# Oracle® Banking Microservices Architecture

## Retail Onboarding User Guide


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Oracle Banking Microservices Architecture Retail Onboarding User Guide, 14.7.2.0.0

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# Contents

# Preface



## 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.

**Access to Oracle Support**

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

## Diversity and Inclusion

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

# Conventions

The following text conventions are used in this document:

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

# Related Resources

For more information, see these Oracle resources:

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

# Screenshot Disclaimer

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

# Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

**Table Acronyms and Abbreviations**

| Acronym/ Abbreviation | Description |
| --- | --- |
| **CIF** | Customer Information File |
| **KYC** | Know Your Customer |
| **SME** | Small and Medium Enterprise |

# Basic Actions

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

**Table Common Icons and its Definitions**

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

# Symbols and Icons

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

**Table Symbols**

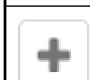
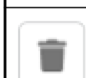
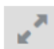
| Symbol | Function |
|---|---|
|  | Add icon |
|  | Edit icon |
|  | Delete icon |

**Table (Cont.) Symbols**

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

# 1 Party Management

Party Management features allows user to onboard, amend, and view party using a work flow-based process.

**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 product or approaches the bank for availing facility. The information collected throughout this process are stored in bank's database for future reference.

This topic contains the following subtopics:

- Retail Onboarding
  Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.
- 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.
- Retail View
  In this *retail view* stage, the relationship manager can view the information about a retail customer using Oracle Banking Enterprise Party Management.

## 1.1 Retail Onboarding

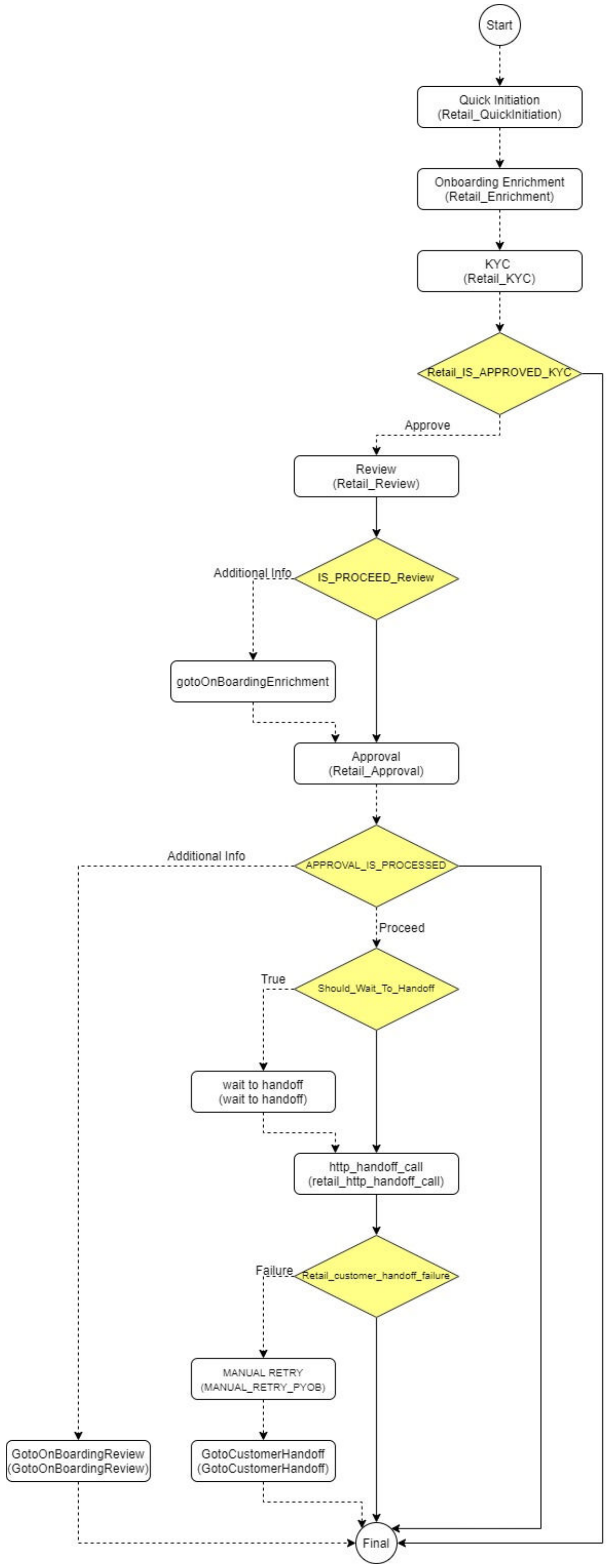
Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.

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**



- 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.

## 1.1.1 Onboarding Initiation

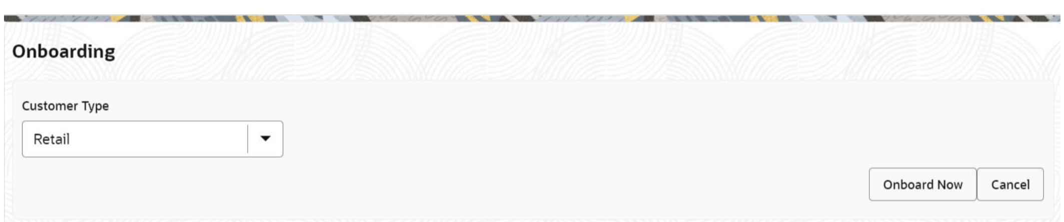
In the *Initiation* stage, the Relationship Manager can capture brief information about the retail customer to be onboarded using Oracle Banking Enterprise Party Management.

> **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.

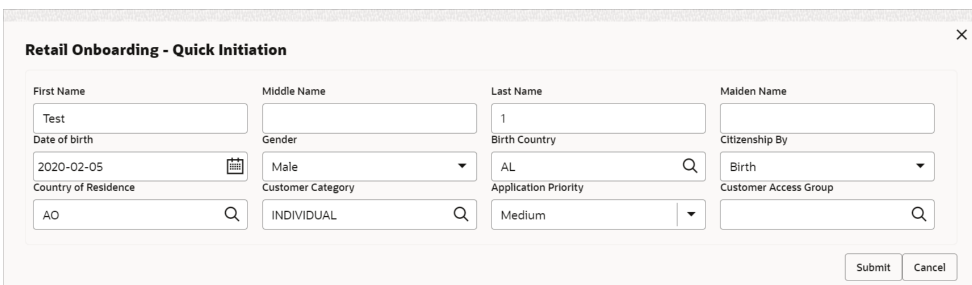
**Table 1-1 Onboarding Initiation - Field Description**

| Field | Description |
| --- | --- |
| **Customer Type** | Select **Retail** from the drop-down values. The available options are:<br>• Retail<br>• Corporate<br>• Small and medium Business<br>• Small Medium Enterprise |
| **Business Process Code** | If required, select the desired business process code.<br><br>**Note:**<br>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. |

4. Click **Onboard Now**.

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

**Figure 1-3 Retail Onboarding - Quick Initiation**




5. 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. |

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

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Date of Birth</td><td>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.<br><br>Note:<br>Refer to the Oracle Banking Party Configurations User Guide for minor age configuration.</td></tr>
<tr><td>Gender</td><td>Specify the gender of the party.<br>• Male<br>• Other<br>• Do Not Wish to Disclose<br>• Female<br><br>Note:<br>The list of values can be configured through Entity Maintenance.</td></tr>
<tr><td>Birth Country</td><td>Country of birth of as per basic information of the party.<br><br>Note:<br>The list of countries are available as per configuration in Common Core Maintenance for Country Code.</td></tr>
<tr><td>Citizenship By</td><td>Method through which citizenship is acquired by the party.<br>• Birth<br>• Acquire<br>• Others<br>• Residence<br><br>Note:<br>The list of values can be configured through Entity Maintenance.</td></tr>
</table>

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

| Field | Description |
|---|---|
| **Country of Residence** | Country of residence as per basic information of the party.<br><br>**Note:**<br>The list of countries are available as per configuration in Common Core Maintenance for Country Code. |
| **Customer Category** | Category of party as per basic information of the party. |
| **Application Priority** | Select the priority of the party onboarding application from the drop-down list. The available options are:<br>• Low<br>• Medium<br>• High |
| **Customer Access Group** | Click **Search** and select the user access group for a party.<br><br>**Note:**<br>Customer Access Groups are available as per configuration in Common Core Maintenance for Customer Access Group. |

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. The retail onboarding quick initiation screen is displayed with following sections to capture additional party details.

   - Basic Details
   - Relationships
   - Educational Qualification
   - Employment
   - Financial Information
   - MIS Details
   - Comments
   - Review and Submit

- 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.

## 1.1.1.1 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. |

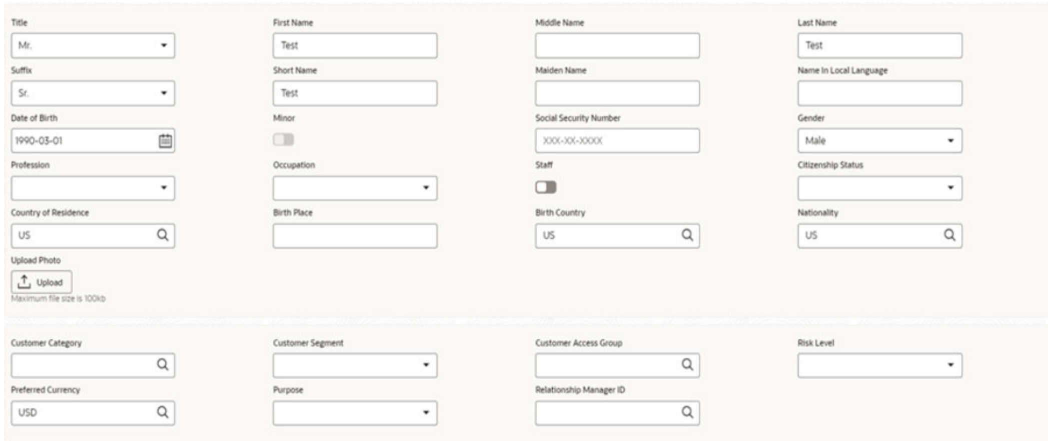
**Table 1-3 (Cont.) Data Segment - Description**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 3 | **Current Address** | Conditional | Data Segment to capture current address of the party such as current communication address, current residential address, etc.<br><br>**Note:**<br>Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide**. |
| 4 | **Previous Address** | Optional | Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address.<br>Minimum address history will be required, if configured, as per **Address Management Maintenance**.<br><br>**Note:**<br>For more information, refer to the **Oracle Banking Party Configurations User Guide**. |
| 5 | **ID Details** | Mandatory | Data Segment to capture Identity details of the party such as Passport, Driving License, etc. |
| 6 | **Tax Declaration** | Mandatory | 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 list of values. The available options are:<br>• Mr.<br>• Mrs.<br>• Ms.<br>• Miss.<br>• Dr.<br><br>**Note:**<br>The list of values can be configured through **Entity Maintenance**. |
| **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. |

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

| Field Name | Description |
| --- | --- |
| **Suffix** | Select suffix for the party name from the list of values. The available options are:<br>• Sr.<br>• Jr.<br>• II<br>• III<br>• IV<br>• V<br><br>**Note:**<br>The list of values can be configured through **Entity Maintenance**. |
| **Short Name** | Specify the short name of the customer. |
| **Maiden Name** | Displays the maiden name of the customer. |
| **Name in Local Language** | Specify the name is local language (as applicable at the country of implementation). |
| **Date of Birth** | Displays the date of birth of the customer. |
| **Minor** | 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.<br><br>**Note:**<br>Refer to the **Oracle Banking Party Configurations User Guide** for minor age configuration. |
| **Social Security Number** | Provide a social security number of the party. |
| **Gender** | Displays the gender from the drop-down values. The available options are:<br>• Male<br>• Other<br>• Do Not Wish to Disclose<br>• Female<br><br>**Note:**<br>The list of values can be configured through **Entity Maintenance**. |

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

| Field Name | Description |
|---|---|
| **Marital Status** | Select the marital status from the drop-down values. The available options are:<br>• Married<br>• Unmarried<br>• Widow<br>• Legally Separated<br><br>**Note:**<br>The list of values can be configured through **Entity Maintenance**. |
| **Profession** | Select the profession of the party from the drop-down list. |
| **Occupation** | Select the occupation type from the drop-down values.<br>• Own Business<br>• Employed<br><br>**Note:**<br>The list of values can be configured through **Entity Maintenance**. |
| **Country of Residence** | Displays the country of residence.<br><br>**Note:**<br>The list of values can be configured through **Common Core Maintenance** for the country code. |
| **Residential Status** | Select the residential status from the drop-down values. The available options are:<br>• Resident Alien<br>• Non Resident Alien<br>• Citizen<br><br>**Note:**<br>The list of values can be configured through **Entity Maintenance**. |
| **Birth Place** | Specify the birth place of the party. |

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

| Field Name | Description |
|---|---|
| **Birth Country** | Click **Search** icon, and select the birth country from the list of values.<br><br>**Note:**<br>The list of values can be configured through **Common Core Maintenance** for the country code. |
| **Nationality** | Click **Search** icon, and select the nationality from the list of values.<br><br>**Note:**<br>The list of values can be configured through **Common Core Maintenance** for the country code. |
| **Citizenship by** | Select the citizenship from the drop-down values. The available options are:<br>• Birth<br>• Acquire<br>• Others<br>• Residence<br><br>**Note:**<br>The list of values can be configured through **Entity Maintenance**. |
| **Upload Photo** | Upload the photo of the customer. |
| **Customer Category** | Displays the category of the customer.<br><br>**Note:**<br>The list of values can be configured through **Common Core Maintenance** for the customer category. |
| **Customer Segment** | Select the customer segment from the drop-down values.<br><br>**Note:**<br>The list of values can be configured through **Common Core Maintenance** for the customer segment. |

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

| Field Name | Description |
|---|---|
| **Customer Access Group** | Click **Search** icon and select the customer access group for the party.<br><br>**Note:**<br>• User should have required access to onboarding a party within a customer access group.<br>• For more details, refer to the **Oracle Banking Party Configurations User Guide**.<br>• The list of values can be configured through **Common Core Maintenance** for the customer access group. |
| **Risk Level** | Select the risk level of the party from the drop-down values. The available options are:<br>• Level1<br>• Level2<br>• Level3<br><br>**Note:**<br>The list of values can be configured through **Entity Maintenance**. |
| **Preferred Language** | Select the preferred language from the drop-down values.<br><br>**Note:**<br>The list of values can be configured through **Common Core Maintenance** for the language code. |
| **Preferred Currency** | Click **Search** icon and select the preferred currency from the list of values.<br><br>**Note:**<br>The list of values can be configured through **Common Core Maintenance** for the currency code. |

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

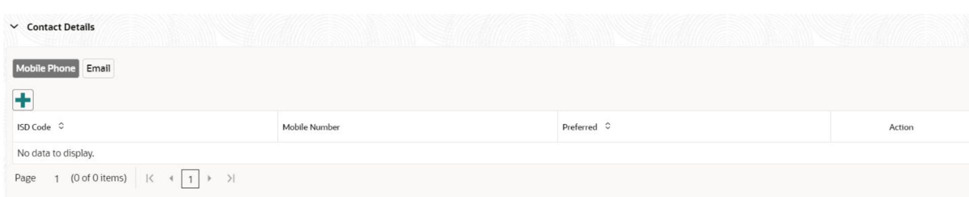
| Field Name | Description |
| --- | --- |
| **Purpose** | Select the purpose from the drop-down values. The available options are:<br>• Loan Repayment<br>• Salary Transfer<br>• Savings<br>• Transactional<br>• Investment<br><br>**Note:**<br>The list of values can be configured through **Entity Maintenance**. |
| **Relationship Manager ID** | Click **Search** icon, and select the relationship manager ID from the list of values.<br><br>**Note:**<br>The list of values will be as per user configuration in security management. |

> **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.

**Figure 1-5 Initiation - Contact Details**




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

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

| Field | Description |
|---|---|
| **ISD Code** | 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.<br>**Note:**<br>At-least one mobile number should be marked as preferred. |

**Table 1-6 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.<br>**Note:**<br>At-least one email should be marked as preferred. |

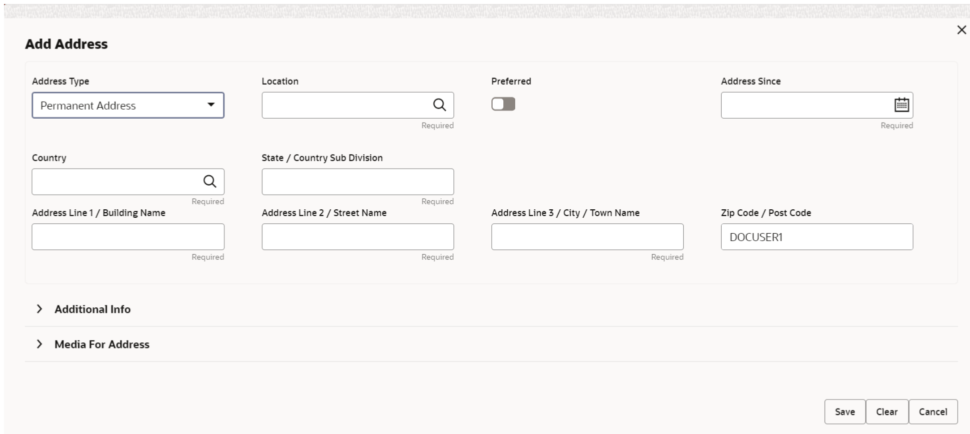
**Note:**

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 1-6 Add Address**




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

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

| Field | Description |
| --- | --- |
| **Address Type** | Select the address type from the drop-down list. The available options are:<br>• Residential Address<br>• Communication Address<br><br>**Note:**<br>• The list of values can be configured through Entity Maintenance.<br>• Address type can be configured as mandatory using Address Management. Refer to the **Oracle Banking Party Configurations User Guide** for more details. |
| **Location** | Click **Search** and select the preferred location from the list of values.<br><br>**Note:**<br>The list of values can be configured through Common Core Maintenance for Location Code. |

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

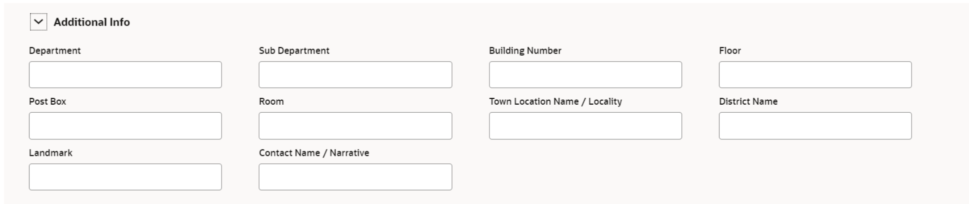
| Field | Description |
|---|---|
| **Preferred** | Click the toggle to specify the preferred to be used for communication.<br><br>**Note:**<br>If more than one address is captured for the same address type, at-least one address should be marked as preferred. |
| **Address Since** | Specify address start date. |
| **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. |
| **Country** | Click **Search** icon and select the country from the list of values.<br><br>**Note:**<br>The list of values can be configured through Common Core Maintenance for Country Code. |
| **State / Country Sub-division** | Specify State or Country Sub-division.<br><br>**Note:**<br>The list of states will be available based on state configuration for the selected country. |
| **Zip Code / Post Code** | Specify Zip Code or Post Code. |

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

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

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

**Figure 1-7 Additional Info**




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

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

| Field | Description |
|---|---|
| **Department** | 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.

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

**Figure 1-8 Mobile Phone**


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

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

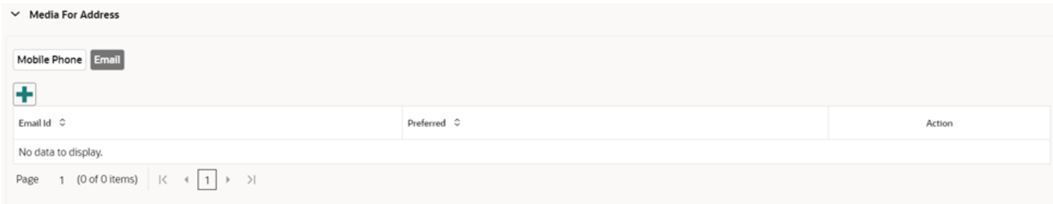
12. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

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

| Field | Description |
|---|---|
| **ISD Code** | 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. |

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

**Figure 1-9 Email**




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

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

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

**Table 1-10 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.

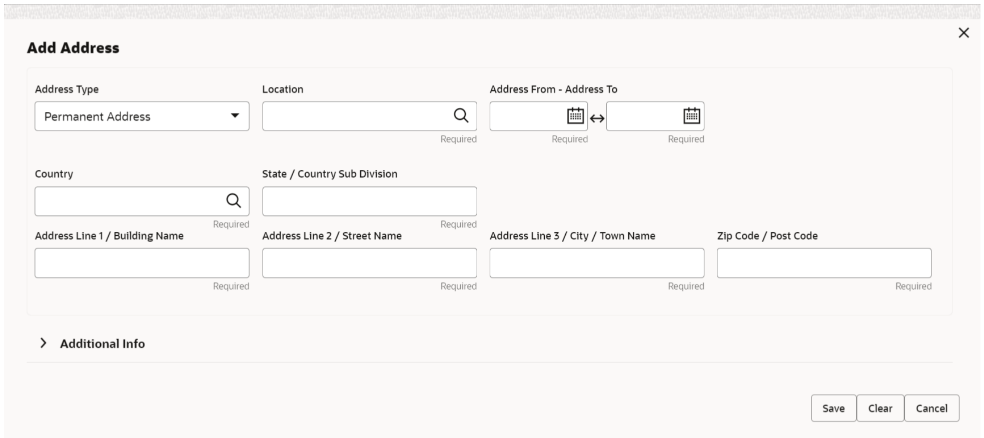
16. On the **Basic Details** screen, click and expand **Previous Address** segment.

    The **Previous Address** screen is displayed.

17. On the **Previous Address** screen, click **+** icon.

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

**Figure 1-10 Add Address**




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

**Table 1-11 Add Address – Field Description**

| Field | Description |
| --- | --- |
| **Address Type** | Select the address type from the drop-down list. The available options are:<br>• Permanent Address<br>• Residential Address<br>• Communication Address<br>• Office Address<br><br>**Note:**<br>Address type can be configured as mandatory using Address Management. Refer to the **Oracle Banking Party Configurations User Guide** for more details. |
| **Location** | Click **Search** and select the preferred location from the list of values.<br><br>**Note:**<br>The list of values can be configured through Common Core Maintenance for Location Code. |

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

| Field | Description |
|---|---|
| **Preferred** | Flag to identify, preferred current address of the party.<br><br>**Note:**<br>If more than one address is captured for the same address type, at-least one address should be marked as preferred. |
| **Address From** | Specify address start date. |
| **Address To** | Specify address end date. |
| **Country** | Click **Search** icon and select the country from the list of values.<br><br>**Note:**<br>The list of values can be configured through Common Core Maintenance for Country Code. |
| **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. |

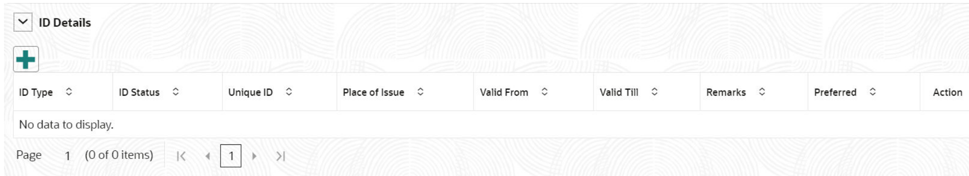
**Note:**

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

19. 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.
20. On the **Basic Details** screen, click and expand **ID Details** segment.

    The **ID Details** screen is displayed.

**Figure 1-11 ID Details**




21. On the **ID Details** segment, click icon.

    The **Add ID Details** pop-up screen is displayed.

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

**Table 1-12 ID Details - Field Description**

| Field | Description |
|---|---|
| **ID Type** | Select type of identification from the drop-down list.<br>• Driving License<br>• Passport<br>**Note:** The list of values can be configured through Entity Maintenance. |
| **ID Status** | Select Status of Identification from drop down list.<br>• Available<br>• Applied For<br>**Note:** List of values can be configured through Entity Maintenance. |
| **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. |

**Table 1-12 (Cont.) ID Details - Field Description**

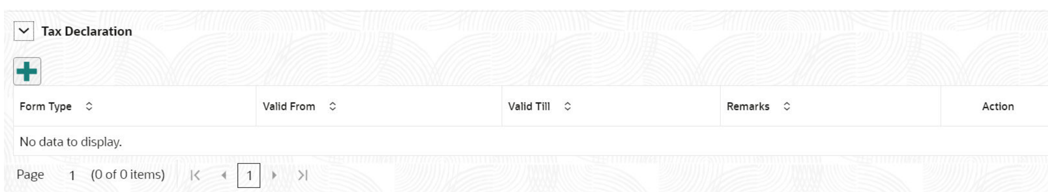
| Field | Description |
|---|---|
| **Preferred** | Select, if ID type is preferred.<br><br>**Note:**<br>At-least one ID record should be marked as preferred. |

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

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

    The **Tax Declaration** screen is displayed.

**Figure 1-12 Tax Declaration**




24. Click on the  button to specify the details.

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

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

**Table 1-13 Add Tax – Field Description**

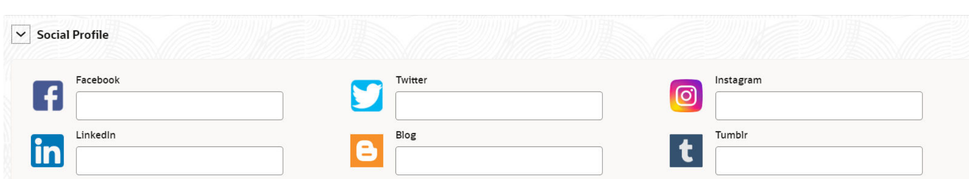
| Field | Description |
| --- | --- |
| **Form Type** | The form type is defaulted based on the resident status field as below.<br>Resident Alien = W9<br>Citizen = W9<br>Non Resident Alien = W9-BEN<br>**Note:**<br>If the resident status entity codes are configured other than above mentioned values, form type will be available for the user selection. |
| **Valid From** | Displays the current branch date and it can be modified. |
| **Valid Till** | • The date will be auto-calculated for Form W8 as current year plus 3 years.<br>• The till date is not applicable for Form W9.<br>**Note:**<br>If resident status entity codes are configured other than above mentioned values, the valid from date will be available for user to select. |
| **Remarks** | Specify remarks for tax declaration form. |

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

26. Click and expand the **Social Profile** section.

    The **Social Profile** screen displays.

**Figure 1-13 Social Profile**




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

**Table 1-14 Social Profile – Field Description**

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

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

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

## 1.1.1.2 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 1-15 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. |

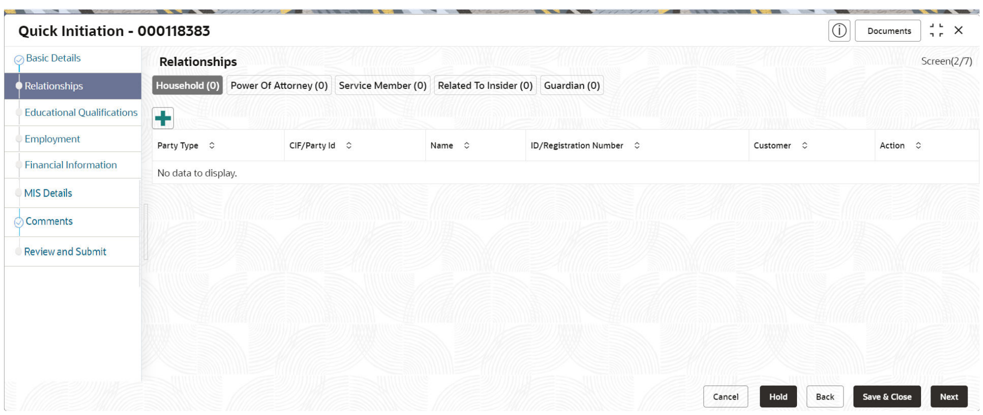
**Table 1-15 (Cont.) Data Segment - Relationships**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 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. |
| 5 | **Guardian** | Conditional | Data Segment to capture guardian of the party. |
| 6 | **Custodian** | Conditional | Data Segment to capture custodian of the party. |
| 7 | **Solicitor** | Optional | Data Segment to capture solicitor of the party. |

1. Click **Next** in the Basic info screen to add the relationships details.

   The **Initiation – Relationships** screen displays.

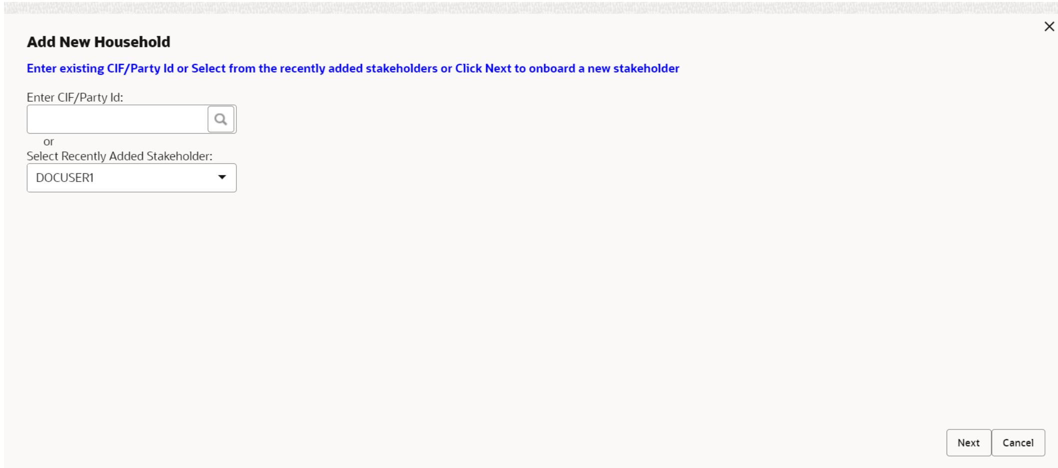
**Figure 1-14 Initiate - Relationship**




2. Click  to select desired relationship.

   The **Add New Household** screen displays.

**Figure 1-15 Add - New household**




Relationships with a customer can be either of the following:

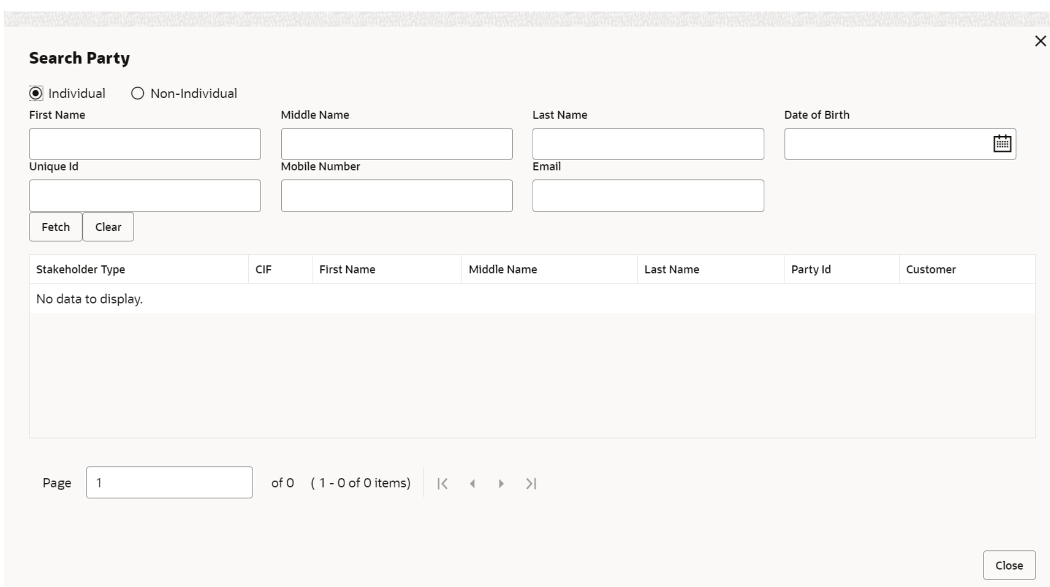
- An existing party that is a customer of the bank
- An existing party that is non-customer
- A new party, which is neither a customer nor an existing party

### 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 1-16 Search Party – Individual**



> **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 1-16 New Service Member - Field Description**

| Field | Description |
| --- | --- |
| **Relationship** | Family member type of the party. Select from the list of values. The available options are:<br>• Spouse<br>• Mother<br>• Son<br>• Daughter<br>• Guardian<br>• Father<br><br>**Note:**<br>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**. |
| **MLA Covered** | Is service member covered under Military Lending act. |

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

**Table 1-17 Household - Field Description**

| Field | Description |
| --- | --- |
| **Relationship** | Family member type of the party. Select from the list of values. The available options are:<br>• Spouse<br>• Mother<br>• Son<br>• Daughter<br>• Guardian<br>• Father<br><br>**Note:**<br>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**. |
| **Is Dependent** | Is household party dependent on primary party. |

**Table 1-18 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 1-19 Related to Insider - Field Description**

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Relationship</td><td>Family member type of the party. Select from the list of values. The available options are:<ul><li>Spouse</li><li>Mother</li><li>Son</li><li>Daughter</li><li>Guardian</li><li>Father</li></ul>Note:<br>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.</td></tr>
</table>

**Note:**

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

**Table 1-20 Guardian - Field Description**

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Relationship</td><td>Family member type of the party. Select from the list of values. The available options are:<ul><li>Spouse</li><li>Mother</li><li>Son</li><li>Daughter</li><li>Guardian</li><li>Father</li></ul>Note:<br>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.</td></tr>
</table>

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

**Table 1-21 Custodian - Field Description**

| Field | Description |
| --- | --- |
| **Relationship** | Select the relationship of the member of a party from list of values. The available options are:<br>• Spouse<br>• Mother<br>• Son<br>• Daughter<br>• Guardian<br>• Father<br><br>**Note:**<br>The list of values can be configured through entity maintenance. Refer to the **Oracle Banking Party Configurations User Guide** for entity maintenance. |
| **Preferred** | Flag to identify, if custodian is a preferred custodian for a minor party. |

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

**Table 1-22 Solicitor - Field Description**

| Field | Description |
| --- | --- |
| **Registration Number** | Specify the registration number of the solicitor. |
| **Preferred** | Flag to identify, if solicitor is a preferred solicitor for a party. |
| **Remarks** | Remarks for the solicitor relationship. |

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

**New Party**

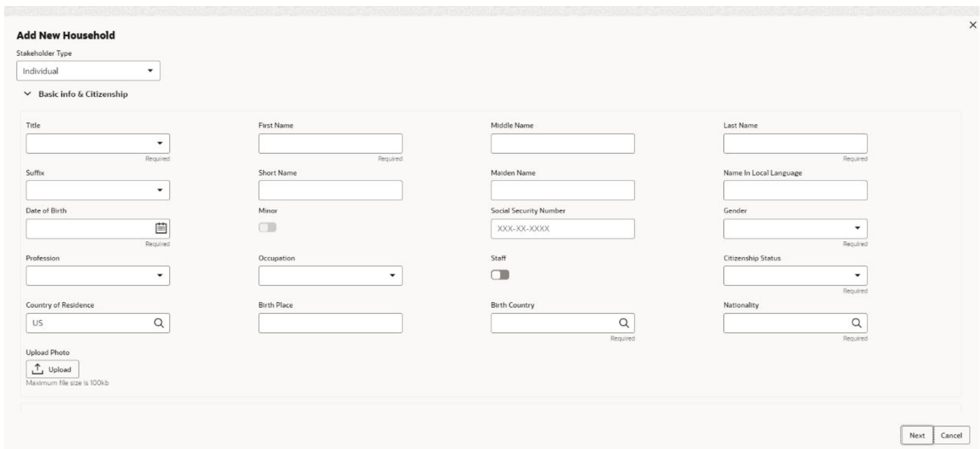
A new party will be onboarded as a non-customer to be added as a relationship during the party onboarding process.

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 1-17 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 1-23 Add New Owners – Field Description**

| Field | Description |
| --- | --- |
| **Title** | Select the title from the list of values. The available options are:<br>• Mr.<br>• Mrs.<br>• Ms.<br>• Miss.<br>• Dr.<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **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. |

**Table 1-23 (Cont.) Add New Owners – Field Description**

| Field | Description |
| --- | --- |
| **Suffix** | Select suffix for the party name from the list of values. The available options are:<br>• Sr.<br>• Jr.<br>• II<br>• III<br>• IV<br>• V<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **Short Name** | Displays the short name of the party. |
| **Maiden Name** | Specify the maiden name of the party. |
| **Name In Local Language** | Specify party name in local language. |
| **Date of Birth** | Select the date of birth of the party. |
| **Minor** | 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.<br><br>**Note:**<br>For more information on minor age configuration, refer to the **Oracle Banking Party Configuration User Guide**. |
| **National ID** | Specify the national ID of the party such as social security number. |
| **Occupation** | Select occupation of the party from the list of values. The available options are:<br>• Own Business<br>• Employed<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **Staff** | Enable toggle if the party is a staff member. |

**Table 1-23 (Cont.) Add New Owners – Field Description**

| Field | Description |
|---|---|
| **Gender** | Select the gender from the list of values. The available options are:<br>• Male<br>• Other<br>• Do Not Wish to Disclose<br>• Female<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **Marital Status** | Select the marital status from the list of values. The available options are:<br>• Married<br>• Unmarried<br>• Widow<br>• Legally Separated<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **Customer Category** | Click the search icon and select the customer category from the list of values.<br><br>**Note:**<br>The list of values can be configured through common core maintenance for customer category. |
| **Customer Segment** | Select the customer segment from the list of values.<br><br>**Note:**<br>The list of values can be configured through common core maintenance for customer segment. |

**Table 1-23 (Cont.) Add New Owners – Field Description**

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Customer Access Group</td><td>Click the search icon and select the customer access group for the party.<br><br>Note:<br>• The list of values can be configured through common core maintenance for customer segment.<br>• 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.</td></tr>
<tr><td>Profession</td><td>Select the profession from the drop-down list.</td></tr>
<tr><td>Relationship Manager ID</td><td>Select the relationship manager ID from the list of values.<br><br>Note:<br>List of values will be as per user configuration in security management.</td></tr>
<tr><td>Upload Photo</td><td>Upload image for the important date of the party.</td></tr>
<tr><td>Birth Country</td><td>Click Search icon and select the birth country from the list of values.<br><br>Note:<br>The list of values can be configured through common core maintenance for country code.</td></tr>
<tr><td>Nationality</td><td>Click Search icon and select the nationality of the stakeholder from the list of values.<br><br>Note:<br>The list of values can be configured through common core maintenance for country code.</td></tr>
</table>

**Table 1-23 (Cont.) Add New Owners – Field Description**

| Field | Description |
|---|---|
| **Citizenship By** | Select the citizenship is acquired by the party from the list of values. The available options are:<br>• Birth<br>• Acquire<br>• Others<br>• Residence<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **Resident Status** | Select the residential status from list of values. The available options are:<br>• Resident<br>• Non Resident<br>• Citizen<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **Birth Place** | Provide the place of birth of the party. |
| **Country of Residence** | Click **Search** icon and select the country of residence as per basic information of the party from the list of values.<br><br>**Note:**<br>List of values can be configured through common core maintenance for country code. |
| **Preferred Language** | Click **Search** icon, and select the language code from the list of values.<br><br>**Note:**<br>List of values can be configured through common core maintenance for the language code. |

**Table 1-23 (Cont.) Add New Owners – Field Description**

| Field | Description |
| --- | --- |
| **Preferred Currency** | Click **Search** icon and select a preferred currency from the list of values.<br><br>**Note:**<br>List of values can be configured through common core maintenance for the currency code. |
| **Risk Level** | Select the risk level from the list of values. The available options are:<br>• Level1<br>• Level2<br>• Level3<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **Purpose** | Select the purpose of the party onboarding from the list of values. The available options are:<br>• Loan Repayment<br>• Salary Transfer<br>• Savings<br>• Transactional<br>• Investment<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |

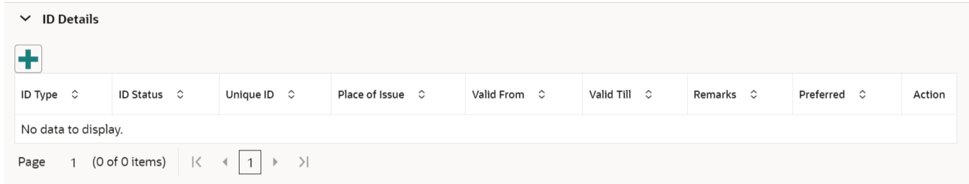
**Note:**

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 1-18 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 1-24 ID Details - Field Description**

| Field | Description |
| --- | --- |
| **ID Type** | Select type of identification from the drop-down list.<br>• Driving License<br>• Passport<br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **ID Status** | Select Status of Identification from drop down list.<br>• Validation Pending<br>• Available<br>• Applied For<br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **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. |

**Table 1-24 (Cont.) ID Details - Field Description**

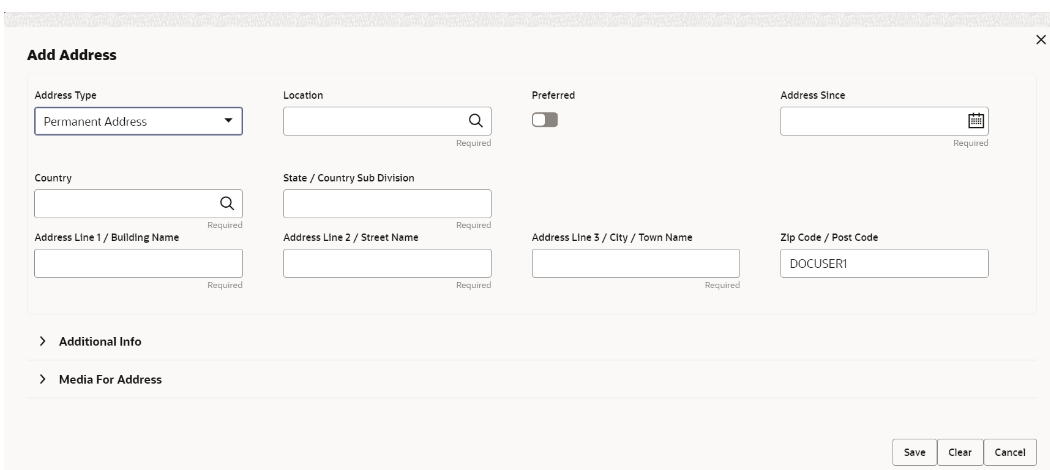
| Field | Description |
| --- | --- |
| **Preferred** | Select, if ID type is preferred.<br>**Note:**<br>At-least one ID record should be marked as preferred. |

> **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 1-19 Add Address**




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

**Table 1-25 Add Address – Field Description**

| Field | Description |
| --- | --- |
| **Address Type** | Select the address type from the drop-down list. The available options are:<br>• Permanent Address<br>• Residential Address<br>• Communication Address<br>• Office Address<br><br>**Note:**<br>The address type can be configured as mandatory using Address Management. Refer to the **Oracle Banking Party Configurations User Guide** for more details. |
| **Location** | Click **Search** and select the preferred location from the list of values.<br><br>**Note:**<br>The list of values can be configured through Common Core Maintenance for Location Code. |
| **Preferred** | Click the toggle to specify the preferred to be used for communication.<br><br>**Note:**<br>If more than one address is captured for the same address type, at-least one address should be marked as preferred. |
| **Address Since** | Specify address start date. |
| **Country** | Click **Search** icon and select the country from the list of values.<br><br>**Note:**<br>The list of values can be configured through Common Core Maintenance for Country Code |
| **State / Country Sub-division** | Specify State or Country Sub-division. |
| **Address Line 1 / Building Name** | Specify Address Line 1 or Building Name. |

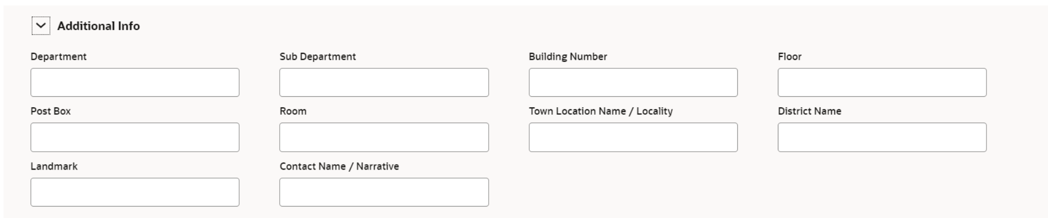
**Table 1-25 (Cont.) Add Address – Field Description**

| 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. |

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

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

**Figure 1-20 Additional Info**




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

**Table 1-26 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.

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

**Figure 1-21 Mobile**


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

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

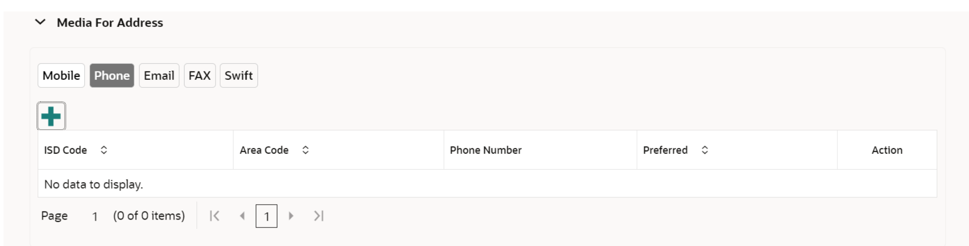
19. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

**Table 1-27 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. |

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

**Figure 1-22 Phone**




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

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

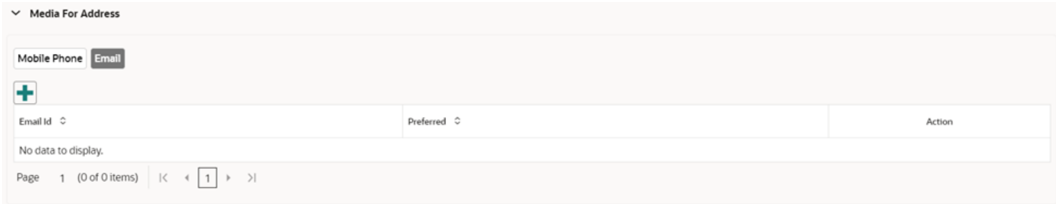
22. Specify the details in the **Add Phone Number** pop-up screen. For more information on the fields, refer to the field description table.

**Table 1-28 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 1-23 Email**




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

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

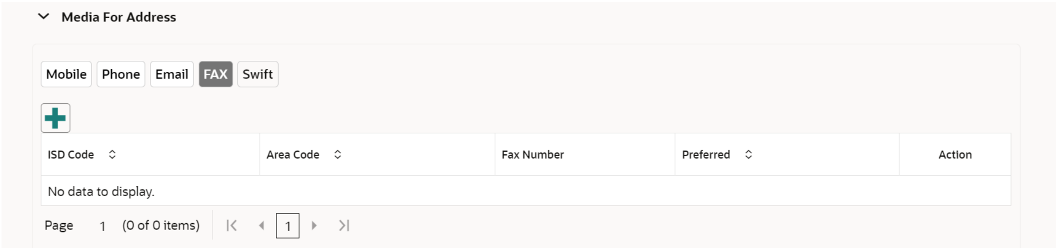
25. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the field description table.

**Table 1-29 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. |

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

**Figure 1-24 FAX**




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

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

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

**Table 1-30 Media (Fax) – Field Description**

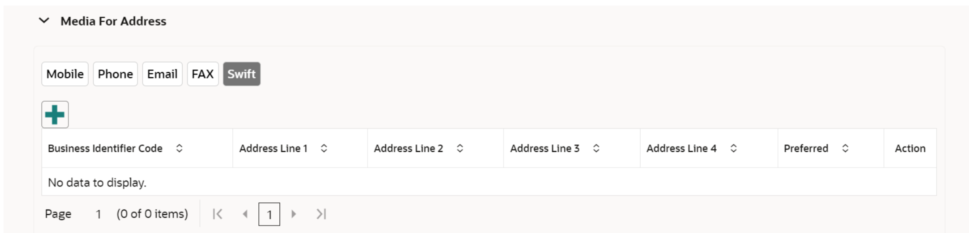
| Field | Description |
| --- | --- |
| **ISD Code** | Specify the ISD code for the FAX number of the customer. |
| **Area Code** | Specify the area code for the FAX number of the customer. |
| **Fax Number** | Specify the FAX number of the customer. |

**Table 1-30 (Cont.) Media (Fax) – Field Description**

| Field | Description |
| --- | --- |
| **Preferred** | Specify the preferred FAX number, in case more than one FAX number is captured. |

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

**Figure 1-25 SWIFT**

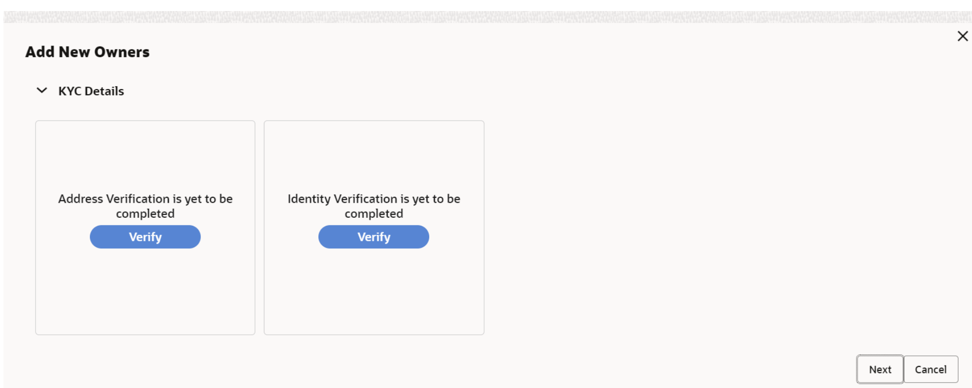



30. Click **Next** to capture the KYC details for the new relationship.

    The **Add New Household - KYC Details** screen displays.

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

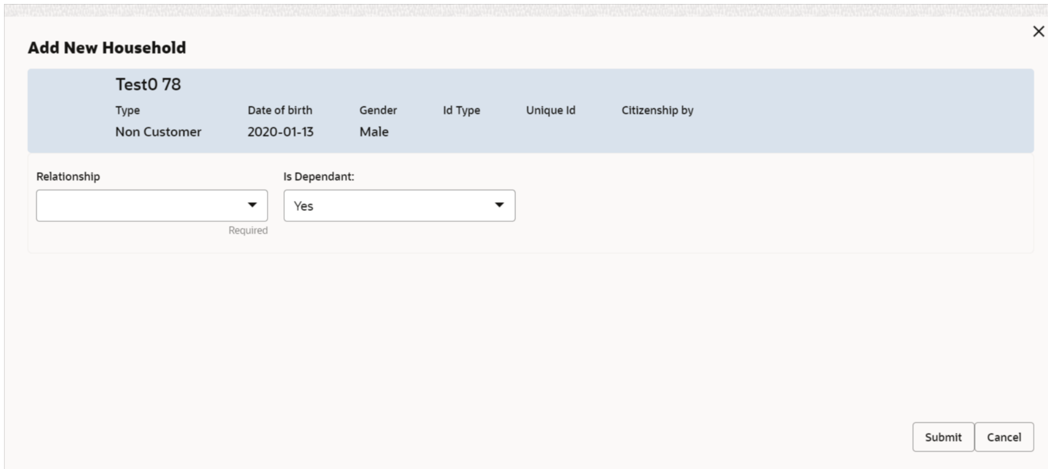
**Figure 1-26 Add New Household - KYC details**




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 1-27 Add New Household**




34. On the **Add New Household** screen, specify the KYC details.

    For more information on the fields, refer to the **Table 1-16**.

35. Click **Submit**.

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

**Figure 1-28 Relationships**


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

## 1.1.1.3 Onboarding Initiation - Educational Qualification

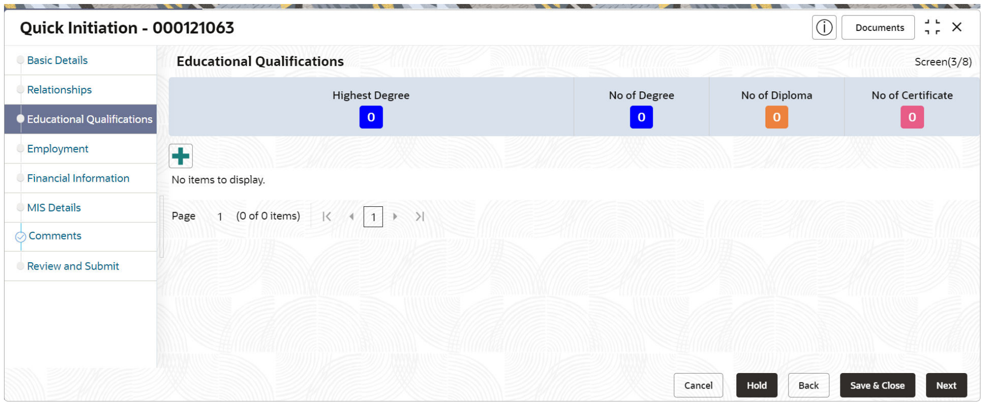
This topic provides the details about the customer's education such as degree, diploma, and certifications are added in the **Educational Qualification** screen.

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

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

   The **Educational Qualification** screen displays.

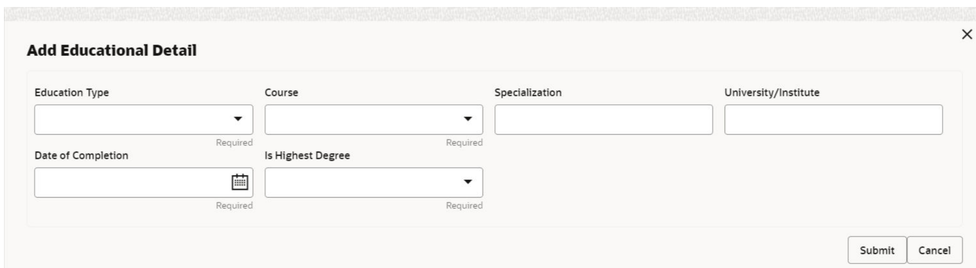
**Figure 1-29 Educational Qualifications**




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

   The **Add Educational Qualification** screen displays.

**Figure 1-30 Add Educational Detail**




3. On the **Add Educational Qualification** screen, specify the fields.

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

**Table 1-31 Educational Qualification – Field Description**

| Field | Description |
| --- | --- |
| **Education Type** | Select the education type from the drop-down list. The available options are:<br>• Diploma<br>• Certification<br>• Degree<br><br>**Note:**<br>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**. |

**Table 1-31 (Cont.) Educational Qualification – Field Description**

| Field | Description |
|---|---|
| **Course** | Select the course from the drop-down list. The available options are:<br>• Phd<br>• Under Graduate<br>• Post Graduate<br><br>**Note:**<br>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**. |
| **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**.

## 1.1.1.4 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.

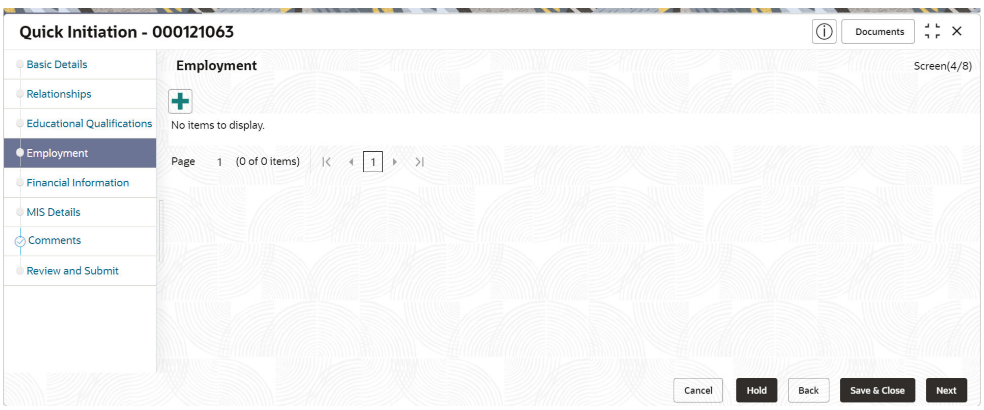
**Table 1-32 Data Segment - Description**

| 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 1-31 Initiation - Employment**




2. Click **+** button to add the employment details.

   The **Employment** screen is displayed.

**Figure 1-32 Employment – Salaried**

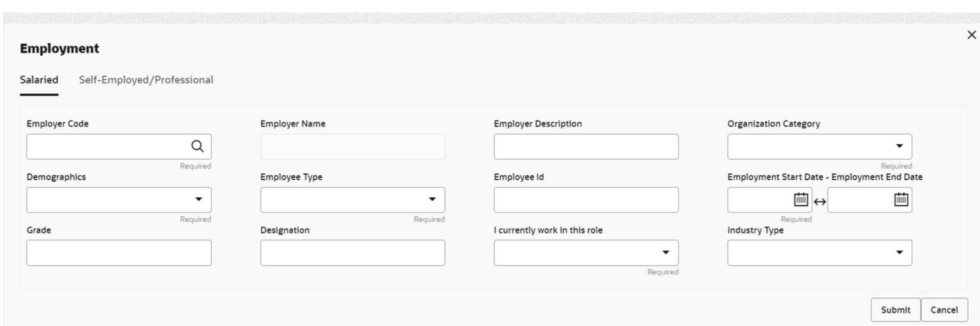
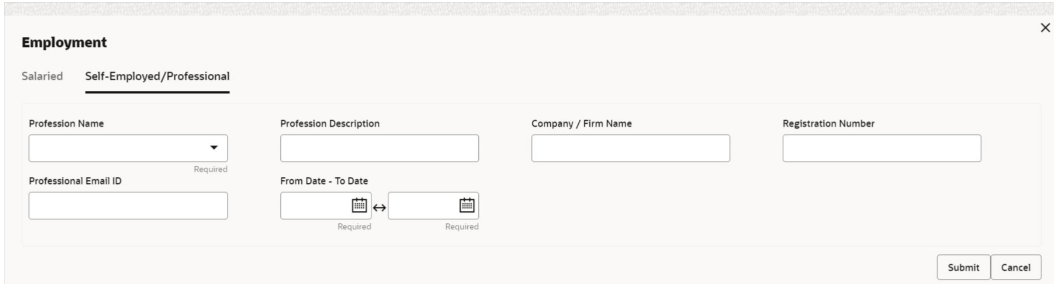


**Figure 1-33 Employment – Self-Employed/Professional**




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

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

**Table 1-33 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.<br><br>**Note:**<br>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. |
| **Organization Category** | Select the category of the organization from the drop-down list. The available options are:<br>• Government<br>• NGO<br>• Private Limited<br><br>**Note:**<br>List of values can be configured through organization maintenance in party maintenance. For more information, refer to the **Oracle Banking Party Configurations User Guide**. |

**Table 1-33 (Cont.) Employment - Salaried - Field Description**

| Field | Description |
| --- | --- |
| **Demographics** | Select the demographics type of the organization from the drop-down list. The available options are:<br>• Global<br>• Domestic<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **Employee Type** | Select the employee type from the drop-down list. The available options are:<br>• Full Time<br>• Contract<br>• Permanent<br>• Part Time<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **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 1-33 (Cont.) Employment - Salaried - Field Description**

| Field | Description |
|---|---|
| **Industry type** | Select the industry type to which the employer belongs to from the drop-down list. The available options are:<br>• IT<br>• Bank<br>• Services<br>• Manufacturing<br>• Legal<br>• Medical<br>• Engineering<br>• School/College<br>• Others<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |

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

**Table 1-34 Employment - Self-Employed/Professional - Field Description**

| Field | Description |
|---|---|
| **Profession Name** | Select Name of the profession from drop down list. The available options are:<br>• Share and Stock Broker/Consultant<br>• Politician/Minister<br>• Journalist/Anchor/Reporter<br>• Engineer/Architect/Technical<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **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**.

## 1.1.1.5 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.

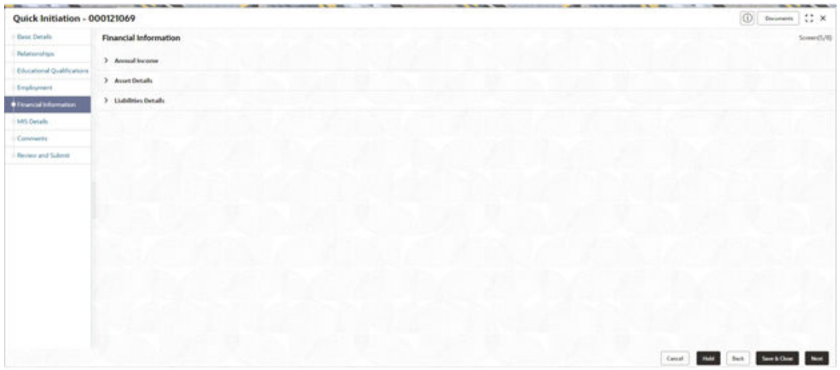
**Table 1-35 Data Segment - Description**

| 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.

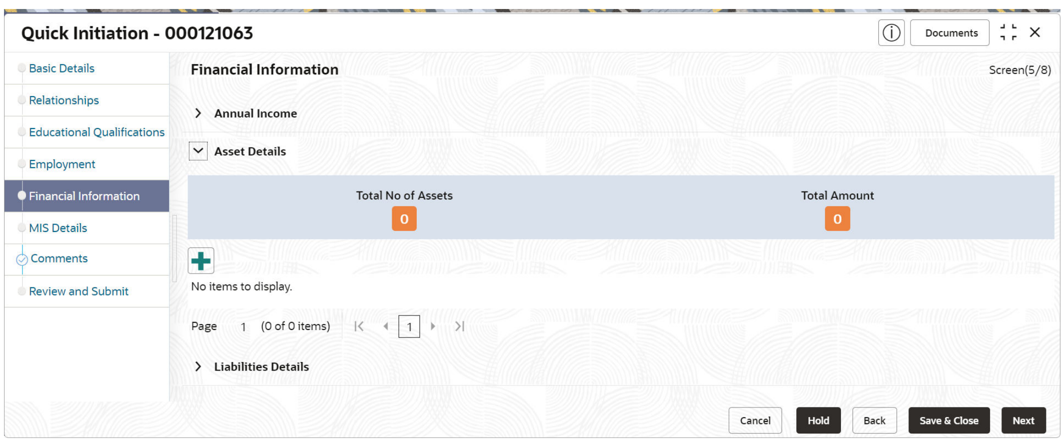
**Figure 1-34 Initiation – Financial Information**




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.

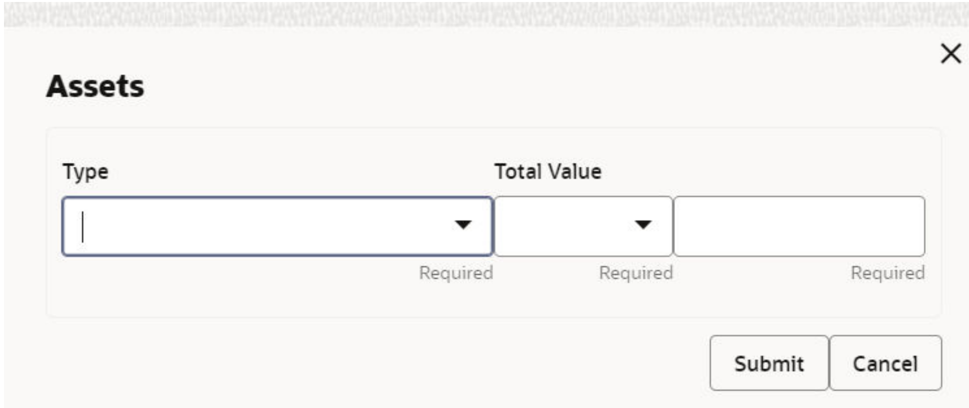
**Figure 1-35 Financial Information – Asset Details**




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

   The **Assets** screen displays.

**Figure 1-36 Assets**




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

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

**Table 1-36 Assets – Field Description**

| Field | Description |
| --- | --- |
| **Type** | Select the asset type from the drop-down list. The available options are:<br>• House<br>• Deposit<br>• Vehicle<br>• Other<br>• Total Net Worth<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **Total Value** | Specify the total value. |

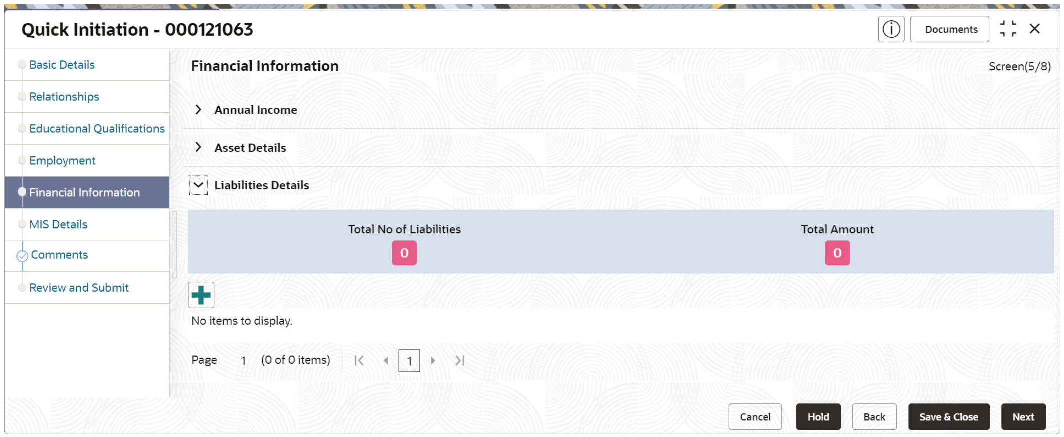
- Click **Submit** to add the asset details.

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

7. Click and expand the **Liabilities Details** section.

   The **Liabilities Details** screen displays.

**Figure 1-37 Financial Information – Liabilities Details**




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

   The **Liabilities** screen displays.

**Figure 1-38 Liabilities**


9. On the **Liabilities** screen, specify the fields.

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

**Table 1-37 Liabilities – Field Description**

| Field | Description |
| --- | --- |
| **Type** | Select the type of liability from the drop-down list. The available options are:<br>• Property Loan<br>• Vehicle Loan<br>• Credit Card Outstanding<br>• Overdrafts<br>• Personal Loan<br>• Other Liability<br>• Education Loan<br>• Home Loan<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **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.

## 1.1.1.6 Onboarding Initiation - Comments

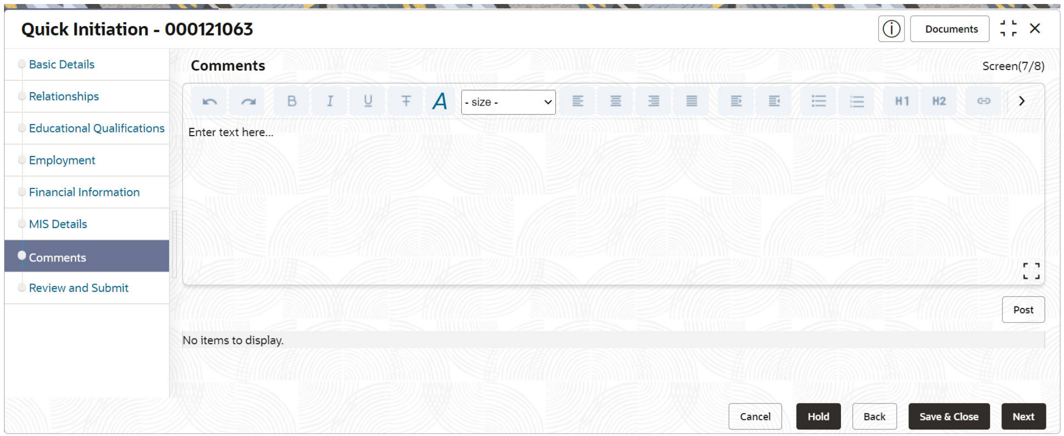
The relationship managers can capture overall comments for the initiation stage in the **Comments** screen.

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 1-39 Comments**




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**.

## 1.1.1.7 Onboarding Initiation - Review and Submit

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

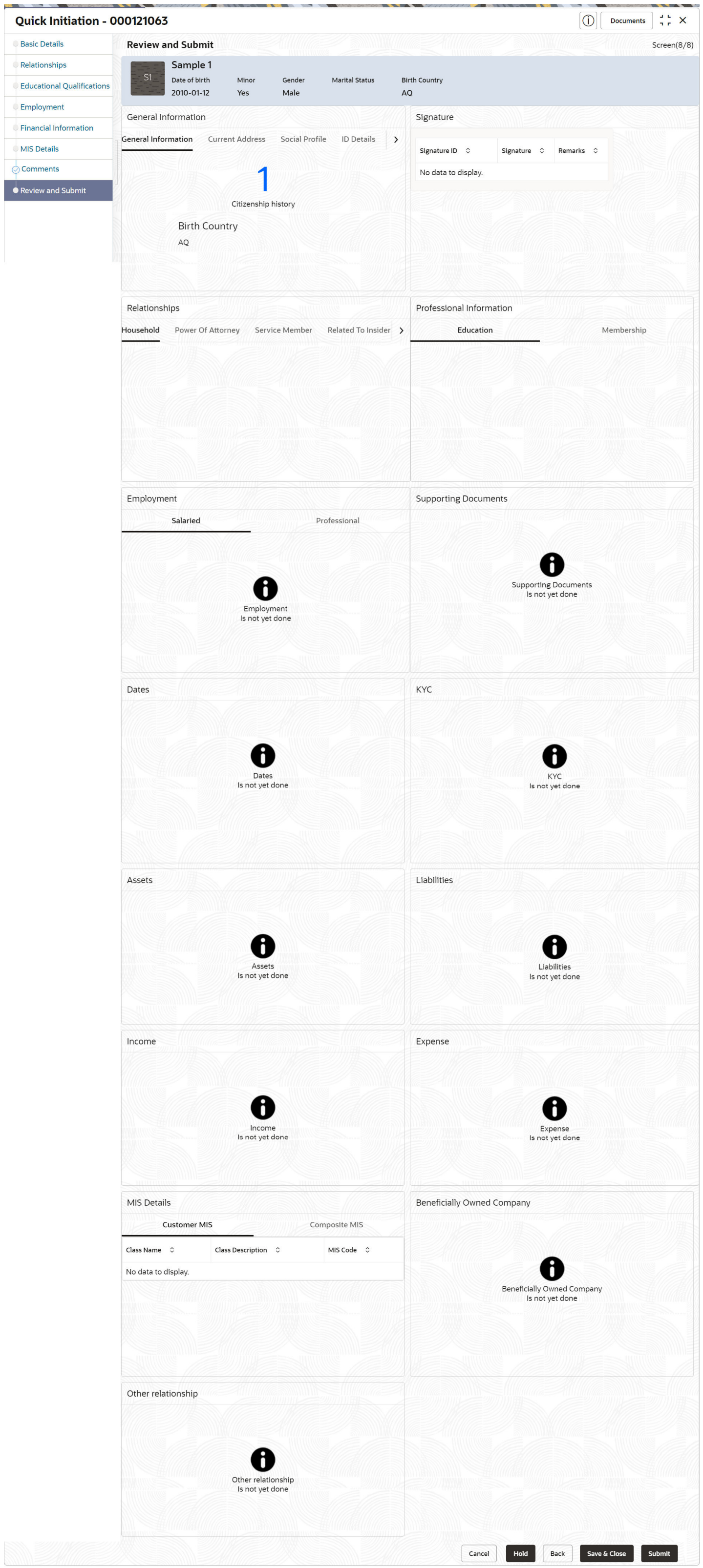
The relationship managers can view the displayed information and take necessary actions such as modifying the information or moving the task to the next stage.

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

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

   The **Review and Submit** screen displays.

**Figure 1-40 Initiation – Review and Submit**



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

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

**Table 1-38 Review and Submit – Description**

| Tile Name | Description |
|---|---|
| **General Information** | In this tile, the following details are displayed:<br>• Citizenship<br>• Address<br>• Social Profile |
| **Professional Information** | In this tile, the following details are displayed:<br>• Education<br>• Membership |
| **Relationship** | In this tile, the following details are displayed:<br>• Household<br>• 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.

## 1.1.2 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.

## 1.1.2.1 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.

Following additional data segments other than the ones captured in *Initiation* stage, are available in Enrichment - Basic Details screen.

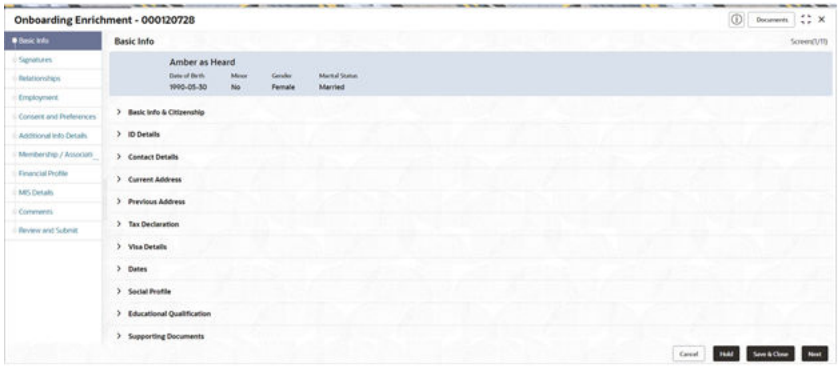
**Table 1-39 Data Segment - Description**

| 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 1-41 Enrichment- Basic - Info**




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

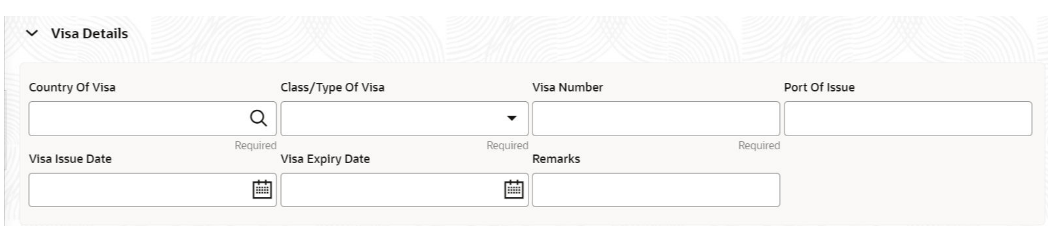
- **Basic info and Citizenship**
- **ID Details**
- **Contact Details**
- **Current Address**
- **Previous Address**
- **Tax Declaration**
- **Social Profile**
- **Educational Qualification**

> **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 apart 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 1-42 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 1-40 Visa Details - Field Description**

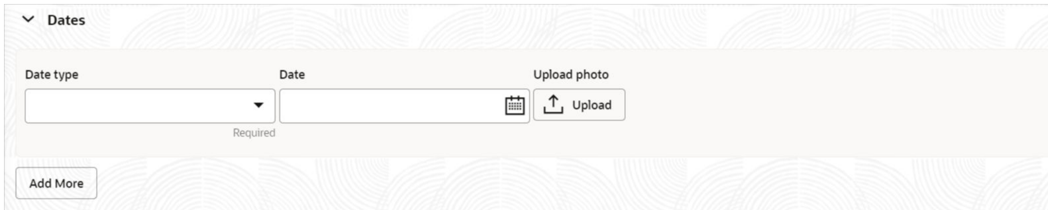
| Field | Description |
|---|---|
| **Country Of Visa** | Specify the country of visa as per visa information of the party.<br><br>**Note:**<br>List of countries are available as per configuration in Common Core Maintenance for Country Code. |
| **Class/Type Of Visa** | Specify visa type of the party. Select from the following list of values.<br>• Tourist<br>• Business<br>• Student<br>• Work<br><br>**Note:**<br>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.

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

   The **Dates** screen displays.

**Figure 1-43 Enrichment – Basic Info – Dates**




5. Specify the details on the **Dates** screen.

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

**Table 1-41 Dates - Field Description**

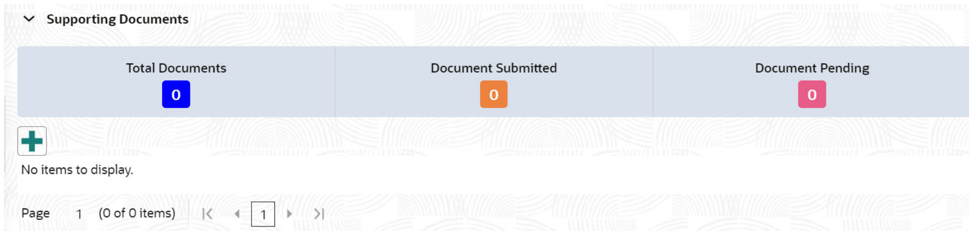
| Field | Description |
|---|---|
| **Date Type** | Select the date type from the drop-down list. The available options are:<br>• Self birthday<br>• Marriage anniversary<br>• Son birthday<br>• Son anniversary<br>• Daughter birthday<br>• Daughter anniversary<br>• Spouse birthday<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **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.

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

   The **Supporting Documents** screen displays.

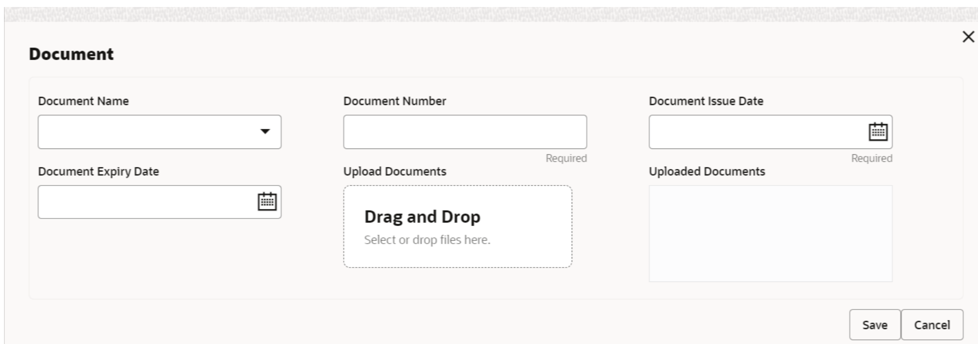
**Figure 1-44 Enrichment – Basic Info – Documents**




7. Click **Add** in the **Supporting documents** section.

   The **Add Document** screen display

**Figure 1-45 Enrichment – Add Documents**




8. On the **Add Document** screen, specify the details.

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

**Table 1-42 Add Document - Field Description**

| Field | Description |
| --- | --- |
| **Document Name** | Select the document name from the drop-down list. The available options are:<br>• Aadhar<br>• Voter Id<br>• Pan Card<br>• Driving License<br>• Passport<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **Document Number** | Specify the document number. |
| **Document Issue Date** | Click the **calendar** icon, and select the issue date of the document. |

**Table 1-42 (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.

9. 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.

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

### 1.1.2.2 Signatures

This topic provides information about the customer signatures.

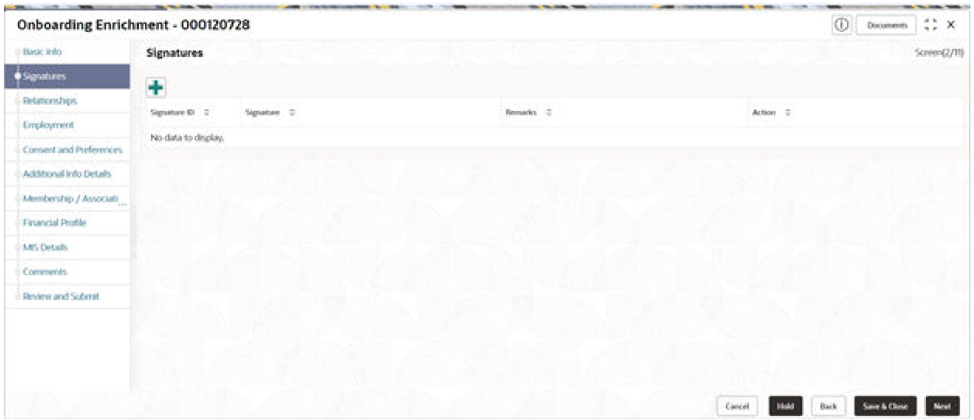
**To add the signature:**

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

1. Click **Next** in the**Basic Info** screen.

   The **Signatures** screen displays.

**Figure 1-46 Enrichment – Signatures**




2. On the **Signatures** screen, click the icon.

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

**Figure 1-47 Add Signature**


3. On the **Add Signature** screen, upload the customer's signature.

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

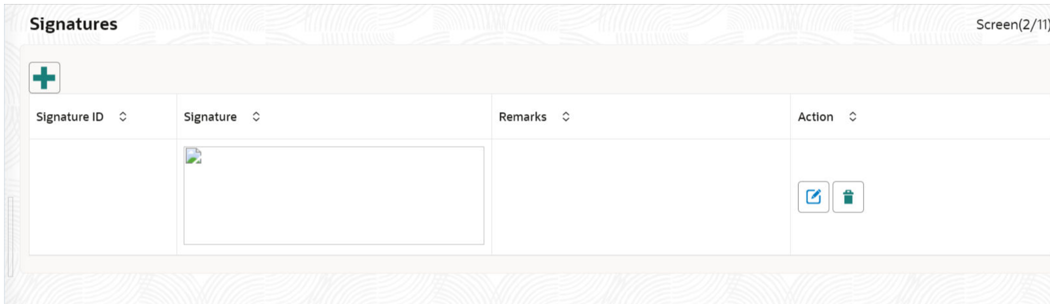
**Table 1-43 Add Signature - Field Description**

| 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. |

4. Click **Add** to add the signature.

   The added signature is displayed on the **Signature** screen.

**Figure 1-48 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

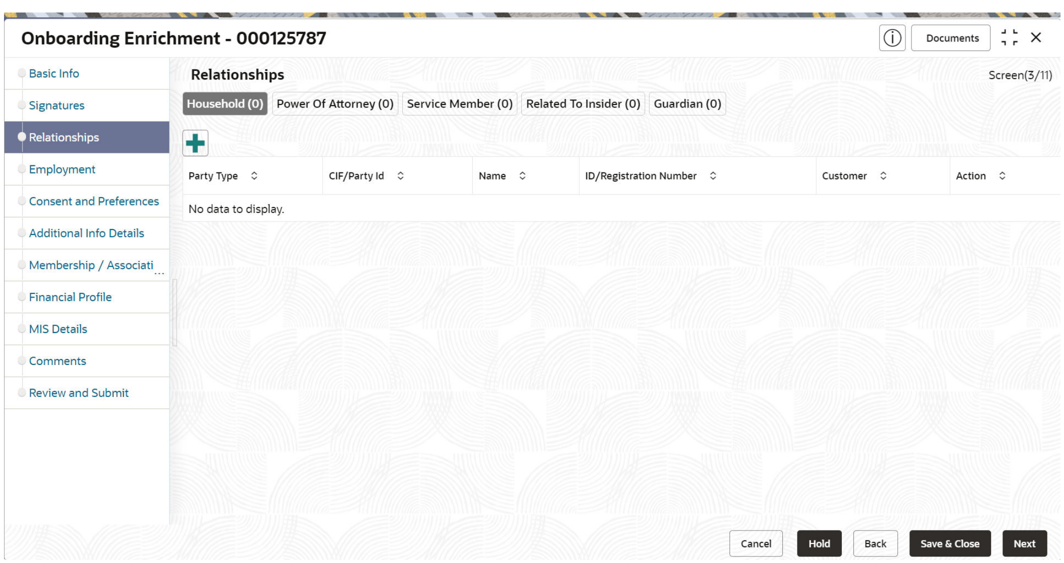
## 1.1.2.3 Onboarding Enrichment - Relationships

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 1-49 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.

## 1.1.2.4 Onboarding Enrichment - Employment

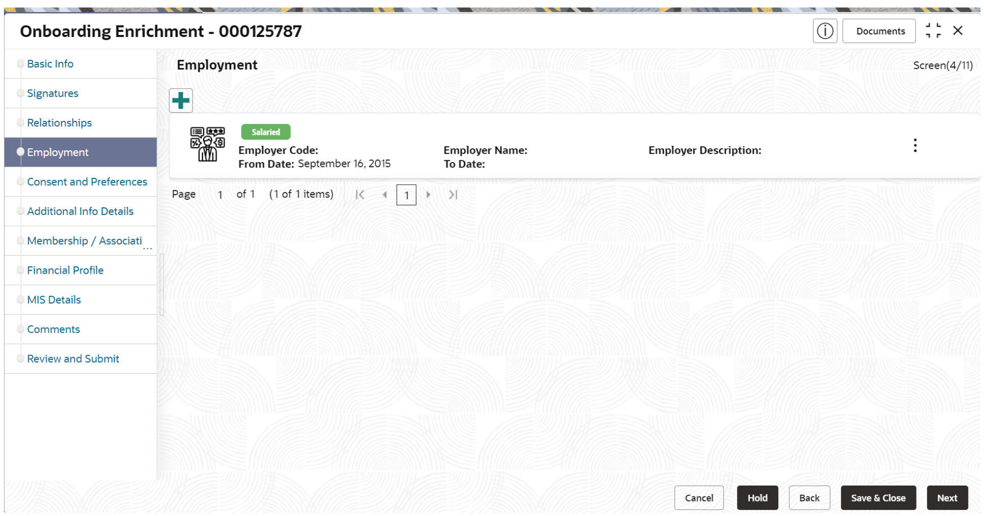
Details about the customer's source of income are added to the **Employment** screen.

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 1-50 Enrichment – Employment**




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.

## 1.1.2.5 Consent and Preferences

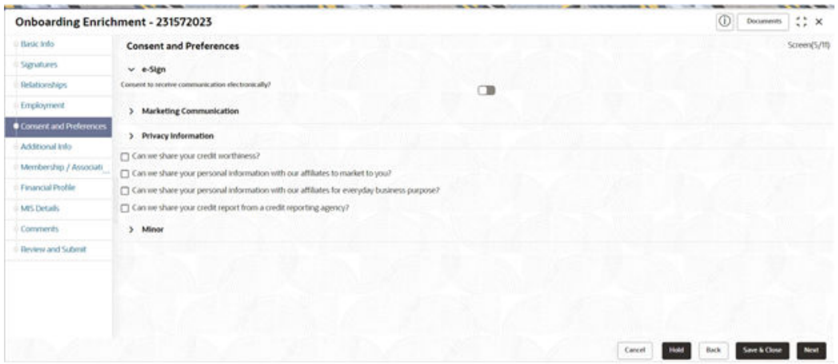
Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.

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 1-51 e-Sign**




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

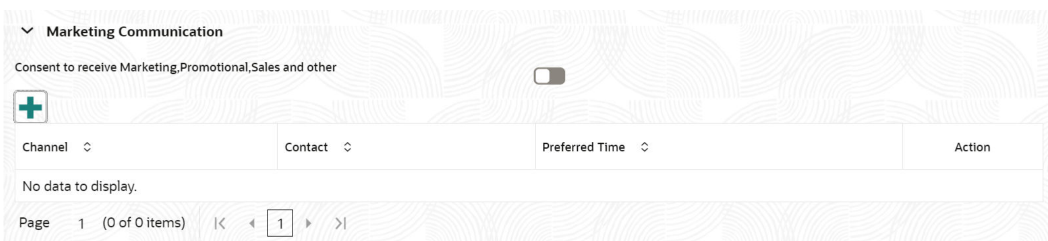
**Table 1-44 E-Sign Consent - Field Description**

| 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 1-52 Enrichment - Marketing Communication**




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

**Table 1-45 Marketing Communication - Field Description**

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

**Table 1-45 (Cont.) Marketing Communication - Field Description**

| Field | Description |
|---|---|
| **Channel** | Select the channel of communication as per marketing and communication details of the party. Select from the list of values. The available options are:<br>• Email<br>• SMS<br>• Whatsapp<br>• Phone<br>• FAX<br>• Postal Mail<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Contact** | Specify contact details as per marketing and communication details of the party.<br><br>**Note:**<br>List of contact is populated as per contact details captured in contact section. |
| **Preferred Time** | Preferred time as per marketing and communication preference details of the party. Select from the following list of values.<br>• Weekday: 9:00 to 18:00<br>• Weekday: 9:00 to 18:00<br>• Weekend: 10:00 to 16:00<br>• Any day: 9:00 to 18:00<br>• Weekday: Before 8:00 or after 17:00<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |

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

   The **Privacy Information** screen displays.

**Figure 1-53 Privacy Information**

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

**Table 1-46 Privacy Information - Field Description**

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

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

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

   The **Minor Consent** screen is displayed.

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

**Table 1-47 Minor Consent - Field Description**

| Field | Description |
| --- | --- |
| **Minor Consent** | Date of consent of minor party<br><br>**Note:**<br><br>Minor consent is mandatory for minor party onboarding. |

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

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

### 1.1.2.6 Additional Information

This topic captures the additional information of the customers.

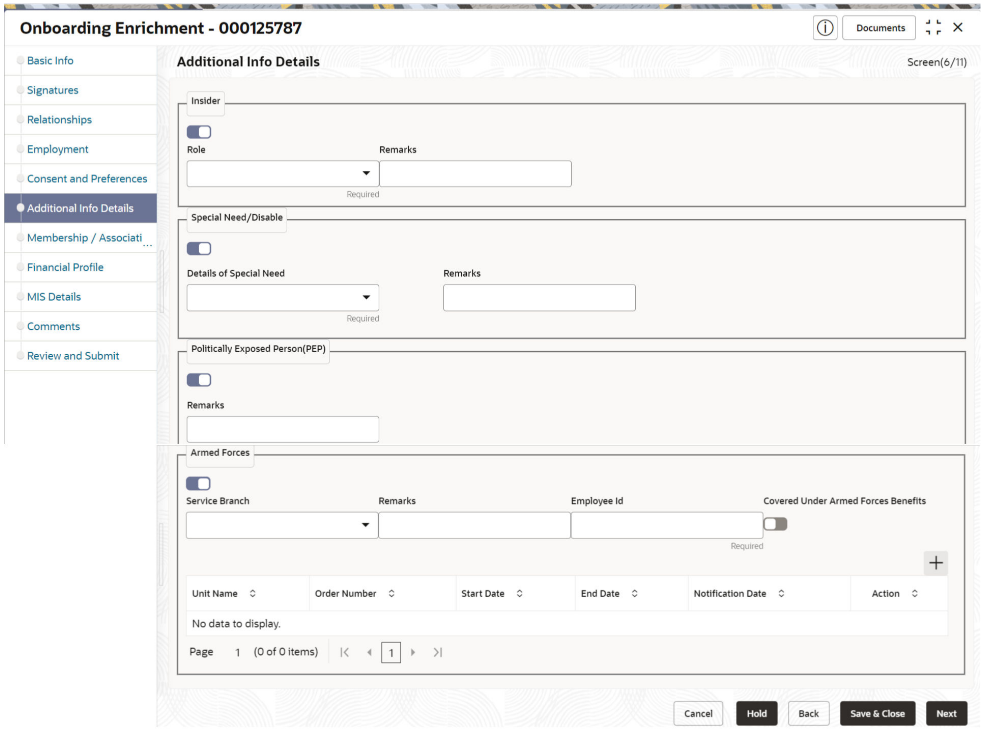
Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

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

1. Click **Next** in the**Consent and Preferences** screen.

   The **Additional Information** screen displays.

   **Figure 1-54 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 1-48 Additional Information - Field Description**

| Field | Description |
| --- | --- |
| **Insider** | Flag to identify if party is an insider. |
| **Role** | Select role of assumed by the insider in the organization from the drop-down list. The available options are:<br>• Director<br>• Executive Officer<br>• Principle Stakeholder of Affiliates of Bank<br>• Principle Stakeholder of Bank<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **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 1-49 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** | Select the option that describes the special needs and disability of customer from the drop-down list. The available options are:<br>• Blindness<br>• Cerebral Palsy<br>• Low vision<br>• Leprosy-cured<br>• Mental illness<br>• Locomotor disability<br>• Hearing Impairment<br>• Mental retardation<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **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 1-50 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 1-51 Armed Forces - Field Description**

| Field | Description |
|---|---|
| **Armed Forces** | Flag to identify if party is a service member. |
| **Service Branch** | Select the service branch of customer in armed forces from the drop-down list. The available options are:<br>• Air Force<br>• Army<br>• Marine Corps<br>• Navy<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **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. Select the toggle to determine if the customer is from **Financial Institution Data Match (FIDM)**. Capture the details once the fields are enabled.

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

**Table 1-52 Financial Institution Data Match (FIDM) - Field Description**

| Field | Description |
|---|---|
| **FIDM** | Flag to identify if party is a FIDM. |
| **Remarks** | Specify the remarks for FIDM match. |
| **FIDM Default Amount** | Default amount of FIDM. |
| **FIDM Agency** | Specify FIDM Agency. |
| **Date of Report** | Specify date of report of FIDM. |

**Note:**

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

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

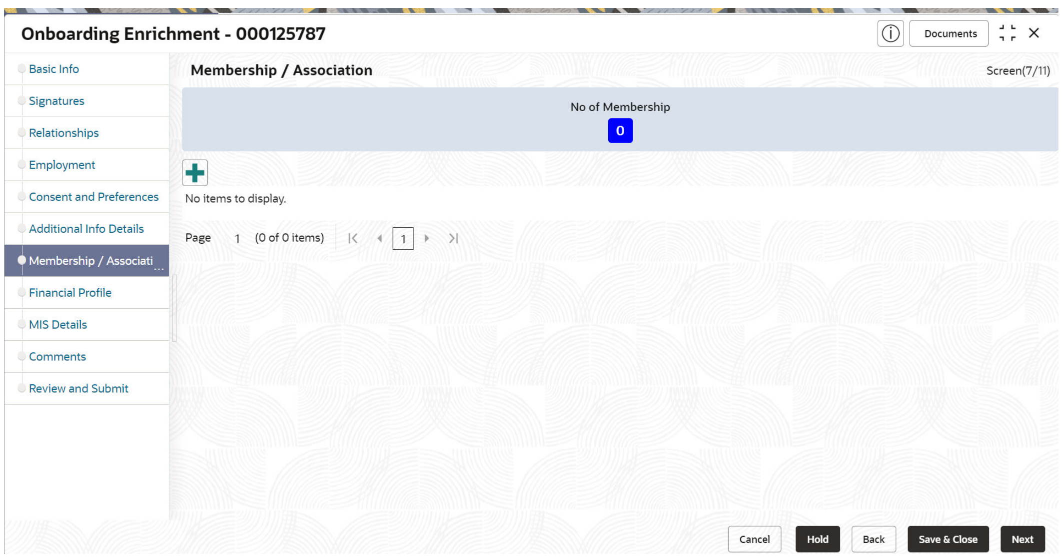
## 1.1.2.7 Membership / Association

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 1-55 Enrichment – Membership**

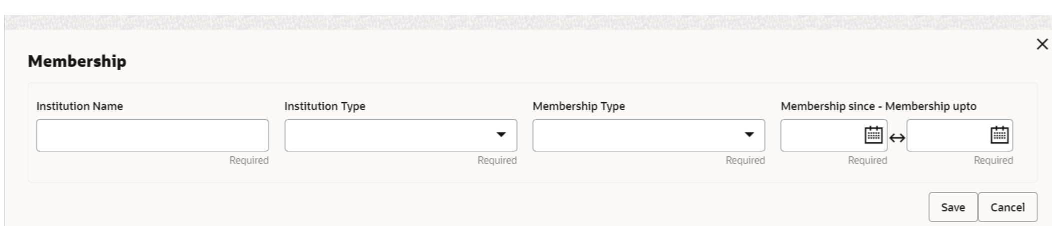



2. Click **Add** to add the Membership details.

   The **Membership** screen displays.

3. Specify the details on the **Membership** screen.

**Figure 1-56 Membership**



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

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

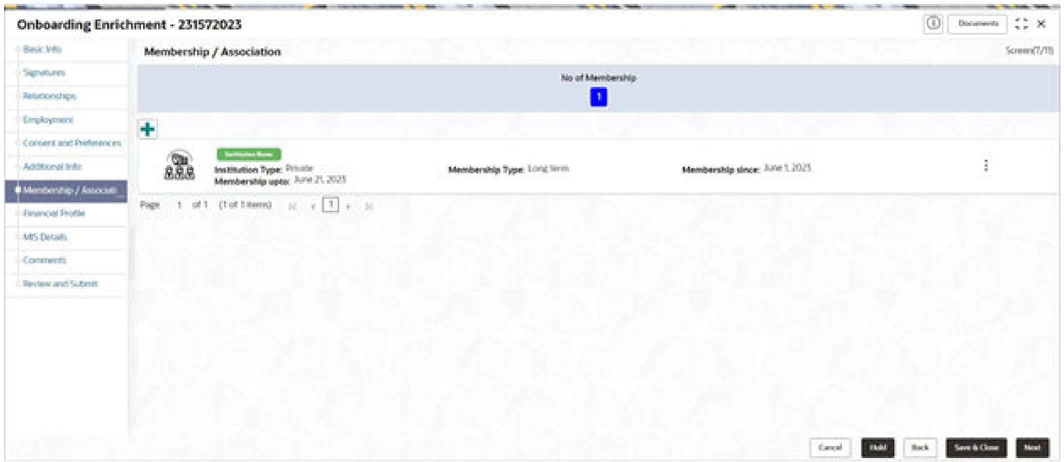
**Table 1-53 Membership - Field Description**

| Field | Description |
|---|---|
| **Institution Name** | Specify the name of institution where the customer is a member. |
| **Institution Type** | Select the type of institution from the drop-down list. The available options are:<br>• Private<br>• Public<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **Membership Type** | Select the type of membership from the drop-down list. The available options are:<br>• Long term<br>• Short term<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **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 1-57 Enrichment – Membership List**




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

### 1.1.2.8 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.

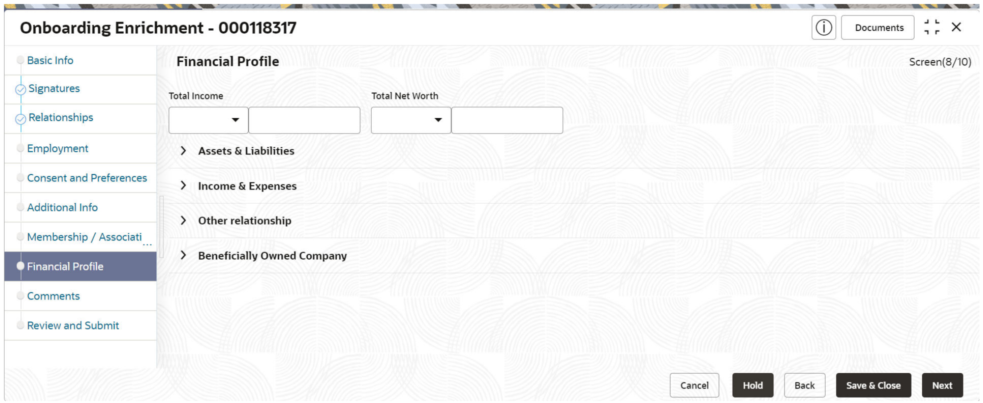
**Table 1-54 Data Segment - Description**

| 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.

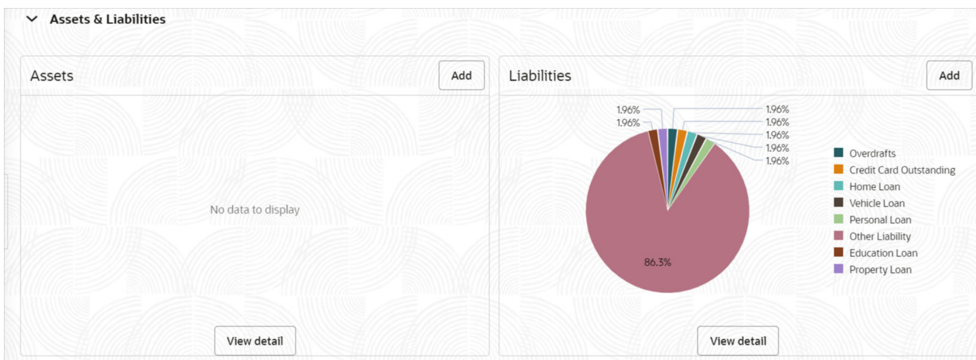
**Figure 1-58 Enrichment – Financial Profile**




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

   The **Assets & Liabilities** screen displays.

**Figure 1-59 Assets and Liabilities Details**




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

**Table 1-55 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 1-36 and Figure 1-38. |
| **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. |

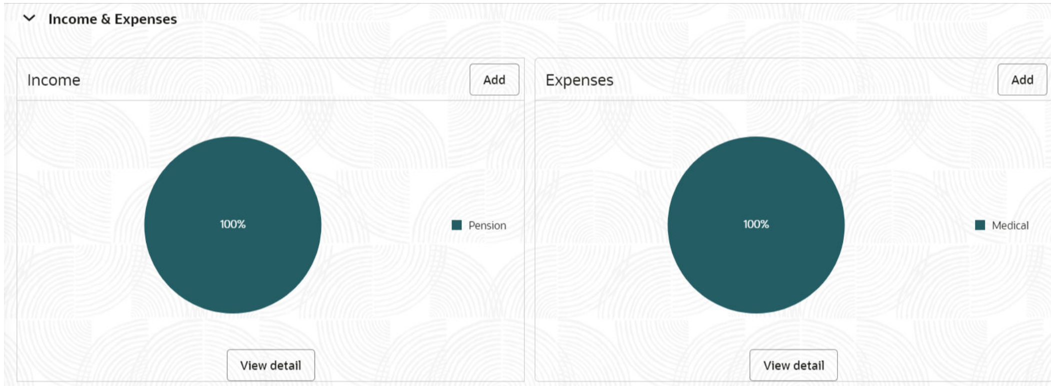
4. Click the configure icon in the corresponding tile.

   The following options are displayed in assets and liabilities details:

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

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

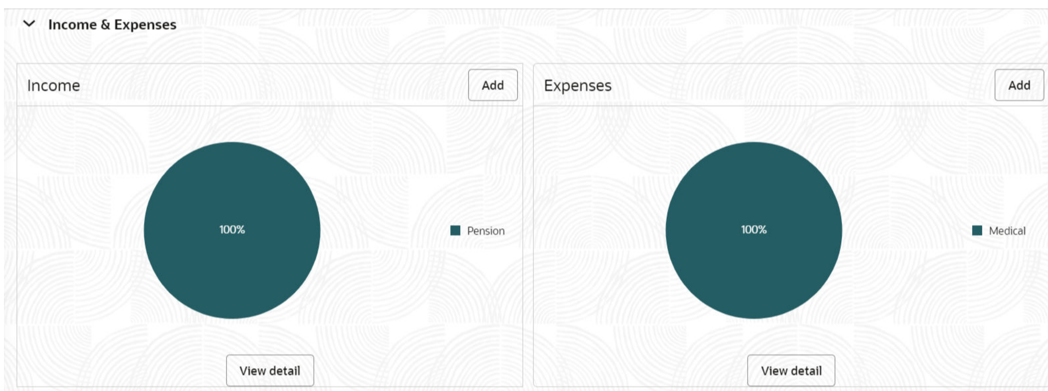
**Figure 1-60 Financial Profile – Income and Expense**




6. Click **Add** to add the income details of the customer.

   The **Income** screen displays.

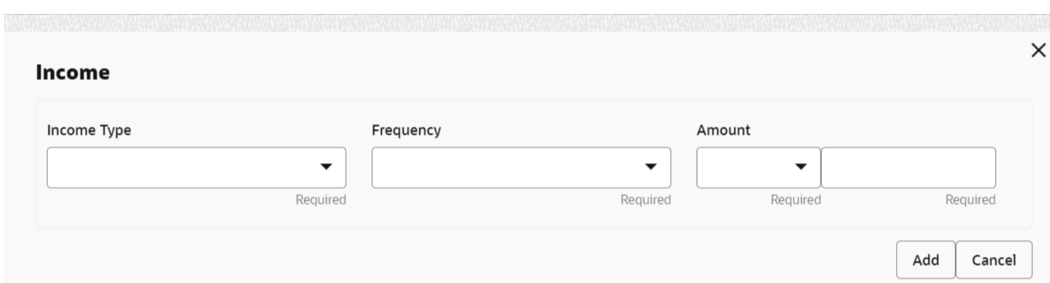
**Figure 1-61 Income**




7. Click **Add**.

   The **Add Income** screen displays.

**Figure 1-62 Add Income**




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

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

**Table 1-56 Add Income – Field Description**

| Field | Description |
|---|---|
| **Income Type** | Select income type from the drop-down values. The available options are:<br>• Pension<br>• Agriculture<br>• Salary<br>• Interest Amount<br>• Rentals<br>• Bonus<br>• Cash Gifts<br>• Business<br>• Total Income<br>• Investment Income<br>• Other Income<br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **Frequency** | Select frequency of income from the drop-down list. The available options are:<br>• Weekly<br>• Bi-Weekly<br>• Monthly<br>• Quarterly<br>• Yearly<br>• Daily<br>• Half Yearly<br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **Currency** | Click the search icon and select the currency from the list.<br>**Note:**<br>The list of values can be configured through Common Core Maintenance for Currency Code. |
| **Amount** | Specify the value of income as per income details of the party. |

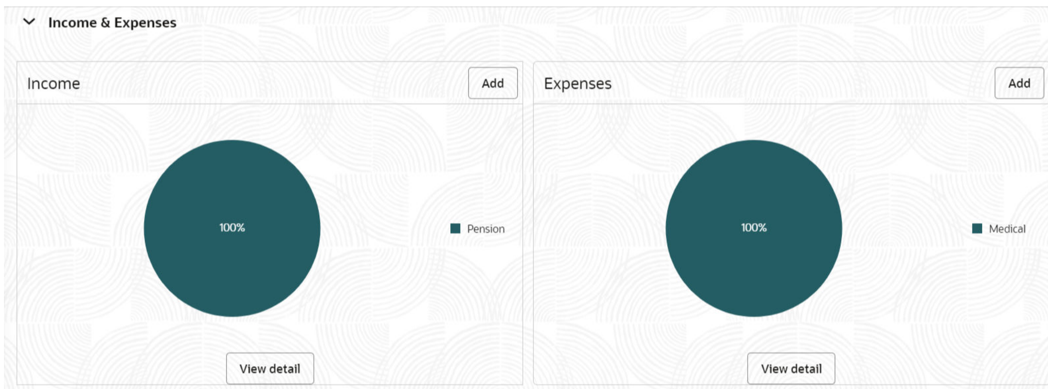
9. Click **Add** to save the details.

> **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.

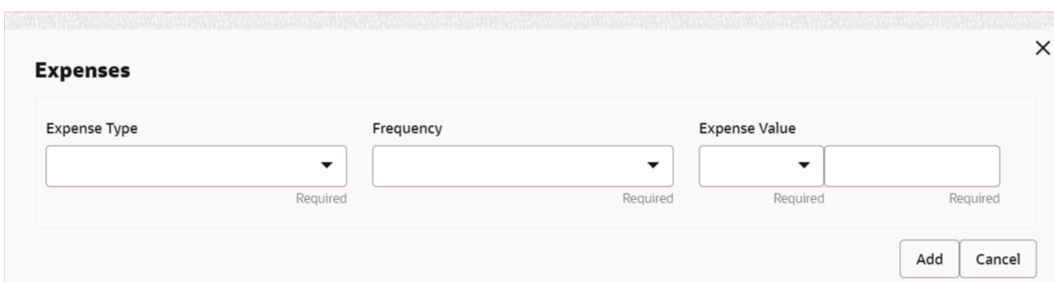
    **Figure 1-63 Expense**

12. Click **Add**.

    The **Add Expenses** screen is displayed.

    **Figure 1-64 Add Expense**

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

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

**Table 1-57 Add Expenses - Field Description**

| Field | Description |
|---|---|
| **Expense Type** | Select expense type from the drop-down list. The available options are:<br>• Medical<br>• Education<br>• Rentals<br>• Household<br>• Vehicle<br>• Fuel<br>• Other Expenses<br>• Loan Payments<br>• Utility Payments<br>• Insurance Payments<br>• Credit Card Payments<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **Frequency** | Select the frequency from the drop-down list. The available options are:<br>• Weekly<br>• Bi-Weekly<br>• Monthly<br>• Quarterly<br>• Yearly<br>• Daily<br>• Half Yearly<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **Currency** | Click the search icon and select the currency from the list.<br><br>**Note:**<br>The list of values can be configured through Common Core Maintenance for Currency Code. |
| **Expense Value** | Specify the expense value. |

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

14. 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.

15. Click  icon to exit the **Income** window.
16. Click and expand the **Other Relationship** section.

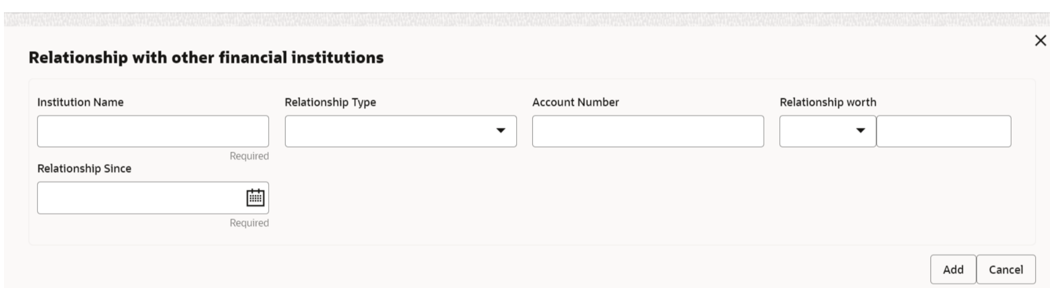
    The **Other Relationship** screen displays.

**Figure 1-65 Other Relationship**


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

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

**Figure 1-66 Relationship with other financial institutions**




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

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

**Table 1-58 Relationship with other financial institutions - Field Description**

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

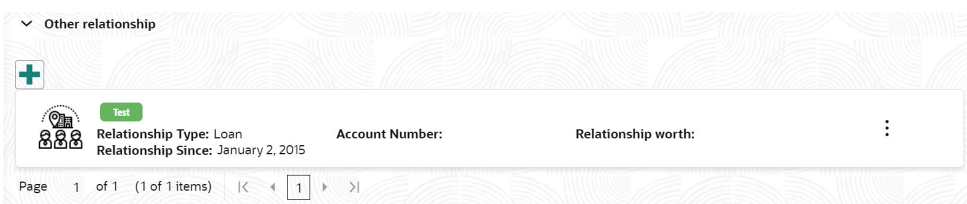
**Table 1-58 (Cont.) Relationship with other financial institutions - Field Description**

| Field | Description |
|---|---|
| **Relationship Type** | Select the relationship type from the drop-down list. The available options are:<br>• Loan<br>• Deposit<br>• CASA<br><br>**Note:**<br>The list of values can be configured through Entity Maintenance. |
| **Relationship Worth** | Select a currency from the drop-down values, and specify the relationship worth amount. |
| **Relationship worth Currency** | Relationship worth currency with other financial relationship of party. Select from the available list of values.<br><br>**Note:**<br>List of values can be configured through Common Core Maintenance for Currency Code. |
| **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 1-67 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.

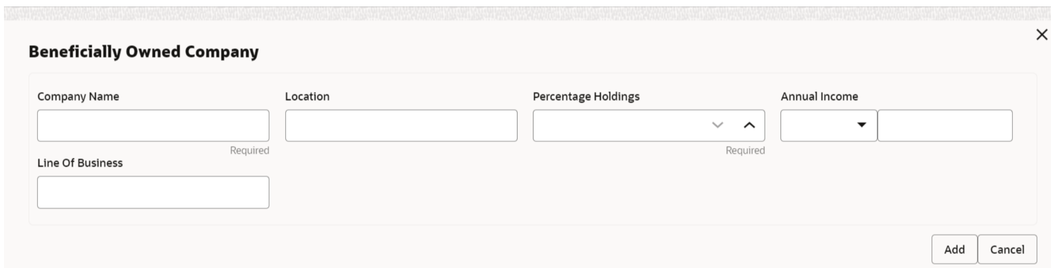
    The **Beneficially Owned Company** screen displays.

**Figure 1-68 Beneficially Owned Company**


21. Click **+** to add details about beneficially owned company.

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

**Figure 1-69 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 1-59 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.

## 1.1.2.9 Onboarding Enrichment - Comments

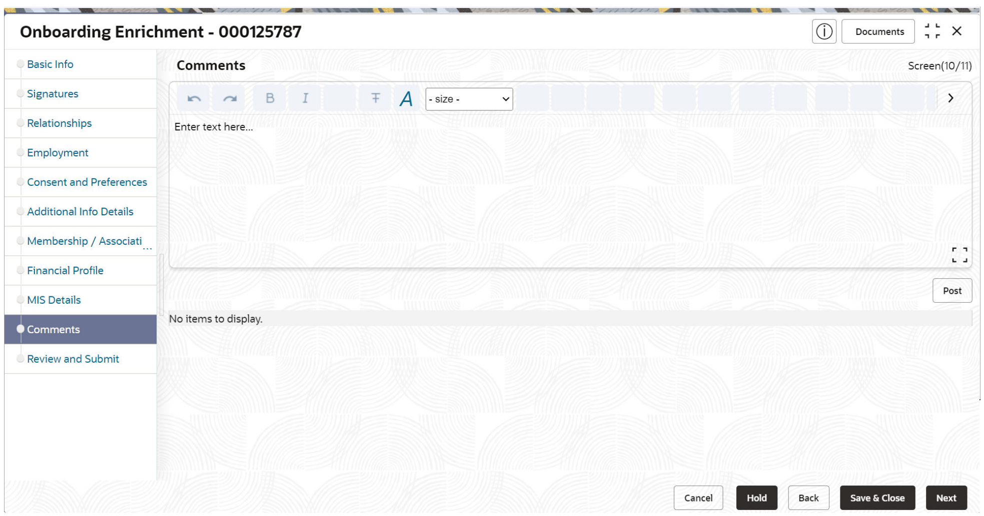
The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.

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 1-70 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.

## 1.1.2.10 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.

## 1.1.3 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.

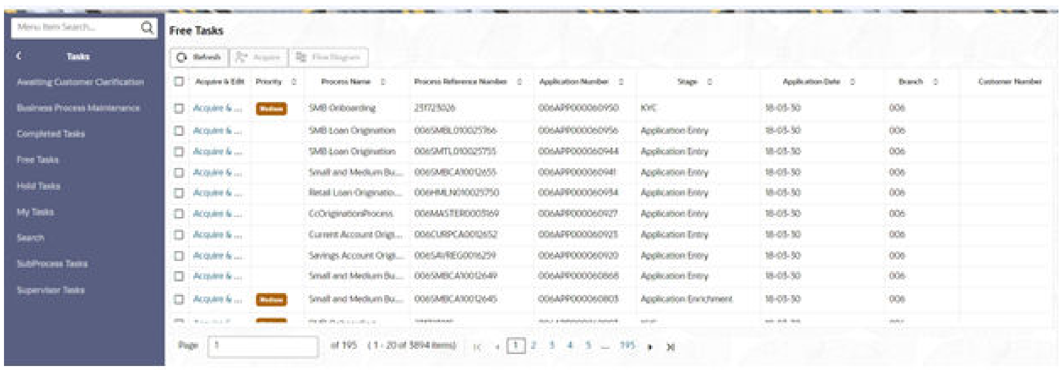
For successful retail onboarding, the customer must be compliant with all the necessary KYC checks.

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

1. To acquire and edit the KYC task, click **Tasks**. Under **Tasks**, click **Free Task**.

   The system displays the **Free Tasks** screen.

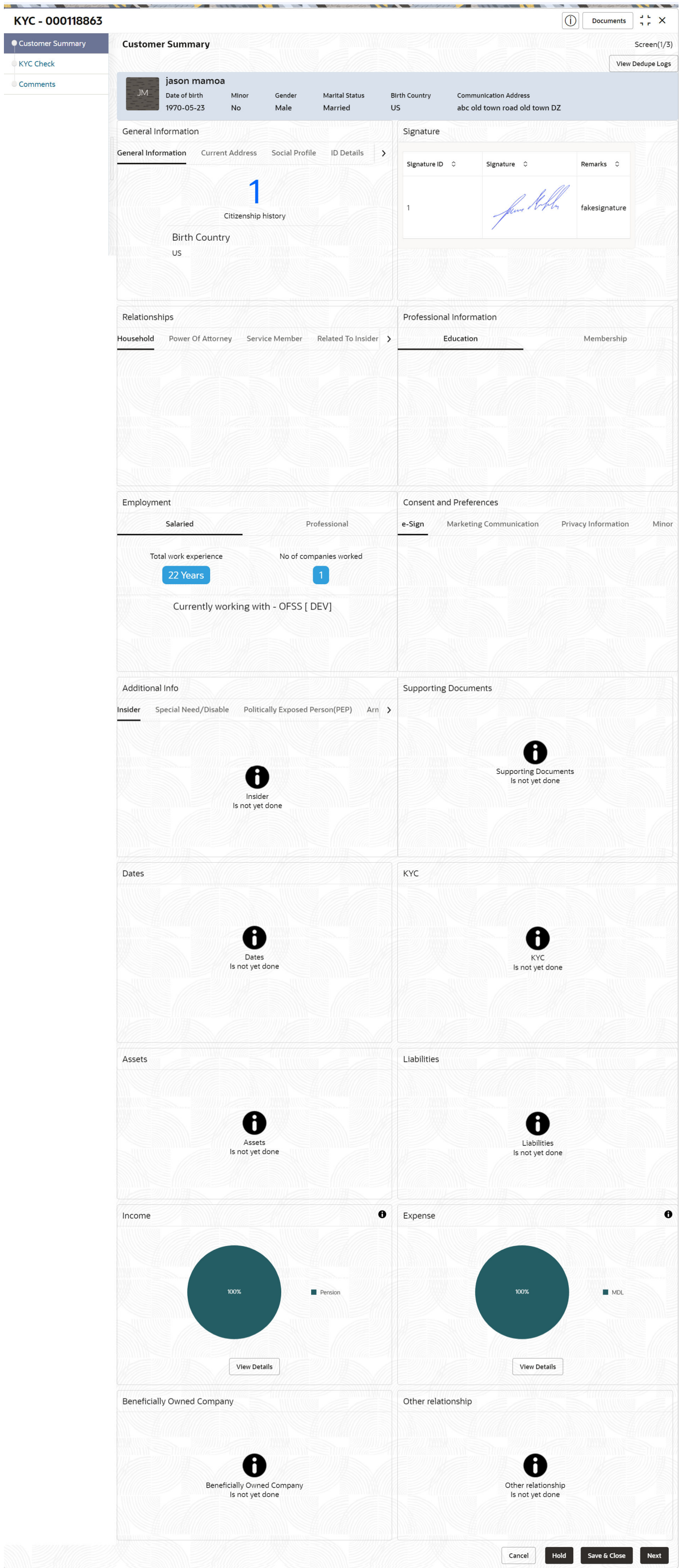
**Figure 1-71 Free Task**



2. 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 1-72 KYC - Customer Summary**




3. 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 1-60 Customer Summary - Tile Description**

| Tile | Description |
|---|---|
| **General Information** | In this tile, the following details are displayed:<br>• Citizenship<br>• Address<br>• Social Profile |
| **Professional Information** | In this tile, the following details are displayed:<br>• Education<br>• 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**.

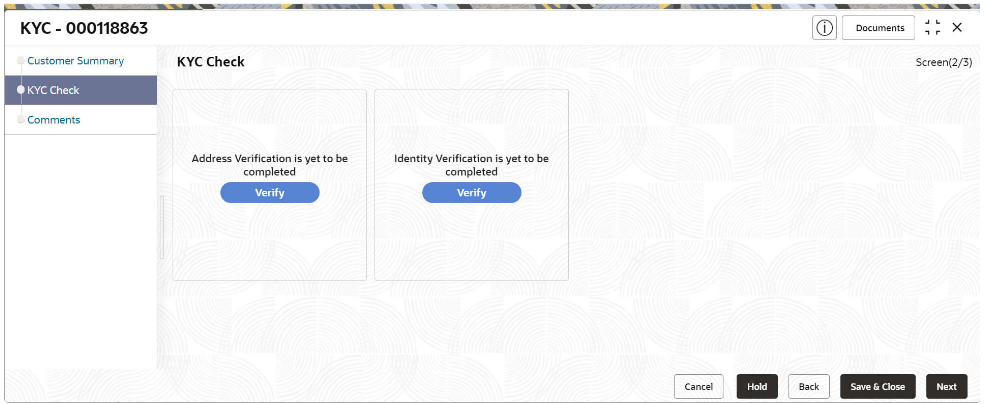
   The **KYC Check** screen displays.
   OBPY support 13 different KYC check as follows

   - 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 1-73    KYC Check**




5. Verify all the **KYC** Checks listed.

**Table 1-61    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** | Select the verification type of the KYC check for the party from the drop-down list. The available options are:<br>• Internal<br>• External<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Medium** | Select the verification medium of the KYC check for the party from the drop-down list. The available options are:<br>• Manual<br>• Online<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |

**Table 1-61 (Cont.) Address Check - Field Description**

| Field | Description |
| --- | --- |
| **Verification Status** | Select the verification status of the KYC check for the party from the list of values. The available options are:<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **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** | Select ID type of identification of the party from the following drop-down list. The available options are:<br>• Proof Of Identity<br>• Proof Of Residence<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |

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

**Table 1-62 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 1-62 (Cont.) Identity Check**

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Verification Type</td><td>Select verification type of the KYC check for the party from the drop-down list. The available options are:<ul><li>Internal</li><li>External</li></ul>Note:<br>List of values can be configured through Entity Maintenance.</td></tr>
<tr><td>Verification Medium</td><td>Select verification medium of the KYC check for the party from the drop-down list. The available options are:<ul><li>Manual</li><li>Online</li></ul>Note:<br>List of values can be configured through Entity Maintenance.</td></tr>
<tr><td>Verification Status</td><td>Select verification status of the KYC check for the party from the drop-down list. The available options are:<ul><li>Compliant</li><li>Non-Compliant</li><li>Yet to Verify</li></ul>Note:<br>List of values can be configured through Entity Maintenance.</td></tr>
<tr><td>Issued On</td><td>Issuance date of identification as per KYC check of the party.</td></tr>
<tr><td>Verified On</td><td>Verification date of the KYC check for the party.</td></tr>
<tr><td>Valid Till</td><td>Verification valid till date of the KYC check for the party.</td></tr>
<tr><td>Verification Remarks</td><td>Verification remarks provided for the KYC check.</td></tr>
</table>

**Note:**

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

**Table 1-63 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.<br><br>**Note:**<br>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.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>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 1-64 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.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Remarks** | Verification remarks provided for the KYC check. |

**Table 1-65 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 1-65 (Cont.) Education Qualification**

| Field | Description |
| --- | --- |
| **Verification Type** | Select verification type of the KYC check for the party from the drop-down list.<br>• Internal<br>• External<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Medium** | Select verification medium of the KYC check for the party from the drop-down list.<br>• Manual<br>• Online<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Status** | Select verification status of the KYC check for the party from the drop-down list.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>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. |

**Table 1-66 Field Verification - Field Description**

| Field | Description |
|---|---|
| **Address Type** | Select the address type as per field verification KYC check of the party from the drop-down list.<br>• Permanent Address<br>• Residential Address<br>• Communication Address<br>• Office Address<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **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** | Select country as per KYC check of the party from the list of values.<br><br>**Note:**<br>List of values can be configured through **Common Core Maintenance** for country code. |
| **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** | 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.<br>• Manual<br>• Online |

**Table 1-66 (Cont.) Field Verification - Field Description**

| Field | Description |
| --- | --- |
| **Verification Result** | Select verification status of the KYC check for the party from the drop-down list.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>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 1-67 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** | Select country as per KYC check of the party from drop-down list.<br><br>**Note:**<br>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. |
| **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 1-67 (Cont.) Reference Check - Field Description**

| Field | Description |
|---|---|
| **Relationship** | Select relationship type of the related party from the drop-down list.<br>• Spouse<br>• Mother<br>• Son<br>• Daughter<br>• Guardian<br>• Father<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Year of Association** | Years of association as per reference KYC check of the party. |
| **Verification Status** | Select verification status of the KYC check for the party from the drop-down list.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>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 1-68 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 1-68 (Cont.) Suit Filed**

| Field | Description |
|---|---|
| **Country** | Select the country as per KYC check of the party from the list of values.<br><br>**Note:**<br>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.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>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 1-69 PEP Identification**

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

**Table 1-69 (Cont.) PEP Identification**

| Field | Description |
|---|---|
| **Exposed Country (Yes/No)** | Country of exposure as per PEP KYC check of the party. |
| **Relationship** | Select relationship type of the related party from the drop-down list.<br>• Spouse<br>• Mother<br>• Son<br>• Daughter<br>• Guardian<br>• Father<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **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** | Select verification type of the KYC check for the party from the drop-down list.<br>• Internal<br>• External<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Medium** | Select verification medium of the KYC check for the party from the drop-down list.<br>• Manual<br>• Online<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |

**Table 1-69 (Cont.) PEP Identification**

| Field | Description |
| --- | --- |
| **Verification Status** | Select verification status of the KYC check for the party from the drop-down list.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>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. |
| **Risk Clarification** | Select risk classification as per KYC check of the party from the drop-down list.<br>• Risky<br>• Medium<br>• Low<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **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 1-70 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** | Select sources of funds as per AML KYC check of the party.<br>• Account Owned By Company<br>• Account Owned By Parents |
| **Source of Wealth** | Select sources of wealth as per AML KYC check of the party.<br>• Business<br>• Employment |
| **Name as in the document** | Name in the list as per AML KYC check of the party. |

**Table 1-70 (Cont.) AML Check**

| Field | Description |
|---|---|
| **Citizenship In AML List** | Select citizenship as per PEP KYC check of the party from the drop-down list.<br><br>**Note:**<br>List of values can be configured through Common Core Maintenance for Country Code. |
| **Country where listed** | Select listed country as per AML KYC check of the party from the drop-down list.<br><br>**Note:**<br>List of values can be configured through Common Core Maintenance for Country Code. |
| **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** | Select verification type of the KYC check for the party from the drop-down list.<br>• Internal<br>• External<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Medium** | Select verification medium of the KYC check for the party from the drop-down list.<br>• Manual<br>• Online<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |

**Table 1-70 (Cont.) AML Check**

| Field | Description |
|---|---|
| **Verification Status** | Select verification status of the KYC check for the party from the drop-down list.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>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. |
| **Risk Clarification** | Select risk classification as per KYC check of the party from the drop-down list.<br>• Risky<br>• Medium<br>• Low<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **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 1-71 FATCA Check**

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

**Table 1-71 (Cont.) FATCA Check**

| Field | Description |
|---|---|
| **Country of Residence** | Select country of residence as per basic information of the party from the list of values.<br><br>**Note:**<br>List of values can be configured through Common Core Maintenance for Country Code. |
| **Tax Identification Number** | Tax Identification Number as per FATCA check. |
| **Country of Issuance** | Select country of issuance as per FATCA KYC details of the party from the list of values.<br><br>**Note:**<br>List of values can be configured through Common Core Maintenance for Country Code. |
| **Reference Number** | Any related reference number for the KYC check of the party. |
| **Verification Type** | Select verification type of the KYC check for the party from the drop-down list.<br>• Internal<br>• External<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Medium** | Select verification medium of the KYC check for the party from the drop-down list.<br>• Manual<br>• Online<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |

**Table 1-71 (Cont.) FATCA Check**

| Field | Description |
| --- | --- |
| **Verification Status** | Select verification status of the KYC check for the party from the drop-down list.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>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 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 1-72 (Cont.) SDN Check**

| Field | Description |
| --- | --- |
| **Verification Type** | Select verification type of the KYC check for the party from the drop-down list.<br>• Internal<br>• External<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Medium** | Select verification medium of the KYC check for the party from the drop-down list.<br>• Manual<br>• Online<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Status** | Select verification status of the KYC check for the party from the drop-down list.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>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. |

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

**Table 1-73 Sanction Check**

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

**Table 1-73 (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** | Select verification type of the KYC check for the party from the drop-down list.<br>• Internal<br>• External<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Medium** | select verification medium of the KYC check for the party from the drop-down list.<br>• Manual<br>• Online<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Verification Status** | Select verification status of the KYC check for the party from the drop-down list.<br>• Compliant<br>• Non-Compliant<br>• Yet to Verify<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **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 1-73 (Cont.) Sanction Check**

| Field | Description |
|---|---|
| **Risk Clarification** | Select risk classification as per KYC check of the party from the drop-down list.<br>• Risky<br>• Medium<br>• Low<br><br>**Note:**<br>List of values can be configured through Entity Maintenance. |
| **Risk Score** | Risk score as per KYC check of the party. |

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

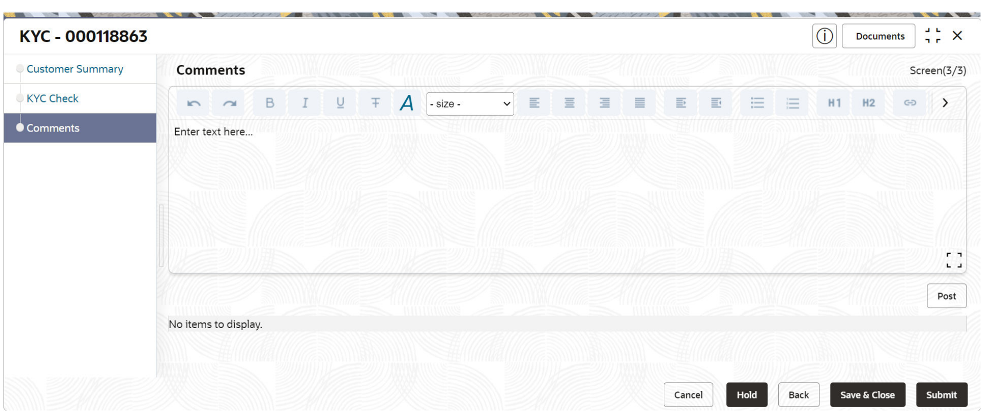
6. Click **Submit**.

   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 1-74 KYC – Comments**




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

**Table 1-74 Actions - Description**

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

## 1.1.4 Recommendation

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

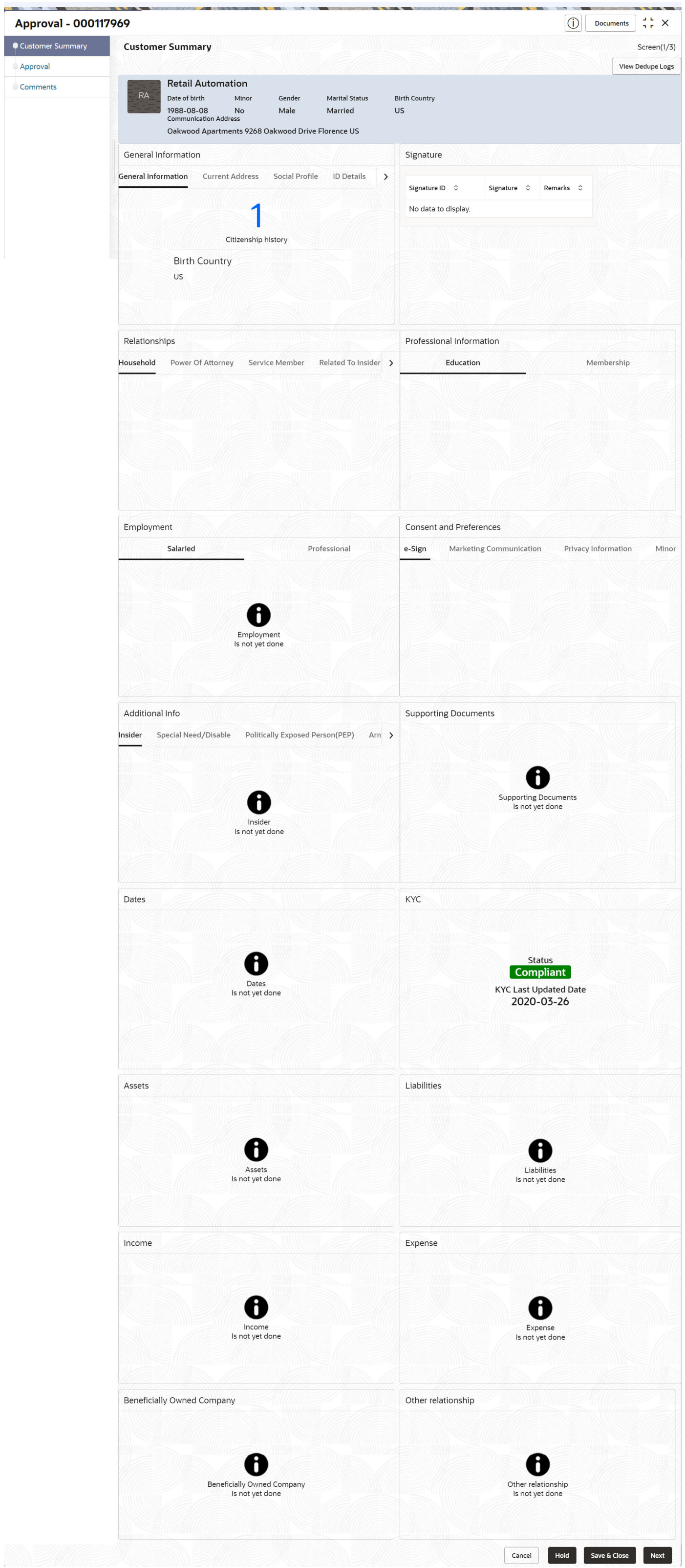
If the details are inappropriate, the reviewer can send the task back to the previous stage.

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

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

   The **Customer Summary** screen displays.

**Figure 1-75 Recommendation – Customer Summary**



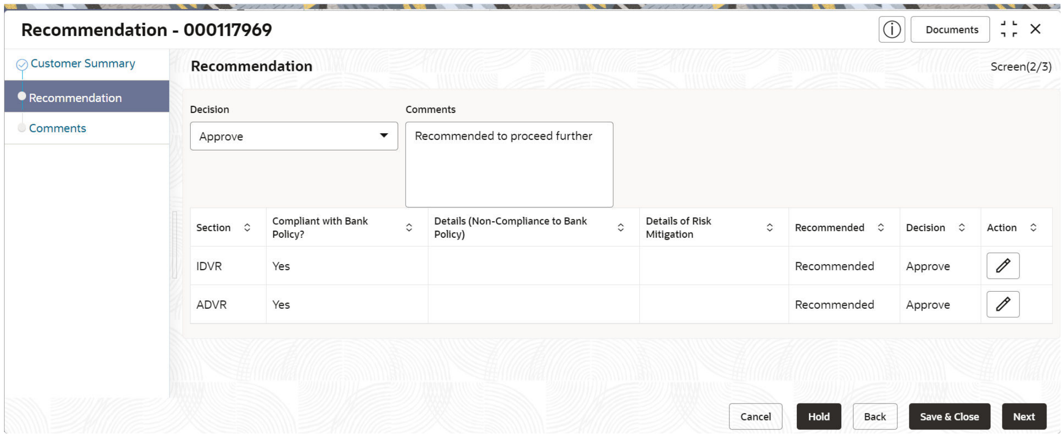
2. On the **Customer Summary** screen, verify the details that are displayed in tiles.

   For more information on the tiles, refer to the **Table 1-60**

3. Click **Next**.

   The **Review** screen display.

**Figure 1-76 Recommendation – Recommendation Comments**




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 1-75 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.<br>**Note:**<br>This field is available only Compliant with Bank Policy toggle is disabled. |

**Table 1-75 (Cont.) Onboarding Approval - Field Description**

| Field | Description |
|---|---|
| **Details of Risk Mitigation** | Specify the comments of Details of Risk Mitigation.<br><br>**Note:**<br>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 1-76 Actions - Description**

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

12. Click **Next.**

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

## 1.1.5 Approval

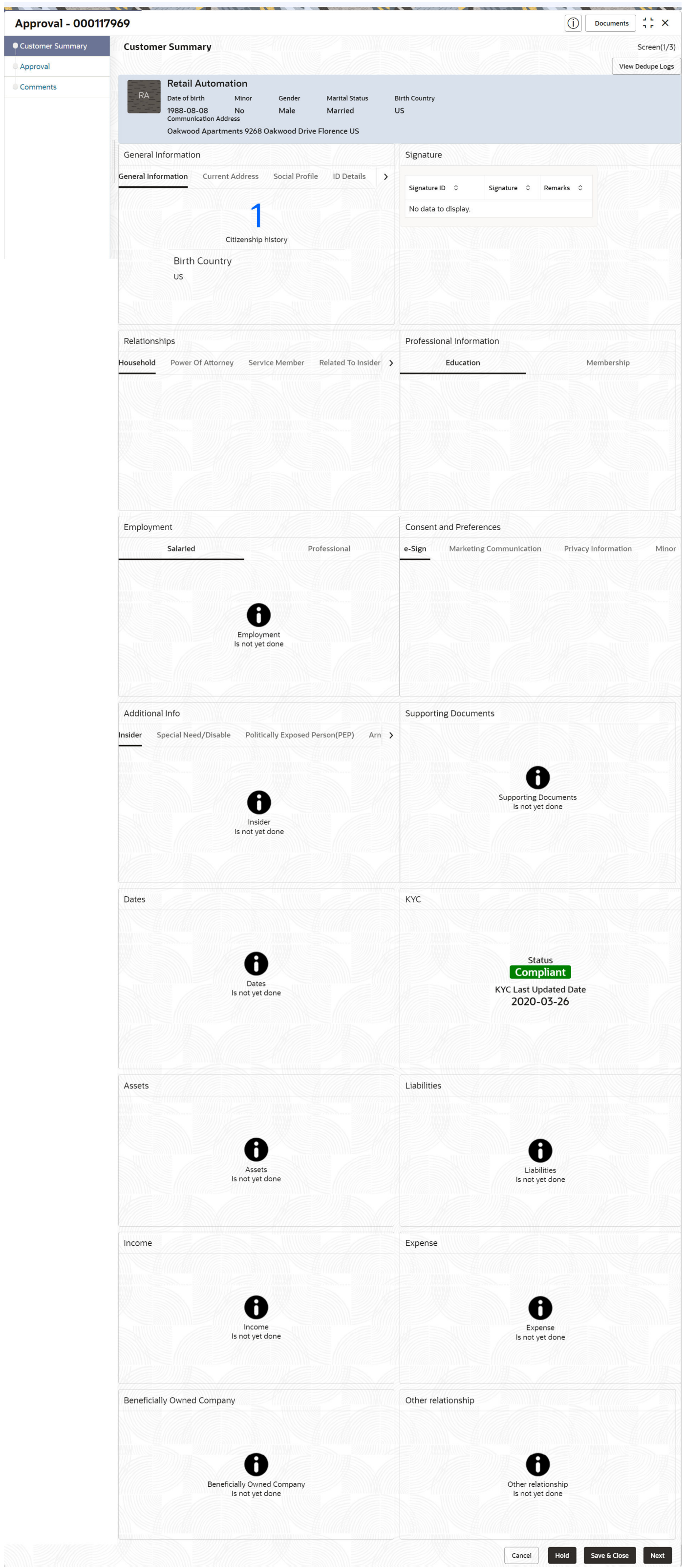
In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage.

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 1-77 Approval – Customer Summary**



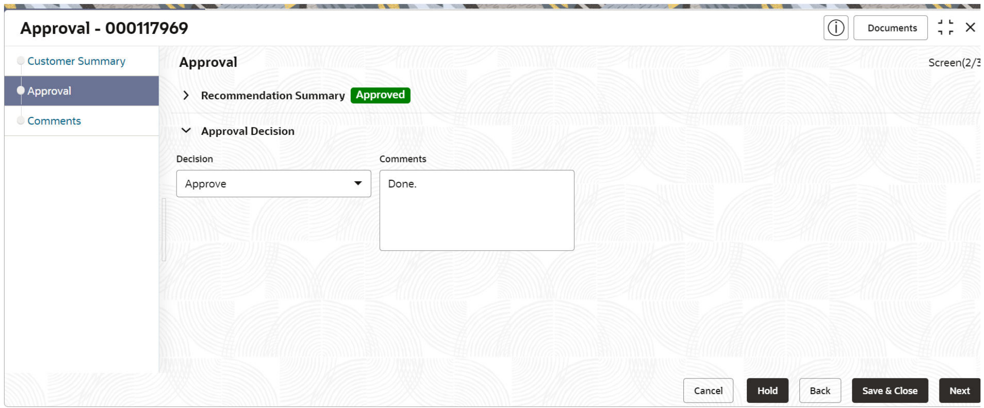

2. On the **Customer Summary** screen, verify the details that are displayed in tiles.

   For more information on the tiles, refer to **Table 1-60**

3. Click **Next**.

   The **Approval** screen is displayed.

**Figure 1-78 Approval – Approval Comments**




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

> **Note:**
>
> Refer to the **Oracle Banking Party Configuration Guide** for Multi-level approval configuration. If more than one Recommendation user is configured, recommendation summary will be determined are as follows:

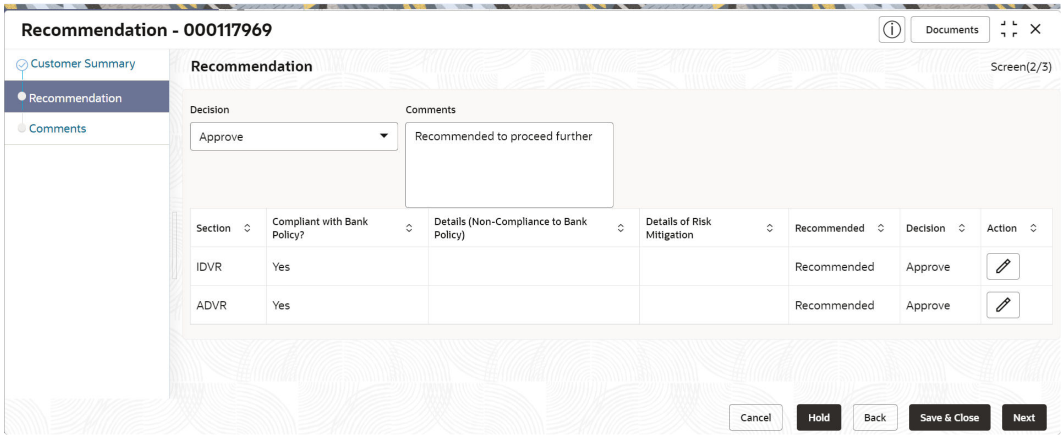
**Table 1-77 Recommendation Summary**

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

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

   The **Recommendation Summary** screen displays.

**Figure 1-79 Recommendation Summary**




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 1-78 Actions - Description**

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

## 1.2 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** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:
   - Party ID
   - First Name
   - Middle Name
   - Last Name
   - Data of Birth
   - Unique ID
   - Mobile Number
   - Email
3. Click **Amend Now**.

   The **Amendment – Retail Amendment** screen displays.
4. 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
- Dates - For more information, refer to the **Figure 1-43**
- 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 1-68**
- Other Relationship - For more information, refer to the **Figure 1-67**

> **Note:**
>
> In an amendment request, information in one or more sections can be amended one after the other, if required.
> During amendment, the party status can be amended as party of **Basic Info & Citizenship** segment. The following status are available for amendment.
>
> - Frozen
> - Bankrupt
> - Whereabout Unknown
> - Deceased – Status and Decease Date

5. Click **Next.**

   The **Comments** screen displays.
6. On the **Comments** screen, perform the following actions:

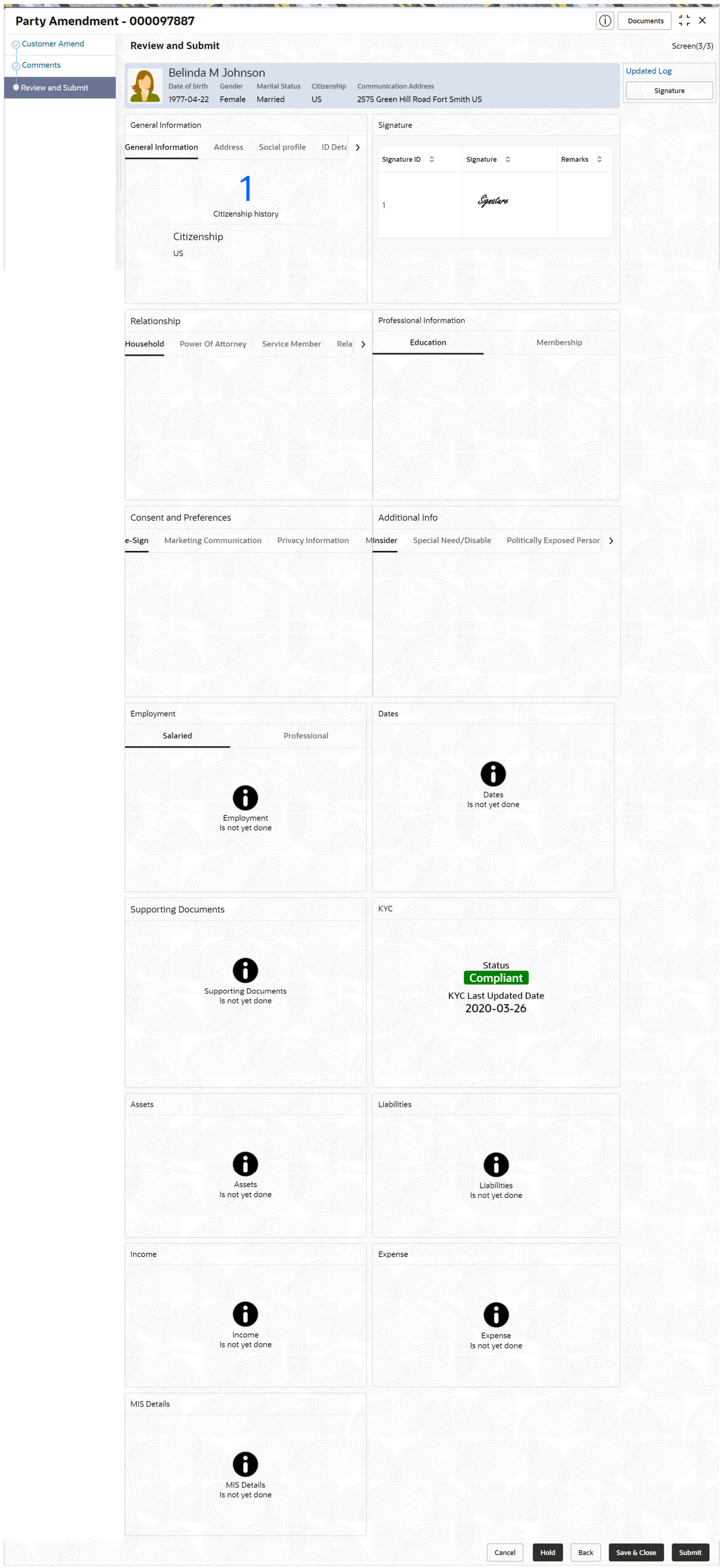
**Table 1-79 Actions - Description**

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

7. Click **Next.**

   The **Review and Submit** screen displays.

**Figure 1-80 Review and Submit**




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

**Table 1-80 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**.

# 1.3 Retail View

In this *retail view* stage, the relationship manager can view the information about a retail customer using Oracle Banking Enterprise Party Management.

To initiate the Amendment process:

- User must have required customer group access to view a party within a customer access group.
- User must have required Personal Identifiable Information (PII) access to view a party, if PII fields are configured.

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

   The **View** screen is displayed.

2. Specify the **CIF** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:
   - Party ID
   - First Name
   - Middle Name
   - Last Name
   - Data of Birth
   - Unique ID
   - Mobile Number
   - Email

3. Click **View Customer**.

   The **Party View** screen is displayed.

4. Click  icon of the respective section for which the information needs to be updated. You can view the following sections during party view:

- General Information – For more information, refer to **Onboarding Initiation - Basic Details**.
- 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**.
- Employment - 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 1-44**.
- Dates - For more information, refer to the **Figure 1-43**.
- 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 1-68**.
- Other Relationship - For more information, refer to the **Figure 1-67**.

# 2 Insta Party Management

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

This topic contains the following subtopics:

- Insta Retail Onboarding
  Insta Retail Onboarding feature allows user to onboard party using a single screen.
- Insta Party Amendment
  Insta Party Amendment feature allows user to amend party using a single screen.

## 2.1 Insta Retail Onboarding

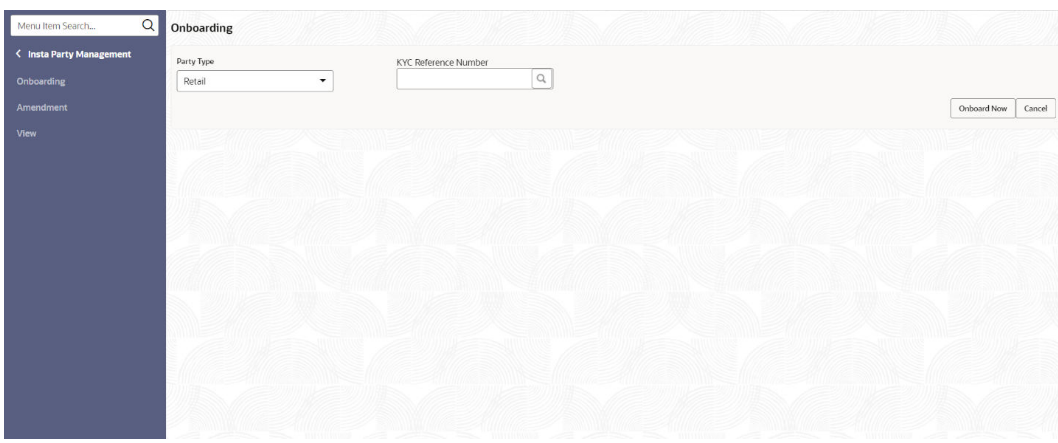
Insta Retail Onboarding feature allows user to onboard party using a single screen.

To initiate the insta onboarding process:

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

   The **Onboarding** screen is displayed.

   **Figure 2-1 Onboarding - Insta Party Management**

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

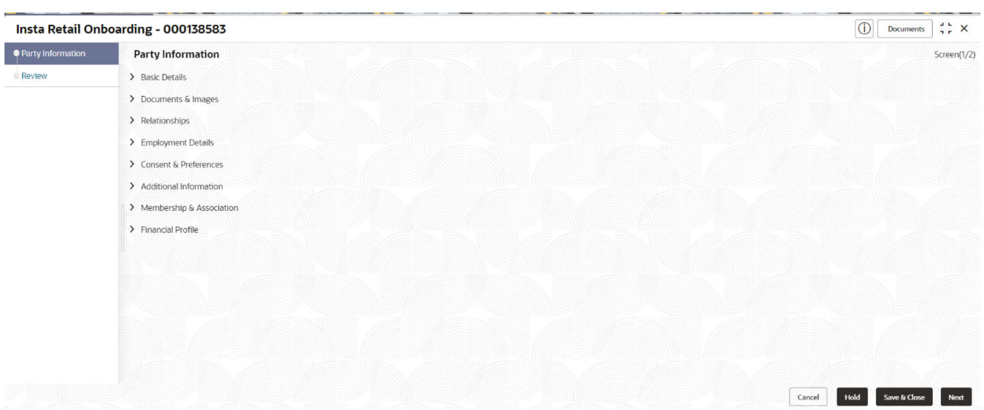
**Table 2-1 Onboarding - Field Description**

| Field | Description |
| --- | --- |
| **Party Type** | Select **Retail** from the drop-down values. The available options are:<br>• Retail |
| **KYC Reference Number** | Specify the KYC reference number or click **Search** icon for a KYC reference number. The following values are available for KYC reference search.<br>• First Name<br>• Middle Name<br>• Last Name<br>• Data of Birth<br>• Unique ID<br>• Mobile Number<br>• Email<br><br>**Note:**<br>Refer to the **KYC Management** section for the KYC Reference Number. |

4. Click **Onboard Now**.

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

**Figure 2-2 Insta Retail Onboarding**




Click and expand each data segment to provide required inputs for the party onboarding.

- Insta Retail Onboarding - 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.
- Insta Retail Onboarding - Documents & Images
  Section to upload party documents including the supporting document and signatures.

- Insta Retail Onboarding - Relationships
  The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.
- Insta Retail Onboarding - Employment Details
  Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.
- Insta Retail Onboarding - Consent & Preferences
  Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Retail Onboarding - Additional Info
  Section to add additional information related such as Insider, special needs, PEP, and armed forces details.
- Insta Retail Onboarding - Membership & Association
  Section to add Membership and Association information related to the party.
- Insta Retail Onboarding - Financial Information
  Section to add financial information related to party including asset, liability, income, and expense.

## 2.1.1 Insta Retail Onboarding - 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 to capture Party basic details.

**Table 2-2 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. |

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

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 2 | **Current Address** | Conditional | Data Segment to capture current address of the party such as current communication address, current residential address, etc.<br><br>**Note:**<br>Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations. |
| 3 | **Previous Address** | Optional | Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address.<br>Minimum address history will be required, if configured, as per **Address Management Maintenance**.<br><br>**Note:**<br>For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations. |
| 4 | **ID Details** | Mandatory | Data Segment to capture identity details of the party such as Passport, Driving License, etc. |
| 5 | **Contact Details** | Optional | Data Segment to capture contact details of the party such as Mobile, Email, Phone, etc. |
| 6 | **Tax Declaration** | Mandatory | Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc. |
| 7 | **Educational Qualification** | Optional | Data Segment to capture educational qualification of the party. |
| 8 | **Visa Details** | Optional | Data Segment to capture visa details of the party. |
| 9 | **Dates** | Optional | Data Segment to capture key and important dates related to party. |

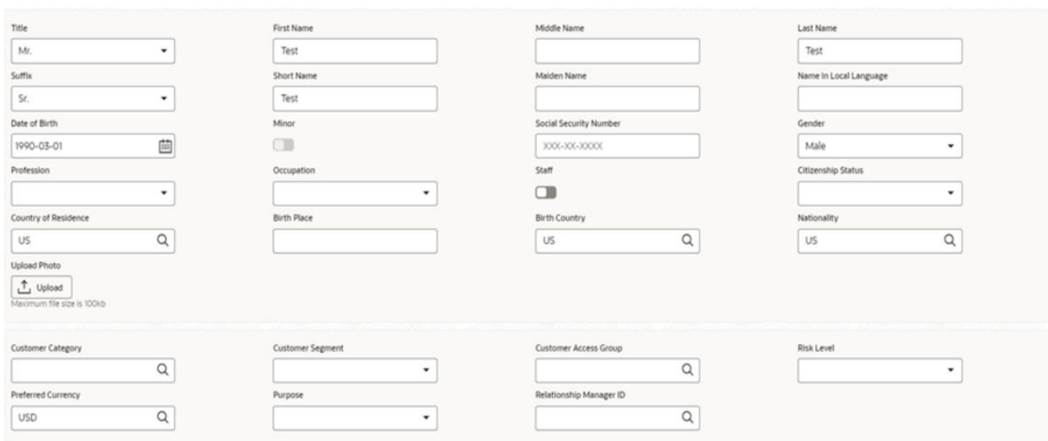
**Table 2-2 (Cont.) Data Segment - Description**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
| --- | --- | --- | --- |
| 10 | **Social Profile** | Optional | Data Segment to capture Social Profile of the party such as Linkedin, Facebook, etc. |

1. On **Insta Retail Onboarding** screen, click and expand the **Basic Details** segment.
2. On the **Basic Details** segment, click on the **Edit** button on **Basic Info and Citizenship** widget.

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

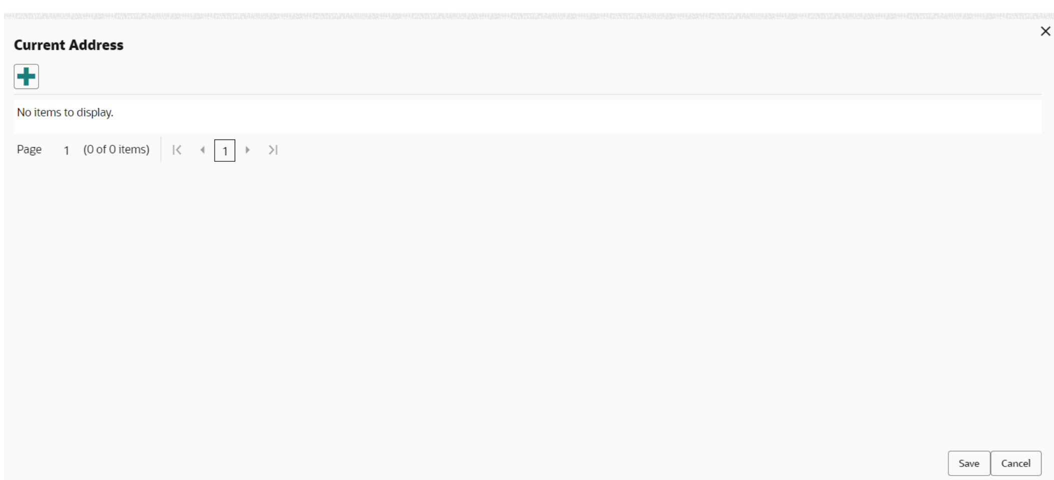
   **Figure 2-3 Basic Info and Citizenship**

3. On the **Basic Info and Citizenship** screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-4 table.
4. On the **Basic Details** segment, click on the **Edit** button on **Current Address** widget.

   The **Current Address** screen is displayed.

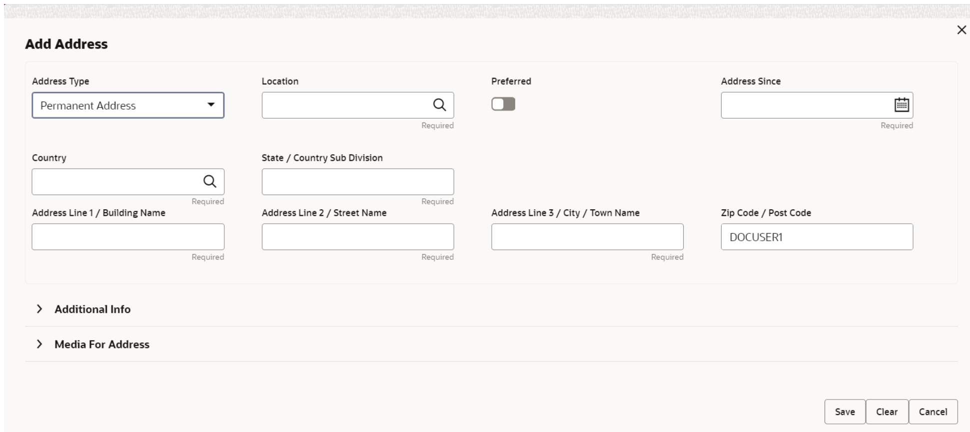
   **Figure 2-4 Current Address**

5. Click on the  icon to add a current address details.

   The **Add Address** screen is displayed.

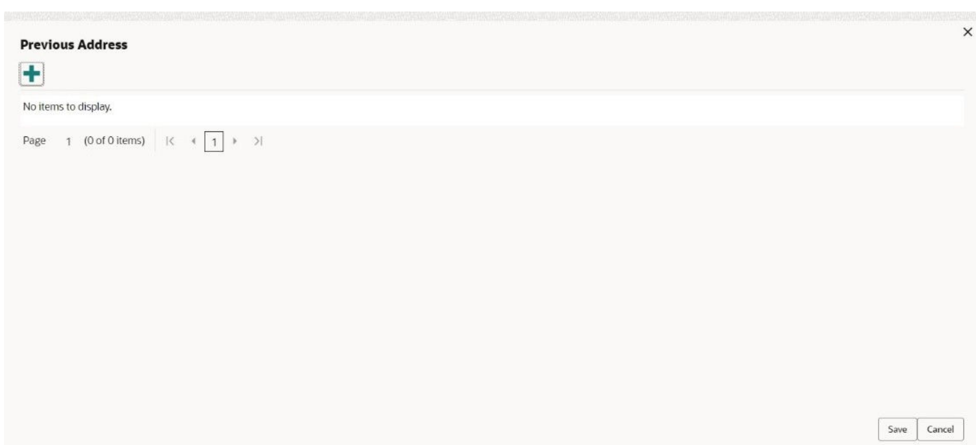
**Figure 2-5    Add Address**




6. On the **Add Address** screen, specify the details. For more information on fields, refer to the steps from *Step 7* to *Step 15* in the *Onboarding Initiation - Basic Info* screen.
7. Click **Submit** to save a record.
8. On the **Basic Info** segment, click on the **Edit** button on **Previous Address** widget.

   The **Previous Address** screen is displayed.

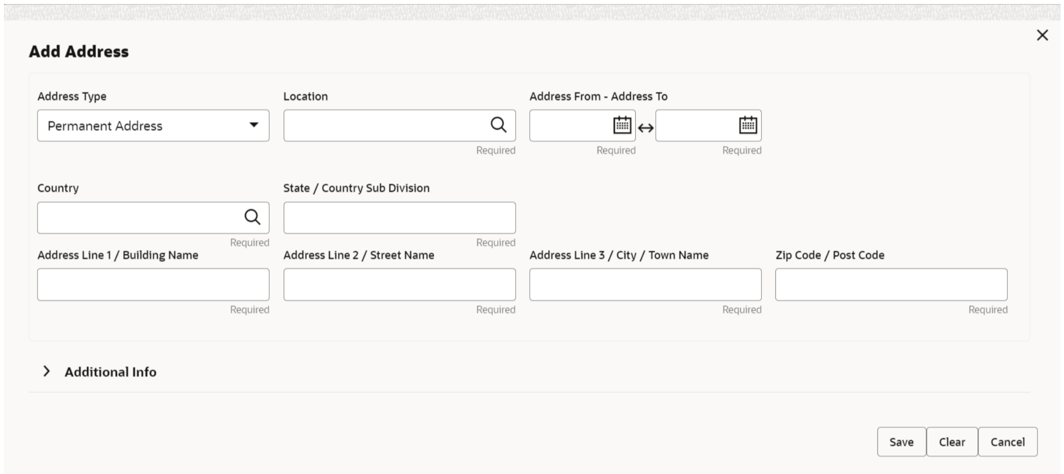
**Figure 2-6    Previous Address**




9. Click on the  icon to add a previous address details.

   The **Add Address** screen is displayed.

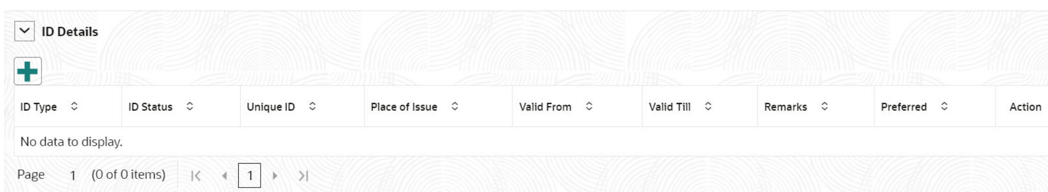
**Figure 2-7 Add Address**




10. On the **Add Address** screen, specify the details. For more information on fields, refer to the steps from *Step 7* to *Step 15* in the *Onboarding Initiation - Basic Info* screen.
11. Click **Submit** to save a record.
12. On the **Basic Info** segment, click on the **Edit** button on **ID Details** widget.

    The **ID Details** screen is displayed.

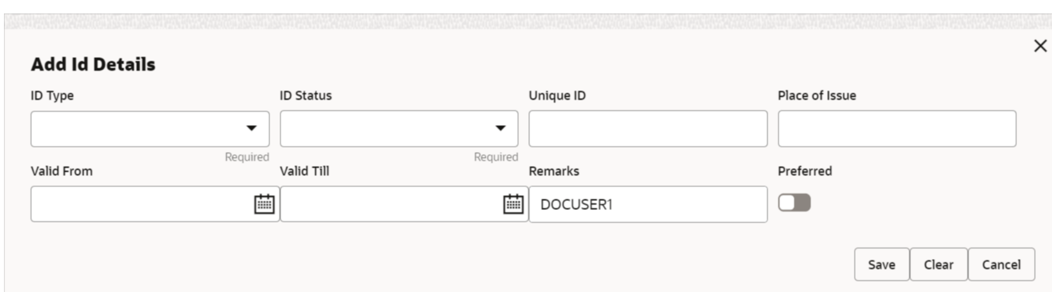
**Figure 2-8 ID Details**




13. Click on the  icon to add ID details.

    The **Add ID Details** screen is displayed.

**Figure 2-9 ID Details**

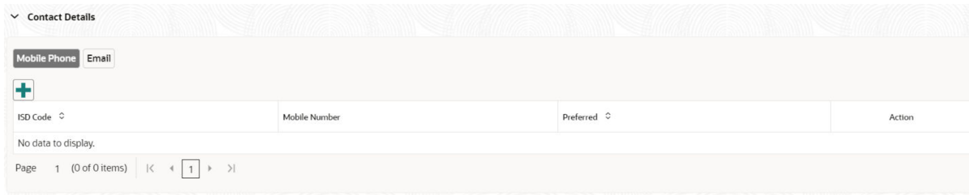



14. On the **Add ID Details** screen, specify the details. For more information on fields, refer to the Table 1-12 table.

15. Click on the **Submit** to save a record.
16. On the **Basic Info** segment, click on the **Edit** button on **Contact Details** widget.

    The **Contact Details** screen is displayed.

**Figure 2-10 Contact Details**



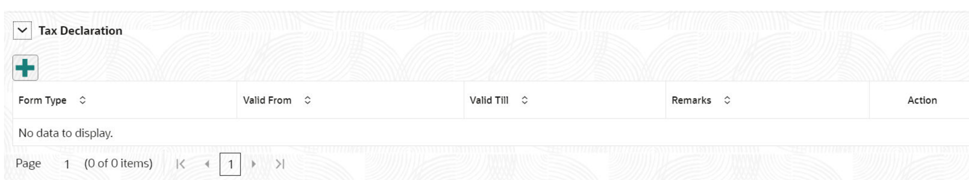

17. Click on the  icon on the **Mobile Phone** tab to specify the details.

    The **Add Mobile Number** pop-up screen is displayed.
18. Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the Table 1-5 table.
19. Click on the  icon on the **Email** tab to specify the details.

    The **Add Email** pop-up screen is displayed.
20. Specify the details in the **Add Email** pop-up screen. For more information on the fields, refer to the Table 1-6 table.
21. Click **Submit** to save a record.
22. On the **Basic Info** segment, click on the **Edit** button on **Tax Declaration** widget.

    The **Tax Declaration** screen is displayed.

**Figure 2-11 Tax Declaration**




23. Click on the  icon to specify the details.

    The **Add Tax** pop-up screen is displayed.
24. On **Add Tax** pop-up screen, specify the fields. For more information on fields, refer to the Table 1-13 table.

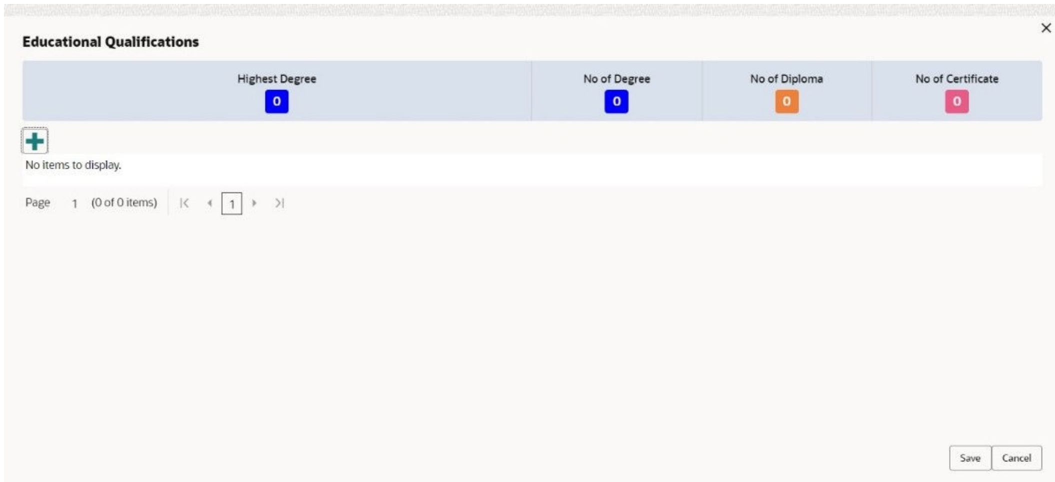
    > **Note:**
    >
    > On the tax declaration screen, the information will be auto-populated based on **Citizenship Status** of the customer.

25. Click on the **Submit** button to save a record.

26. On the **Basic Info** segment, click on the **Edit** button on **Educational Qualifications** widget.

    The **Educational Qualifications** screen is displayed.

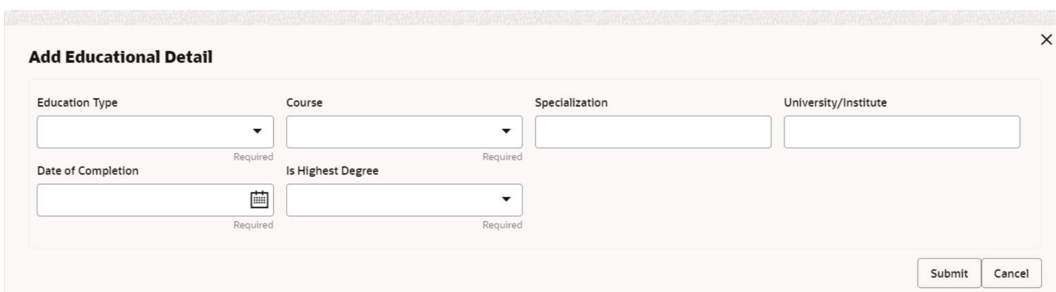
    **Figure 2-12 Educational Qualifications**


27. Click on the  icon to add educational details.

    The **Add Educational Detail** screen is displayed.

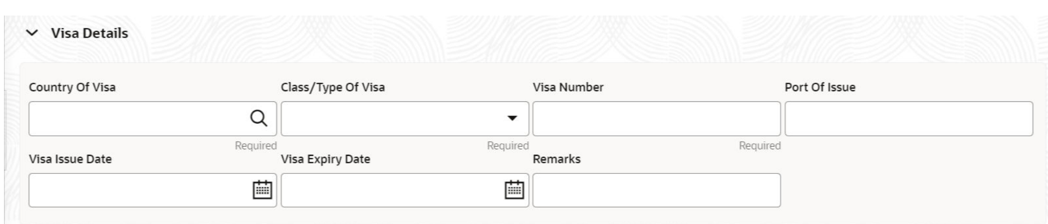
    **Figure 2-13 Add Educational Detail**


28. On the **Add Educational Detail** screen, specify the details. For more information on fields, refer to the Table 1-31 table.
29. Click on the **Submit** button to save a record.
30. On the **Basic Info** segment, click **Edit** button on **Visa Details** widget.

    The **Visa Details** screen is displayed.

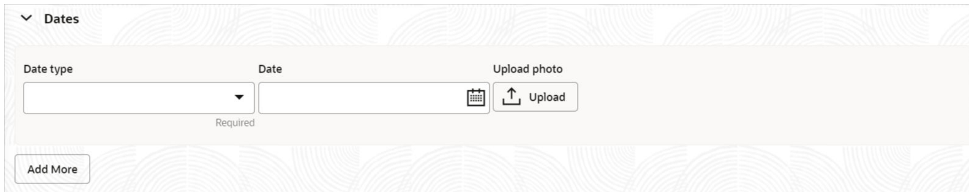
    **Figure 2-14 Basic Info - Visa Details**

31. On the **Visa Details** screen, specify the details. For more information on the fields, refer to the Table 1-40 table.
32. Click **Save** to save a record.
33. On the **Basic Info** segment, click **Edit** button on **Dates** widget.

    The **Dates** screen is displayed.

**Figure 2-15 Basic Info – Dates**



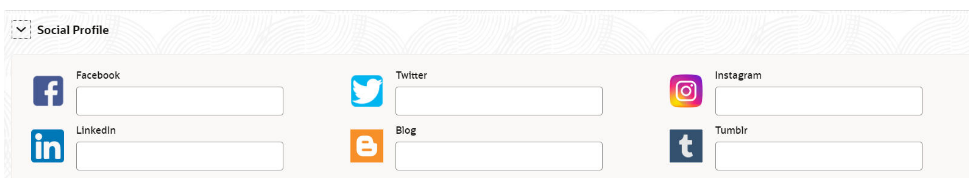

34. On the **Dates** screen, specify the details. For more information on the fields, refer to the Table 1-41 table.

> **Note:**
>
> Click on the **Add More** button to add additional dates.

35. On the **Basic Info** segment, click **Edit** button on **Social Profile** widget.

    The **Social Profile** screen displays.

**Figure 2-16 Social Profile**




36. On the **Social Profile** screen, specify the details. For more information on fields, refer to the Table 1-14 table.
37. Click **Save** to save a record.

## 2.1.2 Insta Retail Onboarding - Documents & Images

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

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

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

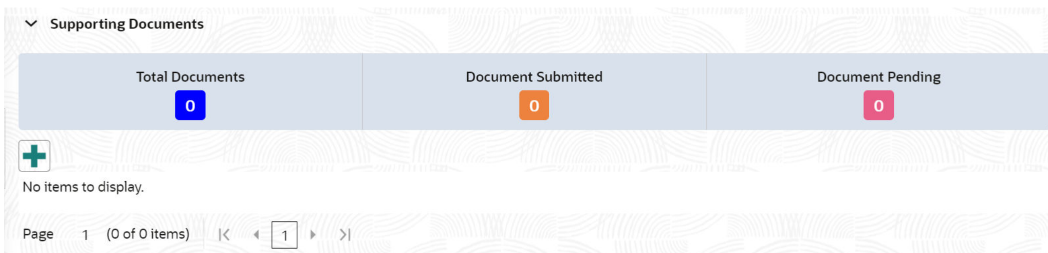
**Table 2-3 Data Segment - Description**

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

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

   The **Supporting Document** screen is displayed.

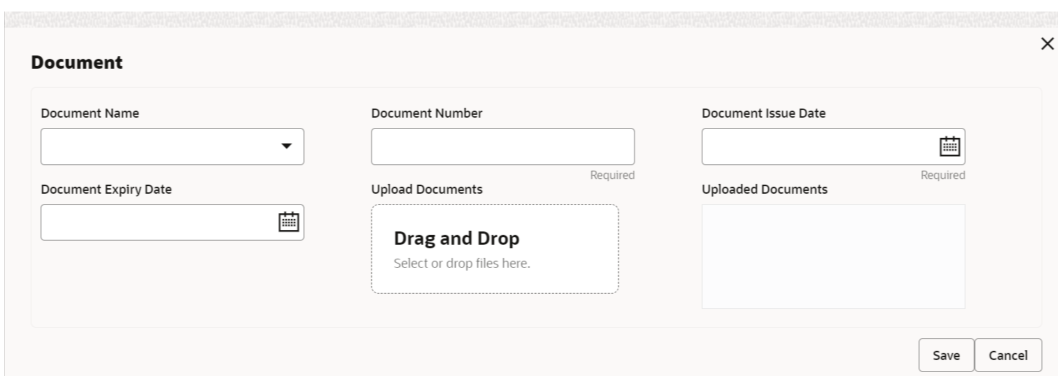
**Figure 2-17 Supporting Documents**




3. Click icon to add a supporting document.

   The **Document** screen is displayed.

**Figure 2-18 Add Document**




4. On the **Document** screen, specify the details. For more information on the fields, refer to the Figure 1-45 table.
5. On the **Documents & Images** segment, click **Edit** button on the **Signatures** widget.
6. Click icon to add a signature.

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

**Figure 2-19 Add Signature**


7. On the **Add Signature** pop-up screen, specify the details. For more information on the fields, refer to the Table 1-43table.
8. Click **Save** to save a record.

## 2.1.3 Insta Retail Onboarding - Relationships

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

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

The following data segments are available in the **Relationships** screen to capture the basic details of a party.

**Table 2-4 Data Segment - Description**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 1 | **Household** | Optional | Data Segment to capture household relationships of the party. |
| 2 | **Power of Attorney** | Optional | Data Segment to capture power of attorney relationships of the party. |
| 3 | **Service Member** | Optional | Data Segment to capture service member relationships of the party. |
| 4 | **Related to Insider** | Optional | Data Segment to capture related to insider relationships of the party. |
| 5 | **Guardian** | Conditional | Data Segment to capture guardian relationships of the party. Either of a guardian or custodian is mandatory for a minor party. |
| 6 | **Custodian** | Conditional | Data Segment to capture custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party. |

**Table 2-4 (Cont.) Data Segment - Description**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 7 | **Solicitor** | Optional | Data Segment to capture solicitor relationships of the party. |

This topic contains the following subtopics:

- Relationships - Household
  **Household Relationship** segment allows user to capture household relationship of a party such as Father, Son, Mother, Daughter etc.
- Relationships - Power of Attorney
  **Power of Attorney** segment allows user to capture power of attorney related to a party.
- Relationships - Service Member
  **Service Member Relationship** segment allows user to capture details of service member related to a party.
- Relationships - Related to Insider
  **Insider Relationship** segment allows user to capture details of insider related to a party.
- Relationships - Guardian
  **Guardian Relationship** segment allows user to capture details of guardian related to a party.
- Relationships - Custodian
  **Custodian Relationship** segment allows user to capture details of custodian related to a minor party.
- Relationships - Solicitor
  **Solicitor Relationship** segment allows user to capture details of solicitor related to a party.

## 2.1.3.1 Relationships - Household

**Household Relationship** segment allows user to capture household relationship of a party such as Father, Son, Mother, Daughter etc.

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

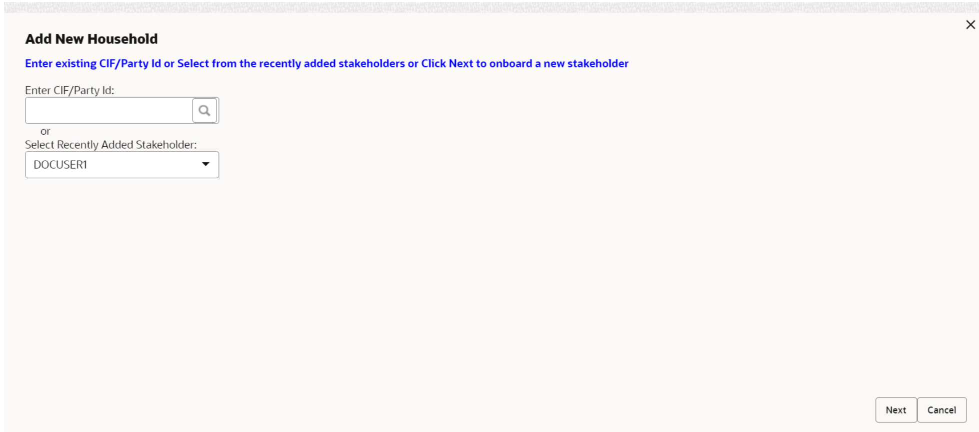
> **Note:**
>
> The fields marked as **Required** are mandatory.

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

   The **Household** screen is displayed.
3. Click on the + icon to add a household relationship.

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

**Figure 2-20 Add New Household**




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

> **Note:**
>
> If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
>
> - Party ID
> - First Name
> - Middle Name
> - Last Name
> - Data of Birth
> - Unique ID
> - Mobile Number
> - Email

**Existing Customer/Non-Customer**

5. On click of **Next** button in the **Add New Household** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add New Household** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-17 table.

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

**New Non-Customer**

7. On click of **Next** button in the **Add New Household** screen, the system displays the screen to create a new non-customer.

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

8. On the **Add New Household** screen, click and expand **Basic Info & Citizenship** segment.
9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
10. On the **Add New Household** screen, click and expand **ID Details** segment.
11. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
12. On the **Add New Household** screen, click and expand **Address** segment.
13. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
15. Add relationship specific attributes. For more information on fields, refer to the Table 1-17 table.

## 2.1.3.2 Relationships - Power of Attorney

**Power of Attorney** segment allows user to capture power of attorney related to a party.

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

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

1. On the **Relationships** segment, click **Edit** button on the **Power of Attorney** widget.

   The **Power of Attorney** screen is displayed.

2. Click on the  icon to add a household relationship.

   The **Power of Attorney** screen is displayed.

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

> **Note:**
>
> If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
>
> - Party ID
> - First Name
> - Middle Name
> - Last Name
> - Data of Birth
> - Unique ID
> - Mobile Number
> - Email

**Existing Customer/Non-Customer**

4. On click of **Next** button in the **Power of Attorney** screen, the system displays the screen to add relationship specific attribute.
5. On the **Power of Attorney** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-18 table.

**New Non-Customer**

6. On click of **Next** button in the **Power of Attorney** screen, the system displays the screen to create a new non-customer.

   The **Add New Power of Attorney** screen is displayed.
7. On the **Add New Power of Attorney** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Power of Attorney** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Power of Attorney** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
14. Add relationship specific attributes. For more information on fields, refer to the Table 1-18 table.

### 2.1.3.3 Relationships - Service Member

**Service Member Relationship** segment allows user to capture details of service member related to a party.

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

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

1. On the **Relationships** segment, click **Edit** button on the **Service Member** widget.

   The **Service Member** screen is displayed.

2. Click on the + icon to add a service member relationship.

   The **Add New Service Member** screen is displayed.

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

   > **Note:**
   >
   > If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
   >
   > - Party ID
   > - First Name
   > - Middle Name
   > - Last Name
   > - Data of Birth
   > - Unique ID
   > - Mobile Number
   > - Email

**Existing Customer/Non-Customer**

4. On click of **Next** button in the **Add New Service Member** screen, the system displays the screen to add relationship specific attribute.

5. On the **Add New Service Member** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-16 table.

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

**New Non-Customer**

6. On click of **Next** button in the **Add New Service Member** screen, the system displays the screen to create a new non-customer.

   The **Add New Service Member** screen is displayed.
7. On the **Add New Service Member** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Service Member** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Service Member** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
14. Add relationship specific attributes. For more information on fields, refer to the Table 1-16 table.

## 2.1.3.4 Relationships - Related to Insider

**Insider Relationship** segment allows user to capture details of insider related to a party.

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

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

1. On the **Relationships** segment, click **Edit** button on the **Related to Insider** widget.

   The **Related to Insider** screen is displayed.
2. Click on the icon to add a service member relationship.

   The **Add New Related to Insider** screen is displayed.
3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

> **Note:**
>
> If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
>
> - Party ID
> - First Name
> - Middle Name
> - Last Name
> - Data of Birth
> - Unique ID
> - Mobile Number
> - Email

**Existing Customer/Non-Customer**

4. On click of **Next** button in the **Add New Related to Insider** screen, the system displays the screen to add relationship specific attribute.
5. On the **Add New Related to Insider** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-19 table.

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

**New Non-Customer**

6. On click of **Next** button in the **Add New Related to Insider** screen, the system displays the screen to create a new non-customer.

   The **Add New Related to Insider** screen is displayed.
7. On the **Add New Related to Insider** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Related to Insider** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Related to Insider** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.

14. Add relationship specific attributes. For more information on fields, refer to the Table 1-19 table.

## 2.1.3.5 Relationships - Guardian

**Guardian Relationship** segment allows user to capture details of guardian related to a party.

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

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

1. On the **Relationships** segment, click **Edit** button on the **Guardian** widget.

   The **Guardian** screen is displayed.

2. Click on the icon to add a guardian relationship.

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

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

   > **Note:**
   >
   > If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
   >
   > - Party ID
   > - First Name
   > - Middle Name
   > - Last Name
   > - Data of Birth
   > - Unique ID
   > - Mobile Number
   > - Email

**Existing Customer/Non-Customer**

4. On click of **Next** button in the **Add New Guardian** screen, the system displays the screen to add relationship specific attribute.

5. On the **Add New Guardian** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-20 table.

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

**New Non-Customer**

6. On click of **Next** button in the **Add New Guardian** screen, the system displays the screen to create a new non-customer.

   The **Add New Guardian** screen is displayed.
7. On the **Add New Guardian** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Guardian** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Guardian** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
14. Add relationship specific attributes. For more information on fields, refer to the Table 1-20 table.

## 2.1.3.6 Relationships - Custodian

**Custodian Relationship** segment allows user to capture details of custodian related to a minor party.

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

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

1. On the **Relationships** segment, click **Edit** button on the **Custodian** widget.

   The **Custodian** screen is displayed.
2. Click on the  icon to add a custodian relationship.

   The **Custodian** screen is displayed.
3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** to create a non-customer and add as a relationship.

> **Note:**
>
> If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
>
> - Party ID
> - First Name
> - Middle Name
> - Last Name
> - Data of Birth
> - Unique ID
> - Mobile Number
> - Email

**Existing Customer/Non-Customer**

4. On click of **Next** button in the **Add New Custodian** screen, the system displays the screen to add relationship specific attribute.
5. On the **Add New Custodian** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-21 table.

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

**New Non-Customer**

6. On click of **Next** button in the **Add New Custodian** screen, the system displays the screen to create a new non-customer.

   The **Add New Custodian** screen is displayed.
7. On the **Add New Custodian** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **Add New Custodian** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **Add New Custodian** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.

14. Add relationship specific attributes. For more information on fields, refer to the Table 1-21 table.

### 2.1.3.7 Relationships - Solicitor

**Solicitor Relationship** segment allows user to capture details of solicitor related to a party.

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

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

1. On the **Relationships** segment, click **Edit** button on the **Solicitor** widget.

   The **Solicitor** screen is displayed.

2. Click on the  icon to add a solicitor relationship.

   The **The New Solicitor** screen is displayed.

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

   > **Note:**
   >
   > If CIF/Party ID is not known for an **existing customer/non-customer**, click **Search** icon to launch **Search Party** screen. Select CIF/Party ID from the list of values based on the search criteria.
   >
   > - Party ID
   > - First Name
   > - Middle Name
   > - Last Name
   > - Data of Birth
   > - Unique ID
   > - Mobile Number
   > - Email

**Existing Customer/Non-Customer**

4. On click of **Next** button in the **The New Solicitor** screen, the system displays the screen to add relationship specific attribute.
5. On the **The New Solicitor** screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-22 table.

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

**New Non-Customer**

6. On click of **Next** button in the **The New Solicitor** screen, the system displays the screen to create a new non-customer.

   The **The New Solicitor** screen is displayed.
7. On the **The New Solicitor** screen, click and expand **Basic Info & Citizenship** segment.
8. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the Table 1-4 table.
9. On the **The New Solicitor** screen, click and expand **ID Details** segment.
10. Specify the details on the **ID Details** segment. For more information on fields, refer to the Table 1-12 table.
11. On the **The New Solicitor** screen, click and expand **Address** segment.
12. Specify the details on the **Address** segment. For more information on fields, refer to the Table 1-7 table.
13. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the KYC Check section.
14. Add relationship specific attributes. For more information on fields, refer to the Table 1-22 table.

## 2.1.4 Insta Retail Onboarding - Employment Details

Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.

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

The following data segments are available in the employment details section.

**Table 2-5 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. |

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

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 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. On the **Insta Retail Onboarding** screen, click and expand **Employment Details** segment.
2. On the **Employment Details** segment, click **Edit** on the **Salaried** widget.
3. Click on the icon to add a salaried employment.

   The **Salaried** screen is displayed.
4. On the **Salaried** screen, specify the details. For more information on the fields, refer to the Table 1-33 table.
5. On the **Employment Details** segment, click **Edit** on the **Self Employed** widget.
6. Click icon to add a employed employment.

   The **Employment** screen is displayed.
7. On the **Employment** screen, specify the details. For more information on the fields, refer to the Table 1-34 table.

## 2.1.5 Insta Retail Onboarding - Consent & Preferences

Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.

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

1. On the **Insta Retail Onboarding** screen, click and expand **Consent & Preferences** segment.
2. On the **Consent & Preferences** segment, click **Edit** on the **Consent & Preferences** widget.

   The **Consent & Preferences** screen is displayed.
3. On the **Consent & Preferences** screen, click and expand **e-Sign**.
4. On **e-Sign** consent segment, enable toggle to capture e-sign consent of the party. For more information on fields, refer to the Table 1-44 table.
5. On the **Consent & Preferences** screen, click and expand **Marketing Communication**.
6. On the **Marketing Communication** segment, enable toggle to capture marketing communication consent of the party.

7. Click on the icon on the **Marketing Communication** segment.

   The **Add Marketing Communication** screen is displayed.
8. Specify the details on the **Marketing Communication** segment. For more information on fields, refer to the Table 1-45 table.
9. On the **Consent & Preferences** screen, click and expand **Privacy Information**.
10. On the **Privacy Information** segment, select the check box for the privacy information consents of the party. For more information on fields, refer to the Table 1-46 table.
11. On the **Consent & Preferences** screen, click and expand **Minor** segment.
12. On **Minor** consent segment, enable toggle to capture minor consent of the party. For more information on fields, refer to the Table 1-47 table.
13. On the **Consent & Preferences** screen, click and expand **Tax Consent** segment.
14. On **Tax Consent** segment, enable toggle to capture tax consent of the party.

## 2.1.6 Insta Retail Onboarding - Additional Info

Section to add additional information related such as Insider, special needs, PEP, and armed forces details.

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

1. On the **Insta Retail Onboarding** screen, click and expand **Additional Info** segment.

   The **Additional Info** segment is displayed.
2. On the **Additional Info** segment, click **Edit** button on the **Additional Info** widget.

   The **Additional Info** screen is displayed.
3. On the **Additional Info** screen, enable **Insider** toggle to determine if the customer is an insider.
4. Capture insider information. For more information on fields, refer to the Table 1-48 table.
5. On the **Additional Info** segment, enable **Special Needs/Disability**toggle to determine if the customer has special needs/disability.
6. Capture **Special Need/Disability** information. For more information on fields, refer to the Table 1-49 table.
7. On the **Additional Info** segment, enable **Politically Exposed Person (PEP)** toggle to determine if the customer is a politically exposed person and capture remarks for PEP.
8. Capture **Politically Exposed Person (PEP)** information. For more information on fields, refer to the Table 1-50 table.
9. On the **Additional Info** segment, enable **Armed Forces** toggle to determine if the party is from armed forces.

10. Capture **Armed Forces** information. For more information on fields, refer to the Table 1-51 table.
11. On **Additional Info** segment, enable **Financial Institution Data Match (FIDM)** toggle to determine if the party is FIDM match.
12. Capture **Financial Institution Data Match (FIDM)** information. For more information on fields, refer to the Table 1-52 table.

## 2.1.7 Insta Retail Onboarding - Membership & Association

Section to add Membership and Association information related to the party.

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

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

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

   The **Membership & Association** screen is displayed.
3. Click + icon on the **Membership & Association** screen.

   The **Membership** pop-up screen is displayed.
4. On the **Membership** screen, specify the details. For more information on the fields, refer to the Table 1-53 table.

## 2.1.8 Insta Retail Onboarding - Financial Information

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

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

**Table 2-6 Data Segment - Description**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 1 | **Asset** | Optional | Data segment to capture assets details of the party. |
| 2 | **Liability** | Optional | Data segment to capture liability details of the party. |
| 3 | **Income** | Optional | Data segment to capture income details of the party. |
| 4 | **Expense** | Optional | Data segment to capture expense details of the party. |

**Table 2-6 (Cont.) Data Segment - Description**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 5 | **Other Relationship** | Optional | Data segment to capture other relationships of the party. |
| 6 | **Beneficially Owned Company** | Optional | Data segment to capture beneficially owned company relations of the party. |

1. On the **Insta Retail Onboarding** screen, click and expand **Financial Information** segment.

   The **Financial Information** screen is displayed.
2. On the **Financial Information** screen, click **Edit** button on the **Assets** widget.
3. On the **Assets** screen, click **Add** button.

   The **Add Assets Details** pop-up screen is displayed.
4. On **Add Assets Details** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-36 table.
5. On the **Financial Information** screen, click **Edit** button on the **Liabilities** widget.
6. On the **Liabilities** screen, click **Add** button.

   The **Add Liabilities Details** pop-up screen is displayed.
7. On **Add Liabilities Details** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-37 table.
8. On the **Financial Information** screen, click **Edit** button on the **Income** widget.
9. On the **Income** screen, click **Add** button.

   The **Income** pop-up screen is displayed.
10. On **Income** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-56 table.
11. On the **Financial Information** screen, click **Edit** button on the **Expense** widget.
12. On the **Expense** screen, click **Add** button.

    The **Expense** pop-up screen is displayed.
13. On **Expense** pop-up screen, specify the details. For more information on fields, refer to the Table 1-57 table.
14. On the **Financial Information** screen, click **Edit** button on the **Other Relationships** widget.
15. On the **Other Relationships** screen, click  icon.

    The **Relationship with other financial institutions** pop-up screen is displayed.
16. On **Relationship with other financial institutions** pop-up screen, specify the details. For more information on fields, refer to the Table 1-58 table.
17. On the **Financial Information** screen, click **Edit** button on the **Beneficially Owned Company** widget.

18. On the **Beneficially Owned Company** screen, click  icon.

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

19. On **Beneficially Owned Company** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the Table 1-59 table.

# 2.2 Insta Party Amendment

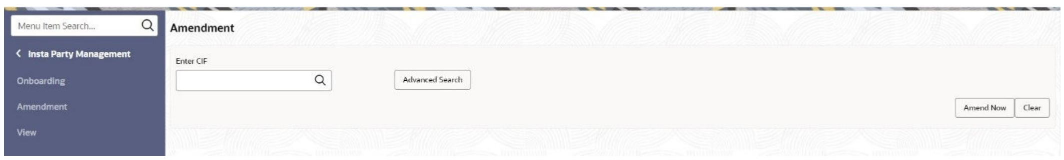
Insta Party Amendment feature allows user to amend party using a single screen.

**To initiate the insta amendment process:**

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

   The **Amendment** screen is displayed.

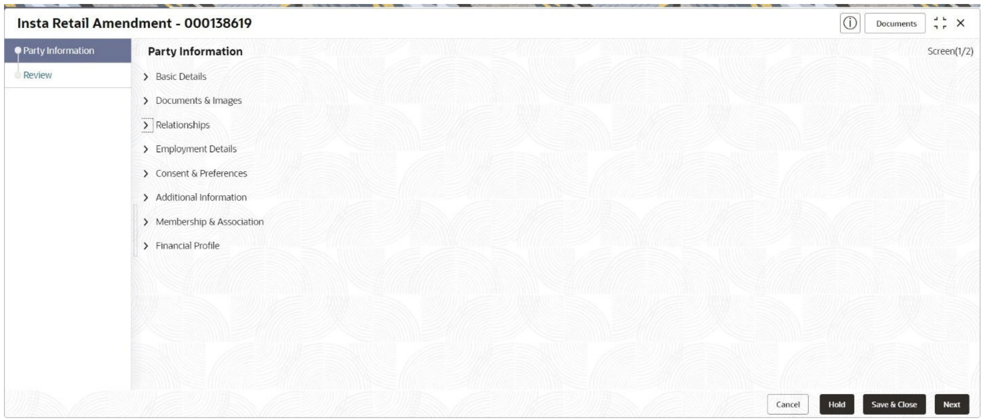
**Figure 2-21 Insta Party Amendment**




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

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

**Figure 2-22 Insta Retail Amendment**




Click and expand each data segment to provide required inputs for the party amendment.

- Insta Party Amendment - Basic Details
  You can amend personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.
- Insta Party Amendment - Documents & Images
  Section to upload party documents including the supporting document and signatures.
- Insta Party Amendment - Relationships
  The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.
- Insta Party Amendment - Employment Details
  Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.
- Insta Party Amendment - Consent & Preferences
  Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.
- Insta Party Amendment - Additional Info
  Section to add additional information related such as Insider, special needs, PEP, and armed forces details.
- Insta Party Amendment - Membership & Association
  Section to add Membership and Association information related to the party.
- Insta Party Amendment - Financial Information
  Section to add financial information related to party including asset, liability, income, and expense.

## 2.2.1 Insta Party Amendment - Basic Details

You can amend 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 amendment.

**Table 2-7 Data Segment - Description**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
| --- | --- | --- | --- |
| 1 | **Basic Info and Citizenship** | Mandatory | Data segment to amend the basic personal information of the party. |
| 2 | **Current Address** | Conditional | Data segment to amend current address of the party such as current communication address, current residential address, etc.<br><br>**Note:**<br>Address type in current address can be configured as mandatory through **Address Management Maintenance**. For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations. |

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

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 3 | **Previous Address** | Optional | Data segment to amend 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.<br>Minimum address history will be required, if configured, as per **Address Management Maintenance**.<br>**Note:**<br>For more information, refer to the **Oracle Banking Party Configurations User Guide** for address management configurations. |
| 4 | **ID Details** | Optional | Data segment to amend identity details of the party such as Passport, Driving License, etc. |
| 5 | **Contact Details** | Optional | Data segment to amend contact details of the party such as Mobile, Email, Phone, etc. |
| 6 | **Tax Declaration** | Optional | Data segment to amend tax details of the party such as Form W8-BEN, W9 etc. |
| 7 | **Educational Qualification** | Optional | Data segment to amend educational qualification of the party. |
| 8 | **Visa Details** | Optional | Data segment to amend visa details of the party. |
| 9 | **Dates** | Optional | Data segment to amend key and important dates related to party. |
| 10 | **Social Profile** | Optional | Data segment to amend social profile of the party such as Linkedin, Facebook, etc. |

1. On **Insta Retail Amendment** screen, click and expand the **Basic Details** segment.

   The **Basic Details** segment is displayed.

2. On the **Basic Details** segment, click **Edit** button on each widget to amend the details. For more information on **Basic Info & Citizenship**, **Current Address**, **Previous Address**, **ID Details**, **Contact Details**, **Tax Declaration**, **Educational Qualifications**, **Visa Details**, **Dates**, and **Social Profile**, refer to the Insta Retail Onboarding - Basic Details section.

## 2.2.2 Insta Party Amendment - Documents & Images

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

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

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

**Table 2-8 Data Segment - Description**

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

1. On **Insta Retail Amendment** screen, click and expand the **Documents & Images** segment.

   The **Documents & Images** segment is displayed.

2. On the **Documents & Images** segment, click **Edit** button on each widget to amend the details. For more information on the **Supporting Documents** and **Signatures**, refer to the Insta Retail Onboarding - Documents & Images section.

## 2.2.3 Insta Party Amendment - Relationships

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

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

The following data segments are available in the **Relationships** screen to capture the basic details of a party.

**Table 2-9 Data Segment - Description**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 1 | **Household** | Optional | Data Segment to capture household relationships of the party. |
| 2 | **Power of Attorney** | Optional | Data Segment to capture power of attorney relationships of the party. |
| 3 | **Service Member** | Optional | Data Segment to capture service member relationships of the party. |
| 4 | **Related to Insider** | Optional | Data Segment to capture related to insider relationships of the party. |
| 5 | **Guardian** | Conditional | Data Segment to capture guardian relationships of the party. Either of a guardian or custodian is mandatory for a minor party. |
| 6 | **Custodian** | Conditional | Data Segment to capture custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party. |
| 7 | **Solicitor** | Optional | Data Segment to capture solicitor relationships of the party. |

1. On **Insta Retail Amendment** screen, click and expand the **Relationships** segment.

   The **Relationships** segment is displayed.

2. On the **Relationships** segment, click **Edit** button on each widget to amend the details. For more information on the **Household**, **Power of Attorney**, **Service Member**, **Related to Insider**, **Guardian**, **Custodian**, and **Solicitor** refer to the Insta Retail Onboarding - Relationships section.

## 2.2.4 Insta Party Amendment - Employment Details

Employment data segment captures employment details of a retail party. A retail party can be employed as a salaried or a self-employed profession. Employment details are necessary for a bank to determine the professional stability of the party.

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

The following data segments are available in the employment details section.

**Table 2-10 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. On **Insta Retail Amendment** screen, click and expand the **Employment Details** segment.

   The **Employment Details** segment is displayed.
2. On the **Employment Details** segment, click **Edit** button on each widget to amend the details. For more information on the **Salaried** and **Self-Employed** refer to the Insta Retail Onboarding - Employment Details section.

## 2.2.5 Insta Party Amendment - Consent & Preferences

Section to add consent and preferences of the party including e-sign, marketing, minor, and tax.

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

1. On **Insta Retail Amendment** screen, click and expand the **Consent & Preferences** segment.

   The **Consent & Preferences** segment is displayed.
2. On the **Consent & Preferences** segment, click **Edit** button on the **Consent & Preferences** widget. For more information on the **Consent & Preferences** widget refer to the Insta Retail Onboarding - Consent & Preferences section.

## 2.2.6 Insta Party Amendment - Additional Info

Section to add additional information related such as Insider, special needs, PEP, and armed forces details.

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

1. On **Insta Retail Amendment** screen, click and expand the **Additional Info** segment.

The **Additional Info** segment is displayed.

2. On the **Additional Info** segment, click **Edit** button on the **Additional Info** widget. For more information on the **Additional Info** widget, refer to the Insta Retail Onboarding - Additional Info section.

## 2.2.7 Insta Party Amendment - Membership & Association

Section to add Membership and Association information related to the party.

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

1. On **Insta Retail Amendment** screen, click and expand the **Membership & Association** segment.

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

2. On the **Membership & Association** segment, click **Edit** button on the **Membership & Association** widget. For more information on the **Membership & Association** widget, refer to the Insta Retail Onboarding - Membership & Association section.

## 2.2.8 Insta Party Amendment - Financial Information

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

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

The following data segments can be captured in Financial Information section to capture party basic details.

**Table 2-11 Data Segment - Description**

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 1 | **Asset** | Optional | Data segment to capture assets details of the party. |
| 2 | **Liability** | Optional | Data segment to capture liability details of the party. |
| 3 | **Income** | Optional | Data segment to capture income details of the party. |
| 4 | **Expense** | Optional | Data segment to capture expense details of the party. |

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

| Sl.No | Data Segment Name | Mandatory / Optional / Conditional | Description |
|---|---|---|---|
| 5 | **Other Relationship** | Optional | Data segment to capture other relationships of the party. |
| 6 | **Beneficially Owned Company** | Optional | Data segment to capture beneficially owned company relations of the party. |

1. On **Insta Retail Amendment** screen, click and expand the **Financial Information** segment.

   The **Financial Information** segment is displayed.

2. On the **Financial Information** segment, click **Edit** button on each widget to amend the details. For more information on the **Asset**, **Liability**, **Income**, **Expense**, **Other Relationship**, and **Beneficially Owned Company** refer to the Insta Retail Onboarding - Financial Information section.

# 3
# KYC Management

Party KYC information refers to the data and details collected by financial institutions to fulfill their Know Your Customer (KYC) obligations. KYC is a regulatory requirement that requires businesses, especially those in the financial industry, to verify and understand the identity of their customers. This process is designed to prevent fraud, money laundering, and other illicit activities by ensuring that financial institutions have accurate and up-to-date information about the individuals or entities they are dealing with.

Financial institutions are required to periodically update and verify this information to ensure its accuracy. KYC processes not only help in meeting regulatory compliance but also contribute to the overall security of the financial system by mitigating the risks associated with financial crimes.

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

## 3.1 Create KYC

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

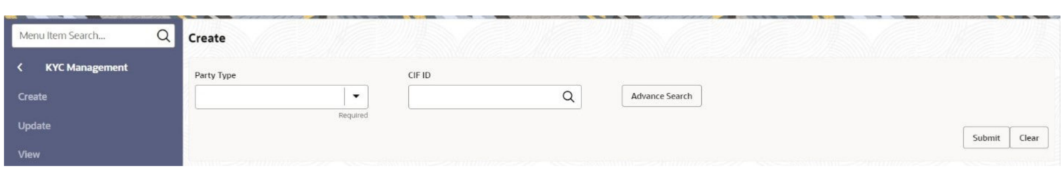
**To initiate the Create KYC:**

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

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

   The **Create** screen is displayed.

   **Figure 3-1 KYC Management - Create**

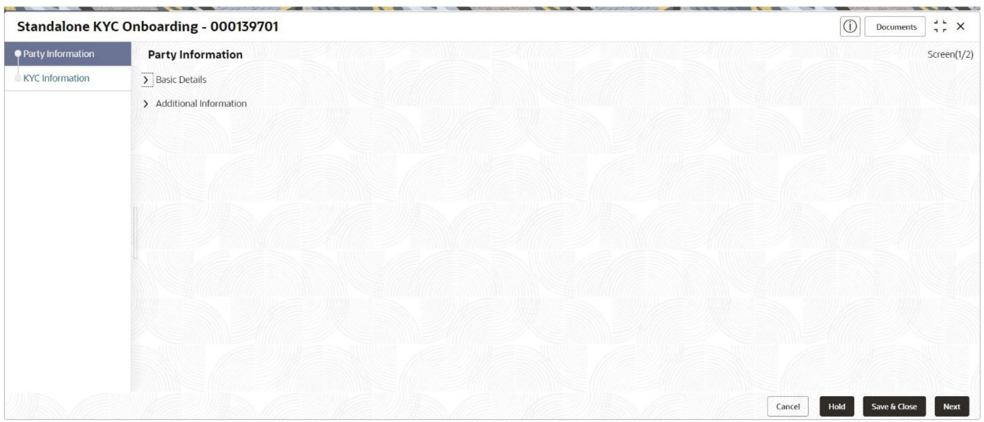
3. Specify the **CIF** or search for a **CIF**. For advance search, click**Advance Search** button. The following values are available for the advance CIF search:
   - Party ID
   - First Name

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

4. Click **Submit**.

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

**Figure 3-2    Standalone KYC Onboarding**




**Basic Details**

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

**Additional Information**

7. Under the **Party Information**, click and expand **Additional Information** segment.
8. Under the **Additional Information** segment, click **Edit** on the **Politically Exposed Person** widget.

   The **Additional Information** pop-up screen is displayed.
9. On the **Additional Information** pop-up screen, specify the details. For more information on fields, refer to the Insta Retail Onboarding - Additional Info section.
10. Click **Next** button on the **Standalone KYC Onboarding** screen.

    Oracle Banking Enterprise Party Management supports 13 different KYC checks as below:

    - Address Check
    - Identity Check
    - Police DB Check

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

> **Note:**
>
> The KYC checks are listed during KYC stage, based on KYC maintenance. Refer to the **Party Onboarding Configuration User Guide** for the KYC maintenance details. **PEP Identification** check is displayed, if a customer is determined as Politically Exposed Person (PEP) in the **Additional Info** segment.

The **KYC Information** screen is displayed.

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

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

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

The KYC reference number will be generated.

## 3.2 Update KYC

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

**To initiate the update KYC:**

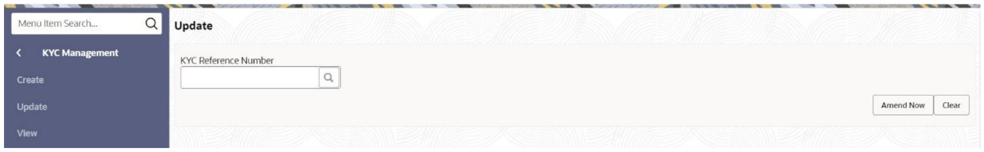
> **Note:**
>
> The fields marked as **Required** are mandatory.

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

2. Under **KYC Management**, click **Update**.

   The **Update** screen is displayed.

**Figure 3-3 Update**




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

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

4. Click **Amend Now**.

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

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

5. On the **Standalone KYC Amend** screen, click and expand **Basic Details** segment.
6. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Basic Info & Citizenship**, **Current Address**, **ID Details**, and **Contact Details**, refer to the Onboarding Initiation - Basic Details section.
7. On the **Standalone KYC Amend** screen, click and expand **Additional Information** segment.
8. Under the **Basic Details** segment, click **View** on each widget to view the details. For more information on the **Politically Exposed Person** widget, refer to the Insta Retail Onboarding - Additional Info section.

**KYC Information**

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

   The **KYC Information** screen is displayed.

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

# 4 Party Memo

Party memo feature is to support capturing of notes and memos related to a party.

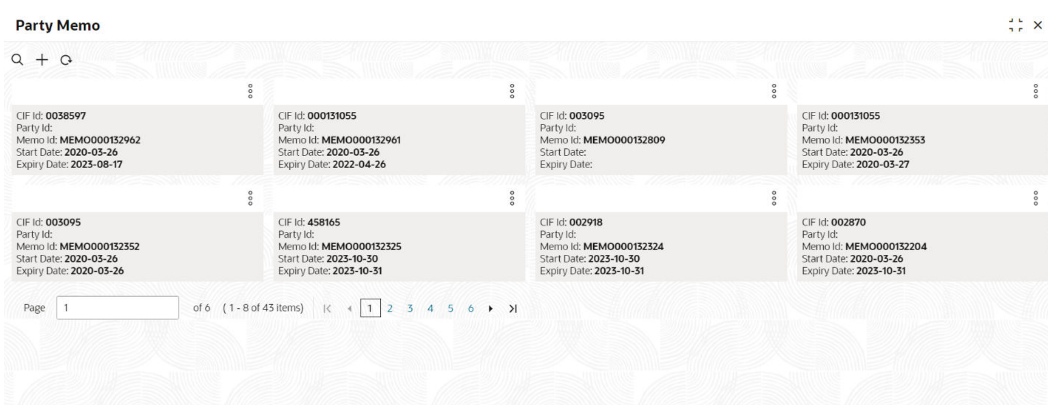
**To initiate the party memo process:**

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

1. On the **Homepage**, under **Party Services**, click **Party Memo**.

   The **Party Memo** screen is displayed.

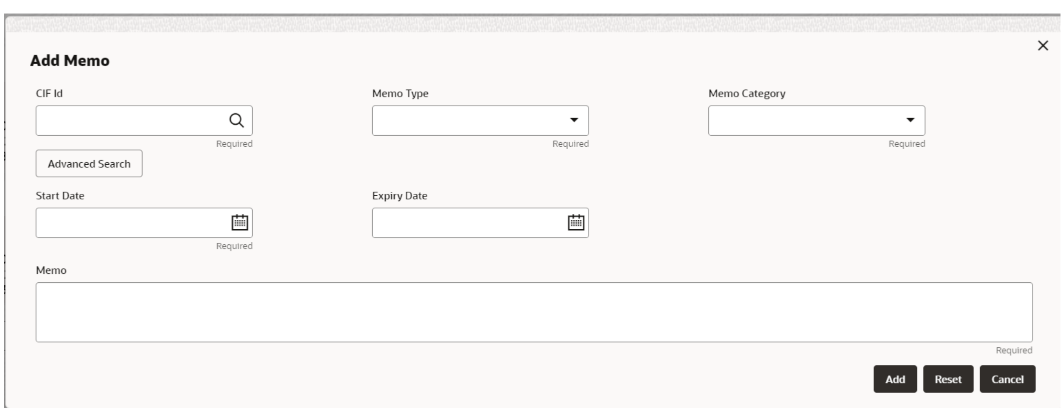
   **Figure 4-1 Party Memo**




2. On the **Party Memo** screen, click  icon.

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

   **Figure 4-2 Add Memo**



3. On the **Add Memo** pop-up screen, specify the details about a memo. For more information fields, refer to the field description table.

**Table 4-1 Add Memo - Field Description**

| Field | Description |
| --- | --- |
| **CIF Id** | Enter CIF ID of the party. |
| **Memo Type** | Select the memo type the list of values. The available options are:<br>• Information<br>• Action<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **Memo Category** | Select the category of a memo from the list of values. The available options are:<br>• Warning<br>• Override<br><br>**Note:**<br>The list of values can be configured through entity maintenance. |
| **Start Date** | Select start date of a memo. |
| **Expiry Date** | Select expiry date of a memo. |
| **Memo** | Specify the content of a memo. |

4. Click **Add** to save memo for the party.

> **Note:**
>
> Click **Reset** to clear all the fields.

# 5
# Last Contact Date

The **Last Contact Date** feature allows user to view when a customer has contacted financial institution last time.

The **Last Contact Date** is updated automatically as when a party is inquired or amended in party management or any other product such as account origination, account servicing, etc.,

The **Last Contact Date** is available in the Retail View section.

# 6 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 6-1 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:<br>`TRUE` - Straight-through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation.<br>`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` |
| `CHANNEL_CONFIRMATION_REQUIRED` | This parameter indicates whether confirmation from the channel is required before handoff to the core system. Accepted values are:<br>`TRUE` – The system will wait for a confirmation from the channels before triggering the handoff to the core system<br>`FALSE` – The system will go ahead with the handoff to the core system without waiting for any confirmation from the channels | `FALSE` |

**Process**

On receiving the 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 6-2 Applicable Cases**

| Use Case | Description |
|---|---|
| Quick Onboarding | This case will be a quick onboarding with minimal attributes, equivalent to Quick Initiation. Further enrichment and KYC check for such requests can be done by a bank user. |
| Detailed Onboarding without KYC Check | This case will cover onboarding from the channel with full customer details without KYC checks. Such requests shall fall under the KYC stage. Bank users can pick such requests and complete the remaining stages - *KYC*, *Review*, and *Approval*. |
| Detailed Onboarding with KYC Check (Straight-through processing) | In this case, the channel will capture and pass on all the mandatory information and KYC details. This shall be treated as straight-through processing if `STP_FLAG` is set to `TRUE` and the Party details shall be handed over to the core system without the need of any manual intervention. |

# 7 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.

8

# Duplication Check (De-dupe Check)

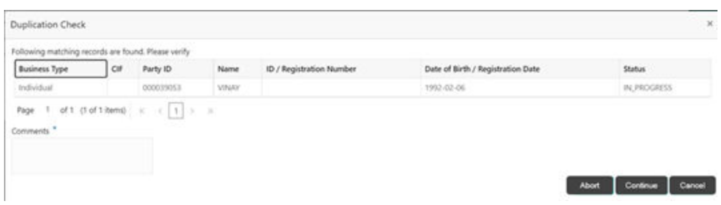
Duplication check (De-dupe Check) screen is to check for the duplication in the party.

System will check for duplicate customers (Dedupe Check).

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

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

**Figure 8-1    Duplication Check**




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

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** data segment 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 | Mandatory | Optional | VARCHAR2 (255) |
| **Preferred Language** | 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 | |
| **Preferred Currency** | Optional | Optional | Mandatory | VARCHAR2 (255) |
| **Risk Level** | Optional | Optional | Mandatory | VARCHAR2 (255) |
| **Purpose** | Optional | Optional | Mandatory | VARCHAR2 (255) |

### ID Details

The regional configuration for **ID Details** data segment is appended as below.

**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 | Mandatory | 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) |

### Contact Details

The regional configuration for **Contact Details** data segment is appended as below.

**Table A-3 Contact Details**

| Field | Product Configuration | Regional Configuration | | Data Type & Length |
|---|---|---|---|---|
| | | US | Rest of the World | |
| **ISD Code** | Mandatory | Mandatory | Mandatory | VARCHAR2 (12) |
| **Mobile 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) |

### Current Address

The regional configuration for **Current Address** data segment is appended as below.

**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) |

### Previous Address

The regional configuration for **Previous Address** data segment is appended as below.

**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) |

**Table A-5 (Cont.) Previous Address**

| Field | Product Configuration | Regional Configuration | | Data Type & Length |
|---|---|---|---|---|
| | | US | Rest of the World | |
| **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) |

### Tax Declaration

The regional configuration for **Tax Declaration** data segment is appended as below.

**Table A-6 Tax Declaration**

| Field | Product Configuration | Regional Configuration | | Data Type & Length |
|---|---|---|---|---|
| | | US | Rest of the World | |
| **Form Type** | Mandatory | Mandatory | Mandatory | VARCHAR2 (250) |
| **Valid From** | Optional | Mandatory | Optional | DATE (7) |
| **Valid Till** | Optional | Conditional | Optional | DATE (7) |
| **Remarks** | Optional | Optional | Optional | VARCHAR2 (250) |

### Visa Details

The regional configuration for **Visa Details** data segment is appended as below.

**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) |

### Dates

The regional configuration for **Dates** data segment is appended as below.

**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) |

### Social Profile

The regional configuration for **Social Profile** data segment is appended as below.

**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) |

### Educational Qualification

The regional configuration for **Educational Qualification** data segment is appended as below.

**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) |

### Household Relationship

The regional configuration for **Household Relationship** data segment is appended as below.

**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) |

### Power or Attorney Relationship

The regional configuration for **Power or Attorney Relationship** data segment is appended as below.

**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) |

### Service Member Relationship

The regional configuration for **Service Member Relationship** data segment is appended as below.

**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) |

### Related to Insider Relationship

The regional configuration for **Related to Insider Relationship** data segment is appended as below.

**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) |

### Guardian

The regional configuration for **Guardian** data segment is appended as below.

**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) |

### Custodian

The regional configuration for **Custodian** data segment is appended as below.

**Table A-16 Custodian**

| 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) |

### Solicitor

The regional configuration for **Solicitor** data segment is appended as below.

**Table A-17 Solicitor**

| Field | Product Configuration | Regional Configuration | | Data Type & Length |
|---|---|---|---|---|
| | | US | Rest of the World | |
| **Registration Number** | Mandatory | Mandatory | Mandatory | VARCHAR (3) |
| **Preferred** | Mandatory | Mandatory | Mandatory | VARCHAR (1) |
| **Remarks** | Optional | Optional | Optional | VARCHAR (255) |

### Salaried

The regional configuration for **Salaried** data segment is appended as below.

**Table A-18 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** | Optional | Optional | Optional | 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) |

### Self Employed

The regional configuration for **Self Employed** data segment is appended as below.

**Table A-19 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) |
| **Registration Number** | Optional | Optional | Optional | VARCHAR2 (255) |
| **Professional Email ID** | Optional | Optional | Optional | VARCHAR2 (255) |
| **From Date** | Mandatory | Mandatory | Mandatory | DATE (7) |
| **To Date** | Optional | Optional | Optional | DATE (7) |

### E-Sign

The regional configuration for **E-Sign** data segment is appended as below.

**Table A-20 E-Sign**

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

### Marketing Communication

The regional configuration for **Marketing Communication** data segment is appended as below.

**Table A-21 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) |

### Privacy Information

The regional configuration for **Privacy Information** data segment is appended as below.

**Table A-22 Privacy Information**

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

### Minor Consent

The regional configuration for **Minor Consent** data segment is appended as below.

**Table A-23 Minor Consent**

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

### Insider

The regional configuration for **Insider** data segment is appended as below.

**Table A-24 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) |

### Special Needs

The regional configuration for **Special Needs** data segment is appended as below.

**Table A-25 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) |

**Table A-25 (Cont.) Special Needs**

| Field | Product Configuration | Regional Configuration | | Data Type & Length |
|---|---|---|---|---|
| | | US | Rest of the World | |
| **Remarks (Special Need)** | Optional | Optional | Optional | VARCHAR2 (250) |

### Politically Exposed Person (PEP)

The regional configuration for **Politically Exposed Person (PEP)** data segment is appended as below.

**Table A-26 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) |

### Armed Forces

The regional configuration for **Armed Forces** data segment is appended as below.

**Table A-27 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) |
| **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) |

### Armed Forces

The regional configuration for **Armed Forces** data segment is appended as below.

**Table A-28 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) |

### Total Income & Net-worth

The regional configuration for **Total Income & Net-worth** data segment is appended as below.

**Table A-29 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 Networth Currency** | Mandatory | Mandatory | Mandatory | VARCHAR2 (3) |
| **Total Networth Value** | Mandatory | Mandatory | Mandatory | NUMBER (22) |

### Assets & Liabilities

The regional configuration for **Assets & Liabilities** data segment is appended as below.

**Table A-30 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) |
| **Amount** | Mandatory | Mandatory | Mandatory | NUMBER (22) |

**Table A-30 (Cont.) Assets & Liabilities**

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

### Income & Expense

The regional configuration for **Income & Expense** data segment is appended as below.

**Table A-31 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) |

### Other Relationship

The regional configuration for **Other Relationship** data segment is appended as below.

**Table A-32 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) |

### Beneficially Owned Company

The regional configuration for **Beneficially Owned Company** data segment is appended as below.

**Table A-33 Beneficially Owned Company**

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