# Oracle® Banking Microservices Architecture

## Small and Medium Enterprise Onboarding User Guide

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Oracle Banking Microservices Architecture Small and Medium Enterprise 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 Enterprise (SME) customer using Oracle Banking Enterprise Party Management.

## Audience

This guide is intended for the bankers who are responsible for onboarding SME 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.

## Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by Oracle Software Security Assurance.

# 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*
- *SME 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 |
|---|---|
| **CIF** | Customer Information File |
| **KYC** | Know Your Customer |
| **SME** | Small and Medium Enterprise |

# Basic Actions

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

**Table Common Icons and its Definitions**

| Icon | Operation |
|---|---|
| **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**

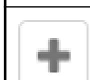
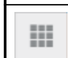
| Symbol | Function |
|---|---|
|  | Add icon |

**Table (Cont.) Symbols**

| Symbol | Function |
| --- | --- |
|  | Edit icon |
|  | Delete icon |
|  | Calendar icon |
|  | Close icon |
|  | Table view |
|  | Increase/Decrease value |
|  | List view |
|  | Maximize |
|  | Minimize |
|  | Open a list |
|  | Options |
|  | Perform Search |
|  | Tree view |

# 1 Small and Medium Enterprise Onboarding

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

This topic contains the following subtopics:

- Overview of SME Onboarding
  SME Onboarding is an ongoing process, which helps banks to create a relationship with customers.
- Onboarding Initiation
  In the **Initiation** stage, the RM can capture basic demographic information about the Small and Medium Enterprise customer to be onboarded using Oracle Banking Enterprise Party Management.
- KYC Check
  In the **KYC** stage, the RM can capture KYC details about the Small and Medium Enterprise customer. The Small and Medium Enterprise customers are onboarded using Oracle Banking Enterprise Party Management.
- Onboarding Enrichment
  In the **Enrichment** stage, the RM can capture detailed information about the Small and Medium Enterprise customer to be added in Oracle Banking Enterprise Party Management.
- Review
  In the **Review** stage, the final reviewer needs to review the customer details and move the task to the **Approval** stage if the details are appropriate.
- Recommendations
  In the **Recommendation** stage, the approver needs to review the progress done so far and provide recommendations for each of the data segments with a decision as approve or reject.
- Approval
  In the **Approval** stage, the approver needs to review the activity done across all the stages and provide final signoff to approve the customer onboarding.
- Amendment
  In the **Amendment** stage, the relationship manager can amend the information or can add additional information about an Small Medium Enterprise customer using Oracle Banking Enterprise Party Management.

## 1.1 Overview of SME Onboarding

SME Onboarding is an ongoing process, which helps banks to create a relationship with customers.

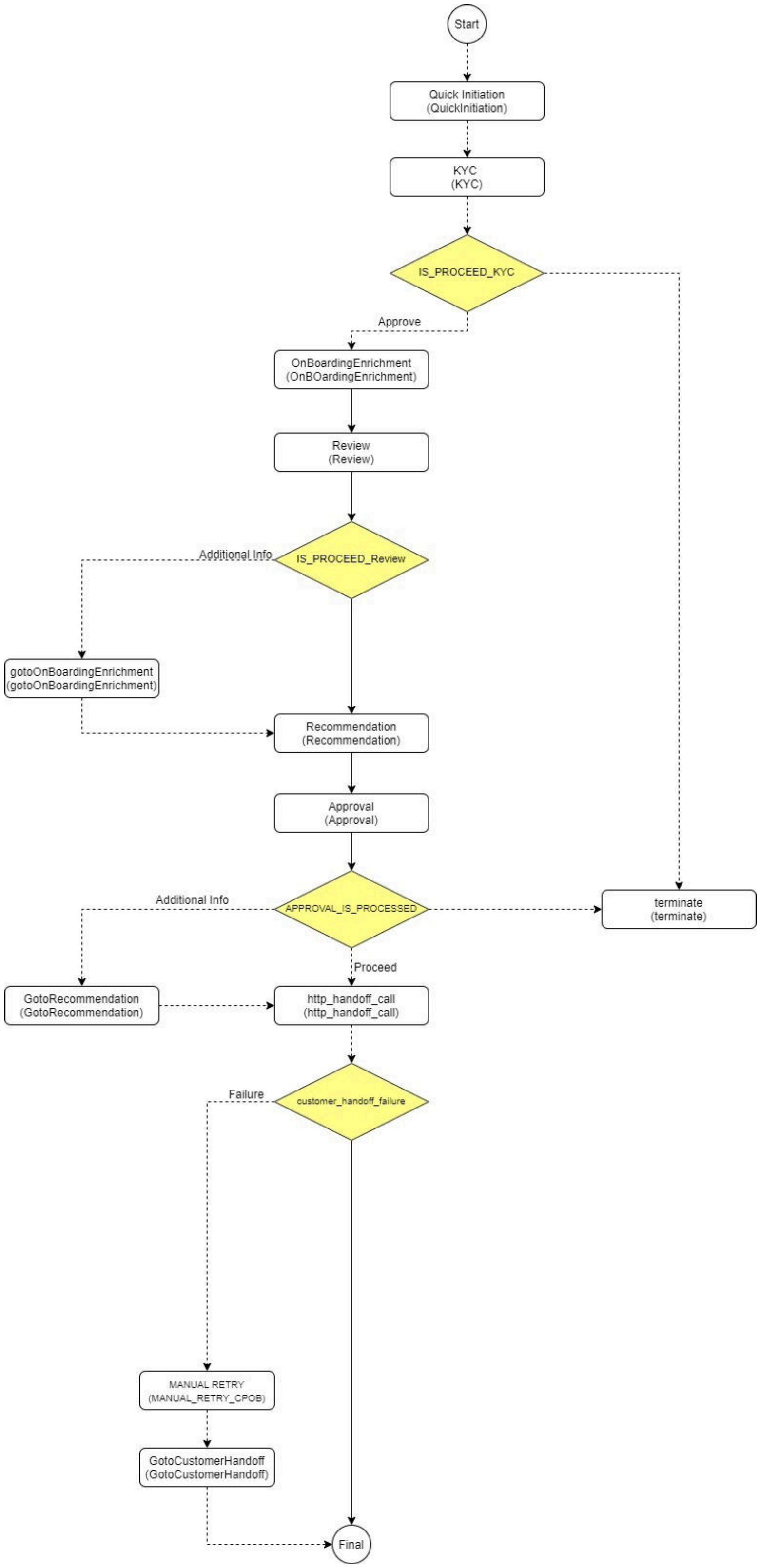
In a bank, there would be a Relationship Manager (RM) for every SME that will be on-boarded as a customer. The respective RM would take care of the customer to successfully onboard into the bank. The various activities performed for the SME onboarding process are:

- Initiation

- KYC
- Enrichment
- Review
- Recommendation
- Approval

The flow diagram illustrating the different stages in the SME onboarding process is shown below for reference:

**Figure 1-1 SME Onboarding Process Flow**



# 1.2 Onboarding Initiation

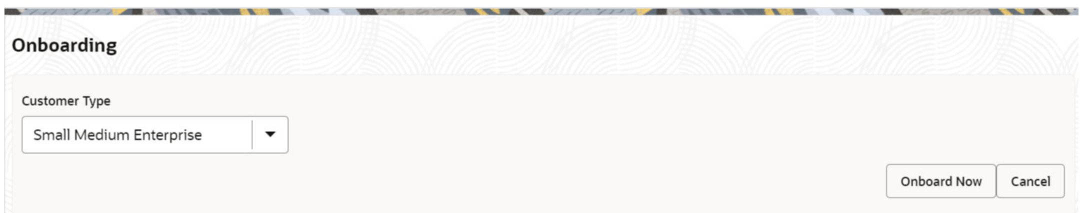
In the **Initiation** stage, the RM can capture basic demographic information about the Small and Medium Enterprise customer to be onboarded using Oracle Banking Enterprise Party Management.

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

1. On the **Home** page, click **Party Service**. Under **Party Service**, click **Onboarding**.

   The **Onboarding** screen displays.

   **Figure 1-2 Onboard Initiation**

2. On the **Onboarding** screen, specify the fields.

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

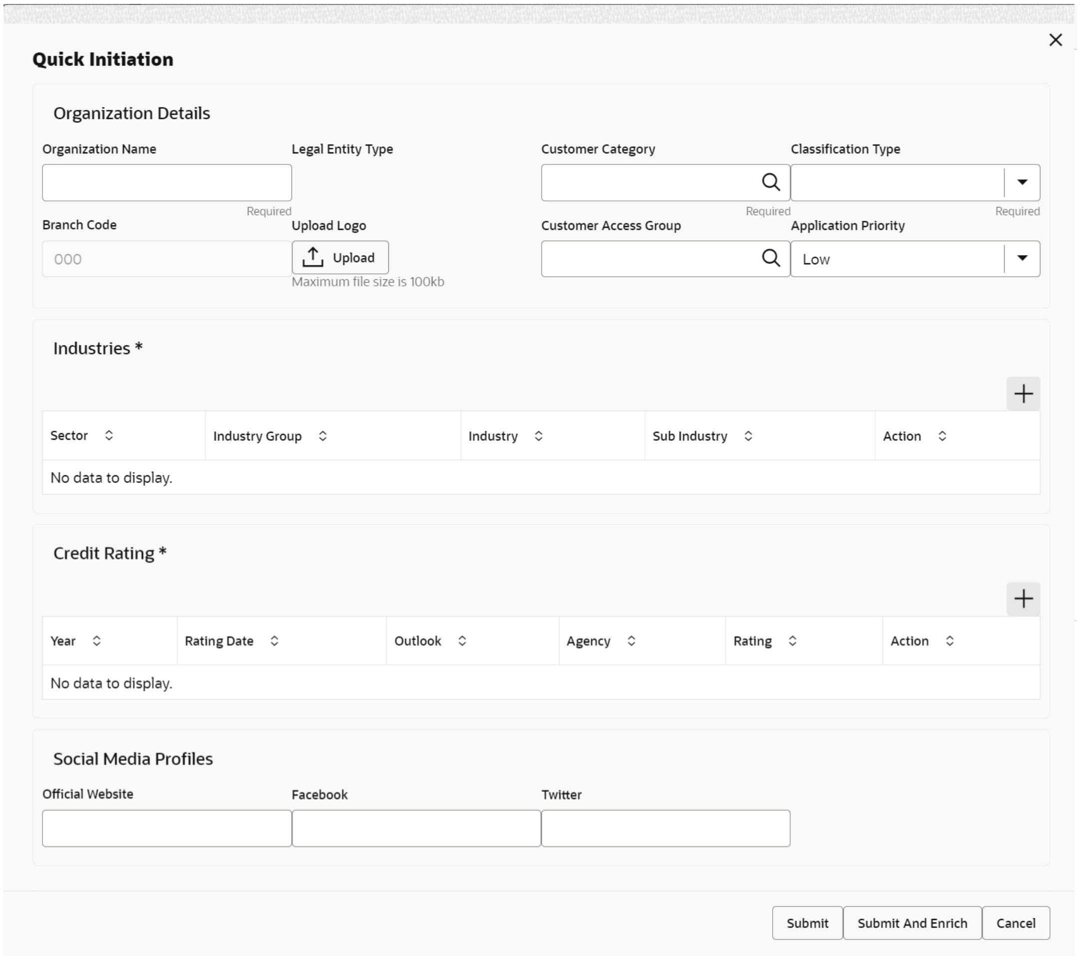
   **Table 1-1 Onboarding - Field Description**

| Field | Description |
| --- | --- |
| **Customer Type** | Select **Small and Medium Enterprise** from the drop-down list. |
| **Business Process Code** | If required, select the desired business process code.<br>**Note:**<br>This field is displayed and required only if more than one process code is configured for a given customer type. |

3. Click **Onboard Now**.

   The **Quick Initiation** screen displays.

**Figure 1-3 Small and Medium Enterprise - Quick Initiation**




4. On the **Quick Initiation** screen, specify the details about the customer.

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

**Table 1-2 Quick Initiation – Field Description**

| Field | Description |
| --- | --- |
| **Organization details** | Specify the fields under this section. |
| **Organization Name** | Specify the registered name of the organization. |
| **Entity Type** | Select the type of business entity from the drop-down values:<br>• Private Limited<br>• Public Limited<br>• Trusts<br>• Government Owned<br>• Associations, etc. |
| **Classification Type** | Classification of the SME as Micro, Small, or Medium as per the local regulations. |
| **Logo** | Upload logo of the company. |
| **Industries** | Specify the fields under this section. |

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

| Field | Description |
|---|---|
| **Sector** | Specify the industry sector to which the SME belongs. For example,<br>• Energy<br>• Real Estate<br>• Utilities<br>• Consumer<br>• Staples, etc. |
| **Industry Group** | Specify the industry group within the sector. For example,<br>• Software<br>• Hardware<br>• Semiconductor industry groups within information technology sector |
| **Industry** | Specify the industry within the industry group. For example, IT services, Software Products within Software. |
| **Sub Industry** | Specify the sub industry within the industry. For example,<br>• IT Consulting Services<br>• Data Processing Services<br>• Internet Services within IT services. |
| **Credit Rating** | Specify the fields under this section. |
| **Rating Agency** | Specify the name of the credit rating agency, which has given rating to the SME. If rating from agency is not available, then bank's internal rating can be captured. |
| **Rating** | Specify the rating provided by the credit rating agency. |
| **Social Media Profile** | Specify the fields under this section. |
| **Official Website** | Specify the official website address for the SME. |
| **Facebook** | Specify the Facebook URL for the SME. |
| **Twitter** | Specify the SME's Twitter handle. |

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

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

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

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

   The **Initiation - Duplication Check** screen displays

**Figure 1-4 Duplication Check**

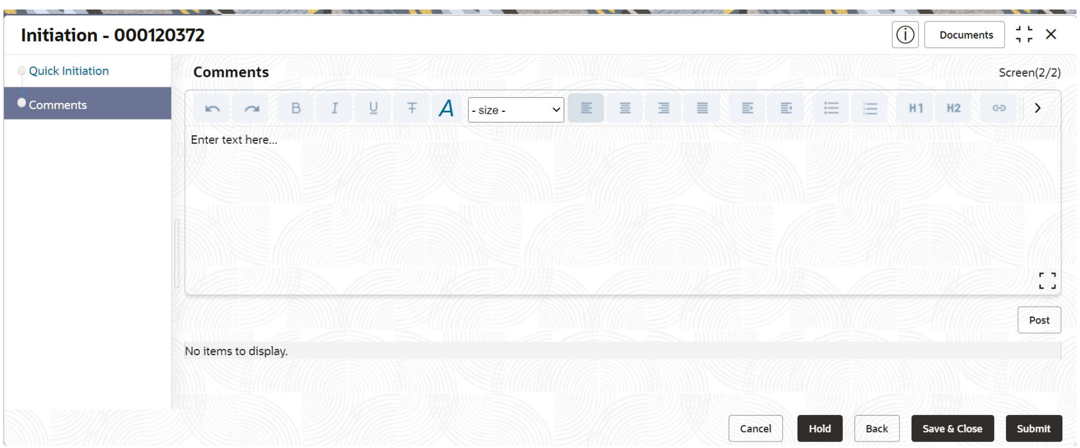

- Dedupe check will fetch the matches found against the below information:
  - Information of existing customers present in the system.
  - Information of the customers for whom the onboarding application was denied/ rejected.
- By default, the system validates based on the customer organization name.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

Dedupe check will be performed as a service.

6. Click **Next**.

   The **Initiation - Comments** screen displays.

**Figure 1-5 Initiation – Comments**




> **Note:**
>
> The RMs can capture overall comments for the **Initiation** stage. Capturing comments helps in better understanding of the task by the banker who will work with this task in the next stage.

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

**Table 1-3 Actions – Description**

| Action | Description |
| --- | --- |
| **Comments** | Specify the overall comments for the **Initiation** stage in the **Comments** box. |
| **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** and click **Submit**. The task will be moved to the **KYC** stage. |

# 1.3 KYC Check

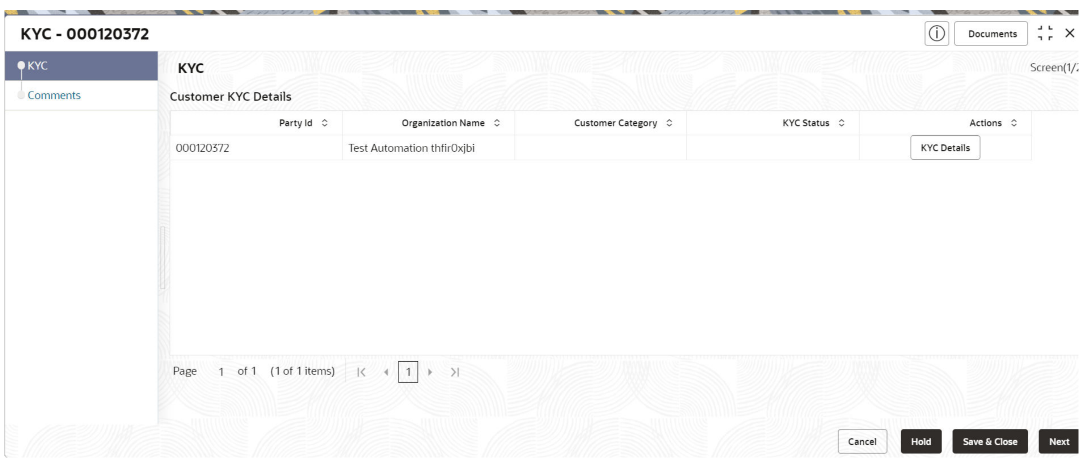
In the **KYC** stage, the RM can capture KYC details about the Small and Medium Enterprise customer. The Small and Medium Enterprise customers are onboarded using Oracle Banking Enterprise Party Management.

You can acquire and edit the *KYC* task using the **Free Tasks** screen.

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 KYC Details** screen displays.

**Figure 1-6 Customer KYC Details**




2. On the **Customer KYC Details** screen, click **KYC Details** to update the status of the KYC check. For more information on fields, refer to the field description table.

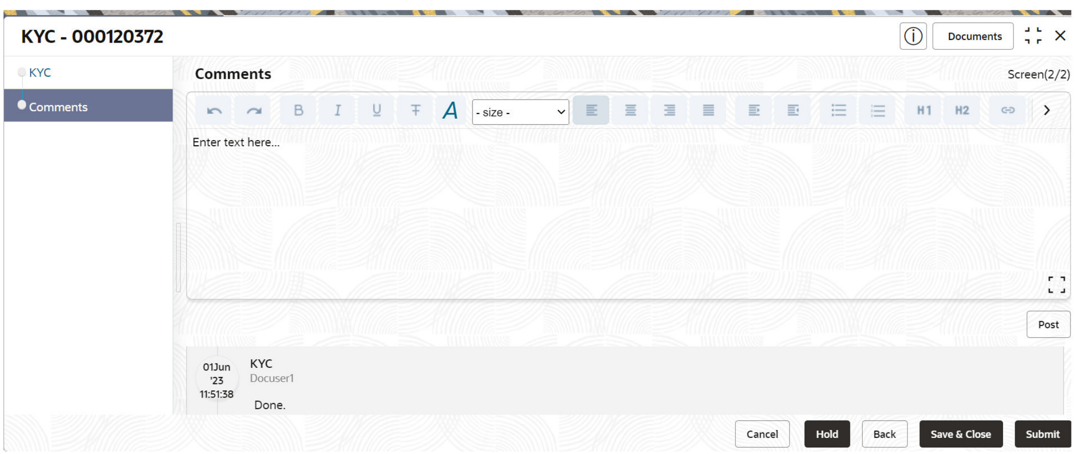
**Table 1-4 Customer KYC Details - Field Description**

| Field | Description |
|---|---|
| **Report Received** | Once you select this option, it highlights blue, which indicates true, and the report is received.<br><br>**Note:**<br>By default, it is selected as false. |
| **Verification Date** | Specify the date or use the calendar icon to select the KYC verification date. |
| **Effective Date** | Specify the date or use the calendar icon to select the KYC effective from the date. |
| **KYC Method** | Specify the method by which the KYC is completed. |
| **KYC Status** | Select the KYC status from the drop-down list. |

3. Click **Next**.

   The **Comments** screen displays.

**Figure 1-7 KYC – Comments**




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

**Table 1-5 Actions - Description**

| Action | Description |
|---|---|
| **Comments** | Specify the overall comments for the **KYC** 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 **Approve** and click **Submit**. The task is moved to the **Enrichment** stage. |

# 1.4 Onboarding Enrichment

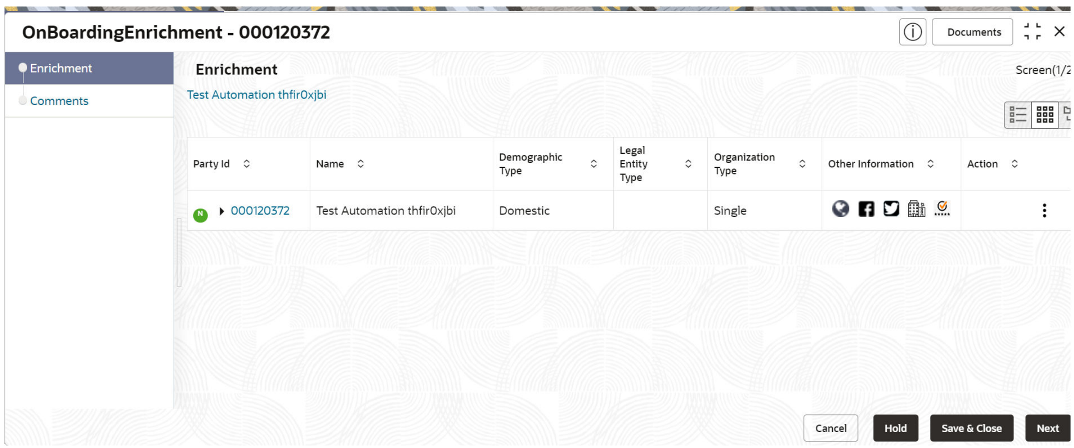
In the **Enrichment** stage, the RM can capture detailed information about the Small and Medium Enterprise customer to be added in Oracle Banking Enterprise Party Management.

You can acquire and edit the *Enrichment* task using the **Free Tasks** screen.

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

   The **Small and Medium Enterprise - Onboarding Enrichment** screen displays.

   **Figure 1-8 SME Onboarding Enrichment**

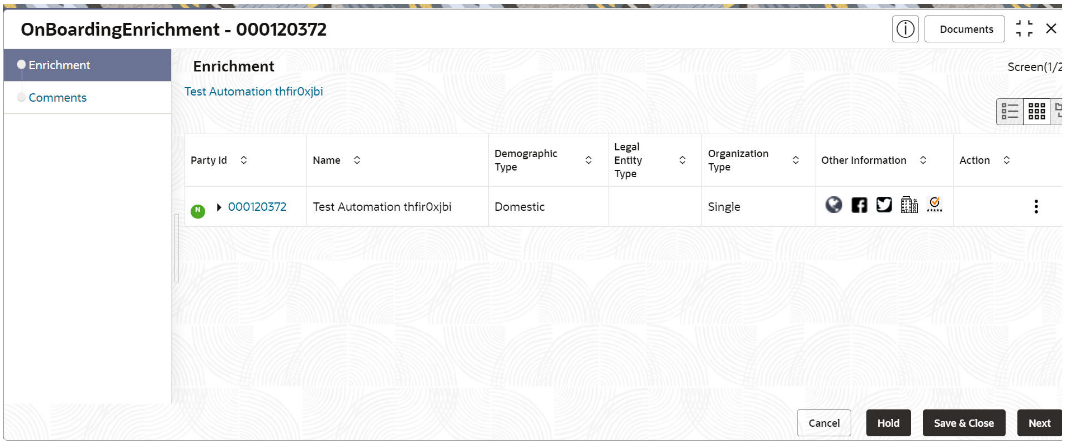
   


   > **Note:**
   >
   > By default, the onboarded customer is displayed as an icon under the tree view. The default view can be changed to list view or table view if required.

2. On the **Small and Medium Enterprise - Onboarding Enrichment** screen, right-click on the customer icon for the options.

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

### Figure 1-9 SME Onboarding Enrichment



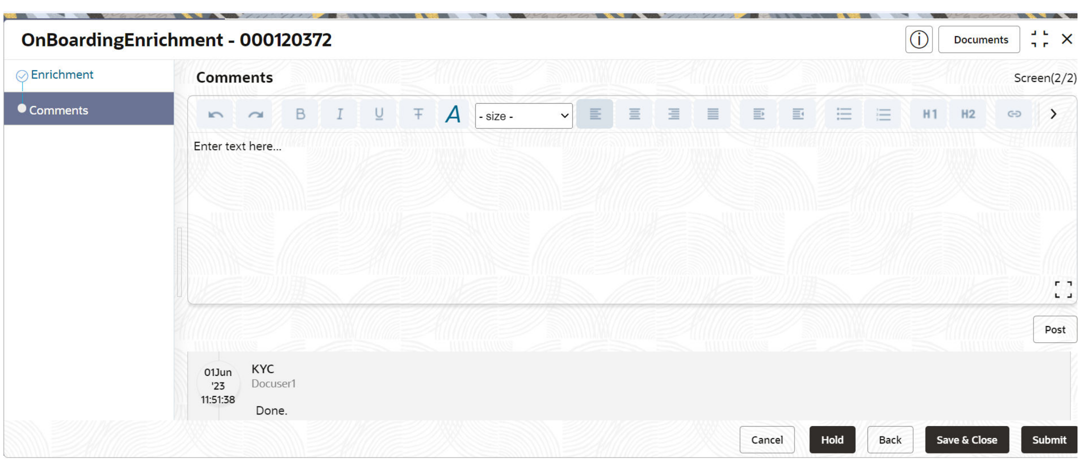

### Table 1-6 Onboarding Enrichment – Field Description

| Field | Description |
|---|---|
| **Add Customer** | Select this option to open a pop-up screen with multiple options, where you can add the child customer details and link with the parent customer. |
| **Configure** | Select this option to open a pop-up screen, where you can add the following details:<br>• Customer profile<br>• Financial profile<br>• Stakeholders<br>• Assets |

3. Click **Next**.

   The **Comments** screen displays.

### Figure 1-10 Enrichment – Comments



> **Note:**
>
> The RMs can capture overall comments for the **Onboarding Enrichment** stage. Capturing comments helps in better understanding of the task by the banker who will work with this task in the next stage.

4. On the **Comments** screen, specify the overall comments for the *Enrichment* stage and perform the following actions:

**Table 1-7 Actions - Description**

| Action | 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 **Proceed** and click **Submit**. The task is moved to the **Review** stage. |

- Customer Profile
  In the **Customer Profile** section, you can enrich the Small and Medium Enterprise customer with additional details.
- Financial Profile
  This topic provides the systematic instruction to enrich the customer's financial information in the **Financial Profile**.
- Stakeholders
  This topic provides the systematic instruction to add the Stakeholders details.
- Assets
  This topic provides the systematic instruction to add the details about the assets of the Small and Medium Enterprise customer.

## 1.4.1 Customer Profile

In the **Customer Profile** section, you can enrich the Small and Medium Enterprise customer with additional details.

This topic contains the following subtopics:

- Basic Information
  This topic provides the systematic instruction to capture the Basic Info of the customer.
- Address
  This topic provides the systematic instruction to capture the address details about the Small and Medium Enterprise customer.
- Rating
  This topic provides the systematic instruction to capture the credit ratings details about the Small and Medium Enterprise customer.

### 1.4.1.1 Basic Information

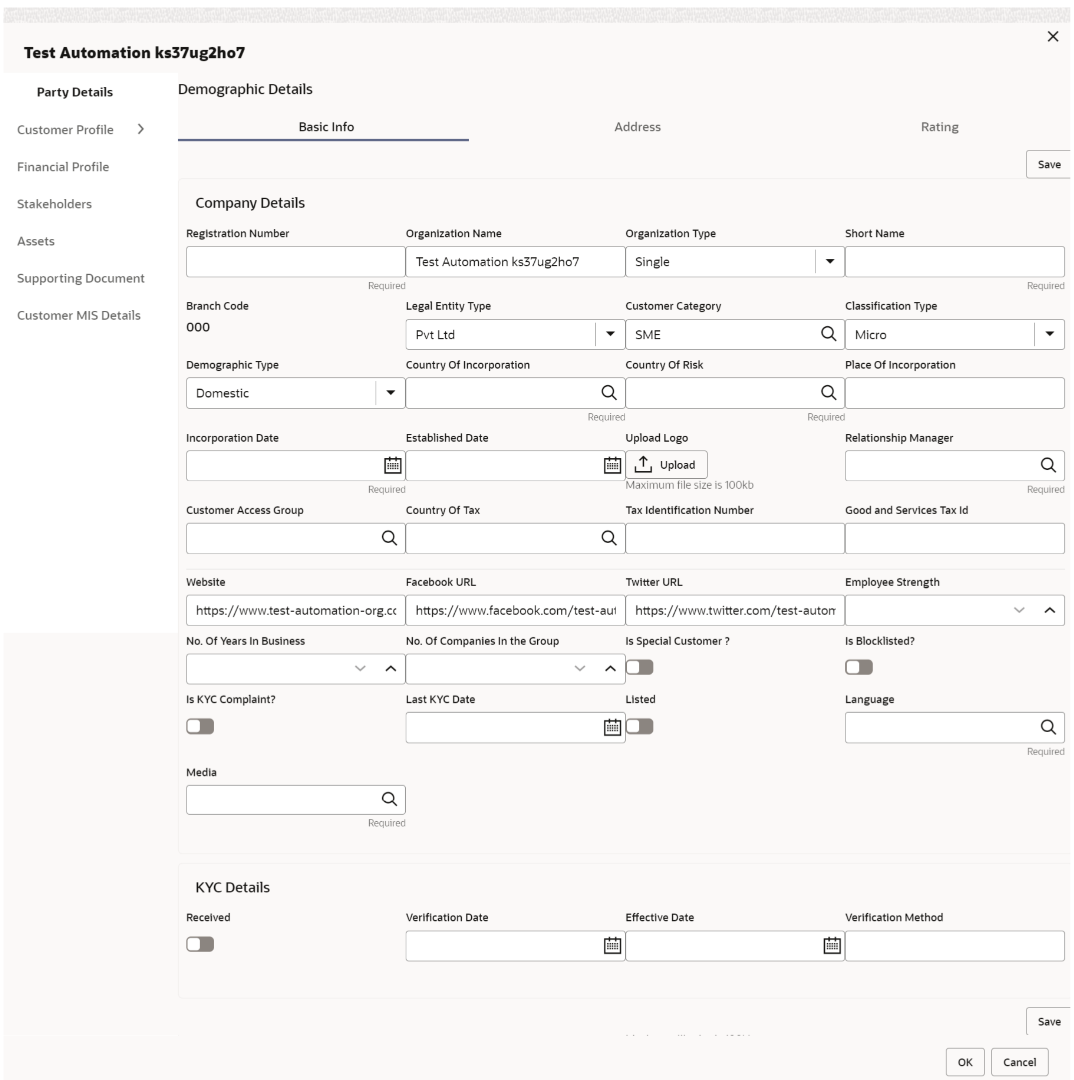
This topic provides the systematic instruction to capture the Basic Info of the customer.

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

1. Click **Configure** option in the **Onboarding Enrichment** screen to add the additional information for **Small and Medium Enterprise** customer.

   The **Demographic Details – Basic Info** screen is displayed.

**Figure 1-11 Demographic Details – Basic Info**




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

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

**Table 1-8 Demographic Details – Basic Info – Field Description**

| Field | Description |
|---|---|
| **Registration Number** | Specify the registration number of the company. |
| **Company Name** | Specify the company name. |
| **Organization Type** | Select the type of company. |
| **Branch Code** | Specify the branch code.<br><br>**Note:**<br>For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details. |
| **Customer Category** | Click **search** icon and select the desired value from the list. |
| **Demography Type** | Specify the company demography from the drop-down list:<br>The available options are:<br>• **Global**<br>• **Domestic** |
| **Geographical Spread** | Select the geographical spread of the company from the given list. |
| **Country of Incorporation** | Click **search** icon and select the country code from the list. |
| **Country of Risk** | Click **search** icon and select country code from the list. |
| **Place of In-corporation** | Specify the place of incorporation of the company. |
| **Incorporation Date** | Specify the incorporation date. |
| **Established Date** | Specify the established date. |
| **Upload Logo** | **Upload logo** of the Small and Medium Enterprise customer. |
| **RM ID** | Select the RM to be associated with the customer. |
| **Customer Access Group** | Click **Search** icon and select the customer access group from the list.<br>User should have required access to add a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**. |
| **Country Of Tax** | Specify Country of Tax. |
| **Tax Identification Number** | Specify Tax Identification Number.<br><br>**Note:**<br>If Tax Identification Number is provided, Country of Tax must be provided. |
| **Good and Services Tax Id** | Specify Goods and Service Tax ID. |
| **Company Website** | Specify the company website. |
| **Facebook URL** | Specify the Facebook URL of the company. |
| **Twitter URL** | Specify the Twitter URL of the company. |
| **Employee Strength** | Specify the employee strength of the company. |
| **No. of Years In Business** | Specify the number of years the corporate is in business. |
| **No. Of Companies In the Group** | Specify the number of companies that are part of the corporate group. |

**Table 1-8 (Cont.) Demographic Details – Basic Info – Field Description**

| Field | Description |
|---|---|
| **Is Special Customer** | Specify if Party is considered as special customer. |
| **Is Blacklisted** | Specify, if party is blacklisted. |
| **Language** | Specify the preferred language to be used for communication. |
| **Is KYC Compliant** | Specify is Party is KYC Compliant. |
| **Last KYC Date** | Specify date of last KYC Check. |
| **Listed Company** | Specify, if party is a listed company. |
| **Media** | Specify the preferred mode of communication. |

## 1.4.1.2 Address

This topic provides the systematic instruction to capture the address details about the Small and Medium Enterprise customer.

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

1. Click on **Address** tab in the **Customer Profile** screen to add the address information for Small and Medium Enterprise customer.

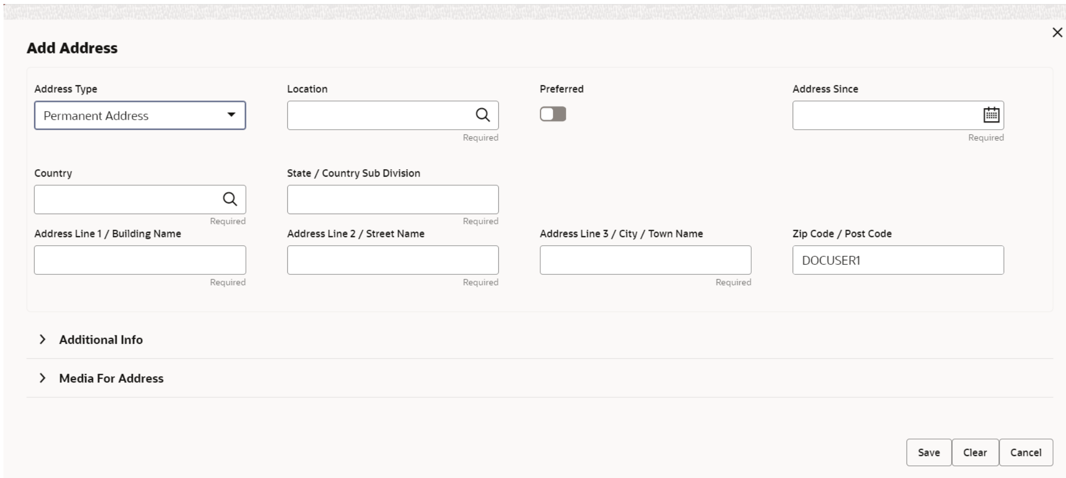
   The **Demographic Details – Address** screen displays.

**Figure 1-12 Demographic Details – Address**


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

   The **Add Address** screen displays.

**Figure 1-13 Add Address**




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

**Table 1-9 Add Address – Field Description**

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

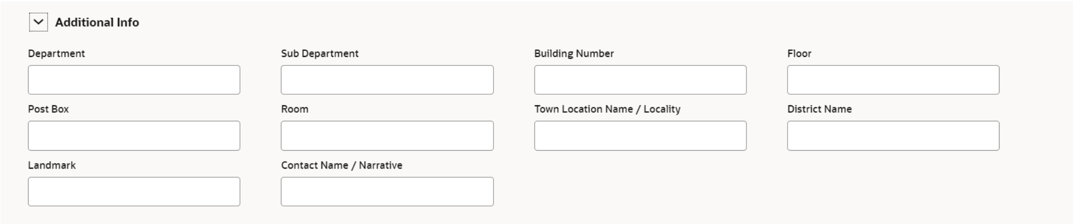
**Table 1-9 (Cont.) Add Address – Field Description**

| Field | Description |
|---|---|
| **Address Line 1 / Building Name** | Specify Address Line 1 or Building Name. |
| **Address Line 2 / Street Name** | Specify Address Line 2 or Street Name. |
| **Address Line 3 / City / Town Name** | Specify Address Line 3 or City Name or Town Name. |
| **Zip Code / Post Code** | Specify Zip Code or Post Code. |

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

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

**Figure 1-14 Additional Info**




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

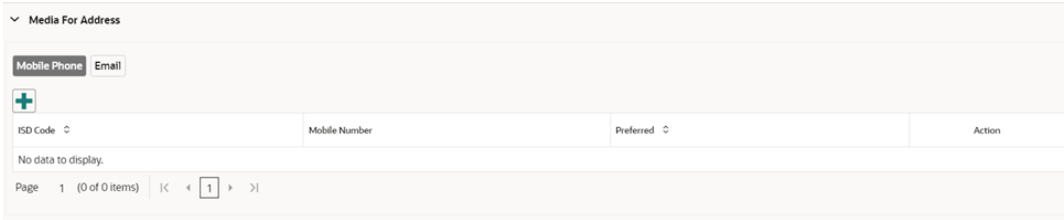
**Table 1-10 Additional Info – Field Description**

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

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

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

**Figure 1-15 Mobile**




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

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

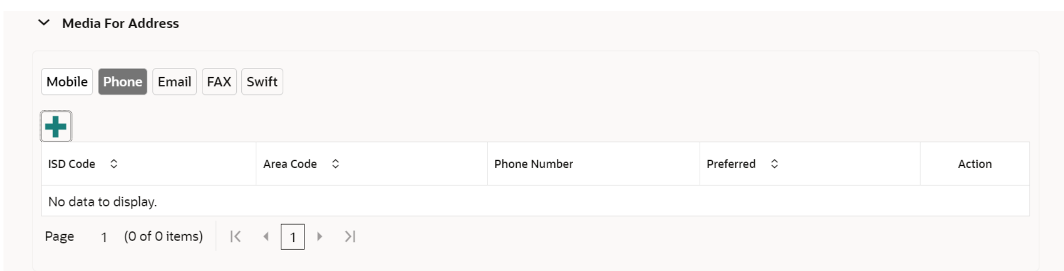
9. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

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

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

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

**Figure 1-16 Phone**




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

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

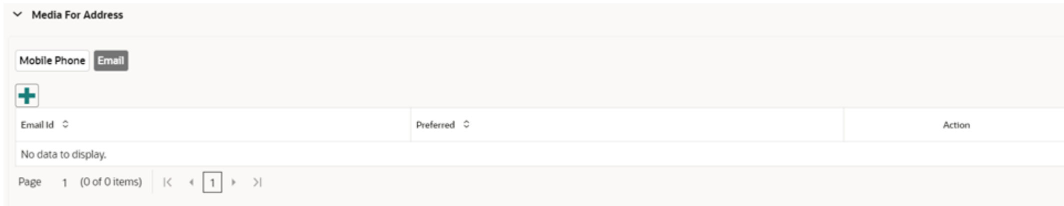
12. Specify the details in the **Add Phone Number** pop-up screen. For more information on the fields, refer to the field description table.

**Table 1-12 Media (Phone Number) – Field Description**

| Field | Description |
| --- | --- |
| **ISD Code** | Specify the ISD code for the phone number of the customer. |
| **Area Code** | Specify the area code for the phone number of the customer. |
| **Phone Number** | Specify the phone number of the customer. |
| **Preferred** | Specify the preferred phone number, in case more than one phone number is captured. |

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

**Figure 1-17 Email**




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

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

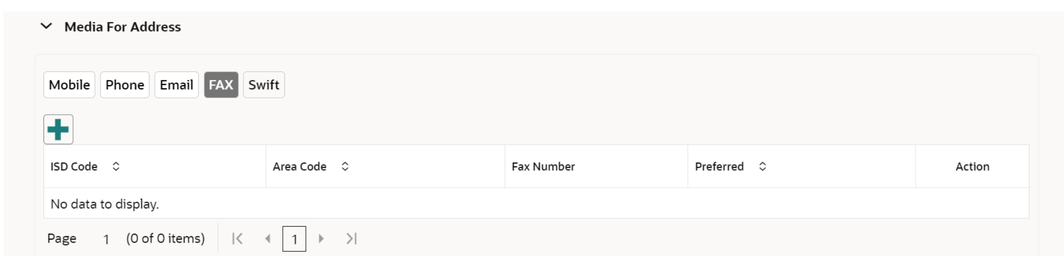
15. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the field description table.

**Table 1-13 Media (Email) – Field Description**

| Field | Description |
| --- | --- |
| **Email Id** | Specify the email id of the customer. |
| **Preferred** | Specify the preferred email id, in case more than one email id is captured. |

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

**Figure 1-18 FAX**




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

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

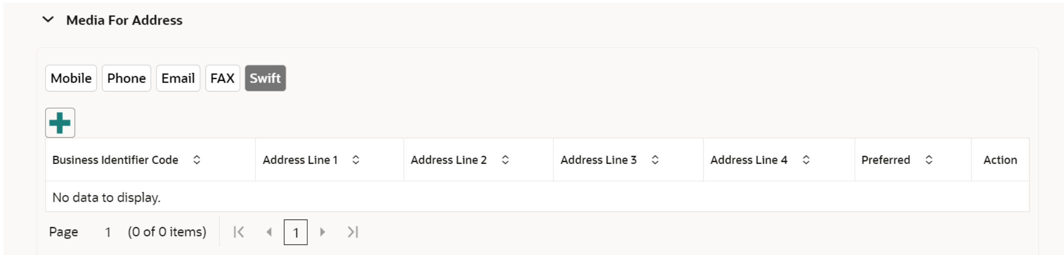
18. Specify the fields under **Add Fax Number** pop-up screen. For more information on fields, refer to the field description table.

**Table 1-14 Media (Fax) – Field Description**

| Field | Description |
| --- | --- |
| **ISD Code** | Specify the ISD code for the FAX number of the customer. |
| **Area Code** | Specify the area code for the FAX number of the customer. |
| **Fax Number** | Specify the FAX number of the customer. |
| **Preferred** | Specify the preferred FAX number, in case more than one FAX number is captured. |

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

**Figure 1-19 SWIFT**




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

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

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

**Table 1-15 Media (SWIFT) – Field Description**

| Field | Description |
| --- | --- |
| **Business Identifier Code** | Specify the business identifier code of the customer. |
| **Address Line 1** to **Address Line 4** | Specify the address of the customer in SWIFT format. |
| **Preferred** | Specify the preferred mobile number, in case more than one mobile number is captured. |

22. Click **Save**.

### 1.4.1.3 Rating

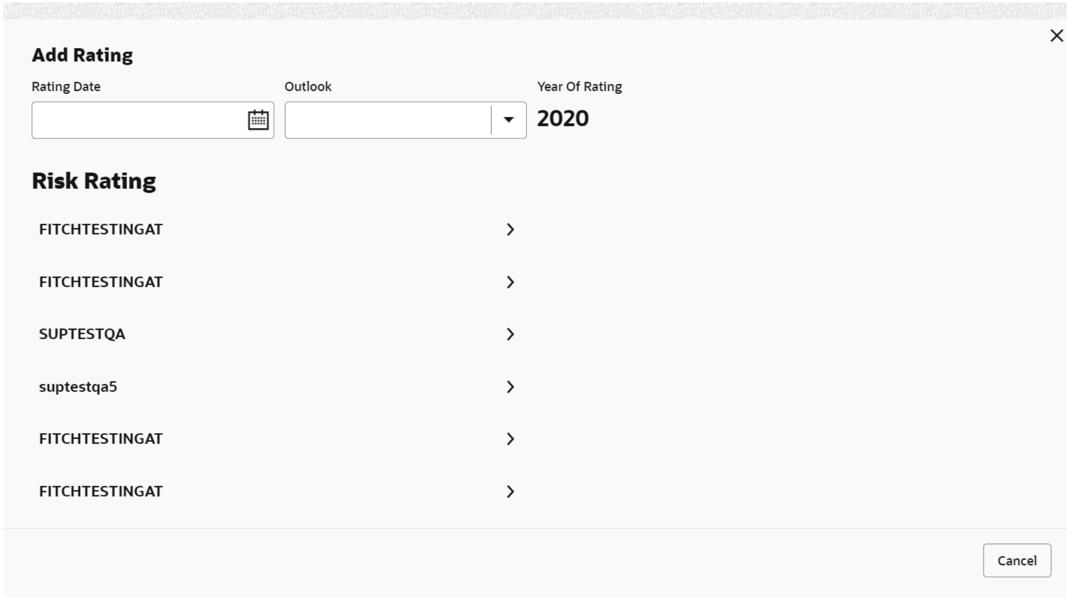
This topic provides the systematic instruction to capture the credit ratings details about the Small and Medium Enterprise customer.

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

1. Click on **Rating** tab in the **Customer Profile** screen to add the address information for Small and Medium Enterprise customer.

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

**Figure 1-20 Demographic Details – Add Rating**




2. Specify the required details in the **Rating** segment.

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

**Table 1-16 Demographic Details – Rating – Field Description**

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

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

## 1.4.2 Financial Profile

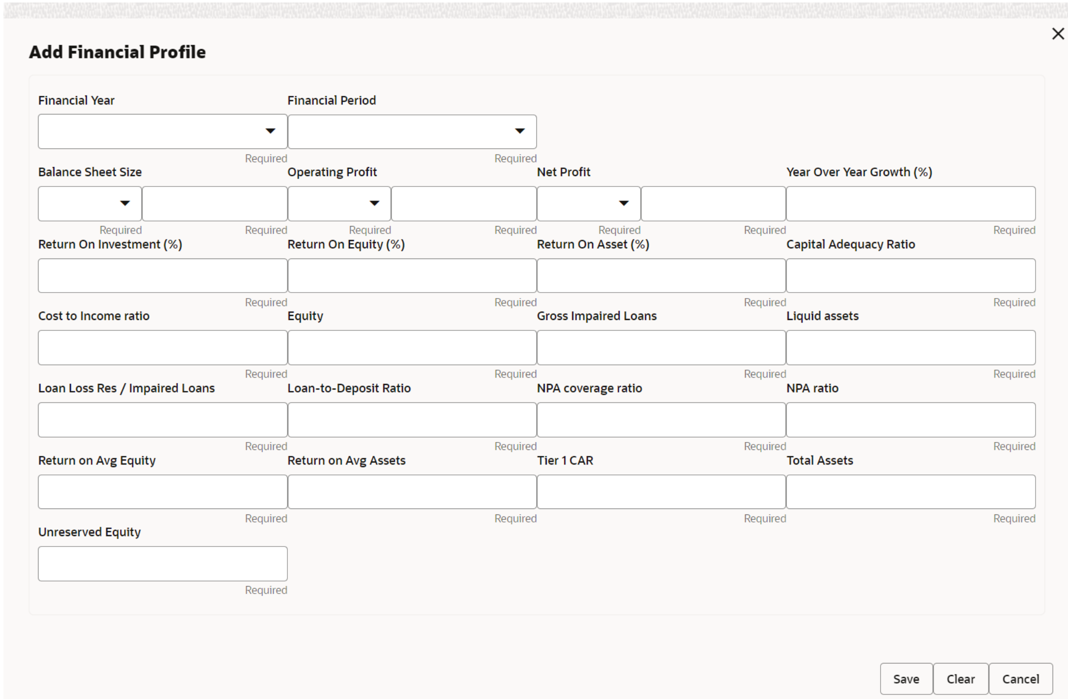
This topic provides the systematic instruction to enrich the customer's financial information in the **Financial Profile**.

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

1. On the **Party Details** screen, click on the **Financial Profile** section

   The **Financial Profile** screen displays.

**Figure 1-21 Financial Profile**




2. Click **+** icon to add the financial profile.

   The **Add Financial Profile** screen displays.
   For more information on fields, refer to the field description table.

**Table 1-17 Financial Profile – Field Description**

| Field | Description |
|---|---|
| **Year** | Specify the year for which the financial details will be captured. |
| **Currency** | Specify the currency for capturing financial details. |
| **Balance Sheet Size** | Specify the balance sheet size of the small and medium enterprise for the selected year. |
| **Operating Profit** | Specify the operating profit of the small and medium enterprise for the selected year. |
| **Net Profit** | Specify the net profit of the small and medium enterprise for the selected year. |
| **Year Over Year Growth** | Specify the year-on-year growth. |
| **Return On Investment** | Specify the return on investment for the selected year. |
| **Return On Equity** | Specify the return on equity for the selected year. |
| **Return On Asset** | Specify the return on assets for the selected year. |

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

## 1.4.3 Stakeholders

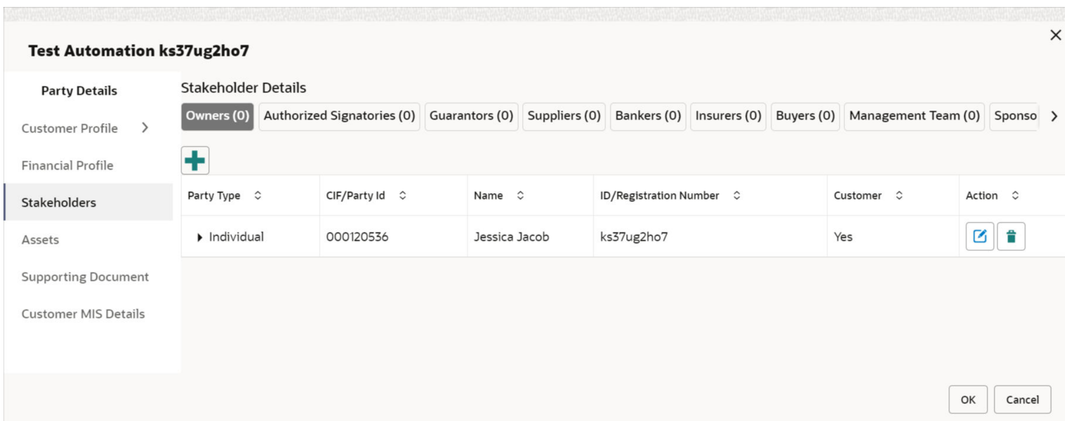
This topic provides the systematic instruction to add the Stakeholders details.

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

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

   The **Stakeholders Details** screen displays.

   **Figure 1-22 Stakeholder Details**




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

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

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

- Shareholders
- Customers
- Owners
- Authorized Signatories – Signature can be uploaded for Authorized Signatories.
- Guarantors
- Suppliers
- Bankers
- Insurers
- Buyers

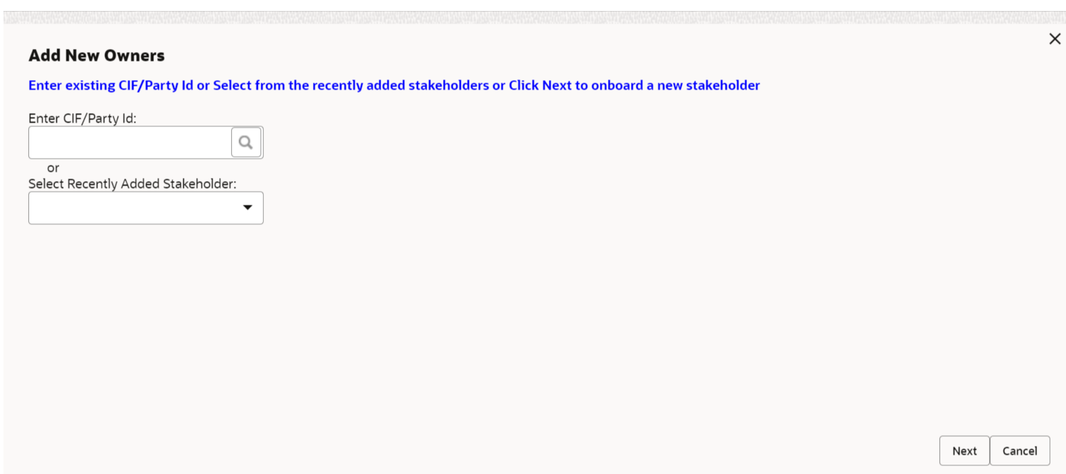
- Management Team
- Sponsors
- Directors
- Contractors
- Auditors
- Debtors
- Creditors
- Advisor

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

2. Select the corresponding Stakeholder and click **+** icon to add the desired stakeholder.

   The **Add New Owners** screen displays.

**Figure 1-23 Add New Owners**




On the **Add New Owners** screen:

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

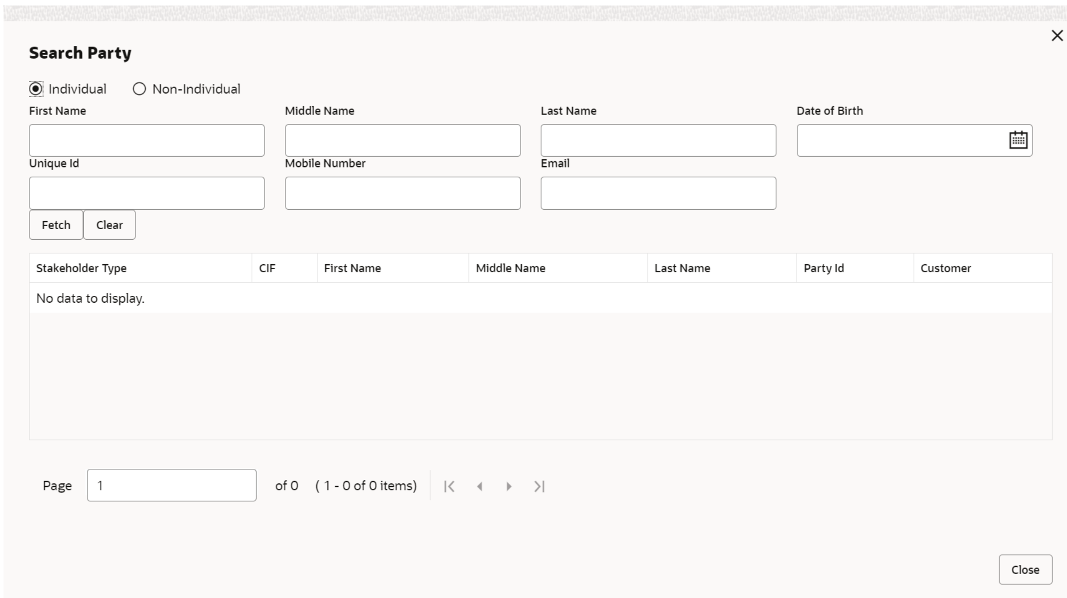
3. On the **Add New Owners** screen.
   - Specify the existing CIF if the stakeholder is an existing customer.

- Specify the existing Party Id if the stakeholder is an existing party but not a customer (or) select from the list of the recently added stakeholders to the same application.

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

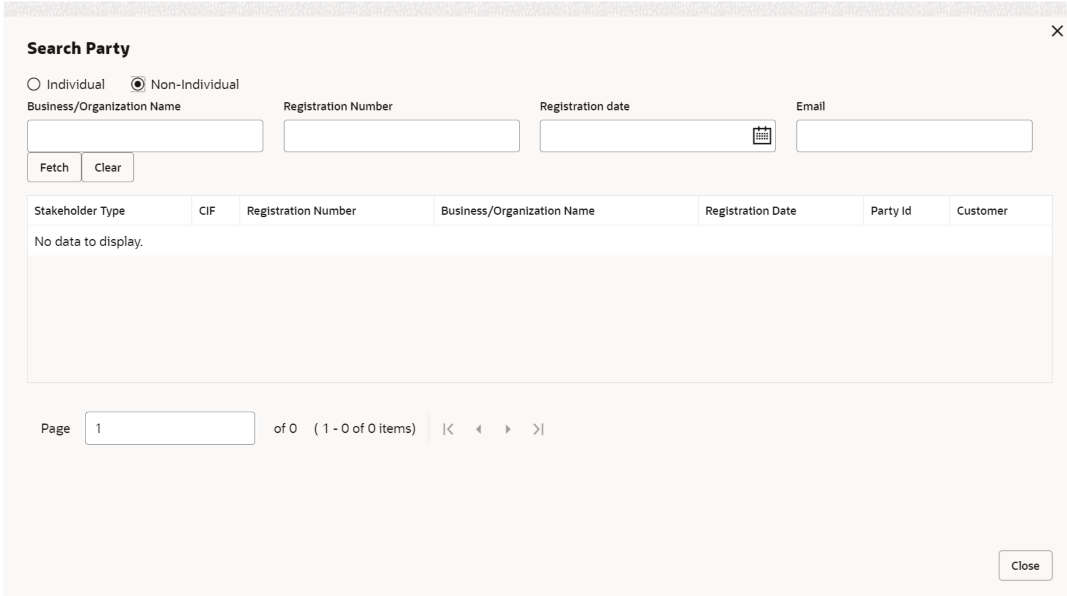
The **Search Party - Individual** screen displays.

**Figure 1-24 Search Party – Individual**




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

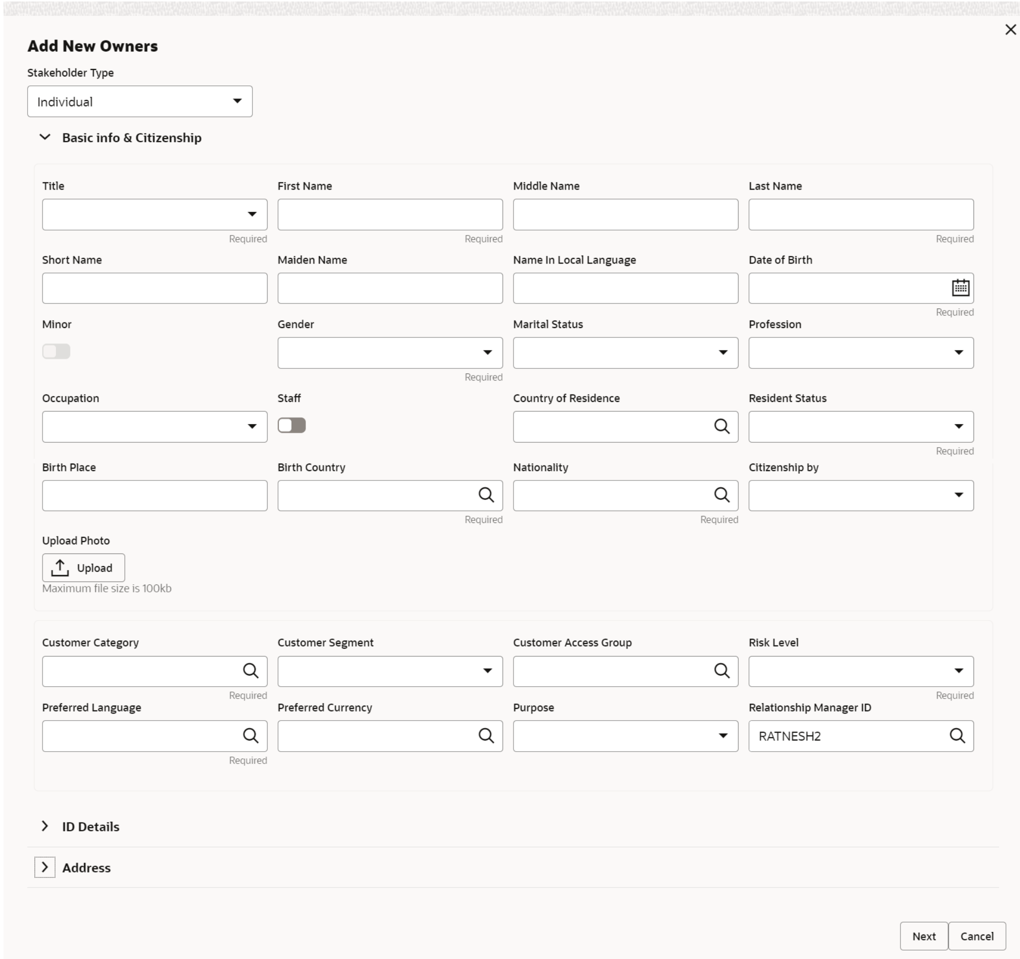
**Figure 1-25 Search Party – Non-Individual**




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

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

### Figure 1-26 Add New Owner




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

### Table 1-18 Add New Owners – Field Description

| Field | Description |
| --- | --- |
| **Stakeholder Type** | Select the stakeholder type from the drop-down lisy. |
| **Title** | Select the title from the drop-down lits. |
| **First Name** | Specify the first name of the new stakeholder. |
| **Middle Name** | Specify the middle name of the new stakeholder. |
| **Last Name** | Specify the last name of the new stakeholder. |
| **Short Name** | Specify the short name of the new stakeholder. |
| **Maiden Name** | Specify the maiden name of the new stakeholder. |
| **Date of Birth** | Select the date of birth of the new stakeholder. |
| **Gender** | Select the gender from the drop-down list. |
| **Marital Status** | Select the marital status from the drop-down list. |
| **Customer Category** | Click the **search** icon and select the customer category from the list. |
| **Customer Segment** | Select the customer segment from the drop-down list. |

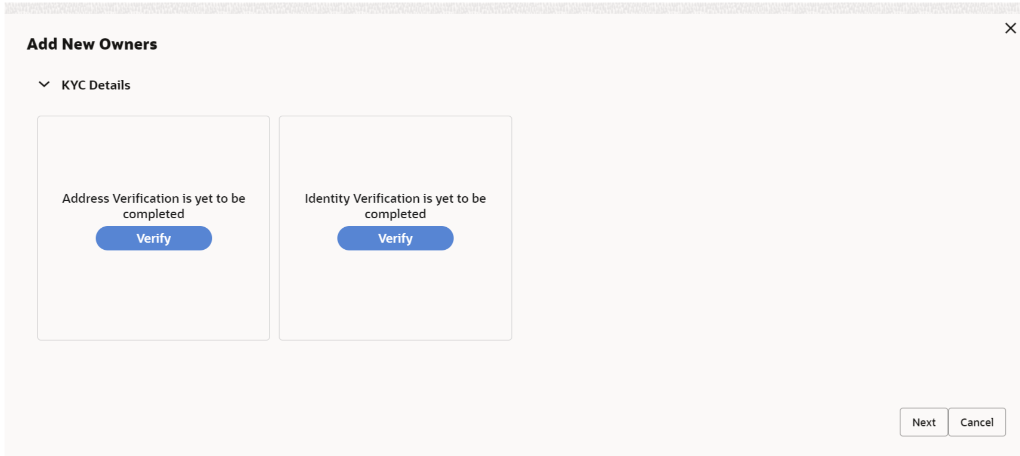
**Table 1-18 (Cont.) Add New Owners – Field Description**

| Field | Description |
|---|---|
| **Customer Access Group** | Click **search** icon and select the customer access group for the party.<br><br>**Note:**<br>User should have required access to onboarding a party within a customer access group. For more details, refer to **Oracle Banking Party Configuration User Guide.** |
| **ID Type** | Select the ID type from the drop-down list. |
| **Unique ID** | Specify the unique ID of the new stakeholder. |
| **Upload Photo** | Upload the photo of the new stakeholder. |
| **Birth Country** | Click the **search** icon and select the birth country from the list. |
| **Nationality** | Click the **search** icon and select the nationality of the stakeholder from the list. |
| **Citizenship By** | Select the 'Citizenship By' from the drop-down list. |
| **Residential Status** | Select the residential status from the drop-down list. |
| **Country of Residence** | Click the **search** icon and select the country from the list. |
| **Preferred Language** | Select the preferred language from the drop-down list. |
| **Preferred Currency** | Click the **search** icon and select a preferred currency from the list. |
| **Address** | Specify the fields under this segment. |
| **Address Type** | Select the address type from the drop-down list. |
| **Building Name** | Specify the building name of the new stakeholder. |
| **Street Name** | Specify the street name of the new stakeholder. |
| **Locality** | Specify the locality of the new stakeholder. |
| **City** | Specify the city of the new stakeholder. |
| **State** | Specify the state of the new stakeholder. |
| **Country Code** | Click the **search** icon and select country code from the list. |
| **Zip Code** | Specify the zip code of the address. |
| **Mobile Number** | Specify the mobile number of the new stakeholder. |
| **Email ID** | Specify the email Id of the new stakeholder. |
| **Contact Number** | Specify the contact number of the new stakeholder. |
| **Narrative** | Specify the description for the new stakeholder. |

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

The **Add New Owners** screen displays.

**Figure 1-27 Add New Owners - KYC**



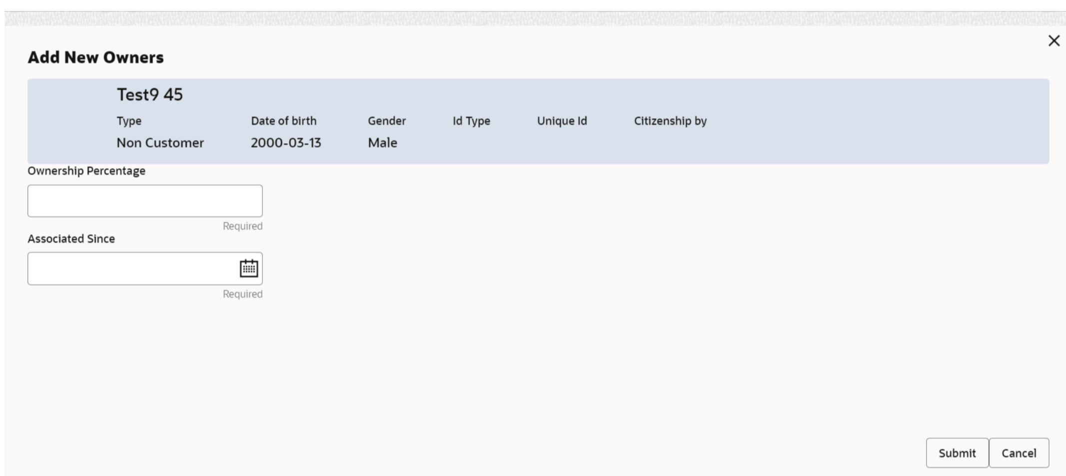

d. On the **Add New Owners** screen, update the KYC Details.

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

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

   The **Add New Owner - Relationship Specific** screen displays.

**Figure 1-28 Add New Owners – Capture relationship-specific attribute**




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

**Table 1-19 Add New Owners – Relationship Specific - Field Description**

| Field | Description |
| --- | --- |
| **Ownership Percentage** | Specify the ownership percentage value. |

**Table 1-19 (Cont.) Add New Owners – Relationship Specific - Field Description**

| Field | Description |
| --- | --- |
| **Associated Since** | Specify the date from which the stakeholder is associated with the bank. |

7. Click **Submit** to linked to the customer being onboarded.

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

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

## 1.4.4 Assets

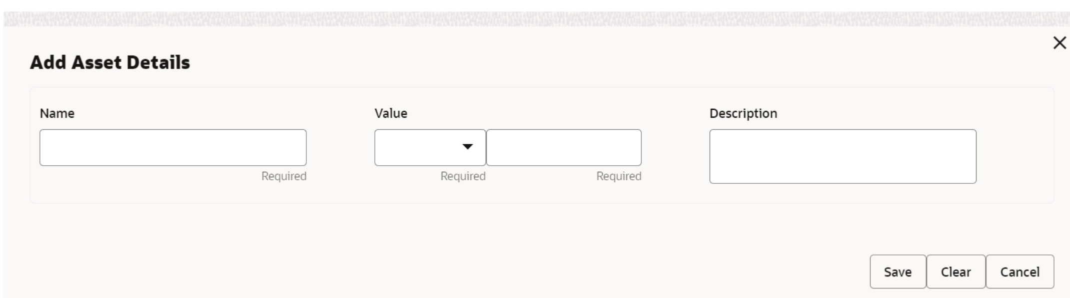
This topic provides the systematic instruction to add the details about the assets of the Small and Medium Enterprise customer.

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

1. On the **Party Details** screen, click on the **Assests** section.

   The **Assets** screen displays.

**Figure 1-29 Assets**




2. Click on the **+** button to add Assets Details.

   The **Add Assets** screen displays.

**Figure 1-30 Add Assets**

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

**Table 1-20 Add Assets – Field Description**

| Field | Description |
|---|---|
| **Name** | Specify the name for the asset. |
| **Value** | Specify the currency and value of the asset. |
| **Description** | Specify the description of the details of the assets being captured. |

4. Click **Submit** to submit the assest details.

# 1.5 Review

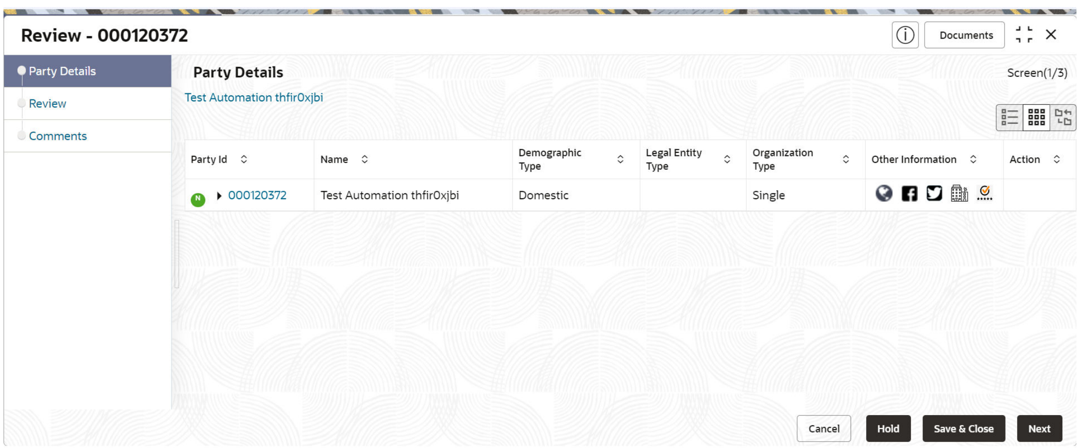
In the **Review** stage, the final reviewer needs to review the customer details and move the task to the **Approval** stage if the details are appropriate.

If the details of the customer are inappropriate, the reviewer can send the task back to the previous stage. The reviewer can acquire and edit the **Review** task using the **Free Tasks** screen.

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

   The **Review** screen displays.

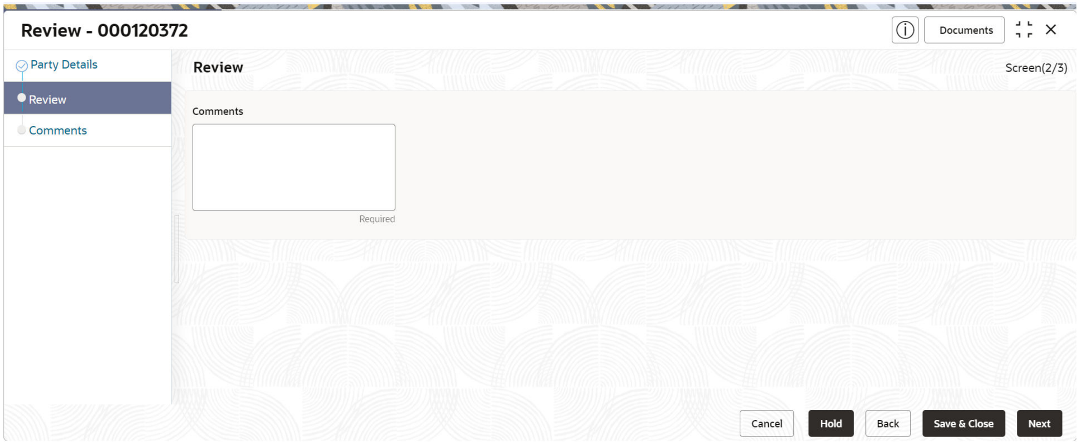
**Figure 1-31 SME – Review**




2. Right click on the **Customer** icon in tree view and select the **View Option** or **Party ID** to view the details captured for the Small and Medium Enterprise customer.
3. Review the details captured for the Small and Medium Enterprise customer.
4. Click **Next**.

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

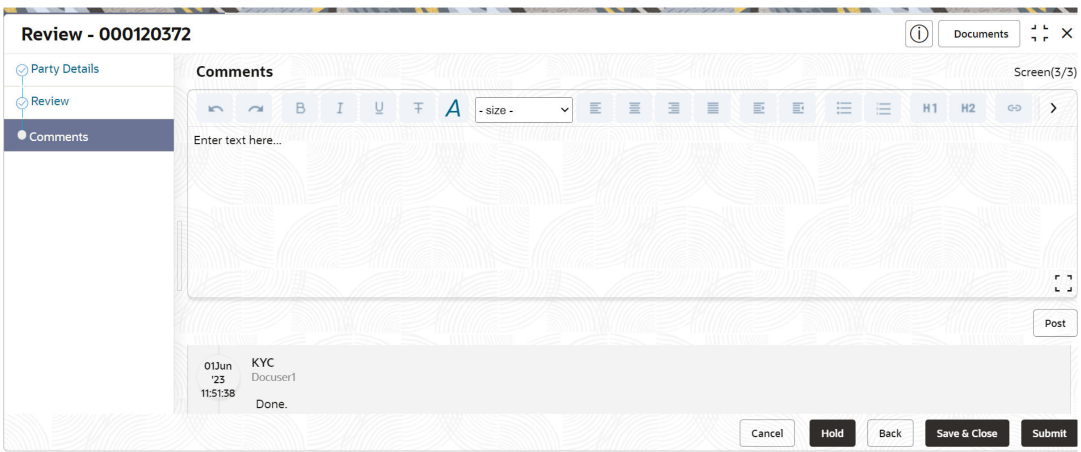
**Figure 1-32 Review – Review Comments**




5. Specify the comments in the **Review Comments** screen.
6. Click **Next**.

   The **Comments** screen displays.

**Figure 1-33 Review – Overall Comments**




7. Specify the overall comments for the *Review* stage and perform the following actions:

**Table 1-21 Actions - Description**

| Action | 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 **Proceed** or **Additional Info** and click **Submit**. Based on the value selected for the outcome, the following conditions apply:<br>• If **Proceed** is selected, the task is moved to the **Recommendation** stage.<br>• If **Additional Info** is selected, the task is moved back to the **Onboarding Enrichment** stage. |

# 1.6 Recommendations

In the **Recommendation** stage, the approver needs to review the progress done so far and provide recommendations for each of the data segments with a decision as approve or reject.

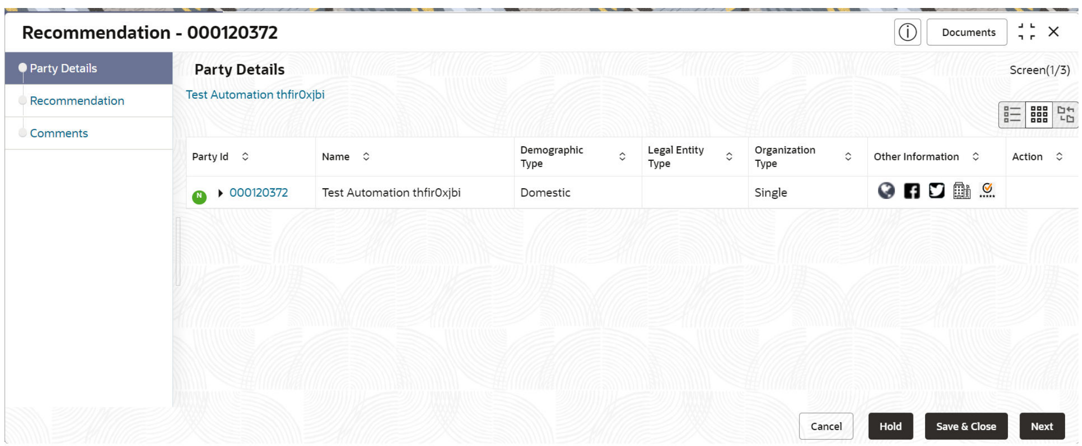
The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

> **Note:**
>
> 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.

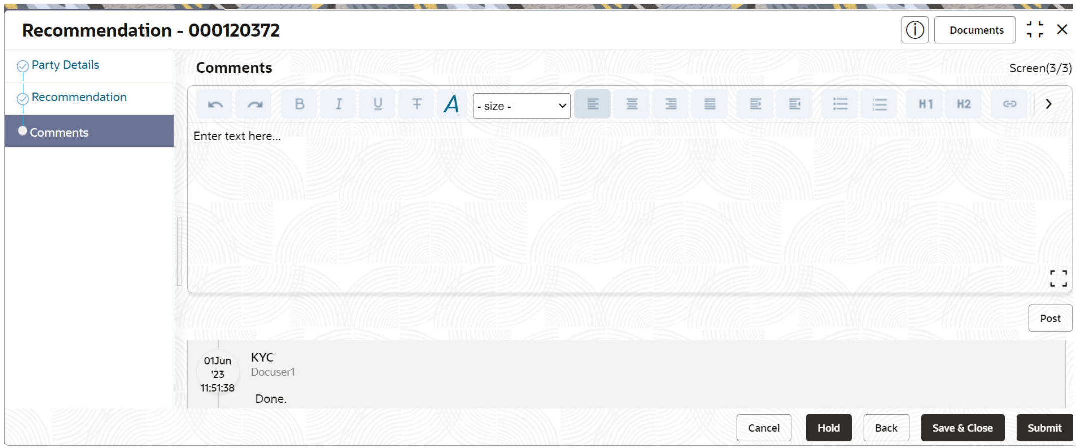
   The **Small and Medium Enterprise - Recommendation** screen displays.

   **Figure 1-34 SME – Recommendation**

2. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the Small and Medium Enterprise
3. Click **Next**.

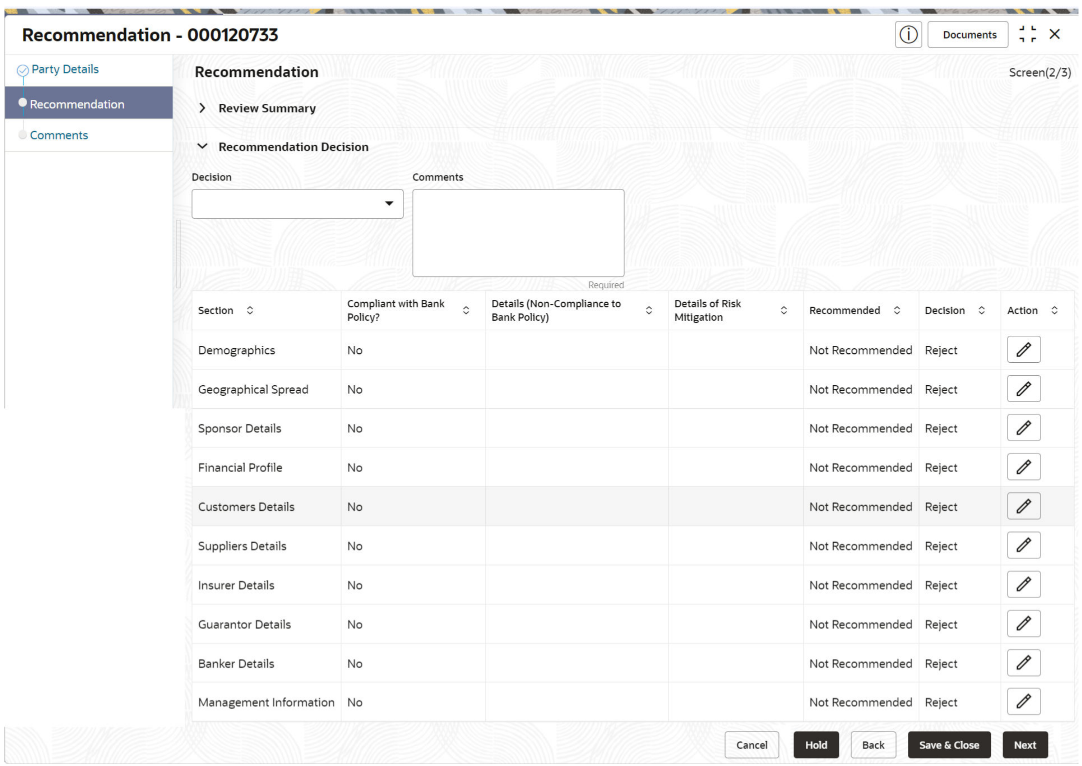
   The **Recommendation – Recommendation Comments**




4. Click and expand **Review Summary** to view comments from Reviewer in **Review** Stage.
5. Click and expand **Recommendation Decision** section.

   The **Recommendation Decision** screen displays.

**Figure 1-35 Recommendation Decision**




6. Select **Recommendation** decision in **Decision** field.
7. Specify the **Comments** for **Recommendation** decision.
8. Click **Action** to Input **Recommendation** details for each of the Party Information Data Segment.

**Figure 1-36 Onboarding Approval**

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

**Table 1-22 Onboarding Approval – Field Description**

| Field | Description |
|---|---|
| **Party Detail** | Displays the specific section for which the approval needs to be provided. |
| **As per Bank Policies** | Select if the customer details of those sections are as per bank policy.<br><br>**Note:**<br>By default, it is selected as false. |
| **Details of Dimensions as per bank policy** | If the customer data is not as per bank policy, enter the details of dimensions. |
| **Mitigate** | Specify the mitigate comments. |
| **Recommendation** | Select if the customer detail is recommended.<br><br>**Note:**<br>By default, it is selected as false. |
| **Decision** | Select **Approve** or **Reject** from the drop-down field. |

10. Click **Next**.

    The **Recommendation - Comments** screen displays.

11. Specify the overall comments for the **Recommendations** stage and perform the following actions:

**Table 1-23 Actions - Description**

| Action | 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 **Proceed** and click **Submit**. The task is moved to the **Approval** stage. |

# 1.7 Approval

In the **Approval** stage, the approver needs to review the activity done across all the stages and provide final signoff to approve the customer onboarding.

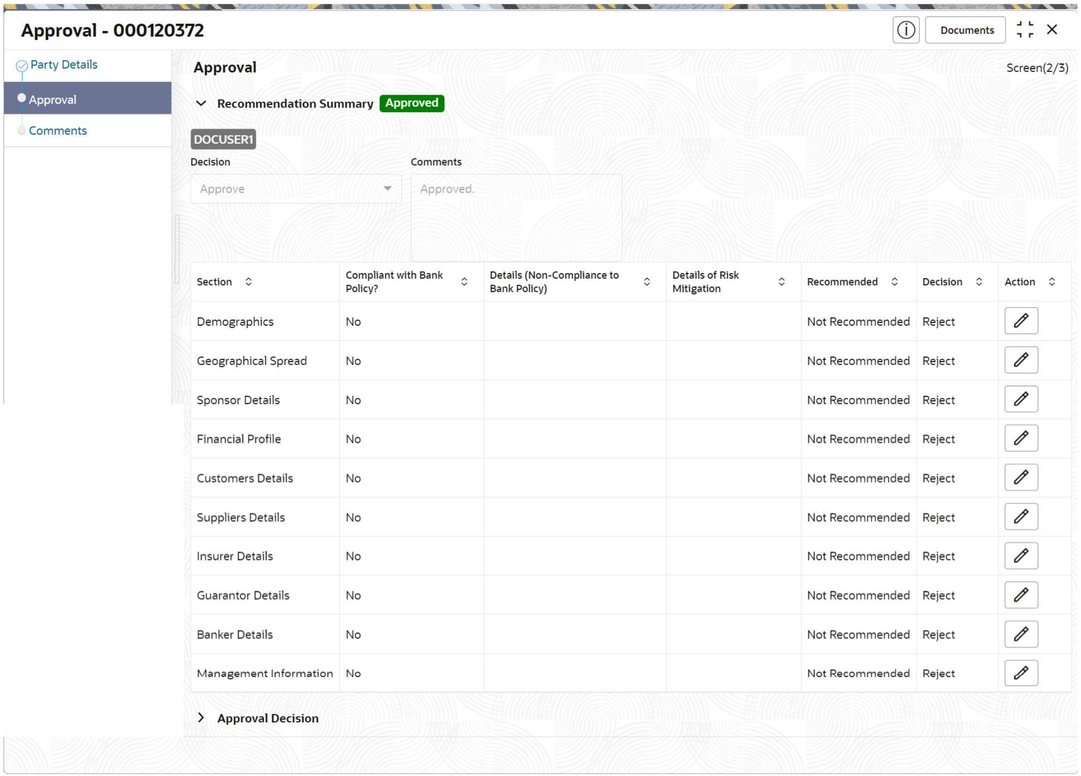
The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

1. On the **Homepage**, click **Tasks**. Under **Tasks**, click **Free Tasks**.

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

   The **Approval** screen displays.

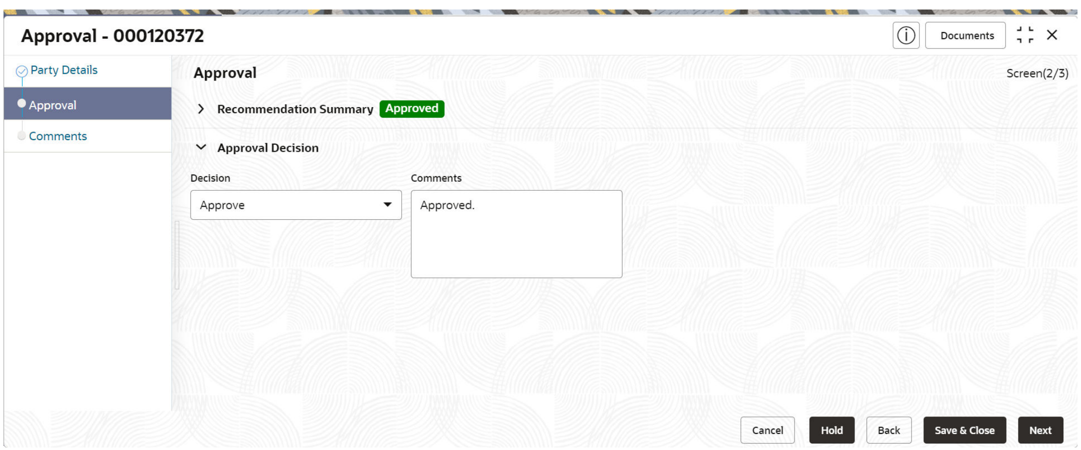
**Figure 1-37 SME – Approval**



3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the Small and Medium Enterprise.
4. Click **Next** after the reviewing the customer information.

   The **Approval - Approval comments** screen displays.

**Figure 1-38 Approval – Approval Comments**



5. 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 1-24 Recommendation Summary**

| Number of Users | Individual Decision | Recommendation Summary |
|---|---|---|
| **2 User (User 1 & User 2)** | User 1 – Approved<br>User 2 – Approved | Approved |
| **2 User (User 1 & User 2)** | User 1 – Approved<br>User 2 – Rejected | Rejected |
| **3 Users (User 1 & User 2 & User 3)** | User 1 – Approved<br>User 2 – Rejected<br>User 3 – Approved | Rejected |

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

   The **Recommendation Summary** screen displays.

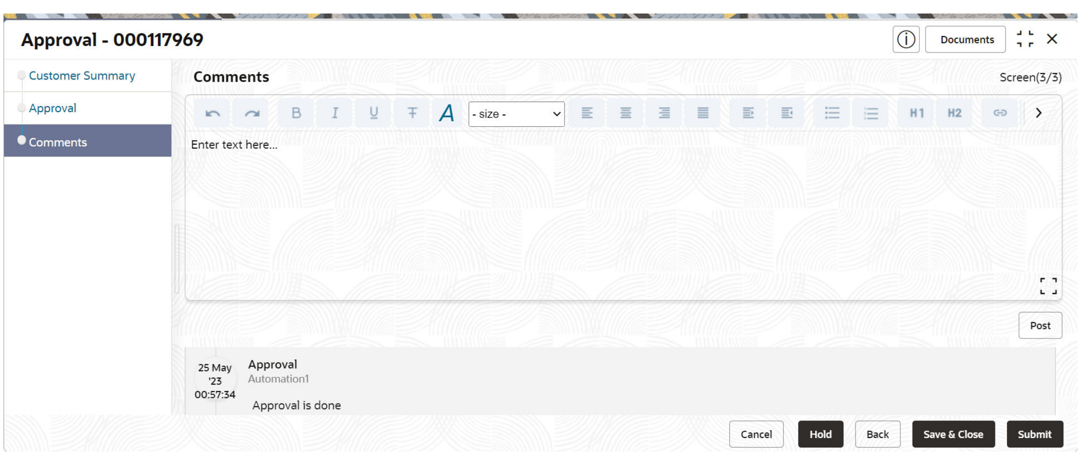
7. Click **Action** to see **Recommendation** details and **KYC** details for respective KYC types.
8. Click and Expand **Approval Decision** to provide **Approval Decision** and **Comments** for Party Onboarding.

   The **Approval Decision** screen displays.

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

   The **Approval – Comments** screen displays.

**Figure 1-39 Approval - Comments**




10. Click **Next**.

    The **Comments** screen is displayed.

11. Specify the overall comments for the **Approval** stage and perform the following actions:

**Table 1-25 Actions - Description**

| Action | 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 **Proceed**, **Reject**, or **Additional Info** and click **Submit**. Based on the value selected for the outcome, the following conditions apply:<br>• If **Proceed** is selected, the onboarding process is completed.<br>• If **Reject** is selected, the onboarding process is rejected.<br>• If **Additional Info** is selected, the task is moved back to the manual retry queue for further processing. |

# 1.8 Amendment

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

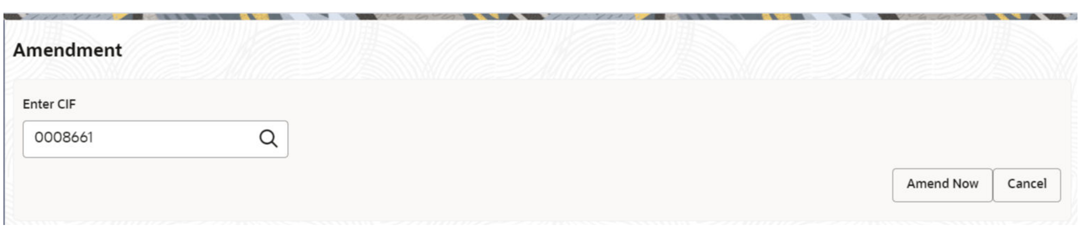
**Note:**

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

1. On the **Homepage**, click **Party Services**. Under **Party Services**, click **Amendment**.

   The **Amendment** screen displays.

   **Figure 1-40 Amendment – Enter Customer Id**


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

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

3. On the **Quick Initiation** screen, edit the information for the desired fields, and submit the task. For information *Initiation* stage, refer to Onboarding Initiation.

   The task is moved to the Small and Medium Enterprise Amendment KYC stage.

4. Acquire the *AME Amendment KYC* task, update the status of KYC check in this stage, and submit the task. For information on the *KYC* stage, refer to KYC Check.

   The task is moved to the *SME Amendment – Enrichment* stage.

5. Acquire the *SME Amendment Enrichment* task, update the desired information in this stage, and submit the task. For information on the *Enrichment* stage, refer to Onboarding Enrichment.

   The task is moved to the *SME Amendment – Review* stage.

6. Acquire the *SME Amendment – Review* task, update the desired information in this stage, and submit the task. For information on the *Review* stage, refer to Review.

   The task is moved to the *SME Amendment – Recommendation* stage.

7. Acquire the *SME Amendment – Recommendation* task, update the desired information in this stage, and submit the task. For information on the *Recommendation* stage, refer to Recommendations.

   The task is moved to the *SME Amendment – Approval* stage.

8. Acquire the *SME Amendment – Approval* task, update the desired information in this stage, and submit the task. For information on the *Approval* stage, refer to Approval.

   The amendment of the corporate customer is completed.

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