

**Small and Medium Enterprise Onboarding  
User Guide**

**Oracle Banking Origination Cloud Service**

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## Small and Medium Enterprise 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 Enterprise (SME) customer using Oracle Banking Enterprise Party Management.

## 1.2 Audience

This manual is for the Bankers responsible for onboarding Small and Medium Enterprise (SME) 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

**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. Small and Medium Enterprise 360 User Guide
3. Configurations User Guide

## 1.6 Symbols and Icons

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

**Table 2: Symbols and Icons**

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

## 1.7 Basic Actions

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

**Table 3: Basic Actions**

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 checklists and on the selection of the outcome, the task will be submitted. The following options are available for 'Outcome':</p> <ul style="list-style-type: none"> <li>• <b>Proceed</b> – move the task to the next stage or complete the onboarding process in the Approval stage. Users can select this option in the Initiation, Enrichment, Review, Recommendation, and Approval stages.</li> <li>• <b>Approve</b> – the onboarding process is approved. User can select this option in KYC stage.</li> <li>• <b>Reject</b> – the onboarding process is rejected. User can select this option in KYC and Approval stages.</li> <li>• <b>Additional Info</b> – the task is moved back to the Manual retry queue for further. Users can select this option in the 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 <b>Cancel</b> , the system will ask for confirmation and on confirming the task will be closed without saving the data.
<b>Hold</b>	On click of <b>Hold</b> , 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.

Action	Description
<b>Next</b>	On click of <b>Next</b> , the details of the captured will be saved and then the system will move to the next screen. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured
<b>Back</b>	On click of <b>Back</b> , 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 <b>Save &amp; Close</b> , the captured details will be saved. If mandatory fields have not been captured, the system will display an error until the mandatory fields are captured.

## 2 SME Onboarding

### 2.1 Overview

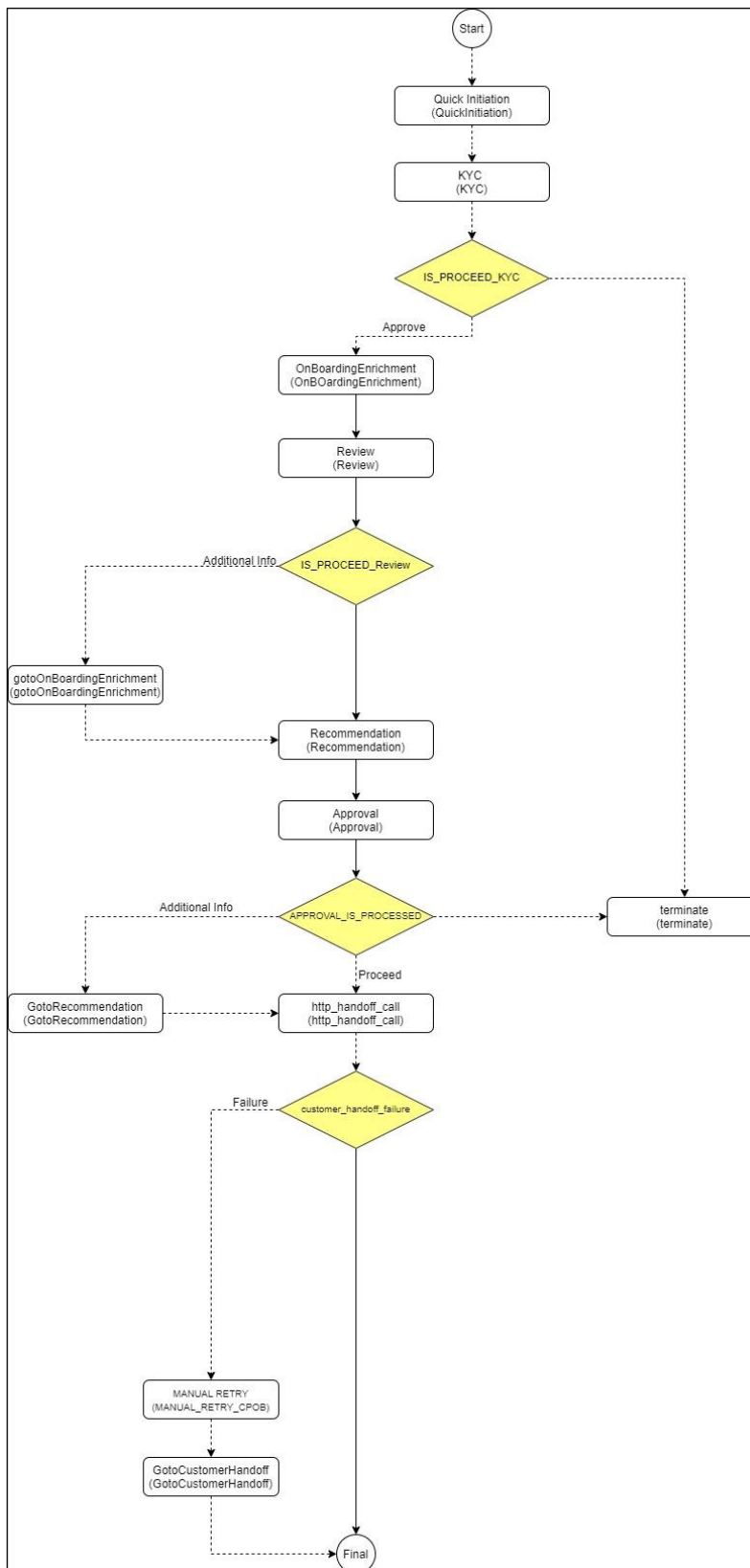
SME Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service. Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank, there would be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

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

#### 2.1.1 Process Flow Diagram

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



**Figure 1: SME Onboarding Process Flow**

## 2.2 Onboarding Initiation

In this stage, the Relationship Manager can capture basic demographic information about the SME 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 3: Onboarding – Field Description**

Field Name	Description
<b>Customer Type</b>	Select <b>Small and Medium Enterprise</b> from the drop-down values.
<b>Business Process Code</b>	<p>If required, select the desired business process code.</p> <p><b>NOTE:</b> 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: Small and Medium Enterprise - Quick Initiation**

Quick Initiation

Organization details

Organization Name \* Customer Category \* Classification Type \* Branch Code

Upload Logo Customer Access Group Application Priority \*

Maximum file size is 100kb

Industries \*

Sector	Industry Group	Industry	Sub Industry	Action
No data to display.				

Credit Rating

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

Social Media Profiles

Official Website Facebook Twitter

Submit Submit And Enrich 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 4: 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>Customer Category</b>	Click search icon and select customer category from the list of values.
<b>Classification Type</b>	Classification of the SME as Micro, Small or Medium as per the local regulations.
<b>Branch Code</b>	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.

Field Name	Field description
<b>Logo</b>	Upload logo of the company.
<b>Customer Access Group</b>	<p>Click search icon and select customer access group from the list of values.</p> <p>User should have required access to add a party within a customer access group as relationship. For more details, refer <b>Oracle Banking Party Configuration User Guide</b>.</p>
<b>Application Priority</b>	Priority of Party Onboarding application
<b>Industries</b>	Specify the fields under this section.
<b>Sector</b>	<p>Specify the Industry Sector to which the SME belongs. For example,</p> <ul style="list-style-type: none"> <li>• Energy</li> <li>• Real Estate</li> <li>• Utilities</li> <li>• Consumer</li> <li>• Staples, etc.</li> </ul>
<b>Industry Group</b>	<p>Specify the Industry group within the sector. For example,</p> <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, Software Products within Software.
<b>Sub Industry</b>	<p>Specify the sub Industry within the Industry. For example,</p> <ul style="list-style-type: none"> <li>• IT Consulting Services</li> <li>• Data Processing Services</li> <li>• Internet Services within IT services.</li> </ul>

Field Name	Field description
<b>Credit Rating</b>	Specify the fields under this section.
<b>Rating Agency</b>	Specify the Name of the Credit Rating agency, which has given rating to the SME. If rating from agency is not available, then Bank's internal rating can be captured.
<b>Rating</b>	Specify 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 SME.
<b>Facebook</b>	Specify the Facebook URL for the SME.
<b>Twitter</b>	Specify the SME's twitter handle.

5. Click **Submit**, the system will check for duplicate customers. If no duplicate customer is existing in the system then the system creates a unique party ID for the customer and displays the **Initiation - Basic Details** page.

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

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

**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
Corporate		000000015116	AIRFLY Pvt Ltd	REG1357	2010-12-12	IN_PROGRESS

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

Comments \*

Abort
Continue
Cancel

6. Click **Next**.

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

**Figure 4: Initiation – Comments**

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

7. Specify the overall comments for the Onboarding Initiation stage and click **Post**.8. 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 SME to be on-boarded 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 5: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	PTV000123456789	PTV000123456789	KYC	21-08-27	000	PTV000123456789
Acquire & E...	Medium	Retail Party Amendment	PTV000123456789	PTV000123456789	Review	21-08-25	000	PTV000123456789
Acquire & E...	Medium	SME Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Party Amendment	PTV000123456789	PTV000123456789	Manual Retry	21-08-25	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Onboarding Enrichment	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Onboarding Enrichment	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	KYC MANUAL RETRY	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Corporate Onboarding	PTV000123456789	PTV000123456789	Recommendation	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Review	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789

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

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

**Figure 6: Customer KYC Details**

The screenshot displays the 'Customer KYC Details' interface. It features a table with the following data:

Party Id	Organization Name	Entity Type	KYC Status	Actions
PTY2: 0705731	ABC Enterprises	Pvt Ltd	Verified	<a href="#">KYC Details</a>

Below the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation icons. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

- 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 5: KYC – Field Description**

Field Name	Description
<b>Report Received</b>	On click, it highlights blue. It indicates that report is true and it is received. By default, it is selected to false.
<b>Verification Date</b>	Specify the date or use the calendar icon to select the KYC verification date.
<b>Effective Date</b>	Specify the date or use the calendar icon to select the KYC effective from date.
<b>KYC Method</b>	Specify the Method by which the KYC is completed.
<b>KYC Status</b>	Select the KYC status from the dropdown.

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



### Figure 7: KYC – Comments

KYC

Comments

Screen (2 / 2)

B

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A

- size -

H1

H2

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o o

Enter text here...

No items to display.

Post

Hold

Back

Next

Save & Close

Submit

Cancel

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

A screenshot of a success message in a web application. At the top center is a green circular icon with a white checkmark. Below it, the text "Information Submitted Successfully" is displayed in green. Underneath, two lines of text show "Application Reference Number - 000059409" and "Process Reference Number - 000059409", with the numbers in green. At the bottom right, there are two buttons: a white "Close" button with a black border and a teal "Go To Free Task" button.

## 2.4 Onboarding Enrichment

In this stage, the Relationship Manager can capture detailed information about the SME 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**.
2. Under **Tasks**, click **Free Tasks**.

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

**Figure 8: 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	PTV00012370001	PTV00012370001	Review	21-08-25	000	PTV00012370001
Acquire & E...	Medium	SME Onboarding	PTV00012370002	PTV00012370002	Manual Retry	21-08-24	000	PTV00012370002
Acquire & E...	Medium	Retail Party Amendment	PTV00012370003	PTV00012370003	Manual Retry	21-08-25	000	PTV00012370003
Acquire & E...	Medium	Retail Onboarding	PTV00012370004	PTV00012370004	Onboarding Enrichment	70-01-01	000	PTV00012370004
Acquire & E...	Medium	Retail Onboarding	PTV00012370005	PTV00012370005	Onboarding Enrichment	70-01-01	000	PTV00012370005
Acquire & E...	Medium	Retail Onboarding	PTV00012370006	PTV00012370006	KYC MANUAL RETRY	70-01-01	000	PTV00012370006
Acquire & E...	Medium	Retail Onboarding	PTV00012370007	PTV00012370007	Manual Retry	70-01-01	000	PTV00012370007
Acquire & E...	Medium	Corporate Onboarding	PTV00012370008	PTV00012370008	Recommendation	21-08-24	000	PTV00012370008
Acquire & E...	Medium	Retail Onboarding	PTV00012370009	PTV00012370009	Manual Retry	70-01-01	000	PTV00012370009
Acquire & E...	Medium	Retail Onboarding	PTV00012370010	PTV00012370010	Manual Retry	70-01-01	000	PTV00012370010
Acquire & E...	Medium	Retail Onboarding	PTV00012370011	PTV00012370011	Review	21-08-24	000	PTV00012370011
Acquire & E...	Medium	Retail Onboarding	PTV00012370012	PTV00012370012	Manual Retry	21-08-24	000	PTV00012370012

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

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

**Figure 9: SME Onboarding Enrichment**

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV00012370001	ABC Enterprises	Domestic	Pvt Ltd			

4. 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.

5. On **Enrichment** screen, right click on the customer icon for the following options. For more information on options, refer to the field description table.

- Add Customer
- Configure

**Figure 10: SME Onboarding Enrichment**

The screenshot shows the 'OnBoardingEnrichment' application window. On the left is a sidebar with 'Enrichment' (active) and 'Comments'. The main content area is titled 'Enrichment' and shows details for 'ABC Dairy Farms'. Below this is a table with the following data:

Party Id	Name	Demographic Type	Customer Category	Organization Type	Other Information	Action
[Icon]	ABC Dairy Farms	Domestic	Small and Medium Enterprise	Single	[Icons]	[Dropdown Menu]

At the bottom of the screen are buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'Screen ( 1 / 2)' and a 'Documents' icon.

**Table 6: Enrichment – Field Description**

Field Name	Description
<b>Add Customer</b>	Select this option to open a popup screen with multiple options, where you can add the child customer details and link with the parent customer. Duplication check is performed while trying to save the child customer.
<b>Configure</b>	Select this option to open a popup screen, where you can add the following details: <ul style="list-style-type: none"> <li>• Customer Profile</li> <li>• Financial Profile</li> <li>• Stakeholders</li> <li>• Assets</li> </ul>

6. Click **Next**.

→ The system displays the **Onboarding Enrichment – Comments** page.

**Figure 11: Enrichment – Comments**

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

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

## 2.4.1 Customer Profile

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

### Topics:

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

### 2.4.1.1 Basic Info

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

#### Prerequisites:

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

**Figure 12: Demographic Details – Basic Info**

The screenshot displays the 'Demographic Details' form for an SME customer, specifically the 'Basic Info' tab. The form is organized into several sections:

- Company Details:** This section contains multiple input fields and dropdowns for company information, including Registration Number, Company Name, Organization Type, Branch Code, Customer Category, Demographic Type, Country Of Incorporation, Country Of Risk, Place Of Incorporation, Incorporated Date, Established Date, Upload Logo (with a note 'Maximum file size is 100kb'), RM Id, Customer Access Group, Company Web site, Facebook URL, Twitter URL, Employee Strength, No. Of Years In Business, No. Of Companies In The Group, Is Special Customer?, Is Blocked?, Is KYC Complaint?, Last KYC Date, Listed Company, Language, and Media.
- KYC Details:** This section includes fields for Received, Verification Date, Effective Date, and Verification Method.
- Bottom Section:** At the bottom right, there are three buttons: 'Save', 'OK', and 'Cancel'.

**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 7: Demographic Details – Basic Info – Field Description**

Field Name	Description
<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.  <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.
<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>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>Geographical Spread</b>	Select the geographical spread of the company from the given list.
<b>Place of Incorporation</b>	Specify the place of incorporation of the company.
<b>Incorporation Date</b>	Specify the incorporation date.

Field Name	Description
<b>Established Date</b>	Specify the established date.
<b>Upload Logo</b>	Upload the logo of the SME customer.
<b>RM ID</b>	Select the RM to be associated with the customer.
<b>Customer Access Group</b>	<p>Click search icon and select the customer access group from the list of values.</p> <p>User should have required access to add a party within a customer access group as relationship. For more details, refer <b>Oracle Banking Party Configuration User Guide</b>.</p>
<b>Company Website</b>	Specify the company website.
<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 SME is in business.
<b>No. Of Companies In the Group</b>	Specify the number of companies that are part of the SME group.
<b>Is Special Customer</b>	Specify if Party is considered as special customer
<b>Is Blacklisted</b>	Specify, if party is blacklisted
<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

Field Name	Description
Media	Specify the preferred mode of communication.



### 2.4.1.2 Address

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

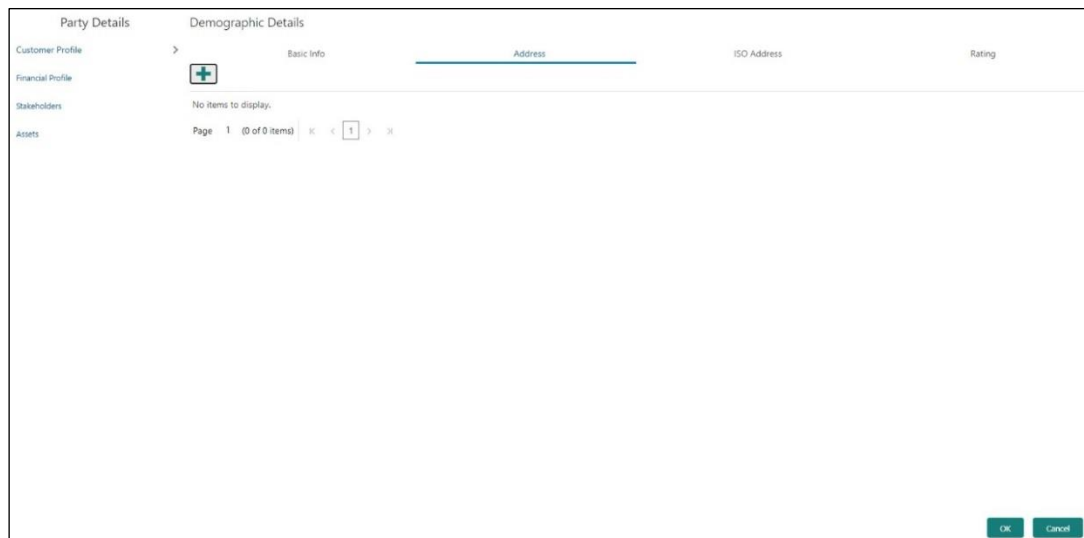
#### Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired SME 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 13: Demographic Details – Address**



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

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

**Figure 14: Demographic Details – Add Address**

**Add Address**

**Address Type \***

**Name \***  
Enter Name

**Street**  
Enter Street Details

**Landmark**  
Enter Landmark  
Enter Name

**Street**  
Enter Street Details

**Landmark**  
Enter Landmark

**City \***  
Enter City

**Zip-Code \***  
Enter Zip-Code

**Email Address \***  
Enter Email

**Location \***

**House/Building \***  
Enter Building Details

**Locality**  
Enter Street Details

**Area**  
Enter Area  
Enter building Details

**Locality**  
Enter Street Details

**Area**  
Enter Area

**State \***  
Enter State

**Country \***

**Preferred**

**ISD \*** **Phone Number \***  
+ ISD Enter Phone

**Save** **Clear** **Cancel**

**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 8: 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.

### 2.4.1.3 ISO Address

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

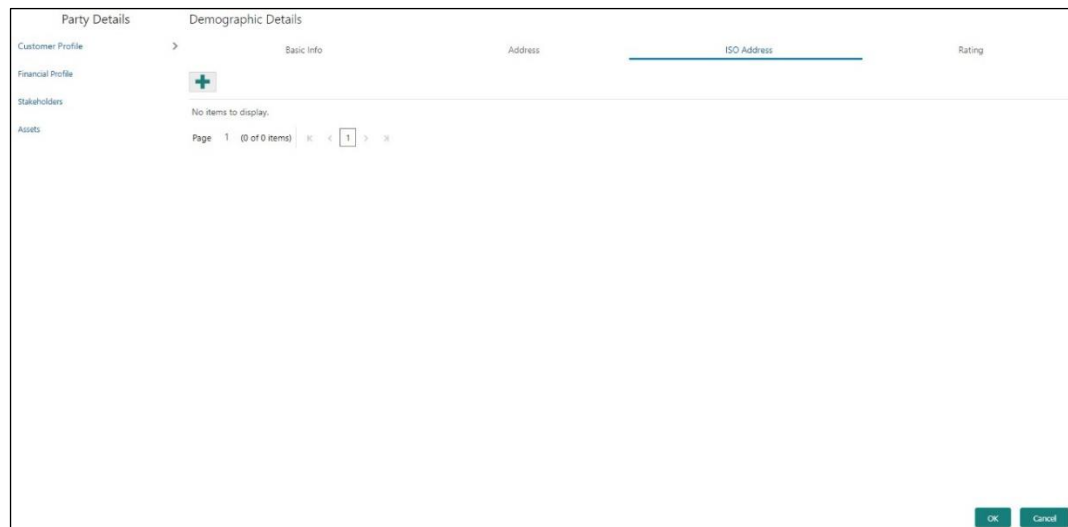
#### Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired SME 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 15: Demographic Details – ISO Address**



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

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

**Figure 16: Demographic Details – 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 9: 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.
<b>Sub Department</b>	Specify the sub-department for the customer.
<b>Street Name</b>	Specify the street name.

Field Name	Description
<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 17: Media (Email)**
**Table 10: 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 18: Media (FAX)**
**Table 11: 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 19: Media (Mobile)**

Media

Email FAX Swift **Mobile** Phone Number

ISD Code	Mobile Number	Preferred	Action
			<input type="checkbox"/> <input type="checkbox"/>

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

**Table 12: 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.
<b>Action</b>	If required, select the desired icon to edit/delete the entry.

**Figure 20: Media (Phone Number)**

Media

Email FAX Swift Mobile **Phone Number**

ISD Code	Area Code	Phone Number	Preferred	Action
				<input type="checkbox"/> <input type="checkbox"/>

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

**Table 13: Media (Phone Number) – Field Description**

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



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

Figure 21: Media (SWIFT)

Table 14: Media (SWIFT) – Field Description

Field Name	Description
<b>Business Identifier Code</b>	Specify the business identifier code of the customer.
<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 SME 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 SME 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 22: Demographic Details – Add Rating**

**To update the credit ratings:**

Specify the credit rating details of the SME 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 15: Add Rating – Field Description**

Field Name	Description
<b>Rating Date</b>	Select the date on which the rating was updated.
<b>Outlook</b>	Specify the credit rating agency output for the customer.
<b>Year Of Rating</b>	Specify the year of the rating.
<b>Risk Rating</b>	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 SME 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 SME 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 23: 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 16: 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 SME for the selected year.
<b>Operating Profit</b>	Specify the operating profit of the SME for the selected year.
<b>Net Profit</b>	Specify the net profit of the SME for the selected year.

Field Name	Description
<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 SME 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 24: Stakeholder Details**

AIR2 Pvt Ltd

Party Details Stakeholder Details

Customer Profile > Owners (0) Authorized Signatories (0) Guarantors (0) Suppliers (1) Bankers (0) Insurers (0) Buyers (0) Management Team (0) Sponsors (0) Debtors (0) Creditors (0) Ac >

Financial Profile +

Party Type	CIF/Party Id	Name	ID/Registration Number	Is Customer	Action
No data to display.					

Assets

OK Cancel

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 SME customer:

- Owners
- Authorized Signatories – Signature can be uploaded for Authorized Signatories.
- Guarantors
- Suppliers
- Bankers
- Insurers
- Buyers
- Management Team
- Sponsors
- Debtors
- Creditors
- Advisor
- Auditors

**NOTE:**

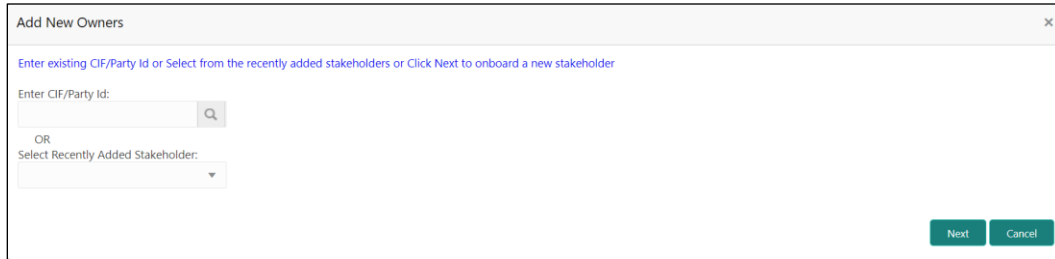
- User should have required access to add a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.
- User should have required Personal Identifiable Information (PII) access to add individual stakeholders, if PII fields are configured.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

**To update the stakeholder details:**

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

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

**Figure 25: 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 26: Search Party – Individual**
**Figure 27: Search Party – Non-Individual**

3. After you specify the CIF/Party Id for the existing customer, Click **Next**.
4. The **Add New Owners** screen is displayed to add a relationship-specific attribute for the stakeholder.
5. If the stakeholder is new to the Bank, then click **Next** without entering CIF/Party Id.
6. The **Add New Owners** screen is displayed to capture details for the new stakeholder.

**Figure 28: 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 17: Add New Owners – Field Description**

Field Name	Description
<b>Stakeholder Type</b>	Select the stakeholder type from the drop-down values.
<b>Basic Info &amp; Citizenship</b>	Specify the fields under this segment.
<b>Title</b>	Select the title from the drop-down values.
<b>First Name</b>	Specify the first name of the new stakeholder.
<b>Middle Name</b>	Specify the middle name of the new stakeholder.



Field Name	Description
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 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.
Unique ID	Specify the unique ID of the new stakeholder.
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click the search icon and select the birth country from the list of values.
Nationality	Click the search icon and select the nationality of the stakeholder from the list of values.
Citizenship By	Select the 'Citizenship By' from the drop-down values.

Field Name	Description
<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.
<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**.
7. The **Add New Owners – KYC** screen is displayed.

**Figure 29: Add New Owners - KYC**

The screenshot shows a window titled 'Add New Owners'. Inside, there are three white boxes arranged horizontally. Each box contains a status message and a blue 'Verify' button. The first box says 'Address Verification is yet to be completed', the second says 'Identity Verification is yet to be completed', and the third says 'SDN Check yet to be completed'. At the bottom right of the window, there are three green buttons: 'Previous', 'Next', and 'Cancel'.

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

**NOTE:** This step is optional

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

**Figure 30: Add New Owners – Capture relationship-specific attribute**

The screenshot shows a window titled 'Add New Owners'. It features a light blue header bar with a profile icon and labels for 'Type' (Non Customer), 'Date of birth', 'Gender', 'Id Type', 'Unique Id', and 'Citizenship'. Below the header, there are two input fields: 'Ownership Percentage \*' and 'Associated Since \*', both marked with an asterisk to indicate they are mandatory. At the bottom right, there are two green buttons: 'Submit' and 'Cancel'.

9. 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 18: 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.

10. Click **Submit**.

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


**Figure 30: New Stakeholder Added**

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

## 2.4.4 Signature Upload

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

**Figure 31: Add New Authorized Signatories**

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

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

**Figure 31: Add Signatures**



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

- 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).

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

**Table 19: 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 32: Add Signatures**

The screenshot shows a dialog box titled "Add New Authorized Signatories". At the top left is a user profile icon. Below it is a table with the following structure:

Signature ID	Signature	Remarks	Action
			 

At the bottom right of the dialog are three buttons: "Previous", "Submit", and "Cancel".

## 2.4.5 Assets

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

### Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired SME 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 33: Assets**

The screenshot shows a dialog box titled "Assets". It contains three input fields: "Name" (with an asterisk), "Value" (with an asterisk and a dropdown arrow), and "Description". At the bottom right are three buttons: "Add", "Clear", and "Cancel".

### To update the assets details:

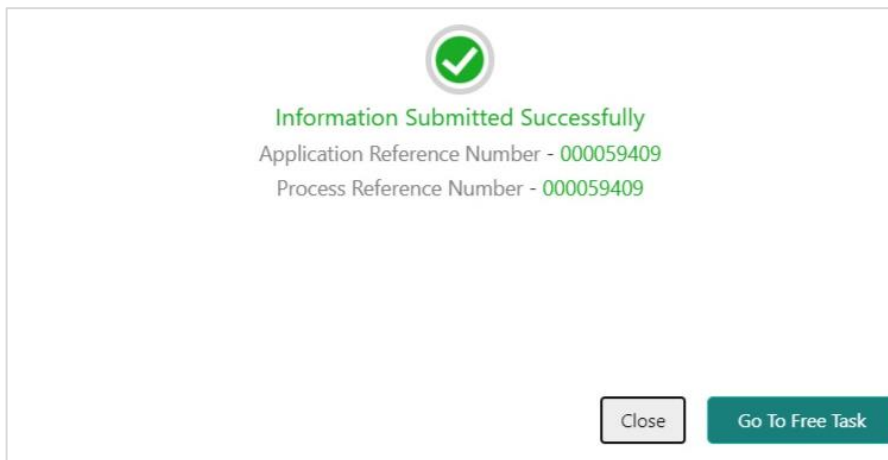
Specify the details about the assets of the SME customer. For more information on fields, refer to the field description table.

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

**Table 20: 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 the 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 > Free Tasks**.

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

**Figure 34: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PTV00012378001	PTV00012378001	KYC	21-08-27	000	PTV00012378001
Acquire & Edit	Medium	Retail Party Amendment	PTV00012378002	PTV00012378002	Review	21-08-25	000	PTV00012378002
Acquire & Edit	Medium	SME Onboarding	PTV00012378003	PTV00012378003	Manual Retry	21-08-24	000	PTV00012378003
Acquire & Edit	Medium	Retail Party Amendment	PTV00012378004	PTV00012378004	Manual Retry	21-08-25	000	PTV00012378004
Acquire & Edit	Medium	Retail Onboarding	PTV00012378005	PTV00012378005	Onboarding Enrichment	21-08-01	000	PTV00012378005
Acquire & Edit	Medium	Retail Onboarding	PTV00012378006	PTV00012378006	Onboarding Enrichment	21-08-01	000	PTV00012378006
Acquire & Edit	Medium	Retail Onboarding	PTV00012378007	PTV00012378007	KYC MANUAL RETRY	21-08-01	000	PTV00012378007
Acquire & Edit	Medium	Retail Onboarding	PTV00012378008	PTV00012378008	Manual Retry	21-08-01	000	PTV00012378008
Acquire & Edit	Medium	Corporate Onboarding	PTV00012378009	PTV00012378009	Recommendation	21-08-24	000	PTV00012378009
Acquire & Edit	Medium	Retail Onboarding	PTV00012378010	PTV00012378010	Manual Retry	21-08-01	000	PTV00012378010
Acquire & Edit	Medium	Retail Onboarding	PTV00012378011	PTV00012378011	Manual Retry	21-08-01	000	PTV00012378011
Acquire & Edit	Medium	Retail Onboarding	PTV00012378012	PTV00012378012	Review	21-08-24	000	PTV00012378012
Acquire & Edit	Medium	Retail Onboarding	PTV00012378013	PTV00012378013	Manual Retry	21-08-24	000	PTV00012378013

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

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

**Figure 35: SME – Review**

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV00012378001	ABC Enterprises	Domestic	Pvt Ltd			

3. Right-click on the icon in the tree view and select the view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.



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

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

**Figure 36: Review – Review Comments**

- Specify the **Review Comments** and Click **Next**.

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

**Figure 37: Review – Overall Comments**

- Specify the overall comments for the **Review** stage and click **Next**.
- 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 of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

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

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

**Figure 38: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237801	PTV0001237801	KYC	21-08-27	000	PTV0001237801
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237802	PTV0001237802	Review	21-08-25	000	PTV0001237802
Acquire & Edit	Medium	SME Onboarding	PTV0001237803	PTV0001237803	Manual Retry	21-08-24	000	PTV0001237803
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237804	PTV0001237804	Manual Retry	21-08-25	000	PTV0001237804
Acquire & Edit	Medium	Retail Onboarding	PTV0001237805	PTV0001237805	Onboarding Enrichment	21-08-01	000	PTV0001237805
Acquire & Edit	Medium	Retail Onboarding	PTV0001237806	PTV0001237806	Onboarding Enrichment	21-08-01	000	PTV0001237806
Acquire & Edit	Medium	Retail Onboarding	PTV0001237807	PTV0001237807	KYC MANUAL RETRY	21-08-01	000	PTV0001237807
Acquire & Edit	Medium	Retail Onboarding	PTV0001237808	PTV0001237808	Manual Retry	21-08-01	000	PTV0001237808
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237809	PTV0001237809	Recommendation	21-08-24	000	PTV0001237809
Acquire & Edit	Medium	Retail Onboarding	PTV0001237810	PTV0001237810	Manual Retry	21-08-01	000	PTV0001237810
Acquire & Edit	Medium	Retail Onboarding	PTV0001237811	PTV0001237811	Manual Retry	21-08-01	000	PTV0001237811
Acquire & Edit	Medium	Retail Onboarding	PTV0001237812	PTV0001237812	Review	21-08-24	000	PTV0001237812
Acquire & Edit	Medium	Retail Onboarding	PTV0001237813	PTV0001237813	Manual Retry	21-08-24	000	PTV0001237813

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

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

**Figure 39: SME – Recommendation**

Recommendation - PTV0001237804

Party Details

ABC Enterprises

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV0001237804	ABC Enterprises	Domestic	Pvt Ltd			

Hold Back Next Save & Close Cancel

3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

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

**Figure 40: SME – Update Recommendation**

**Figure 41: SME – Onboarding Approval**

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

**Table 21: Recommendation – Field Description**

Field Name	Description
<b>Review Comments</b>	Displays the review comments added in the previous stage.
<b>Overall Comments</b>	Displays the overall comments for the customer details entered.

Field Name	Description
<b>Recommendation Comments</b>	Displays the recommendation comments for the customer details entered in recommendation stage.
<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>	Select to true, if the customer details of those section is as per bank policy. User Select toggle button, defaulted to false.
<b>Details of Dimensions as per bank policy</b>	If the customer data is not as per bank policy, specify the details of dimensions.
<b>Mitigate</b>	Specify the Mitigate comments.
<b>Recommendation</b>	Select if the customer detail is recommended. User select toggle button, defaulted to false.
<b>Decision</b>	Select Approve or Reject from the dropdown field

Figure 42: SME – Recommendation after decision

Recommendation - F:\210\U.V.U.

Screen ( 2 / 3 )

Overall Comments \*

Good to proceed for final approval

Recommendation Comments \*

Reviewed customer details as per bank's policies.

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

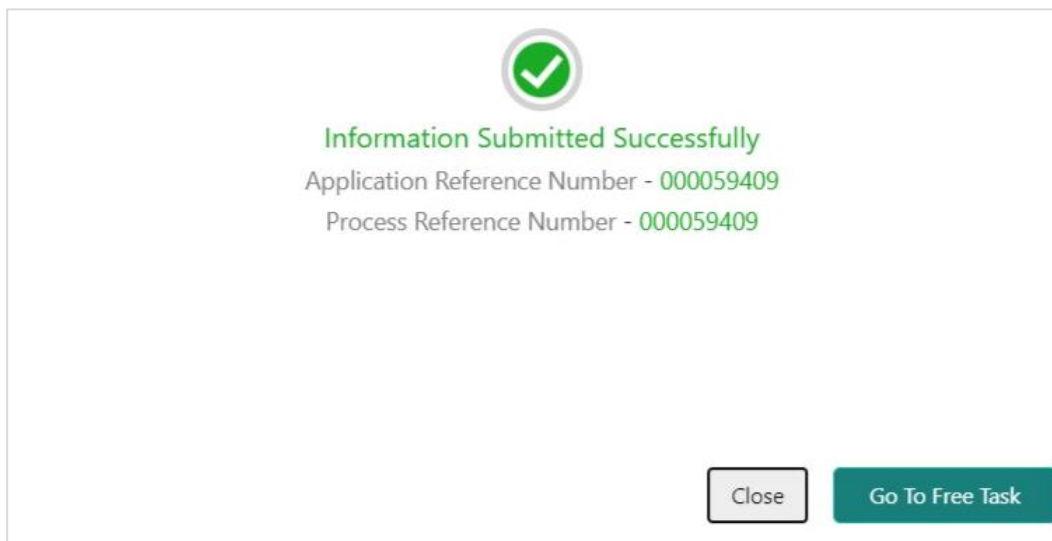
Hold Back Next Save & Close Cancel

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

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

**Figure 43: Recommendation – Overall Comments**

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

1. To acquire and edit the Review task, navigate to **Tasks > 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 & E...	Medium	Corporate Onboarding	PTV000123456789	PTV000123456789	KYC	21-08-27	000	PTV000123456789
Acquire & E...	Medium	Retail Party Amendment	PTV000123456789	PTV000123456789	Review	21-08-25	000	PTV000123456789
Acquire & E...	Medium	SME Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Party Amendment	PTV000123456789	PTV000123456789	Manual Retry	21-08-25	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Onboarding Enrichment	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Onboarding Enrichment	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	KYC MANUAL RETRY	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Corporate Onboarding	PTV000123456789	PTV000123456789	Recommendation	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Review	21-08-24	000	PTV000123456789
Acquire & E...	Medium	Retail Onboarding	PTV000123456789	PTV000123456789	Manual Retry	21-08-24	000	PTV000123456789

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

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

**Figure 45: SME – Approval**

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV000123456789	ABC Enterprises	Domestic	Pvt Ltd			

3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

4. Verify the details captured for the SME and click **Next** to move to **Approval** page.

**Figure 46: SME – Approval Decision and Comments**

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

Customer Approved ☒

Approver Comments \*

Approved

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 22: Approval – Field Description**

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

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

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

**Figure 47: Recommendation – Overall Comments**

Approval - PTY210706542

Party Details

Approval

Comments

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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



## 2.8 Amendment

In this stage, the Relationship Manager can amend the information or can add additional information about a SME 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 page, click **Party Services**. Under **Party Services**, click **Small Medium Enterprise**.
2. Under **Small Medium Enterprise**, click **Amendment**.  
→ The system displays the **Amendment** screen.

**Figure 48: Amendment – Enter Customer Id**

3. On **Amendment** screen, specify the Customer id, and Click **Amend Customer**.  
→ The system displays the **SME Amendment** screen.

**Figure 49: Amendment – SME Amendment**

**Quick Initiation**

**Organization details**

Organization Name \*  Customer Category \*  Classification Type \*  Branch Code

Upload Logo  Customer Access Group  Application Priority \*

Maximum file size is 100kb

**Industries \***

Sector	Industry Group	Industry	Sub Industry	Action
No data to display.				

**Credit Rating**

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

**Social Media Profiles**

Official Website  Facebook  Twitter

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

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

5. To acquire the **SME 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 **SME Amendment – Enrichment** stage.

6. To acquire the **SME 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 status of KYC Check in this stage and submit the KYC task. For more information on enrichment stage, refer to

→ The system moves the task to **SME Amendment – Review** stage.

7. To acquire the **SME 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:
  - **SME Amendment - Review** stage. For more information on review stage, refer to
  - **SME Amendment – Recommendation** stage. For more information on recommendation stage, refer to [2.6 Recommendation](#).
  - **SME 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 50: Task List - Search**

The screenshot shows the 'Task List - Search' interface. On the left is a sidebar with a search bar and a list of menu items including Core Maintenance, Dashboard, File Management, Party Services, Rule, Security Management, Task Management, Tasks, Awaiting Customer Certification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, and Supervisor Tasks. The 'Tasks' menu item is selected. The main content area has a 'Task List' header. Below it is a table with the following data:

Application Number	Customer Id	Party Id	Branch Name	Process/Task	Priority	Process	Amount
000056004	00000004	000056004		Retail Onboarding			

Below the table, there is a status bar indicating 'This Process is completed by MDOODAMA1' and a pagination control showing 'Page 1 of 1 (1 - 1 of 1 items)'. A 'Fetch' button is located at the bottom left of the table area.

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

**Figure 51: Task List – Completed Tasks**

The screenshot displays the 'Task List – Completed Tasks' interface. On the left is a sidebar with navigation options: Core Maintenance, Dashboard, File Management, Party Services, Rule, Security Management, Task Management, Tasks, Awaiting Customer Certification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, and Supervisor Tools. The main area shows a 'Task List' table with one row of data. The row contains the following information: Application Number (000056004), Customer Id (000000004), Party Id (000056004), Branch Name (Select Branch), and a status message 'This Process is completed by MDODDAMA1'. A dropdown menu is open next to the status message, showing options: Audit, FlowDiagram, and View. The table also shows pagination: Page 1 of 1 (1 - 1 of 1 items).

Application Number	Customer Id	Party Id	Branch Name	Status
000056004	000000004	000056004	Select Branch	This Process is completed by MDODDAMA1

- 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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2. Approval Stage - [Approval](#) (pg. 51)
3. Enrichment Stage - [Onboarding Enrichment](#) (pg. 15)
4. Initiation Stage - [Onboarding Initiation](#) (pg. 7)
5. KYC Stage - [KYC](#) (pg. 12)
6. Recommendation Stage - [Recommendation](#) (pg. 47)
7. Review Stage - [Review](#) (pg. 44)