

Oracle® Banking Microservices Architecture

Small and Medium Business Onboarding User Guide



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

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Purpose

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

Audience

This guide is intended for the bankers who are responsible for onboarding SMB 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 |
|------------------------|--|
| boldface | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary. |
| <i>italic</i> | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| <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, see these Oracle resources:

- *Getting Started User Guide*
- *SMB 360 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 |
|----------------------|------------------------------------|
| AML | Anti Money Laundering |
| CIF | Customer Information File |
| FATCA | Foreign Account Tax Compliance Act |
| KYC | Know Your Customer |
| PEP | Politically Exposed Person |
| SMB | Small and Medium Business |
| SDN | Specially Designated Nationals |

Basic Actions

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

Table Common Icons and its Definitions

| Icon | Operation |
|-----------------------|--|
| Submit | Click Submit to default the checklists applicable for the stage based on the application category. On verifying all the checklists and on the selection of the outcome, the task will be submitted. |
| Post | Click Post to post the comments below the Comments text box. |
| Cancel | Once you click Cancel , the system will ask for confirmation, and on confirming, the task will be closed without saving the data. |
| Hold | Click Hold to save the captured details and suspend the task status. The suspended task will be available in the Hold queue. This option is used if there is any pending information to be captured. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured. |
| Next | Click Next to save the captured details and then the system will move to the next screen. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured. If mandatory fields have not been captured, the system will display an error until the mandatory fields have been captured. |
| Back | Click Back to save the captured details and move to the previous screen. |
| Save and Close | Click Save and Close to save the captured details. If mandatory fields have not been captured, the system will display an error until the mandatory fields are captured. |

Symbols and Icons

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

Table Symbols











| Symbol | Function |
|---|-------------|
|  | Add icon |
|  | Edit icon |
|  | Delete icon |

Table (Cont.) Symbols

| Symbol | Function |
|---|-------------------------|
|  | Calendar icon |
|  | Close icon |
|  | Increase/Decrease value |
|  | Maximize |
|  | Minimize |
|  | Open a list |
|  | Perform Search |

1

SMB Onboarding

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

Topics

- [Overview of Small and Medium Business Onboarding](#)
SMB Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations.
- [Onboarding Initiation](#)
In the *Initiation* stage, the RM can capture brief information about the Small and Medium Business customer to be onboarded using Oracle Banking Enterprise Party Management.
- [Onboarding Enrichment](#)
In the Enrichment stage, the relationship manager can capture detailed information about the SMB customer to be added in the Oracle Banking Enterprise Party Management.
- [KYC Check](#)
KYC check for the SMB customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC information.
- [Recommendation](#)
In this stage, the final Recommendation user reviews the customer details and moves the task to Approval stage if the details are appropriate.
- [Approval](#)
In the **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer.
- [Amendment](#)
In the **Amendment** stage, the relationship manager can amend the information or can add additional information about an SMB customer using Oracle Banking Enterprise Party Management.
- [Duplication Check \(De-dupe Check\)](#)
Duplication check (De-dupe Check) screen is to check for the duplication in the party.
- [Straight Through Processing for Onboarding Requests Received from Channels](#)
Configurations are available for the onboarding requests received from channels to allow straight-through processing of SMB onboarding and handoff to the core system without waiting for any manual intervention.

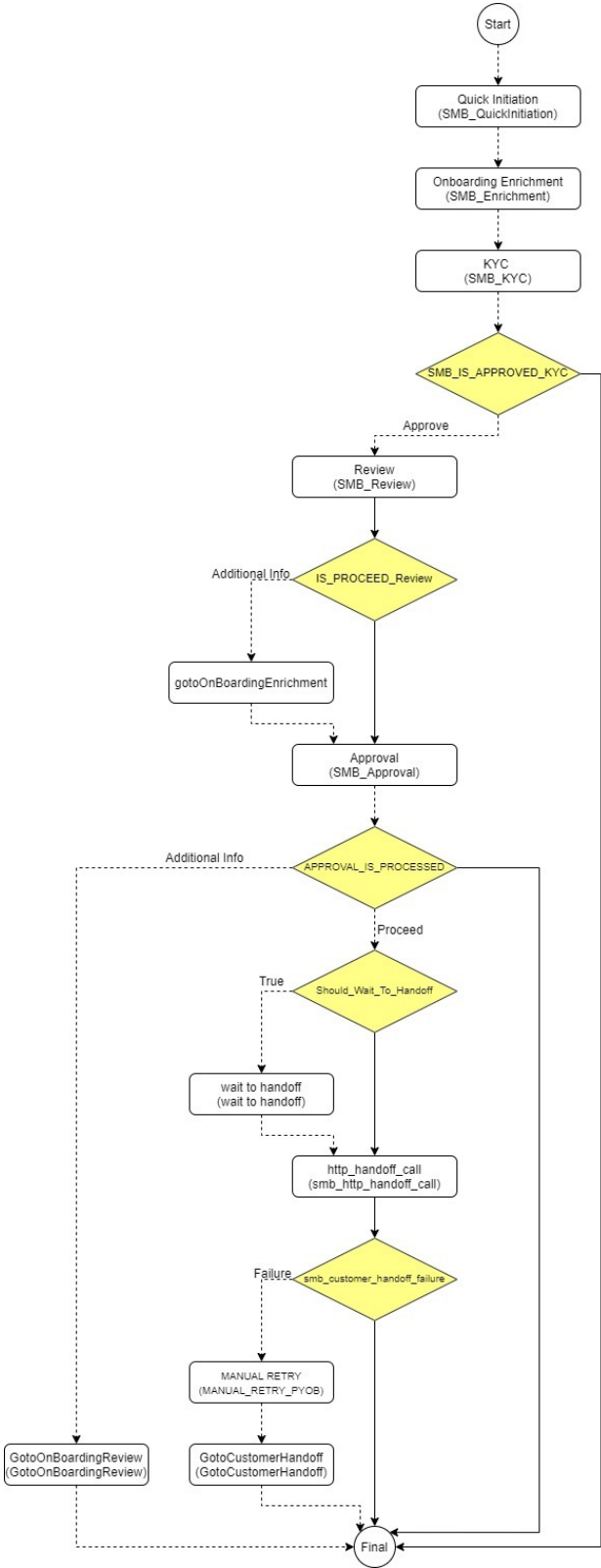
1.1 Overview of Small and Medium Business Onboarding

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

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

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

Figure 1-1 Process Flow



1.2 Onboarding Initiation

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

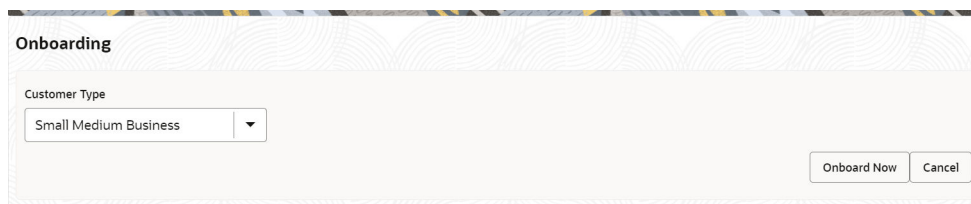


Note:

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

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

Figure 1-2 Onboarding Initiate



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

Table 1-1 Onboarding - Field Description

| Field | Description |
|------------------------------|--|
| Customer Type | Select the Small and Medium Business customer from the drop-down list. |
| Business Process Code | If required, select the desired business process code. <div data-bbox="743 1535 789 1575" data-label="Image"> </div> <p>Note: This field is displayed and required only if more than one process code is configured for a given customer type.</p> |

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

Figure 1-3 SMB Onboarding - Quick Initiation

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

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

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

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

- Click **Submit** system will check for duplicate customers. For more information, refer to the [Duplication Check \(De-dupe Check\)](#).
 - [Onboarding Initiation - Basic Details](#)
This topic provides the details of the business such as the name, registration number, and registration date, tax ID, etc. along with personal details of the business owner including name, date of birth, and address in the **Basic Details** screen.
 - [Onboarding Initiation - Stakeholder Details](#)
This topic provides the details about the stakeholder such as owners, authorized signatories, guarantors, and suppliers of the business in the **Stakeholder Details** screen.
 - [Onboarding Initiation - Financial Information](#)
Information about the customer's income, assets, and liability is added to the **Financial Information** screen.
 - [Onboarding Initiation - Comments](#)
The RMs can capture overall comments for the initiation stage in the **Comments** screen.
 - [Onboarding Initiation - Review and Submit](#)
The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

1.2.1 Onboarding Initiation - Basic Details

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



Note:

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

Quick Initiation - Basic Details screen captures the following data segments to onboard the customer.

Table 1-3 Data Segment - Description

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-------------------------|------------------------------------|--|
| 1 | Business Details | Mandatory | Data Segment to capture Business Details of the party. |
| 2 | Current Address | Conditional | Data Segment to capture current address of the party. |
| 3 | Previous Address | Optional | Data Segment to capture previous address of the party. |
| 4 | Social Profile | Optional | Data Segment to capture social profile of the party. |

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

The **Business Details** screen displays.

Figure 1-4 Initiate - Business Details

The screenshot shows a form titled "Business Detail" with the following fields:

- Doing Business As: Banking
- Registration Number: [Empty]
- Date of Registration: 2020-02-03
- Country of Registration: [Empty]
- SMB Classification: Micro
- Customer Category: SMB
- SMB Registration Number: [Empty]
- Tax Identification Number: [Empty]
- Goods and Services Tax Id: [Empty]
- Business License: [Empty]
- Preferred Language: [Empty]
- Preferred Currency: [Empty]
- Relationship Manager Id: [Empty]
- Customer Access Group: [Empty]
- Entity Type: [Empty]
- Line Of Business: Accounts
- Short Name: Ban1685344287
- Upload Logo: [Upload button]

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

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

Table 1-4 Business Details – Field Description

| Field | Description |
|----------------------------------|--|
| Doing Business As | Specify the role in the business. |
| Registration Number | Specify the registration number of the business. |
| Date of Registration | Specify the date of reregistration of business. |
| Country of Registration | Specify the country of registration. |
| SMB Classification | Specify the small and medium business classification. |
| Customer Category | Specify the customer category. |
| SMB Registration Number | Specify the Small and Medium Business registration number. |
| Tax Identification Number | Specify the tax identification number of the SMB customer. |
| Goods and Services Tax Id | Specify the goods and services tax Id. |
| Business License | Specify the business license. |
| Preferred Language | Click Search icon, and select the language code from the list. |
| Preferred Currency | Click Search icon, and select the currency code from the list. |
| Relationship Manager Id | Specify the relationship manager ID. |
| Customer Access Group | Click Search icon, and select the access group from the list. |
| Entity Type | Select the entity type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Proprietorship • Pvt Ltd • Govt Owned • Clubs • Society • Associations • Foreign Bodies • NGO • Others • Limited Liability Partnership • Public Ltd • Trusts |
| Line Of Business | Select the business type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Facility • Trade • Cash Management • Liquidity Management • Virtual Account Management • Accounts • Supply Chain finance • Lending |
| Short Name | Displays the short name of the party. |
| Upload Logo | Upload logo of the party. |

 **Note:**

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

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

The **Add Address** screen displays.




Figure 1-5 Add Address

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

Table 1-5 Add Address – Field Description

| Field | Description |
|---------------------|---|
| Address Type | <p>Select the address type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The address type can be configured as mandatory using Address Management. Refer to the Oracle Banking Party Configurations User Guide for more details.</p> </div> |

Table 1-5 (Cont.) Add Address – Field Description

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

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

Figure 1-6 Additional Info

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

Table 1-6 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.

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

Figure 1-7 Mobile

- On the **Mobile** tab, click **+** icon.
The **Add Mobile Number** pop-up screen is displayed.

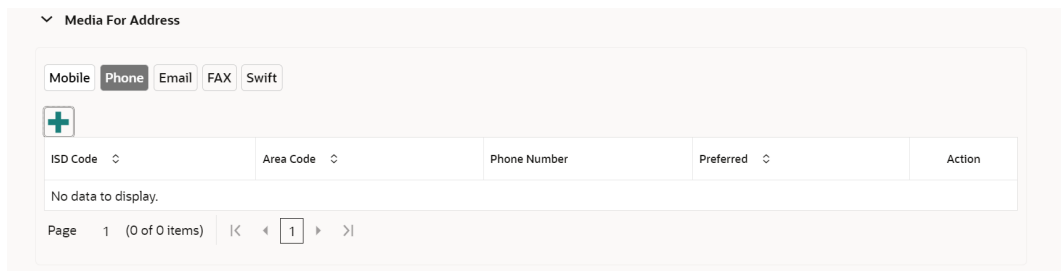
- Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-7 Media (Mobile) – Field Description

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

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

Figure 1-8 Phone



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

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

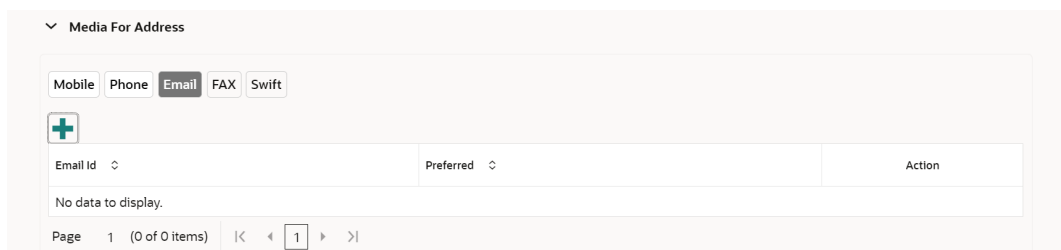
- Specify the details in the **Add Phone Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-8 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. |

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

Figure 1-9 Email



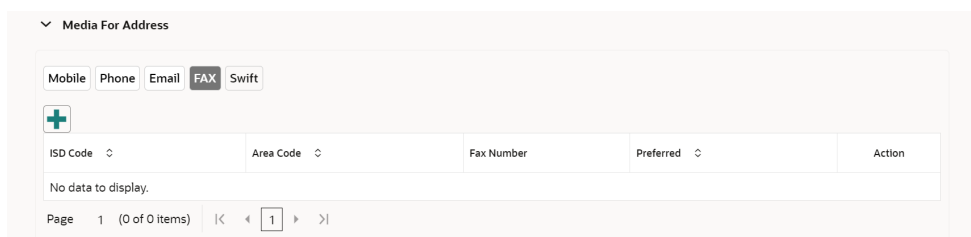
16. On the **Email** tab, click + icon.
The **Add Email** pop-up screen is displayed.
17. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-9 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. |

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

Figure 1-10 FAX



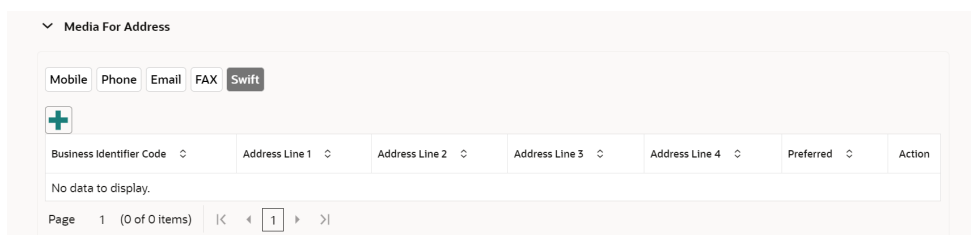
19. On the **Fax** tab, click + icon.
The **Add Fax Number** pop-up screen is displayed.
20. Specify the fields under **Add Fax Number** pop-up screen. For more information on fields, refer to the field description table.

Table 1-10 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. |

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

Figure 1-11 SWIFT



22. On the **Basic Details** screen, click and expand **Previous Address** segment.
The **Previous Address** screen is displayed.
23. On the **Previous Address** screen, click + icon.
The **Add Address** pop-up screen is displayed.


Figure 1-12 Add Address

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

Table 1-11 Add Address – Field Description

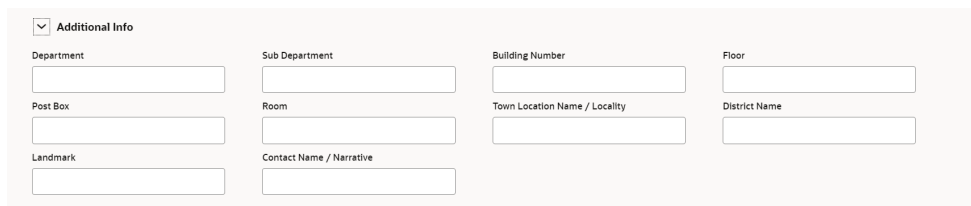
| Field | Description |
|---------------------|---|
| Address Type | <p>Select the address type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>Address type can be configured as mandatory using Address Management. Refer to the Oracle Banking Party Configurations User Guide for more details.</p> </div> |

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

| Field | Description |
|--|--|
| Location | Click Search and select the preferred location from the list of values. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: The list of values can be configured through Common Core Maintenance for Location Code.</p> </div> |
| 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. |
| 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. |

25. On the **Add Address** pop-up screen, click and expand **Additional Info** segment. The **Additional Info** data segment is displayed.

Figure 1-13 Additional Info



Additional Info

Department Sub Department Building Number Floor

Post Box Room Town Location Name / Locality District Name

Landmark Contact Name / Narrative

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

Table 1-12 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. |

Table 1-12 (Cont.) Additional Info – Field Description

| Field | Description |
|--------------------------------------|---|
| 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.

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

Figure 1-14 Social Profile



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

Table 1-13 Social Profile – Field Description

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

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

1.2.2 Onboarding Initiation - Stakeholder Details

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

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

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

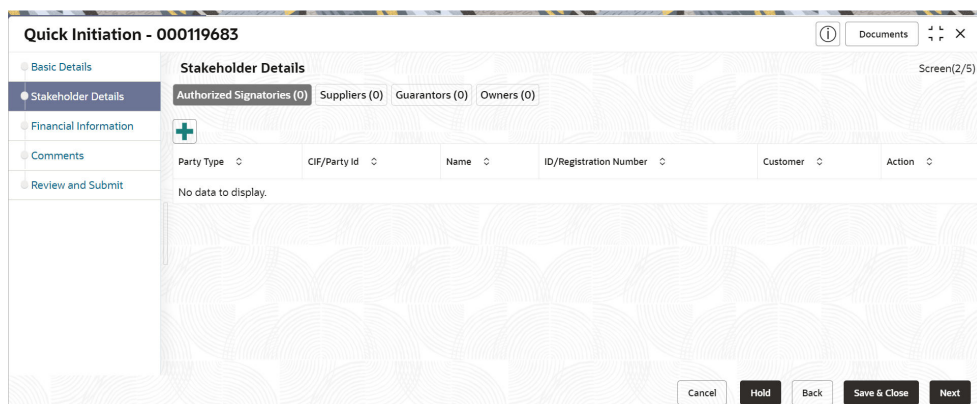


Note:

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

1. Click **Next** in the **Onboarding Initiation - Basic Details** screen.
The **Onboarding Initiation - Stakeholder Details** screen displays.

Figure 1-15 Initiation – Stakeholder Details




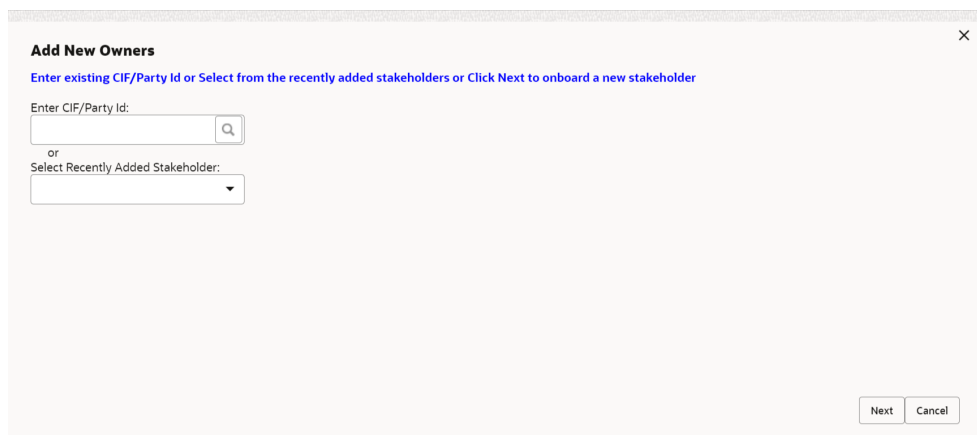
2. Click the  icon on the top of the **Stakeholder Details** screen, select the corresponding stakeholder button.
The **Add New Owners** screen is displayed.

Figure 1-16 Add New Owners



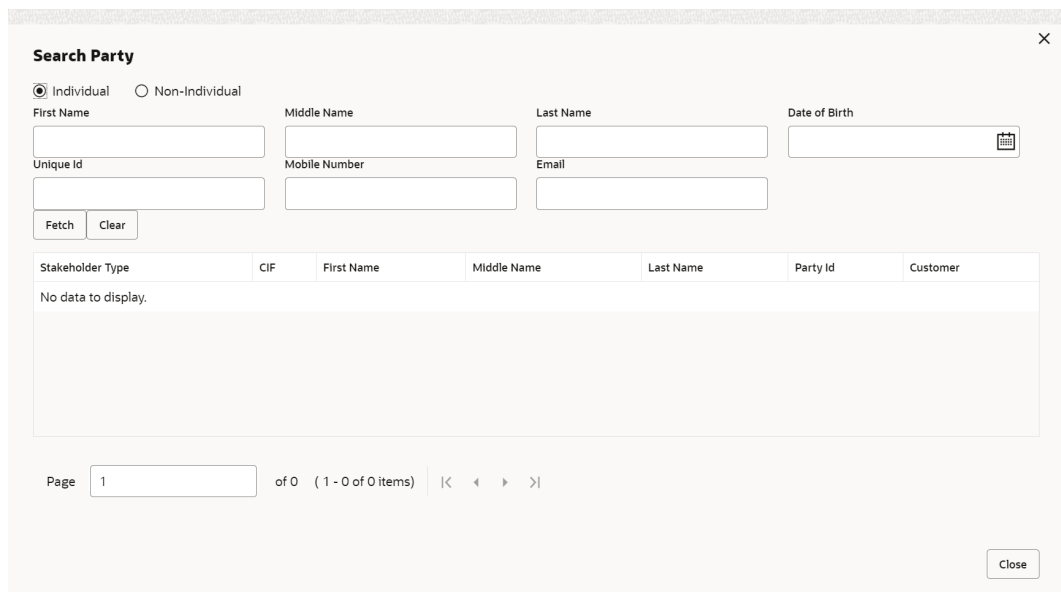
3. If the stakeholder has an existing relationship with the bank, perform one of the following actions on the **Add New Owners** screen:

- Specify the existing CIF if the stakeholder is an existing customer.
- Specify the existing Party Id, if the stakeholder is an existing party but not a customer.
- Select from the list of the recently added stakeholders to the same application.

 **Note:**


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

Figure 1-17 Search Party - Individual



Search Party ×

Individual Non-Individual

First Name Middle Name Last Name Date of Birth 

Unique Id Mobile Number Email

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

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

Figure 1-18 Search - Non Individual

Search Party [X]

Individual
 Non-Individual

Business/Organization Name:
 Registration Number:
 Registration date:
 Email:

Fetch Clear

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

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

Close

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

 **Note:**

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

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

Figure 1-19 Add New Authorized Signatories

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


Table 1-14 Add New Owners – Field Description

| Field | Description |
|-------------------------------------|--|
| Stakeholder Type | Select the stakeholder type from the drop-down values. |
| Basic Info & Citizenship | Specify the fields under this segment. |
| Title | Select the title from the drop-down values. |
| First Name | Specify the first name of the new stakeholder. |
| Middle Name | Specify the middle name of the new stakeholder. |
| Last Name | Specify the last name of the new stakeholder. |
| Short Name | Displays the short name of the stakeholder. |
| Maiden Name | Specify the maiden name of the new stakeholder. |

Table 1-14 (Cont.) Add New Owners – Field Description

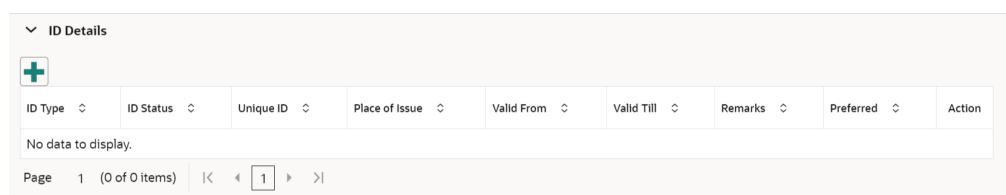
| Field | Description |
|-------------------------------|--|
| Name in Local Language | Specify the name in local language of the new stakeholder. |
| Date of Birth | Select the date of birth of the new stakeholder. |
| Minor | Enable the toggle if the party type is minor. |
| Gender | Select the gender from the drop-down values. |
| Marital Status | Select the marital status from the drop-down values. |
| Profession | Select the profession from the drop-downs values. |
| Occupation | Select the occupation type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Own Business • Employed |
| Staff | Enable this toggle button if the onboarded party is a staff of the bank. |
| Country of Residence | Click search icon and select the country from the list of values. |
| Resident Status | Select the residential status from the drop-down values. The available options are: <ul style="list-style-type: none"> • Resident • Non Resident |
| Birth Place | Specify the birth place of the party. |
| Birth Country | Click Search icon, and select country code from the list of values. |
| Nationality | Click Search icon and select the nationality of the stakeholder from the list of values. |
| Citizenship by | Select the Citizenship by the drop-down values. The available options are: <ul style="list-style-type: none"> • Birth • Acquire • Others • Residence |
| Upload Photo | Upload the photo of the new stakeholder. |
| Customer Category | Click the Search icon and select the customer category from the list of values. |
| Customer Segment | Select the customer segment from the drop-down values. |

Table 1-14 (Cont.) Add New Owners – Field Description

| Field | Description |
|--------------------------------|--|
| Customer Access Group | <p>Click search icon and select the customer access group for the party.</p> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>User should have required access to onboarding a party within a customer access group.</p> </div> <p>For more details, refer Oracle Banking Party Configuration User Guide.</p> |
| Risk Level | <p>Select the risk level from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> • Level1 • Level2 • Level3 |
| Preferred Language | Click Search icon, and select the language code from the list of values. |
| Preferred Currency | Click Search icon, and select the currency code from the list of values. |
| Purpose | Select the purpose from the drop-down list. |
| Relationship Manager ID | Click Search icon, and select the relationship manager ID. |

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

Figure 1-20 ID Details



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

Table 1-15 ID Details - Field Description

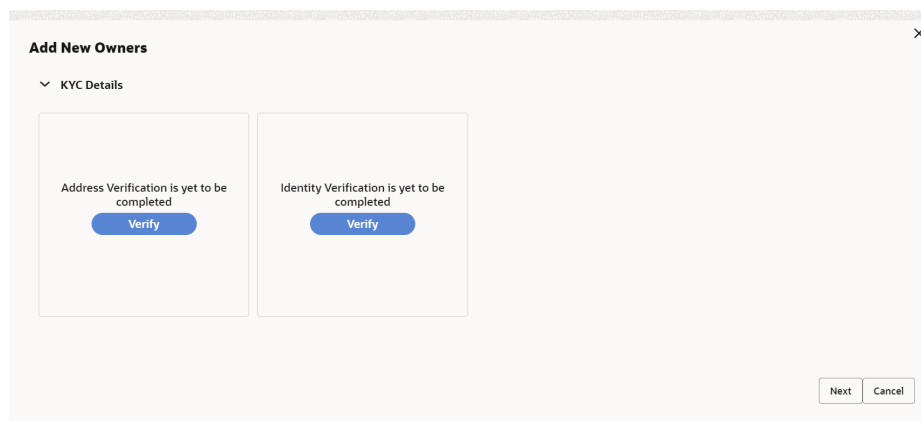
| Field | Description |
|----------------|--|
| ID Type | <p>Select type of identification from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Driving License • Passport |

Table 1-15 (Cont.) ID Details - Field Description


| Field | Description |
|-----------------------|--|
| ID Status | Select status of identification from drop-down list. The available options are: <ul style="list-style-type: none"> • Validation Pending • Available • Applied For |
| Unique ID | Specify unique ID number as per the ID type. |
| Place of Issue | Specify place of issue of ID. |
| Valid From | Specify valid from date of ID. |
| Valid Till | Specify validity end date of ID. |
| Remarks | Specify remarks for ID. |
| Preferred | Select, if ID type is preferred. |

- d. Click and expand the **Address** segment and click + icon to add ID details.
The **Add Address** screen is displayed.
For more information on the screen and fields, refer to the **Add Address** in the **Basic Initiation** segment.
- e. Click **Next**.
The **Add New Owners** screen is displayed to capture the KYC details for the new relationship.

Figure 1-21 Add New Owner



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

 **Note:**
This step is optional.

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

Figure 1-22 Add New Owners – Capture relationship specific attribute

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

Table 1-16 Relationship Specific Details - Field Description

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

7. Click **Submit**.

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

Figure 1-23 New Stakeholder Added

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.

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

1.2.3 Onboarding Initiation - Financial Information

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

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



Note:

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

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

Figure 1-24 Initiation – Financial Information

The screenshot shows a web application interface for 'Quick Initiation - 000119685'. The 'Financial Information' section is active, with 'Asset Details' expanded. A table shows 'Total No of Assets' and 'Total Amount' both at '0'. Below the table, there is a '+ No items to display.' message and a pagination control showing 'Page 1 (0 of 0 items)'. The 'Liabilities Details' section is also visible below. At the bottom right, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

The System displays the following options:

- **Add**
 - **Modify**
 - **Delete**
- Click **Add** to add the asset detail.
The **Assets** screen displays.

Figure 1-25 Assets

The screenshot shows a form titled "Assets" with a close button (X) in the top right corner. The form contains three input fields: "Type", "Total Value", and "Currency". Each field is a drop-down menu and is marked as "Required" below it. At the bottom right of the form are two buttons: "Submit" and "Cancel".

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

Table 1-17 Assets – Field Description

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

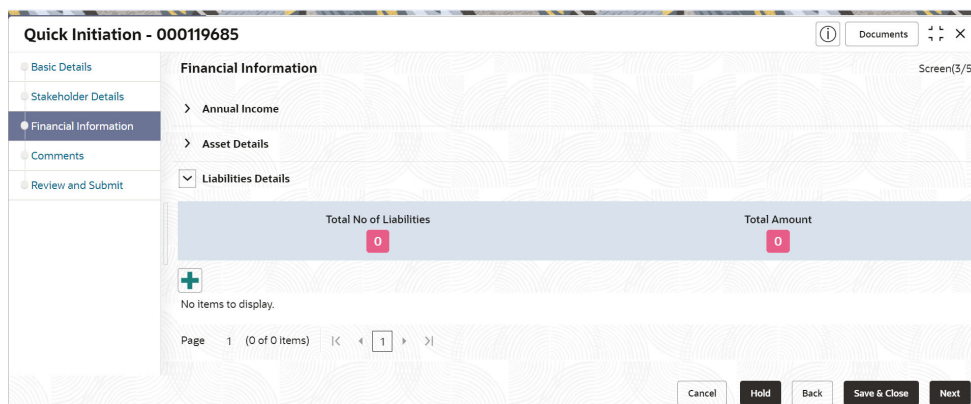
6. Click **Submit** to add the asset details.

 **Note:**

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

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

Figure 1-26 Liabilities



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

Figure 1-27 Liabilities



The following options are displayed for the liabilities:

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

Table 1-18 Liabilities – Field Description

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

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

 **Note:**

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

11. Click **Next** to move to the **Interested Products** screen.

1.2.4 Onboarding Initiation - Comments

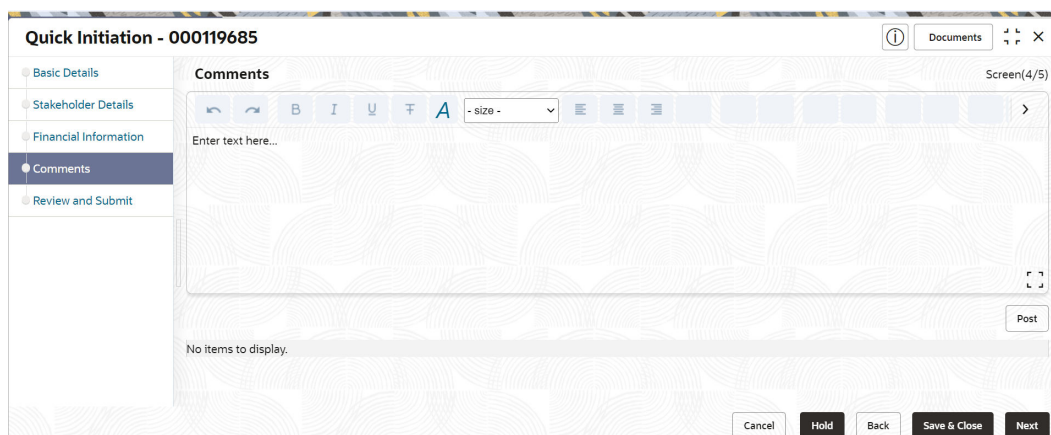
The RMs can capture overall comments for the initiation stage in the **Comments** screen.

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

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

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

Figure 1-28 Initiation – Comments



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

1.2.5 Onboarding Initiation - Review and Submit

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

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

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

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

Figure 1-29 Initiation – Review and Submit

Quick Initiation - 000119685 Documents [Icons]

Review and Submit Screen(5/5)

Business Detail

| | | | | | |
|---------------------------|----------------|---------------------------|----------------------|-------------------------|-------------------------|
| B | Banking | Registration Number | Date of Registration | Country of Registration | SMB Registration Number |
| Doing Business As | Banking | | 2020-02-11 | | |
| Tax Identification Number | | Goods and Services Tax Id | Business License | | |

General Information Current Address Social Profile Professional Information

General Information Current Address Social Profile Membership

1

Citizenship history

Birth Country

No record to display

Stakeholders Supporting Documents

Owners Authorized Signatory Guarantors Suppliers

No record to display

Supporting Documents
Is not yet done

KYC Assets

KYC
Is not yet done

Assets
Is not yet done

Liabilities Income

Liabilities
Is not yet done

Income
Is not yet done

Expense Beneficially Owned Company

Expense
Is not yet done

Beneficially Owned Company
Is not yet done

Other relationship

Other relationship
Is not yet done

Cancel Hold Back Save & Close Next

- 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 1-19 Review and Submit – Description

| Tile Name | Description |
|---------------------------------|---|
| General Information | In this tile, the following details are displayed: <ul style="list-style-type: none"> • Citizenship • Address • Social Profile |
| Professional Information | Displays the professional information of the stakeholder. |
| Stakeholders | Displays the stakeholders. |
| Dates | Displays the details of the dates. |
| KYC | Displays the KYC details. |
| Assets | Displays the assets details. |
| Liabilities | Displays the liabilities details. |
| Income | Displays the income details. |
| Expense | Displays the expense details. |
| View details | In the corresponding tile, click this icon to view the detailed information. |

3. Click **Submit** System will check for duplicate customers. For more information, refer to the [Duplication Check \(De-dupe Check\)](#).
4. Click **Continue** to move to the **Onboarding Enrichment** stage.

1.3 Onboarding Enrichment

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

This topic contains the following subtopics:

- [Onboarding Enrichment - Basic Information](#)
In addition to the business details, address, and social profile captured in the **Initiation** stage, the RMs can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.
- [Onboarding Enrichment - Stakeholder Details](#)
You can add the details about the stakeholders of the customer in the **Stakeholder Details** screen.
- [Onboarding Enrichment - Membership / Association](#)
If the customer is a member of or associated with any institution, the RM can add details about the same in the **Membership/Association** screen.
- [Onboarding Enrichment - Financial Profile](#)
The RMs can further enrich the customer's financial information in the **Financial Profile** screen, by adding income details, expense details, and details about the relationship with other banks.
- [Onboarding Enrichment - Comments](#)
The RMs can capture overall comments for the initiation stage in the **Comments** screen.
- [Onboarding Enrichment - Review and Submit](#)
The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

1.3.1 Onboarding Enrichment - Basic Information

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

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

- Business Details
- Address
- Social Profile

To add the basic information:

Note:

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

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

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

Figure 1-30 Enrichment – Basic Info

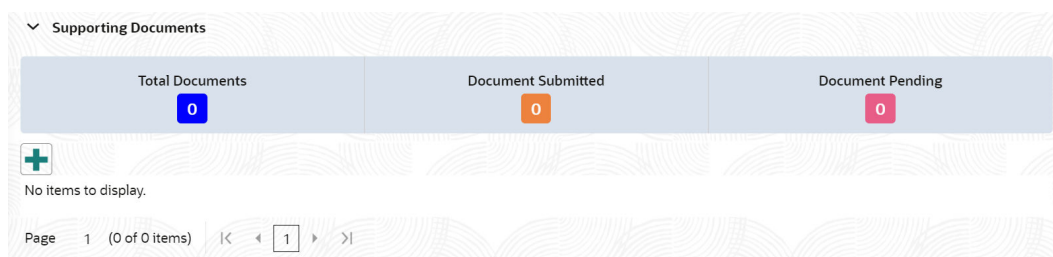
| Doing Business As | Registration Number | Date of Registration | Country of Registration |
|-------------------------|---------------------------|---------------------------|-------------------------|
| E Book Seller | | 2022-04-28 | IN |
| SMB Registration Number | Tax Identification Number | Goods and Services Tax Id | Business License |
| | 123456 | | |

For information on adding **Business Details**, **Current Address**, **Previous Address**, and **Social Profile**, refer to the **Basic Details** topic in the Onboarding Initiation section.

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

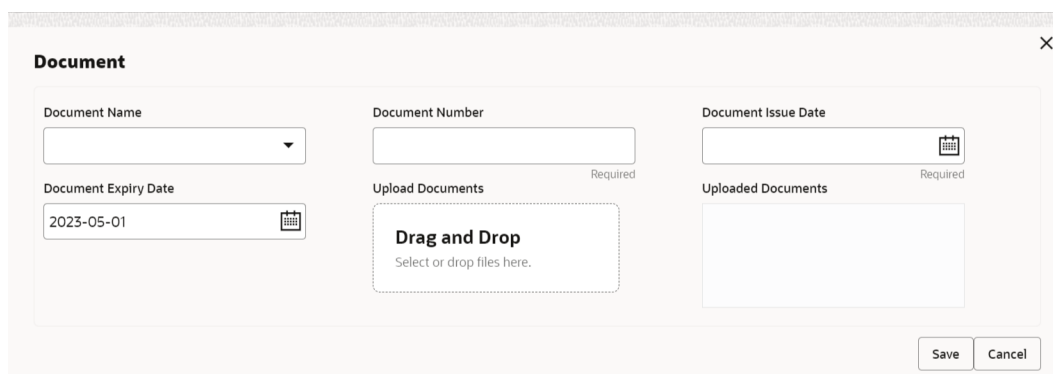
The **Supporting Documents** screen displays.

Figure 1-31 Enrichment – Basic Info – Documents




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

Figure 1-32 Enrichment – Basic Info – Documents



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

Table 1-20 Document - Field Description

| Field | Description |
|-----------------------------|---|
| Document Name | Select the document name from the drop-down list. |
| Document Number | Specify the document number. |
| Document Issue Date | Click the calendar icon, and select the issue date of the document. |
| Document Expiry Date | Click the calendar icon, and select the expiry date of the document. |
| Upload Documents | Click  icon and select the document to be uploaded or drag and drop the documents. |
| Uploaded Documents | Displays the uploaded documents. |

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

 **Note:**

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

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

1.3.2 Onboarding Enrichment - Stakeholder Details

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

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

Figure 1-33 Enrichment – Stakeholders

| Party Type | CIF/Party Id | Name | ID/Registration Number | Customer | Action |
|---------------------|--------------|------|------------------------|----------|--------|
| No data to display. | | | | | |

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

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

1.3.3 Onboarding Enrichment - Membership / Association

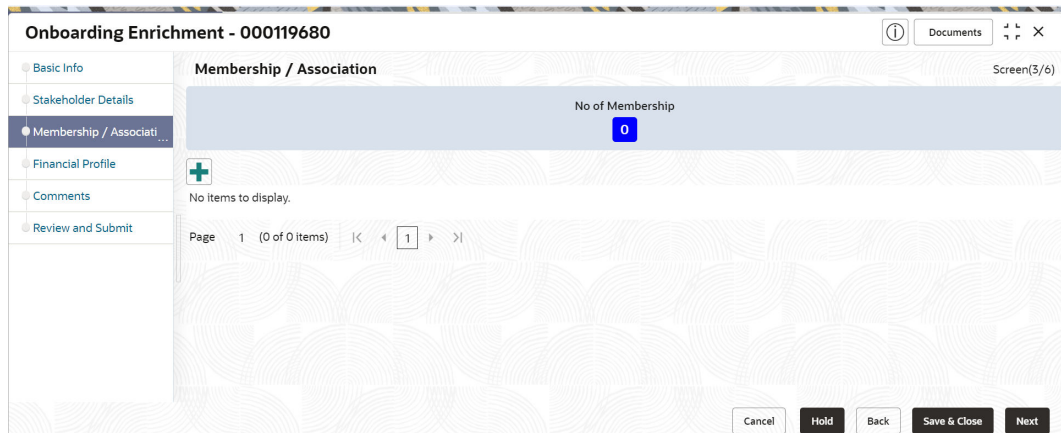
If the customer is a member of or associated with any institution, the RM can add details about the same in the **Membership/Association** screen.

 **Note:**

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

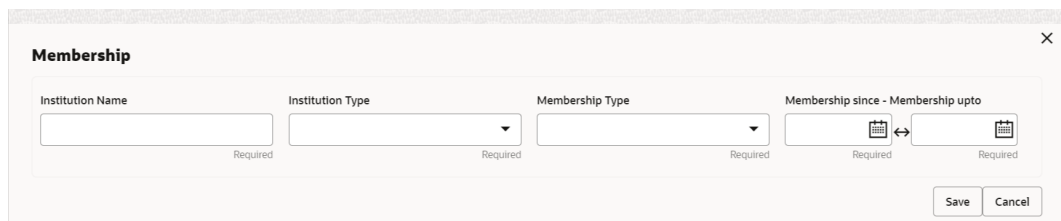
1. Click **Next** in the **Onboarding Enrichment - Stakeholder Details** screen.
The **Onboarding Enrichment - Membership / Association** screen displays.

Figure 1-34 Enrichment - Member / Association



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

Figure 1-35 Memebership



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

Table 1-21 Membership – Field Description

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

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

 **Note:**

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

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

1.3.4 Onboarding Enrichment - Financial Profile

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



Note:

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

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

Figure 1-36 Enrichment – Financial Profile

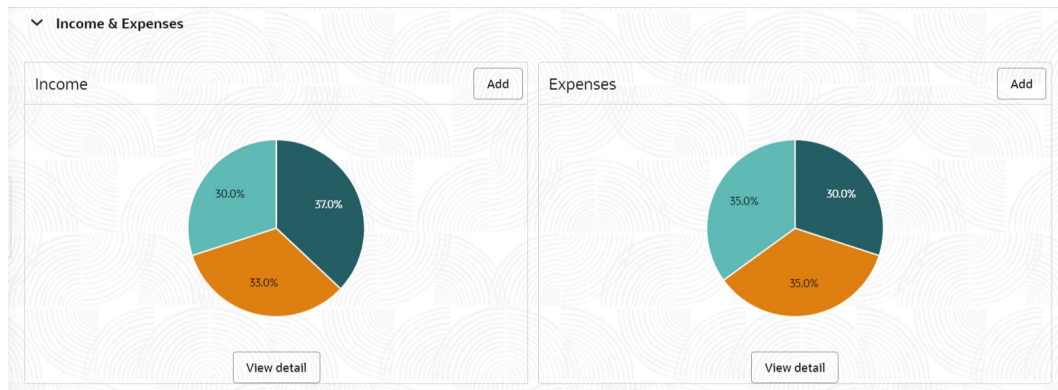
2. On the **Financial Profile** screen, click **View detail** in the corresponding tiles to change the chart view of asset and liabilities details to the list view. The **Assets and Liabilities Detail** screen displays.

Figure 1-37 Assets and Liabilities Detail

3. Click the configure icon in the corresponding tile. The following options are displayed in the assets and liabilities details:

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

Figure 1-38 Financial Profile – Income and Expense



5. Click **Add** in the **Income & Expenses** segment.
The **Add Income** screen displays.

Figure 1-39 Add Income

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

Table 1-22 Add Income – Field Description

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

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

 **Note:**

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


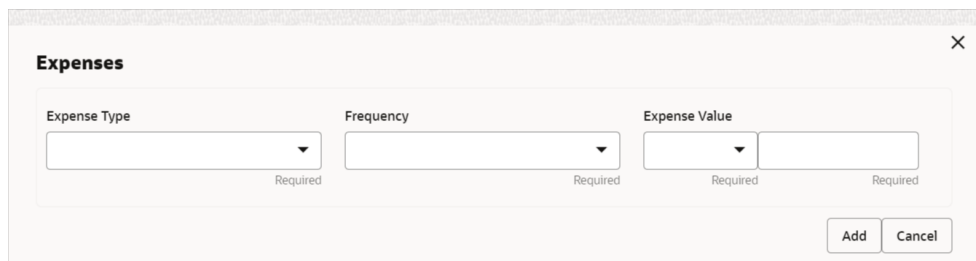
8. Click  icon to exit the **Income** window.
9. Click **Add** in the **Income & Expenses** segment.
The **Add Expenses** screen is displayed.

Figure 1-40 Add Expenses Details



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

Table 1-23 Add Expenses - Field Description

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

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

 **Note:**

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


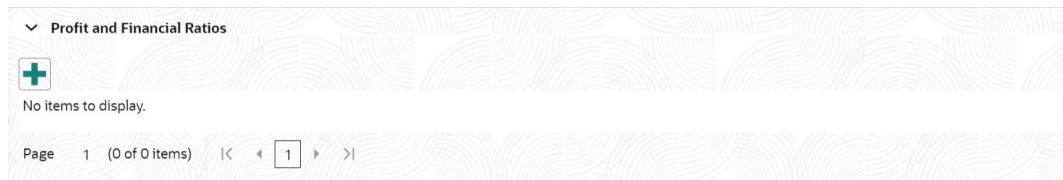
12. Click  icon to exit the **Income** window.
13. Click and expand the **Profit and Financial Ratios** section.

Figure 1-41 Profit and Financial Ratios



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

Figure 1-42 Profit and Financial Ratios - Add

The screenshot shows a window titled "Profit and Financial Ratios" with a close button (X) in the top right corner. The window contains several input fields arranged in a grid. The first row has a "Financial Year" field. The second row has four fields: "Currency", "Balance Sheet Size", "Operating Profit", and "Net Profit". The third row has four fields: "Year Over Year Growth (%)", "Return On Investment (%)", "Return On Equity (%)", and "Return On Asset (%)". A search icon is visible in the "Currency" field. At the bottom right, there are "Add" and "Cancel" buttons.

- On the **Profit and Financial Ratios** window, specify the fields. For more information on fields, refer to the field description table.
For more information on fields, refer to the field description table.

Table 1-24 Profit and Financial Ratios – Field Description

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

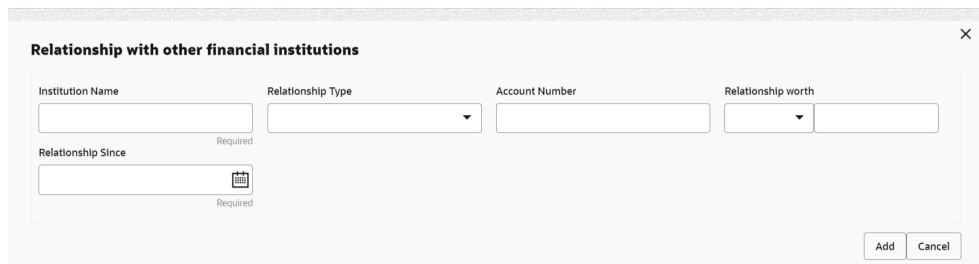
- Click and expand the **Other Relationship** section.
The **Other Relationship** screen displays.

Figure 1-43 Other Relationship



- Click **Add** to add details about the customer’s relationship with other banks. The **Relationship with other financial institutions** screen displays.

Figure 1-44 Relationship with other financial institutions



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

Table 1-25 Relationship with other financial institutions - Field Description

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

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

 **Note:**

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

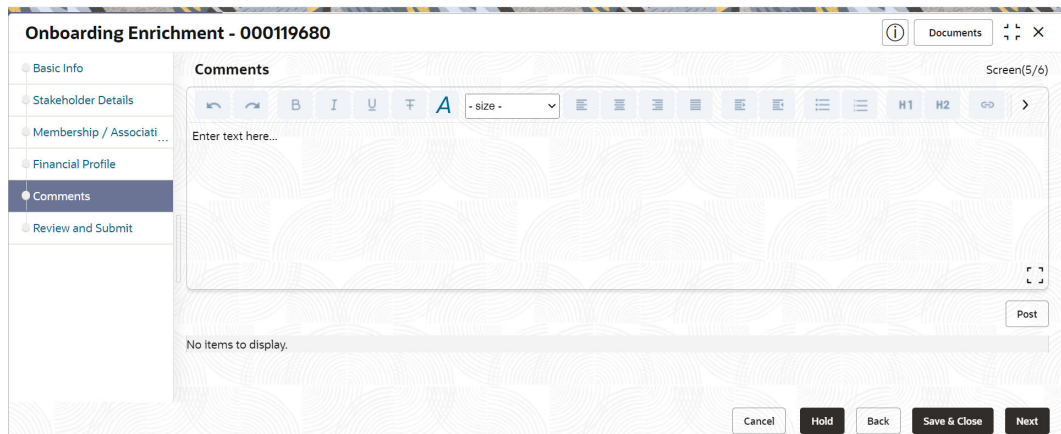
- Click **Next** to move to the **Onboarding Enrichment - Comments** segments.

1.3.5 Onboarding Enrichment - Comments

The RMs can capture overall comments for the initiation stage in the **Comments** screen. Capturing comments helps the banker who works in the next stage to understand this task.

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

Figure 1-45 Enrichment Comments



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

1.3.6 Onboarding Enrichment - Review and Submit

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

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

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

1.4 KYC Check

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

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

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

The KYC **Customer Summary** screen displays.

Figure 1-46 KYC - Customer Summary

KYC - 000119679 Documents Screen(1/3) View Dedupe Logs

Customer Summary

Business Detail

E Book Seller

| Doing Business As | Registration Number | Date of Registration | Country of Registration | SMB Registration Number |
|---------------------------|---------------------------|----------------------|-------------------------|-------------------------|
| E Book Seller | | 2022-04-28 | IN | |
| Tax Identification Number | Goods and Services Tax Id | Business License | | |
| 123456 | | | | |

General Information

General Information | Current Address | Social Profile

1
Citizenship history

Birth Country

Professional Information

Membership

No record to display

Stakeholders

Owners | Authorized Signatory | Guarantors | Suppliers

No record to display

Supporting Documents

Supporting Documents Is not yet done

KYC

KYC Is not yet done

Assets

Assets Is not yet done

Liabilities

Liabilities Is not yet done

Income

Income Is not yet done

Expense

Expense Is not yet done

Beneficially Owned Company

Beneficially Owned Company Is not yet done

Other relationship

Other relationship Is not yet done

Cancel Hold Save & Close Next

2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to [Table 1-19](#).

3. Click **Next**.

The **KYC Check** screen displays.

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

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

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

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

5. Click **Verify** to add the **Verification Details**.

The **Add Verification** screen displays.

Figure 1-47 Add Verification Details – Proof of Residence

Address Verification

| | | | |
|----------------------|-------------------------|----------------------|----------------------|
| KYC ID Type | Name as in the document | ID Number | DOB as on Document |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| | Required | | Required |

Address as in Document

Required

Verification Details

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Reference number | Verification Type | Verification Medium | Verification Status |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| | Required | Required | Required |

| | | |
|----------------------|----------------------|----------------------|
| Issued On | Verified On | Valid Till |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| | Required | Required |

Verification Remarks

Submit Cancel

Figure 1-48 Add Verification Details –Proof of Identity

Identity Verification

| | | | |
|----------------------|-------------------------|----------------------|----------------------|
| KYC ID Type | Name as in the document | ID Number | DOB as on Document |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| | | Required | Required |

Issued On

Required

Verification Details

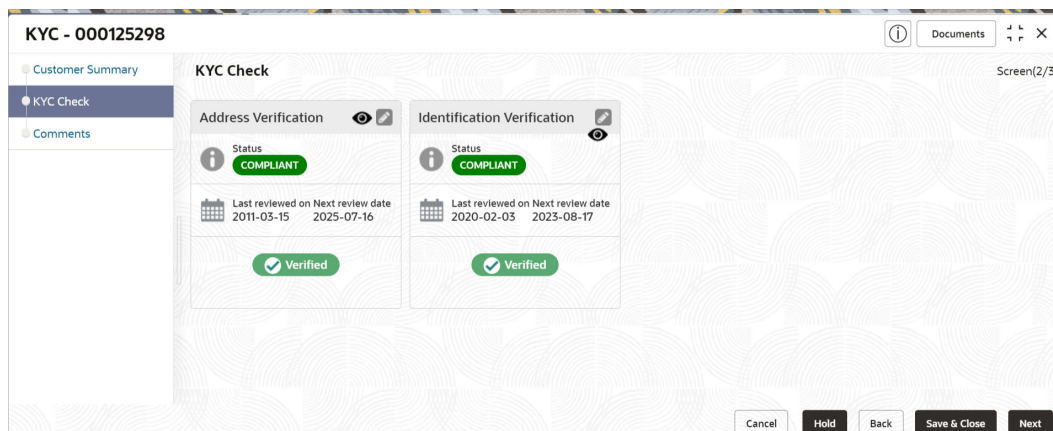
| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Reference number | Verification Type | Verification Medium | Verification Status |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| | | | Required |

| | |
|----------------------|----------------------|
| Verified On | Valid Till |
| <input type="text"/> | <input type="text"/> |
| | Required |

Verification Remarks

Submit Cancel

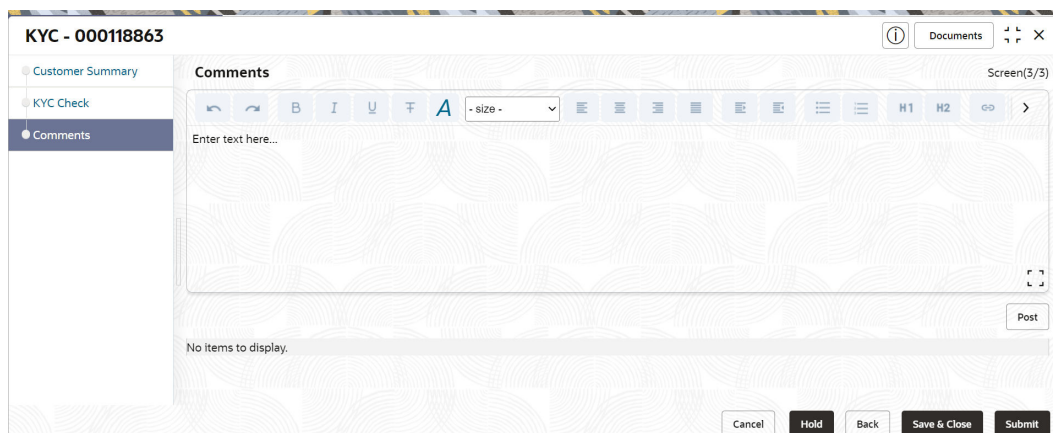
Figure 1-49 KYC Check



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

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

Figure 1-50 KYC – Comments



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

Table 1-26 Actions - Description

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

Table 1-26 (Cont.) Actions - Description

| Actions | Description |
|---------|--|
| Outcome | On the Checklist window, select the Outcome as Approve or Reject and click Submit . Based on the value selected for the outcome, the following conditions apply: <ul style="list-style-type: none">• If Approve is selected, the task is moved to the Recommendation stage.• If Reject is selected, the task is terminated. |

1.5 Recommendation

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

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



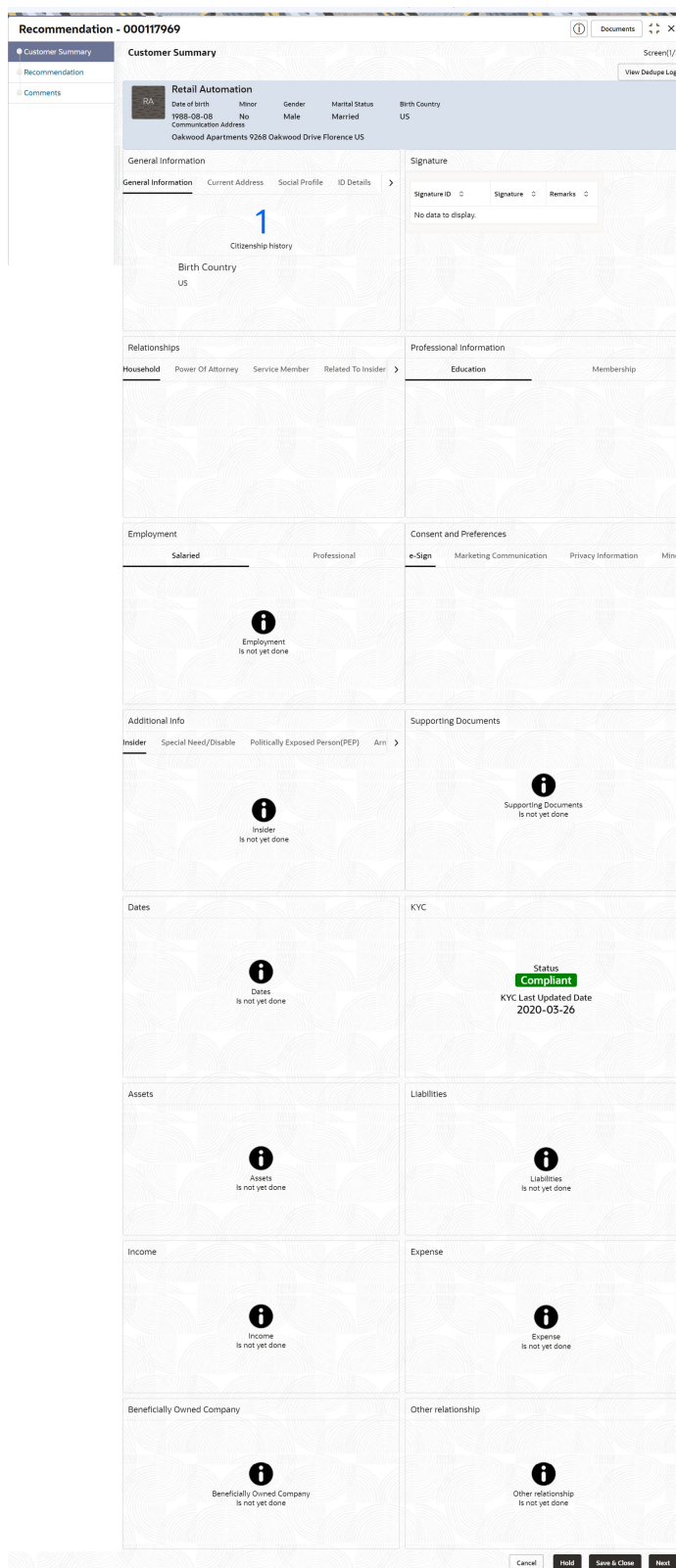
Note:

The fields 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 1-51 Recommendation – Customer Summary



2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to [Table 1-19](#).

3. Click **Next**.

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

Figure 1-52 Recommendation – Recommendation Comments

| Section | Compliant with Bank Policy? | Details (Non-Compliance to Bank Policy) | Details of Risk Mitigation | Recommended | Decision | Action |
|---------|-----------------------------|---|----------------------------|-------------|----------|--------|
| IDVR | Yes | | | Recommended | Approve | |
| ADVR | Yes | | | Recommended | Approve | |

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

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

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



The **Onboarding Approval** screen displays.

Figure 1-53 Onboarding Approval

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

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

Table 1-27 Onboarding Approval - Field Description

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

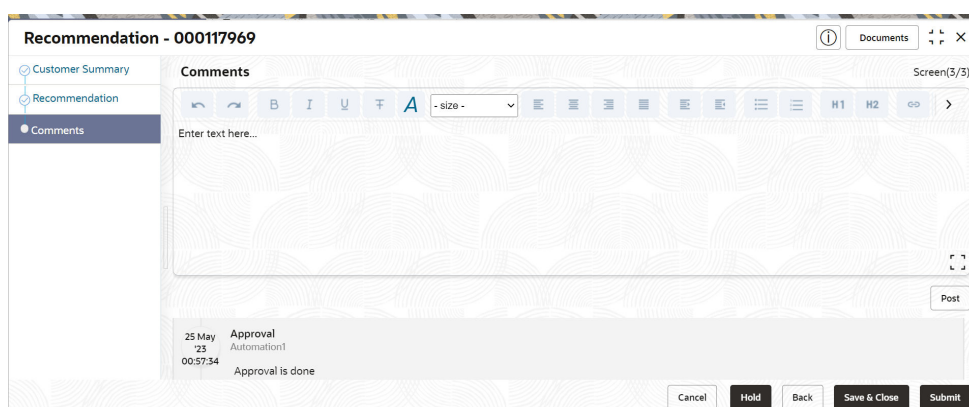
9. Click **View KYC Details** to review all the KYC details.
The **View KYC Details** screen displays.
10. Click **Update** to update the decision.
11. On the **Comments** screen, perform the following actions:

Table 1-28 Actions - Description

| Actions | Description |
|----------------|---|
| Post | Click Post . The comments are posted below the text box. |
| Submit | Click Submit . The Checklist window is displayed. |
| Outcome | On the Checklist window, select the Outcome as <i>Approve</i> or <i>Reject</i> and click Submit . Based on the value selected for the outcome, the following conditions apply: <ul style="list-style-type: none"> • If Approve is selected, the task is moved to the Approval stage. • If Reject is selected, the task is terminated. |

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

Figure 1-54 Comments



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

1.6 Approval

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

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

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

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

Figure 1-55 Approval - Customer Summary

Approval - 00017969 Documents Screen(1/3) View Dedupe Logs

Customer Summary

Retail Automation

Date of birth: 1958-08-08, Minor: No, Gender: Male, Marital Status: Married, Birth Country: US
 Communication Address: Oakwood Apartments 9288 Oakwood Drive Florence US

General Information | Signature

Signature ID: No data to display, Signature: No data to display, Remarks: No data to display

General Information | Current Address | Social Profile | ID Details

1
Citizenship History
Birth Country: US

Relationships | Professional Information

Household | Power Of Attorney | Service Member | Related To Insider | Education | Membership

Employment | Consent and Preferences

Salaried | Professional | e-Sign | Marketing Communication | Privacy Information | Minor

Employment is not yet done

Additional Info | Supporting Documents

Insider | Special Need/Disable | Politically Exposed Person(PEP) | Ann | Supporting Documents is not yet done

Insider is not yet done

Dates | KYC

Dates is not yet done

Status: **Compliant**
 KYC Last Updated Date: 2020-03-26

Assets | **Liabilities**

Assets is not yet done | Liabilities is not yet done

Income | **Expense**

Income is not yet done | Expense is not yet done

Beneficially Owned Company | **Other relationship**

Beneficially Owned Company is not yet done | Other relationship is not yet done

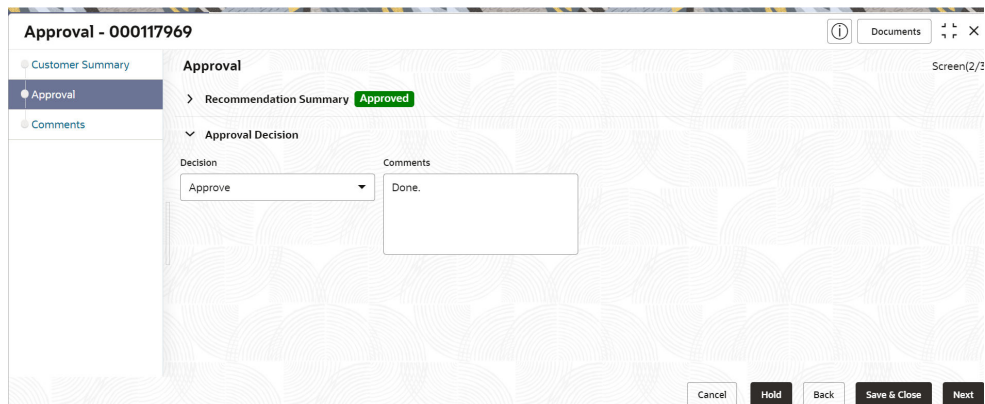
Cancel Hold Save & Close Next

2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to [Table 1-19](#).

3. Click **Next**.

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

Figure 1-56 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 as follows:

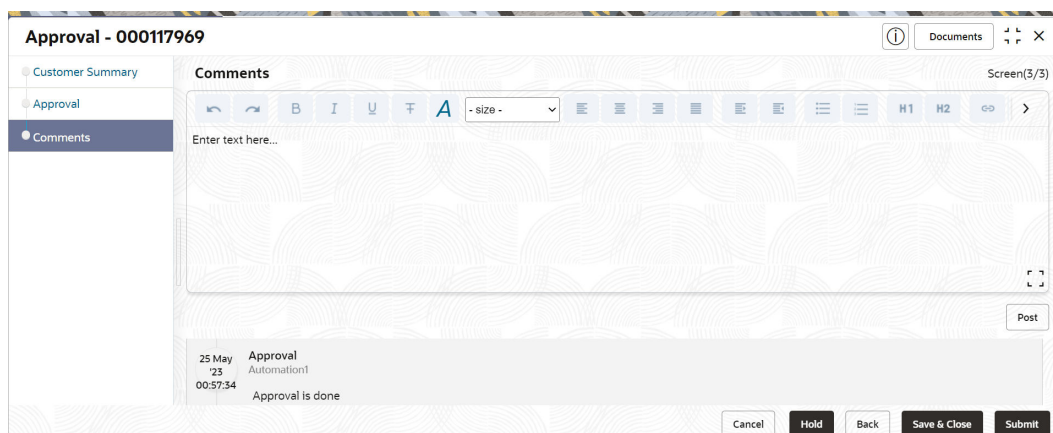
Table 1-29 Recommendation Summary

| 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.
6. Click **Action** to see **Recommendation** details and **KYC** details for respective KYC types.
7. Click and Expand **Approval Decision** to provide **Approval Decision** and **Comments** for Party Onboarding.
The **Approval Decision** screen displays.
8. Click **Next** to **Comments** data segments.

The **Approval – Comments** screen displays.

Figure 1-57 Approval - Comments



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

Table 1-30 Actions - Description

| Action | Description |
|-----------------|--|
| Comments | Specify the overall comments for the <i>Approval</i> stage. |
| Post | Click Post . The comments are posted below the text box. |
| Submit | Click Submit . The Checklist window is displayed. |
| Outcome | On the Checklist window, select the Outcome as Proceed , Reject , or Additional Info and click Submit . Based on the value selected for the outcome, the following conditions apply: <ul style="list-style-type: none"> • If Proceed is selected, the task is automatically moved to the host system. • If Reject is selected, the task is terminated. • If Additional Info is selected, the task is moved back to the Onboarding Enrichment stage. |

1.7 Amendment

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

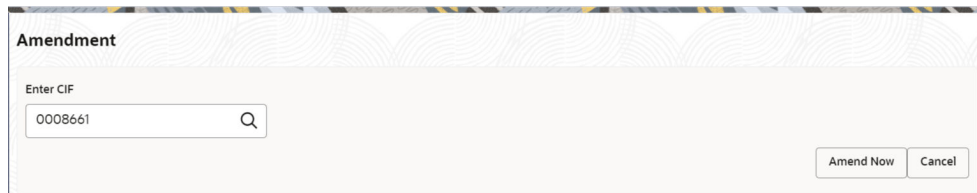
Note:

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

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

The **Amendment** screen displays.

Figure 1-58 Amendment – Enter CIF



The screenshot shows a web interface titled "Amendment". Below the title is a search field labeled "Enter CIF" containing the text "0008661" and a magnifying glass icon. To the right of the search field are two buttons: "Amend Now" and "Cancel".

2. On the **Amendment** screen, specify the **CIF** and click **Amend Now**.

The **Small and Medium Business Amendment** screen displays.

Figure 1-59 Amendment – SMB Amendment

SMB Amendment - 000098847
Documents ⌵ ⌶

Customer Amend
Screen(1/3)

Comments
View Dedupe Logs

Review and Submit

Business Detail ✕

| | | | | | |
|---------------|---------------------------|---------------------------|----------------------|-------------------------|-------------------------|
| | Doing Business As | Registration Number | Date of Registration | Country of Registration | SMB Registration Number |
| Google Fibres | Sa5ahl6Jesh2 | 2000-01-01 | US | Sa5ahl6Jesh2 | |
| | Tax Identification Number | Goods and Services Tax Id | Business License | | |
| | Sa5ahl6Jesh2 | Sa5ahl6Jesh2 | Sa5ahl6Jesh2 | | |

General Information ✕

General Information
Current Address
Social Profile

1
 Citizenship history
 Birth Country

Professional Information ✕

Membership
 No record to display

Stakeholders ✕

Owners
Authorized Signatory
Guarantors
Suppliers

No record to display

Supporting Documents ✕

i
 Supporting Documents
 Is not yet done

KYC ✕

Status
Compliant
KYC Last Updated Date
2020-03-26

Assets ✕

i
 Assets
 Is not yet done

Liabilities ✕

i
 Liabilities
 Is not yet done

Income ✕


i
 Income
 Is not yet done

Expense ✕

i
 Expense
 Is not yet done

Cancel Hold Save & Close Next



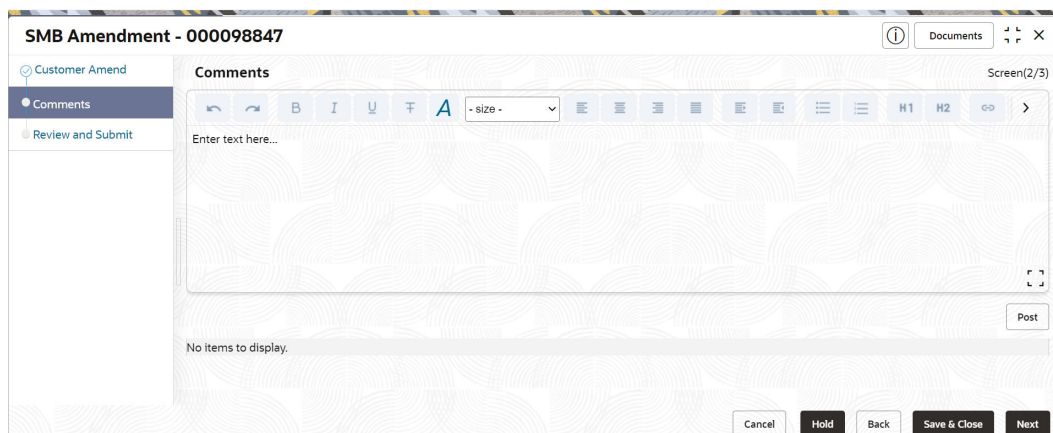
3. On the **Customer Amend** screen, click  icon in the desired section to be updated. You can update the following sections during amendment:
 - General Information – For more information, refer to [Onboarding Initiation - Basic Details](#).
 - a. Business Details
 - b. Basic Information
 - c. Address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

 **Note:**

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

4. Click **Next**.
The **Amendment - Comments** screen displays.

Figure 1-60 Amendment – Comments



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

Table 1-31 Actions - Description

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

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

Table 1-32 Actions - Description

| Action | Description |
|----------------|---|
| Submit | Click Submit . The Checklist window is displayed. |
| Outcome | On the Checklist window, select the Outcome as Proceed and click Submit . The task is moved to the Review stage. |

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

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

1.8 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 1-61 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.

1.9 Straight Through Processing for Onboarding Requests Received from Channels

Configurations are available for the onboarding requests received from channels to allow straight-through processing of SMB onboarding and handoff to the core system without waiting for any manual intervention.

Configurations

The details of the configuration parameters are as follows:

Table 1-33 Configuration Details

| Configuration Parameter | Description | Default Value |
|-------------------------------|---|---------------|
| STP_FLAG | This parameter indicates whether the straight-through processing is allowed for SMB onboarding requests received from the channels that are subject to other mandatory information being available in the request. Accepted values are: TRUE - Straight-through processing for SMB Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation. FALSE - Straight-through processing for SMB Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from the channel. | TRUE |
| 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 SMB onboarding request from channels, the system will validate the configuration parameters as stated in the above table. If straight-through processing is allowed (STP_FLAG is set to TRUE), the system validates if all the mandatory information including the KYC details are available in the request. The following cases are applicable:

Table 1-34 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. |

2

Insta Party Management

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

This topic contains the following sub topics:

- [Insta SMB Onboarding](#)
Insta SMB Onboarding feature allows user to onboard party using a single screen.
- [Insta SMB Amendment](#)
Insta SMB Amendment feature allows user to amend party using a single screen.
- [Insta SMB View](#)
Insta SMB View feature allows user to view party using a single screen.

2.1 Insta SMB Onboarding

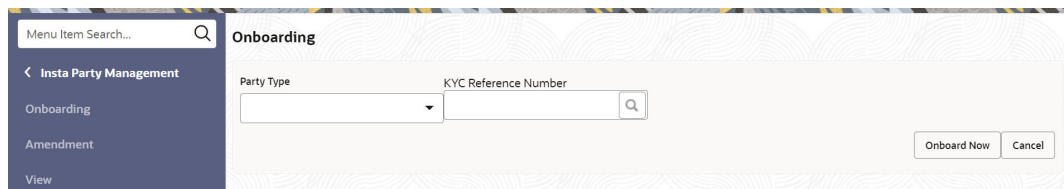
Insta SMB Onboarding feature allows user to onboard party using a single screen.

To initiate the insta onboarding process:

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

The **Onboarding** screen is displayed.

Figure 2-1 Onboarding - Insta Party Management




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

Table 2-1 Onboarding - Field Description

| Field | Description |
|------------|--|
| Party Type | Select Small and Medium Business from the drop-down values. The available options are: <ul style="list-style-type: none">• Retail• Small and medium Business |

Table 2-1 (Cont.) Onboarding - Field Description

| Field | Description |
|-----------------------------|--|
| KYC Reference Number | <p>Specify the KYC reference number or click Search icon for a KYC reference number. The following values are available for KYC reference search:</p> <ul style="list-style-type: none"> • Party ID • First Name • Middle Name • Last Name • Data of Birth • Unique ID/National ID • Mobile Number • Email <div style="background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • Unique ID is the ID captured in ID Details data segment. National ID is captured as part of Basic Info & Citizenship. • Refer to the KYC Management section for the KYC Reference Number. </div> |

4. Click **Onboard Now**.

The **Insta SMB Onboarding** screen is displayed.

Figure 2-2 Insta SMB Onboarding - Party Information



- [Insta SMB Onboarding - Basic Details](#)
You can add basic details such as business and address of the customer to be onboarded in the **Basic Details** screen.
- [Insta SMB Onboarding – Document & Images](#)
Section to upload party documents including the supporting document and signatures.

- [Insta SMB Onboarding – Relationships](#)
 The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.
- [Insta SMB Onboarding - Membership & Association](#)
 Section to add membership and association information related to the party.
- [Insta SMB Onboarding - Financial Profile](#)
 Section to add financial information related to party including asset, liability, income, and expense.

2.1.1 Insta SMB Onboarding - Basic Details

You can add basic details such as business and address of the customer to be onboarded in the **Basic Details** screen.



Note:


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

Insta SMB Onboarding - Basic Details screen captures the following data segments to onboard the customer.

Table 2-2 Data Segment - Description

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-------------------------|------------------------------------|--|
| 1 | Business Details | Mandatory | Data segment to capture business information of the party. |
| 2 | Current Address | Conditional | Data segment to capture current address of the party such as current communication address, current residential address, etc. <div data-bbox="997 1394 1044 1436" data-label="Image"> </div> <div data-bbox="1044 1396 1131 1432" data-label="Section-Header"> <p>Note:</p> </div> <div data-bbox="1044 1453 1408 1686" data-label="Text"> <p>Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.</p> </div> |

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

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-------------------------|------------------------------------|--|
| 3 | Previous Address | Optional | <p>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.</p> <p>Minimum address history will be required, if configured, as per Address Management Maintenance.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.</p> </div> |
| 4 | Social Profile | Optional | Data segment to capture Social Profile of the party such as LinkedIn, Facebook, etc. |

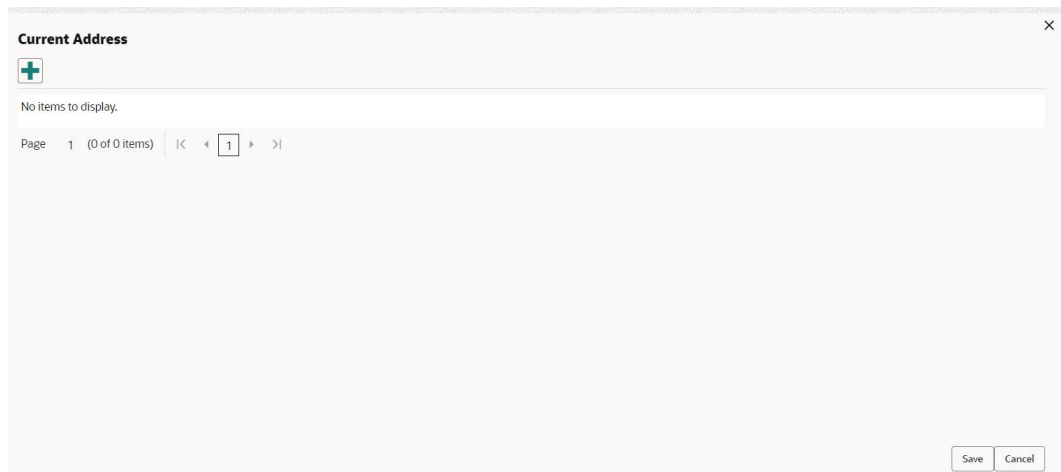
1. On the **Insta SMB Onboarding** screen, click and expand the **Basic Details** section.
2. On the **Basic Details** segment, click on the **Edit** button on **Business Details** widget.

The **Business Details** screen displays.

Figure 2-3 Onboarding - Business Details

3. On the **Business Details** screen, specify the additional information related to the business. For more information on fields, refer to the [Table 1-4](#) table.
4. On the **Business Details** segment, click **Edit** button on **Current Address** widget. The **Current Address** screen is displayed.

Figure 2-4 Onboarding - Current Address



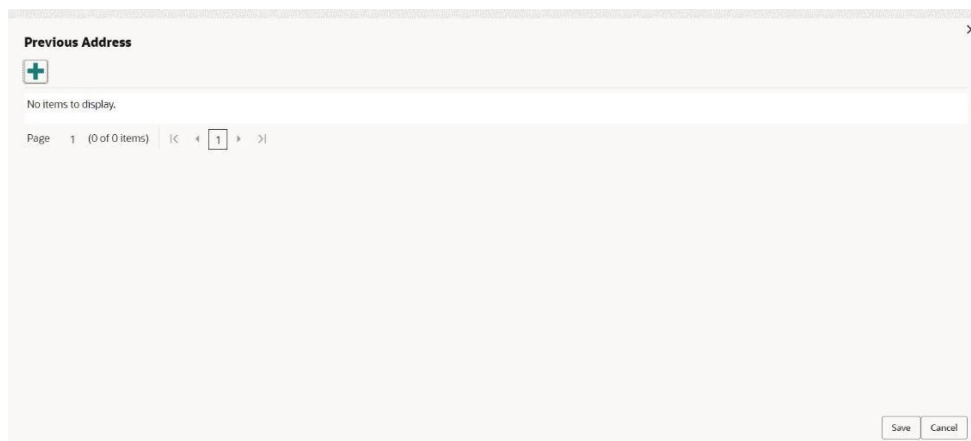
5. Click on the



icon to add a current address details.
The **Add Address** screen is displayed.

Figure 2-5 Add Address

6. On the **Add Address** screen, specify the fields. For more information on the fields, refer to the [Table 1-11](#) table.
7. Click **Save**.
8. On the **Basic Info** segment, click **Edit** button on **Previous Address** widget.
The **Previous Address** screen is displayed.

Figure 2-6 Onboarding - Previous Address

9. Click on the



icon to add a current address details.

The **Add Address** screen is displayed.

Figure 2-7 Add Address

10. On the **Add Address** screen, specify the fields. For more information on the fields, refer to the [Table 1-11](#) table.
11. Click **Save**.
12. On the **Basic Info** segment, click **Edit** button on **Social Profile** widget.
The **Social Profile** screen displays.

Figure 2-8 Social Profile

The screenshot shows a 'Social Profile' section with a dropdown arrow on the left. Below it are six social media icons with corresponding text labels and empty input boxes: Facebook, LinkedIn, Twitter, Blog, Instagram, and Tumblr.

13. On the **Social Profile** screen, specify the details. For more information on fields, refer to the [Table 1-13](#) table.
14. Click **Save**.

2.1.2 Insta SMB Onboarding – Document & Images

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

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

Table 2-3 Data Segment - Description

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

 **Note:**

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

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

The **Supporting Documents** screen displays.

Figure 2-9 Onboarding – Supporting Documents

The screenshot shows the 'Supporting Documents' screen. At the top, there are three summary boxes: 'Total Documents' with a blue '0', 'Document Submitted' with an orange '0', and 'Document Pending' with a red '0'. Below these is a table with a green plus icon and the text 'No items to display.' At the bottom, there is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation arrows.

- Click on the



icon to add a supporting document.

The **Document** screen displays.

Figure 2-10 Add Document

- On the **Document** screen, specify the details. For more information on the fields, refer to the [Table 1-20](#) table.
- Click **Save** to save the documents details.

2.1.3 Insta SMB Onboarding – Relationships

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

The following Data Segments can be captured in Relationship Segment.

Table 2-4 Data Segment - Relationships

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-----------------------------|------------------------------------|--|
| 1 | Owners | Optional | Data segment to capture owner relationships of the party. |
| 2 | Authorized Signatory | Optional | Data segment to capture authorized signatory relationships of the party. |
| 3 | Guarantors | Optional | Data segment to capture guarantor relationships of the party. |
| 4 | Suppliers | Optional | Data segment to capture supplier relationships of the party. |

- [Relationships- Owners](#)
Owner relationship segment allows user to capture owners of the small and medium business.

- [Relationships - Authorized Signatory](#)
Authorized Signatory Relationship segment allows user to capture authorized signatories of the small and medium business.
- [Relationships - Guarantors](#)
Guarantors Relationship segment allows user to capture guarantors of the small and medium business.
- [Relationships - Suppliers](#)
Suppliers Relationship segment allows user to capture suppliers of the small and medium business.

2.1.3.1 Relationships- Owners

Owner relationship segment allows user to capture owners of the small and medium business.

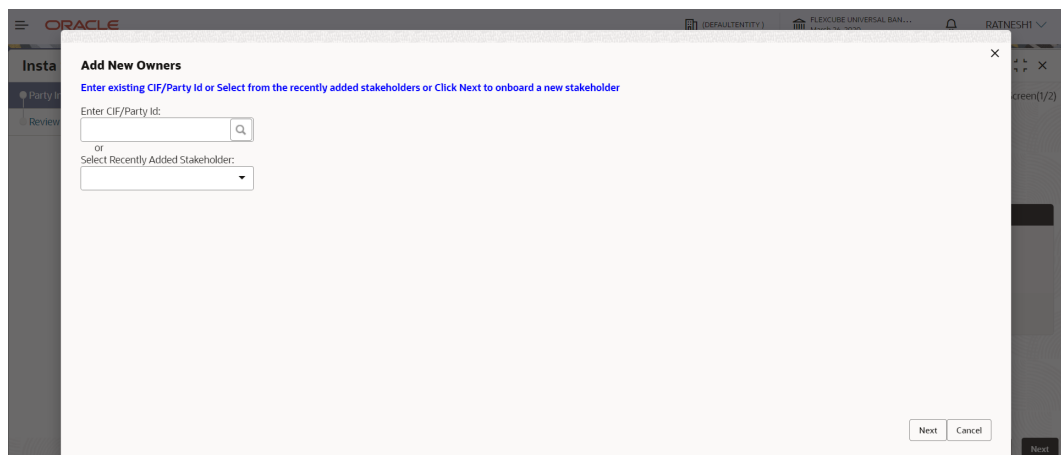
To add a relationship with existing customer/non-customer:

1. On the **Insta SMB Onboarding** screen, click and expand **Relationships** segment.
2. On the **Relationships** segment, click **Edit** button on the **Owner** widget.
The **Owner** screen is displayed.
3. Click



icon to add a household relationship.

Figure 2-11 Add New Owner



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

 **Note:**

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

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

Existing Customer/Non-Customer

5. On click of **Next** button in the **Add Owner** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add New Owner** screen, add the relation specific attribute. For more information on the fields, refer to the [Table 1-14](#) table.

 **Note:**

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

New Non-Customer

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

2.1.3.2 Relationships - Authorized Signatory

Authorized Signatory Relationship segment allows user to capture authorized signatories of the small and medium business.

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

1. On the **Insta SMB Onboarding** screen, click and expand **Relationships** segment.
2. On the **Relationships** segment, click **Edit** button on the **Authorized Signatory** widget. The **Authorized Signatory** screen is displayed.
3. Click



icon to add a household relationship.

The **Add New Authorized Signatory** screen is displayed.

Figure 2-12 Add New Authorized Signatory

A screenshot of a web application dialog box titled "Add New Authorized Signatories". The dialog has a close button (X) in the top right corner. Below the title, there is a blue instruction: "Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder". There are two input options: a text field labeled "Enter CIF/Party Id:" with a search icon on the right, and a dropdown menu labeled "Select Recently Added Stakeholder:". At the bottom right of the dialog, there are two buttons: "Next" and "Cancel".

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

 **Note:**

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

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

Existing Customer/Non-Customer

5. On click of **Next** button in the **Add Authorized Signatory** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add Authorized Signatory** screen, add the relation specific attribute.

 **Note:**

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

New Non-Customer

7. On click of **Next** button in the **Add New Authorized Signatory** screen, the system displays the screen to create a new non-customer.
The **Add New Authorized Signatory** screen is displayed.
8. On the **Add New Authorized Signatory** screen, click and expand **Basic Info & Citizenship** segment.
9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the [Table 1-14](#) table.
10. On the **Add New Authorized Signatory** screen, click and expand **ID Details** segment.
11. Specify the details on the **ID Details** segment. For more information on fields, refer to the [Table 1-15](#) table.
12. On the **Add New Authorized Signatory** screen, click and expand **Address** segment.
13. Specify the details on the **Address** segment. For more information on fields, refer to the [Table 1-11](#) table.
14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the [KYC Check](#) section.

15. Add relationship specific attributes.

2.1.3.3 Relationships - Guarantors

Guarantors Relationship segment allows user to capture guarantors of the small and medium business.

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

1. On the **Insta SMB Onboarding** screen, click and expand **Relationships** segment.
2. On the **Relationships** segment, click **Edit** button on the **Guarantors** widget.
The **Authorized Signatory** screen is displayed.
3. Click



icon to add a household relationship.

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

Figure 2-13 Add New Guarantors

A screenshot of the 'Add New Guarantors' screen. The screen has a title bar with 'Add New Guarantors' and a close button (X). Below the title bar, there is a blue instruction: 'Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder'. There are two input options: a text field labeled 'Enter CIF/Party Id:' with a search icon, and a dropdown menu labeled 'Select Recently Added Stakeholder:'. At the bottom right, there are two buttons: 'Next' and 'Cancel'.

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

 **Note:**

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

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

Existing Customer/Non-Customer

5. On click of **Next** button in the **Add Guarantors** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add Guarantors** screen, add the relation specific attribute.

 **Note:**

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

New Non-Customer

7. On click of **Next** button in the **Add New Guarantors** screen, the system displays the screen to create a new non-customer.
The **Add New Guarantors** screen is displayed.
8. On the **Add New Guarantors** screen, click and expand **Basic Info & Citizenship** segment.
9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the [Table 1-14](#) table.
10. On the **Add New Guarantors** screen, click and expand **ID Details** segment.
11. Specify the details on the **ID Details** segment. For more information on fields, refer to the [Table 1-15](#) table.
12. On the **Add New Guarantors** screen, click and expand **Address** segment.
13. Specify the details on the **Address** segment. For more information on fields, refer to the [Table 1-11](#) table.
14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the [KYC Check](#) section.
15. Add relationship specific attributes.

2.1.3.4 Relationships - Suppliers

Suppliers Relationship segment allows user to capture suppliers of the small and medium business.

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

1. On the **Insta SMB Onboarding** screen, click and expand **Relationships** segment.
2. On the **Relationships** segment, click **Suppliers** button on the **Owner** widget.
The **Suppliers** screen is displayed.
3. Click



icon to add a suppliers relationship.

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

Figure 2-14 Add New Suppliers

Add New Guarantors ×

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:

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

 **Note:**

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

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

Existing Customer/Non-Customer

5. On click of **Next** button in the **Add Suppliers** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add New Suppliers** screen, add the relation specific attribute. For more information on the fields, refer to the [Table 1-14](#) table.

 **Note:**

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

New Non-Customer

7. On click of **Next** button in the **Add New Suppliers** screen, the system displays the screen to create a new non-customer.
The **Add New Suppliers** screen is displayed.
8. On the **Add New Suppliers** screen, click and expand **Basic Info & Citizenship** segment.
9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the [Table 1-14](#) table.
10. On the **Add New Suppliers** screen, click and expand **ID Details** segment.
11. Specify the details on the **ID Details** segment. For more information on fields, refer to the [Table 1-15](#) table.
12. On the **Add New Suppliers** screen, click and expand **Address** segment.
13. Specify the details on the **Address** segment. For more information on fields, refer to the [Table 1-11](#) table.
14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the [KYC Check](#) section.
15. Add relationship specific attributes.

2.1.4 Insta SMB Onboarding - Membership & Association

Section to add membership and association information related to the party.

1. On the **Insta SMB Onboarding** screen, click and expand **Membership & Association** segment.
2. On the **Membership & Association** segment, click **Edit** button on the **Membership & Association** widget.

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

3. Click



icon to add a household relationship.

The **Membership** screen displays.

Figure 2-15 Membership

4. On the **Membership** screen, specify the fields. For more information on the fields, refer to the [Table 1-21](#) table.

2.1.5 Insta SMB Onboarding - Financial Profile

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

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

Table 2-5 Data Segment - Description

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-------------------|------------------------------------|---|
| 1 | Asset | Optional | Data segment to capture assets details of the party. |
| 2 | Liability | Optional | Data segment to capture liability details of the party. |
| 3 | Income | Optional | Data segment to capture income details of the party. |

Table 2-5 (Cont.) Data Segment - Description

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|------------------------------------|------------------------------------|--|
| 4 | Expense | Optional | Data segment to capture expense details of the party. |
| 5 | Other Relationship | Optional | Data segment to capture other relationships of the party. |
| 6 | Beneficially Owned Company | Optional | Data segment to capture beneficially owned company relations of the party. |
| 7 | Profit and Financial Ratios | Optional | |

1. On the **Insta SMB Onboarding** screen, click and expand **Financial Information** segment.
The **Financial Information** screen displays.
2. On the **Financial Profile** screen, click **Edit** button on the **Assets** widget.
3. On the **Assets** screen, click **Add** button.
The **Add Assets Details** pop-up screen is displayed.
4. On **Add Assets Details** pop-up screen, specify the details of the assets. For more information on fields, refer to the [Table 1-17](#) table.
5. On the **Financial Information** screen, click **Edit** button on the **Liabilities** widget.
6. On the **Liabilities** screen, click **Add** button.
The **Add Assets Details** pop-up screen is displayed.
7. On **Add Liabilities Details** pop-up screen, specify the details of the assets. For more information on fields, refer to the [Table 1-18](#) table.
8. On the **Financial Information** screen, click **Edit** button on the **Income** widget.
9. On the **Income** screen, click **Add** button.
The **Income** pop-up screen is displayed.
10. On **Income** pop-up screen, specify the details of the assets. For more information on fields, refer to the [Table 1-22](#) table.
11. On the **Financial Information** screen, click **Edit** button on the **Expense** widget.
12. On the **Expense** screen, click **Add** button.
The **Expense** pop-up screen is displayed.
13. On **Expense** pop-up screen, specify the details of the assets. For more information on fields, refer to the [Table 1-23](#) table.
14. On the **Financial Information** screen, click **Edit** button on the **Other Relationships** widget.
15. On the **Other Relationships** screen, click



icon.

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

16. On **Relationship with other financial institutions** pop-up screen, specify the details. For more information on fields, refer to the [Table 1-25](#) table.
17. On the **Financial Information** screen, click **Edit** button on the **Beneficially Owned Company** widget.
18. On the **Beneficially Owned Company** screen, click



icon.

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

19. On **Beneficially Owned Company** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the field description table.

Table 2-6 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.

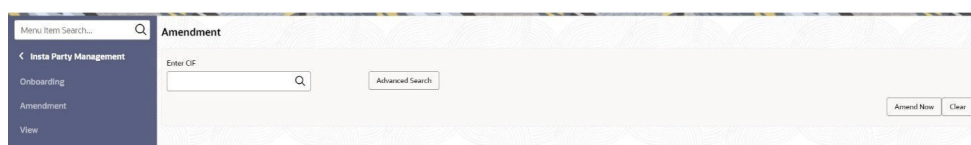
2.2 Insta SMB Amendment

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

To initiate the insta amendment process:

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

The **Amendment** screen is displayed.

Figure 2-16 Insta Party Amendment

3. Enter CIF number or click **Advance Search** button to search for a CIF number. The following values are available for the advance CIF search:

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

4. Click **Amend Now**.

The **Insta Retail Amendment** screen is displayed.

- [Insta SMB Amendment - Basic Details](#)
You can amend basic details such as business and address of the customer to be onboarded in the basic details screen.
- [Insta SMB Amendment – Document & Images](#)
Section to amend party documents including the supporting document.
- [Insta SMB Amendment – Relationships](#)
The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.
- [Insta SMB Amendment - Membership & Association](#)
Section to add membership and association information related to the party.
- [Insta SMB Amendment - Financial Profile](#)
Section to add financial information related to party including asset, liability, income, and expense.

2.2.1 Insta SMB Amendment - Basic Details

You can amend basic details such as business and address of the customer to be onboarded in the basic details screen.

Insta SMB Amendment - Basic Details screen captures the following data segments to capture party basic details.

Table 2-7 Data Segment - Description



| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-------------------------|------------------------------------|--|
| 1 | Business Details | Mandatory | Data segment to capture business information of the party. |
| 2 | Current Address | Conditional | Data segment to capture current address of the party such as current communication address, current residential address, etc. <div data-bbox="1175 583 1458 1234" style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.</p> </div> |

Table 2-7 (Cont.) Data Segment - Description

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-------------------|------------------------------------|---|
| 3 | Previous Address | Optional | <p>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.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.</p> </div> |
| 4 | Social Profile | Optional | Data segment to capture Social Profile of the party such as LinkedIn, Facebook, etc. |

1. On the **Insta SMB Amendment** screen, click and expand the **Basic Details** section.
2. On the **Basic Details** segment, click on the **Edit** button on **Business Details** widget.

The **Business Details** screen displays.

Figure 2-17 Amendment - Business Details

The screenshot shows the 'Business Detail' form with the following fields and values:

- Doing Business As:** Banking
- Registration Number:** (Empty)
- Date of Registration:** 2020-02-03
- Country of Registration:** (Empty)
- SMB Classification:** Micro
- Customer Category:** SMB
- SMB Registration Number:** (Empty)
- Tax Identification Number:** (Empty)
- Goods and Services Tax Id:** (Empty)
- Business License:** (Empty)
- Preferred Language:** (Empty)
- Preferred Currency:** (Empty)
- Relationship Manager Id:** (Empty)
- Customer Access Group:** (Empty)
- Entity Type:** (Empty)
- Line Of Business:** Accounts
- Short Name:** Ban1685344287
- Upload Logo:** (Upload button)

- On the **Business Details** screen, specify the additional information related to the business. For more information on **Business Details**, **Current Address**, **Previous Address**, and **Social Profile**, refer to the [Table 1-4](#) table.

2.2.2 Insta SMB Amendment – Document & Images

Section to amend party documents including the supporting document.

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

Table 2-8 Data Segment - Description

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

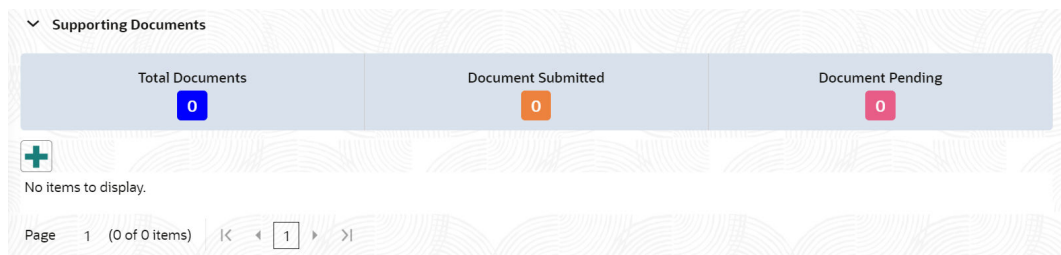
 **Note:**

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

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

The **Supporting Documents** screen displays.

Figure 2-18 Onboarding – Supporting Documents



- Click on the



icon to add a supporting document.

The **Document** screen displays.

Figure 2-19 Add Document

4. On the **Document** screen, specify the details. For more information on the fields, refer to the [Table 1-20](#) table.
5. Click **Save** to save the documents details.

2.2.3 Insta SMB Amendment – Relationships

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

The following Data Segments can be captured in Relationship Segment.

Table 2-9 Data Segment - Relationships

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-----------------------------|------------------------------------|--|
| 1 | Owners | Optional | Data segment to capture owner relationships of the party. |
| 2 | Authorized Signatory | Optional | Data segment to capture authorized signatory relationships of the party. |
| 3 | Guarantors | Optional | Data segment to capture guarantor relationships of the party. |
| 4 | Suppliers | Optional | Data segment to capture supplier relationships of the party. |

1. On **Insta SMB Amendment** screen, click and expand the **Relationships** segment.
The **Relationship** segment is displayed.
2. On the **Relationships** segment, click **Edit** button on each widget to amend the details. For more information on the relationships refer to the [Insta SMB Onboarding – Relationships](#) section.

2.2.4 Insta SMB Amendment - Membership & Association

Section to add membership and association information related to the party.

1. On the **Insta SMB Onboarding** screen, click and expand **Membership & Association** segment.

- On the **Membership & Association** segment, click **Edit** button on the **Membership & Association** widget.
The **Membership & Association** screen is displayed.
- On the **Membership** screen, specify the fields. For more information on the fields, refer to the [Table 1-21](#) table.

2.2.5 Insta SMB Amendment - Financial Profile

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

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

Table 2-10 Data Segment - Description

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|------------------------------------|------------------------------------|--|
| 1 | Asset | Optional | Data segment to capture assets details of the party. |
| 2 | Liability | Optional | Data segment to capture liability details of the party. |
| 3 | Income | Optional | Data segment to capture income details of the party. |
| 4 | Expense | Optional | Data segment to capture expense details of the party. |
| 5 | Other Relationship | Optional | Data segment to capture other relationships of the party. |
| 6 | Beneficially Owned Company | Optional | Data segment to capture beneficially owned company relations of the party. |
| 7 | Profit and Financial Ratios | Optional | |

- On the **Insta SMB Onboarding** screen, click and expand **Financial Information** segment.
The **Financial Information** screen displays.
- On the **Financial Profile** screen, click **Edit** button on each widget to amend the details. For more information on the **Asset**, **Liability**, **Income**, **Expense**, **Other Relationship**, and **Beneficially Owned Company** refer to the [Insta SMB Onboarding - Financial Profile](#) section.

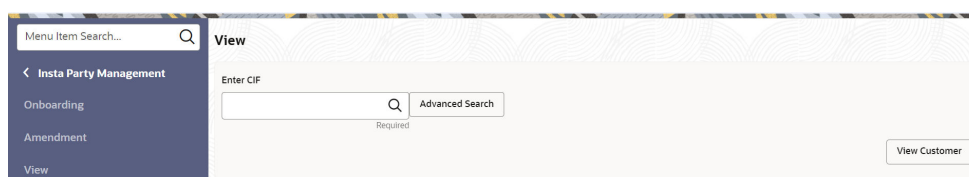
2.3 Insta SMB View

Insta SMB View feature allows user to view party using a single screen.

To initiate the insta amendment process:

- On the **Homepage**, under **Party Services**, click **Insta Party Management**.
- Under **Insta Party Management**, click **View**.

The **View** screen is displayed.

Figure 2-20 Insta Party View

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

The **Insta Retail View** screen is displayed.

 - [Insta SMB View - Basic Details](#)
You can view basic details such as business and address of the customer to be onboarded in the basic details screen.
 - [Insta SMB View – Document & Images](#)
Section to view party documents including the supporting document.
 - [Insta SMB View – Relationships](#)
The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.
 - [Insta SMB View - Membership & Association](#)
Section to view membership and association information related to the party.
 - [Insta SMB View - Financial Profile](#)
Section to view financial information related to party including asset, liability, income, and expense.

2.3.1 Insta SMB View - Basic Details

You can view basic details such as business and address of the customer to be onboarded in the basic details screen.

Insta SMB Amendment - Basic Details screen captures the following data segments to capture party basic details.

Table 2-11 Data Segment - Description



| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-------------------------|------------------------------------|---|
| 1 | Business Details | Mandatory | Data segment to view business information of the party. |
| 2 | Current Address | Conditional | <p>Data segment to view current address of the party such as current communication address, current residential address, etc.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.</p> </div> |

Table 2-11 (Cont.) Data Segment - Description

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-------------------------|------------------------------------|---|
| 3 | Previous Address | Optional | Data segment to view 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. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.</p> </div> |
| 4 | Social Profile | Optional | Data segment to view Social Profile of the party such as LinkedIn, Facebook, etc. |

1. On the **Insta SMB View** screen, click and expand the **Basic Details** section.
2. On the **Basic Details** segment, click on the **View** button. For more information on **Business Details, Current Address, Previous Address, and Social Profile**, refer to the [Table 1-4](#) section.

2.3.2 Insta SMB View – Document & Images

Section to view party documents including the supporting document.

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

Table 2-12 Data Segment - Description

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

1. On the **Insta Retail Onboarding** screen, click and expand **Documents & Images** segment.
2. On the **Documents & Images** segment, click **View** button on each widget to view the details. For more information on the **Supporting Documents** and **Signatures**, refer to the [Table 1-20](#) section.

2.3.3 Insta SMB View – Relationships

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

The following data segments can be captured in relationship segment.

Table 2-13 Data Segment - Relationships

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|-------|-----------------------------|------------------------------------|---|
| 1 | Owners | Optional | Data segment to view owner relationships of the party. |
| 2 | Authorized Signatory | Optional | Data segment to view authorized signatory relationships of the party. |
| 3 | Guarantors | Optional | Data segment to view guarantor relationships of the party. |
| 4 | Suppliers | Optional | Data segment to view supplier relationships of the party. |

1. On **Insta SMB View** screen, click and expand the **Relationships** segment.
2. On the **Relationships** segment, click **View** button on each widget to view the details. For more information on the relationships refer to the [Insta SMB Onboarding – Relationships](#) section.

2.3.4 Insta SMB View - Membership & Association

Section to view membership and association information related to the party.

1. On the **Insta SMB Onboarding** screen, click and expand **Membership & Association** segment.
2. On the **Membership & Association** segment, click **Edit** button on the **Membership & Association** widget. For more information on the fields, refer to the [Table 1-21](#) section.

2.3.5 Insta SMB View - Financial Profile

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

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

Table 2-14 Data Segment - Description

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

1. On the **Insta SMB View** screen, click and expand **Financial Information** segment.
The **Financial Information** screen is displayed.
2. On the **Financial Information** segment, click **View** button on each widget to view the details. For more information on the **Asset**, **Liability**, **Income**, **Expense**, **Other Relationship**, and **Beneficially Owned Company** refer to the [Insta SMB Onboarding - Financial Profile](#) section.

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