

Oracle® Banking Microservices Architecture

Small and Medium Business Onboarding User Guide



14.7.0.0.0
F75510-01
November 2022

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

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

- [Audience](#)
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Audience

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

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.

Related Resources

For more information, see these Oracle resources:

- *Getting Started User Guide*
- *SMB 360 User Guide*

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.

Convention	Meaning
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

List of Topics

This guide is organized into the following topics:

Table List of Topics

Topic	Description
SMB Onboarding	This topic provides an overview of the SMB onboarding process and covers the actions to be performed in the onboarding process.
Amendment	This topic provides step-by-step instructions to amend the information or can add additional information about a SMB customer.
Straight Through Processing for Onboarding Requests Received from Channels	This topic provides the configurations available to allow straight-through processing of SMB onboarding requests received from channels.

Symbols, Definitions and Abbreviations

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
	Increase/Decrease value
	Maximize
	Minimize

Table (Cont.) Symbols



Symbol	Function
	Open a list
	Perform Search

Table Common Icons and its Definitions

Icon	Operation
Submit	Click Submit to default the checklists applicable for the stage based on the application category. After verifying all the checklists and 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 , the captured details will be saved. If mandatory fields have not been captured, the system will display an error until the mandatory fields are captured.

Screenshot Disclaimer

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

1

SMB Onboarding

SMB 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.

Topics

- [Overview of Small and Medium Business Onboarding](#)
SMB Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations.
- [Onboarding Initiation](#)
In the *Initiation* stage, the RM can capture brief information about the Small and Medium Business 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 SMB customer to be added in the Oracle Banking Enterprise Party Management.
- [KYC Check](#)
KYC check for the SMB customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC information.
- [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 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.
- [Amendment](#)
In the **Amendment** stage, the relationship manager can amend the information or can add additional information about an SMB customer using Oracle Banking Enterprise Party Management.
- [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 SMB onboarding and handoff to the core system without waiting for any manual intervention.

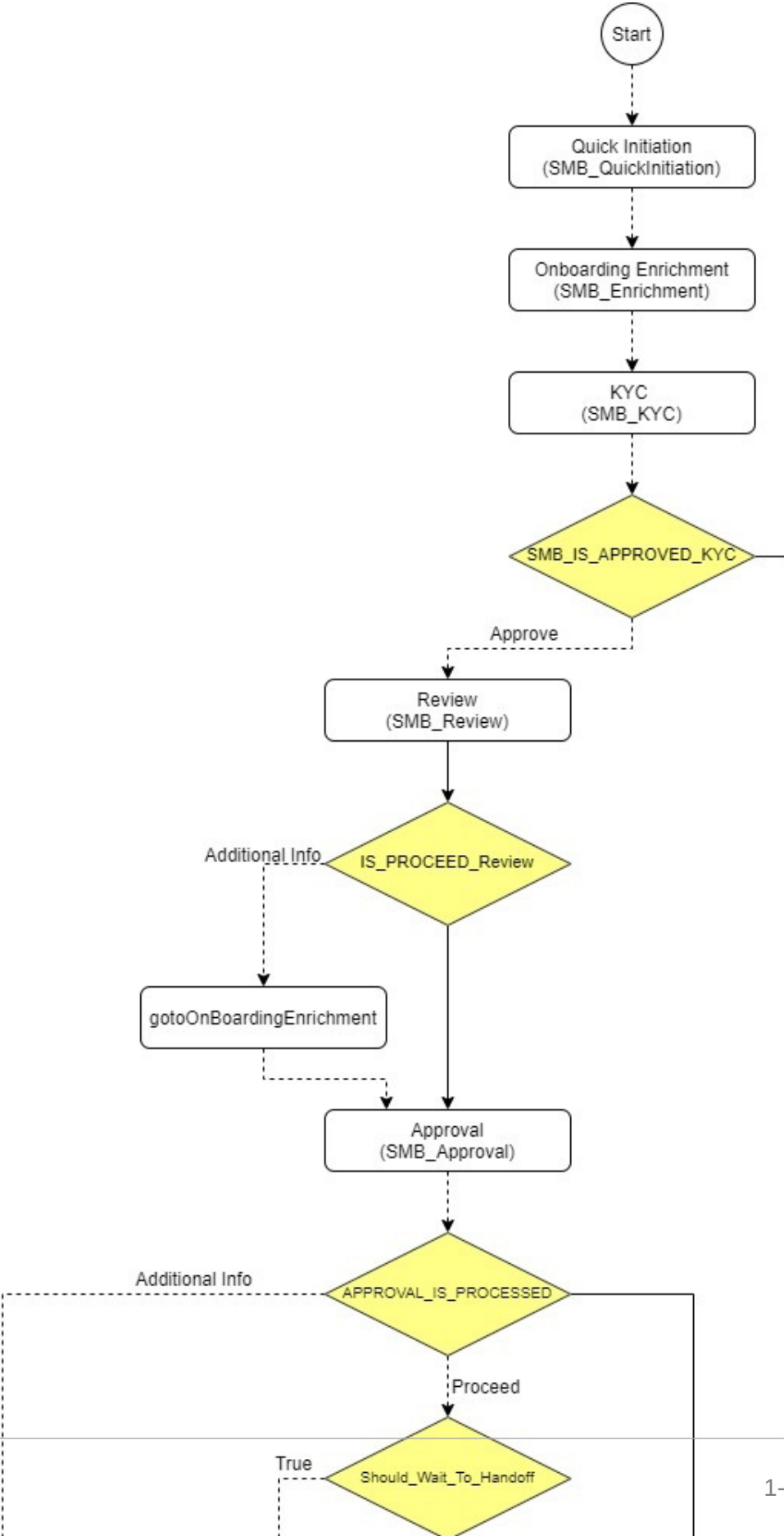
1.1 Overview of Small and Medium Business Onboarding

SMB Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations.

The Relationship Managers (RM) can initiate this process when the customer shows interest in any of the bank's products or approaches the bank for an availing facility. The information collected throughout this process is stored in the bank's database for future reference.

The flow diagram illustrates the different stages in the Small and Medium Business Onboarding process is shown below for reference:

Figure 1-1 Process Flow



1.2 Onboarding Initiation

In the *Initiation* stage, the RM can capture brief information about the Small and Medium Business customer to be onboarded using Oracle Banking Enterprise Party Management.



Note:

The fields, which are marked with an asterisk, are mandatory.

1. On **Home** screen, click **Party Services**. Under **Party Services**, click **Small and Medium Business Onboarding**.
2. Under **Small and Medium Business Onboarding**, click **Onboarding**.
The **Onboarding** screen displays.

Figure 1-2 Onboarding Initiate

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

Table 1-1 Onboarding - Field Description

Field	Description
Customer Type	Select the Small and Medium Business customer from the drop-down list.
Business Process Code	If required, select the desired business process code. <div data-bbox="743 1577 789 1617" data-label="Image"> </div> <p>Note: This field is displayed and required only if more than one process code is configured for a given customer type.</p>

4. Click **Onboard Now**.
The **Small and Medium Business - Quick Initiation** screen is displayed.

Figure 1-3 SMB Onboarding - Quick Initiation

5. On the **Small and Medium Business - Quick Initiation** screen, specify the details about the customer.

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

Table 1-2 Small and Medium Business - Quick Initiation - Field Description

Field	Description
Doing Business As	Specify the business of the Small and Medium Business customer.
Registration Number	Specify the registration number.
Date of Registration	Specify the date of registration.
SMB Classification	Select the Small and Medium Business classification from the drop-down list.
Customer Category	Click search icon and select the customer category from the list of values.

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

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

If there are duplicate customers exist in the system. It will display the list of customers with same name. The user will have below facilities:

- **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 1-4 Duplication Check

- Dedupe check will fetch the matches found against the below information:
 - 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 the customer organization name. If other attributes are required for dedupe check that can be configured.

Dedupe check will be performed as a service.

- [Onboarding Initiation - Basic Details](#)
This topic provides the details of the business such as the name, registration number, and registration date, tax ID, etc. along with personal details of the business owner including name, date of birth, and address in the **Basic Details** screen.
- [Onboarding Initiation - Stakeholder Details](#)
This topic provides the details about the stakeholder such as owners, authorized signatories, guarantors, and suppliers of the business in the **Stakeholder Details** screen.
- [Onboarding Initiation - Financial Information](#)
Information about the customer's income, assets, and liability is added to the **Financial Information** screen.
- [Onboarding Initiation - Interested Products](#)
All the bank products relevant to the customer are displayed on the **Interested Products** screen.
- [Onboarding Initiation - Comments](#)
The RMs 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.

1.2.1 Onboarding Initiation - Basic Details

This topic provides the details of the business such as the name, registration number, and registration date, tax ID, etc. along with personal details of the business owner including name, date of birth, and address in the **Basic Details** screen.



Note:

The fields, which are marked with an asterisk, are mandatory.

1. On the **Initiation - Basic Details** screen, click and expand the **Business Details** section.
The **Business Details** screen displays.

Figure 1-5 Initiate - Business Details

2. On the **Business Details** screen, specify the additional information related to the business.

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

Table 1-3 Business Details – Field Description

Field	Description
Country of Registration	Specify the country of registration.
Doing Business As	Specify the role in the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Specify the date of reregistration of business.
SMB Classification	Specify the small and medium business classification.
Customer Category	Specify the customer category.
SMB Registration Number	Specify the Small and Medium Business registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Services Tax Id	Specify the goods and services tax Id.
Business License	Specify the business license.
Relationship Manager Id	Specify the relationship manager Id.

 **Note:**

Basic details provided in the **Quick Initiation** screen are automatically populated in the **Initiation - Basic Details** screen.

3. **Upload logo** of the customer, if available.
4. Click and expand the **Address** section.
5. Click on the **+** button to add the address details.

The **Address** screen displays.

Figure 1-6 Address

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

Table 1-4 Address – Field Description

Field	Description
Address Type	Select the address type from the drop-down list.
Location	Click Search and select the preferred location. This pertains to a particular area in a country.
Preferred	Click the toggle to specify the preferred to be used for communication.
Address From	Specify Address Start Date.
Address To	Specify Address End Date.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
State / Country Sub-division	Specify State or Country Sub-division.
Country	Click the search icon and select country code from the list.
Zip Code / Post Code	Specify Zip Code or Post Code.

- Expand the **Additional Info** section on the **Address** segment to specify the Additional Address Information. For more information on fields, refer to the field description table.

Table 1-5 Additional Info – Field Description

Field	Description
Department	Specify the name of the department for the customer.

Table 1-5 (Cont.) Additional Info – Field Description

Field	Description
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
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
Street Name	Specify the street name.
+ icon	Click the + button to add another address.

- On the **Add Address** screen, in the **Media** segment, specify the details under the **Email** tab. For more information on fields, refer to the field description table.

Figure 1-7 Email

Table 1-6 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.
Action	If required, select the desired icon to edit/delete the entry.

- On the **Add Address** screen, in the **Media** segment, specify the details under the **FAX** tab. For more information on fields, refer to the field description table.

Figure 1-8 FAX

Table 1-7 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.
Action	If required, select the desired icon to edit/delete the entry.

- On the **Add Address** screen, in the **Media** segment, specify the details under the **Mobile** tab. For more information on fields, refer to the field description table.

Figure 1-9 Mobile

The screenshot shows the 'Media' segment with tabs for Email, FAX, Swift, Mobile, and Phone Number. The 'Mobile' tab is active. Below the tabs is a table with the following structure:

ISD Code	Mobile Number	Preferred	Action

At the bottom, the page indicator reads 'Page 1 of 1 (1 of 1 Items)'.

Table 1-8 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.
Action	If required, select the desired icon to edit/delete the entry.

- On the **Add Address** screen, in the **Media** segment, specify the details under the **Phone Number** tab. For more information on fields, refer to the field description table.

Figure 1-10 Phone Number

The screenshot shows the 'Media' segment with tabs for Email, FAX, Swift, Mobile, and Phone Number. The 'Phone Number' tab is active. Below the tabs is a table with the following structure:

ISD Code	Area Code	Phone Number	Preferred	Action

At the bottom, the page indicator reads 'Page 1 of 1 (1 of 1 Items)'.

Table 1-9 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.
Action	If required, select the desired icon to edit/delete the entry.

- On the **Add Address** screen, in the **Media** segment, specify the details under the **SWIFT** tab. For more information on fields, refer to the field description table.

Figure 1-11 SWIFT

Table 1-10 Media (SWIFT) – Field Description

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

- Click and expand **Social Profile** section.
The **Social Profile** screen displays.

Figure 1-12 Social Profile

- On the **Social Profile** segment, specify the fields.

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

Table 1-11 Social Profile – Field Description

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

- Click **Next** to move to the **Stakeholders Details** screen.

1.2.2 Onboarding Initiation - Stakeholder Details

This topic provides the details about the stakeholder such as owners, authorized signatories, guarantors, and suppliers of the business in the **Stakeholder Details** screen.

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)



Note:

The fields, which are marked with an asterisk, are mandatory.

- Click **Next** in the **Onboarding Initiation - Basic Details** screen.

The **Onboarding Initiation - Stakeholder Details** screen displays.

Figure 1-13 Initiation – Stakeholder Details


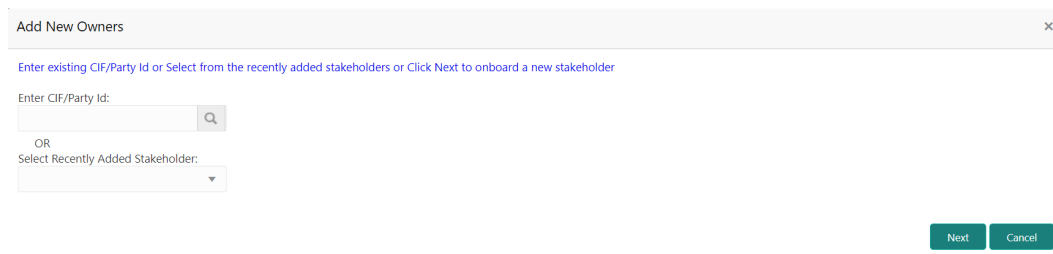
- Click the  icon on the top of the **Stakeholder Details** screen, select the corresponding stakeholder button.
The **Add New Owners** screen is displayed.

Figure 1-14 Add New Owners



- If the stakeholder has an existing relationship with the bank, perform one of the following actions 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.
 - Select from the list of the recently added stakeholders to the same application.

 **Note:**

If the **CIF/Party Id** is not known, click the search icon to launch the **Search Party** screen. Select **CIF/Party Id** from the list of values based on the search criteria.

Figure 1-15 Search Party - Individual

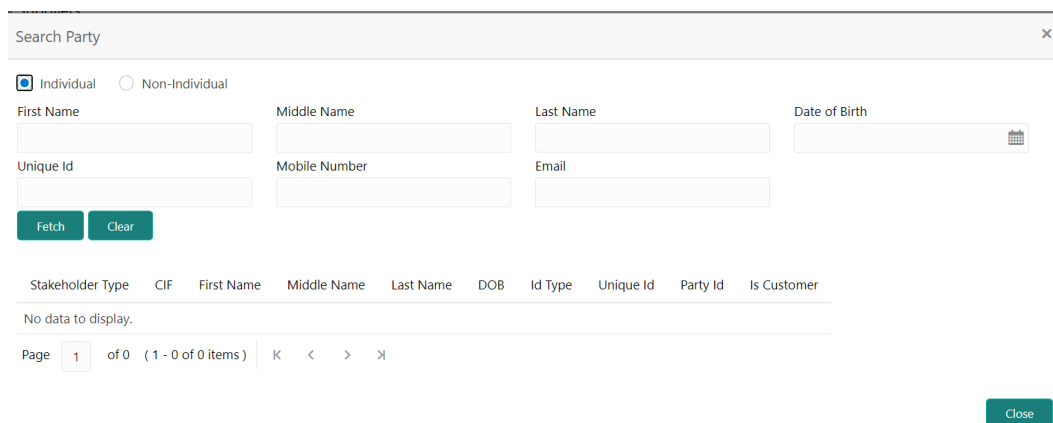


Figure 1-16 Search - Non Individual

4. If the stakeholder is new to the bank, perform the following steps:
 - a. Click **Next** without entering **CIF/Party Id**.

Note:

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

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

Figure 1-17 Add New Owner

- b. On the **Add New Owners** segment, specify the fields. For more information on fields, refer to the field description table. New Household as an Individual Party (Non-Customer) is elaborated below.

Table 1-12 Add New Owners – Field Description


Field	Description
Stakeholder Type	Select the stakeholder type from the drop-down values.
Basic Info & Citizenship	Specify the fields under this segment.
Title	Select the title from the drop-down values.
First Name	Specify the first name of the new stakeholder.
Middle Name	Specify the middle name of the new stakeholder.
Last Name	Specify the last name of the new stakeholder.
Short Name	Displays the short name of the stakeholder.
Maiden Name	Specify the maiden name of the new stakeholder.
Name in the Local	Specify the name in local language of the new stakeholder.
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.
Customer Category	Click the search icon and select the customer category from the list of values.
Customer Segment	Select the customer segment from the drop-down values.
Customer Access Group	<p>Click search icon and select the customer access group for the party.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin: 10px 0;"> <p> Note:</p> <p>User should have required access to onboarding a party within a customer access group.</p> </div> <p>For more details, refer Oracle Banking Party Configuration User Guide.</p>
Profession	Select the profession from the drop-down values.
Relationship Manager ID	Select the relationship manager ID.
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click the search icon and select the birth country from the list of values.
Nationality	Click the search icon and select the nationality of the stakeholder from the list of values.

Table 1-12 (Cont.) Add New Owners – Field Description

Field	Description
Citizenship By	Select the 'Citizenship By' from the drop-down values.
Residential Status	Select the residential status from the drop-down values.
Country of Residence	Click the search icon and select the country from the list of values.
Preferred Language	Select the preferred language from the drop-down values.
Preferred Currency	Click the search icon and select a preferred currency from the list of values.

- c. Click and expand the **ID Details** section and click add icon to add ID details.

Figure 1-18 ID Details

The screenshot shows a table titled 'ID Details' with the following columns: ID Type, ID Status, Unique ID, Place of Issue, Valid From, Valid Till, Remarks, Preferred, and Action. The table is currently empty. A green plus icon is located in the top right corner of the table area.

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

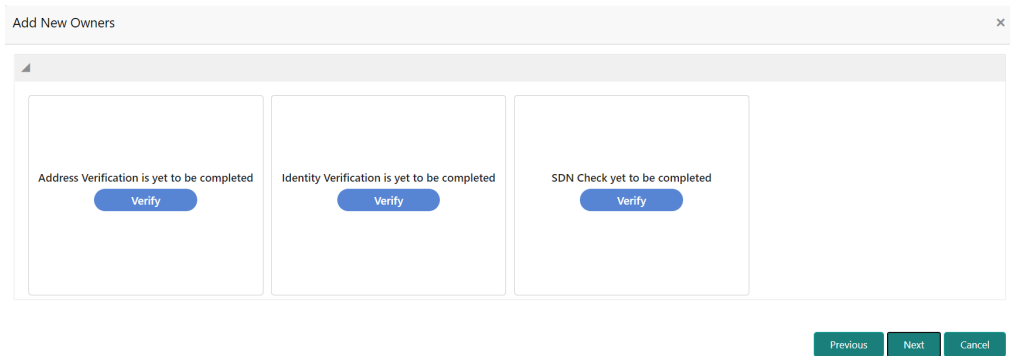
Table 1-13 ID Details - Field Description

Field	Description
ID Type	Select type of identification from the drop-down list.
ID Status	Select Status of Identification from drop down list.
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.
Valid From	Specify valid from date of ID.
Valid Till	Specify validity end date of ID.
Remarks	Specify remarks for ID.
Preferred	Select, if ID type is preferred.

- d. Click **Next**.

The **Add New Owners** screen is displayed to capture the KYC details for the new relationship.

Figure 1-19 Add New Owner



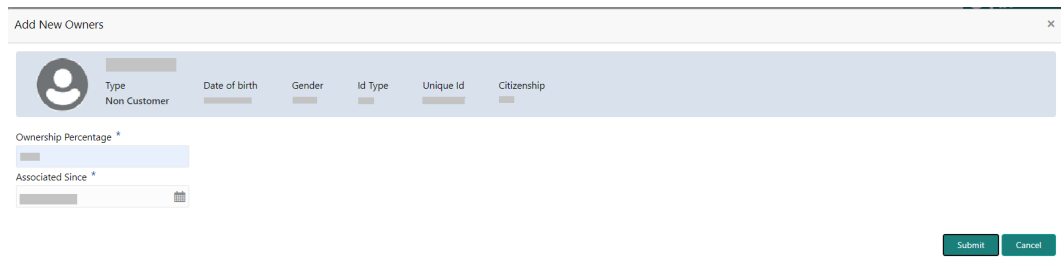
- e. On the **Add New Owners** screen, update the KYC Details.

Note:
This step is optional.

- 5. Click **Next**.

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

Figure 1-20 Add New Stakeholder – Capture relationship specific attribute



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

Table 1-14 Relationship Specific Details - Field Description

Field	Description
Ownership Percentage	Specify the percentage of the ownership for the new owner.
Associated Since	Click the calendar icon and select the date from when the customer is associated with the bank.

- 7. Click **Submit**.

The stakeholder is linked to the customer being onboarded, and the newly added stakeholder is displayed on the **Stakeholder Details** screen.

Figure 1-21 New Stakeholder Added

ABC Industries Pvt Ltd

Party Details Stakeholder Details

Customer Profile > Owners (1) Authorized Signatories (0) Guarantors (0) Suppliers (0) Bankers (0) Insurers (0) Buyers (0) Management Team (0) Sponsors (0) Debtors (0) Cre >

Financial Profile +

Party Type	CIF/Party Id	Name	ID/Registration Number	is Customer	Action
Individual				No	

Ownership Percentage: 80% Associated Since: 2018-11-09

OK Cancel

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 **Next** to move to the **Financial Information** screen. For information on the **Financial Information** screen, refer to [Onboarding Initiation - Financial Information](#).

1.2.3 Onboarding Initiation - Financial Information

Information about the customer's income, assets, and liability is added to the **Financial Information** screen.

Financial information about the customer help bank in determining the creditworthiness of the customer in a better manner.



Note:

The fields, which are marked with an asterisk, are mandatory.

1. Click **Next** in the **Onboarding Initiation - Stakeholder** screen.
The **Onboarding Initiation - Financial Information** screen displays.
2. Click and expand the **Annual Income** section and select the **Annual Income** range of the customer.
3. Click and expand the **Asset Details** section.
The **Asset Details** screen displays.

Figure 1-22 Initiation – Financial Information

The System displays the following options:

- **Add**
 - **Modify**
 - **Delete**
4. Click **Add** to add the asset detail.

The **Assets** screen displays.

Figure 1-23 Assets

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

Table 1-15 Assets – Field Description

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

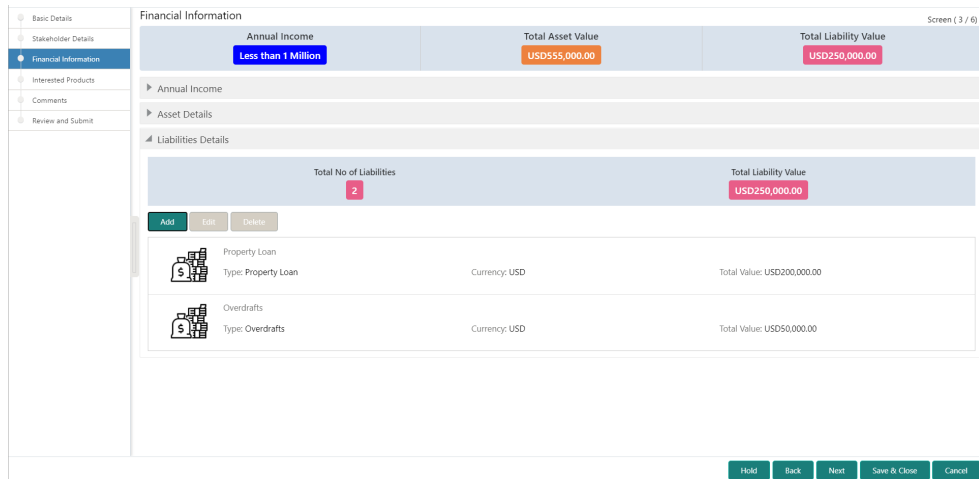
6. Click **Submit** to add the asset details.

 **Note:**

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

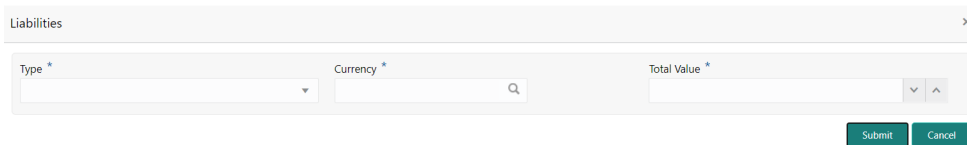
- Click and expand the **Liabilities Details** section.
The **Liabilities Details** screen displays.

Figure 1-24 Liabilities



- Click **Add** to add the liabilities details.
The **Liabilities** screen displays.

Figure 1-25 Liabilities



The following options are displayed for the liabilities:

- **Add**
 - **Edit**
 - **Delete**
- On the **Liabilities** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 1-16 Liabilities – Field Description

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

- Click **Submit** to add the Liabilities.

 **Note:**

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 **Interested Products** screen.

1.2.4 Onboarding Initiation - Interested Products

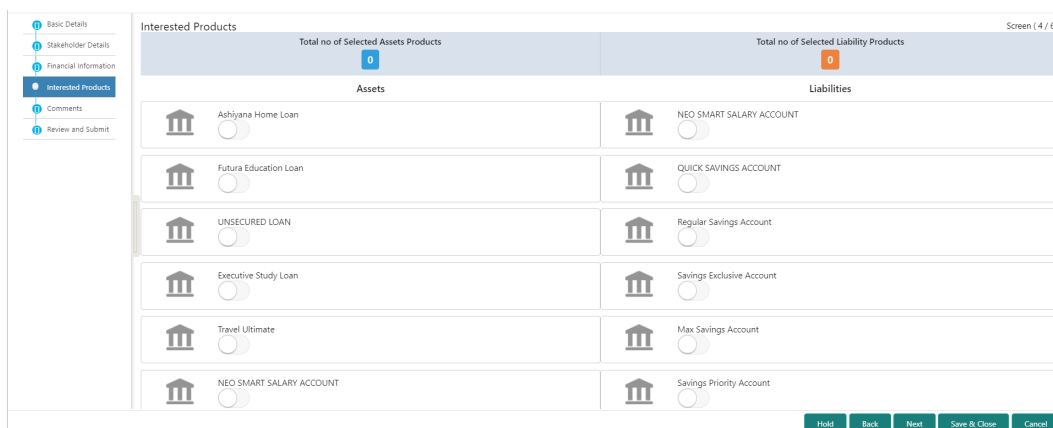
All the bank products relevant to the customer are displayed on the **Interested Products** screen.

The RM can select the products in which the customer has shown interest to associate the same with the customer.

- Click **Next** in the **Onboarding Initiation - Financial Information** screen.

The **Onboarding Initiation - Interested Products** screen displays.

Figure 1-26 Initiation - Interested Products



- On the **Interested Products** screen, select the products based on the customer's interest.
- Specify the requested value for the selected products.
- Click **Next** to go to the **Comments** screen.

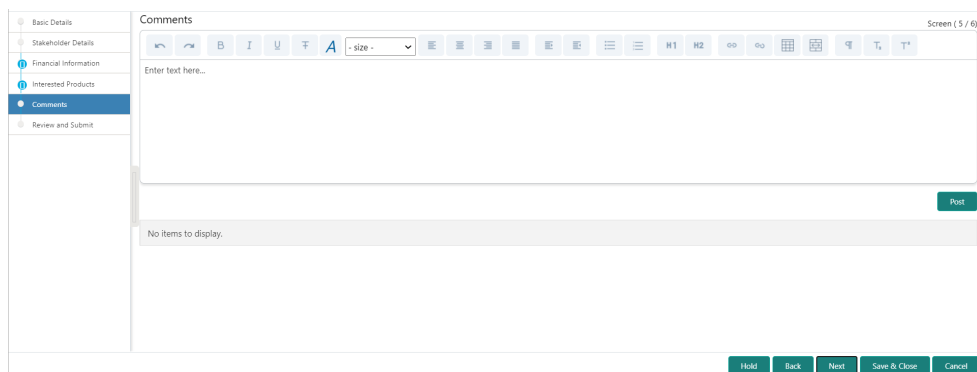
1.2.5 Onboarding Initiation - Comments

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

Capturing comments helps the banker who works in the next stage to understand this task.

1. Click **Next** in the **Onboarding Initiation - Interested Products** screen.
The **Onboarding Initiation - Comments** screen displays.

Figure 1-27 Initiation – Comments



2. On the **Comments** screen, specify the overall comments for the **Onboarding Initiation** stage.
3. Click **Post** to post the comments.
4. Click **Next** to go to the **Onboarding Initiation - Review and Submit**.

1.2.6 Onboarding Initiation - Review and Submit

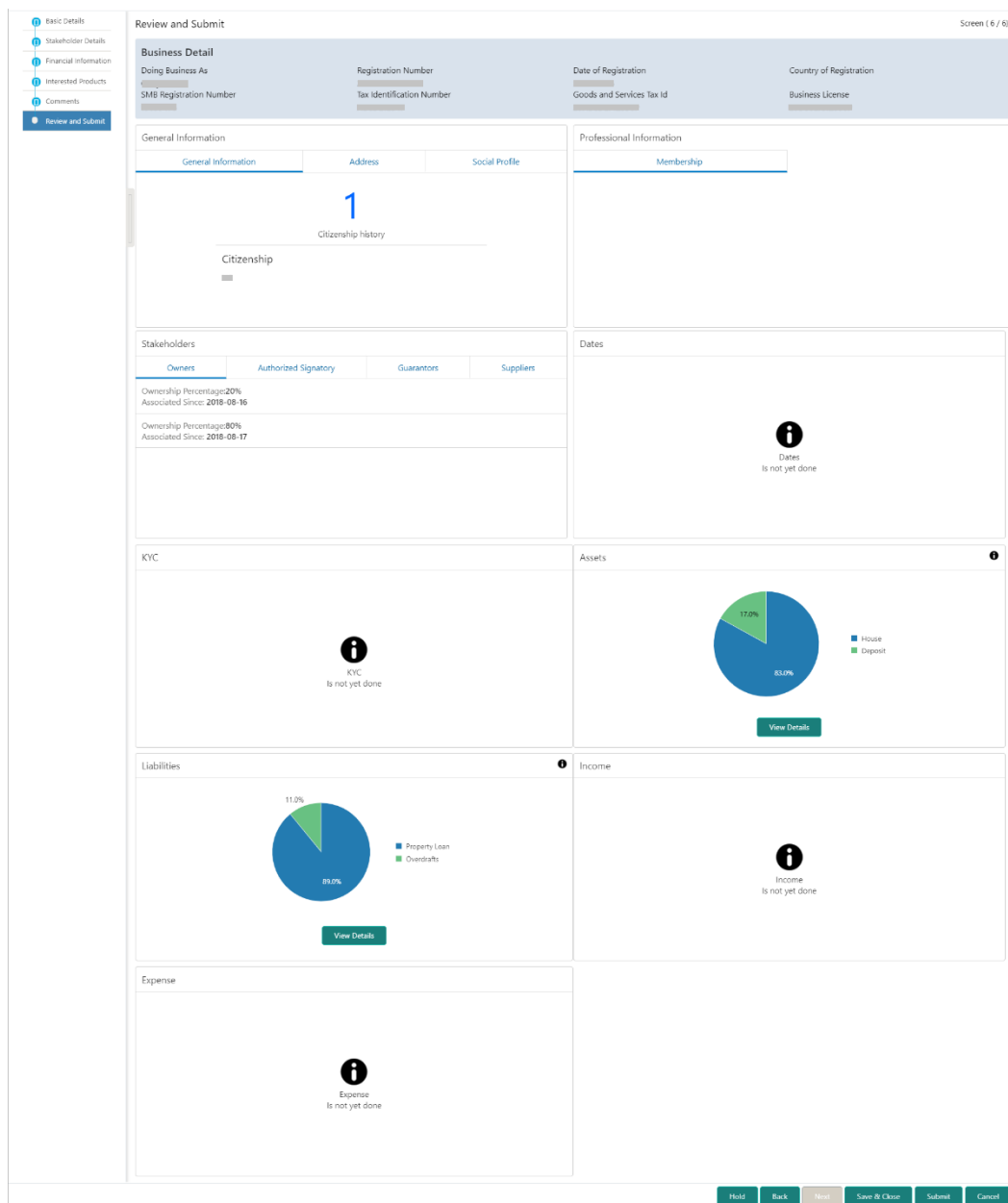
The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

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

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

The **Onboarding Initiation - Review and Submit** screen displays.

Figure 1-28 Initiation – Review and Submit



- On the **Review and Submit** screen, verify the details that are displayed in tiles. For more information on fields, refer to the field description table.

Table 1-17 Review and Submit – Description

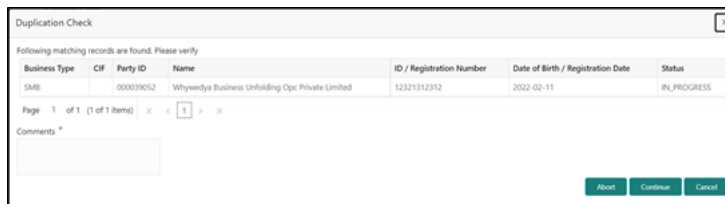
Tile Name	Description
General Information	In this tile, the following details are displayed: <ul style="list-style-type: none"> Citizenship Address Social Profile
Professional Information	Displays the professional information of the stakeholder.

Table 1-17 (Cont.) Review and Submit – Description

Tile Name	Description
Stakeholders	Displays the stakeholders.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

- Click **Submit** System will check for duplicate customers.
 - If no duplicate customer existed in the system. Then the user can proceed further.
 - If a duplicate customer/s is existing in the system. It will display the list of customers with same name. Users will have facility to:
 - Discard** the Customer Onboarding.
 - Go ahead and **Save**.
 - Cancel** and go back to the previous screen.

Figure 1-29 Duplicate



- Click **Continue** to move to the **Onboarding Enrichment** stage.

1.3 Onboarding Enrichment

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

This topic contains the following subtopics:

- [Onboarding Enrichment - Basic Information](#)
In addition to the business details, address, and social profile captured in the **Initiation** stage, the RMs can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.
- [Onboarding Enrichment - Stakeholder Details](#)
You can add the details about the stakeholders of the customer in the **Stakeholder Details** screen.

- [Onboarding Enrichment - Membership / Association](#)
If the customer is a member of or associated with any institution, the RM can add details about the same in the **Membership/Association** screen.
- [Onboarding Enrichment - Financial Profile](#)
The RMs can further enrich the customer’s financial information in the **Financial Profile** screen, by adding income details, expense details, and details about the relationship with other banks.
- [Onboarding Enrichment - Comments](#)
The RMs can capture overall comments for the initiation 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.

1.3.1 Onboarding Enrichment - Basic Information

In addition to the business details, address, and social profile captured in the **Initiation** stage, the RMs can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.

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

- Business Details
- Address
- Social Profile

To add the basic information:



Note:

The fields, which are marked with an asterisk, are mandatory.

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

The **Onboarding Enrichment - Basic Info** screen displays.

Figure 1-30 Enrichment – Basic Info

2. On the **Initiation - Basic Details** screen, click and expand the **Business Details** section.

The **Business Details** screen displays.

Figure 1-31 Enrichment – Basic Info – Dates

For information on adding **Business Details**, **Address** and **Social profile**, please refer to the [Onboarding Initiation - Basic Details](#).

For information on the De-dupe check, please refer to the [Onboarding Initiation - Basic Details](#).

3. Click and expand the **Dates** section to add important dates of the customer.
4. On the **Dates** segment, specify the details. For more information on fields, refer to the field description table.

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

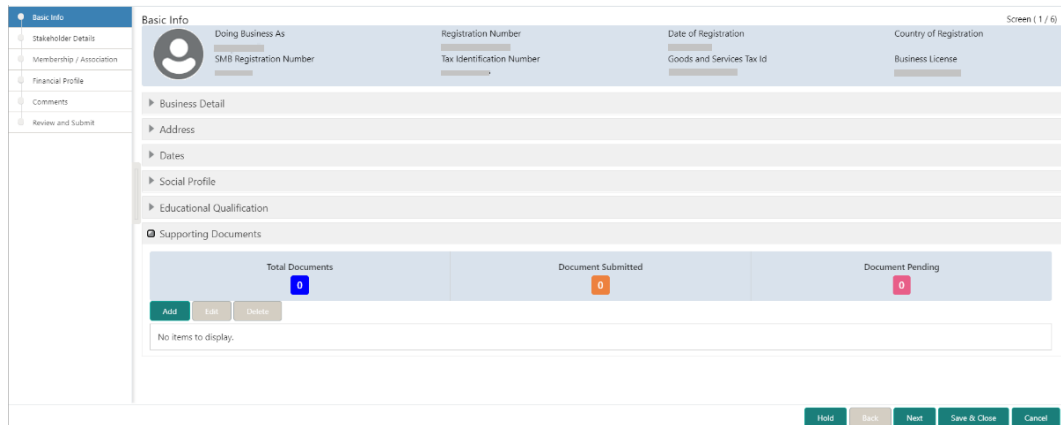
Table 1-18 Dates – Field Description

Field	Description
Date Type	Select the date type from the drop-down list.
Upload Photo	Click Upload and select the photo to be uploaded.
Date	Click the calendar icon and select the date.
Add More	Click to display the fields related to important dates.

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

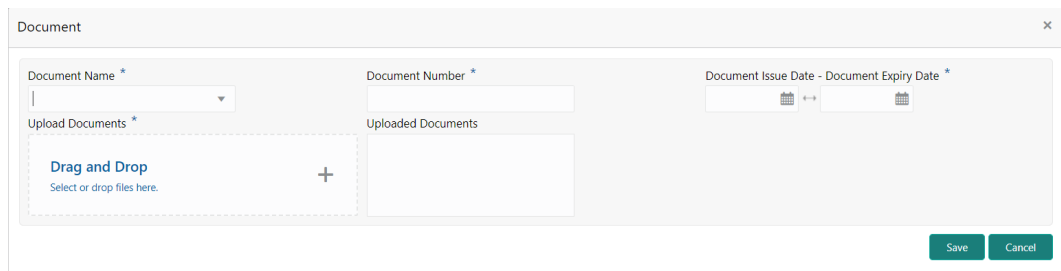
The **Supporting Documents** screen displays.

Figure 1-32 Enrichment – Basic Info – Documents




- Click **Add** button to add the **Supporting Documents**.
The **Document** screen displays.

Figure 1-33 Enrichment – Basic Info – Documents



- On the **Document** screen, specify the details.

Table 1-19 Document - Field Description

Field	Description
Document Name	Select the document name from the drop-down list.
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.

- Click **Save** to save the documents details.

 **Note:**

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

- Click **Next** to move to the **Onboarding Enrichment - Stakeholder Details** segments.

1.3.2 Onboarding Enrichment - Stakeholder Details

You can add the details about the stakeholders of the customer in the **Stakeholder Details** screen.

- Click **Next** in the **Onboarding Enrichment - Basic Information** screen.
The **Onboarding Enrichment - Stakeholder Details** screen displays.

Figure 1-34 Enrichment – Stakeholders

The screenshot shows the 'Stakeholder Details' screen. At the top, there are tabs for 'Owners (0)', 'Authorized Signatories (0)', 'Guarantors (0)', and 'Suppliers (0)'. Below the tabs is a table with the following columns: Party Type, CIF/Party Id, Name, ID/Registration Number, Is Customer, and Action. The table is currently empty, displaying 'No data to display.' At the bottom of the screen, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

The stakeholder details added in the **Onboarding Initiation - Stakeholder Details** stage are populated automatically on this screen. For information on adding customer's relationship details, refer to [Onboarding Initiation - Stakeholder Details](#).

- Click **Next** to move to the **Onboarding Enrichment - Membership / Association** segments.

1.3.3 Onboarding Enrichment - Membership / Association

If the customer is a member of or associated with any institution, the RM can add details about the same in the **Membership/Association** screen.

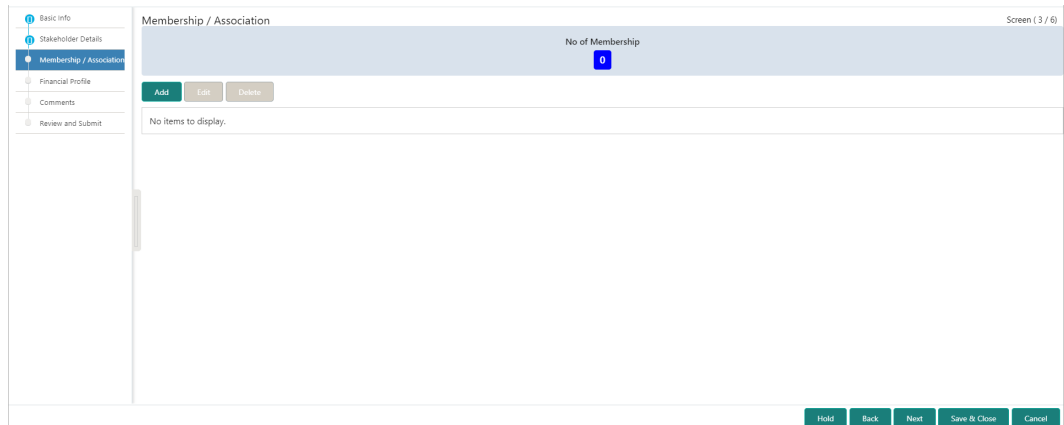


Note:

The fields, which are marked with an asterisk, are mandatory.

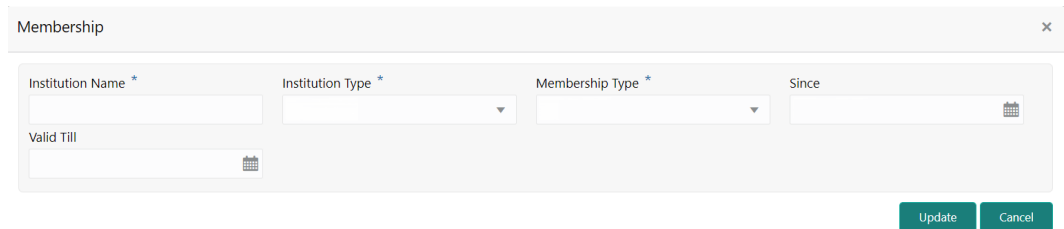
- Click **Next** in the **Onboarding Enrichment - Stakeholder Details** screen.
The **Onboarding Enrichment - Membership / Association** screen displays.

Figure 1-35 Enrichment - Member / Association



2. Click **Add** button to add the membership details.
The **Membership** screen displays.

Figure 1-36 Memebership



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

Table 1-20 Membership – Field Description

Field	Description
Institution Name	Specify the name of the institution where the customer is a member.
Institution Type	Select the institution type from the drop-down list.
Membership Type	Select the membership type from the drop-down list.
Since	Click the calendar icon and select the membership start date.
Valid Till	Click the calendar icon and select the membership expiry date.

4. Click **Save** to save the **Membership** details.

 **Note:**

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

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

1.3.4 Onboarding Enrichment - Financial Profile

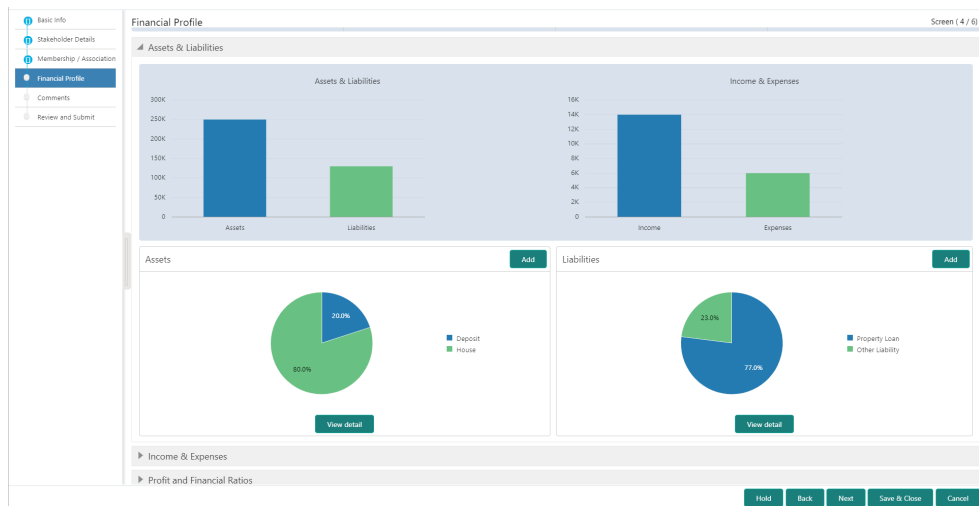
The RMs can further enrich the customer’s financial information in the **Financial Profile** screen, by adding income details, expense details, and details about the relationship with other banks.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

1. Click **Next** in the **Onboarding Enrichment - Membership / Association** screen. The **Onboarding Enrichment - Financial Profile** screen displays.

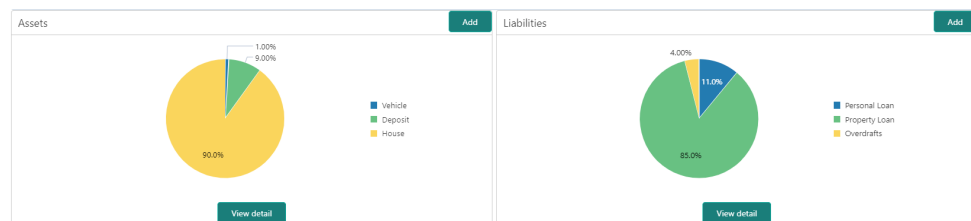
Figure 1-37 Enrichment – Financial Profile



2. On the **Financial Profile** screen, click **View detail** in the corresponding tiles to change the chart view of asset and liabilities details to the list view.

The **Assets and Liabilities Detail** screen displays.

Figure 1-38 Assets and Liabilities Detail

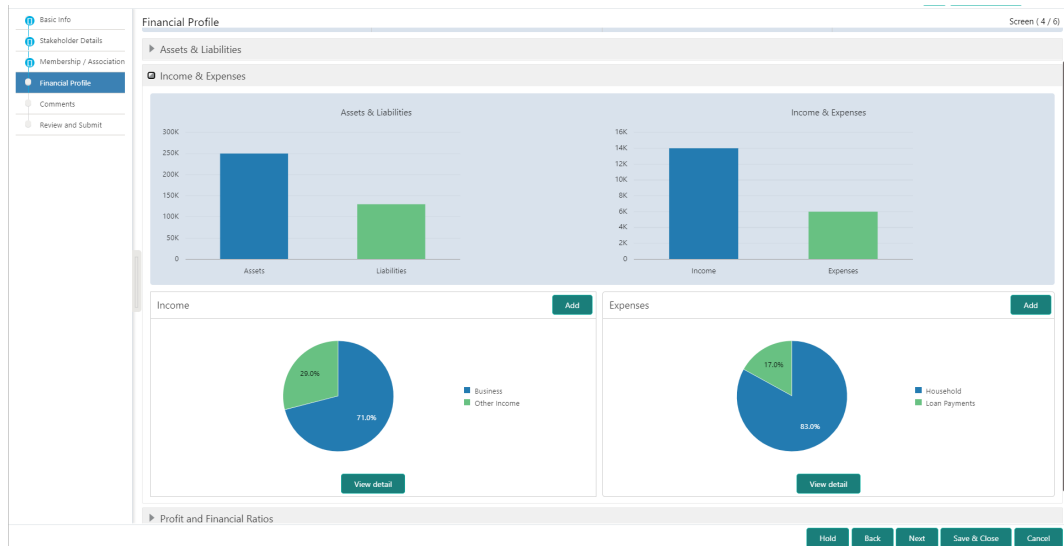


3. Click **Back** in the corresponding tiles.
4. Click the configure icon in the corresponding tile.

The following options are displayed in the assets and liabilities details:

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

Figure 1-39 Financial Profile – Income and Expense



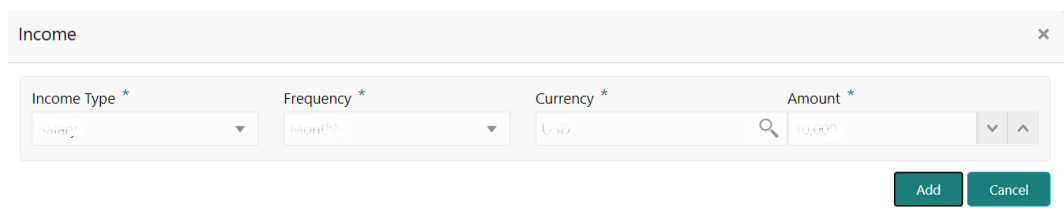
6. Click **Add** to add the income details of the customer.
The **Income** screen displays.

Figure 1-40 Income



7. Click **Add**.
The **Add Income** screen displays.

Figure 1-41 Add Income



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


Table 1-21 Add Income – Field Description

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

- Click **Add** to save the details.

 **Note:**

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

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

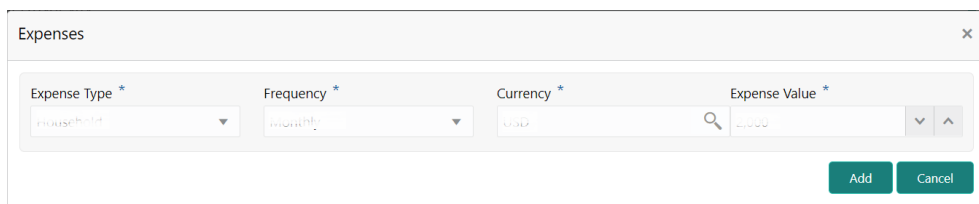
The **Expenses** window is displayed.

Figure 1-42 Expenses



- Click **Add**.
The **Add Expenses** screen is displayed.

Figure 1-43 Add Expenses Details



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

Table 1-22 Add Expenses - Field Description

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

14. Click **Add** to save the details.

 **Note:**

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


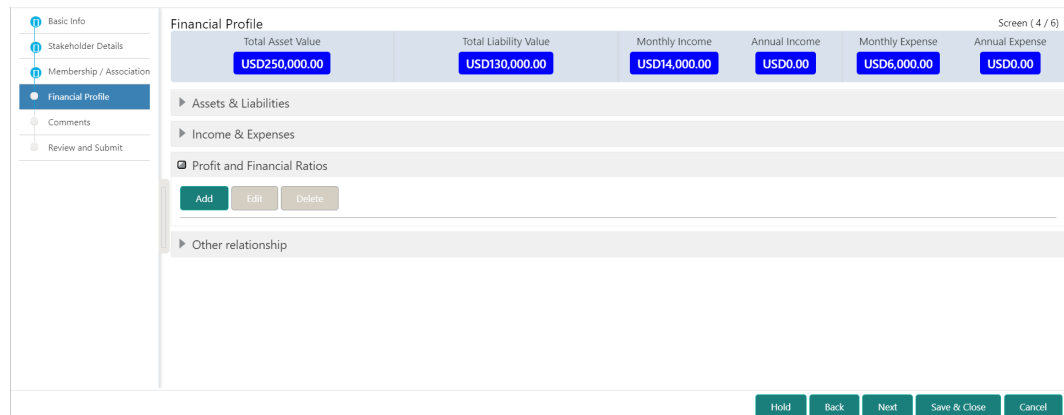
15. Click  icon to exit the **Income** window.
16. Click and expand the **Profit and Financial Ratios** section.

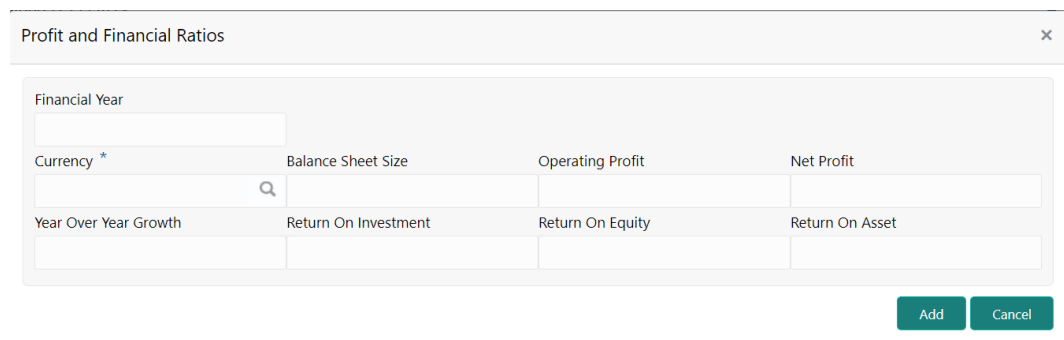
Figure 1-44 Profit and Financial Ratios



The screenshot shows the 'Financial Profile' section of a user interface. On the left is a sidebar with navigation items: Basic Info, Stakeholder Details, Membership / Association, Financial Profile (selected), Comments, and Review and Submit. The main content area displays several financial metrics in blue boxes: Total Asset Value (USD250,000.00), Total Liability Value (USD130,000.00), Monthly Income (USD14,000.00), Annual Income (USD0.00), Monthly Expense (USD6,000.00), and Annual Expense (USD0.00). Below these are expandable sections for Assets & Liabilities, Income & Expenses, Profit and Financial Ratios (which is expanded to show 'Add', 'Edit', and 'Delete' buttons), and Other relationship. At the bottom right, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

17. Click **Add** to add the profit and financial ratios.
The **Profit and Financial Ratios** screen displays.

Figure 1-45 Profit and Financial Ratios - Add



The screenshot shows a dialog box titled 'Profit and Financial Ratios' with a close button (X) in the top right corner. The dialog contains several input fields arranged in a grid-like structure. The first row has a 'Financial Year' field. The second row has 'Currency *' with a search icon, 'Balance Sheet Size', 'Operating Profit', and 'Net Profit'. The third row has 'Year Over Year Growth', 'Return On Investment', 'Return On Equity', and 'Return On Asset'. At the bottom right of the dialog are 'Add' and 'Cancel' buttons.

- On the **Profit and Financial Ratios** window, 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.

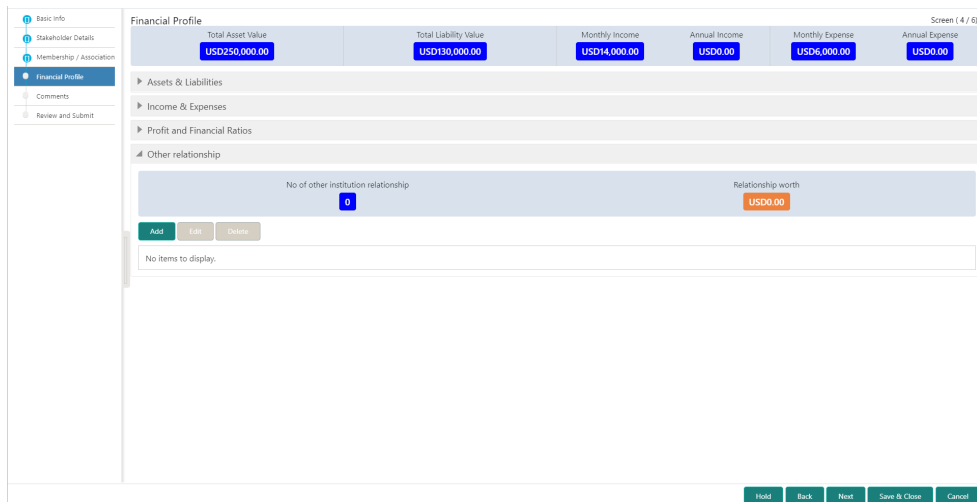
Table 1-23 Profit and Financial Ratios – Field Description

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

- Click and expand the **Other Relationship** section.

The **Other Relationship** screen displays.

Figure 1-46 Other Relationship



- Click **Add** to add details about the customer’s relationship with other banks.

The **Relationship with other financial institutions** screen displays.

Figure 1-47 Relationship with other financial institutions

- On the **Relationship with other financial institutions** screen, specify the fields. For more information on fields, refer to the field description table.

Table 1-24 Relationship with other financial institutions - Field Description

Field	Description
Institution Name	Specify the name of the institution where the customer is a member.
Relationship Type	Select the relationship type from the drop-down list.
Relationship Worth	Select a currency from the drop-down values, and specify the relationship worth amount.
Relationship Since	Click the calendar icon and select the start date of the customer's relationship.

- Click **Add** to save the details. The system adds and lists the relationship details in the **Other relationship** section.

Figure 1-48 Other Relationship List

Note:

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

23. Click **Next** to move to the **Onboarding Enrichment - Comments** segments.

1.3.5 Onboarding Enrichment - Comments

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

Capturing comments helps the banker who works in the next stage to understand this task.

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

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

Figure 1-49 Enrichment Comments

2. On the **Comments** screen, specify the overall comments for the **Onboarding Enrichment** stage.
3. Click **Post** to post the comments.
4. Click **Next** to move to the **Onboarding Enrichment - Review and Submit**.

1.3.6 Onboarding Enrichment - Review and Submit

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

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

Verify the information captured in all the sections and take the necessary action. For information on reviewing and submitting the task to the next stage, refer to [Onboarding Initiation - Review and Submit](#).

1.4 KYC Check

KYC check for the SMB customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC information.

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

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

The KYC **Customer Summary** screen displays.

Figure 1-50 KYC - Customer Summary

The screenshot displays the 'Customer Summary' interface for a KYC check. The main header is 'Review and Submit' with a sub-header 'Business Detail'. The interface is organized into several sections:

- Business Detail:** Fields for Doing Business As, Registration Number, Date of Registration, Country of Registration, SME Registration Number, Tax Identification Number, Goods and Services Tax Id, and Business License.
- General Information:** Includes sub-sections for General Information, Address, Social Profile, and Professional Information (Membership).
- Stakeholders:** Includes sub-sections for Owners, Authorized Signatory, Guarantors, and Suppliers. It shows ownership percentages and associated dates.
- Dates:** A section indicating that dates are not yet done.
- KYC:** A section indicating that the KYC process is not yet done.
- Assets:** A pie chart showing 83.0% for House and 17.0% for Deposit.
- Liabilities:** A pie chart showing 89.0% for Property Loan and 11.0% for Overdrafts.
- Income:** A section indicating that income is not yet done.
- Expense:** A section indicating that expense is not yet done.

At the bottom of the screen, there are navigation buttons: Hold, Back, Next, Save & Close, Submit, and Cancel.

- On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to [Table 1-17](#).
- Click **Next**.

The **KYC Check** screen displays.

- Address Check
- Identify Check
- Police DB Check
- Credit Score Check
- Education Qualification
- Field Verification
- Reference Check

- Suit Filed
- PEP Identification
- AML Check
- FATCA Check
- SDN Check
- Sanction Check

KYC Checks are listed during KYC stage, based on the Mandatory and Optional KYC check configuration.

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

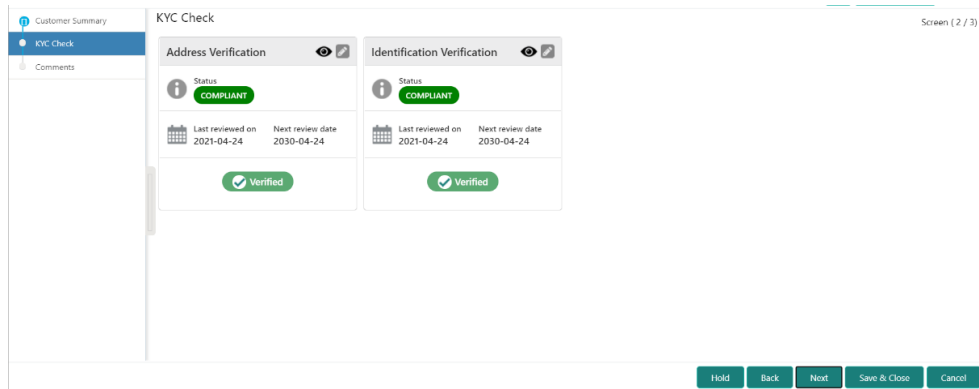
4. Verify all the KYC checks listed for the selected product.
5. Click **Verify** to add the **Verification Details**.

The **Add Verification** screen displays.

Figure 1-51 Add Verification Details – Proof of Residence

Figure 1-52 Add Verification Details –Proof of Identity

Figure 1-53 KYC Check

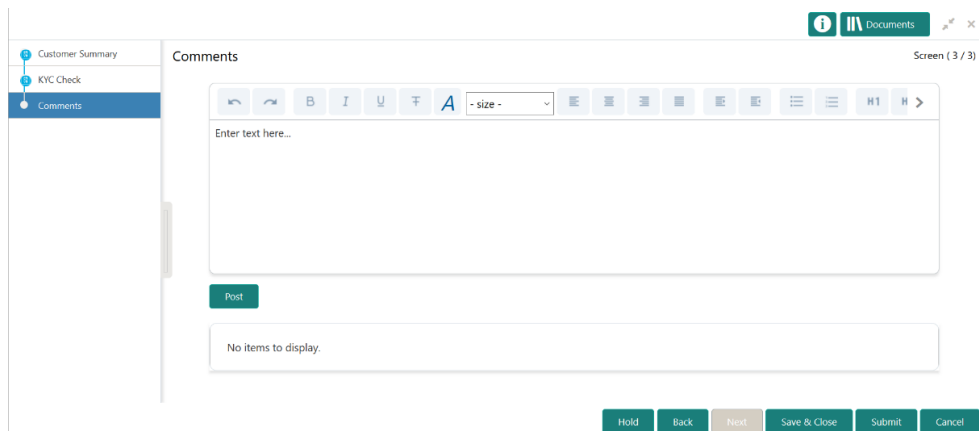


Note:

The verification details are updated in the corresponding tile on the **KYC Check** page.

6. Click **Next**.
The **Comments** screen displays.

Figure 1-54 KYC – Comments



7. Specify the overall comments for the KYC stage.
8. On the **Comments** screen, perform the following actions:

Table 1-25 Actions - Description

Actions	Description
Post	Click Post . The comments are posted below the text box.
Submit	Click Submit . The Checklist window is displayed.

Table 1-25 (Cont.) Actions - Description

Actions	Description
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: <ul style="list-style-type: none">• If Approve is selected, the task is moved to the Recommendation stage.• If Reject is selected, the task is terminated.

1.5 Recommendation

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

If the details are inappropriate, the reviewer can send the task back to the previous stage.



Note:

The fields, which are marked with an asterisk, are mandatory.

1. 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.

Figure 1-55 Recommendation – Customer Summary

The screenshot displays the 'Customer Summary' screen with the following sections and data:

- Business Detail:**
 - Doing Business As: [Redacted]
 - Registration Number: [Redacted]
 - Date of Registration: [Redacted]
 - Country of Registration: [Redacted]
 - SUB Registration Number: [Redacted]
 - Tax Identification Number: [Redacted]
 - Goods and Services Tax Id: [Redacted]
 - Business License: [Redacted]
- General Information:**
 - General Information (Active)
 - Address
 - Social Profile
 - Professional Information
 - Membership
- Citizenship:**
 - 1 Citizenship history
 - Citizenship: [Redacted]
- Stakeholders:**
 - Owners (Active)
 - Authorized Signatory
 - Guarantors
 - Suppliers
 - Ownership Percentage: 20%
 - Associated Since: 2018-08-16
 - Ownership Percentage: 80%
 - Associated Since: 2018-08-17
- Dates:**
 - Info icon: Dates is not yet done
- KYC:**
 - Status: **Compliant**
 - KYC Last Updated Date: 2021-08-17
- Assets:**
 - Pie chart: House (83.0%), Deposit (17.0%)
 - View Details button
- Liabilities:**
 - Pie chart: Property Loan (89.0%), Overdrafts (11.0%)
 - View Details button
- Income:**
 - Info icon: Income is not yet done
- Expense:**
 - Info icon: Expense is not yet done

Navigation buttons at the bottom: Hold, Back, Next, Save & Close, Submit, Cancel.

2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to [Table 1-17](#).

3. Click **Next**.

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

Figure 1-56 Recommendation – Recommendation Comments

Section	Compliant with Bank Policy?	Details (Non-Compliance to Bank Policy)	Details of Risk Mitigation	Recommended	Decision	Action
IDVR	No			Not Recommended	Reject	
ADVR	No			Not Recommended	Reject	

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

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

7. Click **Action** to Input Recommendation details for each of the Party Information Data Segments.

The **Onboarding Approval** screen displays.

Figure 1-57 Onboarding Approval



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

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

Table 1-26 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.

Table 1-26 (Cont.) Onboarding Approval - Field Description

Field	Description
Decision	Specify decision with respect to KYC type.
Details (Non-Compliance to Bank Policy)	Specify the details of Non-Compliance to Bank Policy.  Note: This field is available only Compliant with Bank Policy toggle is disabled.
Details of Risk Mitigation	Specify the comments of Details of Risk Mitigation.  Note: This field is available only Compliant with Bank Policy toggle is disabled.

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

Table 1-27 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: <ul style="list-style-type: none"> • 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.

Figure 1-58 Comments

Customer Summary
Approval
Comments

Comments

Screen (3 / 3)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

1.6 Approval

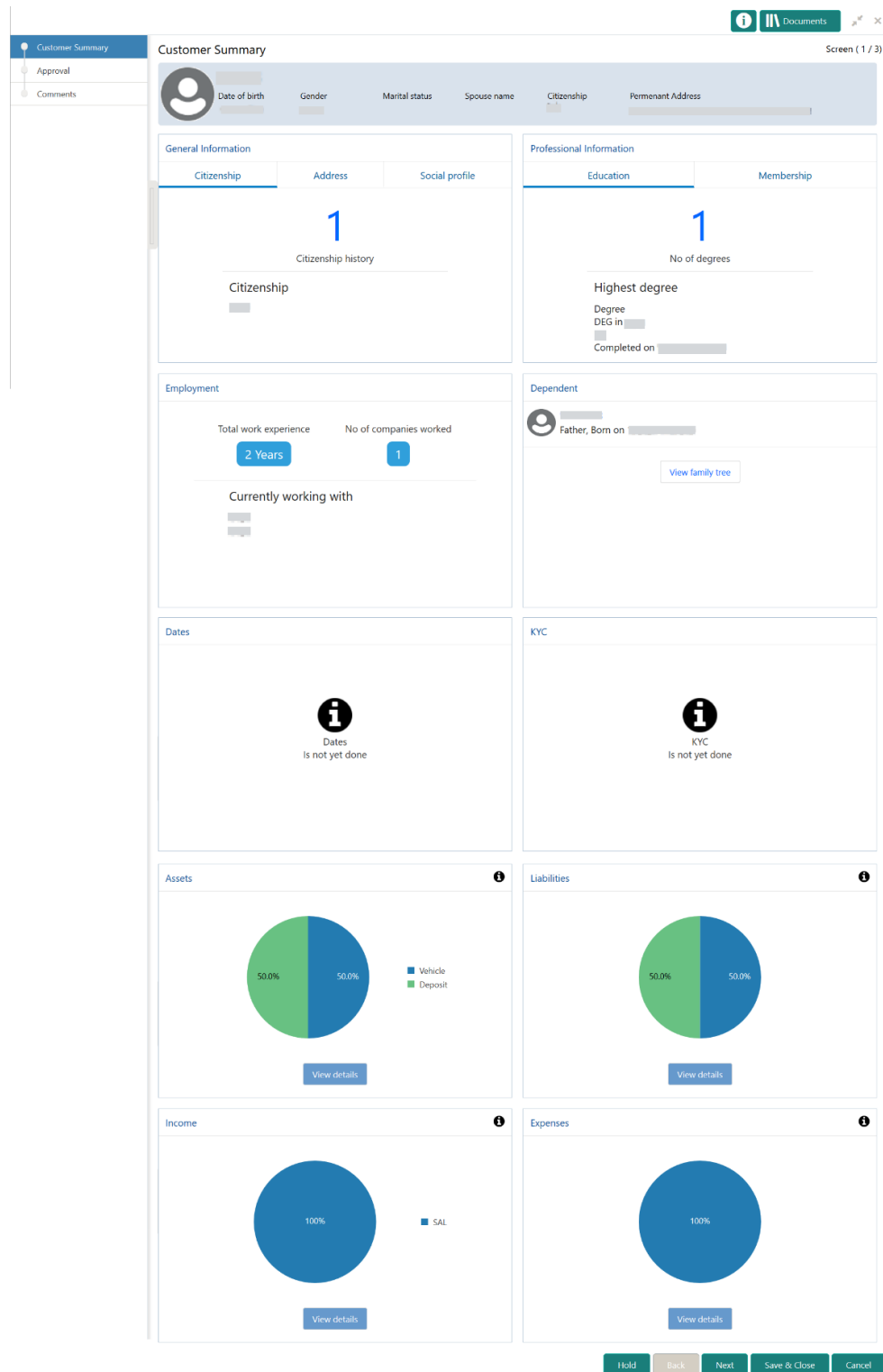
In the **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer.

If the outcome of this stage is **Proceed**, the task is automatically moved to the host system.

1. 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.

Figure 1-59 Approval - Customer Summary



2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to [Table 1-17](#).
3. Click **Next**.
The **Approval – Approval Comments** screen displays.

Figure 1-60 Approval – Approval Comments

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

 **Note:**

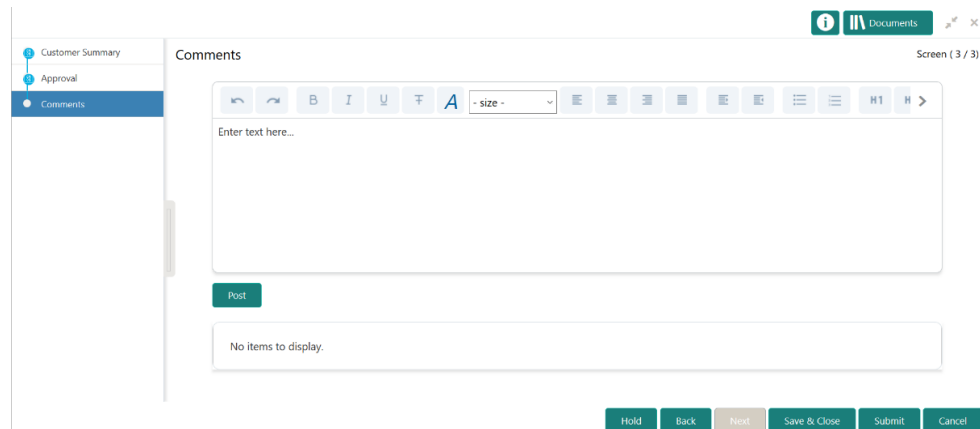
If more than one Recommendation user is configured, Recommendation summary will be determined as follows:

Table 1-28 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.
- Click **Action** to see **Recommendation** details and **KYC** details for respective KYC types.
- Click and Expand **Approval Decision** to provide **Approval Decision** and **Comments** for Party Onboarding.
The **Approval Decision** screen displays.
- Click **Next** to **Comments** data segments.
The **Approval – Comments** screen displays.

Figure 1-61 Approval - Comments



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

Table 1-29 Actions - Description

Action	Description
Comments	Specify the overall comments for the <i>Approval</i> 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: <ul style="list-style-type: none"> • 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.

1.7 Amendment

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

Note:

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

1. On the **Home** screen, click **Party Services**. Under **Party Services**, click **Amendment**.

The **Amendment** screen displays.


Figure 1-62 Amendment – Enter CIF

The screenshot shows a web interface for an amendment. At the top, there are navigation icons and a search bar. Below the search bar, there is a large input field labeled 'Enter CIF' with a magnifying glass icon. To the right of the input field are two buttons: 'Amend Now' and 'Cancel'.

2. On the **Amendment** screen, specify the **CIF** and click **Amend Now**. The **Small and Medium Business Amendment** screen displays.

Figure 1-63 Amendment – SMB Amendment

The screenshot shows the 'SMB Amendment' screen. The main section is titled 'Customer Amend' and contains several tabs: 'Business Detail', 'General Information', and 'Professional Information'. The 'Business Detail' tab is active and shows fields for 'Doing Business As', 'SMB Registration Number', 'Registration Number', 'Tax Identification Number', 'Date of Registration', 'Goods and Services Tax Id', and 'Country of Registration'. The 'General Information' tab is also active and shows a large blue number '1' and a 'Citizenship history' section. The 'Professional Information' tab is also active and shows a large blue number '2' and a 'No of degrees' section. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

3. On the **Customer Amend** screen, click  icon in the desired section to be updated. You can update the following sections during amendment:
 - General Information – For more information, refer to [Onboarding Initiation - Basic Details](#).
 - a. Business Details
 - b. Basic Information
 - c. Address
 - d. Social Profile
 - Professional Information
 - a. Membership Details - For more information, refer to [Onboarding Enrichment - Membership / Association](#).
 - Stakeholders - For more information, refer to [Onboarding Initiation - Stakeholder Details](#).
 - Dates - For more information, refer to [Onboarding Enrichment - Basic Information](#).
 - KYC - For more information, refer to [KYC Check](#).

- Assets - For more information, refer to [Onboarding Initiation - Financial Information](#).
- Liabilities - For more information, refer to [Onboarding Initiation - Financial Information](#).
- Income - For more information, refer to [Onboarding Enrichment - Financial Profile](#).
- Expense - For more information, refer to [Onboarding Enrichment - Financial Profile](#).

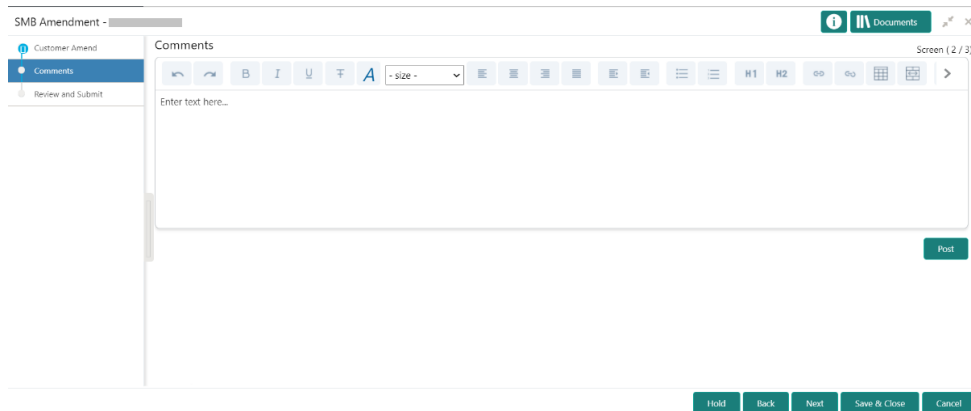
 **Note:**

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

4. Click **Next**.

The **Amendment - Comments** screen displays.

Figure 1-64 Amendment – Comments



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

Table 1-30 Actions - Description

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

6. Click **Next**.

The **Review and Submit** screen is displayed.

7. On the **Review and Submit** screen, review the customer information. For more information, refer to [Onboarding Initiation - Review and Submit](#).
8. Perform the following actions:

Table 1-31 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 . The task is moved to the Review stage.

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 details in the *Review* stage, 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](#).

1.8 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 SMB onboarding and handoff to the core system without waiting for any manual intervention.

Configurations

The details of the configuration parameters are as follows:

Table 1-32 Configuration Details

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

Table 1-32 (Cont.) Configuration Details

Configuration Parameter	Description	Default Value
CHANNEL_CONFIRMATION_REQUIRED	<p>This parameter indicates whether confirmation from the channel is required before handoff to the core system. Accepted values are:</p> <p>TRUE – The system will wait for a confirmation from the channels before triggering the handoff to the core system</p> <p>FALSE – The system will go ahead with the handoff to the core system without waiting for any confirmation from the channels</p>	FALSE

Process

On receiving the SMB onboarding request from channels, the system will validate the configuration parameters as stated in the above table. If straight-through processing is allowed (`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 1-33 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 <code>STP_FLAG</code> is set to <code>TRUE</code> and the Party details shall be handed over to the core system without the need of any manual intervention.

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