Oracle® Banking Microservices Architecture

Retail Onboarding User Guide

14.7.1.0.0
F84078-01
May 2023

Oracle Banking Microservices Architecture Retail Onboarding User Guide, 14.7.1.0.0

F84078-01

Contents

Preface

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

Audience

This guide is intended for the bankers who are responsible for onboarding retail 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*
- *Retail 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.
italic	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
Retail Onboarding	This topic provides an overview of the retail onboarding process and covers the actions to be performed in the onboarding process.

Symbols, Definitions and Abbreviations

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

Table Symbols

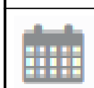
Symbol	Function
	Add icon
	Edit icon
	Delete icon
	Calendar icon
	Close icon
	Increase/Decrease value
	Maximize
	Minimize
	Open a list
	Perform search

Table Common Icons and its Definitions

Icon	Operation
Submit	Click **Submit** to default the checklists applicable for the stage based on the application category. 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 & Close	Click **Save & 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
Retail Onboarding

Retail 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.

This topic contains the following subtopics:

- Overview of Retail Onboarding
  Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.
- Onboarding Initiation
  In the *Initiation* stage, the Relationship Manager can capture brief information about the retail customer to be onboarded using Oracle Banking Enterprise Party Management.
- Onboarding Enrichment
  In the *Enrichment* stage, the relationship manager can capture detailed information about the retail customer to be added in the Oracle Banking Enterprise Party Management.
- KYC Check
  KYC check for the retail customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC Information.
- Recommendation
  In this stage, the final Recommendation user reviews the customer details and moves the task to Approval stage if the details are appropriate.
- Approval
  In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage.
- Retail Amendment
  In the **Amendment** stage, the relationship manager can amend the information or can add additional information about a retail customer using Oracle Banking Enterprise Party Management.
- Straight Through Processing for Onboarding Requests Received from Channels
  Configurations are available for the onboarding requests received from channels to allow straight-through processing of retail onboarding and handoff to the core system without waiting for any manual intervention.
- Onboarding a Customer with No KYC Details
  This topic provides the information about the onboarding a customer with No KYC Details.
- Duplication Check (De-dupe Check)
  Duplication check (De-dupe Check) screen is to check for the duplication in the party.
- Regional Configuration
  The regional configuration for the several fields are explained below.

1.1 Overview of Retail Onboarding

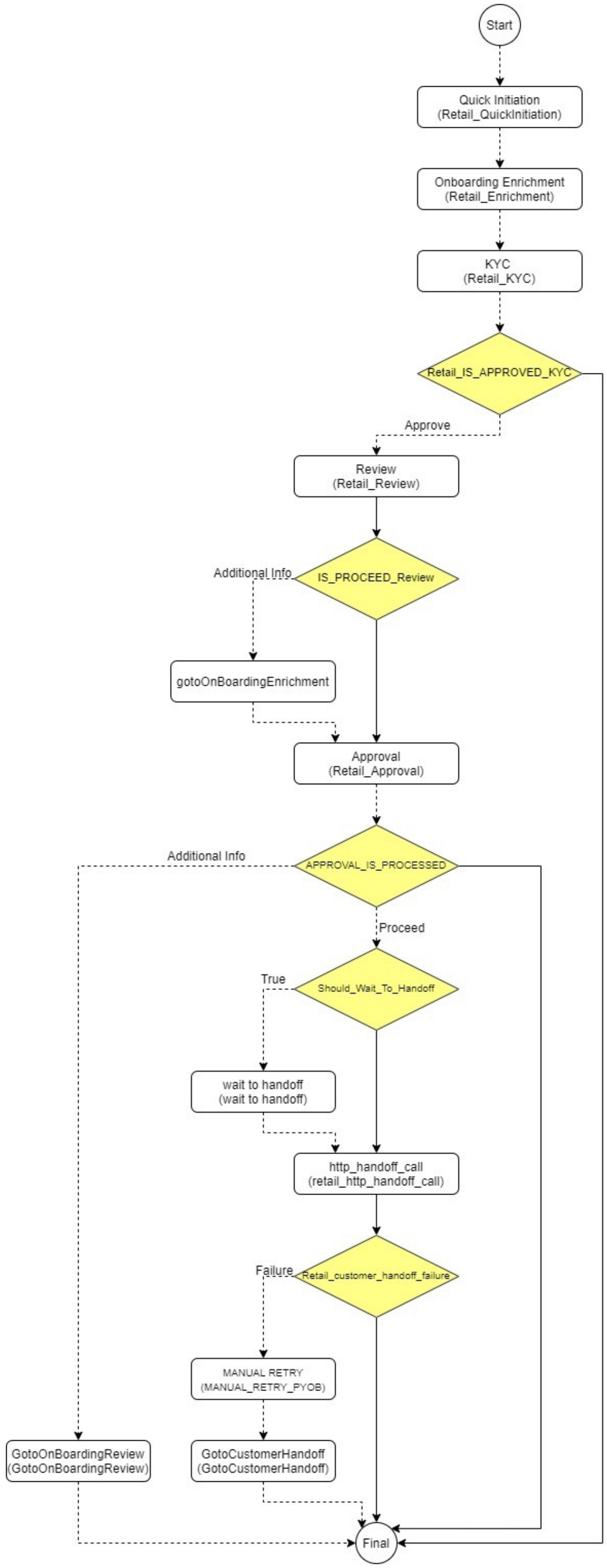
Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.

The Relationship Managers can initiate this process when the customer shows interest in any of the bank's 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.

Process Flow Diagram

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

Figure 1-1 Quick Initiation



1.2 Onboarding Initiation

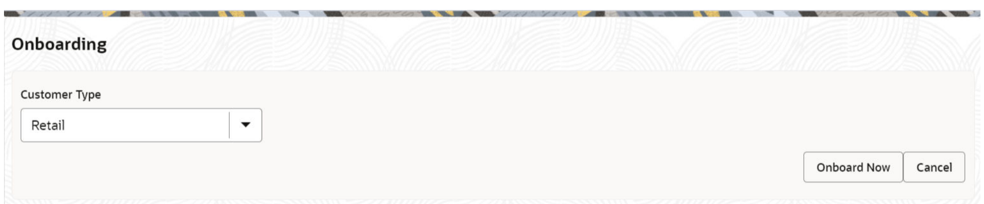
In the *Initiation* stage, the Relationship Manager can capture brief information about the retail customer to be onboarded using Oracle Banking Enterprise Party Management.

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

1. On the **Homepage**, under **Party Services**, click **Party Management**.
2. Under **Party Management**, click **Onboarding**.

   The **Onboarding** screen displays.

   Figure 1-2 Onboarding Initiation

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

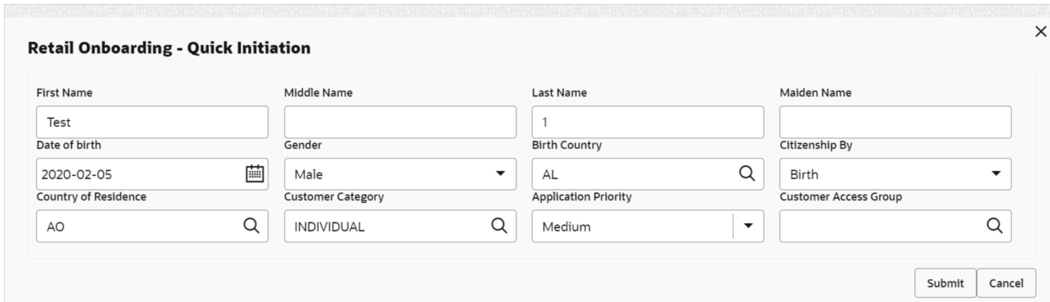
Table 1-1 Onboarding Initiation - Field Description

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

4. Click **Onboard Now**.

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

Figure 1-3 Retail Onboarding - Quick Initiation



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

Table 1-2 Quick Initiation – Field Description

Field	Description
First Name	Specify the first name of the party.
Middle Name	Specify the middle name of the party.
Last Name	Specify the last name of the party.
Maiden Name	Specify the maiden name of the party.
Date of Birth	Specify the birth date of the party. Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer. Minor customer flag will be enabled if party is a minor customer. **Note:** Refer to the **Oracle Banking Party Configurations User Guide** for minor age configuration.
Gender	Specify the gender of the party. • Male • Other • Do Not Wish to Disclose • Female **Note:** The list of values can be configured through Entity Maintenance.

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

Field	Description
Birth Country	Country of birth of as per basic information of the party. **Note:** The list of countries are available as per configuration in Common Core Maintenance for Country Code.
Citizenship By	Method through which citizenship is acquired by the party. • Birth • Acquire • Others • Residence **Note:** The list of values can be configured through Entity Maintenance.
Country of Residence	Country of residence as per basic information of the party. **Note:** The list of countries are available as per configuration in Common Core Maintenance for Country Code.
Customer Category	Category of party as per basic information of the party.
Application Priority	Select the priority of the party onboarding application from the drop-down list. The available options are: • Low • Medium • High
Customer Access Group	Click **Search** and select the user access group for a party. **Note:** Customer Access Groups are available as per configuration in Common Core Maintenance for Customer Access Group.

6. Click **Submit**.

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

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

- Onboarding Initiation - Basic Details
  You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.
- Onboarding Initiation - Relationship
  This topic provides the information to add the details about the relationships of the customer to be onboarded in the **Relationships** screen.
- Onboarding Initiation - Educational Qualification
  This topic provides the details about the customer's education such as degree, diploma, and certifications are added in the **Educational Qualification** screen.
- Onboarding Initiation - Employment
  Details about the customer's source of income are added to the **Employment** screen. Employment details are necessary for the bank to determine the stability of the customer.
- Financial Information
  Information about the customer's income, assets, and liability is added to the **Financial Information** screen. Financial information about the customer help the bank in determining the creditworthiness of the customer in a better manner.
- Onboarding Initiation - Comments
  The relationship managers can capture overall comments for the initiation stage in the **Comments** screen.
- Onboarding Initiation - Review and Submit
  The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

1.2.1 Onboarding Initiation - Basic Details

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

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

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

Table 1-3 Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Basic Info and Citizenship**	Mandatory	Data Segment to capture basic personal information of the party.
2	**Contact Details**	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.

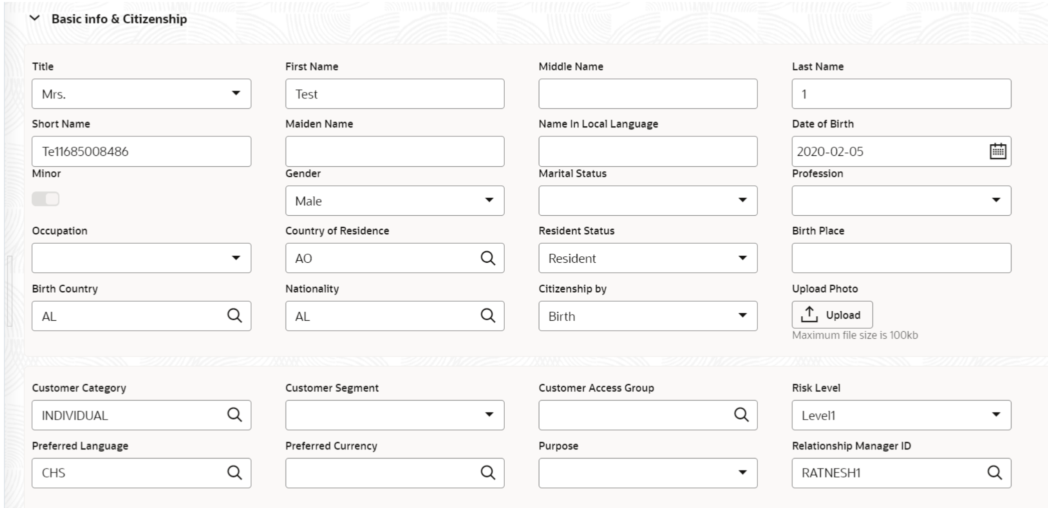
Table 1-3 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	**Current Address**	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address, etc. **Note:** Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide**.
4	**Previous Address**	Optional	Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per **Address Management Maintenance**. **Note:** For more information, refer to the **Oracle Banking Party Configurations User Guide**.
5	**ID Details**	Optional	Data Segment to capture Identity details of the party such as Passport, Driving License, etc.
6	**Tax Declaration**	Optional	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.
7	**Social Profile**	Optional	Data Segment to capture Social Profile of the party such as Linkedin, Facebook, etc.

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

   The **Basic Info and Citizenship** screen displays.

Figure 1-4 Basic Info and Citizenship



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

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

Table 1-4 Basic Info and Citizenship – Field Description

Field Name	Description
Title	Select the title from the drop-down values. The available options are: • Mr. • Mrs. • Ms. • Miss. • Dr. **Note:** The list of values can be configured through **Entity Maintenance**.
First Name	Displays the first name of the customer.
Middle Name	Displays the middle name of the customer.
Last Name	Displays the last name of the customer.
Short Name	Specify the short name of the customer.
Maiden Name	Displays the maiden name of the customer.

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

Field Name	Description
Name in Local Language	Specify the name is local language (as applicable at the country of implementation).
Date of Birth	Displays the date of birth of the customer.
Minor	Displays if the customer is a minor customer. Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer. **Note:** Refer to the **Oracle Banking Party Configurations User Guide** for minor age configuration.
Gender	Displays the gender from the drop-down values. The available options are: • Male • Other • Do Not Wish to Disclose • Female **Note:** The list of values can be configured through **Entity Maintenance**.
Marital Status	Select the marital status from the drop-down values. The available options are: • Married • Unmarried • Widow • Legally Separated **Note:** The list of values can be configured through **Entity Maintenance**.
Profession	Select the profession of the party from the drop-down list.

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

Field Name	Description
Occupation	Select the occupation type from the drop-down values. • Own Business • Employed **Note:** The list of values can be configured through **Entity Maintenance**.
Country of Residence	Displays the country of residence. **Note:** The list of values can be configured through **Common Core Maintenance** for the country code.
Residential Status	Select the residential status from the drop-down values. The available options are: • Resident • Non Resident **Note:** The list of values can be configured through **Entity Maintenance**.
Birth Place	Specify the birth place of the party.
Birth Country	Click **Search** icon, and select the birth country from the list of values. **Note:** The list of values can be configured through **Common Core Maintenance** for the country code.
Nationality	Click **Search** icon, and select the nationality from the list of values. **Note:** The list of values can be configured through **Common Core Maintenance** for the country code.

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

Field Name	Description
Citizenship by	Select the citizenship from the drop-down values. The available options are: • Birth • Acquire • Others • Residence **Note:** The list of values can be configured through **Entity Maintenance**.
Upload Photo	Upload the photo of the customer.
Customer Category	Displays the category of the customer. **Note:** The list of values can be configured through **Common Core Maintenance** for the customer category.
Customer Segment	Select the customer segment from the drop-down values. **Note:** The list of values can be configured through **Common Core Maintenance** for the customer segment.
Customer Access Group	Click **Search** icon and select the customer access group for the party. **Note:** • User should have required access to onboarding a party within a customer access group. • For more details, refer to the **Oracle Banking Party Configurations User Guide**. • The list of values can be configured through **Common Core Maintenance** for the customer access group.

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

Field Name	Description
Risk Level	Select the risk level of the party from the drop-down values. The available options are: • Level1 • Level2 • Level3 **Note:** The list of values can be configured through **Entity Maintenance**.
Preferred Language	Select the preferred language from the drop-down values. **Note:** The list of values can be configured through **Common Core Maintenance** for the language code.
Preferred Currency	Click **Search** icon and select the preferred currency from the list of values. **Note:** The list of values can be configured through **Common Core Maintenance** for the currency code.
Purpose	Select the purpose from the drop-down values. The available options are: • Loan Repayment • Salary Transfer • Savings • Transactional • Investment **Note:** The list of values can be configured through **Entity Maintenance**.

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

Field Name	Description
Relationship Manager ID	Click **Search** icon, and select the relationship manager ID from the list of values. **Note:** The list of values will be as per user configuration in security management.

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

3. Click and expand the **Contact Details** data Segment.

   The **Contact Details** screen displays.

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

Table 1-5 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. **Note:** At-least one mobile number should be marked as preferred.

Table 1-6 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.

Table 1-6 (Cont.) Media (Phone Number) – Field Description

Field	Description
Preferred	Specify the preferred phone number, in case more than one phone number is captured. **Note:** At-least one phone should be marked as preferred.

Table 1-7 Media (Email) – Field Description

Field	Description
Email Id	Specify the email id of the customer. Email ID should be as per email id format.
Preferred	Specify the preferred email id, in case more than one email id is captured. **Note:** At-least one email should be marked as preferred.

Table 1-8 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. **Note:** At-least one FAX number should be marked as preferred.

Table 1-9 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.

Table 1-9 (Cont.) Media (SWIFT) – Field Description

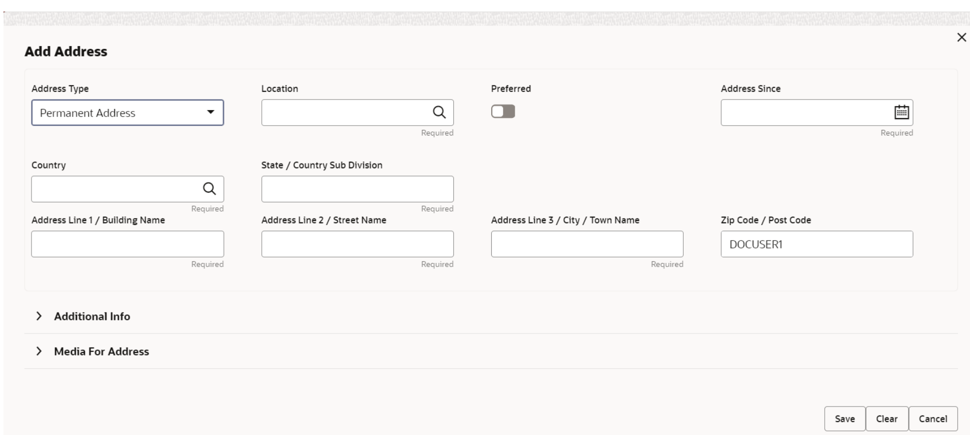
Field	Description
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured. **Note:** At-least one SWIFT address should be marked as preferred.

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

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

   The **Add Address** screen displays.

Figure 1-5 Add Address



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

Table 1-10 Add Address – Field Description

Field	Description
Address Type	Select the address type from the drop-down list. The available options are: • Permanent Address • Residential Address • Communication Address • Office Address **Note:** • The list of values can be configured through Entity Maintenance. • Address type can be configured as mandatory using Address Management. Refer to the **Oracle Banking Party Configurations User Guide** for more details.
Location	Click **Search** and select the preferred location from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Location Code.
Preferred	Click the toggle to specify the preferred to be used for communication. **Note:** If more than one address is captured for the same address type, at-least one address should be marked as preferred.
Address Since	Specify address start date.
Country	Click **Search** icon and select the country from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Country Code.
State / Country Sub-division	Specify State or Country Sub-division.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.

Table 1-10 (Cont.) Add Address – Field Description

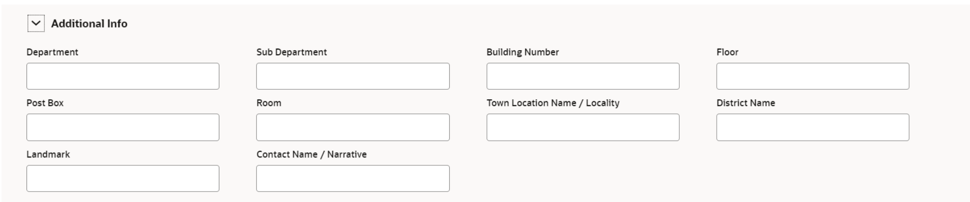
Field	Description
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Zip Code / Post Code	Specify Zip Code or Post Code.

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

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

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

Figure 1-6 Additional Info



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

Table 1-11 Additional Info – Field Description

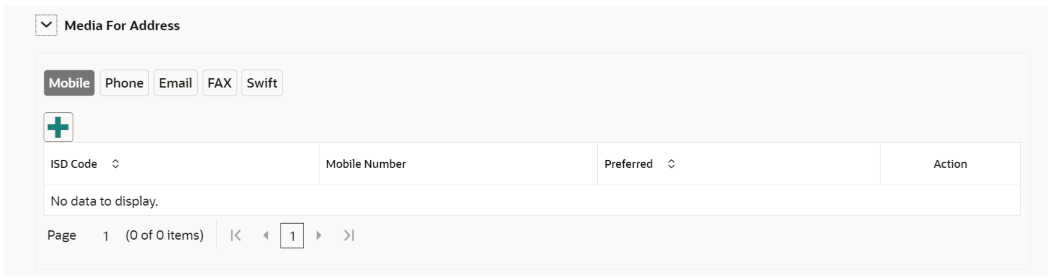
Field	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given 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.

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

Figure 1-7 Mobile



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

    The **Add Mobile Number** pop-up screen is displayed.

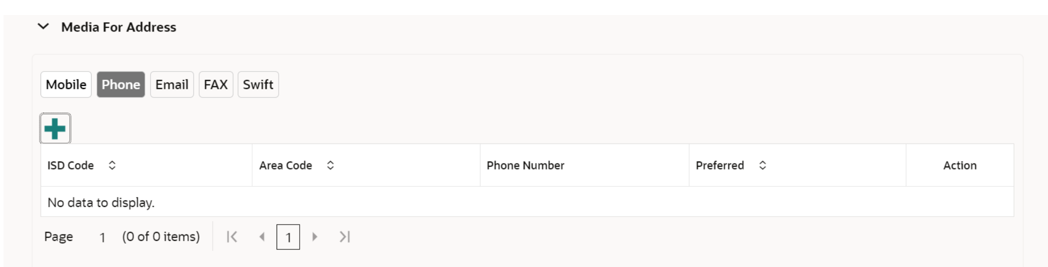
12. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-12 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.

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

Figure 1-8 Phone



14. On the **Phone** tab, click **+** icon.

    The **Add Phone Number** pop-up screen is displayed.

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

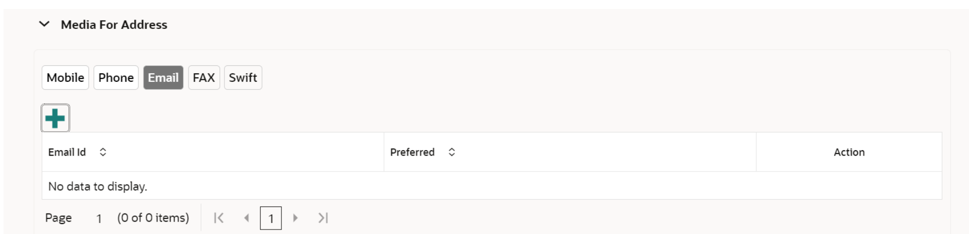
Table 1-13 Media (Phone Number) – Field Description

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.

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

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

Figure 1-9 Email



17. On the **Email** tab, click **+** icon.

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

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

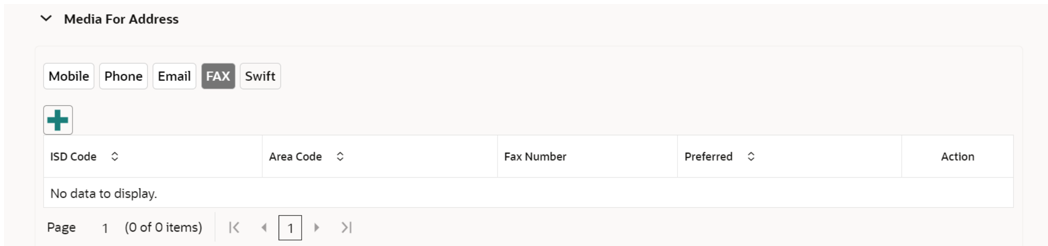
Table 1-14 Media

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.

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

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

Figure 1-10 FAX



20. On the **Fax** tab, click **+** icon.

    The **Add Fax Number** pop-up screen is displayed.

21. Specify the fields under **Add Fax Number** pop-up screen. For more information on fields, refer to the field description table.

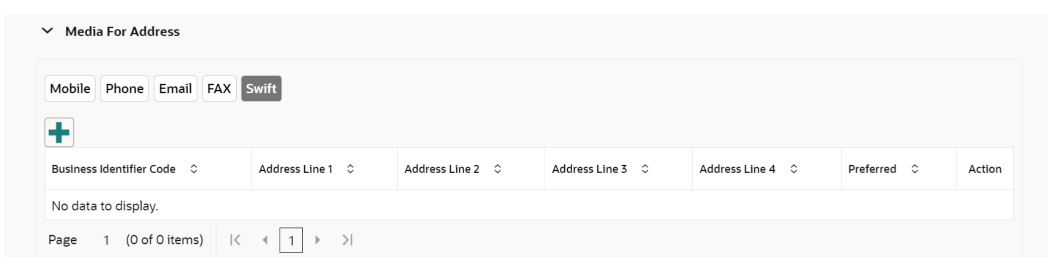
Table 1-15 Media (Fax) – Field Description

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.

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

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

Figure 1-11 SWIFT



23. On the **Swift** tab, click **+** icon.

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

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

Table 1-16 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.

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

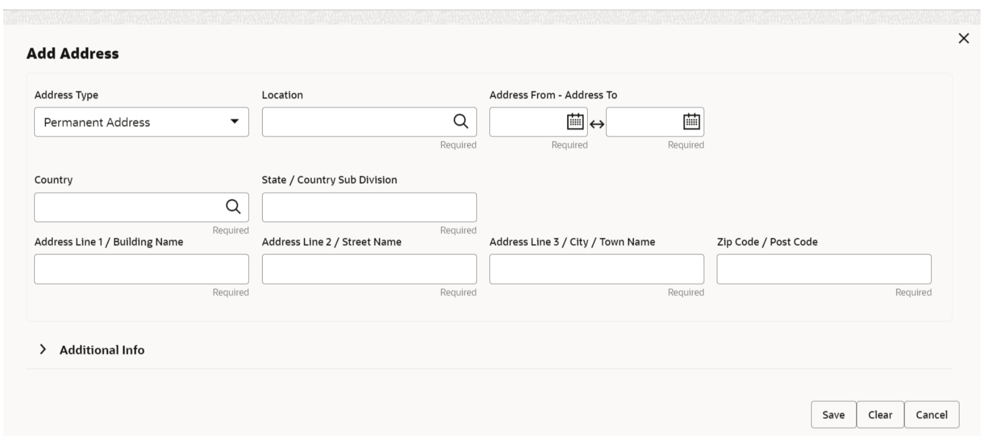
25. On the **Basic Details** screen, click and expand **Previous Address** segment.

    The **Previous Address** screen is displayed.

26. On the **Previous Address** screen, click **+** icon.

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

Figure 1-12 Add Address



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

Table 1-17 Add Address – Field Description

Field	Description
Address Type	Select the address type from the drop-down list. The available options are: • Permanent Address • Residential Address • Communication Address • Office Address **Note:** Address type can be configured as mandatory using Address Management. Refer to the **Oracle Banking Party Configurations User Guide** for more details.
Location	Click **Search** and select the preferred location from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Location Code.
Preferred	Flag to identify, preferred current address of the party. **Note:** If more than one address is captured for the same address type, at-least one address should be marked as preferred.
Address From	Specify address start date.
Address To	Specify address end date.
Country	Click **Search** icon and select the country from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Country Code.
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.

Table 1-17 (Cont.) Add Address – Field Description

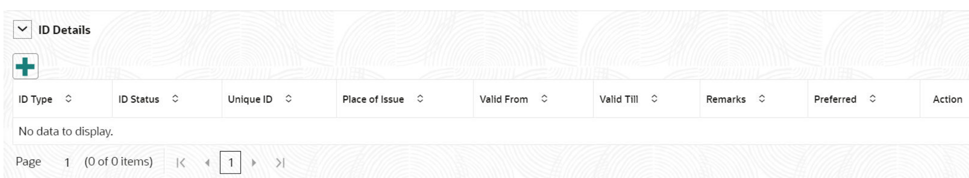
Field	Description
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Zip Code / Post Code	Specify Zip Code or Post Code.

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

28. On the **Add Address** pop-up screen, click and expand **Additional Info** segment. For more information, refer to the **Additional Info** segment in this **Basic Info** screen.
29. On the **Basic Details** screen, click and expand **ID Details** segment.

    The **ID Details** screen is displayed.

Figure 1-13 ID Details



30. On the **ID Details** segment, click **+** icon.

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

Table 1-18 ID Details - Field Description

Field	Description
ID Type	Select type of identification from the drop-down list. • Driving License • Passport **Note:** The list of values can be configured through Entity Maintenance.

Table 1-18 (Cont.) ID Details - Field Description

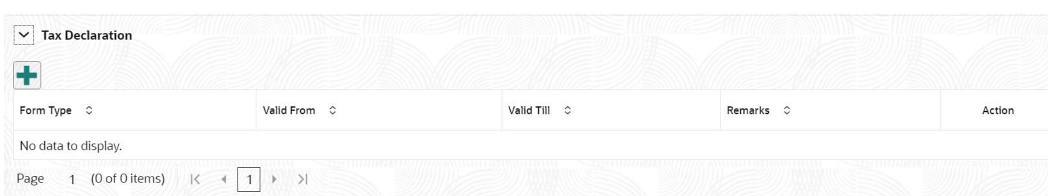
Field	Description
ID Status	Select Status of Identification from drop down list. • Validation Pending • Available • Applied For **Note:** List of values can be configured through Entity Maintenance.
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.
Valid 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. **Note:** At-least one ID record should be marked as preferred.

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

32. Click and expand **Tax Declaration** section.

    The **Tax Declaration** screen is displayed.

Figure 1-14 Tax Declaration



33. Click on the **+** button to specify the details.

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

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

Table 1-19 Add Tax – Field Description

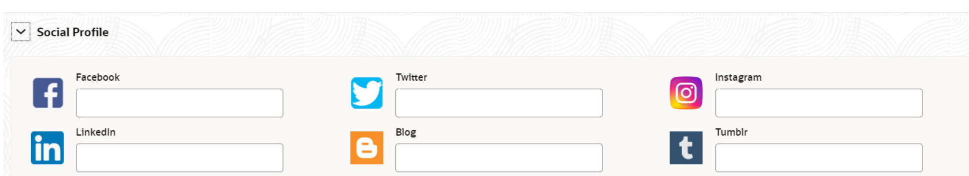
Field	Description
Form Type	Select the type of tax declaration form from the list of values. The available options are: • Form21 • W9 Standard • W8-BEN Standard **Note:** The list of values can be configured through Entity Maintenance.
Valid From	Specify validity start date of tax declaration form.
Valid Till	Specify validity end date of tax declaration form.
Remarks	Specify remarks for tax declaration form.

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

35. Click and expand the **Social Profile** section.

    The **Social Profile** screen displays.

Figure 1-15 Social Profile



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

Table 1-20 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.

Table 1-20 (Cont.) Social Profile – Field Description

Field	Description
Blog	Select the address of the Blog profile.
Tumblr	Select the address of the Tumblr profile.

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

37. Click **Next** to move to the **Relationships** screen.

1.2.2 Onboarding Initiation - Relationship

This topic provides the information to add the details about the relationships of the customer to be onboarded in the **Relationships** screen.

Adding relationship details is beneficial to both the customer and the bank during critical events Relationships types available are:

- Household -If a related party has a household relation such as Father, Mother, Son, daughter, Spouse, or Guardian.
- Power of Attorney - If the related party is who holds power attorney.
- Service Member -If the related party is served in military services.
- Related to Insider -If the related party is an insider.
- Guardian – If the related party is a guardian of minor customer who is getting onboarded.

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

The following Data Segments can be captured in Relationship Segment.

Table 1-21 Data Segment - Relationships

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	**Household**	Optional	Data Segment to capture household relationships of the party such as Father, Mother, Son Daughter etc.
2	**Power of Attorney**	Optional	Data Segment to capture related power of attorney holders of the party.
3	**Service Member**	Optional	Data Segment to capture related service members of the party.
4	**Related to Insider**	Optional	Data Segment to capture related insiders of the party.

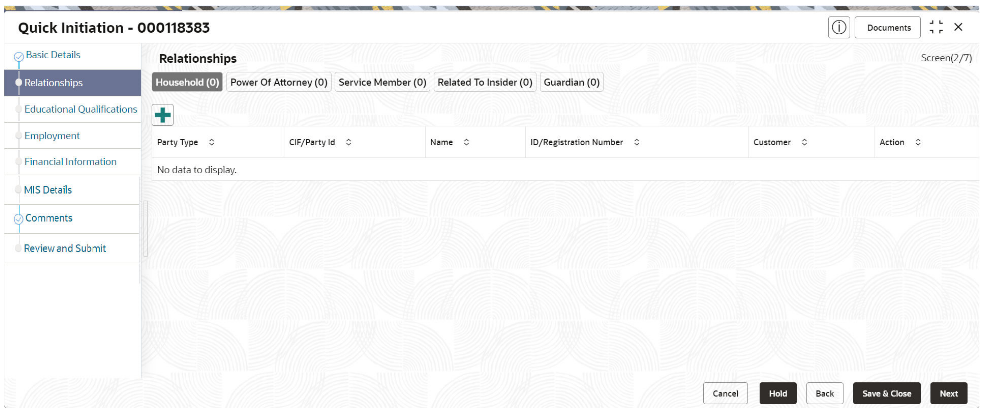
Table 1-21 (Cont.) Data Segment - Relationships

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
5	**Guardian**	Conditional	Data Segment to capture related guardian of the party. Guardian is mandatory for a Minor Party.

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

   The **Initiation – Relationships** screen displays.

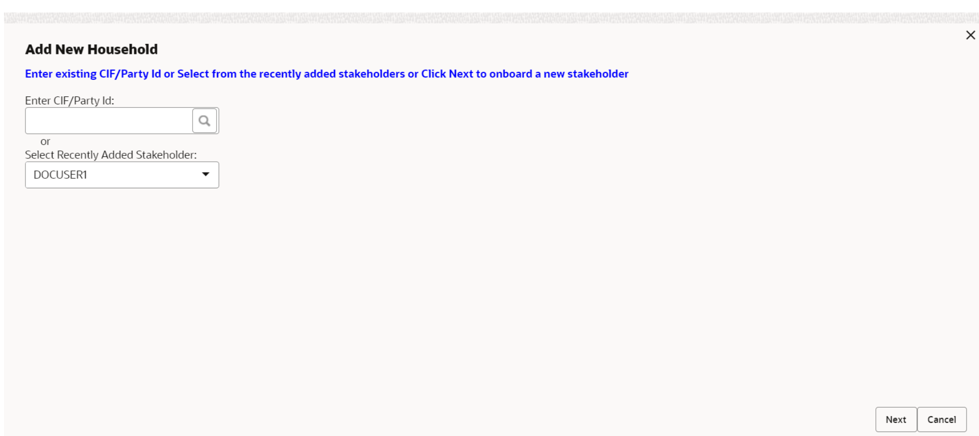
   Figure 1-16 Initiate - Relationship

2. Click to select desired relationship.

   The **Add New Household** screen displays.

   Figure 1-17 Add - New household

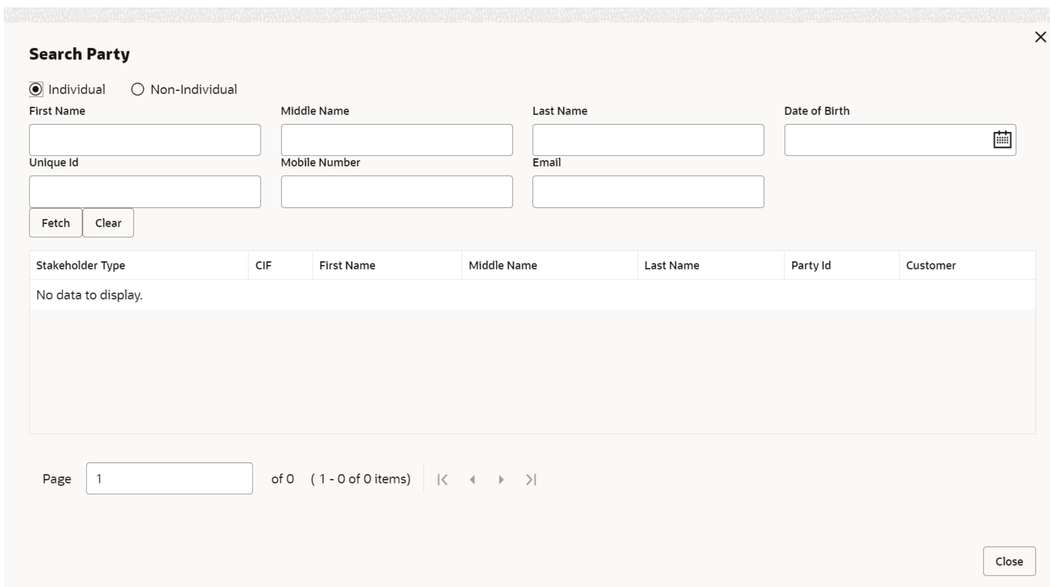
> **Note:**
>
> Relationships with a customer can be either of the following:
> - An existing party that is a customer of the bank
> - An existing party that is non-customer
> - A new party, which is neither a customer nor an existing party

Existing Customer or Non-Customer

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

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

Figure 1-18 Search Party – Individual



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

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

   The **Add relationship** screen displays.
6. Specify the **Relationship** specific attribute.

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

Table 1-22 New Service Member - Field Description

Field	Description
Relationship	Family member type of the party. Select from the list of values. The available options are: • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.
MLA Covered	Is service member covered under Military Lending act.

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

Table 1-23 Household - Field Description

Field	Description
Relationship	Family member type of the party. Select from the list of values. The available options are: • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.
Is Dependent	Is household party dependent on primary party.

Table 1-24 Power of Attorney - Field Description

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

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

Table 1-25 Related to Insider - Field Description

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

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

Table 1-26 Guardian - Field Description

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

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

New Party

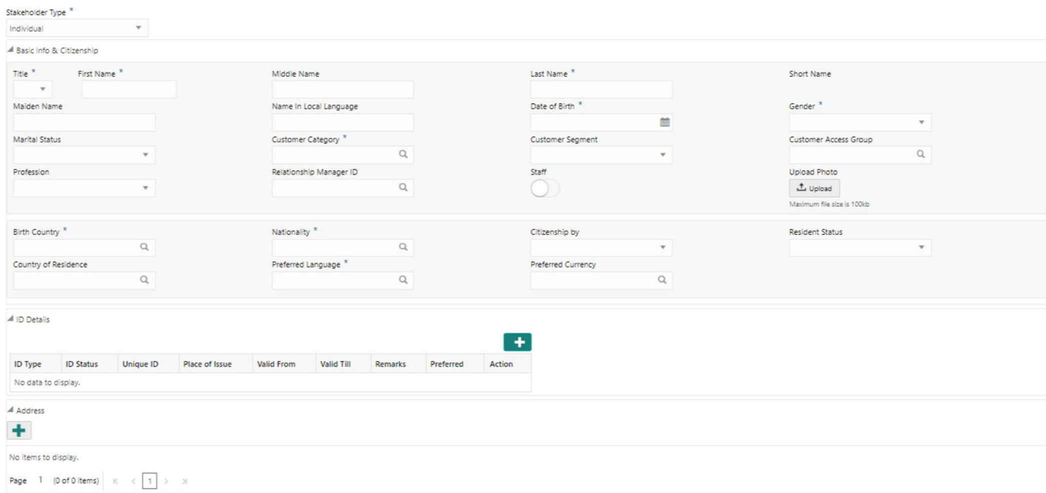
A new party will be onboarded as a non-customer to be added as a relationship during the party onboarding process.

7. 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 1-19 Add New Owner



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

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

Table 1-27 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: • Mr. • Mrs. • Ms. • Miss. • Dr. **Note:** The list of values can be configured through entity maintenance. For more information, refer to the **Oracle Banking Party Configurations User Guide**.
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 1-27 (Cont.) Add New Owners – Field Description

Field	Description
Minor	Displays, if the customer is a minor customer. Minor customer is determined based on the date of birth of customer and a minor age configured in the properties. **Note:** 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**.
Gender	Select the gender from the drop-down list. The available options are: • Male • Other • Do Not Wish to Disclose • Female **Note:** The list of values can be configured through Entity Maintenance.
Marital Status	Select the marital status from the drop-down list. The available options are: • Married • Unmarried • Widow • Legally Separated **Note:** The list of values can be configured through Entity Maintenance.
Profession	Select the profession from the drop-down list.

Table 1-27 (Cont.) Add New Owners – Field Description

Field	Description
Occupation	Select occupation of the party from the list of values. The available options are: • Own Business • Employed **Note:** The list of values can be configured through entity maintenance. For more information, refer to the **Oracle Banking Party Configurations User Guide**.
Staff	Enable toggle if the party is a staff member.
Country of Residence	Click **Search** icon and select the country from the list. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Resident Status	Select the residential status from the drop-down list. The available options are: • Resident • Non Resident **Note:** The list of values can be configured through Entity Maintenance.
Birth Place	Provide the place of birth.
Birth Country	Click **Search** icon and select the birth country from the list. **Note:** The list of values can be configured through Common Core Maintenance for Country Code.

Table 1-27 (Cont.) Add New Owners – Field Description

Field	Description
Nationality	Click **Search** icon and select the nationality of the stakeholder from the list. **Note:** The list of values can be configured through Common Core Maintenance for Country Code.
Citizenship By	Select the ‘Citizenship By’ from the drop-down list. The available options are: • Birth • Acquire • Others • Residence **Note:** The list of values can be configured through Entity Maintenance.
Upload Photo	Upload the photo of the new stakeholder.
Customer Category	Click the search icon and select the customer category from the list. **Note:** The list of values can be configured through Common Core Maintenance for Customer Category.
Customer Segment	Select the customer segment from the drop-down list. **Note:** The list of values can be configured through Common Core Maintenance for Customer Segment.

Table 1-27 (Cont.) Add New Owners – Field Description

Field	Description
Customer Access Group	Click the search icon and select the customer access group for the party. **Note:** • 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**.
Risk Level	Select the risk level from the drop-down values. The available options are: • Level1 • Level2 • Level3 **Note:** The list of values can be configured through Entity Maintenance.
Preferred Language	Click **Search** icon, and select the language code from the list. **Note:** List of values can be configured through Common Core Maintenance for the Language Code.
Preferred Currency	Click **Search** icon and select a preferred currency from the list. **Note:** List of values can be configured through Common Core Maintenance for the Currency Code.

Table 1-27 (Cont.) Add New Owners – Field Description

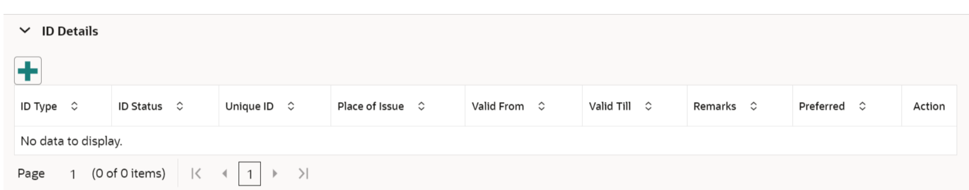
Field	Description
Purpose	Select the purpose of the party onboarding from the list of values. The available options are: • Loan Repayment • Salary Transfer • Savings • Transactional • Investment **Note:** The list of values can be configured through entity maintenance. For more information, refer to the **Oracle Banking Party Configurations User Guide**.
Relationship Manager ID	Select the relationship manager ID. **Note:** List of values will be as per User Configuration in Security Management.

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

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

   The **ID Details** screen is displayed.

Figure 1-20 ID Details



10. Click on the **+** button to specify the details.

    The **Add ID Details** pop-up screen is displayed.

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

Table 1-28 ID Details - Field Description

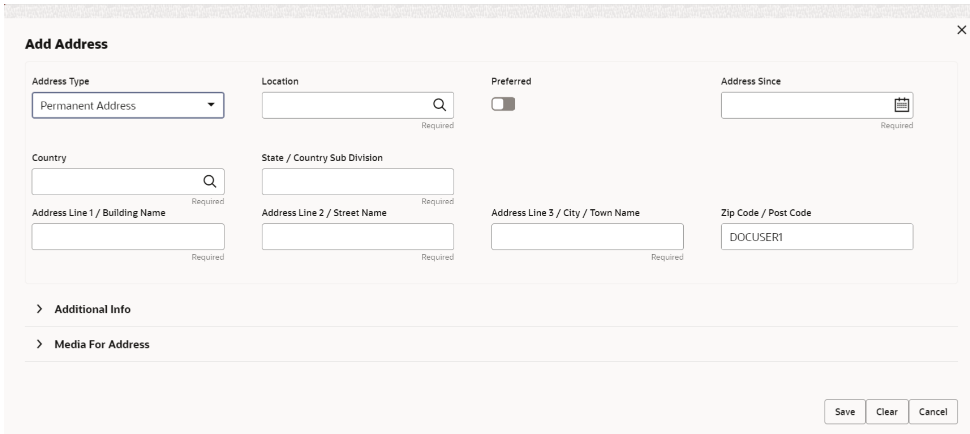
Field	Description
ID Type	Select type of identification from the drop-down list. • Driving License • Passport **Note:** The list of values can be configured through Entity Maintenance.
ID Status	Select Status of Identification from drop down list. • Validation Pending • Available • Applied For **Note:** The list of values can be configured through Entity Maintenance.
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. **Note:** At-least one ID record should be marked as preferred.

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

12. Click and expand the **Address** section.
13. Click on the **+** button to add the address details.

    The **Add Address** screen displays.

Figure 1-21 Add Address



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

Table 1-29 Add Address – Field Description

Field	Description
Address Type	Select the address type from the drop-down list. The available options are: • Permanent Address • Residential Address • Communication Address • Office Address **Note:** The address type can be configured as mandatory using Address Management. Refer to the **Oracle Banking Party Configurations User Guide** for more details.
Location	Click **Search** and select the preferred location from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Location Code.

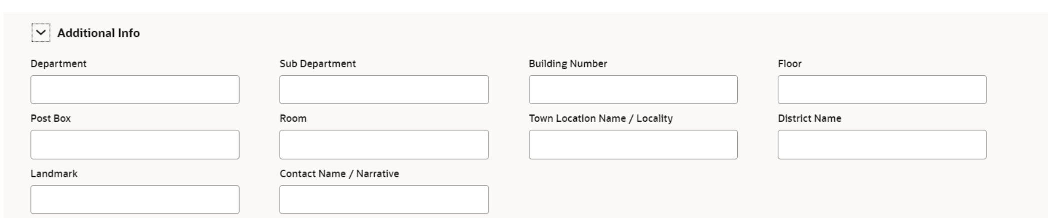
Table 1-29 (Cont.) Add Address – Field Description

Field	Description
Preferred	Click the toggle to specify the preferred to be used for communication. **Note:** If more than one address is captured for the same address type, at-least one address should be marked as preferred.
Address Since	Specify address start date.
Country	Click **Search** icon and select the country from the list of values. **Note:** The list of values can be configured through Common Core Maintenance for Country Code
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.

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

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

Figure 1-22 Additional Info



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

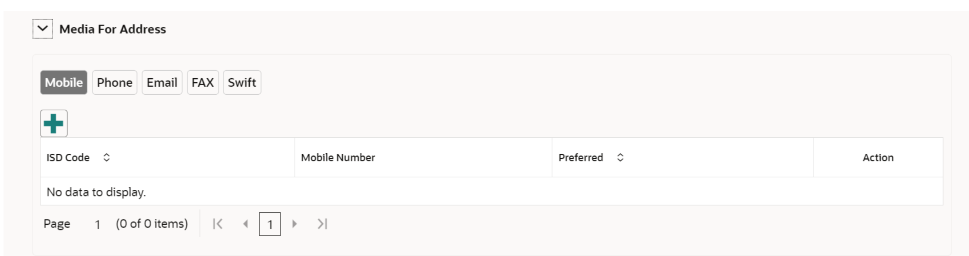
Table 1-30 Additional Info – Field Description

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

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

Figure 1-23 Mobile



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

    The **Add Mobile Number** pop-up screen is displayed.

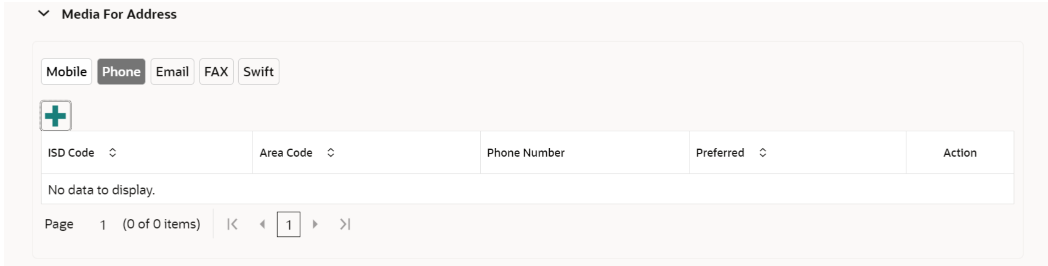
19. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-31 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.

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

Figure 1-24 Phone



21. On the **Phone** tab, click **+** icon.

    The **Add Phone Number** pop-up screen is displayed.

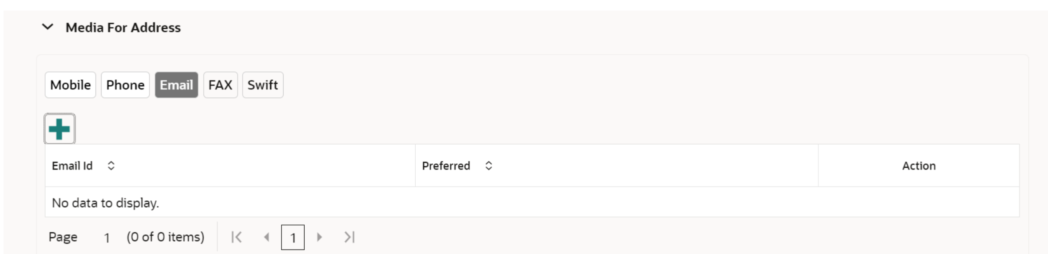
22. Specify the details in the **Add Phone Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-32 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.

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

Figure 1-25 Email



24. On the **Email** tab, click **+** icon.

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

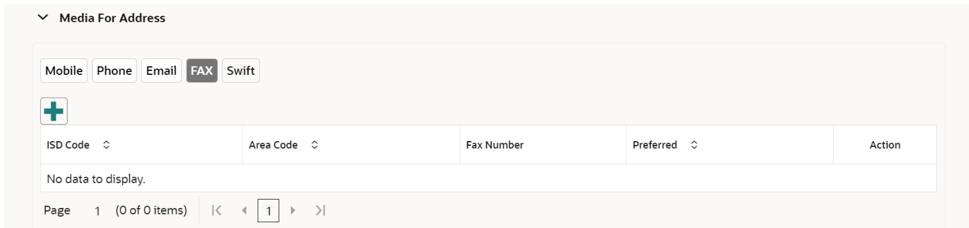
25. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-33 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.

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

Figure 1-26 FAX



27. On the **Fax** tab, click **+** icon.

    The **Add Fax Number** pop-up screen is displayed.

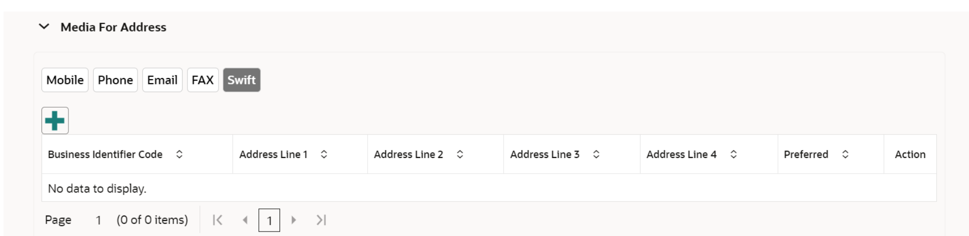
28. Specify the fields under **Add Fax Number** pop-up screen. For more information on fields, refer to the field description table.

Table 1-34 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.

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

Figure 1-27 SWIFT

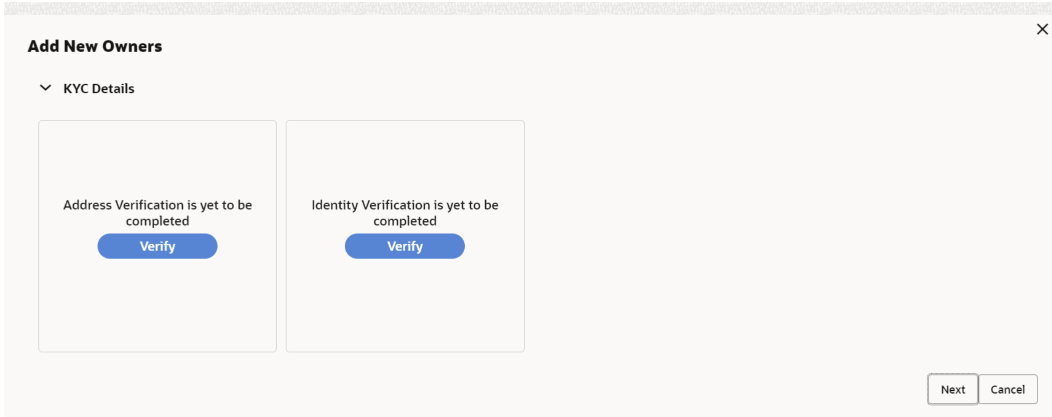


30. Click **Next** to capture the KYC details for the new relationship.

    The **Add New Household - KYC Details** screen displays.

> **Note:**
>
> This step is optional.

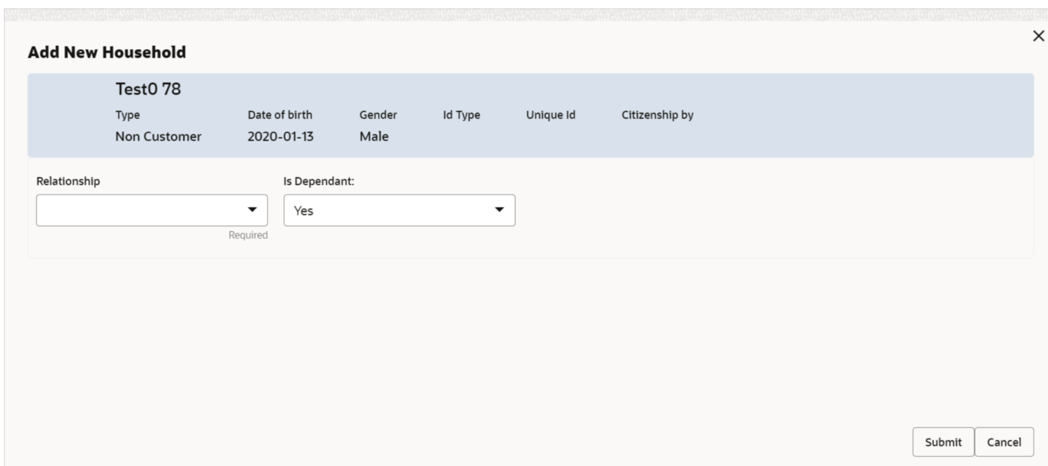
Figure 1-28 Add New Household - KYC details



31. Click **Verify** to update the KYC details for the new related party.
32. Specify the required **KYC** details.
33. Click **Next**.

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

Figure 1-29 Add New Household

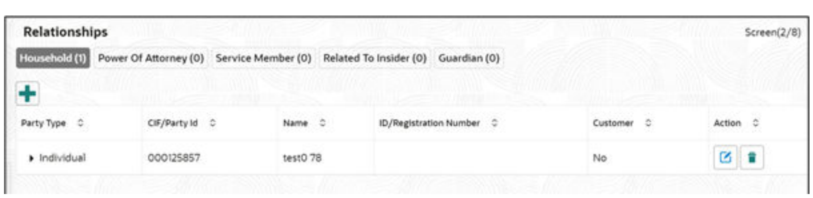


34. On the **Add New Household** screen, specify the KYC details.

    For more information on the fields, refer to the **Table 1-22**.
35. Click **Submit**.

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

Figure 1-30 Relationships



36. Click **Next** to move to the **Educational Qualifications** segment.

1.2.3 Onboarding Initiation - Educational Qualification

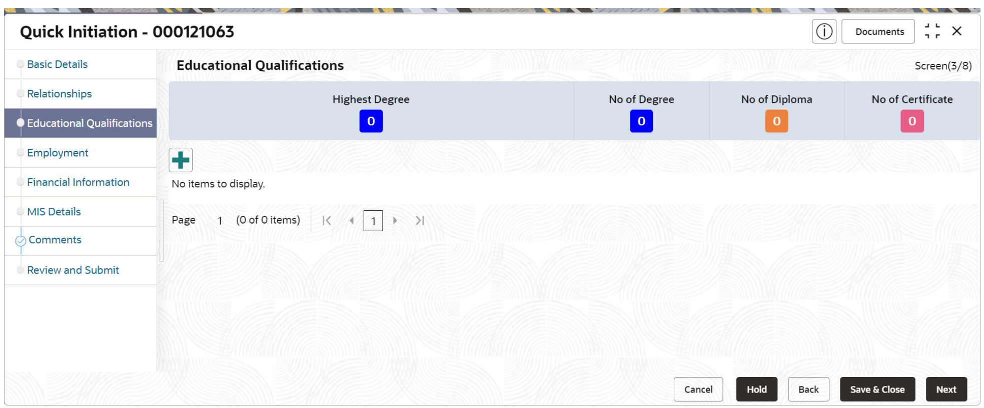
This topic provides the details about the customer's education such as degree, diploma, and certifications are added in the **Educational Qualification** screen.

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

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

   The **Educational Qualification** screen displays.

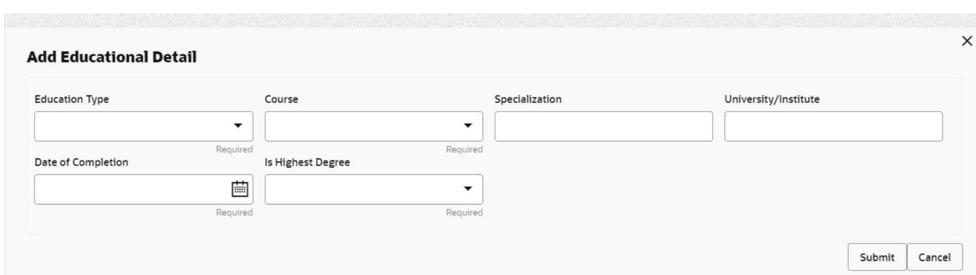
Figure 1-31 Educational Qualifications



2. Click **Add** button to add the educational details

   The **Add Educational Qualification** screen displays.

Figure 1-32 Add Educational Detail



3. On the **Add Educational Qualification** screen, specify the fields.

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

Table 1-35 Educational Qualification – Field Description

Field	Description
Education Type	Select the education type from the drop-down list. The available options are: • Diploma • Certification • Degree **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.
Course	Select the course from the drop-down list. The available options are: • Phd • Under Graduate • Post Graduate **Note:** The list of values can be configured through entity maintenance. For more information on **Entity Maintenance**, refer to the **Oracle Banking Party Configurations User Guide**.
Specialization	Specify the course specialization.
University/Institute	Specify the name of university/institute.
Date of Completion	Click **calendar** icon and select the date of completion.
Is Highest Degree	Select the option from the drop-down list.

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

4. Click **Submit**.

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

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

5. Click **Next** to go to the **Employment**.

1.2.4 Onboarding Initiation - Employment

Details about the customer's source of income are added to the **Employment** screen. Employment details are necessary for the bank to determine the stability of the customer.

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

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

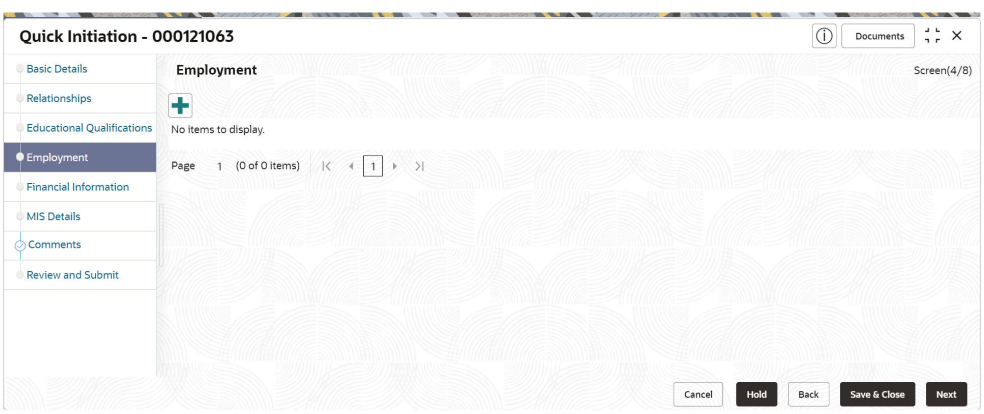
Table 1-36 Data Segment - Description

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

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

   The **Employment** screen displays.

Figure 1-33 Initiation - Employment



2. Click **+** button to add the employment details.

   The **Employment** screen is displayed.

Figure 1-34 Employment – Salaried

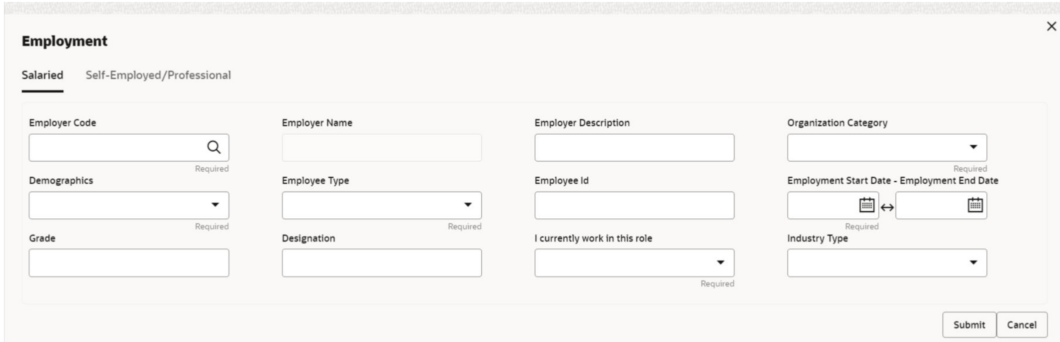
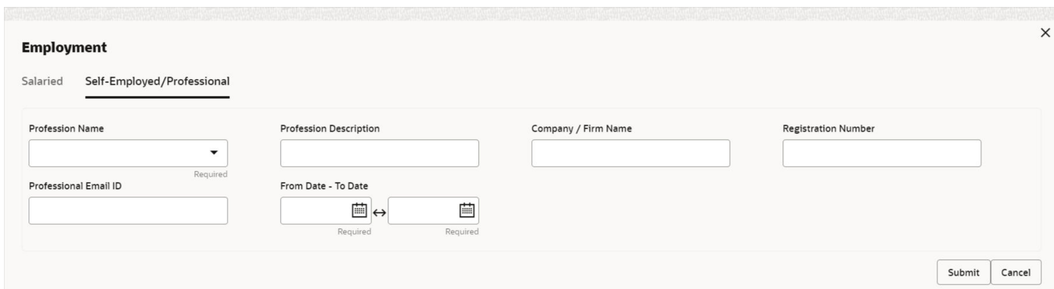


Figure 1-35 Employment – Self-Employed/Professional



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

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

Table 1-37 Employment - Salaried - Field Description

Field	Description
Employer Code	Select the name of the organization as per employment details of the party from the list of values. **Note:** List of values can be configured through organization maintenance in party maintenance. For more information, refer to the **Oracle Banking Party Configurations User Guide**.
Employer Name	Specify the name of the organization as per employment details of the party.
Employer Description	Specify the description of the organization.

Table 1-37 (Cont.) Employment - Salaried - Field Description

Field	Description
Organization Category	Select the category of the organization from the drop-down list. The available options are: • Government • NGO • Private Limited **Note:** List of values can be configured through organization maintenance in party maintenance. For more information, refer to the **Oracle Banking Party Configurations User Guide**.
Demographics	Select the demographics type of the organization from the drop-down list. The available options are: • Global • Domestic **Note:** The list of values can be configured through Entity Maintenance.
Employee Type	Select the employee type from the drop-down list. The available options are: • Full Time • Contract • Permanent • Part Time **Note:** The list of values can be configured through Entity Maintenance.
Employee ID	Specify the employee ID of the customer.
Employment Start Date	Click **calendar** icon and select the employment start date.
Employment End Date	Click **calendar** icon and select the employment end date.
Grade	Specify the grade of customer in the mentioned organization.
Designation	Specify the customer's designation in the mentioned organization.
I currently work in this role	If the mentioned designation is customer's current role, select this check-box.

Table 1-37 (Cont.) Employment - Salaried - Field Description

Field	Description
Industry type	Select the industry type to which the employer belongs to from the drop-down list. The available options are: • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others **Note:** The list of values can be configured through Entity Maintenance.

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

Table 1-38 Employment - Self-Employed/Professional - Field Description

Field	Description
Profession Name	Select Name of the profession from drop down list. The available options are: • Share and Stock Broker/Consultant • Politician/Minister • Journalist/Anchor/Reporter • Engineer/Architect/Technical **Note:** The list of values can be configured through Entity Maintenance.
Profession Description	Specify description of the profession.
Company/Firm Name	Specify name of the company or firm.
Registration Number	Specify Registration Number of self-employments.
Professional Email ID	Specify Processional mail ID.
From Date – To Date	Specify start date and end date of self-employment.

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

4. Click **Submit**.

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

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

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

1.2.5 Financial Information

Information about the customer's income, assets, and liability is added to the **Financial Information** screen. Financial information about the customer help the bank in determining the creditworthiness of the customer in a better manner.

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

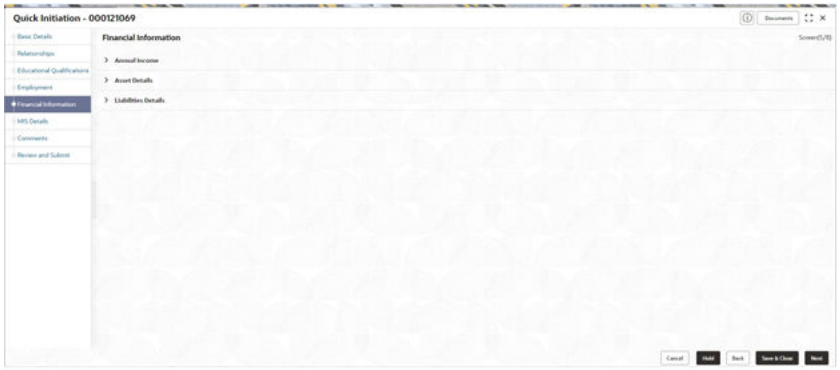
Table 1-39 Data Segment - Description

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

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

   The **Financial Information** screen displays.

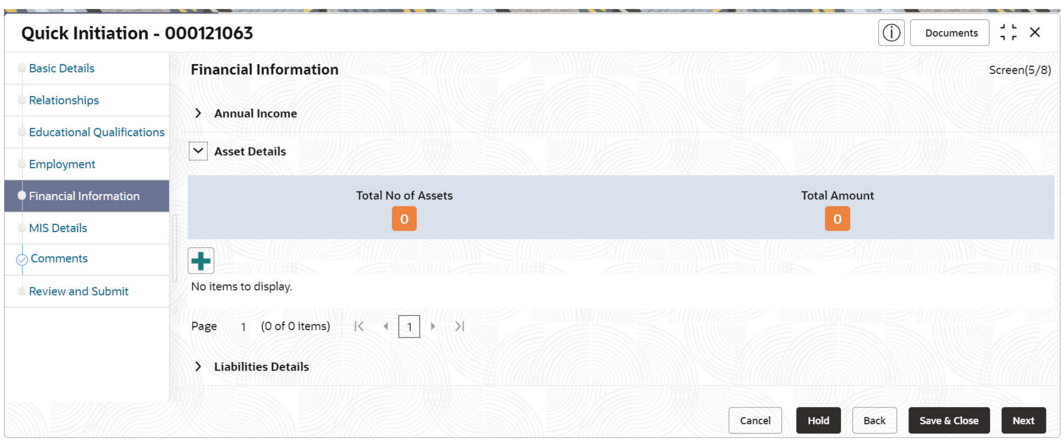
Figure 1-36 Initiation – Financial Information



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

   The **Financial Information – Asset Details** screen displays.

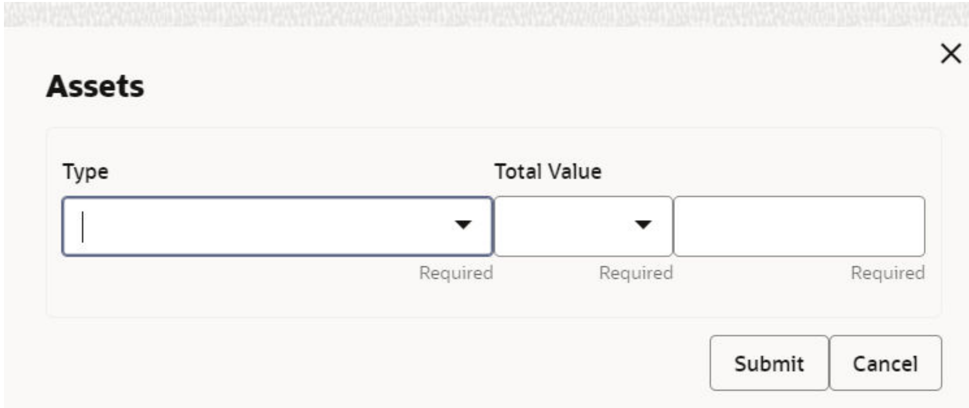
Figure 1-37 Financial Information – Asset Details



5. Click **Add** to add the asset details.

   The **Assets** screen displays.

Figure 1-38 Assets



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

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

Table 1-40 Assets – Field Description

Field	Description
Type	Select the asset type from the drop-down list. The available options are: • House • Deposit • Vehicle • Other • Total Net Worth **Note:** The list of values can be configured through Entity Maintenance.
Total Value	Specify the total value.

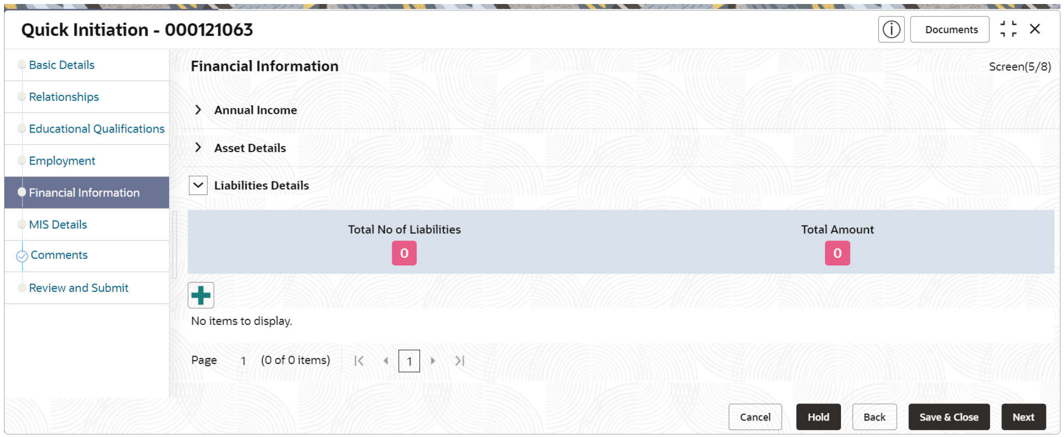
- Click **Submit** to add the asset details.

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

7. Click and expand the **Liabilities Details** section.

   The **Liabilities Details** screen displays.

Figure 1-39 Financial Information – Liabilities Details



8. Click **Add** to add the liabilities details.

   The **Liabilities** screen displays.

Figure 1-40 Liabilities

9. On the **Liabilities** screen, specify the fields.

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

Table 1-41 Liabilities – Field Description

Field	Description
Type	Select the type of liability from the drop-down list. The available options are: • Property Loan • Vehicle Loan • Credit Card Outstanding • Overdrafts • Personal Loan • Other Liability • Education Loan • Home Loan **Note:** List of values can be configured through Entity Maintenance.
Total Value	Specify the total value.

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

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

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

10. Click **Next** to move to the **Comments** segment.

1.2.6 Onboarding Initiation - Comments

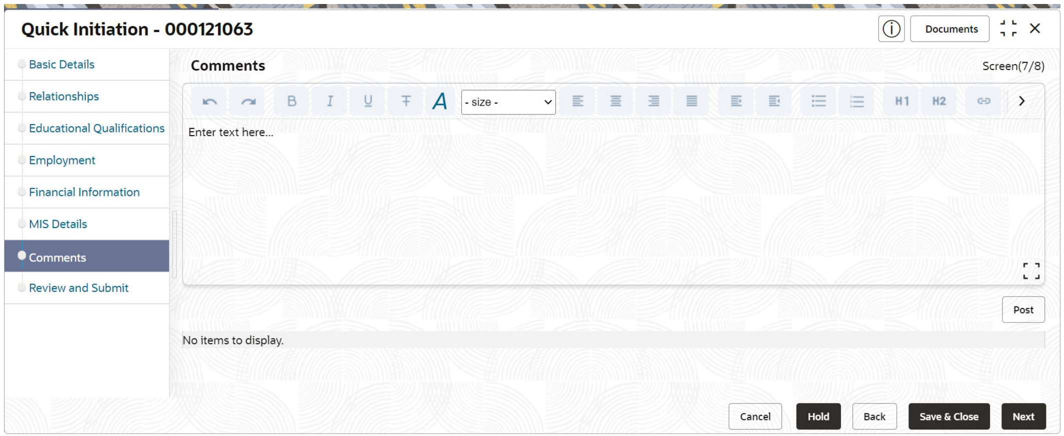
The relationship managers can capture overall comments for the initiation stage in the **Comments** screen.

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

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

   The **Comments** screen displays.

Figure 1-41 Comments



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

1.2.7 Onboarding Initiation - Review and Submit

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

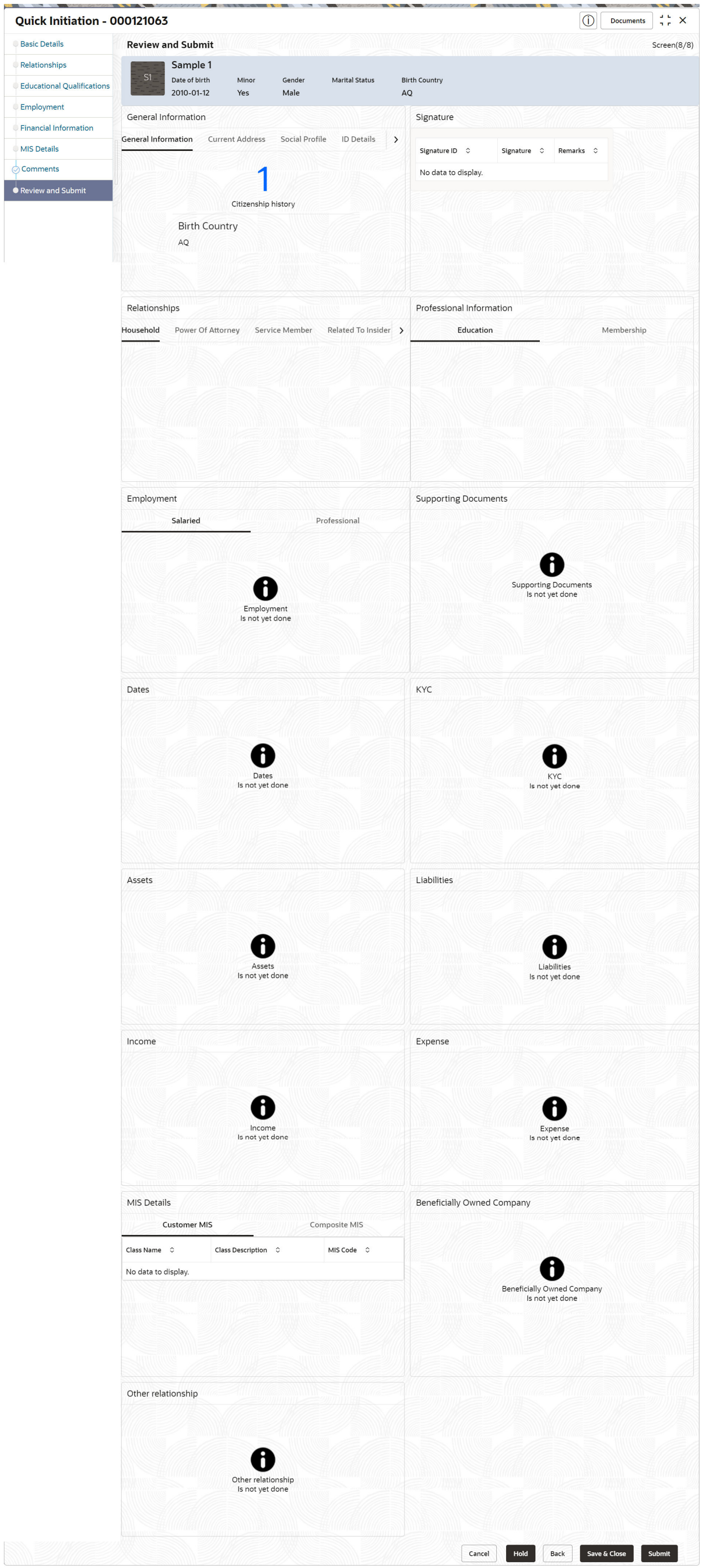
The relationship managers can view the displayed information and take necessary actions such as modifying the information or moving the task to the next stage.

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

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

   The **Review and Submit** screen displays.

Figure 1-42 Initiation – Review and Submit



2. 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 1-42 Review and Submit – Description

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

3. Click **Submit**.

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

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

1.3 Onboarding Enrichment

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

This topic contains the following subtopics:

- Onboarding Enrichment - Basic Information
  This topic describes about the personal information captured in the **Initiation** stage, the relationship managers can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.
- Signatures
  This topic provides information about the customer signatures.
- Onboarding Enrichment - Relationships
  You can add the details about the relationships of the customer to be onboarded in the **Relationships** screen.
- Onboarding Enrichment - Employment
  Details about the customer's source of income are added to the **Employment** screen.
- Consent and Preferences
  Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.

- Additional Information
  This topic captures the additional information of the customers.
- Membership / Association
  This topic provides information about the customer is a member in or associated with any institution, the relationship manager can add details about the same in this data segment.
- Onboarding Enrichment - Financial Profile
  The relationship managers can further enrich the customer's financial information in the **Financial Profile** screen, by adding total income and net worth, income, and expense details, and details about the relationship with other banks.
- Onboarding Enrichment - Comments
  The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.
- Onboarding Enrichment - Review and Submit
  The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

1.3.1 Onboarding Enrichment - Basic Information

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

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

The following additional Data Segments are available in Enrichment - Basic Details screen.

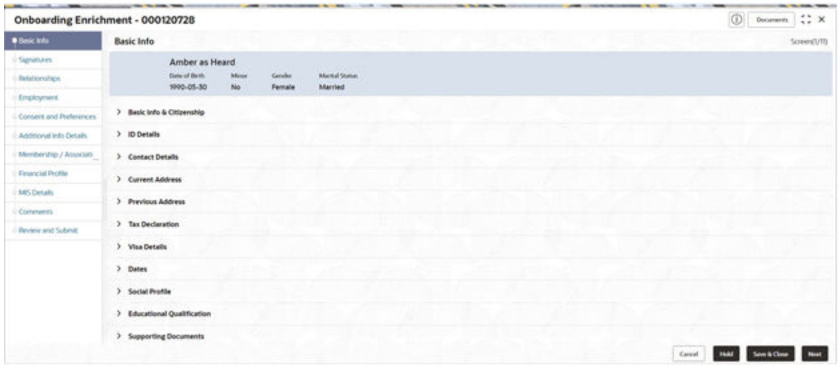
Table 1-43 Data Segment - Description

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

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

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

Figure 1-43 Enrichment- Basic - Info



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

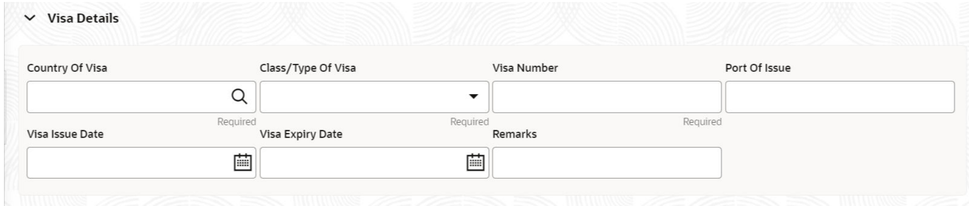
- **Basic info and Citizenship**
- **ID Details**
- **Contact Details**
- **Current Address**
- **Previous Address**
- **Tax Declaration**
- **Visa Details**
- **Dates**
- **Social Profile**
- **Educational Qualification**
- **Supporting Documents**
- **Additional Fields**

> **Note:**
>
> For information on **Basic info and Citizenship**, **Contact Details**, **Current Address**, **Previous Address**, **ID Details**, **Tax Declaration**, **Educational Qualification** and **Social profile** section, refer to the **Onboarding Initiation** sub-section.

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

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

Figure 1-44 Enrichment - Basic Info - Visa Details



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

Table 1-44 Visa Details - Field Description

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

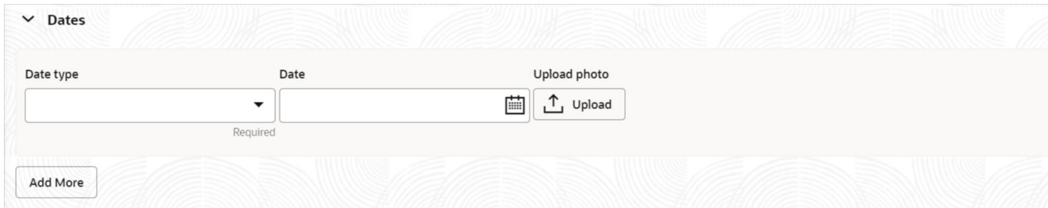
Note:

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

4. On the **Basic Info** screen, click **Dates** segment to add important dates of the customer.

   The **Dates** screen displays.

Figure 1-45 Enrichment – Basic Info – Dates



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

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

Table 1-45 Dates - Field Description

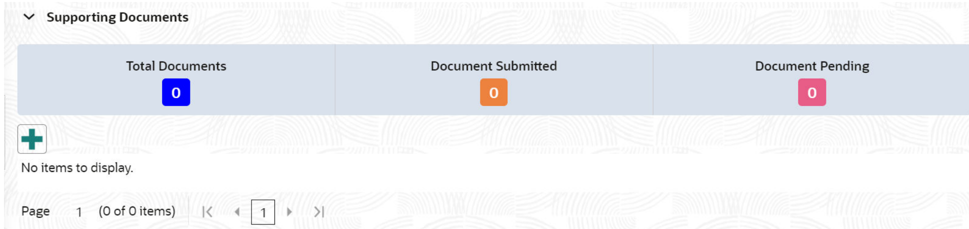
Field	Description
Date Type	Select the date type from the drop-down list. The available options are: • Self birthday • Marriage anniversary • Son birthday • Son anniversary • Daughter birthday • Daughter anniversary • Spouse birthday **Note:** The list of values can be configured through Entity Maintenance.
Upload Photo	Click **Upload** and select the photo to be uploaded.
Date	Click the calendar icon, and select the date.
Add More	Click **Add More** to display the fields related to important dates.

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

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

   The **Supporting Documents** screen displays.

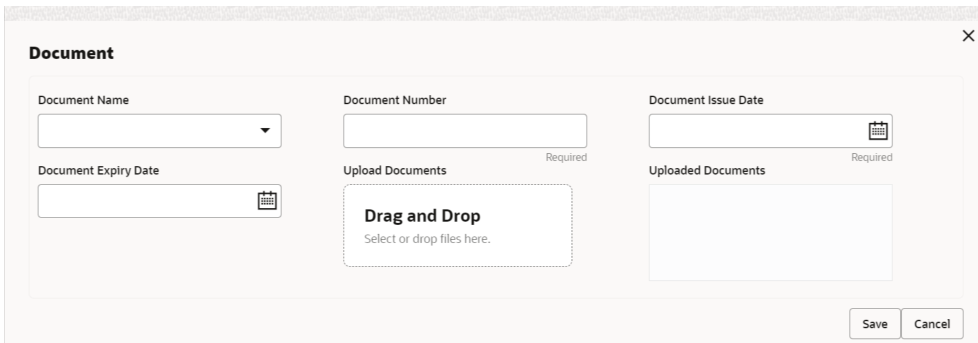
Figure 1-46 Enrichment – Basic Info – Documents



7. Click **Add** in the **Supporting documents** section.

   The **Add Document** screen display

Figure 1-47 Enrichment – Add Documents



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

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

Table 1-46 Add Document - Field Description

Field	Description
Document Name	Select the document name from the drop-down list. The available options are: • Aadhar • Voter Id • Pan Card • Driving License • Passport **Note:** The list of values can be configured through Entity Maintenance.
Document Number	Specify the document number.
Document Issue Date	Click the **calendar** icon, and select the issue date of the document.

Table 1-46 (Cont.) Add Document - Field Description

Field	Description
Document Expiry Date	Click the **calendar** icon, and select the expiry date of the document.
Upload Documents	Click + icon and select the document to be uploaded or drag and drop the documents.
Uploaded Documents	Displays the uploaded documents.

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

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

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

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

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

1.3.2 Signatures

This topic provides information about the customer signatures.

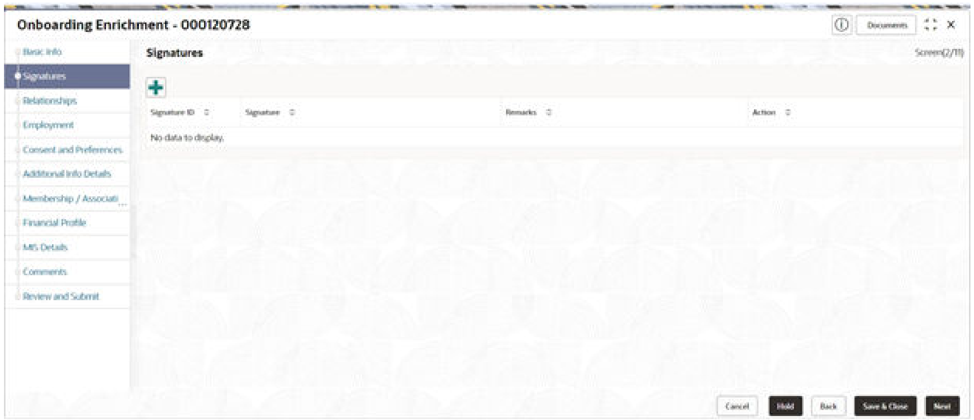
To add the signature:

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

1. Click **Next** in the**Basic Info** screen.

   The **Signatures** screen displays.

Figure 1-48 Enrichment – Signatures



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

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

Figure 1-49 Add Signature

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

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

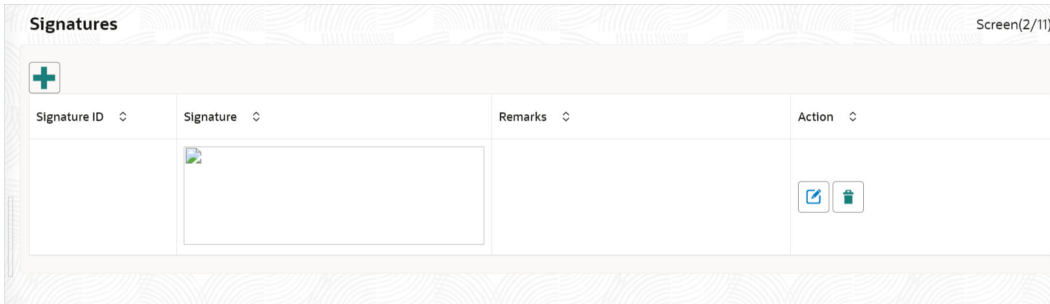
Table 1-47 Add Signature - Field Description

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

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

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

Figure 1-50 Add Signatures



> **Note:**
>
> - Users can upload up to 5 signatures of a customer
> - PNG & JPEG file formats are supported
> - On approval signature will be handed off to CIF (FCUBS)

5. Click **Next** to move to the **Onboarding Enrichment – Relationships** segment

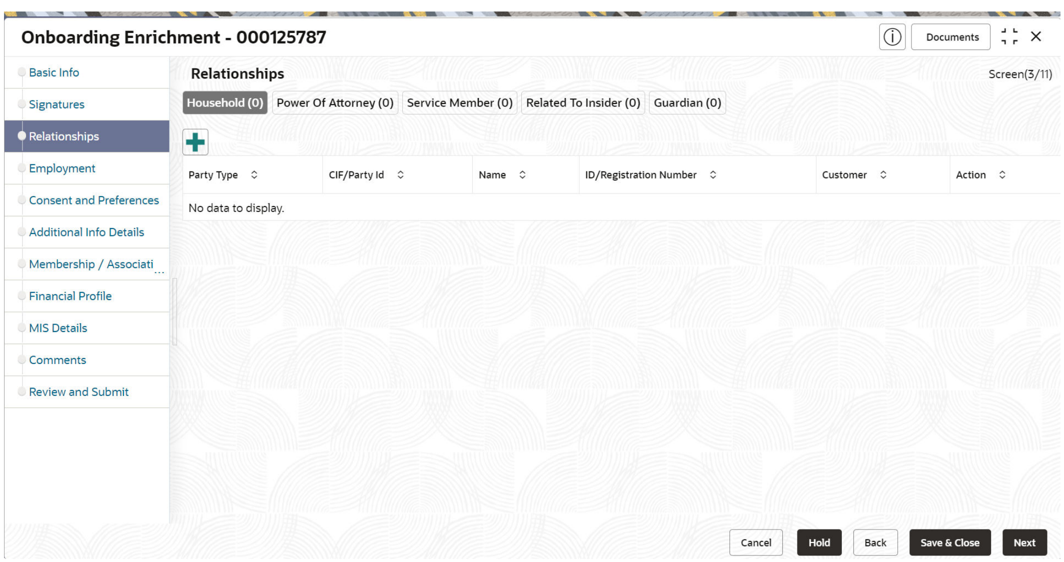
1.3.3 Onboarding Enrichment - Relationships

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

1. Click **Next** in the**Signatures** screen.

   The **Relationships** screen displays.

Figure 1-51 Enrichment – Relationships



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

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

1.3.4 Onboarding Enrichment - Employment

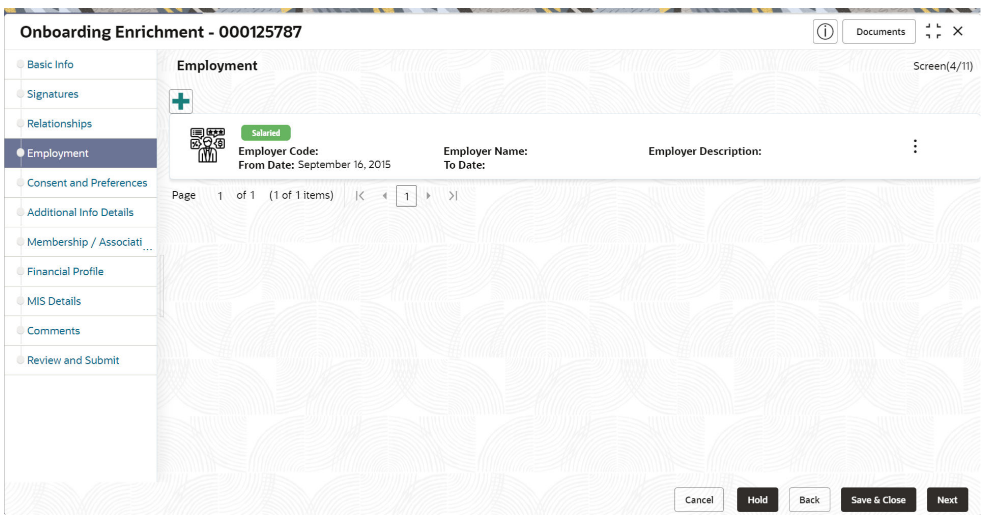
Details about the customer's source of income are added to the **Employment** screen.

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

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

   The **Employment** screen displays.

Figure 1-52 Enrichment – Employment



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

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

1.3.5 Consent and Preferences

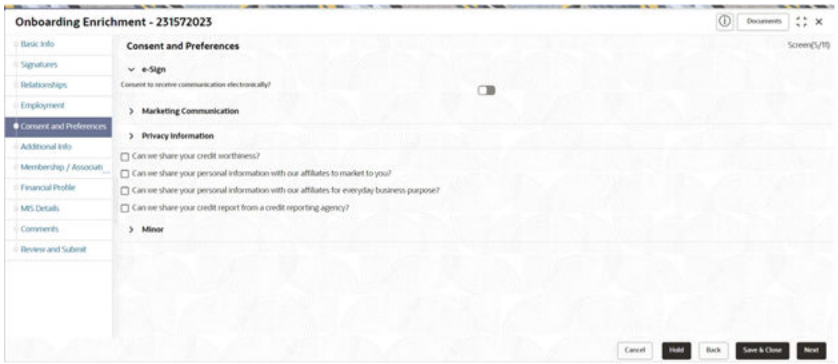
Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.

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

1. On the **Consent and Preferences** screen, click and expand **e-Sign** segment.

   The **e-Sign** screen displays.

Figure 1-53 e-Sign



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

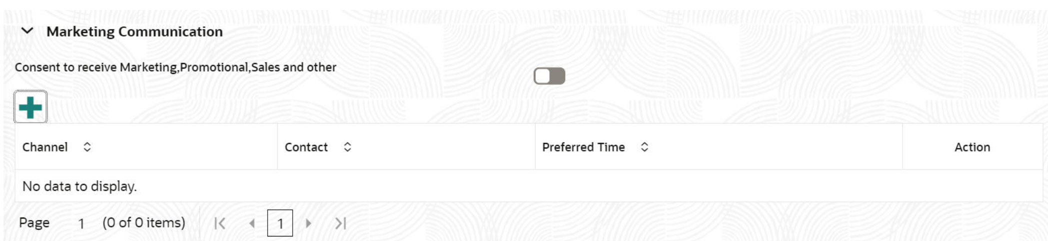
Table 1-48 E-Sign Consent - Field Description

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

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

   The **Marketing Communication** screen displays.

Figure 1-54 Enrichment - Marketing Communication



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

Table 1-49 Marketing Communication - Field Description

Field	Description
Consent to receive Marketing, Promotional, Sales and other	Marketing consent of the party.

Table 1-49 (Cont.) Marketing Communication - Field Description

Field	Description
Channel	Select the channel of communication as per marketing and communication details of the party. Select from the list of values. The available options are: • Email • SMS • Whatsapp • Phone • FAX • Postal Mail **Note:** List of values can be configured through Entity Maintenance.
Contact	Specify contact details as per marketing and communication details of the party. **Note:** List of contact is populated as per contact details captured in contact section.
Preferred Time	Preferred time as per marketing and communication preference details of the party. Select from the following list of values. • Weekday: 9:00 to 18:00 • Weekday: 9:00 to 18:00 • Weekend: 10:00 to 16:00 • Any day: 9:00 to 18:00 • Weekday: Before 8:00 or after 17:00 **Note:** List of values can be configured through Entity Maintenance.

5. On **Consent and Preferences** screen, click and expand **Privacy Information** segment.

   The **Privacy Information** screen displays.

Figure 1-55 Privacy Information

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

Table 1-50 Privacy Information - Field Description

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

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

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

   The **Minor Consent** screen is displayed.

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

Table 1-51 Minor Consent - Field Description

Field	Description
Minor Consent	Date of consent of minor party **Note:** Minor consent is mandatory for minor party onboarding.

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

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

1.3.6 Additional Information

This topic captures the additional information of the customers.

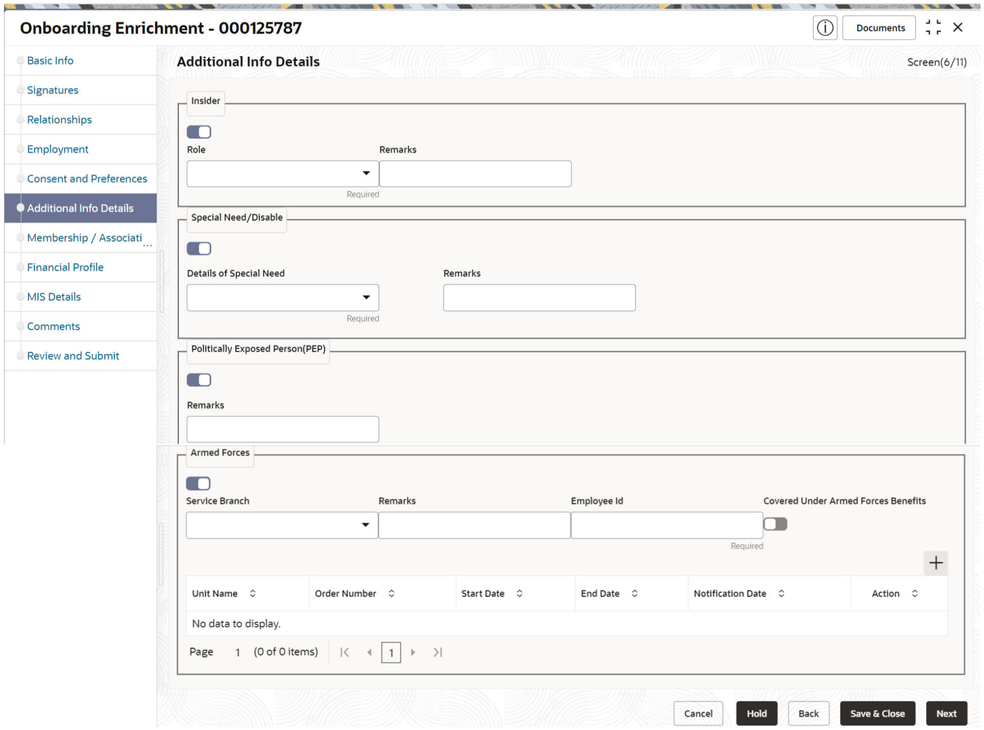
Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

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

1. Click **Next** in the**Consent and Preferences** screen.

   The **Additional Information** screen displays.

   Figure 1-56 Additional Information

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

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

   Table 1-52 Additional Information - Field Description

Field	Description
Insider	Flag to identify if party is an insider.
Role	Select role of assumed by the insider in the organization from the drop-down list. The available options are: • Director • Executive Officer • Principle Stakeholder of Affiliates of Bank • Principle Stakeholder of Bank **Note:** The list of values can be configured through Entity Maintenance.
Remarks	Remarks related to insider.

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

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

Table 1-53 Special needs/disability – Field Description

Field	Description
Special Need/Disable	Flag to identify, if party is party is a specially abled.
Details of Special Need	Select the option that describes the special needs and disability of customer from the drop-down list. The available options are: • Blindness • Cerebral Palsy • Low vision • Leprosy-cured • Mental illness • Locomotor disability • Hearing Impairment • Mental retardation **Note:** The list of values can be configured through Entity Maintenance.
Remarks	Specify the remarks.

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

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

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

Table 1-54 Politically Exposed Person (PEP) - Field Description

Field	Description
Remarks	Specify the remarks.

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

5. Select the toggle to determine if the customer is from **Armed Forces**.Capture the details once the fields are enabled.

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

Table 1-55 Armed Forces - Field Description

Field	Description
Armed Forces	Flag to identify if party is a service member.
Service Branch	Select the service branch of customer in armed forces from the drop-down list. The available options are: • Air Force • Army • Marine Corps • Navy **Note:** The list of values can be configured through Entity Maintenance.
Remarks	Specify the remarks
Employee ID	Specify the employee ID.
MLA Covered	Select, if customer is covered under MLA act in armed forces.
Unit Name	Specify the unit name of the customer in armed forces.
Ordered Number	Specify the ordered number of the customer in armed forces.
Start Date	Specify the start date from which the customer joined armed forces.
End Date	Specify the last date of the customer in armed forces.
Notification Date	Specify the notification date of the customer.

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

6. Click **Next** to move to the **Membership/Association** segments.

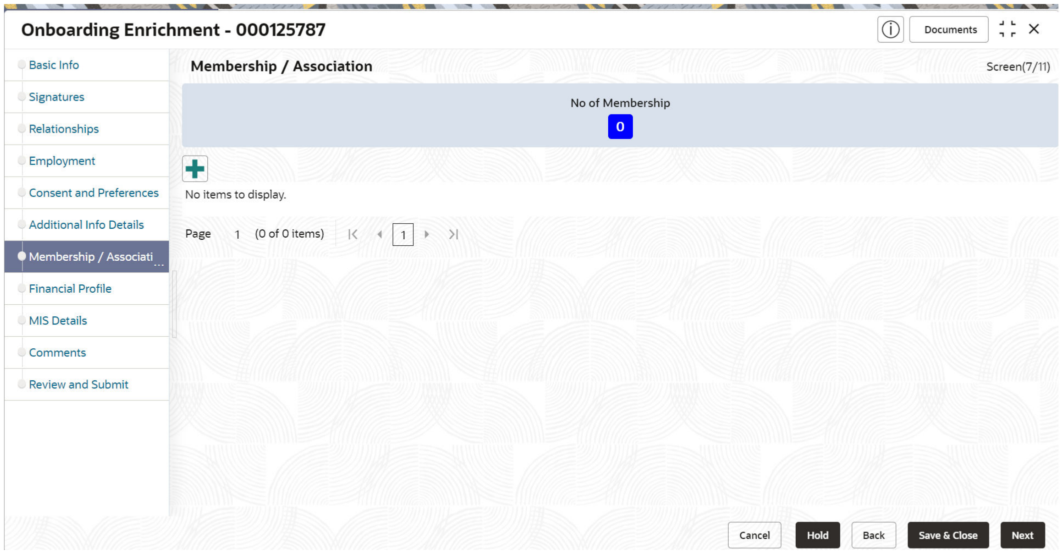
1.3.7 Membership / Association

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

1. Click **Next** in the**Additional Information** screen.

   The **Membership / Association** screen displays.

Figure 1-57 Enrichment – Membership

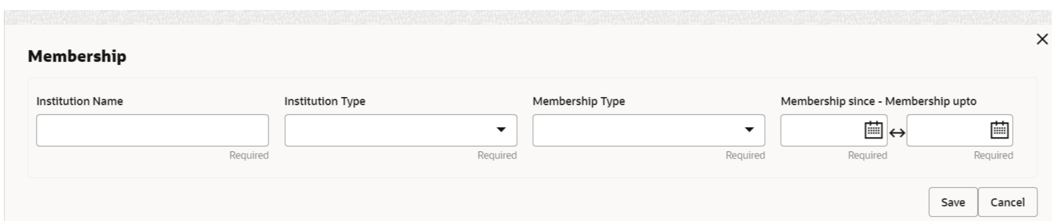


2. Click **Add** to add the Membership details.

   The **Membership** screen displays.

3. Specify the details on the **Membership** screen.

Figure 1-58 Membership



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

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

Table 1-56 Membership - Field Description

Field	Description
Institution Name	Specify the name of institution where the customer is a member.

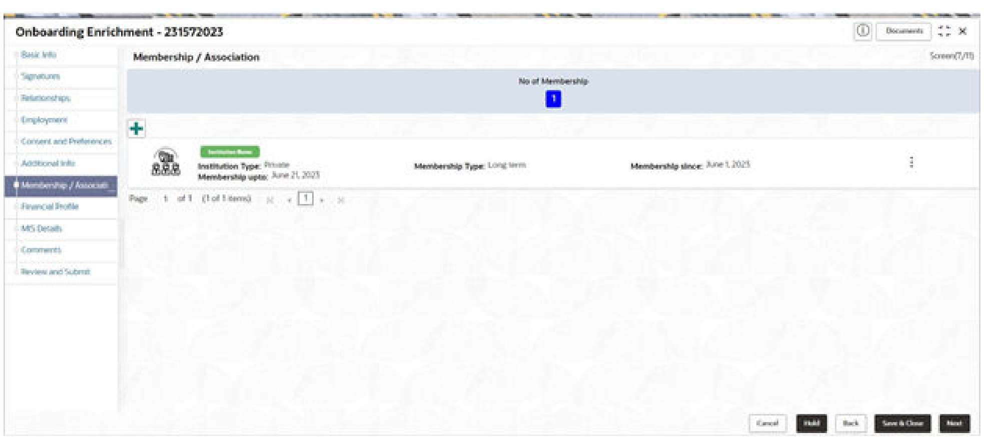
Table 1-56 (Cont.) Membership - Field Description

Field	Description
Institution Type	Select the type of institution from the drop-down list. The available options are: • Private • Public **Note:** The list of values can be configured through Entity Maintenance.
Membership Type	Select the type of membership from the drop-down list. The available options are: • Long term • Short term **Note:** The list of values can be configured through Entity Maintenance.
Membership Since	Click **Calendar** icon and select the membership start date.
Membership Upto	Membership valid till date as per membership details of the party.

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

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

Figure 1-59 Enrichment – Membership List



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

1.3.8 Onboarding Enrichment - Financial Profile

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

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

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

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

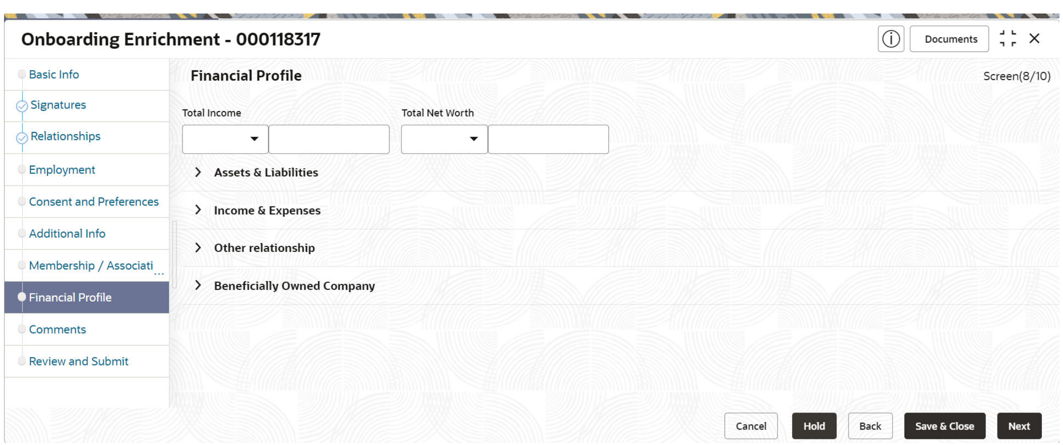
Table 1-57 Data Segment - Description

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

1. Click **Next** in the**Membership/Association** screen.

   The **Financial Profile** screen displays.

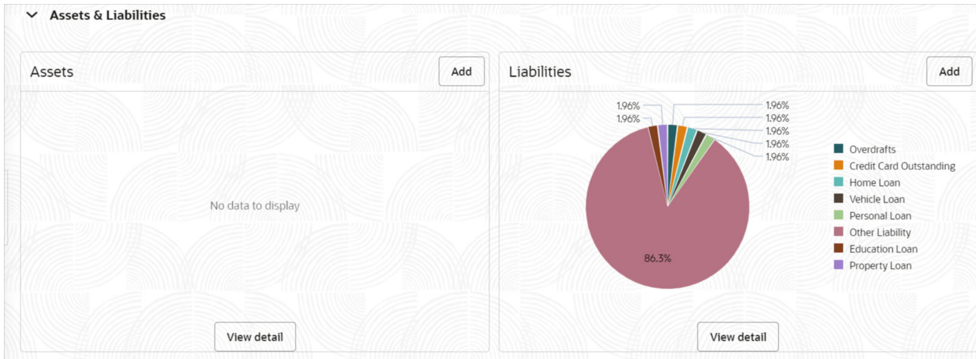
   Figure 1-60 Enrichment – Financial Profile

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

   The **Assets & Liabilities** screen displays.

Figure 1-61 Assets and Liabilities Details



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

Table 1-58 Common Actions for Assets and Liabilities

Action	Description
Add	Click**Add** button to add the assets and liabilities in the corresponding tiles. For more information, refer to the Figure 1-38 and Figure 1-40.
View detail	Click **View detail** button in the corresponding tiles to change the chart view of asset and liabilities detail to the list view.
Back	Click **Back** button in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

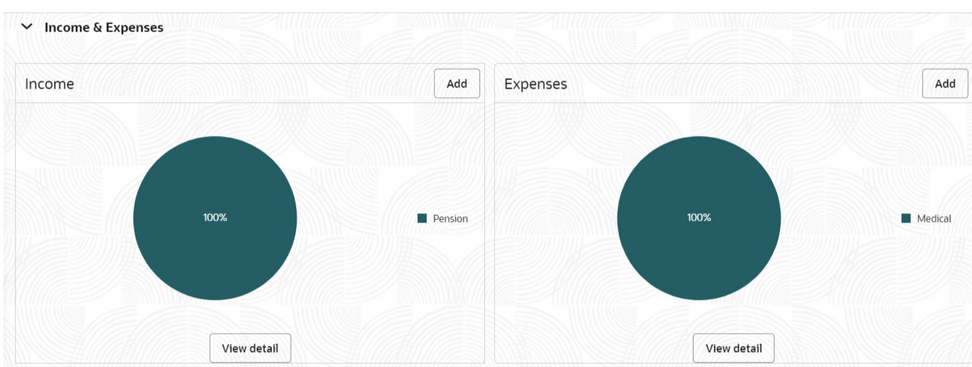
4. Click the configure icon in the corresponding tile.

   The following options are displayed in assets and liabilities details:

   - **Add**
   - **Modify**
   - **Delete**

5. Click and expand the **Income & Expenses** section.

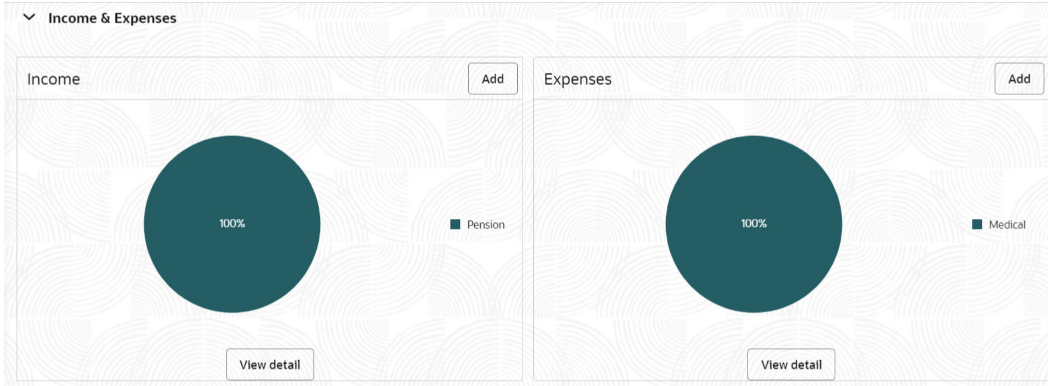
Figure 1-62 Financial Profile – Income and Expense



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

   The **Income** screen displays.

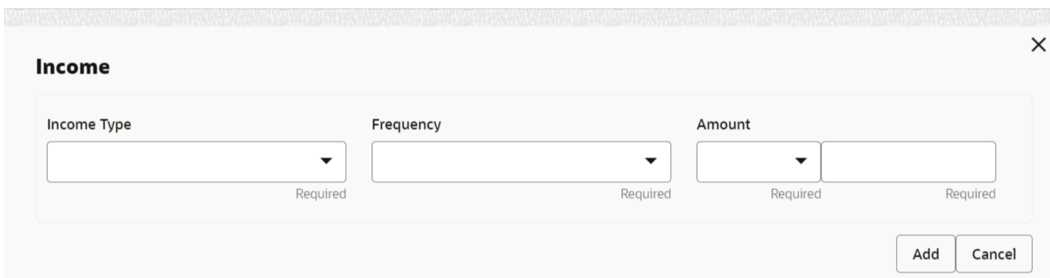
Figure 1-63 Income



7. Click **Add**.

   The **Add Income** screen displays.

Figure 1-64 Add Income



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

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

Table 1-59 Add Income – Field Description

Field	Description
Income Type	Select income type from the drop-down values. The available options are: • Pension • Agriculture • Salary • Interest Amount • Rentals • Bonus • Cash Gifts • Business • Total Income • Investment Income • Other Income **Note:** The list of values can be configured through Entity Maintenance.
Frequency	Select frequency of income from the drop-down list. The available options are: • Weekly • Bi-Weekly • Monthly • Quarterly • Yearly • Daily • Half Yearly **Note:** The list of values can be configured through Entity Maintenance.
Currency	Click the search icon and select the currency from the list. **Note:** The list of values can be configured through Common Core Maintenance for Currency Code.
Amount	Specify the value of income as per income details of the party.

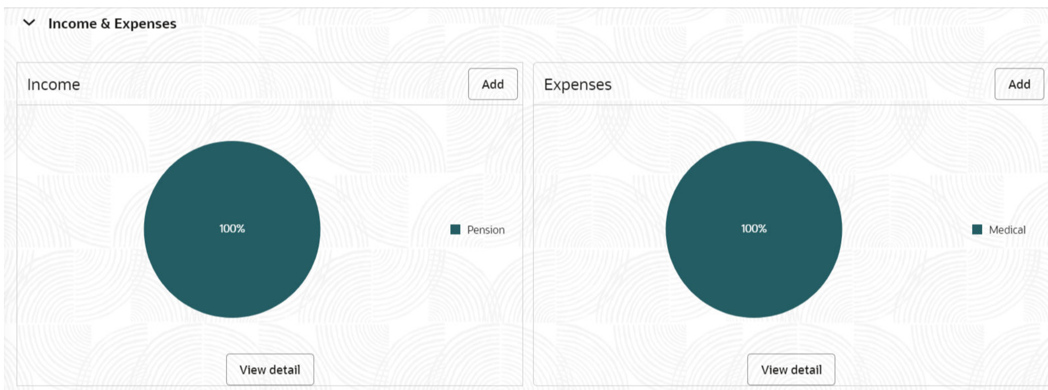
9. Click **Add** to save the details.

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

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

    The **Expenses** window is displayed.

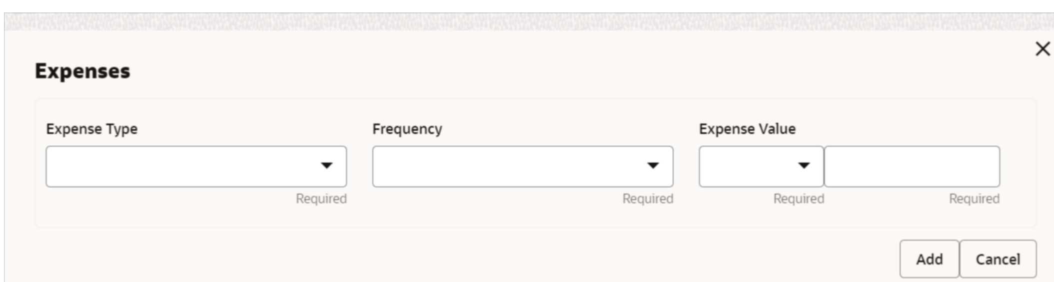
    Figure 1-65 Expense

12. Click **Add**.

    The **Add Expenses** screen is displayed.

    Figure 1-66 Add Expense

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

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

Table 1-60 Add Expenses - Field Description

Field	Description
Expense Type	Select expense type from the drop-down list. The available options are: • Medical • Education • Rentals • Household • Vehicle • Fuel • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments **Note:** The list of values can be configured through Entity Maintenance.
Frequency	Select the frequency from the drop-down list. The available options are: • Weekly • Bi-Weekly • Monthly • Quarterly • Yearly • Daily • Half Yearly **Note:** The list of values can be configured through Entity Maintenance.
Currency	Click the search icon and select the currency from the list. **Note:** The list of values can be configured through Common Core Maintenance for Currency Code.
Expense Value	Specify the expense value.

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

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

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

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

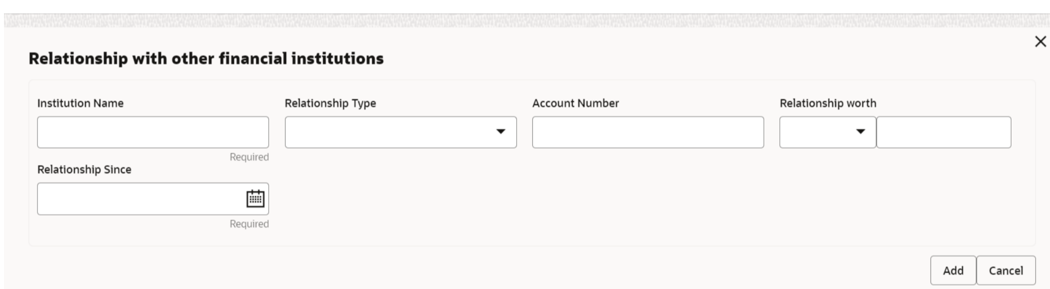
    The **Other Relationship** screen displays.

Figure 1-67 Other Relationship

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

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

Figure 1-68 Relationship with other financial institutions



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

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

Table 1-61 Relationship with other financial institutions - Field Description

Field	Description
Institution Name	Specify the name of the institution where the customer is a member.

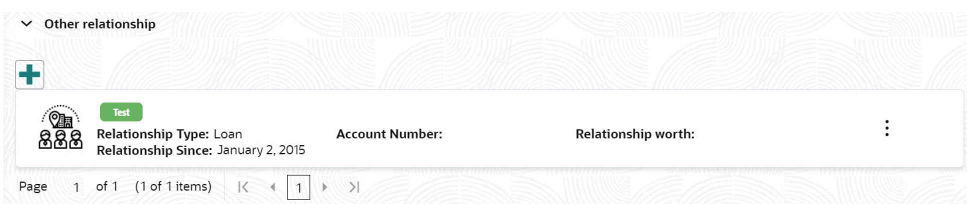
Table 1-61 (Cont.) Relationship with other financial institutions - Field Description

Field	Description
Relationship Type	Select the relationship type from the drop-down list. The available options are: • Loan • Deposit • CASA **Note:** The list of values can be configured through Entity Maintenance.
Relationship Worth	Select a currency from the drop-down values, and specify the relationship worth amount.
Relationship worth Currency	Relationship worth currency with other financial relationship of party. Select from the available list of values. **Note:** List of values can be configured through Common Core Maintenance for Currency Code.
Relationship Since	Click **Calendar** icon and select the start date of the customer's relationship.

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

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

Figure 1-69 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.

20. Click and expand **Beneficially Owned Company** segment.

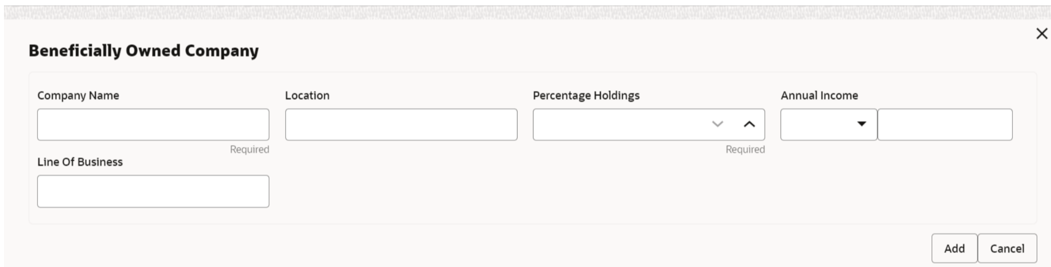
    The **Beneficially Owned Company** screen displays.

Figure 1-70 Beneficially Owned Company

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

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

Figure 1-71 Beneficially Owned Company



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

Table 1-62 Beneficially Owned Company - Field Description

Field	Description
Company Name	Specify company name as per beneficially owned company details of the party.
Location	Specify location of the beneficially owned company of the party.
Percentage Holding	Percentage holding as per beneficially owned company details of the party.
Annual Income Currency	Select the currency of incomer as per income details of the party from the list of values.
Annual Income Amount	Specify annual income of the beneficially owned company of the party.
Line of Business	Specify line of business of the beneficially owned company of the party.

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

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

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

23. Click **Next** to move to the **Comments** segment.

1.3.9 Onboarding Enrichment - Comments

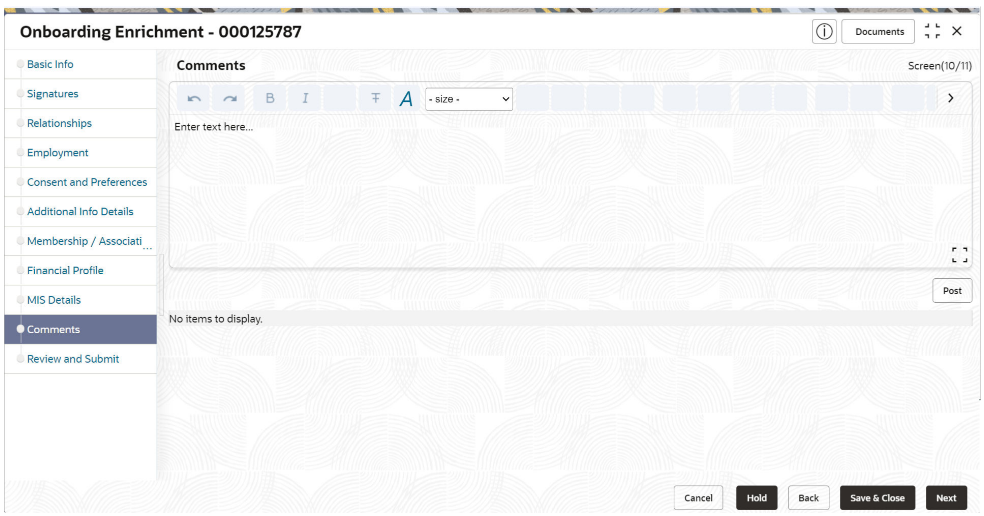
The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.

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

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

   The **Comments** screen displays.

Figure 1-72 Comments



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

1.3.10 Onboarding Enrichment - Review and Submit

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

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

1.4 KYC Check

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

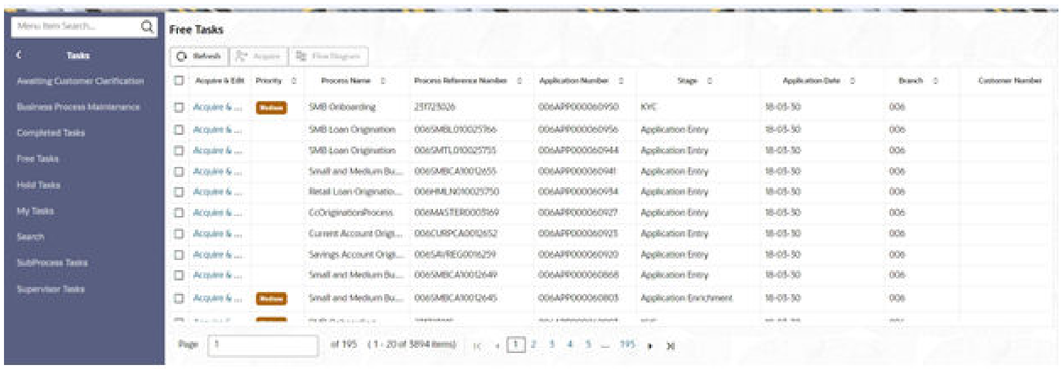
For successful retail onboarding, the customer must be compliant with all the necessary KYC checks.

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

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

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

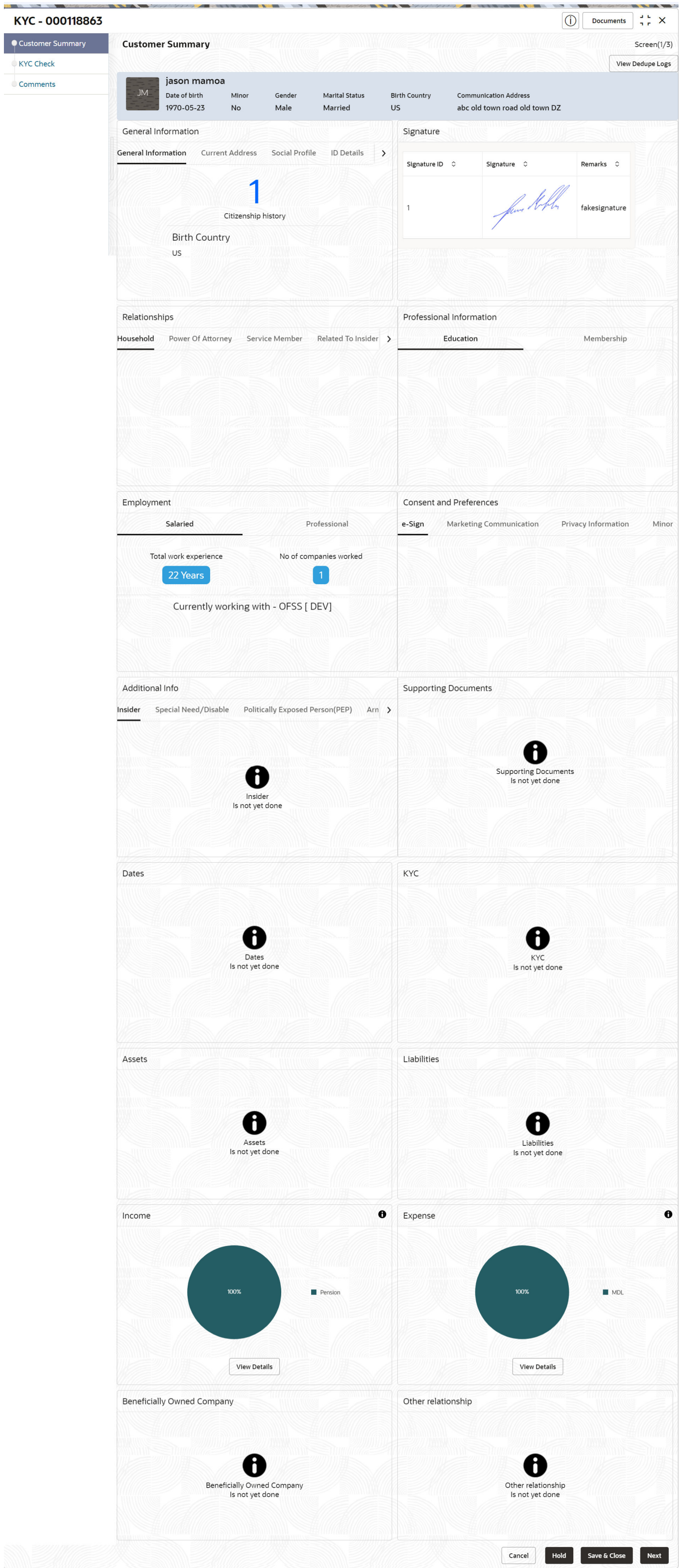
   Figure 1-73 Free Task

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

   The **Customer Summary** screen displays.

Figure 1-74 KYC - Customer Summary



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

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

Table 1-63 Customer Summary - Tile Description

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

4. Click **Next**.

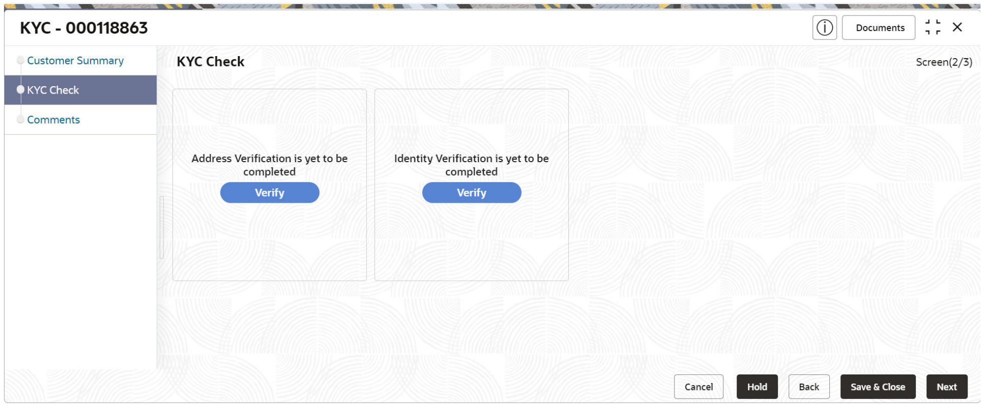
   The **KYC Check** screen displays.
   OBPY support 13 different KYC check as follows

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

   KYC Checks are listed during KYC stage, based on the Mandatory and Optional KYC check configuration except PEP Identification. PEP Identification check is displayed, if customer is determined as Politically Exposed Person (PEP) during Enrichment Stage → Additional Info.

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

Figure 1-75 KYC Check



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

Table 1-64 Address Check - Field Description

Field	Description
Name as in the document	Name as per documents provided for KYC check of the party.
ID Number	ID number of a document uploaded for a party.
DOB as on Document	Date of birth as per KYC check of the party.
Address as in Document	Address as per the document provided during KYC Check process.
Reference number	Any related reference number for the KYC check of the party.
Verification Type	Select the verification type of the KYC check for the party from the drop-down list. The available options are: • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select the verification medium of the KYC check for the party from the drop-down list. The available options are: • Manual • Online **Note:** List of values can be configured through Entity Maintenance.

Table 1-64 (Cont.) Address Check - Field Description

Field	Description
Verification Status	Select the verification status of the KYC check for the party from the list of values. The available options are: • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Issued On	Issuance date of identification as per KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.
KYC ID Type	Select ID type of identification of the party from the following drop-down list. The available options are: • Proof Of Identity • Proof Of Residence **Note:** List of values can be configured through Entity Maintenance.

> **Note:**
>
> For Entity Maintenance details, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-65 Identity Check

Field	Description
KYC ID Type	ID Type of identification of the party.
Name as in the document	Name as per documents provided for KYC check of the party.
ID Number	ID number of a document uploaded for a party.
DOB as on Document	Date of birth as per KYC check of the party.
Address as in Document	Address as per the document provided during KYC Check process.
Reference number	Any related reference number for the KYC check of the party.

Table 1-65 (Cont.) Identity Check

Field	Description
Verification Type	Select verification type of the KYC check for the party from the drop-down list. The available options are: • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. The available options are: • Manual • Online **Note:** List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. The available options are: • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Issued On	Issuance date of identification as per KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Note:

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

Table 1-66 Police DB Check

Field	Description
House/Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	Select country as per KYC check of the party from the drop-down list. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Under Policy Jurisdiction	Legal jurisdiction as per police KYC check of the party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Police DB Checked	Flag to identify, if police database is been checked as part of police KYC check.
Record Found (Yes/No)	Party found in records as per suits KYC check of the party.
Reference ID	Any related reference number for the KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verification On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Note:

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

Table 1-67 Credit Score Check - Field Description

Field	Description
Agency Name	Agency Name of the Credit Score.
Last Reported Monthly Income	Last reported monthly income as per credit KYC check of the party.
Transunion/CIBIL/Credit Score	Credit score as per credit KYC check of the party.
No of ongoing Loans	Number of loans of the party as per credit KYC check of the party.
No of Closed Loans	Number of closed loans of the party as per credit KYC check of the party.
No of Credit Enquiry (Past 6 Month)	Number of credit enquiries of the party as per credit KYC check of the party.
No of Loans Re-structured	Number of restructured loans of the party as per credit KYC check of the party.
No of Loans with overdue	Number of overdue loans of the party as per credit KYC check of the party.
Reference number	Any related reference number for the KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Status	Select verification status of the KYC check for the party from drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-68 Education Qualification

Field	Description
Name as in the certificate	Name as in the certificate.
Registration Number	Registration Number as per in the certificate.
Education Category	Category of education as per education details of the party.
Education Type	Education type as per the certificate of education of the party.
Course	Course of study as per education details of the party.
Specialization	Specialization in certificate as per education KYC check of the party.
University Name	University in the certificate as per education details of the party.
Issued On	Issuance date of identification as per KYC check of the party.
Reference number	Any related reference number for the kyc check of the party.

Table 1-68 (Cont.) Education Qualification

Field	Description
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-69 Field Verification - Field Description

Field	Description
Address Type	Select the address type as per field verification KYC check of the party from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address **Note:** List of values can be configured through Entity Maintenance.
House / Building	Specify building name as per KYC check of the party.
Street	Specify street as per KYC check of the party.
Locality	Specify locality as per KYC check of the party.
Landmark	Specify address landmark as per field KYC check of the party.
Area	Specify area as per KYC check of the party.
City	Specify city as per KYC check of the party.
State	Specify state as per KYC check of the party.
Country	Select country as per KYC check of the party from the list of values. **Note:** List of values can be configured through **Common Core Maintenance** for country code.
Zipcode	Zipcode as per KYC check of the party.
Field Investigation Done (Yes/No)	Flag to identify, if field investigation is completed as part of field KYC check of the party.
Agency Name	Agency Name conducted field verification.
Reference number	Any related reference number for the KYC check of the party.
Customer Found	Address found for a party as per field KYC check of the party.
Customer Operating Since	Residing since at a address as per field KYC check of the party.
Verification Medium	Verification medium of the KYC check for the party Select from the following list of values. List of values can be configured through Entity Maintenance. • Manual • Online

Table 1-69 (Cont.) Field Verification - Field Description

Field	Description
Verification Result	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Note:

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

Table 1-70 Reference Check - Field Description

Field	Description
Reference Check	Reference Check provided.
House / Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	Select country as per KYC check of the party from drop-down list. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Available at Contact Number	Flag to identify, if phone number is verified as per reference KYC check of the party.

Table 1-70 (Cont.) Reference Check - Field Description

Field	Description
Relationship	Select relationship type of the related party from the drop-down list. • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** List of values can be configured through Entity Maintenance.
Year of Association	Years of association as per reference KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

> **Note:**
>
> For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-71 Suit Filed

Field	Description
House / Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.

Table 1-71 (Cont.) Suit Filed

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

> **Note:**
>
> For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-72 PEP Identification

Field	Description
Politically Exposed (Yes/No)	Flag to identify, if party is politically exposed.

Table 1-72 (Cont.) PEP Identification

Field	Description
Exposed Country (Yes/No)	Country of exposure as per PEP KYC check of the party.
Relationship	Select relationship type of the related party from the drop-down list. • Spouse • Mother • Son • Daughter • Guardian • Father **Note:** List of values can be configured through Entity Maintenance.
Exposed with	Exposure details as per the PEP KYC check of the party.
Name as in the PEP List	Name as per PEP KYC check of the party.
Citizenship as in the PEP List	Citizenship as per PEP KYC check of the party.
Exposed Score	Exposure score details as per the PEP KYC check of the party.
Reference number	Any related reference number for the KYC check of the party.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.

Table 1-72 (Cont.) PEP Identification

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

Note:

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

Table 1-73 AML Check

Field	Description
Customer Listed in AML (Yes/No)	Flag to identify, if party is available in the list as per AML KYC check of the party.
Source of Funds	Select sources of funds as per AML KYC check of the party. • Account Owned By Company • Account Owned By Parents
Source of Wealth	Select sources of wealth as per AML KYC check of the party. • Business • Employment
Name as in the document	Name in the list as per AML KYC check of the party.

Table 1-73 (Cont.) AML Check

Field	Description
Citizenship In AML List	Select citizenship as per PEP KYC check of the party from the drop-down list. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Country where listed	Select listed country as per AML KYC check of the party from the drop-down list. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Risk Score	Risk score as per KYC check of the party.
Reference Number	Any related reference number for the KYC check of the party.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.

Table 1-73 (Cont.) AML Check

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

Note:

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

Table 1-74 FATCA Check

Field	Description
US Citizen (Yes/No)	Flag to identify, if party is a US citizen.

Table 1-74 (Cont.) FATCA Check

Field	Description
Country of Residence	Select country of residence as per basic information of the party from the list of values. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Tax Identification Number	Tax Identification Number as per FATCA check.
Country of Issuance	Select country of issuance as per FATCA KYC details of the party from the list of values. **Note:** List of values can be configured through Common Core Maintenance for Country Code.
Reference Number	Any related reference number for the KYC check of the party.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.

Table 1-74 (Cont.) FATCA Check

Field	Description
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Note:

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

Table 1-75 SDN Check

Field	Description
Found in SDN Search? (Yes/No)	Flag to identify, if party is available in the list as per SDN (OFAC) KYC check of the party.
ID of the SDN match	ID of the SDN (OFAC) match as per SDN (OFAC) KYC check of the party.
Score of the SDN match	Score as per SDN KYC check of the party.
Program name	Program name as per SDN (OFAC) KYC check of the party.
House / Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Locality	Locality as per KYC check of the party.
Landmark	Address landmark as per field KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	Country as per KYC check of the party.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Reference Number	Any related reference number for the KYC check of the party.

Table 1-75 (Cont.) SDN Check

Field	Description
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	Select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.

> **Note:**
>
> For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

Table 1-76 Sanction Check

Field	Description
Found in List	Check to identify, if customer is found in sanctions check list.

Table 1-76 (Cont.) Sanction Check

Field	Description
Sanction List Name	Sanctions list name as per regulatory sanctions lists.
Name as in List	Name of the party as found in sanctions list.
Address in List	Address of the party as found in sanctions list.
Reference number	Reference number of sanctions KYC check.
Verification Type	Select verification type of the KYC check for the party from the drop-down list. • Internal • External **Note:** List of values can be configured through Entity Maintenance.
Verification Medium	select verification medium of the KYC check for the party from the drop-down list. • Manual • Online **Note:** List of values can be configured through Entity Maintenance.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. • Compliant • Non-Compliant • Yet to Verify **Note:** List of values can be configured through Entity Maintenance.
Verified On	Date of verification of sanctions check.
Valid Till	Valid till date of sanctions check.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-76 (Cont.) Sanction Check

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Risk Clarification</td><td>Select risk classification as per KYC check of the party from the drop-down list.
Risky
Medium
Low
Note:
List of values can be configured through Entity Maintenance.</td></tr>
<tr><td>Risk Score</td><td>Risk score as per KYC check of the party.</td></tr>
</table>

> **Note:**
>
> For Entity Maintenance, refer to the **Oracle Banking Party Configurations User Guide**.

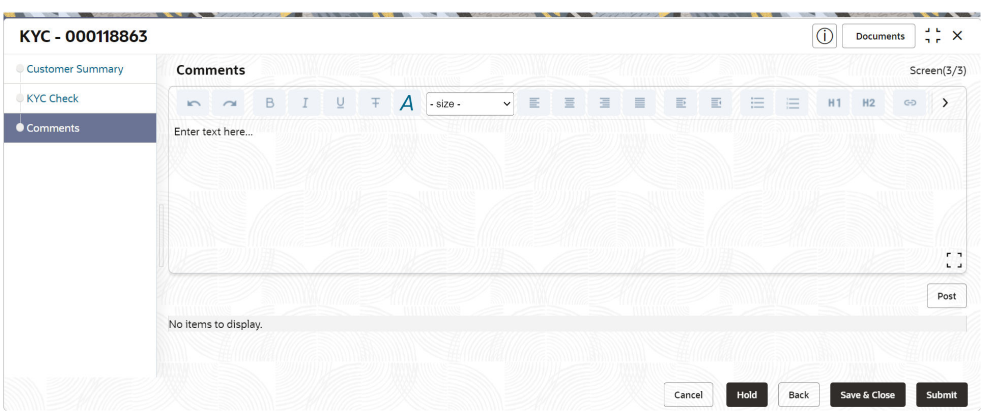
6. Click **Submit**.

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

7. Verify all the KYC checks listed for the selected product.
8. Click **Next**.

   The **Comments** screen displays.

Figure 1-76 KYC – Comments



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

Table 1-77 Actions - Description

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

1.5 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.

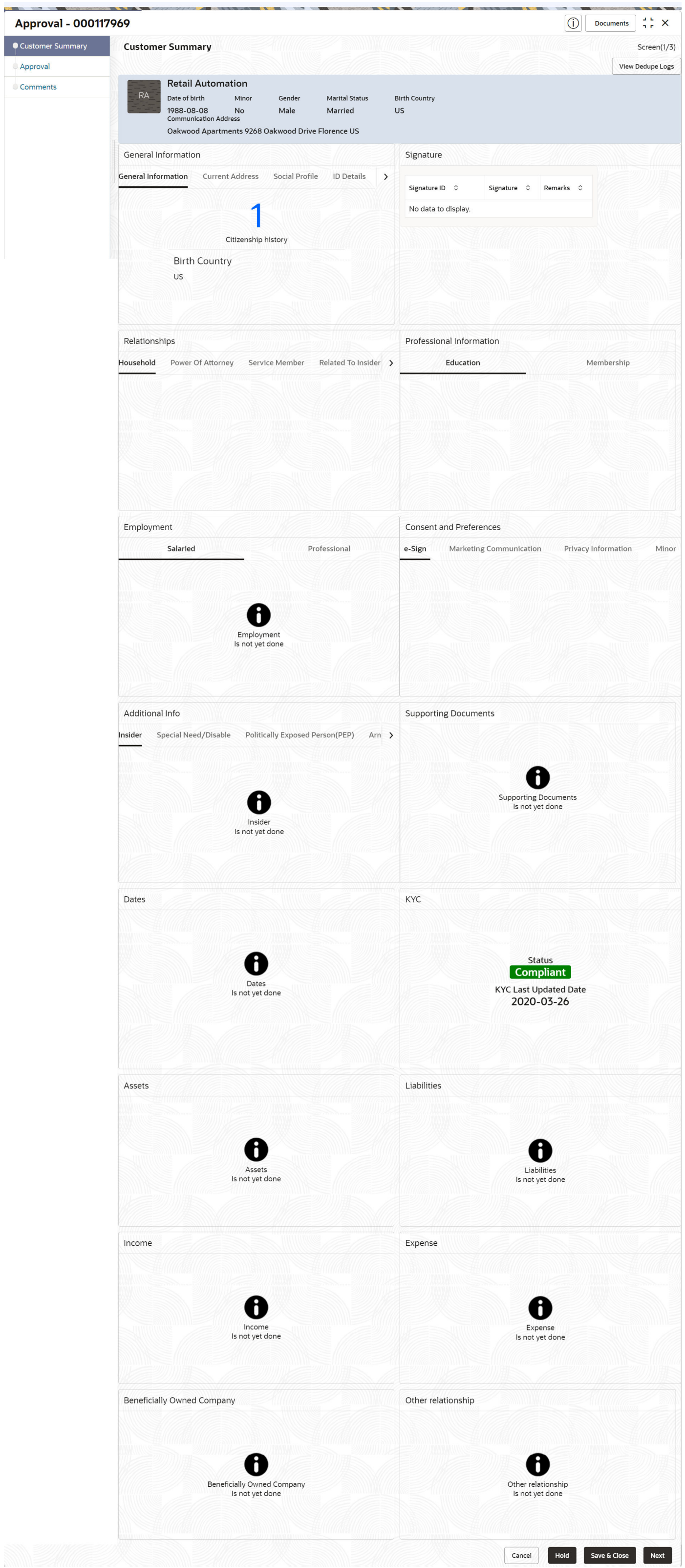
Note:

The fields marked as **Required** 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 1-77 Recommendation – Customer Summary



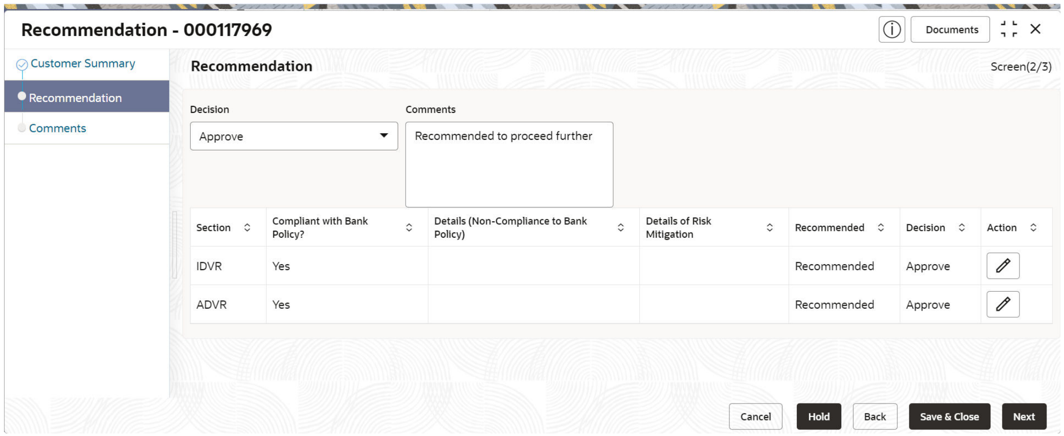
2. On the **Customer Summary** screen, verify the details that are displayed in tiles.

   For more information on the tiles, refer to the **Table 1-63**

3. Click **Next**.

   The **Review** screen display.

Figure 1-78 Recommendation – Recommendation Comments



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

   For example, if the user clicks **Action** in **Address Verification**, the system displays the **Address Verification** window as shown.
7. Click **Action** to Input Recommendation details for each of the Party Information Data Segment.

   The **Onboarding Approval** screen displays.
8. Specify the fields for **Onboarding Approval**.

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

Table 1-78 Onboarding Approval - Field Description

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

Table 1-78 (Cont.) Onboarding Approval - Field Description

Field	Description
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.
10. Click **Update** to update the decision.
11. On the **Comments** screen, perform the following actions:

Table 1-79 Actions - Description

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

12. Click **Next.**

    The **Comments** screen displays.

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

1.6 Approval

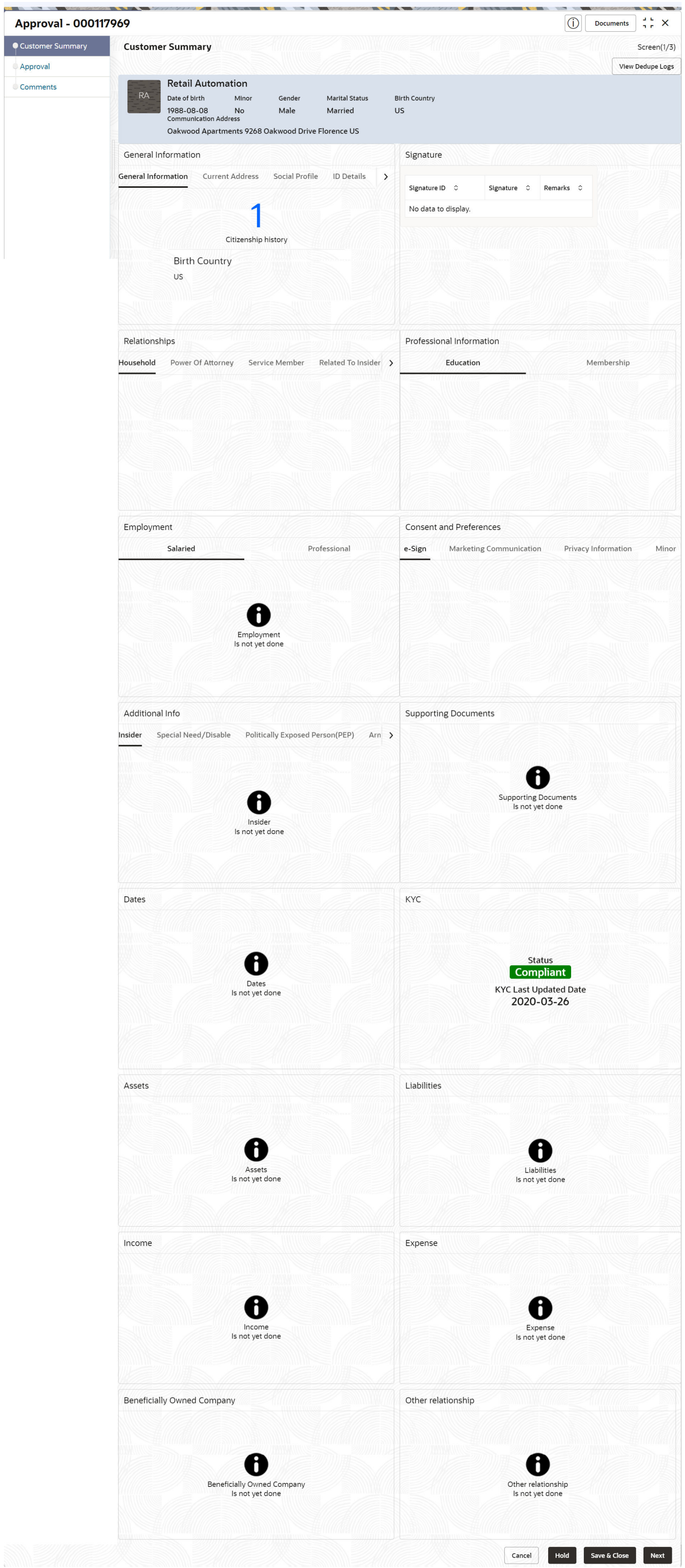
In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage.

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

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 1-79 Approval – Customer Summary



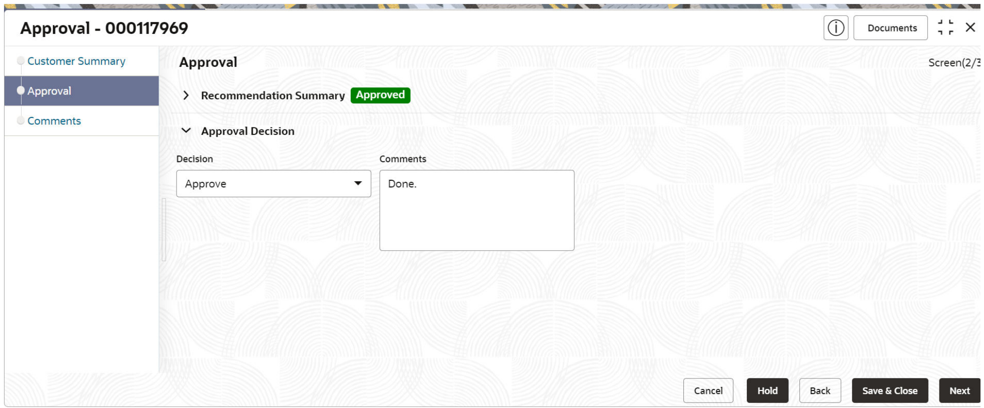
2. On the **Customer Summary** screen, verify the details that are displayed in tiles.

   For more information on the tiles, refer to **Table 1-63**

3. Click **Next**.

   The **Approval** screen is displayed.

Figure 1-80 Approval – Approval Comments



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 are as follows:

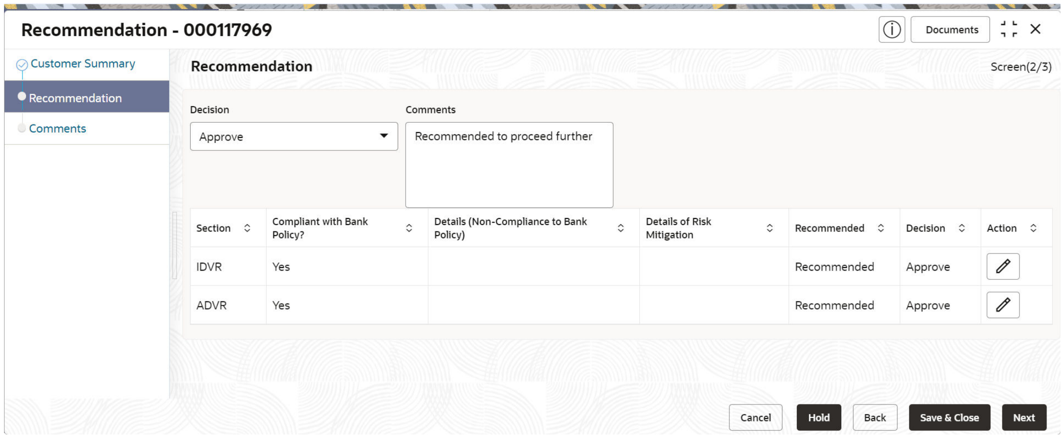
Table 1-80 Recommendation Summary

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

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

   The **Recommendation Summary** screen displays.

Figure 1-81 Recommendation Summary



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.

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

Table 1-81 Actions - Description

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

1.7 Retail Amendment

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

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

1. On **Home** page, click **Party Services**. Under **Party Services**, click **Amendment**.

   The **Amendment** screen displays.

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

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

3. Click  icon in the desired section to be updated. You can update the following sections during amendment:
   - General Information – For more information, refer to **Add Basic Details**.
     a. Business Details
     b. Basic Information
     c. Address
     d. Social Profile
   - Signature - For more information, refer to the **Signatures**
   - Relationships - For more information, refer to the **Onboarding Initiation - Relationship**
   - Professional Information
     a. Education Details - For more information, refer to **Onboarding Initiation - Educational Qualification**.
     b. Membership Details - For more information, refer to**Membership / Association.**
   - Employed - For more information, refer to **Onboarding Enrichment - Employment**.
   - Consent and Preferences - For more information, refer to **Consent and Preferences**.
   - Additional Info - For more information, refer to **Additional Information**.
   - Supporting Documents - For more information, refer to the **Figure 1-46**
   - Dates - For more information, refer to the **Figure 1-45**

- KYC - For more information, refer to **KYC Check**.
- Assets - For more information, refer to **Financial Information**.
- Liabilities - For more information, refer to **Financial Information**.
- Income - For more information, refer to **Onboarding Enrichment - Financial Profile**.
- Expense - For more information, refer to **Onboarding Enrichment - Financial Profile**.
- Beneficially Owned Company - For more information, refer to the **Figure 1-70**
- Other Relationship - For more information, refer to the **Figure 1-69**

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

4. Click **Next**.

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

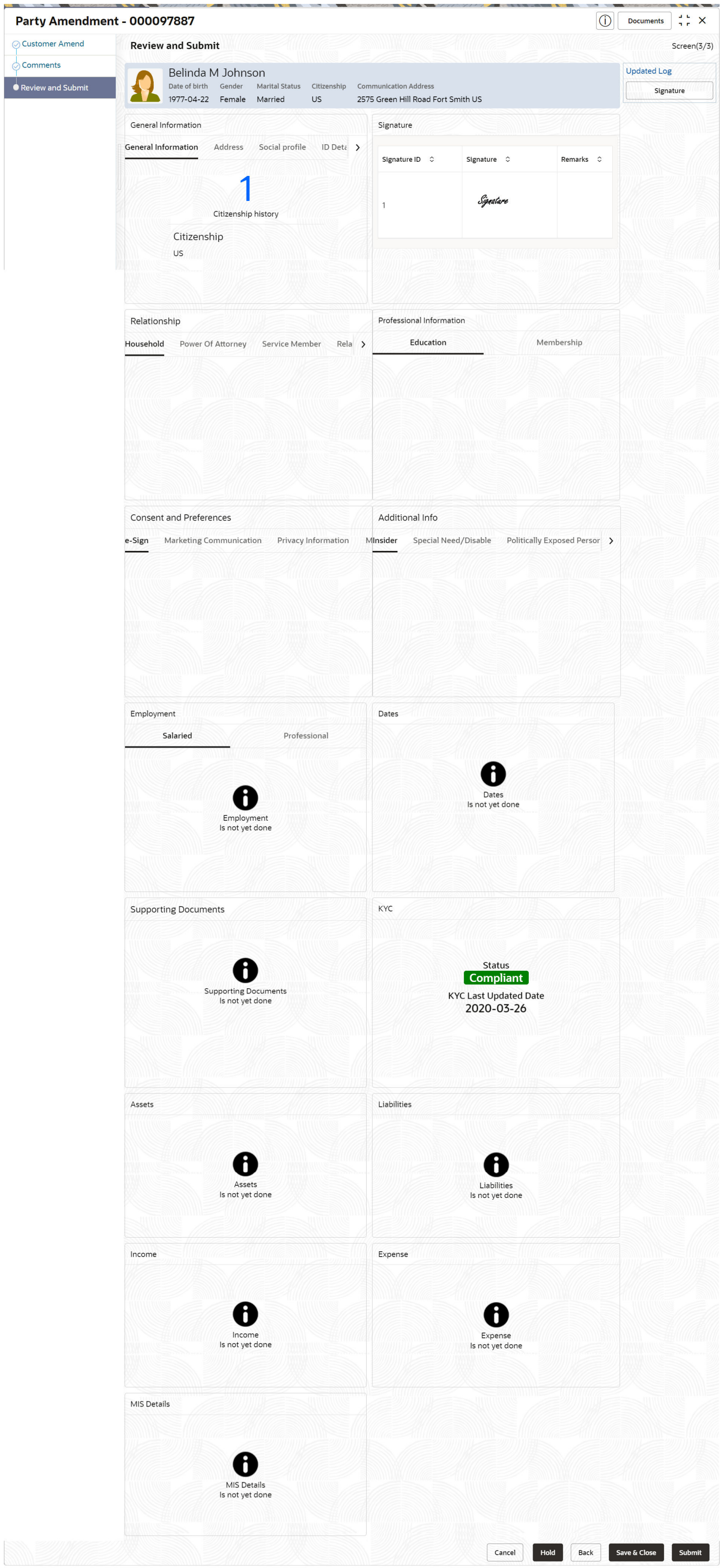
Table 1-82 Actions - Description

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

6. Click **Next**.

   The **Review and Submit** screen displays.

Figure 1-82 Review and Submit



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

Table 1-83 Actions - Description

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

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

In the **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer. If the outcome of this stage is **Proceed**, the task is automatically moved to the host system. For more detail on the *Review* and **Approval** stages, refer to **Recommendation** and **Approval**.

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

Configurations

The details of the configuration parameters are as follows:

Table 1-84 Configuration Details

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

Table 1-84 (Cont.) Configuration Details

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

Process

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

Table 1-85 Applicable Cases

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

1.9 Onboarding a Customer with No KYC Details

This topic provides the information about the onboarding a customer with No KYC Details.

For requests originating from self-service channels where KYC details are not provided, the customer onboarding process needs to be completed without the KYC details to allow opening instantaneous accounts. In these cases, the system allows onboarding a new customer without the KYC details.

The customer onboarding request received from the channel will contain a flag to indicate that this request is for onboarding a customer with no KYC details.

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

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

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

1.10 Duplication Check (De-dupe Check)

Duplication check (De-dupe Check) screen is to check for the duplication in the party.

System will check for duplicate customers (Dedupe Check).

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

  For example, if there is a customer by name “Vinay” and user will try to create a customer with the same name again. Then the system will display duplicate record as below.

Figure 1-83 Duplication Check

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

- Dedupe check will be performed as a service.

1.11 Regional Configuration

The regional configuration for the several fields are explained below.

Basic Info and Citizenship

The regional configuration for **Basic Info and Citizenship** screen is appended as below.

Table 1-86 Basic Info and Citizenship

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

Table 1-86 (Cont.) Basic Info and Citizenship

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Citizenship by	Optional	Optional	Optional	VARCHAR2 (255)
Resident Status	Optional	Mandatory	Optional	VARCHAR2 (36)
Country of Residence	Optional	Optional	Optional	VARCHAR2 (255)
Preferred Language	Optional	Optional	Mandatory	VARCHAR2 (255)
Preferred Currency	Optional	Optional	Mandatory	VARCHAR2 (255)
Risk Level	Optional	Optional	Mandatory	VARCHAR2 (255)
Purpose	Optional	Optional	Mandatory	VARCHAR2 (255)

Table 1-87 ID Details

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

Table 1-88 Contact Details

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
ISD Code	Optional	Optional	Optional	VARCHAR2 (12)
Mobile Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
ISD Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (12)
Area Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (12)
Phone Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Email Id	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)

Table 1-88 (Cont.) Contact Details

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

Table 1-89 Current Address

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

Table 1-89 (Cont.) Current Address

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Town Location Name / Locality	Optional	Optional	Optional	VARCHAR2 (255)
District Name	Optional	Optional	Optional	VARCHAR2 (35)
Landmark	Optional	Optional	Optional	VARCHAR2 (105)
Contact Name / Narrative	Optional	Optional	Optional	VARCHAR2 (255)

Table 1-90 Previous Address

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

Table 1-91 Tax Declaration

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

Table 1-92 Visa Details

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

Table 1-93 Dates

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

Table 1-94 Social Profile

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

Table 1-94 (Cont.) Social Profile

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Twitter	Optional	Optional	Optional	VARCHAR2 (255)
Instagram	Optional	Optional	Optional	VARCHAR2 (255)
Linkedin	Optional	Optional	Optional	VARCHAR2 (255)
Blog	Optional	Optional	Optional	VARCHAR2 (255)
Tumblr	Optional	Optional	Optional	VARCHAR2 (255)

Table 1-95 Educational Qualification

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

Table 1-96 Household Relationship

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

Table 1-97 Power or Attorney Relationship

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

Table 1-98 Service Member Relationship

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

Table 1-99 Related to Insider Relationship

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

Table 1-100 Guardian

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Relationship	Mandatory	Mandatory	Mandatory	VARCHAR (3)
Preferred	Mandatory	Mandatory	Mandatory	VARCHAR (1)

Table 1-101 Salaried

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Employer Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employer Name	Optional	Optional	Optional	VARCHAR2 (105)
Employer Description	Optional	Optional	Optional	VARCHAR2 (256)
Organization Category	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Demographics	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employee type	Optional	Optional	Optional	VARCHAR2 (3)
Employee ID	Optional	Optional	Optional	VARCHAR2 (21)
Employment Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
Employment End Date	Mandatory	Mandatory	Mandatory	DATE (7)
Grade	Optional	Optional	Optional	VARCHAR2 (105)

Table 1-101 (Cont.) Salaried

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Designation	Optional	Optional	Optional	VARCHAR2 (105)
I currently work in this role	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Industry type	Optional	Optional	Optional	VARCHAR2 (4)

Table 1-102 Self Employed

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

Table 1-103 E-Sign

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

Table 1-104 Marketing Communication

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

Table 1-105 Privacy Information

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

Table 1-106 Minor Consent

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

Table 1-107 Insider

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

Table 1-108 Special Needs

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

Table 1-109 Politically Exposed Person (PEP)

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

Table 1-109 (Cont.) Politically Exposed Person (PEP)

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

Table 1-110 Armed Forces

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Armed Forces	Optional	Optional	Optional	VARCHAR2 (1)
Service Branch	Optional	Optional	Optional	VARCHAR2 (250)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)
Employee Id	Mandatory	Mandatory	Mandatory	VARCHAR2 (21)
MLA Covered	Optional	Optional	Optional	VARCHAR2 (1)
Unit Name	Optional	Optional	Optional	VARCHAR2 (250)
Order Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
End Date	Mandatory	Mandatory	Mandatory	DATE (7)
Notification Date	Mandatory	Mandatory	Mandatory	DATE (7)

Table 1-111 Armed Forces

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

Table 1-112 Total Income & Net-worth

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

Table 1-112 (Cont.) Total Income & Net-worth

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Total Networth Value	Mandatory	Mandatory	Mandatory	NUMBER (22)

Table 1-113 Assets & Liabilities

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

Table 1-114 Income & Expense

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

Table 1-115 Other Relationship

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

Table 1-115 (Cont.) Other Relationship

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

Table 1-116 Beneficially Owned Company

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

Index