

Financial Institution Onboarding User Guide

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Financial Institution Onboarding User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 List of Topics

This guide is organized into following topics:

Table 1: List of Topics

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

1.5 Related Documents

1. Getting Started User Guide

1.6 Symbols and Icons

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

Table 2: List of Symbols

Symbol	Function
→	Represents Results

Symbol	Function
	Add icon
	Edit icon
	Delete icon
	Minimize
	Maximize
	Close

1.7 Basic Actions

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

Table 3: Basic Actions

Action	Description
Submit	On click of Submit, the checklists applicable for the stage will be defaulted based on the application category. On verifying all the checklist and on selection of the outcome, the task will be submitted. The following options are available for 'Outcome': • Proceed – move the task to next stage or complete the onboarding process in Approval stage. User can select this option in the Initiation, Enrichment, Review, Recommendation, and Approval stages. • Approve – the onboarding process is approved. User can select this option in KYC stage. • Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages.

Action	Description
	Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages.
Post	On click of Post, the system posts the comments below the Comments text box.
Cancel	On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.
Hold	On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
Next	On click of Next , the details of the captured will be saved and then system will move to the next screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
Back	On click of Back , the details of the captured will be saved and then system will move to the previous screen.
Save & Close	On click of Save & Close , the captured details will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields are captured.

1.8 Screenshot Disclaimer

Information used in the interface or documents are dummy, it does not exist in real world, and it is only for reference purpose.

2 FI Customer Onboarding

2.1 Overview

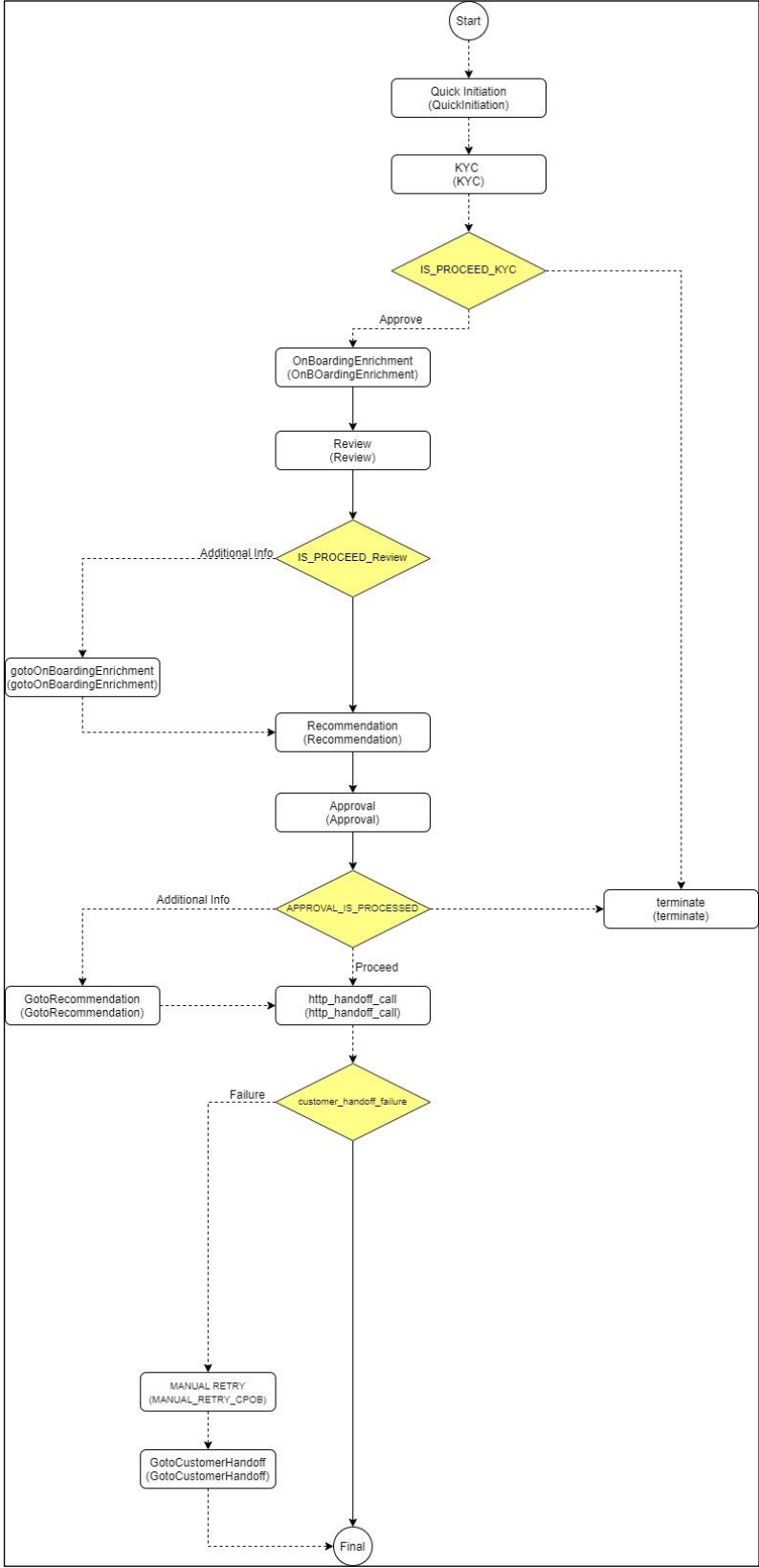
FI Customer Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service. Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank there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

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

2.1.1 Process Flow Diagram

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

Figure 1: FI Onboarding Process Flow



2.2 Onboarding Initiation

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

Prerequisites:

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

To initiate the Onboarding process:

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

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

Figure 2: FI Quick Initiation

Quick Initiation

Financial Institution

FI Name	FI Type	Legal Entity Type	FI Legal Customer Category
	▼	▼	🔍
Required	Required	Required	Required
Demography Type	BIC Code	MICR Code	Customer Access Group
▼			🔍
Required	Required		
Application Priority			
Low ▼			

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
		DOCUSER2

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

Table 4: Quick Initiation – Field Description

Field Name	Field description
FI Name	Specify the Registered Name of the FI.
FI Type	Select the type of the FI from the drop-down values – Conglomerate and Single.
FI Legal Customer Category	Select the category to which the FI belongs.
Demography Type	Specify the company Demography from the drop-down values – Global, Domestic.
Geographical Spread	Select the geographical spread of the company from the given list.
BIC Code	Provide the BOC Code of the FI.
MICR Code	Provide the MICR code of the FI.
Customer Access Group	Click search icon and select the customer access group for the party. NOTE: User should have required access to onboarding a party within a customer access group. For more details, refer Oracle Banking Party Configuration User Guide.
Application Priority	Select the priority of Party Onboarding application.
Sector	Specify the industry Sector to which the corporate belongs. For example, • Energy • Real Estate • Utilities • Consumer Staples, etc.

Field Name	Field description
Industry Group	Specify the industry group within the sector. For example, • Software • Hardware • Semiconductor Industry Groups within Information technology Sector
Industry	Specify the industry within the industry group. For example, IT services and Software Products within Software.
Sub Industry	Specify the sub-Industry within the Industry. For example, • IT Consulting Services • Data Processing Services • Internet Services within IT services
Credit Rating	Specify the fields under this section.
Rating Agency	Select the Name of the Credit Rating agency which has given rating to the corporate.
Rating	Select the Rating provided by the credit rating Agency.
Social Media Profile	Specify the fields under this section.
Official Website	Specify the official website address for the FI Customer.
Facebook	Specify the Facebook URL for the FI.
Twitter	Specify the FI's twitter handle.

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

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

- Discard the Customer Onboarding or
- Go ahead and save it or

- c. Cancel and go back to previous screen

Figure 3: Initiation – 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
Individual		000039053	VINAY		1992-02-06	IN_PROGRESS

Page 1 of 1 (1 of 1 items)

Comments

AbortContinueCancel

- 4. Click **Next**.
→ The system displays the **Initiation – Address** screen.

Figure 4: Initiation – Address

QuickInitiation - 000120733

Quick Initiation

Address

Comments

+

No items to display.

Page 1 (0 of 0 items)

CancelHoldBackSave & CloseNext

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

Figure 5: Initiation – Add Address

Add Address [Close]

Address Type: Location: Preferred: ☐ Address From - Address To: ↔

Country: State / Country Sub Division:

Address Line 1 / Building Name: Address Line 2 / Street Name: Address Line 3 / City / Town Name: Zip Code / Post Code:

> Additional Info

> Media For Address

Save Clear Cancel

Table 5: Add Address – Field Description

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

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

6. Click **Next**.

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

Figure 6: Initiation – Comments

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

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

2.3 KYC

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

To initiate the Onboarding process:

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

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

Figure 7: Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Medium	SMB Onboarding	23723026	006APP000060950	KYC	18-05-30	006	
	SMB Loan Origination	006SMBL00025766	006APP000060956	Application Entry	18-05-30	006	
	SMB Loan Origination	006SMTL00025755	006APP000060944	Application Entry	18-05-30	006	
	Small and Medium Bu...	006SMBCA0002655	006APP000060948	Application Entry	18-05-30	006	
	Retail Loan Origination	006RMLN00025750	006APP000060954	Application Entry	18-05-30	006	
	CoOriginationProcess	006MASTER000869	006APP000060927	Application Entry	18-05-30	006	
	Current Account Orig...	006CURPCA0002652	006APP000060923	Application Entry	18-05-30	006	
	Savings Account Orig...	006SARREG0002659	006APP000060920	Application Entry	18-05-30	006	
	Small and Medium Bu...	006SMBCA0002649	006APP000060968	Application Entry	18-05-30	006	
Medium	Small and Medium Bu...	006SMBCA0002640	006APP000060903	Application Enrichment	18-05-30	006	

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

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

Figure 8: KYC Details

KYC - 000118420

KYC

Customer KYC Details

Party Id	Organization Name	Customer Category	KYC Status	Actions
000118420	FIXP52211			KYC Details

Page 1 of 1 (1 of 1 items)

Cancel Hold Save & Close Next

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

Table 6: KYC Details – Field Description

Field Name	Description
Report Received	On select, it highlights blue, which indicates true and the report is received. By default, it is selected as false.
Verification Date	Specify the date or use the calendar icon to select the KYC verification date.

Field Name	Description
Effective Date	Specify the date or use the calendar icon to select the KYC effective from date.
KYC Method	Specify the Method by which the KYC is completed.
KYC Status	Select the KYC status from the drop-down.

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

Figure 9: KYC – Comments

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

2.4 Onboarding Enrichment

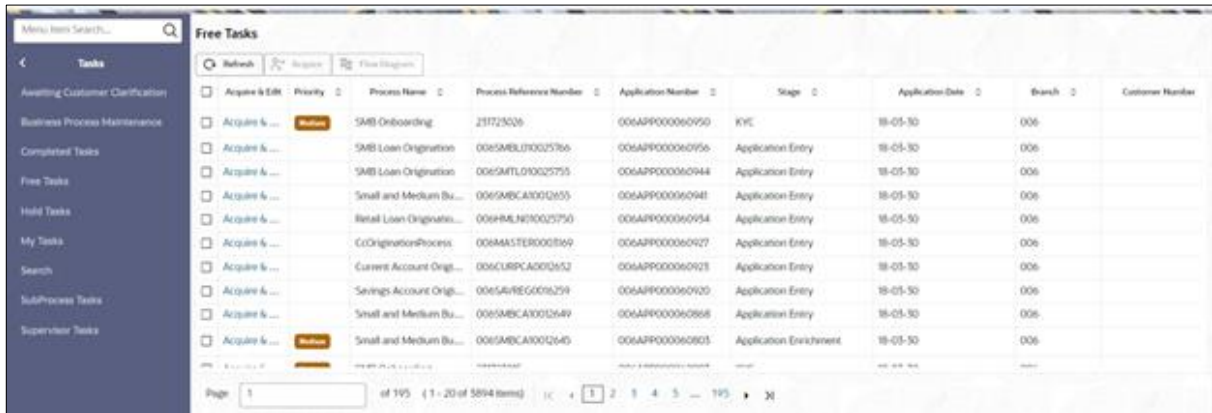
In this stage, the Relationship Manager can capture detailed information about the FI customer to be added in Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

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

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

Figure 10: Free Tasks

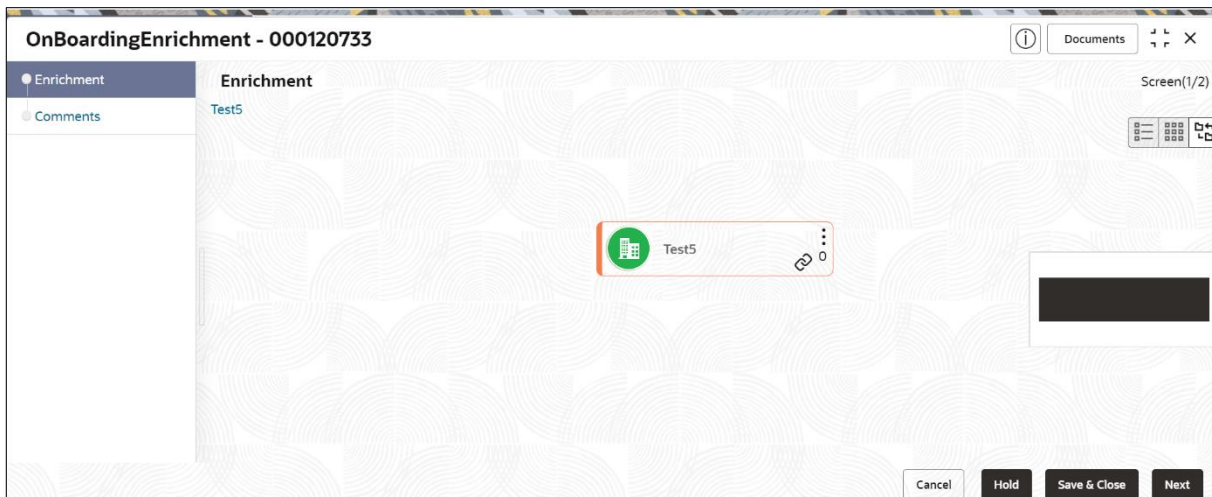


Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
SMB Onboarding	23723026	006APP000060950	KYC	18-05-30	006	
SMB Loan Origination	006SMBL00025766	006APP000060956	Application Entry	18-05-30	006	
SMB Loan Origination	006SMBL00025755	006APP000060944	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002655	006APP000060948	Application Entry	18-05-30	006	
Retail Loan Origination	006RMLN00023750	006APP000060954	Application Entry	18-05-30	006	
CoOriginationProcess	006MASTER000869	006APP000060927	Application Entry	18-05-30	006	
Current Account Orig...	006CURPCA0002652	006APP000060923	Application Entry	18-05-30	006	
Savings Account Orig...	006SAVREG0002629	006APP000060920	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002649	006APP000060968	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002645	006APP000060903	Application Enrichment	18-05-30	006	

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

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

Figure 11: FI Onboarding Enrichment



OnBoardingEnrichment - 000120733

Enrichment

Test5

Cancel Hold Save & Close Next

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

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

Table 7: Enrichment – Field Description

Option	Description
Add Customer	Click to open a popup with multiple options, where the child customer details are added and linked with the parent customer. Duplication check is performed while trying to save the child customer.
View	Click to open a popup with the customer details in read only mode.
Quick View	Click to open a popup with the limited customer details in read only mode.
Configure	Select this option to add the following details. For more information, refer to sections 2.4.1 thru 2.4.5. - Customer Profile - Financial Profile - Stakeholders - Assets

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

Figure 12: FI Onboarding Enrichment – Tree View

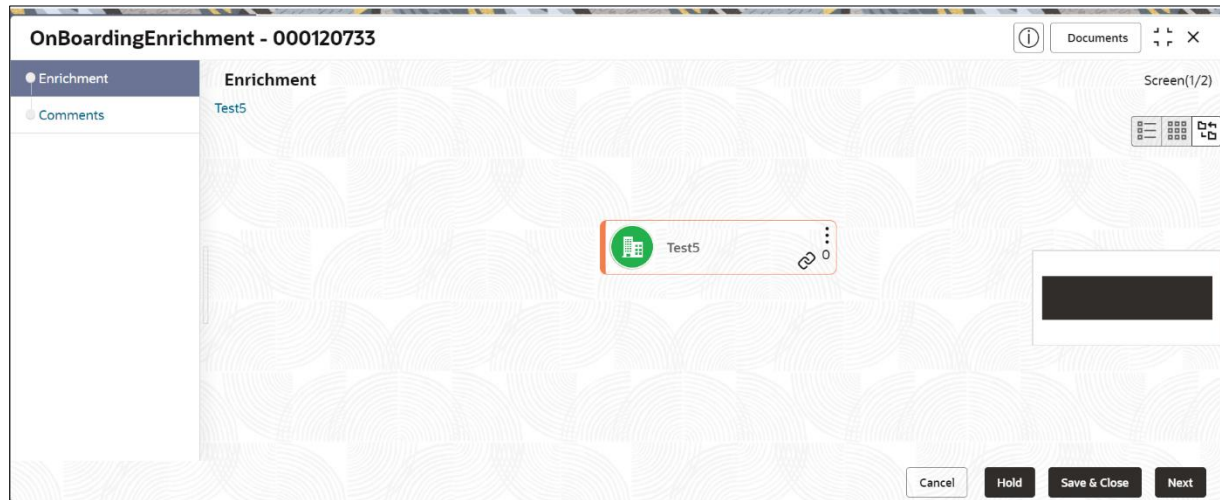


Figure 13: FI Onboarding Enrichment – List View

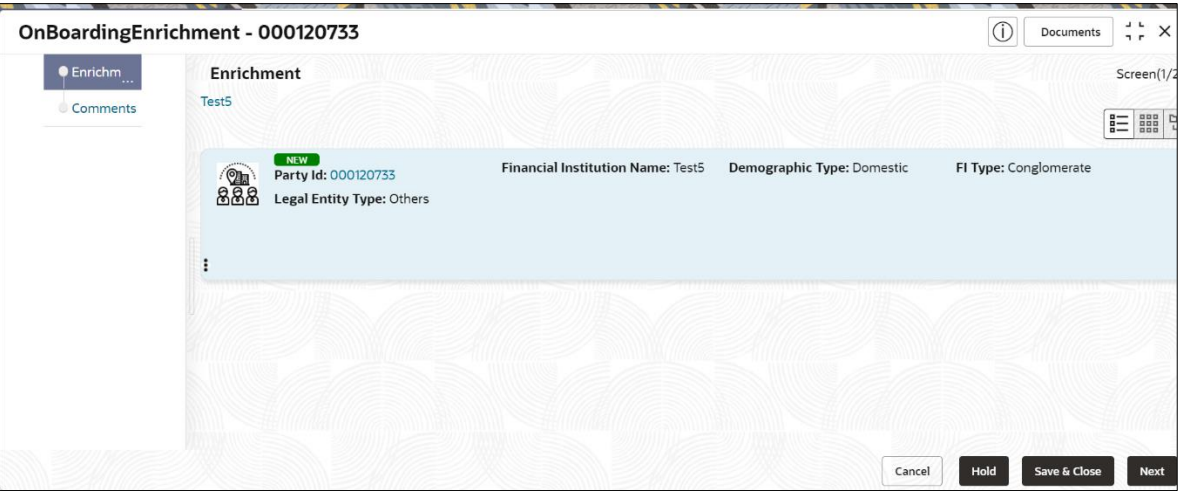
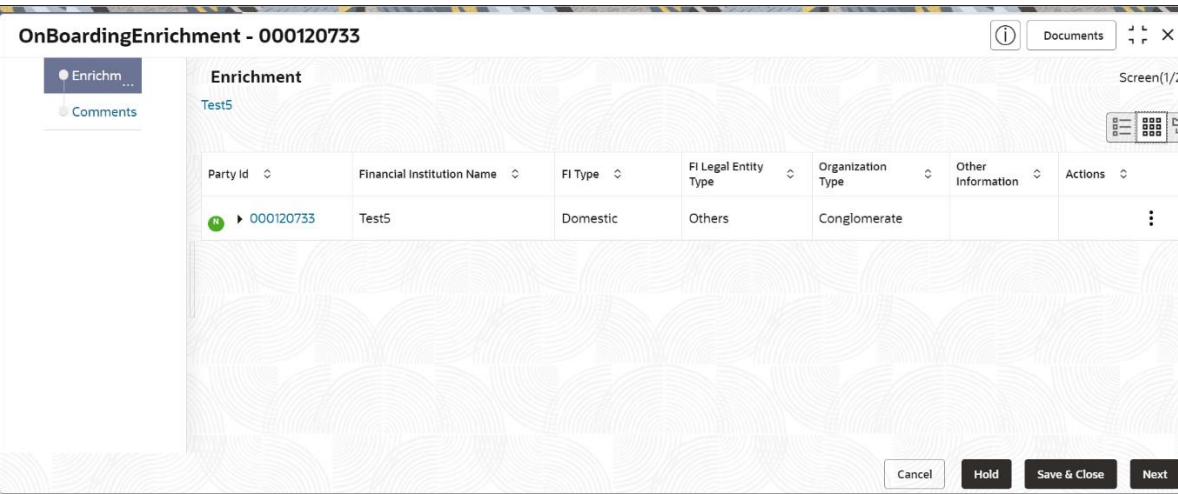


Figure 14: FI Onboarding Enrichment – Table View



4. Click **Next**.
- The **Onboarding Enrichment – Comments** screen is displayed.

Figure 15: Enrichment – Comments

OnBoardingEnrichment - 000120733

Enrichment ...

Comments

Comments

Enter text here...

Post

No items to display.

Cancel Hold Back Save & Close Submit

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

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

2.4.1 Customer Profile

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

Topics:

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

2.4.1.1 Basic Info

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

Prerequisites:

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

Figure 16: Demographic Details – Basic Info

Test5

Party Details

Customer Profile >

Financial Profile

Revenue Generated

Stakeholders

Assets

Supporting Document

Customer MIS Details

Demographic Details

Basic Info

Address

Rating

Save

Company Details

Registration Number

Financial Institution Name

Financial Institution Code

FI Type

Required

Test5

Required

Required

Required

Conglomerate

Short Name

Branch Code

Legal Entity Type

Customer Category

Required

Tes1685687109

Required

000

Required

Others

Required

INDIVIDUAL

Demographic Type

Country Of Incorporation

Country Of Risk

Place Of Incorporation

Required

Domestic

Required

Required

Required

Incorporation Date

Established Date

Upload Logo

Relationship Manager

Required

Required

Maximum file size is 100kb

Upload

Required

DOCUSER2

Customer Access Group

Country Of Tax

Tax Identification Number

Good and Services Tax Id

Required

Required

Required

Required

BIC Code

MICR Code

Legal Entity Code

RTGS

Required

873

Required

Required

Required

Business Type

FI Ownership Type

Currency

Head Office Country

Required

Required

Required

Required

Govt Owner

Access to Global Market

Rank By Assets

Auditor Name

Required

Required

Required

Required

Auditor Reg Number

Auditor License

Required

Required

Website

Facebook URL

Twitter URL

Employee Strength

Required

Required

Required

Required

No. Of Years In Business

Number of FI in the Group

Is Special Customer ?

Is Blocklisted?

Required

Required

Required

Required

Is KYC Complaint?

Last KYC Date

Listed

Language

Required

Required

Required

Required

Media

Required

KYC Details

Received

Verification Date

Effective Date

Verification Method

Required

Required

Required

Required

Save

OK

Cancel

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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 marked as **Required** are mandatory.

Table 8: Demographic Details – Basic Info – Field Description

Field Name	Description
Customer Profile	Specify the fields in this segment.
Registration Number	Specify the registration number of the company.
Financial Institution Name	Specify the Financial Institute name.
Financial Institution Code	Specify the Financial Institute code.
FI Type	Select the type of FI.
Branch Code	Specify the branch code. NOTE: For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details.
Customer Category	Click the search icon and select the desired value from the list of values.
Demography Type	Specify the company demography from the drop-down values: • Global • Domestic
Country of Incorporation	Click the search icon and select the country code from the list of values.
Country of Risk	Click the search icon and select country code from the list of values.

Field Name	Description
Place of In-incorporation	Specify the place of incorporation of the company.
Incorporation Date	Specify the incorporation date.
Established Date	Specify the established date.
Upload Logo	Upload the logo of the FI customer.
RM ID	Select the RM to be associated with the customer.
Customer Access Group	Click search icon and select the customer access group for the party. NOTE: User should have required access to onboarding a party within a customer access group. For more details, refer Oracle Banking Party Configuration User Guide.
BIC Code	Specify the BIC Code of the FI.
MICR Code	Specify the MICR Code of the FI.
Legal Entity Code	Specify the Legal Entity Code of the FI.
RTGS	Specify the RTGS Code of the FI.
Business Type	Specify the Business Type of the FI.
FI Ownership Type	Specify the ownership type of the FI.
Currency	Specify the Currency Code of the FI.
Head Office Country	Specify the Head Office location of the FI.
Govt Owner	Specify if the owner of the FI is a Govt Official.
Access to Global Market	Specify if FI has access to Global Marker.

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

2.4.1.2 Address

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

Prerequisites:

The prerequisites are as follows:

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

→ The **Address** screen is displayed.

Figure 17: Demographic Details – Address Details

The screenshot shows a web application window titled "Test5". On the left is a sidebar menu with items: Party Details, Customer Profile, Financial Profile, Revenue Generated, Stakeholders, Assets, Supporting Document, and Customer MIS Details. The main content area is titled "Demographic Details" and contains three tabs: "Basic Info", "Address" (which is the active tab), and "Rating". Below the "Address" tab, there is a green plus icon in a square button. Underneath this button, it says "No items to display." At the bottom of the main content area, there is a pagination bar that reads "Page 1 (0 of 0 items)" with navigation arrows. In the bottom right corner of the window, there are "OK" and "Cancel" buttons.

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

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

Add Address

Address Type: Head Office (Required)

Location: (Required)

Preferred: (Toggle)

Address From - Address To: (Required)

Country: (Required)

State / Country Sub Division: (Required)

Address Line 1 / Building Name: (Required)

Address Line 2 / Street Name: (Required)

Address Line 3 / City / Town Name: (Required)

Zip Code / Post Code: DOCUSER2

> Additional Info

> Media For Address

Save Clear Cancel

Figure 18: Address

- On **Address** segment, specify the details of the address. The fields marked as **Required** are mandatory. For more information on fields, refer to the field description table.

Table 9: Address Details – Field Description

Field Name	Description
Address Type	Address type of the address provided. Select from the available list of values. Address type can be configured as mandatory using “Address Management”. Refer “Oracle Banking Party Configurations User Guide” for more details.
Location	Select the Location from the list of values. This pertains to a particular area in a country
Preferred	If more than one address is captured for the same address type, specify which one is the preferred address to be used for communication.
Address From	Specify Address Start Date
Address To	Specify Address End Date

Field Name	Description
Address Line 1 / Building Name	Specify Address Line 1 or Building Name
Address Line 2 / Street Name	Specify Address Line 2 or Street Name
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name
State / Country Sub-division	Specify State or Country Sub-division
Country	Click search icon and select country code from the list of values.
Zip Code / Post Code	Specify Zip Code or Post Code

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

Table 10: ISO – Add Address – Field Description

Field Name	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.

Field Name	Description
Room	Specify the room for the given address.
Town Location Name / Locality	Specify Town Location or Locality Name
District Name	Specify the district name.
Landmark	Specify Landmark near address
Contact Name / Narrative	Specify Contact Name or Narrative for the address
Street Name	Specify the street name.
Add More	Click this button to add another address.

6. Specify the following **media** details in this data segment:

- **Mobile**
- **Phone**
- **Email**
- **FAX**
- **SWIFT**

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

NOTE: The fields marked as **Required** are mandatory.

Figure 19: Media (Email)

Media For Address

Mobile Phone **Email** FAX Swift

+

Email Id	Preferred	Action
No data to display.		

Page 1 (0 of 0 items) |< < 1 > >|

Table 11: Media (Email) – Field Description

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

Figure 20: Media (FAX)

Media For Address

Mobile Phone Email **FAX** Swift

+

ISD Code	Area Code	Fax Number	Preferred	Action
No data to display.				

Page 1 (0 of 0 items) |< < 1 > >|

Table 12: Media (Fax) – Field Description

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

Figure 21: Media (Mobile)

Media For Address

Mobile Phone Email FAX Swift

+

ISD Code	Mobile Number	Preferred	Action
No data to display.			

Page 1 (0 of 0 items) |< < 1 > >|

Table 13: Media (Mobile) – Field Description

Field Name	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.
Action	If required, select the desired icon to edit/delete the entry.

Figure 22: Media (Phone Number)

Media For Address

Mobile Phone Email FAX Swift

+

ISD Code	Area Code	Phone Number	Preferred	Action
No data to display.				

Page 1 (0 of 0 items) |< < 1 > >|

Table 14: Media (Phone Number) – Field Description

Field Name	Description
ISD Code	Specify the ISD code for the phone number of the customer.
Area Code	Specify the area code for the phone number of the customer.
Phone Number	Specify the phone number of the customer.

Field Name	Description
Preferred	Specify the preferred phone number, in case more than one phone number is captured.
Action	If required, select the desired icon to edit/delete the entry.

Figure 23: Media (SWIFT)

Table 15: Media (SWIFT) – Field Description

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

2.4.1.3 Rating

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

Prerequisites:

The prerequisites are as follows:

1. Acquire the enrichment task and select **Configure** option to enrich the desired FI customer with additional information. For more information, refer to [Onboarding Enrichment](#).
2. Add the basic information. For more information, refer to [Basic Info](#).

3. Add the address details. For more information, refer to [Address](#).*Error! Reference source not found.*
4. On the **Party Details** screen, click on the **Rating** tab. For more information, refer to [Basic Info](#).

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

Figure 24: Demographic Details – Add Rating

To update the credit ratings:

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

NOTE: The fields marked as **Required** are mandatory.

Table 16: Add Rating – Field Description

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

Field Name	Description
Risk Rating	Specify the credit rating by selecting the rating agency and the corresponding rating.

2.4.2 Financial Profile

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

Prerequisites:

The prerequisites are as follows:

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

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

Figure 25: Add Financial Profile

Financial Year

Financial Period

Balance Sheet Size

Operating Profit

Net Profit

Year Over Year Growth (%)

Return On Investment (%)

Return On Equity (%)

Return On Asset (%)

Capital Adequacy Ratio

Cost to Income ratio

Equity

Gross Impaired Loans

Liquid assets

Loan Loss Res / Impaired Loans

Loan-to-Deposit Ratio

NPA coverage ratio

NPA ratio

Return on Avg Equity

Return on Avg Assets

Tier 1 CAR

Total Assets

Unreserved Equity

Save

Clear

Cancel

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 marked as **Required** are mandatory.

Table 17: Financial Profile – Field Description

Field Name	Description
Year	Specify the year for which the financial details will be captured.
Balance Sheet Size	Specify the balance sheet size of the FI for the selected year.
Operating Profit	Specify the operating profit of the FI for the selected year.
Net Profit	Specify the net profit of the FI for the selected year.
Year Over Year Growth	Specify the year-on-year growth.

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

2.4.3 Revenue Generated

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

Prerequisites:

The prerequisites are as follows:

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

The **Revenue Generated** screen is displayed

Figure 26: Revenue Generated

2.4.4 Stakeholders

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

Prerequisites:

The prerequisites are as follows:

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

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

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

Figure 27: Stakeholder Details

The screenshot shows a web application window titled 'Test5'. On the left is a sidebar with a 'Party Details' section containing links for Customer Profile, Financial Profile, Revenue Generated, Stakeholders (highlighted), Assets, Supporting Document, and Customer MIS Details. The main content area is titled 'Stakeholder Details' and contains a row of tabs: Owners (0), Authorized Signatories (0), Guarantors (0), Suppliers (0), Bankers (0), Insurers (0), Buyers (0), Management Team (0), and Creditors (0). The 'Owners (0)' tab is selected, showing a table with the following columns: Party Type, CIF/Party Id, Name, ID/Registration Number, Customer, and Action. The table is currently empty, with the text 'No data to display.' centered below the header. At the bottom right of the main area are 'OK' and 'Cancel' buttons.

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

Stakeholders to a customer can be either of the following:

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

Following stakeholder types are supported for the FI customer:

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

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

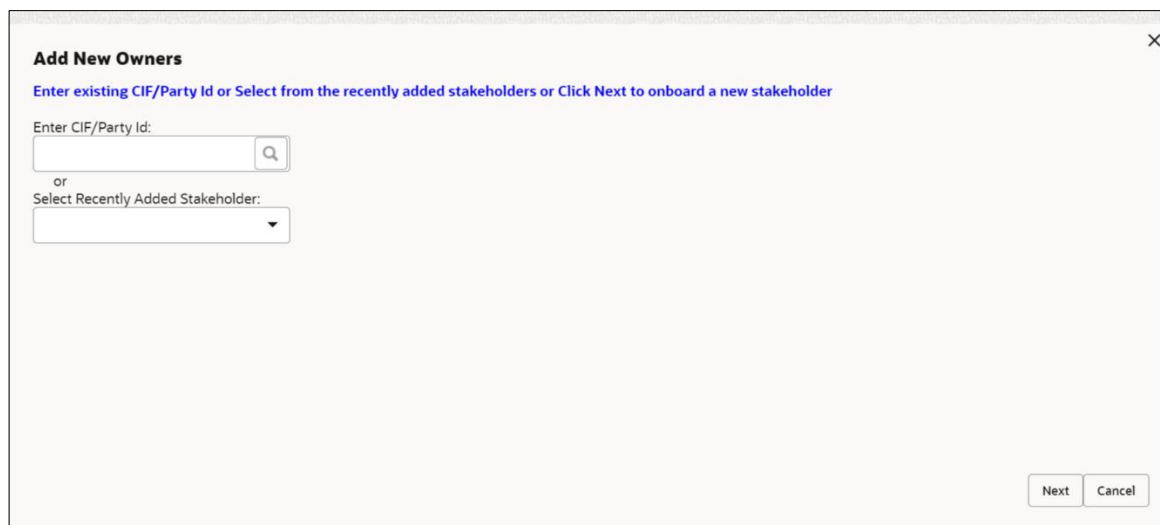
NOTE:

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

To update the stakeholder details:

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

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

Figure 28: Add New Owners

Add New Owners ×

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id: 

or

Select Recently Added Stakeholder:

Next Cancel

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

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

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

Figure 29: Search Party – Individual

Search Party

☒ Individual ☐ Non-Individual

First Name

Middle Name

Last Name

Date of Birth

Unique Id

Mobile Number

Email

Fetch

Clear

Stakeholder Type	CIF	First Name	Middle Name	Last Name	Party Id	Customer
No data to display.						

Page

1

of 0 (1 - 0 of 0 items)

<

<<

>>

>

Close

Figure 30: Search Party – Non-Individual

Search Party

☐ Individual ☒ Non-Individual

Business/Organization Name

Registration Number

Registration date

Email

Fetch

Clear

Stakeholder Type	CIF	Registration Number	Business/Organization Name	Registration Date	Party Id	Customer
No data to display.						

Page

1

of 0 (1 - 0 of 0 items)

<

<<

>>

>

Close

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

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

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

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

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

Figure 31: Add New Owners

Stakeholder Type
Individual

Basic info & Citizenship

Title (Required)
First Name (Required)
Middle Name
Last Name (Required)
Short Name
Maiden Name
Name In Local Language
Date of Birth (Required)
Minor
Gender (Required)
Marital Status
Profession (Required)
Occupation
Country of Residence
Resident Status (Required)
Birth Place
Birth Country (Required)
Nationality (Required)
Citizenship by
Upload Photo
Upload
Maximum file size is 100kb

Customer Category
Customer Segment
Customer Access Group
Risk Level
Preferred Language
Preferred Currency
Purpose
Relationship Manager ID (DOCUSER1)

ID Details

ID Type	ID Status	Unique ID	Place of Issue	Valid From	Valid Till	Remarks	Preferred	Action
No data to display.								

Page 1 (0 of 0 items) |< < 1 > >|

Address

No items to display.

Page 1 (0 of 0 items) |< < 1 > >|

Next Cancel

- 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 marked as **Required** are mandatory.

Table 18: Add New Owners – Field Description

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

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

Field Name	Description
Zip Code	Specify the zip code of the address.
Mobile Number	Specify the mobile number of the new stakeholder.
Email ID	Specify the email Id of the new stakeholder.
Contact Number	Specify the contact number of the new stakeholder.
Narrative	Specify the description for the new stakeholder.

b. Click **Next**.

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

Figure 32: Add New Owners - KYC

Add New Owners [Close]

▼ KYC Details

Address Verification is yet to be completed

Verify

Identity Verification is yet to be completed

Verify

Next Cancel

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

NOTE: This step is optional

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

→ The **Add New Owners** screen is displayed to capture relationship-specific attributes for the stakeholder

Figure 33: Add New Owners – Capture relationship-specific attribute

Add New Owners

Test9 45

Type	Date of birth	Gender	Id Type	Unique Id	Citizenship by
Non Customer	2000-03-13	Male			

Ownership Percentage

Associated Since

Submit Cancel

6. On the **Add New Owners** screen, specify the fields. For more information on fields, refer to the field description table.

NOTE: The fields marked as **Required** are mandatory.

Table 19: Financial Profile – Field Description

Field Name	Description
Ownership Percentage	Specify the ownership percentage value.
Associated Since	Specify the date from which the stakeholder is associated with the bank.

7. Click **Submit**.

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

Figure 34: New Stakeholder Added

The screenshot shows the 'Stakeholder Details' screen. At the top, there are tabs for 'Authorized Signatories (0)', 'Suppliers (0)', 'Guarantors (0)', and 'Owners (1)'. Below the tabs is a table with columns: Party Type, CIF/Party Id, Name, ID/Registration Number, Customer, and Action. The table contains one row for an 'Individual' stakeholder with CIF/Party Id '000125643', Name 'Test9 45', and Customer status 'No'. Below the table, there is a summary bar showing 'Ownership Percentage: 90%' and 'Associated Since: February 10, 2020'.

Party Type	CIF/Party Id	Name	ID/Registration Number	Customer	Action
Individual	000125643	Test9 45		No	[Edit] [Delete]

Ownership Percentage: 90% Associated Since: February 10, 2020

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

2.4.5 Assets

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

Prerequisites:

The prerequisites are as follows:

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

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

Prerequisites:

The prerequisites are as follows:

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

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

The **Revenue Generated** screen is displayed

Figure 26: Revenue Generated

The screenshot shows a modal window titled "Add Revenue Generated" with a close button (X) in the top right corner. Inside the modal, there are three input fields: "Financial Year" (a dropdown menu with up and down arrows), "Bank Revenue Currency" (a text field with a search icon), and "Bank Revenue" (a text field). Each field has a "Required" label below it. At the bottom right of the modal, there are three buttons: "Save", "Clear", and "Cancel".

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

→ The **Assets** screen is displayed.

Figure 35: Assets

The screenshot shows a modal window titled "Add Asset Details" with a close button (X) in the top right corner. Inside the modal, there are three input fields: "Name" (a text field), "Value" (a dropdown menu with a downward arrow), and "Description" (a text field). Each field has a "Required" label below it. At the bottom right of the modal, there are three buttons: "Save", "Clear", and "Cancel".

To update the assets details:

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

NOTE: The fields marked as **Required** are mandatory.

Table 20: Assets – Field Description

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

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

2.5 Review

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

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

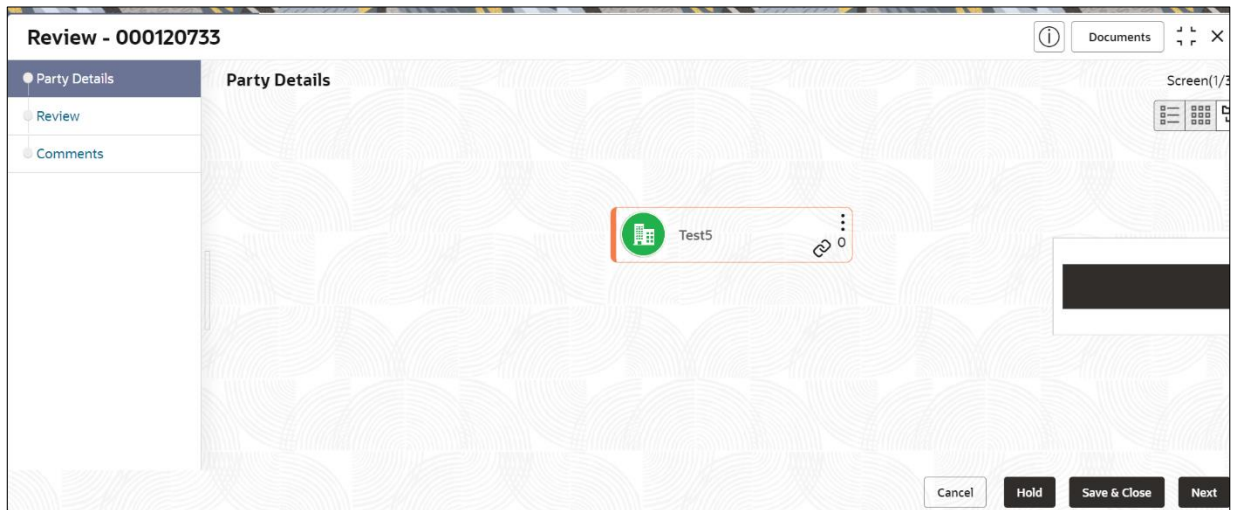
→ The system displays the **Free Tasks** screen.

Figure 36: Free Tasks

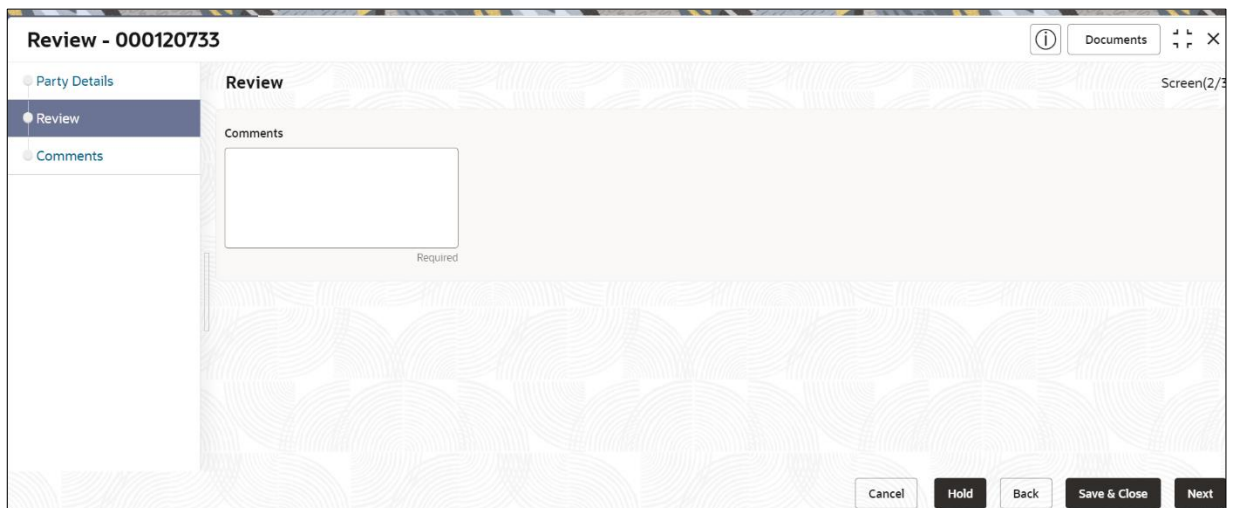
Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
SMB Onboarding	21725026	006APP000060950	KYC	18-05-30	006	
SMB Loan Origination	006SMBL010025766	006APP000060956	Application Entry	18-05-30	006	
SMB Loan Origination	006SMBL010025795	006APP000060944	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA10002655	006APP000060948	Application Entry	18-05-30	006	
Retail Loan Origination	006RMLN010025750	006APP000060954	Application Entry	18-05-30	006	
CoOriginationProcess	006MMSFER0008649	006APP000060927	Application Entry	18-05-30	006	
Current Account Orig...	006CURPCA0002652	006APP000060923	Application Entry	18-05-30	006	
Savings Account Orig...	006SARREG0002594	006APP000060920	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA10002649	006APP000060868	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA10002645	006APP000060863	Application Enrichment	18-05-30	006	

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

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

Figure 37: FI Customer – Review

3. To view details captured for the FI customer, right click on the icon in tree view. Select view option or click on the Party Id hyper link in the List or table view.
4. After reviewing the customer information, click **Next**.
 - The system displays the **Review – Review Comments** screen.

Figure 38: Review – Review Comments

5. Specify the **Review Comments** and click **Next**.
 - The system displays the **Overall Review – Comments** screen.

Figure 39: Review – Overall Comments

Review - 000120733 Documents Screen(3/3)

Comments

Enter text here...

02Jun '23 14:44:19 Review Docuser2 Done.

Cancel Hold Back Save & Close Submit

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

2.6 Recommendation

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

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

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

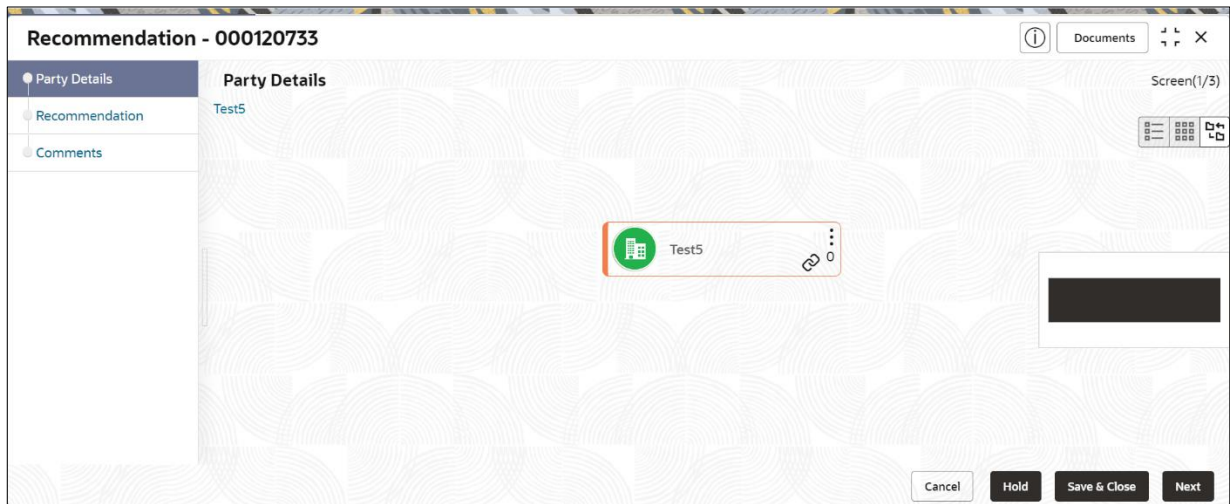
→ The system displays the **Free Tasks** screen.

Figure 40: Free Tasks

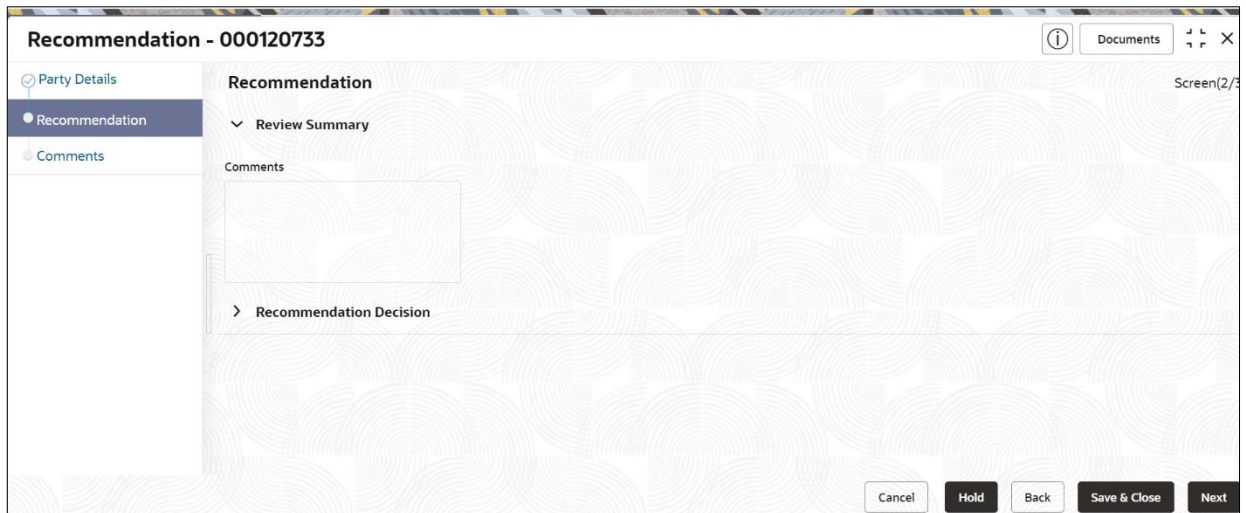
Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	SMB Onboarding	21723206	006APP000060950	KYC	18-05-30	006	
Acquire & Edit	SMB Loan Origination	006SMBL010025786	006APP000060956	Application Entry	18-05-30	006	
Acquire & Edit	SMB Loan Origination	006SMBL010025755	006APP000060944	Application Entry	18-05-30	006	
Acquire & Edit	Small and Medium Bu...	006SMBCA0002655	006APP000060948	Application Entry	18-05-30	006	
Acquire & Edit	Retail Loan Origination...	006HMLN010025750	006APP000060954	Application Entry	18-05-30	006	
Acquire & Edit	CoOriginationProcess	006MASTE0002649	006APP000060927	Application Entry	18-05-30	006	
Acquire & Edit	Current Account Orig...	006CURPCA0002652	006APP000060923	Application Entry	18-05-30	006	
Acquire & Edit	Savings Account Orig...	006SARREG000259	006APP000060920	Application Entry	18-05-30	006	
Acquire & Edit	Small and Medium Bu...	006SMBCA0002649	006APP000060866	Application Entry	18-05-30	006	
Acquire & Edit	Small and Medium Bu...	006SMBCA0002645	006APP000060805	Application Enrichment	18-05-30	006	

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

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

Figure 41: FI Customer – Recommendation

3. To view details captured for the FI customer, right click on the icon in tree view. Select view option or click on the Party Id hyperlink in List or table view.
 4. After reviewing the customer information, click Next.
- The **Recommendation – Recommendation Comments** screen is displayed.

Figure 42: FI – Update Recommendation

5. Click and Expand Review Summary to view comments from Reviewer in Review Stage
 6. Click and Expand **Recommendation Decision**
- The **Recommendation Decision** screen is displayed.

Figure 43: Recommendation Decision

Recommendation - 000120733

Party Details

Recommendation

Comments

Recommendation

> Review Summary

▼ Recommendation Decision

Decision

Comments

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

Cancel

Hold

Back

Save & Close

Next

- 7. Select **Recommendation** decision in **Decision** field
 - 8. Input **Recommendation** comments in **Comments** field
 - 9. Click **Action** to Input Recommendation details for each of the Party Information Data Segment
- The **Onboarding Approval** screen is displayed

Figure 44: Onboarding Approval

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

Table 21: Onboarding Approval

Field Name	Description
Compliant with Bank Policy	Enable toggle button if customer is compliant with the Bank Policy
Recommended	Enable toggle button if customer is Recommended by reviewing user
Decision	Specify decision with respect to KYC type
Details (Non-Compliance to Bank Policy)	Details if customer is not compliant with Bank policy Comment box will be available only if Compliant with Bank policy toggle is disabled
Details of Risk Mitigation	Details if customer is not compliant with Bank policy Comment box will be available only if Compliant with Bank policy toggle is disabled

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

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

Figure 45: Recommendation – Overall Comments

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

2.7 Approval

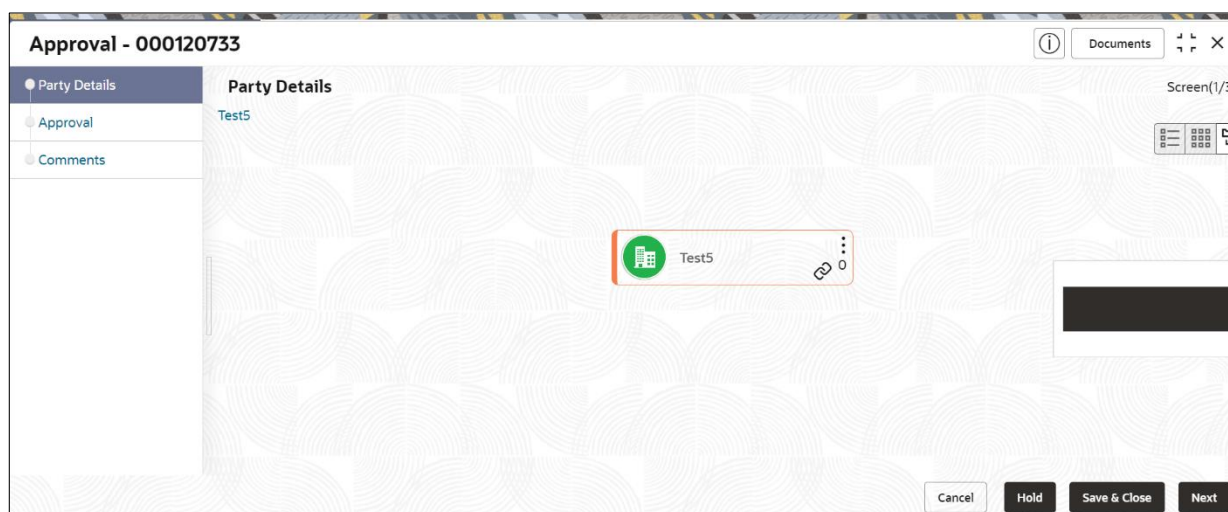
In this stage, the approver reviews the activity done across all the stages and provides final signoff to approve the customer onboarding. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

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

Figure 46: Free Tasks

Task	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	SMB Onboarding	21723206	006APP000060950	KYC	18-05-30	006	
Acquire & Edit		SMB Loan Origination	006SMBL00025786	006APP000060956	Application Entry	18-05-30	006	
Acquire & Edit		SMB Loan Origination	006SMBL00025755	006APP000060944	Application Entry	18-05-30	006	
Acquire & Edit		Small and Medium Bu...	006SMBCA0002655	006APP000060948	Application Entry	18-05-30	006	
Acquire & Edit		Retail Loan Origination	006HMLN00025750	006APP000060954	Application Entry	18-05-30	006	
Acquire & Edit		CoOriginationProcess	006MASTER0002649	006APP000060927	Application Entry	18-05-30	006	
Acquire & Edit		Current Account Orig...	006CURPCA0002652	006APP000060921	Application Entry	18-05-30	006	
Acquire & Edit		Savings Account Orig...	006SARREG0002659	006APP000060920	Application Entry	18-05-30	006	
Acquire & Edit		Small and Medium Bu...	006SMBCA0002649	006APP000060866	Application Entry	18-05-30	006	
Acquire & Edit	Medium	Small and Medium Bu...	006SMBCA0002645	006APP000060805	Application Enrichment	18-05-30	006	

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

Figure 47: FI Customer – Approval

3. To view details captured for the FI customer, right click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view.
4. After reviewing the customer information, click Next.
→ The system displays the **Approval** screen.

Figure 48: Approval – Approval Comments

Approval - 000120733 Documents Screen(2/3)

Approval

▼ Recommendation Summary **Approved**

DOCUSER2

Decision: Approve ▼ Comments: Approved.

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

> Approval Decision

Cancel Hold Back Save & Close Next

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

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

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

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

Figure 49: Recommendation Summary

Approval - 000120733 Documents Screen(2/3)

Approval

▼ **Recommendation Summary** Approved

DOCUSER2

Decision: Approve | Comments: Approved.

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

> **Approval Decision**

Cancel Hold Back Save & Close Next

- Click **Action** to see Recommendation details and KYC details for respective KYC types
- Click and Expand **Approval Decision** to provide **Approval Decision** and **Comments** for Party Onboarding

Figure 50: Approval Decision

Approval - 000120733

Party Details

Approval

Comments

Approval

> Recommendation Summary **Approved**

▼ Approval Decision

Decision

Comments

Required

Cancel Hold Back Save & Close Next

9. Click **Next**.
- The system displays the **Approval – Comments** screen.

Figure 51: Approval - Comments

Approval - 000120733

Party Details

Approval

Comments

Comments

Enter text here...

Post

02 Jun '23 14:44:19 Review Docuser2 Done.

Cancel Hold Back Save & Close Submit

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

2.8 Amendment

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

NOTE:

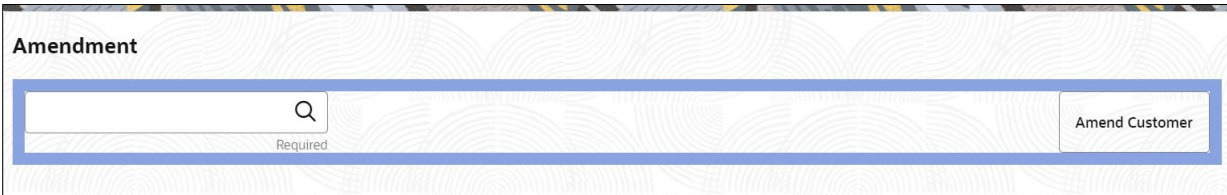
- User should have required access to amend a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.
- User should have required Personal Identifiable Information (PII) access to amend individual stakeholders, if PII fields are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

To initiate the Amendment process:

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

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

Figure 52: Amendment – Enter Customer Id



The screenshot shows the 'Amendment' screen. At the top, the title 'Amendment' is displayed. Below the title is a search bar with a magnifying glass icon and the word 'Required' underneath it. To the right of the search bar is a button labeled 'Amend Customer'.

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

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

Figure 53: Amendment – FI Amendment

Amendment Initiation - 000098427

Quick Initiation | Comments

Organization Details

Organization Name: Google Capital | Organization Type: Conglomerate | Legal Entity Type: Pvt Ltd | Customer Category: CORPORATE

Demography Type: Domestic | Classification Type: Medium | Branch Code: 000

Customer Access Group: | Application Priority: Medium

Industries *

Sector	Industry Group	Industry	Sub Industry	Action
Information Technology	Software	IT Services	IT Consulting Services	[Delete]

Credit Rating *

Year	Rating Date	Outlook	Agency	Rating	Action
2020	2020-03-01	Positive	MOODYS	AAA	[Delete]

Social Media Profiles

Official Website: | Facebook: | Twitter: |

Cancel | Hold | Save & Close | Next

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

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

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

4. To acquire the **FI Amendment KYC** task, perform the following steps:
 - a. Navigate to home screen and click **Tasks** in the main menu.
 - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
 - c. Update the status of KYC Check in this stage and submit the KYC task. For more information on enrichment stage, refer to [2.4 Onboarding Enrichment](#).

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

5. To acquire the **FI Amendment Enrichment** task, perform the following steps:

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

2.9 Completed Task

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

To view the Completed Tasks:

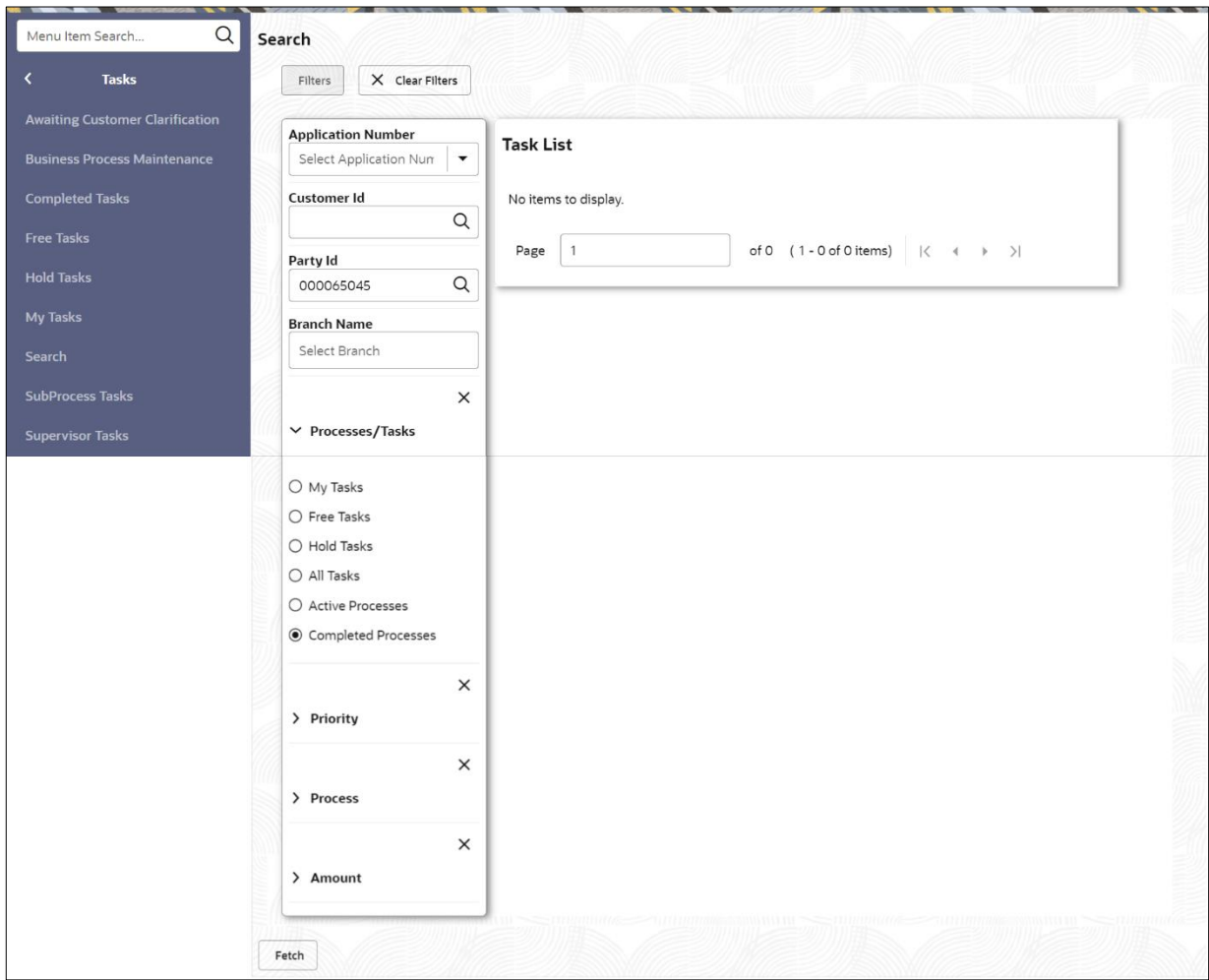
1. On the **Home** page, click **Tasks**. Under **Tasks**, click **Search**.
 - The **Task List - Search** screen is displayed.

Figure 54: Task List - Search

The screenshot displays the 'Task List - Search' interface. On the left is a sidebar with a 'Menu Item Search...' field and a list of tasks: 'Tasks', 'Awaiting Customer Clarification', 'Business Process Maintenance', 'Completed Tasks', 'Free Tasks', 'Hold Tasks', 'My Tasks', 'Search', 'SubProcess Tasks', and 'Supervisor Tasks'. The 'Tasks' section is expanded. The main area is divided into a 'Search' panel and a 'Task List' panel. The 'Search' panel includes a 'Filters' button, a 'Clear Filters' button, and several search criteria: 'Application Number' (a dropdown menu), 'Customer Id' (a text input with a search icon), 'Party Id' (a text input with a search icon), 'Branch Name' (a dropdown menu), and a list of filters: 'Processes/Tasks', 'Priority', 'Process', and 'Amount'. Each filter has a close button (X). At the bottom of the search panel is a 'Fetch' button. The 'Task List' panel shows 'No items to display.' and a pagination bar indicating 'Page 1 of 0 (1 - 0 of 0 items)' with navigation arrows.

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

Figure 55: Task List – Completed Tasks



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

3 List Of Menus

1. Amendment - [Amendment](#) (pg. 60)
2. Approval Stage - [Approval](#) (pg. 55)
3. Enrichment Stage - [Onboarding Enrichment](#) (pg. 15)
4. Initiation Stage - [Onboarding Initiation](#) (pg. 6)
5. KYC Stage - [KYC](#) (pg. 12)
6. Recommendation Stage - [Recommendation](#) (pg. 51)
7. Review Stage - [Review](#) (pg. 48)