

Retail Onboarding User Guide

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Retail Onboarding User Guide

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Contents

1	Preface	1
1.1	Introduction.....	1
1.2	Audience	1
1.3	Document Accessibility	1
1.4	List of Topics	1
1.5	Related Documents.....	1
1.6	Symbols and Icons.....	2
1.7	Basic Actions.....	3
1.8	Screenshot Disclaimer	4
2	Retail Onboarding	4
2.1	Overview	4
2.1.1	Process Flow Diagram	4
2.2	Onboarding Initiation	6
2.2.1	Basic Details.....	9
2.2.2	Relationships.....	28
2.2.3	Educational Qualification.....	47
2.2.4	Employment	49
2.2.5	Financial Information.....	53
2.2.6	Comments	57
2.2.7	Review and Submit	58
2.3	Onboarding Enrichment	60
2.3.1	Basic Info.....	62
2.3.2	Signatures	68
2.3.3	Relationships.....	70
2.3.4	Employment	71
2.3.5	Consent and Preferences	72
2.3.6	Additional Information	75
2.3.7	Membership / Association	78
2.3.8	Financial Profile.....	80
2.3.9	Comments	87
2.3.10	Review and Submit	87
2.4	KYC Check.....	88
2.4.1	Address Check	93
2.4.2	Identity Check.....	93
2.4.3	Police DB Check	94

2.4.4	Credit Score Check	95
2.4.5	Education Qualification	96
2.4.6	Field Verification.....	97
2.4.7	Reference Check.....	98
2.4.8	Suit Filed	99
2.4.9	PEP Identification	100
2.4.10	AML Check.....	101
2.4.11	FATCA Check	102
2.4.12	SDN Check.....	103
2.4.13	Sanction Check	104
2.5	Recommendation	106
2.6	Approval	113
3	Retail Amendment.....	118
4	Straight Through Processing for onboarding requests received from Channels	125
5	Onboarding a customer with no KYC details	126
6	Completed Task	127
7	Duplication Check (De-dupe Check).....	128
8	Annexure	130
8.1	Regional Configuration.....	130
8.1.1	Basic Info and Citizenship	130
8.1.2	ID Details	131
8.1.3	Contact Details	131
8.1.4	Current Address	132
8.1.5	Previous Address	132
8.1.6	Tax Declaration	133
8.1.7	Visa Details	133
8.1.8	Dates	133
8.1.9	Social Profile	133
8.1.10	Educational Qualification.....	134
8.1.11	Household Relationship	134
8.1.12	Power or Attorney Relationship.....	134
8.1.13	Service Member Relationship	134
8.1.14	Related to Insider Relationship	134
8.1.15	Guardian.....	134
8.1.16	Salaried	135
8.1.17	Self Employed	135
8.1.18	E-Sign.....	135

8.1.19	Marketing Communication	135
8.1.20	Privacy Information.....	136
8.1.21	Minor Consent	136
8.1.22	Insider	136
8.1.23	Special Needs	136
8.1.24	Politically Exposed Person (PEP)	136
8.1.25	Armed Forces.....	136
8.1.26	Membership and Association	137
8.1.27	Total Income & Net-worth	137
8.1.28	Assets & Liabilities	137
8.1.29	Income & Expense	137
8.1.30	Other Relationship.....	138
8.1.31	Beneficially Owned Company	138
9	List Of Menus	139

1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 List of Topics

This user manual is organized as follows:

Table 1: List of Topics

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

1.5 Related Documents

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

1. Getting Started User Guide
2. Retail 360 User Guide
3. Party Configuration 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	Description
→	Represents Results
	Add icon
	Edit icon
	Delete icon
	Calendar icon
	Close icon

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. • 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 Retail Onboarding

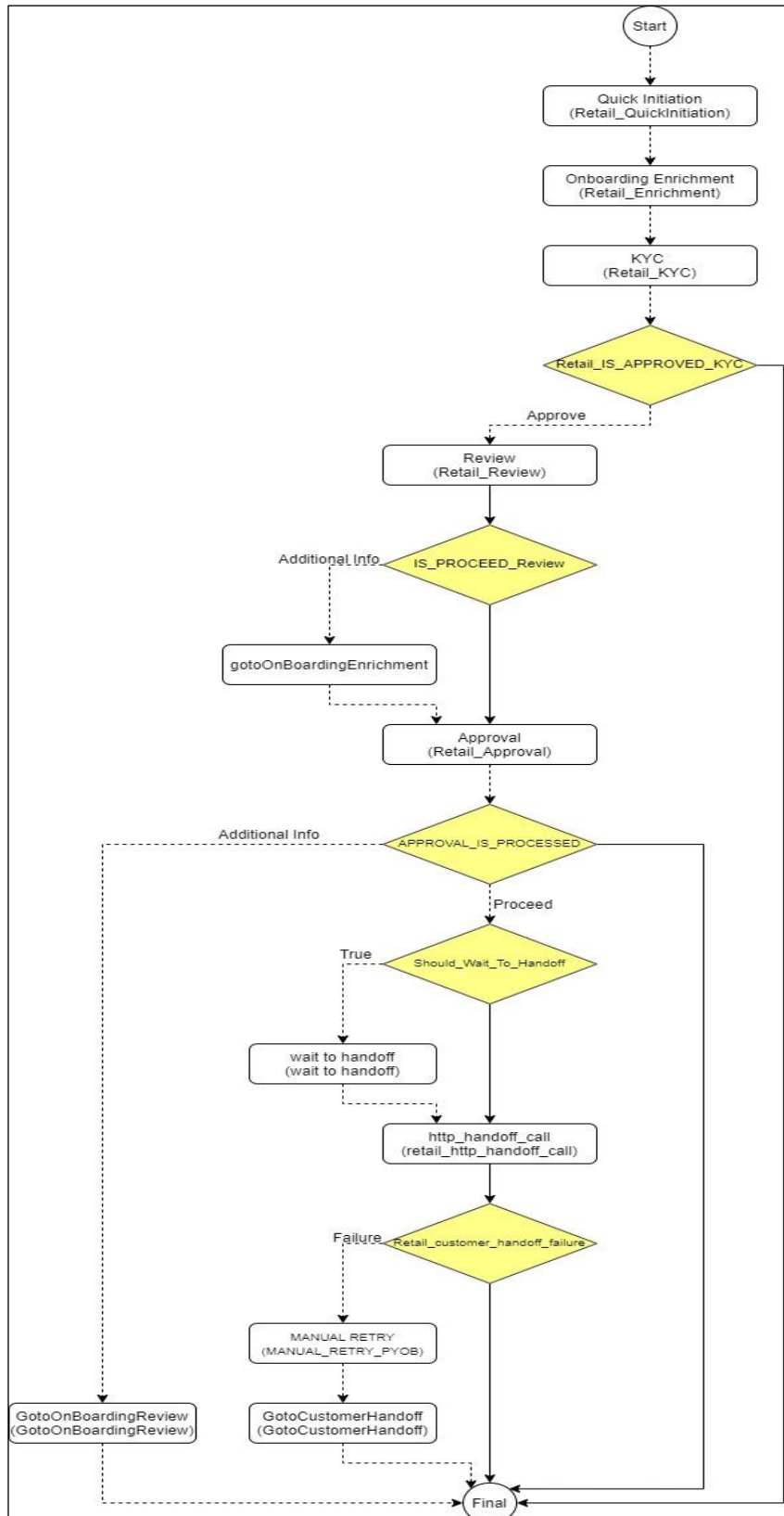
2.1 Overview

Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's product or approaches the bank for availing facility. The information collected throughout this process are stored in bank's database for future reference.

2.1.1 Process Flow Diagram

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

Figure 1: Quick Initiation



2.2 Onboarding Initiation

This section contains the following topics:

- [2.2.1 Basic Details](#)
- [2.2.2 Relationships](#)
- [2.2.3 Educational Qualification](#)
- [2.2.4 Employment](#)
- [2.2.5 Financial Information](#)
- [2.2.6 Interested Products](#)
- [2.2.7 Comments](#)
- [2.2.8 Review and Submit](#)

In this stage, the Relationship Manager can capture brief information about the retail customer to be onboarded using Oracle Banking Enterprise Party Management.

Prerequisites:

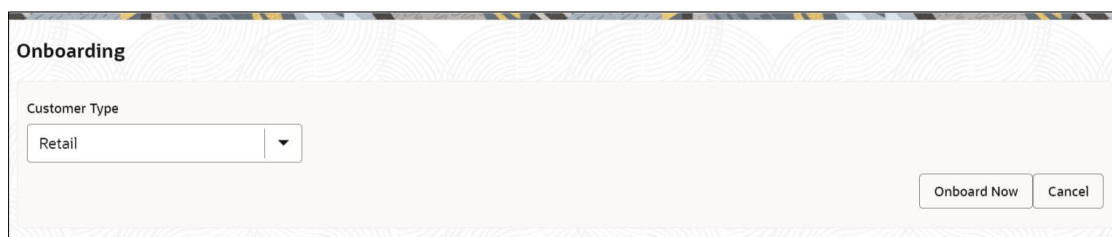
Before you begin, log in to the application **Home** page. For information on how to log in, refer to the **Getting Started User Guide**.

NOTE: User should have required Personal Identifiable Information (PII) access to onboard a party, if PII fields are configured. Refer “Oracle Banking Party Configurations User Guide” for more details.

To initiate the Onboarding process:

1. On the Home page, go to **Party Services > Party Management > 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.

Table 4: Onboarding – Field Description

Field Name	Description
------------	-------------

Customer Type	Select “Retail” from the drop-down values. Other available values are • Small Medium Business • Small Medium Enterprise • Corporate
Business Process Code	If required, select the desired business process code. NOTE: This field is displayed and required only if more than one process code is configured for a given customer type. Dropdown values will be dependent on the process code configuration.

- Click on **Onboard Now**.

The **Retail Onboarding - Quick Initiation** screen is displayed.

Figure 3: Quick Initiation

- On the **Quick Initiation** screen, specify the details about the customer. For more information on fields, refer to the field description table.

Table 5: Quick Initiation – Field Description

Field Name	Description
First Name	First Name of the party
Middle Name	Middle name of the party
Last Name	Last name of the party
Maiden Name	Maiden name of the party
Date of Birth	Date of birth of the party. Based on Date of Birth and Minor Age configuration, Party will be identified as a Major Customer or Minor Customer. Minor Customer Flag will be enabled if party is a Minor Customer. NOTE: Refer “Oracle Banking Party Configurations User Guide” for minor age configuration

Gender	Gender of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Male • Other • Do Not Wish to Disclose • Female
Customer Category	Category of party as per basic information of the party. Customer categories dropdown values will available as configured in Common Core Maintenance for Customer Category
Customer Access Group	User access groups for a party. Customer Access Groups are available as per configuration in Common Core Maintenance for Customer Access Group.
Birth Country	Country of birth of as per basic information of the party. List of countries are available as per configuration in Common Core Maintenance for Country Code.
Citizenship by	Method through which citizenship is acquired by the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Birth • Acquire • Others • Residence
Country of residence	Country of residence as per basic information of the party. List of countries are available as per configuration in Common Core Maintenance for Country Code.
Application Priority	Priority of the party onboarding application

NOTE: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

5. Click **Submit**.
6. System will check for duplicate customers (Dedupe Check). Refer **section 2.11** for more details about Duplication Check.

2.2.1 Basic Details

Basic Details screen captures the following data segments for personal details to onboard the customer.

S.No.	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Basic Info and Citizenship	Mandatory	Data Segment to capture basic personal information of the party
2	Contact Details	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.
3	Current Address	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address etc. Address type in current address can be configured as mandatory through Address Management Maintenance. Refer "Oracle Banking Party Configurations User Guide" for Address Management configurations
4	Previous Address	Optional	Data Segment to capture previous addresses of the party such as previous communication address, previous residential address etc. Multiple previous address for each of the address type can be captured in previous address. Minimum Address history will be required, if configured, as per Address Management Maintenance. NOTE: Refer "Oracle Banking Party Configurations User Guide" for Address Management configurations
5	ID Details	Optional	Data Segment to capture Identity details of the party such as Passport, Driving License etc.
6	Tax Declaration	Optional	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.
7	Social Profile	Optional	Data Segment to capture Social Profile of the party such as Linkedin, Facebook etc.

Figure 4: Basic Details

Perform the following steps in the **Initiation - Basic Details** screen:

2.2.1.1 Basic Info & Citizenship

1. On **Quick Initiation - Basic Details** screen, click and expand **Basic Info & Citizenship** segment.

→ The **Basic Info & Citizenship** segment displays.

Figure 5: Basic Info and Citizenship

NOTE: Basic details provided in the **Quick Initiation** screen are automatically populated in the **Initiation – Basic Details** screen.

2. On **Basic Info and Citizenship** segment, specify the details of the customer. For more information on fields, refer to the field description table.

Table 6: Basic Info and Citizenship – Field Description

Field Name	Description
Title	Title of the party. Select from the following drop-down values. Select from the following list of values. List of values can be configured through Entity Maintenance. • Mr. • Mrs. • Ms. • Miss. • Dr.
First Name	First Name of the party
Middle Name	Middle name of the party
Last Name	Party last name
Short Name	Short name of the party
Maiden Name	Maiden name of the party
Name In Local Language	Party name in local language
Date of Birth	Date of birth of the party
Minor	Displays, if the customer is a Minor Customer. Minor Customer is determined based on the date of birth of customer and a minor age configured in the properties NOTE: For more details about minor age configuration, refer “Oracle Banking Party Configurations User Guide”
Occupation	Occupation of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Own Business • Employed
Staff	Flag to identify if party is a staff member
Gender	Gender of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Male • Other • Do Not Wish to Disclose • Female
Marital Status	Marital status of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Married • Unmarried • Widow • Legally Separated

Customer Category	Category of party as per basic information of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Customer Category.
Customer Segment	Segment as per basic information of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Customer Segment.
Customer Access Group	Click search icon and select the customer access group for the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Customer Access Group. User should have required access to onboarding a party within a customer access group. For more details, refer to Oracle Banking Party Configurations User Guide.
Profession	Profession of the party.
Relationship Manager ID	Relationship manager ID for the party. Select from the available list of values. List of values will be as per User Configuration in Security Management
Upload Photo	Image for the important date of the party
Birth Country	Country of birth of as per basic information of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Nationality	Nationality of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Citizenship by	Method through which citizenship is acquired by the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Birth • Acquire • Others • Residence
Resident Status	Resident status of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Resident • Non Resident
Birth Place	Birthplace of the party
Country of residence	Country of residence as per basic information of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Preferred Language	Preferred language of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Language Code.

Preferred Currency	Preferred currency for a party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Currency Code.
Risk Level	Risk level of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Level1 • Level2 • Level3
Purpose	Purpose of party onboarding. Select from the following list of values. List of values can be configured through Entity Maintenance. • Loan Repayment • Salary Transfer • Savings • Transactional • Investment

Note: For Entity Maintenance details, refer “*Oracle Banking Party Configurations User Guide*”

2.2.1.2 Contact Details

1. On **Quick Initiation - Basic Details** screen, click and expand **Contact Details** Data Segment.

→ The **Contact Details** segment displays.

Figure 6: Contact Details

Figure 6 shows the 'Contact Details' segment expanded in the 'Quick Initiation - Basic Details' screen. The segment header includes tabs for 'Mobile', 'Phone', 'Email', 'FAX', and 'Swift'. Below the tabs is a table with the following columns: 'ISD Code', 'Mobile Number', 'Preferred', and 'Action'. The table is currently empty, displaying 'No data to display.' The page number is 1 (0 of 0 items).

2. Click on Mobile, Phone, Email, FAX, and Swift tabs to specify contact details.
3. Click on + Icon to add respective contact details. For more information on fields, refer to the field description table.

2.2.1.2.1 Mobile

Field Name	Description
ISD Code	ISD number of the mobile number for current address of the party
Mobile Number	Mobile number of the party
Preferred	Flag to show if this record is the preferred NOTE: At-least one Mobile Number should be marked as preferred

2.2.1.2.2 Phone

Field Name	Description
ISD Code	ISD number of the phone number for current address of the party
Area Code	Area code of the phone number for current address of the party
Phone Number	Phone number of the party
Preferred	Flag to show if this record is the preferred NOTE: At-least one phone should be marked as preferred.

2.2.1.2.3 Email

Field Name	Description
Email Id	Email id of the party. Email ID should be as per email id format
Preferred	Flag to show if this record is the preferred NOTE: At-least one email should be marked as preferred.

2.2.1.2.4 FAX

Field Name	Description
ISD Code	ISD number of the FAX number for current address of the party
Area Code	Area code of the FAX number for current address of the party
Fax Number	FAX number of the party
Preferred	Flag to show if this record is the preferred NOTE: At-least one FAX number should be marked as preferred.

2.2.1.2.5 SWIFT

Field Name	Description
Business Identifier Code	Business Identifier Code as per SWIFT
Address Line 1	Address Line 1 of Swift Address
Address Line 2	Address Line 2 of Swift Address
Address Line 3	Address Line 3 of Swift Address
Address Line 4	Address Line 4 of Swift Address
Preferred	Flag to show if this record is the preferred NOTE: At-least one SWIFT address should be marked as preferred.

NOTE: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.2.1.3 Current Address

1. On **Quick Initiation - Basic Details** screen, click and expand **Current Address** Data Segment.

→ The **Current Address** segment displays.



2. Click on the + button to add **Current Address** Details.

Figure 7: Current Address

×

Add Address

Address Type

Permanent Address

Location

Q

Required

Preferred

☐

Address Since

Required

Country

Q

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

DOCUSER1

> Additional Info

> Media For Address

Save

Clear

Cancel

3. On **Current Address** segment, specify the details of the address. For more information on fields, refer to the field description table.

Table 7: Address – Field Description

Field Name	Description
Address Type	Address type of the current address provided. Select from the following list of values. List of values can be configured through Entity Maintenance. • Permanent Address • Residential Address • Communication Address • Office Address NOTE: Address type can be configured as mandatory using “Address Management”. Refer “Oracle Banking Party Configurations User Guide” for more details.
Location	Location of the current address. Select from the available list of values. List of values can be configured through Common Core Maintenance for Location Code.
Preferred	Flag to identify, preferred current address of the party. NOTE: If more than one address are captured for the same address type, at-least one address should be marked as preferred.
Address Since	Valid from date of the current address
Address Line 1 / Building Name	Address line1 or Building name as per the current address of the party
Address Line 2 / Street Name	Address Line2 or Street Name as per current Address
Address Line 3 / City / Town Name	Address Line3 or City as per the current address of the party
State / Country Sub Division	State as per current address
Country	Country of the current address. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Zip Code / Post Code	Zip code or Post code of the current address

NOTE: Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

4. For Additional Address Information, expand **Additional Info**.

The Additional Info screen is displayed.

☐ Additional Info

Department	Sub Department	Building Number	Floor
Post Box	Room	Town Location Name / Locality	District Name
Landmark	Contact Name / Narrative		

5. Specify the details of in the **Additional Info** segment. For more information on fields, refer to the field description table.

Table 8: Add Address – Field Description

Field Name	Description
Department	Department as per current address of the party
Sub Department	Sub Department as per current address of the party
Building Number	Building Number as per current address of the party
Floor	Floor as per address current of the party
Post Box	Post Box as per current address of the party
Room	Room as per current address of the party
Town Location Name / Locality	Town Location Name/Locality as per current address
District Name	District Name as per current address of the party
Landmark	Address landmark as per current address of the party
Contact Name / Narrative	Contact Name/Locality as per current address

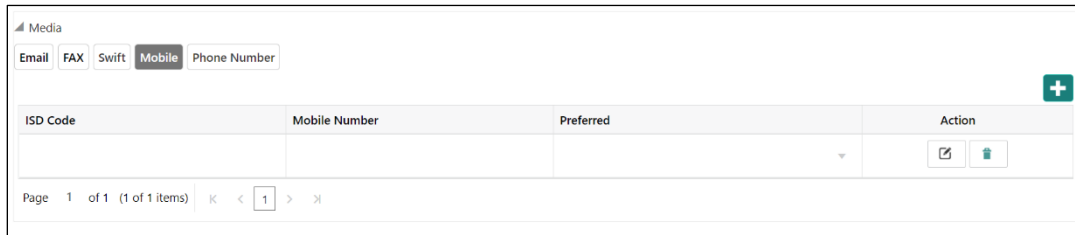
NOTE: For **Entity Maintenance details**, refer “Oracle Banking Party Configurations User Guide”

NOTE: Additional Info section is non-mandatory.

6. For media details specific to current address, expand **Media For Address**, specify the details of media. For more information on fields, refer to the field description table. Following media can be captured for the current address.

- Mobile
- Phone Number
- Email
- Fax
- SWIFT

NOTE: Media section is non-mandatory.

Figure 8: Media (Mobile)


Media

Email FAX Swift **Mobile** Phone Number

+

ISD Code	Mobile Number	Preferred	Action

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

Table 9: Media (Mobile) – Field Description

Field Name	Description
ISD Code	ISD number of the mobile number for current address of the party
Mobile Number	Mobile number of the party
Preferred	Flag to show if this record is the preferred

NOTE: Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

Figure 9: Media (Phone Number)


Media

Email FAX Swift Mobile **Phone Number**

+

ISD Code	Area Code	Phone Number	Preferred	Action

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

Table 10: Media (Phone Number) – Field Description

Field Name	Description
ISD Code	ISD number of the phone number for current address of the party
Area Code	Area code of the phone number for current address of the party
Phone Number	Phone number of the party
Preferred	Flag to identify, if identification is a preferred ID as per ID details of the party

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

Figure 10: Media (Email)

Table 11: Media (Email) – Field Description

Field Name	Description
Email Id	Email id of the party. Email ID should be as per email id format
Preferred	Flag to identify if identification is a preferred ID as per ID details of the party

NOTE: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

Figure 11: Media (FAX)

Table 12: Media (Fax) – Field Description

Field Name	Description
ISD Code	ISD number of the FAX number for current address of the party
Area Code	Area code of the FAX number for current address of the party
Fax Number	FAX number of the party
Preferred	Flag to identify if identification is a preferred ID as per ID details of the party

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**Figure 12: Media (SWIFT)**

Table 13: Media (SWIFT) – Field Description

Field Name	Description
Business Identifier Code	Business Identifier Code as per SWIFT
Address Line 1	Address Line 1 of Swift Address
Address Line 2	Address Line 2 of Swift Address
Address Line 3	Address Line 3 of Swift Address
Address Line 4	Address Line 4 of Swift Address
Preferred	Flag to identify if identification is a preferred ID as per ID details of the party

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.2.1.4 Previous Address

1. On **Quick Initiation - Basic Details** screen, click and expand **Previous Address** Data Segment.

→ The previous address segment displays.

2. Click on the + button to add **Current Address** Details.

Figure 13: Previous Address

3. On **Previous Address** segment, specify the details of the address. For more information on fields, refer to the field description table.

Table 14: Address – Field Description

Field Name	Description
Address Type	Address type of the current address provided. Select from the following list of values. List of values can be configured through Entity Maintenance. - Permanent Address - Residential Address - Communication Address - Office Address
Location	Location of the current address. Select from the available list of values. List of values can be configured through Common Core Maintenance for Location Code.
Preferred	Flag to identify, preferred current address of the party. NOTE: If more than one address is captured for the same address type, at-least one address should be marked as preferred.
Address From	Valid from date of the previous address
Address To	Valid to date of the previous address
Address Line 1 / Building Name	Address line1 or Building name as per the previous address of the the party
Address Line 2 / Street Name	Address Line2 or Street Name as per previous Address

Address Line 3 / City / Town Name	Address Line3 or City as per the previous address of the the party
State / Country Sub Division	State as per previous address
Country	Country of the current address. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Zip Code / Post Code	Zip code or Post code of the previous address

NOTE: Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

- For Additional Address Information, expand **Additional Info** and specify the details of the address. For more information on fields, refer to the field description table.

Table 15: Add Address – Field Description

Field Name	Description
Department	Department as per current address of the party
Sub Department	Sub Department as per current address of the party
Building Number	Building Number as per current address of the party
Floor	Floor as per address current of the party
Post Box	Post Box as per current address of the party
Room	Room as per current address of the party
Town Location Name / Locality	Town Location Name/Locality as per current address
District Name	District Name as per current address of the party
Landmark	Address landmark as per current address of the party
Contact Name / Narrative	Contact Name/Locality as per current address

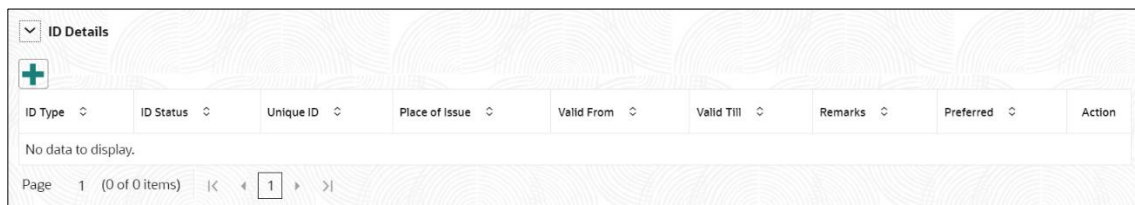
NOTE: Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

2.2.1.5 ID Details

- On **Quick Initiation - Basic Details** screen, click and expand **ID Details** Data Segment.

→ The **ID Details** segment displays.

Figure 14: ID Details



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

- Click on the + button to specify the details.

- On ID Details segment, specify the details of the Identify. For more information on fields, refer to the field description table.

Table 16: ID Details – Field Description

Field Name	Description
ID Type	Type of identification as per ID of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Driving License - Passport
ID Status	Status of identification as per ID of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Validation Pending - Available - Applied For
Unique ID	Unique ID of the party
Place of Issue	Place of issue of ID of the party
Valid From	ID valid from
Valid Till	ID valid till
Remarks	Remarks
Preferred	Flag to identify preferred ID type record. NOTE: At-least one ID record should be marked as preferred

NOTE: Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.2.1.6 Tax Declaration

- On **Quick Initiation - Basic Details** screen, click and expand **Tax Declaration** Data Segment.

→ The **Tax Declaration** segment displays.

Figure 15: Tax Declaration

- On **Tax Declaration** segment, click on the + button to specify the details. For more information on fields, refer to the field description table.

Table 17: Tax Declaration – Field Description

Field Name	Description
Form Type	Form type as per tax information of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Form21 - W9 Standard - W8-BEN Standard
Valid From	ID valid from
Valid Till	ID valid till
Remarks	Remarks

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.2.1.7 Social Profile

- On **Quick Initiation - Basic Details** screen, click and expand **Social Profile** Data Segment.

→ The social profile segment displays.

Figure 16: Social Profile

The screenshot shows a 'Social Profile' section with a dropdown menu. Below it, there are six input fields arranged in two rows and three columns. Each field is preceded by a social media icon and a label: Facebook (blue 'f' icon), Twitter (blue bird icon), Instagram (purple camera icon), LinkedIn (blue 'in' icon), Blog (orange 'e' icon), and Tumblr (blue 't' icon). Each field is a white rectangular box with a light gray border.

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

Table 18: Social Profile – Field Description

Field Name	Description
Facebook	Facebook social media link of the party
Twitter	Twitter link of the party
Instagram	Social media Instagram link for a party
Linkedin	Social media LinkedIn link for a party
Blog	Blog of the party as per basic information of the party
Tumblr	Tumbler ID of the party

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

3. Click **Next** to move to the **Quick Initiation - Relationships** screen.

2.2.2 Relationships

Details about the relationships of the customer to be onboarded are added in Relationship Segment. Adding relationship details is beneficial to both the customer and the bank during critical events.

Following Data Segments can be captured in Relationship Segment.

S.No.	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Household	Optional	Data Segment to capture household relationships of the party such as Father, Mother, Son Daughter etc.
2	Power of Attorney	Optional	Data Segment to capture related power of attorney holders of the party.
3	Service Member	Optional	Data Segment to capture related service members of the party.
4	Related to Insider	Optional	Data Segment to capture related insiders of the party.
5	Guardian	Conditional	Data Segment to capture related guardian of the party. Guardian is mandatory for a Minor Party.

Figure 17: Initiation – Relationships

Perform the following steps in the **Initiation – Relationships** screen:

1. To add the relationship detail, select the desired relationship and click the **+** icon.

The system displays the **Add New Household** screen.

Figure 18: Add New Household

NOTE: Relationships to a customer can be either of the following:

- An existing party who is a customer of the Bank.
- An existing party who is a non-customer.
- A new party, which is neither a customer nor an non-customer

2.2.2.1 Existing Party (Customer or Non-Customer)

1. Specify the existing CIF (if the relationship is an existing customer) or the existing Party Id (if the relationship is non-customer).
2. If **CIF/Party Id** is not known, click search icon to launch **Search Party** screen. Select **CIF/Party Id** from the list of values based on the search criteria.

Figure 19: Search Party – Individual

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

For more details, refer **Oracle Banking Party Configuration User Guide**.

- After you specify the CIF/Party Id, click **Next**.

The system displays the screen to add relationship specific attribute.

- Add relationship specific attributes. For more information on fields, refer to the field description table.

Table 19: Household – Field Description

Field Name	Description
Relationship	Family member type of the party. Select from the list of values. - Spouse - Mother - Son - Daughter - Guardian - Father NOTE: The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.

Is Dependant	Flag to identify if related party is a dependent on primary party.
--------------	--

Table 20: Power of Attorney – Field Description

Field Name	Description
Associated Since	Associated since to the primary party id
Preferred	Is record the preferred POA

NOTE: Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

Table 21: New Service Member – Field Description

Field Name	Description
Relationship	Family member type of the party. Select from the list of values. . The available options are: • Spouse • Mother • Son • Daughter • Guardian • Father NOTE: The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.
MLA Covered	Flag to identify, if party is covered under military lending act

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

Table 22: Related to Insider – Field Description

Field Name	Description
Relationship	Family member type of the party. Select from the list of values. . The available options are: • Spouse • Mother • Son • Daughter • Guardian • Father

	The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.
--	---

NOTE: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

Table 23: Guardian – Field Description

Field Name	Description
Relationship	Family member type of the party. Select from the list of values. . The available options are: - Spouse - Mother - Son - Daughter - Guardian - Father - The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.
Preferred	Flag to identify, if guardian is a preferred guardian for a minor party

NOTE: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

2.2.2.2 New Party

A new party will be onboarded as a non-customer to be added as a relationship during party onboarding process

1. If the related party is new to the Bank, click **Next** without entering **CIF/Party Id**.

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

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

Figure 20: Add New Owners

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

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

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

Table 24: Add New Owners – Field Description

Field Name	Description
Title	Title of the party. Select from the following drop-down values. Select from the following list of values. List of values can be configured through Entity Maintenance. • Mr. • Mrs. • Ms. • Miss.

	• Dr. NOTE: The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.
First Name	First Name of the party
Middle Name	Middle name of the party
Last Name	Party last name
Short Name	Short name of the party
Maiden Name	Maiden name of the party
Name In Local Language	Party name in local language
Date of Birth	Date of birth of the party
Minor	Displays, if the customer is a minor customer. Minor customer is determined based on the date of birth of customer and a minor age configured in the properties. Note: For more details about minor age configuration, refer Oracle Banking Party Configurations User Guide.
Occupation	Select occupation of the party from the list of values. • Own Business • Employed NOTE: The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.
Staff	Enable toggle if the party is a staff member.
Gender	Gender of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Male • Other • Do Not Wish to Disclose • Female
Marital Status	Marital status of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Married • Unmarried • Widow • Legally Separated

Customer Category	Category of party as per basic information of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Customer Category.
Customer Segment	Segment as per basic information of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Customer Segment.
Customer Access Group	Click search icon and select the customer access group for the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Customer Access Group. NOTE: User should have required access to onboarding a party within a customer access group. For more details, refer to Oracle Banking Party Configurations User Guide.
Profession	Profession of the party.
Relationship Manager ID	Relationship manager ID for the party. Select from the available list of values. List of values will be as per User Configuration in Security Management
Upload Photo	Image for the important date of the party
Birth Country	Country of birth of as per basic information of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Nationality	Nationality of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Citizenship by	Method through which citizenship is acquired by the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Birth • Acquire • Others • Residence
Resident Status	Resident status of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Resident • Non Resident
Birth Place	Birthplace of the party
Country of residence	Country of residence as per basic information of the party. Select from the available list of values. NOTE: List of values can be configured through Common Core Maintenance for Country Code.

Preferred Language	Preferred language of the party. Select from the available list of values. NOTE: List of values can be configured through Common Core Maintenance for Language Code.
Preferred Currency	Preferred currency for a party. Select from the available list of values. NOTE: List of values can be configured through Common Core Maintenance for Currency Code.
Risk Level	Risk level of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Level1 • Level2 • Level3
Purpose	Purpose of party onboarding. Select from the following list of values. List of values can be configured through Entity Maintenance. • Loan Repayment • Salary Transfer • Savings • Transactional • Investment

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

3. Click and expand **ID Details** Data Segment.

→ The **ID Details** segment displays.

Figure 21: ID Details

Add New Household

Stakeholder Type: Individual

Basic Info & Citizenship

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

Next Cancel

- Click on the + button to specify the details.

Add Id Details

ID Type:

ID Status:

Unique ID:

Place of Issue:

Valid From:

Valid Till:

Remarks:

Preferred: ☐

Save Clear Cancel

- On ID Details segment, specify the details of the Identify. For more information on fields, refer to the field description table.

Table 25: ID Details – Field Description

Field Name	Description
ID Type	Type of identification as per ID of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Driving License - Passport
ID Status	Status of identification as per ID of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. Validation Pending

	• Available • Applied For
Unique ID	Unique ID of the party
Place of Issue	Place of issue of ID of the party
Valid From	ID valid from
Valid Till	ID valid till
Remarks	Remarks
Preferred	Flag to identify preferred ID type record. At-least one ID record should be marked as preferred

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

6. Click and expand **Address** Data Segment.

→ The Address segment screen is displayed.

The screenshot shows the 'Add New Household' screen in the Oracle Retail Onboarding system. The sidebar on the left contains navigation options: 'Quick In', 'Basic Data', 'Relationships', 'Education', 'Employment', 'Financials', 'MIS Details', 'Comments', and 'Review and Approvals'. The main content area is titled 'Add New Household' and includes a 'Stakeholder Type' dropdown set to 'Individual'. Below this are expandable sections for 'Basic Info & Citizenship', 'ID Details', and 'Address'. The 'Address' section is expanded, showing a green plus icon and the text 'No items to display.' Below this is a pagination bar indicating 'Page 1 (0 of 0 items)' with navigation arrows. At the bottom right of the main content area are 'Next' and 'Cancel' buttons. At the bottom of the screen are 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next' buttons.

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

Figure 22: Address

8. On **Address** segment, specify the details of the address. For more information on fields, refer to the field description table.

Table 26: Address – Field Description

Field Name	Description
Address Type	Address type of the current address provided. Select from the following list of values. List of values can be configured through Entity Maintenance. - Permanent Address - Residential Address - Communication Address - Office Address
Location	Location of the current address. Select from the available list of values. List of values can be configured through Common Core Maintenance for Location Code.
Preferred	Flag to identify, preferred current address of the party. 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 Since	Valid from date of the current address
Address Line 1 / Building Name	Address line1 or Building name as per the current address of the the party
Address Line 2 / Street Name	Address Line2 or Street Name as per current Address
Address Line 3 / City / Town Name	Address Line3 or City as per the current address of the the party
State / Country Sub Division	State as per current address

Country	Country of the current address. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Zip Code / Post Code	Zip code or Post code of the current address

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

9. For Additional Address Information, expand **Additional Info** and specify the details of the address. For more information on fields, refer to the field description table.

→ The **Additional Info** segment screen is displayed.

10. On Additional Info segment, specify the details of the address. For more information on fields, refer to the field description table

Table 27: Add Address – Field Description

Field Name	Description
Department	Department as per current address of the party
Sub Department	Sub Department as per current address of the party
Building Number	Building Number as per current address of the party
Floor	Floor as per address current of the party
Post Box	Post Box as per current address of the party
Room	Room as per current address of the party
Town Location Name / Locality	Town Location Name/Locality as per current address
District Name	District Name as per current address of the party
Landmark	Address landmark as per current address of the party
Contact Name / Narrative	Contact Name/Locality as per current address

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

11. For media details specific to current address, expand **Media For Address**, specify the details of media. For more information on fields, refer to the field description table. Following media can be captured for the current address.

- Mobile
- Phone Number
- Email
- Fax
- SWIFT

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

NOTE: Media section is non-mandatory.

Figure 23: Media (Mobile)

Table 28: Media (Mobile) – Field Description

Field Name	Description
ISD Code	ISD number of the mobile number for current address of the party
Mobile Number	Mobile number of the party
Preferred	Flag to show if this record is the preferred

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

Figure 24: Media (Phone Number)

Table 29: Media (Phone Number) – Field Description

Field Name	Description
ISD Code	ISD number of the phone number for current address of the party
Area Code	Area code of the phone number for current address of the party
Phone Number	Phone number of the party
Preferred	Flag to identify, if identification is a preferred ID as per ID details of the party

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

Figure 25: Media (Email)

Media

Email FAX Swift Mobile Phone Number

Email Id	Preferred	Action

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

Table 30: Media (Email) – Field Description

Field Name	Description
Email Id	Email id of the party. Email ID should be as per email id format
Preferred	Flag to identify, if identification is a preferred ID as per ID details of the party

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

Figure 26: Media (FAX)

Media

Email FAX Swift Mobile Phone Number

ISD Code	Area Code	Fax Number	Preferred	Action

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

Table 31: Media (Fax) – Field Description

Field Name	Description
ISD Code	ISD number of the FAX number for current address of the party
Area Code	Area code of the FAX number for current address of the party
Fax Number	FAX number of the party
Preferred	Flag to identify if identification is a preferred ID as per ID details of the party

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

Figure 27: Media (SWIFT)

Table 32: Media (SWIFT) – Field Description

Field Name	Description
Business Identifier Code	Business Identifier Code as per SWIFT
Address Line 1	Address Line 1 of Swift Address
Address Line 2	Address Line 2 of Swift Address
Address Line 3	Address Line 3 of Swift Address
Address Line 4	Address Line 4 of Swift Address
Preferred	Flag to identify if identification is a preferred ID as per ID details of the party

NOTE: Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

12. Click **Next**.

13. The **Add New Household – KYC Details** screen to capture KYC details for the new relationship.

NOTE: This step is optional.

Figure 28: Add New Household – KYC Details

Add New Household

▼ KYC Details

Address Verification is yet to be completed

Verify

Identity Verification is yet to be completed

Verify

Next Cancel

- 14. Click **Verify** to update the KYC details for the new related party.
- 15. Specify the required KYC details and click **Next**.

The **Add New Household** screen to add relationship specific attribute.

Figure 29: Add New Household

Add New Household

Type	Date of birth	Gender	Id Type	Unique Id	Citizenship by
Non Customer	2020-01-13	Male			

Relationship: Is Dependant:

Required

Submit Cancel

- 16. Specify the relationship specific details and click **Submit**.

The **Initiation – Relationships** screen displays the added relationship details.

Figure 30: Relationships

RelationshipsScreen(2/8)

Household (1)Power Of Attorney (0)Service Member (0)Related To Insider (0)Guardian (0)

+

Party Type	CIF/Party Id	Name	ID/Registration Number	Customer	Action
Individual	000125857	test0 78		No	

NOTE: To modify/delete the added relationships details, click on the respective icons.

2.2.3 Educational Qualification

Details about the customer's education such as degree, diploma, and certifications are added in this data segment.

Figure 31: Initiation - Educational Qualifications

Perform the following steps in the **Initiation - Educational Qualifications** screen:

1. On **Educational Qualifications** screen, click **Add** to add the education detail.

→ **Add Educational Detail** segment displays

Figure 32: Add Educational Detail

2. On **Add Educational Detail** screen, specify the details. For more information on fields, refer to the field description table.

Table 33: Add Educational Detail – Field Description

Field Name	Description

Education Type	Type of degree as per education details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Diploma • Certification • Degree
Course	Course of study as per education details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Phd • Under Graduate • Post Graduate
Specialization	Specialization as per education details of the party
University/Institute	University name as per education details of the party
Date of Completion	Date of completion of a course as per education details of the party
Is Highest Degree	Flag to identify, if degree is the highest degree of the party

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

3. Click **Submit**.

The **Initiation - Educational Qualifications** screen displays the added educational qualification.

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

4. Click **Next** to move to the **Initiation - Employment** data segment.

2.2.4 Employment

Employment data segment captures employment details of a retail party. A retail party can be employed as salaried or self-employed profession. Employment details are necessary for a bank to determine the professional stability of a party.

S.No.	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Salaried	Optional	A salaried employee is a person who works for an organization and receives a fixed and regular compensation for the services provided to the organization.
2	Self-Employed/Professional	Optional	A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

Figure 33: Initiation - Employment

Quick Initiation - 000121063

Documents

Screen(4/8)

Basic Details

Relationships

Educational Qualifications

Employment

Financial Information

MIS Details

Comments

Review and Submit

Employment

+ No items to display.

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

Cancel Hold Back Save & Close Next

Perform the following steps in the **Initiation – Employment** screen:

1. On **Employment** screen, click **Add** to add the employment detail.
2. Select type of employment as **Salaried** or **Self-Employed/Professional**

2.2.4.1 Salaried

1. Click on Salaried on Employment Section

→ Salaried Employment Data Segment displays

Figure 34: Employment – Salaried

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

Table 34: Employment – Salaried Field Description

Field Name	Description
Employer Code	Select the name of the organization as per employment details of the party from the list of values. NOTE: List of values can be configured through Organization Maintenance in Party Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide .
Employer Name	Specify the name of the organization as per employment details of the party.
Employer Description	Organization Description
Organization Category	Category of Organization. Select from the following list of values. • Government • NGO • Private Limited NOTE: List of values can be configured through Organization Maintenance in Party Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide .

Demographics	Demographic type of the organization as per employment details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Global • Domestic
Employee type	Type of employment as per employment information of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Full Time • Contract • Permanent • Part Time
Employee ID	Employee id as per employment information of the party
Employment Start Date	Start date of the record captured
Employment End Date	End date of the record captured
Grade	Employment Grade as per employment details of the party
Designation	Designation of party as per employment details of the party
I currently work in this role	Flag to identify primary employment of the party
Industry type	Industry Type of the employment of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others

NOTE: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.2.4.2 Self-Employed / Professional

1. Click on Self-Employed/Professional on Employment Section

→ Self-Employed/Professional Data Segment displays

Employment

Salaried Self-Employed/Professional

Profession Name Required

Profession Description

Company / Firm Name

Registration Number

Professional Email ID

From Date - To Date ↔ Required

- On Self-Employed/Professional screen, specify the details. For more information on fields, refer to the field description table.

Table 22: Employment – Self-Employed Field Description

Field Name	Description
Profession Name	Name of the profession if party is self-employed or professional. Select from the following list of values. List of values can be configured through Entity Maintenance. - Share and Stock Broker/Consultant - Politician/Minister - Journalist/Anchor/Reporter - Engineer/Architect/Technical
Profession Description	Description of profession if party is self-employed or professional
Company / Firm Name	Name of the company if party is self-employed or professional
Registration Number	Registration Number of the professional company
Professional Email ID	Mail id of the party if party is self-employed or professional
From Date	Start date of the record captured
To Date	End date of the record captured

NOTE: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

- Click **Submit**.

The system adds the employment details and lists the same in the **Initiation - Employment** screen.

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

- Click **Next** to go to the **Initiation - Financial Information** data segment.

2.2.5 Financial Information

Information about the customer's income, asset and liability are added in this data segment.

Financial information about the customer help bank in determining credit worthiness of the customer in better manner.

S.No.	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Asset & Liability	Optional	Data Segment to capture asset details of a party

Figure 35: Initiation – Financial Information

Quick Initiation - 000121069

Basic Details
Relationships
Educational Qualifications
Employment
Financial Information
MIS Details
Comments
Review and Submit

Financial Information

Annual Income
Asset Details
Liabilities Details

Cancel Hold Back Save & Close Next

- Click and expand the **Asset Details** and Liability Detail section and click + icon to add asset details.

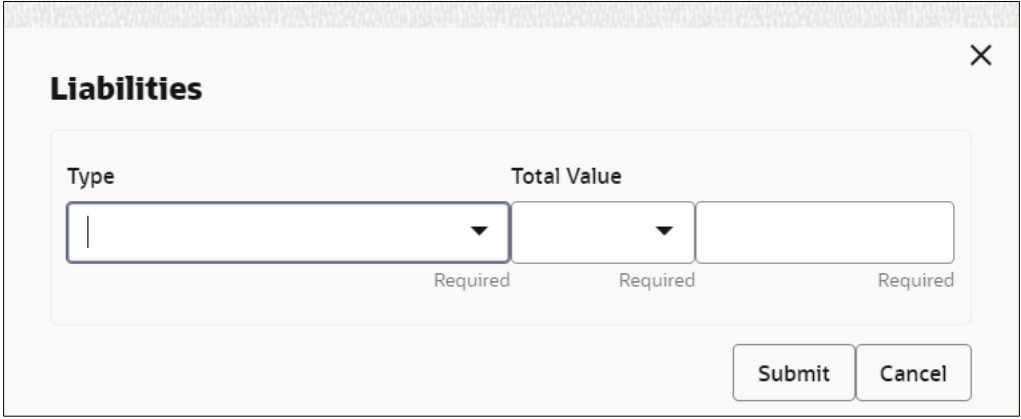
Figure 36: Financial Information – Asset Details

Assets

Type Total Value

Required Required Required

Submit Cancel

6.  On

Assets and Liability screen, specify the details. For more information on fields, refer to the field description table.

Table 35: Assets – Field Description

Field Name	Description
Asset Type	Type of asset as per asset details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • House • Deposit • Vehicle • Other • Total Net Worth
Currency	Currency of asset as per asset details of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Language Code.
Amount	Value of asset as per asset details of the party
Liability Type	Type of liability as per liability details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Property Loan • Vehicle Loan • Credit Card Outstanding • Overdrafts • Personal Loan • Other Liability • Education Loan • Home Loan

Currency	Currency of asset as per asset details of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Language Code.
Amount	Value of liability as per liability details of the party

Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

7. Click **Next** to go to the **Initiation – Comments** Screen.

2.2.6 Comments

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

Figure 37: Initiation – Comments

Perform the following steps:

1. On **Comments** screen, specify the overall comments for the **Onboarding Initiation** stage, and click **Post**.
2. Click **Next** to go to the **Initiation – Review and Submit** data segment.

2.2.7 Review and Submit

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

Figure 38: Initiation – Review and Submit

Quick Initiation - 000121063

Documents

Screen(8/8)

Basic Details

Relationships

Educational Qualifications

Employment

Financial Information

MIS Details

Comments

Review and Submit

Review and Submit

Sample 1

Date of birth2010-01-12

MinorYes

GenderMale

Marital Status

Birth CountryAQ

General Information

General Information

Current Address

Social Profile

ID Details

Citizenship history

Birth CountryAQ

Relationships

Household

Power Of Attorney

Service Member

Related To Insider

Professional Information

Education

Membership

Employment

Salaried

Professional

Supporting Documents

Dates

KYC

Assets

Liabilities

Income

Expense

MIS Details

Customer MIS

Composite MIS

Beneficially Owned Company

Other relationship

Signature

Signature ID

Signature

Remarks

No data to display.

Employment is not yet done

Supporting Documents is not yet done

Dates is not yet done

KYC is not yet done

Assets is not yet done

Liabilities is not yet done

Income is not yet done

Expense is not yet done

Beneficially Owned Company is not yet done

Other relationship is not yet done

Cancel

Hold

Back

Save & Close

Submit

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

Table 36: Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Relationship	In this tile, the following details are displayed: • Household • Power of Attorney
Employment	Displays the employment details of customer.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

2. System will check for duplicate customers (Dedupe Check). **Refer section 2.11** for more details about Duplication Check.

2.3 Onboarding Enrichment

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

- [2.3.1 Basic Info](#)
- [2.3.2 Signatures](#)
- [2.3.3 Relationships](#)
- [2.3.4 Employment](#)

- [2.3.4 Consent and Preferences](#)
- [2.3.5 Additional Info](#)
- [2.3.3 Membership / Association](#)
- [2.3.4 Financial Profile](#)
- [2.3.5 Comments](#)
- [2.3.6 Review and Submit](#)

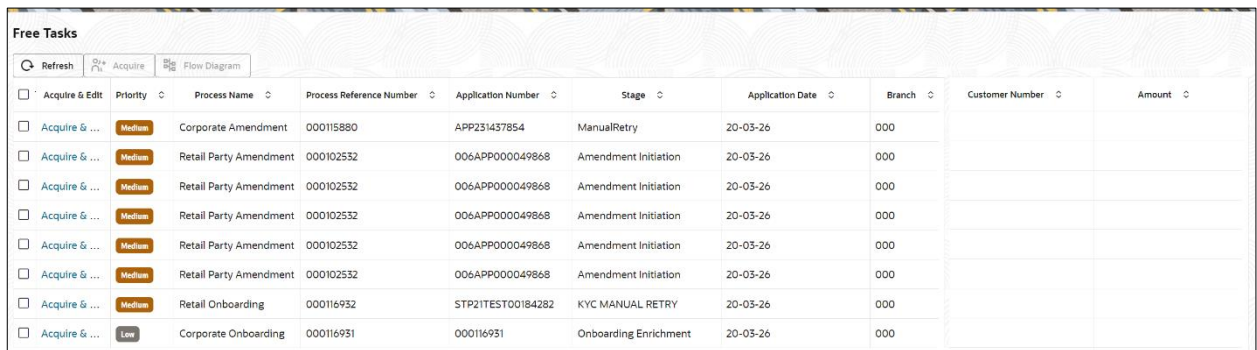
To acquire and edit the Onboarding Enrichment task, perform the following steps:

NOTE: User should have required Personal Identifiable Information (PII) access to onboard a party, if PII fields are configured.

1. From Home page, click **Tasks**. Under **Tasks**, click **Free Tasks**.

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

Figure 39: Free Tasks



	Refresh	Acquire	Flow Diagram		Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
☐	Acquire & Edit												
☐	Acquire & ...	Medium			Corporate Amendment	000115880	APP231437854	ManualRetry		20-03-26	000		
☐	Acquire & ...	Medium			Retail Party Amendment	000102532	006APP000049868	Amendment Initiation		20-03-26	000		
☐	Acquire & ...	Medium			Retail Party Amendment	000102532	006APP000049868	Amendment Initiation		20-03-26	000		
☐	Acquire & ...	Medium			Retail Party Amendment	000102532	006APP000049868	Amendment Initiation		20-03-26	000		
☐	Acquire & ...	Medium			Retail Party Amendment	000102532	006APP000049868	Amendment Initiation		20-03-26	000		
☐	Acquire & ...	Medium			Retail Party Amendment	000102532	006APP000049868	Amendment Initiation		20-03-26	000		
☐	Acquire & ...	Medium			Retail Onboarding	000116932	STP21TEST00184282	KYC MANUAL RETRY		20-03-26	000		
☐	Acquire & ...	Low			Corporate Onboarding	000116931	000116931	Onboarding Enrichment		20-03-26	000		

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

The system displays the **Enrichment – Basic Info** screen.

2.3.1 Basic Info

In addition to the basic personal information captured in the Initiation stage, during enrichment stage, party information can be enriched in Enrichment – Basic Info.

Following additional Data Segments are available in Enrichment - Basic Details

S.No.	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Visa Details	Optional	Data Segment to capture visa details of a the party.
2	Dates	Optional	Data Segment to capture important dates of the party such as anniversary etc.
5	Supporting Documents	Optional	Data Segment to capture supporting documents such as copy of address proof documents etc.

Figure 40: Enrichment – Basic Info

2.3.1.1 Basic Info & Citizenship

1. On **Onboarding Enrichment - Basic Info** screen, click and expand the **Basic Info & Citizenship Data Segment**

For information on adding **Basic info and Citizenship** refer [Basic Details](#) sub-section in the Onboarding Initiation section.

2.3.1.2 Contact Details

1. On **Onboarding Enrichment - Basic Details** screen, click and expand **Contact Details** Data Segment. For information on adding **Contact Details**, refer [Basic Details](#) sub-section in the Onboarding Initiation section.

2.3.1.3 Current Address

1. On **Onboarding Enrichment - Basic Details** screen, click and expand **Current Address** Data Segment. For information on adding **Current Address** refer [Basic Details](#) sub-section in the Onboarding Initiation section.

2.3.1.4 Previous Address

1. On **Onboarding Enrichment - Basic Details** screen, click and expand **Previous Address** Data Segment. For information on adding **Previous Address** refer [Basic Details](#) sub-section in the Onboarding Initiation section.

2.3.1.5 ID Details

1. On **Onboarding Enrichment - Basic Details** screen, click and expand **ID Details** Data Segment. For information on adding ID Details refer [Basic Details](#) sub-section in the Onboarding Initiation section.

2.3.1.6 Tax Declaration

1. On **Onboarding Enrichment - Basic Details** screen, click and expand **Tax Declaration** Data Segment. For information on adding Tax Declaration refer [Basic Details](#) sub-section in the Onboarding Initiation section.

2.3.1.7 Visa Details

1. On **Onboarding Enrichment - Basic Details** screen, click and expand Visa Details Data Segment.

→ The **Visa Details** Data Segment displays.

2. On Visa Details data segment, specify the details of Visa. For more information on fields, refer to the field description table.

Table 37: Visa Details – Field Description

Field Name	Description
------------	-------------

Country Of Visa	Country of visa as per visa information of the party. List of countries are available as per configuration in Common Core Maintenance for Country Code.
Class/Type Of Visa	Type of Visa of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Tourist • Business • Student • Work
Visa Number	Visa number of the party
Port Of Issue	Port of Visa issuance as per visa details of the party
Visa Issue Date	Visa issue date of the party
Visa Expiry Date	Visa expiry date of the party
Remarks	Remarks

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

2.3.1.8 Dates

1. On **Onboarding Enrichment - Basic Details** screen, click and expand Dates Data Segment.

→ The Dates Data Segment displays.

2. On dates data segment, specify the details of Visa. For more information on fields, refer to the field description table.

Table 38: Dates – Field Description

Field Name	Description
Date Type	Important date type of the party such as anniversary etc for a party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Self birthday • Marriage Anniversary • Son birthday

	• Son anniversary • Daughter birthday • Daughter anniversary • Spouse birthday
Date	Important date of the party such as anniversary etc for a party
Upload Photo	Click Upload and select the photo to be uploaded.
Add More	Click Add More to display the fields related to important dates.

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

2.3.1.9 Social Profile

1. On **Onboarding Enrichment - Basic Details** screen, click and expand **Social Profile** Data Segment. For information on adding Social Profile refer [Basic Details](#) sub-section in the Onboarding Initiation section.

2.3.1.10 Educational Qualification

1. On **Onboarding Enrichment - Basic Details** screen, click and expand **Education Qualification** Data Segment. For information on adding Education Qualification refer [Quick Initiation – Education Qualification](#) sub-section in the Onboarding Initiation section.

2.3.1.11 Supporting Documents

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

Figure 41: Enrichment – Basic Info – Documents

Supporting Documents

Total Documents

0

Document Submitted

0

Document Pending

0

No items to display.

Page

1

(0 of 0 items)

1

2. Click **Add**.

The system displays the **Supporting Documents** window.

Figure 42: Enrichment – Add Documents

Document

Document Name

Document Expiry Date

Document Number

Upload Documents

Drag and Drop
Select or drop files here.

Document Issue Date

Uploaded Documents

Required

Required

Save

Cancel

3. On **Document** window, specify the details. The fields marked as **Required** are mandatory. For more information on fields, refer to the field description table.

Table 39: Dates – Field Description

Field Name	Description
Document Name	Select from the following list of values. List of values can be configured through Entity Maintenance. • Aadhar • Voter Id • Pan Card • Driving License • Passport
Document Number	Specify the document number.
Document Issue Date	Click the calendar icon and select the issue date of the document.
Document Expiry Date	Click the calendar icon and select the expiry date of the document.
Upload Documents	Click + icon and select the document to be uploaded or drag and drop the documents.
Uploaded Documents	Displays the uploaded documents.

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

4. Click **Save**.

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

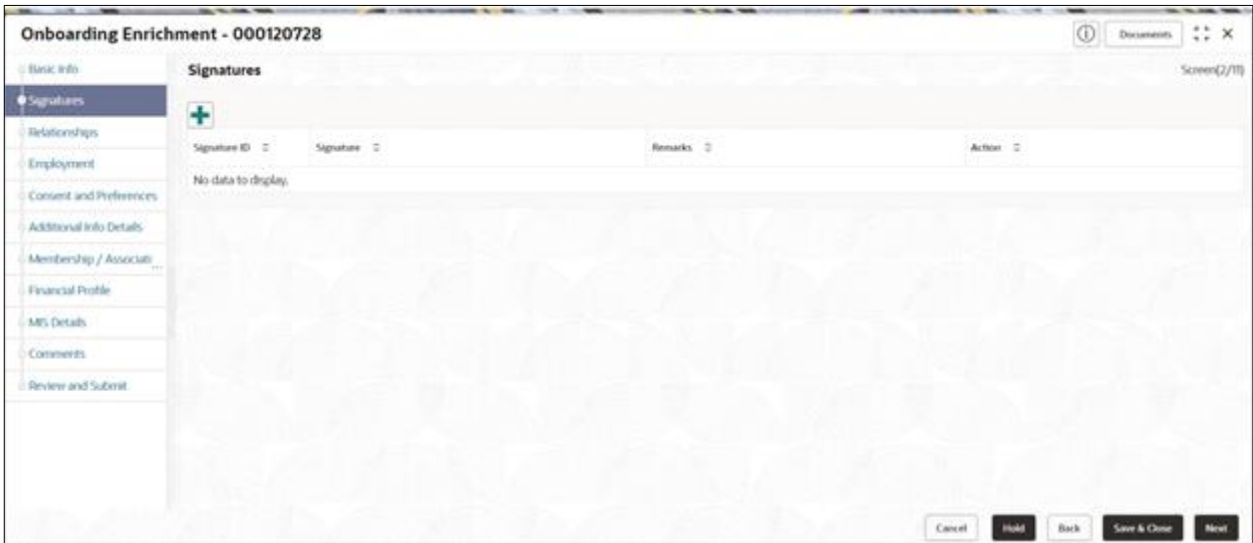
NOTE: You can also select the required item from list, and click the edit/delete icon to modify/delete the added document details.

5. Click **Next** to go to the **Enrichment – Signatures** screen.
6. As part of basic info, the system will check for duplicate customers.
7. Click this link for more information on [Dedupe Check](#).

2.3.2 Signatures

You can add the specimen of customer signatures in this section. Before you begin, make sure that the basic information is added.

Figure 43: Enrichment – Signatures



Perform the following steps to add the signature:

1. On the **Signatures** screen, click the + icon.
→ The **Add Signature** screen is displayed.

Figure 44: Add Signature



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

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

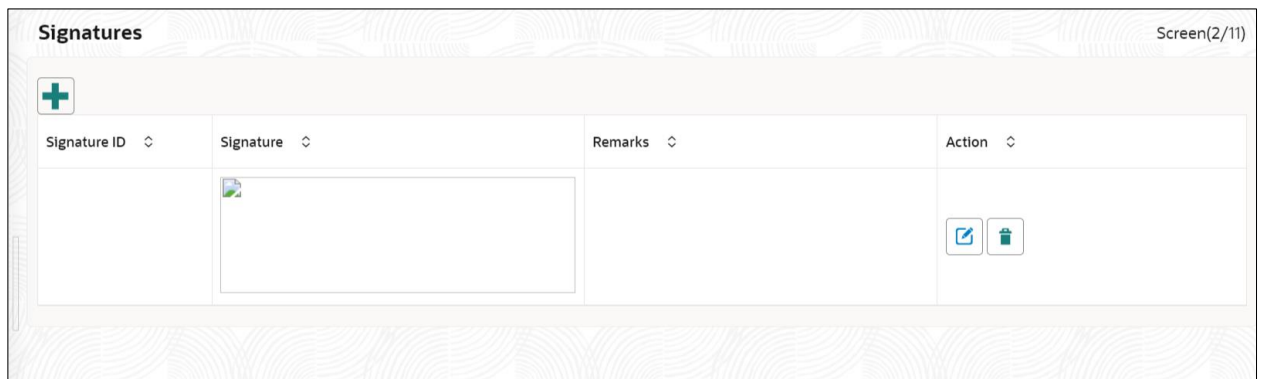
Table 40: Add Signature – Field Description

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

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

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

Figure 45: Add Signatures

**NOTE:**

- 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).

4. Click **Next** to go to the **Enrichment – Relationships** screen.

2.3.3 Relationships

For information on adding customer's relationship details, refer [Relationships](#) sub-section in Onboarding Initiation section.

Figure 46: Enrichment – Relationships

Onboarding Enrichment - 000125787

Relationships

Household (0) | Power Of Attorney (0) | Service Member (0) | Related To Insider (0) | Guardian (0)

+

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

Cancel Hold Back Save & Close Next

On click of **Next** in the **Enrichment – Relationships** screen, the system displays the **Enrichment – Employment** screen.

2.3.4 Employment

For information on adding customer's employment details, refer [Employment](#) sub-section in Onboarding Initiation section.

Figure 47: Enrichment – Employment

Onboarding Enrichment - 000125787

Documents

Screen(4/11)

Employment

Salaried

Employer Code: From Date: September 16, 2015

Employer Name: To Date:

Employer Description:

Page 1 of 1 (1 of 1 items)

Cancel Hold Back Save & Close Next

On click of **Next** in the **Enrichment – Employment** screen, the system displays the **Enrichment – Consent and Preferences** screen.

2.3.5 Consent and Preferences

Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing. Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

2.3.5.1 E-Sign

1. On Consent and Preferences screen, click and expand e-Sign Data Segment.

→ The e-Sign segment displays.



2. On e-Sign consent segment, enable toggle to capture e-sign consent of the party. For more information on fields, refer to the field description table.

Table 41: Basic Info and Citizenship – Field Description

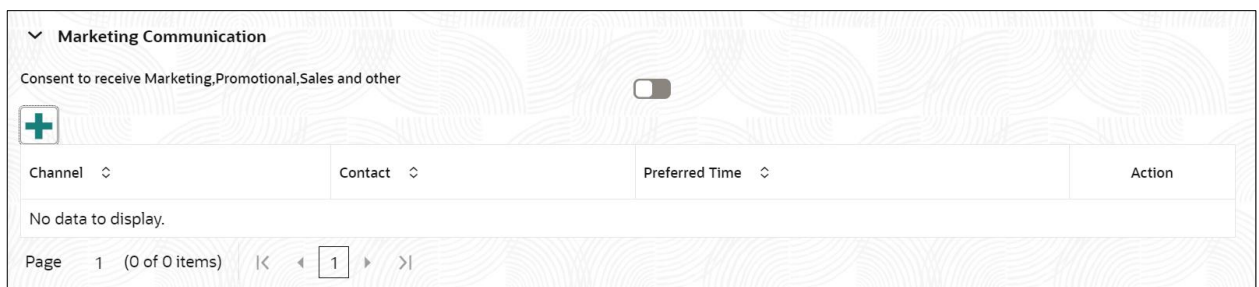
Field Name	Mandatory / Optional / Conditional	Description	Data Type & Length
E-Sign Consent	Optional	E-sign consent as per marketing and consent details of the party	VARCHAR (1)

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.3.5.2 Marketing Communication

1. On Consent and Preferences screen, click and expand Marketing Communication Data Segment.

→ The Marketing Communication Data segment displays.



2. On Marketing Communication Data segment, enable toggle to capture marketing communication consent of the party.
3. Capture Consent to receive Marketing, Promotional, and Sales communication

4. Capture media to receive Marketing, Promotional and Sales communication. For more information on fields, refer to the field description table below.

Table 42: Basic Info and Citizenship – Field Description

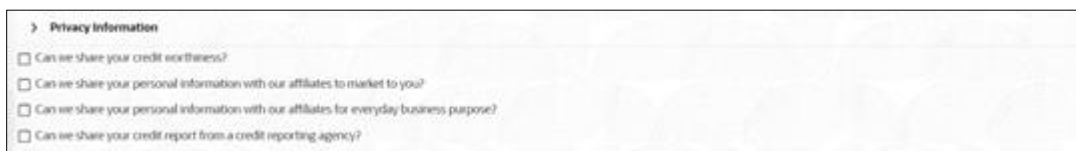
Field Name	Description
Consent to receive Marketing, Promotional, Sales and other	Marketing consent of the party. •
Channel	Channel of communication as per marketing and communication details of the party. Select from the list of values. List of values can be configured through Entity Maintenance. • Email • SMS • Whatsapp • Phone • FAX • Postal Mail
Contact	Contact details as per marketing and communication details of the party. List of contact is populated as per contact details captured in Contact section.
Preferred Time	Preferred time as per marketing and communication preference details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. Weekday: 9:00to18:00 Weekend: 10:00to16:00 Anyday: 9:00to18:00 Weekday: Before8:00orafter17:00

Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

2.3.5.3 Privacy Information

1. On Consent and Preferences screen, click and expand Privacy Information Data Segment.

→ The Privacy Information Data segment displays.



> Privacy Information

- ☐ Can we share your credit worthiness?
- ☐ Can we share your personal information with our affiliates to market to you?
- ☐ Can we share your personal information with our affiliates for everyday business purpose?
- ☐ Can we share your credit report from a credit reporting agency?

2. Select Privacy information consents of the party. For more information on fields, refer to the field description table.

Field Name	Description
Privacy Information	Privacy Information Consent of the party

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

2.3.5.4 Minor Consent

1. On **Consent and Preferences** screen, click and expand **Minor** data segment.

→ The **Minor** segment is displayed.



2. On Minor Consent Data segment, enable toggle to capture minor consent of the party. For more information on fields, refer to the field description table.

Field Name	Description
Receipt Date	Date of consent of minor a party NOTE: Minor consent is mandatory for minor party onboarding.

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

3. Click Next in the Enrichment – Consent and Preferences screen, to display the Enrichment – Additional Info screen.

2.3.6 Additional Information

Additional Info section captures additional information for the customer

Figure 48: Additional Information

Onboarding Enrichment - 000125787 Screen(6/11)

Additional Info Details

Insider

☐ Insider

Role Remarks

Required

Special Need/Disable

☐ Special Need/Disable

Details of Special Need Remarks

Required

Politically Exposed Person(PEP)

☐ Politically Exposed Person(PEP)

Remarks

Armed Forces

☐ Armed Forces

Service Branch Remarks Employee Id Covered Under Armed Forces Benefits ☐

Required

Unit Name	Order Number	Start Date	End Date	Notification Date	Action
No data to display.					

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

Cancel Hold Back Save & Close Next

2.3.6.1 Insider

1. Select Insider toggle to determine if customer is an insider.
Capture insider information. For more information on fields, refer to the field description table below.

Table 43: Insider – Field Description

Field Name	Description
Insider	Flag to identify if party is an insider
Role	Role of insider as per insider information of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Director • Executive Officer

	• Principle Stakeholder of Affiliates of Bank • Principle Stakeholder of Bank
Remarks	Remarks

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

2.3.6.2 Special Needs/Disable

1. Select **Special Needs/Disability** toggle to determine if customer has special needs/disability.
2. Capture **Special Need/Disability** information. For more information on fields, refer to the field description table below.

Table 44: Special Need/Disability –Field Description

Field Name	Description
Special Need/Disable	Flag to identify, if party is party is a specially abled.
Details of Special Need	Details of special needs of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Blindness • Cerebral Palsy • Low vision • Leprosy-cured • Mental illness • Locomotordisability • Hearing Impairment • Mental retardation
Remarks (Special Need)	Remarks for the special needs of the party

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

2.3.6.3 Politically Exposed Person (PEP)

1. Select **Politically Exposed Person (PEP)** toggle to determine if customer has special needs/disability.
2. Capture **Politically Exposed Person (PEP)** information.

Note: If PEP customer is determined as PEP customer, PEP KYC check will be mandatory during KYC Stage

2.3.6.4 Armed Forces

1. Select **Armed Forces toggle** to determine if party is from Armed Forces.
2. Capture **Armed Forces** information. For more information on fields, refer to the field description table below.

Table 45: Armed Forces – Field Description

Field Name	Description
Armed Forces	Flag to identify if party is a service member
Service Branch	Remarks for armed PEP information of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Air Force • Army • Marine Corps • Navy
Remarks	Remarks
Employee Id	Employee id as per employment information of the party
MLA Covered	Flag to identify, if party is covered under military lending act
Unit Name	Unit name as per service membership details of the party
Order Number	Order number as per service member details of the party
Start Date	Start date of the record captured
End Date	End date of the record captured
Notification Date	Notification date as per service member details of the party

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

- On click of Next in the Enrichment – Additional Info screen, the system displays the Enrichment – Membership screen

2.3.7 Membership / Association

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

Figure 49: Enrichment – Membership

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

1. Click **Add**.

The system displays the **Membership** screen.

Figure 50: Membership

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

Table 46: Membership – Field Description

Field Name	Description

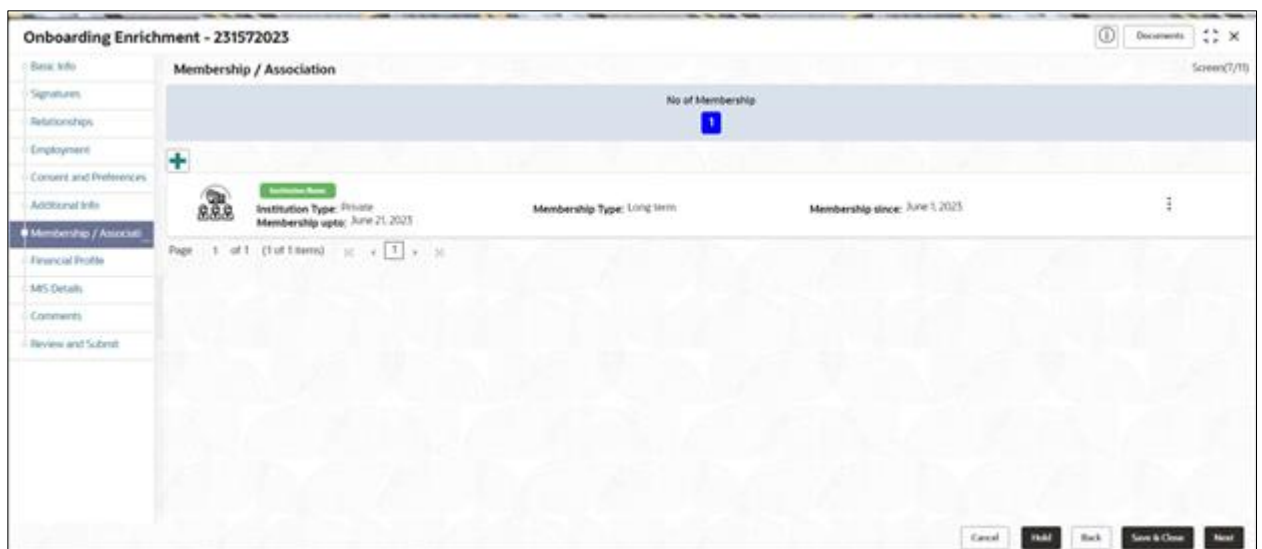
Institution Name	Institution name as per membership details of the party
Institution Type	Institution type as per membership details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Private • Public
Membership Type	Membership type as per membership details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Long term • Short term
Membership Since	Member since as per membership details of the party
Membership Upto	Membership valid till date as per membership details of the party

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

3. Click **Save**.

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

Figure 51: Enrichment – Membership List



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

4. Click **Next** to go to the **Enrichment – Financial Profile** data segment.

2.3.8 Financial Profile

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

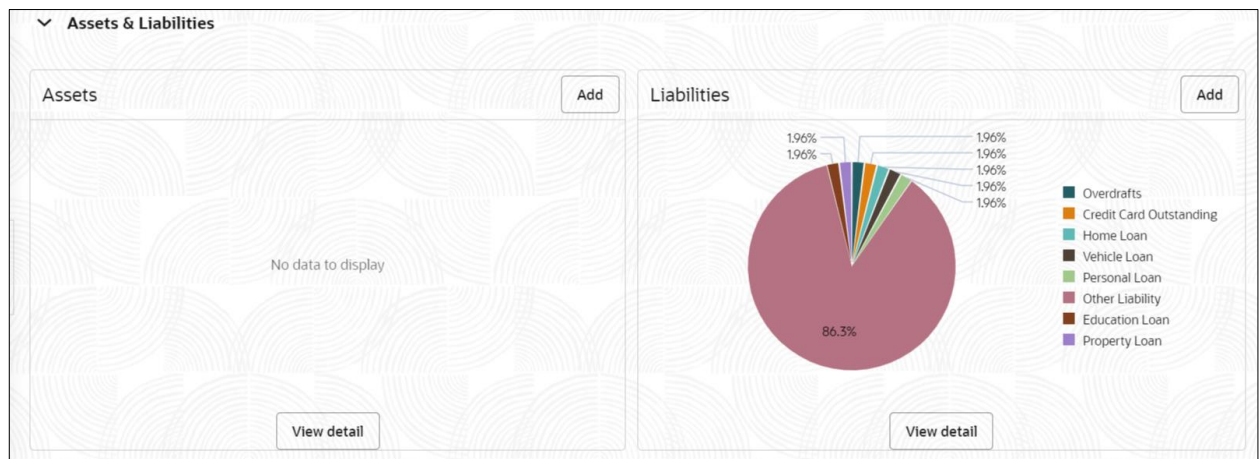
Following additional Data Segments can be captured in Financial Profile in Onboarding Enrichment – Financial Profile section.

S.No.	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Total Income and Net worth	Optional	Data Segment to capture Total Income and Net worth of the party.
2	Income & Expense	Optional	Data Segment to capture Income and Expense details of the party.
3	Other Relationship	Optional	Data Segment to capture Other Relationships of the party.
4	Beneficially Owned Company	Optional	Data Segment to capture Beneficially Owned Company relations of the party.

2.3.8.1 Asset and Liability Details

1. Click and Expand Asset & Liability Details to add or update Asset and Liability details

→ The **Asset & Liability Data** segment displays



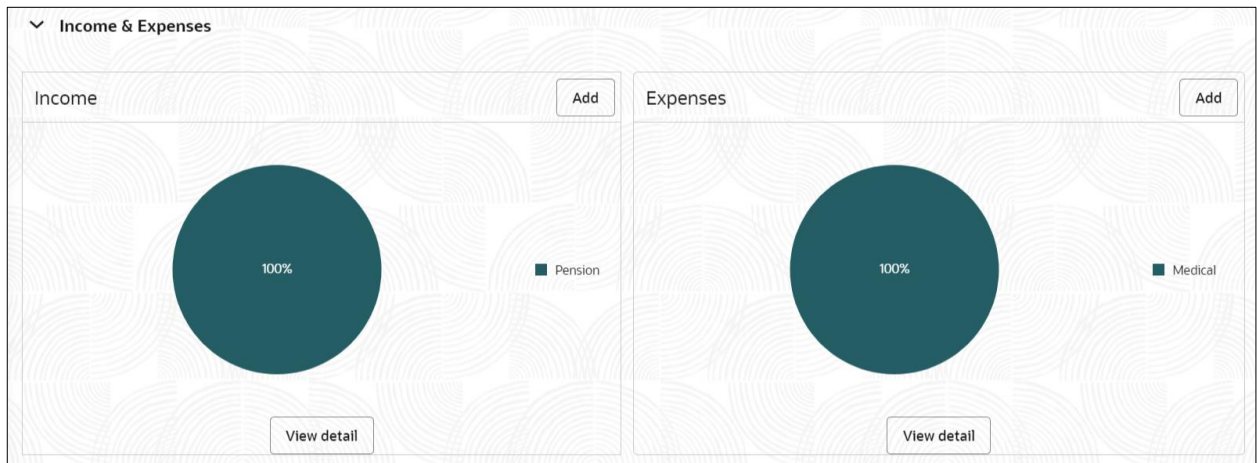
2. Click Add to add new asset and liability details. For information on adding new asset and liability refer financial information sub-section in the Onboarding Initiation section.
3. Click View detail in the corresponding tiles to change the chart view of asset and liabilities detail to the list view.

4. Click Back in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.
5. Click the icon in the corresponding tile for the following options in assets and liabilities details:
 - Add
 - Modify
 - Delete

2.3.8.2 Income and Expense Details

1. Click and Expand Income & Expense Details to add income and expense details of the party.

→ The **Income & Expense Data** segment displays



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

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

Figure 52: Income

The screenshot shows a window titled 'Income' with a close button (X) in the top right corner. Inside the window, there are three required fields: 'Income Type' (a dropdown menu), 'Frequency' (a dropdown menu), and 'Amount' (a dropdown menu followed by a text input field). Each field has a 'Required' label below it. At the bottom right of the window are 'Add' and 'Cancel' buttons.

3. On **Income** screen, specify the details. For more information on fields, refer to the field description table.

Table 47: Income – Field Description

Field Name	Description
Income Type	Type of income as per income details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Pension • Agriculture • Salary • Interest Amount • Rentals • Bonus • Cash Gifts • Business • Total Income • Investment Income • Other Income
Frequency	Frequency of income as per income details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Weekly • Bi-Weekly • Monthly • Quarterly • Yearly • Daily • Half Yearly
Currency	Currency of incomer as per income details of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Currency Code.
Amount	Value of income as per income details of the party

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

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

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

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

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

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

Figure 53: Expenses

The screenshot shows a window titled "Expenses" with a close button (X) in the top right corner. Inside the window, there are three main sections: "Expense Type", "Frequency", and "Expense Value". Each section contains a dropdown menu and a "Required" label below it. At the bottom right of the window, there are two buttons: "Add" and "Cancel".

7. On **Expenses** screen, specify the details. For more information on fields, refer to the field description table.

Table 48: Expenses – Field Description

Field Name	Description
Expense Type	Type of expense as per expense details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Medical • Education • Rentals • Household • Vehicle • Fuel • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments
Frequency	Frequency of expense as per expense details of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Weekly • Bi-Weekly

	• Monthly • Quarterly • Yearly • Daily • Half Yearly
Currency	Currency of expense as per expense details of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Currency Code.
Amount	Value of expense as per expense details of the party

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

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

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

8. Click  icon to exit the **Income** window.
9. After adding, modifying, or deleting the income and expense detail, click and expand the **Other Relationship** section.

2.3.8.3 Other Relationship

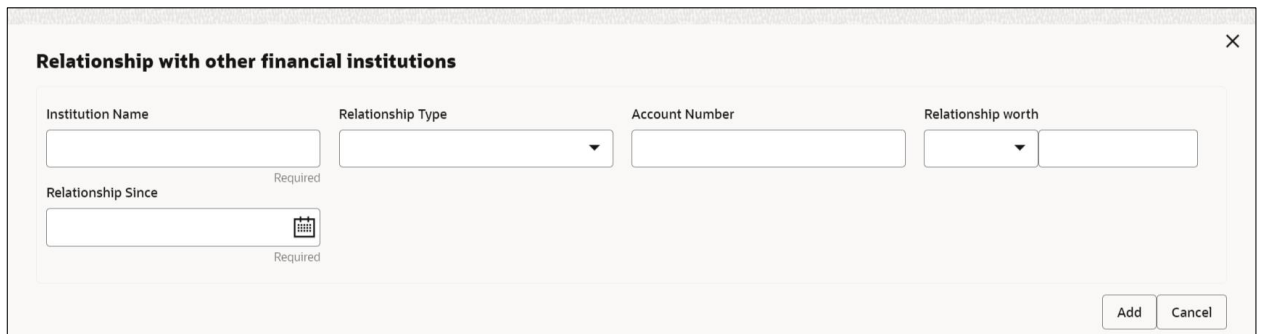
1. Click and Expand Other Relationship Details.

→ The **Other Relationship** Data segment displays



2. Click **Add** to add details about the customer's relationship with another bank.

→ The system displays the **Add Relationship Details** screen.



3. On Add Relationship Details screen, specify the details. For more information on fields, refer to the field description table.

Table 49: Add Relationship Details – Field Description

Field Name	Description
Institution Name	Institution Name of other financial relationship of party
Relationship Type	Relationship type with other financial relationship of party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Loan • Deposit • CASA
Relationship worth	Relationship worth with other financial relationship of party
Relationship worth Currency	Relationship worth currency with other financial relationship of party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Currency Code.
Relationship Since	Relationship since with other financial relationship of party

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

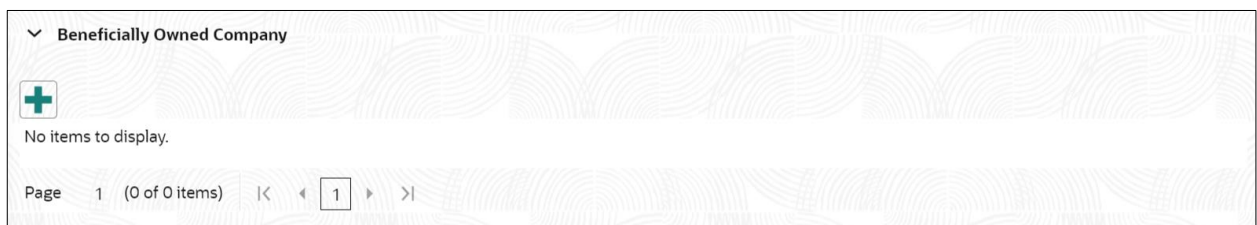
Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

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

2.3.8.4 Beneficially Owned Company

1. Click and Expand Beneficially Owned Company Data Segment.

→ The **Beneficially Owned Company** Data segment displays



2. Click **Add** to add details about Beneficially Owned Company.

→ The System displays Beneficially Owned Company screen.

- On Beneficially Owned Company screen, specify the details. For more information on fields, refer to the field description table.

Field Name	Description
Company Name	Company name as per Beneficially owned company details of the party
Location	Location of the beneficially owned company of the party
Percentage Holding	Percentage holding as per beneficially owned company details of the party
Annual Income Currency	Currency of incomer as per income details of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Currency Code.
Annual Income Amount	Annual Income of the beneficially owned company of the party
Line of Business	Line of Business of the beneficially owned company of the party

The system adds and lists the beneficially owned company details in the section.

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

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

- Click Next to go to the Enrichment – Comments data segment.

2.3.9 Comments

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

Figure 54: Enrichment - Comments

Perform the following steps:

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

2.3.10 Review and Submit

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

2.4 KYC Check

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

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

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

Figure 55: Free Tasks

☐	Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
☐	Acquire & Edit	Medium	SMB Onboarding	231725026	006APP000060950	KYC	18-05-30	006	
☐	Acquire & Edit		SMB Loan Origination	006SMBL00025766	006APP000060956	Application Entry	18-05-30	006	
☐	Acquire & Edit		SMB Loan Origination	006SMTL00025755	006APP000060944	Application Entry	18-05-30	006	
☐	Acquire & Edit		Small and Medium Bu...	006SMBCA0001055	006APP000060941	Application Entry	18-05-30	006	
☐	Acquire & Edit		Retail Loan Origination	006HMLN00025750	006APP000060954	Application Entry	18-05-30	006	
☐	Acquire & Edit		CoOriginationProcess	006MASTER0001569	006APP000060927	Application Entry	18-05-30	006	
☐	Acquire & Edit		Current Account Orig...	006CURPCA0001652	006APP000060923	Application Entry	18-05-30	006	
☐	Acquire & Edit		Savings Account Orig...	006SAVREG0001629	006APP000060920	Application Entry	18-05-30	006	
☐	Acquire & Edit		Small and Medium Bu...	006SMBCA00012649	006APP000060868	Application Entry	18-05-30	006	
☐	Acquire & Edit	Medium	Small and Medium Bu...	006SMBCA00012645	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 **KYC – Customer Summary** screen.

Figure 56: KYC – Customer Summary

KYC - 00018863

Customer Summary

KYC Check

Comments

Customer Summary

JM

Jason mamoa

Date of birth1970-05-23

MinorNo

GenderMale

Marital StatusMarried

Birth CountryUS

Communication Addressabc old town road old town DZ

General Information

Current Address

Social Profile

ID Details

General Information

1

Citizenship history

Birth Country

US

Signature

Signature ID

Signature

Remarks

1



fake signature

Relationships

Household

Power Of Attorney

Service Member

Related To Insider

Professional Information

Education

Membership

Employment

Salaried

Professional

Total work experience

22 Years

No of companies worked

1

Currently working with - OFSS [DEV]

Additional Info

Insider

Special Need/Disable

Politically Exposed Person(PEP)

Arm

Supporting Documents

Dates

Insider

Is not yet done

KYC

KYC

Is not yet done

Assets

Assets

Is not yet done

Liabilities

Liabilities

Is not yet done

Income

100%

Pension

View Details

Expense

100%

MOL

View Details

Beneficially Owned Company

Beneficially Owned Company

Is not yet done

Other relationship

Other relationship

Is not yet done

Cancel

Hold

Save & Close

Next

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

Table 50: Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Employment	Displays the employment details of customer.
Dependent	Displays the dependent details of customer
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

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

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

OBPY support 13 different KYC check as follows.

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

KYC Checks are listed during KYC stage, based on the Mandatory and Optional KYC check configuration except PEP Identification. PEP Identification check is displayed, if customer is determined as Politically Exposed Person (PEP) during enrichment stage > additional info

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

Figure 57: KYC Check

3. Verify all the KYC Checks listed. For more information on fields, refer to the field description tables below.
4. After completing all the KYC Checks, click **Next**.

The system displays the **KYC - Comments** screen.

Figure 58: KYC – Comments

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

2.4.1 Address Check

Field Name	DESCRIPTION
Name as in the document	Name as per documents provided for kyc check of the party
ID Number	ID number of a document uploaded for a party
DOB as on Document	Date of birth as per kyc check of the party
Address as in Document	Address as per the document provided during KYC Check process
Reference number	Any related reference number for the kyc check of the party
Verification Type	Verification type of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Internal • External
Verification Medium	Verification medium of the kyc check for the party Select from the following list of values. List of values can be configured through Entity Maintenance. • Manual • Online
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Compliant • Non-Compliant • Yet to Verify
Issued On	Issuance date of identification as per kyc check of the party
Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party
Verification Remarks	Verification remarks provided for the kyc check
KYC ID Type	ID Type of identification of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Proof Of Identity • Proof Of Residence

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.4.2 Identity Check

Field Name	DESCRIPTION
KYC ID Type	ID Type of identification of the party

Name as in the document	Name as per documents provided for kyc check of the party
ID Number	ID number of a document uploaded for a party
DOB as on Document	Date of birth as per kyc check of the party
Address as in Document	Address as per the document provided during KYC Check process
Reference number	Any related reference number for the kyc check of the party
Verification Type	Verification type of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Internal • External
Verification Medium	Verification medium of the kyc check for the party Select from the following list of values. List of values can be configured through Entity Maintenance. • Manual • Online
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Compliant • Non-Compliant • Yet to Verify
Issued On	Issuance date of identification as per kyc check of the party
Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party
Verification Remarks	Verification remarks provided for the kyc check

Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

2.4.3 Police DB Check

Field Name	DESCRIPTION
House/Building	Building name as per kyc check of the party
Street	Street as per kyc check of the party
Area	Area as per kyc check of the party
City	City as per kyc check of the party
State	State as per kyc check of the party
Country	Country as per kyc check of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per kyc check of the party

Phone	Phone number as per kyc check of the party
Under Policy Jurisdiction	Legal jurisdiction as per police kyc check of the party
Address Visited (Yes/No)	Address visited by party as per kyc check of the party
Police DB Checked	Flag to identify, if police database is been checked as part of police kyc check
Record Found (Yes/No)	Party found in records as per suits kyc check of the party
Reference ID	Any related reference number for the kyc check of the party
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Compliant • Non-Compliant • Yet to Verify
Verification On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party
Verification Remarks	Verification remarks provided for the kyc check

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.4.4 Credit Score Check

Field Name	DESCRIPTION
Agency Name	Agency Name of the Credit Score
Last Reported Monthly Income	Last reported monthly income as per credit kyc check of the party
Transunion/CIBIL/Credit Score	Credit score as per credit kyc check of the party
No of ongoing Loans	Number of loans of the party as per credit kyc check of the party
No of Closed Loans	Number of closed loans of the party as per credit kyc check of the party
No of Credit Enquiry (Past 6 Month)	Number of credit enquiries of the party as per credit kyc check of the party
No of Loans Re-structured	Number of restructured loans of the party as per credit kyc check of the party
No of Loans with overdue	Number of overdue loans of the party as per credit kyc check of the party
Reference number	Any related reference number for the kyc check of the party
Verified On	Verification date of the kyc check for the party

Valid Till	Verification valid till date of the kyc check for the party
Verification Status	Verification status of the kyc check for the party. Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Compliant • Non-Compliant • Yet to Verify
Verification Remarks	Verification remarks provided for the kyc check

2.4.5 Education Qualification

Field Name	DESCRIPTION
Name as in the certificate	Name as in the certificate
Registration Number	Registration Number as per in the certificate
Education Category	Category of education as per education details of the party
Education Type	Education type as per the certificate of education of the party
Course	Course of study as per education details of the party
Specialization	Specialization in certificate as per education kyc check of the party
University Name	University in the certificate as per education details of the party
Issued On	Issuance date of identification as per kyc check of the party
Reference number	Any related reference number for the kyc check of the party
Verification Type	Verification type of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Internal • External
Verification Medium	Verification medium of the kyc check for the party Select from the following list of values. List of values can be configured through Entity Maintenance. • Manual • Online
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Compliant • Non-Compliant • Yet to Verify
Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party

Verification Remarks	Verification remarks provided for the kyc check
----------------------	---

Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

2.4.6 Field Verification

Field Name	DESCRIPTION
Address Type	Address type as per field verification kyc check of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - PermanentAddress - ResidentialAddress - CommunicationAddress - OfficeAddress
House / Building	Building name as per kyc check of the party
Street	Street as per kyc check of the party
Locality	Locality as per kyc check of the party
Landmark	Address landmark as per field kyc check of the party
Area	Area as per kyc check of the party
City	City as per kyc check of the party
State	State as per kyc check of the party
Country	Country as per kyc check of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per kyc check of the party
Field Investigation Done (Yes/No)	Flag to identify, if field investigation is completed as part of field kyc check of the party
Agency Name	Agency Name conducted field verification
Reference number	Any related reference number for the kyc check of the party
Customer Found	Address found for a party as per field kyc check of the party
Customer Operating Since	Residing since at a address as per field kyc check of the party
Verification Medium	Verification medium of the kyc check for the party Select from the following list of values. List of values can be configured through Entity Maintenance. - Manual - Online
Verification Result	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Compliant - Non-Compliant - Yet to Verify

Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party
Verification Remarks	Verification remarks provided for the kyc check

Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

2.4.7 Reference Check

Field Name	DESCRIPTION
Reference Check	Reference Check provided
House / Building	Building name as per kyc check of the party
Street	Street as per kyc check of the party
Area	Area as per kyc check of the party
City	City as per kyc check of the party
State	State as per kyc check of the party
Country	Country as per kyc check of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per kyc check of the party
Phone	Phone number as per kyc check of the party
Address Visited (Yes/No)	Address visited by party as per kyc check of the party
Available at Contact Number	Flag to identify, if phone number is verified as per reference kyc check of the party
Relationship	Relationship type of the related party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Spouse • Mother • Son • Daughter • Guardian • Father
Year of Association	Years of association as per reference kyc check of the party
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Compliant • Non-Compliant

	• Yet to Verify
Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party
Verification Remarks	Verification remarks provided for the kyc check

Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

2.4.8 Suit Filed

Field Name	DESCRIPTION
House / Building	Building name as per kyc check of the party
Street	Street as per kyc check of the party
Area	Area as per kyc check of the party
City	City as per kyc check of the party
State	State as per kyc check of the party
Country	Country as per kyc check of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per kyc check of the party
Phone	Phone number as per kyc check of the party
Under Policy Jurisdiction	Legal jurisdiction as per police kyc check of the party
Court Jurisdiction Check Required (Yes/No)	Flag to identify, if court records are checked for a party
Address Visited (Yes/No)	Address visited by party as per kyc check of the party
Record Found (Yes/No)	Party found in records as per suits kyc check of the party
Reference Number	Any related reference number for the kyc check of the party
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Compliant • Non-Compliant • Yet to Verify
Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party
Verification Remarks	Verification remarks provided for the kyc check

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.4.9 PEP Identification

Field Name	DESCRIPTION
Politically Exposed (Yes/No)	Flag to identify, if party is politically exposed
Exposed Country (Yes/No)	Country of exposure as per PEP kyc check of the party
Relationship	Relationship type of the related party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Spouse • Mother • Son • Daughter • Guardian • Father
Exposed with	Exposure details as per the PEP kyc check of the party
Name as in the PEP List	Name as per PEP kyc check of the party
Citizenship as in the PEP List	Citizenship as per PEP kyc check of the party
Exposed Score	Exposure score details as per the PEP kyc check of the party
Reference number	Any related reference number for the kyc check of the party
Verification Type	Verification type of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Internal • External
Verification Medium	Verification medium of the kyc check for the party Select from the following list of values. List of values can be configured through Entity Maintenance. • Manual • Online
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Compliant • Non-Compliant • Yet to Verify
Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party

Risk Clarification	Risk classification as per kyc check of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Risky • Medium • Low
Risk Score	Risk score as per kyc check of the party
Verification Remarks	Verification remarks provided for the kyc check

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.4.10 AML Check

Field Name	DESCRIPTION
Customer Listed in AML (Yes/No)	Flag to identify, if party is available in the list as per AML kyc check of the party
Source of Funds	Sources of funds as per AML kyc check of the party • Account Owned By Company • Account Owned By Parents
Source of Wealth	Sources of wealth as per AML kyc check of the party • Business • Employment
Name as in the document	Name in the list as per aml kyc check of the party
Citizenship In AML List	Citizenship as per PEP kyc check of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Country where listed	Listed country as per AML kyc check of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Risk Score	Risk score as per kyc check of the party
Reference Number	Any related reference number for the kyc check of the party
Verification Type	Verification type of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Internal • External
Verification Medium	Verification medium of the kyc check for the party Select from the following list of values. List of values can be configured through Entity Maintenance. • Manual

	Online
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Compliant - Non-Compliant - Yet to Verify
Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party
Risk Clarification	Risk classification as per kyc check of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Risky - Medium - Low
Risk Score	Risk score as per kyc check of the party
Verification Remarks	Verification remarks provided for the kyc check

Note: **For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”**

2.4.11 FATCA Check

Field Name	DESCRIPTION
US Citizen (Yes/No)	Flag to identify, if party is a US citizen
Country of Residence	Country of residence as per basic information of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Tax Identification Number	Tax Identification Number as per FATCA check
Country of Issuance	Country of issuance as per FATCA kyc details of the party. Select from the available list of values. List of values can be configured through Common Core Maintenance for Country Code.
Reference Number	Any related reference number for the kyc check of the party
Verification Type	Verification type of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Internal - External
Verification Medium	Verification medium of the kyc check for the party Select from the following list of values. List of values can be configured through Entity Maintenance.

	- Manual - Online
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Compliant - Non-Compliant - Yet to Verify
Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party
Verification Remarks	Verification remarks provided for the kyc check

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

2.4.12 SDN Check

Field Name	DESCRIPTION
Found in SDN Search? (Yes/No)	Flag to identify, if party is available in the list as per SDN (OFAC) kyc check of the party
ID of the SDN match	ID of the SDN (OFAC) match as per SDN (OFAC) kyc check of the party
Score of the SDN match	Score as per SDN kyc check of the party
Program name	Program name as per SDN (OFAC) kyc check of the party
House / Building	Building name as per kyc check of the party
Street	Street as per kyc check of the party
Locality	Locality as per kyc check of the party
Landmark	Address landmark as per field kyc check of the party
Area	Area as per kyc check of the party
City	City as per kyc check of the party
State	State as per kyc check of the party
Country	Country as per kyc check of the party
Zipcode	Zipcode as per kyc check of the party
Phone	Phone number as per kyc check of the party
Reference Number	Any related reference number for the kyc check of the party
Verification Type	Verification type of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Internal - External
Verification Medium	Verification medium of the kyc check for the party Select from the following list of values. List of values can be configured through Entity Maintenance.

	- Manual - Online
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Compliant - Non-Compliant - Yet to Verify
Verified On	Verification date of the kyc check for the party
Valid Till	Verification valid till date of the kyc check for the party

Note: For Entity Maintenance details, refer “Oracle Banking Party Configurations User Guide”

2.4.13 Sanction Check

Field Name	DESCRIPTION
Found in List	Check to identify, if customer is found in Sanctions check list
Sanction List Name	Sanctions list name as per regulatory sanctions lists
Name as in List	Name of the party as found in sanctions list
Address in List	Address of the party as found in sanctions list
Reference number	Reference number of sanctions kyc check
Verification Type	Verification type of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Internal - External
Verification Medium	Verification medium of the kyc check for the party Select from the following list of values. List of values can be configured through Entity Maintenance. - Manual - Online
Verification Status	Verification status of the kyc check for the party. Select from the following list of values. List of values can be configured through Entity Maintenance. - Compliant - Non-Compliant - Yet to Verify
Verified On	Date of verification of sanctions check
Valid Till	Valid till date of sanctions check
Verification Remarks	Verification remarks provided for the kyc check

Risk Clarification	Risk classification as per kyc check of the party. Select from the following list of values. List of values can be configured through Entity Maintenance. • Risky • Medium • Low
Risk Score	Risk score as per kyc check of the party

Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

2.5 Recommendation

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

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

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

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

Figure 59: Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Medium	SMB Onboarding	23723026	006APPO00060950	KYC	18-05-30	006	
Medium	SMB Loan Origination	006SMBL00025766	006APPO00060956	Application Entry	18-05-30	006	
Medium	SMB Loan Origination	006SMTL00025755	006APPO00060944	Application Entry	18-05-30	006	
Medium	Small and Medium Bu...	006SMBCA00026555	006APPO00060941	Application Entry	18-05-30	006	
Medium	Retail Loan Origination...	006RBLN00025750	006APPO00060954	Application Entry	18-05-30	006	
Medium	CoOriginationProcess	006MASTER0008169	006APPO00060927	Application Entry	18-05-30	006	
Medium	Current Account Orig...	006CURPCA0002652	006APPO00060921	Application Entry	18-05-30	006	
Medium	Savings Account Orig...	006SARREG0002629	006APPO00060920	Application Entry	18-05-30	006	
Medium	Small and Medium Bu...	006SMBCA0002649	006APPO00060866	Application Entry	18-05-30	006	
Medium	Small and Medium Bu...	006SMBCA0002645	006APPO00060805	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 – Customer Summary** screen.

Figure 60: Recommendation – Customer Summary

Recommendation - 000117969 Documents Screen(1/3) View Dedupe Logs

Customer Summary

Retail Automation

Date of Birth: 1988-08-08 | Minor: No | Gender: Male | Marital Status: Married | Birth Country: US
 Communication Address: Oakwood Apartments 9268 Oakwood Drive Florence US

General Information Current Address Social Profile ID Details

Signature

Signature ID: Signature: Remarks:

No data to display.

Relationships Household Power Of Attorney Service Member Related To Insider

Professional Information Education Membership

Employment Salaried Professional

Consent and Preferences e-Sign Marketing Communication Privacy Information Minor

Additional Info Insider Special Need/Disable Politically Exposed Person(PEP) Arri

Supporting Documents

Dates Dates Is not yet done

KYC Status: Compliant KYC Last Updated Date: 2020-03-26

Assets Assets Is not yet done

Liabilities Liabilities Is not yet done

Income Income Is not yet done

Expense Expense Is not yet done

Beneficially Owned Company Beneficially Owned Company Is not yet done

Other relationship Other relationship Is not yet done

Cancel Hold Save & Close Next

In the **Recommendation – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 50: Review and Submit – Description](#).

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

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

Figure 61: Recommendation – Recommendation Comments

Recommendation - 000117969 Documents Screen(2/3)

Recommendation

Decision: Approve

Comments: Recommended to proceed further

Section	Compliant with Bank Policy?	Details (Non-Compliance to Bank Policy)	Details of Risk Mitigation	Recommended	Decision	Action
IDVR	Yes			Recommended	Approve	
ADVR	Yes			Recommended	Approve	

Cancel Hold Back Save & Close Next

- Select **Recommendation** decision in **Decision** field
- Input **Recommendation** comments in **Comments** field
- Click **Action** to Input Recommendation details for each of the KYC type

→ Respective KYC details screen will be displayed

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

Figure 62: Onboarding Approval

Onboarding Approval

Section
IDVR

Compliant with Bank Policy?
☐

Recommended
☐

Decision
Reject

Details (Non-Compliance to Bank Policy)
Required

Details of Risk Mitigation

View KYC Details Update Cancel

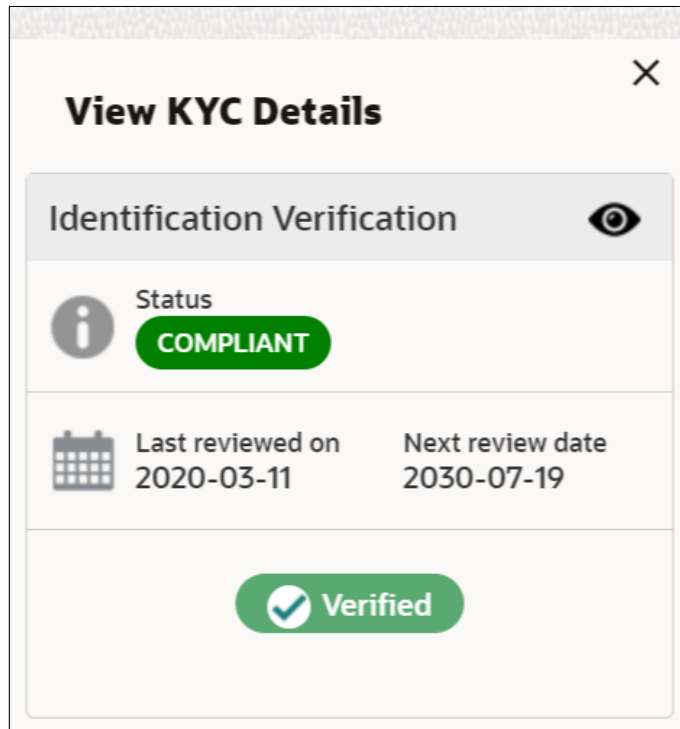
- Specify the fields as required for Recommendation. For more information on fields, refer to the field description table.

Table 51: Onboarding Approval – Field Description

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

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

Figure 63: View KYC Details



View KYC Details

Identification Verification

Status
COMPLIANT

Last reviewed on 2020-03-11 Next review date 2030-07-19

Verified

9. Click **Update**.

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

10. Click **Next**.

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

Figure 64: Recommendation Comments

Recommendation - 000117969 Documents Screen(3/3)

Comments

Enter text here...

25 May '23 00:57:34 **Approval Automation1**
Approval is done

Cancel Hold Back Save & Close Submit

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

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

2.6 Approval

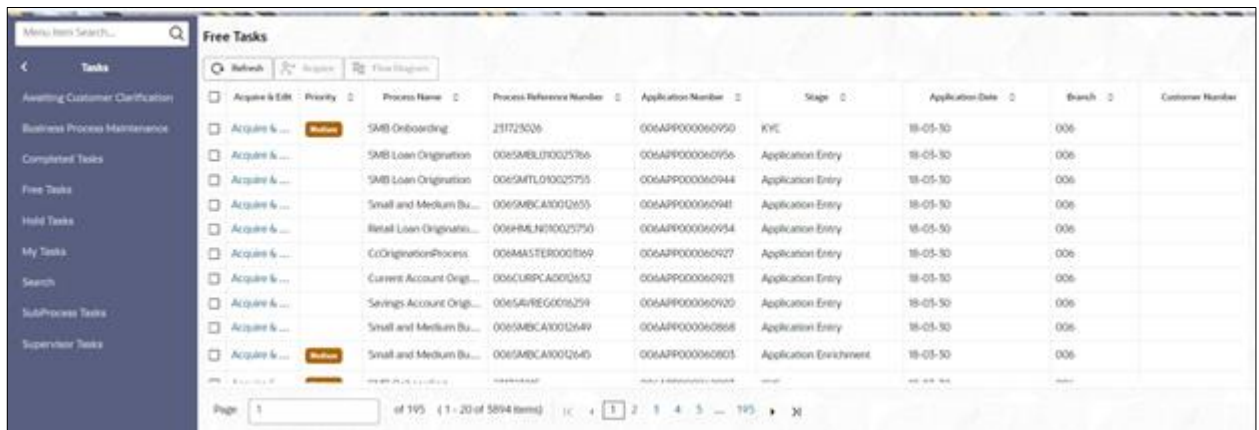
In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage. If the outcome of this stage is Proceed, the task is automatically moved to the Host system.

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

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

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

Figure 65: Free Tasks



Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Medium	SMB Onboarding	231725026	006APP000060950	KYE	18-05-30	006	
	SMB Loan Origination	006SMBL00025766	006APP000060956	Application Entry	18-05-30	006	
	SMB Loan Origination	006SMILO00025755	006APP000060944	Application Entry	18-05-30	006	
	Small and Medium Bu...	006SMBCA0002655	006APP000060948	Application Entry	18-05-30	006	
	Retail Loan Origination...	006RMLH00025750	006APP000060954	Application Entry	18-05-30	006	
	CoOriginationProcess	006MASTER0001869	006APP000060927	Application Entry	18-05-30	006	
	Current Account Orig...	006CURPCA0002652	006APP000060928	Application Entry	18-05-30	006	
	Savings Account Orig...	006SAVREG000259	006APP000060920	Application Entry	18-05-30	006	
	Small and Medium Bu...	006SMBCA0002649	006APP000060868	Application Entry	18-05-30	006	
	Small and Medium Bu...	006SMBCA0002645	006APP000060803	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 – Customer Summary** screen.

Figure 66: Approval – Customer Summary

Approval - 000117969

Customer Summary

Approval

Comments

Screen 1/3

View Details Logs

RA

Date of birth1988-08-08

MinorNo

GenderMale

Marital StatusMarried

Birth CountryUS

Communication AddressOakwood Apartments 9268 Oakwood Drive Florence US

General Information

Current Address

Social Profile

ID Details

Signature

Signature ID

Signature

Remarks

No data to display.

1

Citizenship History

Birth CountryUS

Relationships

Household

Power Of Attorney

Service Member

Related To Insider

Professional Information

Education

Membership

Employment

Salaried

Professional

Consent and Preferences

e-Sign

Marketing Communication

Privacy Information

Minor

Additional Info

Insider

Special Need/Disable

Politically Exposed Person(PEP)

Arm

Supporting Documents

Dates

KYC

StatusCompliant

KYC Last Updated Date2020-03-26

Assets

Liabilities

Income

Expense

Beneficially Owned Company

Other relationship

Cancel

Hold

Save & Close

Next

In the **Review – Customer Summary** screen, the details are displayed in tiles. For more information on tiles, refer to [Table 50: Review and Submit – Description](#).

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

The system displays the **Approval** screen.

Figure 67: Approval – Approval Comments

Approval - 000117969

Customer Summary | **Approval** | Comments

Recommendation Summary **Approved**

DOCUSER1

Decision: Approve | Comments: Approved to proceed further

Section	Compliant with Bank Policy?	Details (Non-Compliance to Bank Policy)	Details of Risk Mitigation	Recommended	Decision	Action
IDVR	Yes			Recommended	Approve	
ADVR	Yes			Recommended	Approve	

> Approval Decision

Cancel Hold Back Save & Close Next

- 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 & 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 68: Recommendation Summary

Approval - 000117969

Customer Summary

Approval

Comments

Approval

Recommendation Summary

Approved

DOCUSER1

Decision

Approve

Comments

Approved to proceed further

Section	Compliant with Bank Policy?	Details (Non-Compliance to Bank Policy)	Details of Risk Mitigation	Recommended	Decision	Action
IDVR	Yes			Recommended	Approve	
ADVR	Yes			Recommended	Approve	

Approval Decision

Cancel

Hold

Back

Save & Close

Next

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

Figure 69: Approval Decision

Approval - 000117969

Customer Summary

Approval

Comments

Approval

Recommendation Summary

Approved

Approval Decision

Decision

Approve

Comments

Done.

Cancel

Hold

Back

Save & Close

Next

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

Figure 70: Approval - Comments

Approval - 000117969

Customer Summary

Approval

Comments

Comments

Enter text here...

Post

25 May '23 00:57:34

Approval Automation1

Approval is done

Cancel Hold Back Save & Close Submit

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

3 Retail Amendment

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

NOTE:

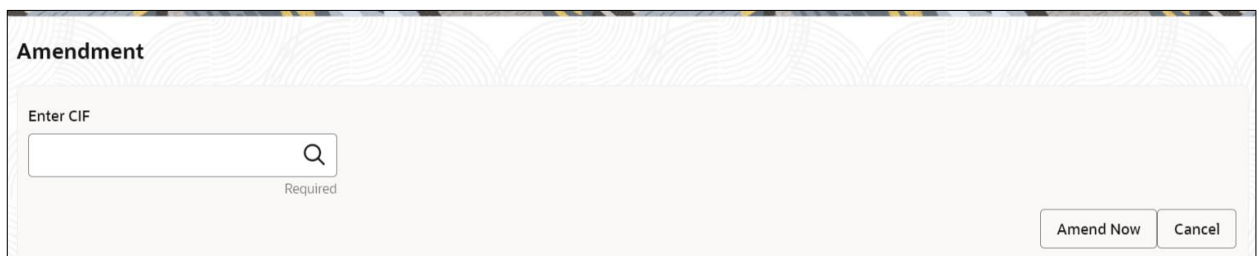
- User should have required Customer Group Access to amend a party within a customer access group.
- User should have required Personal Identifiable Information (PII) access to amend a party, if PII fields are configured.

To initiate the Amendment process:

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

The **Amendment** screen is displayed.

Figure 71: Amendment – Enter CIF



The screenshot shows a web application interface for the 'Amendment' process. At the top, there is a header bar with the title 'Amendment'. Below this, there is a search bar with the placeholder text 'Enter CIF' and a magnifying glass icon. Underneath the search bar, the word 'Required' is displayed. In the bottom right corner, there are two buttons: 'Amend Now' and 'Cancel'.

2. Specify the **CIF** and click **Amend Now**.

The **Party Amendment** screen is displayed.

Figure 72: Amendment – Retail Amendment

Party Amendment - 000097887

Documents

Customer Amend

Screen 1/3

View Dedupe Logs

Belinda M Johnson

Date of birth

1977-04-22

Minor

No

Gender

Female

Marital Status

Married

Birth Country

US

General Information

Signature

General Information

Current Address

Social Profile

ID Details

1

Citizenship History

Birth Country

US

Signature ID

Signature

Remarks

1

Relationships

Professional Information

Household

Power Of Attorney

Service Member

Related To Insider

Education

Membership

Employment

Consent and Preferences

Salaried

Professional

e-Sign

Marketing Communication

Privacy Information

Minor

Additional Info

Supporting Documents

Insider

Special Need/Disable

Politically Exposed Person(PEP)

Anti

Supporting Documents

Is not yet done

Dates

KYC

Dates

Is not yet done

Status

Compliant

KYC Last Updated Date

2020-03-26

Assets

Liabilities

Assets

Is not yet done

Liabilities

Is not yet done

Income

Expense

Income

Is not yet done

Expense

Is not yet done

MIS Details

MIS Details

Is not yet done

Cancel

Hold

Save & Close

Next

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

Widget Name	Data Segment	Reference
General Information	General Information	Refer Section 2.2.1
	Current Address	Refer Section 2.2.1
	Previous Address	Refer Section 2.2.1
	Social Profile	Refer Section 2.2.1
	ID Details	Refer Section 2.2.1
	Tax Declaration	Refer Section 2.2.1
	Visa Details	Refer Section 2.3.1
Signature	Signature	Refer Section 2.3.2
Relationships	Household	Refer Section 2.2.2
	Power of Attorney	Refer Section 2.2.2
	Service Member	Refer Section 2.2.2
	Related to Insider	Refer Section 2.2.2
	Guardian	Refer Section 2.2.2
Professional Information	Educational Qualification	Refer Section 2.3.4
	Membership	Refer Section 2.3.7
Employment	Salaried	Refer Section 2.2.4
	Professional	Refer Section 2.2.4
Consent and Preferences	e-Sign	Refer Section 2.3.5
	Marketing Communication	Refer Section 2.3.5
	Privacy Information	Refer Section 2.3.5
	Minor	Refer Section 2.3.5
Additional Info	Insider	Refer Section 2.3.6
	Special Need/Disable	Refer Section 2.3.6
	Politically Exposed Person	Refer Section 2.3.6
Supporting Documents	Supporting Documents	Refer Section 2.3.1
Dates	Dates	Refer Section 2.3.1
KYC	KYC	Refer Section 2.4
Asset	Asset	Refer Section 2.2.5
Liabilities	Liabilities	Refer Section 2.2.5
Income	Income	Refer Section 2.3.8
Expense	Expense	Refer Section 2.3.8

Beneficially Owned Company	Beneficially Owned Company	Refer Section 2.3.8
Other Relationship	Other Relationship	Refer Section 2.3.8

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

The system displays the **Amendment – Comments** screen.

Figure 73: Amendment – Comments

- Specify the overall comments for the **Onboarding Initiation** stage and click **Post**.
- Click **Next**.

The system displays the **Initiation – Review and Submit** screen.

NOTE: For information on reviewing and submitting the task to the next stage, refer to [2.2.77 Review and Submit](#) topic in the **Onboarding Initiation** section.

Figure 74: Amendment – Review

Party Amendment - 000097887

Documents

Screen(3/3)

Customer Amend

Comments

Review and Submit

Belinda M Johnson

Date of birth

1977-04-22

Gender

Female

Marital Status

Married

Citizenship

US

Communication Address

2575 Green Hill Road Fort Smith US

Updated Log

Signature

General Information

Address

Social profile

ID Det

1

Citizenship history

Citizenship

US

Signature

Signature ID

Signature

Remarks

1

Signature

Relationship

Household

Power Of Attorney

Service Member

Rela

Professional Information

Education

Membership

Consent and Preferences

Additional Info

Sign

Marketing Communication

Privacy Information

Insider

Special Need/Disable

Politically Exposed Person

Employment

Salaried

Professional

Employment

Is not yet done

Dates

Dates

Is not yet done

Supporting Documents

Supporting Documents

Is not yet done

KYC

Status

Compliant

KYC Last Updated Date

2020-03-26

Assets

Assets

Is not yet done

Liabilities

Liabilities

Is not yet done

Income

Income

Is not yet done

Expense

Expense

Is not yet done

MIS Details

MIS Details

Is not yet done

Cancel

Hold

Back

Save & Close

Submit

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

The system displays the **Checklist** window.

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

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

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

In **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is Proceed, the task is automatically moved to the Host system. For more detail on review and Approval stage, please refer to sections – [Error! Reference source not found. Recommendation Error! Reference source not found.](#) and [2.6 Approval](#).

4 Straight Through Processing for onboarding requests received from Channels

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

Refer below table for details of the configuration:

Table 52: Configurations

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates if straight through processing is allowed for retail onboarding requests received from Channels subject to other mandatory information being available in the request. Accepted values are: TRUE - Straight through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. FALSE - Straight through processing for Retail Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from Channel.	True

CHANNEL_CONFIRMATION_REQUIRED	This parameter indicates if a confirmation from channel is required before handoff to the core system. Accepted values are: True – System will wait for a confirmation from Channels before triggering the handoff to the core system False – System will go ahead with the handoff to the core system without waiting for any confirmation from Channels	False
-------------------------------	--	-------

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

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

5 Onboarding a customer with no KYC details

For requests originating from self-service channels where KYC details are not provided, the customer onboarding process needs to be completed without the KYC details in order to allow opening instantaneous accounts.

For such cases, the system allows onboarding a new customer without the KYC details. The customer onboarding request received from channel will contain a flag to indicate that this request is for onboarding a customer with no KYC details.

A grace period will be allowed to the customer during which the customer can submit the KYC related documents to the bank. The duration of the grace period will be configurable and can be set as per the need of the Bank. If the customer submits all the KYC documents within the grace period, the KYC status is update as compliant, subject to verification of the details provided.

However, if the customer fails to submit the required documents within the stipulated timeframe, then the system will generate notification few days before the expiration of the grace period. The duration for generation of notification and frequency for generation of notification will be configurable. This notification can be used to prompt the customer for furnishing the KYC details before end of the grace period. If the customer still fails to submit the documents, the KYC status for such customers is updated as Non-Compliant and same will be sent to back office product processor.

NOTE: Oracle Banking Enterprise Party Management will only be generating the notification. Capturing this notification to send correspondence to customer shall be taken up as implementation activity.

6 Completed Task

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

To view the Completed Tasks:

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

The **Search** screen is displayed.

Figure 75: Task List - Search

The screenshot shows the 'Task List - Search' interface. On the left is a sidebar with a 'Menu Item Search...' bar and a list of task categories: Tasks, Awaiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, SubProcess Tasks, and Supervisor Tasks. The 'Tasks' category is selected. The main area is titled 'Search' and contains a 'Filters' section with a 'Clear Filters' button. Below this are several filter fields: '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 'Amount' (a text input with a search icon). There are also expandable sections for 'Processes/Tasks', 'Priority', and 'Process'. At the bottom of the filter section is a 'Fetch' button. To the right of the filters is a 'Task List' section. It displays 'No items to display.' and a pagination bar showing '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**.

The **Completed Tasks** is displayed.

4. Click **View** to view details of completed Tasks

Figure 76: Task List – Completed Task

The screenshot displays the 'Task List – Completed Task' interface. On the left is a sidebar with a 'Menu Item Search...' field and a list of task categories: Tasks, Awaiting Customer Clarification, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, SubProcess Tasks, and Supervisor Tasks. The 'Tasks' category is selected. The main area is titled 'Task List' and shows 'No items to display.' Below this, it indicates 'Page 1 of 0 (1 - 0 of 0 items)' with navigation arrows. A search and filter panel is open, showing filters for Application Number, Customer Id, Party Id (000065045), Branch Name, and Processes/Tasks. The 'Processes/Tasks' section has radio buttons for My Tasks, Free Tasks, Hold Tasks, All Tasks, Active Processes, and Completed Processes (which is selected). There are also expandable sections for Priority, Process, and Amount. A 'Fetch' button is at the bottom.

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.

7 Duplication Check (De-dupe Check)

System will check for duplicate customers (Dedupe Check).

- If there is no duplicate customer existed in the system, then system creates unique party ID.
- If there is a duplicate customer/s existed in the system, then system will display the list of customers with same name. User will have facility to
 - **Discard** the Customer Onboarding or
 - Go ahead and **save** it or
 - **Cancel** and go back to previous screen

Example: There is a customer by name “Vinay” and user will try to create a customer with the same name again. Then the system will display duplicate record as below.

Figure 77: 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) < 1 >

Comments *

Abort Continue Cancel

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

8 Annexure

8.1 Regional Configuration

The regional configuration for the various fields are appended below.

8.1.1 Basic Info and Citizenship

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Title	Mandatory	Mandatory	Mandatory	VARCHAR2 (36)
First Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Middle Name	Optional	Optional	Optional	VARCHAR2 (255)
Last Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Short Name	Optional	Optional	Optional	VARCHAR2 (36)
Maiden Name	Optional	Optional	Optional	VARCHAR2 (255)
Name In Local Language	Optional	Optional	Optional	VARCHAR2 (255)
Date of Birth	Mandatory	Mandatory	Mandatory	DATE (7)
Occupation	Optional	Optional	Optional	VARCHAR2 (255)
Staff	Optional	Optional	Optional	VARCHAR2 (1)
Gender	Optional	Optional	Mandatory	VARCHAR2 (255)
Marital Status	Optional	Optional	Mandatory	VARCHAR2 (255)
Customer Category	Optional	Optional	Mandatory	VARCHAR2 (255)
Customer Segment	Optional	Optional	Mandatory	VARCHAR2 (255)
Customer Access Group	Optional	Optional	Optional	VARCHAR2 (10)
Profession	Optional	Optional	Optional	VARCHAR2 (50)
Relationship Manager ID	Optional	Optional	Optional	VARCHAR2 (255)
Photo	Optional	Optional	Optional	BLOB (4000)
Birth Country	Optional	Optional	Mandatory	VARCHAR2 (255)
Nationality	Optional	Optional	Mandatory	VARCHAR2 (255)
Citizenship by	Optional	Optional	Optional	VARCHAR2 (255)
Resident Status	Optional	Mandatory	Optional	VARCHAR2 (36)
Country of residence	Optional	Optional	Optional	VARCHAR2 (255)
Preferred Language	Optional	Optional	Mandatory	VARCHAR2 (255)

Preferred Currency	Optional	Optional	Mandatory	VARCHAR2 (255)
Risk Level	Optional	Optional	Mandatory	VARCHAR2 (255)
Purpose	Optional	Optional	Mandatory	VARCHAR2 (255)

8.1.2 ID Details

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
ID Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
ID Status	Optional	Optional	Mandatory	VARCHAR2 (250)
Unique ID	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Place of Issue	Optional	Optional	Optional	VARCHAR2 (250)
Valid From	Optional	Optional	Optional	DATE (7)
Valid Till	Optional	Optional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)
Preferred	Optional	Optional	Optional	VARCHAR2 (1)

8.1.3 Contact Details

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
ISD Code	Optional	Optional	Optional	VARCHAR2 (12)
Mobile Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
ISD Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (12)
Area Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (12)
Phone Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Email Id	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
ISD Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (12)
Area Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (12)
Fax Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Business Identifier Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (35)
Address Line 1	Optional	Optional	Optional	VARCHAR2 (35)
Address Line 2	Optional	Optional	Optional	VARCHAR2 (35)
Address Line 3	Optional	Optional	Optional	VARCHAR2 (35)
Address Line 4	Optional	Optional	Optional	VARCHAR2 (35)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)

8.1.4 Current Address

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Address Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Location	Optional	Optional	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Address Since	Mandatory	Mandatory	Mandatory	DATE (7)
Address Line 1 / Building Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Address Line 2 / Street Name	Optional	Optional	Mandatory	VARCHAR2 (255)
Address Line 3 / City / Town Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
State / Country Sub Division	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Country	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Zip Code / Post Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Department	Optional	Optional	Optional	VARCHAR2 (70)
Sub Department	Optional	Optional	Optional	VARCHAR2 (70)
Building Number	Optional	Optional	Optional	VARCHAR2 (16)
Floor	Optional	Optional	Optional	VARCHAR2 (70)
Post Box	Optional	Optional	Optional	VARCHAR2 (70)
Room	Optional	Optional	Optional	VARCHAR2 (70)
Town Location Name / Locality	Optional	Optional	Optional	VARCHAR2 (255)
District Name	Optional	Optional	Optional	VARCHAR2 (35)
Landmark	Optional	Optional	Optional	VARCHAR2 (105)
Contact Name / Narrative	Optional	Optional	Optional	VARCHAR2 (255)

8.1.5 Previous Address

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Address Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Location	Optional	Optional	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Address From	Mandatory	Mandatory	Mandatory	DATE (7)
Address To	Mandatory	Mandatory	Mandatory	DATE (7)
Address Line 1 / Building Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Address Line 2 / Street Name	Optional	Optional	Mandatory	VARCHAR2 (255)
Address Line 3 / City / Town Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
State / Country Sub Division	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Country	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)

Zip Code / Post Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Department	Optional	Optional	Optional	VARCHAR2 (70)
Sub Department	Optional	Optional	Optional	VARCHAR2 (70)
Building Number	Optional	Optional	Optional	VARCHAR2 (16)
Floor	Optional	Optional	Optional	VARCHAR2 (70)
Post Box	Optional	Optional	Optional	VARCHAR2 (70)
Room	Optional	Optional	Optional	VARCHAR2 (70)
Town Location Name / Locality	Optional	Optional	Optional	VARCHAR2 (255)
District Name	Optional	Optional	Optional	VARCHAR2 (35)
Landmark	Optional	Optional	Optional	VARCHAR2 (105)
Contact Name / Narrative	Optional	Optional	Optional	VARCHAR2 (255)

8.1.6 Tax Declaration

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Form Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Valid From	Optional	Optional	Optional	DATE (7)
Valid Till	Optional	Optional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

8.1.7 Visa Details

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Country Of Visa	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Class/Type Of Visa	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Visa Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Port Of Issue	Optional	Optional	Optional	VARCHAR2 (250)
Visa Issue Date	Optional	Optional	Optional	DATE (7)
Visa Expiry Date	Optional	Optional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

8.1.8 Dates

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Date Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Date	Optional	Optional	Optional	DATE (7)

8.1.9 Social Profile

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Facebook	Optional	Optional	Optional	VARCHAR2 (255)
Twitter	Optional	Optional	Optional	VARCHAR2 (255)

Instagram	Optional	Optional	Optional	VARCHAR2 (255)
Linkedin	Optional	Optional	Optional	VARCHAR2 (255)
Blog	Optional	Optional	Optional	VARCHAR2 (255)
Tumblr	Optional	Optional	Optional	VARCHAR2 (255)

8.1.10 Educational Qualification

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Education Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Course	Mandatory	Mandatory	Mandatory	VARCHAR2 (55)
Specialization	Optional	Optional	Optional	VARCHAR2 (55)
University/Institute	Optional	Optional	Optional	VARCHAR2 (105)
Date of Completion	Mandatory	Mandatory	Mandatory	DATE (7)
Is Highest Degree	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)

8.1.11 Household Relationship

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR(3)
Is Dependent	Mandatory	Mandatory	Mandatory	VARCHAR(2)

8.1.12 Power or Attorney Relationship

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Associated Since	Mandatory	Mandatory	Mandatory	DATE(7)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR(2)

8.1.13 Service Member Relationship

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR(3)
MLA Covered	Mandatory	Mandatory	Mandatory	VARCHAR(2)

8.1.14 Related to Insider Relationship

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR(3)

8.1.15 Guardian

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR(3)

Preferred	Mandatory	Mandatory	Mandatory	VARCHAR(1)
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8.1.16 Salaried

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Employer Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employer Name	Optional	Optional	Optional	VARCHAR2 (105)
Employer Description	Optional	Optional	Optional	VARCHAR2 (256)
Organization Category	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Demographics	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employee type	Optional	Optional	Optional	VARCHAR2 (3)
Employee ID	Optional	Optional	Optional	VARCHAR2 (21)
Employment Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
Employment End Date	Mandatory	Mandatory	Mandatory	DATE (7)
Grade	Optional	Optional	Optional	VARCHAR2 (105)
Designation	Optional	Optional	Optional	VARCHAR2 (105)
I currently work in this role	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Industry type	Optional	Optional	Optional	VARCHAR2 (4)

8.1.17 Self Employed

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Profession Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Profession Description	Optional	Optional	Optional	VARCHAR2 (255)
Company / Firm Name	Optional	Optional	Optional	VARCHAR2 (255)
Registration Number	Optional	Optional	Optional	VARCHAR2 (255)
Professional Email ID	Optional	Optional	Optional	VARCHAR2 (255)
From Date	Mandatory	Mandatory	Mandatory	DATE (7)
To Date	Mandatory	Mandatory	Mandatory	DATE (7)

8.1.18 E-Sign

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
E-Sign Consent	Optional	Optional	Optional	VARCHAR2 (1)

8.1.19 Marketing Communication

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Consent to receive Marketing,Promotional,Sales and other	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Channel	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Contact	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)

Preferred Time	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
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8.1.20 Privacy Information

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Privacy Information	Optional	Optional	Optional	VARCHAR2 (255)

8.1.21 Minor Consent

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Minor Consent	Optional	Optional	Optional	DATE (7)

8.1.22 Insider

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Insider	Optional	Optional	Optional	VARCHAR2 (1)
Role	Optional	Optional	Optional	VARCHAR2 (250)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

8.1.23 Special Needs

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Special Need/Disable	Optional	Optional	Optional	VARCHAR2 (1)
Details of Special Need	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Remarks (Special Need)	Optional	Optional	Optional	VARCHAR2 (250)

8.1.24 Politically Exposed Person (PEP)

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Politically Exposed Person(PEP)	Optional	Optional	Optional	VARCHAR2 (1)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

8.1.25 Armed Forces

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Armed Forces	Optional	Optional	Optional	VARCHAR2 (1)
Service Branch	Optional	Optional	Optional	VARCHAR2 (250)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)
Employee Id	Mandatory	Mandatory	Mandatory	VARCHAR2 (21)
MLA Covered	Optional	Optional	Optional	VARCHAR2 (1)
Unit Name	Optional	Optional	Optional	VARCHAR2 (250)

Order Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
End Date	Mandatory	Mandatory	Mandatory	DATE (7)
Notification Date	Mandatory	Mandatory	Mandatory	DATE (7)

8.1.26 Membership and Association

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Institution Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Institution Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (30)
Membership Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (30)
Membership Since	Mandatory	Mandatory	Mandatory	DATE (7)
Membership Upto	Mandatory	Mandatory	Mandatory	DATE (7)

8.1.27 Total Income & Net-worth

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Total Income Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Total Income Value	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Total Network Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Total Network Value	Mandatory	Mandatory	Mandatory	NUMBER (22)

8.1.28 Assets & Liabilities

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Asset Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)
Liability Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)

8.1.29 Income & Expense

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Income Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Frequency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)
Expense Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Frequency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)

Amount	Mandatory	Mandatory	Mandatory	NUMBER (22)
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8.1.30 Other Relationship

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Institution Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Relationship Type	Optional	Optional	Optional	VARCHAR2 (3)
Relationship worth	Optional	Optional	Optional	NUMBER (22)
Relationship worth Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Relationship Since	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Relationship worth Currency	Optional	Optional	Optional	VARCHAR2 (3)

8.1.31 Beneficially Owned Company

Field Name	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Company Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Location	Optional	Optional	Optional	VARCHAR2 (250)
Percentage Holding	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Annual Income Currency	Optional	Optional	Optional	VARCHAR2 (255)
Annual Income Amount	Optional	Optional	Optional	VARCHAR2 (250)
Line of Business	Optional	Optional	Optional	VARCHAR2 (250)

9 List Of Menus

1. Amendment – Amendment Comments - [Amendment](#) (pg. 72)
2. Approval - Approval Comments - [Approval](#) (pg. 68)
3. Enrichment - Basic Info - [Basic Info](#) (pg. 40)
4. Enrichment - Comments - [Comments](#) (pg. 55)
5. Enrichment - Employment - [Employment](#) (pg. 46)
6. Enrichment - Financial Profile - [Financial Profile](#) (pg. 49)
7. Enrichment - Membership - [Membership / Association](#) (pg. 47)
8. Enrichment - Relationships - [Relationships](#) (pg. 46)
9. Enrichment – Review and Submit – [Review and Submit](#) (pg. 55)
10. Enrichment – Signatures – [Signatures](#) (pg. 44)
11. Initiation - Basic Details - [Basic Details](#) (pg. 11)
12. Initiation - Comments - [Comments](#) (pg. 35)
13. Initiation - Educational Qualifications - [Educational Qualification](#) (pg. 27)
14. Initiation - Employment - [Employment](#) (pg. 29)
15. Initiation - Financial Information - [Financial Information](#) (pg. 31)
16. Initiation - Interested Products - [Interested Products](#) (pg. 34)
17. Initiation - Relationships - [Relationships](#) (pg.21)
18. Initiation - Review and Submit - [Review and Submit](#) (pg. 36)
19. KYC Check - [KYC Check](#) (pg. 56)
20. Onboarding a customer with no KYC details - [Onboarding a customer with no KYC details](#) (pg. 78)
21. Quick Initiation - [Onboarding Initiation](#) (pg. 7)
22. Review - Review Comments - [Review](#) (pg. 63)
23. Straight Through Processing – [Straight Through Processing for onboarding requests received from Channels](#) (pg. 76)