

# Oracle® Banking Microservices Architecture

## Financial Institution Onboarding User Guide



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## Purpose

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

## Audience

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

## Documentation Accessibility

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## Diversity and Inclusion

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

these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## Conventions

The following text conventions are used in this document:

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

## Related Resources

For more information, refer to the related documents as follows:

- *Getting Started User Guide*

## Screenshot Disclaimer

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

## Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

**Table Acronyms and Abbreviations**

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

## Basic Actions

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

Table Common Icons and its Definitions

Icon	Operation
<b>Submit</b>	Click <b>Submit</b> 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.
<b>Post</b>	Click <b>Post</b> to post the comments below the <b>Comments</b> text box.
<b>Cancel</b>	Once you click <b>Cancel</b> , the system will ask for confirmation, and on confirming, the task will be closed without saving the data.
<b>Hold</b>	Click <b>Hold</b> 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.
<b>Next</b>	Click <b>Next</b> 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.
<b>Back</b>	Click <b>Back</b> to save the captured details and move to the previous screen.
<b>Save and Close</b>	Click <b>Save and Close</b> to save the captured details. If mandatory fields have not been captured, the system will display an error until the mandatory fields are captured.

## Symbols and Icons

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

Table List of Symbols











Symbol	Function
	Add icon
	Edit icon
	Delete icon

Table (Cont.) List of Symbols

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

# 1

## Financial Institution Customer Onboarding

This topic describes about the Financial Institution Customer Onboarding.

This topic contains the following subtopics:

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

### 1.1 Overview

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

Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank there would be Relationship Manager for every Financial Institution



customer, the respective Relationship Manager would take care of the customer to successfully onboard into the bank.

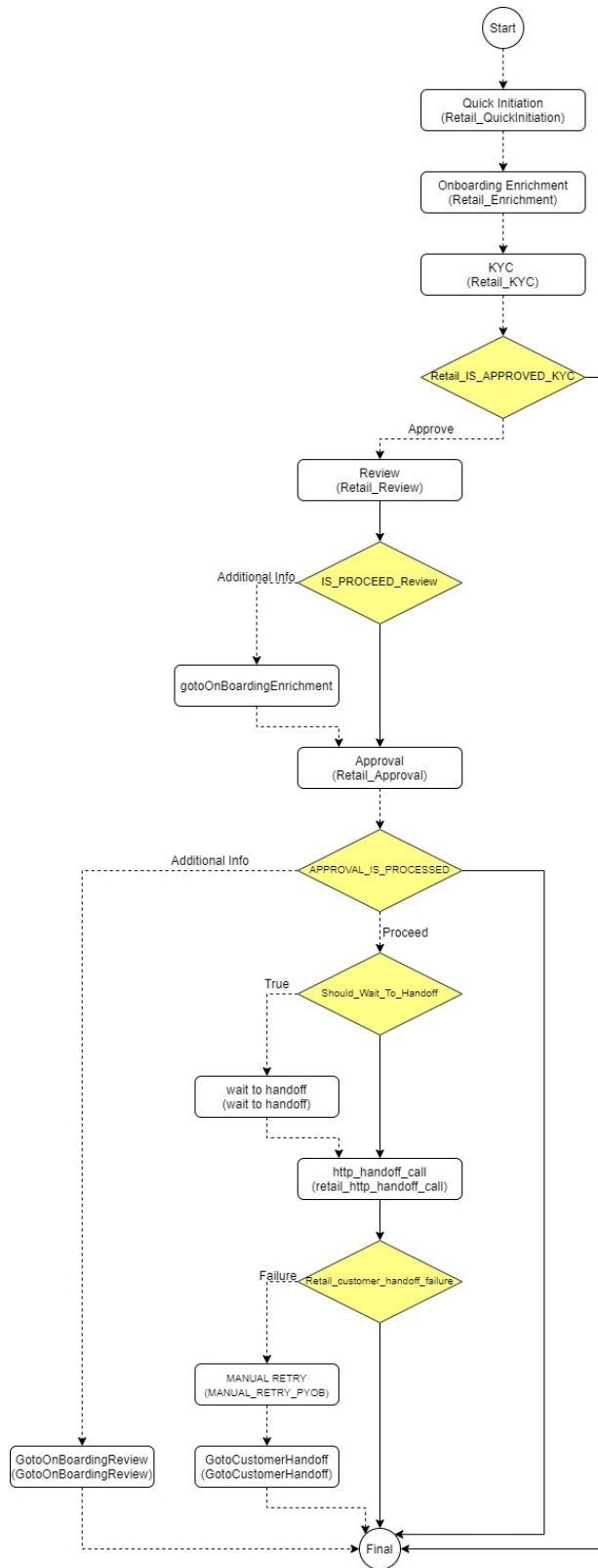
The various activities performed for the Financial Institution Customer Onboarding process are:

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

### **Process Flow Diagram**

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

Figure 1-1 Financial Institution Onboarding Process Flow



## 1.2 Onboarding Initiation

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

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



### Note:

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

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

Figure 1-2 FI Quick Initiation

**Quick Initiation**

**Financial Institution**

FI Name  FI Type  Legal Entity Type  FI Legal Customer Category

Demography Type  BIC Code  MICR Code  Customer Access Group

Application Priority  
Low

**Industries \***

Sector	Industry Group	Industry	Sub Industry	Action
No data to display.				

**Credit Rating \***

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

**Social Media Profiles**


Official Website  Facebook  Twitter

Submit Submit And Enrich Cancel

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

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

**Table 1-1 Quick Initiation - Field Description**

Field	Description
<b>FI Name</b>	Specify the Registered Name of the Financial Institution.
<b>FI Type</b>	Select the type of the Financial Institution from the drop-down values. The available options are <ul style="list-style-type: none"> <li>• Conglomerate</li> <li>• Single</li> </ul>
<b>FI Legal Customer Category</b>	Select the category to which the Financial Institution belongs.
<b>Demography Type</b>	Specify the company demography from the drop-down values. The available options are <ul style="list-style-type: none"> <li>• Global</li> <li>• Domestic</li> </ul>
<b>Geographical Spread</b>	Select the geographical spread of the company from the given list.
<b>BIC Code</b>	Specify the BOC Code of the Financial Institution.
<b>MICR Code</b>	Specify the MICR Code of the Financial Institution.
<b>Customer Access Group</b>	Click search icon and select the customer access group for the party.  <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>User should have required access to onboarding a party within a customer access group. For more details, refer <b>Oracle Banking Party Configurations User Guide</b>.</p> </div>
<b>Application Priority</b>	Select the priority of Party Onboarding application.
<b>Sector</b>	Specify the industry sector to which the corporate belongs. The sample values are <ul style="list-style-type: none"> <li>• Energy</li> <li>• Real Estate</li> <li>• Utilities</li> <li>• Consumer Staples, etc.</li> </ul>
<b>Industry Group</b>	Specify the industry group within the sector. The sample values are <ul style="list-style-type: none"> <li>• Software</li> <li>• Hardware</li> <li>• Semiconductor Industry Groups within Information technology Sector</li> </ul>
<b>Industry</b>	Specify the industry within the industry group. The sample values are <ul style="list-style-type: none"> <li>• IT Services</li> <li>• Software Products within Software</li> </ul>

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

Field	Description
<b>Sub Industry</b>	Specify the sub-Industry within the Industry. The sample values are <ul style="list-style-type: none"> <li>IT Consulting Services</li> <li>Data Processing Services</li> <li>Internet Services within IT services</li> </ul>
<b>Credit Rating</b>	Specify the fields under this section.
<b>Rating Agency</b>	Select the Name of the Credit Rating agency which has given rating to the corporate.
<b>Rating</b>	Select the Rating provided by the credit rating Agency.
<b>Social Media Profile</b>	Specify the fields under this section.
<b>Official Website</b>	Specify the official website address for the Financial Institution Customer.
<b>Facebook</b>	Specify the Facebook URL for the Financial Institution.
<b>Twitter</b>	Specify the Financial Institution's twitter handle.

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

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

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

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

The **Initiation - Duplication Check** screen displays

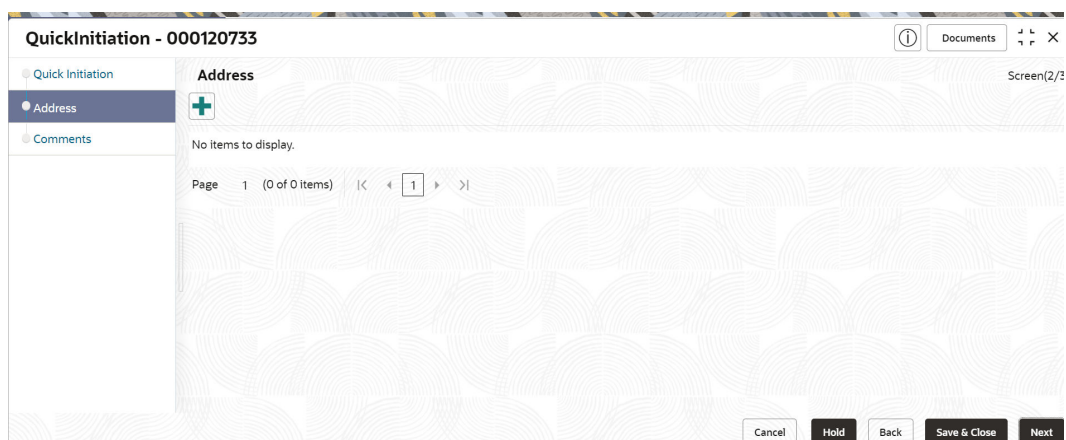
**Figure 1-3 Initiation – Duplication Check**



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

The **Initiation – Address** screen displays.

Figure 1-4 Initiation – Address



- Click + icon to **Add Address**, specify the address details.  
For more information on fields, refer to the field description table.

Table 1-2 Add Address - Field Description

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

- Click **Next** to navigate to the next data segment.  
The **Initiation – Comments** screen displays,

Figure 1-5 Initiation – Comments

 **Note:**

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

8. Specify the overall comments for the **Onboarding Initiation** stage.
9. Click **Submit** to submit the **Onboarding Initiation** stage.

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

The available **Outcome** options are:

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

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

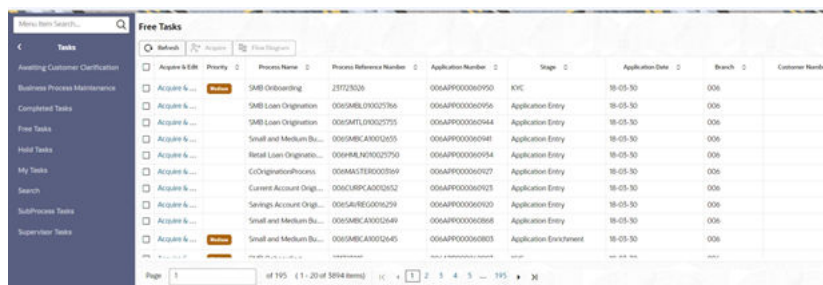
## 1.3 KYC

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

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

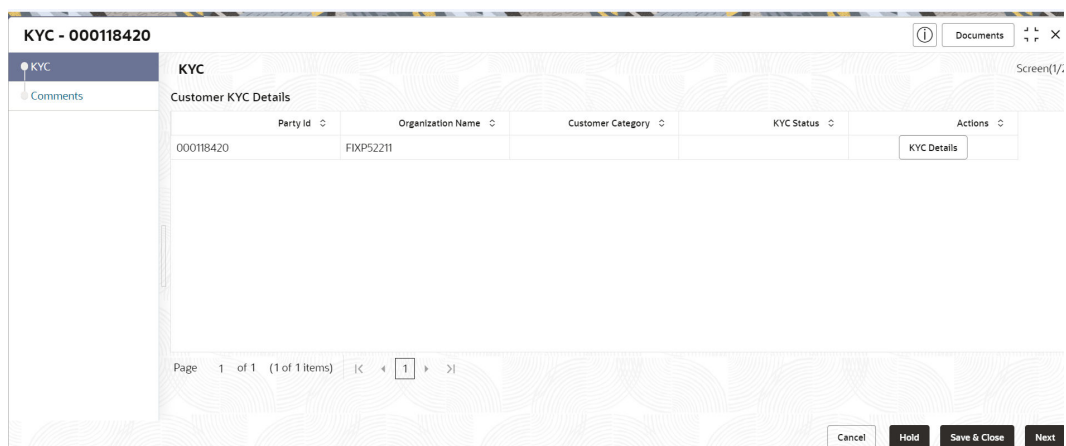
The **Free Tasks** screen is displayed.

Figure 1-6 Free Tasks



- On the **Free Tasks** screen, select the required task and click **Acquire and Edit**. The **KYC – Customer KYC Details** screen displays.

Figure 1-7 KYC Details



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

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

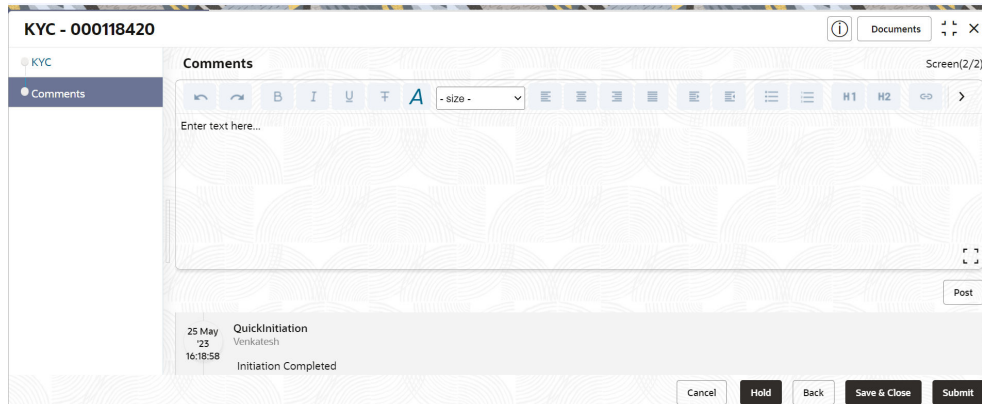
Table 1-3 KYC Details - Field Description

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



4. Click **OK** to update the **KYC Actions** details.
5. Click **Next** to navigate to next data segment.  
The **KYC - Comments** screen displays.

**Figure 1-8 KYC - Comments**



6. Specify the overall comments for the **KYC** stage.
7. Click **Post** to post the comments.
8. Click **Submit** to submit the **KYC** stage.

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

The available **Outcome** options are:

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

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

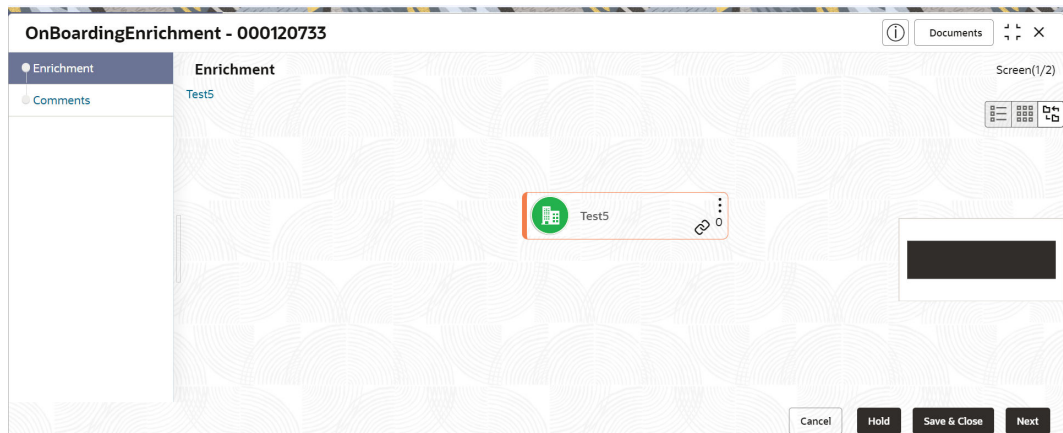
## 1.4 Onboarding Enrichment

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

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

The **Onboarding Enrichment** screen is displayed.

**Figure 1-9 Onboarding Enrichment**



**Note:**

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

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

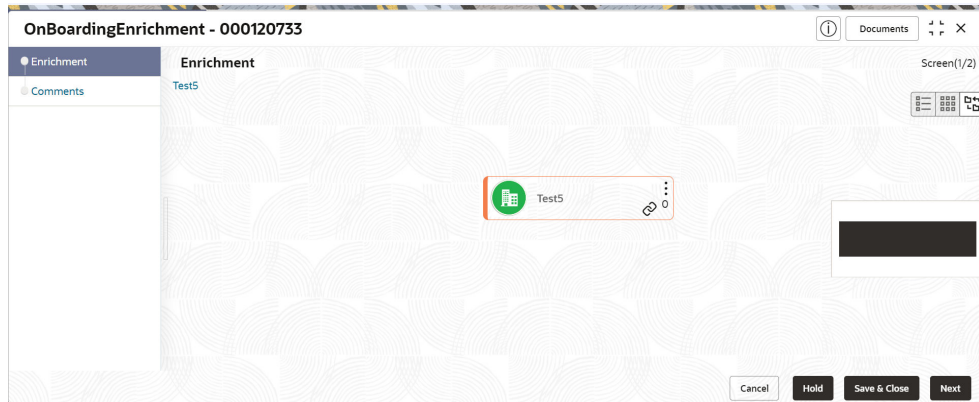
For more information on fields, refer to the field description table.

**Table 1-4 Onboarding Enrichment - Field Description**

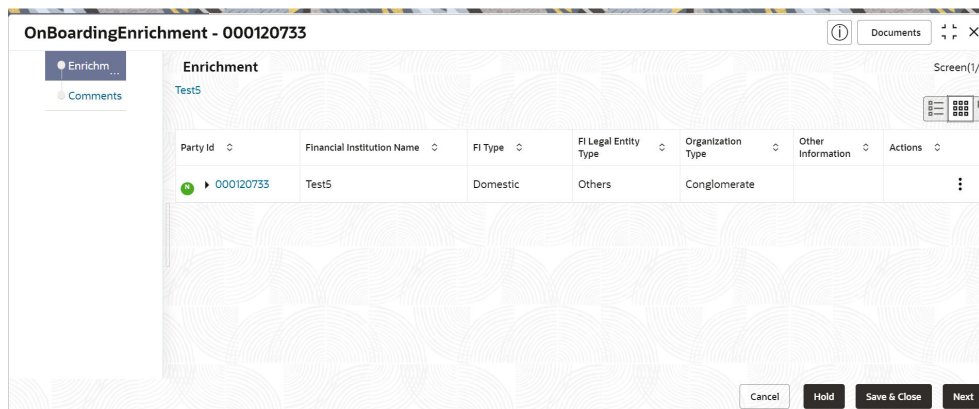
Field	Description
<b>More Info</b>	Click to open the pop-up to displays the onboarding details.
<b>Add Customer</b>	Click <b>Add Customer</b> popup screen with multiple options, where the child customer details are added and linked with the parent customer. Duplication check is performed while trying to save the child customer.
<b>View</b>	Click <b>View</b> to view scustomer details. This field is read only mode.
<b>Quick View</b>	Click <b>Quick View</b> to open the view screen with the limited customer details. This field is read only mode.
<b>Configure</b>	Click <b>Configure</b> to add the Party Details.

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

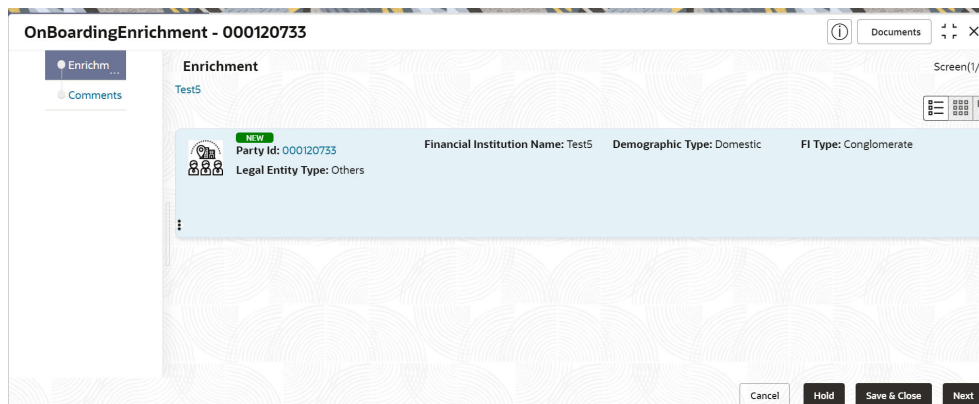
**Figure 1-10 FI Onboarding Enrichment – Tree View**



**Figure 1-11 FI Onboarding Enrichment – Table View**

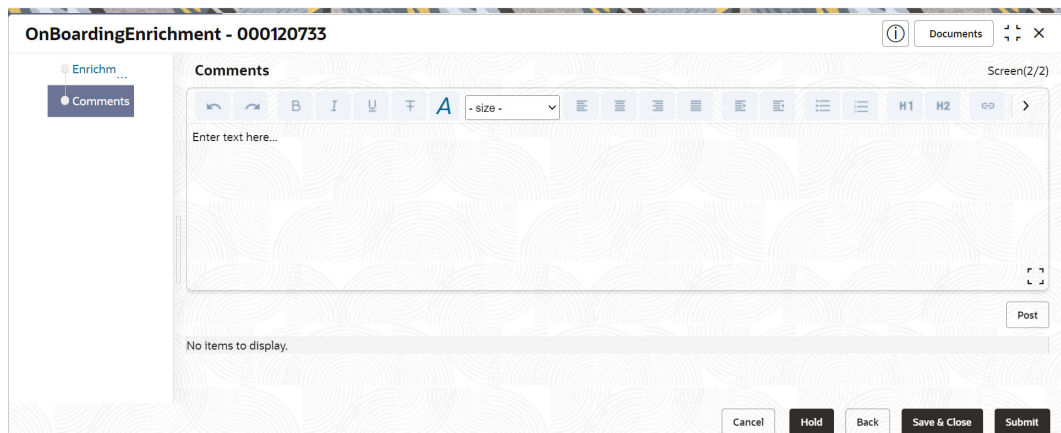


**Figure 1-12 FI Onboarding Enrichment – List View**



3. Click **Next**.

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

**Figure 1-13 Enrichment – Comments****Note:**

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

4. Specify the overall comments for the **Onboarding Enrichment** stage and click **Submit**.
  - [Customer Profile](#)  
This topic describes about the Financial Institution Customer Profile.
  - [Financial Profile](#)  
This topic provides the systematic instruction to enrich the customer's financial information in the **Financial Profile**.
  - [Revenue Generated](#)  
This topic provides the systematic instruction to add the Revenue Generated for each Financial Year.
  - [Stakeholders](#)  
This topic provides the systematic instruction to add the Stakeholders details.
  - [Assets](#)  
This topic provides the systematic instruction to add the details about the assets of the Financial Institution customer.

## 1.4.1 Customer Profile

This topic describes about the Financial Institution Customer Profile.

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

- [Basic Info](#)  
This topic provides the systematic instruction to capture the Basic Info about the Financial Institution customer.

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

### 1.4.1.1 Basic Info

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

1. Click **Configure** option in the **Onboarding Enrichment** screen to add the additional information for Financial Institution customer.  
The **Demographic Details – Basic Info** screen is displayed.

Figure 1-14 Demographic Details – Basic Info

**Test5**
✕

**Party Details**

Customer Profile >

Financial Profile

Revenue Generated

Stakeholders

Assets

Supporting Document

Customer MIS Details

**Demographic Details**
Basic Info
Address
Rating

**Company Details**

<b>Registration Number</b>	<b>Financial Institution Name</b>	<b>Financial Institution Code</b>	<b>FI Type</b>
<input type="text"/>	<input type="text" value="Test5"/>	<input type="text"/>	<input type="text" value="Conglomerate"/>
<small>Required</small>			<small>Required</small>

<b>Short Name</b>	<b>Branch Code</b>	<b>Legal Entity Type</b>	<b>Customer Category</b>
<input type="text" value="Tes1685687109"/>	<input type="text" value="000"/>	<input type="text" value="Others"/>	<input type="text" value="INDIVIDUAL"/>
		<small>Required</small>	<small>Required</small>

<b>Demographic Type</b>	<b>Country Of Incorporation</b>	<b>Country Of Risk</b>	<b>Place Of Incorporation</b>
<input type="text" value="Domestic"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<small>Required</small>	<small>Required</small>	

<b>Incorporation Date</b>	<b>Established Date</b>	<b>Upload Logo</b>	<b>Relationship Manager</b>
<input type="text"/>	<input type="text"/>	<input type="button" value="Upload"/>	<input type="text" value="DOCUSER2"/>
<small>Required</small>	<small>Required</small>	<small>Maximum file size is 100kb</small>	<small>Required</small>

<b>Customer Access Group</b>	<b>Country Of Tax</b>	<b>Tax Identification Number</b>	<b>Good and Services Tax Id</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Required</small>	<small>Required</small>		

<b>BIC Code</b>	<b>MICR Code</b>	<b>Legal Entity Code</b>	<b>RTGS</b>
<input type="text" value="873"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Required</small>	<small>Required</small>	<small>Required</small>	<small>Required</small>

<b>Business Type</b>	<b>FI Ownership Type</b>	<b>Currency</b>	<b>Head Office Country</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Required</small>	<small>Required</small>	<small>Required</small>	<small>Required</small>

<b>Govt Owner</b>	<b>Access to Global Market</b>	<b>Rank By Assets</b>	<b>Auditor Name</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

<b>Auditor Reg Number</b>	<b>Auditor License</b>
<input type="text"/>	<input type="text"/>

<b>Website</b>	<b>Facebook URL</b>	<b>Twitter URL</b>	<b>Employee Strength</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			<small>Required</small>

<b>No. Of Years In Business</b>	<b>Number of FI In the Group</b>	<b>Is Special Customer ?</b>	<b>Is Blocklisted?</b>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Is KYC Complaint?</b>	<b>Last KYC Date</b>	<b>Listed</b>	<b>Language</b>
<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
	<small>Required</small>		<small>Required</small>

**Media**

Required

**KYC Details**

<b>Received</b>	<b>Verification Date</b>	<b>Effective Date</b>	<b>Verification Method</b>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<small>Required</small>	<small>Required</small>	

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

**Note:**

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

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

ORACLE

1-15

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



Field	Description
<b>Registration Number</b>	Specify the registration number of the company.
<b>Financial Institution Name</b>	Specify the Financial Institute name.
<b>Financial Institution Code</b>	Specify the Financial Institute code.
<b>Financial Institution Type</b>	Select the type of Financial Institute.
<b>Branch Code</b>	Specify the branch code.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  <b>Note:</b>                      For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details.                 </div>
<b>Customer Category</b>	Click <b>Search</b> icon and select the customer category.
<b>Demography Type</b>	Specify the company demography from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Global</b></li> <li>• <b>Domestic</b></li> </ul>
<b>Country of Incorporation</b>	Click <b>Search</b> icon to fetch the country code from the list.
<b>Country of Risk</b>	Click <b>Search</b> icon to fetch the country code from the list.
<b>Place of In-corporation</b>	Specify the place of incorporation of the company.
<b>Incorporation Date</b>	Specify the incorporation date.
<b>Established Date</b>	Specify the established date.
<b>Upload Logo</b>	Upload the logo of the Financial Institute customer.
<b>RM ID</b>	Select the RM to be associated with the customer.
<b>Customer Access Group</b>	Click <b>Search</b> and select the customer access group for the party.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  <b>Note:</b>                      NOTE: User should have required access to onboarding a party within a customer access group.                 </div> <p>For more details, refer <b>Oracle Banking Party Configuration User Guide</b>.</p>
<b>BIC Code</b>	Specify the BIC Code of the Financial Institute.
<b>MICR Code</b>	Specify the MICR Code of the Financial Institute.
<b>Legal Entity Code</b>	Specify the Legal Entity Code of the Financial Institute.
<b>RTGS</b>	Specify the RTGS Code of the Financial Institute.
<b>Business Type</b>	Specify the Business Type of the Financial Institute.

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

Field	Description
<b>Financial Institute Ownership Type</b>	Specify the ownership type of the Financial Institute.
<b>Currency</b>	Specify the Currency Code of the Financial Institute.
<b>Head Office Country</b>	Specify the Head Office location of the Financial Institute.
<b>Govt Owner</b>	Specify if the owner of the Financial Institute is a Govt Official.
<b>Access to Global Market</b>	Specify if Financial Institute has access to Global Marker.
<b>Rank by Assets</b>	Specify the Rank by Assets.
<b>Auditor Name</b>	Specify the Auditor Name.
<b>Auditor Reg Number</b>	Specify the Auditor Reg. Number.
<b>Auditor License</b>	Specify Auditor License.
<b>Company Website</b>	Specify the company website.
<b>Facebook URL</b>	Specify the Facebook URL of the company.
<b>Twitter URL</b>	Specify the Twitter URL of the company.
<b>Employee Strength</b>	Specify the employee strength of the company.
<b>No. Of Years In Business</b>	Specify the number of years the Financial Institute is in business.
<b>No. Of Companies In the Group</b>	Specify the number of companies that are part of the FI group.
<b>Is Special Customer?</b>	Select the toggle if Financial Institute is in special Customer Category.
<b>Is Blocklisted?</b>	Select the toggle if Financial Institute is in Block list.
<b>Is KYC Complaint?</b>	Select the toggle if Financial Institute is in KYC Complaint.
<b>Last KYC Date</b>	Specify the last KYC Date of the Financial Institute.
<b>Listed Company</b>	Select the toggle if Financial Institute is in Listed Company.
<b>Language</b>	Click <b>Search</b> to select the language.
<b>Media</b>	Click <b>Search</b> to select the media.

- On the **Free Tasks** screen, select the required task and click **Acquire and Edit**.  
The **KYC – Customer KYC Details** screen displays.
- On the **KYC – Customer KYC Details** screen, click **KYC Details** to update the status of KYC check.  
The **KYC Details** screen displays.  
For more information on fields, refer to the field description table.

Table 1-6 KYC Details - Field Description

Tile Name	Description
<b>Report Received</b>	Select the toggle to receive the reports. By default, the <b>Toggle</b> is off.
<b>Verification Date</b>	Specify the date or use the calendar icon to select the KYC verification date.
<b>Effective Date</b>	Specify the date or use the calendar icon to select the KYC effective from date.
<b>KYC Method</b>	Specify the Method by which the KYC is completed.



**Table 1-6 (Cont.) KYC Details - Field Description**

Tile Name	Description
<b>KYC Status</b>	Select the KYC status from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Compliant</b></li> <li>• <b>Non-Compliant</b></li> <li>• <b>Yet to Verify</b></li> </ul>

5. Click **OK** to update the **KYC Actions** details.
6. Click **Next** to navigate to next data segment.  
The **KYC - Comments** screen displays.
7. Specify the overall comments for the **KYC** stage.
8. Click **Post** to post the comments.
9. Click **Submit** to submit the **KYC** stage.  
The **Checklist** window is displayed and select the **Outcome**  
The available **Outcome** options are:
  - If **Approve** is selected, the task is moved to the **Onboarding Enrichment** stage.
  - If **Reject** is selected, the task is terminated.
After **Submit** successful screen displays and Task will be available in the **Free Task** screen.

### 1.4.1.2 Address

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



**Note:**

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

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

**Figure 1-15 Demographic Address**

**Test Automation Corp 357794**

Party Details | Demographic Details

Customer Profile > | Basic Info | Address | Rating

Financial Profile **+**

Stakeholders

Assets

Supporting Document

Customer MIS Details

Address Type	Address	Contact Info
C	Golden Heights 21st Street New York New York UNITED STATES Address Since:	Email: Mobile: Phone Number: FAX: SWIFT BIC:
P	Blue Heights 51st Street New York New York US Address Since:	Email: Mobile: Phone Number: FAX: SWIFT BIC:

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

- Click on the **+** button to add the address details.  
The **Add Address** screen displays.

**Figure 1-16 Add Address**

**Add Address**

Address Type: Permanent Address

Location: [Text Field]

Preferred:

Address Since: [Text Field]

Country: [Text Field]

State / Country Sub Division: [Text Field]

Address Line 1 / Building Name: [Text Field]

Address Line 2 / Street Name: [Text Field]

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

Zip Code / Post Code: DOCUSER1





> Additional Info

> Media For Address

Save Clear Cancel

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

**Table 1-7 Add Address – Field Description**

Field	Description
<b>Address Type</b>	<p>Select the address type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• Permanent Address</li> <li>• Residential Address</li> <li>• Communication Address</li> <li>• Office Address</li> </ul> <p> <b>Note:</b></p> <p>The address type can be configured as mandatory using Address Management. Refer to the <b>Oracle Banking Party Configurations User Guide</b> for more details.</p>
<b>Location</b>	<p>Click <b>Search</b> and select the preferred location from the list of values.</p> <p> <b>Note:</b></p> <p>The list of values can be configured through Common Core Maintenance for Location Code.</p>
<b>Preferred</b>	<p>Click the toggle to specify the preferred to be used for communication.</p> <p> <b>Note:</b></p> <p>If more than one address is captured for the same address type, at-least one address should be marked as preferred.</p>
<b>Address Since</b>	Specify address start date.
<b>Country</b>	<p>Click <b>Search</b> icon and select the country from the list of values.</p> <p> <b>Note:</b></p> <p>The list of values can be configured through Common Core Maintenance for Country Code</p>
<b>State / Country Sub-division</b>	Specify State or Country Sub-division.
<b>Address Line 1 / Building Name</b>	Specify Address Line 1 or Building Name.

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

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

- Expand the **Additional Info** section on the **Add Address** segment.  
The **Additional Info** data segment is displayed.

**Figure 1-17 Additional Info**

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

**Table 1-8 Additional Info – Field Description**

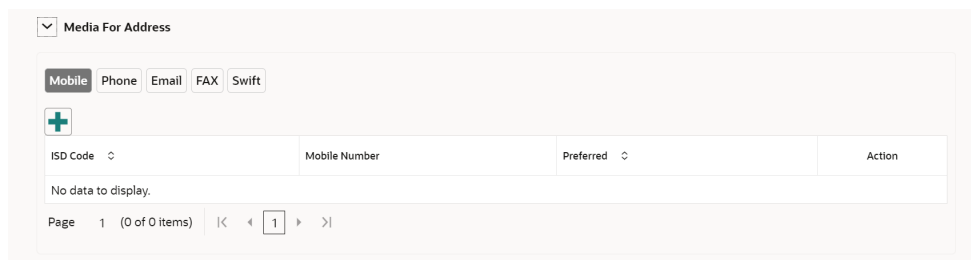
Field	Description
<b>Department</b>	Specify the name of the department for the customer.
<b>Sub Department</b>	Specify the sub-department for the customer.
<b>Building Number</b>	Specify the building number.
<b>Floor</b>	Specify the floor for the given address.
<b>Post Box</b>	Specify the post box.
<b>Room</b>	Specify the room for the given address.
<b>Town Location Name / Locality</b>	Specify Town Location or Locality Name.
<b>District Name</b>	Specify the district name.
<b>Landmark</b>	Specify the near Landmark to address.
<b>Contact Name / Narrative</b>	Specify Contact Name or Narrative for the address

 **Note:**

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

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

**Figure 1-18 Mobile**



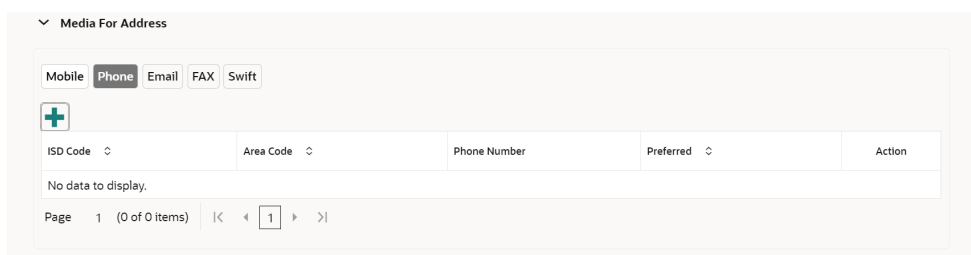
7. On the **Mobile** tab, click **+** icon.  
The **Add Mobile Number** pop-up screen is displayed.
8. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

**Table 1-9 Media (Mobile) – Field Description**

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

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

**Figure 1-19 Phone**



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

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

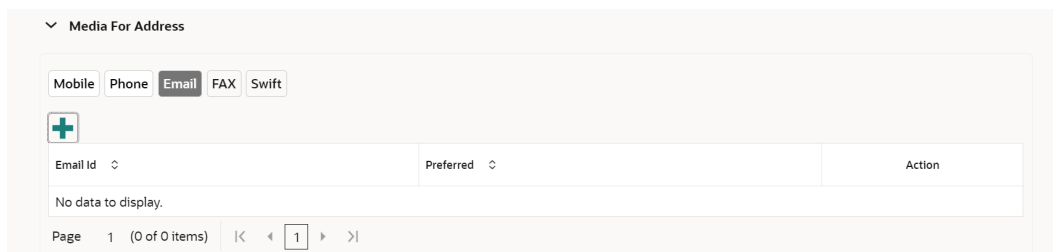
Field	Description
<b>ISD Code</b>	Specify the ISD code for the phone number of the customer.
<b>Area Code</b>	Specify the area code for the phone number of the customer.
<b>Phone Number</b>	Specify the phone number of the customer.

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

Field	Description
<b>Preferred</b>	Specify the preferred phone number, in case more than one phone number is captured.

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

**Figure 1-20 Email**



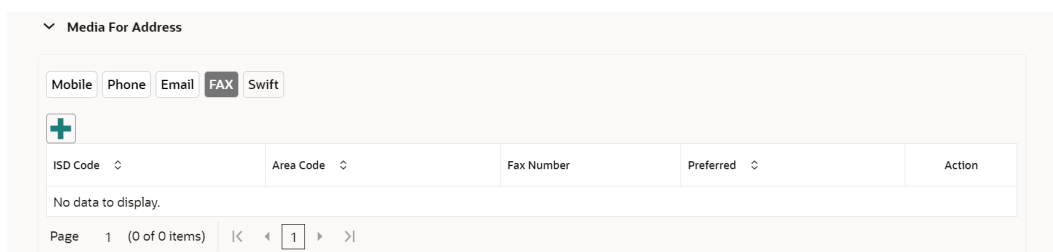
- On the **Email** tab, click **+** icon.  
The **Add Email** pop-up screen is displayed.
- Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the field description table.

**Table 1-11 Media (Email) – Field Description**

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

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

**Figure 1-21 FAX**



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

**Table 1-12 Media (Fax) – Field Description**

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

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

**Figure 1-22 SWIFT**

### 1.4.1.3 Rating

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



**Note:**

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

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

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

**Figure 1-23 Demographic Details – Add Rating**

2. Specify the required details in the **Rating** segment.  
For more information on fields, refer to the field description table.

**Table 1-13 Demographic Details – Rating – Field Description**

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

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

## 1.4.2 Financial Profile

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

**Note:**

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

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



**Figure 1-24 Add Financial Profile**

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

**Table 1-14 Add Financial Profile – Field Description**

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

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

Field	Description
<b>Return on Avg Equity</b>	Specify the Return on Avg Equity.
<b>Return on Avg Assets</b>	Specify the Return on Avg Assets.
<b>Tier 1 CAR</b>	Specify the Tier 1 CAR.
<b>Total Assets</b>	Specify the Total Assets.
<b>Unreserved Equity</b>	Specify the Unreserved Equity.

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

### 1.4.3 Revenue Generated

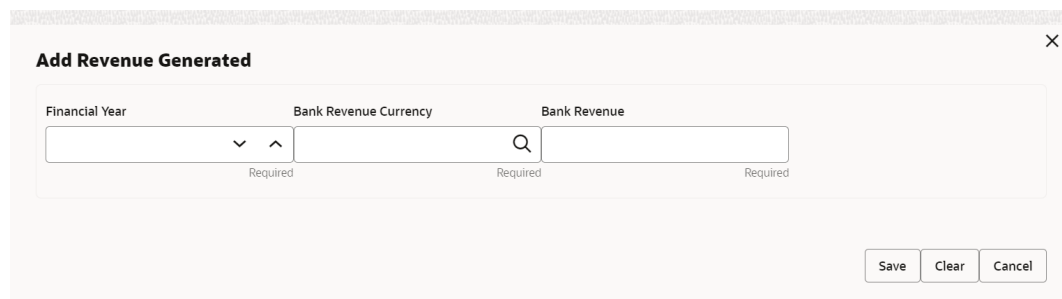
This topic provides the systematic instruction to add the Revenue Generated for each Financial Year.

 **Note:**

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

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

**Figure 1-25 Add Revenue Generated**



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

**Table 1-15 Add Revenue Generated – Field Description**

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

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

## 1.4.4 Stakeholders

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

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

**Figure 1-26 Stakeholder**

The screenshot shows the 'Stakeholder Details' interface. At the top, there are several tabs: 'Owners (0)', 'Authorized Signatories (0)', 'Guarantors (0)', 'Suppliers (0)', 'Bankers (0)', 'Insurers (0)', 'Buyers (0)', 'Management Team (0)', and 'Credito'. Below the tabs is a table with the following data:

Party Type	CIF/Party Id	Name	ID/Registration Number	Customer	Action
Individual	000117472	Jessica Jacob	j526eg812g	Yes	[Edit] [Delete]

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

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

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

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

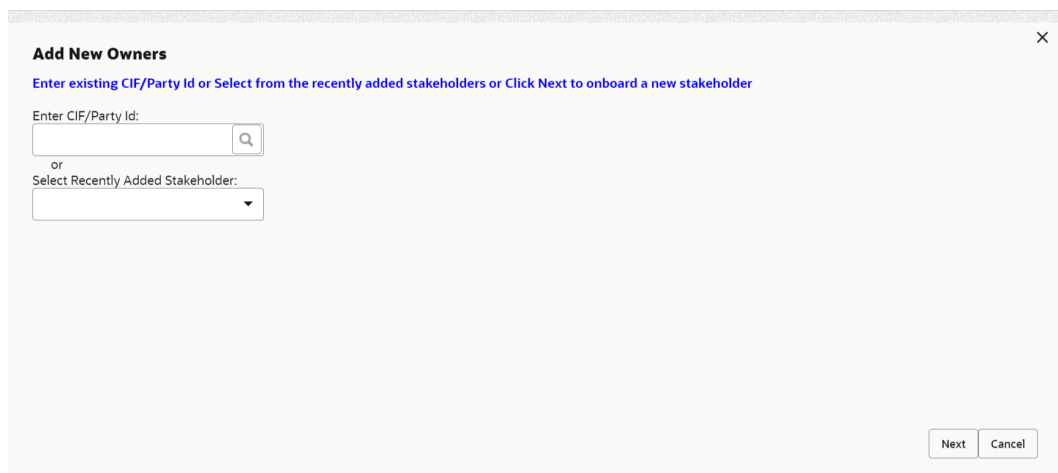
- Auditors
- Debtors
- Creditors
- Advisor

 **Note:**

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

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

**Figure 1-27 Add New Owner**



**Add New Owners** ×

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

On the **Add New Owners** screen:

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

 **Note:**

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

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


**Figure 1-28 Search Party Individual**

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

**Figure 1-29 Search Party - Non Individual**

4. 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 1-30 Add New Owner**

- Specify the details of **Add New Owner** for new stakeholder.  
For more information on fields, refer to the field description table.





**Table 1-16 Add New Owners – Field Description**

Field	Description
<b>Stakeholder Type</b>	Select the type of stakeholder from the drop-down list.
<b>Title</b>	Select the title from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>Mr.</li> <li>Mrs.</li> <li>Ms.</li> <li>Miss.</li> <li>Dr.</li> </ul> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The list of values can be configured through entity maintenance. For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b>.</p> </div>
<b>First Name</b>	Specify the first name of the new stakeholder.
<b>Middle Name</b>	Specify the middle name of the new stakeholder.
<b>Last Name</b>	Specify the last name of the new stakeholder.

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





Field	Description
<b>Short Name</b>	Displays the short name.
<b>Maiden Name</b>	Specify the maiden name of the new stakeholder.
<b>Name In Local Language</b>	Specify party name in local language.
<b>Date of Birth</b>	Select the date of birth of the new stakeholder.
<b>Minor</b>	<p>Displays, if the customer is a minor customer. Minor customer is determined based on the date of birth of customer and a minor age configured in the properties.</p> <div style="border: 1px solid #0070c0; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>The list of values can be configured through entity maintenance. For more information on minor age configuration, refer to the <b>Oracle Banking Party Configuration User Guide</b>.</p> </div>
<b>Gender</b>	<p>Select the gender from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• Male</li> <li>• Other</li> <li>• Do Not Wish to Disclose</li> <li>• Female</li> </ul> <div style="border: 1px solid #0070c0; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
<b>Marital Status</b>	<p>Select the marital status from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• Married</li> <li>• Unmarried</li> <li>• Widow</li> <li>• Legally Separated</li> </ul> <div style="border: 1px solid #0070c0; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b></p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
<b>Profession</b>	Select the profession from the drop-down list.

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





Field	Description
<b>Occupation</b>	<p>Select occupation of the party from the list of values. The available options are:</p> <ul style="list-style-type: none"> <li>• Own Business</li> <li>• Employed</li> </ul> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The list of values can be configured through entity maintenance. For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b>.</p> </div>
<b>Staff</b>	<p>Enable toggle if the party is a staff member.</p>
<b>Country of Residence</b>	<p>Click <b>Search</b> icon and select the country from the list.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p> </div>
<b>Resident Status</b>	<p>Select the residential status from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• Resident</li> <li>• Non Resident</li> </ul> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
<b>Birth Place</b>	<p>Provide the place of birth.</p>
<b>Birth Country</b>	<p>Click <b>Search</b> icon and select the birth country from the list.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The list of values can be configured through Common Core Maintenance for Country Code.</p> </div>





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

Field	Description
<b>Nationality</b>	<p>Click <b>Search</b> icon and select the nationality of the stakeholder from the list.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> <b>Note:</b></p> <p>The list of values can be configured through Common Core Maintenance for Country Code.</p> </div>
<b>Citizenship By</b>	<p>Select the 'Citizenship By' from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• Birth</li> <li>• Acquire</li> <li>• Others</li> <li>• Residence</li> </ul> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> <b>Note:</b></p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
<b>Upload Photo</b>	<p>Upload the photo of the new stakeholder.</p>
<b>Customer Category</b>	<p>Click the search icon and select the customer category from the list.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> <b>Note:</b></p> <p>The list of values can be configured through Common Core Maintenance for Customer Category.</p> </div>
<b>Customer Segment</b>	<p>Select the customer segment from the drop-down list.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> <b>Note:</b></p> <p>The list of values can be configured through Common Core Maintenance for Customer Segment.</p> </div>

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

Field	Description
<b>Customer Access Group</b>	<p>Click the search icon and select the customer access group for the party.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <ul style="list-style-type: none"> <li>The list of values can be configured through Common Core Maintenance for Customer Access Group.</li> <li>User should have required access to onboarding a party within a customer access group. For more details, refer to the <b>Oracle Banking Party Configurations User Guide</b>.</li> </ul> </div>
<b>Risk Level</b>	<p>Select the risk level from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> <li>Level1</li> <li>Level2</li> <li>Level3</li> </ul> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
<b>Preferred Language</b>	<p>Click <b>Search</b> icon, and select the language code from the list.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>List of values can be configured through Common Core Maintenance for the Language Code.</p> </div>
<b>Preferred Currency</b>	<p>Click <b>Search</b> icon and select a preferred currency from the list.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>List of values can be configured through Common Core Maintenance for the Currency Code.</p> </div>

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

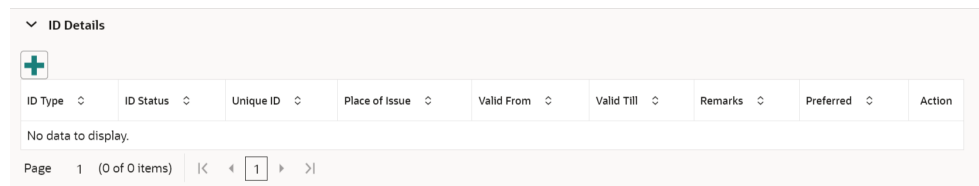
Field	Description
<b>Purpose</b>	<p>Select the purpose of the party onboarding from the list of values. The available options are:</p> <ul style="list-style-type: none"> <li>• Loan Repayment</li> <li>• Salary Transfer</li> <li>• Savings</li> <li>• Transactional</li> <li>• Investment</li> </ul> <p> <b>Note:</b></p> <p>The list of values can be configured through entity maintenance. For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b>.</p>
<b>Relationship Manager ID</b>	<p>Select the relationship manager ID.</p> <p> <b>Note:</b></p> <p>List of values will be as per User Configuration in Security Management.</p>

 **Note:**

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

6. Click and expand the **ID Details** section.  
The **ID Details** screen is displayed.

**Figure 1-31 ID Details**



7. Click **Submit** to linked to the customer being onboarded.  
The **Stakeholder Details** screen displays.

Figure 1-32 Stakeholder

The screenshot shows the 'Stakeholder Details' screen. At the top, there are tabs for 'Authorized Signatories (0)', 'Suppliers (0)', 'Guarantors (0)', and 'Owners (1)'. Below the tabs is a table with the following columns: Party Type, CIF/Party Id, Name, ID/Registration Number, Customer, and Action. The table contains one row with the following data: Party Type: Individual, CIF/Party Id: 000125643, Name: Test9 45, ID/Registration Number: (empty), Customer: No, and Action: (edit and delete icons). Below the table, there are two fields: 'Ownership Percentage: 90%' and 'Associated Since: February 10, 2020'.

**Note:**

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

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

## 1.4.5 Assets

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

**Note:**

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

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

Figure 1-33 Add revenue

The screenshot shows the 'Add Asset Details' screen. It has a title bar with a close button (X). The main content area contains three input fields: 'Name' (with a 'Required' label below it), 'Value' (with a dropdown arrow and a 'Required' label below it), and 'Description' (with a 'Required' label below it). At the bottom right, there are three buttons: 'Save', 'Clear', and 'Cancel'.

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

**Figure 1-34 Add Assets**

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

**Table 1-17 Add Assets – Field Description**

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

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

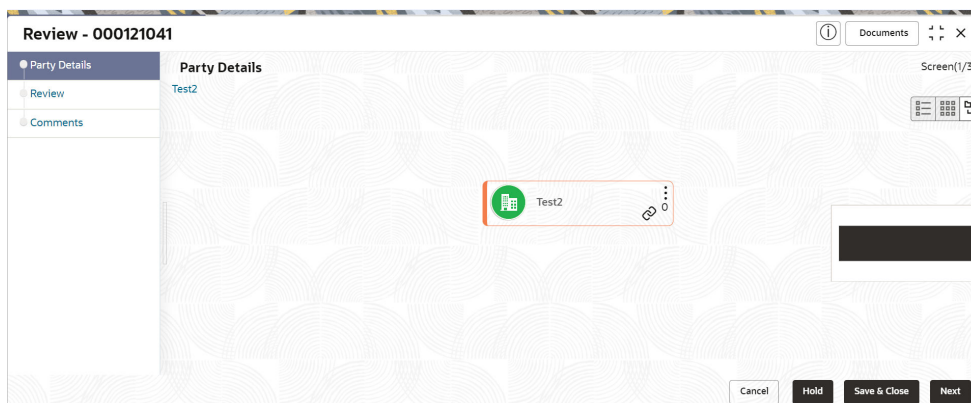
## 1.5 Review

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

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

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

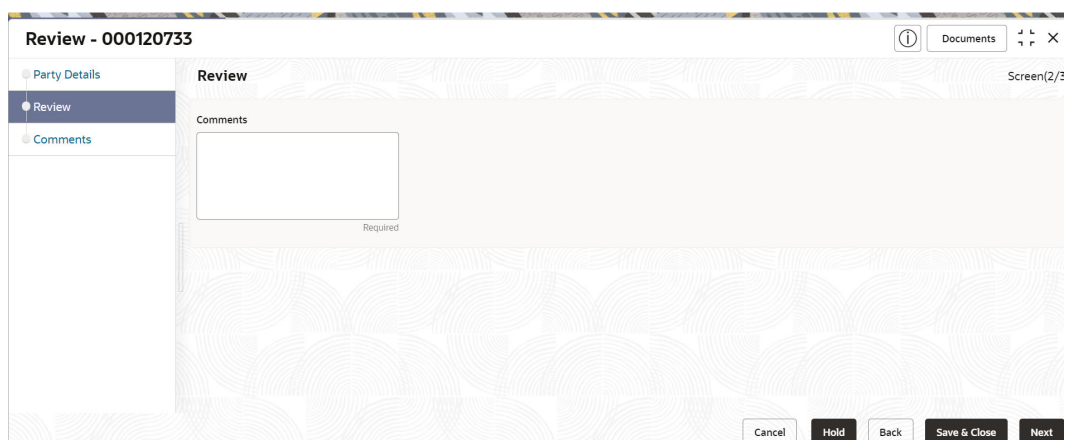
The **Review** screen displays.

**Figure 1-35 Review**

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

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

Figure 1-36 Review- Comments

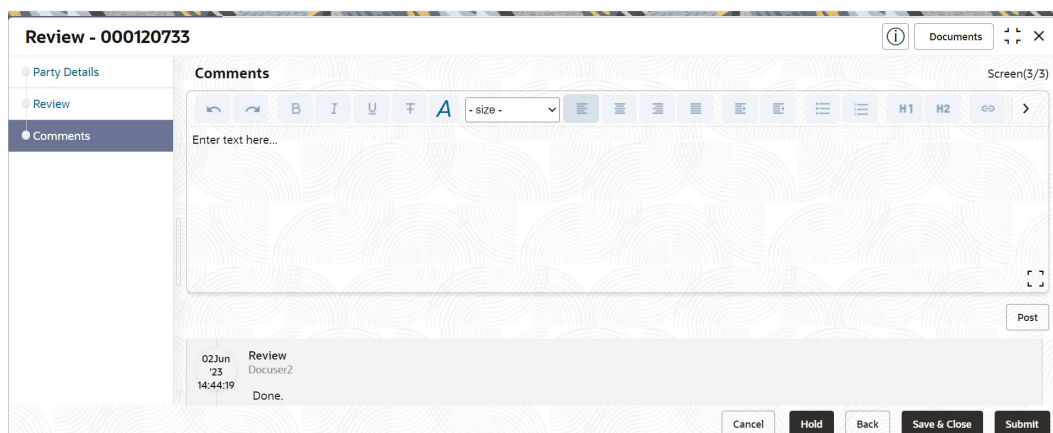


The screenshot shows a mobile application interface for a review process. The title bar at the top reads "Review - 000120733" and includes a "Documents" button and window controls. A left sidebar contains three menu items: "Party Details", "Review" (which is selected and highlighted in blue), and "Comments". The main content area is titled "Review" and contains a large, empty text box labeled "Comments" with a "Required" indicator below it. At the bottom of the screen, there are five buttons: "Cancel", "Hold", "Back", "Save & Close", and "Next".

4. Specify the **Review Comments**.
5. Click **Next** to move to the next segments.

The **Overall Review – Comments** screen displays.

Figure 1-37 Review - Overall Comments



The screenshot shows the same application interface, but now the "Comments" stage is selected in the sidebar and highlighted. The main content area is titled "Comments" and features a rich text editor. The editor includes a toolbar with icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and text alignment. Below the toolbar is a text input field with the placeholder "Enter text here...". A "Post" button is located at the bottom right of the editor. At the bottom of the screen, there are five buttons: "Cancel", "Hold", "Back", "Save & Close", and "Submit". A timestamp "02Jun '23 14:44:19" and the text "Review Docuser2 Done." are visible in the bottom left corner of the main content area.

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

## 1.6 Recommendation

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

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

 **Note:**

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

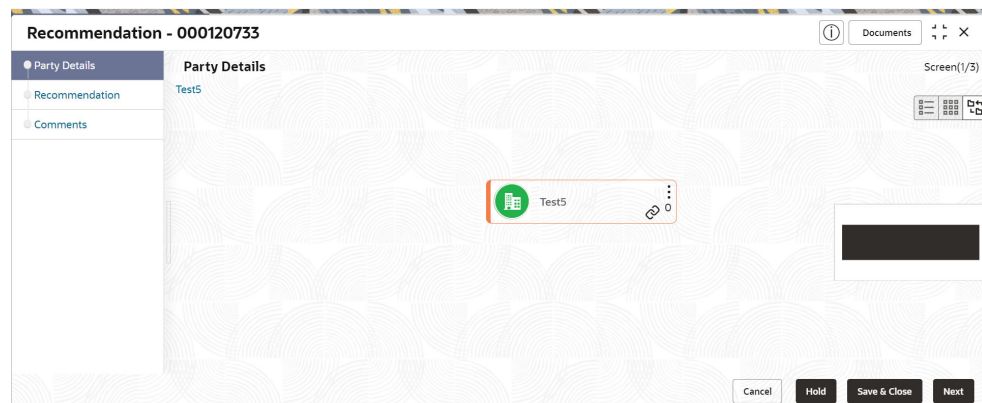
 **Note:**

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

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

The **Recommendation** screen displays.

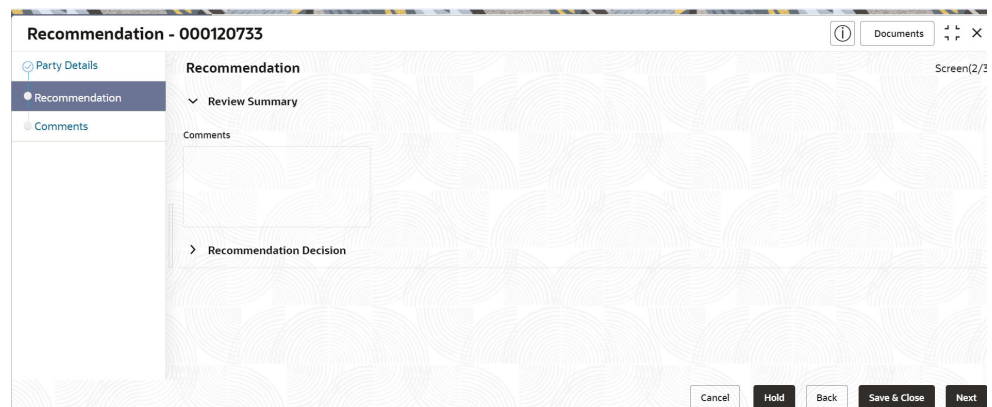
**Figure 1-38 Recommendation**



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

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

**Figure 1-39 Recommendation - Recommendation Comments**



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

**Figure 1-40 Recommendation Decision**

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

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

The **OnboardingApproval** screen displays.



**Figure 1-41 Onboarding Approval**



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

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

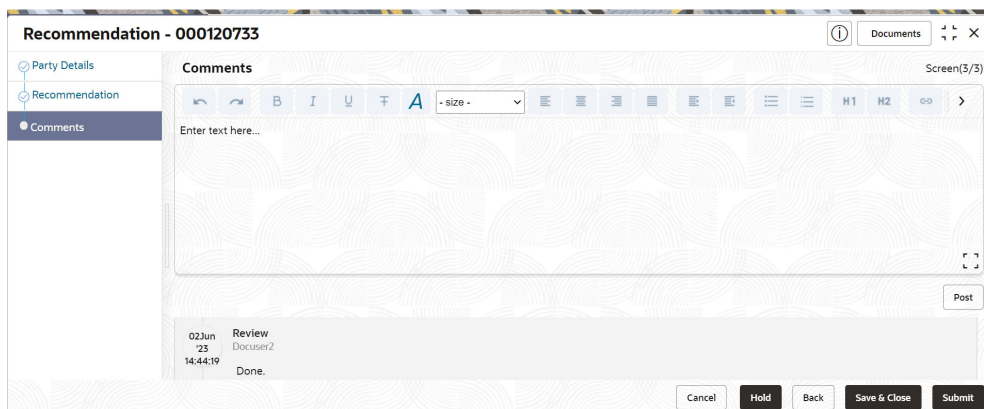
**Table 1-18 Onboarding Approval - Field Description**

Field	Description
<b>Compliant with Bank Policy</b>	Select the toggle button if customer is compliant with the Bank Policy.
<b>Recommended</b>	Select the toggle button if customer is Recommended by reviewing user.
<b>Decision</b>	Specify decision with respect to KYC type.
<b>Details (Non-Compliance to Bank Policy)</b>	Specify the details of Non-Compliance to Bank Policy.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b> This field is available only Compliant with Bank Policy toggle is disabled.</p> </div>
<b>Details of Risk Mitigation</b>	Specify the comments of Details of Risk Mitigation.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b> This field is available only Compliant with Bank Policy toggle is disabled.</p> </div>

9. Click **Next** to **Comments** data segments.

The **Recommendation – Comments** screen displays.

**Figure 1-42 Recommendation Comments**



10. Specify the comments for the **Recommendation** stage and Click **Post**.

11. Click **Submit** to move to the **Approval** Stage.

## 1.7 Approval

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

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

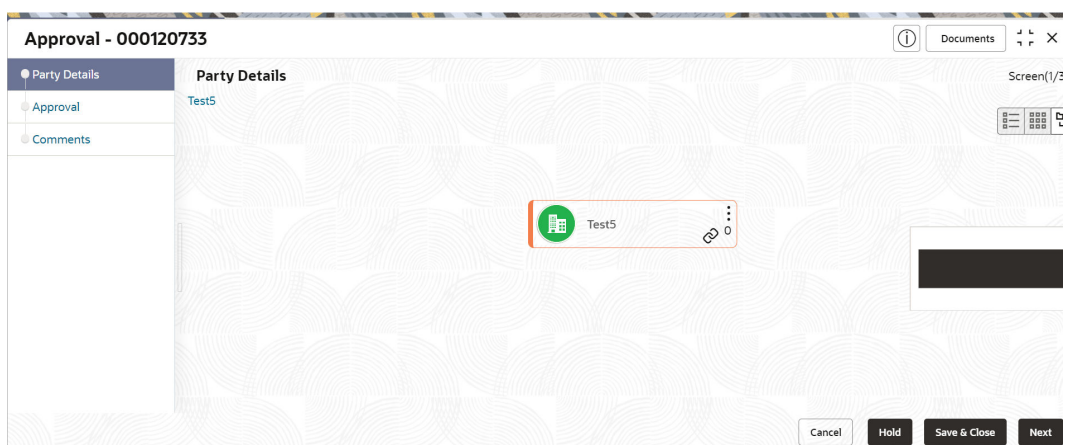
1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage **Recommendation** stage.

The **Approval** screen displays.

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

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

**Figure 1-43 FI Customer - Approval**



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

### Note:

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

**Table 1-19 Recommendation Summary**

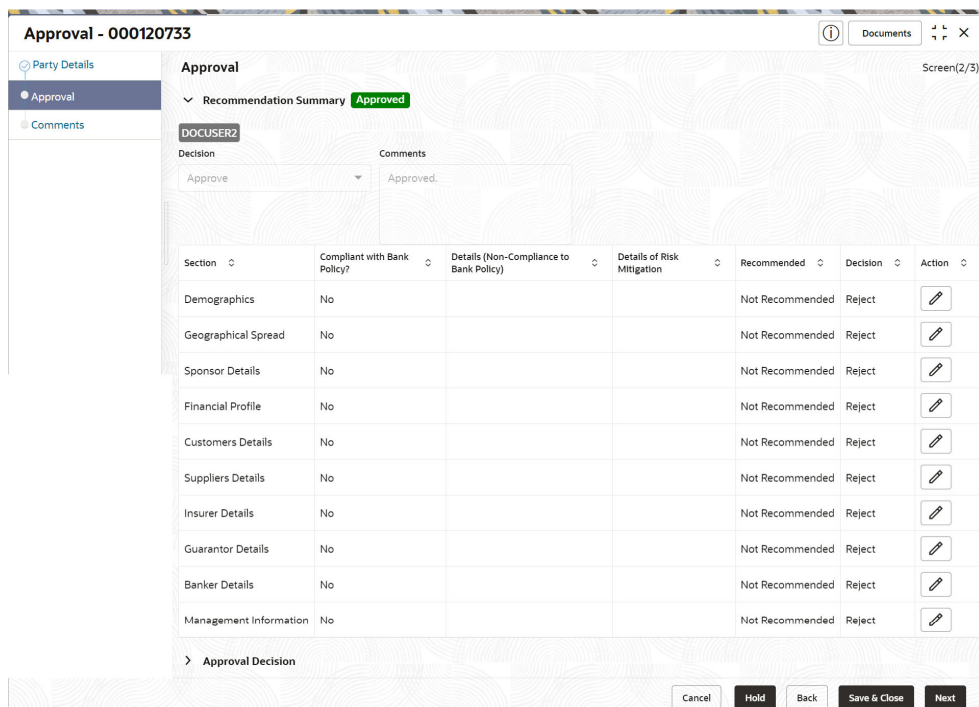
Number of Users	Individual Decision	Recommendation Summary
<b>2 User (User 1 &amp; User 2)</b>	User 1 – Approved User 2 – Approved	Approved

**Table 1-19 (Cont.) Recommendation Summary**

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

- Click and Expand **Recommendation Summary** view **Recommendation Decision** and **Comments** from respective users from Recommendation stage.  
The **Recommendation Summary** screen displays.

**Figure 1-44 Recommendation Summary**



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

Figure 1-45 Approval Comments

Date	Time	User	Action
02Jun '23	14:44:19	Docuser2	Done.

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

## 1.8 Amendment

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

### Note:

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

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

Figure 1-46 Amendent

3. Specify the **Customer ID** and click **Amend Customer**.

The **Financial Institution Amendment** screen displays.

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

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