Oracle® Banking Microservices Architecture

Small and Medium Business Onboarding User Guide

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Oracle Banking Microservices Architecture Small and Medium Business Onboarding User Guide, 14.8.0.0.0

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Contents

Preface

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

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Resources

For more information, 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.

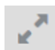
Symbols and Icons

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

Party Management

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

- Small & Medium Business Onboarding
  SMB Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations.
- 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.

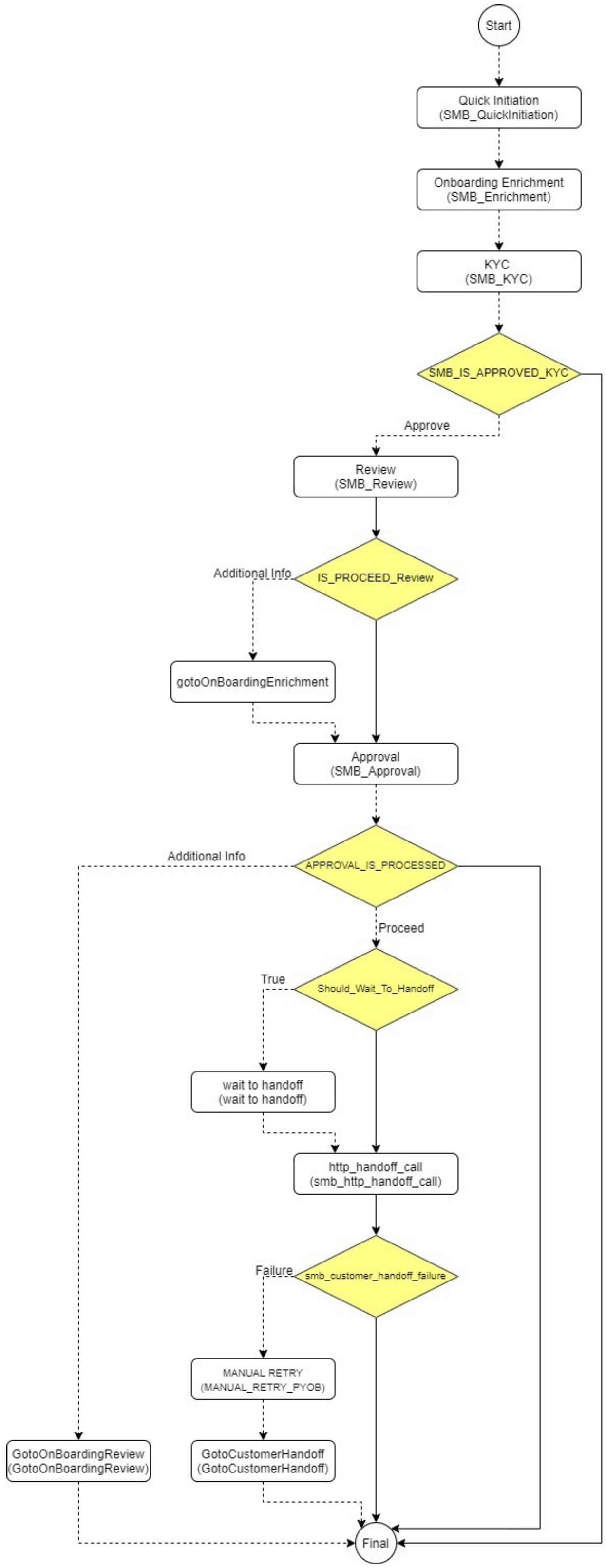
1.1 Small & Medium Business Onboarding

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



- 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.

1.1.1 Onboarding Initiation

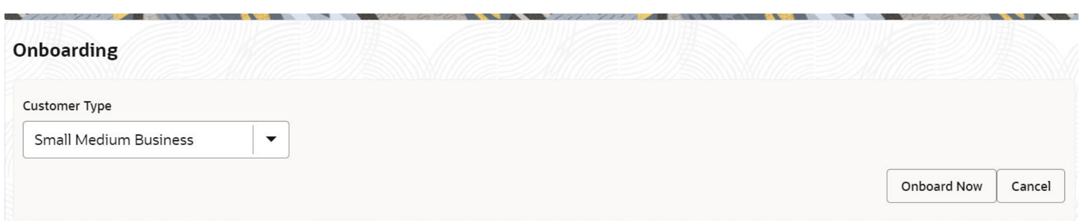
In the *Initiation* stage, the RM can capture brief information about the Small and Medium Business customer to be onboarded using Oracle Banking Enterprise Party Management.

> **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.

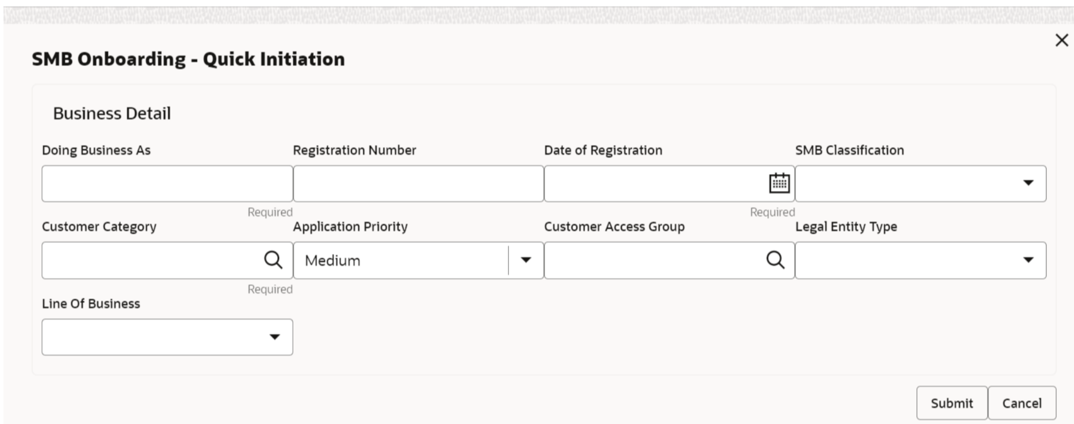
Table 1-1 Onboarding - Field Description

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. **Note:** This field is displayed and required only if more than one process code is configured for a given customer type.

4. Click **Onboard Now**.

   The **Small and Medium Business - Quick Initiation** screen is displayed.

Figure 1-3 SMB Onboarding - Quick Initiation



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

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

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

Field	Description
Doing Business As	Business name of the Small and Medium Business.
Registration Number	Registration number of the Small and Medium Business.
Date of Registration	Registration Date of the Small and Medium Business.
SMB Classification	Classification of Small and Medium Business. **Entity Code**: SCT
Customer Category	The classification of the party based on predefined categories. **Common Core Maintenance**: cmc customer categories

6. 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 basic details of Small and Medium Business Party such as Business Details, Contact Details, Address Details etc.
- Onboarding Initiation - Stakeholder Details
  The stakeholder section furnishes information concerning the connections between the party and related parties, including household members, guardians, custodians, and other relevant affiliations.
- 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.

1.1.1.1 Onboarding Initiation - Basic Details

This topic provides the basic details of Small and Medium Business Party such as Business Details, Contact Details, Address Details etc.

> **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	**Contact Details**	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.

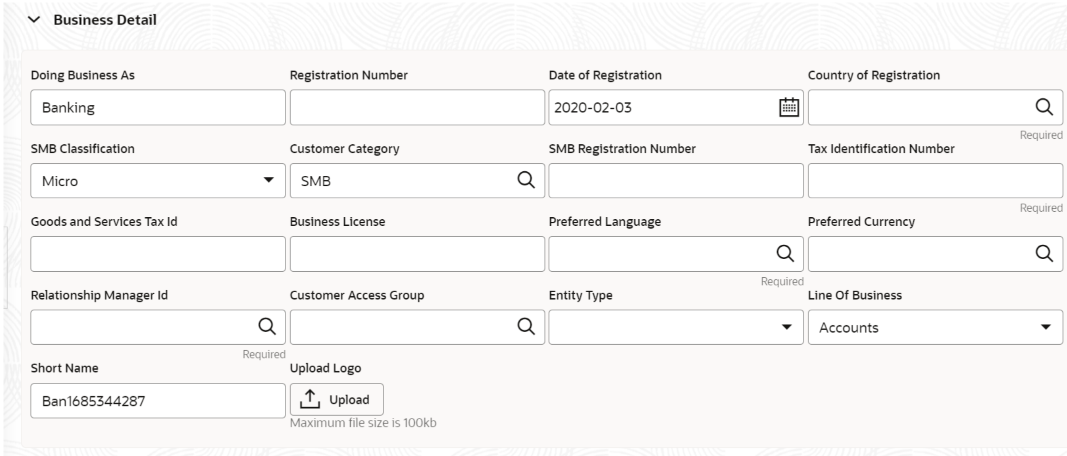
Table 1-3 (Cont.) Data Segment - Description

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

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



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	Business name of the Small and medium Business.
Business Name-1	Business name of the Small and medium Business.
Business Name-2	Business name of the Small and medium Business.
Business Name-3	Business name of the Small and medium Business.
Business Name-4	Business name of the Small and medium Business.
Date of Registration	Registration Date of Small and medium Business.
Country of Registration	Registration country of of Small and medium Business. **Common Core Maintenance**: cmc country maintenance
State of Registration	State of registration of SMB. State of registration dependent on country of registration.
SMB Classification	Classification of of Small and medium Business. **Entity Code**: SCT
Customer Category	The classification of the party based on predefined categories. **Common Core Maintenance**: cmc country maintenance
SMB Registration Number	SMB Registration number of Small and medium Business.
Tax Identification Number	Tax identification number of Small and medium Business.
Goods and Services Tax Id	GST number of Small and medium Business.
Business License	Business license number of Small and medium Business.
Preferred Language	The language the party prefers for communication. **Common Core Maintenance**: cmc country maintenance
Preferred Currency	The currency the party prefers for transactions. **Common Core Maintenance**: cmc country maintenance
Relationship Manager ID	The unique identifier of the relationship manager assigned to the party. **Common Core Maintenance**: cmc country maintenance

Table 1-4 (Cont.) Business Details – Field Description

Field	Description
Origin Code	A system-generated or predefined code indicating the origin of the party's relationship with the organization. **Entity Code**: OGC
Sub-Origin Code	A more specific classification of the origin code providing additional context. **Entity Code**: SO, SA, MCB, CMY.
Customer Access Group	The designated user access group(s) for the party. **Common Core Maintenance**: cmc country maintenance
Entity Type	Entity ID of Small and medium Business. **Entity Code**: ENT
Line Of Business	Line of Business of Small and medium Business. **Entity Code**: LOB
KYC Verified	A flag indicating whether the party has passed Know Your Customer (KYC) compliance checks (Y/N). **Entity Code**: BTY
NAICS Code	NAICS Code.
Employment Status	Employment status
Duplicate Merge	A flag indicating if the party has potential duplicate records that can be merged.
Referral Source	The source through which the party was referred, such as an existing customer, agent, or marketing campaign. **Entity Code**: REF
Membership Start Date	The date the party became a member of financial institution.
Customer Status	The status of the party in the system (e.g., Active, Inactive). **Entity Code**: CST
Sponsorship	The entity or individual who has sponsored or referred the customer. **Entity Code**: SPR
Duplicate Override	A flag indicating whether the user has manually overridden a duplicate party check.
Frozen	A flag indicating if the party is frozen due to regulatory or internal reasons.
Bankrupt	A flag indicating if the party has been legally declared bankrupt.
Where About Unknown	A flag indicating if the current location or status of the party is unknown.
Deceased	A flag indicating if the party is deceased.
Date of deceased	If the party is marked as deceased, the official date of death must be recorded (no future dates allowed).
Date Marked for Deletion	The date when the party's record was marked for deletion. Field is only available during amendment and view process
Facebook	The URL of the party's Facebook profile.
Twitter	The URL of the party's Twitter (X) profile.
Instagram	The URL of the party's Instagram profile.
LinkedIn	The URL of the party's LinkedIn profile.
Blog	The URL of the party's personal or professional blog.
Tumblr	The username or profile ID of the party on Tumblr.

Table 1-4 (Cont.) Business Details – Field Description

Field	Description
Last Contact Date	The most recent date when the party contacted through any official communication channel. Field is only available during view process as a Data Segment.
Source System	The originating system or platform party contacted the financial institution. Field is only available during view process as a Data Segment.
Activity Type	The nature or type of activity associated with the party, such as transaction, inquiry, or service request. Field is only available during view process as a Data Segment.
Reference Number	A unique identifier assigned to a specific transaction, activity, or record related to the party. Field is only available during view process as a Data Segment.
Remarks	Additional comments, notes, or observations related to the party's record or interaction. Field is only available during view process as a Data Segment
Last Customer Update Date	The most recent date when the party's information was updated by the customer. Field is only available during view process as a Data Segment.
Last System Update Date	The most recent date when the party's record was updated automatically by the system. Field is only available during view process as a Data Segment

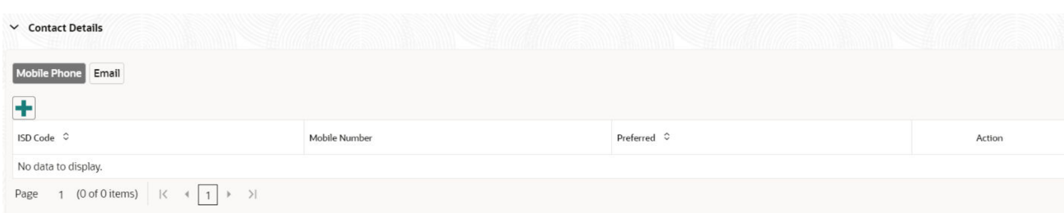
Note:

- The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.
- For details on **Common Core Maintenance**, refer to the **Common Core User Guide**.

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

   The **Contact Details** screen displays.

Figure 1-5 Initiation - Contact Details



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

Table 1-5 Media (Mobile Phone) – Field Description

Field	Description
ISD Code	The International Subscriber Dialing (ISD) code for the mobile number.
Contact Sub-type	Sub-classification or type of contact within the main category. **Entity Code**: CSY • **Residence** • **Business** • **Mobile** • **Others**
Mobile Number	The mobile phone number of the party.
Preferred	A flag indicating whether the provided mobile number is the party's preferred address. **Note:** • At-least one Mobile per Contact Subtype should be marked as preferred. • Only one Mobile per Contact Subtype can be marked as preferred

Table 1-6 Media (Email) – Field Description

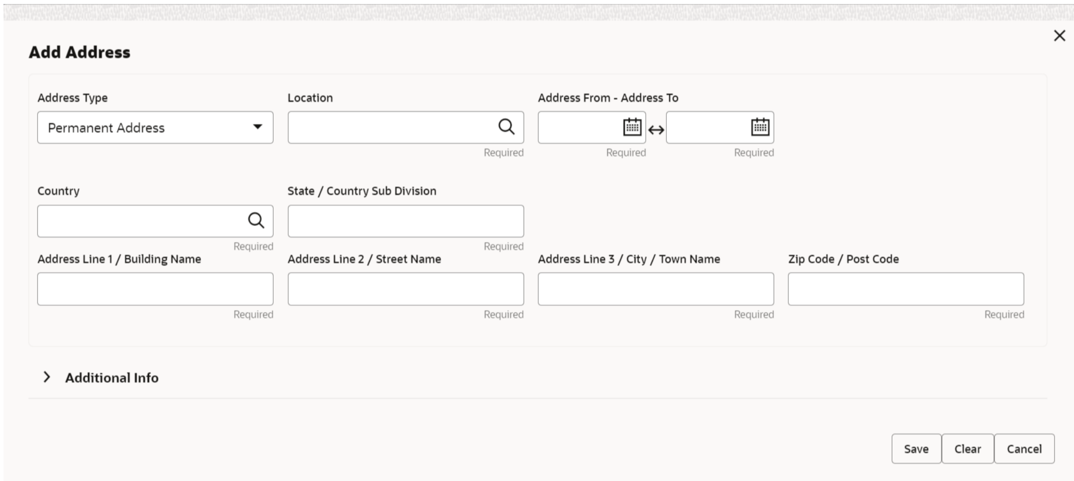
Field	Description
Email Id	Email ID of the party.
Contact Sub-type	Sub-classification or type of contact within the main category. **Entity Code**: CSE
Preferred	A flag indicating whether the provided Email is the party's preferred address. • At-least one Email per Contact Subtype should be marked as preferred. • Only one Email per Contact Subtype can be marked as preferred.

5. **Upload logo** of the customer, if available.
6. Click and expand the **Address** section.
7. On the **Basic Details** screen, click and expand **Previous Address** segment.

   The **Previous Address** screen is displayed.
8. On the **Previous Address** screen, click **+** icon.

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

Figure 1-6 Add Address



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

Table 1-7 Add Address – Field Description

Field	Description
Address Type	The category of the current address, such as Residential, Communication. **Entity Code**: ATY Address type can be configured as mandatory using Address Management. Refer to the **Oracle Banking Party Configurations User Guide** for more details.
Location	The geographical location or area where the current address is situated. Party Maintenance: obpy location maintenance. Refer to the **Oracle Banking Party Configurations User Guide** for more details.
Preferred	A flag indicating whether the provided address is the party's preferred address. • At-least one address per address type should be marked as preferred. • Only one address per address type can be marked as preferred.
Address Since	The date from which the current address is considered valid and active.
Address Line 1 / Building Name	The first line of the current address, typically including the building name or primary address details.
Address Line 2 / Street Name	The second line of the address, usually containing the street name or additional address details.
Address Line 3 / City / Town Name	The third line of the address, typically specifying the city or town.
State / Country Subdivision	The state, province, or region of the provided current address. List of states is populated based on selected country. **Common Core Maintenance**: cmc state maintenance.
Country	The country where the provided current address is located. **Common Core Maintenance**: cmc country maintenance.
Zip Code / Post Code	The postal or ZIP code associated with the current address.

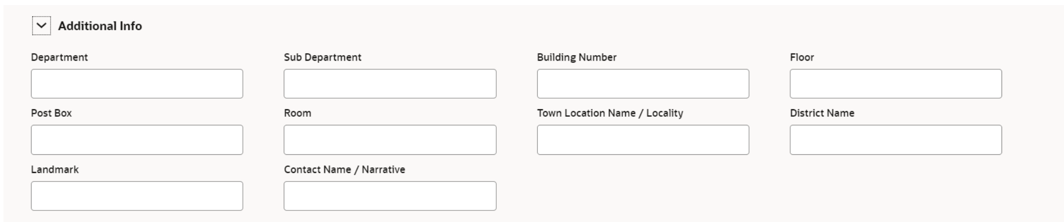
Table 1-7 (Cont.) Add Address – Field Description

Field	Description
Zip +4	The extended ZIP+4 code for addresses in certain countries, providing more precise location details.
Address Source	The origin of the address data, such as Customer Provided, System Generated, or Government Database. **Entity Code**: ADS

10. On the **Add Address** pop-up screen, click and expand **Additional Info** segment.

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

Figure 1-7 Additional Info



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

Table 1-8 Additional Info – Field Description

Field	Description
Department	The department or business unit located at the provided current address, if applicable.
Sub Department	A more specific division or section within the department at the given address
Building Number	The specific building number associated with the current address.
Floor	The floor number within the building where the party is located, if applicable.
Post Box	The designated post office box number assigned to the party, if applicable.
Room	The specific room or suite number associated with the current address.
Town Location Name / Locality	The town, locality, or neighborhood where the current address is situated.
District Name	The district or administrative division where the provided current address is located.
Landmark	A notable landmark or point of reference near the provided current address.
Contact Name / Narrative	The name of the contact person or a locality identifier associated with the current address.

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

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

Figure 1-8 Mobile Phone

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

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

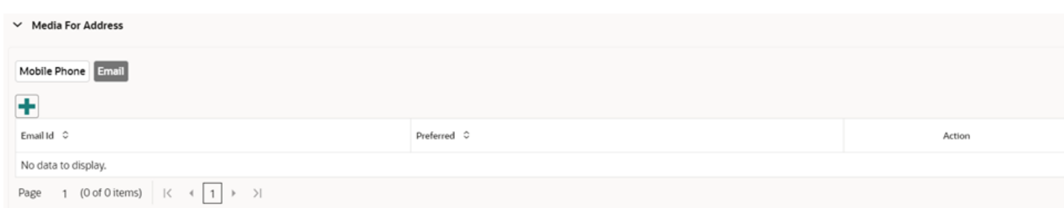
14. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

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

Field	Description
ISD Code	The International Subscriber Dialing (ISD) code for the mobile number.
Mobile Number	The mobile phone number of the party.
Preferred	A flag indicating whether the provided mobile number is the party's preferred address. • At-least one Mobile per Contact Subtype should be marked as preferred. • Only one Mobile per Contact Subtype can be marked as preferred

15. 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 1-10 Media

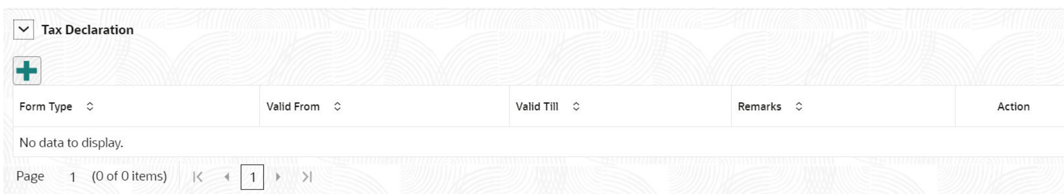
Field	Description
Email Id	Email ID of the party.
Preferred	A flag indicating whether the provided Email is the party's preferred address. • At-least one Mobile per Contact Subtype should be marked as preferred. • Only one Mobile per Contact Subtype can be marked as preferred

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

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

    The **Tax Declaration** screen is displayed.

Figure 1-10 Tax Declaration



19. Click on the  button to specify the details.

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

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

Table 1-11 Add Tax – Field Description

Field	Description
Tax Resident Status	Indicates the party's tax residency status (e.g., Resident, Non-Resident). **Entity Code**: RES
TIN Type	The type of tax identification number (TIN) provided by the party (e.g., Social Security Number, PAN). **Entity Code**: TINT

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

Field	Description
TIN Status	The status of the tax identification number (e.g., Valid, Pending, Invalid). **Entity Code**: TNNR, TNR **Note:** List of TIN Status is populated based on Tax Resident Status a. **Non-Resident Alien** • **Certified** • **Certified – Due for recertification** • **Uncertified – No W8-BEN Received** • **Uncertified – Recertification past due** b. **Resident Alien/Citizen** • **Certified** • **TIN Applied for** • **Missing Tin** • **Incorrect TIN** • **TIN Captured but Not Certified**
Tax Identification Number	The specific tax identification number assigned to the party. **Note:** Format of Tax Identification Number is dependent on TIN Type selected • TIN Cannot start with 9 • Social Security Number - xxx-xx-xxxx • Employer Identification Number - xx-xxxxxxx • Adoption Tax Identification Number - xxx-xx-xxxx • Individual Tax Identification Number - xxx-xx-xxxx • Foreign Tax Identification Number - Free Text
Foreign Tax Identification Number	The foreign tax identification number provided if the party is subject to tax in a foreign jurisdiction.
Form Type	The type of form associated with the party's tax information (e.g., W-9, W-8BEN). Form Type is dependent on Resident Status. **Entity Code**: FRT **Note:** Form type is auto-populated based on Tax Resident Status selected • Non-Resident Alien - Form W8 • Resident Alien/Citizen - Form W9

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

Field	Description
Form Start Date	The start date of the validity period for W8 and W9 Form. **Note:** Form Start Date is auto-populated as current branch date and it can be modified.
Form End Date	The end date of the validity period for W8 and W9 Form. **Note:** • The date will be auto-calculated for Form W8 as current year plus 3 years. • The till date is not applicable for Form W9. • If resident status Entity Codes are configured other than available values, the valid from date will be available for user to select.
Certification Date	The date when the tax certification for the party was issued or validated. **Note:** Certification Date cannot be a future date or less than party onboarding date.
Backup Withholding Exemption	A flag indicating if the party is exempt from withholding tax. This field is used to determine if the party is exempt from backup withholding, which is a federal tax withheld from certain payments if the IRS has not received a proper tax identification number or if certain conditions are met. Claiming this exemption ensures that no backup withholding tax is applied to applicable payments.
Backup Withholding Code	The code assigned for withholding tax purposes. **Entity Code**: BWC
Tax Country Code	The country code associated with the party's tax jurisdiction. **Party Maintenance**: obpy tax country maintenance.
Tax Province Code	The province or region code within the tax jurisdiction of the party. Tax Province code is available based on Tax Country Code selected. **Party Maintenance**: obpy tax country maintenance
Certification Code	A code representing the type or classification of the tax certification provided for the party. **Entity Code**: TCC
Backup Withholding Stop Page	A code used to indicate if withholding tax payments should be stopped for the party. **Entity Code**: BWS
Type of Notice	Indicates Type of Notice issued to the party.

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

Field	Description
Notice Received Date	The date when notice was received by financial institution.
Notice Sent Date	The date when the notice sent to the party.
Compliance Date	The date the party complied with the requirements of the notice.

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

1.1.1.2 Onboarding Initiation - Stakeholder Details

The stakeholder section furnishes information concerning the connections between the party and related parties, including household members, guardians, custodians, and other relevant affiliations.

Adding relationship details is beneficial to both the customer and the bank during critical events.

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

The following Data Segments can be captured in Relationship Segment.

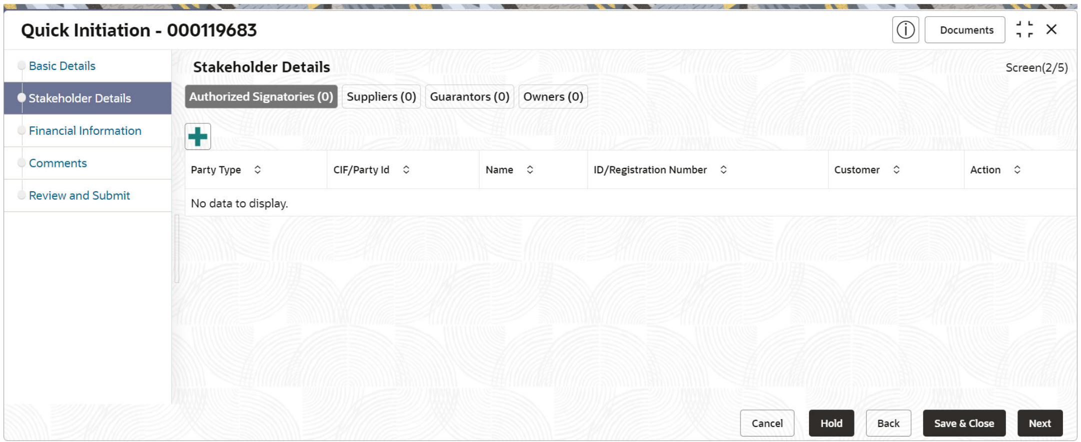
Table 1-12 Data Segment - Relationships

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.
5	**Trustee**	Optional	Data Segment to capture related Trustee
6	**Beneficiary**	Optional	Data Segment to capture related Beneficiary
7	**Related Party**	Optional	Data Segment to capture other relationships

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

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

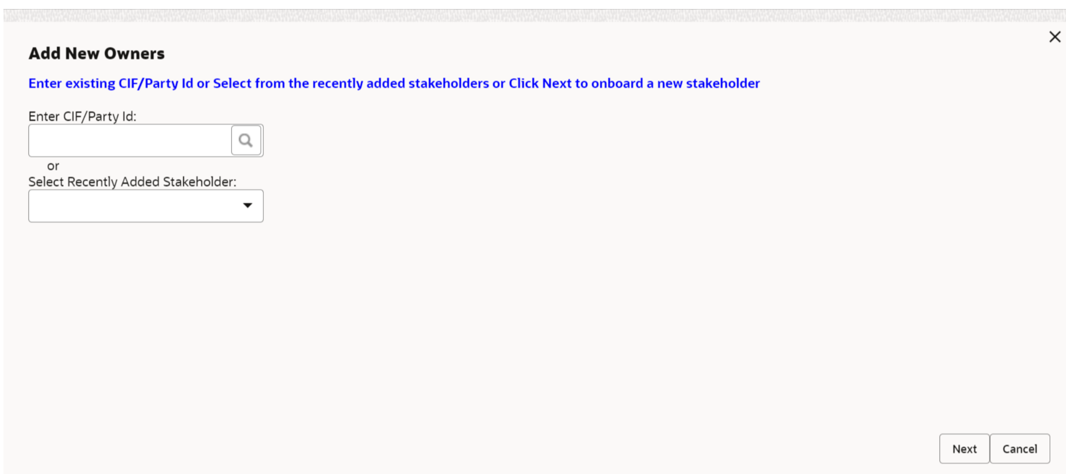
Figure 1-11 Initiation – Stakeholder Details



2. Click the  icon on the top of the **Stakeholder Details** screen, select the corresponding stakeholder type.

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

Figure 1-12 Add New Owners



3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** without input CIF ID/Party ID to create a new party (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 Party

4. To search for an existing party, click **Search** icon to launch search party screen using following parameters.
   - Party ID
   - First Name
   - Middle Name
   - Last Name
   - Data of Birth
   - Unique ID
   - Mobile Number
   - Email
5. Specify the **Add Relationship** specific attribute.

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

Table 1-13 Owner - Field Description

Field	Description
Ownership Percentage	Percentage Ownership of Owner in business.
Associated Since	Date since Owner is associated with business.

Table 1-14 Authorized Signatory - Field Description

Field	Description
Title	Title of Authorized Signatory in Business.
Remarks	Remarks for Authorized Signatory.

Table 1-14 (Cont.) Authorized Signatory - Field Description

Field	Description
Upload Signature	Signature file upload. **Note:** Field is available only in case of new party onboarding. For Existing Party, signature is retrieved from existing party Details. Signature can be configured as Mandatory or Optional during stakeholder creation via Property Maintenance. Refer **Oracle Banking Party Configuration User Guide.**
Signature Remarks	Remarks for Signature. Field is available only in case of new party onboarding.

Table 1-15 Guarantors - Field Description

Field	Description
Point of contact	Point of contact with the guarantor.
Is Shareholder	Flag it identify, if guarantor is the shareholder in SMB.
Shareholding	Shareholding percentage by guarantor.
Board Position Held	Flag to identify if guarantor is the board member.
Is Decision maker	Flag to identify if guarantor is the decision maker.
Is Founder	Flag to identify if guarantor is the founder.
Is Promoter	Flag to identify if guarantor is the promoter.
Beneficial Ownership In Other Companies	Flag to identify if guarantor is the beneficiary owner.
Net worth	Net worth of the guarantor.
Guarantor total asset	Total assets of the guarantor. **Entity Code**: cmc-currency-services
Guarantor total liability	Total liability of the guarantor.
Currency	Currency of asset and liability of guarantor
Description	Description of the guarantee.
Scope	Scope of the guarantee.
Guarantee amount	Amount of guarantee.
Guarantee currency	Currency of guarantee.
Guarantee start date	Start date of guarantee **Entity Code**: GGT
Expiry date	Expiry date of guarantee. **Entity Code**: GPU
Guarantee given to	Guarantee give to. **Entity Code**: TOG
Guarantee purpose	Purpose of guarantee. **Entity Code**: LOB
Type of guarantee	Type of guarantee. **Entity Code**: FIY

Table 1-15 (Cont.) Guarantors - Field Description

Field	Description
Line Of Business	Line of business of the guarantee. **Entity Code**: QUA

Table 1-16 Suppliers - Field Description

Field	Description
Line Of Business	Line of business of the guarantee. **Entity Code**: QUA
Financial Year	Financial year of the financial profile of the supplier.
Quarter	Quarter of the financial profile of the supplier.
Turnover Range	Turn Over range of the supplier.
Supplier Experience	Experience of the supplier.
Supplier Summary	Summary of the supplier.
Purchase Percent	Purchase percent from the supplier.
Turnover Range	Turn Over range of the supplier.
Years Of Association	Year of association of the supplier.
Item Name	Item supplied by the supplier. **Entity Code**: SUP
Quantity	Quantity of items supplied by the supplier.
Supply Frequency	Frequency of supply by supplier.
Start Date	Start date of the supplier.
End Date	End date of the supplier.

Table 1-17 Trustee - Field Description

Field	Description
Primary Party	Primary Party Relationship with Associated Party. **Entity Code**: RPP

Table 1-18 Beneficiary - Field Description

Field	Description
Primary Party	Primary Party Relationship with Associated Party. **Entity Code**: RPP

Table 1-19 Related Party - Field Description

Field	Description
Primary Party	Primary Party Relationship with Associated Party. **Entity Code**: RPP
Associated Party	Associated Party Relationship with Primary Party. **Entity Code**: RSP

Table 1-19 (Cont.) Related Party - Field Description

Field	Description
Relationship Sub-Type	Relationship sub-type of relationship between primary and secondary. **Entity Code**: RRS

New Party

6. Click **Next** without entering CIF/Party Id..

   The **Add Stakeholder** screen screen is displayed for the selected relationship type to capture details of new party.

   > **Note:**
   >
   > Non-Customer are not handed off as part of Hand-Off Process.

7. Select **Stakeholder Type**.

   Respective Data Segments based on selected Stakeholder will be available to capture Party Information.

8. Refer the following:
   a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
   b. **Retail Party Onboarding User Guide** for Individual Stakeholder Type.
   c. **SME Party Onboarding User Guide** for SME Stakeholder Type.
   d. **Corporate Party Onboarding Guide** for Corporate Stakeholder Type.

9. Click **Next** to capture KYC Details.

   KYC Details to be captured is available based on selected stakeholder type.
   a. **KYC Check** for SMB Stakeholder Type.
   b. **Retail Party Onboarding User Guide** KYC related details for Individual Stakeholder Type.
   c. **SME Party Onboarding User Guide** KYC related details for SME Stakeholder Type.
   d. **Corporate Party Onboarding Guide** KYC related details for Corporate Stakeholder Type.

10. Click **Next** to add relationship-specific attributes.

    Refer following for relationship specific attributes.
    a. Owner - Field Description Owner - Field Description
    b. Table 1-14
    c. Table 1-15
    d. Table 1-16
    e. Table 1-17
    f. Table 1-18
    g. Table 1-19

11. Click **Submit**.

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

12. Click **Next** to move to the Financial Information screen.

    For information on the Financial Information screen, refer to Onboarding Initiation - Financial Information.

1.1.1.3 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.

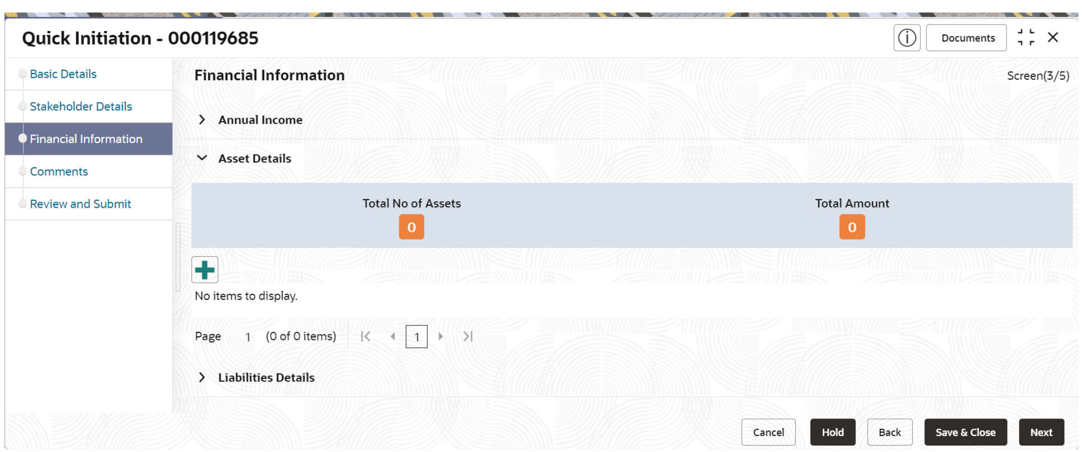
1. Click **Next** in the **Onboarding Initiation - Stakeholder** screen.

   The **Onboarding Initiation - Financial Information** screen displays.

2. Click and expand the **Annual Income** section and select the **Annual Income** range of the customer.
3. Click and expand the **Asset Details** section.

   The **Asset Details** screen displays.

   Figure 1-13 Initiation – Financial Information

   The System displays the following options:

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

4. Click **Add** to add the asset detail.

   The **Assets** screen displays.

Figure 1-14 Assets

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

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

Table 1-20 Assets – Field Description

Field	Description
Asset Type	The specific category or type of asset held by the party (e.g., Real Estate, Stocks, Bonds). **Entity Code**: AST
Currency	The currency in which the asset's value is denominated (e.g., USD, EUR). **Common Core Maintenance**: cmc currency maintenance
Amount	The monetary value of the asset held by the party, in the specified currency.

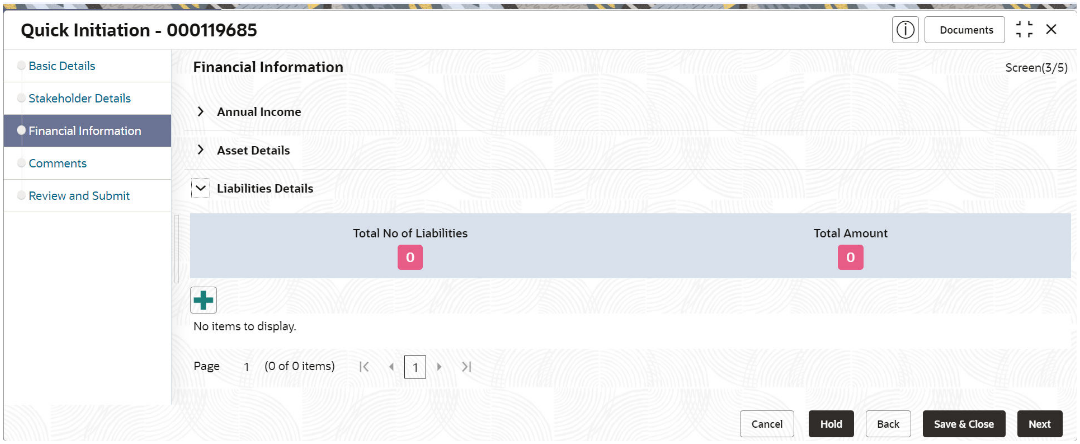
6. Click **Submit** to add the asset details.

> **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 1-15 Liabilities



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

   The **Liabilities** screen displays.

Figure 1-16 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 1-21 Liabilities – Field Description

Field	Description
Liability Type	The specific category or type of liability held by the party (e.g., Mortgage, Loan, Credit Card). **Entity Cod**e: LTY

Table 1-21 (Cont.) Liabilities – Field Description

Field	Description
Currency	The currency in which the liability amount is denominated (e.g., USD, EUR). **Common Core Maintenance**: cmc currency maintenance
Amount	The monetary value of the liability, as per the specified currency.

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.

1.1.1.4 Onboarding Initiation - Comments

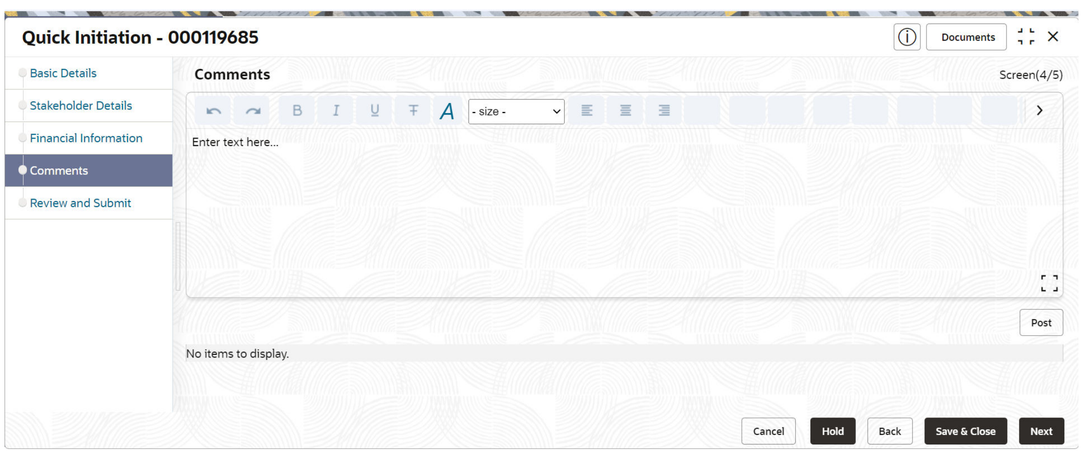
The RMs can capture overall comments for the initiation stage in the **Comments** screen.

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 1-17 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**.

1.1.1.5 Onboarding Initiation - Review and Submit

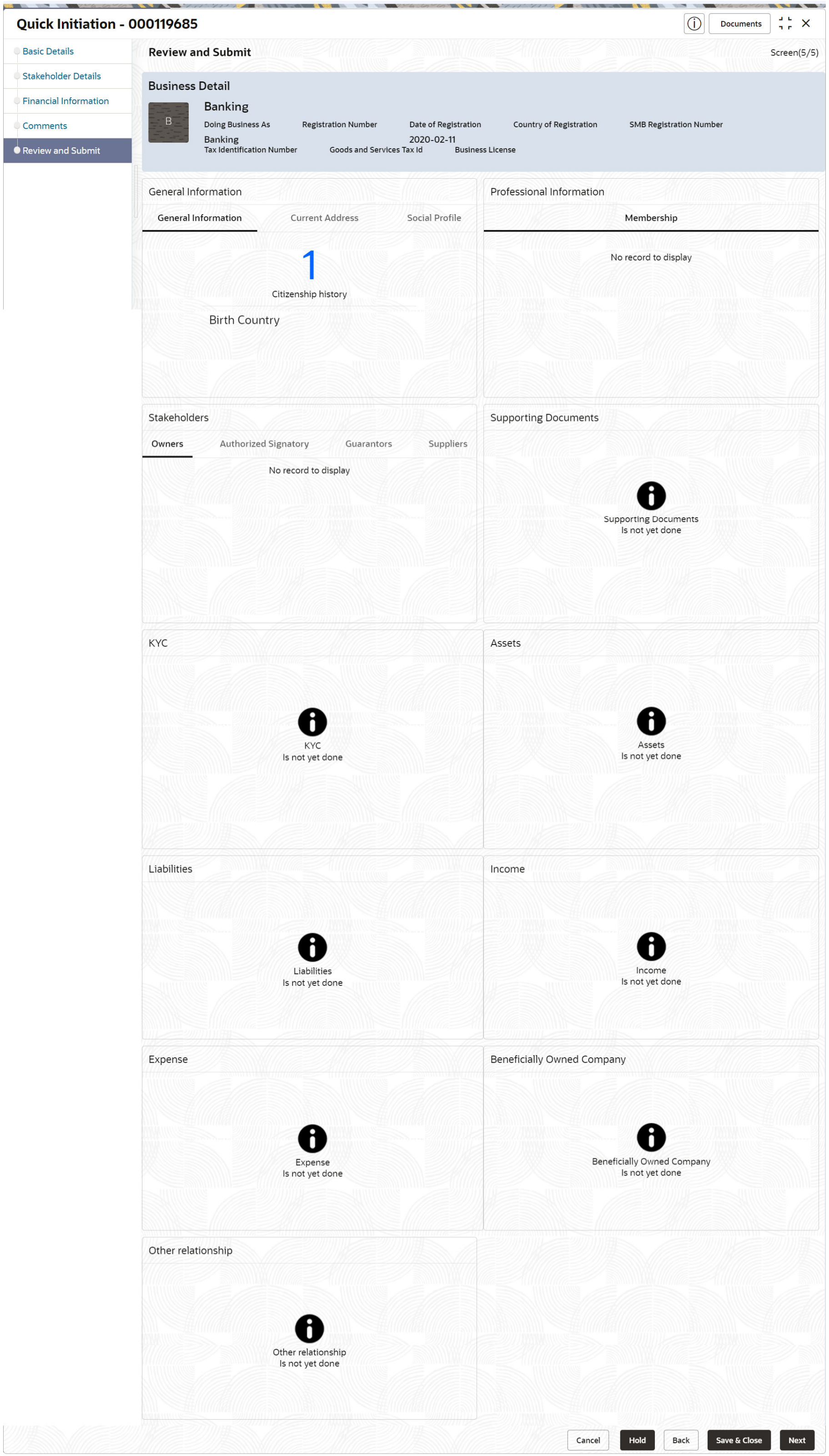
The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

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 1-18 Initiation – Review and Submit



2. On the **Review and Submit** screen, verify the details that are displayed in tiles.

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

Table 1-22 Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: • 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.

1.1.2 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 contact captured in the **Initiation** stage, the RMs can add important supporting documents in the **Basic Info** screen.
- Onboarding Enrichment - Consent and Preferences
  This topic provides the customer consent details for E-Sign, Marketing and Communication, Privacy Information etc.
- 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.

1.1.2.1 Onboarding Enrichment - Basic Information

In addition to the business details, address, and contact captured in the **Initiation** stage, the RMs can add important supporting documents in the **Basic Info** screen.

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

- Business Details
- Contact Details
- Address Details
- Tax Declaration

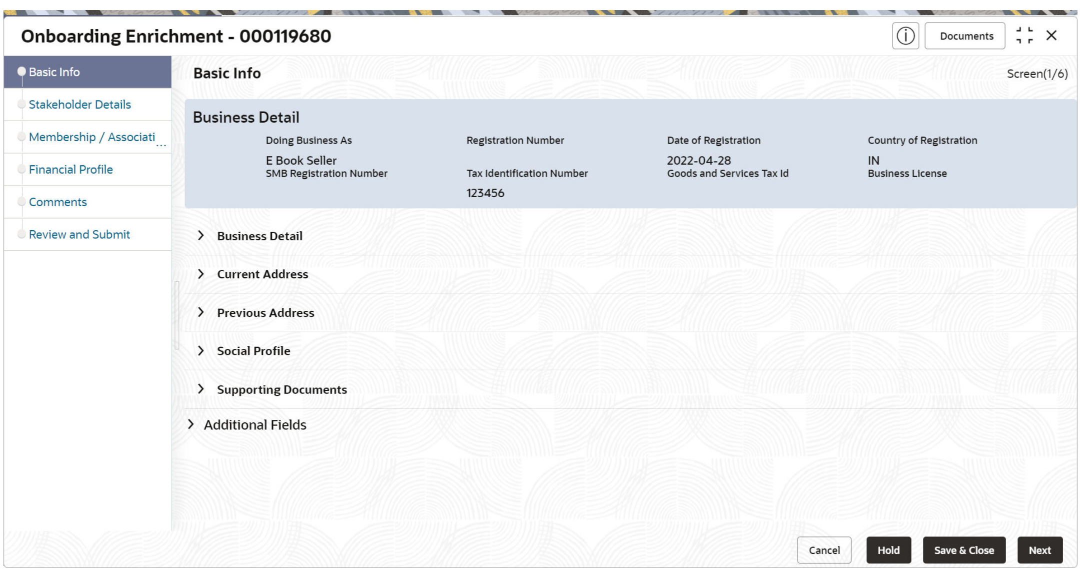
To add the basic information:

> **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 1-19 Enrichment – Basic Info

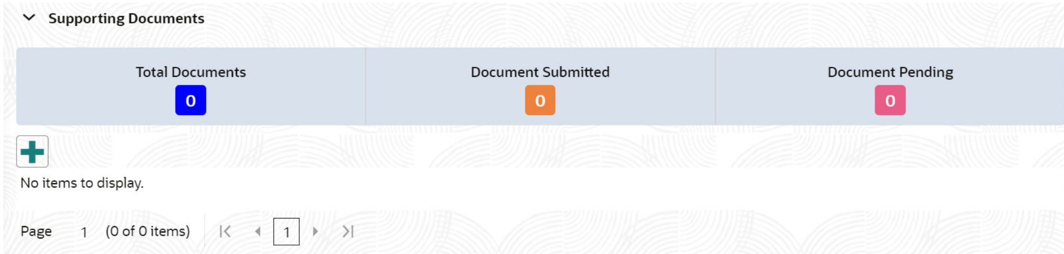


   For information on adding **Business Details**, **Current Address**, **Previous Address**, **Contact Details** and **Tax Details**, refer to the Onboarding Initiation - Basic Details section.

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

   The **Supporting Documents** screen displays.

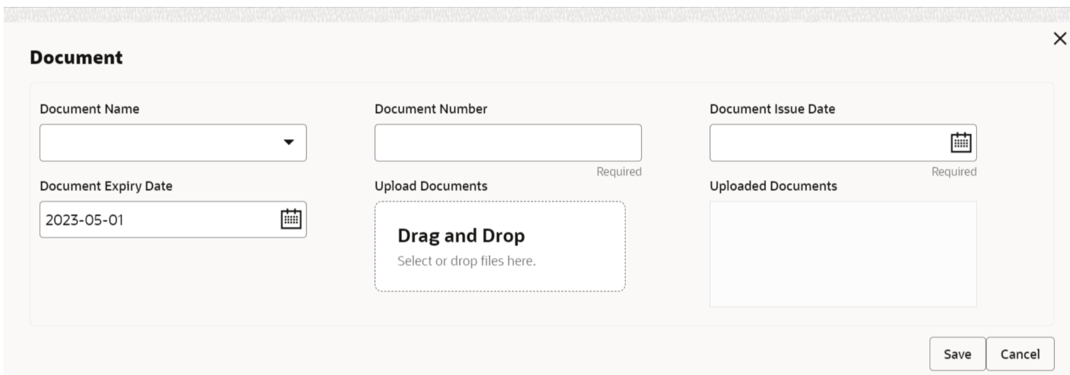
Figure 1-20 Enrichment – Basic Info – Documents



3. Click **Add** button to add the **Supporting Documents**.

   The **Document** screen displays.

Figure 1-21 Enrichment – Basic Info – Documents



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

Table 1-23 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 - Consent and Preferences** segments.

1.1.2.2 Onboarding Enrichment - Consent and Preferences

This topic provides the customer consent details for E-Sign, Marketing and Communication, Privacy Information etc.

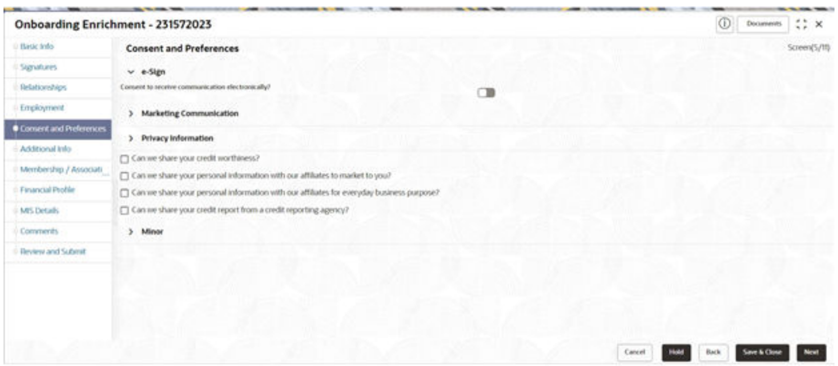
Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.

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

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

   The **e-Sign** screen displays.

   Figure 1-22 e-Sign

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

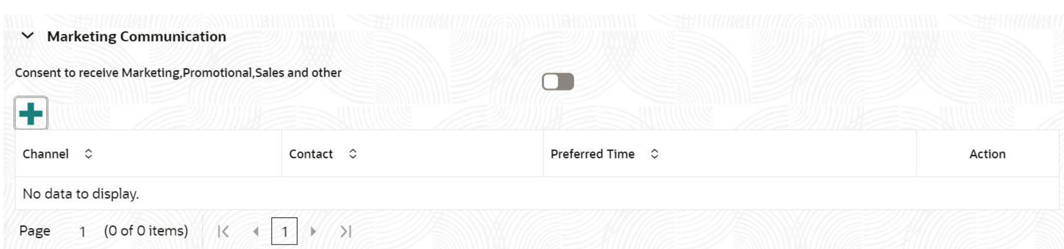
   Table 1-24 E-Sign Consent - Field Description

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

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

   The **Marketing Communication** screen displays.

   Figure 1-23 Enrichment - Marketing Communication

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

Table 1-25 Marketing Communication - Field Description

Field	Description
Consent to receive Marketing, Promotional, Sales and other	Indicates whether the party has consented to receive marketing communications.
Channel	The specific communication channel preferred by the party for marketing and communication (e.g., Email, SMS, Phone). **Entity Code**: CHN
Contact	The contact details (email, phone number, etc.) provided for marketing and communication purposes.
Preferred Time	The time of day preferred by the party for receiving marketing communications. **Entity Code**: PRE
Time Zone	The time zone of the preferred time for receiving marketing communications. **Entity Code**: TZ

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

   The **Privacy Information** screen displays.

Figure 1-24 Privacy Information

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

Table 1-26 Privacy Information - Field Description

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

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

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

   The **Minor Consent** screen is displayed.

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

Table 1-27 Minor Consent - Field Description

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

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

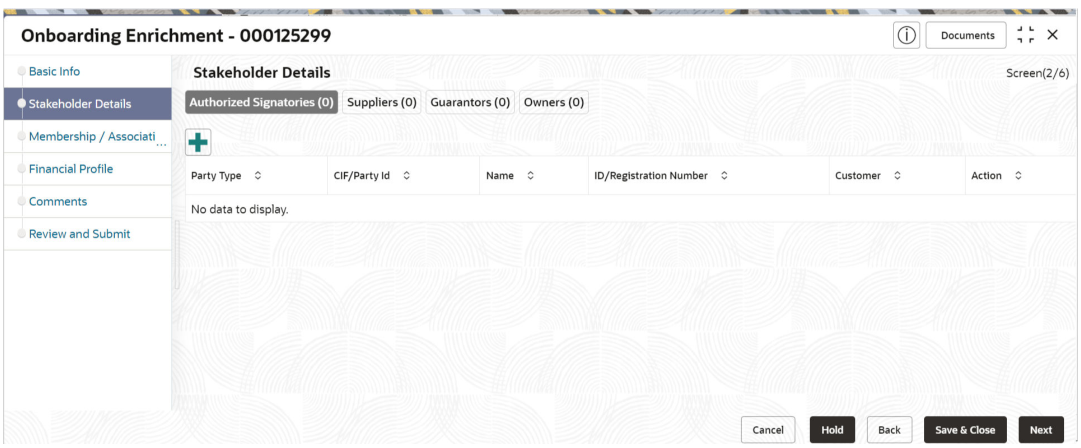
1.1.2.3 Onboarding Enrichment - Stakeholder Details

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 1-25 Enrichment – Stakeholders



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.

1.1.2.4 Onboarding Enrichment - Membership / Association

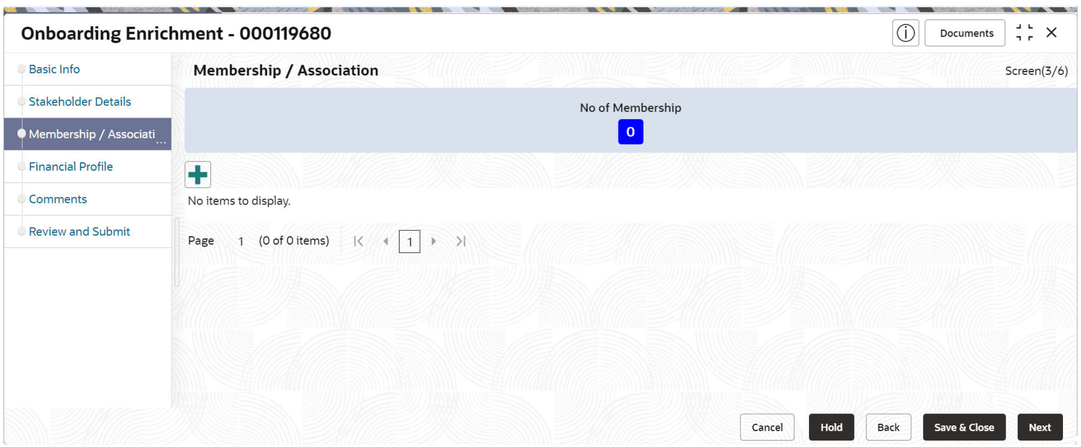
If the customer is a member of or associated with any institution, the RM can add details about the same in the **Membership/Association** screen.

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

1. Click **Next** in the **Onboarding Enrichment - Consent and Preferences** screen.

   The **Onboarding Enrichment - Membership / Association** screen displays.

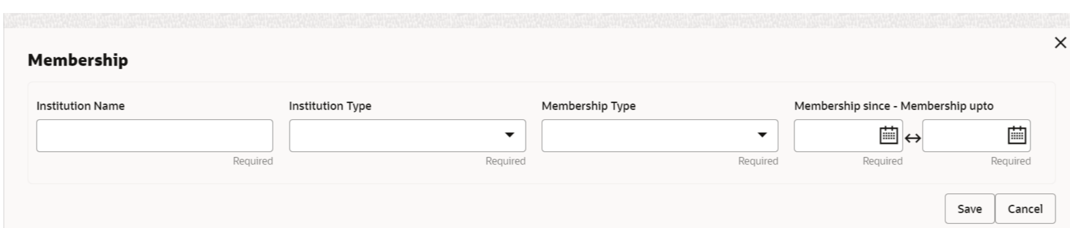
   Figure 1-26 Enrichment - Member / Association

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

   The **Membership** screen displays.

   Figure 1-27 Memebership

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

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

Table 1-28 Membership - Field Description

Field	Description
Institution Name	The name of the financial institution where the party holds an account or financial relationship.
Institution Type	The type of relationship the party has with the other financial institution. **Entity Code**: RTY
Relationship worth	The total monetary value of the party's relationship with the other financial institution.
Relationship worth Currency	The currency in which the relationship worth is denominated (e.g., USD, EUR). **Common Core Maintenance**: cmc currency maintenance
Relationship Since	The date or year when the party started their financial relationship with the other institution.

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**.

1.1.2.5 Onboarding Enrichment - Financial Profile

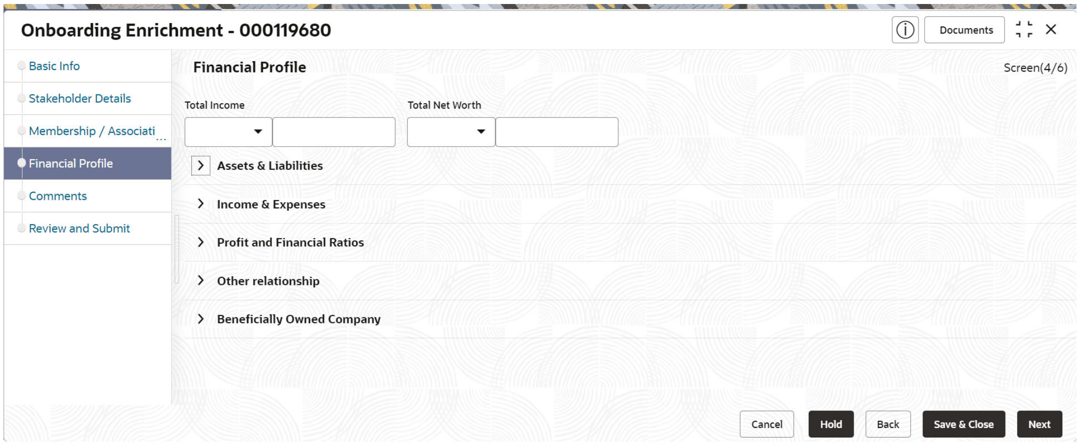
The RMs can further enrich the customer's financial information in the **Financial Profile** screen, by adding income details, expense details, and details about the relationship with other banks.

> **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.

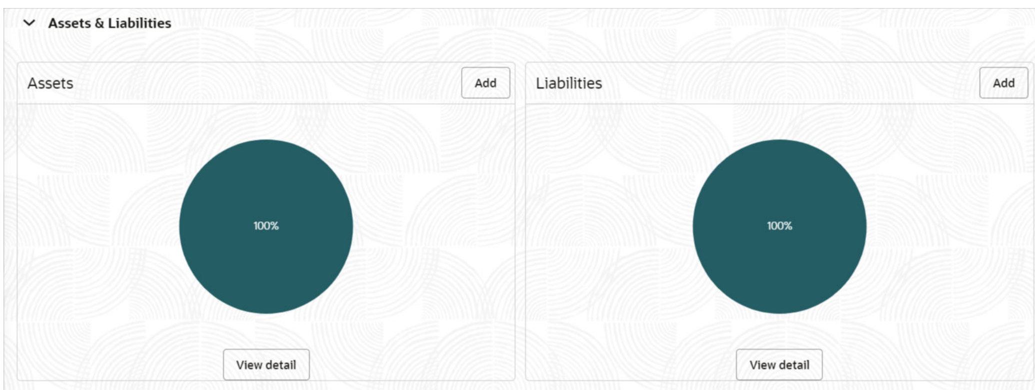
Figure 1-28 Enrichment – Financial Profile



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 1-29 Assets and Liabilities Detail



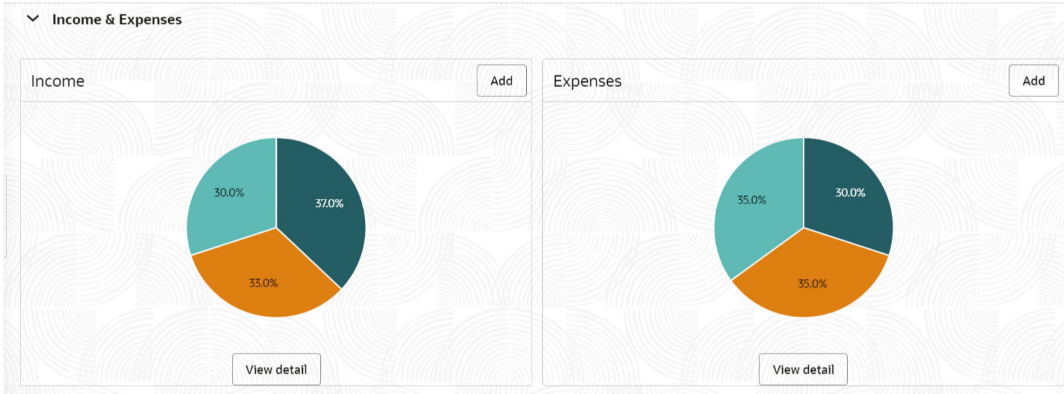
3. Click the configure icon in the corresponding tile.

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

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

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

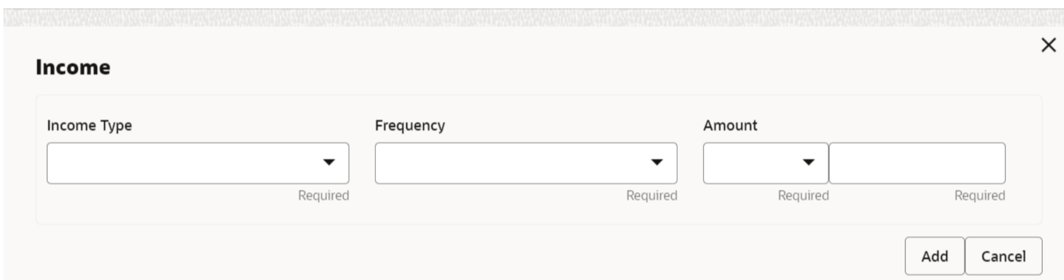
Figure 1-30 Financial Profile – Income and Expense



5. Click **Add** in the **Income & Expenses** segment.

   The **Add Income** screen displays.

Figure 1-31 Add Income



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

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

Table 1-29 Add Income – Field Description

Field	Description
Income Type	The category or source of income for the party (e.g., Salary, Investment). **Entity Code**: INY
Frequency	The frequency at which the party receives their income (e.g., Monthly, Annually). **Entity Code**: FTY
Currency	The currency in which the party's income is received (e.g., USD, EUR). **Common Core Maintenance**: cmc currency maintenance
Amount	The total amount of income received by the party, in the specified currency.

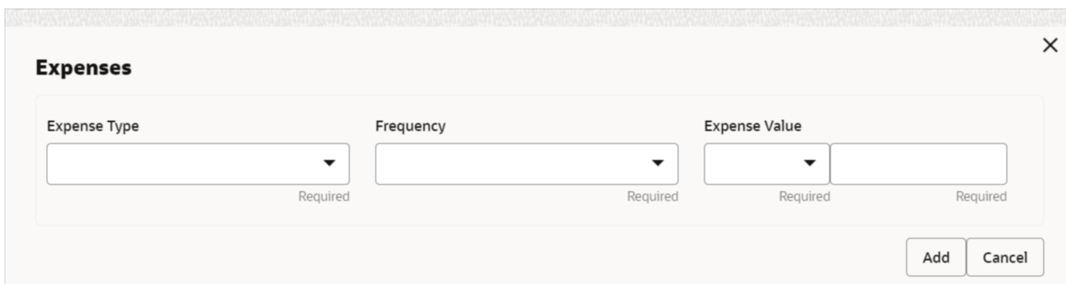
7. Click **Add** to save the details.

> **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 1-32 Add Expenses Details

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

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

    Table 1-30 Add Expenses - Field Description

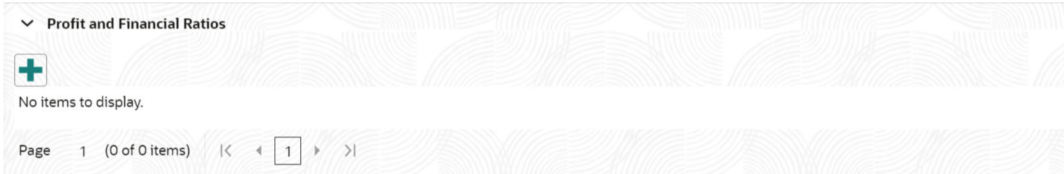
Field	Description
Expense Type	The category or type of expense incurred by the party (e.g., Rent, Utilities, Loan Payment). **Entity Code**: EXY
Frequency	The frequency at which the party incurs the expense (e.g., Monthly, Annually). **Entity Code**: FTY
Expense Currency	The currency in which the party’s expense is paid (e.g., USD, EUR). **Common Core Maintenance**: cmc currency maintenance.
Expense Value	The total amount of the party’s expense, in the specified currency.

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 1-33 Profit and Financial Ratios



14. Click **Add** to add the profit and financial ratios.

    The **Profit and Financial Ratios** screen displays.

Figure 1-34 Profit and Financial Ratios - Add

15. 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 1-31 Profit and Financial Ratios – Field Description

Field	Description
Financial Year	Year of Financial Profit and Ratio. **Entity Code**: FIY
Financial Period	Financial Period of profit and ratio. **Entity Code**: FIP
Currency	Currency of Financial Profit and Ratio.
Balance Sheet Size	Balance sheet size of Small and Medium Business.
Operating Profit	Operating profit of Small and Medium Business.
Net Profit	Net Profit of Small and Medium Business.
Year Over Year Growth (%)	Year on Year Growth of Small and Medium Business.
Return On Investment (%)	Return on Investment of Small and Medium Business'.
Return On Equity (%)	Return on Equity of Small and Medium Business.
Return On Asset (%)	Return on Asset of Small and Medium Business.

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

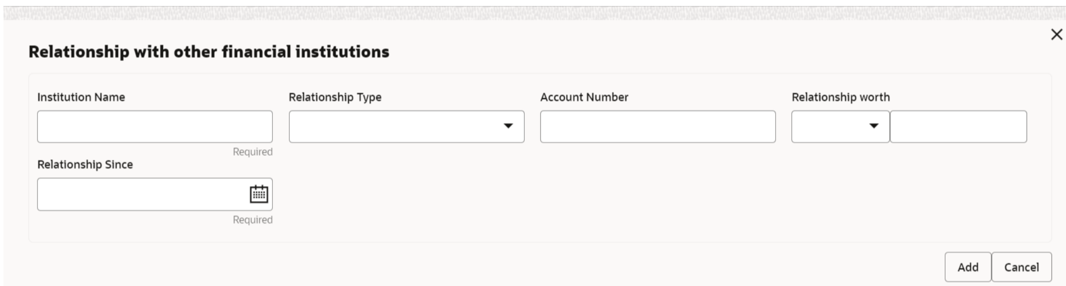
    The **Other Relationship** screen displays.

Figure 1-35 Other Relationship

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

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

Figure 1-36 Relationship with other financial institutions



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

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

Table 1-32 Relationship with other financial institutions - Field Description

Field	Description
Institution Name	The name of the financial institution where the party holds an account or financial relationship.
Relationship Type	The type of relationship the party has with the other financial institution. **Entity Code**: RTY
Relationship Worth	The total monetary value of the party's relationship with the other financial institution.
Relationship worth Currency	The currency in which the relationship worth is denominated (e.g., USD, EUR). **Common Core Maintenance**: cmc currency maintenance.
Relationship Since	The date or year when the party started their financial relationship with the other institution.

19. 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.

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

1.1.2.6 Onboarding Enrichment - Comments

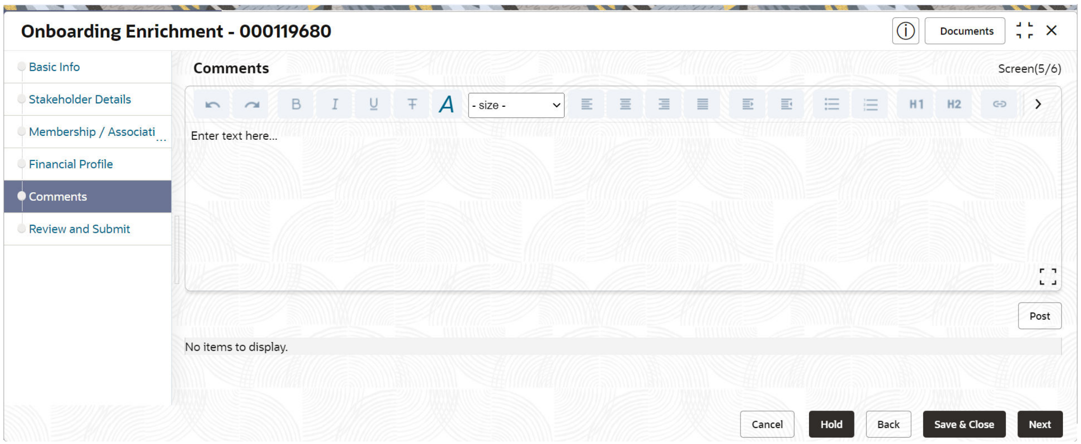
The RMs can capture overall comments for the initiation stage in the **Comments** screen.

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 1-37 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**.

1.1.2.7 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**.

1.1.3 KYC Check

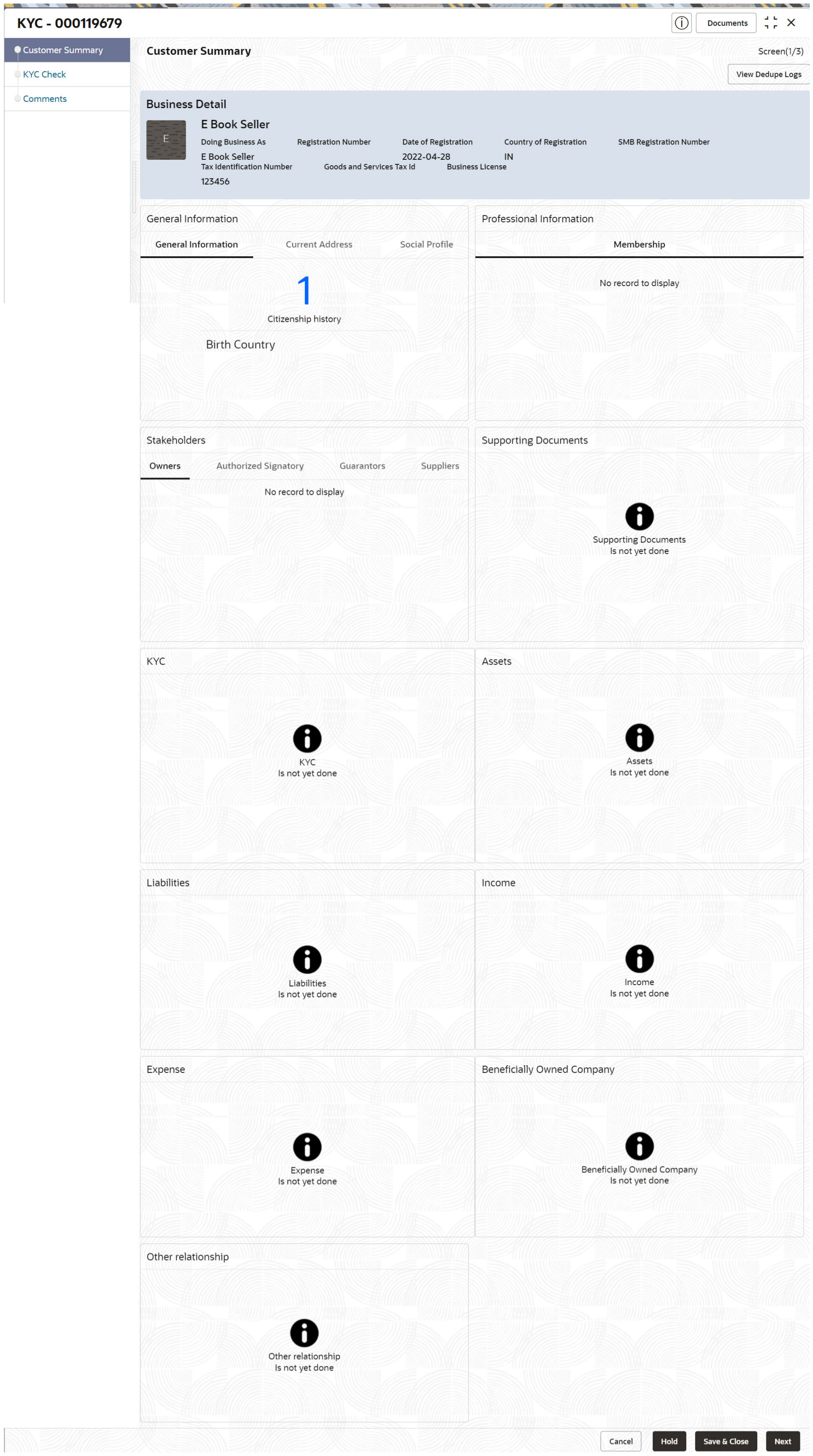
KYC check for the SMB customer is populated based on the product selected by that customer. The banks can directly perform the KYC check by themselves or reach external agencies for the KYC information.

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 1-38 KYC - Customer Summary



2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to **Table 1-22**.
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 1-39 Add Verification Details – Proof of Residence

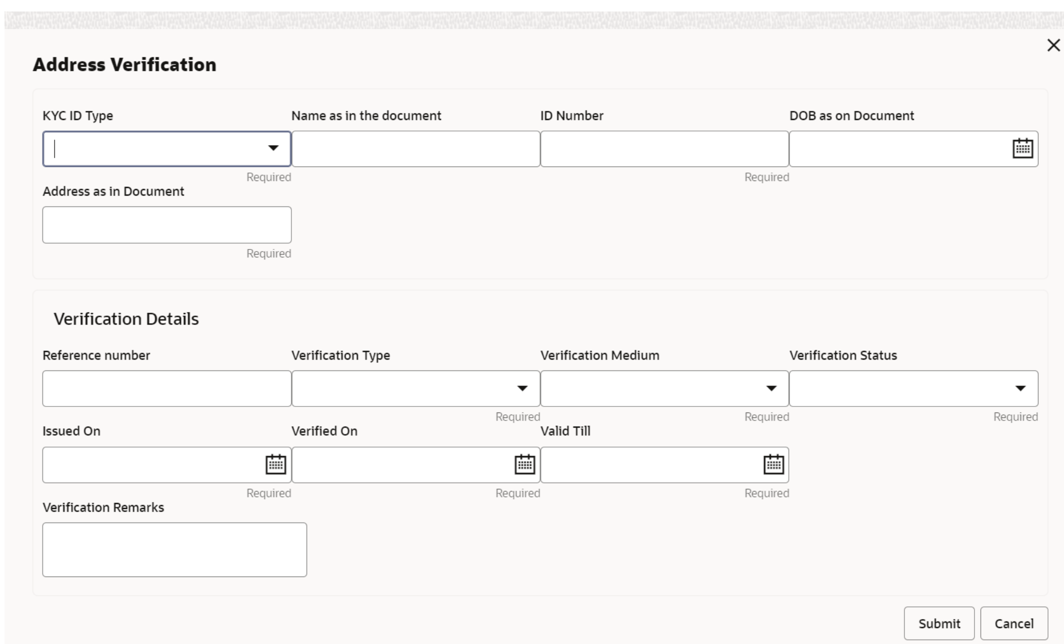


Figure 1-40 Add Verification Details –Proof of Identity

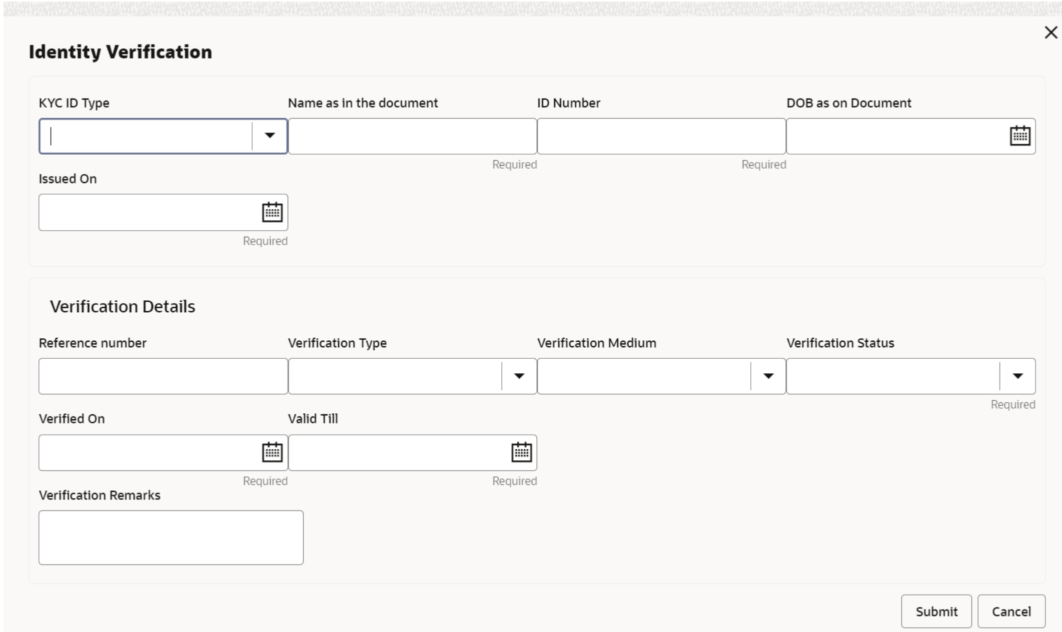
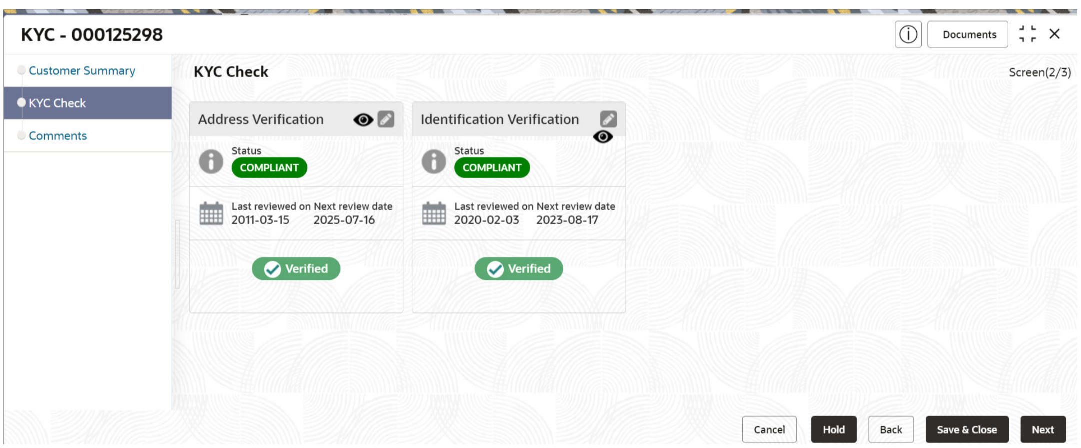


Figure 1-41 KYC Check



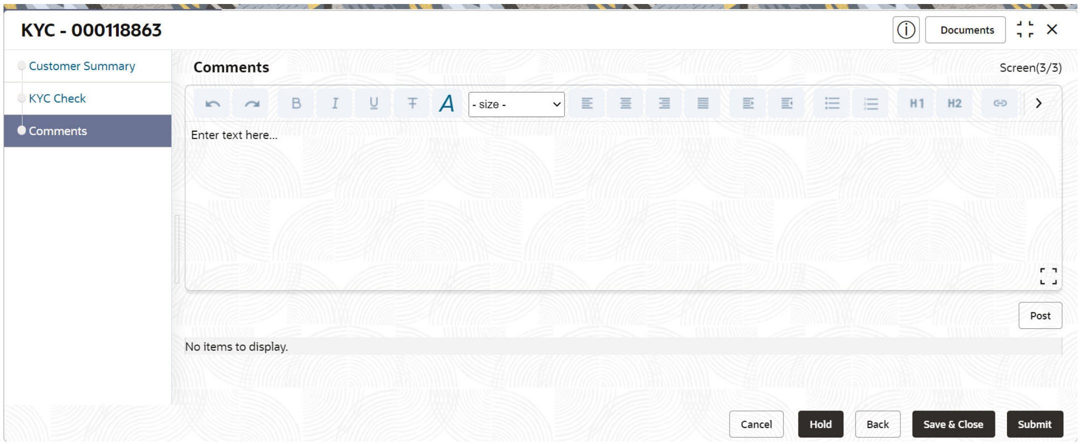
Note:

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

6. Click **Next**.

   The **Comments** screen displays.

Figure 1-42 KYC – Comments



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

Table 1-33 Actions - Description

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

1.1.4 Recommendation

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

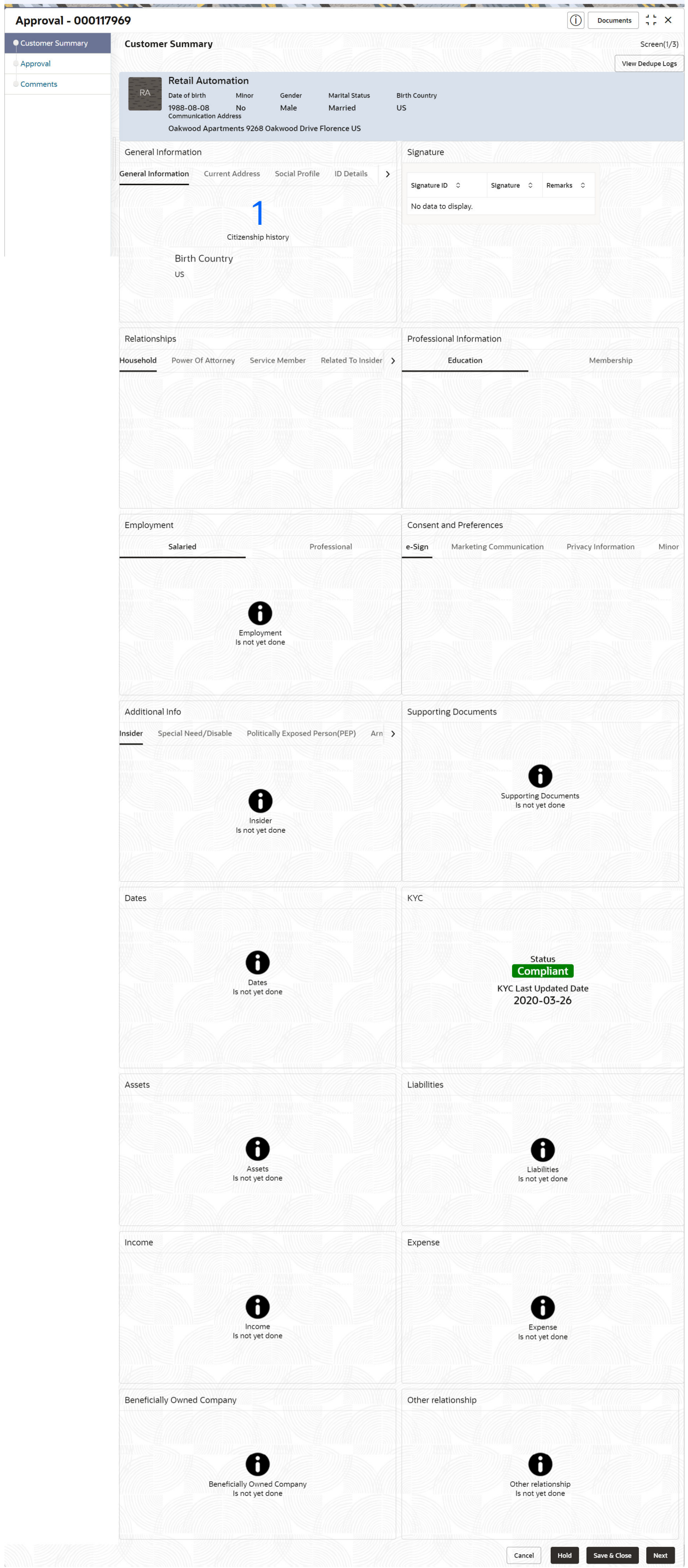
If the details are inappropriate, the reviewer can send the task back to the previous stage.

> **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.

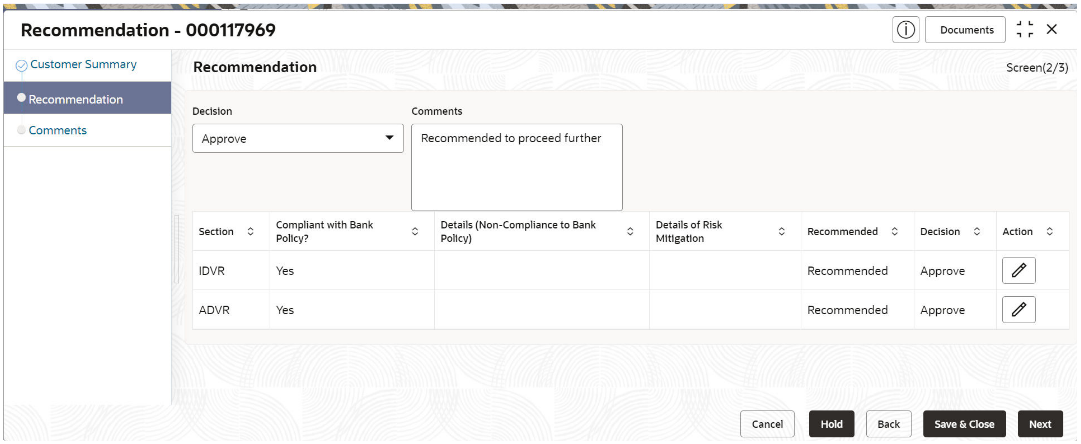
Figure 1-43 Recommendation – Customer Summary



2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to **Table 1-22**.
3. Click **Next**.

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

Figure 1-44 Recommendation – Recommendation Comments

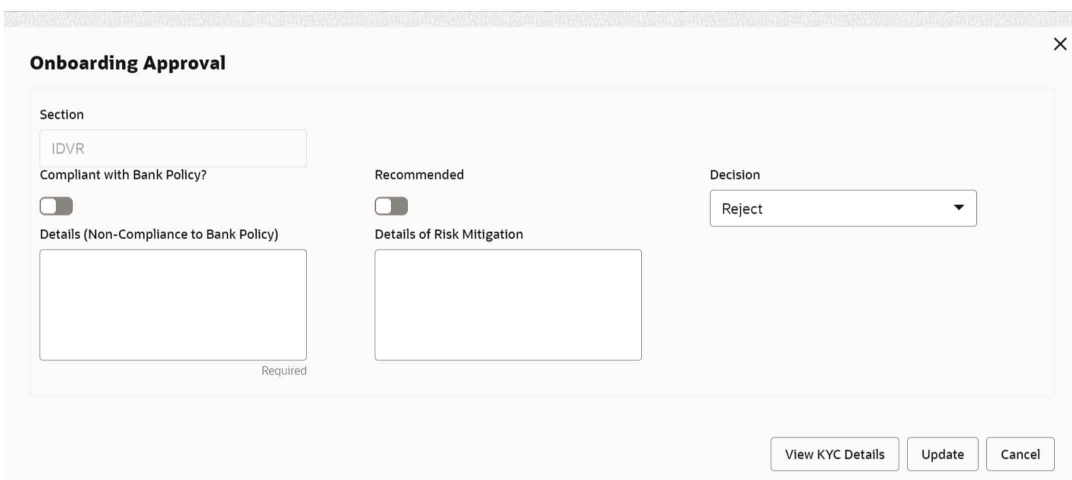


4. Select **Recommendation** decision in the **Decision** field.
5. Specify the **Comments** for the **Recommendation** decision.
6. Click **Action** to Input **Recommendation** details for each KYC type.

   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 1-45 Onboarding Approval



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

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

Table 1-34 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:

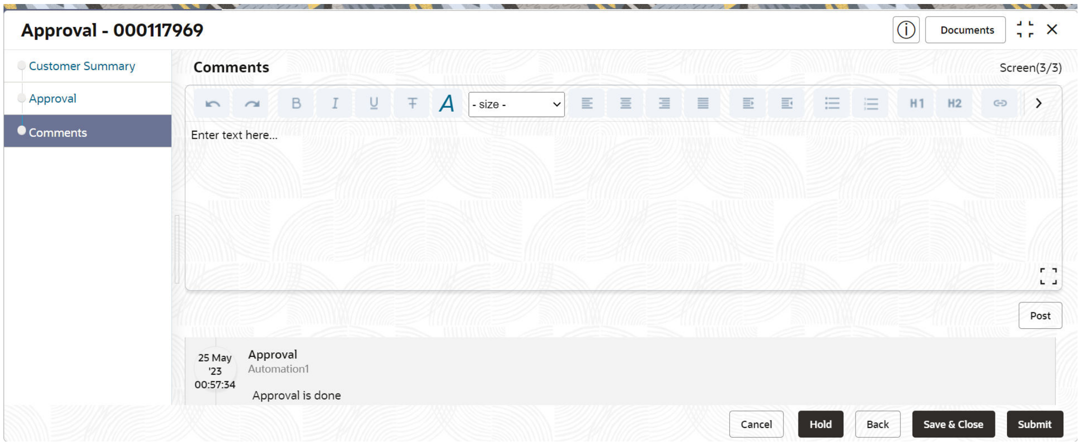
Table 1-35 Actions - Description

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

12. Click **Next**.

    The **Comments** screen displays.

Figure 1-46 Comments



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

1.1.5 Approval

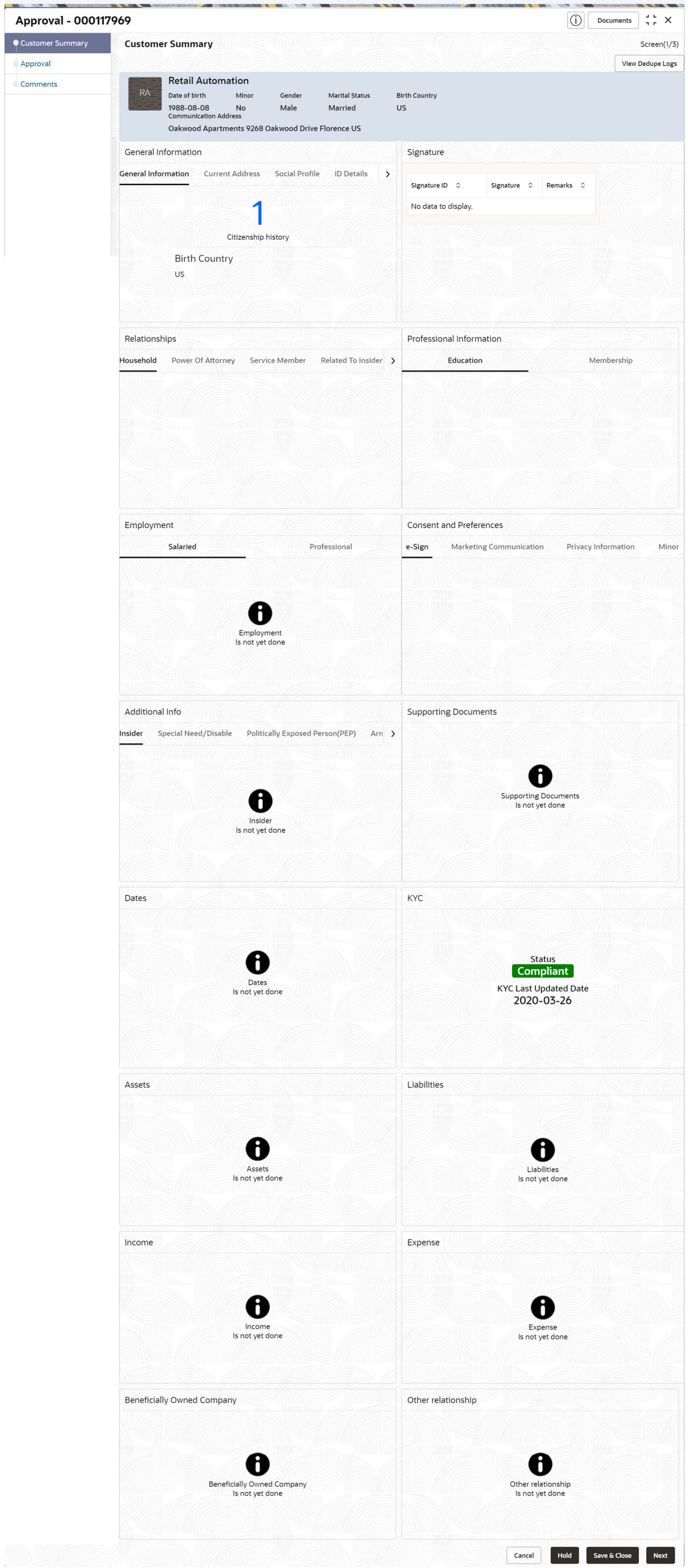
In the **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer.

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.

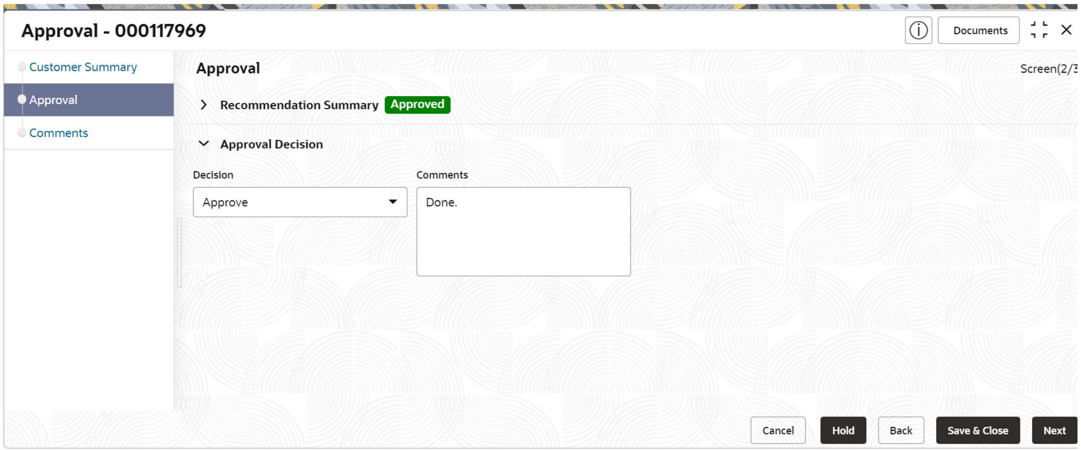
Figure 1-47 Approval - Customer Summary



2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to **Table 1-22**.
3. Click **Next**.

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

Figure 1-48 Approval – Approval Comments



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

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

Table 1-36 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.

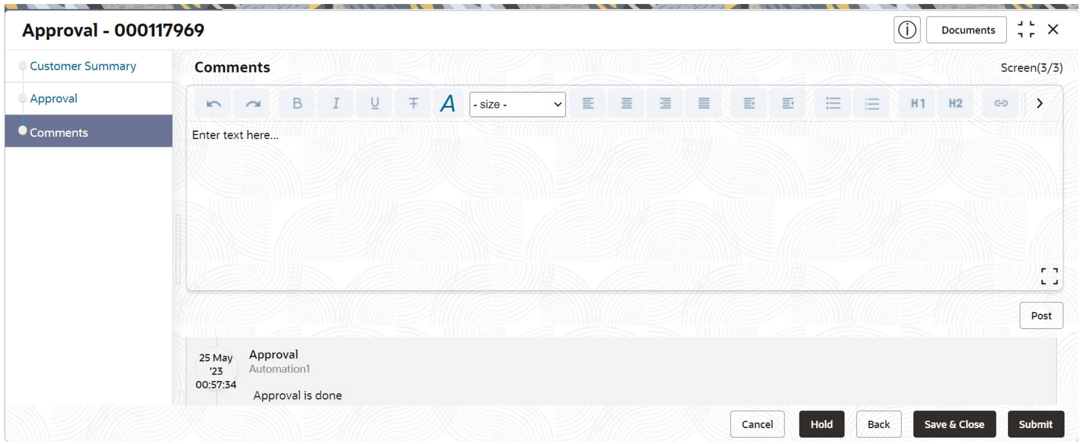
7. Click and Expand **Approval Decision** to provide **Approval Decision** and **Comments** for Party Onboarding.

   The **Approval Decision** screen displays.

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

   The **Approval – Comments** screen displays.

Figure 1-49 Approval - Comments



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

Table 1-37 Actions - Description

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

1.2 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.

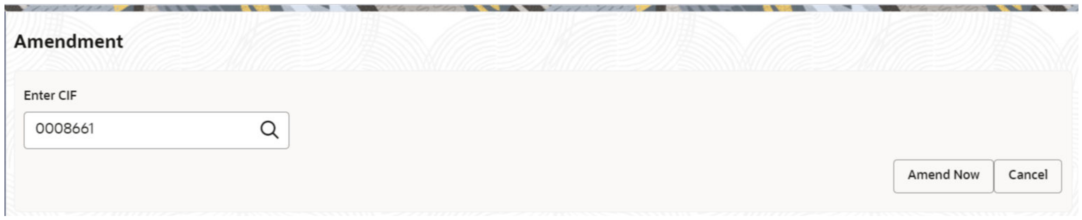
Note:

- 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.

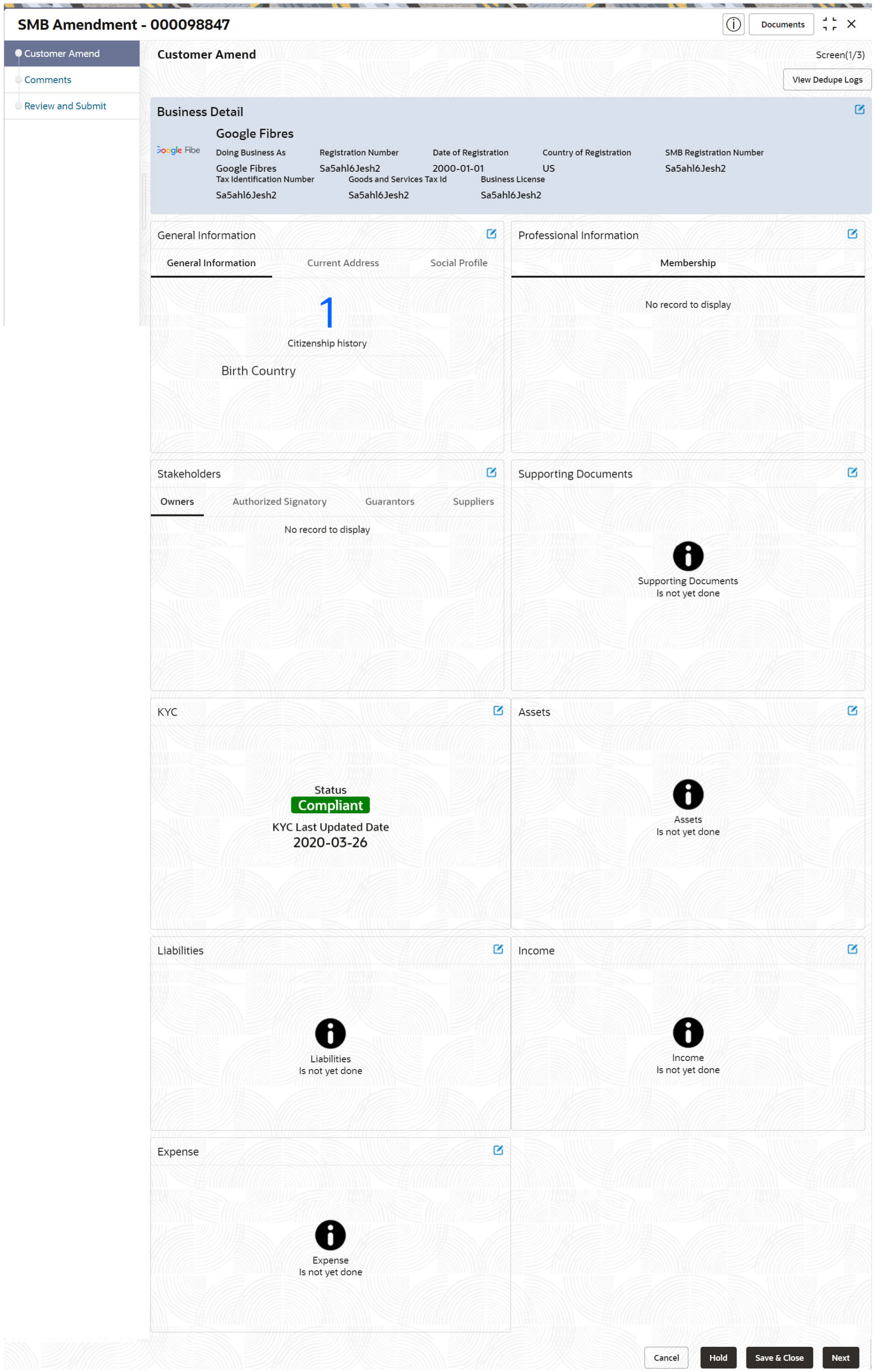
Figure 1-50 Amendment – Enter CIF



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

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

Figure 1-51 Amendment – SMB Amendment



3. On the **Customer Amend** screen, click  icon in the desired section to be updated. You can update the following sections during amendment:

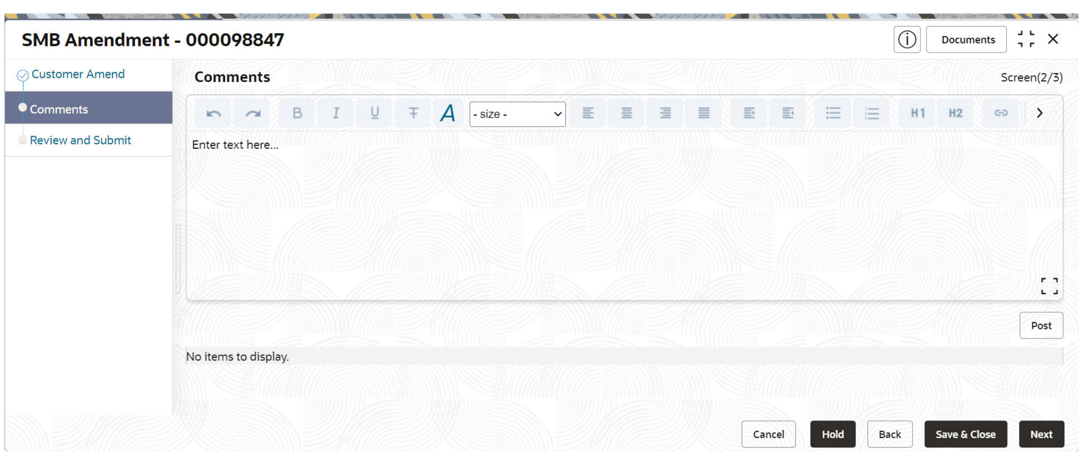
- General Information – For more information, refer to **Onboarding Initiation - Basic Details**.
  a. Business Details
  b. Basic Information
  c. Address
  d. Social Profile
- Professional Information
  a. Membership Details - For more information, refer to **Onboarding Enrichment - Membership / Association**.
- 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 1-52 Amendment – Comments



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

Table 1-38 Actions - Description

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

6. Click **Next**.

   The **Review and Submit** screen 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 1-39 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**.

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 onboardand 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

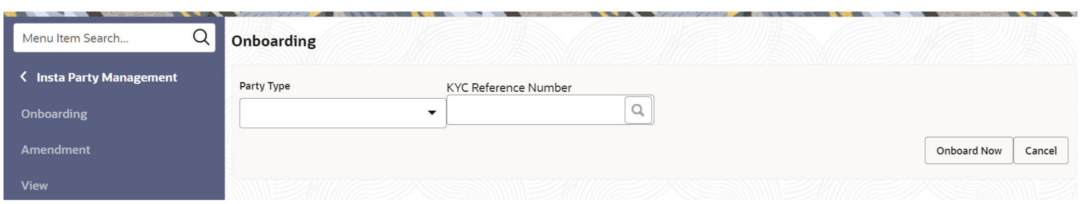
Insta SMB Onboarding feature allows user to onboard party using a single screen.

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: • Retail • Small and medium Business

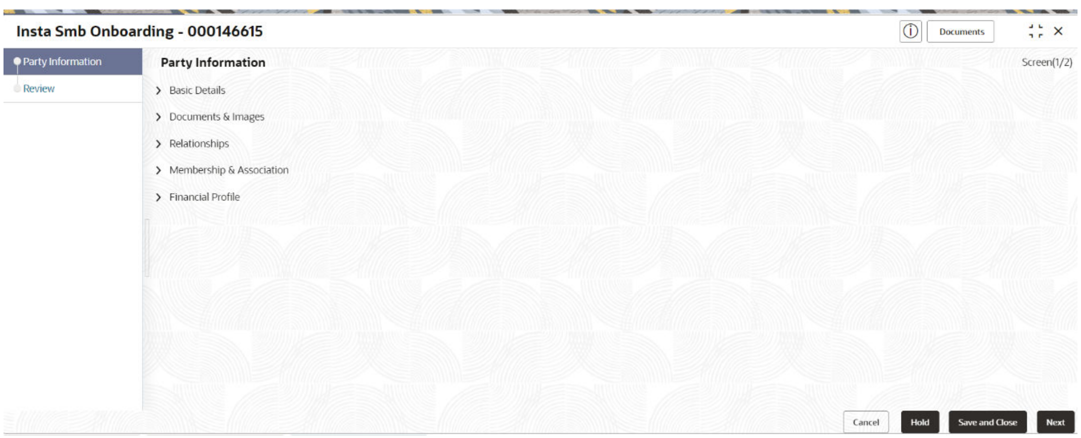
Table 2-1 (Cont.) Onboarding - Field Description

Field	Description
KYC Reference Number	Specify the KYC reference number or click **Search** icon for a KYC reference number, if KYC record is available for the party. Selection of “Party Type” is not required if the KYC reference number is available: **Note:** Refer to the **KYC Management** section for the KYC Reference Number.

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. **Note:** Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.

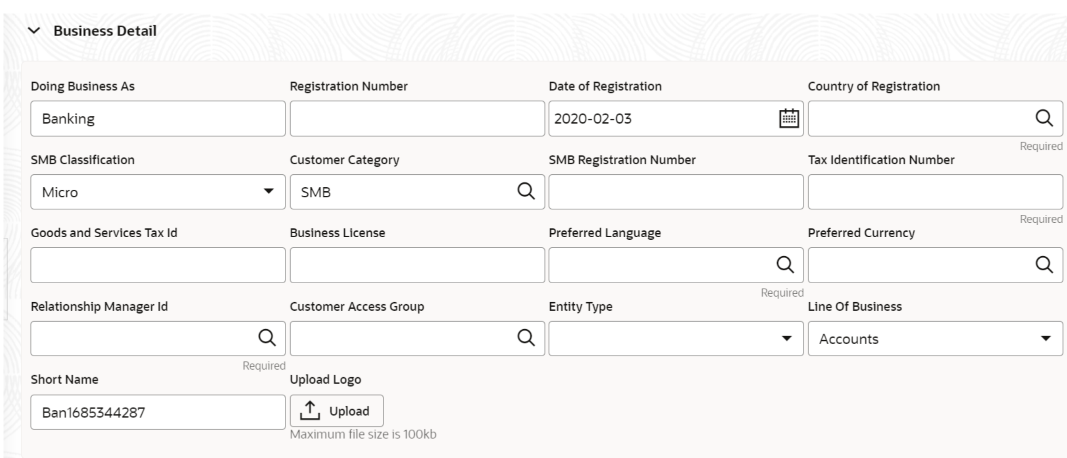
Table 2-2 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	**Previous Address**	Optional	Data segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured,as per Address Management Maintenance. **Note:** For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.
4	**Contact Details**	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.
5	**Tax Declaration**	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 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.

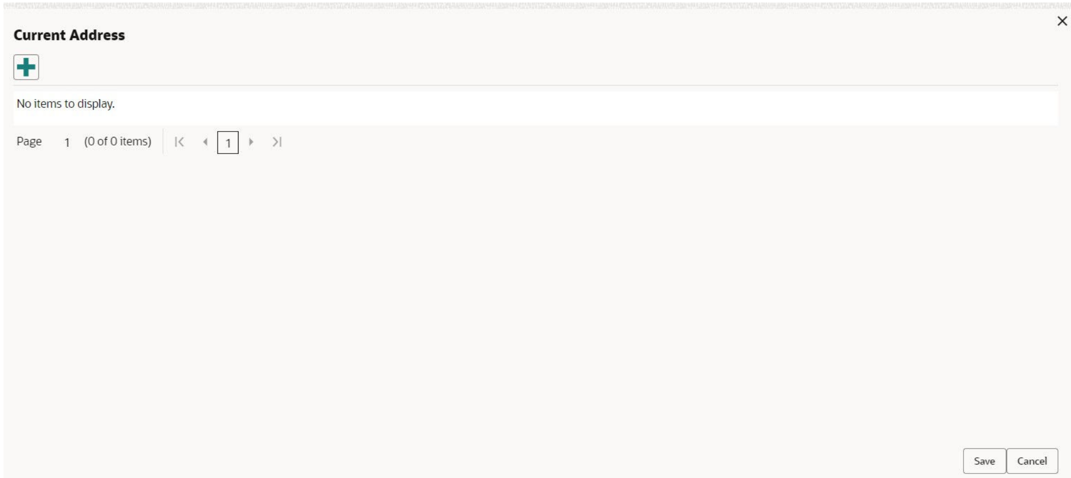
   Figure 2-3 Onboarding - Business Details

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

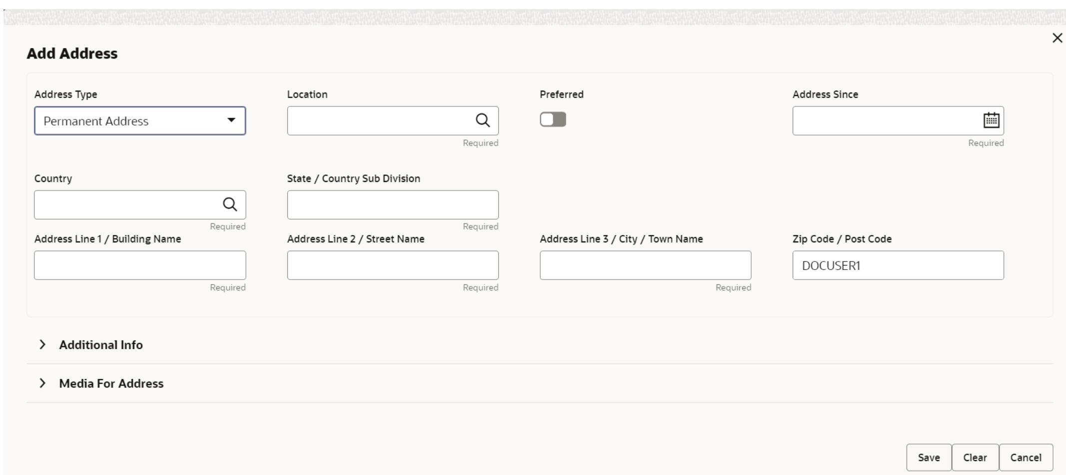


5. Click on the

icon to add a current address details.

The **Add Address** screen is displayed.

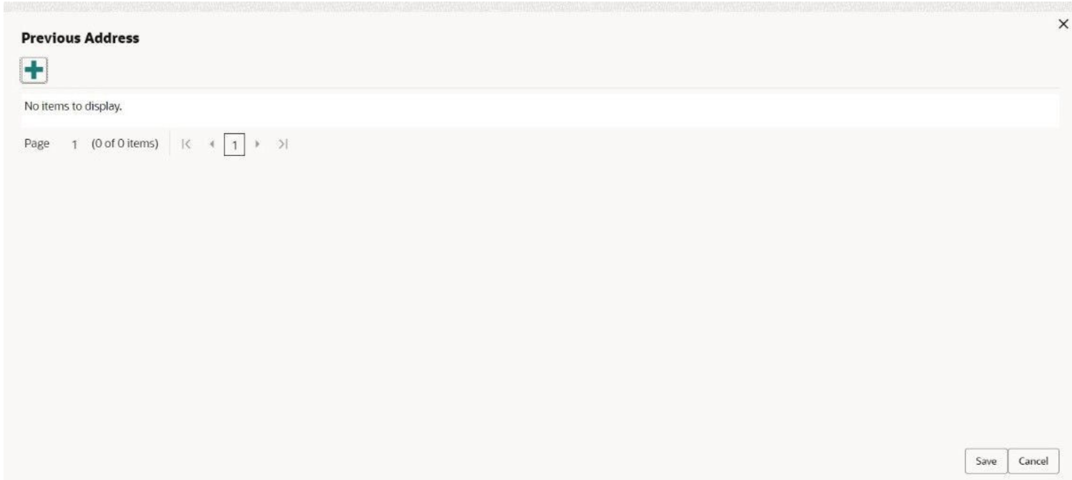
Figure 2-5 Add Address



6. On the **Add Address** screen, specify the fields. For more information on the fields, refer to the Table 1-7 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

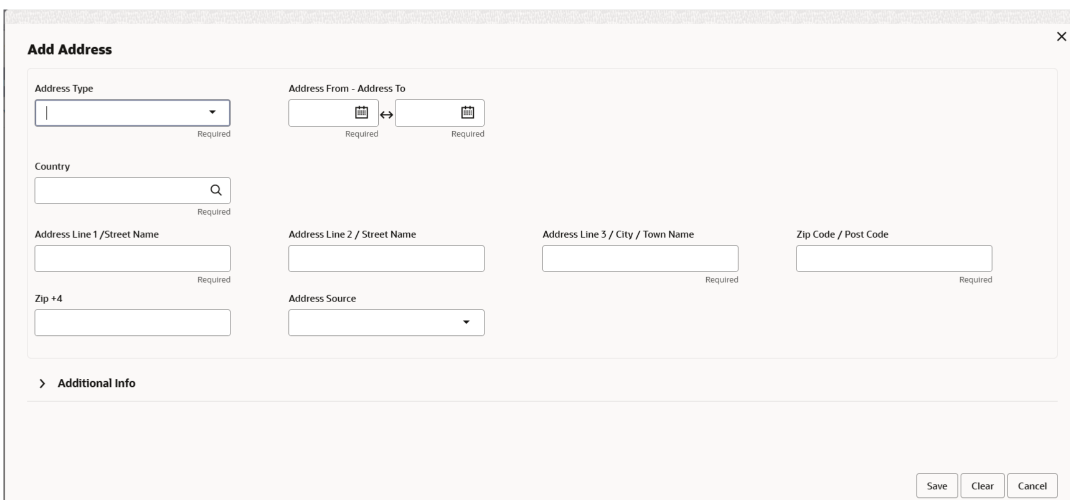


9. Click on the

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 1-7 table.
11. 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

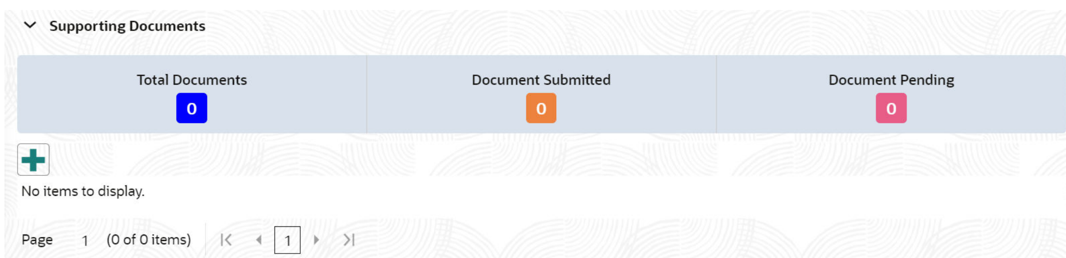
Sl.No	Data Segment Name	Mandatory/ Optional / Conditional	Description
1	**Supporting Documents**	Optional	Data segment to capture supporting documents of the customer.
2	**Signatures**	Optional	Data segment to capture signatures of the customer.

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

1. On the **Insta SMB 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 2-8 Onboarding – Supporting Documents

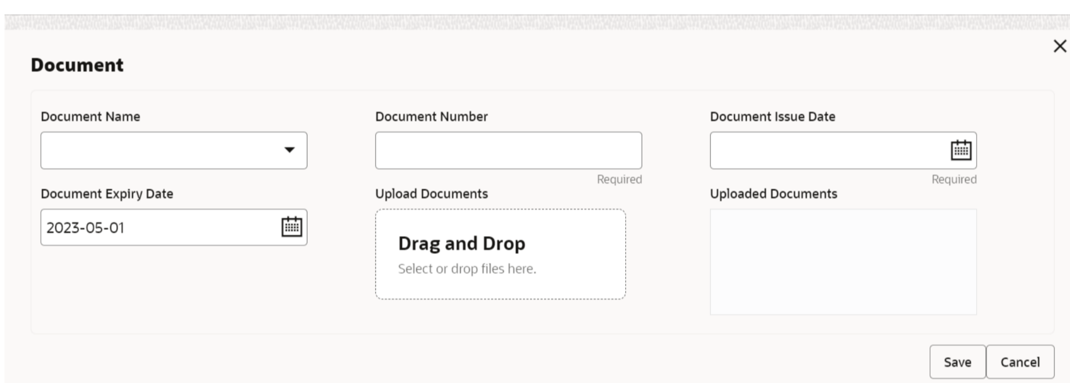
3. Click on the

   icon to add a supporting document.

   The **Document** screen displays.

   Figure 2-9 Add Document

4. On the **Document** screen, specify the details. For more information on the fields, refer to the Table 1-23 table.
5. 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.
5	**Trustee**	Optional	Data Segment to capture related Trustee
6	**Beneficiary**	Optional	Data Segment to capture related Beneficiary
7	**Related Party**	Optional	Data Segment to capture other relationships

- Relationships - Owner
  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.
- Relationships - Trustee
  Trustee relationship segment allows user to capture trustee of the small and medium business.
- Relationships - Beneficiary
  Beneficiary relationship segment allows user to capture beneficiary of the small and medium business.
- Relationships - Related Party
  Related party relationship segment allows user to capture related parties of the small and medium business.

2.1.3.1 Relationships - Owner

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

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

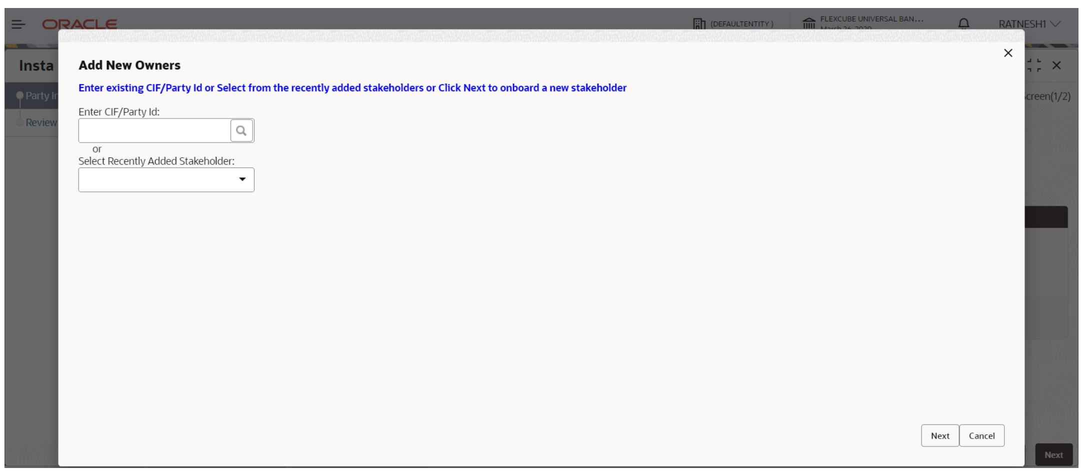
1. On the **Insta SMB Onboarding** screen, click and expand **Relationships** segment.
2. On the **Relationships** segment, click **Edit** button on the **Owner** widget.

   The **Owner** screen is displayed.
3. Click

   icon and select based on the relationship type.

Figure 2-10 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 1-13 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. Select **Stakeholder Type**.

   Respective Data Segments based on selected Stakeholder will be available to capture Party Information.
9. Refer the following:
   a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
   b. **Retail Party Onboarding User Guide** for Individual Stakeholder Type.
   c. **SME Party Onboarding User Guide** for SME Stakeholder Type.
   d. **Corporate Party Onboarding Guide** for Corporate Stakeholder Type.
10. Click **Next** to capture KYC Details.

    KYC Details to be captured is available based on selected stakeholder type.
    a. **KYC Check** for SMB Stakeholder Type.
    b. **Retail Party Onboarding User Guide** KYC related details for Individual Stakeholder Type.

c. **SME Party Onboarding User Guide** KYC related details for SME Stakeholder Type.
d. **Corporate Party Onboarding Guide** KYC related details for Corporate Stakeholder Type.

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.

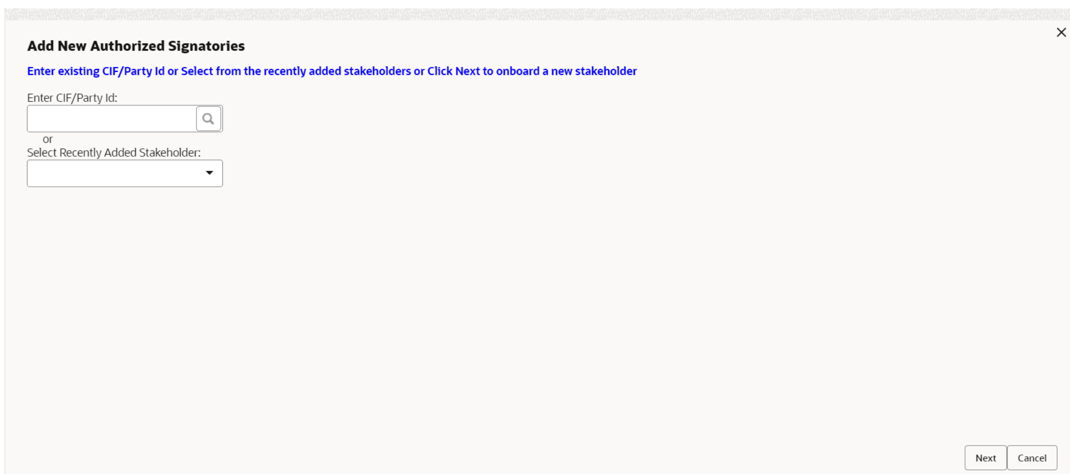
   The **Authorized Signatory** screen is displayed.
3. Click

   icon and select based on the relationship type.

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

   Figure 2-11 Add New Authorized Signatory

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. 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 Authorized Signatory** screen, the system displays the screen to create a new non-customer.

   The **Add New Authorized Signatory** screen is displayed.
8. Select **Stakeholder Type**.

   Respective Data Segments based on selected Stakeholder will be available to capture Party Information.
9. Refer the following:
   a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
   b. **Retail Party Onboarding User Guide** for Individual Stakeholder Type.
   c. **SME Party Onboarding User Guide** for SME Stakeholder Type.
   d. **Corporate Party Onboarding Guide** for Corporate Stakeholder Type.
10. Click **Next** to capture KYC Details.

    KYC Details to be captured is available based on selected stakeholder type.
    a. **KYC Check** for SMB Stakeholder Type.
    b. **Retail Party Onboarding User Guide** KYC related details for Individual Stakeholder Type.

c. **SME Party Onboarding User Guide** KYC related details for SME Stakeholder Type.
d. **Corporate Party Onboarding Guide** KYC related details for Corporate Stakeholder Type.

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.

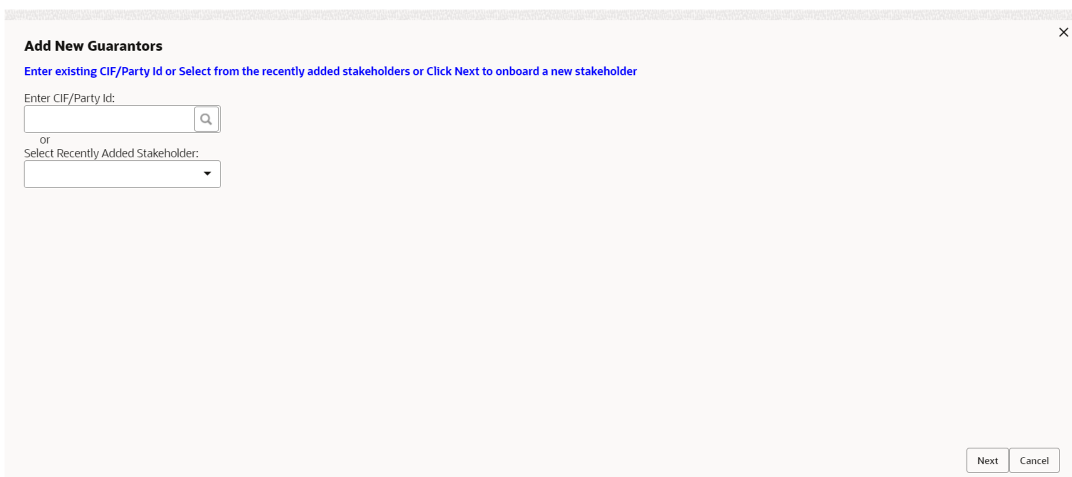
   The **Add Guarantors** screen is displayed.
3. Click

   icon and select based on the relationship type.

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

   Figure 2-12   Add New Guarantors

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. For more information on the fields, refer to the Table 1-15 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 Guarantors** screen, the system displays the screen to create a new non-customer.

   The **Add New Guarantors** screen is displayed.
8. Select **Stakeholder Type**.

   Respective Data Segments based on selected Stakeholder will be available to capture Party Information.
9. Refer the following:
   a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
   b. **Retail Party Onboarding User Guide** for Individual Stakeholder Type.
   c. **SME Party Onboarding User Guide** for SME Stakeholder Type.
   d. **Corporate Party Onboarding Guide** for Corporate Stakeholder Type.
10. Click **Next** to capture KYC Details.

    KYC Details to be captured is available based on selected stakeholder type.
    a. **KYC Check** for SMB Stakeholder Type.
    b. **Retail Party Onboarding User Guide** KYC related details for Individual Stakeholder Type.

c. **SME Party Onboarding User Guide** KYC related details for SME Stakeholder Type.
d. **Corporate Party Onboarding Guide** KYC related details for Corporate Stakeholder Type.

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.

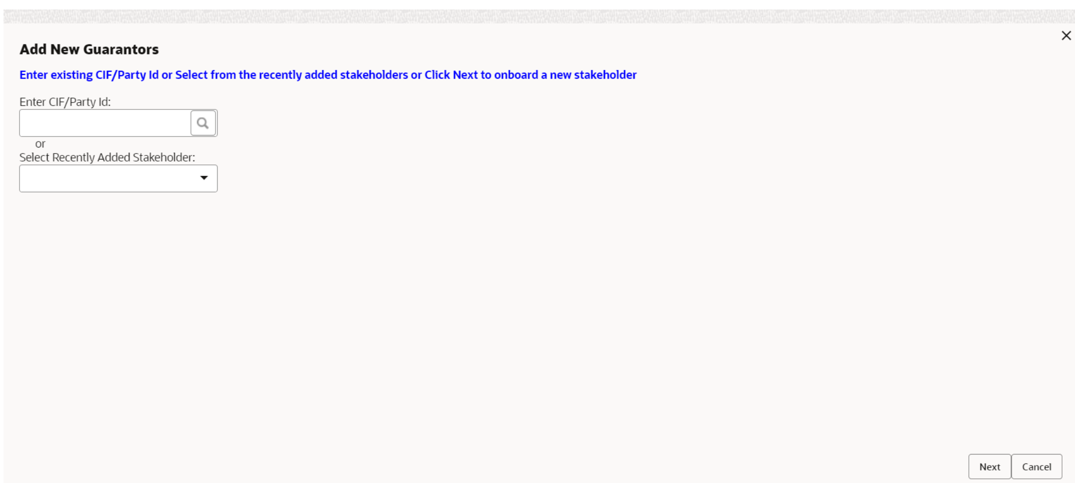
   The **Suppliers** screen is displayed.
3. Click

   icon and select based on the relationship type.

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

   Figure 2-13 Add New Suppliers

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 1-16 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. Select **Stakeholder Type**.

   Respective Data Segments based on selected Stakeholder will be available to capture Party Information.
9. Refer the following:
   a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
   b. **Retail Party Onboarding User Guide** for Individual Stakeholder Type.
   c. **SME Party Onboarding User Guide** for SME Stakeholder Type.
   d. **Corporate Party Onboarding Guide** for Corporate Stakeholder Type.
10. Click **Next** to capture KYC Details.

    KYC Details to be captured is available based on selected stakeholder type.
    a. **KYC Check** for SMB Stakeholder Type.
    b. **Retail Party Onboarding User Guide** KYC related details for Individual Stakeholder Type.

c. **SME Party Onboarding User Guide** KYC related details for SME Stakeholder Type.
d. **Corporate Party Onboarding Guide** KYC related details for Corporate Stakeholder Type.

2.1.3.5 Relationships - Trustee

Trustee relationship segment allows user to capture trustee of the small and medium business.

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

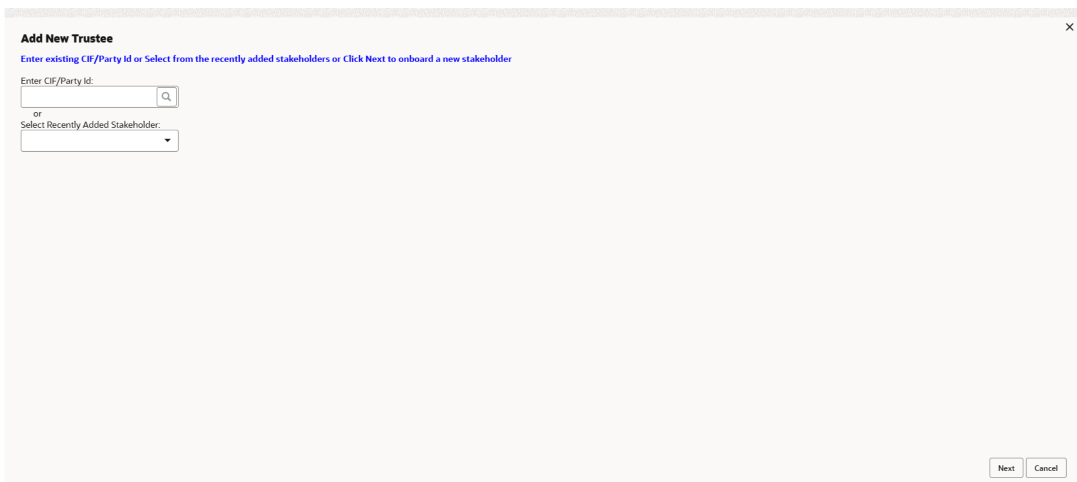
1. On the **Insta SMB Onboarding** screen, click and expand **Relationships** segment.
2. On the **Relationships** segment, click **Edit** button on the **Trustee** widget.

   The **Add Trustee** screen is displayed.
3. Click

   icon and select based on the relationship type.

   Figure 2-14 Add New Trustee

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 Trustee** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add Trustee** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-17 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 Trustee** screen, the system displays the screen to create a new non-customer.

   The **Add New Trustee** screen is displayed.
8. Select **Stakeholder Type**.

   Respective Data Segments based on selected Stakeholder will be available to capture Party Information.
9. Refer the following:
   a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
   b. **Retail Party Onboarding User Guide** for Individual Stakeholder Type.
   c. **SME Party Onboarding User Guide** for SME Stakeholder Type.
   d. **Corporate Party Onboarding Guide** for Corporate Stakeholder Type.
10. Click **Next** to capture KYC Details.

    KYC Details to be captured is available based on selected stakeholder type.
    a. **KYC Check** for SMB Stakeholder Type.
    b. **Retail Party Onboarding User Guide** KYC related details for Individual Stakeholder Type.

c. **SME Party Onboarding User Guide** KYC related details for SME Stakeholder Type.

d. **Corporate Party Onboarding Guide** KYC related details for Corporate Stakeholder Type.

2.1.3.6 Relationships - Beneficiary

Beneficiary relationship segment allows user to capture beneficiary of the small and medium business.

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

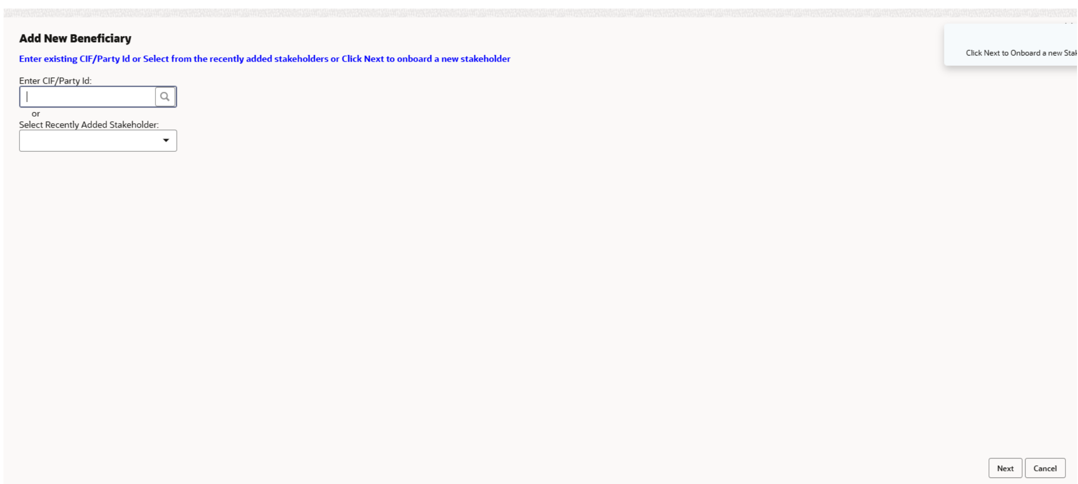
1. On the **Insta SMB Onboarding** screen, click and expand **Relationships** segment.
2. On the **Relationships** segment, click **Edit** button on the **Beneficiary** widget.

   The **Add Beneficiary** screen is displayed.
3. Click

   icon and select based on the relationship type.

   Figure 2-15 Add New Beneficiary

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 Beneficiary** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add Beneficiary** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-18 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 Beneficiary** screen, the system displays the screen to create a new non-customer.

   The **Add New Beneficiary** screen is displayed.
8. Select **Stakeholder Type**.

   Respective Data Segments based on selected Stakeholder will be available to capture Party Information.
9. Refer the following:
   a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
   b. **Retail Party Onboarding User Guide** for Individual Stakeholder Type.
   c. **SME Party Onboarding User Guide** for SME Stakeholder Type.
   d. **Corporate Party Onboarding Guide** for Corporate Stakeholder Type.
10. Click **Next** to capture KYC Details.

    KYC Details to be captured is available based on selected stakeholder type.
    a. **KYC Check** for SMB Stakeholder Type.
    b. **Retail Party Onboarding User Guide** KYC related details for Individual Stakeholder Type.

c. **SME Party Onboarding User Guide** KYC related details for SME Stakeholder Type.
d. **Corporate Party Onboarding Guide** KYC related details for Corporate Stakeholder Type.

2.1.3.7 Relationships - Related Party

Related party relationship segment allows user to capture related parties of the small and medium business.

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

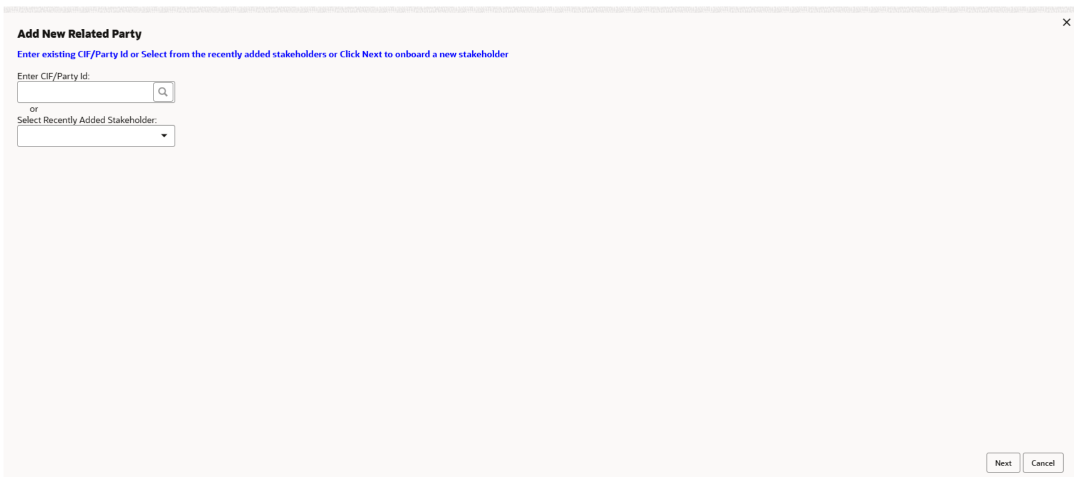
1. On the **Insta SMB Onboarding** screen, click and expand **Relationships** segment.
2. On the **Relationships** segment, click **Edit** button on the **Related Party** widget.

   The **Add Related Party** screen is displayed.
3. Click

   icon and select based on the relationship type.

   Figure 2-16 Add New Related Party

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 Related Party** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add Related Party** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-19 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 Related Party** screen, the system displays the screen to create a new non-customer.

   The **Add New Related Party** screen is displayed.
8. Select **Stakeholder Type**.

   Respective Data Segments based on selected Stakeholder will be available to capture Party Information.
9. Refer the following:
   a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
   b. **Retail Party Onboarding User Guide** for Individual Stakeholder Type.
   c. **SME Party Onboarding User Guide** for SME Stakeholder Type.
   d. **Corporate Party Onboarding Guide** for Corporate Stakeholder Type.
10. Click **Next** to capture KYC Details.

    KYC Details to be captured is available based on selected stakeholder type.
    a. **KYC Check** for SMB Stakeholder Type.
    b. **Retail Party Onboarding User Guide** KYC related details for Individual Stakeholder Type.

c. **SME Party Onboarding User Guide** KYC related details for SME Stakeholder Type.
d. **Corporate Party Onboarding Guide** KYC related details for Corporate Stakeholder Type.

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.

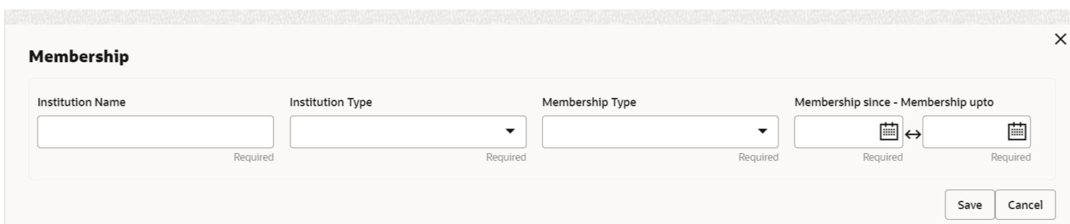
   The **Membership & Association** screen is displayed.
3. Click

   icon to add a household relationship.

   The **Membership** screen displays.

   Figure 2-17 Membership

4. On the **Membership** screen, specify the fields. For more information on the fields, refer to the Table 1-28 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.

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

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
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	

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 1-20 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 1-21 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 1-29 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 1-30 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 1-32 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

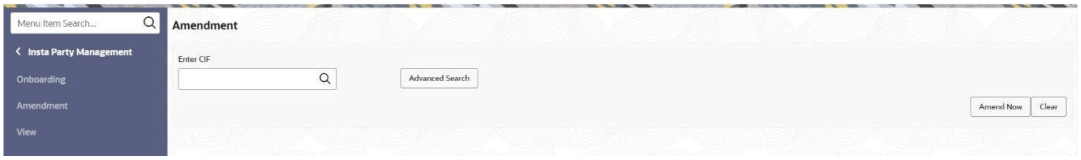
Insta SMB Amendment feature allows user to amend party using a single screen.

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 2-18 Insta Party Amendment



3. Enter CIF number or click **Search** for a CIF number.

> **Note:**
>
> - User **Search** icon to search from the Common Core External Customer.
> - Click **Advance Search** button for more granular search from parties stored in Oracle Banking Party Management.

4. Click **Amend Now**.

   The **Insta SMB 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.

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

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	**Current Address**	Conditional	Data segment to capture current address of the party such as current communication address, current residential address, etc. **Note:** Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.
3	**Previous Address**	Optional	Data segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured,as per Address Management Maintenance. **Note:** For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.

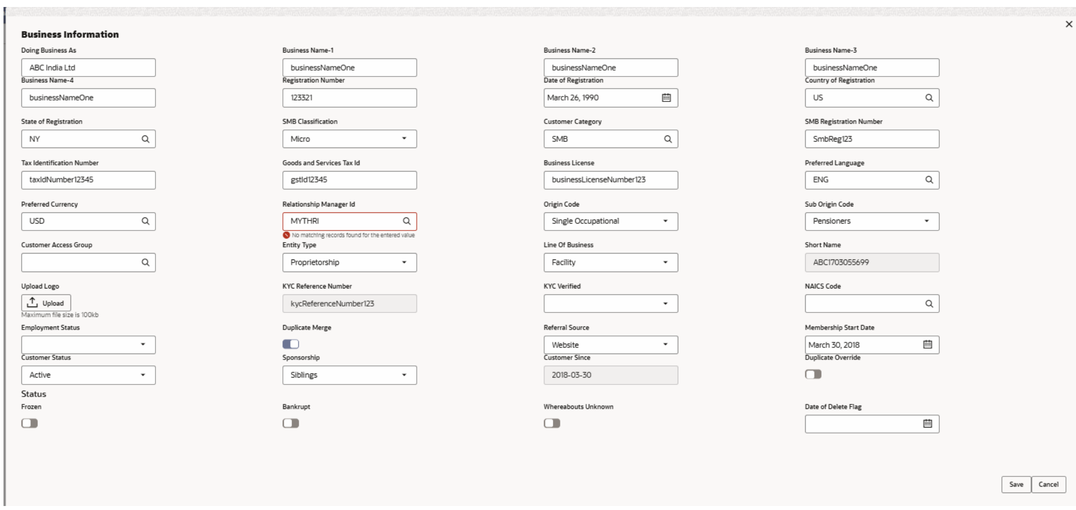
Table 2-7 (Cont.) Data Segment - Description

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
4	**Contact Details**	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.
5	**Tax Declaration**	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 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 2-19 Amendment - Business Details



3. 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.

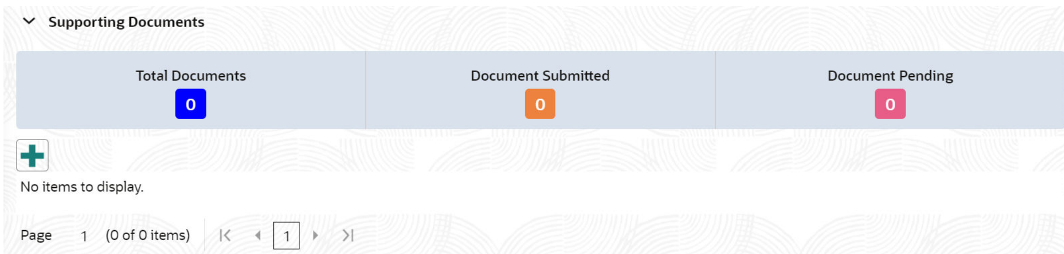
Note:

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

1. On the **Insta SMB 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 2-20 Onboarding – Supporting Documents



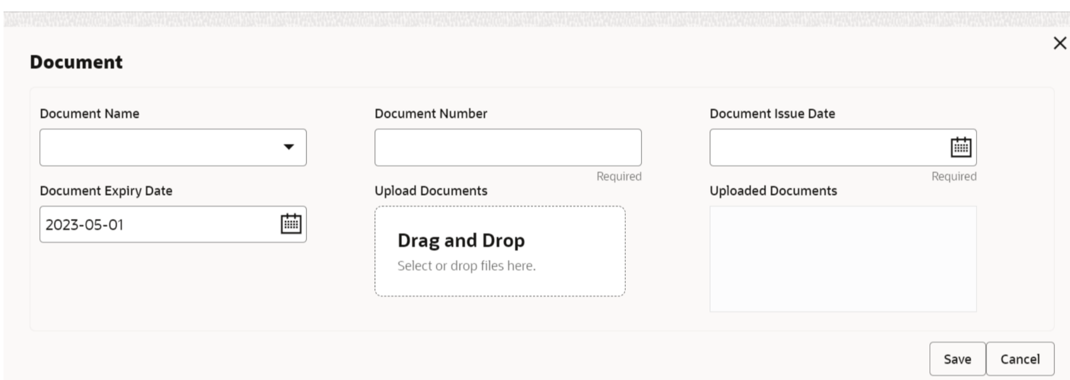
3. Click on the

   icon to add a supporting document.

   The **Document** screen displays.

Figure 2-21 Add Document



4. On the **Document** screen, specify the details. For more information on the fields, refer to the Table 1-23 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.
5	**Trustee**	Optional	Data Segment to capture related Trustee
6	**Beneficiary**	Optional	Data Segment to capture related Beneficiary
7	**Related Party**	Optional	Data Segment to capture other relationships

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.
2. On the **Membership & Association** segment, click **Edit** button on the **Membership& Association** widget.

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

3. On the **Membership** screen, specify the fields. For more information on the fields, refer to the Table 1-28 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	

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 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

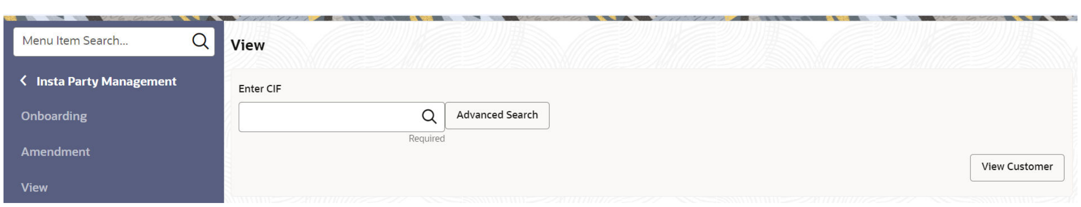
Insta SMB View feature allows user to view party using a single screen.

To initiate the insta amendment process:

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

   The **View** screen is displayed.

Figure 2-22 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:
4. Enter CIF number or click **Search** for a CIF number.

Note:

- User **Search** icon to search from the Common Core External Customer.
- Click **Advance Search** button for more granular search from parties stored in Oracle Banking Party Management.

5. Click **View**.

   The **Insta SMB 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.

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

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	**Current Address**	Conditional	Data segment to view current address of the party such as current communication address, current residential address, etc. **Note:** Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.
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. **Note:** For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations.

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

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
4	**Contact Details**	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.
5	**Tax Declaration**	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 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 SMB 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 1-23 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.

Table 2-13 (Cont.) Data Segment - Relationships

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
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.
5	**Trustee**	Optional	Data Segment to capture related Trustee
6	**Beneficiary**	Optional	Data Segment to capture related Beneficiary
7	**Related Party**	Optional	Data Segment to capture other relationships

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 1-28 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.

3
KYC Management

Financial institutions collect Party KYC information to fulfill their Know Your Customer (KYC) obligations. Businesses, particularly those in the financial industry, are required by regulatory requirement KYC to verify and understand the identities of their customers.

Financial institutions ensure accurate and up-to-date information about individuals or entities to prevent fraud, money laundering, and other illicit activities during their dealings. Financial institutions must periodically update and verify this information to ensure its accuracy. The overall security of the financial system is enhanced, and regulatory compliance is met through the implementation of KYC processes. They mitigate the risks associated with financial crimes.

- Create KYC
  Create KYC process allows user to create a KYC record for the party.
- Update KYC
  Update KYC process allows user to update or amend a KYC record for the party.
- View KYC
  View KYC process allows user to View or amend a KYC record for the party.

3.1 Create KYC

Create KYC process allows user to create a KYC record for the party.

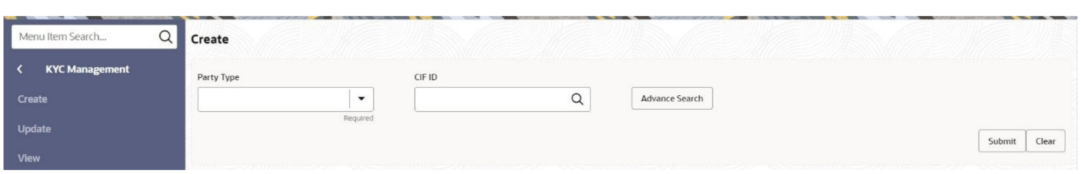
To initiate the Create KYC:

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

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

   The **Create** screen is displayed.

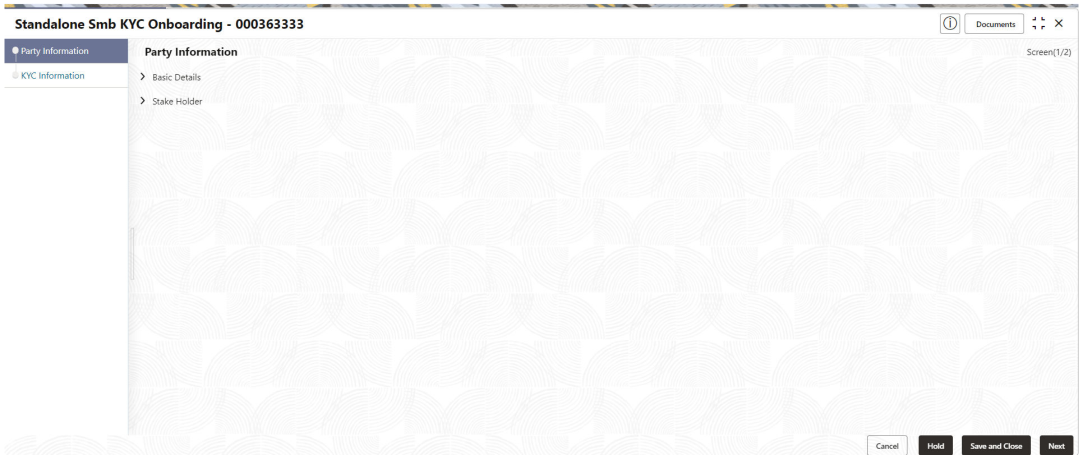
   Figure 3-1 KYC management - Create

3. Select party type as **Small Medium Business** to create KYC for a new party or Specify the CIF to create KYC record for an existing party.
4. Click **Submit**.

   The **Standalone KYC Onboarding** screen is displayed.

Figure 3-2 Standalone SMB KYC Onboarding



Basic Details

5. Under the **Party Information**, click and expand **Basic Details** segment.
6. Under the **Basic Details** segment, click **Edit** button on each widget to update the details. For more information on the **Business Details** and **Current Address** widgets, refer to the Onboarding Initiation - Basic Details section.

> **Note:**
>
> Creation of a KYC record for a minor customer is not allowed.

Stakeholder

7. Under the **Party Information**, click and expand **Stakeholder** segment.
8. Under the **Stakeholder** segment, click **Edit** on the **Owners** widget.

   The **Owners** pop-up screen is displayed.
9. On the **Owners** pop-up screen, specify the details. For more information on fields, refer to the Insta SMB Onboarding – Relationships section.
10. Click **Next** button on the **Standalone KYC Onboarding** screen.

    Oracle Banking Enterprise Party Management supports 13 different KYC checks as below:
    - **Address Check**
    - **Identity 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**

> **Note:**
>
> During the KYC stage, the party undergoes KYC checks. For details on maintaining KYC, refer to the **Party Onboarding Configuration User Guide**.

The **KYC Information** screen is displayed.

11. Click **Verify** button on each KYC check to verify the details. For more information on the fields, refer to the KYC Check section.

> **Note:**
>
> If any of the **KYC Check** is configured as automated in KYC maintenance, respective, KYC details will be auto populated based on the information provided.

12. Click **Submit** after completing all the KYC checks.

The KYC reference number will be generated.

3.2 Update KYC

Update KYC process allows user to update or amend a KYC record for the party.

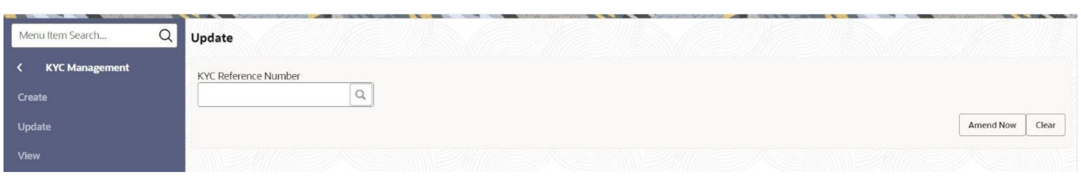
To initiate the update KYC:

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

1. On the **Homepage**, under **Party Services**, click **KYC Management**. Under **KYC Management**, click **Update**.

   The **Update** screen is displayed.

   Figure 3-3   Update

2. Enter **KYC Reference Number** or click **Search** icon to fetch the **KYC Reference Number**.

> **Note:**
>
> For more information on the **KYC Reference Number**, refer to the KYC Check section.

3. Click **Amend Now**.

   The **Standalone KYC Amend** screen is displayed.

Party Information
The party information will be available only in the view mode and cannot be amended.

4. On the **Standalone KYC Amend** screen, click and expand **Basic Details** segment.
5. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Business Details** and **Current Address** refer to the Onboarding Initiation - Basic Details section.
6. On the **Standalone KYC Amend** screen, click and expand **Stakeholder** segment.
7. Under the **Stakeholder** segment, click **View** on each widget to view the details. For more information on the **Owners** widget, refer to the Insta SMB Onboarding – Relationships section.

KYC Information

8. On the **Standalone KYC Amend** screen, click **Next**.

   The **KYC Information** screen is displayed.
9. Click **Edit** icon on the each widget to update the KYC details. For more information on the fields, refer to the KYC Check section.

3.3 View KYC

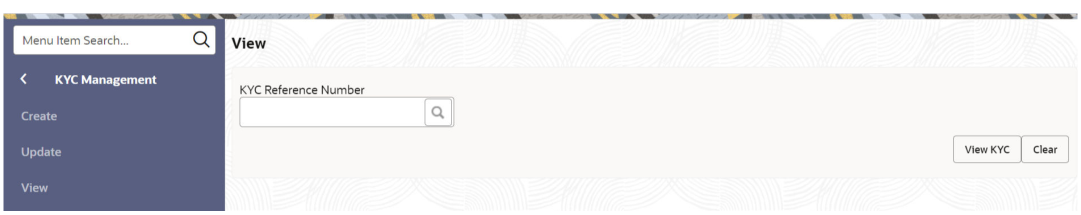
View KYC process allows user to View or amend a KYC record for the party.

To initiate the View KYC:

1. On the **Homepage**, under **Party Services**, click **KYC Management**. Under **KYC Management**, click **View**.

   The **View** screen is displayed.

   Figure 3-4 View KYC



2. Enter **KYC Reference Number** or click **Search** icon to fetch the **KYC Reference Number**.

> **Note:**
>
> For more information on the **KYC Reference Number**, refer to the Create KYC section.

3. Click **View Now**.

   The **Standalone KYC View** screen is displayed.

Party Information
The party information will be available only in the view mode and cannot be amended.

4. On the **Standalone KYC Amend** screen, click and expand **Basic Details** segment.
5. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Basic Info & Citizenship**, **Current Address**, **ID Details**, and **Contact Details**, refer to the Onboarding Initiation - Basic Details section.
6. On the **Standalone KYC View** screen, click and expand **Stakeholder** segment.
7. Under the **Stakeholder** segment, click **View** on each widget to view the details. For more information on the **Owner** widget, refer to the Insta SMB Onboarding – Relationships section.

KYC Information

8. On the **Standalone KYC Amend** screen, click **Next**.

   The **KYC Information** screen is displayed.

9. Click **Edit** icon on each widget to View the KYC details. For more information on the fields, refer to the KYC Check section.

4 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 4-1   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.

5 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:

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:

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.

Use Case	Description
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.

Index