

Oracle® Banking Microservices Architecture

Financial Institution Onboarding User Guide



Innovation Release 14.8.1.0.0
G44233-01
October 2025

ORACLE®

Copyright © 2021, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1 Financial Institution Customer Onboarding

1.1	Overview	1
1.2	Onboarding Initiation	4
1.3	KYC	8
1.4	Onboarding Enrichment	10
1.4.1	Customer Profile	13
1.4.1.1	Basic Info	13
1.4.1.2	Address	17
1.4.1.3	Rating	22
1.4.2	Financial Profile	23
1.4.3	Revenue Generated	25
1.4.4	Stakeholders	26
1.4.5	Assets	35
1.5	Review	36
1.6	Recommendation	37
1.7	Approval	41
1.8	Amendment	43

Index

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)

Purpose

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

Audience

This guide is intended for the bankers who are responsible for onboarding FI 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>.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

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.
<i>italic</i>	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, refer to the related documents as follows:

- *Getting Started User Guide*

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.

Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table Acronyms and Abbreviations

Acronym/ Abbreviation	Description
BIC	Bank Identification Code
CIF	Customer Information File
FI	Financial Institution
KYC	Know Your Customer
MICR	Magnetic Character Ink Recognition
RTGS	Real Time Gross Settlement
SME	Small and Medium Enterprise

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.
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.

Symbols and Icons

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

Table List of Symbols











Symbol	Function
	Add icon
	Edit icon
	Delete icon
	Calendar icon

Table (Cont.) List of Symbols

Symbol	Function
	Close icon
	Increase/Decrease value
	Maximize
	Minimize
	Open a list
	Perform search

1

Financial Institution Customer Onboarding

This topic describes about the Financial Institution Customer Onboarding.

This topic contains the following subtopics:

- [Overview](#)
Financial Institution Customer Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service.
- [Onboarding Initiation](#)
This topic provides the systematic instruction to capture the basic demographic information about the Financial Institution customer to be onboarded using Oracle Banking Enterprise Party Management.
- [KYC](#)
This topic provides the systematic instruction to capture the KYC information about the Financial Institution customer to be onboarded using Oracle Banking Enterprise Party Management.
- [Onboarding Enrichment](#)
This topic describes about the relationship manager can capture detailed information about the financial institution customer to be added in the Oracle Banking Enterprise Party Management.
- [Review](#)
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 back to the previous stage.
- [Recommendation](#)
In this stage, the Recommending user reviews the progress done so far and provides recommendations for each of the data segments with a decision as approve/reject.
- [Approval](#)
In this stage, the approver reviews the activity done across all the stages and provides final signoff to approve the customer onboarding.
- [Amendment](#)
In this stage, the Relationship Manager can amend the information or can add additional information about a Financial Institution customer using Oracle Banking Enterprise Party Management.

1.1 Overview

Financial Institution Customer Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service.

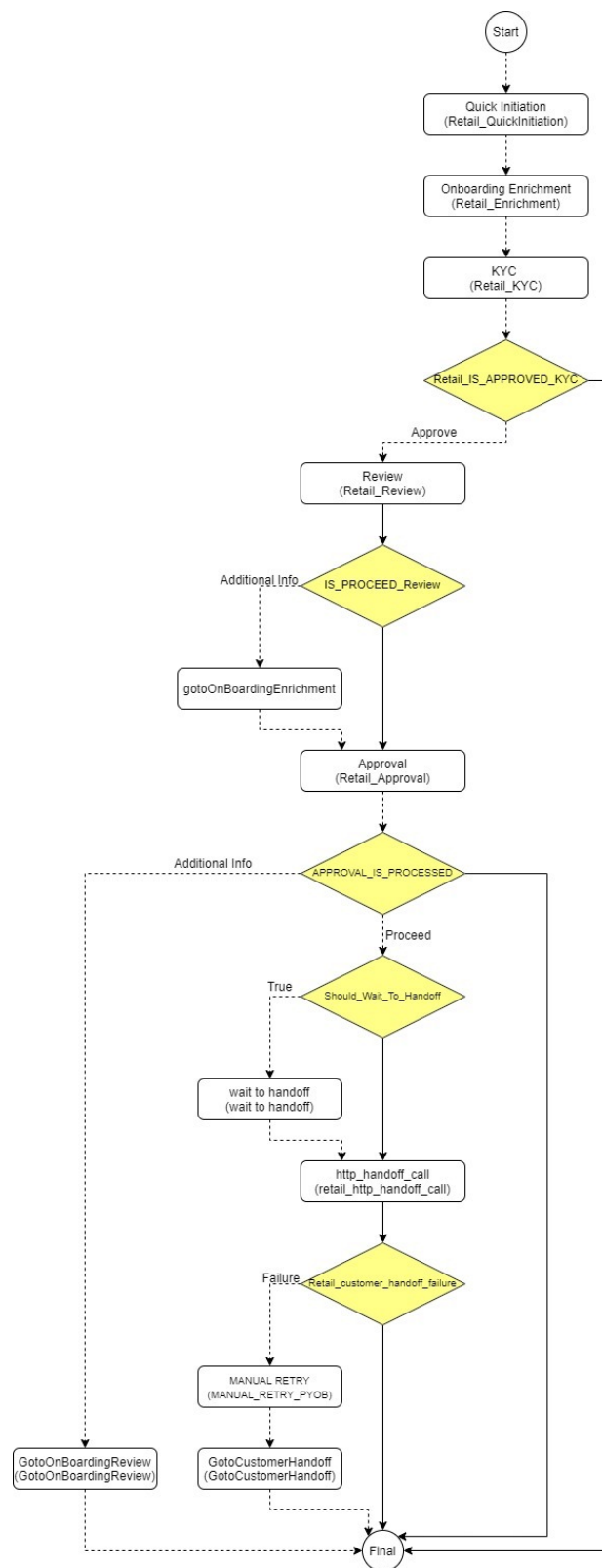
Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank there would be Relationship Manager for every Financial Institution customer, the respective Relationship Manager would take care of the customer to successfully onboard into the bank.

The various activities performed for the Financial Institution Customer Onboarding process are:

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

Process Flow Diagram

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



1.2 Onboarding Initiation

This topic provides the systematic instruction to capture the basic demographic information about the Financial Institution customer to be onboarded using Oracle Banking Enterprise Party Management.

Specify **User ID** and **Password**, and login to **Home** screen. For information on login procedure, refer to the *Getting Started User Guide*.

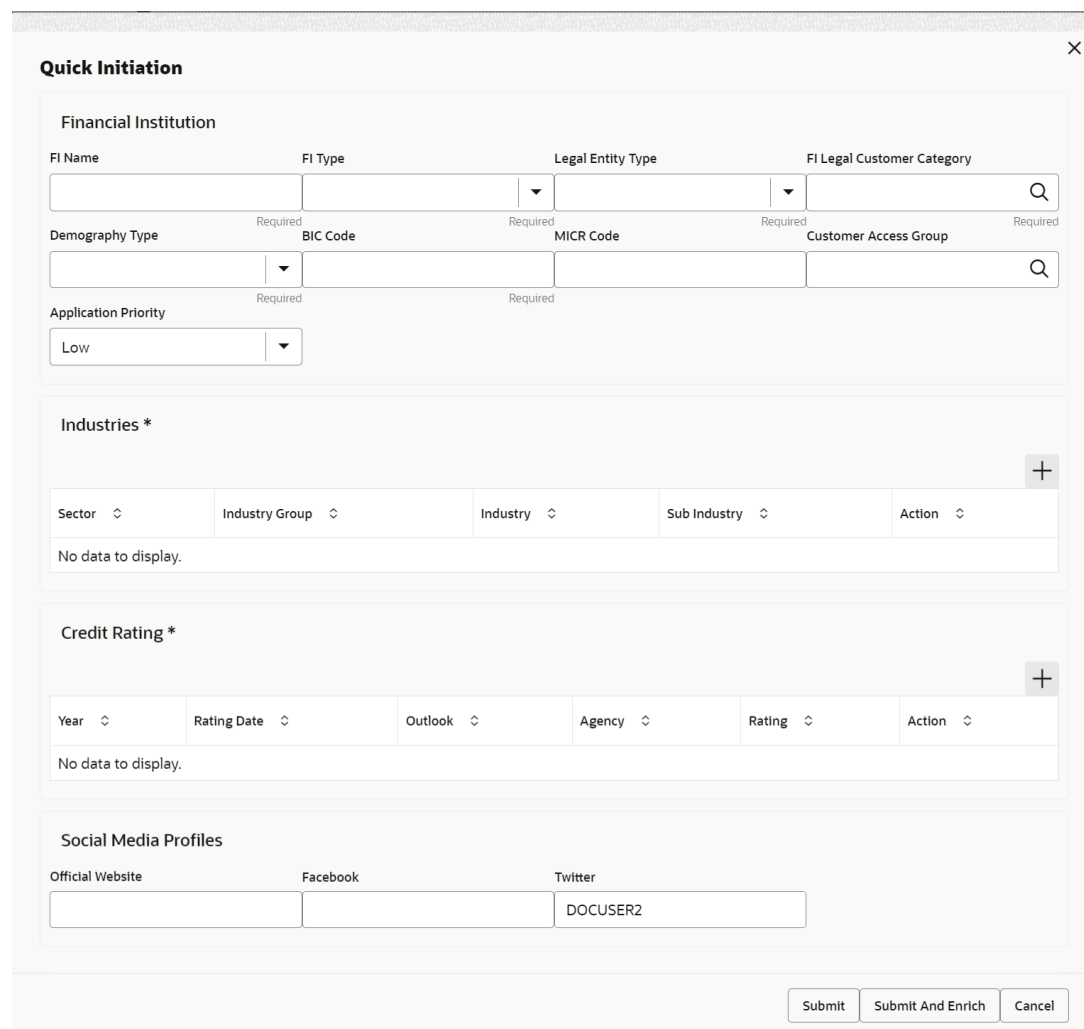
Note

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

1. On **Home** screen, click **Party Services**. Under **Party Services**, click **Financial Institution**.
2. Under **Financial Institution**, click **Initiation**.

The **Quick Initiation** screen displays.

Figure 1-1 FI Quick Initiation



The screenshot shows the 'Quick Initiation' form for a Financial Institution. The form is divided into several sections:

- Financial Institution**: Contains fields for FI Name, FI Type, Legal Entity Type, FI Legal Customer Category, Demography Type, BIC Code, MICR Code, and Customer Access Group. Fields for FI Name, BIC Code, MICR Code, and Customer Access Group are marked as 'Required'. There are search icons for the last two fields.
- Application Priority**: A dropdown menu with 'Low' selected.
- Industries ***: A table with columns: Sector, Industry Group, Industry, Sub Industry, and Action. A '+' icon is in the top right corner. The table is currently empty with the message 'No data to display.'
- Credit Rating ***: A table with columns: Year, Rating Date, Outlook, Agency, Rating, and Action. A '+' icon is in the top right corner. The table is currently empty with the message 'No data to display.'
- Social Media Profiles**: Contains fields for Official Website, Facebook, and Twitter. The Twitter field contains the text 'DOCUSER2'.

At the bottom right, there are three buttons: 'Submit', 'Submit And Enrich', and 'Cancel'.

3. Specify the fields on **Quick Initiation** screen.

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

Table 1-1 Quick Initiation - Field Description

Field	Description
FI Name	Specify the Registered Name of the Financial Institution.
FI Type	Select the type of the Financial Institution from the drop-down values. The available options are <ul style="list-style-type: none"> • Conglomerate • Single
FI Legal Customer Category	Select the category to which the Financial Institution belongs.
Demography Type	Specify the company demography from the drop-down values. The available options are <ul style="list-style-type: none"> • Global • Domestic
Geographical Spread	Select the geographical spread of the company from the given list.
BIC Code	Specify the BOC Code of the Financial Institution.
MICR Code	Specify the MICR Code of the Financial Institution.
Customer Access Group	Click search icon and select the customer access group for the party. <div> <p>Note</p> <p>User should have required access to onboarding a party within a customer access group. For more details, refer Oracle Banking Party Configurations User Guide.</p> </div>
Application Priority	Select the priority of Party Onboarding application.
Sector	Specify the industry sector to which the corporate belongs. The sample values are <ul style="list-style-type: none"> • Energy • Real Estate • Utilities • Consumer Staples, etc.
Industry Group	Specify the industry group within the sector. The sample values are <ul style="list-style-type: none"> • Software • Hardware • Semiconductor Industry Groups within Information technology Sector
Industry	Specify the industry within the industry group. The sample values are <ul style="list-style-type: none"> • IT Services • Software Products within Software
Sub Industry	Specify the sub-Industry within the Industry. The sample values are <ul style="list-style-type: none"> • IT Consulting Services • Data Processing Services • Internet Services within IT services
Credit Rating	Specify the fields under this section.

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

Field	Description
Rating Agency	Select the Name of the Credit Rating agency which has given rating to the corporate.
Rating	Select the Rating provided by the credit rating Agency.
Social Media Profile	Specify the fields under this section.
Official Website	Specify the official website address for the Financial Institution Customer.
Facebook	Specify the Facebook URL for the Financial Institution.
Twitter	Specify the Financial Institution's twitter handle.

4. Click **Submit** system will check for duplicate customers.

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

If there is a duplicate customers existed in the system. It will display the list of customers with same name. the user will have below facility:

- **Abort** to discard the Customer Onboarding.
- **Continue** to save the Customer Onboarding.
- **Cancel** to cancel the Customer Onboarding.

The **Initiation - Duplication Check** screen displays

Figure 1-2 Initiation – Duplication Check

5. Click **Next** to navigate to the next data segment.

The **Initiation – Address** screen displays.

Figure 1-3 Initiation – Address

6. Click **+** icon to **Add Address**, specify the address details.

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

Table 1-2 Add Address - Field Description

Field	Description
Address Type	Select the address type from the drop-down values.
Location	Select the Location from the list of values. This pertains to a particular area in a country.
Name	Specify the name of the customer.
House/Building	Specify the building name of the customer.
Street	Specify the street name of the customer.
Locality	Specify the locality of the customer.
Landmark	Specify the landmark of the customer.
Area	Specify the Area of the customer.
City	Specify the city of the customer.
State	Specify the state of the customer.
Country	Click search icon and select country code from the list of values.
Zip Code	Specify the zip code of the address.
Email ID	Specify the email Id of the customer.
Phone Number	Specify the contact number of the customer.

7. Click **Next** to navigate to the next data segment.

The **Initiation – Comments** screen displays,

Figure 1-4 Initiation – Comments

Note

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

8. Specify the overall comments for the **Onboarding Initiation** stage.

- Click **Submit** to submit the **Onboarding Initiation** stage.

The **Checklist** window is displayed and select the **Outcome**

The available **Outcome** options are:

- If **Approve** is selected, the task is moved to the **KYC** stage.
- If **Reject** is selected, the task is terminated.

After **Submit** successful screen displays and Task will be available in the **Free Task** screen.

1.3 KYC

This topic provides the systematic instruction to capture the KYC information about the Financial Institution customer to be onboarded using Oracle Banking Enterprise Party Management.

- On the **Home** page, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen is displayed.

Figure 1-5 Free Tasks

Task Name	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	High	SMB Onboarding	23727026	000AP0000000950	KYC	19-05-30	006	
Acquire & Edit	High	SMB Loan Origination	000SMBL000027366	000AP0000000956	Application Entry	19-05-30	006	
Acquire & Edit	High	SMB Loan Origination	000SMTL000027355	000AP0000000944	Application Entry	19-05-30	006	
Acquire & Edit	High	Small and Medium Bus...	000SMBCA00002655	000AP0000000948	Application Entry	19-05-30	006	
Acquire & Edit	High	Retail Loan Origination	000RHLN000027350	000AP0000000954	Application Entry	19-05-30	006	
Acquire & Edit	High	Co-Origination Process	000MALTE00002569	000AP0000000927	Application Entry	19-05-30	006	
Acquire & Edit	High	Current Account Orig...	000CURPCA00002652	000AP0000000925	Application Entry	19-05-30	006	
Acquire & Edit	High	Savings Account Orig...	000SAURE00002629	000AP0000000920	Application Entry	19-05-30	006	
Acquire & Edit	High	Small and Medium Bus...	000SMBCA00002649	000AP0000000868	Application Entry	19-05-30	006	
Acquire & Edit	High	Small and Medium Bus...	000SMBCA00002645	000AP0000000803	Application Enrichment	19-05-30	006	

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

The **KYC – Customer KYC Details** screen displays.

Figure 1-6 KYC Details

KYC - 000118420

KYC

Customer KYC Details

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

Page 1 of 1 (1 of 1 items)

Cancel Hold Save & Close Next

- On the **KYC – Customer KYC Details** screen, click **KYC Details** to update the status of KYC check.

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

Table 1-3 KYC Details - Field Description

Tile Name	Description
Report Received	Select the toggle to receive the reports. By default, the Toggle is off.
Verification Date	Specify the date or use the calendar icon to select the KYC verification date.
Effective Date	Specify the date or use the calendar icon to select the KYC effective from date.
KYC Method	Specify the Method by which the KYC is completed.
KYC Status	Select the KYC status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Compliant • Non-Compliant • Yet to Verify

- Click **OK** to update the **KYC Actions** details.
- Click **Next** to navigate to next data segment.

The **KYC - Comments** screen displays.

Figure 1-7 KYC - Comments

- Specify the overall comments for the **KYC** stage.
- Click **Post** to post the comments.
- Click **Submit** to submit the **KYC** stage.

The **Checklist** window is displayed and select the **Outcome**

The available **Outcome** options are:

- If **Approve** is selected, the task is moved to the **Onboarding Enrichment** stage.
- If **Reject** is selected, the task is terminated.

After **Submit** successful screen displays and Task will be available in the **Free Task** screen.

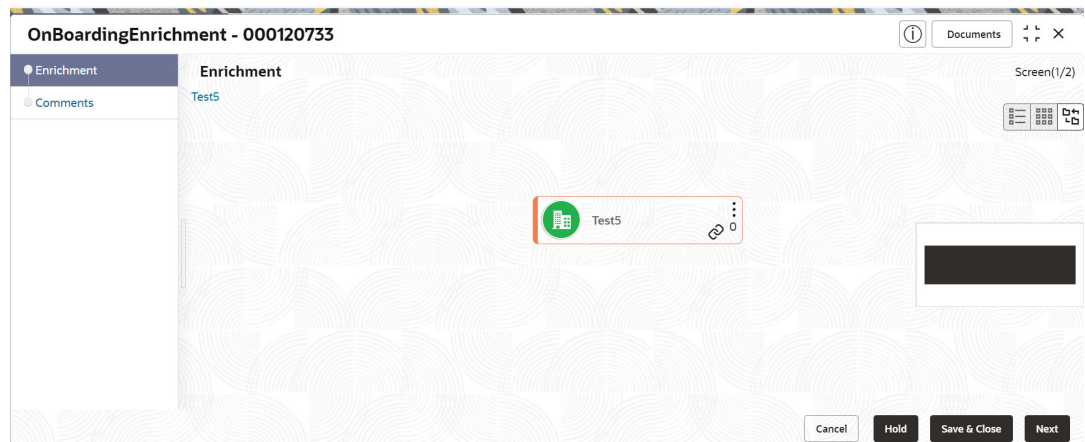
1.4 Onboarding Enrichment

This topic describes about the relationship manager can capture detailed information about the financial institution customer to be added in the Oracle Banking Enterprise Party Management.

1. Click **Acquire and Edit** for **Onboarding Enrichment** stage in the **Free Tasks** screen.

The **Onboarding Enrichment** screen is displayed.

Figure 1-8 Onboarding Enrichment



Note

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

2. On **Enrichment** screen, right click on the customer icon for the following options.
 - **More Info**
 - **Add Customer**
 - **View**
 - **Quick View**
 - **Configure**

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

Table 1-4 Onboarding Enrichment - Field Description

Field	Description
More Info	Click to open the pop-up to displays the onboarding details.
Add Customer	Click Add Customer popup screen with multiple options, where the child customer details are added and linked with the parent customer. Duplication check is performed while trying to save the child customer.

Table 1-4 (Cont.) Onboarding Enrichment - Field Description

Field	Description
View	Click View to view scustomer details. This field is read only mode.
Quick View	Click Quick View to open the view screen with the limited customer details. This field is read only mode.
Configure	Click Configure to add the Party Details.

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

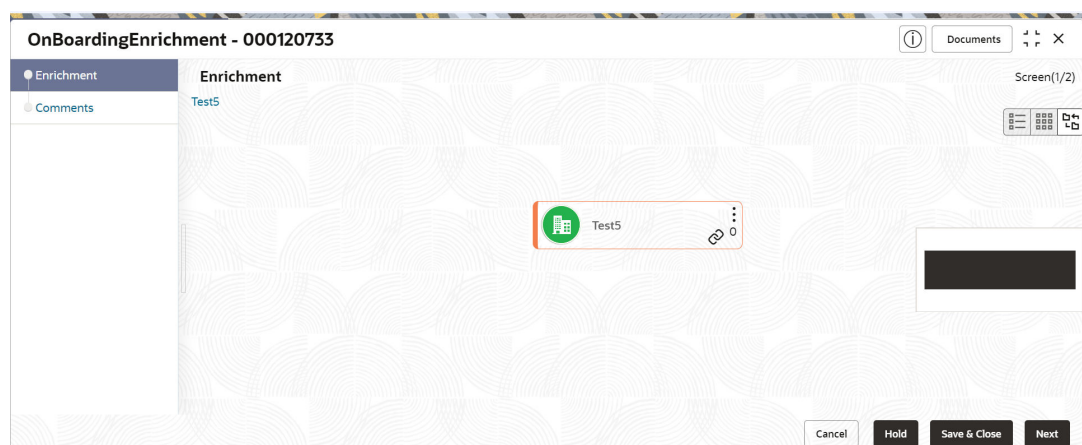
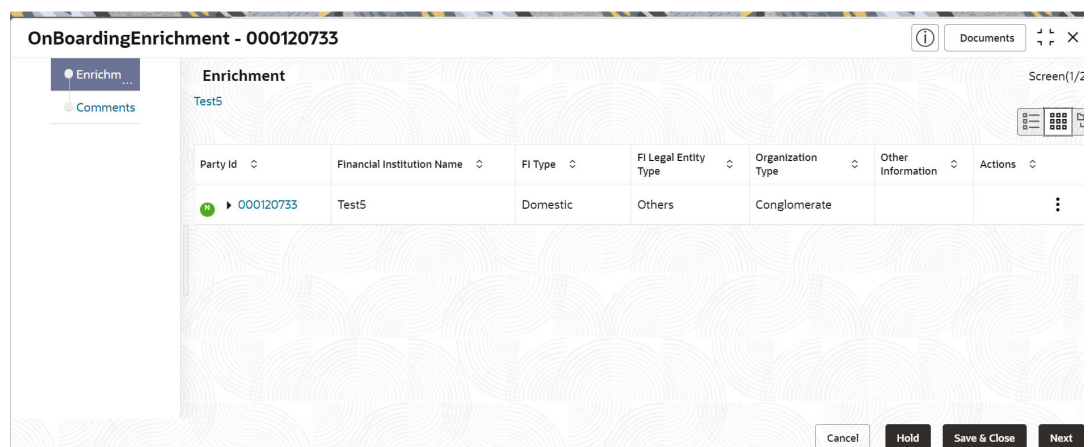
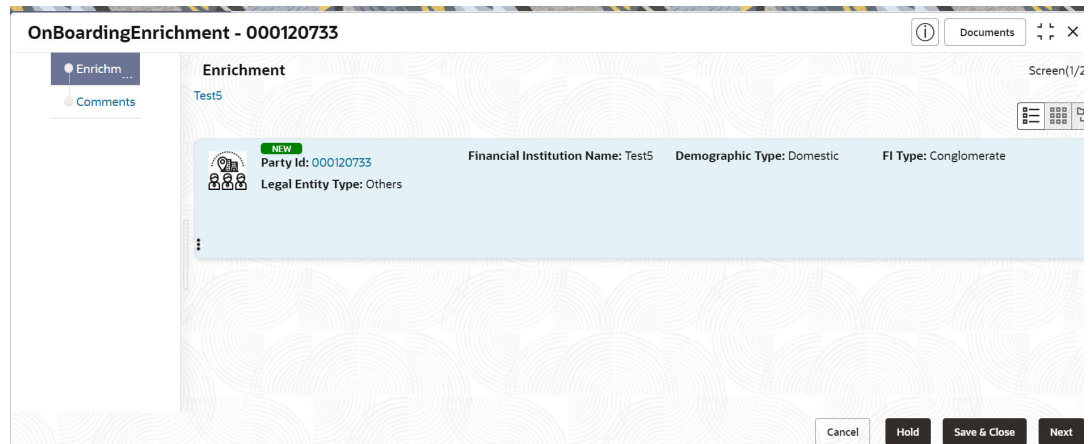
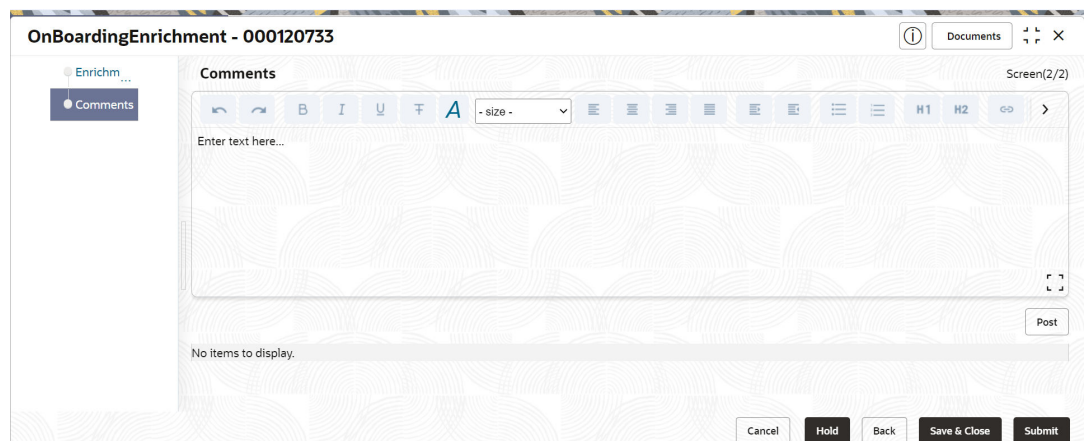
Figure 1-9 FI Onboarding Enrichment – Tree View**Figure 1-10 FI Onboarding Enrichment – Table View**

Figure 1-11 FI Onboarding Enrichment – List View

3. Click **Next**.

The **Onboarding Enrichment - Comments** screen displays.

Figure 1-12 Enrichment – Comments

Note

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

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

- [Customer Profile](#)
This topic describes about the Financial Institution Customer Profile.
- [Financial Profile](#)
This topic provides the systematic instruction to enrich the customer's financial information in the **Financial Profile**.
- [Revenue Generated](#)
This topic provides the systematic instruction to add the Revenue Generated for each Financial Year.

- [Stakeholders](#)
This topic provides the systematic instruction to add the Stakeholders details.
- [Assets](#)
This topic provides the systematic instruction to add the details about the assets of the Financial Institution customer.

1.4.1 Customer Profile

This topic describes about the Financial Institution Customer Profile.

In the Customer Profile, you can enrich the Financial Institution customer with additional details

- [Basic Info](#)
This topic provides the systematic instruction to capture the Basic Info about the Financial Institution customer.
- [Address](#)
This topic provides the systematic instruction to capture the address details about the Financial Institution customer.
- [Rating](#)
This topic provides the systematic instruction to capture the credit ratings details about the Financial Institution customer.

1.4.1.1 Basic Info

This topic provides the systematic instruction to capture the Basic Info about the Financial Institution customer.

1. Click **Configure** option in the **Onboarding Enrichment** screen to add the additional information for Financial Institution customer.

The **Demographic Details – Basic Info** screen is displayed.

Figure 1-13 Demographic Details – Basic Info

Test5 ×

Party Details

Customer Profile > **Demographic Details**

Financial Profile

Revenue Generated

Stakeholders

Assets

Supporting Document

Customer MIS Details

Basic Info Address Rating Save

Company Details

Registration Number Required Test5 Financial Institution Name Financial Institution Code FI Type Conglomerate

Short Name Required Tes1685687109 Branch Code 000 Legal Entity Type Others Customer Category INDIVIDUAL

Demographic Type Domestic Country Of Incorporation Country Of Risk Place Of Incorporation

Incorporation Date Required Established Date Required Upload Logo Maximum file size is 100kb Relationship Manager DOCUSER2

Customer Access Group Country Of Tax Tax Identification Number Good and Services Tax Id

BIC Code 873 MICR Code Legal Entity Code RTGS

Business Type Required FI Ownership Type Required Currency Head Office Country

Govt Owner ☐ Access to Global Market ☐ Rank By Assets Auditor Name

Auditor Reg Number Auditor License

Website Facebook URL Twitter URL Employee Strength

No. Of Years In Business Number of FI in the Group Is Special Customer ? Is Blocklisted?

Is KYC Complaint? ☐ Last KYC Date ☐ Listed ☐ Language

Media Required

KYC Details

Received ☐ Verification Date Effective Date Verification Method

Save OK Cancel

- Specify the required details in the **Basic Info** segment.

Note

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

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

Table 1-5 Demographic Details – Basic Info – Field Description

Field	Description
Registration Number	Specify the registration number of the company.
Financial Institution Name	Specify the Financial Institute name.
Financial Institution Code	Specify the Financial Institute code.
Financial Institution Type	Select the type of Financial Institute.
Branch Code	Specify the branch code. <div> <i>i</i> Note For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details. </div>
Customer Category	Click Search icon and select the customer category.
Demography Type	Specify the company demography from the drop-down list. The available options are: <ul style="list-style-type: none"> • Global • Domestic
Country of Incorporation	Click Search icon to fetch the country code from the list.
Country of Risk	Click Search icon to fetch the country code from the list.
Place of In-corporation	Specify the place of incorporation of the company.
Incorporation Date	Specify the incorporation date.
Established Date	Specify the established date.
Upload Logo	Upload the logo of the Financial Institute customer.
RM ID	Select the RM to be associated with the customer.
Customer Access Group	Click Search and select the customer access group for the party. <div> <i>i</i> Note NOTE: User should have required access to onboarding a party within a customer access group. </div> <p>For more details, refer Oracle Banking Party Configuration User Guide.</p>
BIC Code	Specify the BIC Code of the Financial Institute.
MICR Code	Specify the MICR Code of the Financial Institute.
Legal Entity Code	Specify the Legal Entity Code of the Financial Institute.
RTGS	Specify the RTGS Code of the Financial Institute.
Business Type	Specify the Business Type of the Financial Institute.
Financial Institute Ownership Type	Specify the ownership type of the Financial Institute.
Currency	Specify the Currency Code of the Financial Institute.
Head Office Country	Specify the Head Office location of the Financial Institute.
Govt Owner	Specify if the owner of the Financial Institute is a Govt Official.
Access to Global Market	Specify if Financial Institute has access to Global Marker.
Rank by Assets	Specify the Rank by Assets.

Table 1-5 (Cont.) Demographic Details – Basic Info – Field Description

Field	Description
Auditor Name	Specify the Auditor Name.
Auditor Reg Number	Specify the Auditor Reg. Number.
Auditor License	Specify Auditor License.
Company Website	Specify the company website.
Facebook URL	Specify the Facebook URL of the company.
Twitter URL	Specify the Twitter URL of the company.
Employee Strength	Specify the employee strength of the company.
No. Of Years In Business	Specify the number of years the Financial Institute is in business.
No. Of Companies In the Group	Specify the number of companies that are part of the FI group.
Is Special Customer?	Select the toggle if Financial Institute is in special Customer Category.
Is Blocklisted?	Select the toggle if Financial Institute is in Block list.
Is KYC Complaint?	Select the toggle if Financial Institute is in KYC Complaint.
Last KYC Date	Specify the last KYC Date of the Financial Institute.
Listed Company	Select the toggle if Financial Institute is in Listed Company.
Language	Click Search to select the language.
Media	Click Search to select the media.

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

The **KYC – Customer KYC Details** screen displays.

- On the **KYC – Customer KYC Details** screen, click **KYC Details** to update the status of KYC check.

The **KYC Details** screen displays.

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

Table 1-6 KYC Details - Field Description

Tile Name	Description
Report Received	Select the toggle to receive the reports. By default, the Toggle is off.
Verification Date	Specify the date or use the calendar icon to select the KYC verification date.
Effective Date	Specify the date or use the calendar icon to select the KYC effective from date.
KYC Method	Specify the Method by which the KYC is completed.
KYC Status	Select the KYC status from the drop-down list. The available options are: <ul style="list-style-type: none"> Compliant Non-Compliant Yet to Verify

- Click **OK** to update the **KYC Actions** details.
- Click **Next** to navigate to next data segment.
The **KYC - Comments** screen displays.
- Specify the overall comments for the **KYC** stage.

8. Click **Post** to post the comments.
9. Click **Submit** to submit the **KYC** stage.

The **Checklist** window is displayed and select the **Outcome**

The available **Outcome** options are:

- If **Approve** is selected, the task is moved to the **Onboarding Enrichment** stage.
- If **Reject** is selected, the task is terminated.

After **Submit** successful screen displays and Task will be available in the **Free Task** screen.

1.4.1.2 Address

This topic provides the systematic instruction to capture the address details about the Financial Institution customer.

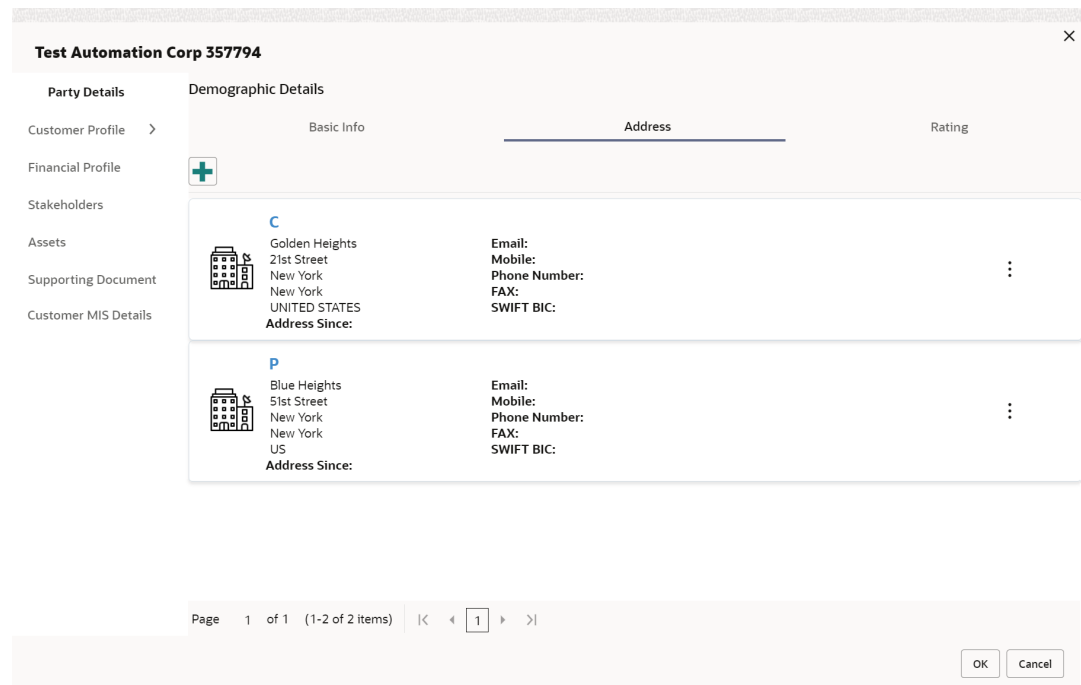
Note

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

1. Click on **Address** tab in the **Customer Profile** screen to add the address information for Financial Institution customer.

The **Demographic Details – Address** screen displays.

Figure 1-14 Demographic Address



Test Automation Corp 357794

Party Details | Demographic Details | Basic Info | Address | Rating

Customer Profile > | Financial Profile | Stakeholders | Assets | Supporting Document | Customer MIS Details

Golden Heights
 21st Street
 New York
 New York
 UNITED STATES
 Address Since:
 Email:
 Mobile:
 Phone Number:
 FAX:
 SWIFT BIC:
 :

Blue Heights
 51st Street
 New York
 New York
 US
 Address Since:
 Email:
 Mobile:
 Phone Number:
 FAX:
 SWIFT BIC:
 :

Page 1 of 1 (1-2 of 2 items) | < | 1 | > |

OK Cancel

2. Click on the **+** button to add the address details.

The **Add Address** screen displays.

Figure 1-15 Add Address

Add Address

Address Type: Permanent Address

Location: [Search Icon] Required

Preferred: ☐

Address Since: [Calendar Icon] Required

Country: [Search Icon] Required

State / Country Sub Division: [Search Icon] Required

Address Line 1 / Building Name: [Search Icon] Required

Address Line 2 / Street Name: [Search Icon] Required

Address Line 3 / City / Town Name: [Search Icon] Required

Zip Code / Post Code: DOCUSER1

> Additional Info

> Media For Address

Save Clear Cancel

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

Table 1-7 Add Address – Field Description

Field	Description
Address Type	<p>Select the address type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> Permanent Address Residential Address Communication Address Office Address <p>Note</p> <p>The address type can be configured as mandatory using Address Management. Refer to the Oracle Banking Party Configurations User Guide for more details.</p>
Location	<p>Click Search and select the preferred location from the list of values.</p> <p>Note</p> <p>The list of values can be configured through Common Core Maintenance for Location Code.</p>

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

Field	Description
Preferred	Click the toggle to specify the preferred to be used for communication. <div> <i>Note</i> If more than one address is captured for the same address type, at-least one address should be marked as preferred. </div>
Address Since	Specify address start date.
Country	Click Search icon and select the country from the list of values. <div> <i>Note</i> The list of values can be configured through Common Core Maintenance for Country Code </div>
State / Country Sub-division	Specify State or Country Sub-division.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Zip Code / Post Code	Specify Zip Code or Post Code.

- Expand the **Additional Info** section on the **Add Address** segment.

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

Figure 1-16 Additional Info

Additional Info

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

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

Table 1-8 Additional Info – Field Description

Field	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.

Table 1-8 (Cont.) Additional Info – Field Description

Field	Description
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given address.
Town Location Name / Locality	Specify Town Location or Locality Name.
District Name	Specify the district name.
Landmark	Specify the near Landmark to address.
Contact Name / Narrative	Specify Contact Name or Narrative for the address

Note

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** tab.

Figure 1-17 Mobile

The screenshot shows the 'Media For Address' interface. At the top, there's a dropdown menu set to 'Media For Address'. Below it, there are tabs: 'Mobile' (selected), 'Phone', 'Email', 'FAX', and 'Swift'. A green plus icon is visible. The main area contains a table with the following structure:

ISD Code	Mobile Number	Preferred	Action
No data to display.			

At the bottom, there's a pagination bar showing 'Page 1 (0 of 0 items)' with navigation arrows.

- On the **Mobile** tab, click **+** icon.
The **Add Mobile Number** pop-up screen is displayed.
- Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-9 Media (Mobile) – Field Description

Field	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.

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

Figure 1-18 Phone

Media For Address

Mobile Phone Email FAX Swift

+

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

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

10. On the **Phone** tab, click **+** icon.
The **Add Phone Number** pop-up screen is displayed.
11. Specify the details in the **Add Phone Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-10 Media (Phone Number) – Field Description

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

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

Figure 1-19 Email

Media For Address

Mobile Phone Email FAX Swift

+

Email Id	Preferred	Action
No data to display.		

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

13. On the **Email** tab, click **+** icon.
The **Add Email** pop-up screen is displayed.
14. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-11 Media (Email) – Field Description

Field	Description
Email Id	Specify the email id of the customer.
Preferred	Specify the preferred email id, in case more than one email id is captured.

15. On the **Add Address** screen, in the **Media** segment, specify the details under the **FAX** tab.

Figure 1-20 FAX

16. On the **Fax** tab, click **+** icon.
The **Add Fax Number** pop-up screen is displayed.
17. Specify the fields under **Add Fax Number** pop-up screen. For more information on fields, refer to the field description table.

Table 1-12 Media (Fax) – Field Description

Field	Description
ISD Code	Specify the ISD code for the FAX number of the customer.
Area Code	Specify the area code for the FAX number of the customer.
Fax Number	Specify the FAX number of the customer.
Preferred	Specify the preferred FAX number, in case more than one FAX number is captured.

18. On the **Add Address** screen, in the **Media for Address** segment, specify the details under the **SWIFT** tab.

Figure 1-21 SWIFT

1.4.1.3 Rating

This topic provides the systematic instruction to capture the credit ratings details about the Financial Institution customer.

Note

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

1. Click on **Rating** tab in the **Customer Profile** screen to add the address information for Financial Institution customer.

The **Demographic Details – Rating** screen displays.

Figure 1-22 Demographic Details – Add Rating

2. Specify the required details in the **Rating** segment.

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

Table 1-13 Demographic Details – Rating – Field Description

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

3. Click **OK** to save the details.

1.4.2 Financial Profile

This topic provides the systematic instruction to enrich the customer's financial information in the **Financial Profile**.

Note

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

1. On the **Party Details** screen, click on the **Financial Profile** section
The **Financial Profile** screen displays.
2. Click **+** icon to add the financial profile.
The **Add Financial Profile** screen displays.

Figure 1-23 Add Financial Profile

Add Financial Profile

Financial Year: Financial Period:

Balance Sheet Size: Required

Operating Profit: Required

Net Profit: Required

Year Over Year Growth (%): Required

Return On Investment (%): Required

Return On Equity (%): Required

Return On Asset (%): Required

Capital Adequacy Ratio: Required

Cost to Income ratio: Required

Equity: Required

Gross Impaired Loans: Required

Liquid assets: Required

Loan Loss Res / Impaired Loans: Required

Loan-to-Deposit Ratio: Required

NPA coverage ratio: Required

NPA ratio: Required

Return on Avg Equity: Required

Return on Avg Assets: Required

Tier 1 CAR: Required

Total Assets: Required

Unreserved Equity: Required

Save Clear Cancel

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

Table 1-14 Add Financial Profile – Field Description

Field	Description
Year	Specify the year for which the financial details will be captured.
Balance Sheet Size	Specify the balance sheet size of the Financial Institution for the selected year.
Operating Profit	Specify the operating profit of the Financial Institution for the selected year.
Net Profit	Specify the net profit of the Financial Institution for the selected year.
Year Over Year Growth	Specify the year-on-year growth.
Return On Investment	Specify the return on investment for the selected year.
Return On Equity	Specify the return on equity for the selected year.
Return On Asset	Specify the return on assets for the selected year.
Capital Adequacy Ratio	Specify the Capital Adequacy Ratio.
Cost to Income Ratio	Specify the Cost to Income Ratio.
Equity	Specify the Equity.
Gross Impaired Loans	Specify the Gross Impaired Loans.
Liquid Assets	Specify the Liquid Assets.
Loan Loss Res/ Impaired Loans	Specify the Loan Loss.
Net loans by deposit and Structured funding	Specify the Net Loans by Deposit.
NPA coverage ratio	Specify the NPA coverage ratio.
NPA ratio	Specify the NPA Ratio.

Table 1-14 (Cont.) Add Financial Profile – Field Description

Field	Description
Return on Avg Equity	Specify the Return on Avg Equity.
Return on Avg Assets	Specify the Return on Avg Assets.
Tier 1 CAR	Specify the Tier 1 CAR.
Total Assets	Specify the Total Assets.
Unreserved Equity	Specify the Unreserved Equity.

3. Click **Save** to save the details.

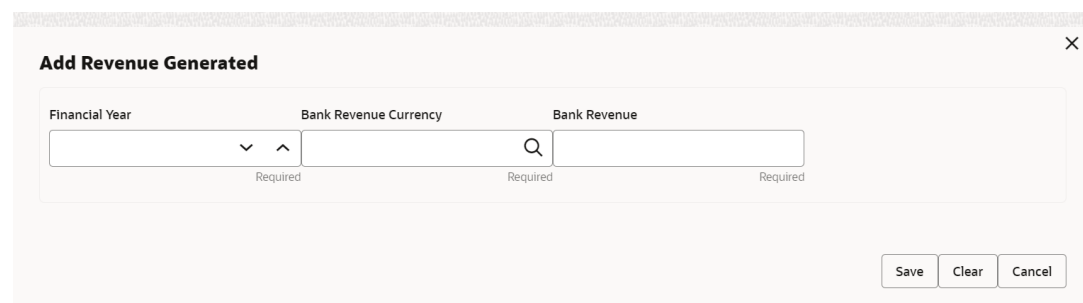
1.4.3 Revenue Generated

This topic provides the systematic instruction to add the Revenue Generated for each Financial Year.

Note

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

1. On the **Party Details** screen, click on the **Revenue Generated** section.
The **Revenue Generated** screen displays.
2. Click + icon to add the Revenue Generated.
The **Add Revenue Generated** screen displays.

Figure 1-24 Add Revenue Generated


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

Table 1-15 Add Revenue Generated – Field Description

Field	Description
Financial Year	Specify the year for which the financial details will be captured.
Bank Revenue Currency	Click Search icon and select the bank revenue currency.
Bank Revenue	Specify the bank revenue.

3. Click **Save** to save the details.

4. Click **Clear** to clear the details.
5. Click **Cancel** to cancel the details.

1.4.4 Stakeholders

This topic provides the systematic instruction to add the Stakeholders details.

1. On the **Party Details** screen, click on the **Stakeholders** section.

The **Stakeholders Details** screen displays.

Figure 1-25 Stakeholder

Party Type	CIF/Party Id	Name	ID/Registration Number	Customer	Action
Individual	000117472	Jessica Jacob	j526eg8i2g	Yes	[Edit] [Delete]

Stakeholders Detail is necessary for the bank to ascertain the credibility of the business. Stakeholders to a customer can be either of the following:

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

The Following **Stakeholder** types are supported for the FI customer:

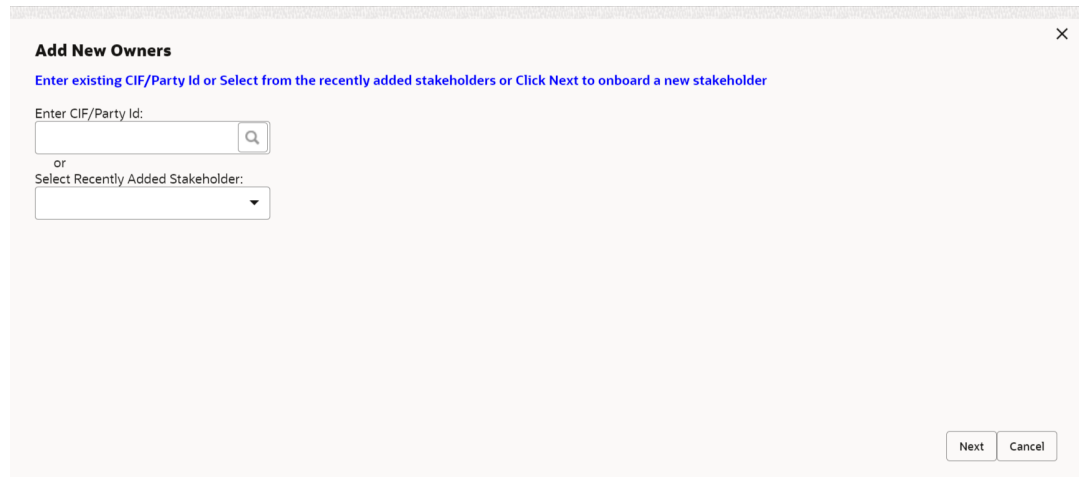
- Shareholders
- Customers
- Owners
- Authorized Signatories – Signature can be uploaded for Authorized Signatories.
- Guarantors
- Suppliers
- Bankers
- Insurers
- Buyers
- Management Team
- Sponsors
- Directors
- Contractors
- Auditors
- Debtors

- Creditors
- Advisor

Note

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

2. Select the corresponding Stakeholder and click + icon to add the desired stakeholder. The **Add New Owners** screen displays.

Figure 1-26 Add New Owner

On the **Add New Owners** screen:

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

Note

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

The **Search Party - Individual** screen displays.

Figure 1-27 Search Party Individual

Search Party

☒ Individual
 ☐ Non-Individual

First Name

Middle Name

Last Name

Date of Birth

Unique Id

Mobile Number

Email

Fetch

Clear

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

Page

1

of 0 (1 - 0 of 0 items)

<

<

>

>

Close

The **Search Party - Non Individual** screen displays.

Figure 1-28 Search Party - Non Individual

Search Party

☐ Individual
 ☒ Non-Individual

Business/Organization Name

Registration Number

Registration date

Email

Fetch

Clear

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

Page

1

of 0 (1 - 0 of 0 items)

<

<

>

>

Close

- If the related party is new to the Bank, click **Next** without entering **CIF/Party Id**.
The **Add New Owner** screen is displayed to capture details for the new relationship.

Note

To create a new party the screen appears based on the selected relationship type. The **Household** relationship type is elaborated below.

Figure 1-29 Add New Owner

5. Specify the details of **Add New Owner** for new stakeholder.

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

Table 1-16 Add New Owners – Field Description

Field	Description
Stakeholder Type	Select the type of stakeholder from the drop-down list.
Title	Select the title from the drop-down list. The available options are: <ul style="list-style-type: none"> • Mr. • Mrs. • Ms. • Miss. • Dr. <div> <i>i</i> Note The list of values can be configured through entity maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide. </div>
First Name	Specify the first name of the new stakeholder.
Middle Name	Specify the middle name of the new stakeholder.
Last Name	Specify the last name of the new stakeholder.
Short Name	Displays the short name.
Maiden Name	Specify the maiden name of the new stakeholder.
Name In Local Language	Specify party name in local language.
Date of Birth	Select the date of birth of the new stakeholder.

Table 1-16 (Cont.) Add New Owners – Field Description

Field	Description
Minor	<p>Displays, if the customer is a minor customer. Minor customer is determined based on the date of birth of customer and a minor age configured in the properties.</p> <div> <p>Note</p> <p>The list of values can be configured through entity maintenance. For more information on minor age configuration, refer to the Oracle Banking Party Configuration User Guide.</p> </div>
Gender	<p>Select the gender from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> Male Other Do Not Wish to Disclose Female <div> <p>Note</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Marital Status	<p>Select the marital status from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> Married Unmarried Widow Legally Separated <div> <p>Note</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Profession	Select the profession from the drop-down list.
Occupation	<p>Select occupation of the party from the list of values. The available options are:</p> <ul style="list-style-type: none"> Own Business Employed <div> <p>Note</p> <p>The list of values can be configured through entity maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide.</p> </div>

Table 1-16 (Cont.) Add New Owners – Field Description

Field	Description
Staff	Enable toggle if the party is a staff member.
Country of Residence	<p>Click Search icon and select the country from the list.</p> <div> <p>Note</p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p> </div>
Resident Status	<p>Select the residential status from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> Resident Non Resident <div> <p>Note</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Birth Place	Provide the place of birth.
Birth Country	<p>Click Search icon and select the birth country from the list.</p> <div> <p>Note</p> <p>The list of values can be configured through Common Core Maintenance for Country Code.</p> </div>
Nationality	<p>Click Search icon and select the nationality of the stakeholder from the list.</p> <div> <p>Note</p> <p>The list of values can be configured through Common Core Maintenance for Country Code.</p> </div>

Table 1-16 (Cont.) Add New Owners – Field Description

Field	Description
Citizenship By	<p>Select the 'Citizenship By' from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Birth • Acquire • Others • Residence <div> <i>Note</i> The list of values can be configured through Entity Maintenance. </div>
Upload Photo	Upload the photo of the new stakeholder.
Customer Category	<p>Click the search icon and select the customer category from the list.</p> <div> <i>Note</i> The list of values can be configured through Common Core Maintenance for Customer Category. </div>
Customer Segment	<p>Select the customer segment from the drop-down list.</p> <div> <i>Note</i> The list of values can be configured through Common Core Maintenance for Customer Segment. </div>
Customer Access Group	<p>Click the search icon and select the customer access group for the party.</p> <div> <i>Note</i> <ul style="list-style-type: none"> • The list of values can be configured through Common Core Maintenance for Customer Access Group. • User should have required access to onboarding a party within a customer access group. For more details, refer to the Oracle Banking Party Configurations User Guide. </div>

Table 1-16 (Cont.) Add New Owners – Field Description





Field	Description
Risk Level	<p>Select the risk level from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> • Level1 • Level2 • Level3 <div>  Note The list of values can be configured through Entity Maintenance. </div>
Preferred Language	<p>Click Search icon, and select the language code from the list.</p> <div>  Note List of values can be configured through Common Core Maintenance for the Language Code. </div>
Preferred Currency	<p>Click Search icon and select a preferred currency from the list.</p> <div>  Note List of values can be configured through Common Core Maintenance for the Currency Code. </div>
Purpose	<p>Select the purpose of the party onboarding from the list of values. The available options are:</p> <ul style="list-style-type: none"> • Loan Repayment • Salary Transfer • Savings • Transactional • Investment <div>  Note The list of values can be configured through entity maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide. </div>

Table 1-16 (Cont.) Add New Owners – Field Description

Field	Description
Relationship Manager ID	Select the relationship manager ID. <div> <i>Note</i> List of values will be as per User Configuration in Security Management. </div>

Note

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

- Click and expand the **ID Details** section.

The **ID Details** screen is displayed.

Figure 1-30 ID Details

ID Type	ID Status	Unique ID	Place of Issue	Valid From	Valid Till	Remarks	Preferred	Action
No data to display.								
Page 1 (0 of 0 items) < < 1 > >								

- Click **Submit** to linked to the customer being onboarded.

The **Stakeholder Details** screen displays.

Figure 1-31 Stakeholder

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

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

Note

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

8. Click **OK** to save the details.

1.4.5 Assets

This topic provides the systematic instruction to add the details about the assets of the Financial Institution customer.

① Note

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

1. On the **Party Details** screen, click on the **Assets** section.
The **Assets** screen displays.

Figure 1-32 Add revenue

2. Click on the **+** button to add Assets Details.
The **Add Assets** screen displays.

Figure 1-33 Add Assets

3. Specify the required details in the **Add Assets** segment.
For more information on fields, refer to the field description table.

Table 1-17 Add Assets – Field Description

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

4. Click **Submit** to submit the assest details.

1.5 Review

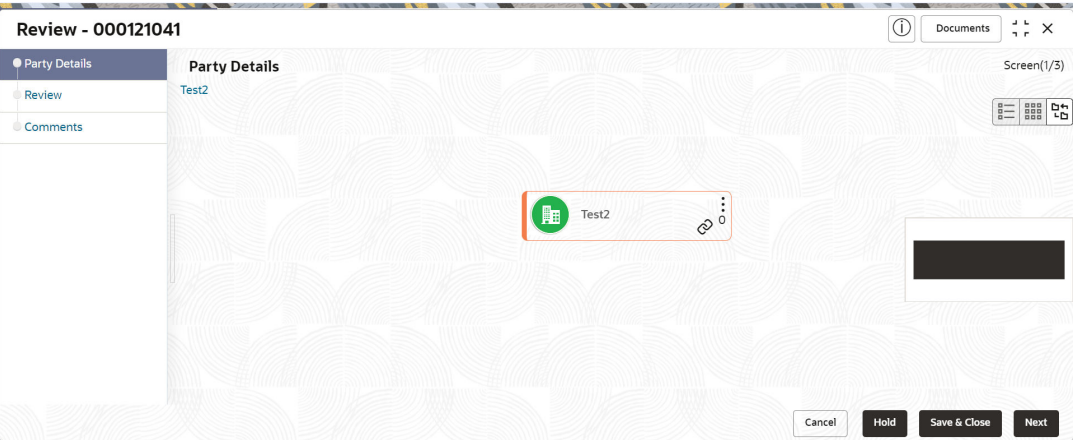
In the Review stage, the final reviewer reviews the customer details and moves the task to the *Approval* stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task back to the previous stage.

As a prerequisite, log in to the application homepage. For information on how to log in, refer to the **Getting Started User Guide**.

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage **Onboarding Enrichment** stage.

The **Review** screen displays.

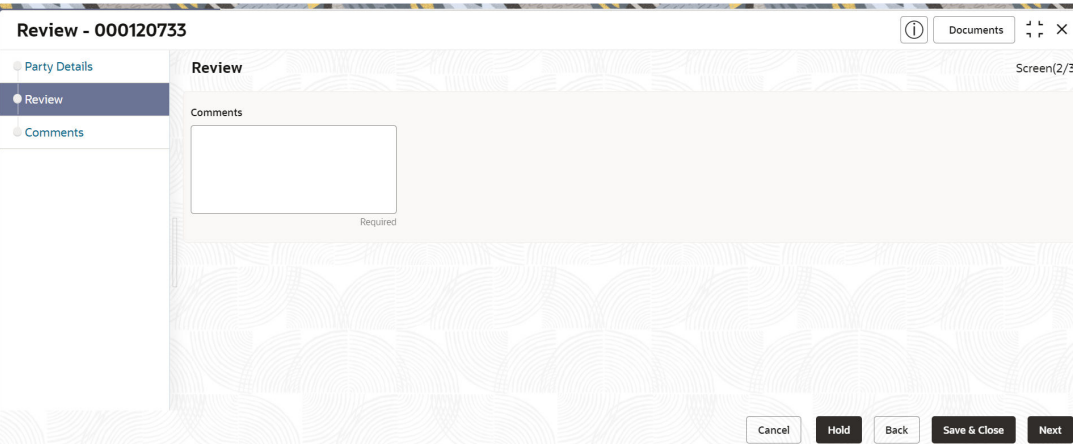
Figure 1-34 Review



2. Right click on the **Customer** icon in tree view and select the **View Option** or **Party ID** to view the details captured.
3. Click **Next**, once the details are reviewed.

The **Review - Review Comments** screen displays.

Figure 1-35 Review- Comments



4. Specify the **Review Comments**.
5. Click **Next** to move to the next segments.
The **Overall Review – Comments** screen displays.

Figure 1-36 Review - Overall Comments

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

1.6 Recommendation

In this stage, the Recommending user reviews the progress done so far and provides recommendations for each of the data segments with a decision as approve/reject.

The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

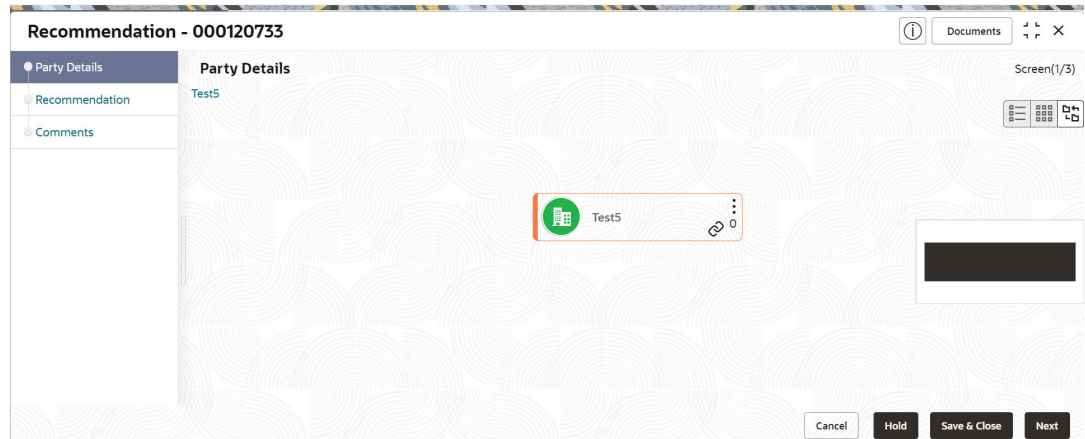
Note

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

Note

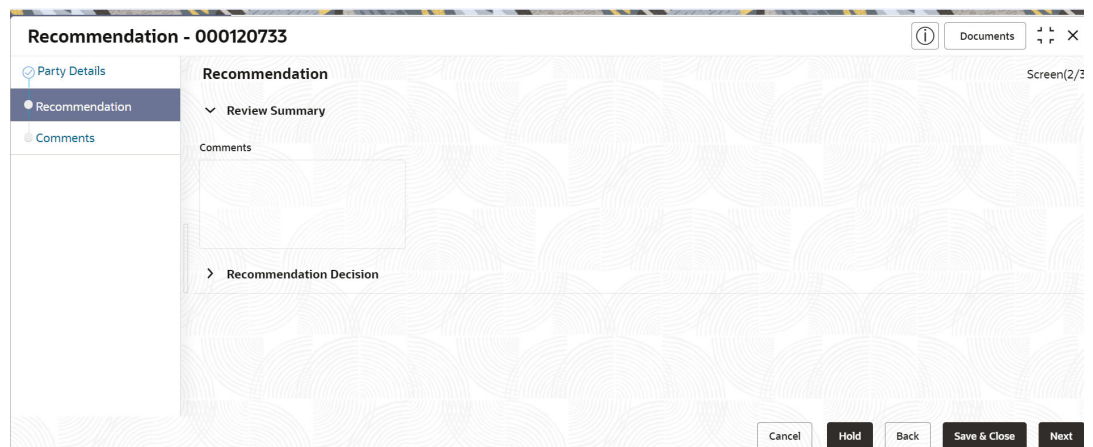
The fields marked as **Required** are mandatory.

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage **Review** stage.
The **Recommendation** screen displays.

Figure 1-37 Recommendation

2. Right click on the **Customer** icon in tree view and select the **View Option** or **Party ID** to view the details captured.
3. Click **Next**, once the details are reviewed.

The **Recommendation - Recommendation Comments** screen displays.

Figure 1-38 Recommendation - Recommendation Comments

4. Click and Expand **Review Summary** view comments from Reviewer in Review Stage.
5. Click and Expand **Recommendation Decision**

The **RecommendationDecision** screen displays.

Figure 1-39 Recommendation Decision

Recommendation - 000120733

Documents

Screen(2/3)

Party Details

Recommendation

Comments

Recommendation

Review Summary

Recommendation Decision

Decision

Comments

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

Cancel

Hold

Back

Save & Close

Next

6. Specify the fields for **Recommendation Decision** screen.
7. Click **Action** to Input Recommendation details for each of the Party Information Data Segment.

The **OnboardingApproval** screen displays.

Figure 1-40 Onboarding Approval

Onboarding Approval

Section

IDVR

Compliant with Bank Policy?

Details (Non-Compliance to Bank Policy)

Recommended

Details of Risk Mitigation

Decision

Reject

View KYC Details

Update

Cancel

8. Specify the fields for **Onboarding Approval**.
- For more information on fields, refer to the field description table.

Table 1-18 Onboarding Approval - Field Description

Field	Description
Compliant with Bank Policy	Select the toggle button if customer is compliant with the Bank Policy.
Recommended	Select 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. <div> <i>Note</i> This field is available only Compliant with Bank Policy toggle is disabled. </div>
Details of Risk Mitigation	Specify the comments of Details of Risk Mitigation. <div> <i>Note</i> This field is available only Compliant with Bank Policy toggle is disabled. </div>

9. Click **Next** to **Comments** data segments.
The **Recommendation – Comments** screen displays.

Figure 1-41 Recommendation Comments

Recommendation - 000120733

Party Details
Recommendation
Comments

Comments

Enter text here...

Post

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

Cancel Hold Back Save & Close Submit

10. Specify the comments for the **Recommendation** stage and Click **Post**.
11. Click **Submit** to move to the **Approval** Stage.

1.7 Approval

In this stage, the approver reviews the activity done across all the stages and provides final signoff to approve the customer onboarding.

The approver also has an option to validate if the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk

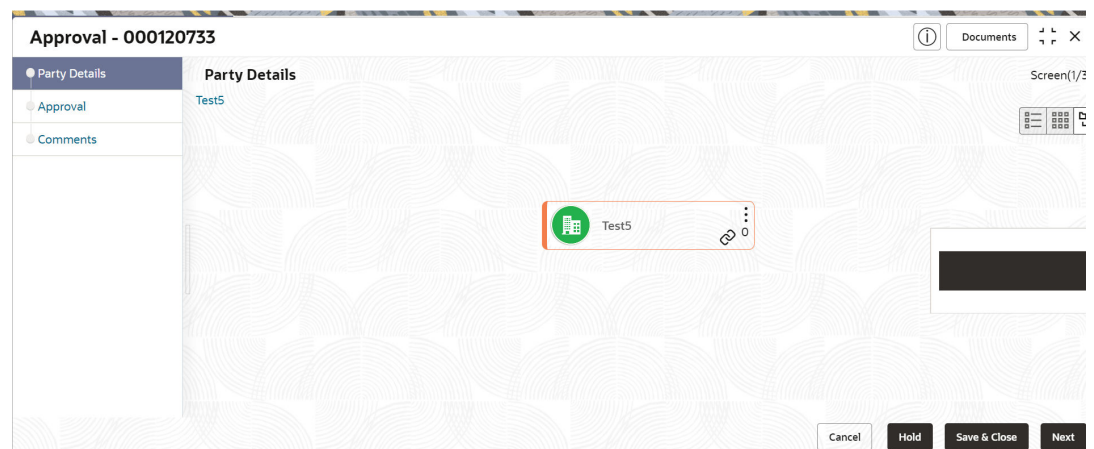
1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage **Recommendation** stage.

The **Approval** screen displays.

2. Right click on the **Customer** icon in tree view and select the **View Option** or **Party ID** to view the details captured.
3. Click **Next**, once the details are reviewed.

The **Approval – Approval Comments** screen displays.

Figure 1-42 FI Customer - Approval



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

Note

If more than one Recommendation user is configured, Recommendation summary will be determined as follows:

Table 1-19 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

Table 1-19 (Cont.) Recommendation Summary

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

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

The **Recommendation Summary** screen displays.

Figure 1-43 Recommendation Summary

Approval - 000120733

Approval

Recommendation Summary **Approved**

DOCUSER2

Decision: Approve

Comments: Approved.

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

> Approval Decision

Cancel Hold Back Save & Close Next

6. Click **Action** to see **Recommendation** details and **KYC** details for respective KYC types.
The **OnboardingApproval** screen displays.
7. 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.

Figure 1-44 Approval Comments

9. Specify the Comments for the **Approval** stage and click **Post**.
10. Click **Submit** to complete the Onboarding process.

1.8 Amendment

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

Note

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

1. On the **Home** page, click **Party Services**. Under **Party Services**, click **Financial Institution**.
2. Under **Financial Institution**, click **Amendment**
The **Amendment** screen is displayed.

Figure 1-45 Amendent

3. Specify the **Customer ID** and click **Amend Customer**.
The **Financial Institution Amendment** screen displays.

4. Specify the information for desired fields.
For more information on the fields, please refer to the [Table 1-1](#) table.
5. Click **Submit** to move to the next stage (**Amendment KYC** stage).
For more information on the **KYC**, please refer to the stage [KYC](#).
6. To acquire the **Financial Institution Amendment KYC** task, perform the following steps:
 - a. Click **Acquire and Edit** from the **Free Task**.
 - b. Update the status of **KYC** Check in this stage and submit the **KYC** task.
For more information on enrichment stage, please refer to the [Onboarding Enrichment](#).
7. To acquire the **Financial Institution Amendment Enrichment** task, perform the following steps:
 - a. Click **Acquire and Edit** from the **Free Task**.
 - b. Update the status of **Enrichment** Check in this stage and submit the **Enrichment** task.
For more information on enrichment stage, please refer to the [Review](#).
8. To acquire the **Financial Institution Amendment Enrichment** task, perform the following steps:
 - a. Click **Acquire and Edit** from the **Free Task**.
 - b. Update the desired information in the **Enrichment** stage, and submit the task to move to following stages in the sequential order:
 - **Financial Institution Amendment - Review** stage. For more information, refer to [Review](#) stage.
 - **Financial Institution Amendment - Recommendation** stage. For more information, refer to [Recommendation](#) stage.
 - **Financial Institution Amendment - Approval** stage. For more information, refer to [Approval](#) stage.

Index

A

Amendment, [43](#)

Approval, [41](#)

F

Financial Institution Customer Onboarding, [1](#)

K

KYC, [8](#)

O

Onboarding Enrichment, [10](#)

Onboarding Initiation, [4](#)

Overview, [1](#)

R

Recommendation, [37](#)

Review, [36](#)