

**Small and Medium Business Onboarding
User Guide**

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Small and Medium Business Onboarding User Guide

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1 Preface

1.1 Introduction

This guide provides step-by-step instructions to onboard a Small and Medium Business (SMB) customer using Oracle Banking Enterprise Party Management.

1.2 Audience

This manual is for the Bankers responsible for onboarding Small and Medium Business (SMB) customers into the bank.

1.3 Document Accessibility

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

1.4 List of Topics

This user manual is organized as follow:

Table 1: List of Topics

Topics	Description
Small and Medium Business Onboarding	This topic provides an overview of the Small and Medium Business (SMB) Onboarding process and covers the actions to be performed in the Onboarding process.
List of Menus	This topic provides the list of main screens in the document along with its reference.

1.5 Related Documents

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

1. Getting Started User Guide
2. Small and Medium Business 360 User Guide

1.6 Symbols and Icons

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

Table 2: Symbols and Icons

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

1.7 Basic Actions

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

Table 3: Basic Actions

Symbol	Functions
Submit	On click of Submit, the checklists applicable for the stage will be defaulted based on the application category. On verifying all the checklist and on selection of the outcome, the task will be submitted. The following options are available for 'Outcome': • Proceed – move the task to next stage or complete the onboarding process in Approval stage. User can select this option in the Initiation, Enrichment, Review, Recommendation, and Approval stages. • Approve – the onboarding process is approved. User can select this option in KYC stage. • Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages. • Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages.
Post	On click of Post, the system posts the comments below the Comments text box.
Cancel	On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.
Hold	On click of Hold, the captured details will be saved, and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Symbol	Functions
Next	On click of Next, the details of the captured will be saved and then system will move to the next screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
Back	On click of Back, the details of the captured will be saved and then system will move to the previous screen.
Save & Close	On click of Save & Close, the captured details will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields are captured.

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.

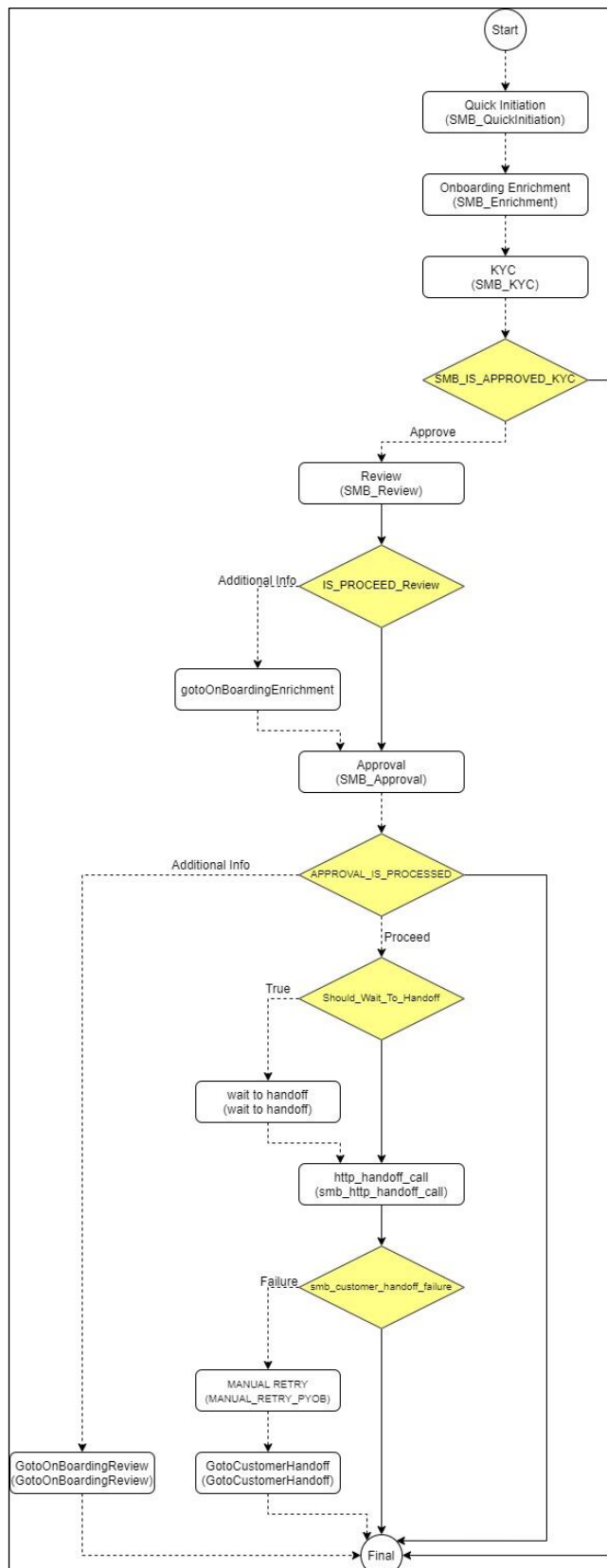
2 Small and Medium Business (SMB) Onboarding

2.1 Overview

Small and Medium Business (SMB) Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations. The Relationship Managers can initiate this process when the customer shows interest in any of the bank's products or approaches the bank for an availing facility. The information collected throughout this process is stored in the bank's database for future reference.

2.1.1 Process Flow Diagram

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

Figure 1: Process Flow

2.2 Onboarding Initiation

This section contains the following topics:

- [2.2.1 Basic Details](#)
- [2.2.2 Stakeholder Details](#)
- [2.2.3 Financial Information](#)
- [2.2.4 Interested Products](#)
- [2.2.5 Comments](#)
- [2.2.6 Review and Submit](#)

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

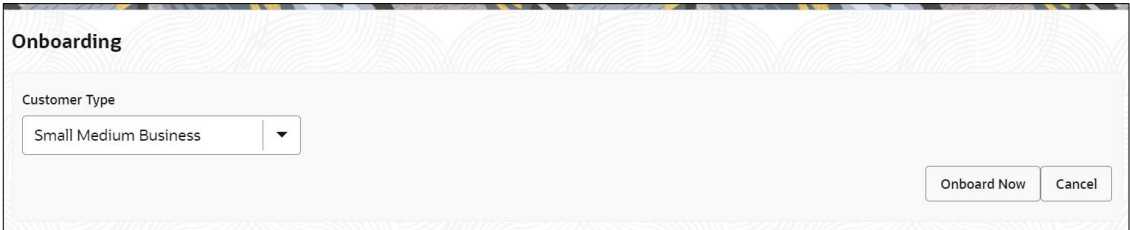
Prerequisites:

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

To initiate the Onboarding process:

1. On the Home page, click **Party Services**. Under **Party Services**, click **Onboarding**.
→ The **Onboarding** screen is displayed.

Figure 2: Onboarding Initiation



The screenshot shows a web interface for onboarding. The title 'Onboarding' is in the top left corner. Below the title, there is a section labeled 'Customer Type' with a dropdown menu. The dropdown menu is open, showing 'Small Medium Business' as the selected option. At the bottom right of the form, there are two buttons: 'Onboard Now' and 'Cancel'.

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

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

Table 4: Onboarding – Field Description

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

- Click on **Onboard Now**.

→ The **SMB Onboarding - Quick Initiation** screen is displayed.

Figure 3: SMB Onboarding - Quick Initiation

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

Table 5: Quick Initiation – Field Description

Field Name	Description
Doing Business As	Specify the business of the SMB customer.
Registration Number	Specify the registration number.
Date of Registration	Specify the date of registration.

Field Name	Description
SMB Classification	Select the SMB classification from the drop-down values.
Customer Category	Click search icon and select customer category from the list of values.
Application Priority	Select the priority of Party Onboarding application.
Customer Access Group	Click search icon and select the customer access group for the party. NOTE: User should have required access to onboard a party within a customer access group. For more details, refer Oracle Banking Party Configuration User Guide.

- Click **Submit**.
- System will check for duplicate customers (Dedupe Check). Refer **section 3.0** for more details about Duplication Check.

2.2.1 Basic Details

Details of the business such as name, registration number, and registration date, tax id etc. along with personal details of the business owner such as name, date of birth, and address of the customer to be on-boarded are added in this data segment.

Quick Initiation - Basic Details screen captures the following data segments to onboard the customer.

S.No.	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Business Details	Mandatory	Data Segment to capture Business Details of the party
2	Current Address	Conditional	Data Segment to capture current address of the party
3	Previous Address	Optional	Data Segment to capture previous address of the party
4	Social Profile	Optional	Data Segment to capture social profile of the party

The screenshot shows a web application window titled "Quick Initiation - 000119683". On the left is a sidebar with a list of sections: Basic Details (selected), Stakeholder Details, Financial Information, Comments, and Review and Submit. The main area is titled "Basic Details" and contains four expandable sections: Business Detail, Current Address, Previous Address, and Social Profile. The "Business Detail" section is currently expanded, showing a form with various input fields. At the bottom right of the main area are buttons for "Cancel", "Hold", "Save & Close", and "Next". A "Documents" icon and "Screen(1/5)" indicator are in the top right corner.

Perform the following steps to update the basic details:

2.2.1.1 Business Details

1. On **Quick Initiation – Basic Details** screen, click and expand **Business Details** segment.

→ The **Business Details** segment displays.

1. On **Basic Details** segment, specify the additional information related to the business. The fields marked as **Required** are mandatory. For more information on fields, refer to the field description table.

Figure 4: Basic Details

The screenshot shows the "Business Detail" form. It contains the following fields and sections:

- Doing Business As:** Text field with "Banking" entered.
- Registration Number:** Text field.
- Date of Registration:** Date picker showing "2020-02-03".
- Country of Registration:** Dropdown menu with a search icon. Marked as "Required".
- SMB Classification:** Dropdown menu with "Micro" selected.
- Customer Category:** Text field with "SMB" entered and a search icon.
- SMB Registration Number:** Text field.
- Tax Identification Number:** Text field. Marked as "Required".
- Goods and Services Tax Id:** Text field.
- Business License:** Text field.
- Preferred Language:** Text field with a search icon.
- Preferred Currency:** Text field with a search icon. Marked as "Required".
- Relationship Manager Id:** Text field with a search icon. Marked as "Required".
- Customer Access Group:** Text field with a search icon.
- Entity Type:** Dropdown menu.
- Line Of Business:** Dropdown menu with "Accounts" selected.
- Short Name:** Text field with "Ban1685344287" entered. Marked as "Required".
- Upload Logo:** Button with an upload icon and text "Upload". Below it, "Maximum file size is 100kb".

Table 6: Basic Details – Field Description

Field Name	Description
Country of Registration	Specify the country of registration.

Field Name	Description
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Services Tax Id	Specify the goods and services tax Id.
Business License	Specify the business license.
Relationship Manager Id	Specify the relationship manager Id.

NOTE: Basic details provided in the Quick Initiation window are automatically populated in the Initiation – Basic Details page.

2. **Upload logo** of the customer, if available.

2.2.1.2 Current Address

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

→ The **Current Address** segment displays.



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

Figure 5: Current Address

Add Address

Address Type: Permanent Address (dropdown)

Location: [Text Field] (Required)

Preferred: [Toggle Switch]

Address Since: [Text Field] (Required)

Country: [Text Field] (Required)

State / Country Sub Division: [Text Field] (Required)

Address Line 1 / Building Name: [Text Field] (Required)

Address Line 2 / Street Name: [Text Field] (Required)

Address Line 3 / City / Town Name: [Text Field] (Required)

Zip Code / Post Code: DOUSER1

> 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”

- 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.

☒ Additional Info

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

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.

- 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 6: Media (Mobile)

Media For Address

Mobile Phone Email FAX Swift

+ ISD Code Mobile Number Preferred Action

No data to display.

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

Table 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 7: Media (Phone Number)

The screenshot shows the 'Media For Address' section with the 'Phone' tab selected. Below the tabs is a table with the following columns: ISD Code, Area Code, Phone Number, Preferred, and Action. The table is empty, and a message 'No data to display.' is shown. The pagination bar at the bottom indicates 'Page 1 (0 of 0 items)'.

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 8: Media (Email)

The screenshot shows the 'Media For Address' section with the 'Email' tab selected. Below the tabs is a table with the following columns: Email Id, Preferred, and Action. The table is empty, and a message 'No data to display.' is shown. The pagination bar at the bottom indicates 'Page 1 (0 of 0 items)'.

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 9: 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 10: 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
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Note: For Entity Maintenance details, refer “**Oracle Banking Party Configurations User Guide**”

2.2.1.3 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 11: 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”**

4. 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”**

2.2.1.4 Social Profile

1. On the Basic Details screen, click and expand the **Social Profile** section.

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

Figure 12: Social Profile

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

Table 16: Social Profile – Field Description

Field Name	Description
Facebook	Select the address of the Facebook profile.
Twitter	Select the address of the Twitter profile.
Instagram	Select the address of the Instagram profile.
LinkedIn	Select the address of the LinkedIn profile.
Blog	Select the address of the Blog profile.
Tumblr	Select the address of the Tumblr profile.

3. Click **Next** to move to the **Initiation – Stakeholder Details** page.

2.2.2 Stakeholder Details

Details about the stakeholder such as Owners, Authorized Signatories, guarantors, and Suppliers of the business can be added in this data segment. Stakeholders' detail is necessary for the bank to ascertain the credibility of the business.

Stakeholders to a customer can be either of the following:

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

Figure 13: Initiation – Stakeholder Details

Perform the following steps to update the stakeholder's details:

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

→ The system displays the **Add New Owners** screen.

Figure 14: Add New Owners

2. Specify the existing CIF (if the stakeholder is an existing customer) or the existing Party Id (if the stakeholder is an existing party but not a customer) or select from the list of the recently added stakeholders to the same application.
3. If CIF/Party Id is not known, click search icon to launch **Search Party** screen and select from the list of values.

Figure 15: Search Party – Individual

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

Figure 16: Search Party – Non-Individual

The screenshot shows a 'Search Party' dialog box with a close button (X) in the top right corner. Inside, there are two radio buttons: 'Individual' and 'Non-Individual', with 'Non-Individual' selected. Below these are four input fields: 'Business/Organization Name', 'Registration Number', 'Registration date' (with a calendar icon), and 'Email'. Under the input fields are 'Fetch' and 'Clear' buttons. Below the buttons is a table with the following headers: 'Stakeholder Type', 'CIF', 'Registration Number', 'Business/Organization Name', 'Registration Date', 'Party Id', and 'Customer'. The table body contains the text 'No data to display.' Below the table is a pagination bar showing 'Page 1 of 0 (1 - 0 of 0 items)' with navigation arrows. A 'Close' button is located in the bottom right corner of the dialog.

NOTE: User should have required access to add a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.

4. After you specify the CIF/Party Id, Click **Next**.

→ The system displays the screen to add relationship specific attribute for the stakeholder.

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

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 17: Add New Owners

Stakeholder Type
Individual

Basic info & Citizenship

Title (Required)
First Name (Required)
Middle Name
Last Name (Required)
Short Name
Maiden Name
Name In Local Language
Date of Birth (Required)
Minor
Gender (Required)
Marital Status
Profession
Occupation
Staff
Country of Residence
Resident Status (Required)
Birth Place
Birth Country (Required)
Nationality (Required)
Citizenship by (Required)

Upload Photo
Upload
Maximum file size is 100kb

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

ID Details

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

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

Address

Address
No items to display.

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

Next Cancel

- On **Add New Owners** screen, select the type of stakeholder from the Stakeholder Type list. The fields on the screen displays based on the selected type. The fields marked as **Required** are mandatory. For more information on fields, refer to the field description table.

Table 17: Add New Owners – Field Description

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

Field Name	Description
Last Name	Specify the last name of the new stakeholder.
Short Name	Specify the short name of the new stakeholder.
Maiden Name	Specify the maiden name of the new stakeholder.
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Click search icon and select customer category from the list of values.
ID Type	Select the ID type from the drop-down values.
Unique ID	Specify the unique ID of the new stakeholder.
Customer Segment	Select the customer segment from the drop-down values.
Customer Access Group	Click search icon and select the customer access group for the party. Note: User should have required access to onboarding a party within a customer access group. For more details, refer Oracle Banking Party Configuration User Guide.
Details for Special Need	Specify the details of special needs if the customer is differently abled.
Remarks for Special Need	Specify the remarks for special needs, if applicable.
Relationship Manager ID	Specify the ID of the relationship manager.
Staff	Select if the person onboarded is a staff of the bank.
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click search icon and select birth country from the list of values.
Nationality	Click search icon and select the nationality of the stakeholder from the list of values.
Citizenship By	Select the 'Citizenship By' the drop-down values.
Residential Status	Select the residential status from the drop-down values.

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

7. Click **Next**.

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

Figure 18: Add New Owners - KYC

Add New Owners X

▼ KYC Details

Address Verification is yet to be completed

Verify

Identity Verification is yet to be completed

Verify

Next Cancel

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

NOTE: This step is optional

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

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

Figure 19: Add New Stakeholder – Capture relationship specific attribute

Add New Owners X

Type	Date of birth	Gender	Id Type	Unique Id	Citizenship by
Test9 45	2000-03-13	Male			

Ownership Percentage Required

Associated Since Required

Submit Cancel

10. On **Add New Owners** screen, specify the **Ownership Percentage** and **Associated Since** values, and click **Submit**.

→ The system will link the stakeholder to the customer being onboarded and display the new added stakeholder on the **Stakeholder Details** screen

Figure 20: New Stakeholder Added

Stakeholder Details Screen(2/6)

Authorized Signatories (0) Suppliers (0) Guarantors (0) **Owners (1)**



Party Type	CIF/Party Id	Name	ID/Registration Number	Customer	Action
▼ Individual	000125643	Test9 45		No	 

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

11. If the stakeholder is an existing customer or an existing Party, then the linkage is based on the CIF/Party Id.

In case a new stakeholder is being added, the system will generate a Party Id for the newly added stakeholder. This Party Id is used to establish a link between the new customer and stakeholder.

NOTE:

1. If the stakeholder is an existing customer: The system displays the Signature of the authorized signatory. If the required user has to change it as part of the amendment.
2. If the stakeholder is a non-customer: The user can add the signature.

2.2.3 Financial Information

Information about the customer's income, assets, and liability is added in this data segment. Financial information about the customer help bank in determining the credit worthiness of the customer in a better manner.

Figure 21: Initiation – Financial Information

Perform the following steps to update the financial information:

1. Select the **Annual Income** range of the customer.
2. Click and expand the **Asset Details** section.

→ The system displays the following options:

- Add
- Modify
- Delete

Figure 22: Financial Information – Asset Details

Quick Initiation - 000119685

Financial Information

Annual Income

Asset Details

Total No of Assets	Total Amount
0	0

+ Add

No items to display.

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

Liabilities Details

Cancel Hold Back Save & Close Next

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

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

Figure 23: Assets

Add Assets Details

Assets Type Asset Value

House AUD A\$346.00

Submit Cancel

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

Table 18: Assets – Field Description

Field Name	Description
Type	Select the asset type from the drop-down values.
Currency	Click search icon and select the currency from the list of values.
Total Value	Specify the total value.

- Click **Submit**.

→ The system adds the asset details and lists in the **Asset Details** section.

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

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

→ The system displays the following options:

- Add
- Modify
- Delete

Figure 24: Financial Information – Liabilities Details

Quick Initiation - 000119685

Financial Information

> Annual Income
 > Asset Details
 ▾ Liabilities Details

Total No of Liabilities	Total Amount
0	0

+ Add

No items to display.

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

Cancel Hold Back Save & Close Next

7. Click **Add**.

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

Figure 25: Liabilities

Add Liabilities Details

Liability Type Liability Value

Required Required Required

Submit Cancel

8. On **Liabilities** screen, specify the details. The fields marked as **Required** are mandatory. For more information on fields, refer to the field description table.

Table 19: Liabilities – Field Description

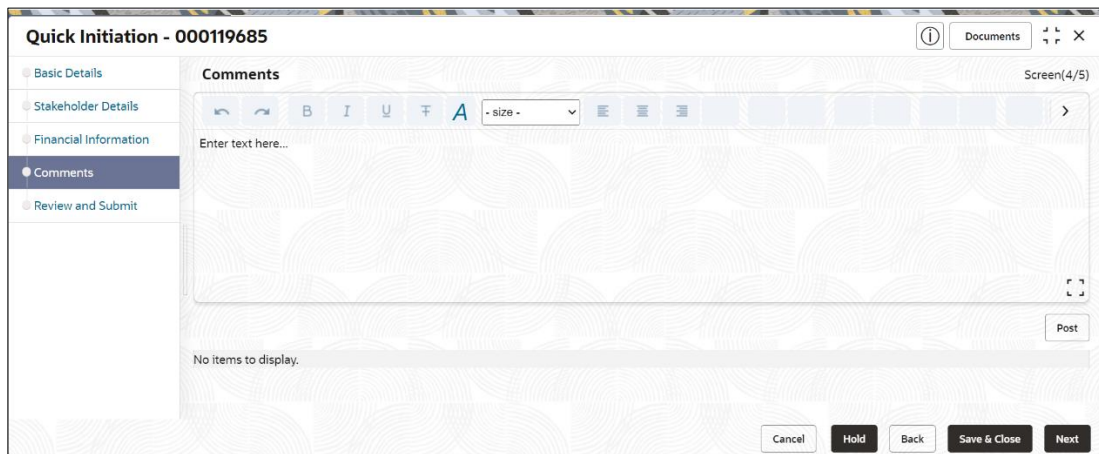
Field Name	Description
Type	Select the type of liability from the drop-down values.
Currency	Click search icon and select the currency from the list of values.
Total Value	Specify the total value.

9. Click **Submit**.
- The system adds the liability details and lists in the **Liabilities Details** section.
- NOTE:** You can also select the required item from list, and click the edit/delete icon to modify/delete the added liability details.
10. Click **Next** to go to the **Initiation – Interested Products** segment.

2.2.4 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 26: Initiation – Comments



Perform the following steps:

1. On **Comments** screen, specify the overall comments for the **Onboarding Initiation** stage.
2. Click **Next** to move to the **Initiation – Review and Submit** page.

2.2.5 Review and Submit

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

Figure 27: Initiation – Review and Submit

Quick Initiation - 000119685 Documents Screen(5/5)

Review and Submit

Business Detail

Banking

Doing Business As: Banking
 Registration Number: 2020-02-11
 Date of Registration: 2020-02-11
 Country of Registration: Business License
 Tax Identification Number: Goods and Services Tax Id: SMB Registration Number:

General Information

General Information **Current Address** **Social Profile**

1
 Citizenship history
 Birth Country

Professional Information

Membership

No record to display

Stakeholders

Owners **Authorized Signatory** **Guarantors** **Suppliers**

No record to display

Supporting Documents

i
 Supporting Documents
 Is not yet done

KYC

i
 KYC
 Is not yet done

Assets

i
 Assets
 Is not yet done

Liabilities

i
 Liabilities
 Is not yet done

Income

i
 Income
 Is not yet done

Expense

i
 Expense
 Is not yet done

Beneficially Owned Company

i
 Beneficially Owned Company
 Is not yet done

Other relationship

i
 Other relationship
 Is not yet done

Cancel **Hold** **Back** **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 20: Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	Displays the professional information of the stakeholder.
Stakeholders	Displays the stakeholders.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

System will check for duplicate customers

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

Figure 28: 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

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

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

2.3 Onboarding Enrichment

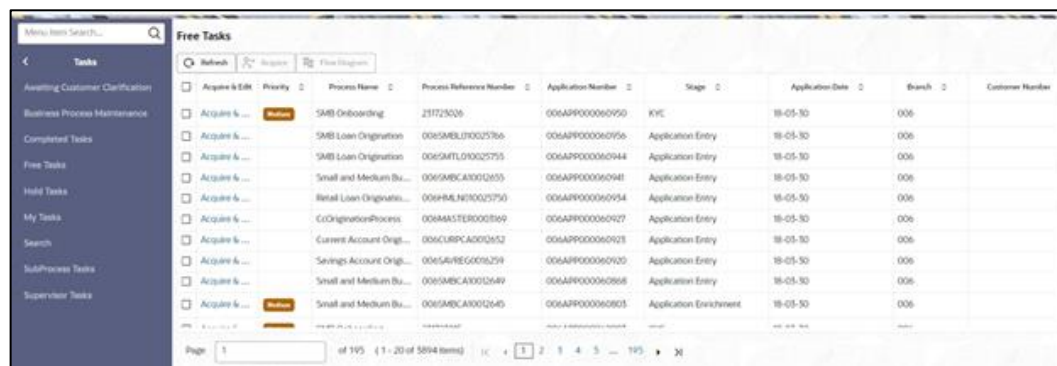
In this stage, the Relationship Manager can capture detailed information about the SMB customer to be added in Oracle Banking Enterprise Party Management. This section contains the following topics:

- [2.3.1 Business Details](#)
- [2.3.2 Stakeholder Details](#)
- [2.3.3 Membership / Association](#)
- [2.3.4 Financial Profile](#)
- [2.3.5 Comments](#)
- [2.3.6 Review and Submit](#)

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

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

Figure 29: Free Tasks



Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
SMB Onboarding	21725026	006APP0000060950	KYC	18-05-30	006	
SMB Loan Origination	006SMBL00025766	006APP0000060956	Application Entry	18-05-30	006	
SMB Loan Origination	006SMBL00025755	006APP0000060944	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002655	006APP0000060948	Application Entry	18-05-30	006	
Retail Loan Origination	006SMBL00025750	006APP0000060934	Application Entry	18-05-30	006	
CoOriginationProcess	006MASTR0003569	006APP0000060927	Application Entry	18-05-30	006	
Current Account Orig...	006CURPCA0002652	006APP0000060928	Application Entry	18-05-30	006	
Savings Account Orig...	006SMBREG0002599	006APP0000060920	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002649	006APP0000060868	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002645	006APP0000060803	Application Enrichment	18-05-30	006	

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

2.3.1 Business Details

In addition to the business details, address, and social profile captured in the Initiation stage, the Relationship Managers can add important Dates, Supporting documents, and Photos of the customer in this data segment.

Figure 30: Enrichment – Basic Info

Onboarding Enrichment - 000119680

Documents Screen(1/6)

Basic Info

- Basic Info
- Stakeholder Details
- Membership / Associate
- Financial Profile
- Comments
- Review and Submit

Business Detail

Doing Business As	Registration Number	Date of Registration	Country of Registration
E Book Seller	Tax Identification Number	2022-04-28	IN
SMB Registration Number	123456	Goods and Services Tax Id	Business License

> Business Detail

> Current Address

> Previous Address

> Social Profile

> Supporting Documents

> Additional Fields

Cancel Hold Save & Close Next

For information on adding **Business Details**, **Current Address**, **Previous Address**, and **Social profile**, refer [Basic Details](#) topic in the Onboarding Initiation section.

As part of basic info, system will check for duplicate customers.

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

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

Figure 31: Enrichment – Basic Info – Documents

Supporting Documents

Total Documents	Document Submitted	Document Pending
0	0	0

+ No items to display.

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

- Click **Add**.

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

Figure 32: Enrichment – Basic Info – Documents

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

Table 21: Dates – Field Description

Field Name	Description
Document Name	Select the date type from the drop-down values.
Document Number	Specify the document number.
Document Issue Date	Click calendar icon and select the issue date of the document.
Document Expiry Date	Click calendar icon and select the expiry date of the document.
Upload Documents	Click Upload and select the document or drag and drop the file to be uploaded.
Uploaded Documents	Displays the description of the uploaded documents.

2. 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.

3. Click **Next** to move to the **Enrichment – Stakeholder Details** page.

2.3.2 Stakeholder Details

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

Figure 33: Enrichment – Stakeholders

The screenshot displays the 'Onboarding Enrichment - 000125299' interface. On the left, a sidebar lists navigation options: 'Basic Info', 'Stakeholder Details' (highlighted), 'Membership / Associates', 'Financial Profile', 'Comments', and 'Review and Submit'. The main content area is titled 'Stakeholder Details' and includes tabs for 'Authorized Signatories (0)', 'Suppliers (0)', 'Guarantors (0)', and 'Owners (0)'. A green plus icon is visible next to the 'Authorized Signatories' tab. Below the tabs is a table with the following columns: 'Party Type', 'CIF/Party Id', 'Name', 'ID/Registration Number', 'Customer', and 'Action'. The table is currently empty, with the text 'No data to display.' centered below the column headers. At the bottom right of the interface, there are five buttons: 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

1. On click of **Next** in the Enrichment – Stakeholder Details page, the system displays the Enrichment – Membership page. For more information, refer to the **Stakeholder Details** segment in the **Onboarding Initiation** screen.

2.3.3 Membership / Association

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

Figure 34: Enrichment – Membership

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

1. Click **Add** to add the membership details.
→ The system displays the **Membership** screen.

Figure 35: Membership

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

Table 22: Membership – Field Description

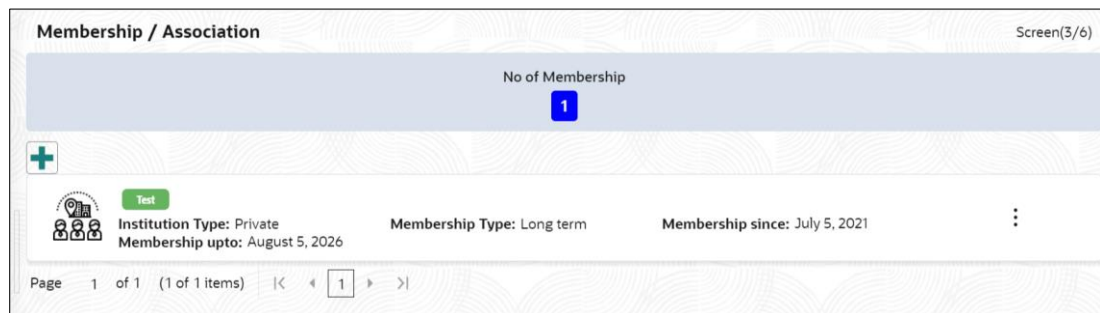
Field Name	Description
Institution Name	Specify the name of institution where the customer is a member.
Institution Type	Select from the drop-down values.

Field Name	Description
Membership Type	Select from the drop-down values.
Since	Click calendar icon and select the membership start date.
Valid Till	Click calendar icon and select the membership expiry date.

3. Click **Save**.

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

Figure 36: Enrichment – Membership List



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

4. Click **Next** to move to the **Enrichment – Financial Profile** page.

2.3.4 Financial Profile

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

Figure 37: Enrichment – Financial Profile

The screenshot shows the 'Onboarding Enrichment - 000119680' window. On the left is a sidebar with navigation links: Basic Info, Stakeholder Details, Membership / Associati..., Financial Profile (selected), Comments, and Review and Submit. The main area is titled 'Financial Profile' and contains two input fields: 'Total Income' and 'Total Net Worth'. Below these are expandable sections: 'Assets & Liabilities' (expanded), 'Income & Expenses', 'Profit and Financial Ratios', 'Other relationship', and 'Beneficially Owned Company'. At the bottom right are buttons: Cancel, Hold, Back, Save & Close, and Next. A 'Documents' icon and 'Screen(4/6)' indicator are also visible.

Perform the following steps to update the financial profile:

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

Figure 38: Assets and Liabilities Detail



2. Click **Back** in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

3. Click the configure icon in the corresponding tile for the following options in assets and liabilities details:
 - Add
 - Modify
 - Delete
4. After viewing the assets and liabilities detail, click and expand the **Income and Expenses** section.

Figure 39: Financial Profile – Income and Expense



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

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

Figure 40: Income

6. On **Income** screen, specify the details. The fields marked as **Required** are mandatory. For more information on fields, refer to the field description table.

Table 23: Income – Field Description

Field Name	Description
Income Type	Select income type from the drop-down values.
Frequency	Select frequency of income from the drop-down values.
Currency	Click search icon and select currency from the list of values.
Amount	Specify the amount.

7. Click **Add**.

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

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

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

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

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

Figure 41: Expenses

10. On **Expenses** screen, specify the details. The fields marked as **Required** are mandatory. For more information on fields, refer to the field description table.

Table 24: Expenses – Field Description

Field Name	Description
Expense Type	Select from the drop-down values.
Frequency	Select from the drop-down values.
Currency	Click search icon and select currency from the list of values.
Expense Value	Specify the expense value.

11. Click **Add**.

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

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

12. Click  icon to exit the **Expenses** window.
13. After adding, modifying or deleting the income and expense detail, click and expand the **Profit and Financial Ratios** section.

Figure 42: Profit and Financial Ratios

Profit and Financial Ratios

No items to display.

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

14. Click **Add** to add the profit and financial ratios. Data corresponding to different financial years can be added in this section

Figure 43: Profit and Financial Ratios - Add

Profit and Financial Ratios X

Financial Year

Currency

Balance Sheet Size

Operating Profit

Net Profit

Year Over Year Growth (%)

Return On Investment (%)

Return On Equity (%)

Return On Asset (%)

Add Cancel

15. On **Profit and Financial Ratios** screen, specify the details. The fields marked as **Required** are mandatory. For more information on fields, refer to the field description table.

Table 25: Profit and Financial Ratios – Field Description

Field Name	Description
Financial Year	Specify the financial year.
Currency	Click search icon and select currency from the list of values.
Balance Sheet Size	Specify the balance sheet size.
Operating Profit	Specify the operating profit.
Net Profit	Specify the net profit.
Year Over Year Growth	Specify the year over year growth value.
Return On Investment	Specify the return value on investment.
Return On Equity	Specify the return value on equity.
Return On Asset	Specify the return value on asset.

16. After adding, modifying or deleting the Profit and Financial Ratio detail, click and expand the **Other relationship** section.

Figure 44: Other Relationship



17. Click **Add** to add details about the customer's relationship with other bank.

→ The system displays the **Relationship with other financial institutions** screen.

Figure 45: Relationship with other financial institutions

18. On **Add Relationship Details** screen, specify the details. The fields marked as **Required** are mandatory. For more information on fields, refer to the field description table.

Table 26: Relationship with other financial institutions – Field Description

Field Name	Description
Institution Name	Specify the name of the other bank.
Relationship Type	Select the relationship type from the drop-down values.
Currency	Click search icon and select currency from the list of values.
Relationship worth	Specify the balance sheet size.
Relationship Since	Click calendar icon and select the relationship start date.

19. Click **Add**.

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

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

20. Click **Next** to move to the **Enrichment – Comments** page.

2.3.5 Comments

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

Figure 46: Enrichment – Comments

Perform the following steps:

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

2.3.6 Review and Submit

For information on reviewing and submitting the task to the next stage, refer to [2.2.5 Review and Submit](#) topic in the **Onboarding Initiation** section.

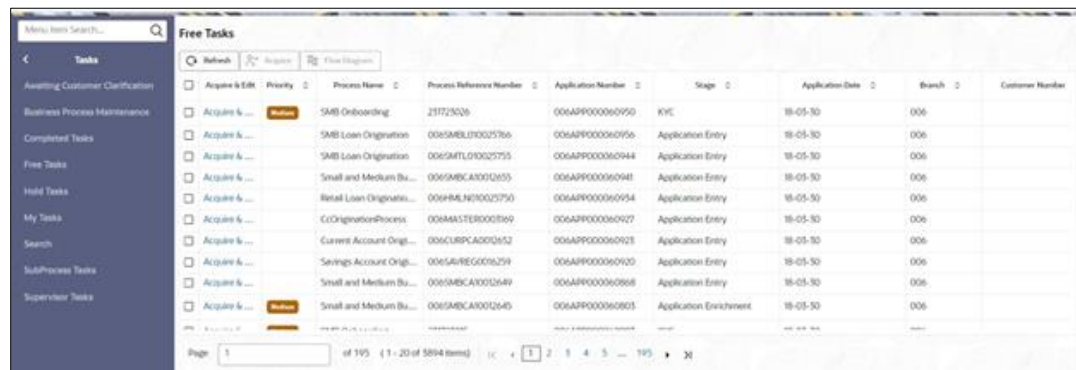
2.4 KYC Check

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

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

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

Figure 47: Free Tasks



Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
SMB Onboarding	231723026	006APP000060950	KYC	18-05-30	006	
SMB Loan Origination	006SMBL00025766	006APP000060956	Application Entry	18-05-30	006	
SMB Loan Origination	006SMBL00025755	006APP000060944	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002655	006APP000060948	Application Entry	18-05-30	006	
Retail Loan Origination	006RMLN00025750	006APP000060954	Application Entry	18-05-30	006	
CoOriginationProcess	006MASTER000869	006APP000060927	Application Entry	18-05-30	006	
Current Account Orig...	006CURPCA0003652	006APP000060928	Application Entry	18-05-30	006	
Savings Account Orig...	006SAVREG000529	006APP000060920	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002649	006APP000060968	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002645	006APP000060905	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** page.

Figure 48: KYC – Customer Summary

KYC - 000119679

Customer Summary

KYC Check

Comments

Business Detail

E Book Seller

Doing Business As: E Book Seller
 Registration Number: 123456
 Date of Registration: 2022-04-28
 Country of Registration: IN
 SMB Registration Number:
 Tax Identification Number:
 Goods and Services Tax Id:
 Business License:

General Information

General Information | Current Address | Social Profile

1
Citizenship history
Birth Country

Professional Information

Membership

No record to display

Stakeholders

Owners | Authorized Signatory | Guarantors | Suppliers

No record to display

Supporting Documents

Supporting Documents is not yet done

KYC

KYC is not yet done

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

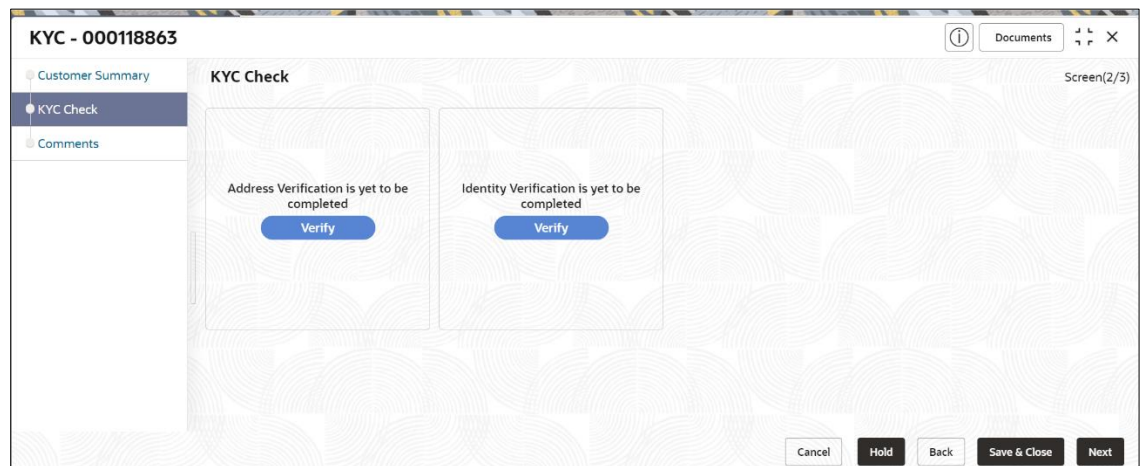
Cancel Hold Save & Close Next

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

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

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

Figure 49: KYC Check



4. Verify all the KYC Checks listed for the selected product.
5. Click **Verify**. The system displays the **Add Verification Details** window corresponding to the KYC Check.

NOTE: If the user clicks **Verify** in Reference Check tile, the system displays the **Add Verification Details** window shown below.

Figure 50: Add Verification Details – Proof of Residence

✕

Address Verification

KYC ID Type	Name as in the document	ID Number	DOB as on Document
Required			Required

Address as in Document

Required

Verification Details

Reference number	Verification Type	Verification Medium	Verification Status
	Required	Required	Required

Issued On	Verified On	Valid Till	
Required	Required	Required	

Verification Remarks

Submit
Cancel

Figure 51: Add Verification Details –Proof of Identity

Identity Verification

X

KYC ID Type

Name as in the document

ID Number

DOB as on Document

Issued On

Required

Required

Required

Verification Details

Reference number

Verification Type

Verification Medium

Verification Status

Verified On

Valid Till

Required

Required

Verification Remarks

Submit

Cancel

Figure 52: KYC Check

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

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

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

Figure 53: KYC – Comments

8. Specify the overall comments for the **KYC** stage and click **Post**.

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

2.5 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 54: Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
SMB Onboarding	21772026	006APP000060950	KYC	18-05-30	006	
SMB Loan Origination	006SMBL010025766	006APP000060956	Application Entry	18-05-30	006	
SMB Loan Origination	006SMTL010025755	006APP000060944	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002655	006APP000060948	Application Entry	18-05-30	006	
Retail Loan Origination	006RMLN010025750	006APP000060954	Application Entry	18-05-30	006	
CoOriginationProcess	006MASTER0008169	006APP000060927	Application Entry	18-05-30	006	
Current Account Orig...	006CURPCA0002652	006APP000060923	Application Entry	18-05-30	006	
Savings Account Orig...	006SABREG0002659	006APP000060920	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002649	006APP000060868	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002645	006APP000060805	Application Enrichment	18-05-30	006	

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

→ The system displays the **Recommendation – Customer Summary** screen.

Figure 55: Recommendation – Customer Summary

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

Customer Summary

Retail Automation
 Date of birth: Minor, Gender: Male, Marital Status: Married, Birth Country: US
 1989-08-08
 Communication Address: Oakwood Apartments 9260 Oakwood Drive Florence US

General Information
 General Information | Current Address | Social Profile | ID Details >
 Citizenship history
 Birth Country: US

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) | Airt >

Supporting Documents

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

Assets
 Liabilities

Income
 Expense

Beneficially Owned Company
 Other relationship

Cancel Hold Save & Close Next

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

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

Figure 56: Recommendation – Recommendation Comments

Recommendation - 000117969

Customer Summary
Recommendation
 Comments

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

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

Figure 57: Onboarding Approval

Onboarding Approval

Section
IDVR

Compliant with Bank Policy? ☐

Recommended ☐

Decision
Reject

Details (Non-Compliance to Bank Policy)

Details of Risk Mitigation

Required

View KYC Details Update Cancel

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

Table 27: 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.

8. Click **Update**.

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

9. Click **Next**.

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

Figure 58: Comments

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

11. 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 59: Free Tasks

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
SMB Onboarding	231725026	006APP000060950	KYC	18-05-30	006	
SMB Loan Origination	006SMBL00025786	006APP000060956	Application Entry	18-05-30	006	
SMB Loan Origination	006SMBL00025755	006APP000060944	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002655	006APP000060941	Application Entry	18-05-30	006	
Retail Loan Origination...	006RMLN00025750	006APP000060954	Application Entry	18-05-30	006	
CoOriginationProcess	006MASTER0005169	006APP000060927	Application Entry	18-05-30	006	
Current Account Orig...	006CURPCA0002652	006APP000060923	Application Entry	18-05-30	006	
Savings Account Orig...	006SAVREG0002659	006APP000060920	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002649	006APP000060868	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002645	006APP000060805	Application Enrichment	18-05-30	006	

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

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

Figure 60: Approval – Customer Summary

Approval - 000117969 Documents Screen 1/3 View Dedupe Log

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) Arm

Supporting Documents

Dates Dates

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

Assets Assets

Liabilities Liabilities

Income Income

Expense Expense

Beneficially Owned Company Beneficially Owned Company

Other relationship 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 [Error! Reference source not found.](#)

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

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

Figure 61: Approval – Approval Comments

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

- 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 62: Recommendation Summary

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

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

Figure 63: Approval Decision

Approval - 000117969

Customer Summary | **Approval** | Comments

> Recommendation Summary Approved

> **Approval Decision**

Decision: Approve | Comments: Done.

Cancel Hold Back Save & Close Next

- Click **Next**.

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

Figure 64: Approval - Comments

Approval - 000117969

Customer Summary

Approval

Comments

Screen(3/3)

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

2.7 Amendment

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

NOTE:

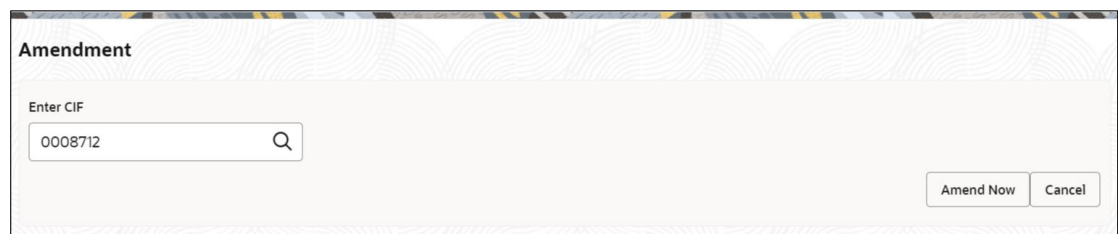
- User should have required Customer Group Access to amend a party within a customer access group.
- User should have required Personal Identifiable Information (PII) access to amend individual stakeholders, if PII fields are configured.

To initiate the Amendment process:

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

→ The **Amendment** screen is displayed.

Figure 65: Amendment – Enter CIF



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

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

Figure 66: Amendment – SMB Amendment

SMB Amendment - 000098847 Documents Screen(1/3) View Dedupe Logs

Customer Amend

Business Detail

Google Fibres

Doing Business As	Registration Number	Date of Registration	Country of Registration	SMB Registration Number
Google Fibres	Sa5ahl6Jesh2	2000-01-01	US	Sa5ahl6Jesh2
Tax Identification Number	Goods and Services Tax Id	Business License		
Sa5ahl6Jesh2	Sa5ahl6Jesh2	Sa5ahl6Jesh2		

General Information Current Address Social Profile Professional Information Membership

General Information

1
Citizenship history

Birth Country

Stakeholders Owners Authorized Signatory Guarantors Suppliers

No record to display

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

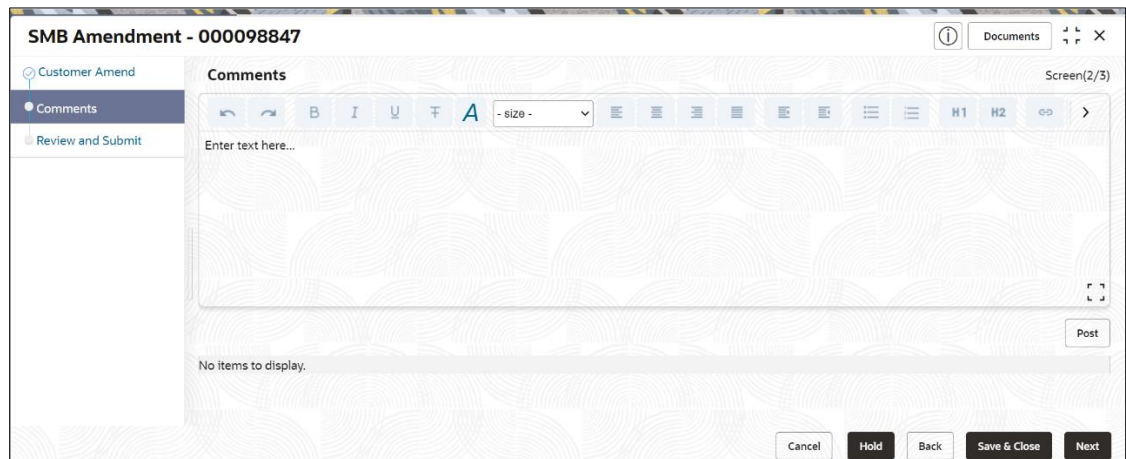
Expense
Is not yet done

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:
 - General Information – for details of the fields, refer section [2.2.1 Basic Details](#)
 - Business Details
 - Basic Info
 - Address
 - Social Profile
 - Professional Information
 - Membership Details - for details of the fields, refer section [2.3.3 Membership / Association](#)
 - Stakeholders - for details of the fields, refer section [2.2.2 Stakeholder Details](#)
 - Dates - for details of the fields, refer section [2.3.1 Enrichment Basic info](#)
 - KYC - for details of the fields, refer section [2.4 KYC Check](#)
 - Assets - for details of the fields, refer section [2.2.3 Financial Information](#)
 - Liabilities - for details of the fields, refer section [2.2.3 Financial Information](#)
 - Income - for details of the fields, refer section [2.3.4 Financial Profile](#)
 - Expense - for details of the fields, refer section [2.3.4 Financial Profile](#)
4. In an amendment request, information in one or more than one section can be amended one after the other, if required.
5. Click **Next**.

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

Figure 67: Amendment – Comments



6. Specify the overall comments for the **Onboarding Initiation** stage and click **Post**.

7. Click **Next**.

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

SMB Amendment - 000098847 Screen(3/3)

Review and Submit

Business Detail

Doing Business As	Registration Number	Date of Registration	Country of Registration
Google Fibre	Sa5ah16Jesh2	2000-01-01	US
SMB Registration Number	Tax Identification Number	Goods and Services Tax Id	Business License
Sa5ah16Jesh2	Sa5ah16Jesh2	Sa5ah16Jesh2	Sa5ah16Jesh2

General Information

General Information Address Social profile

1
Citizenship history
Citizenship

Stakeholders
Stakeholders 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

Cancel Hold Back Save & Close Next

NOTE: For information on reviewing and submitting the task to the next stage, refer to [2.2.5 Review and Submit](#) topic in the **Onboarding Initiation** section.

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

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

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

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

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

In **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is Proceed, the task is automatically moved to the Host system. For more detail on Recommendation and Approval stage, refer to sections – [2.5 Recommendation](#) and [2.6 Approval](#).

2.8 Straight Through Processing for onboarding requests received from Channels

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

Refer below table for details of the configuration:

Table 28: Configurations

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates if straight through processing is allowed for SMB onboarding requests received from Channels subject to other mandatory information being available in the request. Accepted values are: TRUE - Straight through processing for SMB Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation.	True

Configuration Parameter	Description	Default Value
	FALSE - Straight through processing for SMB Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from Channel.	
CHANNEL_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 SMB onboarding request from channels, the system will validate the configuration parameters as stated in the above table. If straight through processing is allowed i.e. STP_FLAG is set to True, the system validates if all the mandatory information including the KYC details are available in the request. Following cases are applicable:

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

2.9 Completed Task

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

To view the Completed Tasks:

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

→ The **Search** screen is displayed.

Figure 68: Task List - Search

The screenshot shows the 'Search' screen for the 'Task List'. On the left, a sidebar lists various task categories, with 'Tasks' selected. Below 'Tasks', there are sub-items: 'Awaiting Customer Clarification', 'Business Process Maintenance', 'Completed Tasks', 'Free Tasks', 'Hold Tasks', 'My Tasks', 'Search', 'SubProcess Tasks', and 'Supervisor Tasks'. The 'Search' panel on the right contains 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 text input), and a list of filter categories: 'Processes/Tasks', 'Priority', 'Process', and 'Amount'. Each category has a search icon and a close button. At the bottom of the search panel is a 'Fetch' button. The 'Task List' area on the right shows 'No items to display.' and a pagination bar indicating 'Page 1 of 0 (1 - 0 of 0 items)'.

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

Figure 69: 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 (highlighted), Free Tasks, Hold Tasks, My Tasks, Search, SubProcess Tasks, and Supervisor Tasks. The main area is titled 'Task List' and shows 'No items to display.' Below this is a pagination bar indicating '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. Under 'Processes/Tasks', 'Completed Processes' is selected. Other filters like Priority, Process, and Amount are also visible. A 'Fetch' button is at the bottom.

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

3 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 70: 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.

4 List Of Menus

1. Amendment - [Amendment](#) (pg. 66)
2. Approval - Approval Comments - [Approval](#) (pg.61)
3. Enrichment - Basic Info - [Basic Info](#) (pg.38)
4. Enrichment - Comments - [Comments](#) (pg.49)
5. Enrichment - Financial Profile - [Financial Profile](#) (pg.43)
6. Enrichment - Membership - [Membership / Association](#) (pg.41)
7. Enrichment - Review and Submit - [Review and Submit](#) (pg. 49)
8. Enrichment – Stakeholder Details - [Stakeholder Details](#) (pg.40)
9. Initiation - Basic Details - [Basic Details](#) (pg.9)
10. Initiation - Comments - [Comments](#) (pg.32)
11. Initiation - Financial Information - [Financial Information](#) (pg.28)
12. Initiation - Interested Products - [Interested Products](#) (pg.**Error! Bookmark not defined.**)
13. Initiation - Review and Submit - [Review and Submit](#) (pg.33)
14. Initiation – Stakeholder Details - [Stakeholder Details](#) (pg.18)
15. KYC Check - [KYC Check](#) (pg.50)
16. Quick Initiation - [Onboarding Initiation](#) (pg.7)
17. Review - Review Comments - [Review](#) (pg.**Error! Bookmark not defined.**)
18. Straight Through Processing - [Straight Through Processing for onboarding requests received from Channels](#) (pg.70)