Oracle® Banking Microservices Architecture Retail Onboarding User Guide





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Contents

1 Party Management

1.1 Retail Onb	oarding	1
1.1.1 Onbo	oarding Initiation	3
1.1.1.1	Onboarding Initiation - Basic Details	6
1.1.1.2	Onboarding Initiation - Relationship	24
1.1.1.3	Onboarding Initiation - Educational Qualification	33
1.1.1.4	Onboarding Initiation - Employment	34
1.1.1.5	Onboarding Initiation - Financial Information	38
1.1.1.6	Onboarding Initiation - Comments	42
1.1.1.7	Onboarding Initiation - Review and Submit	42
1.1.2 Onb	oarding Enrichment	44
1.1.2.1	Onboarding Enrichment - Basic Information	45
1.1.2.2	Onboarding Enrichment - Signatures	49
1.1.2.3	Onboarding Enrichment - Relationships	51
1.1.2.4	Onboarding Enrichment - Employment	52
1.1.2.5	Onboarding Enrichment -Consent and Preferences	53
1.1.2.6	Onboarding Enrichment - Additional Information	55
1.1.2.7	Onboarding Enrichment - Membership / Association	59
1.1.2.8	Onboarding Enrichment - Financial Profile	60
1.1.2.9	Onboarding Enrichment - Comments	68
1.1.2.10	Onboarding Enrichment - Review and Submit	69
1.1.3 KYC	Check	69
1.1.4 Reco	ommendation	90
1.1.5 Appr	roval	93
1.2 Retail Ame	endment	97
1.3 Retail View	V	101
Insta Party I	Management	
	il Onboarding	1
	a Retail Onboarding - Basic Details	3
	Retail Onboarding - Documents & Images	10
2.1.3 Insta	a Retail Onboarding - Relationships	12
2.1.3.1	Relationships - Household	13

2

2	.1.3.2	Relationships - Power of Attorney	15
2	.1.3.3	Relationships - Service Member	16
2	.1.3.4	Relationships - Related to Insider	18
2	.1.3.5	Relationships - Guardian	19
2	.1.3.6	Relationships - Custodian	21
2	.1.3.7	Relationships - Solicitor	22
2	.1.3.8	Relationships - Related Party	24
2.1.4	Insta	Retail Onboarding - Employment Details	26
2.1.5	Insta	Retail Onboarding - Consent & Preferences	26
2.1.6	Insta	Retail Onboarding - Additional Info	27
2.1.7	Insta	Retail Onboarding - Membership & Association	28
2.1.8	Insta	Retail Onboarding - Financial Information	28
2.2 Inst	a Party	Amendment	30
2.2.1	Insta	Party Amendment - Basic Details	32
2.2.2	Insta	Party Amendment - Documents & Images	33
2.2.3	Insta	Party Amendment - Relationships	33
2.2.4	Insta	Party Amendment - Employment Details	34
2.2.5	Insta	Party Amendment - Consent & Preferences	35
2.2.6	Insta	Party Amendment - Additional Info	35
2.2.7	Insta	Party Amendment - Membership & Association	36
2.2.8	Insta	Party Amendment - Financial Information	36
2.3 Inst	a Party	View	37
2.3.1	Insta	Party View - Basic Details	38
2.3.2	Insta	Party View - Documents & Images	39
2.3.3	Insta	Party View - Relationships	39
2.3.4	Insta	Party View - Employment Details	40
2.3.5	Insta	Party View - Consent & Preferences	40
2.3.6	Insta	Party View - Additional Info	40
2.3.7	Insta	Party View - Membership & Association	41
2.3.8	Insta	Party View - Financial Information	41
KYC M	lanag	ement	
3.1 Cre	ate KY0	C	1
3.2 Upo	date KY	C	3
3.3 Vie	w KYC		4
Party N	/lemo		
r arty IV	/161110		

Last	t Contact Date	
Part	ry to Party Relationship	
Part	ty to Account Relationship	
	hight Through Processing for Onboarding Requests Received from Innels	
Onb	ooarding a Customer with No KYC Details	
Dup	lication Check (De-dupe Check)	
Part	ty Search	
11.1 11.2	Common Core - External Customer Advance Search	1 2
Reg	ional Configuration	
Inde	ex	

Preface

- Purpose
- Before You Begin
- Module Definitions
- Module Pre-requisite
- Audience
- <u>Documentation Accessibility</u>
- Critical Patches
- Diversity and Inclusion
- Conventions
- Related Resources
- Basic Actions
- Acronyms and Abbreviations
- Screenshot Disclaimer
- Symbols and Icons
- Module Post-requisite

Purpose

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

Before You Begin

Kindly refer to the **Getting Started User Guide** for information on common functionalities like login, navigation, and general settings before proceeding with this guide.

Module Definitions

Table Terms & Definitions

Terms	Definitions
Consumer Application	The product that requires integration with another product for retrieving information or posting transactions does not need to know the following details while coding.
Service Consumer	It is an Oracle banking solution that utilizes the Oracle Banking Routing Hub API for integration purposes. Analyze the Oracle Banking Routing Hub and assess the destination product processor.
Import Service Consumer	The user can create a service consumer by importing the JSON file and manually selecting the service providers or select all providers that needs to be imported.



Table (Cont.) Terms & Definitions	Table ((Cont.)	Terms &	Definitions
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Terms	Definitions
Environment Variables	A set of variables that will be accessible across the particular configuration of the consumer.
Service Providers	Service Providers are systems designed to handle requests sent by the Oracle Banking Routing Hub for service consumers. They include information about destination integration.
Parameter Group	Parameter mapping is used to establish the relationship between parameters of 2 different systems i.e., consumer and provider.
Import Implementation	The user can create an implementation by importing the JSON file.
Consumer Services	It specifies the service ID that is transmitted by the service consumer. It also handles transitions and route definitions, including the details for source integration.
Transformation	It involves gathering and changing data from one source to another and back again. This process occurs within consumer services. It changes the data from the service consumer into a format suitable for the service provider.
Routing	It determines which service provider receives the actual request by considering maintenance and assessment factors.
Chaining	The sequence of transformations for each routing in which the request needs to be processed.
Template Extensibility	It is achieved by specifying the extended templates for request and response kernel transformation templates. And as part of extensibility, Routing Hub merges the output of kernel template and custom template in terms of JSON / XML merging.
SPI	It is used to make Routing Hub more extensible. SPI provides an option to extend interfaces without modifying the core application.
Monitoring dashboard	It provides to System integrators and IT administrators to review the health of the integrations. It displays data using different type of widgets to help users to assess the performance of integrations and identify the areas that requires attention.

Module Pre-requisite

Specify User Id and Password, and login to the Home screen.

Audience

This guide is intended for the bankers who are responsible for onboarding retail customers into the bank.

Documentation 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.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and



<u>Bulletins</u>. All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by <u>Oracle Software Security Assurance</u>.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information, see these Oracle resources:

- Getting Started User Guide
- Retail 360 User Guide

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table Common Icons and its Definitions

Icon	Operation
Submit	Click Submit to default the checklists applicable for the stage based on the application category. On verifying all the checklists and on the selection of the outcome, the task will be submitted.
Post	Click Post to post the comments below the Comments text box.



Table (Cont.) Common Icons and its Definitions

Icon	Operation
Cancel	Once you click Cancel , the system will ask for confirmation, and on confirming, the task will be closed without saving the data.
Hold	Click Hold to save the captured details and suspend the task status. The suspended task will be available in the Hold queue. This option is used if there is any pending information to be captured. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured.
Next	Click Next to save the captured details and then the system will move to the next screen. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured.
Back	Click Back to save the captured details and move to the previous screen.
Save and Close	Click Save and Close to save the captured details. If mandatory fields have not been captured, the system will display an error until the mandatory fields are captured.

Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table Acronyms and Abbreviations

Acronym/ Abbreviation	Description
CIF	Customer Information File
кус	Know Your Customer
SME	Small and Medium Enterprise

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Symbols and Icons

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



Table Symbols

Symbol	Function
+	Add icon
	Edit icon
	Delete icon
	Calendar icon
×	Close icon
v ^	Increase/Decrease value
12 ^N	Maximize
a st	Minimize
•	Open a list
Q	Perform search

Module Post-requisite

After finishing all the requirements, log out from the **Home** screen.

Party Management

Party Management features allows user to onboard, amend, and view party using a workflow-based process. Workflow based process enables a streamlined and controlled party management processes.

This topic contains the following subtopics:

Retail Onboarding

Retail party onboarding in a bank involves the process of enrolling new individual customers into the bank's system to establish their accounts and services. This process is designed specifically for retail or individual customers, distinct from corporate or institutional clients.

Retail Amendment

In the **Amendment** stage, the relationship manager can amend the information or can add additional information about a retail customer using Oracle Banking Enterprise Party Management.

Retail View

In this *retail view* stage, the relationship manager can view the information about a retail customer using Oracle Banking Enterprise Party Management.

1.1 Retail Onboarding

Retail party onboarding in a bank involves the process of enrolling new individual customers into the bank's system to establish their accounts and services. This process is designed specifically for retail or individual customers, distinct from corporate or institutional clients.

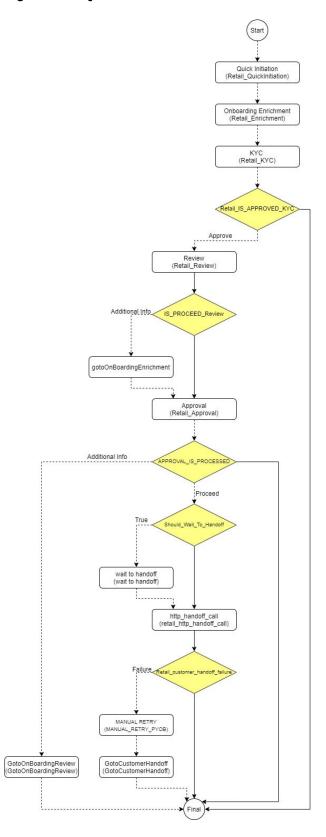
Retail party onboarding encompasses collecting, evaluating, and authorizing customer information to facilitate secure retail banking operations.

Process Flow Diagram

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



Figure 1-1 Quick Initiation





Onboarding Initiation

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

Onboarding Enrichment

In the *Enrichment* stage, the relationship manager can capture detailed information about the retail customer to be added in the Oracle Banking Enterprise Party Management.

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.

Recommendation

In this stage, the final Recommendation user reviews the customer details and moves the task to Approval stage if the details are appropriate.

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.

1.1.1 Onboarding Initiation

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

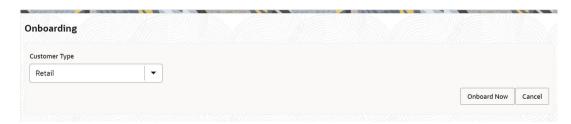
Note

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

- From Home screen, under Party Services, click Party Management.
- 2. Under Party Management, click Onboarding.

The **Onboarding** screen is displayed.

Figure 1-2 Onboarding Initiation



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



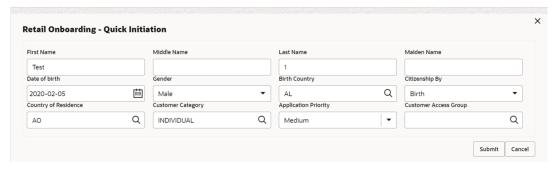
Table 1-1 Onboarding Initiation - Field Description

Field	Description	
Customer Type	Select Retail from the drop-down values. The available options are: Retail Corporate Small and medium Business Small Medium Enterprise	
Business Process Code	If required, select the desired business process code. (i) Note This field is displayed and required only if more than one process code is configured for a given customer type. The drop-down values will be based on the process code configuration.	

4. Click Onboard Now.

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

Figure 1-3 Retail Onboarding - Quick Initiation



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

Table 1-2 Quick Initiation – Field Description

Field	Description
First Name	The given name of the party as per official records.
Middle Name	The additional given name of the party, if applicable.
Last Name	The surname or family name of the party.
Maiden Name	The last name of the party before marriage, applicable to individuals who have changed their surname.
Date of Birth	The official birth date of the party. Date of Birth cannot be a future date. Note: Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer.
Gender	The gender identity of the party (e.g., Male, Female). Entity Code: GTY



Table 1-2 (Cont.) Quick Initiation – Field Description

Field	Description	
Birth Country	The country where the party was born as per official records. Common Core Maintenance: cmc country maintenance.	
Country of Residence	The country where the party currently resides. Common Core Maintenance: cmc country maintenance.	
Customer Category	The classification of the party based on predefined categories. Common Core Maintenance: cmc customer categories. .	
Application Priority	Select the priority of the party onboarding application from the drop-down list.	
Customer Access Group	The designated user access group(s) for the party. Common Core Maintenance: cmc customer access group Note: User should have required access to onboarding a party within a customer access group. For more details, refer to the Oracle Banking Party Configurations User Guide.	

- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.

6. Click Submit.

The system will check for duplicate customers (Dedupe Check). For more information, refer to the Duplication Check (De-dupe Check).

If there is no duplicate customer existed in the system, then the system creates a unique party ID for the customer and displays the **Initiation - Basic Details** screen. For more information, refer to the <u>Onboarding Initiation - Basic Details</u>. The retail onboarding quick initiation screen is displayed with following sections to capture additional party details.

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

Onboarding Initiation - Basic Details

The basic detail section offers fundamental information about the party, encompassing demographic details, address information, contact details, and other pertinent data.



Onboarding Initiation - Relationship

The relationship section furnishes information concerning the connections between the party and related parties, including household members, guardians, custodians, and other relevant affiliations.

Onboarding Initiation - Educational Qualification

The educational qualification section offers detailed information regarding the academic background of the party.

Onboarding Initiation - Employment

The employment section furnishes comprehensive details regarding the party's employment status, encompassing both salaried positions and self-employment endeavors.

Onboarding Initiation - Financial Information

The financial information section pertains to details regarding the party's financial status, including income, assets, liabilities, and other relevant financial data.

Onboarding Initiation - Comments

The relationship managers can capture overall comments for the initiation stage in the Comments screen.

Onboarding Initiation - Review and Submit

The Review and Submit screen provides a consolidated view of the information captured in all the sections.

1.1.1.1 Onboarding Initiation - Basic Details

The basic detail section offers fundamental information about the party, encompassing demographic details, address information, contact details, and other pertinent data.



(i) Note

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

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

Table 1-3 Data Segment - Description

SI.No	Data Segment Name	Mandatory <i>l</i> Optional <i>l</i> 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 etc. Note: The Record Management screen sets the minimum and maximum number of records permitted for contact details.



Table 1-3 (Cont.) Data Segment - Description

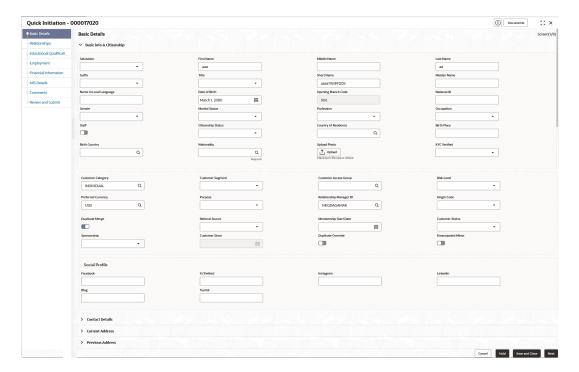
SI.No	Data Segment Name	Mandatory <i>l</i> Optional <i>l</i> Conditional	Description
3	Current Address	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address, etc. Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide. The Record Management screen sets the minimum and maximum number of records permitted for current address details.
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: For more information, refer to the Oracle Banking Party Configurations User Guide.
5	ID Details	Mandatory	Data Segment to capture Identity details of the party such as Passport, Driving License, etc. Note: The Record Management screen sets the minimum and maximum number of records permitted for ID details.
6	Tax Declaration	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.

1. On Initiation - Basic Details screen, click and expand the Basic Info and Citizenship section.

The Basic Info and Citizenship screen displays.



Figure 1-4 Basic Info and Citizenship



Basic details provided in the **Quick Initiation** screen are automatically populated on this screen.

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

Note

The drop-down values are configurable through Entity Code Maintenance. Refer **Entity Maintenance** in **Party Configuration Guide**.

p

Note

Table 1-4 Basic Info and Citizenship - Field Description

Field Name	Description
	The formal title or honorific prefix assigned to the party (e.g., Mr., Mrs.). Entity Code: TLE



Table 1-4 (Cont.) Basic Info and Citizenship – Field Description

Field Name	Description
Salutation	The greeting or form of address used for the party in communication.
	Entity Code: SAL
First Name	The given name of the party as per official records
Middle Name	The additional given name of the party, if applicable.
Last Name	The surname or family name of the party.
Suffix	The suffix used in the party's name, such as Jr., Sr., III, etc.
	Entity Code: SUF
Short Name	A shortened or commonly used version of the party's full name.
Maiden Name	The last name of the party before marriage, applicable to individuals who have changed their surname.
Name in Local Language	The name of the party written in their native or regional language.
Date of Birth	The official birth date of the party. Date of Birth cannot be a future date. Note:Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer.
Minor	A flag indicating whether the party is legally a minor.
National ID	The Social Security Number (SSN) for U.S. citizens or the equivalent national identification number for other countries.
Occupation	The job title or primary occupation of the party. Entity Code: OCC
Staff	A flag to indicate whether the party is an employee of the organization.
Gender	The gender identity of the party (e.g., Male, Female).
	Entity Code: GTY
Marital Status	The marital status of the party, such as Single, Married, Divorced. Entity Code: MST
Customer Category	The classification of the party based on predefined categories. Common Core Maintenance: cmc customer categories.
Customer Segment	The business or customer segment to which the party belongs (example High Net Worth). Entity Code: SEG
Customer Access Group	The designated user access group(s) for the party. Common Core Maintenance: cmc customer access group Note: User should have required access to onboarding a party within a customer access group. For more details, refer to the Oracle Banking Party
	Configurations User Guide.
Profession	The professional field or industry in which the party is employed. Entity Code: PFS
Relationship Manager ID	The unique identifier of the relationship manager assigned to the party. Common Core Maintenance: cmc user maintenance
Opening Branch Code	Displays the unique identifying code assigned to a specific bank branch with the customer onboarding



Table 1-4 (Cont.) Basic Info and Citizenship – Field Description

Field Name	Description
Photo	A reference image or icon used to highlight significant dates related to the party.
Birth Country	The country where the party was born as per official records. Common Core Maintenance: cmc country maintenance
Nationality	The citizenship or nationality of the party as per legal documentation. Common Core Maintenance: cmc country maintenance
Citizenship by	The process through which the party obtained citizenship (e.g., Birth). Entity Code: CBT
KYC Verified	A flag indicating whether KYC is verified for the party. Note:
Resident Status	The legal residency status of the party, such as Resident, Non-Resident, or Permanent Resident. Entity Code: RES
Country of residence	The country where the party currently resides. Common Core Maintenance: cmc country maintenance
Preferred Language	The language the party prefers for communication. Common Core Maintenance: cmc language maintenance
Preferred Currency	The currency the party prefers for transactions. Common Core Maintenance: cmc currency maintenance
Risk Level	The risk assessment level assigned to the party based on financial or compliance factors (e.g., Low, Medium, High). Entity Code: RSK
Purpose	The reason for onboarding the party, such as Personal Banking, Business Banking, or Investment Services. Entity Code: DPI
Facebook	The URL of the party's Facebook profile.
Twitter	The URL of the party's Twitter (X) profile.
Instagram	The URL of the party's Instagram profile.
LinkedIn	The URL of the party's LinkedIn profile.
Blog	The URL of the party's personal or professional blog.
Tumblr	The username or profile ID of the party on Tumblr.
Is Customer	A flag indicating whether the party is a customer or not.
Frozen	A flag indicating if the party is frozen due to regulatory or internal reasons. Field is only available during amendment process.
Bankrupt	A flag indicating if the party has been legally declared bankrupt. Field is only available during amendment process.
Where About Unknown	A flag indicating if the current location or status of the party is unknown. Field is only available during amendment process.
Deceased	A flag indicating if the party is deceased. Field is only available during amendment process.



Table 1-4 (Cont.) Basic Info and Citizenship – Field Description

Field Name	Description
Field Name	Description
Date of deceased	If the party is marked as deceased, the official date of death must be recorded (no future dates allowed). Field is only available during amendment process.
	Note: Date of deceased cannot be a future date or less than party onboarding date.
Origin Code	A system-generated or predefined code indicating the origin of the party's relationship with the organization. Entity Code: OGC
Sub-Origin Code	A more specific classification of the origin code providing additional context. Entity Code: SO, SA, MCB, CMY
	Note: Sub-Origin Code will only be displayed, if Origin Code is selected.
	Origin Code and Sub-Origin Code are co-mandatory fields.
	 Sub-Origin Code values are populated based on selected Origin Code. Refer Oracle Banking Party Configurations User Guide for dependent field configuration.
Duplicate Merge	A flag indicating if the party has potential duplicate records that can be merged.
Referral Source	The source through which the party was referred, such as an existing customer, agent, or marketing campaign. Entity Code: REF
Date Marked for Deletion	The date when the party's record was marked for deletion.
Customer Since	Date since customer of the financial institution
Customer Status	The current status of the party in the system (e.g., Active, Inactive). Entity Code : CST
Membership Start Date	The date the party became a member of financial institution. Note: Membership start date cannot be a future date.
Sponsorship	The entity or individual who has sponsored or referred the customer. Entity Code : SPR
Duplicate Override	A flag indicating whether the user has manually overridden a duplicate party check.
Last Contact Date	The most recent date when the party contacted through any official communication channel. Field is only available during view process as a Data Segment.
Source System	The originating system or platform party contacted the financial institution. Field is only available during view process as a Data Segment.
Activity Type	The nature or type of activity associated with the party, such as transaction, inquiry, or service request. Field is only available during view process as a Data Segment.
Reference Number	A unique identifier assigned to a specific transaction, activity, or record related to the party. Field is only available during view process as a Data Segment.
Last Customer Update Date	The most recent date when the party's information was updated by the customer. Field is only available during view process as a Data Segment.



Table 1-4 (Cont.) Basic Info and Citizenship - Field Description

Field Name	Description
Last System Update Date	The most recent date when the party's record was updated automatically by the system. Field is only available during view process as a Data Segment
Emancipated Minor	Toggle button to select if minor is emancipated.

- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.
- 3. Click and expand the Contact Details data Segment.

The Contact Details screen displays.

Figure 1-5 Initiation - Contact Details



 On the Contact Details screen, under the Mobile Phone and Email tabs, specify the details. For more information on fields, refer to the field description below.

р

① Note

Table 1-5 Media (Mobile Phone) - Field Description

Field	Description
ISD Code	The International Subscriber Dialing (ISD) code for the mobile number.
Contact Sub-type	Sub-classification or type of contact within the main category. Entity Code: CSY
Mobile Number	Specify the mobile number of the customer.



Table 1-5 (Cont.) Media (Mobile Phone) - Field Description

Field	Description
Preferred	 A flag indicating whether the provided mobile number is the party's preferred address. At-least one Email per Contact Subtype should be marked as preferred. Only one Email per Contact Subtype can be marked as preferred.



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

Table 1-6 Media (Email) - Field Description

Field	Description
Email Id	Email ID of the party.
Contact Sub-type	Sub-classification or type of contact within the main category. Entity Code: CSE
Preferred	A flag indicating whether the provided Email is the party's preferred address. At-least one Email per Contact Subtype should be marked as preferred. Only one Email per Contact Subtype can be marked as preferred.



(i) Note

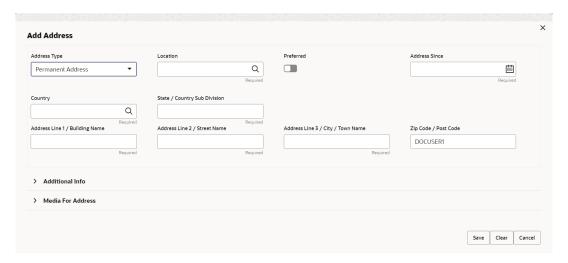
The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.

- 5. Click and expand the Current Address section.
- Click on the + button to add the address details.

The **Add Address** screen displays.



Figure 1-6 Add Address



7. On the **Add Address** segment, specify the fields. For more information on fields, refer to the field description table.

p



Table 1-7 Add Address - Field Description

Field	Description		
Address Type	The category of the current address, such as Residential, Communication. Entity Code: ATY		
	Address type can be configured as mandatory using Address Management. Refer to the Oracle Banking Party Configurations User Guide for more details.		
Location	The geographical location or area where the current address is situated. Party Maintenance: obpy location maintenance. Refer to the Oracle Banking Party Configurations User Guide for more details.		
Preferred	A flag indicating whether the provided address is the party's preferred address. At-least one address per address type should be marked as preferred. Only one address per address type can be marked as preferred.		
Address Since	The date from which the current address is considered valid and active.		
Address Line 1 / Building Name	The first line of the current address, typically including the building name or primary address details.		
Address Line 2 / Street Name	The second line of the address, usually containing the street name or additional address details.		
Address Line 3 / City / Town Name	The third line of the address, typically specifying the city or town.		



Table 1-7 (Cont.) Add Address - Field Description

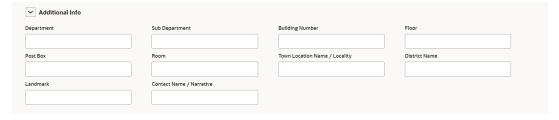
Field	Description	
State / Country Subdivision	The state, province, or region of the provided current address. List of states is populated based on selected country. Common Core Maintenance: cmc state maintenance.	
Country	The country where the provided current address is located. Common Core Maintenance: cmc country maintenance.	
Zip Code / Post Code	The postal or ZIP code associated with the current address.	
Zip +4	The extended ZIP+4 code for addresses in certain countries, providing more precise location details.	
Address Source	The origin of the address data, such as Customer Provided, System Generated, or Government Database. Entity Code: ADS	

Note

- Mandatory and optional address settings can be configured through Address Maintenance. For more details, refer to the Oracle Banking Party Configurations User Guide.
- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.
- 8. Expand the **Additional Info** section on the **Add Address** segment.

The **Additional Info** data segment is displayed.

Figure 1-7 Additional Info



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

р





Table 1-8 Additional Info - Field Description

Field	Description		
Department	The department or business unit located at the provided current address, if applicable.		
Sub Department	A more specific division or section within the department at the given address.		
Building Number	The specific building number associated with the current address.		
Floor	The floor number within the building where the party is located, if applicable.		
Post Box	The designated post office box number assigned to the party, if applicable.		
Room	The specific room or suite number associated with the current address.		
Town Location Name / Locality	The town, locality, or neighborhood where the current address is situated.		
District Name	The district or administrative division where the provided current address is located.		
Landmark	A notable landmark or point of reference near the provided current address.		
Contact Name / Narrative	The name of the contact person or a locality identifier associated with the current address.		



Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

 On the Add Address screen, in the Media For Address segment, specify the details under the Mobile Phone tab.

Figure 1-8 Mobile Phone



11. On the **Mobile** tab, click + icon.

The Add Mobile Number pop-up screen is displayed.

12. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

p





Table 1-9 Media (Mobile Phone) - Field Description

Field	Description		
ISD Code	The International Subscriber Dialing (ISD) code for the mobile number.		
Mobile Number	The mobile phone number of the party.		
Preferred	A flag indicating whether the provided mobile number is the party's preferred address. At-least one Mobile per Contact Subtype should be marked as preferred. Only one Mobile per Contact Subtype can be marked as		
	preferred		

 On the Add Address screen, in the Media segment, specify the details under the Email tab.

Figure 1-9 Email



14. On the Email tab, click + icon.

The Add Email pop-up screen is displayed.

15. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the field description table.

p



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

Table 1-10 Media – Field Description

Field	Description		
Email Id	Email ID of the party.		
Preferred	A flag indicating whether the provided Email is the party's preferred address. At-least one Mobile per Contact Subtype should be marked as preferred. Only one Mobile per Contact Subtype can be marked as preferred		



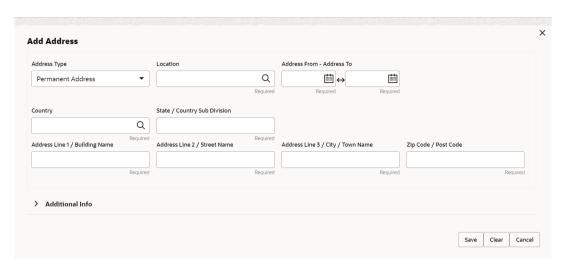
Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.



- 16. On the Basic Details screen, click and expand Previous Address segment.
 - The Previous Address screen is displayed.
- 17. On the Previous Address screen, click + icon.

The Add Address pop-up screen is displayed.

Figure 1-10 Add Address



18. On the **Add Address** pop-up screen, specify the fields. For more information on the fields, refer to the field description table.

p

① Note

Table 1-11 Add Address – Field Description

Field	Description
Address Type	The category of the current address, such as Residential, Communication. Entity Code: ATY
Location	The geographical location or area where the current address is situated. Party Maintenance: obpy location maintenance. Refer to the Oracle Banking Party Configurations User Guide.
Preferred	A flag indicating whether the provided address is the party's preferred address. At-least one address per address type should be marked as preferred. Only one address per address type can be marked as preferred.
Address From	The date from which the current address is considered valid and active.
Address To	The date upto which the current address is considered valid and active.



Table 1-11 (Cont.) Add Address – Field Description

Field	Description	
Address Line 1 / Building Name	The first line of the current address, typically including the building name or primary address details.	
Address Line 2 / Street Name	The second line of the address, usually containing the street name or additional address details.	
Address Line 3 / City / Town Name	The third line of the address, typically specifying the city or town.	
State / Country Sub- Division	The state, province, or region of the provided current address. Common Core Maintenance: cmc state maintenance.	
Country	The country where the provided current address is located. Common Core Maintenance: cmc country maintenance.	
Zip Code / Post Code	The postal or ZIP code associated with the current address.	
Zip +4	The extended ZIP+4 code for addresses in certain countries, providing more precise location details.	
Department	The origin of the address data, such as Customer Provided, System Generated, or Government Database.	
Sub Department	The department or business unit located at the provided current address, if applicable.	
Building Number	A more specific division or section within the department at the given address.	
Floor	The specific building number associated with the current address.	
Post Box	The floor number within the building where the party is located, if applicable.	
Room	The designated post office box number assigned to the party, if applicable.	
Town Location Name / Locality	The specific room or suite number associated with the current address.	
District Name	The town, locality, or neighborhood where the current address is situated.	
Landmark	The district or administrative division where the provided current address is located.	
Contact Name / Narrative	A notable landmark or point of reference near the provided current address.	
Address Source	The name of the contact person or a locality identifier associated with the current address. Entity Code: ADS	

- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.
- 19. On the Basic Details screen, click and expand ID Details segment.

The **ID Details** screen is displayed.



Figure 1-11 ID Details



20. On the ID Details segment, click icon.

The Add ID Details pop-up screen is displayed.

21. On the **Add ID Details** pop-up screen, specify the fields. For more information on fields, refer to the field description table.

p

① Note

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

Table 1-12 ID Details - Field Description

Field	Description		
ID Type	The specific type of identification document provided by the party (e.g., Passport, National ID, Driver's License). Entity Code: ITY		
ID Status	The current verification status of the identification document provided by the party (e.g., Verified). Entity Code: IDS		
Unique ID	A unique identifier assigned to the party for identification and reference purposes.		
Place of issue	The location or authority that issued the identification document of the party.		
Valid From	The start date of the validity period of the identification document.		
Valid Till	The end date of the validity period of the identification document.		
Remarks	Additional information or notes related to the party's identification status or document.		
Preferred	A flag used to mark the preferred ID type record for the party. At-least one ID should be marked as preferred. Only one ID can be marked as preferred		

① Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

22. Click and expand Tax Declaration section.

The **Tax Declaration** screen is displayed.



Figure 1-12 Tax Declaration



23. Click on the button to specify the details.

The Add Tax pop-up screen is displayed.

24. On **Add Tax** pop-up screen, specify the fields. For more information on fields, refer to the fields description table.

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



Table 1-13 Add Tax - Field Description

Field	Description		
Tax Resident Status	Indicates the party's tax residency status (example Resident, Non-Resident). Entity Code: RES		
TIN Type	The type of tax identification number (TIN) provided by the party (example Social Security Number, Individual Tax Identification Number, Adoption Tax Identification Number, Employer Identification Number, PAN). Entity Code: TINT		
TIN Status	The status of the tax identification number (example Valid, Pending, Invalid). Entity Code: TNNR, TNR Note:List of TIN Status is populated based on Tax Resident Status a. Non-Resident Alien		
	Certified		
	 Certified – Due for recertification 		
	Uncertified – No W8-BEN Received		
	Uncertified – Recertification past due		
	b. Resident Alien/Citizen		
	• TIN Applied for		
	Missing Tin		
	Incorrect TIN TIN Continued but Not Contified.		
	TIN Captured but Not Certified		



Table 1-13 (Cont.) Add Tax – Field Description

Field	Description		
Tax Identification Number	The format of the Tax Identification Number varies based on the selected TIN type. Note:Format of Tax Identification Number is dependent on TIN Type selected TIN Cannot start with 9 Social Security Number (SSN) accepted format are XXX-XX-XXXX, XXXXXXXXX, 000000000 Individual Tax Identification Number (ITIN) accepted format are XXX-XX-XXXX, XXXXXXXXXX, 000000000 Adoption Tax Identification Number (ATIN) accepted format are XXX-XX-XXXX, XXXXXXXXX, 0000000000 Employer Identification Number (EIN) accepted format are XX-XXXXXXX, XXXXXXXXXX, 0000000000 Foreign Tax Identification Number - Free Text For more information on refer Format Validation Rules table.		
Foreign Tax Identification Number	The foreign tax identification number provided if the party is subject to tax in a foreign jurisdiction.		
Form Type	The type of form associated with the party's tax information (example W-9, W-8BEN). Form Type is dependent on Resident Status. Entity Code: FRT Note:Form type is auto-populated based on Tax Resident Status selected Non-Resident Alien - Form W8 Resident Alien/Citizen - Form W9		
Form Start Date	The start date of the validity period for W8 and W9 Form. Note: Form Start Date is auto-populated as current branch date and it can be modified.		
Form End Date	The end date of the validity period for W8 and W9 Form. Note: The date will be auto-calculated for Form W8 as current year plus 3 years. The till date is not applicable for Form W9. If resident status Entity Codes are configured other than available values, the valid from date will be available for user to select.		
Certification Date	The date when the tax certification for the party was issued or validated. Note:Certification Date cannot be a future date or less than party onboarding date.		
Backup Withholding Exemption	A flag indicating if the party is exempt from withholding tax. This field is used to determine if the party is exempt from backup withholding, which is a federal tax withheld from certain payments if the IRS has not received a proper tax identification number or if certain conditions are met. Claiming this exemption ensures that no backup withholding tax is applied to applicable payments.		
Backup Withholding Code	The code assigned for withholding tax purposes. Entity Code: BWC		
Tax Country Code	The country code associated with the party's tax jurisdiction. Party Maintenance: obpy tax country maintenance Refer to the Oracle Banking Party Configurations User Guide.		



Table 1-13 (Cont.) Add Tax – Field Description

Field	Description	
Tax Province Code	The province or region code within the tax jurisdiction of the party. Tax Province code is available based on Tax Country Code selected. Party Maintenance: obpy tax country maintenance Refer to the Oracle Banking Party Configurations User Guide.	
Certification Code	A code representing the type or classification of the tax certification provided for the party. Entity Code: TCC	
Backup Withholding Stop Page	A code used to indicate if withholding tax payments should be stopped for the party. Entity Code: BWS	
Type of Notice	Indicates Type of Notice issued to the party.	
Notice Received Date	The date when notice was received by financial institution.	
Notice Sent Date	The date when the notice sent to the party.	
Compliance Date	The date the party complied with the requirements of the notice.	

Table 1-14 TIN Type (SSN, ITIN, ATIN): Format Validation Rules

TIN Type	Format: XXX-XX-XXXX	Format: XXXXXXXXX	Format: 000000000
SSN	 Must be exactly 9 digits without hyphens Cannot contain all zeros in group: 000-XX-XXXX, XXX-000-XXXX, XXX-XX-0000 → Invalid First three digits (Area Number) must not be 666 Cannot Start with 9 No alphabetic characters or special characters other than optional hyphens 	 Must be exactly 9 digits Cannot contain zeros in group: 000XXXXX, XXX00XXXX, XXXXX0000 → Invalid First three digits (Area Number) must not be 666 Cannot Start with 9 No alphabetic characters or special characters 	No Validation
ATIN	 Must be exactly 9 digits without hyphens Must start with 9 Second group must be "93" No group may contain all zeros: 9XX-93-0000 → Invalid No alphabetic characters or special characters 	 Must be exactly 9 digits Must start with 9 Second group (4th and 5th digit) must be "93" No group may contain all zeros: 9XX930000 → Invalid No alphabetic characters or special characters 	No Validation



Table 1-14 (Cont.) TIN Type (SSN, ITIN, ATIN): Format Validation Rules

TIN Type	Format: XXX-XX-XXXX	Format: XXXXXXXXX	Format: 000000000
ITIN	 Must be exactly 9 digits without hyphens Must start with 9 Second group must be in range: 50 to 65, 70 to 88, 90 to 92, and 94 to 99 No group may contain all zeros: 9XX-00-XXXX, 9XX-XX-0000 → Invalid No alphabetic characters or special characters 	 Must be exactly 9 digits Must start with 9 Second group (4th and 5th digit) must be in range: 50 to 65, 70 to 88, 90 to 92, and 94 to 99 Cannot contain zeros in group: 9XX00XXXX, 9XXXX0000 → Invalid No alphabetic characters or special characters 	No Validation

Table 1-15 TIN Type (EIN): Format Validation Rules

TIN Type	Format: XX-XXXXXXX	Format: XXXXXXXXX	Format: 000000000
EIN	 Must be exactly 9 digits without hyphens Cannot contain all zeros in group: 00-XXXXXXX, XX-0000000 → Invalid No alphabetic characters or special characters other than optional hyphens 	, , , , , , , , , , , , , , , , , , , ,	No Validation

- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.

25. Click Next to move to the Relationships screen.

1.1.1.2 Onboarding Initiation - Relationship

The relationship section furnishes information concerning the connections between the party and related parties, including household members, guardians, custodians, and other relevant affiliations.

Adding relationship details is beneficial to both the customer and the bank during critical events.



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

The following Data Segments can be captured in Relationship Segment.

Table 1-16 Data Segment - Relationships

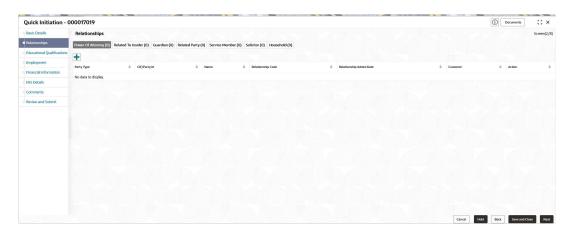
SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Household	Optional	Data Segment to capture household relationships of the party such as Father, Mother, Son Daughter etc.
2	Power of Attorney	Optional	Data Segment to capture related power of attorney holders of the party.
3	Service 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	Optional	Data Segment to capture guardian of the party.
6	Custodian	Optional	Data Segment to capture custodian of a minor party. This will be available only, if party is a minor customer.
7	Solicitor	Optional	Data Segment to capture solicitor of the party.
8	Related Party	Optional	Data Segment to capture other relationships

For more details on Party Type and Party Status requirements during relationship creation, refer <u>Table 6-1</u>.

1. Click **Next** in the Basic info screen to add the relationships details.

The Initiation – Relationships screen displays.

Figure 1-13 Initiate - Relationship

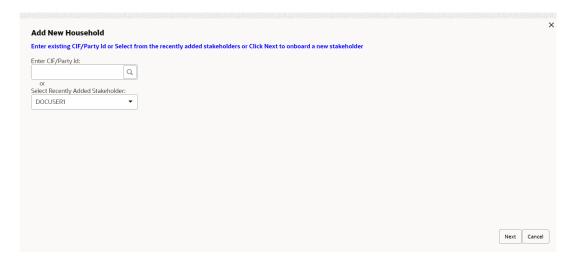


2. Click to select desired relationship.

The Add New Household screen displays.



Figure 1-14 Add - New household



Relationships with a customer can be either of the following:

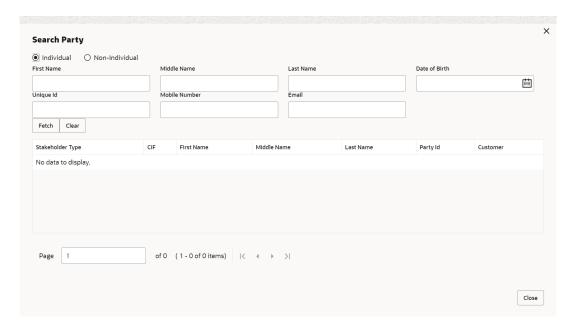
- An existing party that is a customer of the bank
- An existing party that is non-customer
- A new party, which is neither a customer nor an existing party

Existing Customer or Non-Customer

- 3. Specify the existing CIF (if the relationship is an existing customer) or the existing Party Id (if the relationship is non-customer).
- 4. Click the **Search** icon select the **CIF/Party Id** from the list

The **Search Party – Individual** screen is displayed.

Figure 1-15 Search Party – Individual







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

Click **Next** after **CIF/Party Id** is specified.

The **Add relationship** screen displays.

Specify the **Relationship** specific attribute.

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



(i) Note

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

Table 1-17 New Service Member - Field Description

Field	Description		
Party Relationship	Relationship type of the party relationship.		
	Entity Code: SMR		
Related Party Relationship	Relationship type of the related party. Related party relationship is populated based on selected party relationship.		
	Entity Code: FNP, LGD, SPO, CHL, FDT, PTR, LWD		



(i) Note

The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.

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



(i) Note

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

Table 1-18 Household - Field Description

Field	Description	
Party Relationship	Relationship type of the party relationship.	
	Entity Code: DTY	
Related Party Relationship	Relationship type of the related party. Related party relationship is populated based on selected party relationship.	
	Entity Code: SPO, FTR, MTR, SON, DAU, GRD, WD, GRP, GRC	
Is Dependent	Is household party dependent on party relationship.	





The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.

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



(i) Note

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

Table 1-19 Power of Attorney - Field Description

Field	Description	
Associated Since	Association start date of power of attorney with party relationship.	
Preferred	Is record the preferred POA.	



(i) Note

Refer to the Oracle Banking Party Configurations User Guide for entity maintenance.

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



(i) Note

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

Table 1-20 Related to Insider - Field Description

Field	Description	
Party Relationship	Relationship type of the party relationship.	
	Entity Code: DTY	
Related Party Relationship Relationship type of the related party. Related party relationship.		
	Entity Code: SPO, FTR, MTR, SON, DAU, GRD, WD, GRP, GRC	



(i) Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.



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



(i) Note

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

Table 1-21 Guardian - Field Description

Field	Description	
Party Relationship	Relationship type of the party relationship.	
	Entity Code: DTY	
Related Party Relationship	Relationship type of the related party. Related party relationship is populated based on selected party relationship.	
	Entity Code: SPO, FTR, MTR, SON, DAU, GRD, WD, GRP, GRC	
Preferred	Flag for preferred guardian.	



(i) Note

The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.

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



Note

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

Table 1-22 Custodian - Field Description

Field	Description		
Party Relationship	Relationship type of the party relationship.		
	Entity Code: CDN		
Related Party Relationship	Relationship type of the related party. Related party relationship is populated based on selected party relationship.		
	Entity Code: GRP, ANT, UCL, GRD, OTR, WD, PTR		
Preferred	Flag to identify, if custodian is a preferred custodian for a minor party.		



(i) Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.



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

(i) Note

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

Table 1-23 Solicitor - Field Description

Field	Description	
Registration Number	Specify the registration number of the solicitor.	
Preferred	Flag to identify, if solicitor is a preferred solicitor for a party.	
Remarks	Remarks for the solicitor relationship.	



(i) Note

Refer to the Oracle Banking Party Configurations User Guide for entity maintenance.

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



(i) Note

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

Table 1-24 Related Party - Field Description

Field	Description		
Party Relationship	Relationship type of the party relationship.		
	Entity Code: RPP		
Related Party Relationship	Relationship type of the related party.		
	Entity Code: RSP		
Relationship Sub Type	Relationship sub-type of party relationship with related party.		
	Entity Code: RRS		
Remarks	Remarks for the solicitor relationship.		



(i) Note

The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.

New Party

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

7. Click on the + button to specify the details.



The Add ID Details pop-up screen is displayed.

8. On the **Add ID Details** pop-up screen, specify the fields. For more information on fields, refer to the field description table.

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

① Note

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

Table 1-25 ID Details - Field Description

Field	Description
ID Type	The specific type of identification document provided by the party (example Passport, National ID, Driver's License). Entity Code: ITY
ID Status	The current verification status of the identification document provided by the party (example Verified). Entity Code: IDS
Unique ID	A unique identifier assigned to the party for identification and reference purposes.
Place of issue	The location or authority that issued the identification document of the party.
Valid From	The start date of the validity period of the identification document.
Valid Till	The end date of the validity period of the identification document.
Remarks	Additional information or notes related to the party's identification status or document.
Preferred	A flag used to mark the preferred ID type record for the party. At-least one ID should be marked as preferred. Only one ID can be marked as preferred

(i) Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

- 9. Click and expand the Address section.
- 10. Click **Next** to capture the KYC details for the new relationship.

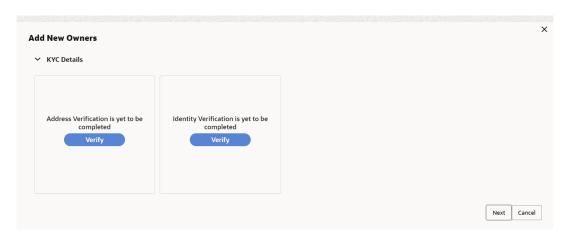
The Add New Household - KYC Details screen displays.

(i) Note

This step is optional.



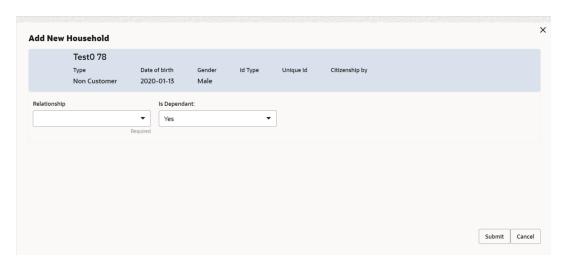
Figure 1-16 Add New Household - KYC details



- 11. Click **Verify** to update the KYC details for the new related party.
- 12. Specify the required KYC details.
- 13. Click Next.

The **Add New Household** screen is displayed to add relationship-specific attributes.

Figure 1-17 Add New Household



14. On the Add New Household screen, specify the KYC details.

For more information on the fields, refer to the **Table 1-17**.

15. Click Submit.

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

Figure 1-18 Relationships





16. Click Next to move to the Educational Qualifications segment.

1.1.1.3 Onboarding Initiation - Educational Qualification

The educational qualification section offers detailed information regarding the academic background of the party.

Note
 The fields marked as Required are mandatory.

1. Click **Next** in the **Onboarding Initiation** screen.

The **Educational Qualification** screen displays.

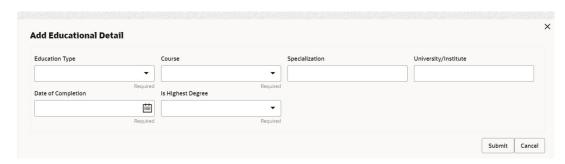
Figure 1-19 Educational Qualifications



2. Click Add button to add the educational details

The Add Educational Qualification screen displays.

Figure 1-20 Add Educational Detail



On the Add Educational Qualification screen, specify the fields.



Table 1-26 Educational Qualification - Field Description

Field	Description
Education Type	The level or type of degree attained by the party (e.g., Bachelor's, Master's, PhD). Entity Code: EDT
Course	The specific subject or field of study pursued by the party in their educational journey (e.g., Computer Science). Entity Code: CTY
Specialization	The area of specialization within the course of study pursued by the party.
University/Institute	The name of the institution or university where the party completed their education.
Date of Completion	The date when the party completed their educational course or program.
Is Highest Degree	A flag used to indicate if the degree attained is the party's highest level of education. Entity Code: BTY

Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

4. Click Submit.

The education details are added and listed in the **Educational Qualifications** screen.

(i) Note

You can also select the required item from the list, and click **Edit/Delete** to modify/ delete the added asset details.

5. Click Next to go to the Employment.

1.1.1.4 Onboarding Initiation - Employment

The employment section furnishes comprehensive details regarding the party's employment status, encompassing both salaried positions and self-employment endeavors.

The Employment data segment captures employment details of a retail party. A retail party can be employed as salaried or self-employed profession.

(i) Note

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



Table 1-27 Data Segment - Description

SI.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.

1. Click **Next** in the Basic info screen to add the employment details.

The **Employment** screen displays.

Figure 1-21 Initiation - Employment



Click + button to add the employment details.

The **Employment** screen is displayed.

Figure 1-22 Employment – Salaried

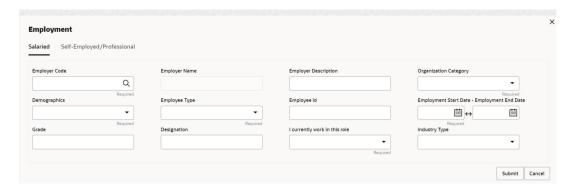
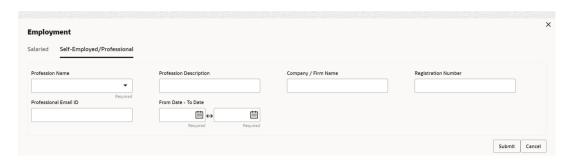




Figure 1-23 Employment – Self-Employed/Professional



3. On the **Employment** screen, specify the fields.

Table 1-28 Employment - Salaried - Field Description

Field	Description		
Employer Code	The code of the organization or company where the party is		
	employed. Common Core Maintenance: obpy organization configuration		
Employer Name	The name of the organization or company where the party is employed.		
Employer Description	A brief description or summary of the organization's business or activities.		
Organization Category	The classification or industry sector to which the organization belongs (e.g., Finance, Technology). Entity Code: OCT		
Demographics	The type or nature of the organization in demographic terms. Entity Code: DGY		
Employee Type	The nature of employment held by the party (e.g., Full-time, Part-time). Entity Code: ETY		
Employee ID	The unique identification number assigned to the employee by the organization.		
Employment Start Date	The date when the employment was started.		
Employment End Date	The date when the employment ended.		
Grade	The employee's grade or rank within the organization (e.g. Manager).		
Designation	The official job title or position of the party within the organization (e.g. Manager).		
I currently work in this role	A flag to indicate whether this is the party's primary employment position. Entity Code: BTY		
Industry type	The industry sector to which the party's employment belongs (e.g., Technology, Healthcare). Entity Code: ITC		
Employer Address	The physical address of the organization or company where the party is employed.		
Email	The email address associated with the organization or company where the party is employed.		
Phone	The phone number for the organization or company where the party is employed.		



Table 1-28 (Cont.) Employment - Salaried - Field Description

Field	Description
Mobile	The mobile number for the organization or company where the party is employed.
Annual Salary (Currency)	The currency in which the party's annual salary is paid (e.g., USD, EUR). Common Core Maintenance: cmc currency maintenance
Annual Salary	The total annual salary amount paid to the party.

① Note

- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.

Table 1-29 Employment - Self-Employed/Professional - Field Description

Field	Description
Profession Name	The name of the profession or occupation if the party is self- employed or works as a professional. Entity Code : SLE
Profession Description	A detailed description of the self-employed or professional role or business.
Company/Firm Name	The name of the company or firm if the party operates as a self- employed professional or owns a business.
Registration Number	The official registration number assigned to the professional company or self-employed business.
Professional Email ID	The email address of the party if they are self-employed or a professional.
From Date	Start Date of the of self-employment or professional
To Date	End Date of the of self-employment or professional.

Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

Click Submit.

The employment details are added and listed in the **Employment** screen.





You can also select the required item from the list and click Edit/Delete to modify/ delete the added asset details.

Click **Next** to move to the **Financial Information**.

1.1.1.5 Onboarding Initiation - Financial Information

The financial information section pertains to details regarding the party's financial status, including income, assets, liabilities, and other relevant financial data.



(i) Note

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

Table 1-30 Data Segment - Description

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

1. Click Next in the Onboarding Initiation screen.

The **Financial Information** screen displays.

Figure 1-24 Initiation - Financial Information

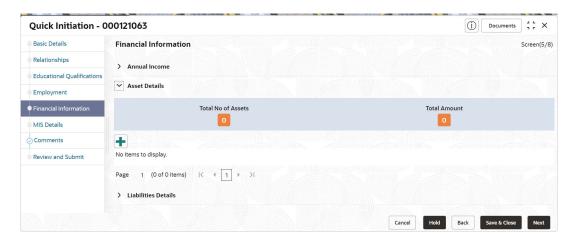


- Click and expand the **Annual Income** section.
- Select the income range of the customer in the **Annual Income** section.
- Click and expand the Asset Details section.

The Financial Information – Asset Details screen displays.



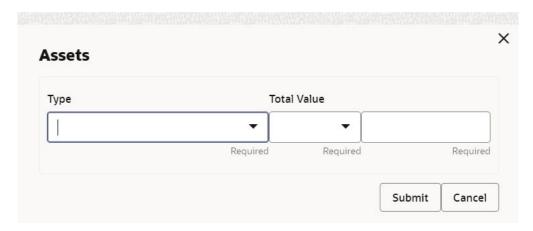
Figure 1-25 Financial Information - Asset Details



5. Click Add to add the asset details.

The Assets screen displays.

Figure 1-26 Assets



6. On the **Assets** screen, specify the fields.

Table 1-31 Assets - Field Description

Field	Description
Туре	The specific category or type of asset held by the party (e.g., Real Estate, Stocks, Bonds). Entity Code: AST
Currency	The currency in which the asset's value is denominated (e.g., USD, EUR). Common Core Maintenance: cmc currency maintenance
Amount	The monetary value of the asset held by the party, in the specified currency.



Note

- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.
- Click Submit to add the asset details.

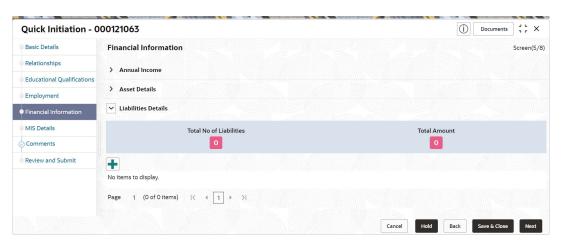
(i) Note

You can also select the required item from the list, and click **Edit/Delete** to modify/delete the added asset details.

7. Click and expand the Liabilities Details section.

The Liabilities Details screen displays.

Figure 1-27 Financial Information – Liabilities Details



8. Click Add to add the liabilities details.

The Liabilities screen displays.



Figure 1-28 Liabilities



9. On the Liabilities screen, specify the fields.

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

Table 1-32 Liabilities - Field Description

Field	Description
Liability Type	The specific category or type of liability held by the party (e.g., Mortgage, Loan, Credit Card). Entity Code: LTY
Currency	The currency in which the liability amount is denominated (e.g., USD, EUR). Common Core Maintenance: cmc currency maintenance
Amount	The monetary value of the liability, as per the specified currency.

(i) Note

- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.
- Click Submit to add the Liabilities details.

(i) Note

You can also select the required item from the list, and click **Edit/Delete** to modify/delete the added asset details.

10. Click Next to move to the Comments segment.



1.1.1.6 Onboarding Initiation - Comments

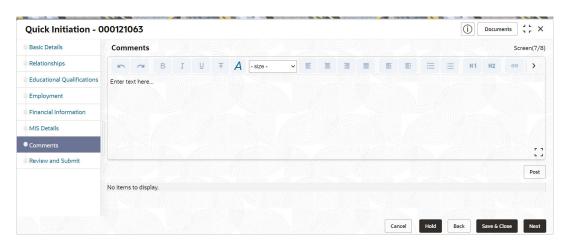
The relationship managers can capture overall comments for the initiation stage in the **Comments** screen.

Capturing comments helps the banker working with this task in the next stage to better understand the task.

1. Click **Next** in the **Onboarding Initiation** screen.

The Comments screen displays.

Figure 1-29 Comments



- 2. Specify the overall comments for the **Onboarding Initiation** stage.
- 3. Click Post.
- 4. Click Next to move to the Onboarding Initiation Review and Submit.

1.1.1.7 Onboarding Initiation - Review and Submit

The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

The relationship managers can view the displayed information and take necessary actions such as modifying the information or moving the task to the next stage.



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

1. Click **Next** in the **Onboarding Initiation** screen.

The **Review and Submit** screen displays.



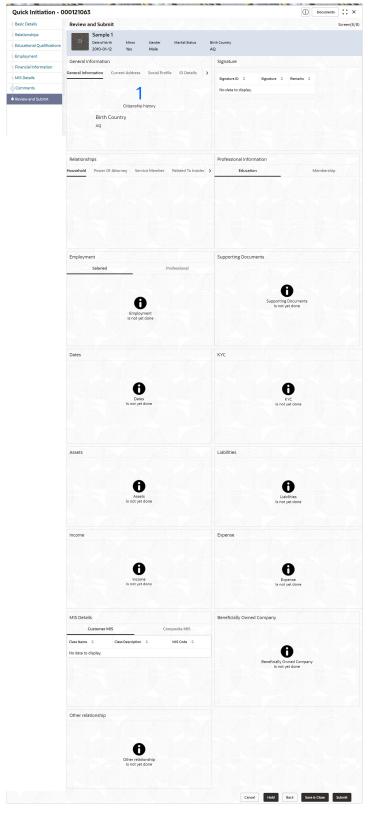


Figure 1-30 Initiation – Review and Submit

2. On the **Review and Submit** screen, verify the details that are displayed in tiles.



Table 1-33 Review and Submit - Description

Tile Name	Description	
General Information	In this tile, the following details are displayed:	
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 the 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.	

Click Submit.

The system will check for duplicate customers. For more information, refer to the <u>Duplication Check (De-dupe Check)</u>.

 Click Continue to save the Onboarding Initiation. A message is displayed and task is submitted to Free Task.

1.1.2 Onboarding Enrichment

In the *Enrichment* stage, the relationship manager can capture detailed information about the retail customer to be added in the Oracle Banking Enterprise Party Management.

This topic contains the following subtopics:

Onboarding Enrichment - Basic Information

This topic describes about the personal information captured in the **Initiation** stage, the relationship managers can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.

• Onboarding Enrichment - Signatures

This topic provides information about the customer signatures.

Onboarding Enrichment - Relationships

You can add the details about the relationships of the customer to be onboarded in the **Relationships** screen.

Onboarding Enrichment - Employment

Details about the customer's source of income are added to the **Employment** screen.

Onboarding Enrichment -Consent and Preferences

Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.



- Onboarding Enrichment Additional Information
 - This topic captures the additional information of the customers.
- Onboarding Enrichment Membership / Association

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

Onboarding Enrichment - Financial Profile

The relationship managers can further enrich the customer's financial information in the **Financial Profile** screen, by adding total income and net worth, income, and expense details, and details about the relationship with other banks.

Onboarding Enrichment - Comments

The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.

Onboarding Enrichment - Review and Submit

The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

1.1.2.1 Onboarding Enrichment - Basic Information

This topic describes about the personal information captured in the **Initiation** stage, the relationship managers can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.

Note

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

Following additional data segments other than the ones captured in *Initiation* stage, are available in Enrichment - Basic Details screen.

Table 1-34 Data Segment - Description

SI.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.

 Click Acquire and Edit in the Free Tasks screen for the application for which Onboarding Enrichment stage has to be acted upon.

The Onboarding Enrichment - Basic Info screen displays.



Figure 1-31 Enrichment- Basic - Info



The following details that are captured in the *Initiation* stage will be populated in this screen:

- Basic info and Citizenship
- ID Details
- Contact Details
- Current Address
- Previous Address
- Tax Declaration
- Social Profile
- Educational Qualification

(i) Note

For information on Basic info and Citizenship, Contact Details, Current Address, Previous Address, ID Details, Tax Declaration, Educational Qualification and Social profile section, refer to the Onboarding Initiation subsection.

As apart of basic information, the system checks the duplicate customers. For more information, refer to the <u>Duplication Check</u> (<u>De-dupe Check</u>).

2. On the **Basic Info** screen, click **Visa Details** segment to add the details of the visa.

Figure 1-32 Enrichment - Basic Info - Visa Details



3. On the **Visa Details** segment, specify the details. For more information on fields, refer to the field description table.



Table 1-35 Visa Details - Field Description

Field	Description
Country Of Visa	Country of visa as per visa information of the party. Common Core Maintenance: cmc country maintenance
Class/Type Of Visa	The specific type of visa held by the party (e.g., Tourist, Student, Work, etc.). Entity Code: VIS
Visa Number	The unique identification number assigned to the party's visa.
Port Of Issue	The location or port where the party's visa was issued.
Visa Issue Date	The date when the party's visa was issued.
Visa Expiry Date	The date when the party's visa will expire.
Remarks	Additional notes or comments about the party's visa status or related information

- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.
- On the Basic Info screen, click Dates segment to add important dates of the customer.
 The Dates screen displays.

Figure 1-33 Enrichment - Basic Info - Dates



5. Specify the details on the **Dates** screen.

Table 1-36 Dates - Field Description

Field	Description
Date Type	The type of significant date for the party (e.g., Anniversary, Birthdate). Entity Code: ECD
Date	The specific date related to the important date type (e.g., the anniversary date, birthday, etc.).

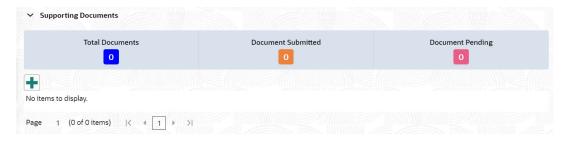




Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

Click and expand the Supporting documents section to add the supporting documents.
 The Supporting Documents screen displays.

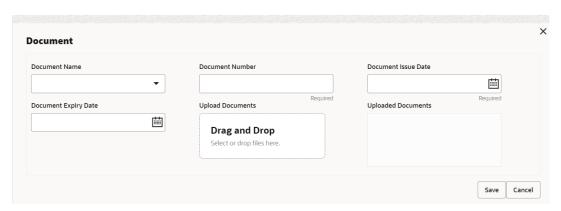
Figure 1-34 Enrichment - Basic Info - Documents



7. Click Add in the Supporting documents section.

The Add Document screen display

Figure 1-35 Enrichment – Add Documents



8. On the **Add Document** screen, specify the details.



Table 1-37 Add Document - Field Description

Field	Description	
Document Name	Select the document name from the drop-down list. The available options are: Aadhar Voter Id Pan Card Driving License Passport The list of values can be configured through Entity Maintenance.	
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

Refer to the Oracle Banking Party Configurations User Guide for entity maintenance.

Click Save to save the details.

The document details are added and listed in the **Supporting Documents** segment.



Note

You can also select the required item from the list and click Edit/Delete to modify/ delete the added document details.

- 10. The system will check for duplicate customers. For more information, refer to the **Duplication Check (De-dupe Check)**.
- 11. Click Next to move to the Onboarding Enrichment Signatures screen.

1.1.2.2 Onboarding Enrichment - Signatures

This topic provides information about the customer signatures.

To add the signature:

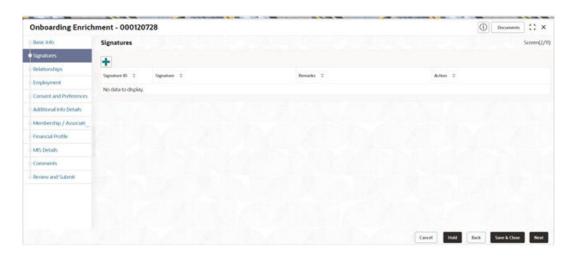


The fields marked as **Required** are mandatory.

Click Next in theBasic Info screen.

The Signatures screen displays.

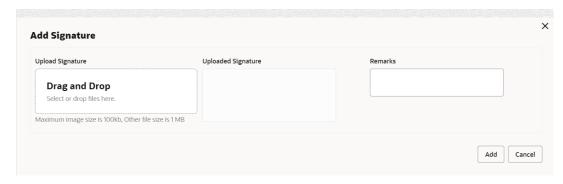
Figure 1-36 Enrichment - Signatures



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

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

Figure 1-37 Add Signature



3. On the Add Signature screen, upload the customer's signature.

Table 1-38 Add Signature - Field Description

Field	Description
	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system.



Table 1-38 (Cont.) Add Signature - Field Description

Field	Description
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.

4. Click Add to add the signature.

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

Figure 1-38 Add Signatures



- (i) Note
 - Users 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)
- 5. Click **Next** to move to the **Onboarding Enrichment Relationships** segment

1.1.2.3 Onboarding Enrichment - Relationships

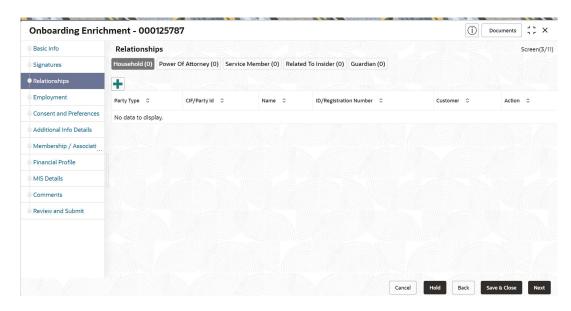
You can add the details about the relationships of the customer to be onboarded in the **Relationships** screen.

1. Click Next in the Signatures screen.

The **Relationships** screen displays.



Figure 1-39 Enrichment – Relationships



The **Relationships** details added in the **Onboarding Initiation** stage are populated automatically on this screen.

2. Click Next to move to the Onboarding Enrichment - Employment segments.

1.1.2.4 Onboarding Enrichment - Employment

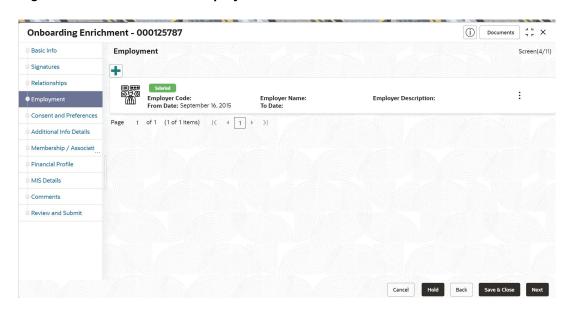
Details about the customer's source of income are added to the **Employment** screen.

Employment details are necessary for the bank to determine the stability of the customer.

Click Next in the Onboarding Enrichment screen.

The **Employment** screen displays.

Figure 1-40 Enrichment – Employment





The employment details added in the **Onboarding Initiation - Employment** stage are populated automatically on this screen.

2. Click Next to move to the Consent and Preferences segments.

1.1.2.5 Onboarding Enrichment -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.

On the Consent and Preferences screen, click and expand e-Sign segment.
 The e-Sign screen displays.

Figure 1-41 e-Sign



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

Table 1-39 E-Sign Consent - Field Description

Field	Description	
E-Sign Consent	E-sign consent as per marketing and consent details of the party.	

3. On the Consent and Preferences screen, click and expand Marketing Communication segment.

The Marketing Communication screen displays.

Figure 1-42 Enrichment - Marketing Communication



 On Marketing Communication segment, specify the fields. For more information on fields, refer to the field description table.



Table 1-40 Marketing Communication - Field Description

Field	Description	
Consent to receive Marketing, Promotional, Sales and other	Indicates whether the party has consented to receive marketing communications.	
Channel	The specific communication channel preferred by the party for marketing and communication (e.g., Email, SMS, Phone). Entity Code: CHN	
Contact	The contact details (email, phone number, etc.) provided for marketing and communication purposes.	
Preferred Time	The time of day preferred by the party for receiving marketing communications. Entity Code: PRE	
Time Zone	The time zone of the preferred time for receiving marketing communications. Entity Code: TZ	

Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

On Consent and Preferences screen, click and expand Privacy Information segment.
 The Privacy Information screen displays.

Figure 1-43 Privacy Information



6. On the **Privacy Information** screen, specify fields. For more information on fields, refer to the field description table.

Table 1-41 Privacy Information - Field Description

Field	Description	
Privacy Information	Select the check box of the privacy information consent of the party.	

Note

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

On Consent and Preferences screen, click and expand Minor Consent segment.
 The Minor Consent screen is displayed.



8. On **Minor Consent** screen, specify fields. For more information on fields, refer to the field description table.

Table 1-42 Minor Consent - Field Description

Field	Description
Minor Consent	Date of consent of minor party. Minor consent will be available only for minor party. (i) Note Minor consent is mandatory for minor party onboarding.



Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.

9. Click **Next** to move to the **Additional Information** segments.

1.1.2.6 Onboarding Enrichment - Additional Information

This topic captures the additional information of the customers.

Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.



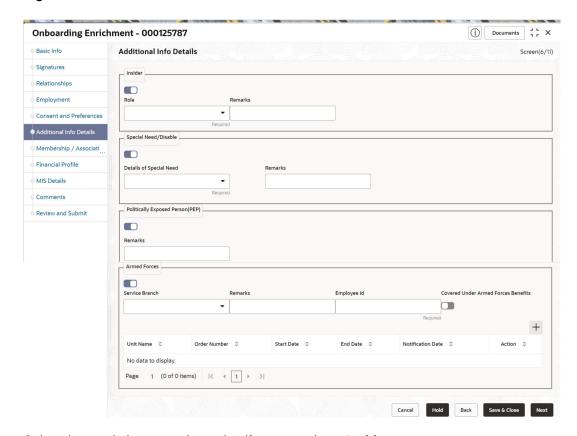
The fields marked as **Required** are mandatory.

1. Click Next in the Consent and Preferences screen.

The **Additional Information** screen displays.



Figure 1-44 Additional Information



2. Select the toggle button to determine if customer is an **Insider**.

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

Table 1-43 Additional Information - Field Description

Field	Description
Insider	A flag used to identify if the party holds insider information or is considered an insider for compliance purposes.
Role	The role or position held by the party that classifies them as an insider (e.g., Director, Officer). Entity Code: ROL
Remarks	Additional comments or notes related to the party's insider status or related details.

① Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

3. Select the toggle button to determine if customer has **Special needs/ disability**. Capture the details once the fields are enabled.



Table 1-44 Special needs/disability - Field Description

Field	Description	
Special Need/Disable	A flag used to identify whether the party is specially abled or has any disabilities.	
Details of Special Need	A description of the special needs of the party. Entity Code: DSN	
Remarks (Special Need)	Additional comments or details related to the party's special needs.	

The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.

Select the toggle to determine if the customer is a **Politically Exposed Person (PEP)**. Capture the details once the fields are enabled.

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

Table 1-45 Politically Exposed Person (PEP) - Field Description

Field	Description	
Politically Exposed Person(PEP)	A flag indicating whether the party is flagged as a Politically Exposed Person (PEP).	
Remarks	Additional notes or information related to the PEP for the party.	



(i) Note

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

Input Service Member Information.

Table 1-46 Armed Forces - Field Description

Field	Description	
Service Branch	Branch of service membership of the party. Entity Code: SER	
Remarks	General remarks or additional notes for any other relevant information regarding the party's service membership	
Employee ID	The unique identification number assigned as per the service membership of the party.	
Rank	The rank or position held by the service member in the military or armed forces. Entity Code: RANK	



Table 1-46 (Cont.) Armed Forces - Field Description

Field	Description	
Pay Rate	The pay rate or salary of the service member, as per their military records. Entity Code: PRT	
Service Status	The current service status of the service member (e.g., Active Duty, Retired). Entity Code: SER	
Obligate Service End Date	The date when the active obligated service period for the service member ends.	
Unit Name	The name of the military unit to which the service member is assigned.	
Order Number	The official order number related to the service member's assignment or record.	
Start Date	Start Date of service membership of the party.	
End Date	End Date of service membership of the party.	
Notification Date	The date when the service member was notified of any updates, or assignments.	

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

6. Select the toggle to determine if the customer is from **Financial Institution Data Match** (**FIDM**). Capture the details once the fields are enabled.

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

Table 1-47 Financial Institution Data Match (FIDM) - Field Description

Field	Description	
FIDM	A flag used to identify whether the customer matches an FIDM record.	
Remarks	Additional notes or comments related to the delinquent non-custodial parent in FIDM records.	
FIDM Default Amount	The amount associated with the delinquent non-custodial parent according to FIDM records.	
FIDM Agency	The agency associated with the delinquent non-custodial parent as per FIDM records.	
Date of Report	The date when the delinquency report was issued for the non-custodial parent in FIDM records.	

(i) Note

Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance.



Click Next to move to the Membership/Association segments.

1.1.2.7 Onboarding Enrichment - Membership / Association

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

1. Click Next in the Additional Information screen.

The **Membership / Association** screen displays.

Figure 1-45 Enrichment – Membership



Click Add to add the Membership details.

The Membership screen displays.

Specify the details on the Membership screen.

Figure 1-46 Membership

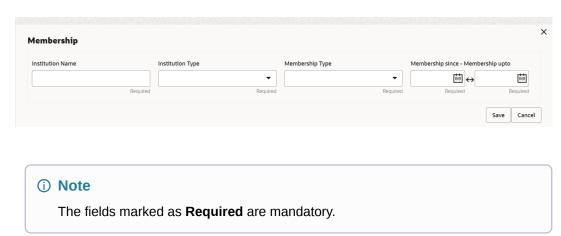




Table 1-48 Membership - Field Description

Field	Description	
Institution Name	The name of the institution or organization with which the party holds a membership.	
Institution Type	The type or classification of the institution or organization (e.g., Educational). Entity Code: MIT	
Membership Type	The type of membership the party holds with the institution (e.g., Regular, Associate). Entity Code: MTT	
Membership Since	The date when the party became a member of the institution or organization.	
Membership Upto	The date until the party's membership is valid with the institution or organization.	

① Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

Click Save to save the details captured.

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

Figure 1-47 Enrichment – Membership List



5. Click Next to move to the Onboarding Enrichment - Financial Profile segments.

1.1.2.8 Onboarding Enrichment - Financial Profile

The relationship managers can further enrich the customer's financial information in the **Financial Profile** screen, by adding total income and net worth, income, and expense details, and details about the relationship with other banks.

This screen is to add or update asset and liability details.



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

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

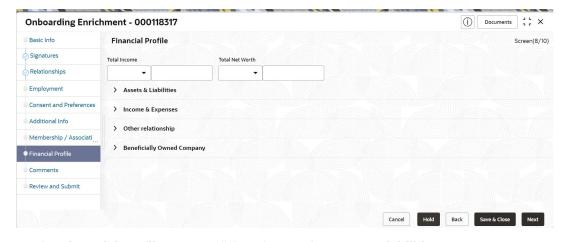
Table 1-49 Data Segment - Description

SI.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.

Click Next in the Membership/Association screen.

The Financial Profile screen displays.

Figure 1-48 Enrichment – Financial Profile



2. On the Financial Profile screen, click and expand Assets & Liabilities segment.

The Assets & Liabilities screen displays.

Assets

Add

Liabilities

Liabilities

Add

Liabilities

Add

Liabilities

Liabilities

Add

Liabilities

L

Figure 1-49 Assets and Liabilities Details

3. On the **Assets & Liabilities** screen, you can perform the following actions. For more information, refer to the below table.

Table 1-50 Common Actions for Assets and Liabilities

Action	Description
Add	Click Add button to add the assets and liabilities in the corresponding tiles. For more information, refer to the Figure 1-26 and Figure 1-28.
View detail	Click View detail button in the corresponding tiles to change the chart view of asset and liabilities detail to the list view.
Back	Click Back button in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

4. Click the configure icon in the corresponding tile.

The following options are displayed in assets and liabilities details:

- Add
- Modify
- Delete
- 5. Click and expand the **Income & Expenses** section.

Figure 1-50 Financial Profile – Income and Expense



6. Click Add to add the income details of the customer.

The Income screen displays.



Figure 1-51 Income



7. Click Add.

The **Add Income** screen displays.

Figure 1-52 Add Income



8. On the **Add Income** screen, specify the fields.

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

Table 1-51 Add Income – Field Description

Field	Description
Income Type	The category or source of income for the party (e.g., Salary, Investment). Entity Code: INY
Frequency	The frequency at which the party receives their income (e.g., Monthly, Annually). Entity Code: FTY
Currency	The currency in which the party's income is received (e.g., USD, EUR). Common Core Maintenance: cmc currency maintenance
Amount	The total amount of income received by the party, in the specified currency.



- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.
- 9. Click Add to save the details.

(i) Note

You can also select the required item from the list, and click the **Edit/Delete** icon to modify/delete the added membership details.

- **10.** Click icon to exit the **Income** window.
- **11.** In the **Expenses** tile, click the configure icon to add the expense details of the customer. The **Expenses** window is displayed.

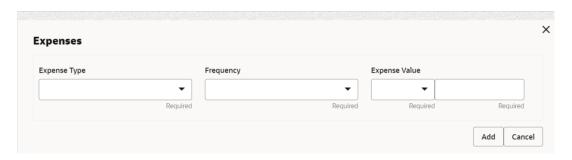
Figure 1-53 Expense



12. Click Add.

The **Add Expenses** screen is displayed.

Figure 1-54 Add Expense





13. On the Add Expense screen, specify the fields.

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

Table 1-52 Add Expenses - Field Description

Field	Description
Expense Type	The category or type of expense incurred by the party (e.g., Rent, Utilities, Loan Payment). Entity Code: EXY
Frequency	The frequency at which the party incurs the expense (e.g., Monthly, Annually). Entity Code: FTY
Expense Currency	The currency in which the party's expense is paid (e.g., USD, EUR). Common Core Maintenance: cmc currency maintenance.
Expense Value	The total amount of the party's expense, in the specified currency.

Note

- The list of drop-down values is configurable through Entity Maintenance. For details on Entity Code Maintenance and the available values corresponding to each Entity Code, refer to the Oracle Banking Party Configurations User Guide.
- For details on Common Core Maintenance, refer to the Common Core User Guide.
- 14. Click Add to save the details.

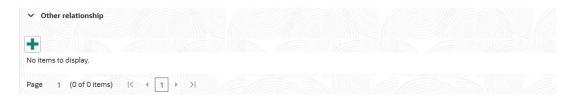
(i) Note

You can also select the required item from the list, and click the **Edit/Delete** to modify/delete the added membership details.

- **15.** Click icon to exit the **Income** window.
- 16. Click and expand the Other Relationship section.

The Other Relationship screen displays.

Figure 1-55 Other Relationship

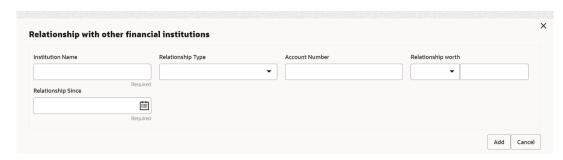


17. Click Add to add details about the customer's relationship with other banks.

The Relationship with other financial institutions screen displays.



Figure 1-56 Relationship with other financial institutions



18. On the Relationship with other financial institutions screen, specify the fields.

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

Table 1-53 Relationship with other financial institutions - Field Description

Field	Description
Institution Name	The name of the financial institution where the party holds an account or financial relationship.
Relationship Type	The type of relationship the party has with the other financial institution. Entity Code: RTY
Relationship Worth	The total monetary value of the party's relationship with the other financial institution.
Relationship worth Currency	The currency in which the relationship worth is denominated (e.g., USD, EUR). Common Core Maintenance: cmc currency maintenance.
Relationship Since	The date or year when the party started their financial relationship with the other institution.

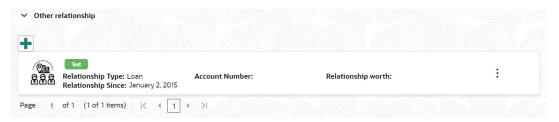
(i) Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

19. Click Add to save the details.

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

Figure 1-57 Other Relationship List







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

20. Click and expand Beneficially Owned Company segment.

The Beneficially Owned Company screen displays.

Figure 1-58 Beneficially Owned Company



21. Click + to add details about beneficially owned company.

The **Beneficially Owned Company** pop-up screen is displayed.

Figure 1-59 Beneficially Owned Company



22. On the **Beneficially Owned Company** pop-up screen, specify the details. For more information, refer to the field description table.

Table 1-54 Beneficially Owned Company - Field Description

Field	Description
Company Name	The name of the company that the party beneficially owns or holds a significant interest in.
Location	The physical location or address of the company that the party beneficially owns.
Percentage Holding	The percentage of ownership or shares the party holds in the beneficially owned company.
Annual Income Currency	The currency in which the party's income is received. Common Core Maintenance: cmc currency maintenance.
Annual Income Amount	The total annual income of the company owned or controlled by the party.
Line of Business	The industry or field in which the beneficially owned company operates (e.g., Technology, Retail, Finance).





For details on Common Core Maintenance, refer to the Common Core User Guide.

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

(i) Note

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

23. Click Next to move to the Comments segment.

1.1.2.9 Onboarding Enrichment - Comments

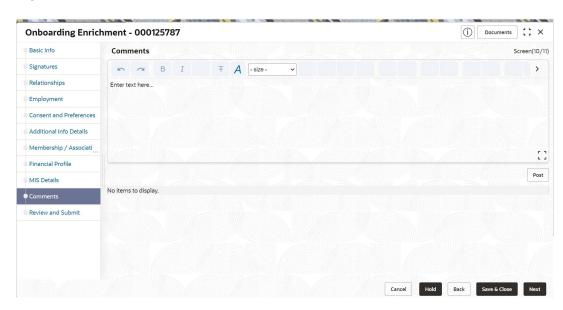
The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.

Capturing comments help the banker working with this task in the next stage to better understand the task.

1. Click **Next** in the **Onboarding Enrichment - Financial Profile** screen.

The Comments screen displays.

Figure 1-60 Comments



- Specify the overall comments for the Onboarding Enrichment stage.
- 3. Click Post.
- 4. Click Next to move to the Onboarding Enrichment Review and Submit segments.



1.1.2.10 Onboarding Enrichment - Review and Submit

The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

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

1.1.3 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.

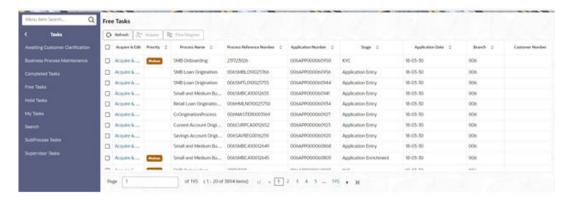
For successful retail onboarding, the customer must be compliant with all the necessary KYC checks.



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

To acquire and edit the KYC task, click Tasks. Under Tasks, click Free Task.
 The system displays the Free Tasks screen.

Figure 1-61 Free Task



Click Acquire and Edit in the Free Tasks screen for the application for which KYC Check stage has to be acted upon.

The Customer Summary screen displays.



KYC - 000118863 Documents 1 × Currently working with - OFSS [DEV] 0

Figure 1-62 KYC - Customer Summary

On the Customer Summary screen, verify the details that are displayed in tiles.For more information on fields, refer to the field description table.



Table 1-55 Customer Summary - Tile Description

Tile	Description
General Information	In this tile, the following details are displayed:
Professional Information	In this tile, the following details are displayed: Education Membership
Employment	Displays the employment details of the customer.
Dependent	Displays the dependent details of the 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.

4. Click Next.

The **KYC Check** screen displays.

OBPY support 13 different KYC check as follows

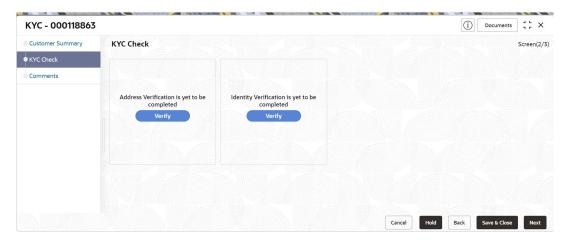
- Address Check
- Identity Check
- Police DB Check
- Credit Score Check
- Education Qualification
- Field Verification
- Reference Check
- Suit Filed
- PEP Identification
- AML Check
- FATCH Check
- SDN Check
- Sanction Check

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 \rightarrow Additional Info.

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



Figure 1-63 KYC Check



5. Verify all the **KYC** Checks listed.

Table 1-56 Address Check - Field Description

Field	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	Select the verification type of the KYC check for the party from the drop-down list. The available options are: Internal External Note List of values can be configured through Entity Maintenance.
Verification Medium	Select the verification medium of the KYC check for the party from the drop-down list. The available options are: • Manual • Online (i) Note List of values can be configured through Entity Maintenance.



Table 1-56 (Cont.) Address Check - Field Description

Field	Description
Verification Status	Select the verification status of the KYC check for the party from the list of values. The available options are: Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
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	Select ID type of identification of the party from the following drop-down list. The available options are: • Proof Of Identity • Proof Of Residence (i) Note List of values can be configured through Entity Maintenance.

Table 1-57 Identity Check

Field	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.



Table 1-57 (Cont.) Identity Check

Field	Description
Verification Type	Select verification type of the KYC check for the party from the drop-down list. The available options are: Internal External Note List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. The available options are: Manual Online
	Note List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. The available options are: Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
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

Table 1-58 Police DB Check

Field	Description
House/Building	Building name as per KYC check of the party.



Table 1-58 (Cont.) Police DB Check

Field	Description
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	Select country as per KYC check of the party from the drop-down list. (i) Note 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	Select verification status of the KYC check for the party from the drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity
Verification On	Maintenance.
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.



Table 1-59 Credit Score Check - Field Description

Field	Description
Agency Name	Agency Name of the Credit Score.



Table 1-59 (Cont.) Credit Score Check - Field Description

Field	Description
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	Select verification status of the KYC check for the party from drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-60 Education Qualification

Field	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.



Table 1-60 (Cont.) Education Qualification

Field	Description
Verification Type	Select verification type of the KYC check for the party from the drop-down list. Internal External Note List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online (i) Note List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
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.



Table 1-61 Field Verification - Field Description

Field	Description
Address Type	Select the address type as per field verification KYC check of the party from the drop-down list. Permanent Address Residential Address Communication Address Office Address Note List of values can be configured through Entity Maintenance.
House / Building	Specify building name as per KYC check of the party.
Street	Specify street as per KYC check of the party.
Locality	Specify locality as per KYC check of the party.
Landmark	Specify address landmark as per field KYC check of the party.
Area	Specify area as per KYC check of the party.
City	Specify city as per KYC check of the party.
State	Specify state as per KYC check of the party.
Country	Note 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



Table 1-61 (Cont.) Field Verification - Field Description

Field	Description
Verification Result	Select verification status of the KYC check for the party from the drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
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.



① Note

Table 1-62 Reference Check - Field Description

Field	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	Select country as per KYC check of the party from drop-down list. (i) Note 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.



Table 1-62 (Cont.) Reference Check - Field Description

Field	Description
Relationship	Select relationship type of the related party from the drop-down list. Spouse Mother Son Daughter Guardian Father
Year of Association	Years of association as per reference KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. Compliant Non-Compliant Yet to Verify i Note List of values can be configured through Entity Maintenance.
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

Table 1-63 Suit Filed

Field	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.



Table 1-63 (Cont.) Suit Filed

Field	Description
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Description
Country	Select the country as per KYC check of the party from the list of values. (i) Note 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	Select verification status of the KYC check for the party from the following drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
Verified On Valid Till	Verification date of the KYC check for the party. Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.



i Note

Table 1-64 PEP Identification

Field	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.



Table 1-64 (Cont.) PEP Identification

Field	Description
Relationship	Select relationship type of the related party from the drop-down list. 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	Select verification type of the KYC check for the party from the drop-down list. Internal External Note List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online (i) Note List of values can be configured through Entity Maintenance.



Table 1-64 (Cont.) PEP Identification

Field	Description
Verification Status	Select verification status of the KYC check for the party from the drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
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	Select risk classification as per KYC check of the party from the drop-down list. Risky Medium Low Note List of values can be configured through Entity Maintenance.
Risk Score	Risk score as per KYC check of the party.
Verification Remarks	Verification remarks provided for the KYC check.



Table 1-65 AML Check

Field	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	Select sources of funds as per AML KYC check of the party. Account Owned By Company Account Owned By Parents
Source of Wealth	Select 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.



Table 1-65 (Cont.) AML Check

Field	Description
Citizenship In AML List	Select citizenship as per PEP KYC check of the party from the drop-down list.
	① Note
	List of values can be configured through Common Core Maintenance for Country Code.
Country where listed	Select listed country as per AML KYC check of the party from the drop-down list.
	① Note
	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	Select verification type of the KYC check for the party from the drop-down list. Internal External
	Note List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. Manual Online
	Note List of values can be configured through Entity Maintenance.



Table 1-65 (Cont.) AML Check

Field	Description
Verification Status	Select verification status of the KYC check for the party from the drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
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	Select risk classification as per KYC check of the party from the drop-down list. Risky Medium Low Note List of values can be configured through Entity Maintenance.
Risk Score	Risk score as per KYC check of the party.
Verification Remarks	Verification remarks provided for the KYC check.



Table 1-66 FATCA Check

Field	Description
US Citizen (Yes/No)	Flag to identify, if party is a US citizen.
Country of Residence	Select country of residence as per basic information of the party from the list of values. (i) Note List of values can be configured through Common Core Maintenance for Country Code.



Table 1-66 (Cont.) FATCA Check

Field	Description
Tax Identification Number	Tax Identification Number as per FATCA check.
Country of Issuance	Select country of issuance as per FATCA KYC details of the party from the list of values. (i) Note 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	Select verification type of the KYC check for the party from the drop-down list. Internal External Note List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online (i) Note List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
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.





Table 1-67 SDN Check

Field	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	Select verification type of the KYC check for the party from the drop-down list. Internal External
	Note List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online
	Note List of values can be configured through Entity Maintenance.



Table 1-67 (Cont.) SDN Check

Field	Description
Verification Status	Select verification status of the KYC check for the party from the drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
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

Table 1-68 Sanction Check

Field	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	Select verification type of the KYC check for the party from the drop-down list. Internal External Note List of values can be configured through Entity Maintenance.



Table 1-68 (Cont.) Sanction Check

Field	Description
Verification Medium	select verification medium of the KYC check for the party from the drop-down list. • Manual • Online (i) Note List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. Compliant Non-Compliant Yet to Verify Note List of values can be configured through Entity Maintenance.
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	Select risk classification as per KYC check of the party from the drop-down list. Risky Medium Low Note List of values can be configured through Entity Maintenance.
Risk Score	Risk score as per KYC check of the party.



Note

For Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.

6. Click Submit.

On the KYC Check screen, the verification details are updated in the corresponding tile.

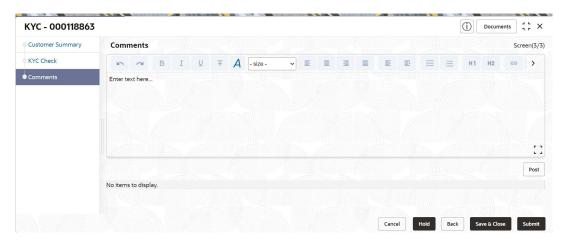
7. Verify all the KYC checks listed for the selected product.



Click Next.

The Comments screen displays.

Figure 1-64 KYC - Comments



- 9. Specify the overall comments for the **KYC** stage.
- **10.** On the **Comments** screen, perform the following actions:

Table 1-69 Actions - Description

Actions	Description
Post	Click Post . The comments are posted below the text box.
Submit	Click Submit . The Checklist window is displayed.
Outcome	On the Checklist window, select the Outcome as Approve or Reject and click Submit. Based on the value selected for the outcome, the following conditions apply: If Approve is selected, the task is moved to the Recommendation stage. If Reject is selected, the task is terminated.

1.1.4 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.



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

 Click Acquire and Edit in the Free Tasks screen for the application for which Recommendation stage has to be acted upon.

The **Customer Summary** screen displays.



Approval - 000117969 Employment Is not yet done 0 0

Figure 1-65 Recommendation – Customer Summary

2. On the **Customer Summary** screen, verify the details that are displayed in tiles.

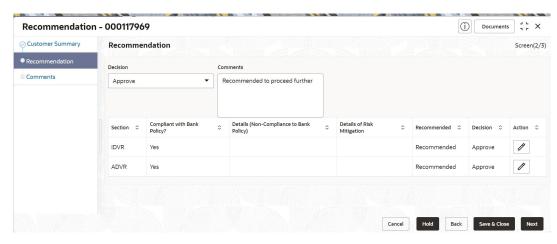
For more information on the tiles, refer to the **Table 1-55**



Click Next.

The **Review** screen display.

Figure 1-66 Recommendation – Recommendation Comments



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

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

Click Action to Input Recommendation details for each of the Party Information Data Segment.

The **Onboarding Approval** screen displays.

8. Specify the fields for **Onboarding Approval**.

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

Table 1-70 Onboarding Approval - Field Description

Field	Description
Compliant with Bank Policy	Enable the toggle button if customer is compliant with the Bank Policy.
Recommended	Enable the toggle button if customer is Recommended by reviewing user.
Decision	Specify decision with respect to KYC type.
Details (Non-Compliance to Bank Policy)	Specify the details of Non-Compliance to Bank Policy.
	This field is available only Compliant with Bank Policy toggle is disabled.



Table 1-70 (Cont.) Onboarding Approval - Field Description

Field	Description
Details of Risk Mitigation	Specify the comments of Details of Risk Mitigation. (i) Note This field is available only Compliant with Bank Policy toggle is disabled.
	toggie is disabled.

- 9. Click View KYC Details to review all the KYC details.
- 10. Click **Update** to update the decision.
- **11.** On the **Comments** screen, perform the following actions:

Table 1-71 Actions - Description

Actions	Description
Post	Click Post . The comments are posted below the text box.
Submit	Click Submit. The Checklist window is displayed.
Outcome	On the Checklist window, select the Outcome as <i>Approve</i> or <i>Reject</i> and click Submit . Based on the value selected for the outcome, the following conditions apply: If Approve is selected, the task is moved to the Approval stage. If Reject is selected, the task is terminated.

12. Click Next.

The **Comments** screen displays.

13. Specify the overall comments for the **Recommendation** stage.

1.1.5 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.

 Click Acquire and Edit in the Free Tasks screen for the application for which Approval stage has to be acted upon.

The **Approval - Customer Summary** screen displays.



Approval - 000117969 Employment Is not yet done 0 0 0

Figure 1-67 Approval – Customer Summary

2. On the Customer Summary screen, verify the details that are displayed in tiles.

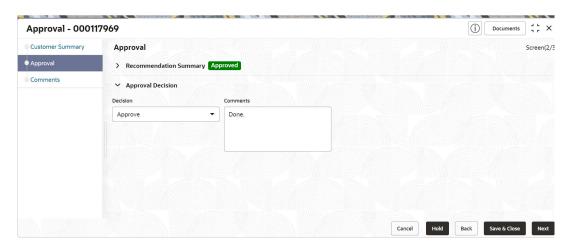
For more information on the tiles, refer to **Table 1-55**



3. Click Next.

The **Approval** screen is displayed.

Figure 1-68 Approval – Approval Comments



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

(i) Note

Refer to the **Oracle Banking Party Configuration Guide** for Multi-level approval configuration. If more than one Recommendation user is configured, recommendation summary will be determined are as follows:

Table 1-72 Recommendation Summary

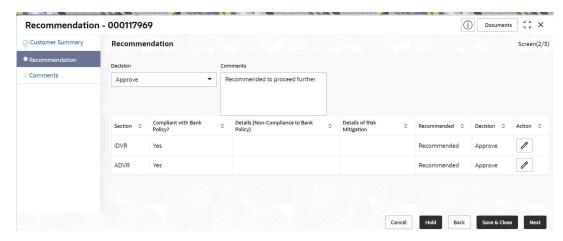
Number of Users	Individual Decision	Recommendation Summary
2 User (User 1 & User 2)	User 1 – Approved User 2 – Approved	Approved
2 User (User 1 & User 2)	User 1 – Approved User 2 – Rejected	Rejected
3 Users (User 1 & User 2 & User 3)	User 1 – Approved User 2 – Rejected User 3 – Approved	Rejected

 Click and Expand Recommendation Summary view Recommendation Decision and Comments from respective users from Recommendation stage.

The Recommendation Summary screen displays.



Figure 1-69 Recommendation Summary



- Click Action to see Recommendation details and KYC details for respective KYC types.
 The OnboardingApproval screen displays.
- Click and Expand Approval Decision to provide Approval Decision and Comments for Party Onboarding.
- 8. Click Next to Comments data segments.
 - The Approval Comments screen displays.
- 9. On the **Comments** screen, perform the following actions:

Table 1-73 Actions - Description

Action	Description	
Comments	Specify the overall comments for the Approval stage.	
Post	Click Post . The comments are posted below the text box.	
Submit	Click Submit . The Checklist window is displayed.	
Outcome	On the Checklist window, select the Outcome as Proceed, Reject, or Additional Info and click Submit. Based on the value selected for the outcome, the following conditions apply: If Proceed is selected, the task is automatically moved to the host system. If Reject is selected, the task is terminated. If Additional Info is selected, the task is moved back to the Onboarding Enrichment stage.	



1.2 Retail Amendment

In the **Amendment** 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.
- Only one amendment can be active for a Party's data segment at a time. If an amendment is already in progress for a particular data segment, a new amendment cannot be initiated until the existing one is completed.
- From Home screen, click Party Services. Under Party Services, click Amendment.
 The Amendment screen is displayed.
- Specify the CIF or search for a CIF. For advance search, click Advance Search button. The following values are available for the advance CIF search:
 - Party ID
 - First Name
 - Middle Name
 - Last Name
 - Data of Birth
 - Unique ID
 - Mobile Number
 - Email
- 3. Click Amend Now.

The **Amendment – Retail Amendment** screen displays.

- 4. Click icon in the desired section to be updated. You can update the following sections during amendment:
 - General Information For more information, refer to <u>Add Basic Details</u>.
 - a. Business Details
 - b. Basic Information
 - c. Address
 - d. Social Profile
 - Signature For more information, refer to the Onboarding Enrichment Signatures



- Relationships For more information, refer to the <u>Onboarding Initiation</u> <u>Relationship</u>
- Professional Information
 - Education Details For more information, refer to <u>Onboarding Initiation</u> -Educational Qualification.
 - Membership Details For more information, refer to <u>Onboarding Enrichment Membership / Association.</u>
- Employed For more information, refer to <u>Onboarding Enrichment Employment</u>.
- Consent and Preferences For more information, refer to <u>Onboarding Enrichment -</u> Consent and Preferences.
- Additional Info For more information, refer to <u>Onboarding Enrichment Additional</u> <u>Information</u>.
- Supporting Documents For more information, refer to the <u>Onboarding Enrichment</u> -Basic Information
- Dates For more information, refer to the <u>Onboarding Enrichment Basic</u> <u>Information</u>
- KYC For more information, refer to KYC Check.
- Assets For more information, refer to <u>Onboarding Initiation Financial</u> <u>Information</u>.
- Liabilities For more information, refer to <u>Onboarding Initiation Financial</u> <u>Information</u>.
- Income For more information, refer to Onboarding Enrichment Financial Profile.
- Expense For more information, refer to <u>Onboarding Enrichment Financial Profile</u>.
- Beneficially Owned Company For more information, refer to the <u>Onboarding</u> <u>Enrichment - Financial Profile</u>
- Other Relationship For more information, refer to the <u>Onboarding Enrichment Financial Profile</u>

In an amendment request, information in one or more sections can be amended one after the other, if required.

During amendment, the party status can be amended as party of **Basic Info & Citizenship** segment. The following status are available for amendment.

- Frozen
- Bankrupt
- Whereabout Unknown
- Deceased Status and Decease Date
- Click Next.

The **Comments** screen displays.

6. On the **Comments** screen, perform the following actions:



Table 1-74 Actions - Description

Action	Description	
Comments	Specify the overall comments for the Amendment stage.	
Post	Click Post . The comments are posted below the text box.	

7. Click Next.

The Review and Submit screen displays.



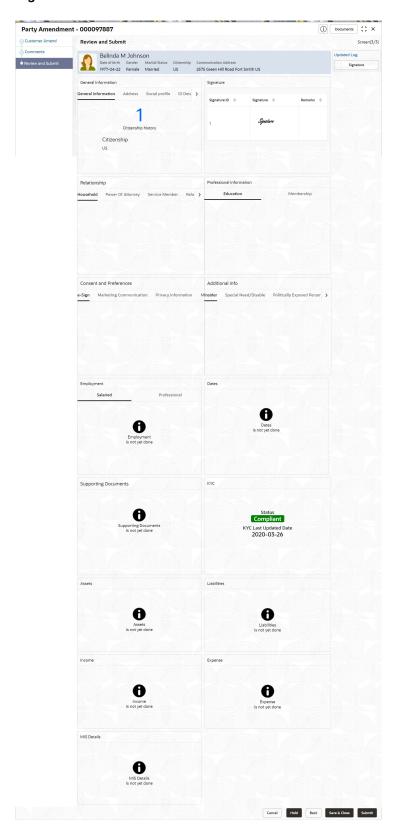


Figure 1-70 Review and Submit

8. On the **Review and Submit** screen, review the customer information and perform the following actions:



Table 1-75 Actions - Description

Action	Description
Submit	Click Submit . The Checklist window is displayed.
Outcome	On the Checklist window, select the Outcome as Proceed and click Submit .

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

In the **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 the *Review* and **Approval** stages, refer to **Recommendation** and **Approval**.

1.3 Retail View

In this *retail view* stage, the relationship manager can view the information about a retail customer using Oracle Banking Enterprise Party Management.

To initiate the Amendment process:

- User must have required customer group access to view a party within a customer access group.
- User must have required Personal Identifiable Information (PII) access to view a party, if PII fields are configured.
- From Home screen, under Party Services, click View.

The **View** screen is displayed.

- Specify the CIF or search for a CIF. For advance search, clickAdvance Search button. The following values are available for the advance CIF search:
 - Party ID
 - First Name
 - Middle Name
 - Last Name
 - Data of Birth
 - Unique ID
 - Mobile Number
 - Email
- 3. Click View Customer.

The **Party View** screen is displayed.

- 4. Click icon of the respective section for which the information needs to be updated. You can view the following sections during party view:
 - General Information For more information, refer to Onboarding Initiation Basic Details.
 - Signature For more information, refer to the **Onboarding Enrichment Signatures**.



- Relationships For more information, refer to the <u>Onboarding Initiation</u> <u>Relationship</u>.
- Professional Information
 - Education Details For more information, refer to <u>Onboarding Initiation</u> -Educational Qualification.
 - Membership Details For more information, refer to <u>Onboarding Enrichment Membership / Association</u>.
- Employment For more information, refer to **Onboarding Enrichment Employment**.
- Consent and Preferences For more information, refer to <u>Onboarding Enrichment -</u> Consent and Preferences.
- Additional Info For more information, refer to <u>Onboarding Enrichment Additional</u> <u>Information</u>.
- Supporting Documents For more information, refer to the <u>Onboarding Enrichment</u> -Basic Information.
- Dates For more information, refer to the <u>Onboarding Enrichment Basic</u> <u>Information</u>.
- KYC For more information, refer to KYC Check.
- Assets For more information, refer to <u>Onboarding Initiation Financial</u> <u>Information</u>.
- Liabilities For more information, refer to <u>Onboarding Initiation Financial</u> <u>Information</u>.
- Income For more information, refer to Onboarding Enrichment Financial Profile.
- Expense For more information, refer to Onboarding Enrichment Financial Profile.
- Beneficially Owned Company For more information, refer to the <u>Onboarding</u> <u>Enrichment - Financial Profile</u>.
- Other Relationship For more information, refer to the <u>Onboarding Enrichment Financial Profile</u>.

Insta Party Management

Insta party management feature allows user to onboard and amend party using a single screen, enhancing the user experience by providing a straight forward and efficient way to onboard and make amendments to party-related information. The following information can be captured and amended during the insta party onboarding and amendment.

This topic contains the following subtopics:

- Insta Retail Onboarding
 Insta Retail Onboarding feature allows user to onboard party using a single screen.
- Insta Party Amendment
 Insta Party Amendment feature allows user to amend party using a single screen.
- Insta Party View
 Insta Party View feature allows to view party details using a single screen.

2.1 Insta Retail Onboarding

Insta Retail Onboarding feature allows user to onboard party using a single screen.

To initiate the insta onboarding process:

- From Home screen, under Party Services, click Insta Party Management.
- 2. Under Insta Party Management, click Onboarding.

The **Onboarding** screen is displayed.

Figure 2-1 Onboarding - Insta Party Management



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



Table 2-1 Onboarding - Field Description

Field	Description	
Party Type	Select Retail from the drop-down values. The available options are: • Retail	
KYC Reference Number	Specify the KYC reference number or click Search icon for a KYC reference number. The following values are available for KYC reference search. Party ID First Name Middle Name Last Name Data of Birth Unique ID/National ID Mobile Number Email	
	Note Unique ID is the ID captured in ID details data segment. National ID is captured as part of Basic Info & Citizenship. Refer to the KYC Management section for the KYC Reference Number.	

4. Click Onboard Now.

The Insta Retail Onboarding screen is displayed.

Figure 2-2 Insta Retail Onboarding



Click and expand each data segment to provide required inputs for the party onboarding.

• Insta Retail Onboarding - Basic Details

You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.



Insta Retail Onboarding - Documents & Images

Section to upload party documents including the supporting document and signatures.

Insta Retail Onboarding - Relationships

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

Insta Retail Onboarding - Employment Details

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

Insta Retail Onboarding - Consent & Preferences

Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.

Insta Retail Onboarding - Additional Info

Section to add additional information related such as Insider, special needs, PEP, and armed forces details.

Insta Retail Onboarding - Membership & Association Section to add Membership and Association information related to the party.

Insta Retail Onboarding - Financial Information Section to add financial information related to party including asset, liability, income, and expense.

2.1.1 Insta Retail Onboarding - Basic Details

You can add personal details such as name, date of birth, and address of the customer to be onboarded in the Basic Details screen.



(i) Note

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

Basic details screen captures the following data segments to capture Party basic details.

Table 2-2 Data Segment - Description

SI.No	Data Segment Name	Mandatory <i>l</i> Optional <i>l</i> Conditional	Description
1	Basic Info and Citizenship	Mandatory	Data Segment to capture basic personal information of the party.



Table 2-2 (Cont.) Data Segment - Description

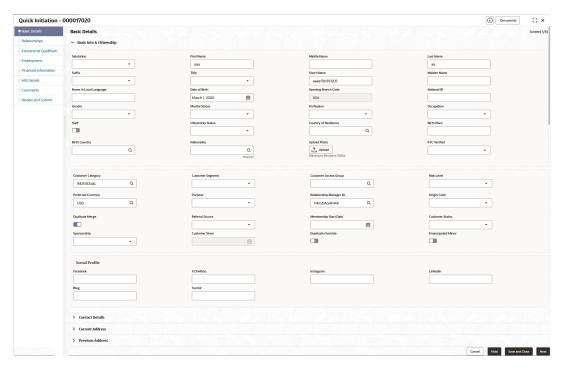
SI.No	Data Segment Name	Mandatory <i>l</i> Optional <i>l</i> Conditional	Description
2	Current Address	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address, etc. Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations. The Record Management screen sets the minimum and maximum number of records permitted for current address details.
3	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:For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.
4	ID Details	Mandatory	Data Segment to capture identity details of the party such as Passport, Driving License, etc. Note : The Record Management screen sets the minimum and maximum number of records permitted for ID details.
5	Contact Details	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone, etc. Note: The Record Management screen sets the minimum and maximum number of records permitted for contact details.
6	Tax Declaration	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.
7	Educational Qualification	Optional	Data Segment to capture educational qualification of the party.
8	Visa Details	Optional	Data Segment to capture visa details of the party.
9	Dates	Optional	Data Segment to capture key and important dates related to party.
10	Social Profile	Optional	Data Segment to capture Social Profile of the party such as Linkedin, Facebook, etc.

- 1. On Insta Retail Onboarding screen, click and expand the Basic Details segment.
- 2. On the Basic Details segment, click on the Edit button on Basic Info and Citizenship widget.



The Basic Info and Citizenship screen displays.

Figure 2-3 Basic Info and Citizenship



- On the Basic Info and Citizenship screen, specify the details of the basic info and citizenship. For more information on fields, refer to the <u>Table 1-4</u> table.
- On the Basic Details segment, click on the Edit button on Current Address widget.
 The Current Address screen is displayed.

Figure 2-4 Current Address

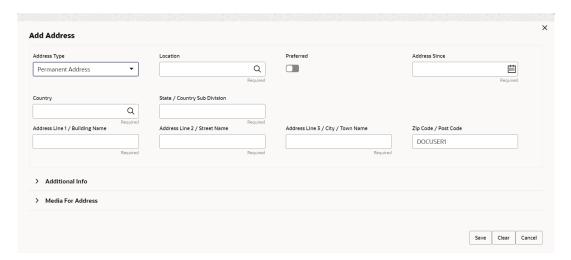


5. Click on the icon to add a current address details.

The Add Address screen is displayed.



Figure 2-5 Add Address



- 6. On the **Add Address** screen, specify the details. For more information on fields, refer to the steps from *Step 7* to *Step 15* in the **Onboarding Initiation Basic Details** screen.
- Click Submit to save a record.
- On the Basic Info segment, click on the Edit button on Previous Address widget.
 The Previous Address screen is displayed.

Figure 2-6 Previous Address

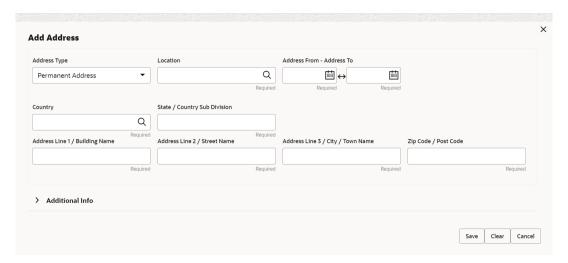


9. Click on the icon to add a previous address details.

The Add Address screen is displayed.

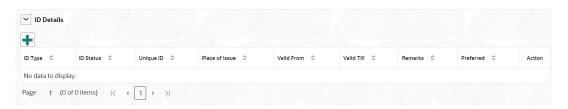


Figure 2-7 Add Address



- 10. On the Add Address screen, specify the details. For more information on fields, refer to the steps from Step 7 to Step 15 in the Onboarding Initiation - Basic Details screen.
- 11. Click **Submit** to save a record.
- On the Basic Info segment, click on the Edit button on ID Details widget.
 The ID Details screen is displayed.

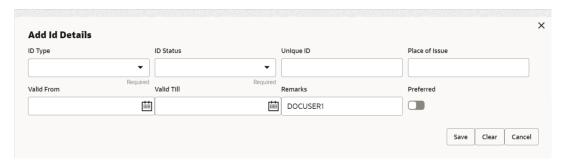
Figure 2-8 ID Details



13. Click on the icon to add ID details.

The Add ID Details screen is displayed.

Figure 2-9 ID Details



- **14.** On the **Add ID Details** screen, specify the details. For more information on fields, refer to the Table 1-12 table.
- 15. Click on the **Submit** to save a record.



16. On the Basic Info segment, click on the Edit button on Contact Details widget.

The **Contact Details** screen is displayed.

Figure 2-10 Contact Details



17. Click on the icon on the Mobile Phone tab to specify the details.

The Add Mobile Number pop-up screen is displayed.

- **18.** Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the <u>Table 1-5</u> table.
- 19. Click on the icon on the Email tab to specify the details.

The **Add Email** pop-up screen is displayed.

- Specify the details in the Add Email pop-up screen. For more information on the fields, refer to the Table 1-6 table.
- 21. Click Submit to save a record.
- 22. On the Basic Info segment, click on the Edit button on Tax Declaration widget.

The **Tax Declaration** screen is displayed.

Figure 2-11 Tax Declaration



23. Click on the 📩 icon to specify the details.

The **Add Tax** pop-up screen is displayed.

24. On **Add Tax** pop-up screen, specify the fields. For more information on fields, refer to the <u>Table 1-13</u> table.



On the tax declaration screen, the information will be auto-populated based on **Citizenship Status** of the customer.

- 25. Click on the Submit button to save a record.
- 26. On the Basic Info segment, click on the Edit button on Educational Qualifications widget.



The Educational Qualifications screen is displayed.

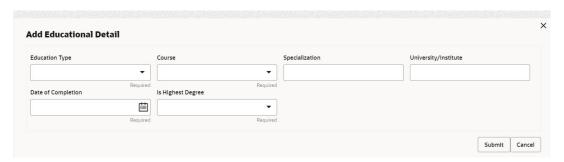
Figure 2-12 Educational Qualifications



27. Click on the icon to add educational details.

The Add Educational Detail screen is displayed.

Figure 2-13 Add Educational Detail



- 28. On the Add Educational Detail screen, specify the details. For more information on fields, refer to the Table 1-26 table.
- 29. Click on the **Submit** button to save a record.
- 30. On the Basic Info segment, click Edit button on Visa Details widget.

The Visa Details screen is displayed.

Figure 2-14 Basic Info - Visa Details





- **31.** On the **Visa Details** screen, specify the details. For more information on the fields, refer to the <u>Table 1-35</u> table.
- 32. Click Save to save a record.
- 33. On the Basic Info segment, click Edit button on Dates widget.

The **Dates** screen is displayed.

Figure 2-15 Basic Info - Dates



34. On the **Dates** screen, specify the details. For more information on the fields, refer to the Table 1-36 table.



35. On the Basic Info segment, click Edit button on Social Profile widget.

The **Social Profile** screen displays.

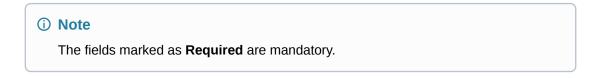
Figure 2-16 Social Profile



- **36.** On the **Social Profile** screen, specify the details. For more information on fields, refer to the <u>Figure 1-4</u> table.
- 37. Click Save to save a record.

2.1.2 Insta Retail Onboarding - Documents & Images

Section to upload party documents including the supporting document and signatures.



The following data segments are available in the **Documents & Images** screen to capture the details of documents and images.



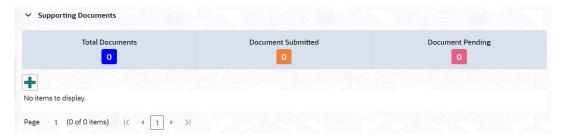
Table 2-3 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Supporting Documents	Optional	Data Segment to capture supporting documents of the customer.
2	Signatures	Optional	Data Segment to capture signatures of the customer.

- On the Insta Retail Onboarding screen, click and expand Documents & Images segment.
- On the Documents & Images segment, click Edit button on the Supporting Documents widget.

The **Supporting Document** screen is displayed.

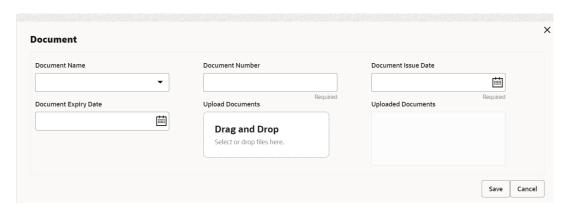
Figure 2-17 Supporting Documents



3. Click icon to add a supporting document.

The **Document** screen is displayed.

Figure 2-18 Add Document



- On the **Document** screen, specify the details. For more information on the fields, refer to the <u>Figure 1-35</u> table.
- 5. On the Documents & Images segment, click Edit button on the Signatures widget.
- 6. Click icon to add a signature.

The Add Signature pop-up screen is displayed.



Figure 2-19 Add Signature



- 7. On the **Add Signature** pop-up screen, specify the details. For more information on the fields, refer to the <u>Table 1-38</u>table.
- Click Save to save a record.

2.1.3 Insta Retail Onboarding - Relationships

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

i) Note

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

The following data segments are available in the **Relationships** screen to capture the basic details of a party.

Table 2-4 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Household	Optional	Data Segment to capture household relationships of the party.
2	Power of Attorney	Optional	Data Segment to capture power of attorney relationships of the party.
3	Service Member	Optional	Data Segment to capture service member relationships of the party.
4	Related to Insider	Optional	Data Segment to capture related to insider relationships of the party.
5	Guardian	Optional	Data Segment to capture guardian relationships of the party.
6	Custodian	Optional	Data Segment to capture custodian relationships of the party.
7	Solicitor	Optional	Data Segment to capture solicitor relationships of the party.
8	Related Party	Optional	Data Segment to capture other relationships



For more details on Party Type and Party Status requirements during relationship creation, refer Table 6-1.

This topic contains the following subtopics:

• Relationships - Household

Household Relationship segment allows user to capture household relationship of a party such as Father, Son, Mother, Daughter etc.

Relationships - Power of Attorney

Power of Attorney segment allows user to capture power of attorney related to a party.

Relationships - Service Member

Service Member Relationship segment allows user to capture details of service member related to a party.

Relationships - Related to Insider

Insider Relationship segment allows user to capture details of insider related to a party.

Relationships - Guardian

Guardian Relationship segment allows user to capture details of guardian related to a party.

• Relationships - Custodian

Custodian Relationship segment allows user to capture details of custodian related to a minor party.

Relationships - Solicitor

Solicitor Relationship segment allows user to capture details of solicitor related to a party.

Relationships - Related Party

Related Party Relationship segment allows user to capture household relationship of a party.

2.1.3.1 Relationships - Household

Household Relationship segment allows user to capture household relationship of a party such as Father, Son, Mother, Daughter etc.

To add a relationship with existing customer/non-customer:



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

- 1. On the Insta Retail Onboarding screen, click and expand Relationships segment.
- On the Relationships segment, click Edit button on the Household widget.

The **Household** screen is displayed.

3. Click on the icon to add a household relationship.

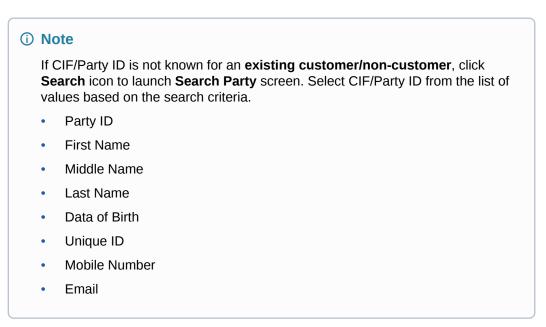
The **Add New Household** screen is displayed.



Figure 2-20 Add New Household



4. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.



Existing Customer/Non-Customer

- On click of Next button in the Add New Household screen, the system displays the screen to add relationship specific attribute.
- 6. On the **Add New Household** screen, add the relation specific attribute. For more information on the fields, refer to the <u>Table 1-18</u> table.



New Non-Customer



- On click of Next button in the Add New Household screen, the system displays the screen to create a new non-customer.
 - The Add New Household screen is displayed.
- On the Add New Household screen, click and expand Basic Info & Citizenship segment.
- Specify the details on the Basic Info & Citizenship segment. For more information on fields, refer to the <u>Table 1-4</u> table.
- 10. On the Add New Household screen, click and expand ID Details segment.
- 11. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
- 12. On the Add New Household screen, click and expand Address segment.
- Specify the details on the Address segment. For more information on fields, refer to the <u>Table 1-7</u> table.
- 14. Click Next to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- **15.** Add relationship specific attributes. For more information on fields, refer to the <u>Table 1-18</u> table.

2.1.3.2 Relationships - Power of Attorney

Power of Attorney segment allows user to capture power of attorney related to a party.

To add a relationship with existing customer/non-customer:



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

- 1. On the **Relationships** segment, click **Edit** button on the **Power of Attorney** widget.
 - The Power of Attorney screen is displayed.
- 2. Click on the icon to add a household relationship.
 - The **Power of Attorney** screen is displayed.
- Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click Next to create a non-customer and add as a relationship.



① Note

If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- · Data of Birth
- Unique ID
- Mobile Number
- Email

Existing Customer/Non-Customer

- On click of Next button in the Power of Attorney screen, the system displays the screen to add relationship specific attribute.
- On the Power of Attorney screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-19 table.

New Non-Customer

On click of Next button in the Power of Attorney screen, the system displays the screen to create a new non-customer.

The Add New Power of Attorney screen is displayed.

- On the Add New Power of Attorney screen, click and expand Basic Info & Citizenship segment.
- Specify the details on the Basic Info & Citizenship segment. For more information on fields, refer to the Table 1-4 table.
- On the Add New Power of Attorney screen, click and expand ID Details segment.
- Specify the details on the ID Details segment. For more information on fields, refer to the <u>Table 1-12</u> table.
- 11. On the Add New Power of Attorney screen, click and expand Address segment.
- Specify the details on the Address segment. For more information on fields, refer to the Table 1-7 table.
- Click Next to capture the KYC details of a non-customer. For more information, refer to the <u>KYC Check</u> section.
- **14.** Add relationship specific attributes. For more information on fields, refer to the <u>Table 1-19</u> table.

2.1.3.3 Relationships - Service Member

Service Member Relationship segment allows user to capture details of service member related to a party.

To add a relationship with existing customer/non-customer:



① Note

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

1. On the Relationships segment, click Edit button on the Service Member widget.

The **Service Member** screen is displayed.

2. Click on the icon to add a service member relationship.

The Add New Service Member screen is displayed.

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

(i) Note

If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email

Existing Customer/Non-Customer

- 4. On click of **Next** button in the **Add New Service Member** screen, the system displays the screen to add relationship specific attribute.
- **5.** On the **Add New Service Member** screen, add the relation specific attribute. For more information on the fields, refer to the <u>Table 1-17</u> table.



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For entity maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

New Non-Customer

On click of Next button in the Add New Service Member screen, the system displays the screen to create a new non-customer.

The **Add New Service Member** screen is displayed.

On the Add New Service Member screen, click and expand Basic Info & Citizenship segment.



- Specify the details on the Basic Info & Citizenship segment. For more information on fields, refer to the Table 1-4 table.
- 9. On the Add New Service Member screen, click and expand ID Details segment.
- Specify the details on the ID Details segment. For more information on fields, refer to the <u>Table 1-12</u> table.
- 11. On the Add New Service Member screen, click and expand Address segment.
- **12.** Specify the details on the **Address** segment. For more information on fields, refer to the <u>Table 1-7</u> table.
- **13.** Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- **14.** Add relationship specific attributes. For more information on fields, refer to the <u>Table 1-17</u> table.

2.1.3.4 Relationships - Related to Insider

Insider Relationship segment allows user to capture details of insider related to a party.

To add a relationship with existing customer/non-customer:



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

- On the Relationships segment, click Edit button on the Related to Insider widget.
 The Related to Insider screen is displayed.
- 2. Click on the icon to add a service member relationship.

The Add New Related to Insider screen is displayed.

 Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click Next to create a non-customer and add as a relationship.

Note

If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email



Existing Customer/Non-Customer

- On click of Next button in the Add New Related to Insider screen, the system displays the screen to add relationship specific attribute.
- On the Add New Related to Insider screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-20 table.



Note

For entity maintenance, refer to the Oracle Banking Party Configurations User Guide.

New Non-Customer

On click of Next button in the Add New Related to Insider screen, the system displays the screen to create a new non-customer.

The Add New Related to Insider screen is displayed.

- On the Add New Related to Insider screen, click and expand Basic Info & Citizenship segment.
- Specify the details on the Basic Info & Citizenship segment. For more information on fields, refer to the Table 1-4 table.
- On the Add New Related to Insider screen, click and expand ID Details segment.
- 10. Specify the details on the ID Details segment. For more information on fields, refer to the Table 1-12 table.
- 11. On the Add New Related to Insider screen, click and expand Address segment.
- 12. Specify the details on the Address segment. For more information on fields, refer to the Table 1-7 table.
- 13. Click Next to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- 14. Add relationship specific attributes. For more information on fields, refer to the Table 1-20 table.

2.1.3.5 Relationships - Guardian

Guardian Relationship segment allows user to capture details of guardian related to a party.

To add a relationship with existing customer/non-customer:



(i) Note

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

- On the **Relationships** segment, click **Edit** button on the **Guardian** widget.
 - The **Guardian** screen is displayed.
- Click on the icon to add a guardian relationship.

The Add New Guardian screen is displayed.



Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

(i) Note

If CIF/Party ID is not known for an existing customer/non-customer, click Search icon to launch Search Party screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- **Email**

Existing Customer/Non-Customer

- On click of **Next** button in the **Add New Guardian** screen, the system displays the screen to add relationship specific attribute.
- On the Add New Guardian screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-21 table.



(i) Note

For entity maintenance, refer to the Oracle Banking Party Configurations User Guide.

New Non-Customer

On click of Next button in the Add New Guardian screen, the system displays the screen to create a new non-customer.

The **Add New Guardian** screen is displayed.

- On the Add New Guardian screen, click and expand Basic Info & Citizenship segment.
- Specify the details on the Basic Info & Citizenship segment. For more information on fields, refer to the Table 1-4 table.
- On the Add New Guardian screen, click and expand ID Details segment.
- 10. Specify the details on the ID Details segment. For more information on fields, refer to the Table 1-12 table.
- 11. On the Add New Guardian screen, click and expand Address segment.
- 12. Specify the details on the Address segment. For more information on fields, refer to the Table 1-7 table.
- 13. Click Next to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.



Add relationship specific attributes. For more information on fields, refer to the <u>Table 1-21</u> table.

2.1.3.6 Relationships - Custodian

Custodian Relationship segment allows user to capture details of custodian related to a minor party.

To add a relationship with existing customer/non-customer:



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

1. On the Relationships segment, click Edit button on the Custodian widget.

The **Custodian** screen is displayed.

Click on the icon to add a custodian relationship.

The Custodian screen is displayed.

Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click Next to create a non-customer and add as a relationship.

Note

If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email

Existing Customer/Non-Customer

- 4. On click of Next button in the Add New Custodian screen, the system displays the screen to add relationship specific attribute.
- 5. On the **Add New Custodian** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-22 table.





(i) Note

For entity maintenance, refer to the Oracle Banking Party Configurations User Guide.

New Non-Customer

On click of **Next** button in the **Add New Custodian** screen, the system displays the screen to create a new non-customer.

The Add New Custodian screen is displayed.

- On the Add New Custodian screen, click and expand Basic Info & Citizenship segment.
- Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
- On the Add New Custodian screen, click and expand ID Details segment.
- 10. Specify the details on the ID Details segment. For more information on fields, refer to the Table 1-12 table.
- 11. On the Add New Custodian screen, click and expand Address segment.
- 12. Specify the details on the Address segment. For more information on fields, refer to the Table 1-7 table.
- 13. Click Next to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- 14. Add relationship specific attributes. For more information on fields, refer to the Table 1-22 table.

2.1.3.7 Relationships - Solicitor

Solicitor Relationship segment allows user to capture details of solicitor related to a party.

To add a relationship with existing customer/non-customer:



Note

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

On the **Relationships** segment, click **Edit** button on the **Solicitor** widget.

The **Solicitor** screen is displayed.

Click on the icon to add a solicitor relationship.

The **The New Solicitor** screen is displayed.

Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click Next to create a non-customer and add as a relationship.



(i) Note

If CIF/Party ID is not known for an existing customer/non-customer, click Search icon to launch Search Party screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- **Email**

Existing Customer/Non-Customer

- On click of Next button in the The New Solicitor screen, the system displays the screen to add relationship specific attribute.
- On the The New Solicitor screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-23 table.



① Note

For entity maintenance, refer to the Oracle Banking Party Configurations User Guide.

New Non-Customer

On click of Next button in the The New Solicitor screen, the system displays the screen to create a new non-customer.

The **The New Solicitor** screen is displayed.

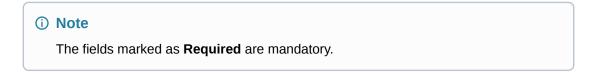
- 7. On the The New Solicitor screen, click and expand Basic Info & Citizenship segment.
- Specify the details on the Basic Info & Citizenship segment. For more information on fields, refer to the Table 1-4 table.
- On the **The New Solicitor** screen, click and expand **ID Details** segment.
- 10. Specify the details on the ID Details segment. For more information on fields, refer to the Table 1-12 table.
- 11. On the **The New Solicitor** screen, click and expand **Address** segment.
- 12. Specify the details on the Address segment. For more information on fields, refer to the Table 1-7 table.
- 13. Click Next to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- 14. Add relationship specific attributes. For more information on fields, refer to the Table 1-23 table.



2.1.3.8 Relationships - Related Party

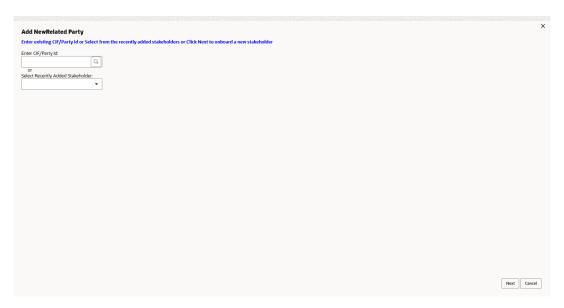
Related Party Relationship segment allows user to capture household relationship of a party.

To add a relationship with existing customer/non-customer:



- 1. On the Insta Retail Onboarding screen, click and expand Relationships segment.
- On the Relationships segment, click Edit button on the Related Party widget.The Related Party screen is displayed.
- Click on the icon to add a Related Party relationship.
 The New Related Party screen is displayed.

Figure 2-21 New Related Party



 Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click Next to create a non-customer and add as a relationship.



(i) Note

If CIF/Party ID is not known for an existing customer/non-customer, click Search icon to launch Search Party screen. Select CIF/Party ID from the list of values based on the search criteria.

- Party ID
- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- **Email**

Existing Customer/Non-Customer

- On click of Next button in the New Related Party screen, the system displays the screen to add relationship specific attribute.
- On the New Related Party screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-24 table.



① Note

For entity maintenance, refer to the Oracle Banking Party Configurations User Guide.

New Non-Customer

On click of Next button in the New Related Party screen, the system displays the screen to create a new non-customer.

The **New Related Party** screen is displayed.

- On the New Related Party screen, click and expand Basic Info & Citizenship segment.
- Specify the details on the Basic Info & Citizenship segment. For more information on fields, refer to the Table 1-4 table.
- On the Add New Household screen, click and expand ID Details segment.
- 11. Specify the details on the ID Details segment. For more information on fields, refer to the Table 1-12 table.
- 12. On the Add New Household screen, click and expand Address segment.
- 13. Specify the details on the Address segment. For more information on fields, refer to the Table 1-7 table.
- 14. Click Next to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
- 15. Add relationship specific attributes. For more information on fields, refer to the Table 1-24 table.



2.1.4 Insta Retail Onboarding - Employment Details

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



Note

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

The following data segments are available in the employment details section.

Table 2-5 Data Segment - Description

SI.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.

- On the Insta Retail Onboarding screen, click and expand Employment Details segment.
- On the Employment Details segment, click Edit on the Salaried widget.
- Click on the icon to add a salaried employment.

The **Salaried** screen is displayed.

- On the Salaried screen, specify the details. For more information on the fields, refer to the Table 1-28 table.
- On the Employment Details segment, click Edit on the Self Employed widget.
- Click icon to add a employed employment.

The **Employment** screen is displayed.

On the Employment screen, specify the details. For more information on the fields, refer to the Table 1-29 table.

2.1.5 Insta Retail Onboarding - Consent & Preferences

Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.



(i) Note

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



- On the Insta Retail Onboarding screen, click and expand Consent & Preferences segment.
- On the Consent & Preferences segment, click Edit on the Consent & Preferences widget.

The **Consent & Preferences** screen is displayed.

- 3. On the Consent & Preferences screen, click and expand e-Sign.
- On e-Sign consent segment, enable toggle to capture e-sign consent of the party. For more information on fields, refer to the <u>Table 1-39</u> table.
- 5. On the Consent & Preferences screen, click and expand Marketing Communication.
- **6.** On the **Marketing Communication** segment, enable toggle to capture marketing communication consent of the party.
- 7. Click on the icon on the Marketing Communication segment.

The Add Marketing Communication screen is displayed.

- Specify the details on the Marketing Communication segment. For more information on fields, refer to the <u>Table 1-40</u> table.
- 9. On the Consent & Preferences screen, click and expand Privacy Information.
- 10. On the Privacy Information segment, select the check box for the privacy information consents of the party. For more information on fields, refer to the Table 1-41 table.
- 11. On the Consent & Preferences screen, click and expand Minor segment.
- **12.** On **Minor** consent segment, enable toggle to capture minor consent of the party. For more information on fields, refer to the <u>Table 1-42</u> table.
- 13. On the Consent & Preferences screen, click and expand Tax Consent segment.
- 14. On Tax Consent segment, enable toggle to capture tax consent of the party.

2.1.6 Insta Retail Onboarding - Additional Info

Section to add additional information related such as Insider, special needs, PEP, and armed forces details.



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

- On the Insta Retail Onboarding screen, click and expand Additional Info segment.
 The Additional Info segment is displayed.
- On the Additional Info segment, click Edit button on the Additional Info widget. The Additional Info screen is displayed.
- On the Additional Info screen, enable Insider toggle to determine if the customer is an insider.
- 4. Capture insider information. For more information on fields, refer to the <u>Table 1-43</u> table.
- On the Additional Info segment, enable Special Needs/Disabilitytoggle to determine if the customer has special needs/disability.



- Capture Special Need/Disability information. For more information on fields, refer to the Table 1-44 table.
- On the Additional Info segment, enable Politically Exposed Person (PEP) toggle to determine if the customer is a politically exposed person and capture remarks for PEP.
- Capture Politically Exposed Person (PEP) information. For more information on fields, refer to the Table 1-45 table.
- On the Additional Info segment, enable Armed Forces toggle to determine if the party is from armed forces.
- Capture Armed Forces information. For more information on fields, refer to the <u>Table 1-46</u> table.
- On Additional Info segment, enable Financial Institution Data Match (FIDM) toggle to determine if the party is FIDM match.
- **12.** Capture **Financial Institution Data Match (FIDM)** information. For more information on fields, refer to the Table 1-47 table.
- 13. Click the **Edit** button in the **Additional Info** segment of the **Service Member Information** widget.

The Service Member Information screen is displayed.

14. Capture **Service Member Information** information. For more information on fields, refer to the Table 1-46 table.

2.1.7 Insta Retail Onboarding - Membership & Association

Section to add Membership and Association information related to the party.



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

 On the Insta Retail Onboarding screen, click and expand Membership & Association segment.

The **Membership & Association** segment is displayed.

On the Membership & Association segment, click Edit button on the Membership & Association widget.

The Membership & Association screen is displayed.

3. Click icon on the Membership & Association screen.

The **Membership** pop-up screen is displayed.

 On the Membership screen, specify the details. For more information on the fields, refer to the <u>Table 1-48</u> table.

2.1.8 Insta Retail Onboarding - Financial Information

Section to add financial information related to party including asset, liability, income, and expense.

Financial Information section allows user to capture financial information of the party. The following data segments can be captured in Financial Information section:



Table 2-6 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Asset	Optional	Data segment to capture assets details of the party.
2	Liability	Optional	Data segment to capture liability details of the party.
3	Income	Optional	Data segment to capture income details of the party.
4	Expense	Optional	Data segment to capture expense details of the party.
5	Other Relationship	Optional	Data segment to capture other relationships of the party.
6	Beneficially Owned Company	Optional	Data segment to capture beneficially owned company relations of the party.

 On the Insta Retail Onboarding screen, click and expand Financial Information segment.

The **Financial Information** screen is displayed.

- 2. On the Financial Information screen, click Edit button on the Assets widget.
- 3. On the Assets screen, click Add button.

The Add Assets Details pop-up screen is displayed.

- **4.** On **Add Assets Details** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the <u>Table 1-31</u> table.
- 5. On the Financial Information screen, click Edit button on the Liabilities widget.
- 6. On the Liabilities screen, click Add button.

The Add Liabilities Details pop-up screen is displayed.

- On Add Liabilities Details pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the <u>Table 1-32</u> table.
- 8. On the **Financial Information** screen, click **Edit** button on the **Income** widget.
- On the Income screen, click Add button.

The **Income** pop-up screen is displayed.

- **10.** On **Income** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the <u>Table 1-51</u> table.
- 11. On the Financial Information screen, click Edit button on the Expense widget.
- 12. On the Expense screen, click Add button.

The **Expense** pop-up screen is displayed.

- **13.** On **Expense** pop-up screen, specify the details. For more information on fields, refer to the <u>Table 1-52</u> table.
- **14.** On the **Financial Information** screen, click **Edit** button on the **Other Relationships** widget.
- 15. On the Other Relationships screen, click icon.



The **Relationship with other financial institutions** pop-up screen is displayed.

- On Relationship with other financial institutions pop-up screen, specify the details. For more information on fields, refer to the Table 1-53 table.
- On the Financial Information screen, click Edit button on the Beneficially Owned Company widget.
- On the Beneficially Owned Company screen, click icon.
 The Beneficially Owned Company pop-up screen is displayed.
- 19. On **Beneficially Owned Company** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the <u>Table 1-54</u> table.

2.2 Insta Party Amendment

Insta Party Amendment feature allows user to amend party using a single screen.

To initiate the insta amendment process:

- 1. From Home screen, under Party Services, click Insta Party Management.
- 2. Under Insta Party Management, click Amendment.

The **Amendment** screen is displayed.

Figure 2-22 Insta Party Amendment



- 3. Enter CIF number or click **Advance Search** button to search for a CIF number. The following values are available for the advance CIF search:
 - Party ID
 - First Name
 - Middle Name
 - Last Name
 - Data of Birth
 - Unique ID
 - Mobile Number
 - Email
- 4. Click Amend Now.

The Insta Retail Amendment screen is displayed.



Figure 2-23 Insta Retail Amendment



Click and expand each data segment to provide required inputs for the party amendment.

- Insta Party Amendment Basic Details
 - You can amend personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.
- <u>Insta Party Amendment Documents & Images</u>
 Section to upload party documents including the supporting document and signatures.
- Insta Party Amendment Relationships

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

- Insta Party Amendment Employment Details
 - Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.
- Insta Party Amendment Consent & Preferences
 Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Party Amendment Additional Info
 Section to add additional information related such as Insider, special needs, PEP, and armed forces details.
- <u>Insta Party Amendment Membership & Association</u>
 Section to add Membership and Association information related to the party.
- <u>Insta Party Amendment Financial Information</u>
 Section to add financial information related to party including asset, liability, income, and expense.



2.2.1 Insta Party Amendment - Basic Details

You can amend personal details such as name, date of birth, and address of the customer to be onboarded in the Basic Details screen.



(i) Note

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

Basic details screen captures the following data segments for amendment.

Table 2-7 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Basic Info and Citizenship	Mandatory	Data segment to amend the basic personal information of the party.
2	Current Address	Conditional	Data segment to amend current address of the party such as current communication address, current residential address, etc. Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.
3	Previous Address	Optional	Data segment to amend 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: For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.
4	ID Details	Optional	Data segment to amend identity details of the party such as Passport, Driving License, etc.
5	Contact Details	Optional	Data segment to amend contact details of the party such as Mobile, Email, Phone, etc.
6	Tax Declaration	Optional	Data segment to amend tax details of the party such as Form W8-BEN, W9 etc.
7	Educational Qualification	Optional	Data segment to amend educational qualification of the party.
8	Visa Details	Optional	Data segment to amend visa details of the party.
9	Dates	Optional	Data segment to amend key and important dates related to party.



- On Insta Retail Amendment screen, click and expand the Basic Details segment. The **Basic Details** segment is displayed.
- On the Basic Details segment, click Edit button on each widget to amend the details. For more information on Basic Info & Citizenship, Current Address, Previous Address, ID Details, Contact Details, Tax Declaration, Educational Qualifications, Visa Details, Dates, and Social Profile, refer to the Insta Retail Onboarding - Basic Details section.

2.2.2 Insta Party Amendment - Documents & Images

Section to upload party documents including the supporting document and signatures.



(i) Note

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

The following data segments are available in the **Documents & Images** screen to amend the details of documents and images.

Table 2-8 Data Segment - Description

SI.No	Data Segment Name	Mandatory <i>l</i> Optional <i>l</i> Conditional	Description
1	Supporting Documents	Optional	Data segment to capture supporting documents of the customer.
2	Signatures	Optional	Data segment to capture signatures of the customer.

On Insta Retail Amendment screen, click and expand the Documents & Images seament.

The **Documents & Images** segment is displayed.

On the **Documents & Images** segment, click **Edit** button on each widget to amend the details. For more information on the Supporting Documents and Signatures, refer to the Insta Retail Onboarding - Documents & Images section.

2.2.3 Insta Party Amendment - Relationships

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



Note

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

The following data segments are available in the **Relationships** screen to capture the basic details of a party.



Table 2-9 Data Segment - Description

SI.No	Data Segment Name	Mandatory <i>l</i> Optional <i>l</i> Conditional	Description
1	Household	Optional	Data Segment to capture household relationships of the party.
2	Power of Attorney	Optional	Data Segment to capture power of attorney relationships of the party.
3	Service Member	Optional	Data Segment to capture service member relationships of the party.
4	Related to Insider	Optional	Data Segment to capture related to insider relationships of the party.
5	Guardian	Optional	Data Segment to capture guardian relationships of the party.
6	Custodian	Optional	Data Segment to capture custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
7	Solicitor	Optional	Data Segment to capture solicitor relationships of the party.
8	Related Party	Optional	Data Segment to capture other relationships

- On Insta Retail Amendment screen, click and expand the Relationships segment.
 The Relationships segment is displayed.
- On the Relationships segment, click Edit button on each widget to amend the details. For more information on the Household, Power of Attorney, Service Member, Related to Insider, Guardian, Custodian, and Solicitor refer to the <u>Insta Retail Onboarding</u> -<u>Relationships</u> section.

2.2.4 Insta Party Amendment - Employment Details

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



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

The following data segments are available in the employment details section.

Table 2-10 Data Segment - Description

SI.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.



Table 2-10 (Cont.	Data S	Segment -	 Descri 	ption
--------------	-------	--------	-----------	----------------------------	-------

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
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.

- On Insta Retail Amendment screen, click and expand the Employment Details segment.
 The Employment Details segment is displayed.
- 2. On the **Employment Details** segment, click **Edit** button on each widget to amend the details. For more information on the **Salaried** and **Self-Employed** refer to the <u>Insta Retail</u> Onboarding Employment Details section.

2.2.5 Insta Party Amendment - Consent & Preferences

Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.



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

 On Insta Retail Amendment screen, click and expand the Consent & Preferences segment.

The Consent & Preferences segment is displayed.

 On the Consent & Preferences segment, click Edit button on the Consent & Preferences widget. For more information on the Consent & Preferences widget refer to the Insta Retail Onboarding - Consent & Preferences section.

2.2.6 Insta Party Amendment - Additional Info

Section to add additional information related such as Insider, special needs, PEP, and armed forces details.

(i) Note

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

- On Insta Retail Amendment screen, click and expand the Additional Info segment.
 The Additional Info segment is displayed.
- On the Additional Info segment, click Edit button on the Additional Info widget. For more
 information on the Additional Info widget, refer to the Insta Retail Onboarding Additional
 Info section.



2.2.7 Insta Party Amendment - Membership & Association

Section to add Membership and Association information related to the party.



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

1. On Insta Retail Amendment screen, click and expand the Membership & Association segment.

The Membership & Association segment is displayed.

2. On the Membership & Association segment, click Edit button on the Membership & Association widget. For more information on the Membership & Association widget, refer to the Insta Retail Onboarding - Membership & Association section.

2.2.8 Insta Party Amendment - Financial Information

Section to add financial information related to party including asset, liability, income, and expense.

Note

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

The following data segments can be captured in Financial Information section to capture party basic details.

Table 2-11 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Asset	Optional	Data segment to capture assets details of the party.
2	Liability	Optional	Data segment to capture liability details of the party.
3	Income	Optional	Data segment to capture income details of the party.
4	Expense	Optional	Data segment to capture expense details of the party.
5	Other Relationship	Optional	Data segment to capture other relationships of the party.
6	Beneficially Owned Company	Optional	Data segment to capture beneficially owned company relations of the party.

On Insta Retail Amendment screen, click and expand the Financial Information segment.

The **Financial Information** segment is displayed.



 On the Financial Information segment, click Edit button on each widget to amend the details. For more information on the Asset, Liability, Income, Expense, Other Relationship, and Beneficially Owned Company refer to the <u>Insta Retail Onboarding</u> -Financial Information section.

2.3 Insta Party View

Insta Party View feature allows to view party details using a single screen.

To initiate the insta process:

- 1. From Home screen, under Party Services, click Insta Party Management.
- 2. Under Insta Party Management, click View.

The **View** screen is displayed.

Figure 2-24 Insta Party View



- On view screen, enter CIF number or click Advance Search to search for a CIF number.The following values are available for the advance CIF search:
 - Party ID
 - First Name
 - Middle Name
 - Last Name
 - Data of Birth
 - Unique ID
 - Mobile Number
 - Email
- Click View Customer.

The Insta Party View screen is displayed.

Insta Party View - Basic Details

You can view personal details such as name, date of birth, and address of the customer in the **Basic Details** screen.

<u>Insta Party View - Documents & Images</u>
 Section to view party documents including the supporting document and signatures.

Insta Party View - Relationships

The Relationship segment is where customer relationship details are added, which benefits both the customer and the bank during critical events.

Insta Party View - Employment Details

The employment data section records a retail party's employment details, including whether they are salaried or self-employed. This information helps banks determine professional stability. The section includes the following data segments.



- Insta Party View Consent & Preferences
 - Section to view consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Party View Additional Info
 - Section to view additional information related such as Insider, special needs, PEP, and armed forces details.
- Insta Party View Membership & Association
 Section to view Membership and Association information related to the party.
- <u>Insta Party View Financial Information</u>
 Section to view financial information related to party including asset, liability, income, and expense.

2.3.1 Insta Party View - Basic Details

You can view personal details such as name, date of birth, and address of the customer in the **Basic Details** screen.

Basic details screen captures the following data segments.

Table 2-12 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Basic Info and Citizenship	Mandatory	Data segment for basic personal information of the party.
2	Current Address	Conditional	Data segment for current address of the party such as current communication address, current residential address, etc.
3	Previous Address	Optional	Data segment for previous addresses of the party such as previous communication address, previous residential address, etc.
4	ID Details	Optional	Data segment to view identity details of the party such as Passport, Driving License, etc.
5	Contact Details	Optional	Data segment to view contact details of the party such as Mobile, Email, Phone, etc.
6	Tax Declaration	Optional	Data segment to view tax details of the party such as Form W8-BEN, W9 etc.
7	Educational Qualification	Optional	Data segment to view educational qualification of the party.
8	Visa Details	Optional	Data segment to view visa details of the party.
9	Dates	Optional	Data segment to view key and important dates related to party.
10	Social Profile	Optional	Data segment to View social profile of the party such as Linkedin, Facebook, etc.

- 1. On Insta Retail View screen, click and expand the Basic Details segment.
 - The **Basic Details** segment is displayed.
- On the Basic Details segment, click Edit button on each widget to amend the details. For more information on Basic Info & Citizenship, Current Address, Previous Address, ID Details, Contact Details, Tax Declaration, Educational Qualifications, Visa Details, Dates, and Social Profile, refer to the Insta Retail Onboarding - Basic Details section.



2.3.2 Insta Party View - Documents & Images

Section to view party documents including the supporting document and signatures.

The following data segments are available in the **Documents & Images** screen to view the details of documents and images.

Table 2-13 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Supporting Documents	Optional	Data segment to view supporting documents of the customer.
2	Signatures	Optional	Data segment to view signatures of the customer.

- On Insta Retail View screen, click and expand the Documents & Images segment.
 - The **Documents & Images** segment is displayed.
- On the Documents & Images segment, click View button on each widget to view the
 details. For more information on the Supporting Documents and Signatures, refer to the
 Insta Retail Onboarding Documents & Images section.

2.3.3 Insta Party View - Relationships

The Relationship segment is where customer relationship details are added, which benefits both the customer and the bank during critical events.

The following data segments are available in the **Relationships** screen to capture the basic details of a party.

Table 2-14 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Household	Optional	Data Segment to view household relationships of the party.
2	Power of Attorney	Optional	Data Segment to view power of attorney relationships of the party.
3	Service Member	Optional	Data Segment to view service member relationships of the party.
4	Related to Insider	Optional	Data Segment to view related to insider relationships of the party.
5	Guardian	Optional	Data Segment to view guardian relationships of the party.
6	Custodian	Optional	Data Segment to view custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
7	Solicitor	Optional	Data Segment to view solicitor relationships of the party.



- On Insta Retail View screen, click and expand the Relationships segment.
 The Relationships segment is displayed.
- On the Relationships segment, click Edit button on each widget to amend the details. For more information on the Household, Power of Attorney, Service Member, Related to Insider, Guardian, Custodian, and Solicitor refer to the Insta Retail Onboarding -Relationships section.

2.3.4 Insta Party View - Employment Details

The employment data section records a retail party's employment details, including whether they are salaried or self-employed. This information helps banks determine professional stability. The section includes the following data segments.

Table 2-15 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Salaried	Optional	A salaried employee is an individual who works for an organization and receives a fixed and regular compensation for their 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.

- On Insta Retail View screen, click and expand the Employment Details segment.
 The Employment Details segment is displayed.
- 2. On the **Employment Details** segment, click **Edit** button on each widget to amend the details. For more information on the **Salaried** and **Self-Employed** refer to the <u>Insta Retail</u> Onboarding Employment Details section.

2.3.5 Insta Party View - Consent & Preferences

Section to view consent and preferences of the party including e-sign, marketing, minor, and tax.

- On Insta Retail View screen, click and expand the Consent & Preferences segment.
 The Consent & Preferences segment is displayed.
- On the Consent & Preferences segment, click Edit button on the Consent & Preferences widget. For more information on the Consent & Preferences widget refer to the Insta Retail Onboarding - Consent & Preferences section.

2.3.6 Insta Party View - Additional Info

Section to view additional information related such as Insider, special needs, PEP, and armed forces details.

On Insta Retail View screen, click and expand the Additional Info segment.
 The Additional Info segment is displayed.



On the Additional Info segment, click Edit button on the Additional Info widget. For more
information on the Additional Info widget, refer to the Insta Retail Onboarding - Additional
Info section.

2.3.7 Insta Party View - Membership & Association

Section to view Membership and Association information related to the party.

- On Insta Retail View screen, click and expand the Membership & Association segment.
 The Membership & Association segment is displayed.
- 2. On the Membership & Association segment, click Edit button on the Membership & Association widget. For more information on the Membership & Association widget, refer to the Insta Retail Onboarding Membership & Association section.

2.3.8 Insta Party View - Financial Information

Section to view financial information related to party including asset, liability, income, and expense.

The following data segments can be captured in Financial Information section to capture party basic details.

Table 2-16	Data Segment -	Description
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SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Asset	Optional	Data segment to view assets details of the party.
2	Liability	Optional	Data segment to view liability details of the party.
3	Income	Optional	Data segment to view income details of the party.
4	Expense	Optional	Data segment to view expense details of the party.
5	Other Relationship	Optional	Data segment to view other relationships of the party.
6	Beneficially Owned Company	Optional	Data segment to view beneficially owned company relations of the party.

- On Insta Retail View screen, click and expand the Financial Information segment.
 The Financial Information segment is displayed.
- On the Financial Information segment, click Edit button on each widget to view the details. For more information on the Asset, Liability, Income, Expense, Other Relationship, and Beneficially Owned Company refer to the <u>Insta Retail Onboarding</u> -<u>Financial Information</u> section.

KYC Management

Party KYC information refers to the data and details collected by financial institutions to fulfill their Know Your Customer (KYC) obligations. KYC is a regulatory requirement that requires businesses, especially those in the financial industry, to verify and understand the identity of their customers. This process is designed to prevent fraud, money laundering, and other illicit activities by ensuring that financial institutions have accurate and up-to-date information about the individuals or entities they are dealing with.

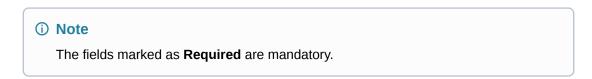
Financial institutions are required to periodically update and verify this information to ensure its accuracy. KYC processes not only help in meeting regulatory compliance but also contribute to the overall security of the financial system by mitigating the risks associated with financial crimes.

- Create KYC
 Create KYC process allows user to create a KYC record for the party.
- Update KYC
 Update KYC process allows user to update or amend a KYC record for the party.
- View KYC
 View KYC process allows user to View or amend a KYC record for the party.

3.1 Create KYC

Create KYC process allows user to create a KYC record for the party.

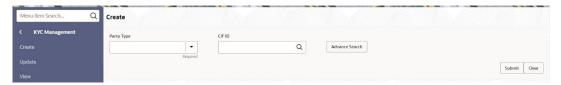
To initiate the Create KYC:



- From Home screen, under Party Services, click KYC Management.
- 2. Under KYC Management, click Create.

The Create screen is displayed.

Figure 3-1 KYC Management - Create



- **3.** Specify the **CIF** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:
 - Party ID



- First Name
- Middle Name
- Last Name
- Data of Birth
- Unique ID
- Mobile Number
- Email
- 4. Click Submit.

The **Standalone KYC Onboarding** screen is displayed.

Figure 3-2 Standalone KYC Onboarding



Basic Details

- 5. Under the Party Information, click and expand Basic Details segment.
- 6. Under the Basic Details segment, click Edit button on each widget to update the details. For more information on the Basic Info and Citizenship, Current Address, ID Details, and Contact Details widgets, refer to the Onboarding Initiation Basic Details section.



Creation of a KYC record for a minor customer is not allowed.

Additional Information

- 7. Under the Party Information, click and expand Additional Information segment.
- 8. Under the **Additional Information** segment, click **Edit** on the **Politically Exposed Person** widget.

The **Additional Information** pop-up screen is displayed.

- **9.** On the **Additional Information** pop-up screen, specify the details. For more information on fields, refer to the Insta Retail Onboarding Additional Info section.
- 10. Click Next button on the Standalone KYC Onboarding screen.

Oracle Banking Enterprise Party Management supports 13 different KYC checks as below:



- 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

(i) Note

The KYC checks are listed during KYC stage, based on KYC maintenance. Refer to the **Party Onboarding Configuration User Guide** for the KYC maintenance details. **PEP Identification** check is displayed, if a customer is determined as Politically Exposed Person (PEP) in the **Additional Info** segment.

The **KYC Information** screen is displayed.

11. Click **Verify** button on each KYC check to verify the details. For more information on the fields, refer to the KYC Check section.

(i) Note

If any of the **KYC Check** is configured as automated in KYC maintenance, respective, KYC details will be auto populated based on the information provided.

12. Click **Submit** after completing all the KYC checks.

The KYC reference number will be generated.

3.2 Update KYC

Update KYC process allows user to update or amend a KYC record for the party.

To initiate the update KYC:



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

1. From Home screen, under Party Services, click KYC Management.



Under KYC Management, click Update.

The **Update** screen is displayed.

Figure 3-3 Update



Enter KYC Reference Number or click Search icon to fetch the KYC Reference Number.



4. Click Amend Now.

The Standalone KYC Amend screen is displayed.

Party Information

The party information will be available only in the view mode and cannot be amended.

- On the Standalone KYC Amend screen, click and expand Basic Details segment.
- 6. Under the Basic Details segment, click View on each widget to view the details. For more information on the Basic Info & Citizenship, Current Address, ID Details, and Contact Details, refer to the Onboarding Initiation Basic Details section.
- On the Standalone KYC Amend screen, click and expand Additional Information segment.
- Under the Basic Details segment, click View on each widget to view the details. For more
 information on the Politically Exposed Person widget, refer to the Insta Retail
 Onboarding Additional Info section.

KYC Information

9. On the Standalone KYC Amend screen, click Next.

The **KYC Information** screen is displayed.

 Click Edit icon on the each widget to update the KYC details. For more information on the fields, refer to the KYC Check section.

3.3 View KYC

View KYC process allows user to View or amend a KYC record for the party.

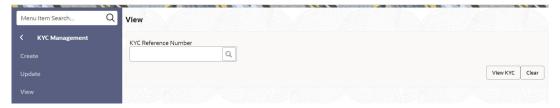
To initiate the View KYC:

- 1. From Home screen, under Party Services, click KYC Management.
- 2. Under KYC Management, click View.

The **View** screen is displayed.



Figure 3-4 View KYC



3. Enter KYC Reference Number or click Search icon to fetch the KYC Reference Number.



4. Click View Now.

The **Standalone KYC View** screen is displayed.

Party Information

The party information will be available only in the view mode and cannot be amended.

- 5. On the Standalone KYC Amend screen, click and expand Basic Details segment.
- 6. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Basic Info & Citizenship**, **Current Address**, **ID Details**, and **Contact Details**, refer to the <u>Onboarding Initiation Basic Details</u> section.
- 7. On the Standalone KYC View screen, click and expand Additional Information segment.
- Under the Basic Details segment, click View on each widget to view the details. For more
 information on the Politically Exposed Person widget, refer to the Insta Retail
 Onboarding Additional Info section.

KYC Information

- On the Standalone KYC Amend screen, click Next.
 - The **KYC Information** screen is displayed.
- Click Edit icon on each widget to View the KYC details. For more information on the fields, refer to the KYC Check section.

Party Memo

Party memo feature is to support capturing of notes and memos related to a party.

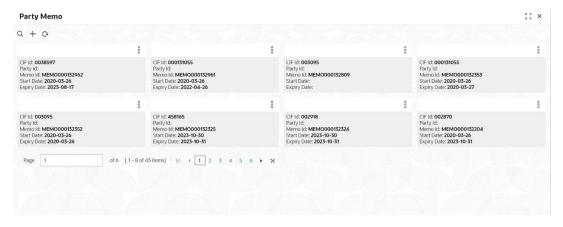
To initiate the party memo process:



1. From Home screen, under Party Services, click Party Memo.

The **Party Memo** screen is displayed.

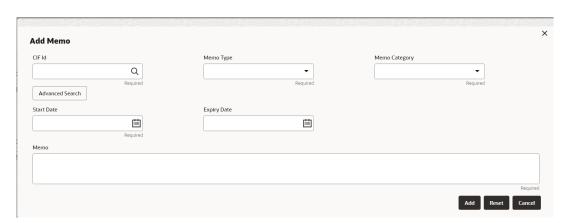
Figure 4-1 Party Memo



2. On the **Party Memo** screen, click icon.

The **Add Memo** pop-up screen is displayed.

Figure 4-2 Add Memo





On the **Add Memo** pop-up screen, specify the details about a memo. For more information fields, refer to the field description table.

Table 4-1 Add Memo - Field Description

Field	Description
CIF Id	Enter CIF ID of the party.
Memo Type	Select the memo type the list of values. The available options are: Information Action Note: The list of values can be configured through entity maintenance.
Memo Category	Select the category of a memo from the list of values. The available options are: • Warning • Override Note: The list of values can be configured through entity maintenance.
Start Date	Select start date of a memo.
Expiry Date	Select expiry date of a memo.
Memo	Specify the content of a memo.

Click **Add** to save memo for the party.



(i) Note

Click Reset to clear all the fields.

Last Contact Date

The **Last Contact Date** feature allows user to view when a customer has contacted financial institution last time.

The **Last Contact Date** is updated automatically as when a party is inquired or amended in party management or any other product such as account origination, account servicing, etc.,

The **Last Contact Date** is available in the **Retail View** section.

Party to Party Relationship

This topic provides the instruction to create retail party to party relationship details.

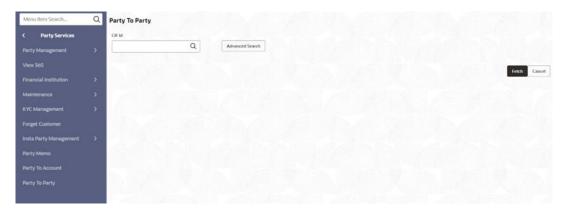
Table 6-1 Party to Party Relationship Validations

Type of Relationship	Individu al	Non- individu al	Deceas ed	Frozen	Wherea bout Unknow n	Bankru pt	Minor
Household	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Allowed
POA	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Service Member	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Related To Insider	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Guardian	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Solicitor	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Custodian	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Related Party	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Owners	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Authorized Signatories	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Guarantors	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Suppliers	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Trustee	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Allowed
Beneficiary	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Allowed
Related Party	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Allowed

From Home screen, under Party Services, click Party To Party.
 The Party To Party screen is displayed.



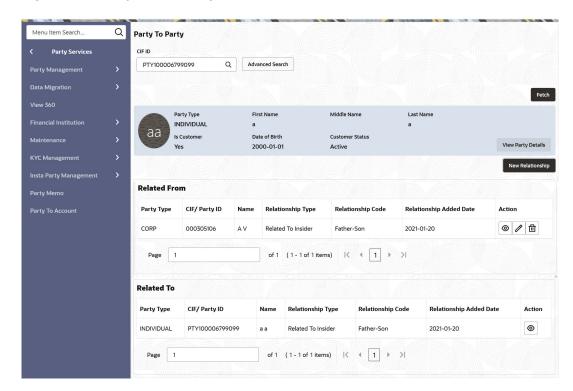
Figure 6-1 Party To Party



- Enter CIF ID or search for CIF ID of the party relationship using Advanced Search. For more information, refer to the <u>Party Search</u>.
- 3. Click Fetch.

The party relationship details will be displayed.

Figure 6-2 Party Relationship Details



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



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



Table 6-2 Party Details - Field Description

Field	Description
CIF ID	CIF ID of the party relationship.
Party Type	Displays the Party type as Individual or Non-Individual parties.
First Name	The given name of the party as per official records.
Middle Name	The additional given name of the party, if applicable.
Last Name	The surname or family name of the party.
Is Customer	Displays the whether the party is a customer or non-customer.
Date of Birth	The official birth date of the party. Date of Birth cannot be a future date.
Customer Status	The current status of the party in the system (example Active, Inactive).

4. Click **View Party Details** to view the additional information of the party.

Create a New Relationship

The **Related From** section displays all the relationships where other parties are linked as relationship.

5. Click **New Relationship** to create a new party to party relationship for the selected CIF and relationship type.

The **Add Relationship** overlay window will open to capture new relationship details.

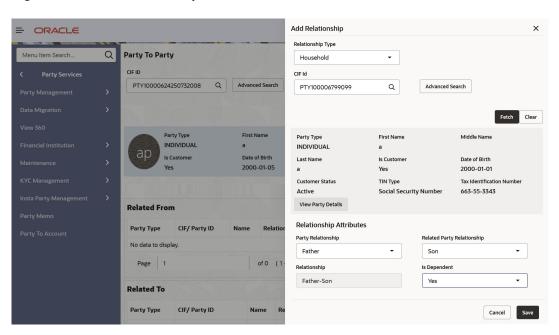


Figure 6-3 Add Relationship

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

Note
 The fields marked as **Required** are mandatory.



Table 6-3 Add Relationship - Field Description

Field	Description
Relationship Type	The relationship type of the related party to party relationship. The available options are: Household Power Of Attorney Service Member Related To Inside Note: Party type determines the relationship type, be it retail or SMB.
CIF ID	CIF ID of the related party.
Party Details	Section displays the details of the selected CIF ID/Party .
Relationship Attributes	Section defines the relationship details between party relationship and related party.
Party Relationship	Relationship type of the party relationship. The available options are:
Related Party Relationship	Relationship type of the secondary party. The available options are:
Relationship	Relationship Code between Party Relationship and Related Party. Relationship Code is auto-populated based on Party Relationship and Related Party Relationship.
Is Dependent	Specify whether the related party is dependent on the party relationship. The available options are: Yes No

a. In the Relation Type field enter relationship attributes specific to party to party relationship. Refer table from <u>Table 1-18</u> to <u>Table 1-23</u> for relationship specific attributes for retail party relationships.

Refer to the **Small and Medium Business Onboarding Guide** for relationship specific attributes for SMB Party Relationship.

Note: Relationship Attributes are rendered based on **Relationship Type** selected. No Changes in Attributes for Relationship Types other than Related Party.

- **b.** Enter the **CIF ID** or search for **CIF ID** of the related party using **Advanced Search**. For more information, refer to the **Party Search**.
- c. Click Fetch.

The related party details will be displayed.

d. Click Save to save the related party details. The related party details will be added under the Related From section.



Related From:

The Related From section displays all the relationships where other parties are linked as relationship to searched party using CIF ID.

Note: If there are no relationships available, display an empty table with one empty row.

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



(i) Note

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

Table 6-4 Related From - Field Description

Field	Description
Party Type	The Party type as Individual or Non-Individual of related party.
CIF ID/Party ID	CIF ID or party ID of the related party.
Name	Name of the related party.
Relationship Type	The relationship type of the related party to party relationship. It could be: Household Power Of Attorney Service Member Related To Inside
Relationship Code	Relationship Code between Party Relationship and Related Party. Relationship Code is auto-populated based on Party Relationship and Related Party Relationship.
Relationship Added Date	Date when party to party relationship is added.
Action	Click in the action column to View, Edit and Delete Party to Party Relationship.

Related To:

The Related To section displays all the relationships where other parties are linked as relationship.

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



① Note

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

Table 6-5 Related To - Field Description

Field	Description
Party Type	The Party type as Individual or Non-Individual of related party.
CIF ID/Party ID	CIF ID or party ID of the related party.
Name	Name of the related party.

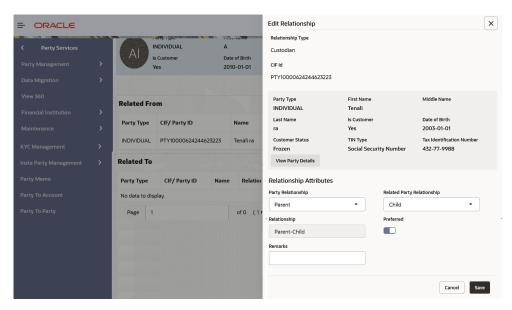


Table 6-5 (Cont.) Related To - Field Description

Field	Description
Relationship Type	Displays the relationship type of the related party. It could be: Household Power Of Attorney Service Member Related To Inside
Relationship Code	Relationship Code between Party Relationship and Related Party. Relationship Code is auto-populated based on Party Relationship and Related Party Relationship.
Relationship Added Date	Date when party to party relationship is added.
Action	Click in the action column to View Party to Party Relationship.

- 6. Click in the action column to View, Delete, and Edit Party to Party Relationship.
 - Edit Existing Relationship:
 - a. Click **Edit** icon in the action column to amend existing party to party relationship. The **Edit Relationship** overlay screen is displayed.

Figure 6-4 Edit Relationship



b. Update the details.

Note:

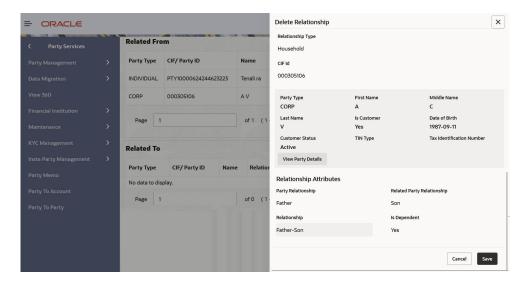
- CIF ID cannot be changed during amendment.
- Updating Preferred to Non-Preferred can not be updated to Non-Preferred. To proceed, set another record as Preferred — this will automatically update the current Preferred Record to Non-Preferred.
- Updating Non-Preferred to Preferred will overwrite current Preferred record to update to Non-Preferred and set new record as Preferred.
- Click Save to save the details.
 The Related From section displays the updated details.



Delete Existing Relationship:

a. Click **Delete** icon in the action column to delete existing party to party relationship. The **Delete Relationship** overlay screen is displayed.

Figure 6-5 Delete Relationship



Note:

- This action will permanently delete a single Preferred/Non-Preferred record, and it cannot be undone.
- In case of more than one record, preferred record cannot be deleted. To proceed, assign another record as Preferred first. Assigning a new Preferred record will automatically change the current Preferred record to Non-Preferred.
- b. Click Save.The Confirm popup is displayed.
- c. Click **Confirm** to delete the party to party relationship record.

Party to Account Relationship

This topic provides the instruction to create party to account relationship details.

(i) Note

Combination of CIF_ID, ACCOUNT_NUMBER and PARTY_RELATIONSHIP should be Unique.

From Home screen, under Party Services, click Party To Account.

The **Party To Account** screen is displayed.

Figure 7-1 Part to Account



Create Party to Account Relationship

Click Create button from the Party to Account screen to create a new relationship.The Add Relationship screen is displayed to update the relationship details.

Figure 7-2 Party to Account - Add Relationship



3. Specify the fields on **Add Relationship** screen.



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

Table 7-1 Add Relationship - Field Description

Field	Description
CIF ID	CIF ID if the party holding and account with financial institution.
Account Number	Account number related to CID ID.
,.Account Type	Type of account
	Entity Code: ACT
Party Relationship	Relationship of party with account.
	Entity Code: PRS
Party Role	Role of party in account.
	Entity Code: PAR
Ownership Type	Ownership of party on account
	Entity Code: OST
Responsibility Type	Responsibility type of the party in account
	Entity Code: RPT
Application Type	Application of account origination
	Entity Code: APT
Product Group	Product group of account
	Entity Code: PDG
Combined Statement	Flag to identify if combined statement is required for the party.
Nick Name	Party to Account Relationship Nick Name
Start Date	Party to Account Relationship start date
End Date	Party to Account Relationship end date
Nick Name 2	Party to Account Relationship Nick Name
Percentage of Owner	Percentage Ownership
Title Position	Legal title position

(i) Note

The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.

4. Click Submit.

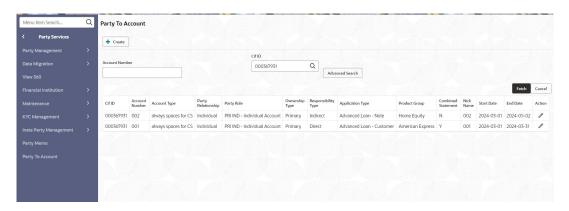
Search Party to Account Relationship

- Input Account Number or CIF ID to retrieve party to Account Relationships on the Party to Account screen.
- 6. Click Fetch.

The Party to Account Relationships will be displayed in the grid view.



Figure 7-3 Party to Account - Search Party



i Note

The account relationship with **Account Number** will provide a list of all parties associated with the account. A party performing a search with their **CIF ID** will reveal all accounts linked to them.

Click Edit icon in the action column to amend or delete and existing party to account relationship.

① Note

CIF ID and Account Number cannot be changed during amendment.

The drawer will open to amend the relationship.

Straight Through Processing for Onboarding Requests Received from Channels

Configurations are available for the onboarding requests received from channels to allow straight-through processing of retail onboarding and handoff to the core system without waiting for any manual intervention.

Configurations

The details of the configuration parameters are as follows:

Table 8-1 Configuration Details

Configuration Parameter	Description	Default Value
STP_FLAG	This parameter indicates whether the straight- through processing is allowed for retail onboarding requests received from the channels that are subject to other mandatory information being available in the request. Accepted values are:	TRUE
	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 the channel.	
CHANNEL_CONFIRMATION_REQUIRED	This parameter indicates whether confirmation from the channel is required before handoff to the core system. Accepted values are:	FALSE
	TRUE – The system will wait for a confirmation from the channels before triggering the handoff to the core system	
	FALSE – The system will go ahead with the handoff to the core system without waiting for any confirmation from the channels	

Process

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 (STP_FLAG is set to TRUE), the system validates if all the mandatory information including the KYC details are available in the request. The following cases are applicable:



Table 8-2 Applicable Cases

Use Case	Description
Quick Onboarding	This case will be a 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 case will cover onboarding from the channel with full customer details without KYC checks. Such requests shall fall under the KYC stage. Bank users can pick such requests and complete the remaining stages - KYC, Review, and Approval.
Detailed Onboarding with KYC Check (Straight-through processing)	In this case, the 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 the core system without the need of any manual intervention.

Onboarding a Customer with No KYC Details

This topic provides the information about the 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 to allow opening instantaneous accounts. In these cases, the system allows onboarding a new customer without the KYC details.

The customer onboarding request received from the 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 updates 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 a notification a 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 the 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 the same will be sent to the back-office product processor.

(i) Note

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

Duplication Check (De-dupe Check)

Duplication check (De-dupe Check) screen is to check for the duplication in the party.

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

For example, if 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 10-1 Duplication Check



- 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.

Party Search

Oracle Banking Party supports two search mechanisms. They are as follows:

- CMC Search Party search from Common Core External Customer
- Advance Search Party search using various parameters based on party type from the information available within Oracle Banking Party.
- Common Core External Customer
 This topic provides the instruction to search the core functionalities among the parties.
- Advance Search
 This topic provides the instruction about advanced search features in Oracle Banking Party.

11.1 Common Core - External Customer

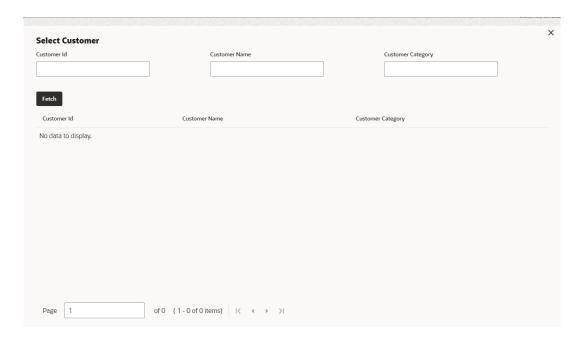
This topic provides the instruction to search the core functionalities among the parties.

The Core search functionality allows users to search among the parties listed in the Common Core – External Customer.

The **Search** icon is provided at the relevant location, indicating where the search for external customers is permitted.

 Upon clicking the Search icon, the customer search screen becomes accessible, and providing users with the means to conduct searches for external customers.

Figure 11-1 Common core -External Customer







(i) Note

Common Core – External Customer search provides results for all the parties irrespective of Party type.

11.2 Advance Search

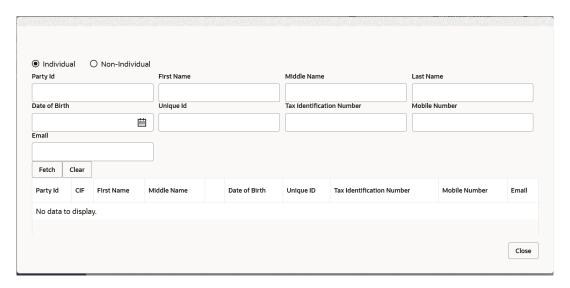
This topic provides the instruction about advanced search features in Oracle Banking Party.

The Advanced Search feature facilitates party searches within the Oracle Banking Party (OBPY) information by utilizing various parameters based on Party type.

An Advanced Search button is conveniently located where advanced party searches are permitted.

Click on the Advanced Search button, it enable the users to conduct comprehensive searches for parties based on specified criteria.

Figure 11-2 Advanced Search



р



(i) Note

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

Table 11-1 Advanced Party Search – Field Description

Field	Description
Party Type	Select the party type from the list to search. The available options are: Individual Non-Individual



Table 11-1 (Cont.) Advanced Party Search – Field Description

Field	Description
First Name	The given name of the party as per official records. Middle Name
Middle Name	The additional given name of the party, if applicable.
Last Name	The surname or family name of the party.
Date Of Birth	The official birth date of the party. Note: Date of Birth cannot be a future date.
Unique ID	The unique ID of the party. Note: Search party based on ID saved in ID Details Data Segment. The wildcard (%) is only supported.
Tax Identification Number	The specific tax identification number assigned to the party. Note: Search Parties based on TIN Number stored in Tax Declaration Data Segment. The wildcard (%) is only supported.
Mobile Number	The mobile number of the party.
Email	The mail ID of the party.

Note

Advance search supports, party search based on Party type as Individual and Non-Individual parties.



Regional Configuration

The regional configuration for the several fields are explained below.

Basic Info and Citizenship

The regional configuration for **Basic Info and Citizenship** data segment is appended as below.

Table A-1 Basic Info and Citizenship

Field	Product Configuration	Regional Configuration		Data Type &
		US	Rest of the World	Length
Salutation	Optional	Optional	Optional	VARCHAR2 (255)
First Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Middle Name	Optional	Optional	Optional	VARCHAR2 (255)
Last Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Suffix	Optional	Optional	Optional	VARCHAR2 (255)
Title	Mandatory	Mandatory	Mandatory	VARCHAR2 (36)
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)
National ID	Optional	Optional	Optional	VARCHAR2 (255)
Gender	Optional	Optional	Mandatory	VARCHAR2 (255)
Marital Status	Optional	Optional	Optional	VARCHAR2 (255)
Profession	Optional	Optional	Optional	VARCHAR2 (50)
Occupation	Optional	Optional	Optional	VARCHAR2 (255)
Staff	Optional	Optional	Optional	VARCHAR2 (1)
Resident Status	Optional	Mandatory	Mandatory (Citizenship Status)	VARCHAR2 (36)
Citizenship by	Optional	Optional (Hidden)	Optional	VARCHAR2 (255)
Country of Residence	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Birthplace	Optional	Optional	Mandatory	VARCHAR2 (255)
Birth Country	Optional	Optional	Mandatory	VARCHAR2 (255)
Nationality	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Photo	Optional	Optional	Optional	BLOB (4000)
KYC Verified	Optional	Optional	Optional	VARCHAR2 (255)
Customer Category	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Customer Segment	Optional	Optional	Optional	VARCHAR2 (255)



Table A-1 (Cont.) Basic Info and Citizenship

Field	Product Configuration	Regional Configuration		Data Type &
		US	Rest of the World	Length
Customer Access Group	Optional	Optional	Optional	VARCHAR2 (10)
Risk Level	Optional	Optional	Mandatory	VARCHAR2 (255)
Preferred Language	Optional	Optional (Hidden)	Mandatory	VARCHAR2 (255)
Preferred Currency	Optional	Optional	Optional	VARCHAR2 (255)
Purpose	Optional	Optional	Optional	VARCHAR2 (255)
Relationship Manager ID	Optional	Optional	Optional	VARCHAR2 (255)
Origin Code	Conditional	Conditional	Conditional	VARCHAR2 (255)
Sub Origin Code	Conditional	Conditional	Conditional	VARCHAR2 (255)
Duplicate Merge	Optional	Optional	Optional	VARCHAR2 (1)
Referral Source	Optional	Optional	Optional	VARCHAR2 (255)
Membership Start Date	Optional	Optional	Optional	VARCHAR2 (255)
Customer Status	Optional	Optional	Optional	VARCHAR2 (255)
Sponsorship	Optional	Optional	Optional	VARCHAR2 (255)
Frozen	Optional	Optional	Optional	VARCHAR2 (1)
Bankrupt	Optional	Optional	Optional	VARCHAR2 (1)
Whereabouts Unknown	Optional	Optional	Optional	VARCHAR2 (1)
Deceased	Optional	Optional	Optional	VARCHAR2 (1)
Date of Deceased	Conditional	Conditional	Conditional	DATE (7)
Date of Delete Flag	Optional	Optional	Optional	DATE (7)
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)

ID Details

The regional configuration for **ID Details** data segment is appended as below.

Table A-2 ID Details

Field	Product Configuration	Regional Configuration		Data Type &
		us	Rest of the World	Length
ID Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
ID Status	Optional	Mandatory	Mandatory	VARCHAR2 (250)
Unique ID	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)



Table A-2 (Cont.) ID Details

Field	Product	Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
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)

Contact Details

The regional configuration for **Contact Details** data segment is appended as below.

Table A-3 Contact Details

Field	Product	Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
ISD Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (12)
Mobile 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)

Current Address

The regional configuration for **Current Address** data segment is appended as below.

Table A-4 Current Address

Field	Product	Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
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)



Table A-4 (Cont.) Current Address

Field	Product Regional Configuration		Data Type &	
	Configuration	us	Rest of the World	Length
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)

Previous Address

The regional configuration for **Previous Address** data segment is appended as below.

Table A-5 Previous Address

Field	Product	Regional Configura	ation	Data Type &
	Configuration	us	Rest of the World	Length
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)



Table A-5 (Cont.) Previous Address

Field Product		Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
Landmark	Optional	Optional	Optional	VARCHAR2 (105)
Contact Name / Narrative	Optional	Optional	Optional	VARCHAR2 (255)

Table A-6 Tax Declaration

Field	Dundriet	Danis and Confirm	-4:	Data Tana 0
Field	Product Configuration	Regional Configura	ation	Data Type & Length
	- Comiguration	us	Rest of the World	20119411
TIN Type	Optional	Optional	Optional	VARCHAR2 (255)
TIN Status	Optional	Optional	Optional	VARCHAR2 (255)
Tax Identification Number	Optional	Optional	Optional	VARCHAR2 (255)
Foreign Tax Identification Number	Optional	Optional	Optional	VARCHAR2 (255)
Form Type	Optional	Optional	Optional	VARCHAR2 (255)
Form Start Date	Optional	Optional	Optional	DATE (7)
Form End Date	Optional	Optional	Optional	DATE (7)
Certification Date	Optional	Optional	Optional	DATE (7)
Backup Withholding Exemption	Optional	Optional	Optional	VARCHAR2 (1)
Backup Withholding Code	Optional	Optional	Optional	VARCHAR2 (255)
Tax Country Code	Optional	Optional	Optional	VARCHAR2 (255)
Tax Province Code	Optional	Optional	Optional	VARCHAR2 (255)
Certification Code	Optional	Optional	Optional	VARCHAR2 (255)
Backup Withholding Stoppage	Optional	Optional	Optional	VARCHAR2 (255)
Type of Notice	Optional	Optional	Optional	VARCHAR2 (255)
Notice Received Date	Optional	Optional	Optional	DATE (7)
Notice Sent Date	Optional	Optional	Optional	DATE (7)
Compliance Date	Optional	Optional	Optional	DATE (7)
Form Type	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Valid From	Optional	Mandatory	Optional	DATE (7)
Valid Till	Optional	Conditional	Optional	DATE (7)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

Visa Details

The regional configuration for **Visa Details** data segment is appended as below.



Table A-7 Visa Details

Field	Product	1 5		Data Type &
	Configuration	us	Rest of the World	Length
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)

Dates

The regional configuration for **Dates** data segment is appended as below.

Table A-8 Dates

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

Social Profile

The regional configuration for **Social Profile** data segment is appended as below.

Table A-9 Social Profile

Field	Product	Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
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)

Educational Qualification

The regional configuration for **Educational Qualification** data segment is appended as below.



Table A-10 Educational Qualification

Field	Product	Regional Configuration		Data Type &
	Configuration	US	Rest of the World	Length
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)

Household Relationship

The regional configuration for Household Relationship data segment is appended as below.

Table A-11 Household Relationship

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

Power or Attorney Relationship

The regional configuration for **Power or Attorney Relationship** data segment is appended as below.

Table A-12 Power or Attorney Relationship

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

Service Member Relationship

The regional configuration for **Service Member Relationship** data segment is appended as below.

Table A-13 Service Member Relationship

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



Related to Insider Relationship

The regional configuration for **Related to Insider Relationship** data segment is appended as below.

Table A-14 Related to Insider Relationship

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

Guardian Relationship

The regional configuration for **Guardian Relationship** data segment is appended as below.

Table A-15 Guardian Relationship

Field	Product	Regional Configura	Data Type & Length	
Configuration	us	Rest of the World		
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)

Custodian Relationship

The regional configuration for Custodian Relationship data segment is appended as below.

Table A-16 Custodian Relationship

Field	Product	Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)

Solicitor Relationship

The regional configuration for **Solicitor Relationship** data segment is appended as below.

Table A-17 Solicitor Relationship

Field	Product	1 9		Data Type &
	Configuration	us	Rest of the World	Length
Registration Number	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)
Remarks	Optional	Optional	Optional	VARCHAR (255)

Salaried

The regional configuration for **Salaried** data segment is appended as below.



Table A-18 Salaried

Field	Product	1		Data Type &
	Configuration	us	Rest of the World	Length
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	Optional	Optional	Optional	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)

Consent & Preferences

The regional configuration for **Consent & Preferences** data segment is appended as below.

Table A-19 Consent & Preferences

Field	Product	Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
E-Sign Consent	Optional	Optional	Optional	VARCHAR2 (1)
Consent to receive Marketing,Promot ional, 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)
Privacy Information	Optional	Optional	Optional	VARCHAR2 (255)
Minor Consent	Optional	Optional	Optional	DATE (7)

Additional Info

The regional configuration for **Additional Info** data segment is appended as below.



Table A-20 Additional Info

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

Service Member Info

The regional configuration for **Service Member Info** data segment is appended as below.

Table A-21 Service Member Info

Field	Product	Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
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)
Rank	Optional	Optional	Optional	VARCHAR2 (250)
Payrate	Optional	Optional	Optional	VARCHAR2 (250)
Service Status	Optional	Optional	Optional	VARCHAR2 (250)
Obligate Service End Date	Optional	Optional	Optional	VARCHAR2 (250)
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)

Self Employed

The regional configuration for **Self Employed** data segment is appended as below.



Table A-22 Self Employed

Field	Product	Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
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	Optional	Optional	Optional	DATE (7)

Membership and Associations

The regional configuration for **Membership and Associations** data segment is appended as below.

Table A-23 Membership and Associations

Field	Product	Regional Configura	Regional Configuration	
	Configuration	us	Rest of the World	Length
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)

Assets & Liabilities

The regional configuration for **Assets & Liabilities** data segment is appended as below.

Table A-24 Assets & Liabilities

Field	Product Configuration	Regional Configuration		Data Type &
		us	Rest of the World	Length
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)



Income & Expense

The regional configuration for **Income & Expense** data segment is appended as below.

Table A-25 Income & Expense

Field	Product Configuration	Regional Configuration		Data Type &
		us	Rest of the World	Length
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)

Other Relationship

The regional configuration for Other Relationship data segment is appended as below.

Table A-26 Other Relationship

Field	Product Configuration	Regional Configuration		Data Type &
		us	Rest of the World	Length
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)

Beneficially Owned Company

The regional configuration for **Beneficially Owned Company** data segment is appended as below.

Table A-27 Beneficially Owned Company

Field	Product Configuration	Regional Configuration		Data Type &
		us	Rest of the World	Length
Company Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Location	Optional	Optional	Optional	VARCHAR2 (250)
Percentage Holding	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)



Table A-27 (Cont.) Beneficially Owned Company

Field Product Configuration		Regional Configuration		Data Type &
	Configuration	us	Rest of the World	Length
Annual Income Currency	Optional	Optional	Optional	VARCHAR2 (255)
Annual Income Amount	Optional	Optional	Optional	VARCHAR2 (250)
Line of Business	Optional	Optional	Optional	VARCHAR2 (250)

Index

Α

Α	Insta Retail Onboarding - Employment Details, 26 Insta Retail Onboarding - Financial Information,
Advance Search, 2	28
Amendment, 97	Insta Retail Onboarding - Membership &
Approval, 93	Association, 28
	Insta Retail Onboarding - Relationships, 12
С	K
Common Core - External Customer, 1	<u> </u>
Create KYC, 1	KYC Check, 69
D	0
Duplication Check (De-dupe Check), 1	Onboarding a Customer with No KYC Details, 1
	Onboarding Enrichment, 44
	Onboarding Initiation, 3
Insta Party Amendment - Additional Info, 35	Р
Insta Party Amendment - Basic Details, 32	
Insta Party Amendment - Consent & Preferences,	Party Memo, 1
35	Party Search, 1
Insta Party Amendment - Documents & Images,	Party to Account, 1
33 Insta Party Amendment - Employment Details, 34	Party to Party Relationship, 1
Insta Party Amendment - Employment Details, 34 Insta Party Amendment - Financial Information,	_
36	R
Insta Party Amendment - Membership &	Recommendation, 90
Association, 36	Retail View, <i>101</i>
Insta Party Amendment - Relationships, 33	rotal row, 202
Insta Party View - Additional Info, 40	c
Insta Party View - Basic Details, 38	S
Insta Party View - Consent & Preferences, 40	Straight Through Processing for Onboarding
Insta Party View - Documents & Images, 39	Requests Received from Channels, 1
Insta Party View - Employment Details, 40	•
Insta Party View - Financial Information, 41	U
Insta Party View - Membership & Association, 41	<u></u>
Insta Party View - Relationships, 39	Update KYC, 3
Insta Retail Onboarding, 1 Insta Retail Onboarding - Additional Info, 27	
Insta Retail Onboarding - Additional find, 27 Insta Retail Onboarding - Basic Details, 3	V
Insta Retail Onboarding - Consent & Preferences,	<u> </u>
26	View KYC, 4
Insta Retail Onboarding - Documents & Images,	
10	