

**Corporate Onboarding User Guide**

# **Oracle Banking Origination Cloud Service**

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## Corporate Onboarding User Guide

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# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Document Accessibility

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

## 1.4 List of Topics

This guide is organized into following topics:

**Table 1: List of Topics**

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







## 1.5 Related Documents

1. Getting Started User Guide
2. Corporate 360 User Guide
3. OBPY Configurations User Guide

## 1.6 Symbols and Icons

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

**Table 2: List of Symbols**

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

## 1.7 Basic Actions

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

**Table 3: Basic Actions**

Action	Description
<b>Submit</b>	<p>On click of Submit, the checklists applicable for the stage will be defaulted based on the application category. On verifying all the checklist and on selection of the outcome, the task will be submitted. The following options are available for 'Outcome':</p> <ul style="list-style-type: none"> <li>• Proceed – move the task to next stage or complete the onboarding process in Approval stage. User can select this option in the Initiation, Enrichment, Review, Recommendation, and Approval stages.</li> </ul>

Action	Description
	<ul style="list-style-type: none"> <li>• Approve – the onboarding process is approved. User can select this option in KYC stage.</li> <li>• Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages.</li> <li>• Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages.</li> </ul>
<b>Post</b>	On click of Post, the system posts the comments below the <b>Comments</b> text box.
<b>Cancel</b>	On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.
<b>Hold</b>	On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
<b>Next</b>	On click of Next, the details of the captured will be saved and then system will move to the next screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
<b>Back</b>	On click of Back, the details of the captured will be saved and then system will move to the previous screen.
<b>Save &amp; Close</b>	On click of Save & Close, the captured details will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields are captured.

## 2 Corporate Customer Onboarding

### 2.1 Overview

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

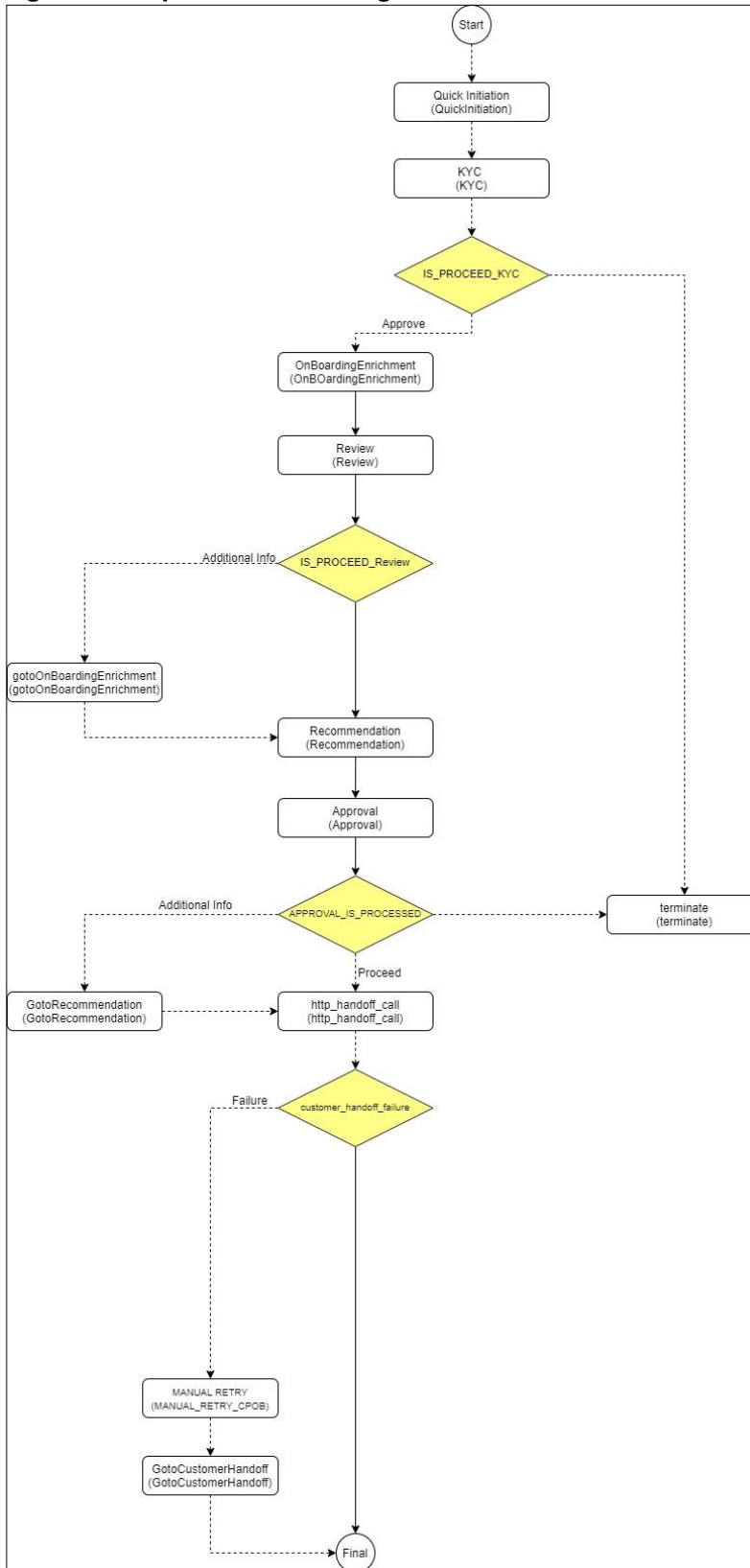
Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank there would be RM for every corporate customer, the respective RM would take care of the customer to successfully onboard into the bank. The various activities performed for the Corporate Customer

Onboarding process are:

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

#### 2.1.1 Process Flow Diagram

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

**Figure 1: Corporate Onboarding Process Flow**



## 2.2 Onboarding Initiation

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

### Prerequisites:

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

### To initiate the Onboarding process:

1. On the Home page, click **Party Services**. Under **Party Services**, click **Onboarding**.

→ The **Onboarding** screen is displayed.

**Figure 2: Onboarding Initiation**

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

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

**Table 4: Onboarding – Field Description**

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

3. Click **Onboard Now**.

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

**Figure 3: Corporate Quick Initiation**

The screenshot shows the 'Quick Initiation' screen with the following sections:

- Organization details:** Includes fields for Organization Name \*, Organization Type \*, Customer Category \*, Demography Type \*, Classification Type \*, Branch Code (006), Application Priority \* (Low), Upload Logo (with a note 'Maximum file size is 100kb'), and Customer Access Group.
- Industries \*:** A table with columns: Sector, Industry Group, Industry, Sub Industry, and Action. It currently shows 'No data to display.' and has a green '+' button to add new data.
- Credit Rating:** A table with columns: Year, Rating Date, Outlook, Agency, Rating, and Action. It also shows 'No data to display.' and has a green '+' button to add new data.
- Social Media Profiles:** Includes input fields for Official Website, Facebook, and Twitter.

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

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

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

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

Field Name	Field description
Entity Type	Select the type of business entity from the drop-down values – Private Limited, Public Limited, Trusts, Government Owned, Associations etc.
Demography Type	Specify the company Demography from the drop-down values – Global, Domestic.
Geographical Spread	Select the geographical spread of the company from the given list.
Classification Type	Classification of the Corporate as Micro, Small or Medium as per the local regulations.
Branch Code	Specify the branch code. <b>NOTE:</b> For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details.
Logo	Upload logo of the company.
Customer Access Group	Click search icon and select the customer access group for the party. <b>NOTE:</b> User should have required access to onboarding a party within a customer access group. For more details, refer <b>Oracle Banking Party Configuration User Guide</b> .
Application Priority	Priority of Party Onboarding application
Industries	Specify the fields under this section.
Sector	Specify the industry Sector to which the corporate belongs. For example, <ul style="list-style-type: none"> <li>• Energy</li> <li>• Real Estate</li> <li>• Utilities</li> <li>• Consumer Staples, etc.</li> </ul>

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

Click **Submit**, system will check for duplicate customers. If there is no duplicate customer existed in the system, then the system creates unique party ID for the customer and displays the **Initiation - Basic Details** screen. If there is a duplicate customer/s existed in the system. It will display the list of customers with same name. User will have facility to

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

**Figure 4: Initiation – Basic Details Screen**

Duplication Check

Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Corporate		000000015116	AIRFLY Pvt Ltd	REG1357	2010-12-12	IN_PROGRESS

Page 1 of 1 (1 of 1 items) < 1 >

Comments \*

Abort
Continue
Cancel

5. Click **Next**.

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

**Figure 5: Initiation – Comments**

QuickInitiation - 11/2/2021 11:40

Quick Initiation
Comments

Enter text here...

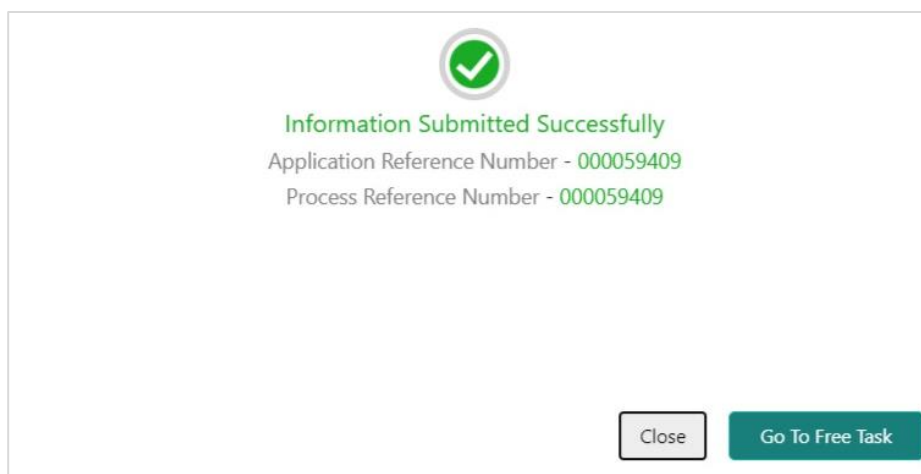
Post

No items to display.

Hold
Back
Next
Save & Close
Submit
Cancel

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.

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



## 2.3 KYC

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

To initiate the Onboarding process:

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

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

**Figure 6: Free Tasks**

Free Tasks								
<span>Refresh</span> <span>Acquire</span> <span>Flow Diagram</span>								
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding	PTV00021237001	PTV00021237001	KYC	21-08-27	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	PTV00021237001	APP212371403	Review	21-08-25	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	SME Onboarding	PTV00021237001	PTV00021237001	Manual Retry	21-08-24	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	PTV00021237001	APP212371403	Manual Retry	21-08-25	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	Onboarding Enrichment	21-08-25	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	Onboarding Enrichment	21-08-25	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	Onboarding Enrichment	21-08-25	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	KYC MANUAL RETRY	21-08-24	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	Manual Retry	21-08-24	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding	PTV00021237001	PTV00021237001	Recommendation	21-08-24	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	Manual Retry	21-08-24	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	Manual Retry	21-08-24	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	Manual Retry	21-08-24	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	Manual Retry	21-08-24	000	PTV00021237001
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTV00021237001	PTV00021237001	Manual Retry	21-08-24	000	PTV00021237001

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 7: KYC Details

KYC - PT971764310

KYC

Comments

KYC

Screen (1 / 2)

Documents

Customer KYC Details

Party Id	Organization Name	Entity Type	KYC Status	Actions
PT971764310	Com Corp	Pvt Ltd		KYC Details

Page 1 of 1 (1 of 1 items)

<

1

>

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

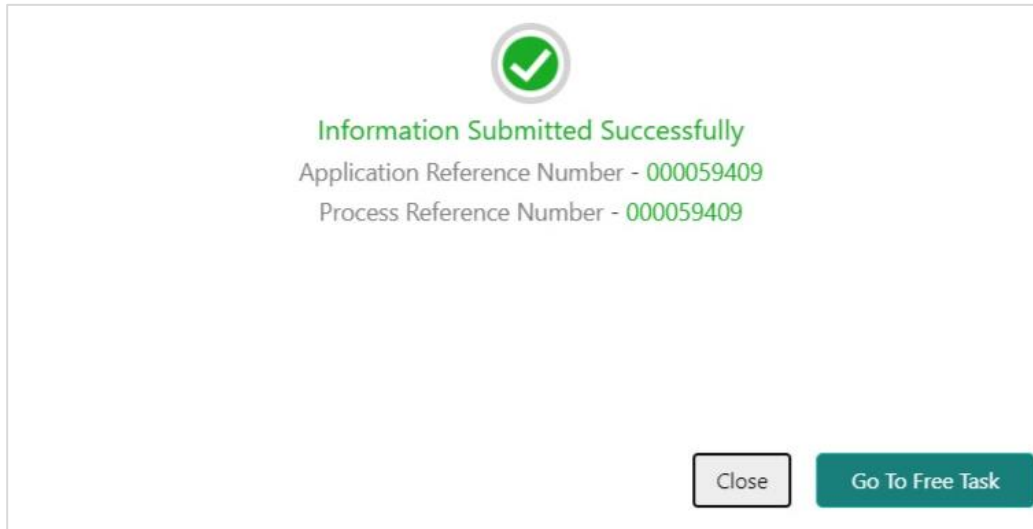
### Table 6: KYC Details – Field Description

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

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

**Figure 8: KYC – Comments**

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





## 2.4 Onboarding Enrichment

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

To initiate the Onboarding process:

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

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

**Figure 9: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PTV0001237801	PTV0001237801	KYC	21-08-27	000	PTV0001237801
Acquire & E...	Medium	Retail Party Amendment	PTV0001237801	PTV0001237801	Review	21-08-25	000	PTV0001237801
Acquire & E...	Medium	SME Onboarding	PTV0001237801	PTV0001237801	Manual Retry	21-08-24	000	PTV0001237801
Acquire & E...	Medium	Retail Party Amendment	PTV0001237801	PTV0001237801	Manual Retry	21-08-25	000	PTV0001237801
Acquire & E...	Medium	Retail Onboarding	PTV0001237801	PTV0001237801	Onboarding Enrichment	21-08-24	000	PTV0001237801
Acquire & E...	Medium	Retail Onboarding	PTV0001237801	PTV0001237801	Onboarding Enrichment	21-08-24	000	PTV0001237801
Acquire & E...	Medium	Retail Onboarding	PTV0001237801	PTV0001237801	KYC MANUAL RETRY	21-08-24	000	PTV0001237801
Acquire & E...	Medium	Retail Onboarding	PTV0001237801	PTV0001237801	Manual Retry	21-08-24	000	PTV0001237801
Acquire & E...	Medium	Corporate Onboarding	PTV0001237801	PTV0001237801	Recommendation	21-08-24	000	PTV0001237801
Acquire & E...	Medium	Retail Onboarding	PTV0001237801	PTV0001237801	Manual Retry	21-08-24	000	PTV0001237801
Acquire & E...	Medium	Retail Onboarding	PTV0001237801	PTV0001237801	Manual Retry	21-08-24	000	PTV0001237801
Acquire & E...	Medium	Retail Onboarding	PTV0001237801	PTV0001237801	Review	21-08-24	000	PTV0001237801
Acquire & E...	Medium	Retail Onboarding	PTV0001237801	PTV0001237801	Manual Retry	21-08-24	000	PTV0001237801

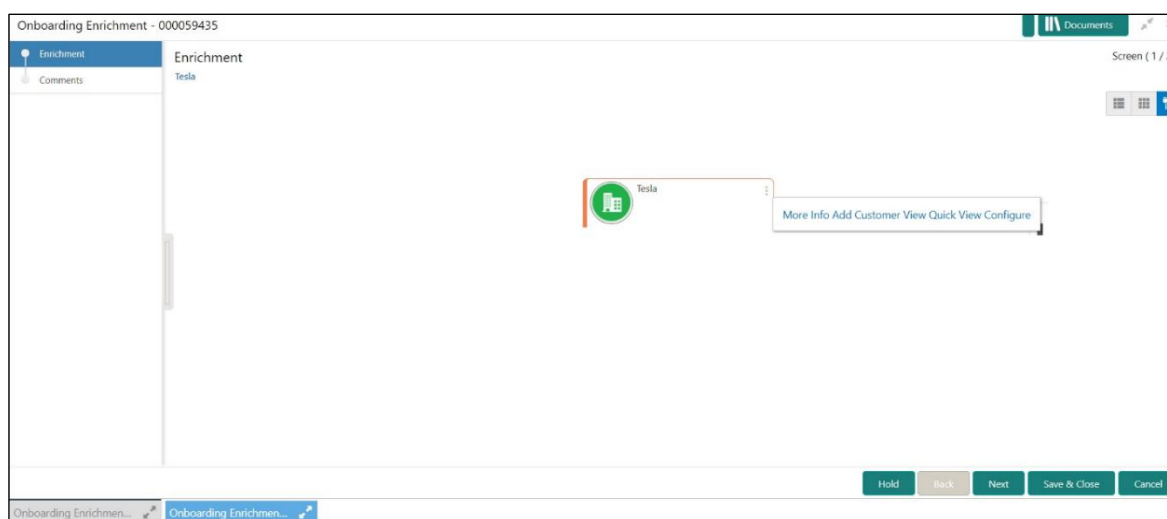
2. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.

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

**Figure 10: Corporate Onboarding Enrichment**

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

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

**Figure 11: Corporate Onboarding Enrichment Options****Table 7: Enrichment – Field Description**

Option	Description
<b>Add Customer</b>	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.
<b>View</b>	Click to open a popup with the customer details in read only mode.
<b>Quick View</b>	Click to open a popup with the limited customer details in read only mode.

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

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

**Figure 12: Corporate Onboarding Enrichment – Tree View**

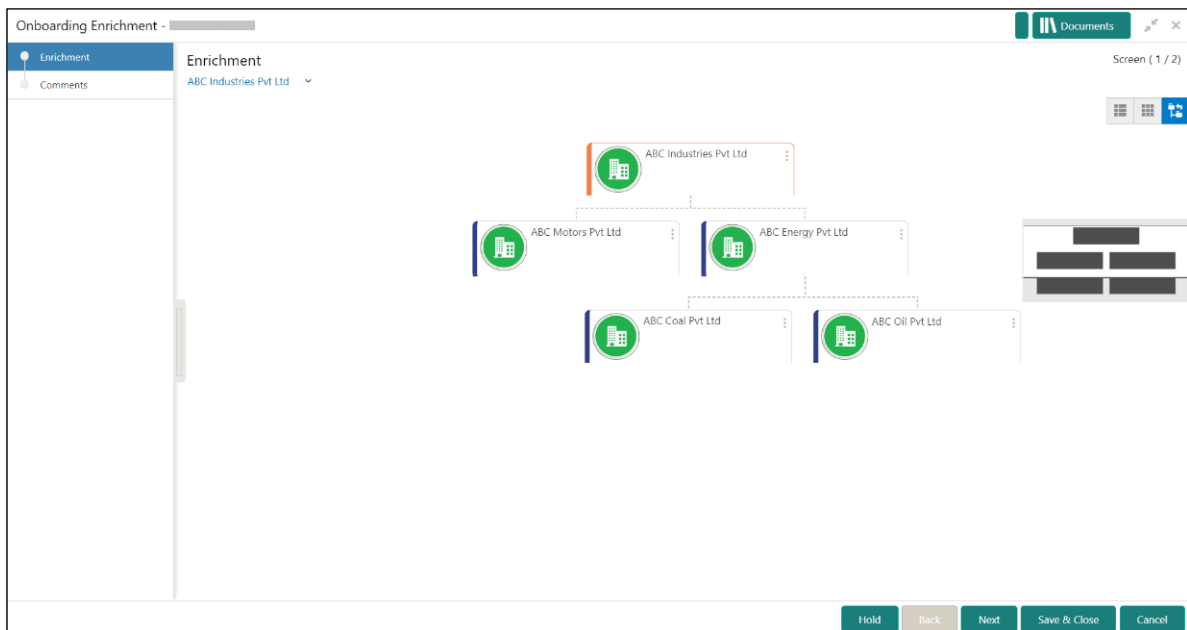


Figure 13: Corporate Onboarding Enrichment – List View

Onboarding Enrichment - Documents Screen (1 / 2)

Enrichment  
ABC Industries Pvt Ltd

NEW	Party Id	Name	Demographic Type	Organization Type
NEW	ABC Industries Pvt Ltd	ABC Industries Pvt Ltd	Domestic	Conglomerate
NEW	ABC Motors Pvt Ltd	ABC Motors Pvt Ltd	Domestic	Conglomerate
NEW	ABC Coal Pvt Ltd	ABC Coal Pvt Ltd	Domestic	Single
NEW	ABC Coal Pvt Ltd	ABC Coal Pvt Ltd	Domestic	Single
NEW	ABC Energy Pvt Ltd	ABC Energy Pvt Ltd	Domestic	Conglomerate

Hold Back Next Save & Close Cancel

Figure 14: Corporate Onboarding Enrichment – Table View

Onboarding Enrichment - Documents Screen (1 / 2)

Enrichment  
ABC Industries Pvt Ltd

Party Id	Name	Demographic Type	Customer Category	Organization Type	Other Information	Action
ABC Industries Pvt Ltd	ABC Industries Pvt Ltd	Domestic	Corporate	Conglomerate		
ABC Motors Pvt Ltd	ABC Motors Pvt Ltd	Domestic	Corporate	Conglomerate		
ABC Energy Pvt Ltd	ABC Energy Pvt Ltd	Domestic	Corporate	Conglomerate		
ABC Coal Pvt Ltd	ABC Coal Pvt Ltd	Domestic	Corporate	Single		
ABC Coal Pvt Ltd	ABC Coal Pvt Ltd	Domestic	Corporate	Single		

Hold Back Next Save & Close Cancel

4. Click **Next**.

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

**Figure 15: Enrichment – Comments**

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

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

## 2.4.1 Customer Profile

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

**Topics:**

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

### 2.4.1.1 Basic Info

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

**Prerequisites:**

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

**Figure 16: Demographic Details – Basic Info**

The screenshot shows the 'Demographic Details – Basic Info' form. The form is divided into two main sections: 'Company Details' and 'KYC Details'. The 'Company Details' section contains various fields for company information, including Registration Number, Company Name (Hindalco), Organization Type (Conglomerate), Branch Code (006), Customer Category (CORPORATE), Demographic Type (Global), Geographical Spread (AF), Country Of Incorporation, Country Of Risk, Place Of Incorporation, Incorporated Date, Established Date, Upload Logo, Company Web site, Facebook URL, Twitter URL, Employee Strength, No. Of Years In Business, No. Of Companies In The Group, Is Special Customer?, Is Blocklisted?, Is KYC Complaint?, Last KYC Date, Listed Company, Language, and Media. The 'KYC Details' section includes a Received toggle switch, Verification Date, Effective Date, and Verification Method. The form has a 'Save' button at the top right and 'OK' and 'Cancel' buttons at the bottom right.

**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
<b>Customer Profile</b>	Specify the fields in this segment.
<b>Registration Number</b>	Specify the registration number of the company.
<b>Company Name</b>	Specify the company name.
<b>Organization Type</b>	Select the type of company.
<b>Branch Code</b>	Specify the branch code.

Field Name	Description
	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.
<b>Customer Category</b>	Click the search icon and select the desired value from the list of values.
<b>Demography Type</b>	Specify the company demography from the drop-down values: <ul style="list-style-type: none"> <li>• Global</li> <li>• Domestic</li> </ul>
<b>Geographical Spread</b>	Select the geographical spread of the company from the given list.
<b>Country of Incorporation</b>	Click the search icon and select the country code from the list of values.
<b>Country of Risk</b>	Click the search icon and select country code from the list of values.
<b>Place of In-incorporation</b>	Specify the place of incorporation of the company.
<b>Incorporation Date</b>	Specify the incorporation date.
<b>Established Date</b>	Specify the established date.
<b>Upload Logo</b>	Upload the logo of the corporate customer.
<b>RM ID</b>	Select the RM to be associated with the customer.
<b>Customer Access Group</b>	Customer Access Group for the party <i>Note: User should have required access to onboarding a party within a customer access group.</i> <i>For more details refer – Configuration Maintenance User Guide</i>
<b>Company Website</b>	Specify the company website.



Field Name	Description
<b>Facebook URL</b>	Specify the Facebook URL of the company.
<b>Twitter URL</b>	Specify the Twitter URL of the company.
<b>Employee Strength</b>	Specify the employee strength of the company.
<b>No. Of Years In Business</b>	Specify the number of years the corporate is in business.
<b>No. Of Companies In the Group</b>	Specify the number of companies that are part of the corporate group.
<b>Language</b>	Specify the preferred language to be used for communication.
<b>Is KYC Compliant</b>	Specify is Party is KYC Compliant
<b>Last KYC Date</b>	Specify date of last KYC Check
<b>Listed Company</b>	Specify, if party is a listed company
<b>Language</b>	Specify preferred language
<b>Media</b>	Specify the preferred mode of communication.

### 2.4.1.2 Address

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

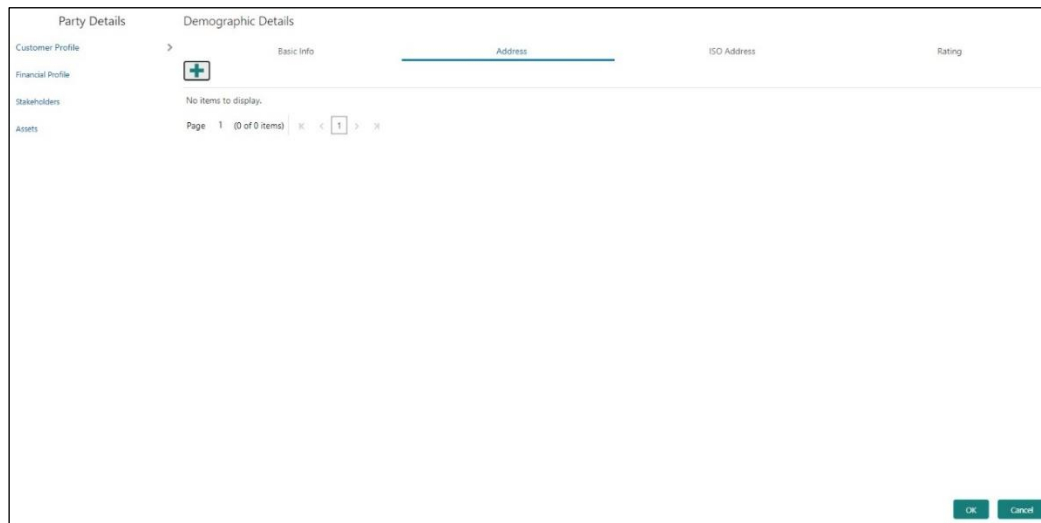
#### Prerequisites:

The prerequisites are as follows:

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

→ The **Address** screen is displayed.

**Figure 17: Demographic Details - Address**



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

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

**Figure 18: Demographic Details – Add Address**
**To update the address details:**

Specify the details of the address on this screen. For more information on fields, refer to the field description table.

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

**Table 9: Address Details – Field Description**

Field Name	Description
<b>Address Type</b>	Select the address type from the drop-down values.
<b>Location</b>	Select the Location from the list of values. This pertains to a particular area in a country
<b>Preferred</b>	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
<b>Name</b>	Specify the name of the contact person or the person to whom the correspondence will be addressed.
<b>Building Name</b>	Specify the building name of the customer.

Field Name	Description
Street Name	Specify the street name of the customer.
Locality	Specify the locality of the customer.
Landmark	Specify the nearest landmark
Area	Specify the area for the address
City	Specify the city of the customer.
State	Specify the state of the customer.
Country Code	Click the search icon and select country code from the list of values.
Zip Code	Specify the zip code of the address.
Phone Number	Specify the phone number of the customer.
Email Address	Specify the email Id of the customer.
Add More	Click this button to add another address.

### 2.4.1.3 ISO Address

In addition to the address details, you can also add the address details in ISO format in the **Add Address** screen.

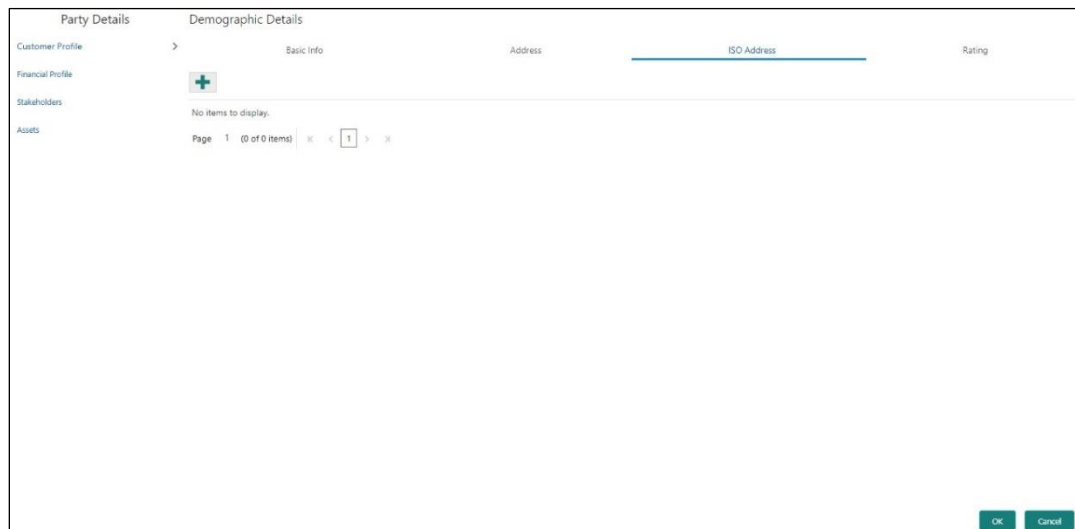
#### Prerequisites:

The prerequisites are as follows:

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

→ The **ISO Address** screen is displayed.

**Figure 19: Demographic Details – Add Address**



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

→ The **ISO Address Details** screen is displayed.

**Figure 20: Demographic Details – ISO Address**
**To update the ISO address:**

Specify the address details in ISO format on this screen. For more information on fields, refer to the field description table.

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

**Table 10: ISO – Add Address – Field Description**

Field Name	Description
<b>Address Type</b>	Select the address type from the drop-down values.
<b>Location</b>	Select the Location from the list of values. This pertains to a particular area in a country
<b>Preferred</b>	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
<b>Location</b>	Specify the location of the customer.
<b>Department</b>	Specify the name of the department for the customer.

Field Name	Description
<b>Sub Department</b>	Specify the sub-department for the customer.
<b>Street Name</b>	Specify the street name.
<b>Building Number</b>	Specify the building number.
<b>Building Name</b>	Specify the building name.
<b>Floor</b>	Specify the floor for the given address.
<b>Post Box</b>	Specify the post box.
<b>Room</b>	Specify the room for the given address.
<b>Post Code</b>	Specify the post code.
<b>Town Name</b>	Specify the name of the town.
<b>Town Location Name</b>	Specify the town location name.
<b>District Name</b>	Specify the district name.
<b>Country Sub Division</b>	Specify the country sub-division.
<b>Country</b>	Click the search icon and select country code from the list of values.

### 2.4.1.3.1 Media

Specify the following media details in this data segment:

- Email
- Fax
- Mobile
- Phone Number
- SWIFT

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


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

**Figure 21: Media (Email)**

**Table 11: Media (Email) – Field Description**

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



**Figure 22: Media (FAX)**


Media

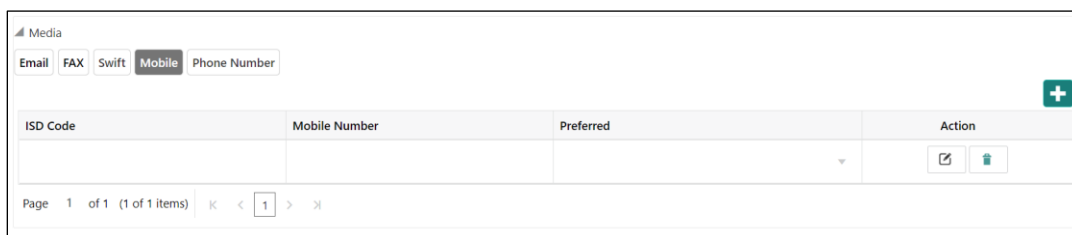
Email FAX Swift Mobile Phone Number

ISD Code Area Code Fax Number Preferred Action

Page 1 of 1 (1 of 1 items)

**Table 12: Media (Fax) – Field Description**

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

**Figure 23: Media (Mobile)**


Media

Email FAX Swift Mobile Phone Number

ISD Code Mobile Number Preferred Action

Page 1 of 1 (1 of 1 items)

**Table 13: Media (Mobile) – Field Description**

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

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

**Figure 24: 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 25: 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
<b>Address Line 1 to Address Line 4</b>	Specify the address of the customer in SWIFT format.
<b>Preferred</b>	Specify the preferred mobile number, in case more than one mobile number is captured.
<b>Action</b>	If required, select the desired icon to edit/delete the entry.

#### 2.4.1.4 Rating

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

##### Prerequisites:

The prerequisites are as follows:

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

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

**Figure 26: Demographic Details – Add Rating**

**To update the credit ratings:**

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

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

**Table 16: Add Rating – Field Description**

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

## 2.4.2 Financial Profile

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

### Prerequisites:

The prerequisites are as follows:

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

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

**Figure 27: 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
<b>Year</b>	Specify the year for which the financial details will be captured.
<b>Currency</b>	Specify the currency for capturing financial details.
<b>Balance Sheet Size</b>	Specify the balance sheet size of the corporate for the selected year.

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

### 2.4.3 Stakeholders

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

#### Prerequisites:

The prerequisites are as follows:

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

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

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

**Figure 28: Stakeholder Details**

The screenshot shows the 'Stakeholder Details' screen for 'AIR2 Pvt Ltd'. The interface includes a navigation pane on the left with 'Party Details' and 'Stakeholder Details' sections. The 'Stakeholder Details' section is active, displaying a table with columns: Party Type, CIF/Party Id, Name, ID/Registration Number, Is Customer, and Action. The table is currently empty, showing 'No data to display.' Below the table are 'OK' and 'Cancel' buttons.

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

Stakeholders to a customer can be either of the following:

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

Following stakeholder types are supported for the corporate customer:


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

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

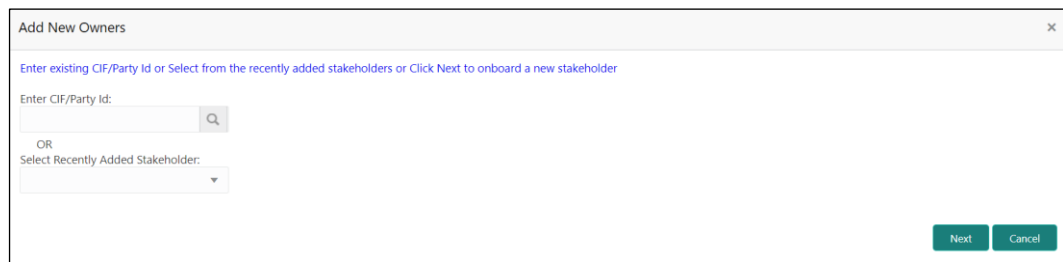
**NOTE:**

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

**To update the stakeholder details:**

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

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

**Figure 29: 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 30: Search Party – Individual**

**Figure 31: Search Party – Non-Individual**

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

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

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

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

**Figure 32: Add New Owners**

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

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

Table 18: Add New Owners – Field Description

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

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

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

b. Click **Next**.

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

**Figure 33: Add New Owners - KYC**

The screenshot shows a window titled "Add New Owners" with a close button (X) in the top right corner. Inside the window, there are three white boxes arranged horizontally, each representing a verification step:

- Address Verification is yet to be completed**: Contains a blue "Verify" button.
- Identity Verification is yet to be completed**: Contains a blue "Verify" button.
- SDN Check yet to be completed**: Contains a blue "Verify" button.

At the bottom right of the window, there are three buttons: "Previous" (disabled), "Next" (active), and "Cancel" (disabled).

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 34: 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
<b>Ownership Percentage</b>	Specify the ownership percentage value.
<b>Associated Since</b>	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 35: New Stakeholder Added**

ABC Industries Pvt Ltd

Party Details

Stakeholder Details

Customer Profile

Owners (1)

Authorized Signatories (0)

Guarantors (0)

Suppliers (0)

Bankers (0)

Insurers (0)

Buyers (0)

Management Team (0)

Sponsors (0)



Debtors (0)

Cre

Financial Profile

+

Stakeholders

Party Type	CIF/Party Id	Name	ID/Registration Number	Is Customer	Action
Individual				No	 

Assets

Ownership Percentage: 80%

Associated Since: 2018-11-09

OK

Cancel

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

### 2.4.4 Signature Upload

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

**Figure 36: Add New Authorized Signatories**

The screenshot shows a window titled "Add New Authorized Signatories". At the top, there is a light blue header bar containing a circular user icon. Below this is a table with four columns: "Signature ID", "Signature", "Remarks", and "Action". The table currently displays "No data to display." At the bottom right of the window, there are three buttons: "Previous", "Submit", and "Cancel".

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

**Figure 37: Add Signatures**

The screenshot shows a window titled "Add Signature". It contains three main input areas: "Upload Signature \*" (marked with an asterisk), "Uploaded Signature", and "Remarks". The "Upload Signature \*" field has a dashed border and contains the text "Drag and Drop" and "Select or drop files here." with a plus icon. The "Uploaded Signature" field is empty. The "Remarks" field is a text box. At the bottom right, there are "Add" and "Cancel" buttons.

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

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



**Table 20: Add Signature – Field Description**

Field	Description
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system.
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	Specify the remarks related to the signature.

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

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

**Figure 38: Add Signatures**

The screenshot shows a web application window titled "Add New Authorized Signatories". It features a header bar with a user profile icon. Below the header is a table with four columns: "Signature ID", "Signature", "Remarks", and "Action". The "Signature" column displays a handwritten signature. The "Action" column contains two icons: a checkmark and a trash can. At the bottom right of the window are three buttons: "Previous", "Submit", and "Cancel".

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

## 2.4.5 Assets

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

### Prerequisites:

The prerequisites are as follows:

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

→ The **Assets** screen is displayed.

**Figure 39: Assets**

The screenshot shows a modal window titled "Assets" with a close button (X) in the top right corner. Inside the modal, there are three input fields: "Name \*" (a text box), "Value \*" (a dropdown menu), and "Description" (a text box). At the bottom right of the modal, there are three buttons: "Add", "Clear", and "Cancel".

### To update the assets details:

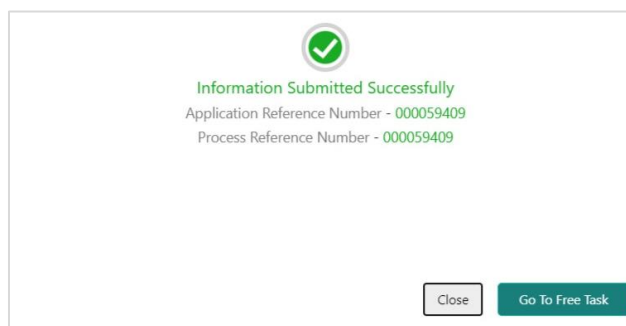
Specify the details about the assets of the corporate customer. For more information on fields, refer to the field description table.

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

**Table 21: Assets – Field Description**

Field Name	Description
<b>Name</b>	Specify the name for the asset.
<b>Value</b>	Specify the currency and value of the asset.
<b>Description</b>	Specify the description of the details of the assets being captured.

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



## 2.5 Review

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

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

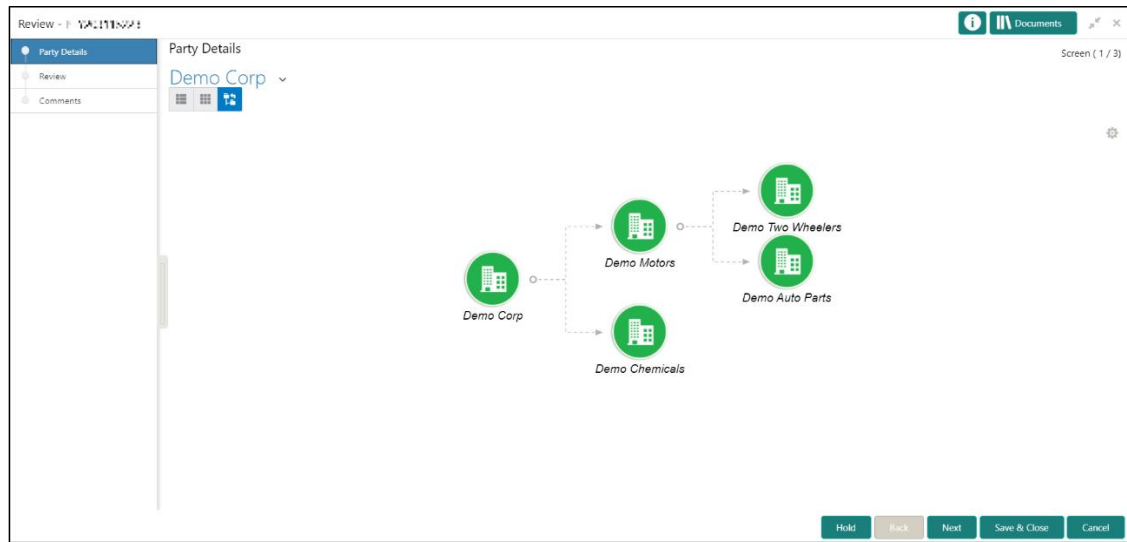
→ The system displays the **Free Tasks** screen.

**Figure 40: Free Tasks**

Free Tasks								
<span>Refresh</span> <span>Acquire</span> <span>Flow Diagram</span>								
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding	PTT000212371403	PTT000212371403	KYC	21-08-27	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	PTT000212371403	PTT000212371403	Review	21-08-25	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	SME Onboarding	PTT000212371403	PTT000212371403	Manual Retry	21-08-24	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	PTT000212371403	PTT000212371403	Manual Retry	21-08-25	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTT000212371403	PTT000212371403	Onboarding Enrichment	21-08-25	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTT000212371403	PTT000212371403	Onboarding Enrichment	21-08-25	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTT000212371403	PTT000212371403	KYC MANUAL RETRY	21-08-25	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTT000212371403	PTT000212371403	Manual Retry	21-08-25	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Corporate Onboarding	PTT000212371403	PTT000212371403	Recommendation	21-08-24	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTT000212371403	PTT000212371403	Manual Retry	21-08-24	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTT000212371403	PTT000212371403	Manual Retry	21-08-24	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTT000212371403	PTT000212371403	Review	21-08-24	000	PTT000212371403
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTT000212371403	PTT000212371403	Manual Retry	21-08-24	000	PTT000212371403

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

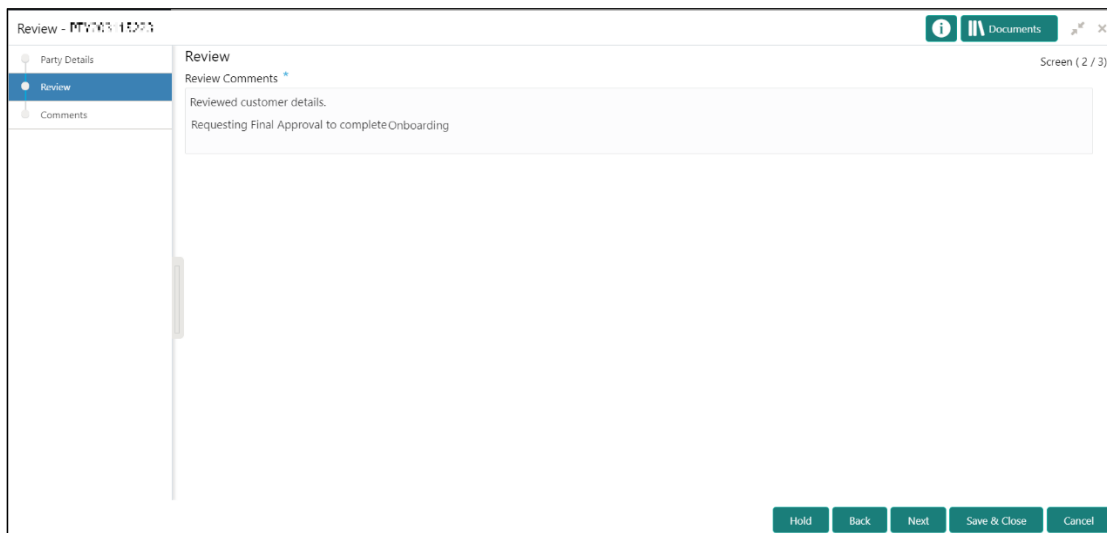
→ The system displays the **Review** screen.

**Figure 41: Corporate Customer–Review**

3. To view details captured for the corporate customer, right click on the icon in tree view. Select view option or click on the Party Id hyper link in the List or table view.

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

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

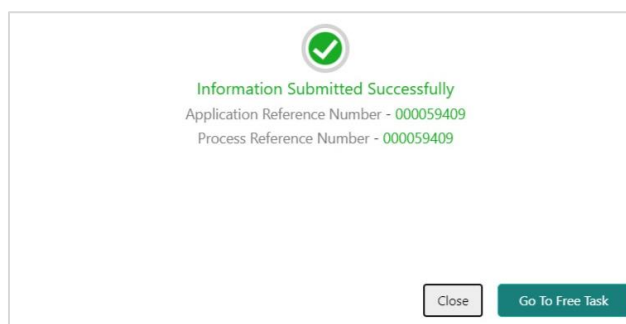
**Figure 42: Review – Review Comments**

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

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

**Figure 43: Review – Overall Comments**

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



## 2.6 Recommendation

In this stage, the approver 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 if 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 Tasks**.

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

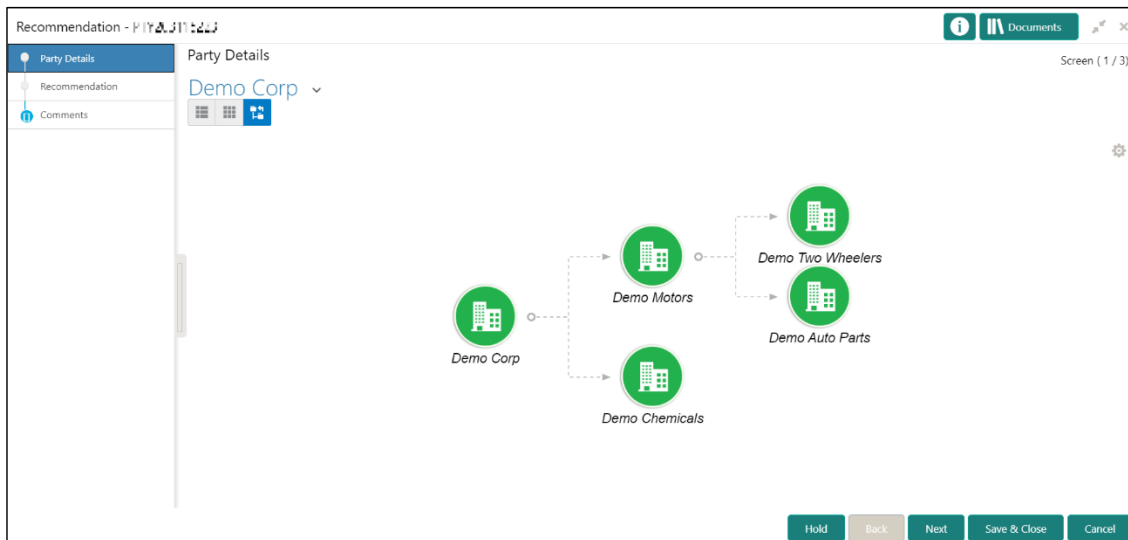
**Figure 44: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237001	PTV0001237001	KYC	21-08-27	000	PTV0001237001
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237002	PTV0001237002	Review	21-08-25	000	PTV0001237002
Acquire & Edit	Medium	SME Onboarding	PTV0001237003	PTV0001237003	Manual Retry	21-08-24	000	PTV0001237003
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237004	PTV0001237004	Manual Retry	21-08-25	000	PTV0001237004
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237005	PTV0001237005	Onboarding Enrichment	70-01-01	000	PTV0001237005
Acquire & Edit	Medium	Retail Onboarding	PTV0001237006	PTV0001237006	Onboarding Enrichment	70-01-01	000	PTV0001237006
Acquire & Edit	Medium	Retail Onboarding	PTV0001237007	PTV0001237007	KYC MANUAL RETRY	70-01-01	000	PTV0001237007
Acquire & Edit	Medium	Retail Onboarding	PTV0001237008	PTV0001237008	Manual Retry	70-01-01	000	PTV0001237008
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237009	PTV0001237009	Recommendation	21-08-24	000	PTV0001237009
Acquire & Edit	Medium	Retail Onboarding	PTV0001237010	PTV0001237010	Manual Retry	70-01-01	000	PTV0001237010
Acquire & Edit	Medium	Retail Onboarding	PTV0001237011	PTV0001237011	Manual Retry	70-01-01	000	PTV0001237011
Acquire & Edit	Medium	Retail Onboarding	PTV0001237012	PTV0001237012	Review	21-08-24	000	PTV0001237012
Acquire & Edit	Medium	Retail Onboarding	PTV0001237013	PTV0001237013	Manual Retry	21-08-24	000	PTV0001237013

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

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

**Figure 45: Corporate Customer – Recommendation**



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

- Click **Next** to go to **Recommendation** screen which allows decision for each section to be updated by the Approver.

**Figure 46: Corporate Customer – Update Recommendation**

Party Detail	As per bank Policies	Details of dimensions not as per Bank Policy	Mitigate	Recommendation	Decision	Edit
Demographics	Yes			Recommended	Reject	Edit
Geographical Spread	No			Not Recommended	Reject	Edit
Promoters	No			Not Recommended	Reject	Edit
Financial Profile	No			Not Recommended	Reject	Edit
Customers Details	No			Not Recommended	Reject	Edit
Suppliers Details	No			Not Recommended	Reject	Edit
Contractors Details	No			Not Recommended	Reject	Edit
Insurer Details	No			Not Recommended	Reject	Edit
Guarantor Details	No			Not Recommended	Reject	Edit
Banker Details	No			Not Recommended	Reject	Edit
Bank Advisor details	No			Not Recommended	Reject	Edit
Management Information	No			Not Recommended	Reject	Edit

**Figure 47: Corporate Customer – Onboarding Approval**

Onboarding Approval

Party Detail  
Demographics

As per bank Policies  
☒

Mitigate  
Enter Mitigate

Recommendation  
☒

Decision  
Approve

Update Cancel

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

Table 22: Onboarding Approval – Field Description

Field Name	Description
<b>Review Comments</b>	Displays the review comments added in the previous stage will be shown in read only mode.
<b>Overall Comments</b>	Displays the overall comments for the customer details entered.
<b>Recommendation Comments</b>	Displays the recommendation comments for the customer details entered in recommendation stage is shown in read only mode.
<b>Party Detail</b>	Fixed field for which contains the specific section – for which the approval needs to be provided.
<b>As per Bank Policies</b>	User Select toggle button, defaulted to false, It can be selected to true, if the customer details of those section is as per bank policy.
<b>Details of Dimensions as per bank policy</b>	If the customer data is not as per bank policy, then we may need to enter the details of dimensions.
<b>Mitigate</b>	Specify the Mitigate comments.
<b>Recommendation</b>	Select if the customer detail is recommended. This is defaulted to false.
<b>Decision</b>	Select Approve or Reject from the dropdown field.



**Figure 48: Corporate Customer – Recommendation after decision**

Party Detail	As per bank Policies	Details of dimensions not as per Bank Policy	Mitigate	Recommendation	Decision	Edit
Demographics	Yes			Recommended	APR	Edit
Geographical Spread	Yes			Recommended	APR	Edit
Promoters	Yes			Recommended	APR	Edit
Financial Profile	Yes			Recommended	APR	Edit
Customers Details	Yes			Recommended	APR	Edit
Suppliers Details	Yes			Recommended	APR	Edit
Contractors Details	Yes			Recommended	APR	Edit
Insurer Details	Yes			Recommended	APR	Edit
Guarantor Details	Yes			Recommended	APR	Edit
Banker Details	Yes			Recommended	APR	Edit
Bank Advisor details	Yes			Recommended	APR	Edit
Management Information	Yes			Recommended	APR	Edit

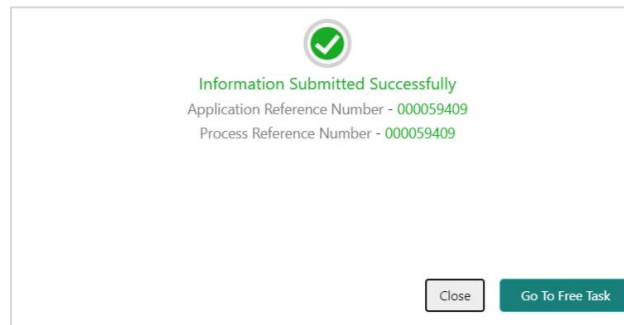
6. After updating the decision on the **Recommendation** screen, click **Next**.

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

**Figure 49: Recommendation – Overall Comments**

7. Specify the overall comments for the **Recommendation** stage and Click **Next**.

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



## 2.7 Approval

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

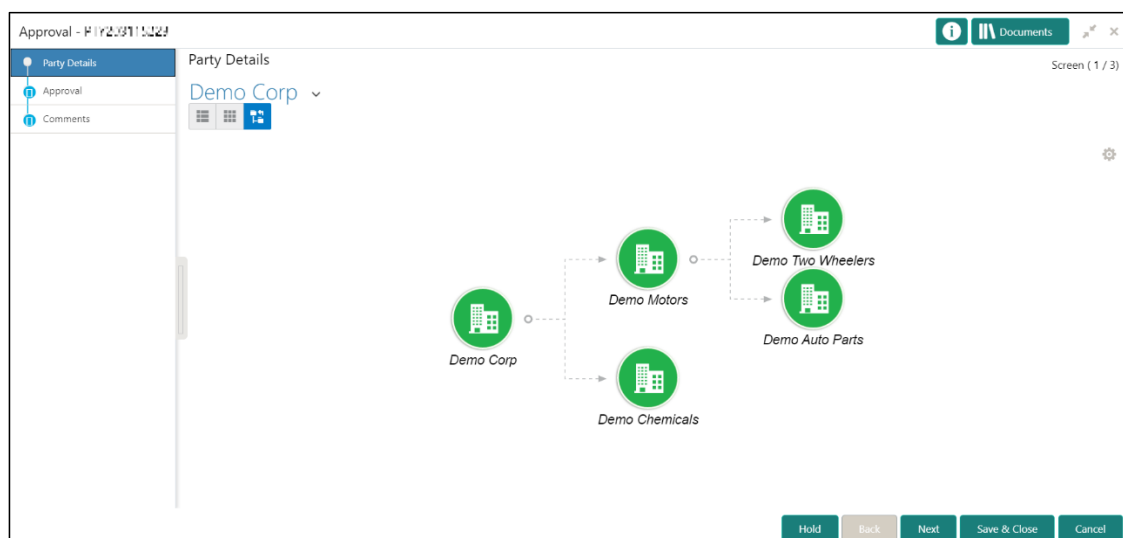
- To acquire and edit the Review task, navigate to **Tasks**. Under **Tasks**, click **Free**.  
→ The system displays the **Free Tasks** screen.

**Figure 50: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PTV00012370001	PTV00012370001	KYC	21-08-27	000	PTV00012370001
Acquire & E...	Medium	Retail Party Amendment	PTV00012370002	APP212371403	Review	21-08-25	000	PTV00012370002
Acquire & E...	Medium	SME Onboarding	PTV00012370003	PTV00012370003	Manual Retry	21-08-24	000	PTV00012370003
Acquire & E...	Medium	Retail Party Amendment	PTV00012370004	APP212371404	Manual Retry	21-08-25	000	PTV00012370004
Acquire & E...	Medium	Retail Onboarding	PTV00012370005	PTV00012370005	Onboarding Enrichment	21-08-25	000	PTV00012370005
Acquire & E...	Medium	Retail Onboarding	PTV00012370006	PTV00012370006	Onboarding Enrichment	21-08-25	000	PTV00012370006
Acquire & E...	Medium	Retail Onboarding	PTV00012370007	PTV00012370007	KYC MANUAL RETRY	21-08-25	000	PTV00012370007
Acquire & E...	Medium	Retail Onboarding	PTV00012370008	PTV00012370008	Manual Retry	21-08-25	000	PTV00012370008
Acquire & E...	Medium	Corporate Onboarding	PTV00012370009	PTV00012370009	Recommendation	21-08-24	000	PTV00012370009
Acquire & E...	Medium	Retail Onboarding	PTV00012370010	PTV00012370010	Manual Retry	21-08-24	000	PTV00012370010
Acquire & E...	Medium	Retail Onboarding	PTV00012370011	PTV00012370011	Manual Retry	21-08-24	000	PTV00012370011
Acquire & E...	Medium	Retail Onboarding	PTV00012370012	PTV00012370012	Manual Retry	21-08-24	000	PTV00012370012
Acquire & E...	Medium	Retail Onboarding	PTV00012370013	PTV00012370013	Manual Retry	21-08-24	000	PTV00012370013
Acquire & E...	Medium	Retail Onboarding	PTV00012370014	PTV00012370014	Manual Retry	21-08-24	000	PTV00012370014
Acquire & E...	Medium	Retail Onboarding	PTV00012370015	PTV00012370015	Manual Retry	21-08-24	000	PTV00012370015
Acquire & E...	Medium	Retail Onboarding	PTV00012370016	PTV00012370016	Manual Retry	21-08-24	000	PTV00012370016
Acquire & E...	Medium	Retail Onboarding	PTV00012370017	PTV00012370017	Manual Retry	21-08-24	000	PTV00012370017
Acquire & E...	Medium	Retail Onboarding	PTV00012370018	PTV00012370018	Manual Retry	21-08-24	000	PTV00012370018
Acquire & E...	Medium	Retail Onboarding	PTV00012370019	PTV00012370019	Manual Retry	21-08-24	000	PTV00012370019
Acquire & E...	Medium	Retail Onboarding	PTV00012370020	PTV00012370020	Manual Retry	21-08-24	000	PTV00012370020

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

**Figure 51: Corporate Customer – Approval**



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

4. Verify the details captured for the Corporate customer and click **Next** go to **Approval** screen.

**Figure 52: Corporate Customer – Approval Decision and Comments**

Category	Value	Recommendation	APR	Action
Demographics	Yes	Recommended	APR	Edit
Geographical Spread	Yes	Recommended	APR	Edit
Promoters	Yes	Recommended	APR	Edit
Financial Profile	Yes	Recommended	APR	Edit
Customers Details	Yes	Recommended	APR	Edit
Suppliers Details	Yes	Recommended	APR	Edit
Contractors Details	Yes	Recommended	APR	Edit
Insurer Details	Yes	Recommended	APR	Edit
Guarantor Details	Yes	Recommended	APR	Edit
Banker Details	Yes	Recommended	APR	Edit
Bank Advisor details	Yes	Recommended	APR	Edit
Management Information	Yes	Recommended	APR	Edit

Customer Approved ☒

Approver Comments

Hold Back Next Save & Close Cancel

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

**Table 23: Corporate Customer – Approval – Field Description**

Field Name	Description
<b>Customer Approval</b>	Select if the customer detail is Approved or not. This is a user select toggle button, defaulted to false.
<b>Approver Comments</b>	Specify customer approval comments.

6. After updating the **Approval Comments** on the **Approval** screen, click **Next**.

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

**Figure 53: Recommendation – Overall Comments**

7. Specify the overall comments for the **Approval** stage and click **Next**.

## 2.8 Amendment

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

### NOTE:

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

To initiate the Amendment process:

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

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

**Figure 54: Amendment – Enter Customer Id**

The screenshot shows a web application interface titled 'Amendment'. At the top, there are navigation icons and a user profile. Below the header is a large search bar with a magnifying glass icon and the text 'Amend Customer' next to it. The rest of the page is currently empty.

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

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

**Figure 55: Amendment – Corporate Amendment**

The screenshot shows a 'Quick Initiation' window with several sections:

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

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

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

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

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

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

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

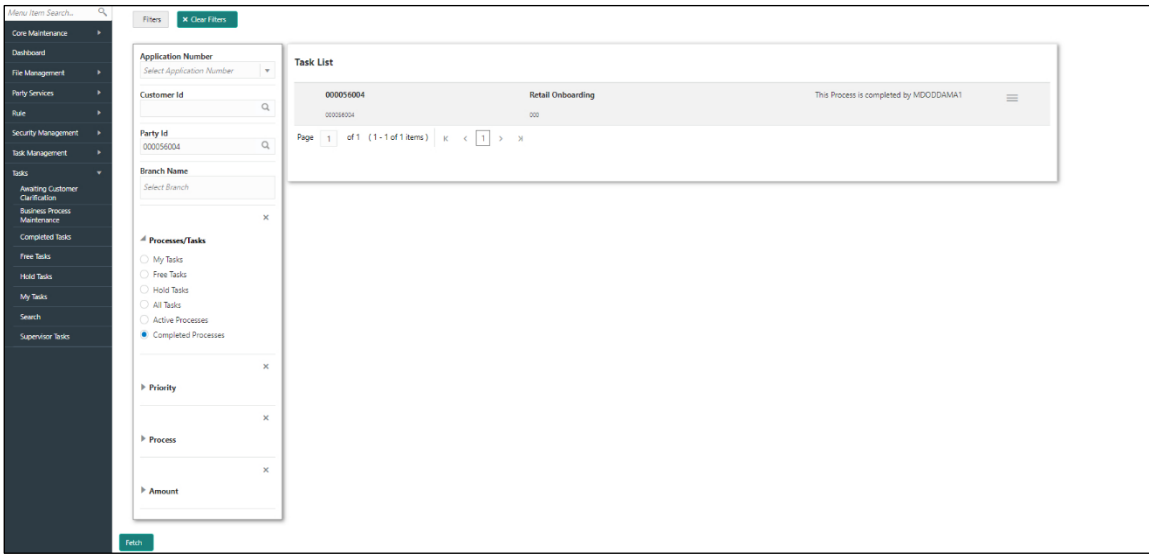
## 2.9 Completed Task

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

**To view the Completed Tasks:**

- 1. On the Home page, click **Tasks**. Under **Tasks**, click **Search**.  
→ The **Task List - Search** screen is displayed.

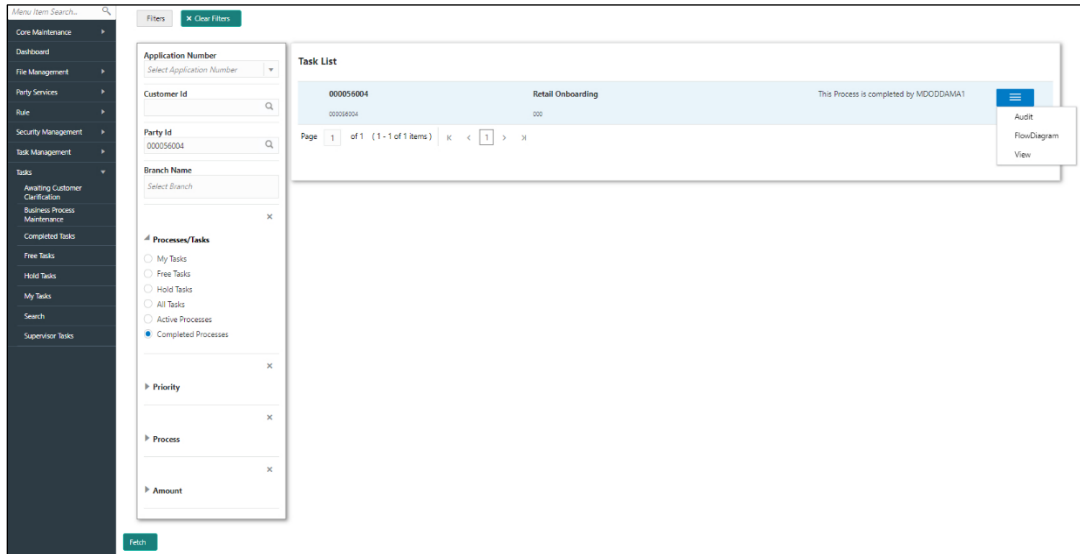
**Figure 56: Task List – Search**





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

**Figure 57: Tasks List – Completed Tasks**



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

### 3 List Of Menus

1. Amendment - [Amendment](#) (pg. 58)
2. Approval Stage - [Approval](#) (pg. 56)
3. Enrichment Stage - [Onboarding Enrichment](#) (pg. 14)
4. Initiation Stage - [Onboarding Initiation](#) (pg. 6)
5. KYC Stage - [KYC](#) (pg. 11)
6. Recommendation Stage - [Recommendation](#) (pg. 51)
7. Review Stage - [Review](#) (pg. 47)