**Small and Medium Business Onboarding
User Guide**

Oracle Banking Origination Cloud Service

Release 14.6.0.0.0

Part Number F76354-01

December 2022

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Small and Medium Business Onboarding User Guide

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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

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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

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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.

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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

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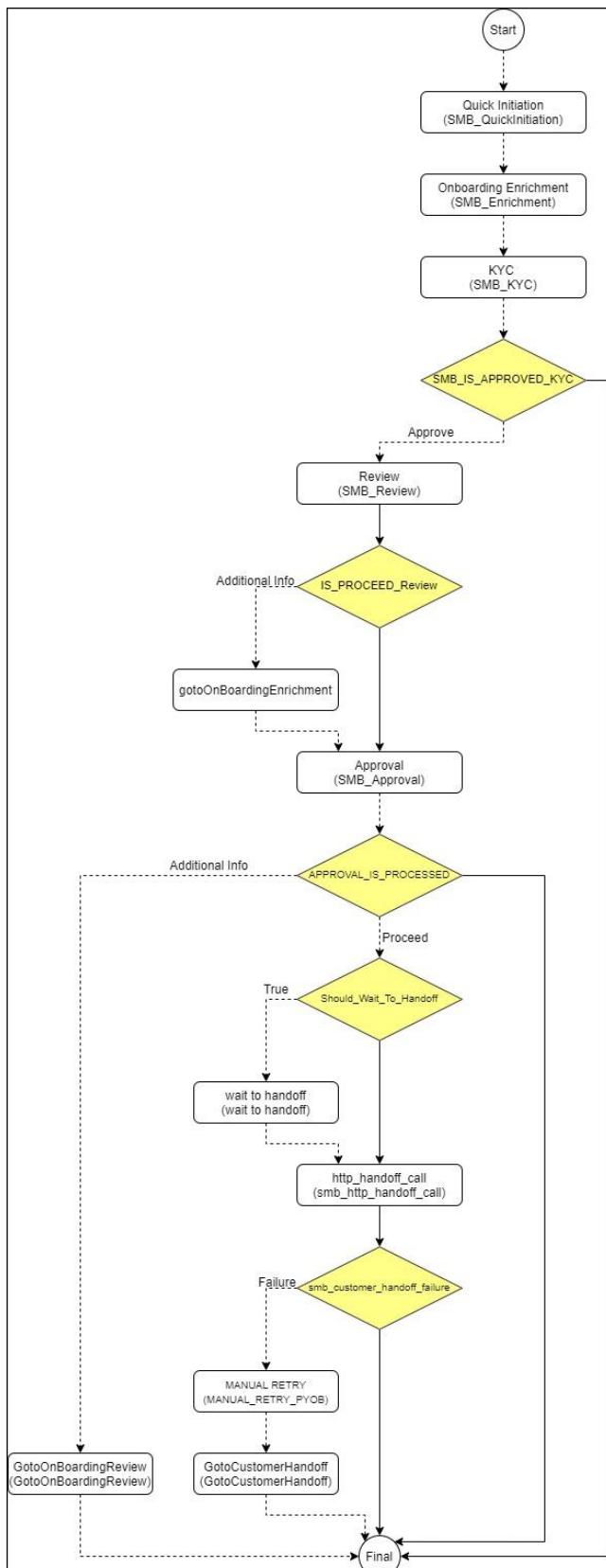
2.2 Onboarding Initiation

This section contains the following topics:

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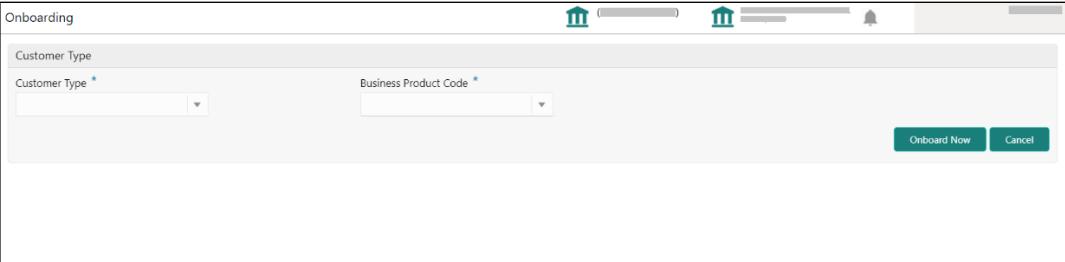
2. On the **Onboarding** screen, specify the fields. For more information on fields, refer to the field description table.

   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

    o   **Discard** the Customer Onboarding or

    o   Go ahead and **save** it or

    o   **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

Duplication Check						✕
Following matching records are found. Please verify						
Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
SMB		000039052	Whywedya Business Unfolding Opc Private Limited	12321312312	2022-02-11	IN_PROGRESS

Page 1 of 1 (1 of 1 items) K < [1] > Х

Comments *

[   ]

Abort   Continue   Cancel

o 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

o 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.

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

   → The system displays the address related fields.

Figure 7: Address

4. 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 menu.
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.
Building Name	Specify the building name of the customer.
Street Name	Specify the street name of the customer.
Locality	Specify the locality of the customer.
City	Specify the city of the customer.
State	Specify the state of the customer.
Country	Click search icon and select country from the list of values.
Postal Code	Specify the postal code for the address
Mobile Number	Specify the mobile number of the customer.
Email ID	Specify the Email Id of the customer.

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Field Name	Description
Contact Number	Specify the contact number of the customer.
Narrative	Specify the description for the address.
Add More	Click **Add more** to add another address.

5. After completion of the **Address** details, click and expand **ISO Address** section, and click

➕ Button.

→ The system displays **ISO Address** Section.

Figure 8: Add 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 8: ISO – Add Address – Field Description

Field Name	Description
Address Type	Select the address type from the drop-down values.
Location	Select the Location from the list of values. This pertains to a particular area in a country

Field Name	Description
Preferred	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Street Name	Specify the street name.
Building Number	Specify the building number.
Building Name	Specify the building name.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.
Post Code	Specify the post code.
Town Name	Specify the name of the town.
Town Location Name	Specify the town location name.
District Name	Specify the district name.
Country Sub Division	Specify the country sub-division.
Country	Click the search icon and select country code from the list of values.

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.

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Figure 9: 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 10: 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.

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Figure 11: 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 12: 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.

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Figure 13: 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 **ISO address**, click and expand the **Social Profile** section.

→ The system displays the social profile related fields.

Figure 14: 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 15: 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 16: Add New Owners
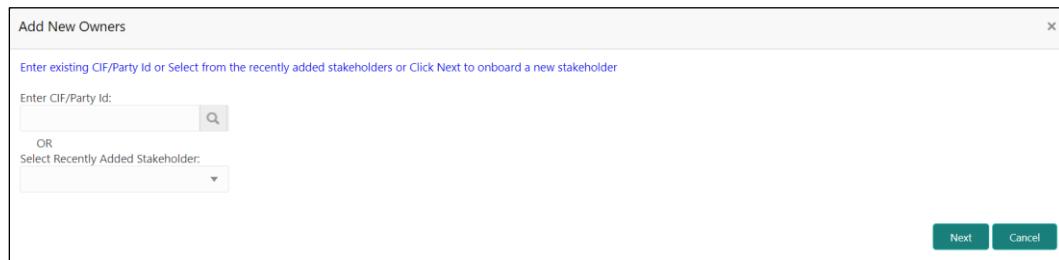
2. Specify the existing CIF (if the stakeholder is an existing customer) or the existing Party Id (if the stakeholder is an existing party but not a customer) or select from the list of the recently added stakeholders to the same application.

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

   Figure 17: Search Party – Individual

Figure 18: 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.

    → The system displays screen to capture details for the new stakeholder.

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Figure 19: Add New Owners

6. On **Add New Owners** screen, specify the details of the new stakeholder. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

Table 15: 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.

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Field Name	Description
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 search icon and select customer category from the list of values.
ID Type	Select the ID type from the drop-down values.
Unique ID	Specify the unique ID of the new stakeholder.
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**.
Details for Special Need	Specify the details of special needs if the customer is differently abled.
Remarks for Special Need	Specify the remarks for special needs, if applicable.
Relationship Manager ID	Specify the ID of the relationship manager.
Staff	Select if the person onboarded is a staff of the bank.
Upload Photo	Upload the photo of the 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.
Residential 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.

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Field Name	Description
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.
Address	Specify the fields under this segment.
Address Type	Select the address type from the drop-down values.
Building Name	Specify the building name of the new stakeholder.
Street Name	Specify the street name of the new stakeholder.
Locality	Specify the locality of the new stakeholder.
City	Specify the city of the new stakeholder.
State	Specify the state of the new stakeholder.
Country Code	Click search icon and select country code from the list of values.
Zip Code	Specify the zip code of the address.
Mobile Number	Specify the mobile number of the new stakeholder.
Email ID	Specify the email Id of the new stakeholder.
Contact Number	Specify the contact number of the new stakeholder.
Narrative	Specify the description for the new stakeholder.

7. Click **Next**.

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

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Figure 20: Add New Owners - KYC
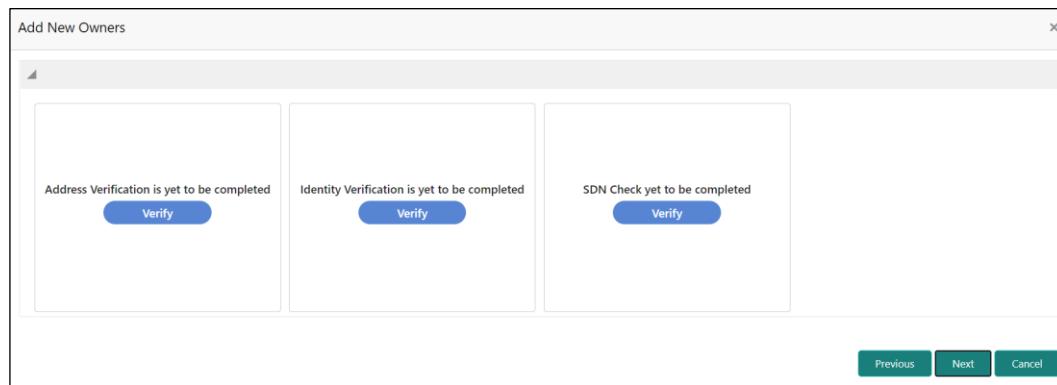
8. On **Add New Owners – KYC** screen, update the KYC Details.

   NOTE: This step is optional

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

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

Figure 21: Add New Stakeholder – Capture relationship specific attribute

10. 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

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Figure 22: New Stakeholder Added

11. 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 23: 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

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Figure 24: Financial Information – Asset Details

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

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

   Figure 25: 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 16: 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.

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

  → The system displays the following options:

  • Add

  • Modify

  • Delete

Figure 26: Financial Information – Liabilities Details

7. Click **Add**.

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

Figure 27: 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 17: 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 28: 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 29: Initiation – Comments
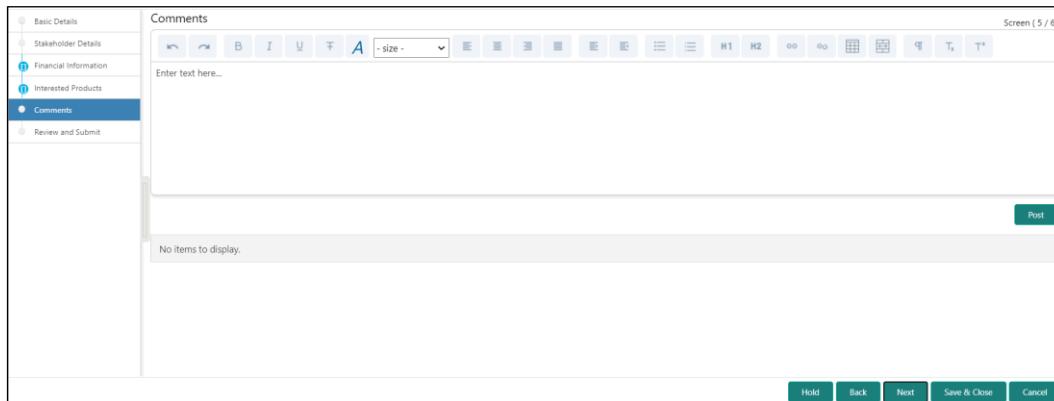
Perform the following steps:

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 30: 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 18: 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

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Figure 31: Duplication Check

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
SMB		000039052	Whywedya Business Unfolding Opc Private Limited	12321312312	2022-02-11	IN_PROGRESS

Duplication Check

Following matching records are found. Please verify

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Comments *

Abort   Continue   Cancel

Click this link for more information: [Dedupe Check](#)

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

Information Submitted Successfully

Application Reference Number - 000059397

Process Reference Number - 000059397

Close   Go To Free Task
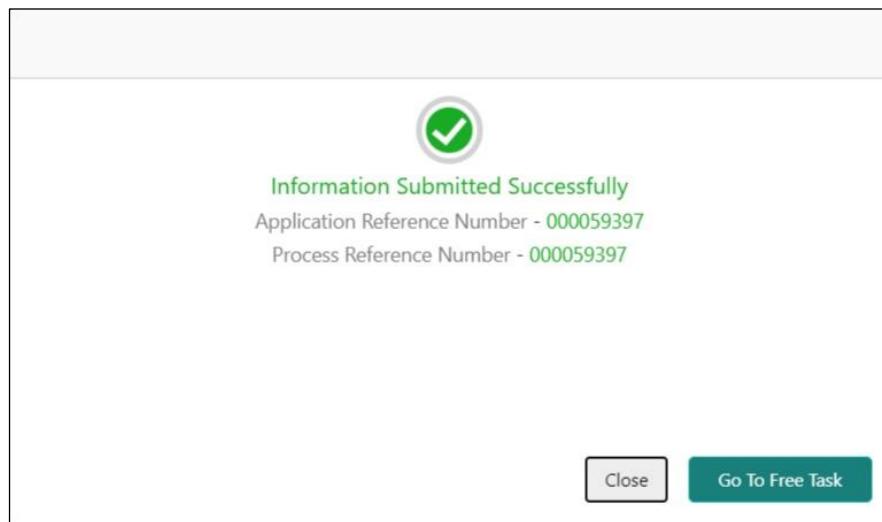
2.3 Onboarding Enrichment

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 32: Free Tasks

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

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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 33: 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 34: 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 19: 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 35: Enrichment – Basic Info – Documents

4. Click **Add**.

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

Figure 36: Enrichment – Basic Info – Documents

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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 20: 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 37: Enrichment – Stakeholders
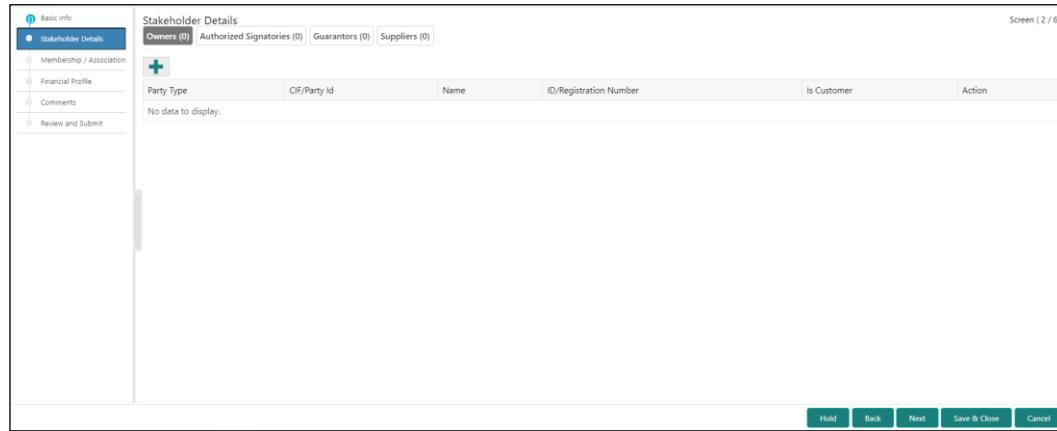
On click of **Next** in the **Enrichment – Stakeholder Details** page, the system displays the **Enrichment – Membership** page.

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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 38: Enrichment – Membership
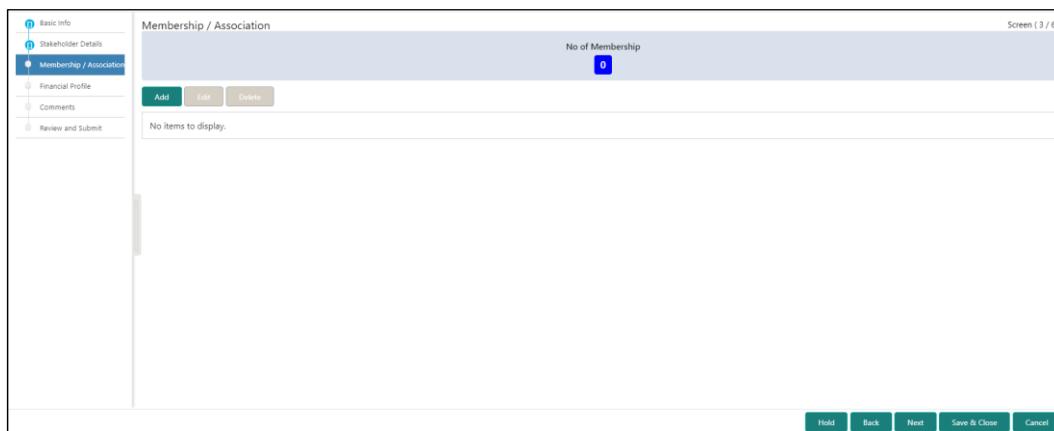
Perform the following steps to update the membership/association details:

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

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

Figure 39: 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 21: 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.

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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 40: 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 41: Enrichment – Financial Profile
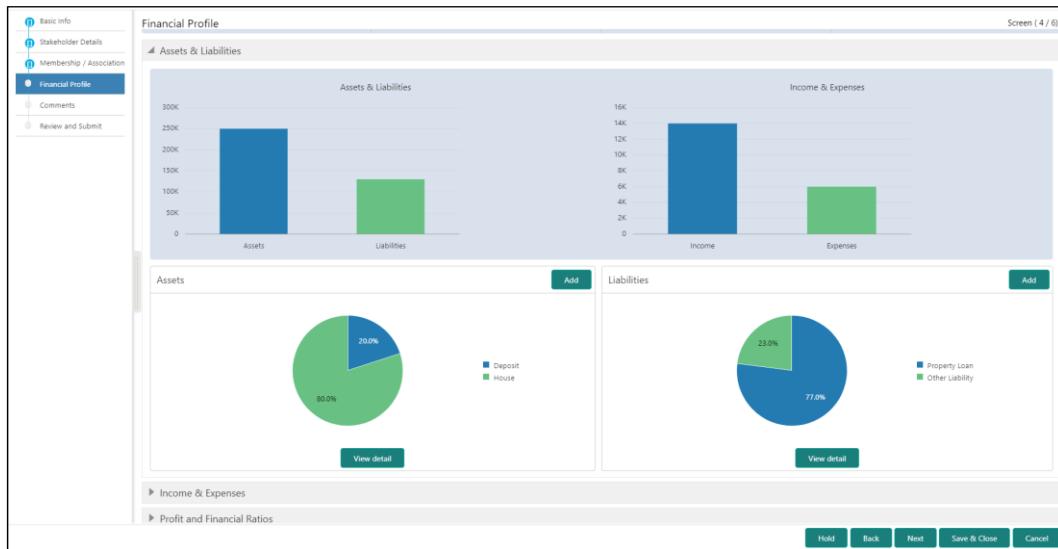
Perform the following steps to update the financial profile:

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

Figure 42: Assets and Liabilities Detail
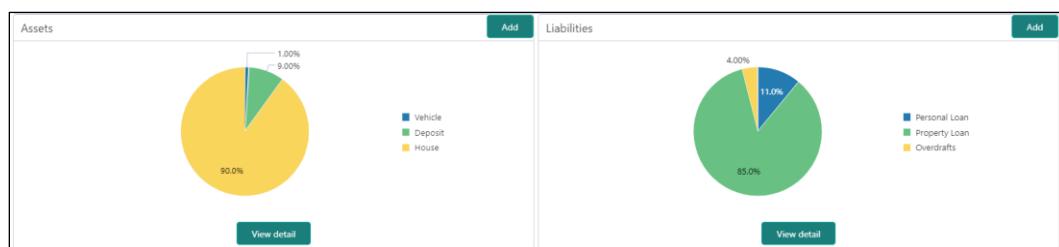
2. Click **Back** in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

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 43: 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 44: Income

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6. Click **Add**.

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

Figure 45: Income

Income	×
Income Type *	Frequency *	Currency *	Amount *
Salary ▾	Month ▾	Usd 🔍	10,000 ∨ ∧
	Add Cancel

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 22: 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 46: Expenses

11. Click **Add**.

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

Figure 47: 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 23: 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.

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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 48: 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 49: 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 24: 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 50: 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 51: 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 25: 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 52: 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 53: Enrichment – Comments
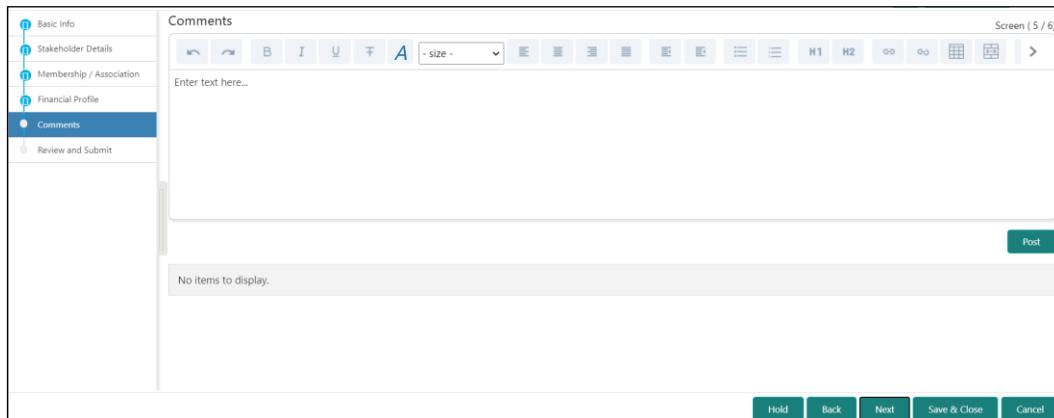
Perform the following steps:

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 54: 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 55: KYC – Customer Summary
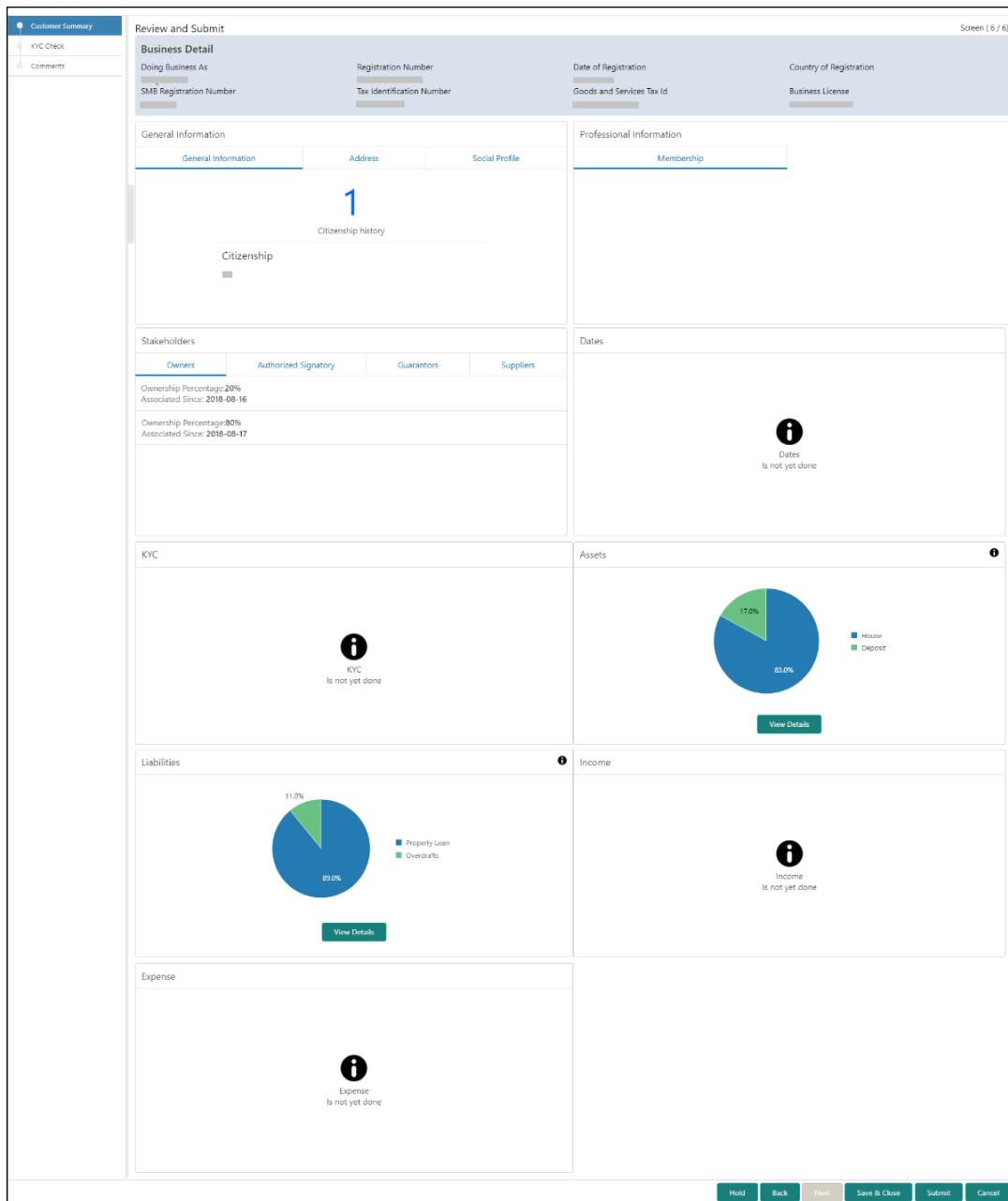
In the **KYC – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to the field description below.

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

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

Figure 56: KYC Check
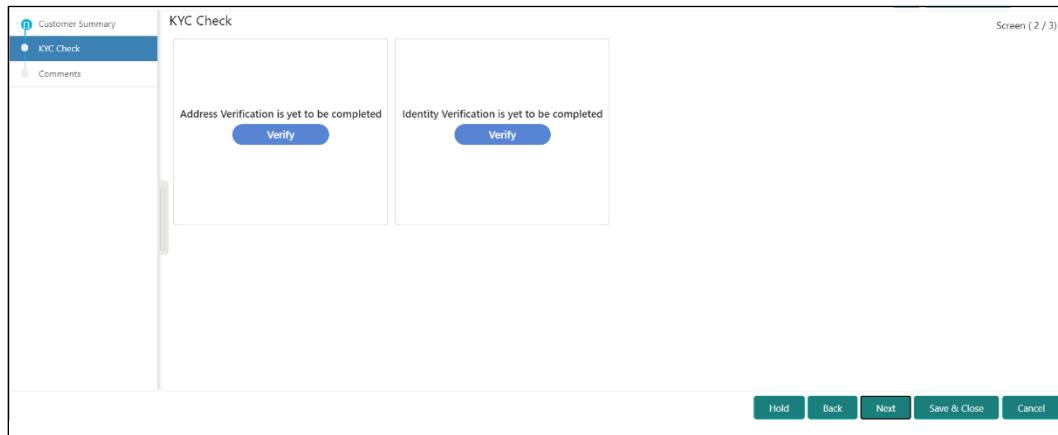
4. Verify all the KYC Checks listed for the selected product.

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 57: Add Verification Details – Proof of Residence

Figure 58: Add Verification Details –Proof of Identity

Figure 59: KYC Check

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

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

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

Figure 60: KYC – Comments
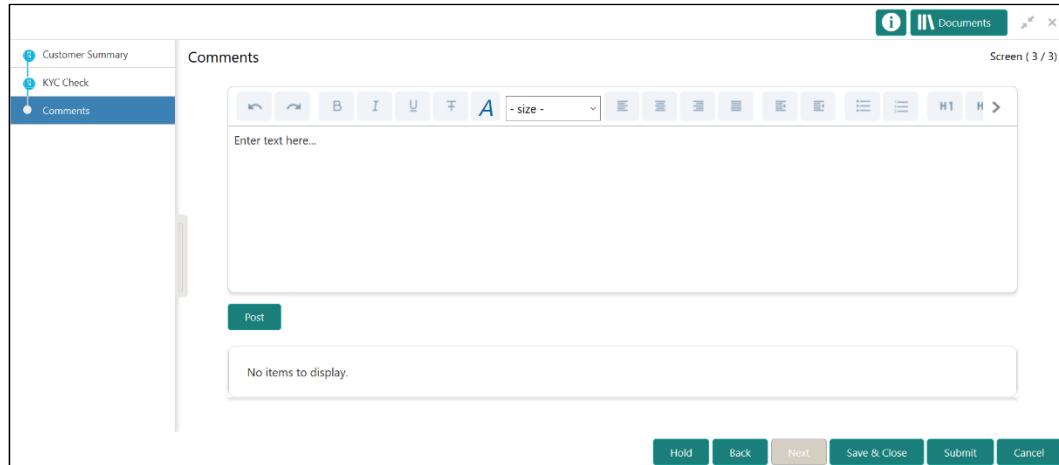
8. Specify the overall comments for the **KYC** stage and click **Post**.

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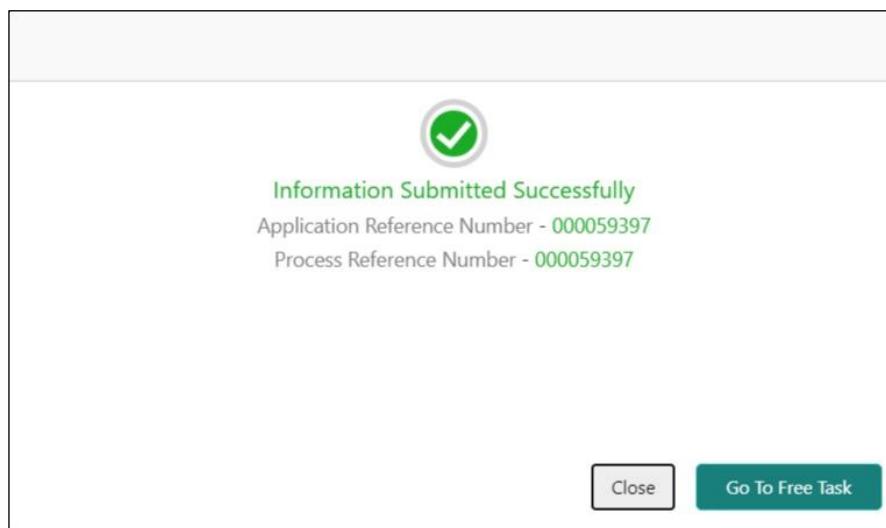
2.5 Review

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, click **Tasks.** Under **Tasks**, click **Free Tasks**.

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

Figure 61: Free Tasks

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

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

Figure 62: Review – Customer Summary
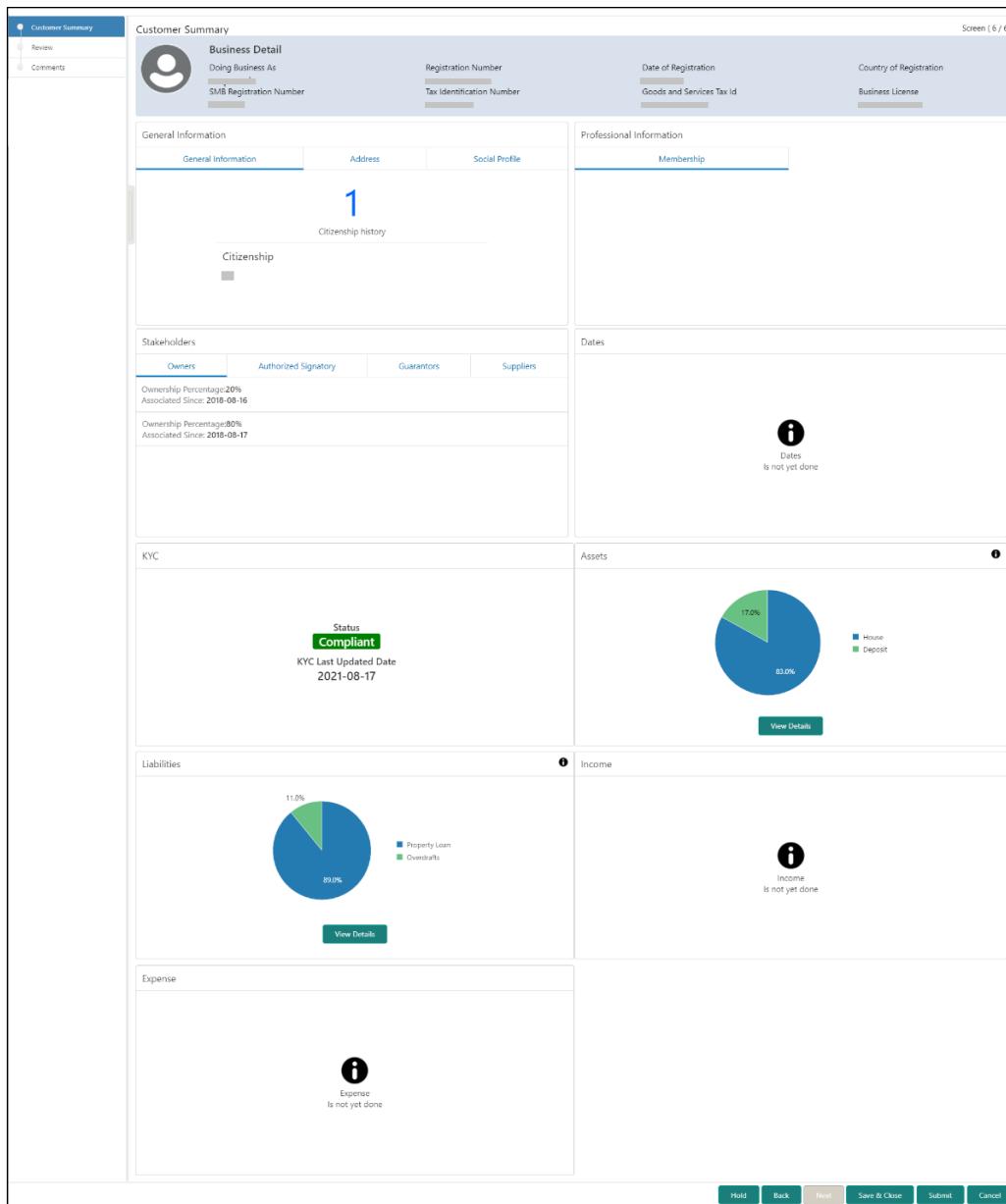
In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to *Table 18: Review and Submit – Description*.

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

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

    Figure 63: Review – Review Comments

4. Click **View KYC Details** in all the tiles.

5. Click **Review Now** to review all the KYC details, the system displays the verification window corresponding to the KYC Check.

    For example, if the user clicks **Review Now** in **Address Verification** tile, the system displays the **Address Verification** window as shown below:

    Figure 64: Address Verification

6. If the address verification KYC check aligns with the bank's policy, select **Yes** in **Details as per bank policy** field. Otherwise, select **No**.

    If the user selects **No**, the system displays comment boxes in the **Address Verification** window as shown below:

Figure 65: Address Verification Comments

7. Specify the required comments in **Details Not As Per Bank Policy** and **Mitigation** boxes.

8. Click **Submit**.

→ The system displays the updated **Review – Review Comments** page.

Figure 66: Review Comments with Verification Status

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

10. Click **Next**.

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

11. Specify the overall comments for the **Review** stage and click **Post**.

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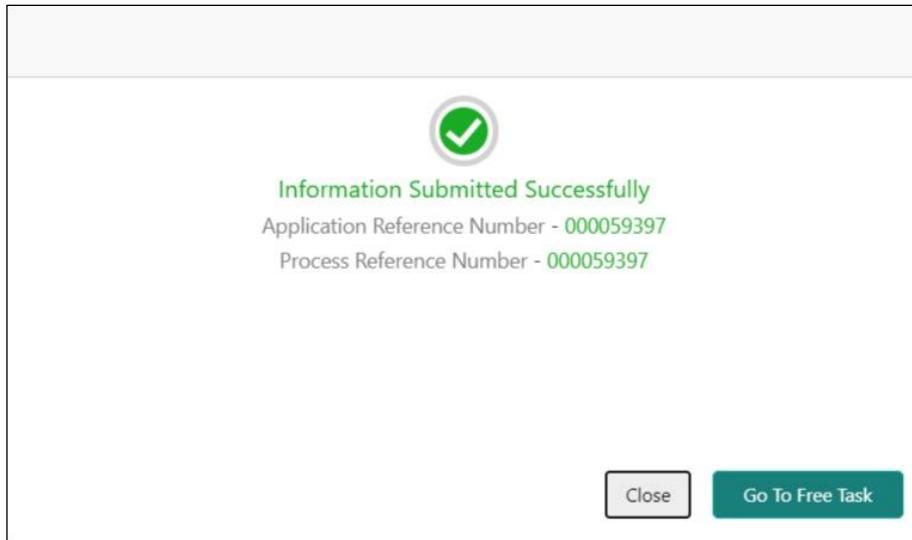
2.6 Approval

In this 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.

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

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

   Figure 67: Free Tasks

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

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

Figure 68: Approval – Customer Summary
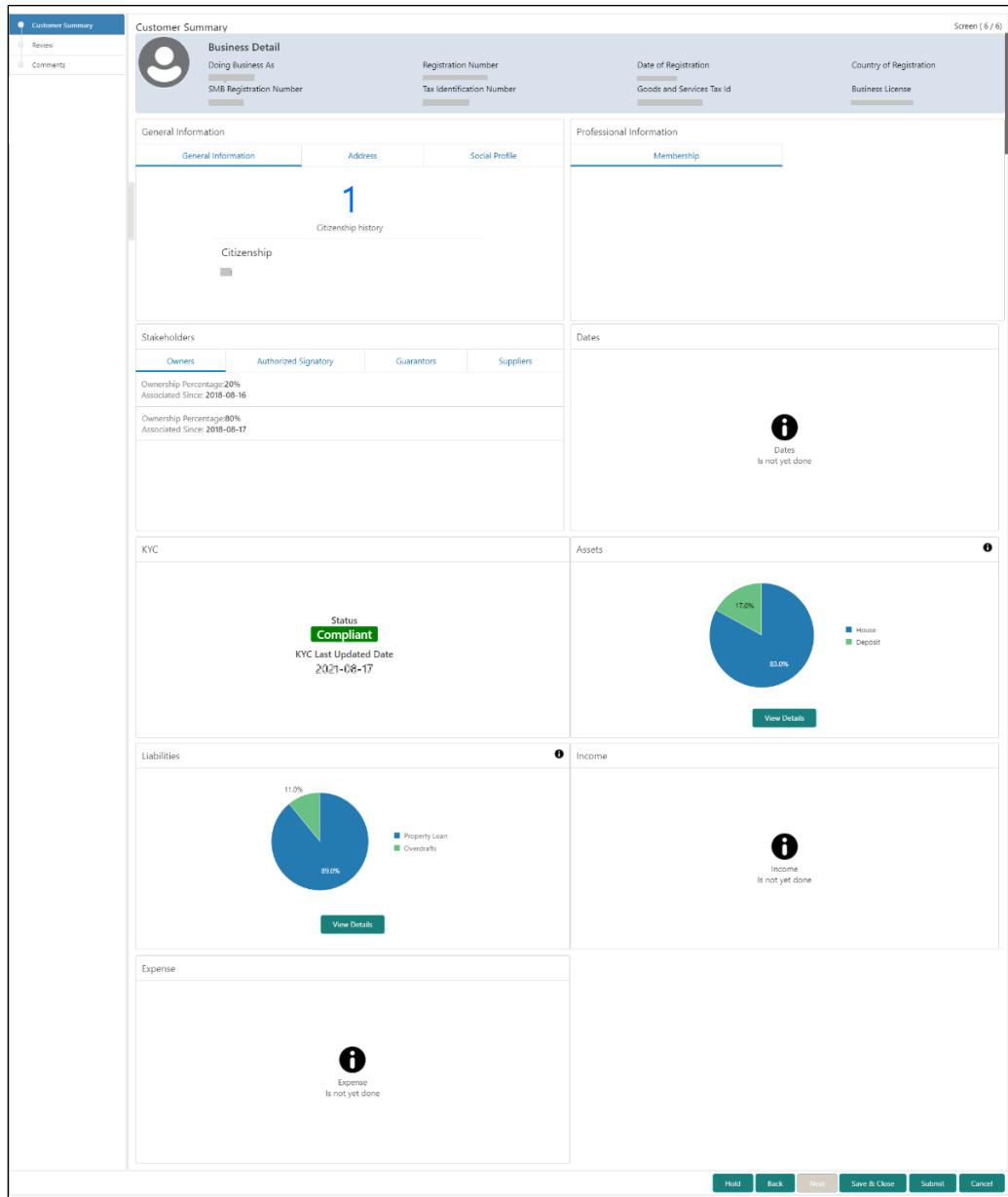
In the **Approval – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to *Table 18: Review and Submit – Description*.

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

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

Figure 69: Approval – Approval Comments

4. Click **View KYC Details** in all the tiles.

5. Click 🖉 icon to approve all the KYC details. The system displays the verification window corresponding to the KYC Check.

For example, if the user clicks 🖉 icon in **Address Verification** tile, the system displays the **Address Verification** window as shown below:

Figure 70: Address Verification

6. Verify the options selected by the Reviewer.

7. Modify the options, if required.

8. Click **Submit**.

→ The system displays the updated **Approval – Approval Comments** page.

Figure 71: Approval Comments with Approval Status

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

10. Click **Next**.

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

Figure 72: Approval - Comments

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

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 73: Amendment – Enter CIF

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

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

   Figure 74: Amendment – SMB Amendment

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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 75: Amendment – Comments
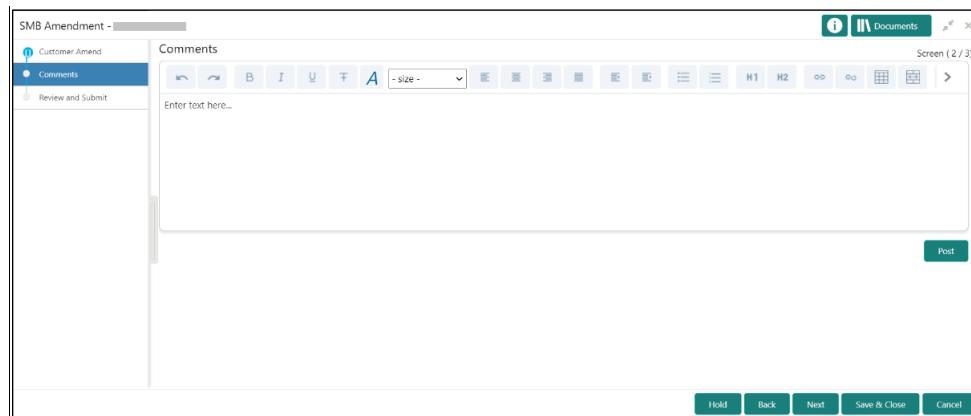
6. Specify the overall comments for the **Onboarding Initiation** stage and click **Post**.

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 review and Approval stage, refer to sections – 2.5 Review 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 26: Configurations

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates if straight through processing is allowed for SMB onboarding requests received from Channels subject to other mandatory information being available in the request. Accepted values are:	True

Configuration Parameter	Description	Default Value
	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_CONFIR MATION_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 76: Task List - Search
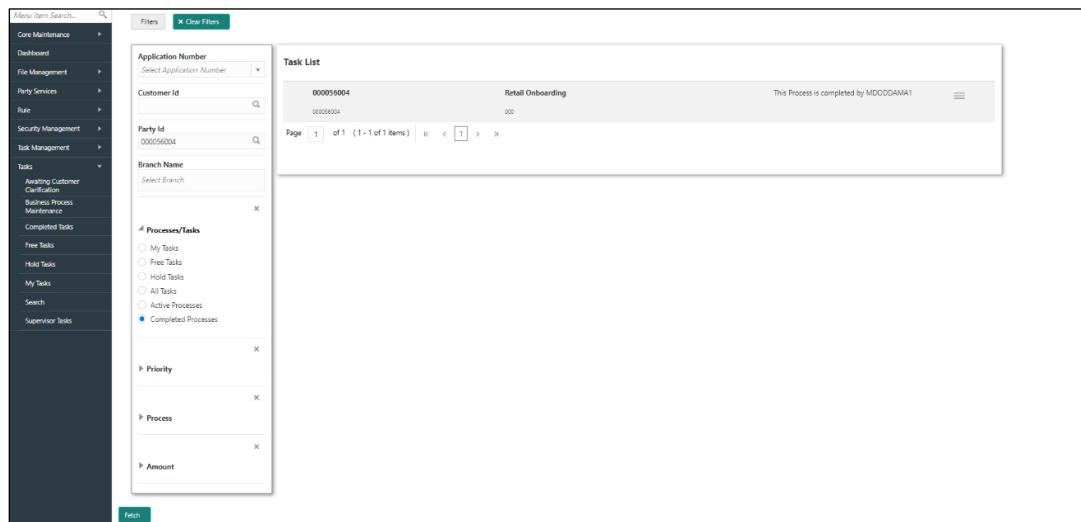
2. On **Search** screen, specify the required search parameter.

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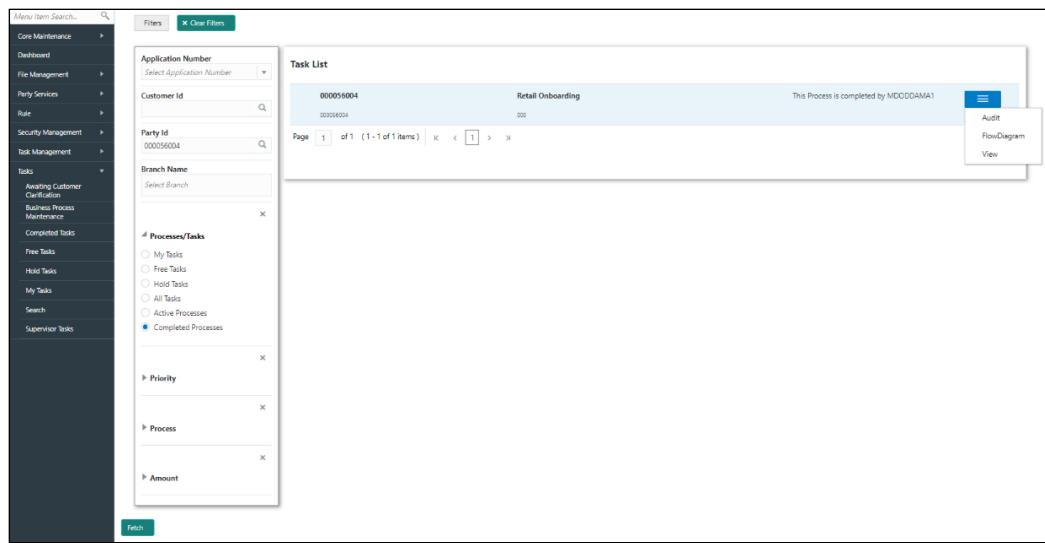
5. Details of Completed Tasks will be displayed in Read Only Mode. Screen provides a consolidated view of the information captured in all the data segments. User can view the displayed information.

3   List Of Menus

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