

Oracle® Banking Microservices Architecture

Retail Onboarding User Guide



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A Regional Configuration

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Purpose

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

Audience

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

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>.

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Resources

For more information, see these Oracle resources:

- *Getting Started User Guide*
- *Retail 360 User Guide*

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.

Table (Cont.) Common Icons and its Definitions

Icon	Operation
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.

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

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.

Symbols and Icons

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

Table Symbols











Symbol	Function
	Add icon
	Edit icon

Table (Cont.) Symbols

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

1

Retail Onboarding

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

This topic contains the following subtopics:

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

1.1 Overview of Retail Onboarding

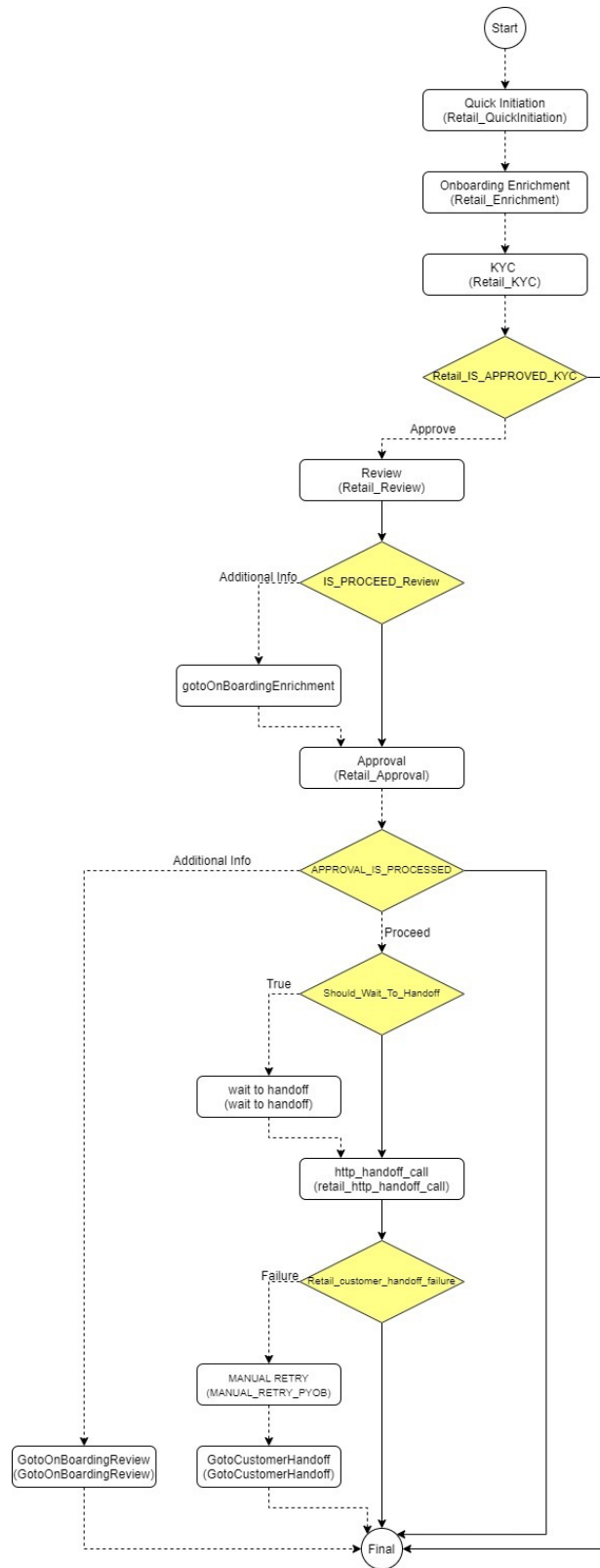
Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.

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

Process Flow Diagram

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

Figure 1-1 Quick Initiation



1.2 Onboarding Initiation

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

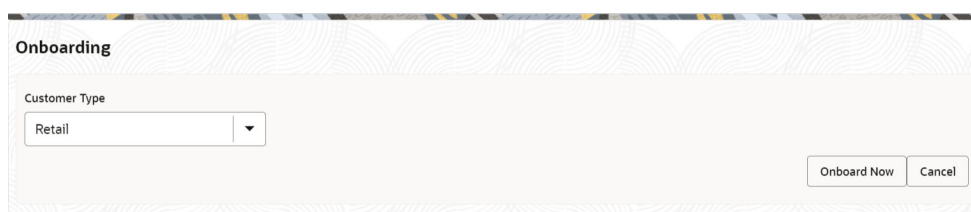
 **Note:**

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

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


The **Onboarding** screen displays.

Figure 1-2 Onboarding Initiation



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

Table 1-1 Onboarding Initiation - Field Description

Field	Description
Customer Type	Select Retail from the drop-down values. The available options are: <ul style="list-style-type: none"> • Retail • Corporate • Small and medium Business • Small Medium Enterprise
Business Process Code	If required, select the desired business process code. <div data-bbox="699 1648 1382 1879" style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed and required only if more than one process code is configured for a given customer type. The drop-down values will be based on the process code configuration.</p> </div>

- Click **Onboard Now**.

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





Figure 1-3 Retail Onboarding - Quick Initiation

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

Table 1-2 Quick Initiation – Field Description

Field	Description
First Name	Specify the first name of the party.
Middle Name	Specify the middle name of the party.
Last Name	Specify the last name of the party.
Maiden Name	Specify the maiden name of the party.
Date of Birth	Specify the birth date of the party. Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer. Minor customer flag will be enabled if party is a minor customer. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: Refer to the Oracle Banking Party Configurations User Guide for minor age configuration.</p> </div>
Gender	Specify the gender of the party. <ul style="list-style-type: none"> • Male • Other • Do Not Wish to Disclose • Female <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: The list of values can be configured through Entity Maintenance.</p> </div>

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

Field	Description
Birth Country	<p>Country of birth of as per basic information of the party.</p> <p> Note:</p> <p>The list of countries are available as per configuration in Common Core Maintenance for Country Code.</p>
Citizenship By	<p>Method through which citizenship is acquired by the party.</p> <ul style="list-style-type: none"> • Birth • Acquire • Others • Residence <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p>
Country of Residence	<p>Country of residence as per basic information of the party.</p> <p> Note:</p> <p>The list of countries are available as per configuration in Common Core Maintenance for Country Code.</p>
Customer Category	<p>Category of party as per basic information of the party.</p>
Application Priority	<p>Select the priority of the party onboarding application from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Low • Medium • High
Customer Access Group	<p>Click Search and select the user access group for a party.</p> <p> Note:</p> <p>Customer Access Groups are available as per configuration in Common Core Maintenance for Customer Access Group.</p>

6. Click **Submit**.

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

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

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

1.2.1 Onboarding Initiation - Basic Details

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



Note:



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

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

Table 1-3 Data Segment - Description

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

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

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	Current Address	Conditional	<p>Data Segment to capture current address of the party such as current communication address, current residential address, etc.</p> <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide.</p> </div>
4	Previous Address	Optional	<p>Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address.</p> <p>Minimum address history will be required, if configured, as per Address Management Maintenance.</p> <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>For more information, refer to the Oracle Banking Party Configurations User Guide.</p> </div>
5	ID Details	Optional	Data Segment to capture Identity details of the party such as Passport, Driving License, etc.
6	Tax Declaration	Optional	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.
7	Social Profile	Optional	Data Segment to capture Social Profile of the party such as LinkedIn, Facebook, etc.

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

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

Figure 1-4 Basic Info and Citizenship

Note:

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

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

Table 1-4 Basic Info and Citizenship – Field Description

Field Name	Description
Title	Select the title from the drop-down values. The available options are: <ul style="list-style-type: none"> • Mr. • Mrs. • Ms. • Miss. • Dr. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> Note: The list of values can be configured through Entity Maintenance. </div>
First Name	Displays the first name of the customer.
Middle Name	Displays the middle name of the customer.
Last Name	Displays the last name of the customer.
Short Name	Specify the short name of the customer.
Maiden Name	Displays the maiden name of the customer.

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




Field Name	Description
Name in Local Language	Specify the name in local language (as applicable at the country of implementation).
Date of Birth	Displays the date of birth of the customer.
Minor	<p>Displays if the customer is a minor customer. Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer.</p> <div style="border: 1px solid #0070C0; background-color: #D9E1F2; padding: 10px;"> <p> Note:</p> <p>Refer to the Oracle Banking Party Configurations User Guide for minor age configuration.</p> </div>
Gender	<p>Displays the gender from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> • Male • Other • Do Not Wish to Disclose • Female <div style="border: 1px solid #0070C0; background-color: #D9E1F2; padding: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Marital Status	<p>Select the marital status from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> • Married • Unmarried • Widow • Legally Separated <div style="border: 1px solid #0070C0; background-color: #D9E1F2; padding: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Profession	Select the profession of the party from the drop-down list.

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






Field Name	Description
Occupation	<p>Select the occupation type from the drop-down values.</p> <ul style="list-style-type: none"> • Own Business • Employed <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p>
Country of Residence	<p>Displays the country of residence.</p> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for the country code.</p>
Residential Status	<p>Select the residential status from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> • Resident • Non Resident <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p>
Birth Place	<p>Specify the birth place of the party.</p>
Birth Country	<p>Click Search icon, and select the birth country from the list of values.</p> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for the country code.</p>
Nationality	<p>Click Search icon, and select the nationality from the list of values.</p> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for the country code.</p>

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





Field Name	Description
Citizenship by	<p>Select the citizenship from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> • Birth • Acquire • Others • Residence <div style="background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Upload Photo	<p>Upload the photo of the customer.</p>
Customer Category	<p>Displays the category of the customer.</p> <div style="background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for the customer category.</p> </div>
Customer Segment	<p>Select the customer segment from the drop-down values.</p> <div style="background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for the customer segment.</p> </div>
Customer Access Group	<p>Click Search icon and select the customer access group for the party.</p> <div style="background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • User should have required access to onboarding a party within a customer access group. • For more details, refer to the Oracle Banking Party Configurations User Guide. • The list of values can be configured through Common Core Maintenance for the customer access group. </div>

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







Field Name	Description
Risk Level	<p>Select the risk level of the party from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> • Level1 • Level2 • Level3 <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p>
Preferred Language	<p>Select the preferred language from the drop-down values.</p> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for the language code.</p>
Preferred Currency	<p>Click Search icon and select the preferred currency from the list of values.</p> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for the currency code.</p>
Purpose	<p>Select the purpose from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> • Loan Repayment • Salary Transfer • Savings • Transactional • Investment <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p>

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

Field Name	Description
Relationship Manager ID	<p>Click Search icon, and select the relationship manager ID from the list of values.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values will be as per user configuration in security management.</p> </div>

 **Note:**

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

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

Table 1-5 Media (Mobile) – Field Description


Field	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	<p>Specify the preferred mobile number, in case more than one mobile number is captured.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>At-least one mobile number should be marked as preferred.</p> </div>

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

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

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


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

Table 1-7 Media (Email) – Field Description


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

Table 1-8 Media (Fax) – Field Description




Field	Description
ISD Code	Specify the ISD code for the FAX number of the customer.
Area Code	Specify the area code for the FAX number of the customer.
Fax Number	Specify the FAX number of the customer.
Preferred	Specify the preferred FAX number, in case more than one FAX number is captured.  Note: At-least one FAX number should be marked as preferred.

Table 1-9 Media (SWIFT) – Field Description

Field	Description
Business Identifier Code	Specify the business identifier code of the customer.
Address Line 1 to Address Line 4	Specify the address of the customer in SWIFT format.

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

Field	Description
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: At-least one SWIFT address should be marked as preferred.</p> </div>

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

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

The **Add Address** screen displays.

Figure 1-5 Add Address

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

Table 1-10 Add Address – Field Description





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

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

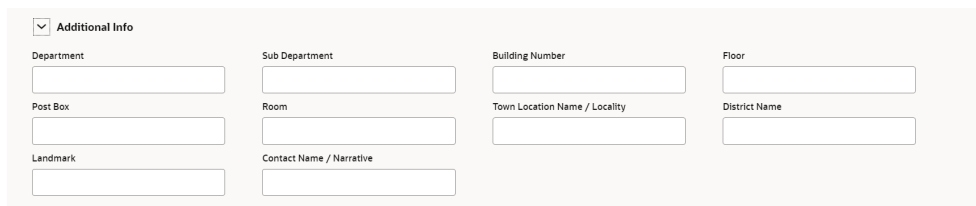
Field	Description
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Zip Code / Post Code	Specify Zip Code or Post Code.

 **Note:**

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

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

Figure 1-6 Additional Info



The screenshot shows a form titled 'Additional Info' with a dropdown arrow. Below the title are several input fields arranged in a grid:

- Department
- Sub Department
- Building Number
- Floor
- Post Box
- Room
- Town Location Name / Locality
- District Name
- Landmark
- Contact Name / Narrative

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

Table 1-11 Additional Info – Field Description

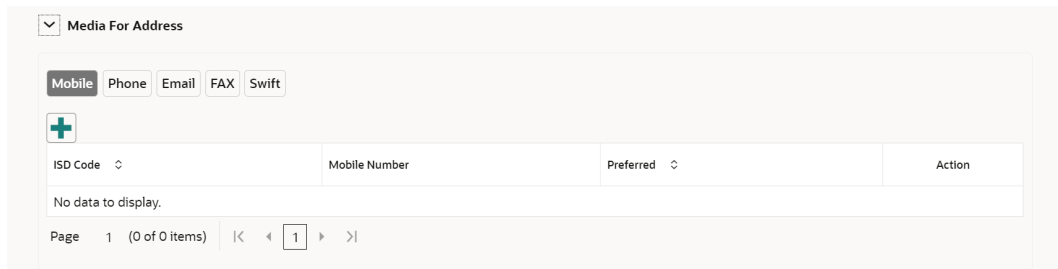
Field	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given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

 **Note:**

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

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

Figure 1-7 Mobile



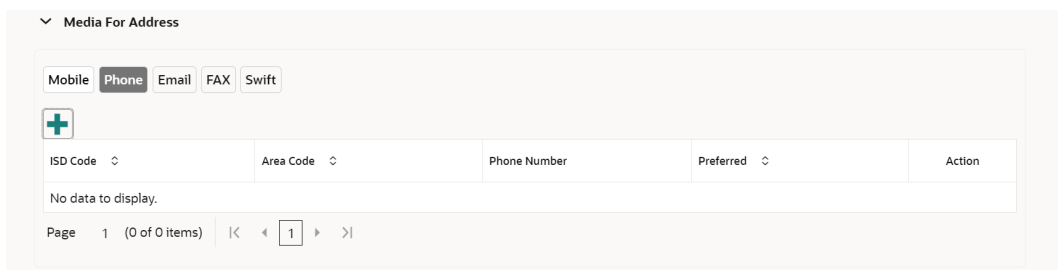
- On the **Mobile** tab, click **+** icon.
The **Add Mobile Number** pop-up screen is displayed.
- Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-12 Media (Mobile) – Field Description

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

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

Figure 1-8 Phone



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

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

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

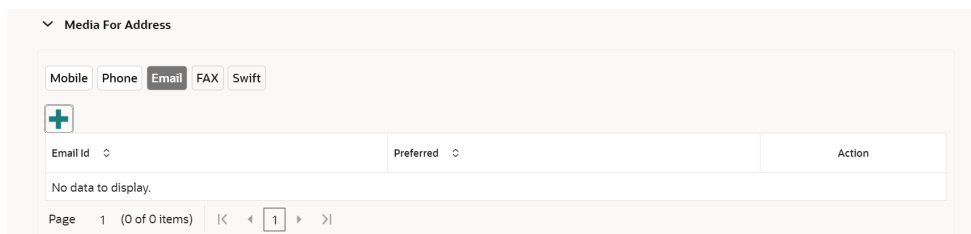
Field	Description
ISD Code	Specify the ISD code for the phone number of the customer.
Area Code	Specify the area code for the phone number of the customer.
Phone Number	Specify the phone number of the customer.
Preferred	Specify the preferred phone number, in case more than one phone number is captured.

 **Note:**

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

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

Figure 1-9 Email



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

Table 1-14 Media

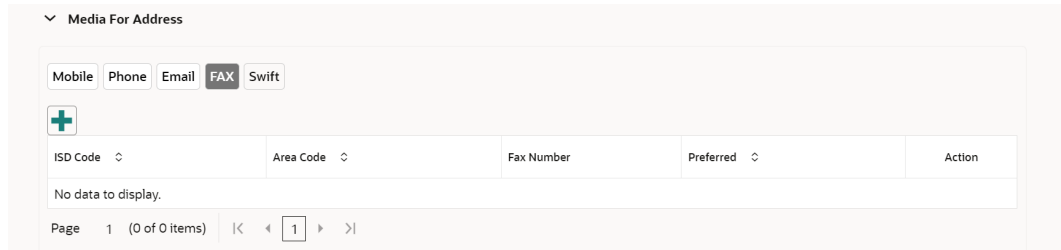
Field	Description
Email Id	Specify the email id of the customer.
Preferred	Specify the preferred email id, in case more than one email id is captured.

 **Note:**

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

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

Figure 1-10 FAX



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

Table 1-15 Media (Fax) – Field Description

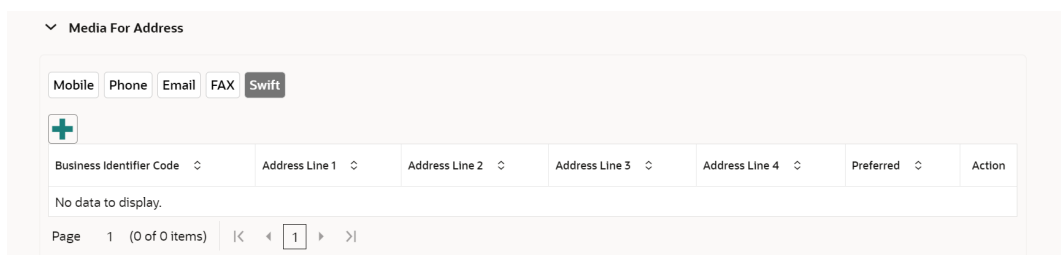
Field	Description
ISD Code	Specify the ISD code for the FAX number of the customer.
Area Code	Specify the area code for the FAX number of the customer.
Fax Number	Specify the FAX number of the customer.
Preferred	Specify the preferred FAX number, in case more than one FAX number is captured.

 **Note:**

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

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

Figure 1-11 SWIFT



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

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

Table 1-16 Media (SWIFT) – Field Description

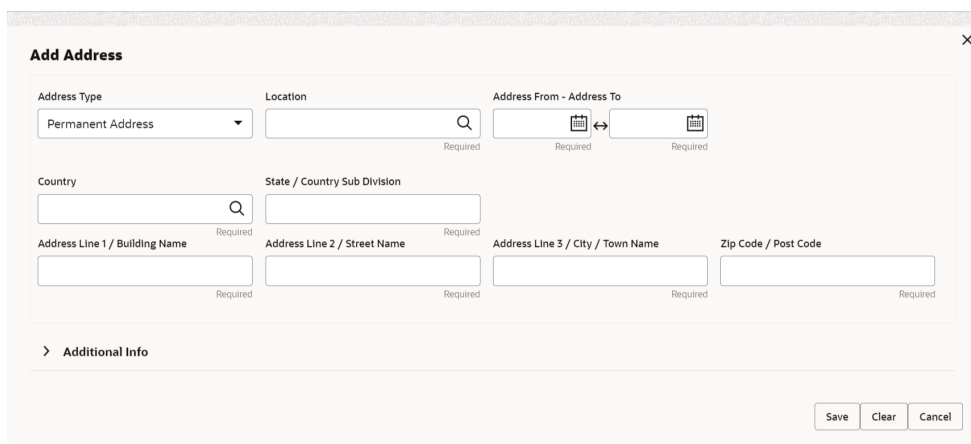
Field	Description
Business Identifier Code	Specify the business identifier code of the customer.
Address Line 1 to Address Line 4	Specify the address of the customer in SWIFT format.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.

 **Note:**

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

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

Figure 1-12 Add Address



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

Table 1-17 Add Address – Field Description





Field	Description
Address Type	<p>Select the address type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <p> Note:</p> <p>Address type can be configured as mandatory using Address Management. Refer to the Oracle Banking Party Configurations User Guide for more details.</p>
Location	<p>Click Search and select the preferred location from the list of values.</p> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for Location Code.</p>
Preferred	<p>Flag to identify, preferred current address of the party.</p> <p> Note:</p> <p>If more than one address is captured for the same address type, at-least one address should be marked as preferred.</p>
Address From	Specify address start date.
Address To	Specify address end date.
Country	<p>Click Search icon and select the country from the list of values.</p> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for Country Code.</p>
State / Country Sub-Division	Specify State or Country Sub-division.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.

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

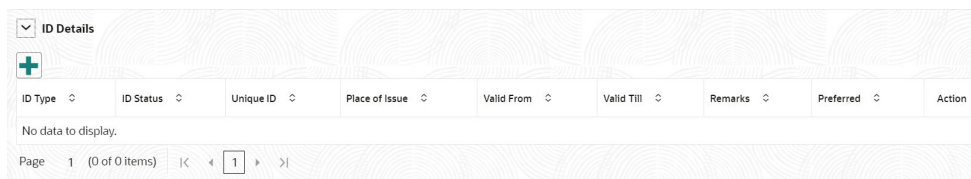
Field	Description
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Zip Code / Post Code	Specify Zip Code or Post Code.

 **Note:**

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

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


Figure 1-13 ID Details



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



Table 1-18 ID Details - Field Description

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

 **Note:**

The list of values can be configured through Entity Maintenance.

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

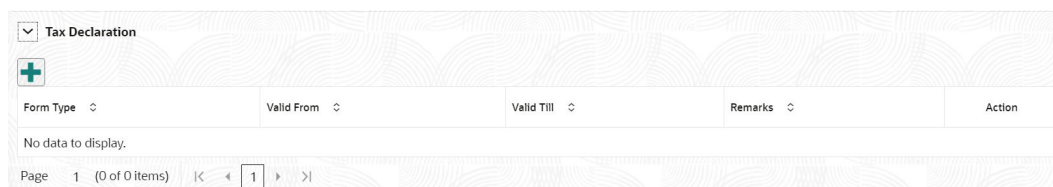
Field	Description
ID Status	<p>Select Status of Identification from drop down list.</p> <ul style="list-style-type: none"> • Validation Pending • Available • Applied For <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.
Valid From	Specify valid from date of ID.
Valid Till	Specify validity end date of ID.
Remarks	Specify remarks for ID.
Preferred	<p>Select, if ID type is preferred.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>At-least one ID record should be marked as preferred.</p> </div>

 **Note:**

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

32. Click and expand **Tax Declaration** section.
The **Tax Declaration** screen is displayed.


Figure 1-14 Tax Declaration



33. Click on the **+** button to specify the details.
The **Add Tax** pop-up screen is displayed.

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

Table 1-19 Add Tax – Field Description

Field	Description
Form Type	Select the type of tax declaration form from the list of values. The available options are: <ul style="list-style-type: none"> Form21 W9 Standard W8-BEN Standard <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Valid From	Specify validity start date of tax declaration form.
Valid Till	Specify validity end date of tax declaration form.
Remarks	Specify remarks for tax declaration form.

 **Note:**

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

35. Click and expand the **Social Profile** section.
The **Social Profile** screen displays.

Figure 1-15 Social Profile



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

Table 1-20 Social Profile – Field Description

Field	Description
Facebook	Select the address of the Facebook profile.
Twitter	Select the address of the Twitter profile.
Instagram	Select the address of the Instagram profile.
LinkedIn	Select the address of the LinkedIn profile.

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

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

 **Note:**

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

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

1.2.2 Onboarding Initiation - Relationship

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

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

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

 **Note:**

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

The following Data Segments can be captured in Relationship Segment.

Table 1-21 Data Segment - Relationships

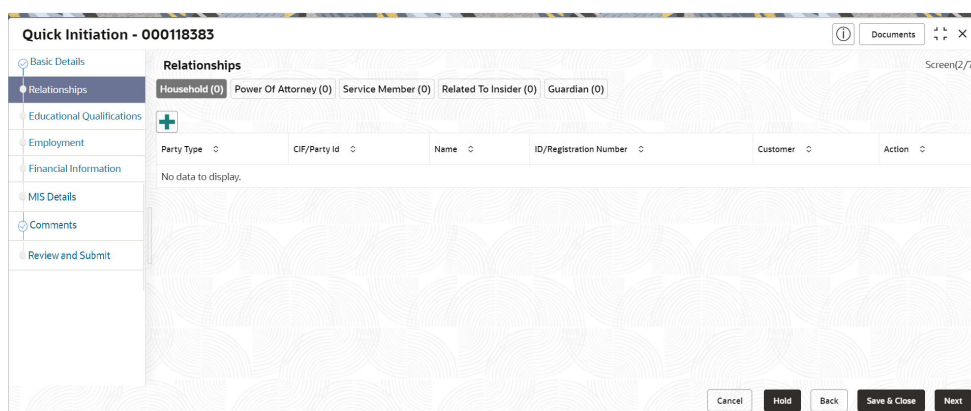
Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Household	Optional	Data Segment to capture household relationships of the party such as Father, Mother, Son Daughter etc.
2	Power of Attorney	Optional	Data Segment to capture related power of attorney holders of the party.
3	Service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

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

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

1. Click **Next** in the Basic info screen to add the relationships details.
The **Initiation – Relationships** screen displays.

Figure 1-16 Initiate - Relationship




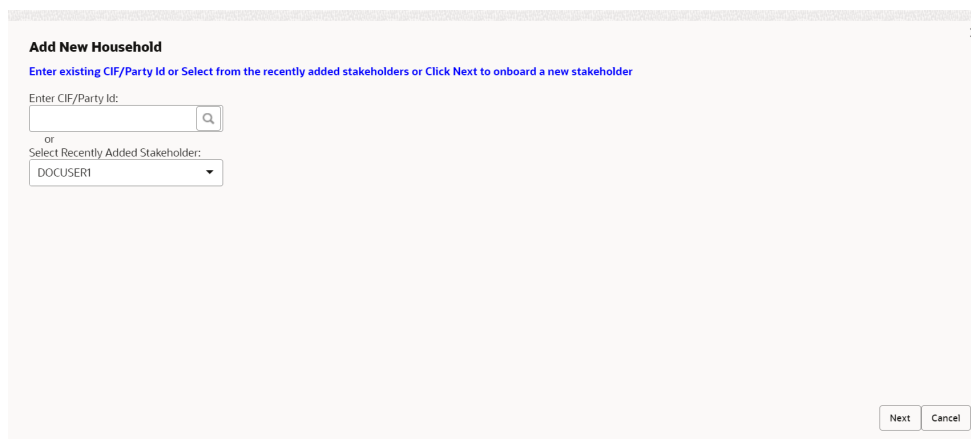
2. Click  to select desired relationship.
The **Add New Household** screen displays.

Figure 1-17 Add - New household



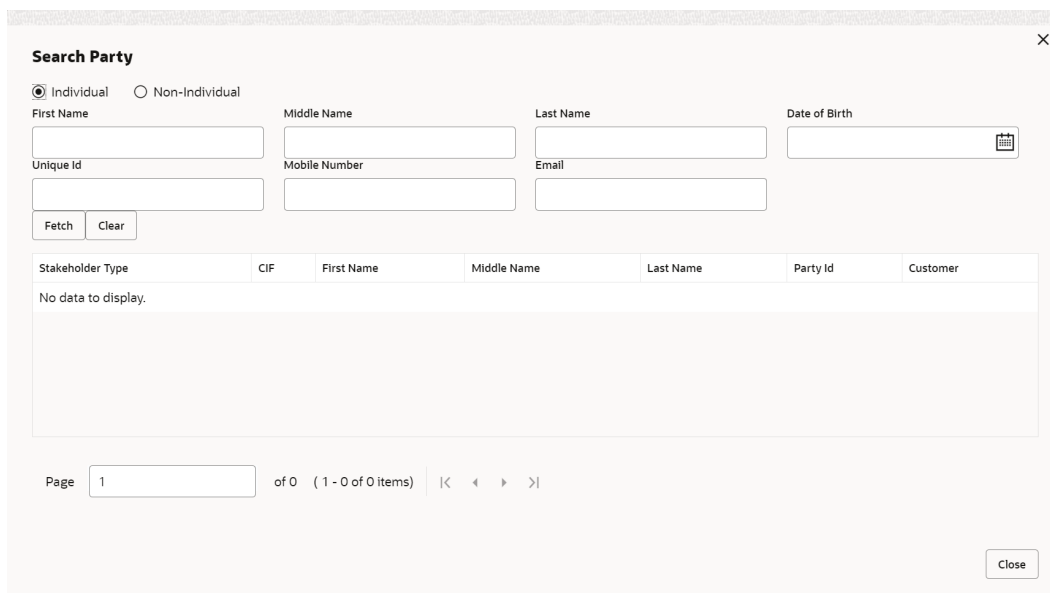
 **Note:**

Relationships with a customer can be either of the following:

- An existing party that is a customer of the bank
- An existing party that is non-customer
- A new party, which is neither a customer nor an existing party

Existing Customer or Non-Customer

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

Figure 1-18 Search Party – Individual


Search Party ×

Individual Non-Individual

First Name Middle Name Last Name Date of Birth

Unique Id Mobile Number Email

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


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 **Note:**

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

5. Click **Next** after **CIF/Party Id** is specified.
The **Add relationship** screen displays.
6. Specify the **Relationship** specific attribute.
For more information on fields, refer to the field description table.

Table 1-22 New Service Member - Field Description

Field	Description
Relationship	<p>Family member type of the party. Select from the list of values. The available options are:</p> <ul style="list-style-type: none"> • Spouse • Mother • Son • Daughter • Guardian • Father <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.</p> </div>
MLA Covered	Is service member covered under Military Lending act.

 **Note:**

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

Table 1-23 Household - Field Description


Field	Description
Relationship	<p>Family member type of the party. Select from the list of values. The available options are:</p> <ul style="list-style-type: none"> • Spouse • Mother • Son • Daughter • Guardian • Father <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.</p> </div>
Is Dependent	Is household party dependent on primary party.


Table 1-24 Power of Attorney - Field Description

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

 **Note:**

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


Table 1-25 Related to Insider - Field Description

Field	Description
Relationship	<p>Family member type of the party. Select from the list of values. The available options are:</p> <ul style="list-style-type: none">• Spouse• Mother• Son• Daughter• Guardian• Father <div data-bbox="771 1066 899 1106"> Note:</div> <p>The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.</p>

 **Note:**

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

Table 1-26 Guardian - Field Description

Field	Description
Relationship	<p>Family member type of the party. Select from the list of values. The available options are:</p> <ul style="list-style-type: none"> • Spouse • Mother • Son • Daughter • Guardian • Father <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.</p> </div>

 **Note:**

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

New Party

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

7. If the related party is new to the Bank, click **Next** without entering **CIF/Party Id**.

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

 **Note:**

To create a new party the screen appears based on the selected relationship type. The **Household** relationship type is elaborated below.

Figure 1-19 Add New Owner

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

Table 1-27 Add New Owners – Field Description

Field	Description
Stakeholder Type	Select the type of stakeholder from the drop-down list.
Title	Select the title from the drop-down list. The available options are: <ul style="list-style-type: none"> • Mr. • Mrs. • Ms. • Miss. • Dr. <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note: The list of values can be configured through entity maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide.</p> </div>
First Name	Specify the first name of the new stakeholder.
Middle Name	Specify the middle name of the new stakeholder.
Last Name	Specify the last name of the new stakeholder.
Short Name	Displays the short name.
Maiden Name	Specify the maiden name of the new stakeholder.
Name In Local Language	Specify party name in local language.
Date of Birth	Select the date of birth of the new stakeholder.

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




Field	Description
Minor	<p>Displays, if the customer is a minor customer. Minor customer is determined based on the date of birth of customer and a minor age configured in the properties.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>The list of values can be configured through entity maintenance. For more information on minor age configuration, refer to the Oracle Banking Party Configuration User Guide.</p> </div>
Gender	<p>Select the gender from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Male • Other • Do Not Wish to Disclose • Female <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Marital Status	<p>Select the marital status from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Married • Unmarried • Widow • Legally Separated <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Profession	<p>Select the profession from the drop-down list.</p>

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





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

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





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

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





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

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

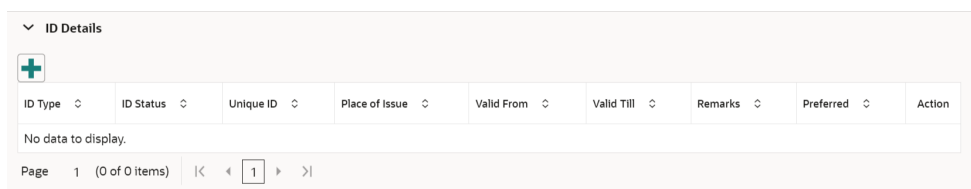
Field	Description
Purpose	<p>Select the purpose of the party onboarding from the list of values. The available options are:</p> <ul style="list-style-type: none"> • Loan Repayment • Salary Transfer • Savings • Transactional • Investment <p>Note:</p> <p>The list of values can be configured through entity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

Note:

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




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

Figure 1-20 ID Details



10. Click on the **+** button to specify the details.
The **Add ID Details** pop-up screen is displayed.
11. On the **Add ID Details** pop-up screen, specify the fields. For more information on fields, refer to the field description table.

Table 1-28 ID Details - Field Description

Field	Description
ID Type	<p>Select type of identification from the drop-down list.</p> <ul style="list-style-type: none"> • Driving License • Passport <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p>
ID Status	<p>Select Status of Identification from drop down list.</p> <ul style="list-style-type: none"> • Validation Pending • Available • Applied For <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p>
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.
Valid From	Specify valid from date of ID.
Valid Till	Specify validity end date of ID.
Remarks	Specify remarks for ID.
Preferred	<p>Select, if ID type is preferred.</p> <p> Note:</p> <p>At-least one ID record should be marked as preferred.</p>

 **Note:**

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

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



Figure 1-21 Add Address

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

Table 1-29 Add Address – Field Description

Field	Description
Address Type	<p>Select the address type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <p> Note:</p> <p>The address type can be configured as mandatory using Address Management. Refer to the Oracle Banking Party Configurations User Guide for more details.</p>
Location	<p>Click Search and select the preferred location from the list of values.</p> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for Location Code.</p>

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

Field	Description
Preferred	Click the toggle to specify the preferred to be used for communication. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  Note: If more than one address is captured for the same address type, at-least one address should be marked as preferred. </div>
Address Since	Specify address start date.
Country	Click Search icon and select the country from the list of values. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  Note: The list of values can be configured through Common Core Maintenance for Country Code </div>
State / Country Sub-division	Specify State or Country Sub-division.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Zip Code / Post Code	Specify Zip Code or Post Code.

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

Figure 1-22 Additional Info

Additional Info

<small>Department</small> <input type="text"/>	<small>Sub Department</small> <input type="text"/>	<small>Building Number</small> <input type="text"/>	<small>Floor</small> <input type="text"/>
<small>Post Box</small> <input type="text"/>	<small>Room</small> <input type="text"/>	<small>Town Location Name / Locality</small> <input type="text"/>	<small>District Name</small> <input type="text"/>
<small>Landmark</small> <input type="text"/>	<small>Contact Name / Narrative</small> <input type="text"/>		

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

Table 1-30 Additional Info – Field Description

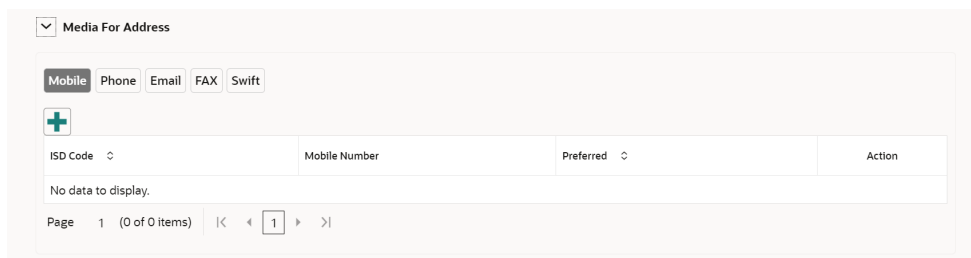
Field	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given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

 **Note:**

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

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

Figure 1-23 Mobile



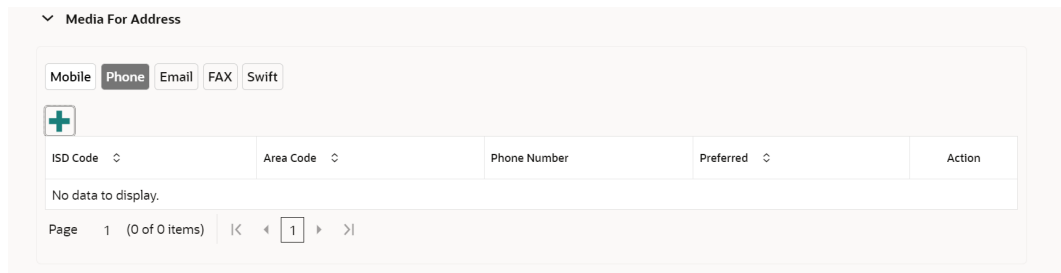
- On the **Mobile** tab, click **+** icon.
The **Add Mobile Number** pop-up screen is displayed.
- Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-31 Media (Mobile) – Field Description

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

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

Figure 1-24 Phone



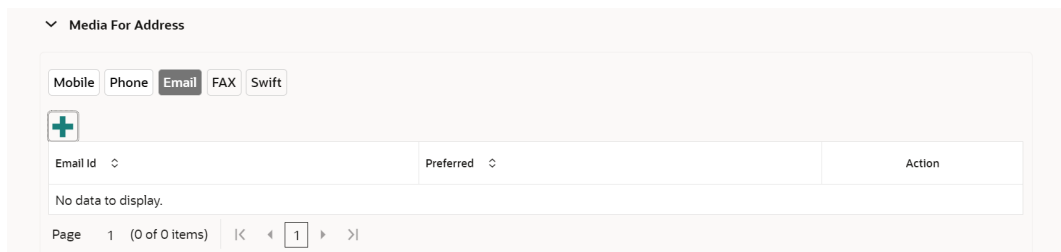
21. On the **Phone** tab, click **+** icon.
The **Add Phone Number** pop-up screen is displayed.
22. Specify the details in the **Add Phone Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-32 Media (Phone Number) – Field Description

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

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

Figure 1-25 Email



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

Table 1-33 Media (Email) – Field Description

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

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

Figure 1-26 FAX

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

Table 1-34 Media (Fax) – Field Description

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

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

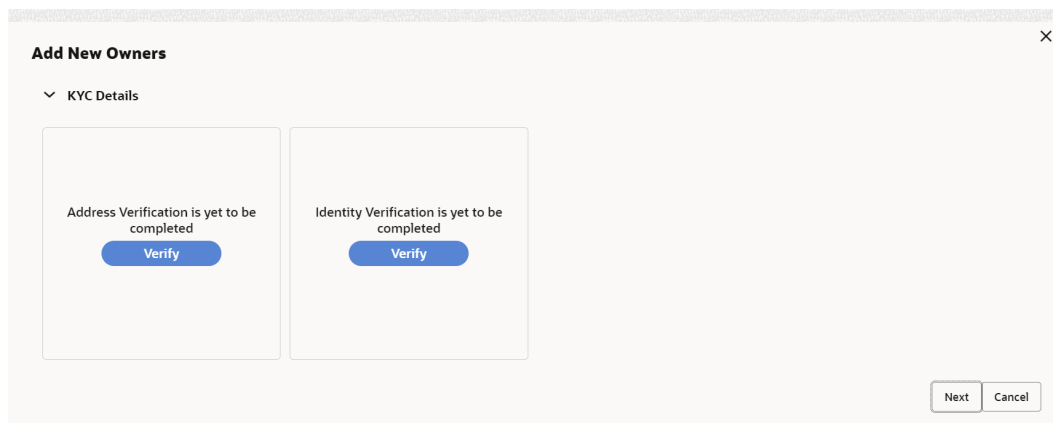
Figure 1-27 SWIFT

- Click **Next** to capture the KYC details for the new relationship.
The **Add New Household - KYC Details** screen displays.

Note:

This step is optional.

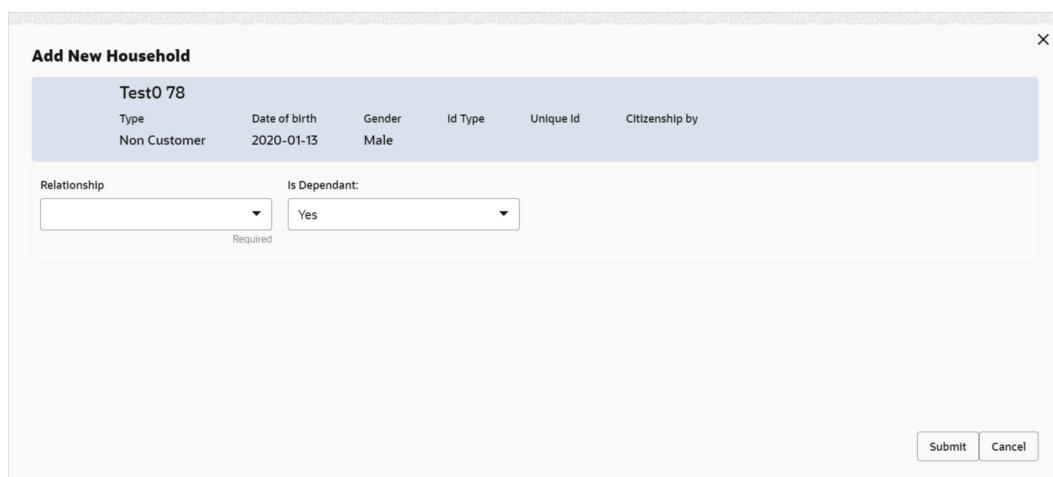
Figure 1-28 Add New Household - KYC details



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

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

Figure 1-29 Add New Household



34. On the **Add New Household** screen, specify the KYC details.
For more information on the fields, refer to the [Table 1-22](#).
35. Click **Submit**.

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

Figure 1-30 Relationships



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

1.2.3 Onboarding Initiation - Educational Qualification

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



Note:

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

- Click **Next** in the **Onboarding Initiation** screen.
The **Educational Qualification** screen displays.

Figure 1-31 Educational Qualifications

Highest Degree	No of Degree	No of Diploma	No of Certificate
0	0	0	0

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

Buttons: Cancel, Hold, Back, Save & Close, Next

- Click **Add** button to add the educational details
The **Add Educational Qualification** screen displays.

Figure 1-32 Add Educational Detail

Add Educational Detail



Education Type: [dropdown] Course: [dropdown] Specialization: [text] University/Institute: [text]

Date of Completion: [calendar icon] Required Is Highest Degree: [dropdown] Required

Buttons: Submit, Cancel

- On the **Add Educational Qualification** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 1-35 Educational Qualification – Field Description

Field	Description
Education Type	<p>Select the education type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Diploma • Certification • Degree <p> Note:</p> <p>The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.</p>
Course	<p>Select the course from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Phd • Under Graduate • Post Graduate <p> Note:</p> <p>The list of values can be configured through entity maintenance. For more information on Entity Maintenance, refer to the Oracle Banking Party Configurations User Guide.</p>
Specialization	Specify the course specialization.
University/Institute	Specify the name of university/institute.
Date of Completion	Click calendar icon and select the date of completion.
Is Highest Degree	Select the option from the drop-down list.

 **Note:**

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

4. Click **Submit**.

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

 **Note:**

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

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

1.2.4 Onboarding Initiation - Employment

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

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



Note:

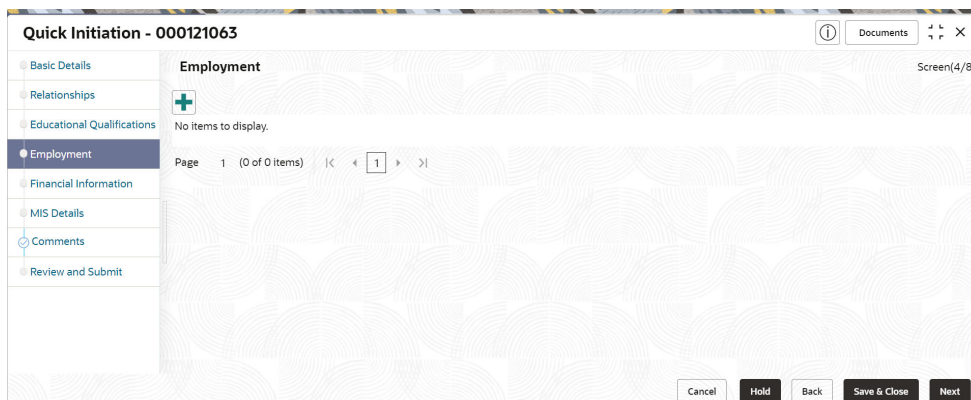
The fields marked as **Required** are mandatory.

Table 1-36 Data Segment - Description

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

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

Figure 1-33 Initiation - Employment



2. Click **+** button to add the employment details.
The **Employment** screen is displayed.

Figure 1-34 Employment – Salaried

Figure 1-35 Employment – Self-Employed/Professional

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

Table 1-37 Employment - Salaried - Field Description

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

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





Field	Description
Organization Category	<p>Select the category of the organization from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Government • NGO • Private Limited <p> Note:</p> <p>List of values can be configured through organization maintenance in party maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide.</p>
Demographics	<p>Select the demographics type of the organization from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Global • Domestic <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p>
Employee Type	<p>Select the employee type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Full Time • Contract • Permanent • Part Time <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p>
Employee ID	Specify the employee ID of the customer.
Employment Start Date	Click calendar icon and select the employment start date.
Employment End Date	Click calendar icon and select the employment end date.
Grade	Specify the grade of customer in the mentioned organization.
Designation	Specify the customer's designation in the mentioned organization.
I currently work in this role	If the mentioned designation is customer's current role, select this check-box.


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

Field	Description
Industry type	<p>Select the industry type to which the employer belongs to from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>

 **Note:**

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

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

Field	Description
Profession Name	<p>Select Name of the profession from drop down list. The available options are:</p> <ul style="list-style-type: none"> • Share and Stock Broker/Consultant • Politician/Minister • Journalist/Anchor/Reporter • Engineer/Architect/Technical <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Profession Description	Specify description of the profession.
Company/Firm Name	Specify name of the company or firm.
Registration Number	Specify Registration Number of self-employments.
Professional Email ID	Specify Processional mail ID.
From Date – To Date	Specify start date and end date of self-employment.

 **Note:**

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

4. Click **Submit**.

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

 **Note:**

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

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

1.2.5 Financial Information

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

 **Note:**

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

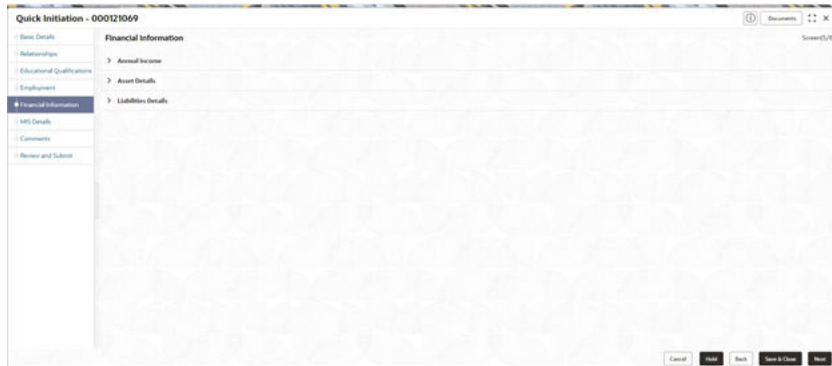
Table 1-39 Data Segment - Description

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

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

The **Financial Information** screen displays.

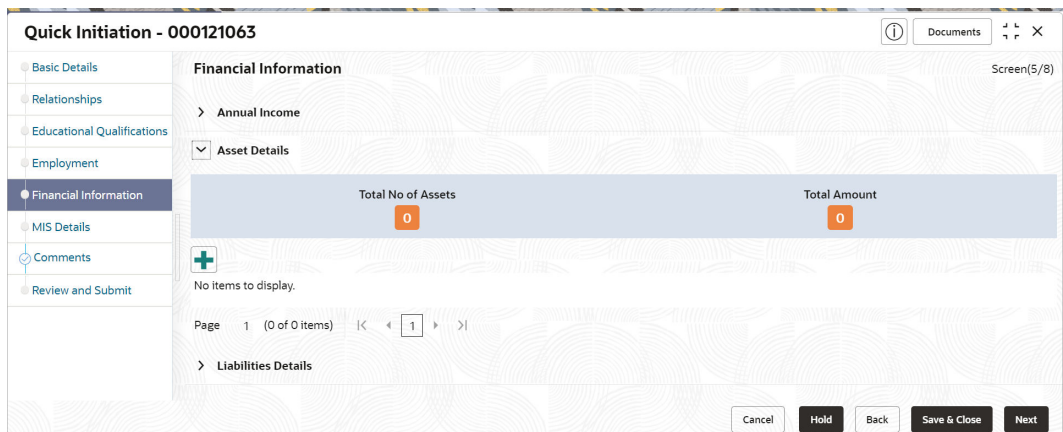
Figure 1-36 Initiation – Financial Information



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

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

Figure 1-37 Financial Information – Asset Details



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

The **Assets** screen displays.

Figure 1-38 Assets

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

Table 1-40 Assets – Field Description

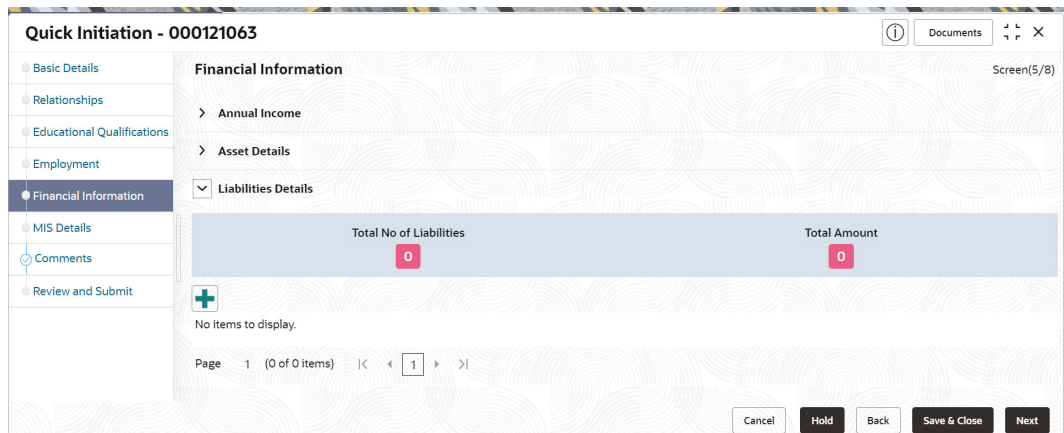
Field	Description
Type	<p>Select the asset type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • House • Deposit • Vehicle • Other • Total Net Worth <p> Note: The list of values can be configured through Entity Maintenance.</p>
Total Value	Specify the total value.

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

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

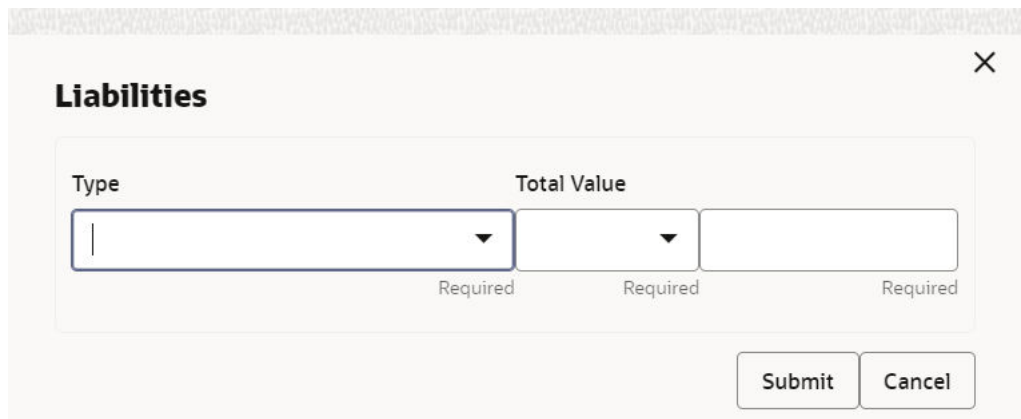
- Click and expand the **Liabilities Details** section.
The **Liabilities Details** screen displays.

Figure 1-39 Financial Information – Liabilities Details




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

Figure 1-40 Liabilities



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

Table 1-41 Liabilities – Field Description

Field	Description
Type	<p>Select the type of liability from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Property Loan • Vehicle Loan • Credit Card Outstanding • Overdrafts • Personal Loan • Other Liability • Education Loan • Home Loan <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Total Value	Specify the total value.

 **Note:**

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

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

 **Note:**

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

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

1.2.6 Onboarding Initiation - Comments

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

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

1. Click **Next** in the **Onboarding Initiation** screen.
The **Comments** screen displays.

Figure 1-41 Comments

Quick Initiation - 000121063

Basic Details

Relationships

Educational Qualifications

Employment

Financial Information

MIS Details

Comments

Review and Submit

Comments

Enter text here...

No items to display.

Post

Cancel Hold Back Save & Close Next

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

1.2.7 Onboarding Initiation - Review and Submit

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

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



Note:

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

1. Click **Next** in the **Onboarding Initiation** screen.
The **Review and Submit** screen displays.

Figure 1-42 Initiation – Review and Submit

Quick Initiation - 000121063 Screen(8/8)

Review and Submit

Sample 1

Date of birth: 2010-01-12 | Minor: Yes | Gender: Male | Marital Status: | Birth Country: AQ

General Information

Citizenship history: 1 | Birth Country: AQ

Relationships

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

Professional Information

Education | Membership

Employment

Salaried | Professional

Employment is not yet done

Supporting Documents

Supporting Documents is not yet done

Dates

Dates is not yet done

KYC

KYC is not yet done

Assets

Assets is not yet done

Liabilities

Liabilities is not yet done

Income

Income is not yet done

Expense

Expense is not yet done

MIS Details

Customer MIS | Composite MIS

Class Name	Class Description	MIS Code
No data to display.		

Beneficially Owned Company

Beneficially Owned Company is not yet done

Other relationship

Other relationship is not yet done

Buttons: Cancel, Hold, Back, Save & Close, Submit

- On the **Review and Submit** screen, verify the details that are displayed in tiles. For more information on fields, refer to the field description table.

Table 1-42 Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: <ul style="list-style-type: none"> • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: <ul style="list-style-type: none"> • Education • Membership
Relationship	In this tile, the following details are displayed: <ul style="list-style-type: none"> • Household • Power of Attorney
Employment	Displays the employment details of the customer.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

3. Click **Submit**.

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

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

1.3 Onboarding Enrichment

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

This topic contains the following subtopics:

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

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

1.3.1 Onboarding Enrichment - Basic Information

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



Note:

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

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

Table 1-43 Data Segment - Description

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

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

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

Figure 1-43 Enrichment- Basic - Info

Amber as Heard			
Date of Birth	Minor	Gender	Marital Status
1990-05-30	No	Female	Married

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

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

 **Note:**

For information on **Basic info and Citizenship, Contact Details, Current Address, Previous Address, ID Details, Tax Declaration, Educational Qualification** and **Social profile** section, refer to the [Onboarding Initiation](#) sub-section.

As part of basic information, the system checks the duplicate customers. For more information, refer to the [Duplication Check \(De-dupe Check\)](#).

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

Figure 1-44 Enrichment - Basic Info - Visa Details

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

Table 1-44 Visa Details - Field Description

Field	Description
Country Of Visa	Specify the country of visa as per visa information of the party. Note: List of countries are available as per configuration in Common Core Maintenance for Country Code.
Class/Type Of Visa	Specify visa type of the party. Select from the following list of values. <ul style="list-style-type: none"> • Tourist • Business • Student • Work Note: List of values can be configured through Entity Maintenance.
Visa Number	Specify visa number of the party.
Port Of Issue	Port of Visa issuance as per visa details of the party.
Visa Issue Date	Visa issue date of the party.
Visa Expiry Date	Visa expiry date of the party.
Remarks	Specify remarks if any.

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

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

Figure 1-45 Enrichment – Basic Info – Dates

- Specify the details on the **Dates** screen. For more information on fields, refer to the field description table.

Table 1-45 Dates - Field Description

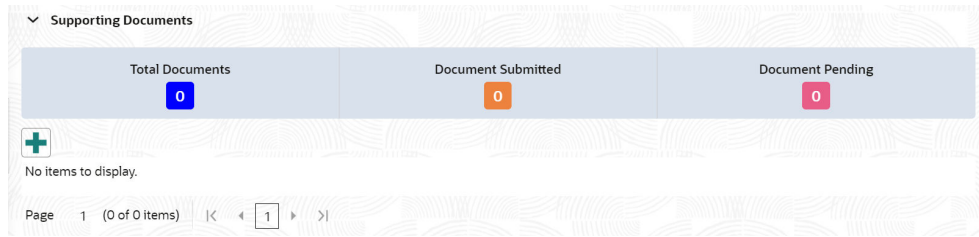
Field	Description
Date Type	<p>Select the date type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Self birthday • Marriage anniversary • Son birthday • Son anniversary • Daughter birthday • Daughter anniversary • Spouse birthday <p>Note: The list of values can be configured through Entity Maintenance.</p>
Upload Photo	Click Upload and select the photo to be uploaded.
Date	Click the calendar icon, and select the date.
Add More	Click Add More to display the fields related to important dates.

Note:

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

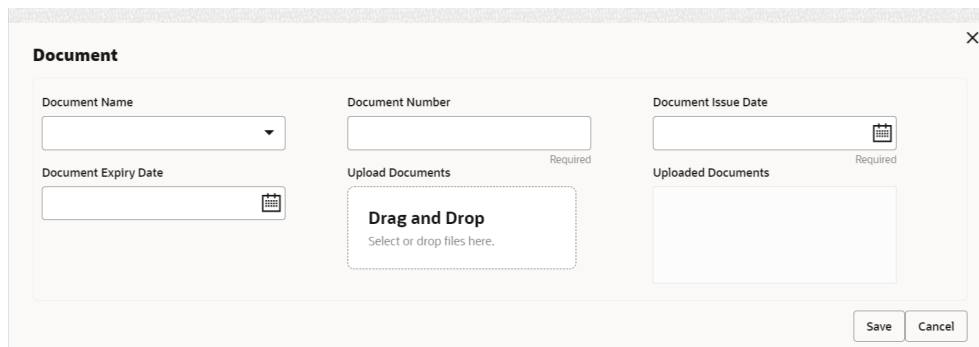
- Click and expand the **Supporting documents** section to add the supporting documents. The **Supporting Documents** screen displays.

Figure 1-46 Enrichment – Basic Info – Documents



7. Click **Add** in the **Supporting documents** section.
The **Add Document** screen display

Figure 1-47 Enrichment – Add Documents



8. On the **Add Document** screen, specify the details.
For more information on fields, refer to the field description table.

Table 1-46 Add Document - Field Description



Field	Description
Document Name	Select the document name from the drop-down list. The available options are: <ul style="list-style-type: none"> • Aadhar • Voter Id • Pan Card • Driving License • Passport <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Document Number	Specify the document number.
Document Issue Date	Click the calendar icon, and select the issue date of the document.

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

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

 **Note:**

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

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

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

 **Note:**

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

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

1.3.2 Signatures

This topic provides information about the customer signatures.

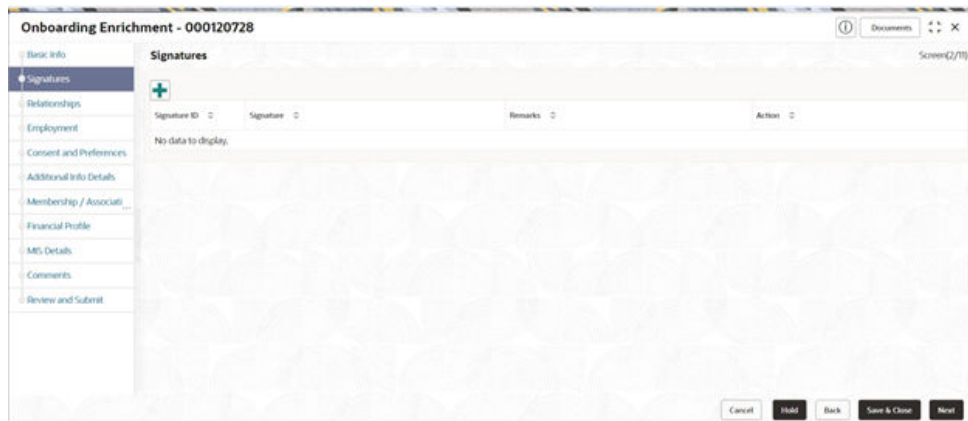
To add the signature:

 **Note:**

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

- Click **Next** in the **Basic Info** screen.
The **Signatures** screen displays.

Figure 1-48 Enrichment – Signatures




- On the **Signatures** screen, click the  icon.
The **Add Signature** pop-up screen is displayed.

Figure 1-49 Add Signature



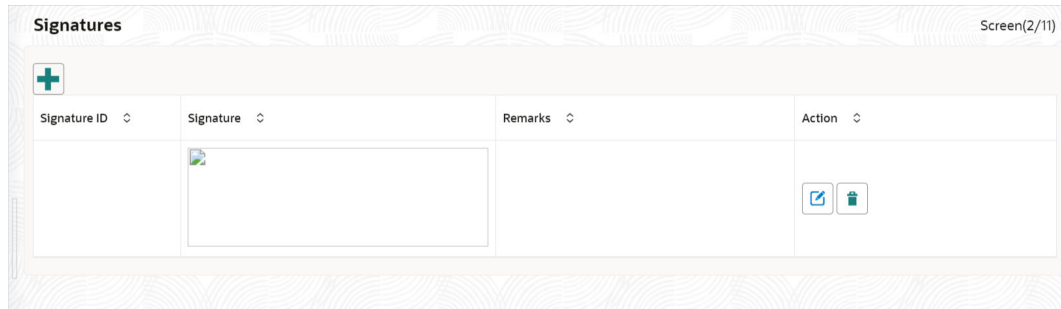
- On the **Add Signature** screen, upload the customer’s signature.
For more information on fields, refer to the field description table.

Table 1-47 Add Signature - Field Description

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

- Click **Add** to add the signature.
The added signature is displayed on the **Signature** screen.

Figure 1-50 Add Signatures



Note:

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

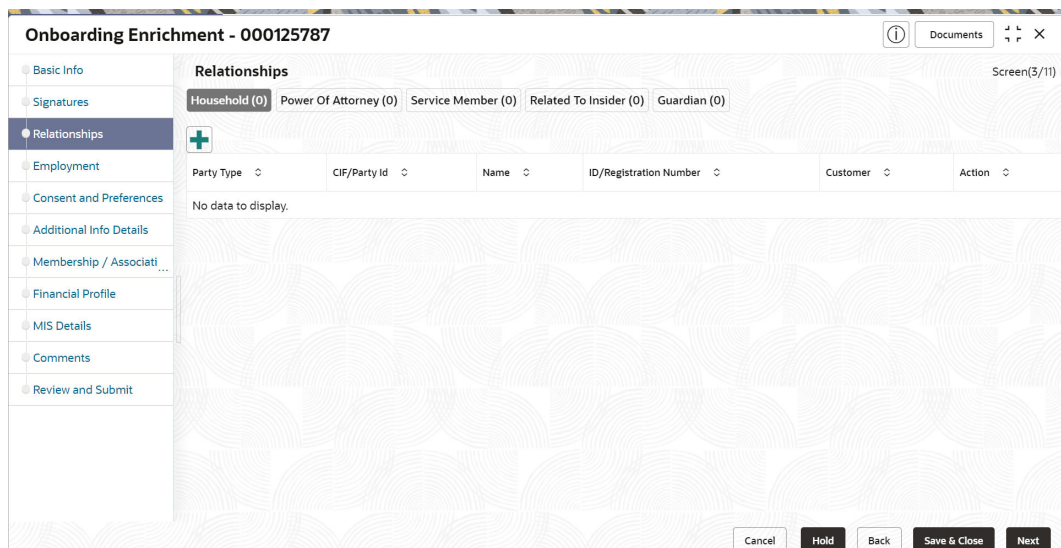
5. Click **Next** to move to the **Onboarding Enrichment – Relationships** segment

1.3.3 Onboarding Enrichment - Relationships

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

1. Click **Next** in the **Signatures** screen.
The **Relationships** screen displays.

Figure 1-51 Enrichment – Relationships



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

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

1.3.4 Onboarding Enrichment - Employment

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

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

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

The **Employment** screen displays.

Figure 1-52 Enrichment – Employment

Status	Employer Code	From Date	Employer Name	To Date	Employer Description
Salaried		September 16, 2015			

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

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

1.3.5 Consent and Preferences

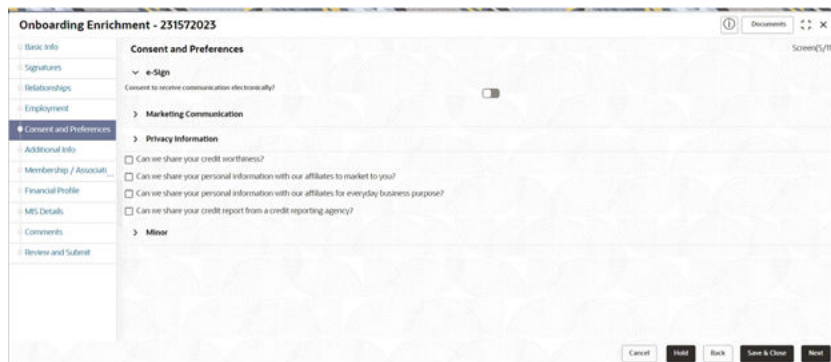
Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.

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

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

The **e-Sign** screen displays.

Figure 1-53 e-Sign



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

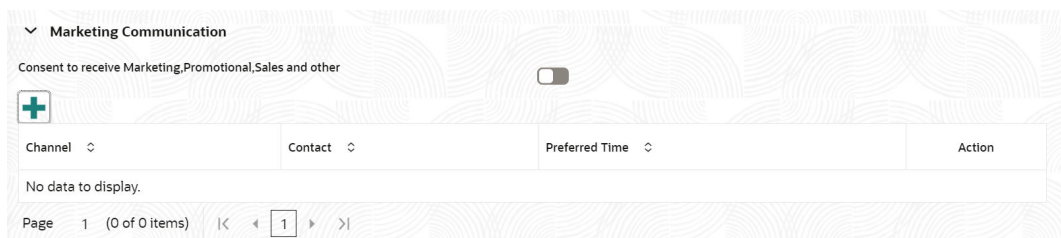
Table 1-48 E-Sign Consent - Field Description

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

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

The **Marketing Communication** screen displays.

Figure 1-54 Enrichment - Marketing Communication






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

Table 1-49 Marketing Communication - Field Description

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

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

Field	Description
Channel	<p>Select the channel of communication as per marketing and communication details of the party. Select from the list of values. The available options are:</p> <ul style="list-style-type: none"> • Email • SMS • Whatsapp • Phone • FAX • Postal Mail <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Contact	<p>Specify contact details as per marketing and communication details of the party.</p> <p> Note:</p> <p>List of contact is populated as per contact details captured in contact section.</p>
Preferred Time	<p>Preferred time as per marketing and communication preference details of the party. Select from the following list of values.</p> <ul style="list-style-type: none"> • Weekday: 9:00 to 18:00 • Weekday: 9:00 to 18:00 • Weekend: 10:00 to 16:00 • Any day: 9:00 to 18:00 • Weekday: Before 8:00 or after 17:00 <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>

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

The **Privacy Information** screen displays.

Figure 1-55 Privacy Information



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

Table 1-50 Privacy Information - Field Description

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

 **Note:**

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

- On **Consent and Preferences** screen, click and expand **Minor Consent** segment. The **Minor Consent** screen is displayed.
- On **Minor Consent** screen, specify fields. For more information on fields, refer to the field description table.

Table 1-51 Minor Consent - Field Description

Field	Description
Minor Consent	Date of consent of minor party

 **Note:**

Minor consent is mandatory for minor party onboarding.

 **Note:**

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

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

1.3.6 Additional Information

This topic captures the additional information of the customers.

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

 **Note:**

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

1. Click **Next** in the **Consent and Preferences** screen.
The **Additional Information** screen displays.

Figure 1-56 Additional Information

2. Select the toggle button to determine if customer is an **Insider**.
For more information on fields, refer to the field description table.


Table 1-52 Additional Information - Field Description

Field	Description
Insider	Flag to identify if party is an insider.
Role	<p>Select role of assumed by the insider in the organization from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Director • Executive Officer • Principle Stakeholder of Affiliates of Bank • Principle Stakeholder of Bank <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Remarks	Remarks related to insider.

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

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

Table 1-53 Special needs/disability – Field Description

Field	Description
Special Need/Disable	Flag to identify, if party is party is a specially abled.
Details of Special Need	<p>Select the option that describes the special needs and disability of customer from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Blindness • Cerebral Palsy • Low vision • Leprosy-cured • Mental illness • Locomotor disability • Hearing Impairment • Mental retardation <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Remarks	Specify the remarks.

 **Note:**

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

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

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

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

Field	Description
Remarks	Specify the remarks.


 **Note:**

If PEP customer is determined as PEP customer, PEP KYC check will be mandatory during KYC Stage.

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

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

Table 1-55 Armed Forces - Field Description

Field	Description
Armed Forces	Flag to identify if party is a service member.
Service Branch	<p>Select the service branch of customer in armed forces from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Air Force • Army • Marine Corps • Navy <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Remarks	Specify the remarks
Employee ID	Specify the employee ID.
MLA Covered	Select, if customer is covered under MLA act in armed forces.
Unit Name	Specify the unit name of the customer in armed forces.
Ordered Number	Specify the ordered number of the customer in armed forces.
Start Date	Specify the start date from which the customer joined armed forces.
End Date	Specify the last date of the customer in armed forces.
Notification Date	Specify the notification date of the customer.

 **Note:**

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

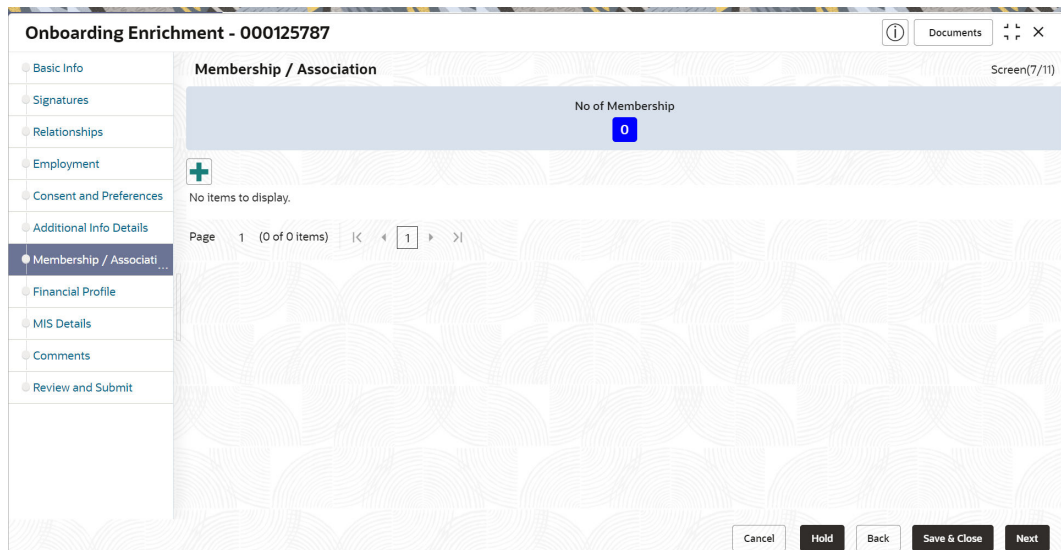
6. Click **Next** to move to the **Membership/Association** segments.

1.3.7 Membership / Association

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

1. Click **Next** in the **Additional Information** screen.
The **Membership / Association** screen displays.

Figure 1-57 Enrichment – Membership



2. Click **Add** to add the Membership details.
The **Membership** screen displays.
3. Specify the details on the **Membership** screen.

Figure 1-58 Membership

 **Note:**

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

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

Table 1-56 Membership - Field Description

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

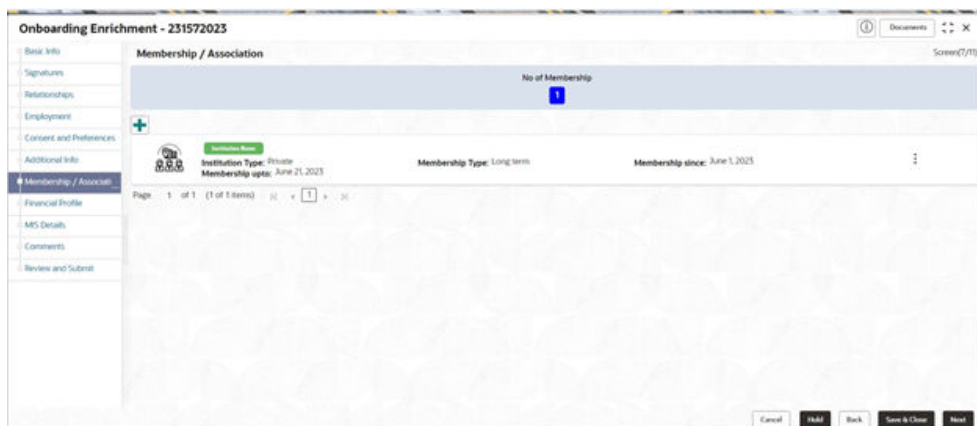
Table 1-56 (Cont.) Membership - Field Description

Field	Description
Institution Type	<p>Select the type of institution from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Private • Public <p>Note: The list of values can be configured through Entity Maintenance.</p>
Membership Type	<p>Select the type of membership from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Long term • Short term <p>Note: The list of values can be configured through Entity Maintenance.</p>
Membership Since	Click Calendar icon and select the membership start date.
Membership Upto	Membership valid till date as per membership details of the party.

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

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

Figure 1-59 Enrichment – Membership List



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

1.3.8 Onboarding Enrichment - Financial Profile

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

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



Note:

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

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

Table 1-57 Data Segment - Description

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

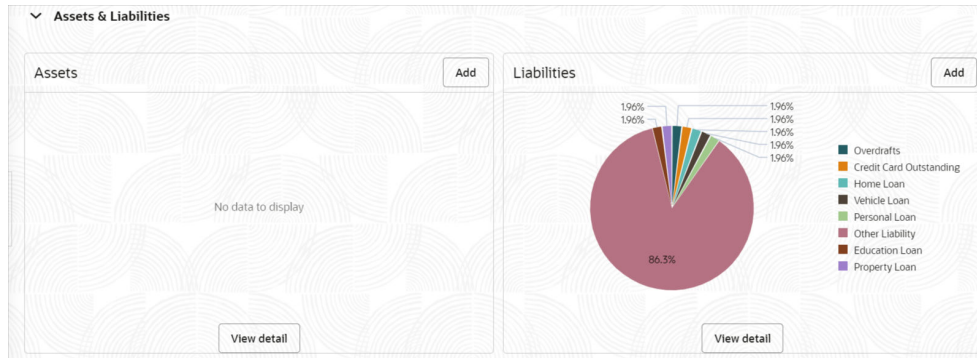
1. Click **Next** in the **Membership/Association** screen.

The **Financial Profile** screen displays.

Figure 1-60 Enrichment – Financial Profile

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

Figure 1-61 Assets and Liabilities Details



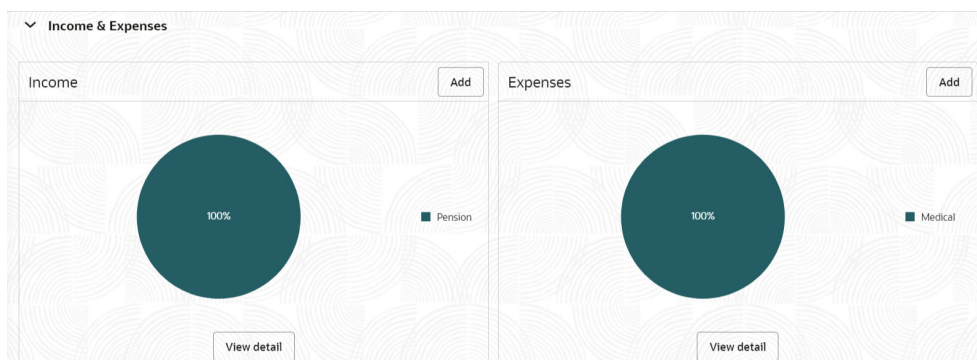
- On the **Assets & Liabilities** screen, you can perform the following actions. For more information, refer to the below table.

Table 1-58 Common Actions for Assets and Liabilities

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

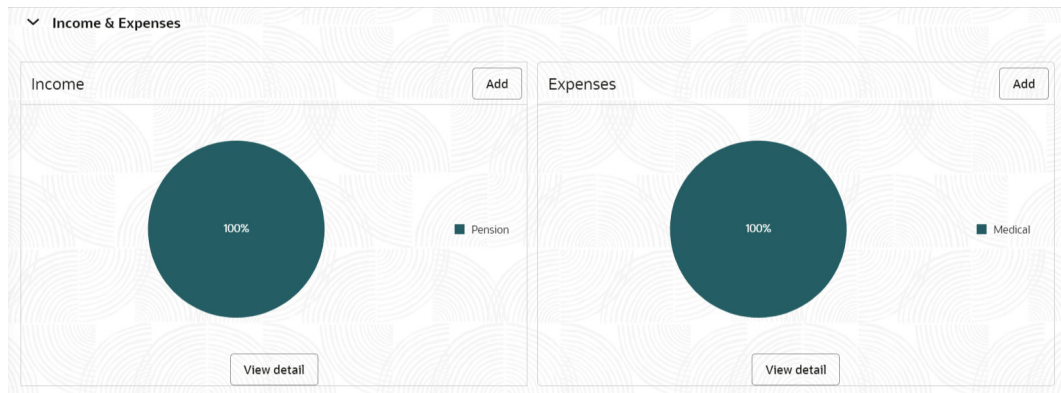
- Click the configure icon in the corresponding tile.
The following options are displayed in assets and liabilities details:
 - Add**
 - Modify**
 - Delete**
- Click and expand the **Income & Expenses** section.

Figure 1-62 Financial Profile – Income and Expense



- Click **Add** to add the income details of the customer.
The **Income** screen displays.

Figure 1-63 Income






7. Click **Add**.
The **Add Income** screen displays.

Figure 1-64 Add Income

The screenshot shows a form titled "Income" with a close button (X) in the top right corner. The form contains three main sections: "Income Type" with a dropdown menu and a "Required" label below it; "Frequency" with a dropdown menu and a "Required" label below it; and "Amount" with two input fields, each with a "Required" label below it. At the bottom right of the form are two buttons: "Add" and "Cancel".

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

Table 1-59 Add Income – Field Description

Field	Description
Income Type	<p>Select income type from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> • Pension • Agriculture • Salary • Interest Amount • Rentals • Bonus • Cash Gifts • Business • Total Income • Investment Income • Other Income <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Frequency	<p>Select frequency of income from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Weekly • Bi-Weekly • Monthly • Quarterly • Yearly • Daily • Half Yearly <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Currency	<p>Click the search icon and select the currency from the list.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for Currency Code.</p> </div>
Amount	<p>Specify the value of income as per income details of the party.</p>

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

 **Note:**

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


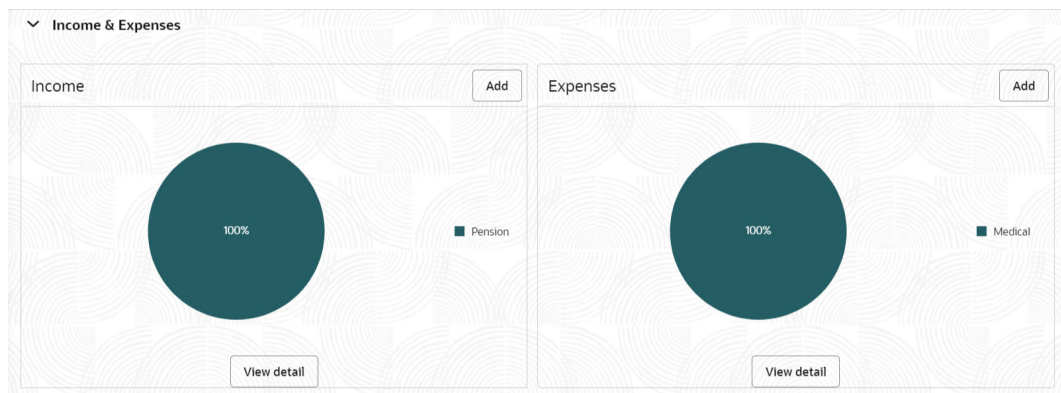
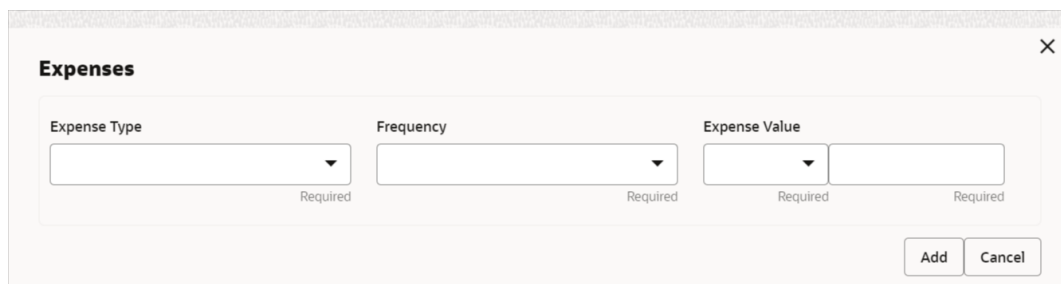
10. Click  icon to exit the **Income** window.
11. In the **Expenses** tile, click the configure icon to add the expense details of the customer.
The **Expenses** window is displayed.

Figure 1-65 Expense






12. Click **Add**.
The **Add Expenses** screen is displayed.

Figure 1-66 Add Expense



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

Table 1-60 Add Expenses - Field Description

Field	Description
Expense Type	<p>Select expense type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Medical • Education • Rentals • Household • Vehicle • Fuel • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments <div style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Frequency	<p>Select the frequency from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Weekly • Bi-Weekly • Monthly • Quarterly • Yearly • Daily • Half Yearly <div style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Currency	<p>Click the search icon and select the currency from the list.</p> <div style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Common Core Maintenance for Currency Code.</p> </div>
Expense Value	Specify the expense value.

 **Note:**

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

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

 **Note:**

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


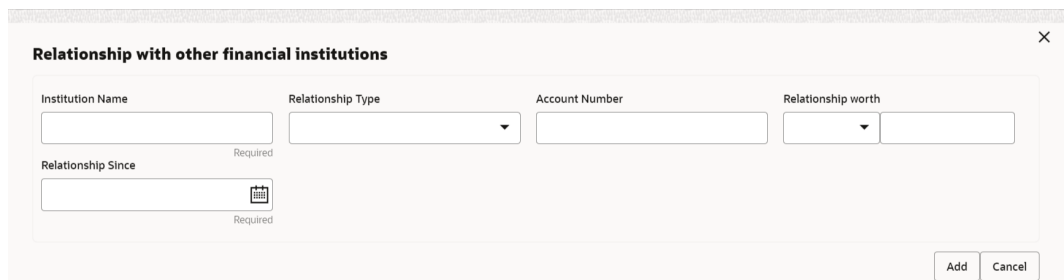
- Click  icon to exit the **Income** window.
- Click and expand the **Other Relationship** section.
The **Other Relationship** screen displays.

Figure 1-67 Other Relationship



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

Figure 1-68 Relationship with other financial institutions





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

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

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

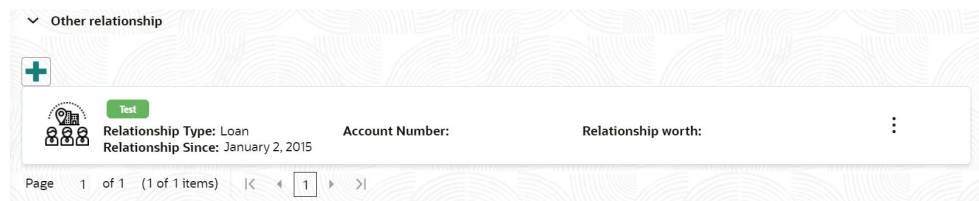
Table 1-61 (Cont.) Relationship with other financial institutions - Field Description

Field	Description
Relationship Type	<p>Select the relationship type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Loan • Deposit • CASA <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
Relationship Worth	Select a currency from the drop-down values, and specify the relationship worth amount.
Relationship worth Currency	<p>Relationship worth currency with other financial relationship of party. Select from the available list of values.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Common Core Maintenance for Currency Code.</p> </div>
Relationship Since	Click Calendar icon and select the start date of the customer's relationship.

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

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

Figure 1-69 Other Relationship List



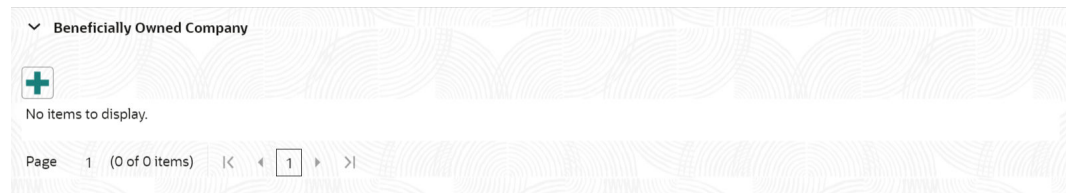
 **Note:**

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

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

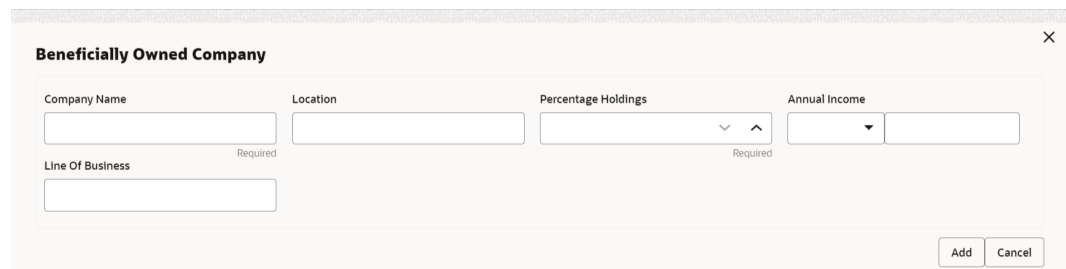
The **Beneficially Owned Company** screen displays.

Figure 1-70 Beneficially Owned Company



21. Click + to add details about beneficially owned company.
The **Beneficially Owned Company** pop-up screen is displayed.

Figure 1-71 Beneficially Owned Company



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

Table 1-62 Beneficially Owned Company - Field Description

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

 **Note:**

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

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

Note:

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

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

1.3.9 Onboarding Enrichment - Comments

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

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

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

The **Comments** screen displays.

Figure 1-72 Comments

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

1.3.10 Onboarding Enrichment - Review and Submit

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

For information on reviewing and submitting the task to the next stage, refer to [Onboarding Initiation - Review and Submit](#) section.

1.4 KYC Check

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

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



Note:

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

- To acquire and edit the KYC task, click **Tasks**. Under **Tasks**, click **Free Task**. The system displays the **Free Tasks** screen.

Figure 1-73 Free Task

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/>	Required	SMB Onboarding	2372306	006APP000060950	KYC	18-05-30	006	
<input type="checkbox"/>		SMB Loan Origination	006SMBL0002596	006APP000060956	Application Entry	18-05-30	006	
<input type="checkbox"/>		SMB Loan Origination	006SMTL0002575	006APP000060944	Application Entry	18-05-30	006	
<input type="checkbox"/>		Small and Medium Bu...	006SMBCA0002655	006APP000060941	Application Entry	18-05-30	006	
<input type="checkbox"/>		Retail Loan Origina...	006RMLN0002070	006APP000060934	Application Entry	18-05-30	006	
<input type="checkbox"/>		CoOriginationProces...	006MAGTER000569	006APP000060927	Application Entry	18-05-30	006	
<input type="checkbox"/>		Current Account Orig...	006CURPCA0002632	006APP000060923	Application Entry	18-05-30	006	
<input type="checkbox"/>		Savings Account Orig...	006SAVREG000259	006APP000060920	Application Entry	18-05-30	006	
<input type="checkbox"/>		Small and Medium Bu...	006SMBCA0002649	006APP000060868	Application Entry	18-05-30	006	
<input type="checkbox"/>	Required	Small and Medium Bu...	006SMBCA0002645	006APP000060803	Application Enrichment	18-05-30	006	

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

The **Customer Summary** screen displays.

Figure 1-74 KYC - Customer Summary

KYC - 00018863 Documents Screen(1/3) View Details Log

Customer Summary

Jason Mamoa
 Date of Birth: 1970-05-23 | Minor: No | Gender: Male | Marital Status: Married | Birth Country: US | Communication Address: abc old town road old town DZ

General Information
 General Information | Current Address | Social Profile | ID Details

Signature
 Signature ID: 1 | Signature: [Handwritten Signature] | Remarks: fakesignature

Birth Country
 US

Relationships
 Household | Power Of Attorney | Service Member | Related To Insider

Professional Information
 Education | Membership

Employment
 Salaried | Professional
 Total work experience: 22 Years | No of companies worked: 1
 Currently working with - OFSS [DEV]

Consent and Preferences
 e-Sign | Marketing Communication | Privacy Information | Minor

Additional Info
 Insider | Special Need/Disable | Politically Exposed Person(PEP) | Arn

Supporting Documents
 Supporting Documents is not yet done

Dates
 Dates is not yet done

KYC
 KYC is not yet done

Assets
 Assets is not yet done

Liabilities
 Liabilities is not yet done

Income
 100% Person

Expense
 100% NCL

Beneficially Owned Company
 Beneficially Owned Company is not yet done

Other relationship
 Other relationship is not yet done

Cancel Hold Save & Close Next

- On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on fields, refer to the field description table.

Table 1-63 Customer Summary - Tile Description

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

4. Click **Next**.

The **KYC Check** screen displays.

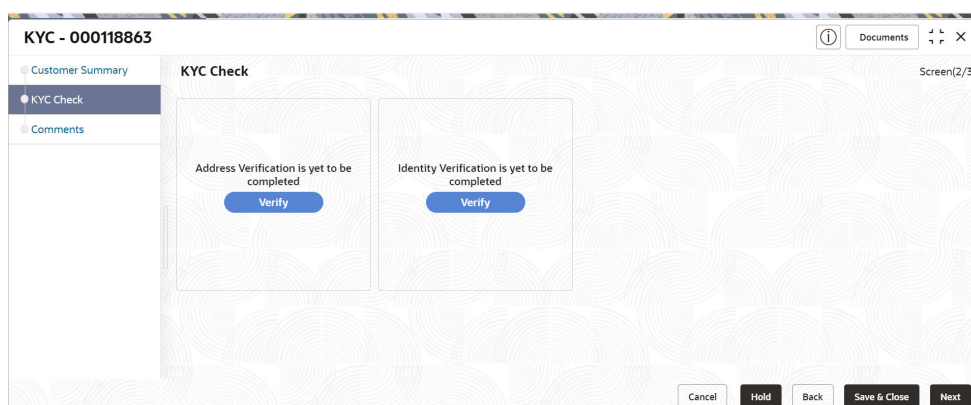
OBPY support 13 different KYC check as follows

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

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

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

Figure 1-75 KYC Check



5. Verify all the KYC Checks listed.

Table 1-64 Address Check - Field Description





Field	Description
Name as in the document	Name as per documents provided for KYC check of the party.
ID Number	ID number of a document uploaded for a party.
DOB as on Document	Date of birth as per KYC check of the party.
Address as in Document	Address as per the document provided during KYC Check process.
Reference number	Any related reference number for the KYC check of the party.
Verification Type	<p>Select the verification type of the KYC check for the party from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Internal • External <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Medium	<p>Select the verification medium of the KYC check for the party from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Manual • Online <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>

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

Field	Description
Verification Status	<p>Select the verification status of the KYC check for the party from the list of values. The available options are:</p> <ul style="list-style-type: none"> Compliant Non-Compliant Yet to Verify <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Issued On	Issuance date of identification as per KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.
KYC ID Type	<p>Select ID type of identification of the party from the following drop-down list. The available options are:</p> <ul style="list-style-type: none"> Proof Of Identity Proof Of Residence <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>




 **Note:**

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

Table 1-65 Identity Check

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



Table 1-65 (Cont.) Identity Check

Field	Description
Verification Type	<p>Select verification type of the KYC check for the party from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Internal • External <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Medium	<p>Select verification medium of the KYC check for the party from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Manual • Online <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Status	<p>Select verification status of the KYC check for the party from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Compliant • Non-Compliant • Yet to Verify <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Issued On	Issuance date of identification as per KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

 **Note:**

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

Table 1-66 Police DB Check

Field	Description
House/Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	Select country as per KYC check of the party from the drop-down list.  Note: List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Under Policy Jurisdiction	Legal jurisdiction as per police KYC check of the party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Police DB Checked	Flag to identify, if police database is been checked as part of police KYC check.
Record Found (Yes/No)	Party found in records as per suits KYC check of the party.
Reference ID	Any related reference number for the KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. <ul style="list-style-type: none"> Compliant Non-Compliant Yet to Verify  Note: List of values can be configured through Entity Maintenance.
Verification On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

 **Note:**

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

Table 1-67 Credit Score Check - Field Description


Field	Description
Agency Name	Agency Name of the Credit Score.
Last Reported Monthly Income	Last reported monthly income as per credit KYC check of the party.
Transunion/CIBIL/Credit Score	Credit score as per credit KYC check of the party.
No of ongoing Loans	Number of loans of the party as per credit KYC check of the party.
No of Closed Loans	Number of closed loans of the party as per credit KYC check of the party.
No of Credit Enquiry (Past 6 Month)	Number of credit enquiries of the party as per credit KYC check of the party.
No of Loans Re-structured	Number of restructured loans of the party as per credit KYC check of the party.
No of Loans with overdue	Number of overdue loans of the party as per credit KYC check of the party.
Reference number	Any related reference number for the KYC check of the party.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Status	Select verification status of the KYC check for the party from drop-down list. <ul style="list-style-type: none"> Compliant Non-Compliant Yet to Verify <div style="border: 1px solid #0070c0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-68 Education Qualification

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

Table 1-68 (Cont.) Education Qualification




Field	Description
Verification Type	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Internal • External <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Medium	<p>Select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Manual • Online <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Status	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Compliant • Non-Compliant • Yet to Verify <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-69 Field Verification - Field Description




Field	Description
Address Type	<p>Select the address type as per field verification KYC check of the party from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
House / Building	Specify building name as per KYC check of the party.
Street	Specify street as per KYC check of the party.
Locality	Specify locality as per KYC check of the party.
Landmark	Specify address landmark as per field KYC check of the party.
Area	Specify area as per KYC check of the party.
City	Specify city as per KYC check of the party.
State	Specify state as per KYC check of the party.
Country	<p>Select country as per KYC check of the party from the list of values.</p> <p> Note:</p> <p>List of values can be configured through Common Core Maintenance for country code.</p>
Zipcode	Zipcode as per KYC check of the party.
Field Investigation Done (Yes/No)	Flag to identify, if field investigation is completed as part of field KYC check of the party.
Agency Name	Agency Name conducted field verification.
Reference number	Any related reference number for the KYC check of the party.
Customer Found	Address found for a party as per field KYC check of the party.
Customer Operating Since	Residing since at a address as per field KYC check of the party.
Verification Medium	<p>Verification medium of the KYC check for the party Select from the following list of values. List of values can be configured through Entity Maintenance.</p> <ul style="list-style-type: none"> • Manual • Online

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

Field	Description
Verification Result	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Compliant • Non-Compliant • Yet to Verify <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

 **Note:**

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

Table 1-70 Reference Check - Field Description




Field	Description
Reference Check	Reference Check provided.
House / Building	Building name as per KYC check of the party.
Street	Street as per KYC check of the party.
Area	Area as per KYC check of the party.
City	City as per KYC check of the party.
State	State as per KYC check of the party.
Country	<p>Select country as per KYC check of the party from drop-down list.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p> </div>
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Available at Contact Number	Flag to identify, if phone number is verified as per reference KYC check of the party.

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

Field	Description
Relationship	<p>Select relationship type of the related party from the drop-down list.</p> <ul style="list-style-type: none"> • Spouse • Mother • Son • Daughter • Guardian • Father <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Year of Association	Years of association as per reference KYC check of the party.
Verification Status	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Compliant • Non-Compliant • Yet to Verify <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.



 **Note:**

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

Table 1-71 Suit Filed

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

Table 1-71 (Cont.) Suit Filed

Field	Description
Country	Select the country as per KYC check of the party from the list of values.  Note: List of values can be configured through Common Core Maintenance for Country Code.
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Under Policy Jurisdiction	Legal jurisdiction as per police KYC check of the party.
Court Jurisdiction Check Required (Yes/No)	Flag to identify, if court records are checked for a party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Record Found (Yes/No)	Party found in records as per suits KYC check of the party.
Reference Number	Any related reference number for the KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the following drop-down list. <ul style="list-style-type: none"> Compliant Non-Compliant Yet to Verify  Note: List of values can be configured through Entity Maintenance.
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

 **Note:**

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

Table 1-72 PEP Identification

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

Table 1-72 (Cont.) PEP Identification






Field	Description
Exposed Country (Yes/No)	Country of exposure as per PEP KYC check of the party.
Relationship	<p>Select relationship type of the related party from the drop-down list.</p> <ul style="list-style-type: none"> • Spouse • Mother • Son • Daughter • Guardian • Father <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Exposed with	Exposure details as per the PEP KYC check of the party.
Name as in the PEP List	Name as per PEP KYC check of the party.
Citizenship as in the PEP List	Citizenship as per PEP KYC check of the party.
Exposed Score	Exposure score details as per the PEP KYC check of the party.
Reference number	Any related reference number for the KYC check of the party.
Verification Type	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Internal • External <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Medium	<p>Select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Manual • Online <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>

Table 1-72 (Cont.) PEP Identification

Field	Description
Verification Status	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> Compliant Non-Compliant Yet to Verify <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Risk Clarification	<p>Select risk classification as per KYC check of the party from the drop-down list.</p> <ul style="list-style-type: none"> Risky Medium Low <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Risk Score	Risk score as per KYC check of the party.
Verification Remarks	Verification remarks provided for the KYC check.

 **Note:**

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

Table 1-73 AML Check

Field	Description
Customer Listed in AML (Yes/No)	Flag to identify, if party is available in the list as per AML KYC check of the party.
Source of Funds	<p>Select sources of funds as per AML KYC check of the party.</p> <ul style="list-style-type: none"> Account Owned By Company Account Owned By Parents
Source of Wealth	<p>Select sources of wealth as per AML KYC check of the party.</p> <ul style="list-style-type: none"> Business Employment
Name as in the document	Name in the list as per AML KYC check of the party.

Table 1-73 (Cont.) AML Check







Field	Description
Citizenship In AML List	<p>Select citizenship as per PEP KYC check of the party from the drop-down list.</p> <p> Note:</p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p>
Country where listed	<p>Select listed country as per AML KYC check of the party from the drop-down list.</p> <p> Note:</p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p>
Risk Score	Risk score as per KYC check of the party.
Reference Number	Any related reference number for the KYC check of the party.
Verification Type	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Internal • External <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Medium	<p>Select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Manual • Online <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>

Table 1-73 (Cont.) AML Check

Field	Description
Verification Status	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Compliant • Non-Compliant • Yet to Verify <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Risk Clarification	<p>Select risk classification as per KYC check of the party from the drop-down list.</p> <ul style="list-style-type: none"> • Risky • Medium • Low <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Risk Score	Risk score as per KYC check of the party.
Verification Remarks	Verification remarks provided for the KYC check.

 **Note:**

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

Table 1-74 FATCA Check

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

Table 1-74 (Cont.) FATCA Check






Field	Description
Country of Residence	<p>Select country of residence as per basic information of the party from the list of values.</p> <p> Note:</p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p>
Tax Identification Number	<p>Tax Identification Number as per FATCA check.</p>
Country of Issuance	<p>Select country of issuance as per FATCA KYC details of the party from the list of values.</p> <p> Note:</p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p>
Reference Number	<p>Any related reference number for the KYC check of the party.</p>
Verification Type	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Internal • External <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Medium	<p>Select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Manual • Online <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>

Table 1-74 (Cont.) FATCA Check

Field	Description
Verification Status	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> Compliant Non-Compliant Yet to Verify <div style="border: 1px solid #0070c0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.




 **Note:**

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

Table 1-75 SDN Check

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

Table 1-75 (Cont.) SDN Check

Field	Description
Verification Type	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Internal • External <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Medium	<p>Select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Manual • Online <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Status	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Compliant • Non-Compliant • Yet to Verify <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.

 **Note:**

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

Table 1-76 Sanction Check

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

Table 1-76 (Cont.) Sanction Check





Field	Description
Sanction List Name	Sanctions list name as per regulatory sanctions lists.
Name as in List	Name of the party as found in sanctions list.
Address in List	Address of the party as found in sanctions list.
Reference number	Reference number of sanctions KYC check.
Verification Type	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Internal • External <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Medium	<p>select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Manual • Online <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verification Status	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> • Compliant • Non-Compliant • Yet to Verify <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p>
Verified On	Date of verification of sanctions check.
Valid Till	Valid till date of sanctions check.
Verification Remarks	Verification remarks provided for the KYC check.

Table 1-76 (Cont.) Sanction Check

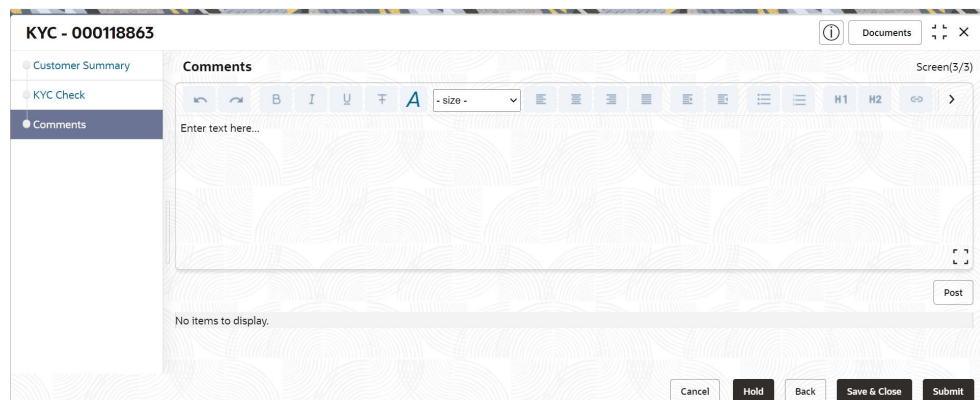
Field	Description
Risk Clarification	<p>Select risk classification as per KYC check of the party from the drop-down list.</p> <ul style="list-style-type: none"> • Risky • Medium • Low <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Risk Score	Risk score as per KYC check of the party.

 **Note:**

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

6. Click **Submit**.
On the **KYC Check** screen, the verification details are updated in the corresponding tile.
7. Verify all the KYC checks listed for the selected product.
8. Click **Next**.
The **Comments** screen displays.

Figure 1-76 KYC – Comments



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

Table 1-77 Actions - Description

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

1.5 Recommendation

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

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

 **Note:**

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

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

The **Customer Summary** screen displays.

Figure 1-77 Recommendation – Customer Summary

2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on the tiles, refer to the [Table 1-63](#)

3. Click **Next**.
The **Review** screen display.

Figure 1-78 Recommendation – Recommendation Comments

Recommendation - 000117969

Customer Summary | Recommendation | Comments

Decision: Approve | Comments: Recommended to proceed further

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


Buttons: Cancel, Hold, Back, Save & Close, Next

4. Select **Recommendation** decision in **Decision** field.
5. Specify the **Comments** for **Recommendation** decision.
6. Click **Action** to Input **Recommendation** details for each of the KYC type.
For example, if the user clicks **Action** in **Address Verification**, the system displays the **Address Verification** window as shown.
7. Click **Action** to Input Recommendation details for each of the Party Information Data Segment.
The **Onboarding Approval** screen displays.
8. Specify the fields for **Onboarding Approval**.
For more information on fields, refer to the field description table.

Table 1-78 Onboarding Approval - Field Description

Field	Description
Compliant with Bank Policy	Enable the toggle button if customer is compliant with the Bank Policy.
Recommended	Enable the toggle button if customer is Recommended by reviewing user.
Decision	Specify decision with respect to KYC type.
Details (Non-Compliance to Bank Policy)	Specify the details of Non-Compliance to Bank Policy. <div style="border-left: 2px solid #0070C0; padding-left: 10px; background-color: #E6F2FF;"> <p> Note: This field is available only Compliant with Bank Policy toggle is disabled.</p> </div>

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

Field	Description
Details of Risk Mitigation	Specify the comments of Details of Risk Mitigation.  Note: This field is available only Compliant with Bank Policy toggle is disabled.

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

Table 1-79 Actions - Description

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

12. Click **Next**.
The **Comments** screen displays.
13. Specify the overall comments for the **Recommendation** stage.

1.6 Approval

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

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

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

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

Figure 1-79 Approval – Customer Summary

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

Customer Summary

Retail Automation

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

General Information | Current Address | Social Profile | ID Details

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

Citizenship History
 1
 Birth Country: US

Relationships | Household | Power Of Attorney | Service Member | Related To Insider

Professional Information
 Education | Membership

Employment
 Salaried | Professional

Consent and Preferences
 e-Sign | Marketing Communication | Privacy Information | Minor

Additional Info | Insider | Special Need/Disable | Politically Exposed Person(PEP) | Ann

Supporting Documents

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

Assets | **Liabilities**

Income | **Expense**

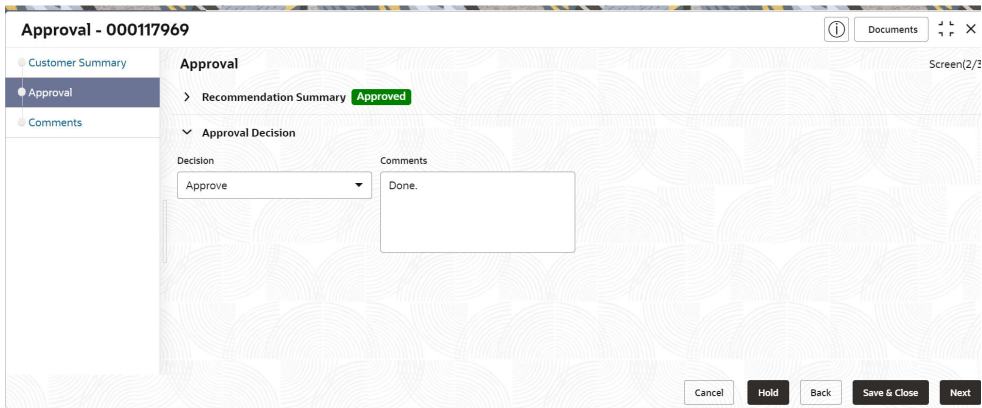
Beneficially Owned Company | **Other relationship**

Cancel Hold Save & Close Next

- On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on the tiles, refer to [Table 1-63](#)

3. Click **Next**.
The **Approval** screen is displayed.

Figure 1-80 Approval – Approval Comments



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

 **Note:**

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

Table 1-80 Recommendation Summary

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

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

Figure 1-81 Recommendation Summary

Recommendation - 000117969

Customer Summary

Recommendation

Comments

Decision: Approve

Comments: Recommended to proceed further

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

Buttons: Cancel, Hold, Back, Save & Close, Next

6. Click **Action** to see **Recommendation** details and **KYC** details for respective KYC types. The **OnboardingApproval** screen displays.
7. Click and Expand **Approval Decision** to provide **Approval Decision** and Comments for Party Onboarding.
8. Click **Next** to **Comments** data segments. The **Approval – Comments** screen displays.
9. On the **Comments** screen, perform the following actions:

Table 1-81 Actions - Description

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

1.7 Retail Amendment


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

 **Note:**

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

1. On **Home** page, click **Party Services**. Under **Party Services**, click **Amendment**. The **Amendment** screen displays.
2. Specify the **CIF** and click **Amend Now**. The **Amendment – Retail Amendment** screen displays.



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

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

 **Note:**

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

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

Table 1-82 Actions - Description

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

6. Click **Next**.
The **Review and Submit** screen displays.

Figure 1-82 Review and Submit

Party Amendment - 000097887

Review and Submit

Belinda M Johnson
 Date of birth: 1977-04-22 | Gender: Female | Marital Status: Married | Citizenship: US | Communication Address: 2575 Green Hill Road Fort Smith US

General Information
 General Information | Address | Social profile | ID Deta >

Signature
 Signature ID | Signature | Remarks

Relationship
 Household | Power Of Attorney | Service Member | Rela >

Professional Information
 Education | Membership

Consent and Preferences
 e-Sign | Marketing Communication | Privacy Information

Additional Info
 Insider | Special Need/Disable | Politically Exposed Person >

Employment
 Salaried | Professional

Dates

Supporting Documents

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

Assets

Liabilities

Income

Expense

MIS Details

Buttons: Cancel, Hold, Back, Save & Close, Submit

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

Table 1-83 Actions - Description

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

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

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

1.8 Straight Through Processing for Onboarding Requests Received from Channels

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

Configurations

The details of the configuration parameters are as follows:

Table 1-84 Configuration Details

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

Table 1-84 (Cont.) Configuration Details

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

Process

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

Table 1-85 Applicable Cases

Use Case	Description
Quick Onboarding	This case will be a quick onboarding with minimal attributes, equivalent to Quick Initiation. Further enrichment and KYC check for such requests can be done by a bank user.
Detailed Onboarding without KYC Check	This case will cover onboarding from the channel with full customer details without KYC checks. Such requests shall fall under the KYC stage. Bank users can pick such requests and complete the remaining stages - <i>KYC, Review, and Approval</i> .
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 <code>STP_FLAG</code> is set to <code>TRUE</code> and the Party details shall be handed over to the core system without the need of any manual intervention.

1.9 Onboarding a Customer with No KYC Details

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

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

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

A grace period will be allowed to the customer during which the customer can submit the KYC-related documents to the bank. The duration of the grace period will be configurable and can be set as per the need of the Bank. If the customer submits all

the KYC documents within the grace period, the KYC status updates as compliant, subject to verification of the details provided.

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



Note:

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

1.10 Duplication Check (De-dupe Check)

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

System will check for duplicate customers (Dedupe Check).

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

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

Figure 1-83 Duplication Check

The screenshot shows a 'Duplication Check' window with a table of matching records. The table has columns for Business Type, CIF, Party ID, Name, ID / Registration Number, Date of Birth / Registration Date, and Status. One record is displayed for an individual named VINAY with CIF 000019053 and a status of IN_PROGRESS. Below the table, there is a page indicator 'Page 1 of 1 (1 of 1 items)', a comments field, and buttons for Abort, Continue, and Cancel.

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Individual	000019053		VINAY		1992-02-06	IN_PROGRESS

- 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.

A

Regional Configuration

The regional configuration for the several fields are explained below.

Basic Info and Citizenship

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

Table A-1 Basic Info and Citizenship

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

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

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Risk Level	Optional	Optional	Mandatory	VARCHAR2 (255)
Purpose	Optional	Optional	Mandatory	VARCHAR2 (255)

Table A-2 ID Details

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

Table A-3 Contact Details

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

Table A-3 (Cont.) Contact Details

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

Table A-4 Current Address

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

Table A-5 Previous Address

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

Table A-6 Tax Declaration

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

Table A-6 (Cont.) Tax Declaration

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

Table A-7 Visa Details

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

Table A-8 Dates

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

Table A-9 Social Profile

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

Table A-10 Educational Qualification

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

Table A-11 Household Relationship

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

Table A-12 Power or Attorney Relationship

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

Table A-13 Service Member Relationship

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

Table A-14 Related to Insider Relationship

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

Table A-15 Guardian

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

Table A-16 Salaried

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Employer Code	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employer Name	Optional	Optional	Optional	VARCHAR2 (105)
Employer Description	Optional	Optional	Optional	VARCHAR2 (256)
Organization Category	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Demographics	Mandatory	Mandatory	Mandatory	VARCHAR2 (105)
Employee type	Optional	Optional	Optional	VARCHAR2 (3)
Employee ID	Optional	Optional	Optional	VARCHAR2 (21)
Employment Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
Employment End Date	Mandatory	Mandatory	Mandatory	DATE (7)
Grade	Optional	Optional	Optional	VARCHAR2 (105)
Designation	Optional	Optional	Optional	VARCHAR2 (105)
I currently work in this role	Mandatory	Mandatory	Mandatory	VARCHAR2 (1)
Industry type	Optional	Optional	Optional	VARCHAR2 (4)

Table A-17 Self Employed

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Profession Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Profession Description	Optional	Optional	Optional	VARCHAR2 (255)
Company / Firm Name	Optional	Optional	Optional	VARCHAR2 (255)

Table A-17 (Cont.) Self Employed

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

Table A-18 E-Sign

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

Table A-19 Marketing Communication

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

Table A-20 Privacy Information

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

Table A-21 Minor Consent

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

Table A-22 Insider

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

Table A-23 Special Needs

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

Table A-24 Politically Exposed Person (PEP)

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Politically Exposed Person (PEP)	Optional	Optional	Optional	VARCHAR2 (1)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

Table A-25 Armed Forces

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

Table A-25 (Cont.) Armed Forces

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Order Number	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Start Date	Mandatory	Mandatory	Mandatory	DATE (7)
End Date	Mandatory	Mandatory	Mandatory	DATE (7)
Notification Date	Mandatory	Mandatory	Mandatory	DATE (7)

Table A-26 Armed Forces

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

Table A-27 Total Income & Net-worth

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Total Income Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Total Income Value	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Total Network Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Total Network Value	Mandatory	Mandatory	Mandatory	NUMBER (22)

Table A-28 Assets & Liabilities

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

Table A-28 (Cont.) Assets & Liabilities

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

Table A-29 Income & Expense

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

Table A-30 Other Relationship

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Institution Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Relationship Type	Optional	Optional	Optional	VARCHAR2 (3)
Relationship worth	Optional	Optional	Optional	NUMBER (22)
Relationship worth Currency	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Relationship Since	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
Relationship worth Currency	Optional	Optional	Optional	VARCHAR2 (3)

Table A-31 Beneficially Owned Company

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Company Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)

Table A-31 (Cont.) Beneficially Owned Company

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

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