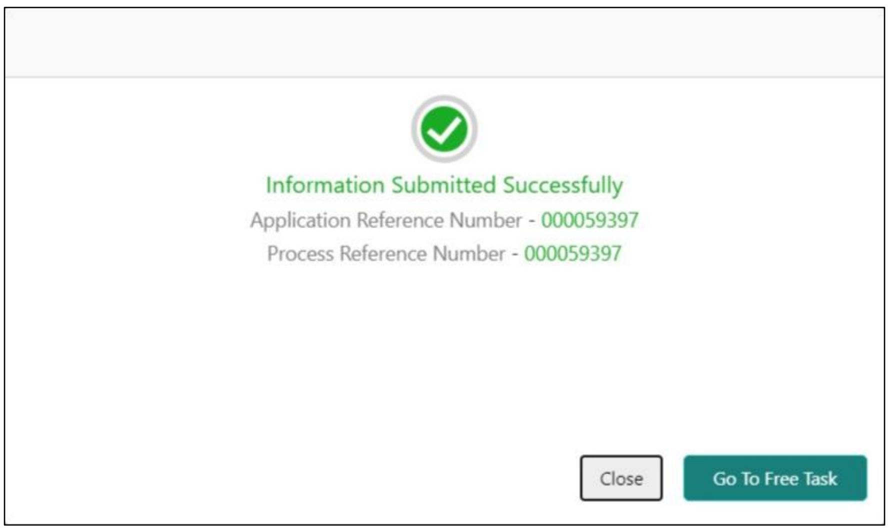
   iii. **Cancel** and go back to previous screen

Figure 37: Duplication Check



Click this link for more information: Dedupe Check

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



2.3 Onboarding Enrichment

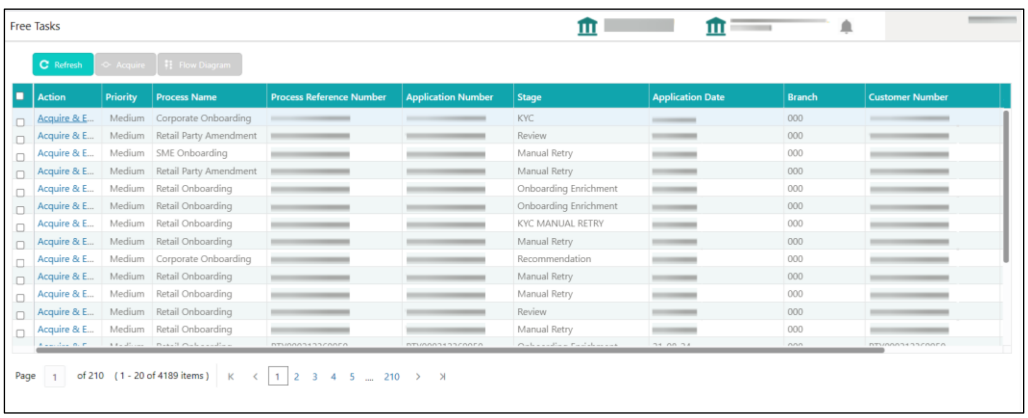
In this stage, the Relationship Manager can capture detailed information about the SMB customer to be added in Oracle Banking Enterprise Party Management. This section contains the following topics:

- 2.3.1 Business Details
- 2.3.2 Stakeholder Details
- 2.3.3 Membership / Association
- 2.3.4 Financial Profile
- 2.3.5 Comments
- 2.3.6 Review and Submit

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

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

Figure 38: Free Tasks



2. On **Free Tasks** screen, select the required task and click **Acquire and Edit**. The system displays the **Enrichment – Basic Info** page.

2.3.1 Business Details

In addition to the business details, address, and social profile captured in the Initiation stage, the Relationship Managers can add important Dates, Supporting documents, and Photos of the customer in this data segment.

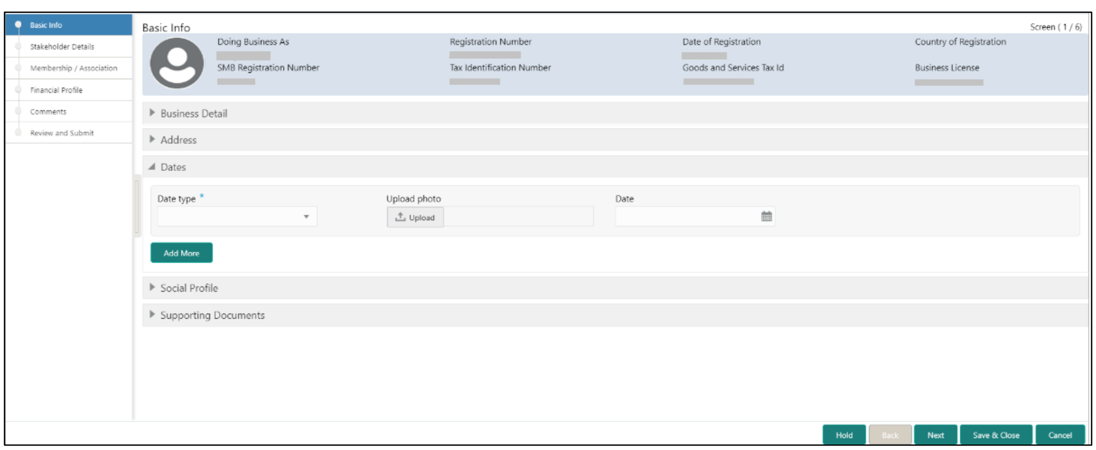
Figure 39: Enrichment – Basic Info

For information on adding Business Details, **Address** and **Social profile**, refer *Basic Details* topic in the Onboarding Initiation section.

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

Please click this link for more information: Dedupe Check

Figure 40: Enrichment – Basic Info – Dates



Perform the following steps to update the basic details:

1. On **Basic Info** screen, click and expand the **Dates** segment to add important dates of the customer.

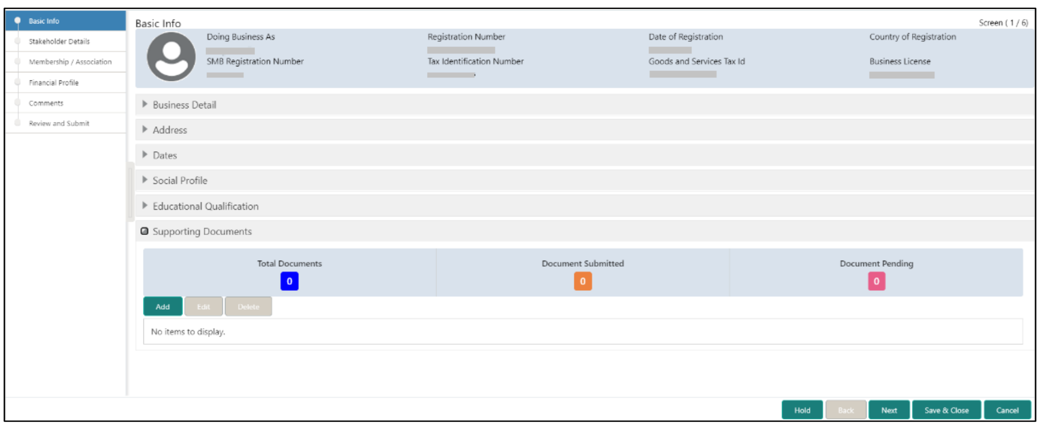
2. On **Dates** segment, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 27: Dates – Field Description

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

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

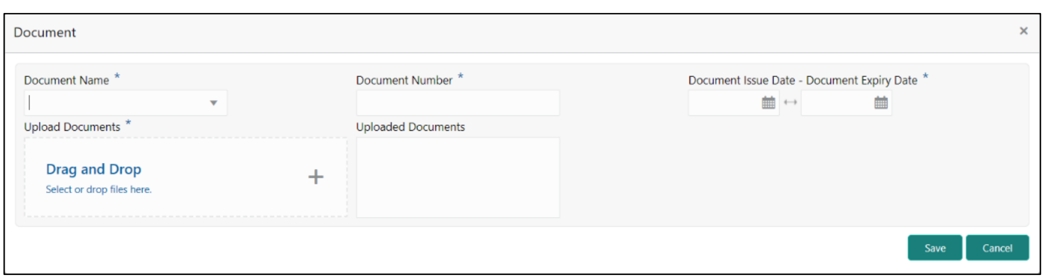
Figure 41: Enrichment – Basic Info – Documents



4. Click **Add**.

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

Figure 42: Enrichment – Basic Info – Documents



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

Table 28: Dates – Field Description

Field Name	Description
Document Name	Select the date type from the drop-down values.
Document Number	Specify the document number.
Document Issue Date	Click calendar icon and select the issue date of the document.
Document Expiry Date	Click calendar icon and select the expiry date of the document.
Upload Documents	Click **Upload** and select the document or drag and drop the file to be uploaded.
Uploaded Documents	Displays the description of the uploaded documents.

6. Click **Save**.

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

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

7. Click **Next** to move to the **Enrichment – Stakeholder Details** page.

2.3.2 Stakeholder Details

For information on adding customer's stakeholder details, refer Stakeholder Details sub-section in Onboarding Initiation section.

Figure 43: Enrichment – Stakeholders

On click of **Next** in the **Enrichment – Stakeholder Details** page, the system displays the **Enrichment – Membership** page.

2.3.3 Membership / Association

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

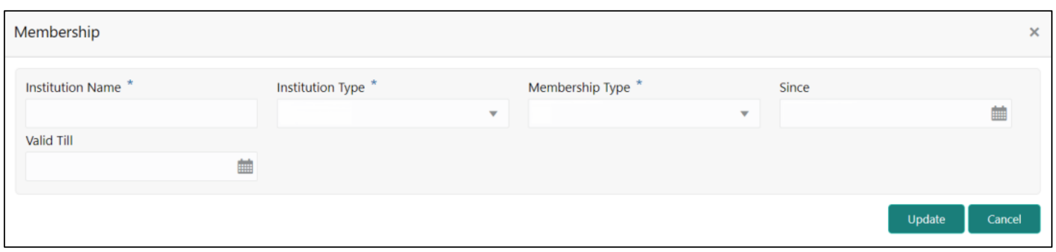
Figure 44: Enrichment – Membership

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

1. Click **Add** to add the membership details.

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

Figure 45: Membership



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

Table 29: Membership – Field Description

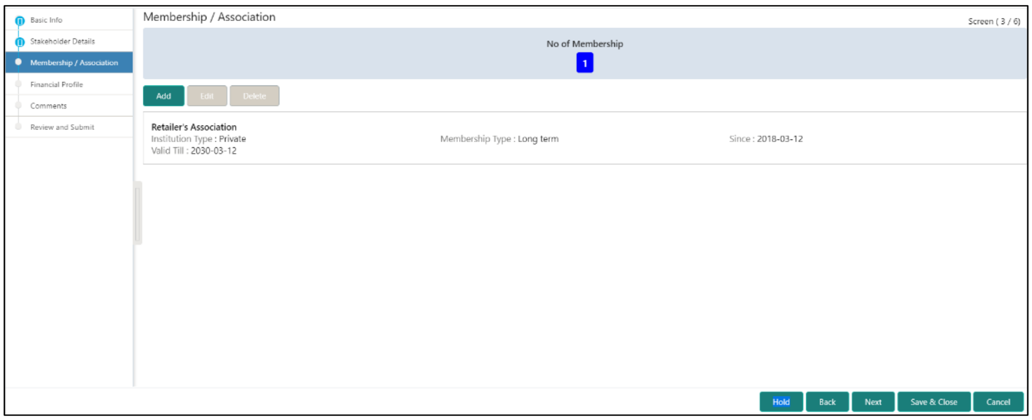
Field Name	Description
Institution Name	Specify the name of institution where the customer is a member.
Institution Type	Select from the drop-down values.
Membership Type	Select from the drop-down values.

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

3. Click **Save**.

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

Figure 46: Enrichment – Membership List



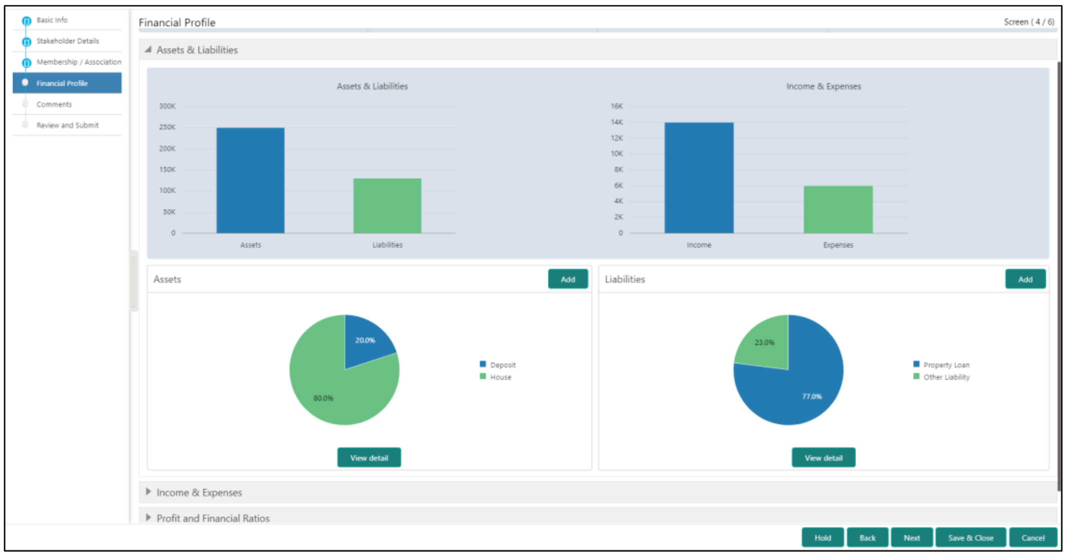
NOTE: You can also select the required item from list and click the edit/delete icon to modify/delete the added membership details.

4. Click **Next** to move to the **Enrichment – Financial Profile** page.

2.3.4 Financial Profile

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

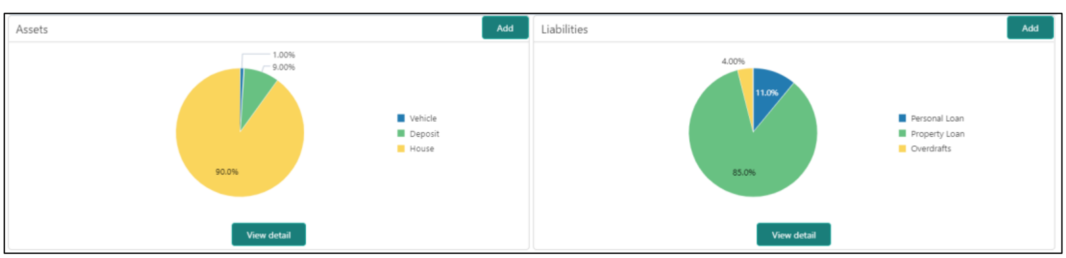
Figure 47: Enrichment – Financial Profile



Perform the following steps to update the financial profile:

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

Figure 48: Assets and Liabilities Detail



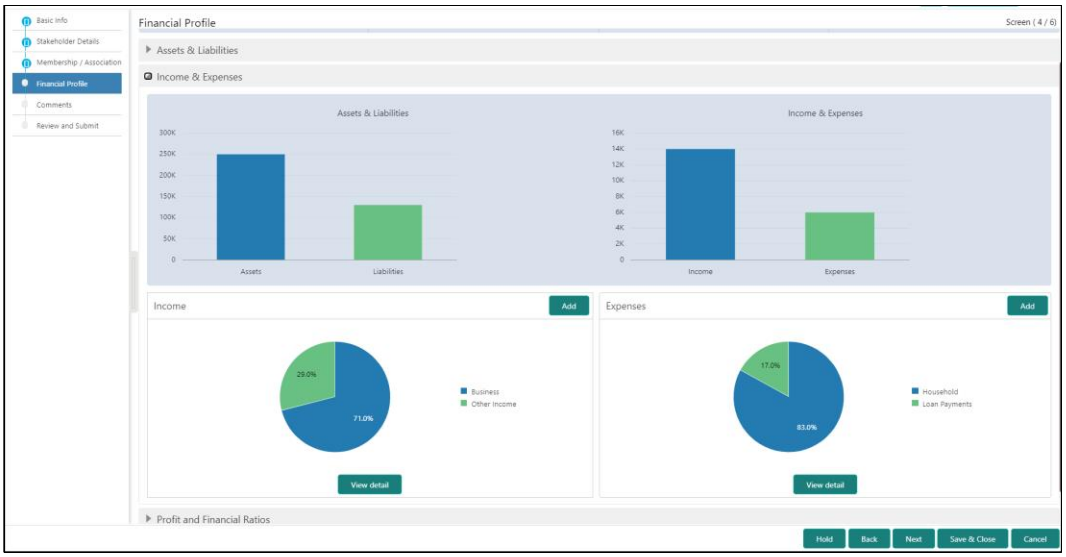
2. Click **Back** in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

3. Click the configure icon in the corresponding tile for the following options in assets and liabilities details:

    - Add
    - Modify
    - Delete

4. After viewing the assets and liabilities detail, click and expand the **Income and Expenses** section.

Figure 49: Financial Profile – Income and Expense



5. Click **Add** at the top right corner in **Income** tile to add income details of the customer.

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

Figure 50: Income

6. Click **Add**.

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

Figure 51: Income

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

Table 30: Income – Field Description

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

8. Click **Add**.

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

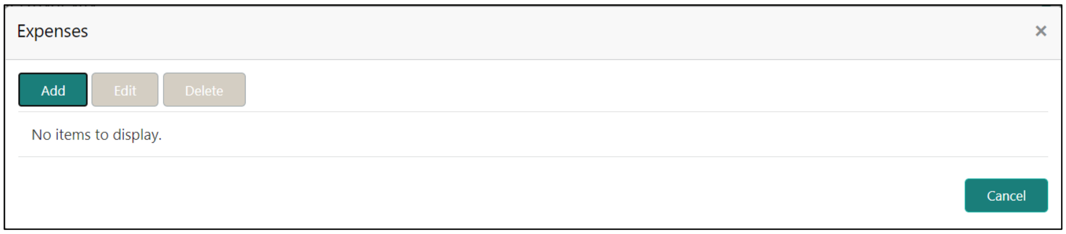
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added income details.

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

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

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

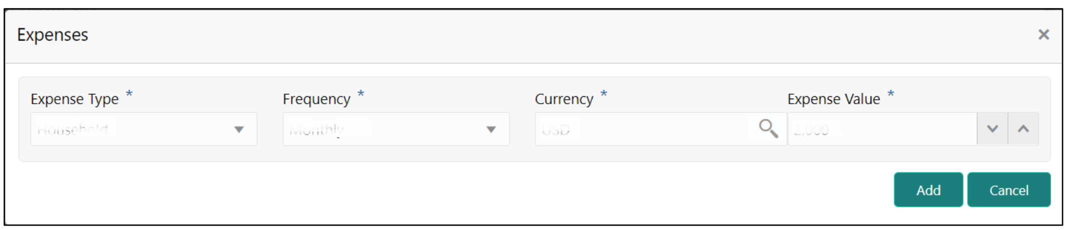
Figure 52: Expenses



11. Click **Add**.

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

Figure 53: Add Expense Details



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

Table 31: Expenses – Field Description

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

13. Click **Add**.

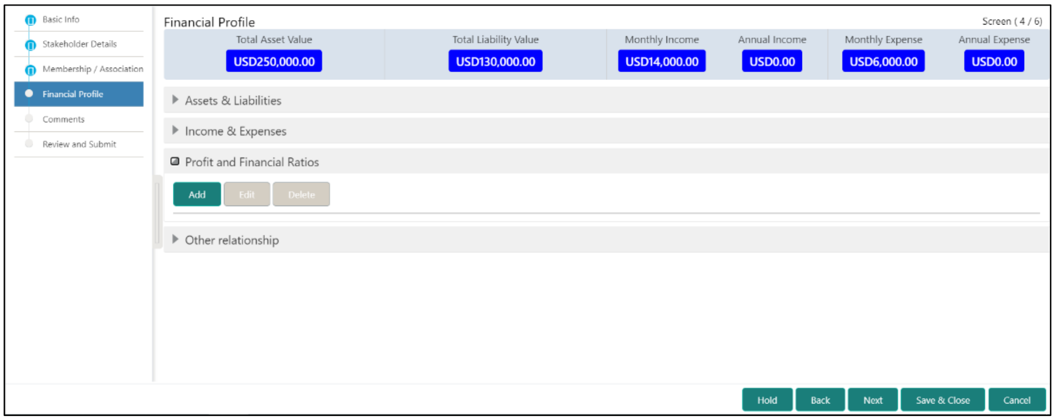
→ The system adds and lists the expense details in the **Expenses** window.

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

14. Click icon to exit the **Expenses** window.

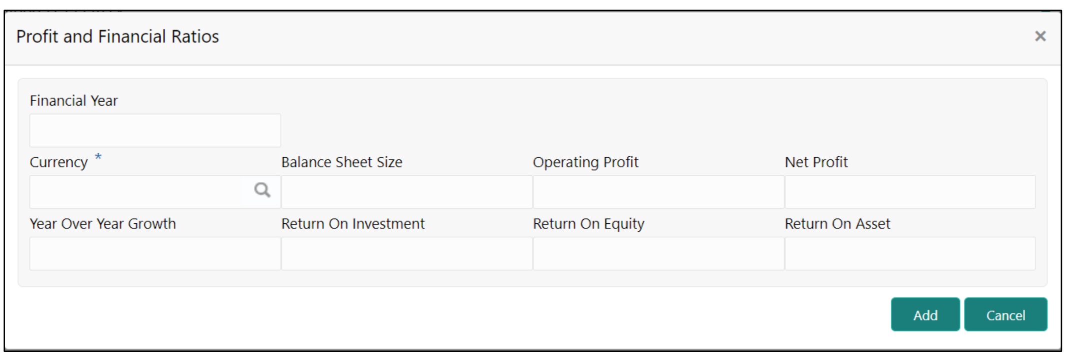
15. After adding, modifying or deleting the income and expense detail, click and expand the **Profit and Financial Ratios** section.

Figure 54: Profit and Financial Ratios



16. Click **Add** to add the profit and financial ratios. Data corresponding to different financial years can be added in this section

Figure 55: Profit and Financial Ratios - Add



17. On **Profit and Financial Ratios** screen, specify the details. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

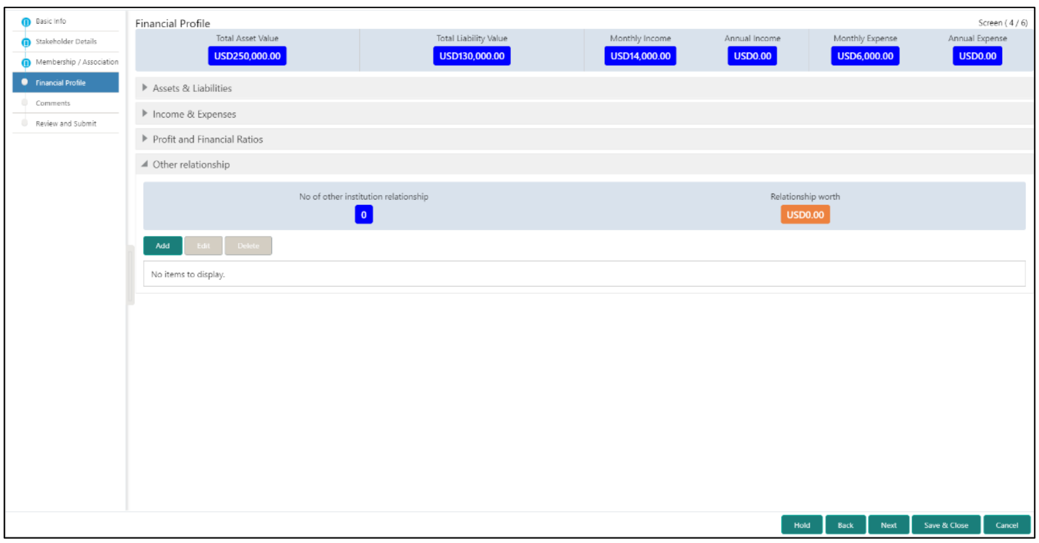
Table 32: Profit and Financial Ratios – Field Description

Field Name	Description
Financial Year	Specify the financial year.
Currency	Click search icon and select currency from the list of values.
Balance Sheet Size	Specify the balance sheet size.

Field Name	Description
Operating Profit	Specify the operating profit.
Net Profit	Specify the net profit.
Year Over Year Growth	Specify the year over year growth value.
Return On Investment	Specify the return value on investment.
Return On Equity	Specify the return value on equity.
Return On Asset	Specify the return value on asset.

18. After adding, modifying or deleting the Profit and Financial Ratio detail, click and expand the **Other relationship** section.

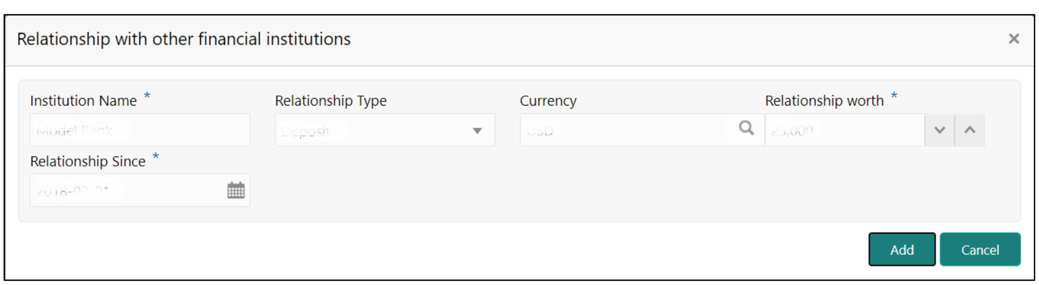
Figure 56: Other Relationship



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

→ The system displays the **Relationship with other financial institutions** screen.

Figure 57: Relationship with other financial institutions



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

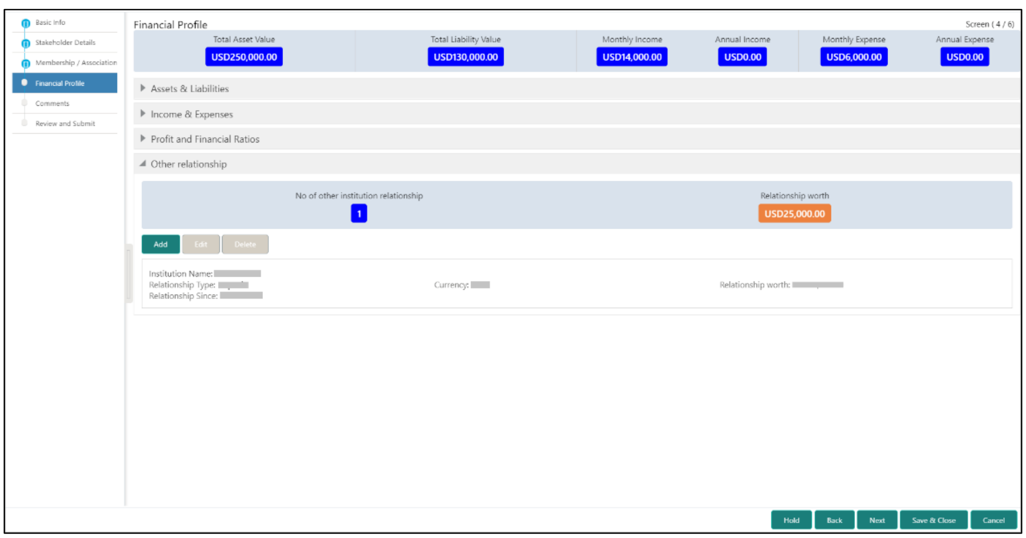
Table 33: Relationship with other financial institutions – Field Description

Field Name	Description
Institution Name	Specify the name of the other bank.
Relationship Type	Select the relationship type from the drop-down values.
Currency	Click search icon and select currency from the list of values.
Relationship worth	Specify the balance sheet size.
Relationship Since	Click calendar icon and select the relationship start date.

21. Click **Add**.

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

Figure 58: Other Relationship List



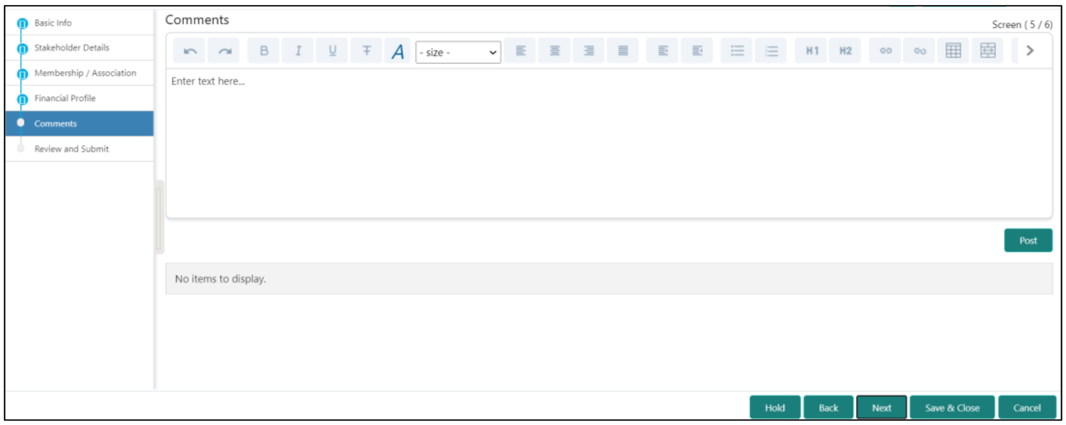
NOTE: You can also select the required item from list and click the edit/delete icon to modify/delete the other relationship details.

22. Click **Next** to move to the **Enrichment – Comments** page.

2.3.5 Comments

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

Figure 59: Enrichment – Comments



Perform the following steps:

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

2.3.6 Review and Submit

For information on reviewing and submitting the task to the next stage, refer to *2.2.6 Review and Submit* topic in the **Onboarding Initiation** section.

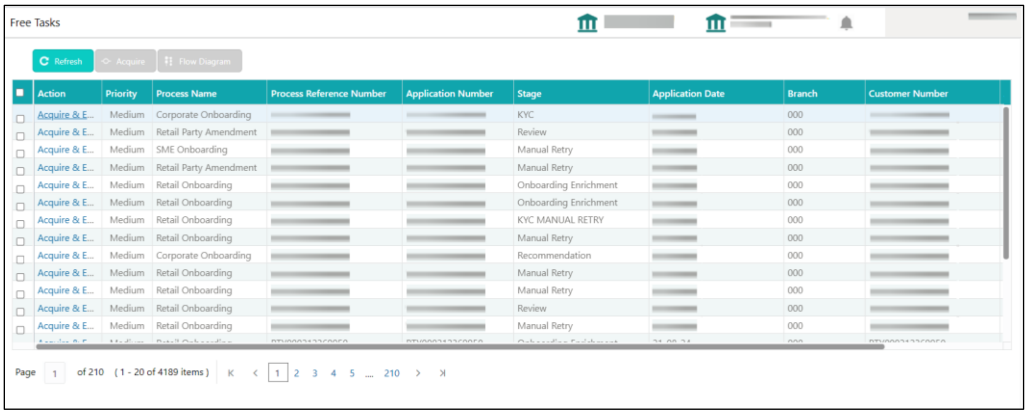
2.4 KYC Check

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

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

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

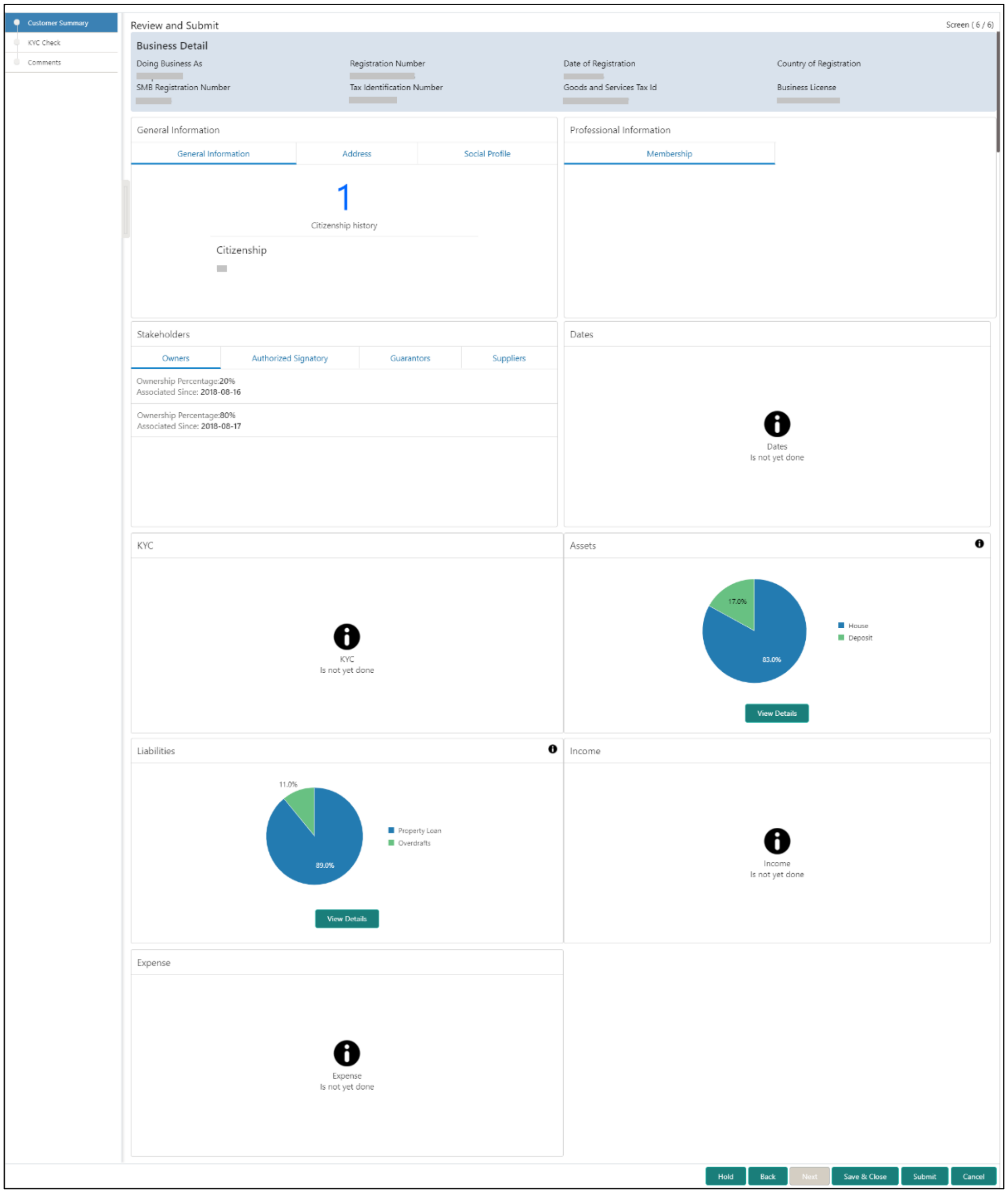
   Figure 60: Free Tasks



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

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

Figure 61: KYC – Customer Summary



In the **KYC – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to the field description below.

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

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

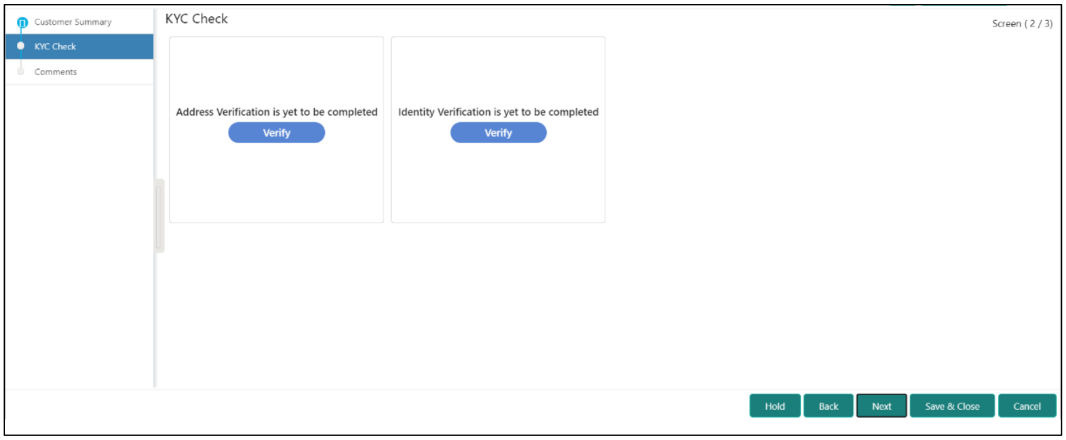
The following 13 different KYC checks are supported:

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

KYC Checks are listed during KYC stage, based on the Mandatory and Optional KYC check configuration.

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

Figure 62: KYC Check



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

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

Figure 63: Add Verification Details – Proof of Residence

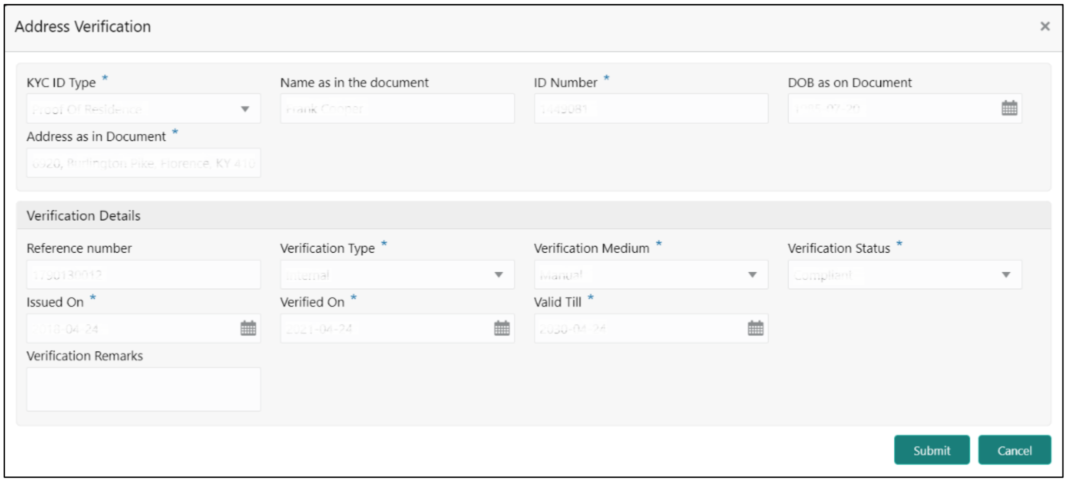


Figure 64: Add Verification Details –Proof of Identity

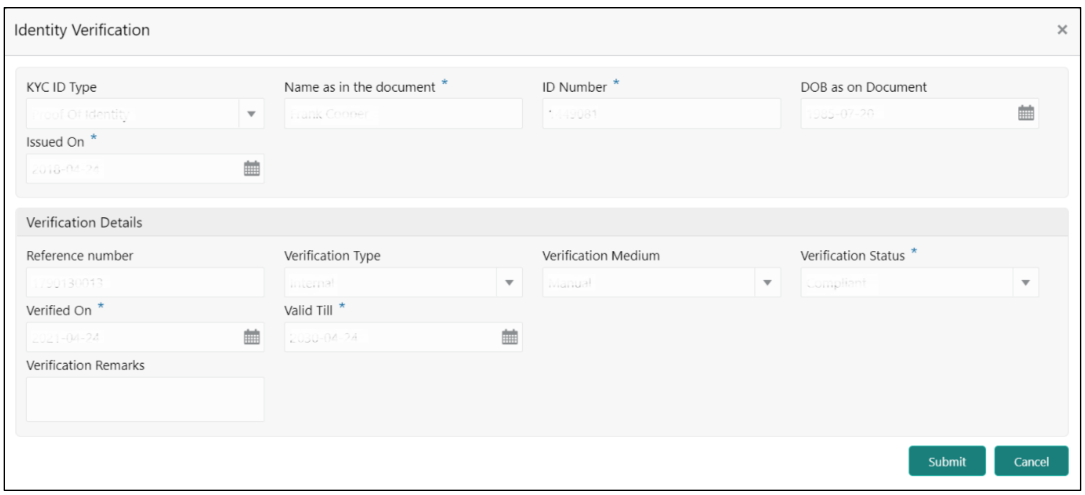
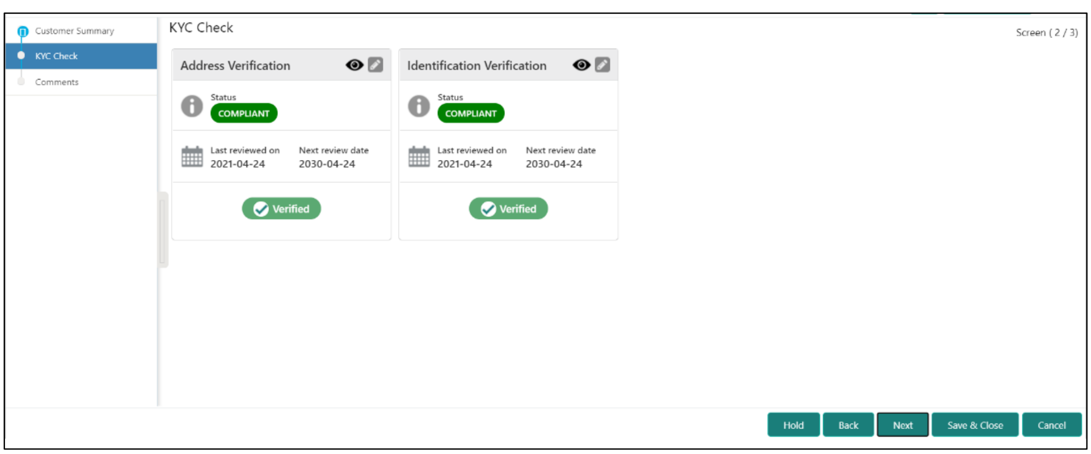


Figure 65: KYC Check

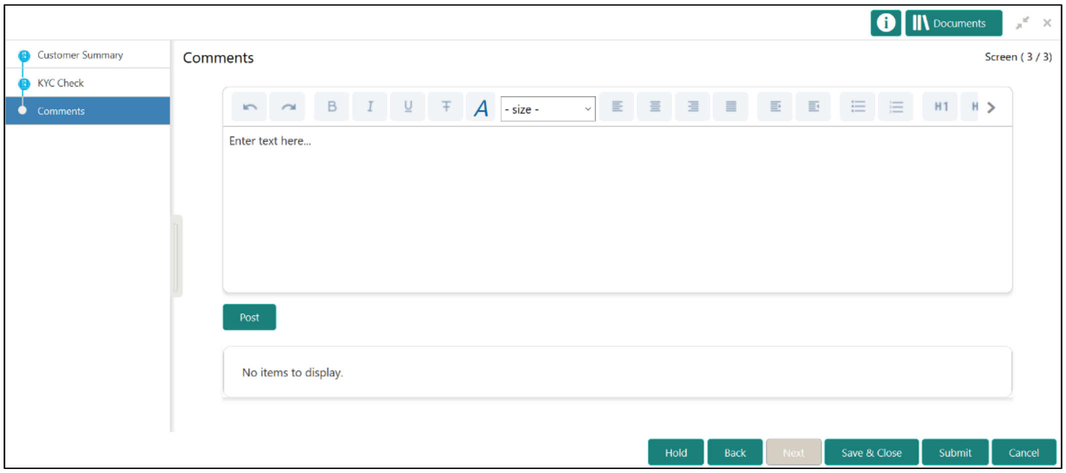


6. The system updates the verification details in corresponding tile in the **KYC Check** page.

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

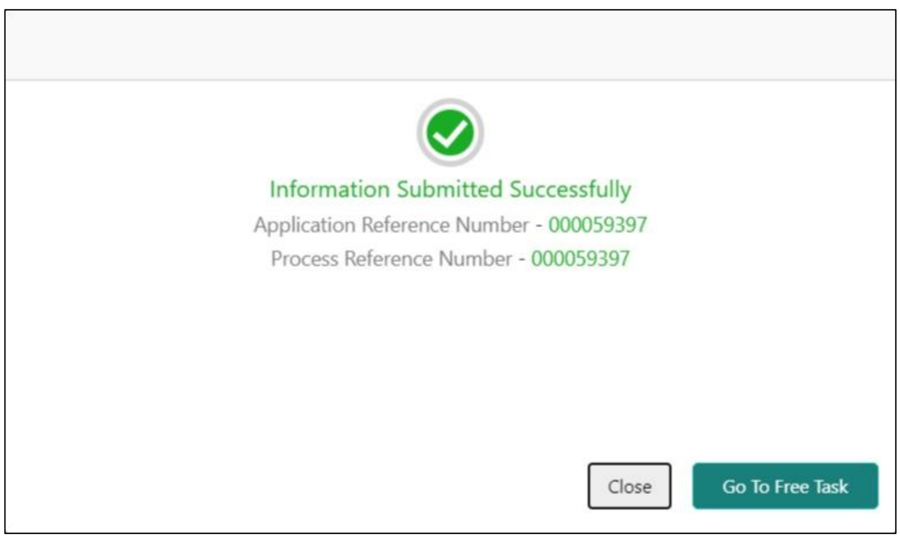
→ The system displays the **KYC - Comments** page.

Figure 66: KYC – Comments



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

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



2.5 Recommendation

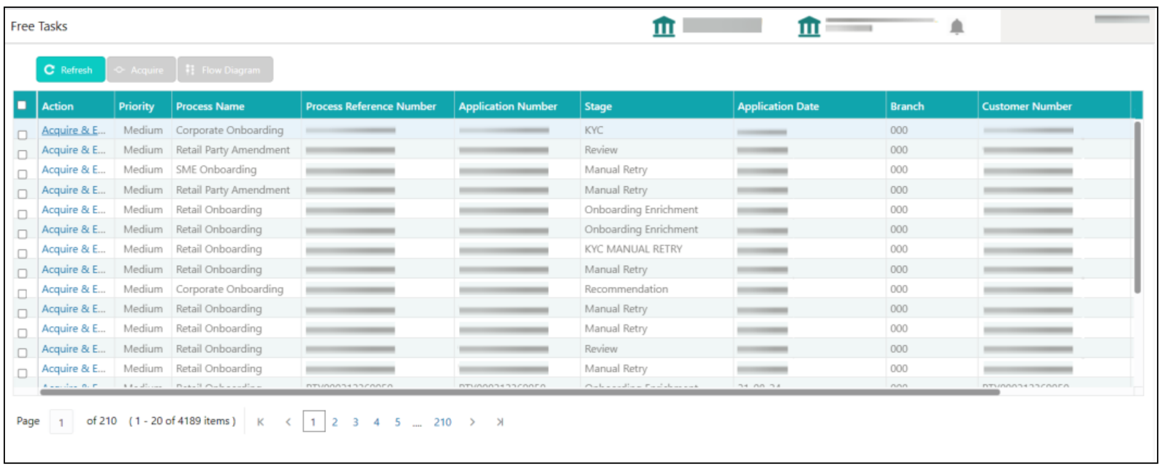
In this stage, the final Recommendation user reviews the customer details and moves the task to Approval stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task back to the previous stage.

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

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

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

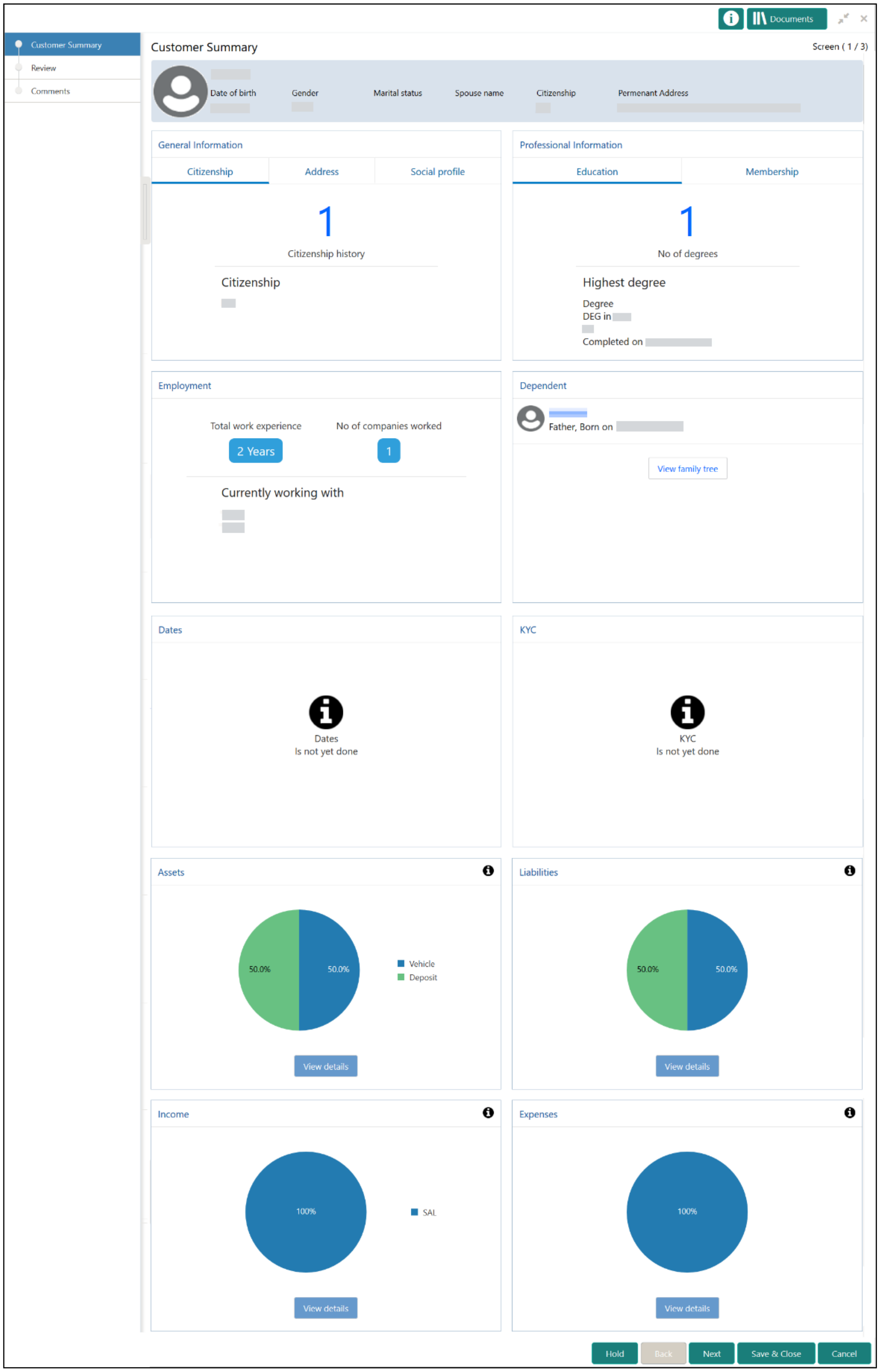
Figure 67: Free Tasks



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

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

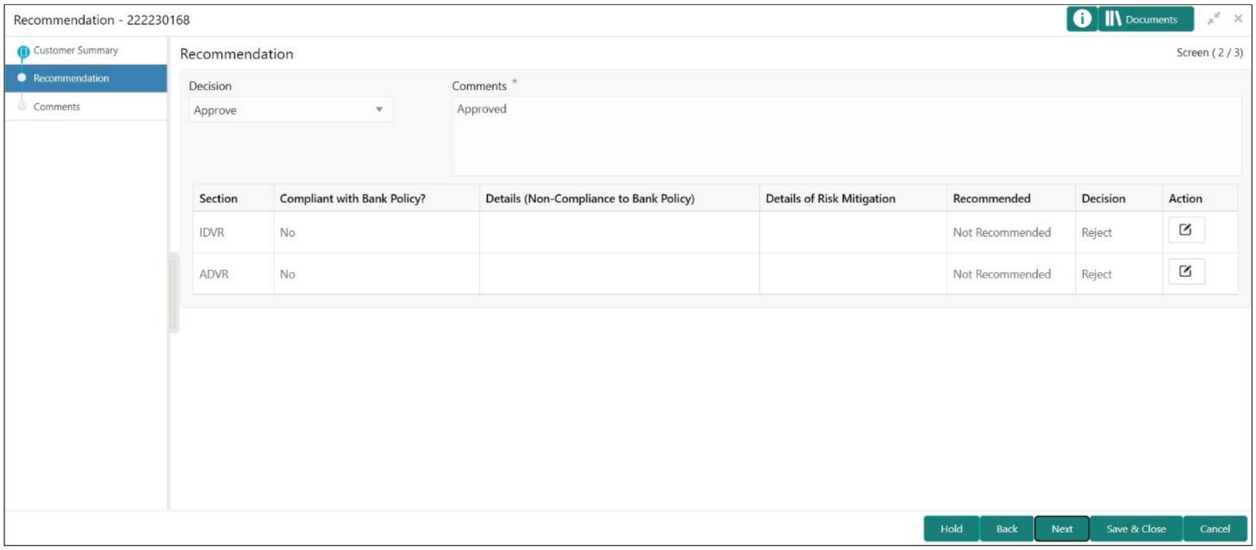
Figure 68: Recommendation – Customer Summary



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

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

Figure 69: Recommendation – Recommendation Comments



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

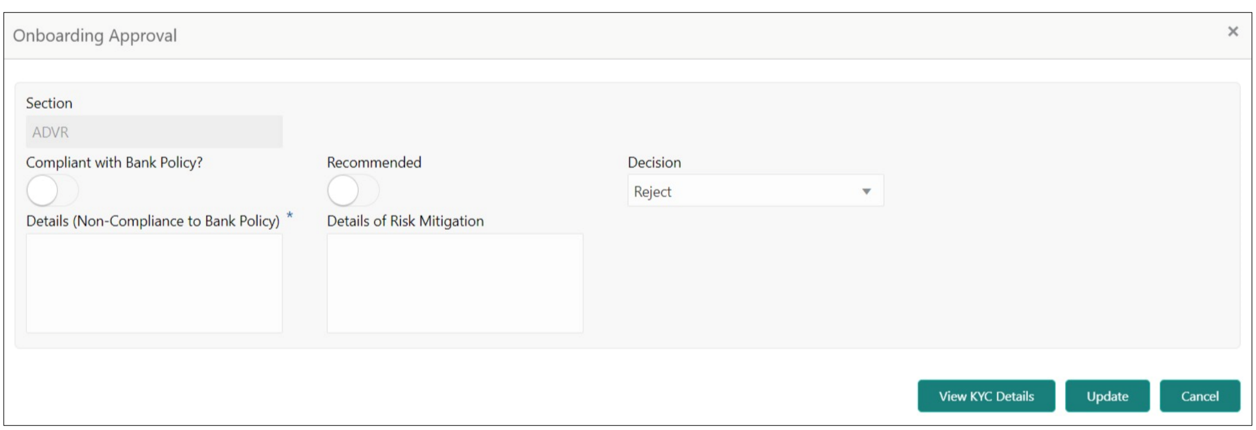
4. Input **Recommendation** comments in **Comments** field

5. Click **Action** to Input Recommendation details for each of the KYC type

   → Respective KYC details screen will be displayed

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

Figure 70: Onboarding Approval

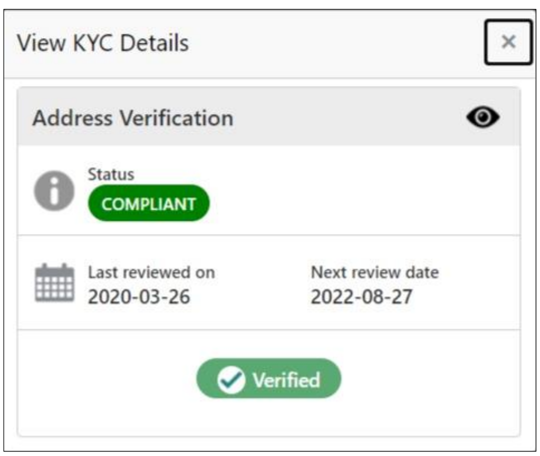


6. Specify the fields as required for Recommendation. For more information on fields, refer to the field description table.

Table 34: 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

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



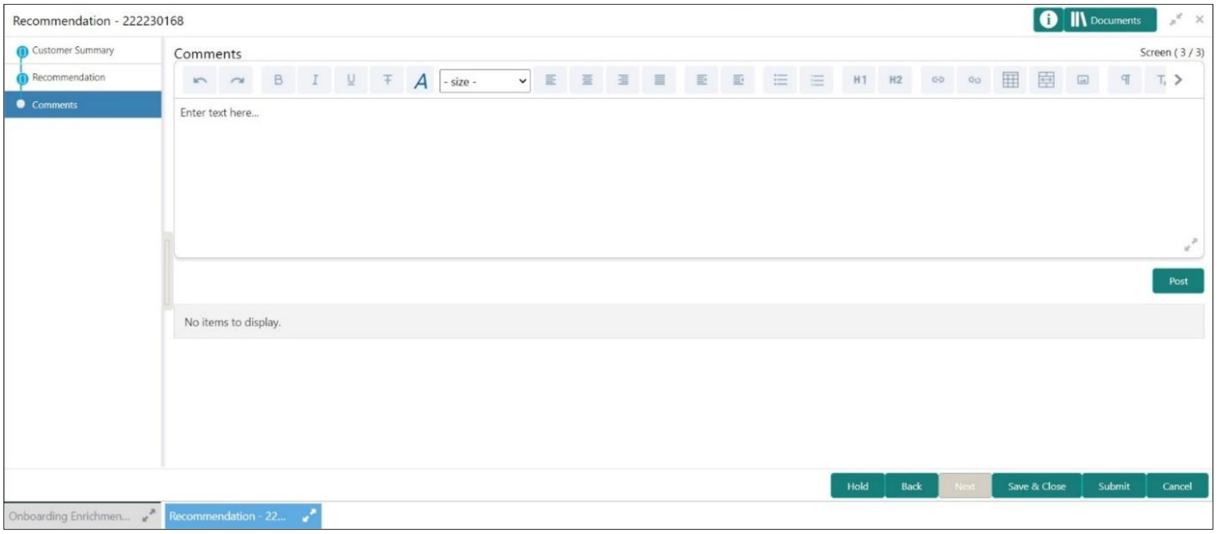
8. Click **Update**.

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

9. Click **Next**.

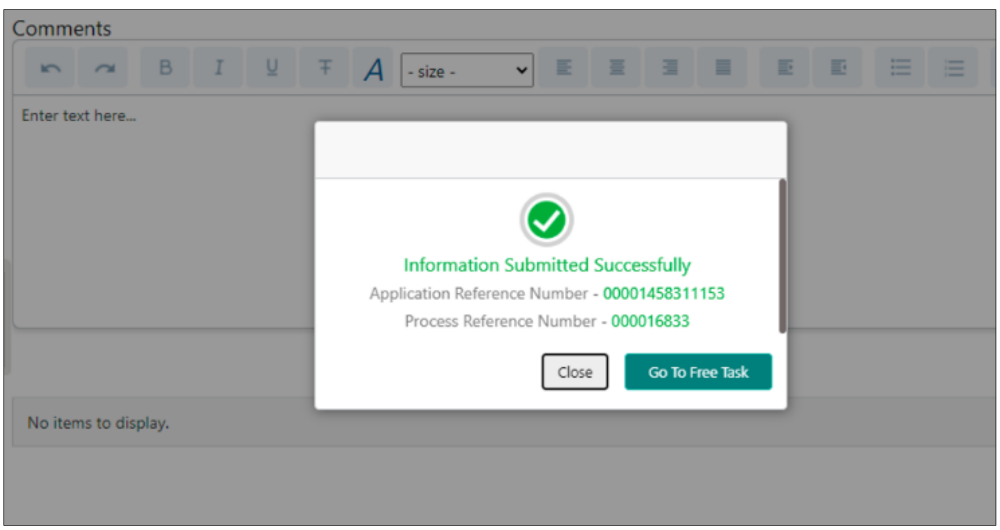
→ The system displays the **Comments** screen.

Figure 71: Comments



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

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



2.6 Approval

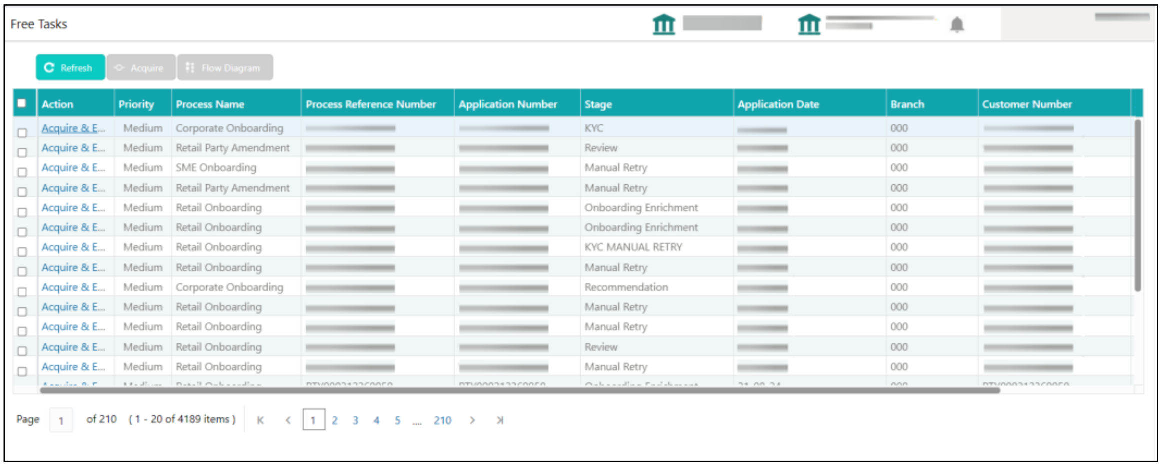
In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage. If the outcome of this stage is Proceed, the task is automatically moved to the Host system.

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

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

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

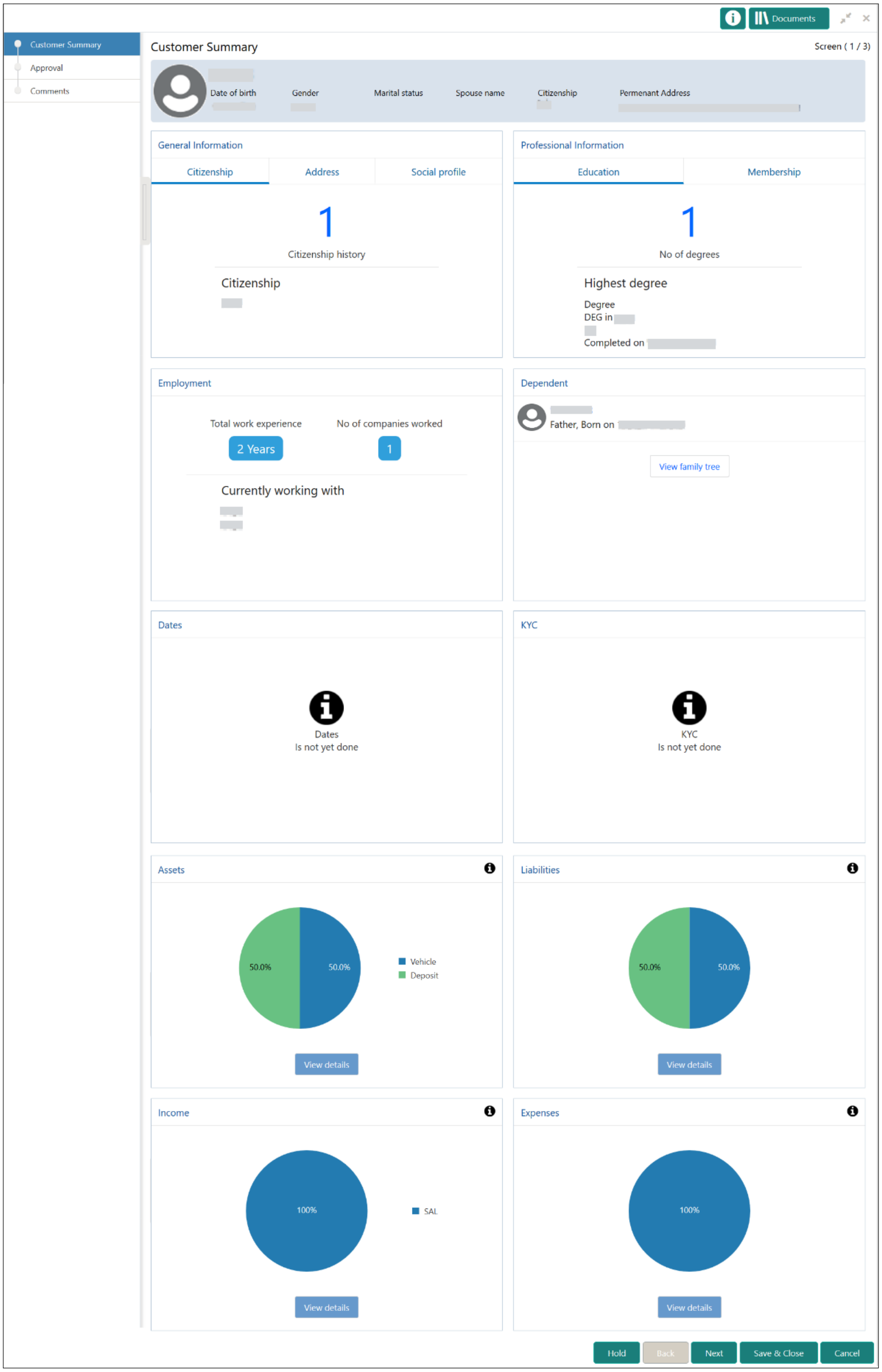
Figure 72: Free Tasks



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

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

Figure 73: Approval – Customer Summary

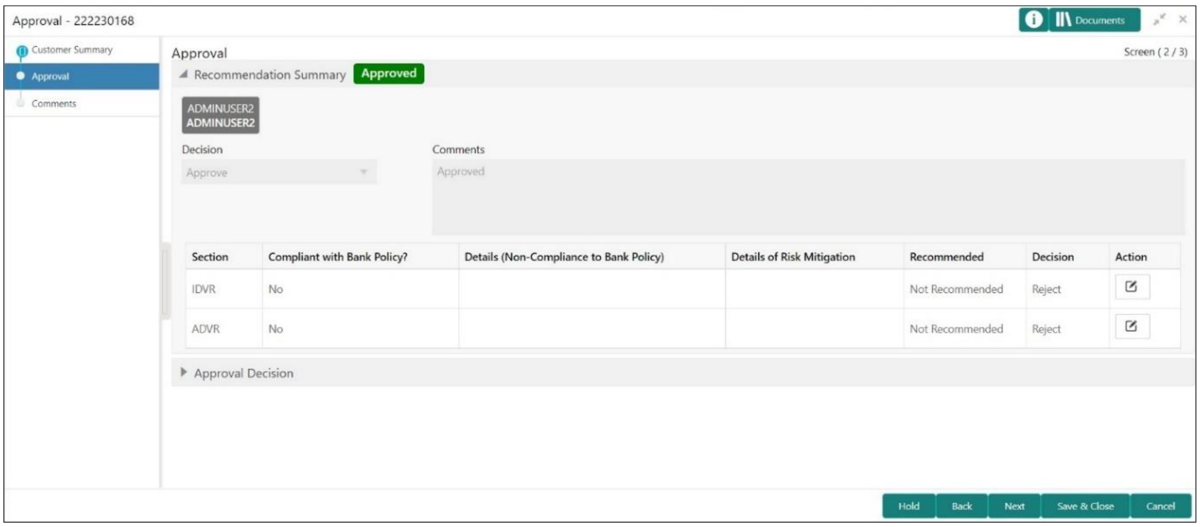


In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to ***Error! Reference source not found.***.

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

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

Figure 74: Approval – Approval Comments



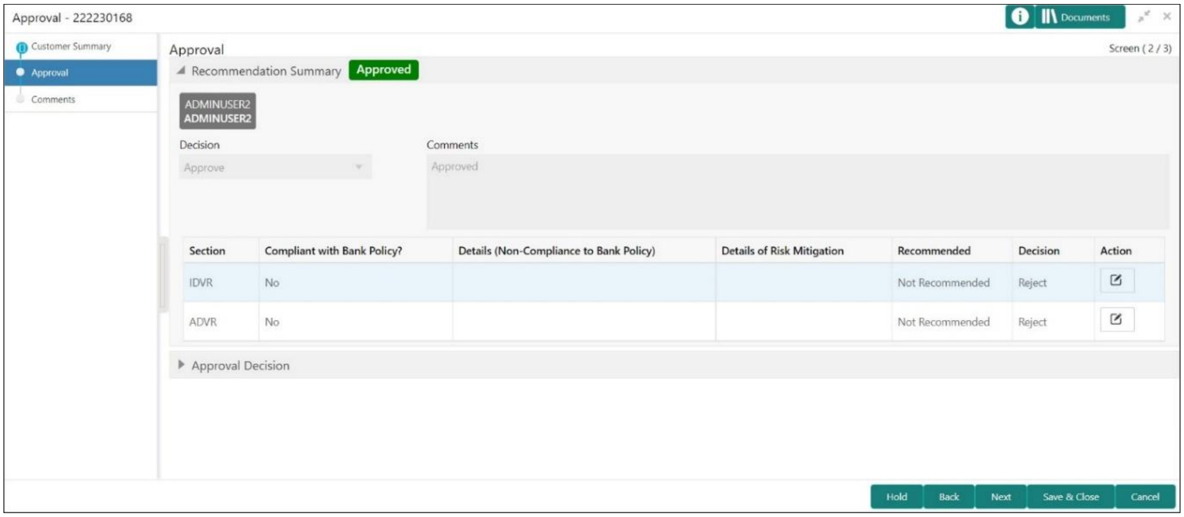
4. View **Recommendation Summary** as **Approved or Rejected** based on the **Recommendation Decision** provided in **Recommendation stage**

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

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

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

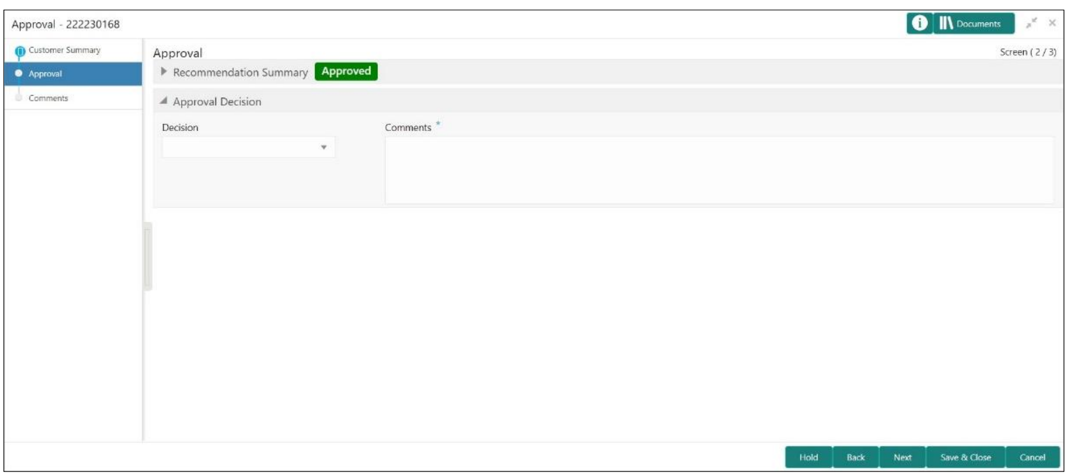
Figure 75: Recommendation Summary



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

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

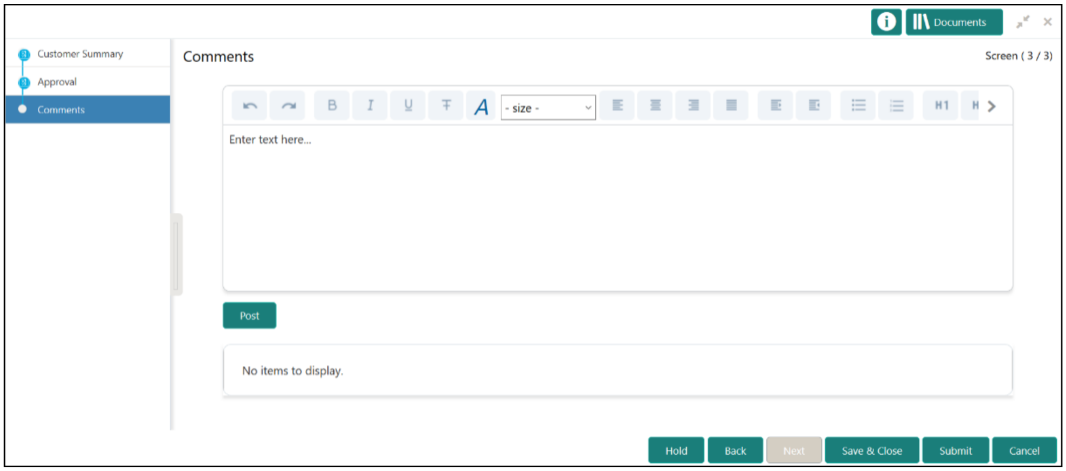
Figure 76: Approval Decision



8. Click **Next**.

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

Figure 77: Approval - Comments



9. Specify the **Approve Comments** and the **Overall Comments**.

10. Specify the overall comments for the **Approval** stage and click **Post**.

11. Click **Submit** to complete the onboarding process

2.7 Amendment

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

NOTE:

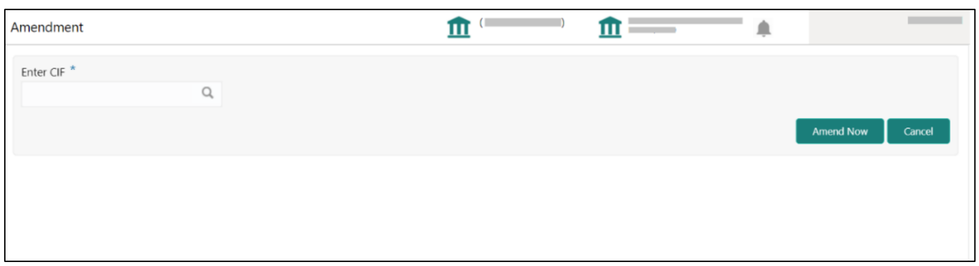
- User should have required Customer Group Access to amend a party within a customer access group.
- User should have required Personal Identifiable Information (PII) access to amend individual stakeholders, if PII fields are configured.

To initiate the Amendment process:

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

   → The **Amendment** screen is displayed.

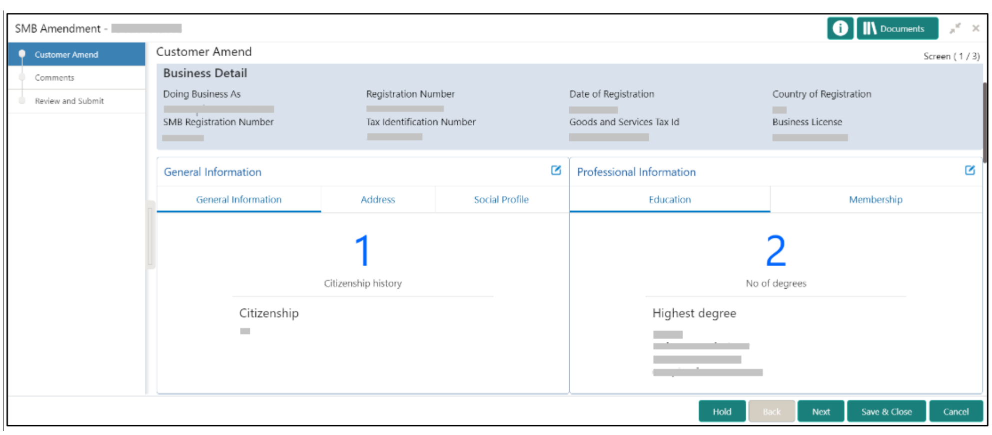
   Figure 78: Amendment – Enter CIF

2. On **Amendment** screen, specify the **CIF** and click **Amend Customer.**

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

   Figure 79: Amendment – SMB Amendment

3. Click icon of the respective section for which the information needs to be updated. You can update the following sections during Amendment:

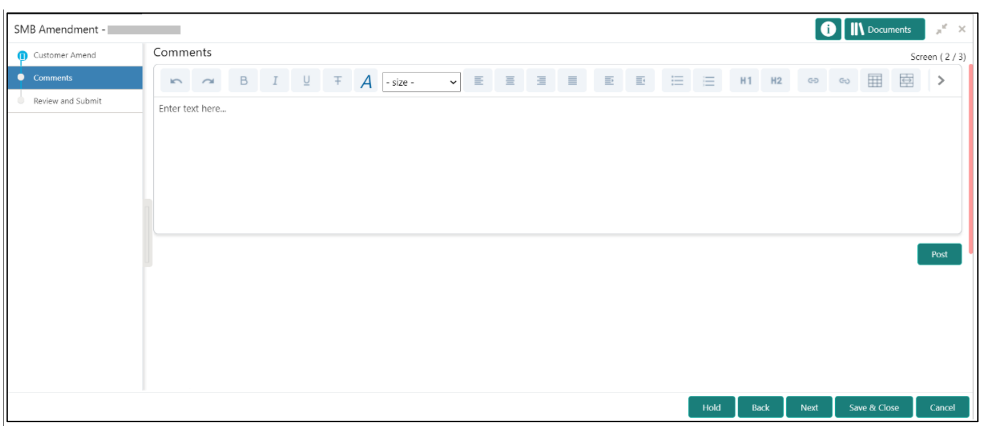
   - General Information – for details of the fields, refer section 2.2.1 Basic Details
     - Business Details
     - Basic Info
     - Address
     - Social Profile
   - Professional Information
     - Membership Details - for details of the fields, refer section 2.3.3 Membership / Association
   - Stakeholders - for details of the fields, refer section 2.2.2 Stakeholder Details
   - Dates - for details of the fields, refer section 2.3.1 Enrichment Basic info
   - KYC - for details of the fields, refer section 2.4 KYC Check
   - Assets - for details of the fields, refer section 2.2.3 Financial Information
   - Liabilities - for details of the fields, refer section 2.2.3 Financial Information
   - Income - for details of the fields, refer section 2.3.4 Financial Profile
   - Expense - for details of the fields, refer section 2.3.4 Financial Profile

4. In an amendment request, information in one or more than one section can be amended one after the other, if required.

5. Click **Next**.

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

Figure 80: Amendment – Comments



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

7. Click **Next**.

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

NOTE: For information on reviewing and submitting the task to the next stage, refer to *2.2.6 Review and Submit* topic in the **Onboarding Initiation** section.

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

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

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

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

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

In **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is Proceed, the task is automatically moved to the Host system. For more detail on Recommendation and Approval stage, refer to sections – 2.5 Recommendation and 2.6 Approval.

2.8 Straight Through Processing for onboarding requests received from Channels

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

Refer below table for details of the configuration:

Table 35: Configurations

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates if straight through processing is allowed for SMB onboarding requests received from	True

Configuration Parameter	Description	Default Value
	Channels subject to other mandatory information being available in the request. Accepted values are: **TRUE -** Straight through processing for SMB Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. **FALSE -** Straight through processing for SMB Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from Channel.	
CHANNEL_CONFIRMATION_REQUIRED	This parameter indicates if a confirmation from channel is required before handoff to the core system. Accepted values are: **True** – System will wait for a confirmation from Channels before triggering the handoff to the core system **False** – System will go ahead with the handoff to the core system without waiting for any confirmation from Channels	False

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

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

2.9 Completed Task

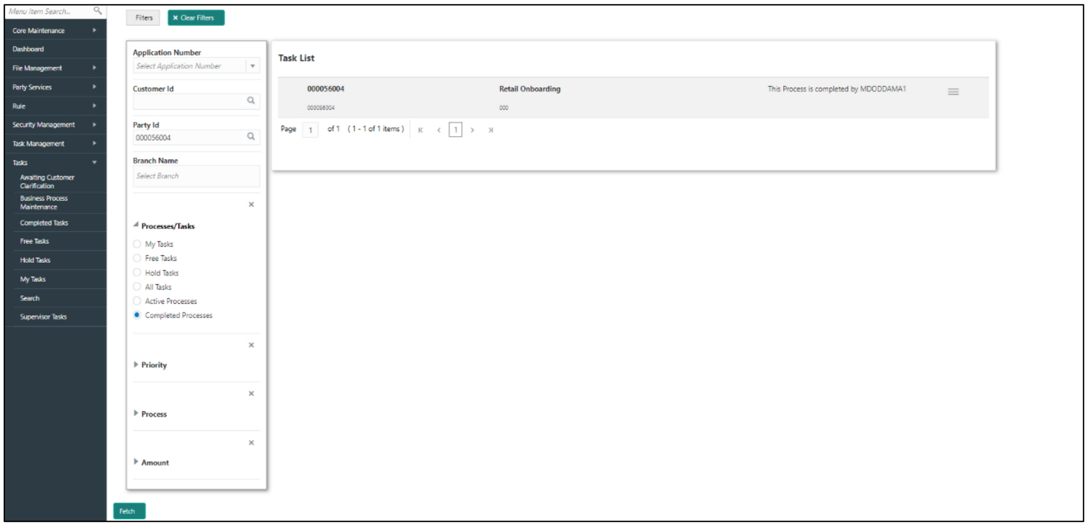
Completed Task functionality is used to view details of different tasks completed by the user and information provided during those tasks.

To view the Completed Tasks:

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

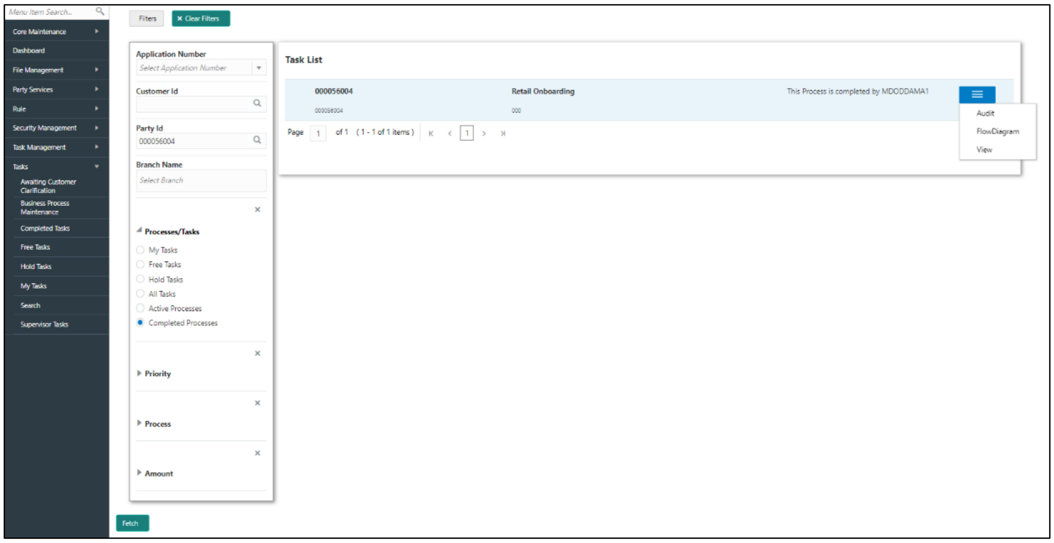
→ The **Search** screen is displayed.

Figure 81: Task List - Search



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

Figure 82: Task List - Completed Task



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

3 List Of Menus