

# Oracle® Banking Microservices Architecture

## Retail Onboarding User Guide



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# Contents

## 1 Party Management

---

Retail Onboarding	1
Onboarding Initiation	3
Onboarding Initiation - Basic Details	5
Onboarding Initiation - Relationship	31
Onboarding Initiation - Educational Qualification	40
Onboarding Initiation - Employment	41
Onboarding Initiation - Financial Information	45
Onboarding Initiation - Comments	49
Onboarding Initiation - Review and Submit	49
Onboarding Enrichment	51
Onboarding Enrichment - Basic Information	51
Onboarding Enrichment - Signatures	56
Onboarding Enrichment - Relationships	58
Onboarding Enrichment - Employment	58
Onboarding Enrichment - Consent and Preferences	59
Onboarding Enrichment - Additional Information	61
Onboarding Enrichment - Membership / Association	65
Onboarding Enrichment - Financial Profile	67
Onboarding Enrichment - Comments	75
Onboarding Enrichment - Review and Submit	75
KYC Check	76
Recommendation	97
Approval	100
Retail Amendment	104
Retail View	108

## 2 Insta Party Management

---

Insta Retail Onboarding	1
Insta Retail Onboarding - Basic Details	3
Insta Retail Onboarding - Documents & Images	10
Insta Retail Onboarding - Relationships	12
Relationships - Household	12

Relationships - Power of Attorney	14
Relationships - Service Member	15
Relationships - Related to Insider	17
Relationships - Guardian	18
Relationships - Custodian	20
Relationships - Solicitor	21
Relationships - Related Party	23
Insta Retail Onboarding - Employment Details	25
Insta Retail Onboarding - Consent & Preferences	25
Insta Retail Onboarding - Additional Info	26
Insta Retail Onboarding - Membership & Association	27
Insta Retail Onboarding - Financial Information	27
Insta Party Amendment	29
Insta Party Amendment - Basic Details	30
Insta Party Amendment - Documents & Images	31
Insta Party Amendment - Relationships	32
Insta Party Amendment - Employment Details	33
Insta Party Amendment - Consent & Preferences	33
Insta Party Amendment - Additional Info	34
Insta Party Amendment - Membership & Association	34
Insta Party Amendment - Financial Information	34
Insta Party View	35
Insta Party View - Basic Details	36
Insta Party View - Documents & Images	37
Insta Party View - Relationships	37
Insta Party View - Employment Details	38
Insta Party View - Consent & Preferences	38
Insta Party View - Additional Info	38
Insta Party View - Membership & Association	39
Insta Party View - Financial Information	39

### 3 KYC Management

---

Create KYC	1
Update KYC	3
View KYC	4

### 4 Party Memo

---

5	Last Contact Date	
6	Party to Party Relationship	
7	Party to Account Relationship	
8	Straight Through Processing for Onboarding Requests Received from Channels	
9	Onboarding a Customer with No KYC Details	
10	Duplication Check (De-dupe Check)	
11	Party Search	
	Common Core - External Customer	1
	Advance Search	2
12	Data Segment Amendment	
A	Regional Configuration	
	Index	

# Preface

## Purpose

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

## Before You Begin

Kindly refer to the **Getting Started User Guide** for information on common functionalities like login, navigation, and general settings before proceeding with this guide.

## Module Definitions

**Table Terms & Definitions**

Terms	Definitions
<b>Consumer Application</b>	The product that requires integration with another product for retrieving information or posting transactions does not need to know the following details while coding.
<b>Service Consumer</b>	It is an Oracle banking solution that utilizes the Oracle Banking Routing Hub API for integration purposes. Analyze the Oracle Banking Routing Hub and assess the destination product processor.
<b>Import Service Consumer</b>	The user can create a service consumer by importing the JSON file and manually selecting the service providers or select all providers that needs to be imported.
<b>Environment Variables</b>	A set of variables that will be accessible across the particular configuration of the consumer.
<b>Service Providers</b>	Service Providers are systems designed to handle requests sent by the Oracle Banking Routing Hub for service consumers. They include information about destination integration.
<b>Parameter Group</b>	Parameter mapping is used to establish the relationship between parameters of 2 different systems i.e., consumer and provider.
<b>Import Implementation</b>	The user can create an implementation by importing the JSON file.
<b>Consumer Services</b>	It specifies the service ID that is transmitted by the service consumer. It also handles transitions and route definitions, including the details for source integration.
<b>Transformation</b>	It involves gathering and changing data from one source to another and back again. This process occurs within consumer services. It changes the data from the service consumer into a format suitable for the service provider.
<b>Routing</b>	It determines which service provider receives the actual request by considering maintenance and assessment factors.
<b>Chaining</b>	The sequence of transformations for each routing in which the request needs to be processed.
<b>Template Extensibility</b>	It is achieved by specifying the extended templates for request and response kernel transformation templates. And as part of extensibility, Routing Hub merges the output of kernel template and custom template in terms of JSON / XML merging.

Table (Cont.) Terms &amp; Definitions

Terms	Definitions
<b>SPI</b>	It is used to make Routing Hub more extensible. SPI provides an option to extend interfaces without modifying the core application.
<b>Monitoring dashboard</b>	It provides to System integrators and IT administrators to review the health of the integrations. It displays data using different type of widgets to help users to assess the performance of integrations and identify the areas that requires attention.

## Module Pre-requisite

Specify **User Id** and **Password**, and login to the **Home** screen.

## 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>.

## Critical Patches

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

## Diversity and Inclusion

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

## Conventions

The following text conventions are used in this document:

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

## Related Resources

For more information, see these Oracle resources:

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

## Basic Actions

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

**Table Common Icons and its Definitions**

Icon	Operation
<b>Submit</b>	Click <b>Submit</b> 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.
<b>Post</b>	Click <b>Post</b> to post the comments below the <b>Comments</b> text box.
<b>Cancel</b>	Once you click <b>Cancel</b> , the system will ask for confirmation, and on confirming, the task will be closed without saving the data.
<b>Hold</b>	Click <b>Hold</b> 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.
<b>Next</b>	Click <b>Next</b> 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.

Table (Cont.) Common Icons and its Definitions

Icon	Operation
<b>Back</b>	Click <b>Back</b> to save the captured details and move to the previous screen.
<b>Save and Close</b>	Click <b>Save and Close</b> to save the captured details. If mandatory fields have not been captured, the system will display an error until the mandatory fields are captured.

## Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table Acronyms and Abbreviations

Acronym/Abbreviation	Description
<b>CIF</b>	Customer Information File
<b>KYC</b>	Know Your Customer
<b>SME</b>	Small and Medium Enterprise

## Screenshot Disclaimer

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

## Symbols and Icons

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

Table Symbols











Symbol	Function
	Add icon
	Edit icon
	Delete icon
	Calendar icon

Table (Cont.) Symbols

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

## Module Post-requisite

After finishing all the requirements, log out from the **Home** screen.

# 1

## Party Management

Party Management features allows user to onboard, amend, and view party using a workflow-based process. Workflow based process enables a streamlined and controlled party management processes.

This topic contains the following subtopics:

### Retail Onboarding

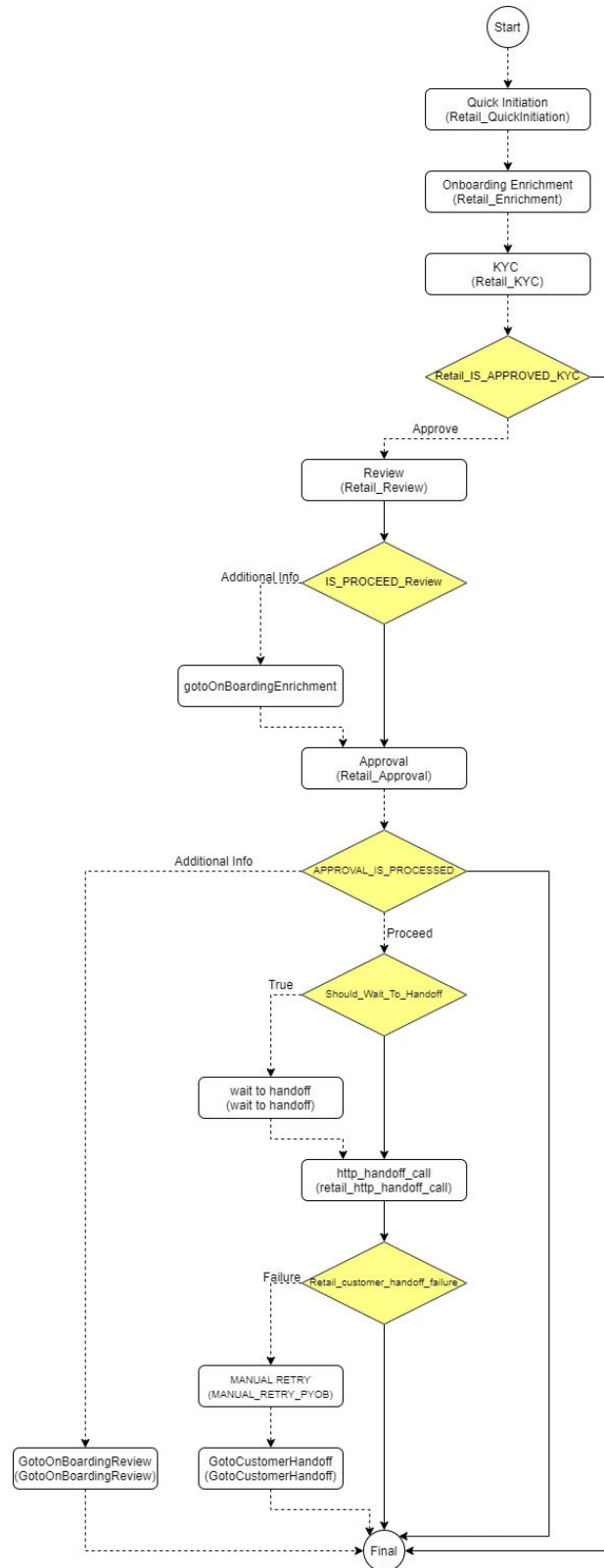
Retail party onboarding in a bank involves the process of enrolling new individual customers into the bank's system to establish their accounts and services. This process is designed specifically for retail or individual customers, distinct from corporate or institutional clients.

Retail party onboarding encompasses collecting, evaluating, and authorizing customer information to facilitate secure retail banking operations.

#### **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.

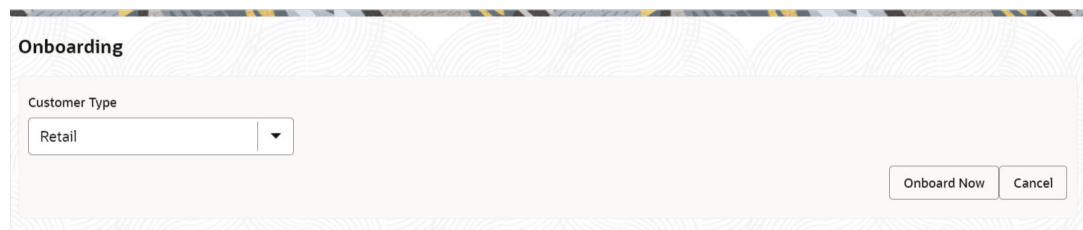
### Note

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. From **Home** screen, under **Party Services**, click **Party Management**.
2. Under **Party Management**, click **Onboarding**.


The **Onboarding** screen is displayed.

**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
<b>Customer Type</b>	Select <b>Retail</b> from the drop-down values. The available options are: <ul style="list-style-type: none"> <li>• <b>Retail</b></li> <li>• <b>Corporate</b></li> <li>• <b>Small and medium Business</b></li> <li>• <b>Small Medium Enterprise</b></li> </ul>
<b>Business Process Code</b>	If required, select the desired business process code. <div>  <b>Note</b>  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. </div>

4. Click **Onboard Now**.

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

Figure 1-3 Retail Onboarding - Quick Initiation

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

Table 1-2 Quick Initiation – Field Description

Field	Description
<b>First Name</b>	The given name of the party as per official records.
<b>Middle Name</b>	The additional given name of the party, if applicable.
<b>Last Name</b>	The surname or family name of the party.
<b>Maiden Name</b>	The last name of the party before marriage, applicable to individuals who have changed their surname.
<b>Date of Birth</b>	The official birth date of the party. Date of Birth cannot be a future date. <b>Note:</b> Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer.
<b>Gender</b>	The gender identity of the party (e.g., Male, Female). <b>Entity Code:</b> GTY
<b>Birth Country</b>	The country where the party was born as per official records. <b>Common Core Maintenance:</b> cmc country maintenance.
<b>Country of Residence</b>	The country where the party currently resides. <b>Common Core Maintenance:</b> cmc country maintenance.
<b>Customer Category</b>	The classification of the party based on predefined categories. <b>Common Core Maintenance:</b> cmc customer categories.
<b>Application Priority</b>	Select the priority of the party onboarding application from the drop-down list.
<b>Customer Access Group</b>	The designated user access group(s) for the party. <b>Common Core Maintenance:</b> cmc customer access group <b>Note:</b> <ul style="list-style-type: none"> <li>User should have required access to onboarding a party within a customer access group.</li> <li>For more details, refer to the <b>Oracle Banking Party Configurations User Guide</b>.</li> </ul>

**Note**

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

**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 Initiation - Basic Details](#). 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

The basic detail section offers fundamental information about the party, encompassing demographic details, address information, contact details, and other pertinent data.

**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**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Basic Info and Citizenship</b>	Mandatory	Data Segment to capture basic personal information of the party.

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

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	<b>Contact Details</b>	Optional	Data Segment to capture contact details of the party such as Mobile, Email etc. <b>Note:</b> The <b>Record Management</b> screen sets the minimum and maximum number of records permitted for contact details.
3	<b>Current Address</b>	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address, etc. <b>Note:</b> <ul style="list-style-type: none"> <li>Address type in current address can be configured as mandatory through <b>Address Management Maintenance</b>. For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b>.</li> <li>The <b>Record Management</b> screen sets the minimum and maximum number of records permitted for current address details.</li> </ul>
4	<b>Previous Address</b>	Optional	Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per <b>Address Management Maintenance</b> . <b>Note:</b> For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b> .
5	<b>ID Details</b>	Mandatory	Data Segment to capture Identity details of the party such as Passport, Driving License, etc. <b>Note:</b> The <b>Record Management</b> screen sets the minimum and maximum number of records permitted for ID details.
6	<b>Tax Declaration</b>	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 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.

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

**Note**

The drop-down values are configurable through Entity Code Maintenance. Refer **Entity Maintenance** in **Party Configuration Guide**.

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

**Note**

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

Table 1-4 Basic Info and Citizenship – Field Description

Field Name	Description
<b>Title</b>	The formal title or honorific prefix assigned to the party (e.g., Mr., Mrs.). <b>Entity Code:</b> TLE

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

Field Name	Description
<b>Salutation</b>	The greeting or form of address used for the party in communication. <b>Entity Code:</b> SAL
<b>First Name</b>	The given name of the party as per official records
<b>Middle Name</b>	The additional given name of the party, if applicable.
<b>Last Name</b>	The surname or family name of the party.
<b>Suffix</b>	The suffix used in the party's name, such as Jr., Sr., III, etc. <b>Entity Code:</b> SUF
<b>Short Name</b>	A shortened or commonly used version of the party's full name.
<b>Maiden Name</b>	The last name of the party before marriage, applicable to individuals who have changed their surname.
<b>Name in Local Language</b>	The name of the party written in their native or regional language.
<b>Date of Birth</b>	The official birth date of the party. Date of Birth cannot be a future date. <b>Note:</b> Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer.
<b>Minor</b>	A flag indicating whether the party is legally a minor.
<b>National ID</b>	The Social Security Number (SSN) for U.S. citizens or the equivalent national identification number for other countries.
<b>Occupation</b>	The job title or primary occupation of the party. <b>Entity Code:</b> OCC
<b>Staff</b>	A flag to indicate whether the party is an employee of the organization.
<b>Gender</b>	The gender identity of the party (e.g., Male, Female). <b>Entity Code:</b> GTY
<b>Marital Status</b>	The marital status of the party, such as Single, Married, Divorced. <b>Entity Code:</b> MST
<b>Customer Category</b>	The classification of the party based on predefined categories. <b>Common Core Maintenance:</b> cmc customer categories.
<b>Customer Segment</b>	The business or customer segment to which the party belongs (example High Net Worth). <b>Entity Code:</b> SEG
<b>Customer Access Group</b>	The designated user access group(s) for the party. <b>Common Core Maintenance:</b> cmc customer access group <b>Note:</b> <ul style="list-style-type: none"> <li>User should have required access to onboarding a party within a customer access group.</li> <li>For more details, refer to the <b>Oracle Banking Party Configurations User Guide</b>.</li> </ul>
<b>Profession</b>	The professional field or industry in which the party is employed. <b>Entity Code:</b> PFS
<b>Relationship Manager ID</b>	The unique identifier of the relationship manager assigned to the party. <b>Common Core Maintenance:</b> cmc user maintenance

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

Field Name	Description
<b>Opening Branch Code</b>	Select the accessible valid branch from the drop-down list. <b>Common Core Maintenance:</b> cmc branch maintenance <b>Note:</b> <ul style="list-style-type: none"> <li>Requires valid access to cmc sms maintenance</li> <li>Requires valid Role-Based Access</li> </ul>
<b>Photo</b>	A reference image or icon used to highlight significant dates related to the party.
<b>Birth Country</b>	The country where the party was born as per official records. <b>Common Core Maintenance:</b> cmc country maintenance
<b>Nationality</b>	The citizenship or nationality of the party as per legal documentation. <b>Common Core Maintenance:</b> cmc country maintenance
<b>Citizenship by</b>	The process through which the party obtained citizenship (e.g., Birth). <b>Entity Code:</b> CBT
<b>KYC Verified</b>	A flag indicating whether KYC is verified for the party. <b>Note:</b> <ul style="list-style-type: none"> <li>KYC Status as per standalone KYC record supersedes and overwrite Is KYC verified.</li> <li>If KYC Status as per Standalone KYC record is available KYC Verified cannot be setup manually.</li> </ul>
<b>Resident Status</b>	The legal residency status of the party, such as Resident, Non-Resident, or Permanent Resident. <b>Entity Code:</b> RES
<b>Country of residence</b>	The country where the party currently resides. <b>Common Core Maintenance:</b> cmc country maintenance
<b>Preferred Language</b>	The language the party prefers for communication. <b>Common Core Maintenance:</b> cmc language maintenance
<b>Preferred Currency</b>	The currency the party prefers for transactions. <b>Common Core Maintenance:</b> cmc currency maintenance
<b>Risk Level</b>	The risk assessment level assigned to the party based on financial or compliance factors (e.g., Low, Medium, High). <b>Entity Code:</b> RSK
<b>Purpose</b>	The reason for onboarding the party, such as Personal Banking, Business Banking, or Investment Services. <b>Entity Code:</b> DPI
<b>Facebook</b>	The URL of the party's Facebook profile.
<b>Twitter</b>	The URL of the party's Twitter (X) profile.
<b>Instagram</b>	The URL of the party's Instagram profile.
<b>LinkedIn</b>	The URL of the party's LinkedIn profile.
<b>Blog</b>	The URL of the party's personal or professional blog.
<b>Tumblr</b>	The username or profile ID of the party on Tumblr.
<b>Is Customer</b>	A flag indicating whether the party is a customer or not.
<b>Frozen</b>	A flag indicating if the party is frozen due to regulatory or internal reasons. This field is only available during amendment process.
<b>Bankrupt</b>	A flag indicating if the party has been legally declared bankrupt. This field is only available during amendment process.

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

Field Name	Description
<b>Where About Unknown</b>	A flag indicating if the current location or status of the party is unknown. This field is only available during amendment process.
<b>Deceased</b>	A flag indicating if the party is deceased. This field is only available during amendment process.
<b>Date of deceased</b>	If the party is marked as deceased, the official date of death must be recorded (no future dates allowed). This field is only available during amendment process. <b>Note:</b> Date of deceased cannot be a future date or less than party onboarding date.
<b>Origin Code</b>	A system-generated or predefined code indicating the origin of the party's relationship with the organization. <b>Entity Code:</b> OGC
<b>Sub-Origin Code</b>	A more specific classification of the origin code providing additional context. <b>Entity Code:</b> SO, SA, MCB, CMY <b>Note:</b> <ul style="list-style-type: none"> <li>Sub-Origin Code will only be displayed, if Origin Code is selected.</li> <li>Origin Code and Sub-Origin Code are co-mandatory fields.</li> <li>Sub-Origin Code values are populated based on selected Origin Code. Refer <b>Oracle Banking Party Configurations User Guide</b> for dependent field configuration.</li> </ul>
<b>Duplicate Merge</b>	A flag indicating if the party has potential duplicate records that can be merged.
<b>Referral Source</b>	The source through which the party was referred, such as an existing customer, agent, or marketing campaign. <b>Entity Code:</b> REF
<b>Date Marked for Deletion</b>	The date when the party's record was marked for deletion.
<b>Customer Since</b>	Date since customer of the financial institution
<b>Customer Status</b>	The current status of the party in the system (e.g., Active, Inactive). <b>Entity Code:</b> CST
<b>Membership Start Date</b>	The date the party became a member of financial institution. <b>Note:</b> Membership start date cannot be a future date.
<b>Sponsorship</b>	The entity or individual who has sponsored or referred the customer. <b>Entity Code:</b> SPR
<b>Duplicate Override</b>	A flag indicating whether the user has manually overridden a duplicate party check.
<b>Customer Induced</b>	Displays whether operation is initiated by customer or not. The available options are: <ul style="list-style-type: none"> <li><b>Yes:</b> Operation is initiated by Customer</li> <li><b>No:</b> Operation not initiated by Customer</li> </ul>
<b>Action</b>	The most recent actions when the party contacted through any official communication channel.
<b>Contact Date &amp; Time</b>	The most recent customer contact date and time when the party contacted through any official communication channel. Field is only available during view process as a Data Segment.

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

Field Name	Description
<b>Customer Update Date &amp; Time</b>	The most recent customer date and time when the party's information was updated by the customer. Field is only available during view process as a Data Segment.
<b>System Update Date &amp; Time</b>	The most recent system date and time when the party's record was updated automatically by the system. Field is only available during view process as a Data Segment.
<b>Activity Type</b>	The nature or type of activity associated with the party, such as transaction, inquiry, or service request. Field is only available during view process as a Data Segment.
<b>Source System</b>	The originating system or platform party contacted the financial institution. Field is only available during view process as a Data Segment.
<b>Reference Number</b>	A unique identifier assigned to a specific transaction, activity, or record related to the party. Field is only available during view process as a Data Segment.
<b>Remarks</b>	Additional comments, notes, or observations related to the party's record or interaction. Field is only available during view process as a Data Segment.
<b>Emancipated Minor</b>	Toggle button to select if minor is emancipated.

**Note**

- a. If Customer Induced Flag is Enabled during Amendment Operation, following will be set to Current Date/Time
  - i. Contact Date
  - ii. Customer Update
- b. Date System Update Date If Customer Induced Flag is Disabled during Amendment Operation, following will be set to Current Date/Time System
  - i. Update Date
- c. If Customer Induced Flag is Enabled during View Operation, following will be set to Current Date/Time
  - i. Contact Date
- d. If Customer Induced Flag is Disabled during View Operation, No Update in Last Contact Details.

**Note**

- The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.
- For details on **Common Core Maintenance**, refer to the **Common Core User Guide**.
- Last Contact Details are only available in View as a Separate Data Segment but not as part of Basic Info.

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

The **Contact Details** screen displays.

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

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

**Note**

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

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

Field	Description
<b>ISD Code</b>	The International Subscriber Dialing (ISD) code for the mobile number.
<b>Mobile Number</b>	Specify the mobile number of the customer.
<b>Contact Sub-type</b>	Sub-classification or type of contact within the main category. <b>Entity Code:</b> CSY
<b>Preferred</b>	A flag indicating whether the provided mobile number is the party's preferred address. <ul style="list-style-type: none"> <li>• At-least one Email per Contact Sub-type should be marked as preferred.</li> <li>• Only one Email per Contact Sub-type can be marked as preferred.</li> </ul>

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

Field	Description
<b>Action</b>	Displays the actions can be performed for record. The available options are: <ul style="list-style-type: none"> <li><b>View</b> - Click to view details of the record.</li> <li><b>Edit</b> - Click to edit the record. As user clicks this icon, the fields becomes editable. User can edit the required details and click <b>Save</b>.</li> <li><b>Delete</b> - Click to delete the record..</li> </ul>

Figure 1-6 Media (Email)

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

**Note**

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

Table 1-6 Media (Email) – Field Description

Field	Description
<b>Email Id</b>	Email ID of the party.
<b>Contact Sub-type</b>	Sub-classification or type of contact within the main category. <b>Entity Code:</b> CSE
<b>Preferred</b>	A flag indicating whether the provided Email is the party's preferred address. <ul style="list-style-type: none"> <li>At-least one Email per Contact Subtype should be marked as preferred.</li> <li>Only one Email per Contact Subtype can be marked as preferred.</li> </ul>
<b>Action</b>	Displays the actions can be performed for record. The available options are: <ul style="list-style-type: none"> <li><b>View</b> - Click to view details of the record.</li> <li><b>Edit</b> - Click to edit the record. As user clicks this icon, the fields becomes editable. User can edit the required details and click <b>Save</b>.</li> <li><b>Delete</b> - Click to delete the record..</li> </ul>


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

Figure 1-7 Media (Mobile Phone)

The screenshot shows a web application interface for adding a mobile number to a contact. The main window is titled 'Add Mobile Number'. It contains several sections:
 

- ISD Code**: A text input field with a 'Required' label.
- Mobile Number**: A text input field with a 'Required' label.
- Contact Subtype**: A dropdown menu with a 'Required' label.
- Preferred**: A toggle switch.
- External Verification**: A section containing:
  - Activation Status**: A text input field.
  - Verified Contact Type**: A text input field.
  - Verified By**: A text input field.
  - Verification Status**: A text input field.
  - Verification Date/Time**: A text input field.
- Manual Verification**: A section containing:
  - Manual Verification Status**: A dropdown menu.
  - Manual Verification Date/Time**: A text input field with a calendar icon.
  - Manual Verification Channel**: A dropdown menu.

 At the bottom right of the form are buttons for 'Save', 'Clear', and 'Cancel'. The background shows a sidebar with 'Contact Details' and 'Mobile Phone' tabs, and a main area with 'Customer KYC' and 'Page 1 of 1'.

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

**Note**

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

Table 1-7 Media (Mobile Phone) – Field Description

Field	Description
<b>ISD Code</b>	The International Subscriber Dialing (ISD) code for the mobile number.
<b>Mobile Number</b>	Specify the mobile number of the customer.
<b>Contact Sub-type</b>	Sub-classification or type of contact within the main category. <b>Entity Code:</b> CSY
<b>Preferred</b>	A flag indicating whether the provided mobile number is the party's preferred address. <ul style="list-style-type: none"> <li>At-least one Email per Contact Sub-type should be marked as preferred.</li> <li>Only one Email per Contact Sub-type can be marked as preferred.</li> </ul>
<b>External Verification</b>	This section captures the audit trail for the External Verification of Contact details.
<b>Activation Status</b>	Displays the current activation status of the Contact. It could be Active, Deactivated, Reactivated etc. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification Status</b>	Displays the verification status of the Contact. It could be Verified, Manually Override, Not Verified. <b>Note:</b> This field is only updated through API or File Upload.

Table 1-7 (Cont.) Media (Mobile Phone) – Field Description

Field	Description
<b>Verification Contact Type</b>	Displays the contact type verified of the Contact. It could be Landline, Mobile, Others, Over-the-Top VOIP, Other Landline. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification Date/Time</b>	Displays the date and time of the verification of the Contact. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification By</b>	Displays the user ID of the user verified the Contact. <b>Note:</b> This field is only updated through API or File Upload.
<b>Manual Verification</b>	This section captures the audit trail for the Manual Verification of Contact details.
<b>Manual Verification Status</b>	Select the manual verification status of the Contact from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Verified</b></li> <li>• <b>Pending Verification</b></li> <li>• <b>Expired Verification</b></li> <li>• <b>Failed Verification,</b></li> </ul> <b>Note:</b> The user can be any external user, outside OBMA.
<b>Manual Verification Channel</b>	Select the Channel of communication for manual verification from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Mobile</b></li> <li>• <b>Online</b></li> </ul>
<b>Manual Verification Date/Time</b>	Specify the date and time of manual verification.


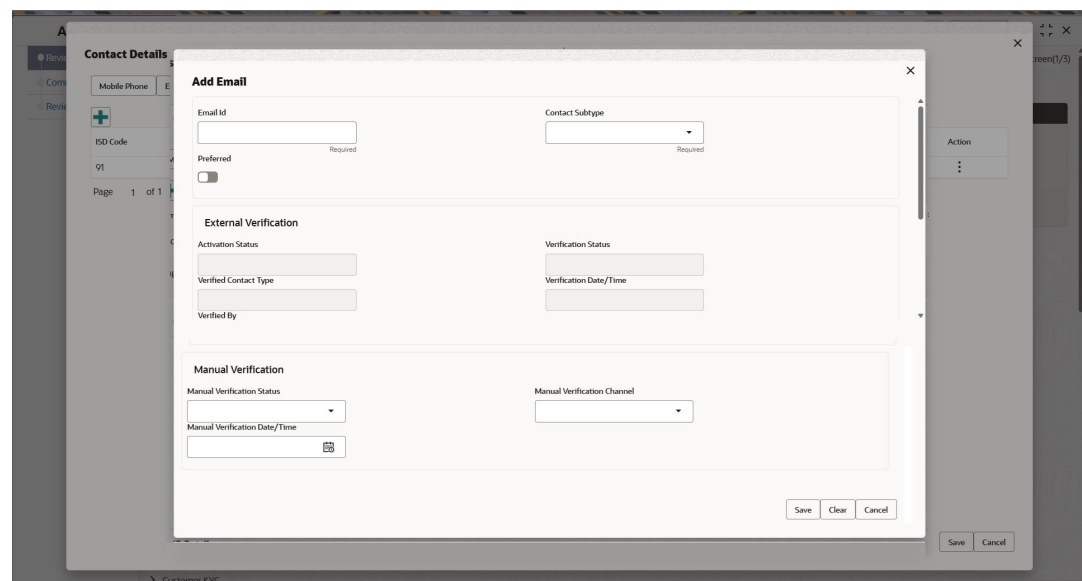
- a. On the **Email** tab, click  icon.  
The **Add Email** pop-up screen is displayed.

Figure 1-8 Media (Email) – Field Description



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

**Note**

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

**Table 1-8 Media (Email) – Field Description**

Field	Description
<b>Email Id</b>	Email ID of the party.
<b>Contact Sub-type</b>	Sub-classification or type of contact within the main category. <b>Entity Code:</b> CSE
<b>Preferred</b>	A flag indicating whether the provided Email is the party's preferred address. <ul style="list-style-type: none"> <li>At-least one Email per Contact Subtype should be marked as preferred.</li> <li>Only one Email per Contact Subtype can be marked as preferred.</li> </ul>
<b>External Verification</b>	This section captures the audit trail for the External Verification of Contact details.
<b>Activation Status</b>	Displays the current activation status of the Contact. It could be Active, Deactivated, Reactivated etc. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification Status</b>	Displays the verification status of the Contact. It could be Verified, Manually Override, Not Verified. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification Contact Type</b>	Displays the contact type verified of the Contact. It could be Landline, Mobile, Others, Over-the-Top VOIP, Other Landline. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification Date/Time</b>	Displays the date and time of the verification of the Contact. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification By</b>	Displays the user ID of the user verified the Contact. <b>Note:</b> This field is only updated through API or File Upload.
<b>Manual Verification</b>	This section captures the audit trail for the Manual Verification of Contact details.
<b>Manual Verification Status</b>	Select the manual verification status of the Contact from the drop-down list. The available options are: <ul style="list-style-type: none"> <li><b>Verified</b></li> <li><b>Pending Verification</b></li> <li><b>Expired Verification</b></li> <li><b>Failed Verification,</b></li> </ul> <b>Note:</b> The user can be any external user, outside OBMA.
<b>Manual Verification Channel</b>	Select the Channel of communication for manual verification from the drop-down list. <ul style="list-style-type: none"> <li><b>Mobile</b></li> <li><b>Online</b></li> </ul>
<b>Manual Verification Date/Time</b>	Specify the date and time of manual verification.

**Note**

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

- a. Click **Save** to save the contact details.
5. Click and expand the **Current Address** section.
6. Click on the **+ Add Address** button to add the address details.

The **Add Address** screen displays.

**Figure 1-9 Add Address**

**Add Address**

Address Type  Required

Effective Date  Required

End Date  Required

Preferred ☐

**Unstructured**

☐ Address Line 1/Street Name  Required

Address Line 2/Street Name  Required

Address Line 3  Required

Country  Required

Zip Code/Post Code  Required

Zip +4  Required

Address Source  Required

Contact Name/Narrative  Required

**Structured**

☐ Department  Required

Sub Department  Required

Street Name  Required

Building Number  Required

Building Name  Required

Floor  Required

Post Box  Required

Room  Required

Post Code  Required

Town Name  Required

Town Location Name/Locality  Required

District Name  Required

Country  Required

State/Country Sub Division  Required

Address Line 1/Street Name  Required

Address Line 2/Street Name  Required

☒ **Media For Address**

Mobile Phone Email

FSD Code	Mobile Number	Preferred	Action
001	325535	Yes	⋮

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

Save Clear Cancel

7. On the **Add Address** segment, specify the fields. For more information on fields, refer to the field description table.
- a. Toggle the **Structured** or **Unstructured** switch to capture the address in either **Structured** or **Unstructured** format.

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

**Note**

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

Table 1-9 Add Address – Field Description

Field	Description
<b>Address Type</b>	Select the category of the current address, such as Residential, Communication from the drop-down list. <b>Entity Code:</b> ATY Address type can be configured as mandatory using Address Management. Refer to the <b>Oracle Banking Party Configurations User Guide</b> for more details.
<b>Effective Date</b>	The date from which the current address is considered valid and active.
<b>End Date</b>	Select the end date on which the specific address ceases to be valid or applicable for communication and legal purposes.
<b>Preferred</b>	Toggle to mark the provided address as the party's preferred address. <ul style="list-style-type: none"> <li>At-least one address per address type should be marked as preferred.</li> <li>Only one address per address type can be marked as preferred.</li> </ul>
<b>Unstructured</b>	Toggle to capture the address of the party in a free-text format. Switch the toggle to <b>ON</b> to enable the configuration section below.
<b>Address Line 1 / Street Name</b>	The first line of the current address, typically including the building name or primary address details.
<b>Address Line 1 / Street Name</b>	Specify second line of the address, usually containing the street name or additional address details.
<b>Address Line 3</b>	Specify third line of the address, typically specifying the city or town.
<b>Country</b>	The country where the provided current address is located. <b>Common Core Maintenance:</b> cmc country maintenance.
<b>Zip Code / Post Code</b>	The postal or ZIP code associated with the current address.
<b>Zip +4</b>	The extended ZIP+4 code for addresses in certain countries, providing more precise location details.
<b>Address Source</b>	The origin of the address data, such as Customer, Research, or Other. <b>Entity Code:</b> ADS
<b>Contact Name / Narrative</b>	The name of the contact person or a locality identifier associated with the current address.
<b>Structured</b>	Toggle to capture the address of the party in a standardized (ISO-compliant) structured format. Switch the toggle to <b>ON</b> to enable the configuration section below.
<b>Department</b>	The department or business unit located at the provided current address, if applicable.
<b>Sub Department</b>	A more specific division or section within the department at the given address.
<b>Street Name</b>	The name of the street where building is located.
<b>Building Number</b>	The specific building number associated with the current address.
<b>Building Name</b>	The name of the building associated with the current address.
<b>Floor</b>	The floor number within the building where the party is located, if applicable.
<b>Post Box</b>	The designated post office box number assigned to the party, if applicable.
<b>Room</b>	The specific room or suite number associated with the current address.
<b>Post Code</b>	The designated post office code associated with the current address.

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


Field	Description
<b>Town Name</b>	The name of town where the current address is situated.
<b>Town Location Name / Locality</b>	The town, locality, or neighborhood where the current address is situated.
<b>District Name</b>	The district or administrative division where the provided current address is located.
<b>Country</b>	The country where the party currently resides. Common Core Maintenance: cmc country maintenance
<b>State / Country Sub Division</b>	The state, province, or region of the provided current address. List of states is populated based on selected country. Common Core Maintenance: cmc state maintenance.
<b>Address Line 1 /Street Name</b>	The first line of the current address, typically including the building name or primary address details.
<b>Address Line 2 /Street Name</b>	The second line of the address, usually containing the street name or additional address details.

**Note**

- Mandatory and optional address settings can be configured through Address Maintenance. For more details, refer to the **Oracle Banking Party Configurations User Guide**.
- The list of drop-down values is configurable through Entity Maintenance. For details on **Entity Code** Maintenance and the available values corresponding to each **Entity Code**, refer to the **Oracle Banking Party Configurations User Guide**.
- For details on **Common Core Maintenance**, refer to the **Common Core User Guide**.

- a. Click **Save** to save the address details.
8. On the **Add Address** screen, in the **Media For Address** section, specify the details under the **Mobile Phone** tab.

Figure 1-10 Mobile Phone

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

**Figure 1-11 Media (Mobile Phone)**

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

**Note**

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

**Table 1-10 Media (Mobile Phone) – Field Description**

Field	Description
<b>ISD Code</b>	The International Subscriber Dialing (ISD) code for the mobile number.
<b>Mobile Number</b>	Specify the mobile number of the customer.
<b>Contact Sub-type</b>	Sub-classification or type of contact within the main category. <b>Entity Code:</b> CSY
<b>Preferred</b>	A flag indicating whether the provided mobile number is the party's preferred address. <ul style="list-style-type: none"> <li>At-least one Email per Contact Sub-type should be marked as preferred.</li> <li>Only one Email per Contact Sub-type can be marked as preferred.</li> </ul>
<b>External Verification</b>	This section captures the audit trail for the External Verification of Contact details.
<b>Activation Status</b>	Displays the current activation status of the Contact. It could be Active, Deactivated, Reactivated etc. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification Status</b>	Displays the verification status of the Contact. It could be Verified, Manually Override, Not Verified. <b>Note:</b> This field is only updated through API or File Upload.

Table 1-10 (Cont.) Media (Mobile Phone) – Field Description

Field	Description
<b>Verification Contact Type</b>	Displays the contact type verified of the Contact. It could be Landline, Mobile, Others, Over-the-Top VOIP, Other Landline. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification Date/Time</b>	Displays the date and time of the verification of the Contact. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification By</b>	Displays the user ID of the user verified the Contact. <b>Note:</b> This field is only updated through API or File Upload.
<b>Manual Verification</b>	This section captures the audit trail for the Manual Verification of Contact details.
<b>Manual Verification Status</b>	Select the manual verification status of the Contact from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Verified</b></li> <li>• <b>Pending Verification</b></li> <li>• <b>Expired Verification</b></li> <li>• <b>Failed Verification,</b></li> </ul> <b>Note:</b> The user can be any external user, outside OBMA.
<b>Manual Verification Channel</b>	Select the Channel of communication for manual verification from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Mobile</b></li> <li>• <b>Online</b></li> </ul>
<b>Manual Verification Date/Time</b>	Specify the date and time of manual verification.

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

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

12. On the **Email** tab, click  icon.

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

**Figure 1-12 Media (Email)**

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

**Note**

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

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

Field	Description
<b>Email Id</b>	Email ID of the party.
<b>Contact Sub-type</b>	Sub-classification or type of contact within the main category. <b>Entity Code:</b> CSE
<b>Preferred</b>	A flag indicating whether the provided Email is the party's preferred address. <ul style="list-style-type: none"> <li>At-least one Email per Contact Subtype should be marked as preferred.</li> <li>Only one Email per Contact Subtype can be marked as preferred.</li> </ul>
<b>External Verification</b>	This section captures the audit trail for the External Verification of Contact details.
<b>Activation Status</b>	Displays the current activation status of the Contact. It could be Active, Deactivated, Reactivated etc. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification Status</b>	Displays the verification status of the Contact. It could be Verified, Manually Override, Not Verified. <b>Note:</b> This field is only updated through API or File Upload.

Table 1-11 (Cont.) Media (Email) – Field Description

Field	Description
<b>Verification Contact Type</b>	Displays the contact type verified of the Contact. It could be Landline, Mobile, Others, Over-the-Top VOIP, Other Landline. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification Date/Time</b>	Displays the date and time of the verification of the Contact. <b>Note:</b> This field is only updated through API or File Upload.
<b>Verification By</b>	Displays the user ID of the user verified the Contact. <b>Note:</b> This field is only updated through API or File Upload.
<b>Manual Verification</b>	This section captures the audit trail for the Manual Verification of Contact details.
<b>Manual Verification Status</b>	Select the manual verification status of the Contact from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Verified</b></li> <li>• <b>Pending Verification</b></li> <li>• <b>Expired Verification</b></li> <li>• <b>Failed Verification,</b></li> </ul> <b>Note:</b> The user can be any external user, outside OBMA.
<b>Manual Verification Channel</b>	Select the Channel of communication for manual verification from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Mobile</b></li> <li>• <b>Online</b></li> </ul>
<b>Manual Verification Date/Time</b>	Specify the date and time of manual verification.

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

**Figure 1-13 Add Address**

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

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

**Note**

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

**Table 1-12 Add Address – Field Description**

Field	Description
<b>Address Type</b>	The category of the previous address, such as Residential, Communication. <b>Entity Code:</b> ATY
<b>Address From</b>	The date from which the previous address is considered valid and active.
<b>Address To</b>	The date upto which the previous address is considered valid and active.
<b>Unstructured</b>	Toggle to capture the previous address of the party in a free-text format. Switch the toggle to <b>ON</b> to enable the configuration section below.
<b>Address Line 1 / Building Name</b>	The first line of the previous address, typically including the building name or primary address details.
<b>Address Line 2 / Street Name</b>	The second line of the address, usually containing the street name or additional address details.
<b>Address Line 3</b>	The third line of the address, typically specifying the city or town.
<b>Country</b>	The country where the provided previous address is located. <b>Common Core Maintenance:</b> cmc country maintenance.
<b>Zip Code / Post Code</b>	The postal or ZIP code associated with the previous address.

Table 1-12 (Cont.) Add Address – Field Description

Field	Description
<b>Zip +4</b>	The extended ZIP+4 code for addresses in certain countries, providing more precise location details.
<b>Address Source</b>	The origin of the address data, such as Customer, Research, or Other. Entity Code: ADS
<b>Contact Name / Narrative</b>	The name of the contact person or a locality identifier associated with the previous address.
<b>Structured</b>	Toggle to capture the previous address of the party in a standardized (ISO-compliant) structured format. Switch the toggle to <b>ON</b> to enable the configuration section below.
<b>Department</b>	The department or business unit located at the provided previous address, if applicable.
<b>Sub Department</b>	A more specific division or section within the department at the given address.
<b>Street Name</b>	The name of the street where building is located.
<b>Building Number</b>	The specific building number associated with the previous address.
<b>Building Name</b>	The name of the building associated with the previous address.
<b>Floor</b>	The floor number within the building where the party is located, if applicable.
<b>Post Box</b>	The designated post office box number assigned to the party, if applicable.
<b>Room</b>	The specific room or suite number associated with the current address.
<b>Post Code</b>	The designated post office code associated with the previous address.
<b>Town Name</b>	The name of town where the previous address is situated.
<b>Town Location Name / Locality</b>	The town, locality, or neighborhood where the previous address is situated.
<b>District Name</b>	The district or administrative division where the provided previous address is located.
<b>Country</b>	The country where the party previously resides. Common Core Maintenance: cmc country maintenance
<b>State / Country Sub Division</b>	The state, province, or region of the provided previous address. List of states is populated based on selected country. Common Core Maintenance: cmc state maintenance.
<b>Address Line 1 /Street Name</b>	The first line of the previous address, typically including the building name or primary address details.
<b>Address Line 2 /Street Name</b>	The second line of the previous address, usually containing the street name or additional address details.


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

**Note**

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

16. On the **Basic Details** screen, click and expand **ID Details** segment.  
The **ID Details** screen is displayed.

**Figure 1-14 ID Details**

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

**Note**

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

**Table 1-13 ID Details - Field Description**

Field	Description
<b>ID Type</b>	The specific type of identification document provided by the party (e.g., Passport, National ID, Driver's License). <b>Entity Code:</b> ITY
<b>ID Status</b>	The current verification status of the identification document provided by the party (e.g., Verified). <b>Entity Code:</b> IDS
<b>Unique ID</b>	A unique identifier assigned to the party for identification and reference purposes.
<b>Place of issue</b>	The location or authority that issued the identification document of the party.
<b>Valid From</b>	The start date of the validity period of the identification document.
<b>Valid Till</b>	The end date of the validity period of the identification document.

**Table 1-13 (Cont.) ID Details - Field Description**


Field	Description
<b>Remarks</b>	Additional information or notes related to the party's identification status or document.
<b>Preferred</b>	A flag used to mark the preferred ID type record for the party. <ul style="list-style-type: none"> <li>At-least one ID should be marked as preferred.</li> <li>Only one ID can be marked as preferred</li> </ul>

**Note**

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

- a. Click **Save** to save the details.
19. Click and expand **Tax Declaration** section.  
The **Tax Declaration** screen is displayed.

**Figure 1-15 Tax Declaration**

20. Click on the  button to specify the details.  
The **Add Tax** pop-up screen is displayed.
21. On **Add Tax** pop-up screen, specify the fields. For more information on fields, refer to the fields description table.  
For more information on fields, refer to the field description table.

**Note**

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

**Table 1-14 Add Tax – Field Description**

Field	Description
<b>Tax Resident Status</b>	Indicates the party's tax residency status (example Resident, Non-Resident). <b>Entity Code:</b> RES

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

Field	Description
<b>TIN Type</b>	The type of tax identification number (TIN) provided by the party (example Social Security Number, Individual Tax Identification Number, Adoption Tax Identification Number, Employer Identification Number, PAN). <b>Entity Code:</b> TINT
<b>TIN Status</b>	The status of the tax identification number (example Valid, Pending, Invalid). <b>Entity Code:</b> TNNR, TNR <b>Note:</b> List of TIN Status is populated based on Tax Resident Status <ul style="list-style-type: none"> <li>a. <b>Non-Resident Alien</b> <ul style="list-style-type: none"> <li>• <b>Certified</b></li> <li>• <b>Certified – Due for recertification</b></li> <li>• <b>Uncertified – No W8-BEN Received</b></li> <li>• <b>Uncertified – Recertification past due</b></li> </ul> </li> <li>b. <b>Resident Alien/Citizen</b> <ul style="list-style-type: none"> <li>• <b>Certified</b></li> <li>• <b>TIN Applied for</b></li> <li>• <b>Missing Tin</b></li> <li>• <b>Incorrect TIN</b></li> <li>• <b>TIN Captured but Not Certified</b></li> </ul> </li> </ul>
<b>Tax Identification Number</b>	The format of the Tax Identification Number varies based on the selected TIN type. <b>Note:</b> Format of Tax Identification Number is dependent on <b>TIN Type</b> selected <ul style="list-style-type: none"> <li>• TIN Cannot start with 9</li> <li>• Social Security Number (SSN) accepted format are XXX-XX-XXXX, XXXXXXXXXX, 000000000</li> <li>• Individual Tax Identification Number (ITIN) accepted format are XXX-XX-XXXX, XXXXXXXXXX, 000000000</li> <li>• Adoption Tax Identification Number (ATIN) accepted format are XXX-XX-XXXX, XXXXXXXXXX, 000000000</li> <li>• Employer Identification Number (EIN) accepted format are XX-XXXXXXX, XXXXXXXXXX, 000000000</li> <li>• Foreign Tax Identification Number - Free Text</li> </ul> For more information on refer <b>Format Validation Rules</b> table.
<b>Foreign Tax Identification Number</b>	The foreign tax identification number provided if the party is subject to tax in a foreign jurisdiction.
<b>Form Type</b>	The type of form associated with the party's tax information (example W-9, W-8BEN). Form Type is dependent on Resident Status. <b>Entity Code:</b> FRT <b>Note:</b> Form type is auto-populated based on Tax Resident Status selected <ul style="list-style-type: none"> <li>• Non-Resident Alien - Form W8</li> <li>• Resident Alien/Citizen - Form W9</li> </ul>
<b>Form Start Date</b>	The start date of the validity period for W8 and W9 Form. <b>Note:</b> Form Start Date is auto-populated as current branch date and it can be modified.

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

Field	Description
<b>Form End Date</b>	The end date of the validity period for W8 and W9 Form. <b>Note:</b> <ul style="list-style-type: none"> <li>The date will be auto-calculated for Form W8 as current year plus 3 years.</li> <li>The till date is not applicable for Form W9.</li> <li>If resident status Entity Codes are configured other than available values, the valid from date will be available for user to select.</li> </ul>
<b>Certification Date</b>	The date when the tax certification for the party was issued or validated. <b>Note:</b> Certification Date cannot be a future date or less than party onboarding date.
<b>Backup Withholding Exemption</b>	A flag indicating if the party is exempt from withholding tax. This field is used to determine if the party is exempt from backup withholding, which is a federal tax withheld from certain payments if the IRS has not received a proper tax identification number or if certain conditions are met. Claiming this exemption ensures that no backup withholding tax is applied to applicable payments.
<b>Backup Withholding Code</b>	The code assigned for withholding tax purposes. <b>Entity Code:</b> BWC
<b>Tax Country Code</b>	The country code associated with the party's tax jurisdiction. <b>Party Maintenance:</b> obpy tax country maintenance Refer to the <b>Oracle Banking Party Configurations User Guide</b> .
<b>Tax Province Code</b>	The province or region code within the tax jurisdiction of the party. Tax Province code is available based on Tax Country Code selected. <b>Party Maintenance:</b> obpy tax country maintenance Refer to the <b>Oracle Banking Party Configurations User Guide</b> .
<b>Certification Code</b>	A code representing the type or classification of the tax certification provided for the party. <b>Entity Code:</b> TCC
<b>Backup Withholding Stop Page</b>	A code used to indicate if withholding tax payments should be stopped for the party. <b>Entity Code:</b> BWS
<b>Type of Notice</b>	Indicates Type of Notice issued to the party.
<b>Notice Received Date</b>	The date when notice was received by financial institution.
<b>Notice Sent Date</b>	The date when the notice sent to the party.
<b>Compliance Date</b>	The date the party complied with the requirements of the notice.

Table 1-15 TIN Type (SSN, ITIN, ATIN): Format Validation Rules

TIN Type	Format: XXX-XX-XXXX	Format: XXXXXXXXXX	Format: 000000000
<b>SSN</b>	<ul style="list-style-type: none"> <li>Must be exactly 9 digits without hyphens</li> <li>Cannot contain all zeros in group: 000-XX-XXXX, XXX-00-XXXX, XXX-XX-0000 → Invalid</li> <li>First three digits (Area Number) must not be 666</li> <li>Cannot Start with 9</li> <li>No alphabetic characters or special characters other than optional hyphens</li> </ul>	<ul style="list-style-type: none"> <li>Must be exactly 9 digits</li> <li>Cannot contain zeros in group: 000XXXXXX, XXX00XXXX, XXXXX0000 → Invalid</li> <li>First three digits (Area Number) must not be 666</li> <li>Cannot Start with 9</li> <li>No alphabetic characters or special characters</li> </ul>	No Validation
<b>ATIN</b>	<ul style="list-style-type: none"> <li>Must be exactly 9 digits without hyphens</li> <li>Must start with 9</li> <li>Second group must be "93"</li> <li>No group may contain all zeros: 9XX-93-0000 → Invalid</li> <li>No alphabetic characters or special characters</li> </ul>	<ul style="list-style-type: none"> <li>Must be exactly 9 digits</li> <li>Must start with 9</li> <li>Second group (4th and 5th digit) must be "93"</li> <li>No group may contain all zeros: 9XX930000 → Invalid</li> <li>No alphabetic characters or special characters</li> </ul>	No Validation
<b>ITIN</b>	<ul style="list-style-type: none"> <li>Must be exactly 9 digits without hyphens</li> <li>Must start with 9</li> <li>Second group must be in range: 50 to 65, 70 to 88, 90 to 92, and 94 to 99</li> <li>No group may contain all zeros: 9XX-00-XXXX, 9XX-XX-0000 → Invalid</li> <li>No alphabetic characters or special characters</li> </ul>	<ul style="list-style-type: none"> <li>Must be exactly 9 digits</li> <li>Must start with 9</li> <li>Second group (4th and 5th digit) must be in range: 50 to 65, 70 to 88, 90 to 92, and 94 to 99</li> <li>Cannot contain zeros in group: 9XX00XXXX, 9XXXX0000 → Invalid</li> <li>No alphabetic characters or special characters</li> </ul>	No Validation

**Table 1-16 TIN Type ( EIN ) : Format Validation Rules**

TIN Type	Format: XX-XXXXXXX	Format: XXXXXXXXXX	Format: 000000000
<b>EIN</b>	<ul style="list-style-type: none"> <li>Must be exactly 9 digits without hyphens</li> <li>Cannot contain all zeros in group: XX-0000000 → Invalid</li> <li>No alphabetic characters or special characters other than optional hyphens</li> </ul>	<ul style="list-style-type: none"> <li>Must be exactly 9 digits</li> <li>Cannot contain zeros in group: XX0000000 → Invalid</li> <li>No alphabetic characters or special characters</li> </ul>	No Validation

**Note**

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

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

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

## Onboarding Initiation - Relationship

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

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

**Note**

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

The following Data Segments can be captured in Relationship Segment.

**Table 1-17 Data Segment - Relationships**

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Household</b>	Optional	Data Segment to capture household relationships of the party such as Father, Mother, Son Daughter etc.


Table 1-17 (Cont.) Data Segment - Relationships

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	<b>Power of Attorney</b>	Optional	Data Segment to capture related power of attorney holders of the party.
3	<b>Service Member</b>	Optional	Data Segment to capture related service members of the party.
4	<b>Related to Insider</b>	Optional	Data Segment to capture related insiders of the party.
5	<b>Guardian</b>	Optional	Data Segment to capture guardian of the party.
6	<b>Custodian</b>	Optional	Data Segment to capture custodian of a minor party. This will be available only, if party is a minor customer.
7	<b>Solicitor</b>	Optional	Data Segment to capture solicitor of the party.
8	<b>Related Party</b>	Optional	Data Segment to capture other relationships

For more details on Party Type and Party Status requirements during relationship creation, refer [Table 6-1](#).

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

Figure 1-16 Initiate - Relationship

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

**Figure 1-17 Add - New household**

**Add New Household**

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

Relationships with a customer can be either of the following:

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

#### Existing Customer or Non-Customer

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

The **Search Party – Individual** screen is displayed.

**Figure 1-18 Search Party – Individual**

**Search Party**

☒ Individual ☐ Non-Individual

First Name  Middle Name  Last Name  Date of Birth

Unique Id  Mobile Number  Email

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

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

**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.

**Note**

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

**Table 1-18 New Service Member - Field Description**

Field	Description
<b>Party Relationship</b>	Relationship type of the party relationship. <b>Entity Code:</b> SMR
<b>Related Party Relationship</b>	Relationship type of the related party. Related party relationship is populated based on selected party relationship. <b>Entity Code:</b> FNP, LGD, SPO, CHL, FDT, PTR, LWD

**Note**

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

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

**Note**

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

**Table 1-19 Household - Field Description**

Field	Description
<b>Party Relationship</b>	Relationship type of the party relationship. <b>Entity Code:</b> DTY
<b>Related Party Relationship</b>	Relationship type of the related party. Related party relationship is populated based on selected party relationship. <b>Entity Code:</b> SPO, FTR, MTR, SON, DAU, GRD, WD, GRP, GRC
<b>Is Dependent</b>	Is household party dependent on party relationship.

**Note**

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

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

**Note**

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

**Table 1-20 Power of Attorney - Field Description**

Field	Description
<b>Associated Since</b>	Association start date of power of attorney with party relationship.
<b>Preferred</b>	Is record the preferred POA.

**Note**

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

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

**Note**

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

**Table 1-21 Related to Insider - Field Description**

Field	Description
<b>Party Relationship</b>	Relationship type of the party relationship. <b>Entity Code:</b> DTY
<b>Related Party Relationship</b>	Relationship type of the related party. Related party relationship is populated based on selected party relationship. <b>Entity Code:</b> SPO, FTR, MTR, SON, DAU, GRD, WD, GRP, GRC

**Note**

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

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

**Note**

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

**Table 1-22 Guardian - Field Description**

Field	Description
<b>Party Relationship</b>	Relationship type of the party relationship. <b>Entity Code:</b> DTY
<b>Related Party Relationship</b>	Relationship type of the related party. Related party relationship is populated based on selected party relationship. <b>Entity Code:</b> SPO, FTR, MTR, SON, DAU, GRD, WD, GRP, GRC
<b>Preferred</b>	Flag for preferred guardian.

**Note**

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

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

**Note**

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

**Table 1-23 Custodian - Field Description**

Field	Description
<b>Party Relationship</b>	Relationship type of the party relationship. <b>Entity Code:</b> CDN
<b>Related Party Relationship</b>	Relationship type of the related party. Related party relationship is populated based on selected party relationship. <b>Entity Code:</b> GRP, ANT, UCL, GRD, OTR, WD, PTR
<b>Preferred</b>	Flag to identify, if custodian is a preferred custodian for a minor party.

**Note**

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

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

**Note**

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

**Table 1-24 Solicitor - Field Description**

Field	Description
<b>Registration Number</b>	Specify the registration number of the solicitor.
<b>Preferred</b>	Flag to identify, if solicitor is a preferred solicitor for a party.
<b>Remarks</b>	Remarks for the solicitor relationship.

**Note**

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

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

**Note**

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

**Table 1-25 Related Party - Field Description**

Field	Description
<b>Party Relationship</b>	Relationship type of the party relationship. <b>Entity Code:</b> RPP
<b>Related Party Relationship</b>	Relationship type of the related party. <b>Entity Code:</b> RSP
<b>Relationship Sub Type</b>	Relationship sub-type of party relationship with related party. <b>Entity Code:</b> RRS
<b>Remarks</b>	Remarks for the solicitor relationship.

**Note**

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

**New Party**

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

- Click on the + button to specify the details.

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

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

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

**Note**

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

**Table 1-26 ID Details - Field Description**

Field	Description
<b>ID Type</b>	The specific type of identification document provided by the party (example Passport, National ID, Driver's License). <b>Entity Code:</b> ITY
<b>ID Status</b>	The current verification status of the identification document provided by the party (example Verified). <b>Entity Code:</b> IDS
<b>Unique ID</b>	A unique identifier assigned to the party for identification and reference purposes.
<b>Place of issue</b>	The location or authority that issued the identification document of the party.
<b>Valid From</b>	The start date of the validity period of the identification document.
<b>Valid Till</b>	The end date of the validity period of the identification document.
<b>Remarks</b>	Additional information or notes related to the party's identification status or document.
<b>Preferred</b>	A flag used to mark the preferred ID type record for the party. <ul style="list-style-type: none"><li>At-least one ID should be marked as preferred.</li><li>Only one ID can be marked as preferred</li></ul>

**Note**

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

9. Click and expand the **Address** section.
10. 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 1-19 Add New Household - KYC details

Add New Owners

KYC Details

Address Verification is yet to be completed

Verify

Identity Verification is yet to be completed

Verify

Next

Cancel

- 11. Click **Verify** to update the KYC details for the new related party.
- 12. Specify the required **KYC** details.
- 13. Click **Next**.

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

Figure 1-20 Add New Household

Add New Household

Test0 78

Type	Date of birth	Gender	Id Type	Unique Id	Citizenship by
Non Customer	2020-01-13	Male			

Relationship

Is Dependant:

Required

Yes

Submit

Cancel

- 14. On the **Add New Household** screen, specify the KYC details.  
For more information on the fields, refer to the [Table 1-18](#).
  - 15. Click **Submit**.
- The **Relationships** screen displays the added relationship details.

Figure 1-21 Relationships

Relationships

Screen(2/8)

Household (1) Power Of Attorney (0) Service Member (0) Related To Insider (0) Guardian (0)

Party Type	CIF/Party Id	Name	ID/Registration Number	Customer	Action
Individual	000125857	test0 78		No	<div></div>

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

## Onboarding Initiation - Educational Qualification

The educational qualification section offers detailed information regarding the academic background of the party.

### Note

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

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

**Figure 1-22 Educational Qualifications**

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

**Figure 1-23 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 1-27 Educational Qualification – Field Description

Field	Description
<b>Education Type</b>	The level or type of degree attained by the party (e.g., Bachelor's, Master's, PhD). <b>Entity Code:</b> EDT
<b>Course</b>	The specific subject or field of study pursued by the party in their educational journey (e.g., Computer Science). <b>Entity Code:</b> CTY
<b>Specialization</b>	The area of specialization within the course of study pursued by the party.
<b>University/Institute</b>	The name of the institution or university where the party completed their education.
<b>Date of Completion</b>	The date when the party completed their educational course or program.
<b>Is Highest Degree</b>	A flag used to indicate if the degree attained is the party's highest level of education. <b>Entity Code:</b> BTY

**Note**

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

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**.

## Onboarding Initiation - Employment

The employment section furnishes comprehensive details regarding the party's employment status, encompassing both salaried positions and self-employment endeavors.

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 1-28 Data Segment - Description**

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Salaried</b>	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	<b>Self-Employed/ Professional</b>	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 1-24 Initiation - Employment**

Quick Initiation - 000121063

Basic Details Relationships Educational Qualifications **Employment** Financial Information MIS Details Comments Review and Submit

**Employment**

+ No items to display.

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

Cancel Hold Back Save & Close Next

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

**Figure 1-25 Employment – Salaried**

**Employment**

Salaried Self-Employed/Professional

Employer Code  Required

Employer Name

Employer Description

Organization Category

Demographics  Required

Employee Type

Employee Id

Employment Start Date - Employment End Date  Required

Grade  Required

Designation

I currently work in this role  Required

Industry Type

Submit Cancel

**Figure 1-26 Employment – Self-Employed/Professional**

**Employment**

Salaried **Self-Employed/Professional**

Profession Name

Profession Description

Company / Firm Name

Registration Number

Professional Email ID  Required

From Date - To Date   Required

Submit Cancel

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

**Table 1-29 Employment - Salaried - Field Description**

Field	Description
<b>Employer Code</b>	The code of the organization or company where the party is employed. <b>Common Core Maintenance:</b> obpy organization configuration
<b>Employer Name</b>	The name of the organization or company where the party is employed.
<b>Employer Description</b>	A brief description or summary of the organization's business or activities.
<b>Organization Category</b>	The classification or industry sector to which the organization belongs (e.g., Finance, Technology). <b>Entity Code:</b> OCT
<b>Demographics</b>	The type or nature of the organization in demographic terms. <b>Entity Code:</b> DGY
<b>Employee Type</b>	The nature of employment held by the party (e.g., Full-time, Part-time). <b>Entity Code:</b> ETY
<b>Employee ID</b>	The unique identification number assigned to the employee by the organization.
<b>Employment Start Date</b>	The date when the employment was started.
<b>Employment End Date</b>	The date when the employment ended.
<b>Grade</b>	The employee's grade or rank within the organization (e.g. Manager).
<b>Designation</b>	The official job title or position of the party within the organization (e.g. Manager).
<b>I currently work in this role</b>	A flag to indicate whether this is the party's primary employment position. <b>Entity Code:</b> BTY
<b>Industry type</b>	The industry sector to which the party's employment belongs (e.g., Technology, Healthcare). <b>Entity Code:</b> ITC
<b>Employer Address</b>	The physical address of the organization or company where the party is employed.
<b>Email</b>	The email address associated with the organization or company where the party is employed.
<b>Phone</b>	The phone number for the organization or company where the party is employed.

Table 1-29 (Cont.) Employment - Salaried - Field Description

Field	Description
<b>Mobile</b>	The mobile number for the organization or company where the party is employed.
<b>Annual Salary (Currency)</b>	The currency in which the party's annual salary is paid (e.g., USD, EUR). <b>Common Core Maintenance:</b> cmc currency maintenance
<b>Annual Salary</b>	The total annual salary amount paid to the party.

**Note**

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

Table 1-30 Employment - Self-Employed/Professional - Field Description

Field	Description
<b>Profession Name</b>	The name of the profession or occupation if the party is self-employed or works as a professional. <b>Entity Code:</b> SLE
<b>Profession Description</b>	A detailed description of the self-employed or professional role or business.
<b>Company/Firm Name</b>	The name of the company or firm if the party operates as a self-employed professional or owns a business.
<b>Registration Number</b>	The official registration number assigned to the professional company or self-employed business.
<b>Professional Email ID</b>	The email address of the party if they are self-employed or a professional.
<b>From Date</b>	Start Date of the of self-employment or professional
<b>To Date</b>	End Date of the of self-employment or professional.

**Note**

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

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.

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

## Onboarding Initiation - Financial Information

The financial information section pertains to details regarding the party's financial status, including income, assets, liabilities, and other relevant financial data.

**Note**

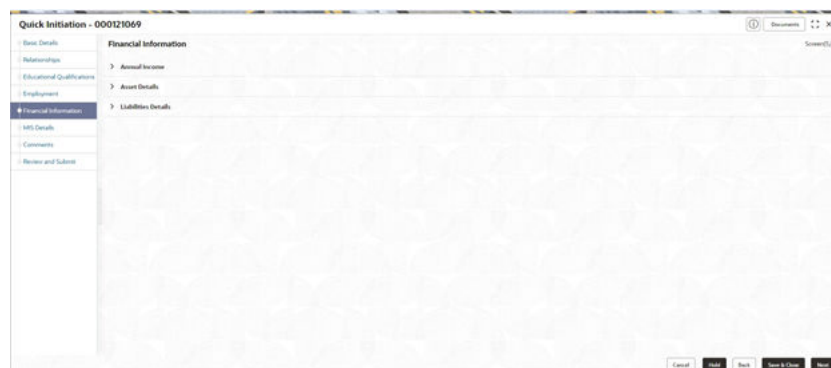
The fields marked as **Required** are mandatory.

**Table 1-31 Data Segment - Description**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Asset &amp; Liability</b>	Optional	Data Segment to capture asset details of a party.

- Click **Next** in the **Onboarding Initiation** screen.  
The **Financial Information** screen displays.

**Figure 1-27 Initiation – Financial Information**



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

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

**Figure 1-28 Financial Information – Asset Details**

Quick Initiation - 000121063

Financial Information

Screen(5/8)

Basic Details

Relationships

Educational Qualifications

Employment

Financial Information

MIS Details

Comments

Review and Submit

> Annual Income

Asset Details

Total No of Assets	Total Amount
0	0

+ No items to display.

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

> Liabilities Details

Cancel Hold Back Save & Close Next

- Click **Add** to add the asset details.  
The **Assets** screen displays.

**Figure 1-29 Assets**

Assets

Type Total Value

Required Required Required

Submit Cancel

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

**Table 1-32 Assets – Field Description**

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

**Note**

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

- 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 1-30 Financial Information – Liabilities Details**

Quick Initiation - 000121063

Financial Information

- > Annual Income
- > Asset Details
- ▼ Liabilities Details

Total No of Liabilities	Total Amount
0	0

No items to display.

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

Cancel Hold Back Save & Close Next

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

The **Liabilities** screen displays.

**Figure 1-31 Liabilities**

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

**Table 1-33 Liabilities – Field Description**

Field	Description
<b>Liability Type</b>	The specific category or type of liability held by the party (e.g., Mortgage, Loan, Credit Card). <b>Entity Code:</b> LTY
<b>Currency</b>	The currency in which the liability amount is denominated (e.g., USD, EUR). <b>Common Core Maintenance:</b> cmc currency maintenance
<b>Amount</b>	The monetary value of the liability, as per the specified currency.

**Note**

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

- 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.

## 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 1-32 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**.

## 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 1-33 Initiation – Review and Submit

Quick Initiation - 000121063

Basic Details

Relationships

Educational Qualifications

Employment

Financial Information

MIS Details

Comments

Review and Submit

Sample 1

Date of birth

2010-01-12

Minor

Yes

Gender

Male

Marital Status

Birth Country

AQ

General Information

Current Address

Social Profile

ID Details

Signature

Signature ID

Signature

Remarks

No data to display.

1

Citizenship history

Birth Country

AQ

Relationships

Household

Power Of Attorney

Service Member

Related To Insider

Professional Information

Education

Membership

Employment

Salaried

Professional

i

Employment

is not yet done

Supporting Documents

i

Supporting Documents

is not yet done

Dates

i

Dates

is not yet done

KYC

i

KYC

is not yet done

Assets

i

Assets

is not yet done

Liabilities

i

Liabilities

is not yet done

Income

i

Income

is not yet done

Expense

i

Expense

is not yet done

MIS Details

Customer MIS

Composite MIS

Class Name

Class Description

MIS Code

No data to display.

Beneficially Owned Company

i

Beneficially Owned Company

is not yet done

Other relationship

i

Other relationship

is not yet done

Cancel

Hold

Back

Save & Close

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 1-34 Review and Submit – Description

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

## 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.

#### **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 1-35 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Visa Details</b>	Optional	Data Segment to capture visa details of a the party.
2	<b>Dates</b>	Optional	Data Segment to capture important dates of the party such as anniversary etc.
5	<b>Supporting Documents</b>	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 1-34 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 1-35 Enrichment - Basic Info - Visa Details**

The screenshot shows the 'Visa Details' form. It has a header 'Visa Details' with a dropdown arrow. Below it are several input fields: 'Country Of Visa' with a search icon, 'Class/Type Of Visa' with a dropdown arrow, 'Visa Number', and 'Port Of Issue'. Below these are 'Visa Issue Date' and 'Visa Expiry Date', both with calendar icons and 'Required' labels. Finally, there is a 'Remarks' field. The background of the form has a subtle pattern of overlapping circles.

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

**Table 1-36 Visa Details - Field Description**

Field	Description
<b>Country Of Visa</b>	Country of visa as per visa information of the party. <b>Common Core Maintenance:</b> cmc country maintenance
<b>Class/Type Of Visa</b>	The specific type of visa held by the party (e.g., Tourist, Student, Work, etc.). <b>Entity Code:</b> VIS
<b>Visa Number</b>	The unique identification number assigned to the party's visa.
<b>Port Of Issue</b>	The location or port where the party's visa was issued.
<b>Visa Issue Date</b>	The date when the party's visa was issued.
<b>Visa Expiry Date</b>	The date when the party's visa will expire.
<b>Remarks</b>	Additional notes or comments about the party's visa status or related information

**Note**

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

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

**Figure 1-36 Enrichment – Basic Info – Dates**

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

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

**Table 1-37 Dates - Field Description**

Field	Description
<b>Date Type</b>	The type of significant date for the party (e.g., Anniversary, Birthdate). <b>Entity Code:</b> ECD
<b>Date</b>	The specific date related to the important date type (e.g., the anniversary date, birthday, etc.).

**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 1-37 Enrichment – Basic Info – Documents**


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

The **Add Document** screen display

Figure 1-38 Enrichment – Add Documents

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

Table 1-38 Add Document - Field Description

Field	Description
<b>Document Name</b>	<p>Select the document name from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• Aadhar</li> <li>• Voter Id</li> <li>• Pan Card</li> <li>• Driving License</li> <li>• Passport</li> </ul> <div> <p><b>Note</b></p> <p>The list of values can be configured through Entity Maintenance.</p> </div>
<b>Document Number</b>	Specify the document number.
<b>Document Issue Date</b>	Click the <b>calendar</b> icon, and select the issue date of the document.
<b>Document Expiry Date</b>	Click the <b>calendar</b> icon, and select the expiry date of the document.
<b>Upload Documents</b>	Click  icon and select the document to be uploaded or drag and drop the documents.
<b>Uploaded Documents</b>	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.

## Onboarding Enrichment - Signatures

This topic provides information about the customer signatures.

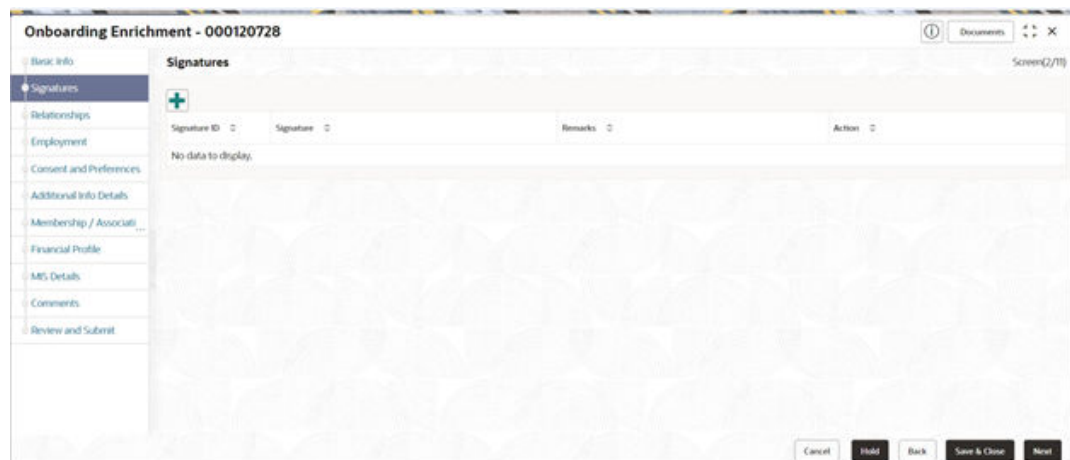
**To add the signature:**


**Note**

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

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

**Figure 1-39 Enrichment – Signatures**



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

**Figure 1-40 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 1-39 Add Signature - Field Description**

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

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

**Figure 1-41 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

## 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 1-42 Enrichment – Relationships**

Onboarding Enrichment - 000125787

Relationships

Household (0) Power Of Attorney (0) Service Member (0) Related To Insider (0) Guardian (0)

Party Type CIF/Party Id Name ID/Registration Number Customer Action

No data to display.

Cancel Hold Back Save & Close Next

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.

## 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 1-43 Enrichment – Employment**

The screenshot displays the 'Onboarding Enrichment - 000125787' interface. On the left is a sidebar menu with options: Basic Info, Signatures, Relationships, Employment (selected), Consent and Preferences, Additional Info Details, Membership / Associati..., Financial Profile, MIS Details, Comments, and Review and Submit. The main area is titled 'Employment' and shows a 'Salaried' status. It includes fields for 'Employer Code: From Date: September 16, 2015', 'Employer Name: To Date:', and 'Employer Description:'. A pagination bar indicates 'Page 1 of 1 (1 of 1 items)'. At the bottom right are buttons: Cancel, Hold, Back, Save & Close, and Next.

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.

## Onboarding Enrichment -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 1-44 e-Sign**

The screenshot displays the 'Onboarding Enrichment - 231572023' interface. The sidebar menu is the same as in Figure 1-43, with 'Consent and Preferences' selected. The main area is titled 'Consent and Preferences' and shows the 'e-Sign' segment expanded. It includes a toggle switch for 'Consent to receive communication electronically?'. Below are sections for 'Marketing Communication', 'Privacy Information' (with checkboxes for creditworthiness, personal information, and credit report), and 'Miscellaneous'. At the bottom right are buttons: Cancel, Hold, Back, Save & Close, and Next.

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

**Table 1-40 E-Sign Consent - Field Description**

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

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

The **Marketing Communication** screen displays.

**Figure 1-45 Enrichment - Marketing Communication**

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

**Table 1-41 Marketing Communication - Field Description**

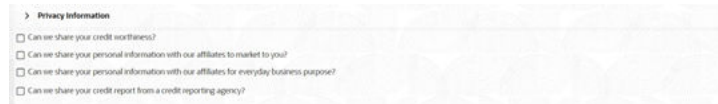
Field	Description
<b>Consent to receive Marketing, Promotional, Sales and other</b>	Indicates whether the party has consented to receive marketing communications.
<b>Channel</b>	The specific communication channel preferred by the party for marketing and communication (e.g., Email, SMS, Phone). <b>Entity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

**Note**

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

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

The **Privacy Information** screen displays.

**Figure 1-46 Privacy Information**

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

**Table 1-42 Privacy Information - Field Description**

Field	Description
<b>Privacy Information</b>	Select the check box of the privacy information consent of the party.

**Note**

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

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

**Table 1-43 Minor Consent - Field Description**

Field	Description
<b>Minor Consent</b>	<p>Date of consent of minor party. Minor consent will be available only for minor party.</p> <div> <b>Note</b>            Minor consent is mandatory for minor party onboarding.         </div>

**Note**

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

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

## Onboarding Enrichment - 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 1-47 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 1-44 Additional Information - Field Description**

Field	Description
<b>Insider</b>	A flag used to identify if the party holds insider information or is considered an insider for compliance purposes.
<b>Role</b>	The role or position held by the party that classifies them as an insider (e.g., Director, Officer). <b>Entity Code:</b> ROL
<b>Remarks</b>	Additional comments or notes related to the party's insider status or related details.

**Note**

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

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 1-45 Special needs/disability – Field Description**

Field	Description
<b>Special Need/Disable</b>	A flag used to identify whether the party is specially abled or has any disabilities.
<b>Details of Special Need</b>	A description of the special needs of the party. <b>Entity Code:</b> DSN
<b>Remarks (Special Need)</b>	Additional comments or details related to the party's special needs.

**Note**

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

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 1-46 Politically Exposed Person (PEP) - Field Description**

Field	Description
<b>Politically Exposed Person(PEP)</b>	A flag indicating whether the party is flagged as a Politically Exposed Person (PEP).
<b>Remarks</b>	Additional notes or information related to the PEP for the party.

**Note**

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

5. Input Service Member Information.

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

Table 1-47 Armed Forces - Field Description

Field	Description
<b>Service Branch</b>	Branch of service membership of the party. <b>Entity Code:</b> SER
<b>Remarks</b>	General remarks or additional notes for any other relevant information regarding the party's service membership
<b>Employee ID</b>	The unique identification number assigned as per the service membership of the party.
<b>Rank</b>	The rank or position held by the service member in the military or armed forces. <b>Entity Code:</b> RANK
<b>Pay Rate</b>	The pay rate or salary of the service member, as per their military records. <b>Entity Code:</b> PRT
<b>Service Status</b>	The current service status of the service member (e.g., Active Duty, Retired). <b>Entity Code:</b> SER
<b>Obligate Service End Date</b>	The date when the active obligated service period for the service member ends.
<b>Unit Name</b>	The name of the military unit to which the service member is assigned.
<b>Order Number</b>	The official order number related to the service member's assignment or record.
<b>Start Date</b>	Start Date of service membership of the party.
<b>End Date</b>	End Date of service membership of the party.
<b>Notification Date</b>	The date when the service member was notified of any updates, or assignments.

**Note**

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

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 1-48 Financial Institution Data Match (FIDM) - Field Description

Field	Description
<b>FIDM</b>	A flag used to identify whether the customer matches an FIDM record.
<b>Remarks</b>	Additional notes or comments related to the delinquent non-custodial parent in FIDM records.
<b>FIDM Default Amount</b>	The amount associated with the delinquent non-custodial parent according to FIDM records.
<b>FIDM Agency</b>	The agency associated with the delinquent non-custodial parent as per FIDM records.

**Table 1-48 (Cont.) Financial Institution Data Match (FIDM) - Field Description**

Field	Description
<b>Date of Report</b>	The date when the delinquency report was issued for the non-custodial parent in FIDM records.

**Note**

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

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

## Onboarding Enrichment - 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.

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

**Figure 1-48 Enrichment – Membership**

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

**Figure 1-49 Membership**
**Note**

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

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

**Table 1-49 Membership - Field Description**

Field	Description
<b>Institution Name</b>	The name of the institution or organization with which the party holds a membership.
<b>Institution Type</b>	The type or classification of the institution or organization (e.g., Educational). <b>Entity Code:</b> MIT
<b>Membership Type</b>	The type of membership the party holds with the institution (e.g., Regular, Associate). <b>Entity Code:</b> MTT
<b>Membership Since</b>	The date when the party became a member of the institution or organization.
<b>Membership Upto</b>	The date until the party's membership is valid with the institution or organization.

**Note**

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

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

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

Figure 1-50 Enrichment – Membership List

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

## 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 1-50 Data Segment - Description

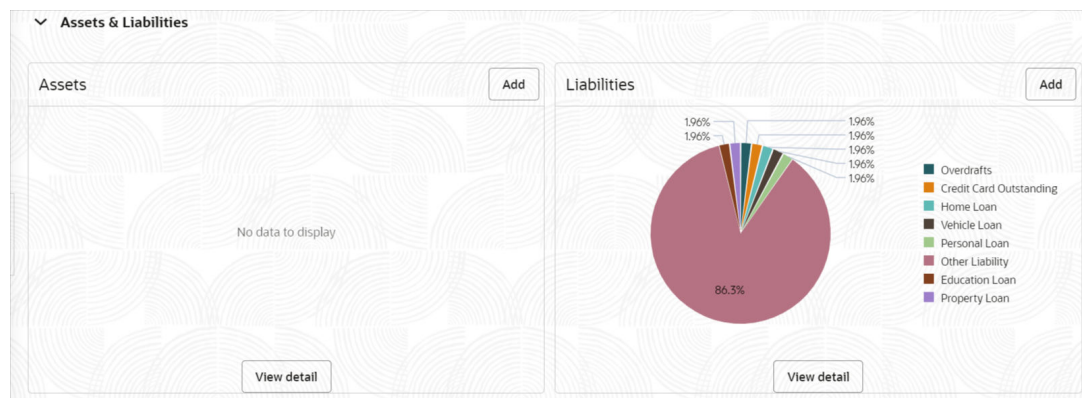
Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Total Income and Net worth</b>	Optional	Data Segment to capture Total Income and Net worth of the party.
2	<b>Income &amp; Expense</b>	Optional	Data Segment to capture Income and Expense details of the party.
3	<b>Other Relationship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

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

The **Financial Profile** screen displays.

**Figure 1-51 Enrichment – Financial Profile**

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

**Figure 1-52 Assets and Liabilities Details**

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

**Table 1-51 Common Actions for Assets and Liabilities**

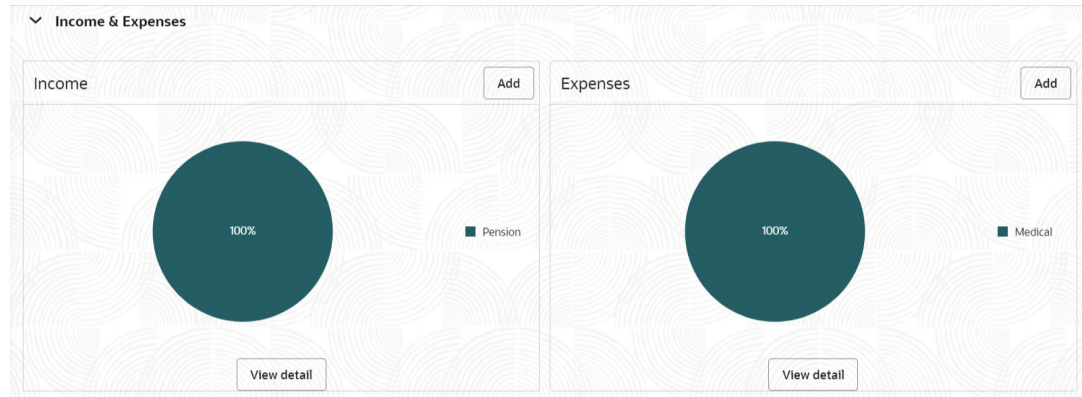
Action	Description
<b>Add</b>	Click <b>Add</b> button to add the assets and liabilities in the corresponding tiles. For more information, refer to the <a href="#">Figure 1-29</a> and <a href="#">Figure 1-31</a> .
<b>View detail</b>	Click <b>View detail</b> button in the corresponding tiles to change the chart view of asset and liabilities detail to the list view.
<b>Back</b>	Click <b>Back</b> button in the corresponding tiles to change the list view of assets and liabilities detail to the chart view.

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

- Add**
- Modify**

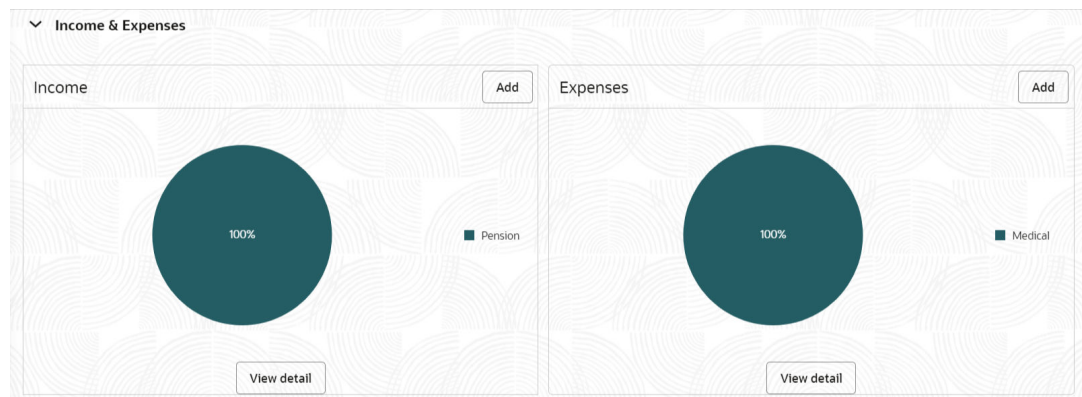
- **Delete**
5. Click and expand the **Income & Expenses** section.

**Figure 1-53 Financial Profile – Income and Expense**



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

**Figure 1-54 Income**



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

**Figure 1-55 Add Income**

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

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

**Table 1-52 Add Income – Field Description**

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

**Note**


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

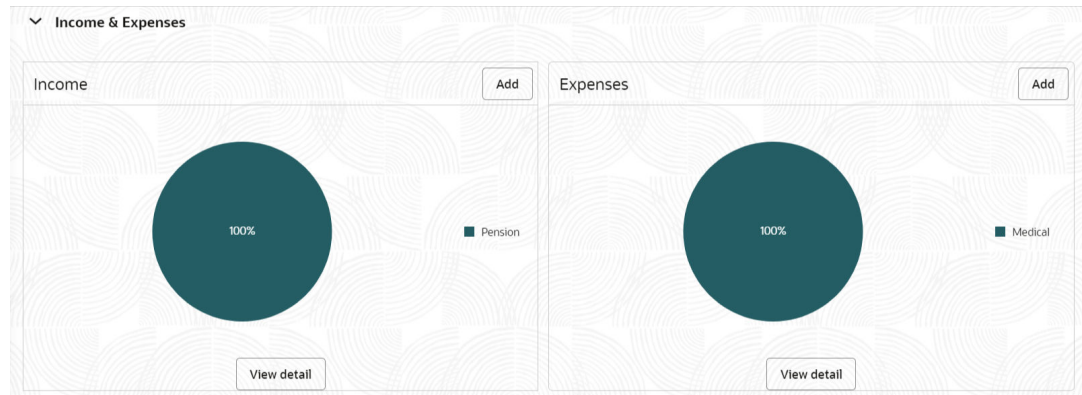
9. Click **Add** to save the details.

**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 1-56 Expense**

12. Click **Add**.

The **Add Expenses** screen is displayed.

**Figure 1-57 Add Expense**

The figure shows the 'Add Expense' form. It has a title bar with a close button (X). The form contains three required fields: 'Expense Type' (a dropdown menu), 'Frequency' (a dropdown menu), and 'Expense Value' (two input fields for currency and amount). Each field has a 'Required' label below it. At the bottom right, there are 'Add' and 'Cancel' buttons.

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

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

**Table 1-53 Add Expenses - Field Description**

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


**Note**

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

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.

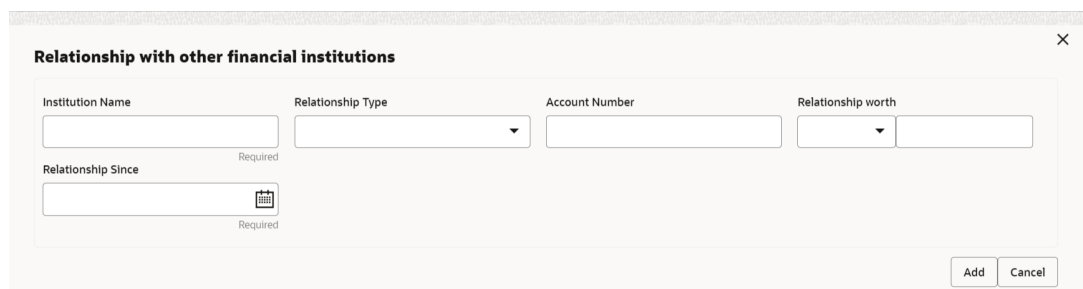
15. Click  icon to exit the **Income** window.
16. Click and expand the **Other Relationship** section.
- The **Other Relationship** screen displays.

**Figure 1-58 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 1-59 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 1-54 Relationship with other financial institutions - Field Description**

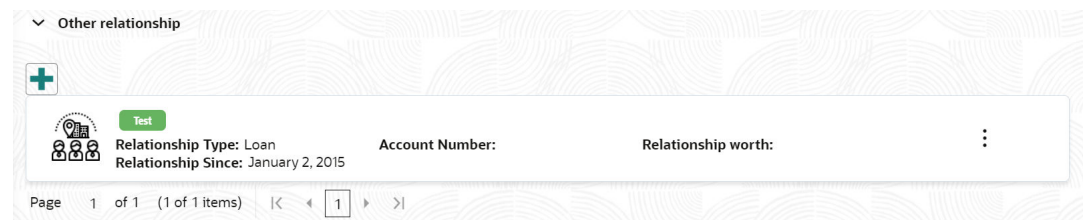
Field	Description
<b>Institution Name</b>	The name of the financial institution where the party holds an account or financial relationship.
<b>Relationship Type</b>	The type of relationship the party has with the other financial institution. <b>Entity Code:</b> RTY
<b>Relationship Worth</b>	The total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

**Note**

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

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

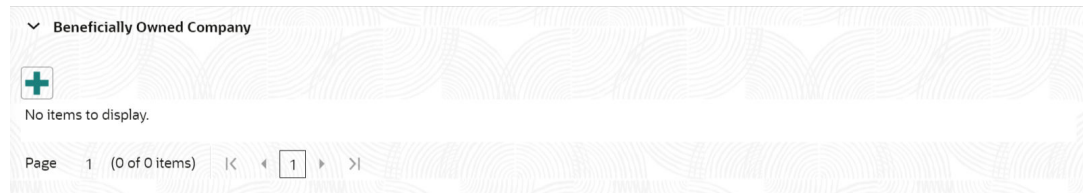
The system adds and lists the relationship details in the **Other relationship** section

**Figure 1-60 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 1-61 Beneficially Owned Company**

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

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

**Figure 1-62 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 1-55 Beneficially Owned Company - Field Description**

Field	Description
<b>Company Name</b>	The name of the company that the party beneficially owns or holds a significant interest in.
<b>Location</b>	The physical location or address of the company that the party beneficially owns.
<b>Percentage Holding</b>	The percentage of ownership or shares the party holds in the beneficially owned company.
<b>Annual Income Currency</b>	The currency in which the party's income is received. <b>Common Core Maintenance:</b> cmc currency maintenance.
<b>Annual Income Amount</b>	The total annual income of the company owned or controlled by the party.
<b>Line of Business</b>	The industry or field in which the beneficially owned company operates (e.g., Technology, Retail, Finance).

**Note**

For details on **Common Core Maintenance**, refer to the **Common Core User Guide**.

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.

## 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 1-63 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.

## 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.

## KYC Check

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

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

### Note

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

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

**Figure 1-64 Free Task**

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
SMB Onboarding	237275026	006APP0000060950	KYC	18-05-30	006	
SMB Loan Origination	006SMBL010025766	006APP0000060956	Application Entry	18-05-30	006	
SMB Loan Origination	006SMTL010025755	006APP0000060944	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002655	006APP0000060941	Application Entry	18-05-30	006	
Retail Loan Originate...	006RMLN010025750	006APP0000060934	Application Entry	18-05-30	006	
CoOriginationProcess	006MASTER000569	006APP0000060927	Application Entry	18-05-30	006	
Current Account Orig...	006CURPCA0002652	006APP0000060923	Application Entry	18-05-30	006	
Savings Account Orig...	006SARREG0006259	006APP0000060920	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002649	006APP0000060866	Application Entry	18-05-30	006	
Small and Medium Bu...	006SMBCA0002645	006APP0000060803	Application Enrichment	18-05-30	006	

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

Figure 1-65 KYC - Customer Summary

KYC - 000118863

Customer Summary

KYC Check

Comments

Customer Summary

Screen 1 / 3

View Details Log

Jason Mamoa

Date of birth1970-05-23

MinorNo

GenderMale

Marital StatusMarried

Birth CountryUS

Communication Addressabc old town road old town DZ

General Information

Signature

General Information

Current Address

Social Profile

ID Details

Signature ID

Signature

Remarks

1

Citizenship history

Birth CountryUS

1

falsesignature

Relationships

Household

Power Of Attorney

Service Member

Related To Insider

Professional Information

Education

Membership

Employment

Salaried

Professional

Total work experience

No of companies worked

22 Years

1

Currently working with - OFSS [ DEV ]

Consent and Preferences

e-Sign

Marketing Communication

Privacy Information

Minor

Additional Info

Insider

Special Need/Disable

Politically Exposed Person(PEP)

Arm

Supporting Documents

Insider

Insider is not yet done

Supporting Documents

Supporting Documents is not yet done

Dates

Dates is not yet done

KYC

KYC is not yet done

Assets

Assets is not yet done

Liabilities

Liabilities is not yet done

Income

100%

Provision

View Details

Expense

100%

HEL

View Details

Beneficially Owned Company

Beneficially Owned Company is not yet done

Other relationship

Other relationship is not yet done

Cancel

Hold

Save & Close

Next

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 1-56 Customer Summary - Tile Description**

Tile	Description
<b>General Information</b>	In this tile, the following details are displayed: <ul style="list-style-type: none"> <li>• Citizenship</li> <li>• Address</li> <li>• Social Profile</li> </ul>
<b>Professional Information</b>	In this tile, the following details are displayed: <ul style="list-style-type: none"> <li>• Education</li> <li>• Membership</li> </ul>
<b>Employment</b>	Displays the employment details of the customer.
<b>Dependent</b>	Displays the dependent details of the customer.
<b>Dates</b>	Displays the details of the dates.
<b>KYC</b>	Displays the KYC details.
<b>Assets</b>	Displays the assets details.
<b>Liabilities</b>	Displays the liabilities details.
<b>Income</b>	Displays the income details.
<b>Expense</b>	Displays the expense details.
<b>View details</b>	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 1-66 KYC Check**

KYC - 000118863

Customer Summary  
**KYC Check**  
 Comments

KYC Check

Address Verification is yet to be completed  
 Verify

Identity Verification is yet to be completed  
 Verify

Cancel Hold Back Save & Close Next

Screen(2/3)

5. Verify all the KYC Checks listed.

**Table 1-57 Address Check - Field Description**

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

Table 1-57 (Cont.) Address Check - Field Description

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

**Note**

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

Table 1-58 Identity Check

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

Table 1-58 (Cont.) Identity Check

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

**Note**

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

Table 1-59 Police DB Check

Field	Description
<b>House/Building</b>	Building name as per KYC check of the party.

Table 1-59 (Cont.) Police DB Check

Field	Description
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. <div> <i>Note</i>            List of values can be configured through Common Core Maintenance for Country Code.         </div>
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
Under Policy Jurisdiction	Legal jurisdiction as per police KYC check of the party.
Address Visited (Yes/No)	Address visited by party as per KYC check of the party.
Police DB Checked	Flag to identify, if police database is been checked as part of police KYC check.
Record Found (Yes/No)	Party found in records as per suits KYC check of the party.
Reference ID	Any related reference number for the KYC check of the party.
Verification Status	Select verification status of the KYC check for the party from the drop-down list. <ul style="list-style-type: none"> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul> <div> <i>Note</i>            List of values can be configured through Entity Maintenance.         </div>
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 1-60 Credit Score Check - Field Description

Field	Description
Agency Name	Agency Name of the Credit Score.

Table 1-60 (Cont.) Credit Score Check - Field Description


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

Table 1-61 Education Qualification

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

Table 1-61 (Cont.) Education Qualification




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

Table 1-62 Field Verification - Field Description

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

Table 1-62 (Cont.) Field Verification - Field Description

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

**Note**

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

Table 1-63 Reference Check - Field Description

Field	Description
<b>Reference Check</b>	Reference Check provided.
<b>House / Building</b>	Building name as per KYC check of the party.
<b>Street</b>	Street as per KYC check of the party.
<b>Area</b>	Area as per KYC check of the party.
<b>City</b>	City as per KYC check of the party.
<b>State</b>	State as per KYC check of the party.
<b>Country</b>	<p>Select country as per KYC check of the party from drop-down list.</p> <div> <p><b>Note</b></p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p> </div>
<b>Zipcode</b>	Zipcode as per KYC check of the party.
<b>Phone</b>	Phone number as per KYC check of the party.
<b>Address Visited (Yes/No)</b>	Address visited by party as per KYC check of the party.
<b>Available at Contact Number</b>	Flag to identify, if phone number is verified as per reference KYC check of the party.

Table 1-63 (Cont.) Reference Check - Field Description

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

**Note**

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

Table 1-64 Suit Filed

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

Table 1-64 (Cont.) Suit Filed

Field	Description
Country	<p>Select the country as per KYC check of the party from the list of values.</p> <div> <p><b>Note</b></p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p> </div>
Zipcode	Zipcode as per KYC check of the party.
Phone	Phone number as per KYC check of the party.
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	<p>Select verification status of the KYC check for the party from the following drop-down list.</p> <ul style="list-style-type: none"> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul> <div> <p><b>Note</b></p> <p>List of values can be configured through Entity Maintenance.</p> </div>
Verified On	Verification date of the KYC check for the party.
Valid Till	Verification valid till date of the KYC check for the party.
Verification Remarks	Verification remarks provided for the KYC check.

**Note**

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

Table 1-65 PEP Identification

Field	Description
Politically Exposed (Yes/No)	Flag to identify, if party is politically exposed.
Exposed Country (Yes/No)	Country of exposure as per PEP KYC check of the party.

Table 1-65 (Cont.) PEP Identification

Field	Description
<b>Relationship</b>	<p>Select relationship type of the related party from the drop-down list.</p> <ul style="list-style-type: none"> <li>• Spouse</li> <li>• Mother</li> <li>• Son</li> <li>• Daughter</li> <li>• Guardian</li> <li>• Father</li> </ul> <div> <i>i</i> <b>Note</b>  List of values can be configured through Entity Maintenance. </div>
<b>Exposed with</b>	Exposure details as per the PEP KYC check of the party.
<b>Name as in the PEP List</b>	Name as per PEP KYC check of the party.
<b>Citizenship as in the PEP List</b>	Citizenship as per PEP KYC check of the party.
<b>Exposed Score</b>	Exposure score details as per the PEP KYC check of the party.
<b>Reference number</b>	Any related reference number for the KYC check of the party.
<b>Verification Type</b>	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>• Internal</li> <li>• External</li> </ul> <div> <i>i</i> <b>Note</b>  List of values can be configured through Entity Maintenance. </div>
<b>Verification Medium</b>	<p>Select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>• Manual</li> <li>• Online</li> </ul> <div> <i>i</i> <b>Note</b>  List of values can be configured through Entity Maintenance. </div>

Table 1-65 (Cont.) PEP Identification

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

**Note**

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

Table 1-66 AML Check

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

Table 1-66 (Cont.) AML Check

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

Table 1-66 (Cont.) AML Check

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





**Note**

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

Table 1-67 FATCA Check

Field	Description
<b>US Citizen (Yes/No)</b>	Flag to identify, if party is a US citizen.
<b>Country of Residence</b>	<p>Select country of residence as per basic information of the party from the list of values.</p> <div> <p><b>Note</b></p> <p>List of values can be configured through Common Core Maintenance for Country Code.</p> </div>

Table 1-67 (Cont.) FATCA Check

Field	Description
<b>Tax Identification Number</b>	Tax Identification Number as per FATCA check.
<b>Country of Issuance</b>	<p>Select country of issuance as per FATCA KYC details of the party from the list of values.</p> <div>  <b>Note</b>  List of values can be configured through Common Core Maintenance for Country Code. </div>
<b>Reference Number</b>	Any related reference number for the KYC check of the party.
<b>Verification Type</b>	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Internal</li> <li>External</li> </ul> <div>  <b>Note</b>  List of values can be configured through Entity Maintenance. </div>
<b>Verification Medium</b>	<p>Select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Manual</li> <li>Online</li> </ul> <div>  <b>Note</b>  List of values can be configured through Entity Maintenance. </div>
<b>Verification Status</b>	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul> <div>  <b>Note</b>  List of values can be configured through Entity Maintenance. </div>
<b>Verified On</b>	Verification date of the KYC check for the party.
<b>Valid Till</b>	Verification valid till date of the KYC check for the party.
<b>Verification Remarks</b>	Verification remarks provided for the KYC check.

**Note**

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

**Table 1-68 SDN Check**

Field	Description
<b>Found in SDN Search? (Yes/No)</b>	Flag to identify, if party is available in the list as per SDN (OFAC) KYC check of the party.
<b>ID of the SDN match</b>	ID of the SDN (OFAC) match as per SDN (OFAC) KYC check of the party.
<b>Score of the SDN match</b>	Score as per SDN KYC check of the party.
<b>Program name</b>	Program name as per SDN (OFAC) KYC check of the party.
<b>House / Building</b>	Building name as per KYC check of the party.
<b>Street</b>	Street as per KYC check of the party.
<b>Locality</b>	Locality as per KYC check of the party.
<b>Landmark</b>	Address landmark as per field KYC check of the party.
<b>Area</b>	Area as per KYC check of the party.
<b>City</b>	City as per KYC check of the party.
<b>State</b>	State as per KYC check of the party.
<b>Country</b>	Country as per KYC check of the party.
<b>Zipcode</b>	Zipcode as per KYC check of the party.
<b>Phone</b>	Phone number as per KYC check of the party.
<b>Reference Number</b>	Any related reference number for the KYC check of the party.
<b>Verification Type</b>	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Internal</li> <li>External</li> </ul> <div> <b>Note</b>  List of values can be configured through Entity Maintenance. </div>
<b>Verification Medium</b>	<p>Select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Manual</li> <li>Online</li> </ul> <div> <b>Note</b>  List of values can be configured through Entity Maintenance. </div>

Table 1-68 (Cont.) SDN Check

Field	Description
<b>Verification Status</b>	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul> <div> <i>Note</i>  List of values can be configured through Entity Maintenance. </div>
<b>Verified On</b>	Verification date of the KYC check for the party.
<b>Valid Till</b>	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 1-69 Sanction Check

Field	Description
<b>Found in List</b>	Check to identify, if customer is found in sanctions check list.
<b>Sanction List Name</b>	Sanctions list name as per regulatory sanctions lists.
<b>Name as in List</b>	Name of the party as found in sanctions list.
<b>Address in List</b>	Address of the party as found in sanctions list.
<b>Reference number</b>	Reference number of sanctions KYC check.
<b>Verification Type</b>	<p>Select verification type of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Internal</li> <li>External</li> </ul> <div> <i>Note</i>  List of values can be configured through Entity Maintenance. </div>

Table 1-69 (Cont.) Sanction Check

Field	Description
<b>Verification Medium</b>	<p>select verification medium of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Manual</li> <li>Online</li> </ul> <div> <i>Note</i>  List of values can be configured through Entity Maintenance. </div>
<b>Verification Status</b>	<p>Select verification status of the KYC check for the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Compliant</li> <li>Non-Compliant</li> <li>Yet to Verify</li> </ul> <div> <i>Note</i>  List of values can be configured through Entity Maintenance. </div>
<b>Verified On</b>	Date of verification of sanctions check.
<b>Valid Till</b>	Valid till date of sanctions check.
<b>Verification Remarks</b>	Verification remarks provided for the KYC check.
<b>Risk Clarification</b>	<p>Select risk classification as per KYC check of the party from the drop-down list.</p> <ul style="list-style-type: none"> <li>Risky</li> <li>Medium</li> <li>Low</li> </ul> <div> <i>Note</i>  List of values can be configured through Entity Maintenance. </div>
<b>Risk Score</b>	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 1-67 KYC – Comments**

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

**Table 1-70 Actions - Description**

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

## 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 1-68 Recommendation – Customer Summary**

Approval - 000117969

Customer Summary

Screen(1/3)

View Debug Logs

**Retail Automation**

Date of birth: 1988-08-08, Minor: No, Gender: Male, Marital Status: Married, Birth Country: US  
Communication Address: Oakwood Apartments 9268 Oakwood Drive Florence US

**General Information**

General Information | Current Address | Social Profile | ID Details

**1**  
Citizenship history

Birth Country: US

**Signature**

Signature ID | Signature | Remarks

No data to display.

**Relationships**

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

**Professional Information**

Education | Membership

**Employment**

Salaried | Professional

Employment is not yet done

**Consent and Preferences**

e-Sign | Marketing Communication | Privacy Information | Minor

**Additional Info**

Insider | Special Need/Disable | Politically Exposed Person(PEP) | Ar...

Insider is not yet done

**Supporting Documents**

Supporting Documents is not yet done

**Dates**

Dates is not yet done

**KYC**

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

**Assets**

Assets is not yet done

**Liabilities**

Liabilities is not yet done

**Income**

Income is not yet done

**Expense**

Expense is not yet done

**Beneficially Owned Company**

Beneficially Owned Company is not yet done

**Other relationship**

Other relationship is not yet done

Cancel | Hold | Save & Close | Next

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

For more information on the tiles, refer to the [Table 1-56](#)

3. Click **Next**.

The **Review** screen display.

**Figure 1-69 Recommendation – Recommendation Comments**

Recommendation - 000117969

Customer Summary  
Recommendation  
Comments

Decision: Approve  
Comments: Recommended to proceed further

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

Cancel Hold Back Save & Close Next

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

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

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

The **Onboarding Approval** screen displays.


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

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

**Table 1-71 Onboarding Approval - Field Description**

Field	Description
<b>Compliant with Bank Policy</b>	Enable the toggle button if customer is compliant with the Bank Policy.
<b>Recommended</b>	Enable the toggle button if customer is Recommended by reviewing user.
<b>Decision</b>	Specify decision with respect to KYC type.
<b>Details (Non-Compliance to Bank Policy)</b>	Specify the details of Non-Compliance to Bank Policy. <div> <i>Note</i>  This field is available only Compliant with Bank Policy toggle is disabled. </div>

Table 1-71 (Cont.) Onboarding Approval - Field Description

Field	Description
<b>Details of Risk Mitigation</b>	Specify the comments of Details of Risk Mitigation.  <div>  <b>Note</b>  This field is available only Compliant with Bank Policy toggle is disabled. </div>

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 1-72 Actions - Description

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

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

## 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 1-70 Approval – Customer Summary**

**Approval - 000117969** Documents Screen(1/3) View Delegation

**Customer Summary**

**Retail Automation**

Date of birth: 1988-08-08 Minor Gender: Male Marital Status: Married Birth Country: US  
Communication Address: Oakwood Apartments 9268 Oakwood Drive Florence US

**General Information**

General Information Current Address Social Profile ID Details

**1**  
Citizenship history  
Birth Country: US

**Signature**

Signature ID Signature Remarks  
No data to display.

**Relationships**

Household Power Of Attorney Service Member Related To Insider

**Professional Information**

Education Membership

**Employment**

Salaried Professional

**Consent and Preferences**

e-Sign Marketing Communication Privacy Information Minor

**Additional Info**

Insider Special Need/Disable Politically Exposed Person(PEP) Am

**Supporting Documents**

**Dates**

**KYC**

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

**Assets**

**Liabilities**

**Income**

**Expense**

**Beneficially Owned Company**

**Other relationship**

Cancel Hold Save & Close Next

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

For more information on the tiles, refer to [Table 1-56](#)

3. Click **Next**.

The **Approval** screen is displayed.

**Figure 1-71 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 as follows:

**Table 1-73 Recommendation Summary**

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

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

The **Recommendation Summary** screen displays.

**Figure 1-72 Recommendation Summary**

**Recommendation - 000117969**

Customer Summary | Recommendation | Comments

Decision: Approve | Comments: Recommended to proceed further

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

Cancel Hold Back Save & Close Next

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

**Table 1-74 Actions - Description**

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

# 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.
- Only one amendment can be active for a Party's data segment at a time. If an amendment is already in progress for a particular data segment, a new amendment cannot be initiated until the existing one is completed.

1. From **Home** screen, click **Party Services**. Under **Party Services**, click **Amendment**.

The **Amendment** 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 **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 [Onboarding Enrichment - 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 [Onboarding Enrichment - Membership / Association](#).
- Employed - For more information, refer to [Onboarding Enrichment - Employment](#).
- Consent and Preferences - For more information, refer to [Onboarding Enrichment - Consent and Preferences](#).
- Additional Info - For more information, refer to [Onboarding Enrichment - Additional Information](#).
- Supporting Documents - For more information, refer to the [Onboarding Enrichment - Basic Information](#)
- Dates - For more information, refer to the [Onboarding Enrichment - Basic Information](#)
- KYC - For more information, refer to [KYC Check](#).
- Assets - For more information, refer to [Onboarding Initiation - Financial Information](#).
- Liabilities - For more information, refer to [Onboarding Initiation - Financial Information](#).
- Income - For more information, refer to [Onboarding Enrichment - Financial Profile](#).
- Expense - For more information, refer to [Onboarding Enrichment - Financial Profile](#).
- Beneficially Owned Company - For more information, refer to the [Onboarding Enrichment - Financial Profile](#)
- Other Relationship - For more information, refer to the [Onboarding Enrichment - Financial Profile](#)

#### 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 1-75 Actions - Description

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

7. Click **Next**.

The **Review and Submit** screen displays.

Figure 1-73 Review and Submit

Party Amendment - 000097887

Customer Amend  
Comments  
Review and Submit

**Review and Submit**

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

Updated Log  
Signature

General Information  
Address Social profile ID Det

1  
Citizenship history  
Citizenship  
US

Signature  
Signature ID Signature Remarks  
1

Relationship  
Household Power Of Attorney Service Member Rela

Professional Information  
Education Membership

Consent and Preferences  
Sign Marketing Communication Privacy Information

Additional Info  
Minor Special Need/Disable Politically Exposed Person

Employment  
Salaried Professional  
i  
Employment is not yet done

Dates  
i  
Dates is not yet done

Supporting Documents  
i  
Supporting Documents is not yet done

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

Assets  
i  
Assets is not yet done

Liabilities  
i  
Liabilities is not yet done

Income  
i  
Income is not yet done

Expense  
i  
Expense is not yet done

MIS Details  
i  
MIS Details is not yet done

Cancel Hold Back Save & Close Submit

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

Table 1-76 Actions - Description

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


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](#).

## 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. From **Home** screen, 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 [Onboarding Enrichment - 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 [Onboarding Enrichment - Membership / Association](#).
- Employment - For more information, refer to [Onboarding Enrichment - Employment](#).
- Consent and Preferences - For more information, refer to [Onboarding Enrichment - Consent and Preferences](#).
- Additional Info - For more information, refer to [Onboarding Enrichment - Additional Information](#).
- Supporting Documents - For more information, refer to the [Onboarding Enrichment - Basic Information](#).
- Dates - For more information, refer to the [Onboarding Enrichment - Basic Information](#).
- KYC - For more information, refer to [KYC Check](#).
- Assets - For more information, refer to [Onboarding Initiation - Financial Information](#).
- Liabilities - For more information, refer to [Onboarding Initiation - Financial Information](#).
- Income - For more information, refer to [Onboarding Enrichment - Financial Profile](#).
- Expense - For more information, refer to [Onboarding Enrichment - Financial Profile](#).
- Beneficially Owned Company - For more information, refer to the [Onboarding Enrichment - Financial Profile](#).
- Other Relationship - For more information, refer to the [Onboarding Enrichment - Financial Profile](#).

## 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.

To initiate the insta onboarding process:

1. From **Home** screen, 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
<b>Party Type</b>	Select <b>Retail</b> from the drop-down values. The available options are: <ul style="list-style-type: none"><li>• <b>Retail</b></li></ul>

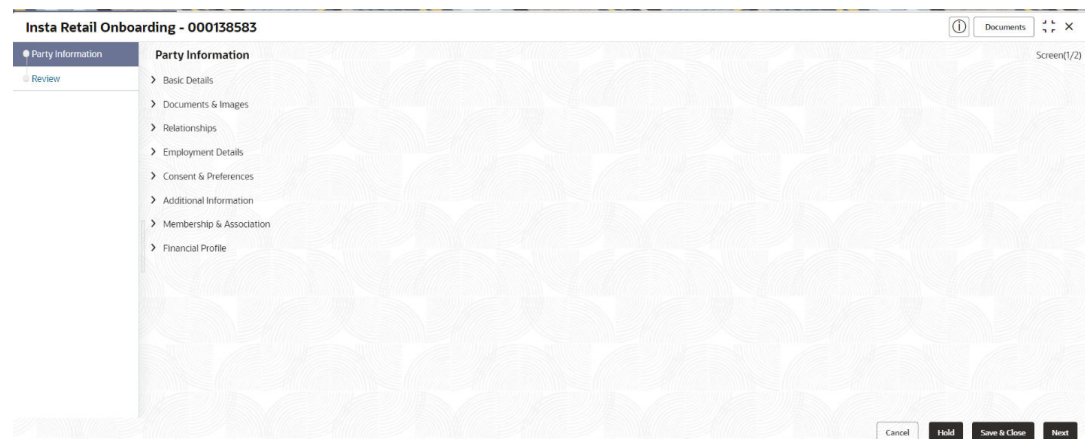
Table 2-1 (Cont.) Onboarding - Field Description

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

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.

### ① 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**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Basic Info and Citizenship</b>	Mandatory	Data Segment to capture basic personal information of the party.
2	<b>Current Address</b>	Conditional	<p>Data Segment to capture current address of the party such as current communication address, current residential address, etc.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>Address type in current address can be configured as mandatory through <b>Address Management Maintenance</b>. For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b> for address management configurations.</li> <li>The <b>Record Management</b> screen sets the minimum and maximum number of records permitted for current address details.</li> </ul>
3	<b>Previous Address</b>	Optional	<p>Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address.</p> <p>Minimum address history will be required, if configured, as per <b>Address Management Maintenance</b>.</p> <p><b>Note:</b>For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b> for address management configurations.</p>
4	<b>ID Details</b>	Mandatory	<p>Data Segment to capture identity details of the party such as Passport, Driving License, etc.</p> <p><b>Note:</b> The <b>Record Management</b> screen sets the minimum and maximum number of records permitted for ID details.</p>

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

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
5	<b>Contact Details</b>	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone, etc. <b>Note:</b> The <b>Record Management</b> screen sets the minimum and maximum number of records permitted for contact details.
6	<b>Tax Declaration</b>	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.
7	<b>Educational Qualification</b>	Optional	Data Segment to capture educational qualification of the party.
8	<b>Visa Details</b>	Optional	Data Segment to capture visa details of the party.
9	<b>Dates</b>	Optional	Data Segment to capture key and important dates related to party.
10	<b>Social Profile</b>	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

The screenshot displays the 'Basic Info and Citizenship' screen within the 'Quick Initiation - 00007020' process. The interface includes a sidebar with navigation options like 'Basic Details', 'Relationships', 'Educational Qualifications', 'Employment', 'Financial Information', 'MIS Details', 'Comments', and 'Review and Submit'. The main form area is divided into several sections:

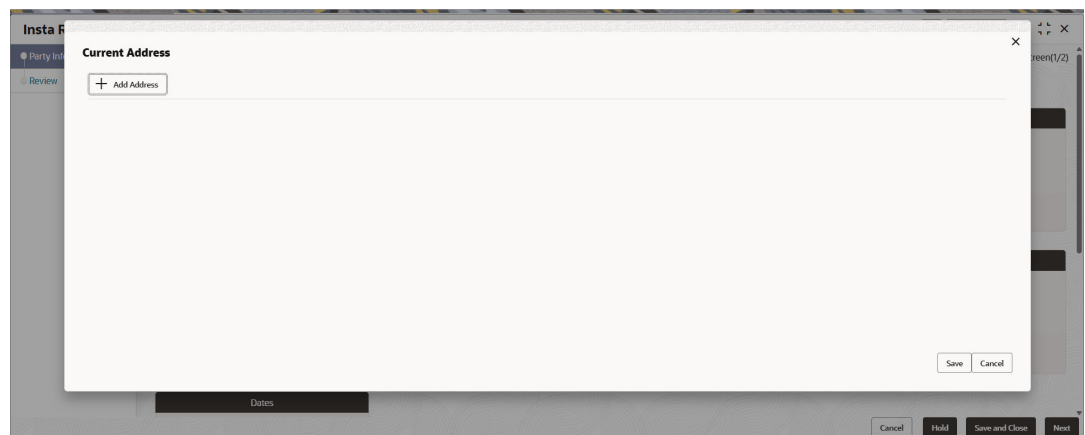
- Basic Details:** Includes fields for Salutation, Suffix, Name in Local Language, Gender, Birth Country, Customer Category (set to INDIVIDUAL), Preferred Currency (set to USD), Duplicate Merge, Sponsorship, Social Profile (Facebook, Blog, X (Twitter), Tumblr, Instagram, LinkedIn), and Contact Details.
- Basic Info and Citizenship:** Includes fields for First Name, Middle Name, Last Name, Short Name, Title, Date of Birth, Opening Branch Code, Profession, Country of Residence, Upload Photo, KYC Verified, Customer Segment, Purpose, Referral Source, Customer Since, Customer Access Group, Relationship Manager ID, Membership Start Date, Duplicate Override, Risk Level, Origin Code, Customer Status, and Emancipated Minor.


At the bottom of the screen, there are buttons for 'Cancel', 'Init', 'Save and Close', and 'Next'.

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**



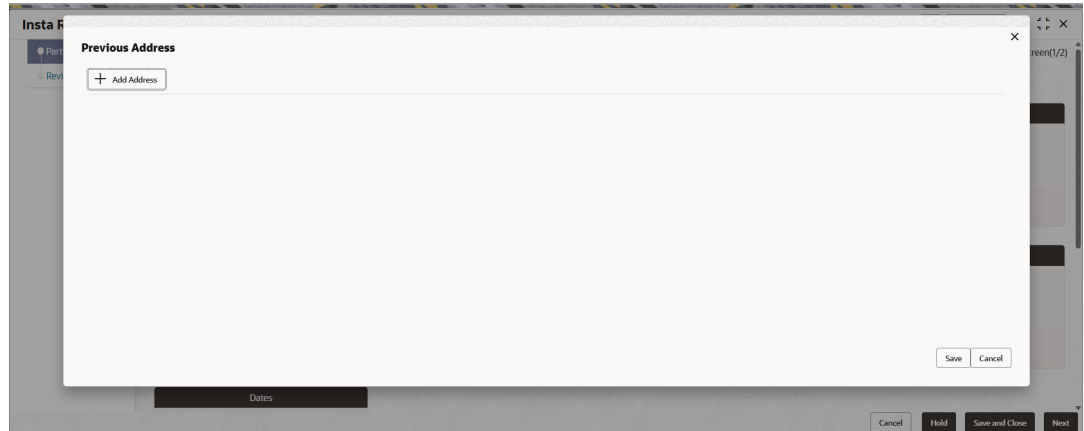
5. Click on the  icon to add a current address details.  
The **Add Address** screen is displayed.


**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 Details](#) screen.
7. Click **Save** 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 Details](#) screen.
11. Click **Save** 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**

ID Type	ID Status	Unique ID	Place of Issue	Valid From	Valid Till	Remarks	Preferred	Action
No data to display.								

13. Click on the  icon to add ID details.  
The **Add ID Details** screen is displayed.

**Figure 2-9 ID Details**

**Add Id Details**

ID Type

ID Status

Unique ID

Place of Issue

Valid From

Valid Till

Remarks  

DOCUSER1

Preferred

Save

Clear

Cancel



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

Mobile Phone

Email

ISD Code	Mobile Number	Preferred	Action
No data to display.			


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 1-7](#) 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 1-8](#) table.

21. Click **Save** 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**

Form Type	Valid From	Valid Till	Remarks	Action
No data to display.				

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

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 1-14](#) table.


 **Note**

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

25. Click on the **Save** 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**

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

 No items to display.

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

Save Cancel

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 1-27](#) table.
29. Click on the **Save** 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 1-36](#) 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 1-37](#) 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**

The screenshot shows the 'Social Profile' screen with a header bar containing a dropdown menu and the text 'Social Profile'. Below the header, there are six input fields arranged in two rows of three. Each field is preceded by a social media icon: Facebook (f), Twitter (bird), Instagram (camera), LinkedIn (in), Blog (e), and Tumblr (t). The input fields are empty text boxes.

36. On the **Social Profile** screen, specify the details. For more information on fields, refer to the [Figure 1-4](#) table.
37. Click **Save** to save a record.

## 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**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Supporting Documents</b>	Optional	Data Segment to capture supporting documents of the customer.
2	<b>Signatures</b>	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**

Supporting Documents

Total Documents	Document Submitted	Document Pending
0	0	0

+ No items to display.

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

- Click icon to add a supporting document.  
The **Document** screen is displayed.

**Figure 2-18 Add Document**

**Document**

Document Name

Document Number  Required

Document Issue Date  Required

Document Expiry Date

Upload Documents  Required

Drag and Drop  
Select or drop files here.

Uploaded Documents

Save Cancel

- On the **Document** screen, specify the details. For more information on the fields, refer to the [Figure 1-38](#) table.
- On the **Documents & Images** segment, click **Edit** button on the **Signatures** widget.
- Click icon to add a signature.  
The **Add Signature** pop-up screen is displayed.

**Figure 2-19 Add Signature**

**Add Signature**

Upload Signature

Drag and Drop  
Select or drop files here.  
Maximum image size is 100kb, Other file size is 1 MB

Uploaded Signature

Remarks

Add Cancel

- On the **Add Signature** pop-up screen, specify the details. For more information on the fields, refer to the [Table 1-39](#) table.
- Click **Save** to save a record.

## 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**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Household</b>	Optional	Data Segment to capture household relationships of the party.
2	<b>Power of Attorney</b>	Optional	Data Segment to capture power of attorney relationships of the party.
3	<b>Service Member</b>	Optional	Data Segment to capture service member relationships of the party.
4	<b>Related to Insider</b>	Optional	Data Segment to capture related to insider relationships of the party.
5	<b>Guardian</b>	Optional	Data Segment to capture guardian relationships of the party.
6	<b>Custodian</b>	Optional	Data Segment to capture custodian relationships of the party.
7	<b>Solicitor</b>	Optional	Data Segment to capture solicitor relationships of the party.
8	<b>Related Party</b>	Optional	Data Segment to capture other relationships

For more details on Party Type and Party Status requirements during relationship creation, refer [Table 6-1](#).

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.

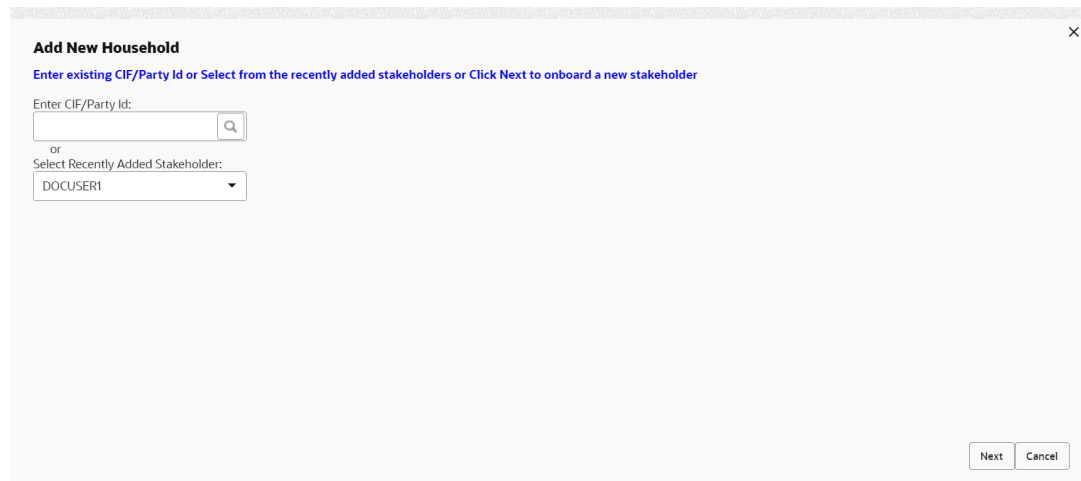
**To add a relationship with existing customer/non-customer:**

### 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 1-19](#) table.

**Note**

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

**New Non-Customer**

7. On click of **Next** button in the **Add New 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 1-13](#) 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 1-9](#) 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 1-19](#) table.


## 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 1-20](#) 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 1-13](#) 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 1-9](#) 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.


## 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 1-18](#) 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 1-13](#) 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 1-9](#) 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.


## 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 1-21](#) 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 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 1-13](#) 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 1-9](#) 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.


## 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 1-22](#) 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 **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 1-13](#) 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 1-9](#) 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.


## 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 1-23](#) 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 1-13](#) 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 1-9](#) 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 1-23](#) table.


## 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 1-24](#) 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 1-13](#) 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 1-9](#) 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 1-24](#) table.


## Relationships - Related Party

**Related Party Relationship** segment allows user to capture household relationship of a party.

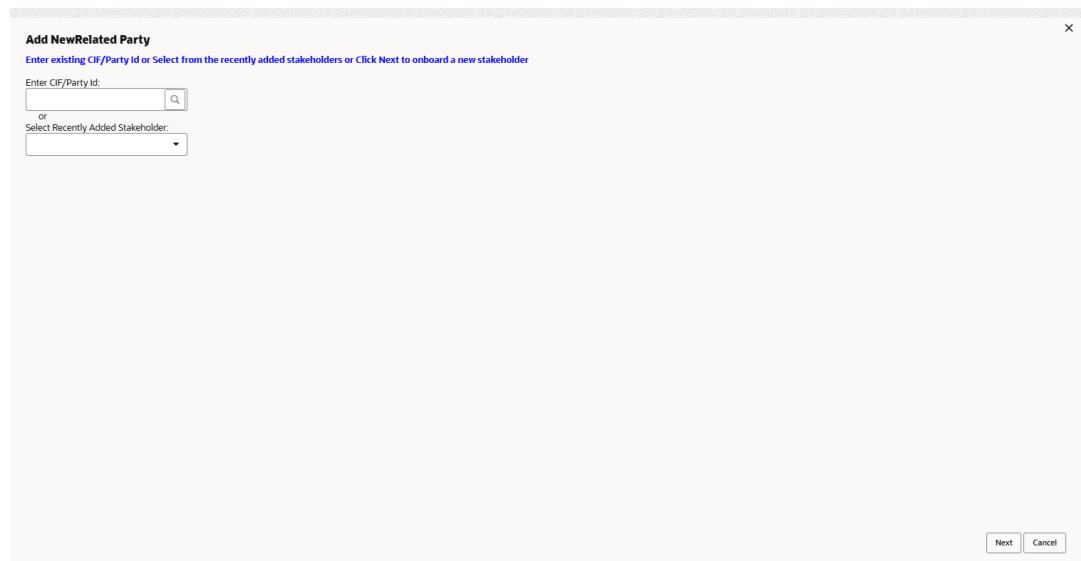
**To add a relationship with existing customer/non-customer:**

### **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 **Related Party** widget.  
The **Related Party** screen is displayed.
3. Click on the  icon to add a Related Party relationship.  
The **New Related Party** screen is displayed.

**Figure 2-21 New Related Party**



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

**Note**

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

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

**Existing Customer/Non-Customer**

5. On click of **Next** button in the **New Related Party** screen, the system displays the screen to add relationship specific attribute.
6. On the **New Related Party** screen, add the relation specific attribute. For more information on the fields, refer to the [Table 1-25](#) 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 **New Related Party** screen, the system displays the screen to create a new non-customer.  
The **New Related Party** screen is displayed.
8. On the **New Related Party** 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 1-13](#) 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 1-9](#) 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 1-25](#) table.

## 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**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Salaried</b>	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	<b>Self-Employed/ Professional</b>	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 1-29](#) 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 1-30](#) table.

## 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 1-40](#) 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 1-41](#) 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 1-42](#) 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 1-43](#) 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.

## 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 1-44](#) 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 1-45](#) 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 1-46](#) 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 1-47](#) 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 1-48](#) table.
13. Click the **Edit** button in the **Additional Info** segment of the **Service Member Information** widget.  
The **Service Member Information** screen is displayed.
14. Capture **Service Member Information** information. For more information on fields, refer to the [Table 1-47](#) table.

## 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 1-49](#) table.


## 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	<b>Asset</b>	Optional	Data segment to capture assets details of the party.
2	<b>Liability</b>	Optional	Data segment to capture liability details of the party.
3	<b>Income</b>	Optional	Data segment to capture income details of the party.
4	<b>Expense</b>	Optional	Data segment to capture expense details of the party.
5	<b>Other Relationship</b>	Optional	Data segment to capture other relationships of the party.
6	<b>Beneficially Owned Company</b>	Optional	Data segment to capture beneficially owned company relations of the party.

- On the **Insta Retail Onboarding** screen, click and expand **Financial Information** segment.  
The **Financial Information** screen is displayed.
- On the **Financial Information** screen, click **Edit** button on the **Assets** widget.
- On the **Assets** screen, click **Add** button.  
The **Add Assets Details** pop-up screen is displayed.
- 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 1-32](#) table.
- On the **Financial Information** screen, click **Edit** button on the **Liabilities** widget.
- On the **Liabilities** screen, click **Add** button.  
The **Add Liabilities Details** pop-up screen is displayed.
- 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 1-33](#) table.
- On the **Financial Information** screen, click **Edit** button on the **Income** widget.
- On the **Income** screen, click **Add** button.  
The **Income** pop-up screen is displayed.
- On **Income** pop-up screen, specify the details of the basic info and citizenship. For more information on fields, refer to the [Table 1-52](#) table.
- On the **Financial Information** screen, click **Edit** button on the **Expense** widget.
- On the **Expense** screen, click **Add** button.  
The **Expense** pop-up screen is displayed.
- On **Expense** pop-up screen, specify the details. For more information on fields, refer to the [Table 1-53](#) table.
- On the **Financial Information** screen, click **Edit** button on the **Other Relationships** widget.
- 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 1-54](#) 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 1-55](#) table.

## Insta Party Amendment

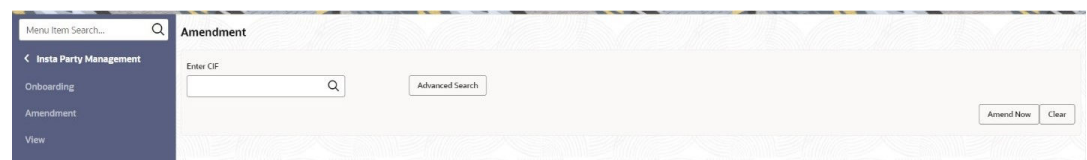
Insta Party Amendment feature allows user to amend party using a single screen.

**To initiate the insta amendment process:**

1. From **Home** screen, under **Party Services**, click **Insta Party Management**.
2. Under **Insta Party Management**, click **Amendment**.

The **Amendment** screen is displayed.

**Figure 2-22 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 2-23 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.

### Note

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

Basic details screen captures the following data segments for amendment.

Table 2-7 Data Segment - Description

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

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

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

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.

## 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	<b>Supporting Documents</b>	Optional	Data segment to capture supporting documents of the customer.
2	<b>Signatures</b>	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.

## 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	<b>Household</b>	Optional	Data Segment to capture household relationships of the party.
2	<b>Power of Attorney</b>	Optional	Data Segment to capture power of attorney relationships of the party.
3	<b>Service Member</b>	Optional	Data Segment to capture service member relationships of the party.
4	<b>Related to Insider</b>	Optional	Data Segment to capture related to insider relationships of the party.
5	<b>Guardian</b>	Optional	Data Segment to capture guardian relationships of the party.
6	<b>Custodian</b>	Optional	Data Segment to capture custodian relationships of the party. Either of a guardian or custodian is mandatory for a minor party.
7	<b>Solicitor</b>	Optional	Data Segment to capture solicitor relationships of the party.
8	<b>Related Party</b>	Optional	Data Segment to capture other relationships

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.

## 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**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Salaried</b>	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	<b>Self-Employed/ Professional</b>	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.

## 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.

## 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.

## 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.

## 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	<b>Asset</b>	Optional	Data segment to capture assets details of the party.
2	<b>Liability</b>	Optional	Data segment to capture liability details of the party.
3	<b>Income</b>	Optional	Data segment to capture income details of the party.
4	<b>Expense</b>	Optional	Data segment to capture expense details of the party.
5	<b>Other Relationship</b>	Optional	Data segment to capture other relationships of the party.
6	<b>Beneficially Owned Company</b>	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.

## Insta Party View

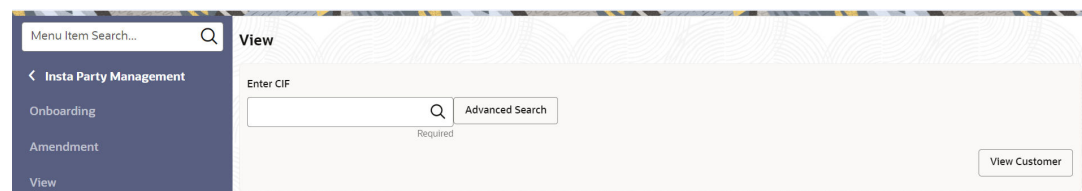
Insta Party View feature allows to view party details using a single screen.

**To initiate the insta process:**

1. From **Home** screen, under **Party Services**, click **Insta Party Management**.
2. Under **Insta Party Management**, click **View**.

The **View** screen is displayed.

**Figure 2-24 Insta Party View**



3. On view screen, enter CIF number or click **Advance Search** to search for a CIF number.  
The following values are available for the advance CIF search:
  - Party ID

- First Name
  - Middle Name
  - Last Name
  - Data of Birth
  - Unique ID
  - Mobile Number
  - Email
4. Click **View Customer**.

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

## Insta Party View - Basic Details

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

Basic details screen captures the following data segments.

**Table 2-12 Data Segment - Description**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Basic Info and Citizenship</b>	Mandatory	Data segment for basic personal information of the party.
2	<b>Current Address</b>	Conditional	Data segment for current address of the party such as current communication address, current residential address, etc.
3	<b>Previous Address</b>	Optional	Data segment for previous addresses of the party such as previous communication address, previous residential address, etc.
4	<b>ID Details</b>	Optional	Data segment to view identity details of the party such as Passport, Driving License, etc.
5	<b>Contact Details</b>	Optional	Data segment to view contact details of the party such as Mobile, Email, Phone, etc.
6	<b>Tax Declaration</b>	Optional	Data segment to view tax details of the party such as Form W8-BEN, W9 etc.
7	<b>Educational Qualification</b>	Optional	Data segment to view educational qualification of the party.
8	<b>Visa Details</b>	Optional	Data segment to view visa details of the party.
9	<b>Dates</b>	Optional	Data segment to view key and important dates related to party.
10	<b>Social Profile</b>	Optional	Data segment to View social profile of the party such as Linkedin, Facebook, etc.

1. On **Insta Retail View** 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.

## Insta Party View - Documents & Images

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

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

**Table 2-13 Data Segment - Description**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Supporting Documents</b>	Optional	Data segment to view supporting documents of the customer.
2	<b>Signatures</b>	Optional	Data segment to view signatures of the customer.

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

## Insta Party View - Relationships

The Relationship segment is where customer relationship details are added, which benefits both the customer and the bank during critical events.

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

**Table 2-14 Data Segment - Description**

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

1. On **Insta Retail View** 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.

## Insta Party View - Employment Details

The employment data section records a retail party's employment details, including whether they are salaried or self-employed. This information helps banks determine professional stability. The section includes the following data segments.

**Table 2-15 Data Segment - Description**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Salaried</b>	Optional	A salaried employee is an individual who works for an organization and receives a fixed and regular compensation for their services provided to the organization.
2	<b>Self-Employed/ Professional</b>	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 View** 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.

## Insta Party View - Consent & Preferences

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

1. On **Insta Retail View** 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.

## Insta Party View - Additional Info

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

1. On **Insta Retail View** 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.

## Insta Party View - Membership & Association

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

1. On **Insta Retail View** 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.

## Insta Party View - Financial Information

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

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

**Table 2-16 Data Segment - Description**

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

1. On **Insta Retail View** 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 view 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.

**To initiate the Create KYC:**

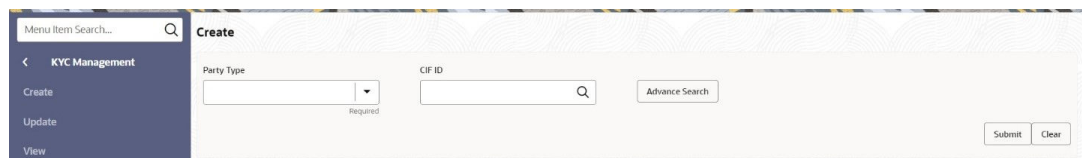
#### **Note**

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

1. From **Home** screen, 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.

#### **Note**

Creation of a KYC record for a minor customer is not allowed.

### 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.

## Update KYC

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

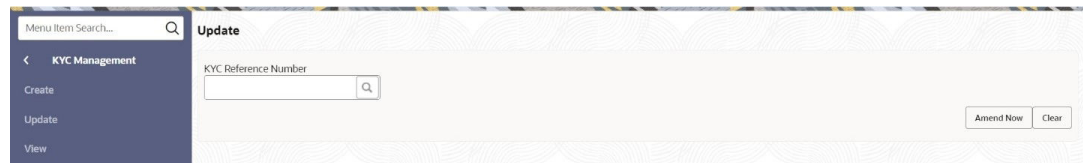
**To initiate the update KYC:**

**Note**

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

1. From **Home** screen, 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.

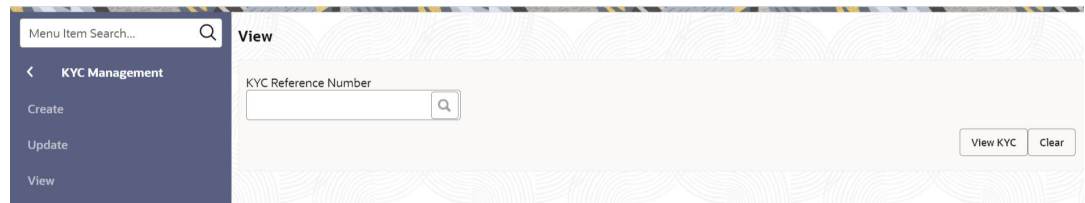
## View KYC

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

### To initiate the View KYC:

1. From **Home** screen, under **Party Services**, click **KYC Management**.
2. Under **KYC Management**, click **View**.

The **View** screen is displayed.

**Figure 3-4 View KYC**

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 [Create KYC](#) section.

4. Click **View Now**.

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

### Party Information

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

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 View** 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 each widget to View 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.

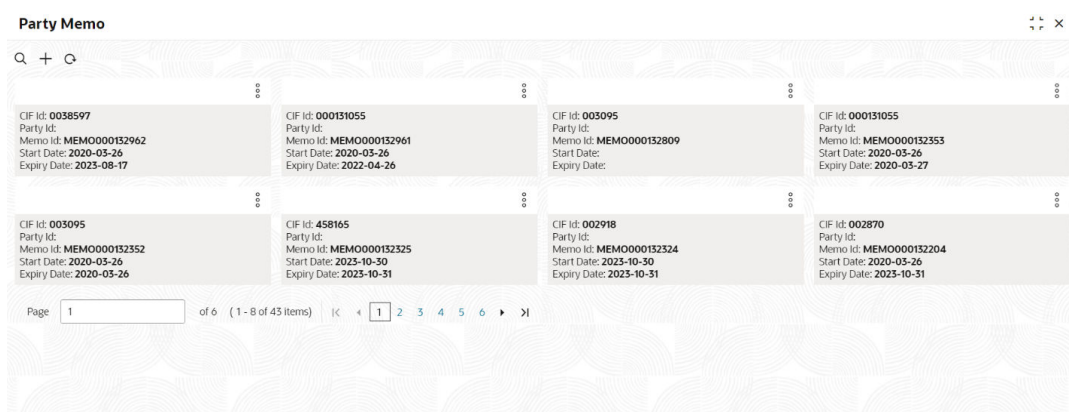
To initiate the party memo process:


### Note

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

1. From **Home** screen, 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**

The screenshot shows the 'Add Memo' pop-up screen. It contains the following fields and controls:

- CIF Id**: A text input field with a search icon and a 'Required' label.
- Memo Type**: A dropdown menu with a 'Required' label.
- Memo Category**: A dropdown menu with a 'Required' label.
- Start Date**: A date picker field with a 'Required' label.
- Expiry Date**: A date picker field with a 'Required' label.
- Memo**: A large text area for entering the memo content, with a 'Required' label.
- Buttons**: 'Add', 'Reset', and 'Cancel' buttons at the bottom right.

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
<b>CIF Id</b>	Enter CIF ID of the party.
<b>Memo Type</b>	Select the memo type the list of values. The available options are: <ul style="list-style-type: none"><li>• <b>Information</b></li><li>• <b>Action</b></li></ul> <b>Note:</b> The list of values can be configured through entity maintenance.
<b>Memo Category</b>	Select the category of a memo from the list of values. The available options are: <ul style="list-style-type: none"><li>• <b>Warning</b></li><li>• <b>Override</b></li></ul> <b>Note:</b> The list of values can be configured through entity maintenance.
<b>Start Date</b>	Select start date of a memo.
<b>Expiry Date</b>	Select expiry date of a memo.
<b>Memo</b>	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

## Party to Party Relationship

This topic provides the instruction to create retail party to party relationship details.

**Table 6-1 Party to Party Relationship Validations**

Type of Relationship	Individual	Non-individual	Deceased	Frozen	Whereabout Unknown	Bankrupt	Minor
<b>Household</b>	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Allowed
<b>POA</b>	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Service Member</b>	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Related To Insider</b>	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Guardian</b>	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Solicitor</b>	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Custodian</b>	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Related Party</b>	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Owners</b>	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Authorized Signatories</b>	Allowed	Not Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Guarantors</b>	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Suppliers</b>	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
<b>Trustee</b>	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Allowed
<b>Beneficiary</b>	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Allowed
<b>Related Party</b>	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Allowed

1. From **Home** screen, under **Party Services**, click **Party To Party**.

The **Party To Party** screen is displayed.

**Figure 6-1 Party To Party**

2. Enter **CIF ID** or search for CIF ID of the party relationship using **Advanced Search**. For more information, refer to the [Party Search](#).
3. Click **Fetch**.

The party relationship details will be displayed.

**Figure 6-2 Party Relationship Details**

**Party To Party**

CIF ID: PTY100006799099

**Party Details:**

	Party Type INDIVIDUAL	First Name a	Middle Name	Last Name a
	Is Customer Yes	Date of Birth 2000-01-01	Customer Status Active	<input type="button" value="View Party Details"/>

**Related From**

Party Type	CIF/ Party ID	Name	Relationship Type	Relationship Code	Relationship Added Date	Action
CORP	000305106	A V	Related To Insider	Father-Son	2021-01-20	

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

**Related To**

Party Type	CIF/ Party ID	Name	Relationship Type	Relationship Code	Relationship Added Date	Action
INDIVIDUAL	PTY100006799099	a a	Related To Insider	Father-Son	2021-01-20	

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

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

**Note**

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

Table 6-2 Party Details - Field Description

Field	Description
<b>CIF ID</b>	CIF ID of the party relationship.
<b>Party Type</b>	Displays the Party type as Individual or Non-Individual parties.
<b>First Name</b>	The given name of the party as per official records.
<b>Middle Name</b>	The additional given name of the party, if applicable.
<b>Last Name</b>	The surname or family name of the party.
<b>Is Customer</b>	Displays the whether the party is a customer or non-customer.
<b>Date of Birth</b>	The official birth date of the party. Date of Birth cannot be a future date.
<b>Customer Status</b>	The current status of the party in the system (example Active, Inactive).

- Click **View Party Details** to view the additional information of the party.

#### Create a New Relationship

The **Related From** section displays all the relationships where other parties are linked as relationship.

- Click **New Relationship** to create a new party to party relationship for the selected CIF and relationship type.

The **Add Relationship** overlay window will open to capture new relationship details.

Figure 6-3 Add Relationship

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

#### Note

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

Table 6-3 Add Relationship - Field Description

Field	Description
<b>Relationship Type</b>	The relationship type of the related party to party relationship. The available options are: <ul style="list-style-type: none"> <li>• <b>Household</b></li> <li>• <b>Power Of Attorney</b></li> <li>• <b>Service Member</b></li> <li>• <b>Related To Inside</b></li> </ul> <b>Note:</b> Party type determines the relationship type, be it retail or SMB.
<b>CIF ID</b>	CIF ID of the related party.
<b>Party Details</b>	Section displays the details of the selected CIF ID/Party .
<b>Relationship Attributes</b>	Section defines the relationship details between party relationship and related party.
<b>Party Relationship</b>	Relationship type of the party relationship. The available options are: <ul style="list-style-type: none"> <li>• <b>Spouse</b></li> <li>• <b>Mother</b></li> <li>• <b>Father</b></li> <li>• <b>Son</b></li> </ul>
<b>Related Party Relationship</b>	Relationship type of the secondary party. The available options are: <ul style="list-style-type: none"> <li>• <b>Spouse</b></li> <li>• <b>Son</b></li> <li>• <b>Daughter</b></li> <li>• <b>Other</b></li> <li>• <b>Father</b></li> <li>• <b>Mother</b></li> </ul> <b>Note:</b> The values are fetched based on the relationship selected in the <b>Party Relationship</b> drop-down list.
<b>Relationship</b>	Relationship Code between Party Relationship and Related Party. Relationship Code is auto-populated based on Party Relationship and Related Party Relationship.
<b>Is Dependent</b>	Specify whether the related party is dependent on the party relationship. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

- a. In the **Relation Type** field enter relationship attributes specific to party to party relationship. Refer table from [Table 1-19](#) to [Table 1-24](#) for relationship specific attributes for retail party relationships.  
Refer to the **Small and Medium Business Onboarding Guide** for relationship specific attributes for SMB Party Relationship.

**Note:** Relationship Attributes are rendered based on **Relationship Type** selected. No Changes in Attributes for Relationship Types other than Related Party.

- b. Enter the **CIF ID** or search for **CIF ID** of the related party using **Advanced Search**. For more information, refer to the [Party Search](#).
- c. Click **Fetch**.  
The related party details will be displayed.
- d. Click **Save** to save the related party details.  
The related party details will be added under the **Related From** section.

**Related From:**

The **Related From** section displays all the relationships where other parties are linked as relationship to searched party using CIF ID.

**Note:** If there are no relationships available, display an empty table with one empty row.

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

**Note**

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

**Table 6-4 Related From - Field Description**

Field	Description
<b>Party Type</b>	The Party type as Individual or Non-Individual of related party.
<b>CIF ID/Party ID</b>	CIF ID or party ID of the related party.
<b>Name</b>	Name of the related party.
<b>Relationship Type</b>	The relationship type of the related party to party relationship. It could be: <ul style="list-style-type: none"><li>• <b>Household</b></li><li>• <b>Power Of Attorney</b></li><li>• <b>Service Member</b></li><li>• <b>Related To Inside</b></li></ul>
<b>Relationship Code</b>	Relationship Code between Party Relationship and Related Party. Relationship Code is auto-populated based on Party Relationship and Related Party Relationship.
<b>Relationship Added Date</b>	Date when party to party relationship is added.
<b>Action</b>	Click in the action column to View, Edit and Delete Party to Party Relationship.

**Related To:**

The **Related To** section displays all the relationships where other parties are linked as relationship.

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

**Note**

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

**Table 6-5 Related To - Field Description**

Field	Description
<b>Party Type</b>	The Party type as Individual or Non-Individual of related party.
<b>CIF ID/Party ID</b>	CIF ID or party ID of the related party.
<b>Name</b>	Name of the related party.

Table 6-5 (Cont.) Related To - Field Description

Field	Description
<b>Relationship Type</b>	Displays the relationship type of the related party. It could be: <ul style="list-style-type: none"> <li>• <b>Household</b></li> <li>• <b>Power Of Attorney</b></li> <li>• <b>Service Member</b></li> <li>• <b>Related To Inside</b></li> </ul>
<b>Relationship Code</b>	Relationship Code between Party Relationship and Related Party. Relationship Code is auto-populated based on Party Relationship and Related Party Relationship.
<b>Relationship Added Date</b>	Date when party to party relationship is added.
<b>Action</b>	Click in the action column to View Party to Party Relationship.

6. Click in the action column to View, Delete, and Edit Party to Party Relationship.
  - **Edit Existing Relationship:**
    - a. Click **Edit** icon in the action column to amend existing party to party relationship. The **Edit Relationship** overlay screen is displayed.

Figure 6-4 Edit Relationship

- b. Update the details.

**Note:**

  - CIF ID cannot be changed during amendment.
  - Updating Preferred to Non-Preferred can not be updated to Non-Preferred. To proceed, set another record as Preferred — this will automatically update the current Preferred Record to Non-Preferred.
  - Updating Non-Preferred to Preferred will overwrite current Preferred record to update to Non-Preferred and set new record as Preferred.
- c. Click **Save** to save the details.  
The **Related From** section displays the updated details.

- **Delete Existing Relationship:**
  - Click **Delete** icon in the action column to delete existing party to party relationship. The **Delete Relationship** overlay screen is displayed.

**Figure 6-5 Delete Relationship**

**Delete Relationship**

Relationship Type  
Household

CIF Id  
000305106

Party Type  
CORP

First Name  
A

Middle Name  
C

Last Name  
V

Is Customer  
Yes

Date of Birth  
1987-09-11

Customer Status  
Active

TIN Type

Tax Identification Number

View Party Details

**Relationship Attributes**

Party Relationship  
Father

Related Party Relationship  
Son

Relationship  
Father-Son

Is Dependent  
Yes

Cancel Save

**Note:**

- This action will permanently delete a single Preferred/Non-Preferred record, and it cannot be undone.
  - In case of more than one record, preferred record cannot be deleted. To proceed, assign another record as Preferred first. Assigning a new Preferred record will automatically change the current Preferred record to Non-Preferred.
- Click **Save**.  
The **Confirm** popup is displayed.
  - Click **Confirm** to delete the party to party relationship record.

# 7

## Party to Account Relationship

This topic provides the instruction to create party to account relationship details.

### Note

Combination of CIF\_ID, ACCOUNT\_NUMBER and PARTY\_RELATIONSHIP should be Unique.

1. From **Home** screen, under **Party Services**, click **Party To Account**.  
The **Party To Account** screen is displayed.

**Figure 7-1 Part to Account**

### Create Party to Account Relationship

2. Click **Create** button from the **Party to Account** screen to create a new relationship.  
The **Add Relationship** screen is displayed to update the relationship details.

**Figure 7-2 Party to Account - Add Relationship**

3. Specify the fields on **Add Relationship** screen.

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

**Table 7-1 Add Relationship - Field Description**

Field	Description
<b>CIF ID</b>	CIF ID if the party holding and account with financial institution.
<b>Account Number</b>	Account number related to CID ID.
<b>Account Type</b>	Type of account <b>Entity Code:</b> ACT
<b>Party Relationship</b>	Relationship of party with account. <b>Entity Code:</b> PRS
<b>Party Role</b>	Role of party in account. <b>Entity Code:</b> PAR
<b>Ownership Type</b>	Ownership of party on account <b>Entity Code:</b> OST
<b>Responsibility Type</b>	Responsibility type of the party in account <b>Entity Code:</b> RPT
<b>Application Type</b>	Application of account origination <b>Entity Code:</b> APT
<b>Product Group</b>	Product group of account <b>Entity Code:</b> PDG
<b>Combined Statement</b>	Flag to identify if combined statement is required for the party.
<b>Nick Name</b>	Party to Account Relationship Nick Name
<b>Start Date</b>	Party to Account Relationship start date
<b>End Date</b>	Party to Account Relationship end date
<b>Nick Name 2</b>	Party to Account Relationship Nick Name
<b>Percentage of Owner</b>	Percentage Ownership
<b>Title Position</b>	Legal title position

 **Note**

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

4. Click **Submit**.

**Search Party to Account Relationship**

5. Input **Account Number** or **CIF ID** to retrieve party to **Account Relationships** on the **Party to Account** screen.
6. Click **Fetch**.

The **Party to Account Relationships** will be displayed in the grid view.

Figure 7-3 Party to Account - Search Party

Menu Item Search...

Party Services

Party Management
Data Migration
View 360
Financial Institution
Maintenance
KYC Management
Insta Party Management
Party Memo
Party To Account

Party To Account

Create

Account Number

Cif ID

000367931

Advanced Search

Fetch Cancel

Cif ID	Account Number	Account Type	Party Relationship	Party Role	Ownership Type	Responsibility Type	Application Type	Product Group	Combined Statement	Nick Name	Start Date	End Date	Action
000367931	002	always spaces for CS	Individual	PRI IND - Individual Account	Primary	Indirect	Advanced Loan - Note	Home Equity	N	002	2024-05-01	2024-05-02	
000367931	001	always spaces for CS	Individual	PRI IND - Individual Account	Primary	Direct	Advanced Loan - Customer	American Express	Y	001	2024-03-01	2024-03-31	

**Note**

The account relationship with **Account Number** will provide a list of all parties associated with the account. A party performing a search with their **CIF ID** will reveal all accounts linked to them.

- Click **Edit** icon in the action column to amend or delete an existing party to account relationship.

**Note**

**CIF ID** and **Account Number** cannot be changed during amendment.

The drawer will open to amend the relationship.

# 8

## Straight Through Processing for Onboarding Requests Received from Channels

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

### Configurations

The details of the configuration parameters are as follows:

**Table 8-1 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:  TRUE - Straight-through processing for Retail Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation.  FALSE - Straight-through processing for Retail Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from the channel.	TRUE
CHANNEL_CONFIRMATION_REQUIRED	This parameter indicates whether confirmation from the channel is required before handoff to the core system. Accepted values are:  TRUE – The system will wait for a confirmation from the channels before triggering the handoff to the core system  FALSE – The system will go ahead with the handoff to the core system without waiting for any confirmation from the channels	FALSE

### Process

On receiving the 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 8-2 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 - <i>KYC</i> , <i>Review</i> , and <i>Approval</i> .
Detailed Onboarding with KYC Check (Straight-through processing)	In this case, the channel will capture and pass on all the mandatory information and KYC details. This shall be treated as straight-through processing if <code>STP_FLAG</code> is set to <code>TRUE</code> and the Party details shall be handed over to the core system without the need of any manual intervention.

# 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.

# 10

## Duplication Check (De-dupe Check)

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

System will check for duplicate customers (Dedupe Check).

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

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

**Figure 10-1 Duplication Check**

The screenshot shows a 'Duplication Check' window. It contains a table with the following data:

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Individual		000000003	VINAY		1992-02-06	IN PROGRESS

Below the table, it says 'Page 1 of 1 (1 of 1 items)' and 'Comments \*'. At the bottom right, there are buttons for 'About', 'Continue', and 'Cancel'.

- 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.

# Party Search

Oracle Banking Party supports two search mechanisms. They are as follows:

- CMC Search – Party search from Common Core - External Customer
- Advance Search – Party search using various parameters based on party type from the information available within Oracle Banking Party.

## Common Core - External Customer

This topic provides the instruction to search the core functionalities among the parties.

The Core search functionality allows users to search among the parties listed in the Common Core – External Customer.

The **Search** icon is provided at the relevant location, indicating where the search for external customers is permitted.

- Upon clicking the **Search** icon, the customer search screen becomes accessible, and providing users with the means to conduct searches for external customers.

**Figure 11-1 Common core -External Customer**

**Select Customer** X

Customer Id  Customer Name  Customer Category

**Fetch**

Customer Id	Customer Name	Customer Category
No data to display.		

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

### i Note

Common Core – External Customer search provides results for all the parties irrespective of Party type.

# Advance Search

This topic provides the instruction about advanced search features in Oracle Banking Party.

The Advanced Search feature facilitates party searches within the Oracle Banking Party (OBPY) information by utilizing various parameters based on Party type.

An **Advanced Search** button is conveniently located where advanced party searches are permitted.

- Click on the **Advanced Search** button, it enable the users to conduct comprehensive searches for parties based on specified criteria.

**Figure 11-2    Advanced Search**

p

**Note**

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

**Table 11-1    Advanced Party Search – Field Description**

Field	Description
<b>Party Type</b>	Select the party type from the list to search. The available options are: <ul style="list-style-type: none"> <li><b>Individual</b></li> <li><b>Non-Individual</b></li> </ul>
<b>First Name</b>	The given name of the party as per official records. Middle Name
<b>Middle Name</b>	The additional given name of the party, if applicable.
<b>Last Name</b>	The surname or family name of the party.

Table 11-1 (Cont.) Advanced Party Search – Field Description

Field	Description
<b>Date Of Birth</b>	The official birth date of the party. <b>Note:</b> Date of Birth cannot be a future date.
<b>Unique ID</b>	The unique ID of the party. <b>Note:</b> Search party based on ID saved in ID Details Data Segment. The wildcard (%) is only supported.
<b>Tax Identification Number</b>	The specific tax identification number assigned to the party. <b>Note:</b> Search Parties based on TIN Number stored in Tax Declaration Data Segment. The wildcard (%) is only supported.
<b>Mobile Number</b>	The mobile number of the party.
<b>Email</b>	The mail ID of the party.

**Note**

Advance search supports, party search based on Party type as Individual and Non-Individual parties.

# Data Segment Amendment

User can capture data segment level amendments at the party level example Address, Email, Phone Number.

1. From **Home** screen, under **Party Services**, click **Data Segment Amendment**.
2. Click **Data Segment Amendment - Basic Info & Citizenship** data segment section.  
The **Basic Info and Citizenship** screen displays.  
For more details, refer step 1 of the section [Onboarding Initiation - Basic Details](#).
3. Click **Data Segment Amendment - Current Address** data segment screen.  
The **Current Address** screen displays.  
For more details, refer step 5 of the section [Onboarding Initiation - Basic Details](#).
4. On **Data Segment Amendment - Basic Info & Citizenship** screen, click and expand the **ID Details** data segment section.  
The **ID Details** screen displays.  
For more details, refer step 16 of the section [Onboarding Initiation - Basic Details](#).
5. Click **Data Segment Amendment - Contact Details** data segment screen.  
The **Contact Details** screen displays.  
For more details, refer step 3 of the section [Onboarding Initiation - Basic Details](#).
6. Click **Data Segment Amendment - Tax Declaration** data segment screen.  
The **Tax Declaration** screen displays.  
For more details, refer step 19 of the section [Onboarding Initiation - Basic Details](#).
7. Click **Data Segment Amendment - Employment** screen, click the **Salaried Employment** data segment section.  
The **Salaried Employment** screen displays.  
For more details, refer the section [Onboarding Initiation - Employment](#).
8. Click **Data Segment Amendment - Employment** screen, click the **Self-Employed** data segment section.  
The **Self-Employed** screen displays.  
For more details, refer the section [Onboarding Initiation - Employment](#).
9. Click **Data Segment Amendment - Consent and Preferences** data segment screen.  
The **Consent and Preferences** screen displays.  
For more details, refer the section [Onboarding Enrichment - Consent and Preferences](#).
10. Click **Data Segment Amendment - Additional Information** data segment screen.  
The **Additional Information** screen displays.  
For more details, refer the section [Onboarding Enrichment - Additional Information](#).
11. Click **Data Segment Amendment - Service Member Info** data segment screen.  
The **Service Member Info** screen displays.  
For more details, refer the section [Insta Retail Onboarding - Membership & Association](#).

## 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	
Salutation	Optional	Optional	Optional	VARCHAR2 (255)
First Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Middle Name	Optional	Optional	Optional	VARCHAR2 (255)
Last Name	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Suffix	Optional	Optional	Optional	VARCHAR2 (255)
Title	Mandatory	Mandatory	Mandatory	VARCHAR2 (36)
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)
National ID	Optional	Optional	Optional	VARCHAR2 (255)
Gender	Optional	Optional	Mandatory	VARCHAR2 (255)
Marital Status	Optional	Optional	Optional	VARCHAR2 (255)
Profession	Optional	Optional	Optional	VARCHAR2 (50)
Occupation	Optional	Optional	Optional	VARCHAR2 (255)
Staff	Optional	Optional	Optional	VARCHAR2 (1)
Resident Status	Optional	Mandatory	Mandatory (Citizenship Status)	VARCHAR2 (36)
Citizenship by	Optional	Optional (Hidden)	Optional	VARCHAR2 (255)
Country of Residence	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Birthplace	Optional	Optional	Mandatory	VARCHAR2 (255)
Birth Country	Optional	Optional	Mandatory	VARCHAR2 (255)
Nationality	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Photo	Optional	Optional	Optional	BLOB (4000)
KYC Verified	Optional	Optional	Optional	VARCHAR2 (255)
Customer Category	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
Customer Segment	Optional	Optional	Optional	VARCHAR2 (255)

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

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Customer Access Group	Optional	Optional	Optional	VARCHAR2 (10)
Risk Level	Optional	Optional	Mandatory	VARCHAR2 (255)
Preferred Language	Optional	Optional (Hidden)	Mandatory	VARCHAR2 (255)
Preferred Currency	Optional	Optional	Optional	VARCHAR2 (255)
Purpose	Optional	Optional	Optional	VARCHAR2 (255)
Relationship Manager ID	Optional	Optional	Optional	VARCHAR2 (255)
Origin Code	Conditional	Conditional	Conditional	VARCHAR2 (255)
Sub Origin Code	Conditional	Conditional	Conditional	VARCHAR2 (255)
Duplicate Merge	Optional	Optional	Optional	VARCHAR2 (1)
Referral Source	Optional	Optional	Optional	VARCHAR2 (255)
Membership Start Date	Optional	Optional	Optional	VARCHAR2 (255)
Customer Status	Optional	Optional	Optional	VARCHAR2 (255)
Sponsorship	Optional	Optional	Optional	VARCHAR2 (255)
Frozen	Optional	Optional	Optional	VARCHAR2 (1)
Bankrupt	Optional	Optional	Optional	VARCHAR2 (1)
Whereabouts Unknown	Optional	Optional	Optional	VARCHAR2 (1)
Deceased	Optional	Optional	Optional	VARCHAR2 (1)
Date of Deceased	Conditional	Conditional	Conditional	DATE (7)
Date of Delete Flag	Optional	Optional	Optional	DATE (7)
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)

## 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)

Table A-2 (Cont.) ID Details

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

Table A-4 (Cont.) Current Address

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

Table A-5 (Cont.) Previous Address

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
Landmark	Optional	Optional	Optional	VARCHAR2 (105)
Contact Name / Narrative	Optional	Optional	Optional	VARCHAR2 (255)

Table A-6 Tax Declaration

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
TIN Type	Optional	Optional	Optional	VARCHAR2 (255)
TIN Status	Optional	Optional	Optional	VARCHAR2 (255)
Tax Identification Number	Optional	Optional	Optional	VARCHAR2 (255)
Foreign Tax Identification Number	Optional	Optional	Optional	VARCHAR2 (255)
Form Type	Optional	Optional	Optional	VARCHAR2 (255)
Form Start Date	Optional	Optional	Optional	DATE (7)
Form End Date	Optional	Optional	Optional	DATE (7)
Certification Date	Optional	Optional	Optional	DATE (7)
Backup Withholding Exemption	Optional	Optional	Optional	VARCHAR2 (1)
Backup Withholding Code	Optional	Optional	Optional	VARCHAR2 (255)
Tax Country Code	Optional	Optional	Optional	VARCHAR2 (255)
Tax Province Code	Optional	Optional	Optional	VARCHAR2 (255)
Certification Code	Optional	Optional	Optional	VARCHAR2 (255)
Backup Withholding Stoppage	Optional	Optional	Optional	VARCHAR2 (255)
Type of Notice	Optional	Optional	Optional	VARCHAR2 (255)
Notice Received Date	Optional	Optional	Optional	DATE (7)
Notice Sent Date	Optional	Optional	Optional	DATE (7)
Compliance Date	Optional	Optional	Optional	DATE (7)
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	
<b>Education Type</b>	Mandatory	Mandatory	Mandatory	VARCHAR2 (3)
<b>Course</b>	Mandatory	Mandatory	Mandatory	VARCHAR2 (55)
<b>Specialization</b>	Optional	Optional	Optional	VARCHAR2 (55)
<b>University/ Institute</b>	Optional	Optional	Optional	VARCHAR2 (105)
<b>Date of Completion</b>	Mandatory	Mandatory	Mandatory	DATE (7)
<b>Is Highest Degree</b>	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	
<b>Relationship</b>	Mandatory	Mandatory	Mandatory	VARCHAR (3)
<b>Is Dependent</b>	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	
<b>Associated Since</b>	Mandatory	Mandatory	Mandatory	DATE (7)
<b>Preferred</b>	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	
<b>Relationship</b>	Mandatory	Mandatory	Mandatory	VARCHAR (3)
<b>MLA Covered</b>	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	
<b>Relationship</b>	Mandatory	Mandatory	Mandatory	VARCHAR (3)

### Guardian Relationship

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

**Table A-15 Guardian Relationship**

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

### Custodian Relationship

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

**Table A-16 Custodian Relationship**

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

### Solicitor Relationship

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

**Table A-17 Solicitor Relationship**

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
<b>Registration Number</b>	Mandatory	Mandatory	Mandatory	VARCHAR (3)
<b>Preferred</b>	Mandatory	Mandatory	Mandatory	VARCHAR (1)
<b>Remarks</b>	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)

### Consent & Preferences

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

Table A-19 Consent &amp; Preferences

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
E-Sign Consent	Optional	Optional	Optional	VARCHAR2 (1)
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	Optional	Optional	Optional	VARCHAR2 (255)
Minor Consent	Optional	Optional	Optional	DATE (7)

### Additional Info

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

Table A-20 Additional Info

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 Need/Disable	Optional	Optional	Optional	VARCHAR2 (1)
Details of Special Need	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
Remarks (Special Need)	Optional	Optional	Optional	VARCHAR2 (250)
Politically Exposed Person (PEP)	Optional	Optional	Optional	VARCHAR2 (1)
Remarks	Optional	Optional	Optional	VARCHAR2 (250)

### Service Member Info

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

Table A-21 Service Member Info

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
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)
Rank	Optional	Optional	Optional	VARCHAR2 (250)
Payrate	Optional	Optional	Optional	VARCHAR2 (250)
Service Status	Optional	Optional	Optional	VARCHAR2 (250)
Obligate Service End Date	Optional	Optional	Optional	VARCHAR2 (250)
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)

### Self Employed

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

Table A-22 Self Employed

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
<b>Profession Name</b>	Mandatory	Mandatory	Mandatory	VARCHAR2 (255)
<b>Profession Description</b>	Optional	Optional	Optional	VARCHAR2 (255)
<b>Company / Firm Name</b>	Optional	Optional	Optional	VARCHAR2 (255)
<b>Registration Number</b>	Optional	Optional	Optional	VARCHAR2 (255)
<b>Professional Email ID</b>	Optional	Optional	Optional	VARCHAR2 (255)
<b>From Date</b>	Mandatory	Mandatory	Mandatory	DATE (7)
<b>To Date</b>	Optional	Optional	Optional	DATE (7)

### Membership and Associations

The regional configuration for **Membership and Associations** data segment is appended as below.

Table A-23 Membership and Associations

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

### Assets & Liabilities

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

Table A-24 Assets &amp; Liabilities

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

## Income & Expense

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

**Table A-25 Income & Expense**

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

## Other Relationship

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

**Table A-26 Other Relationship**

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

## Beneficially Owned Company

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

**Table A-27 Beneficially Owned Company**

Field	Product Configuration	Regional Configuration		Data Type & Length
		US	Rest of the World	
<b>Company Name</b>	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)
<b>Location</b>	Optional	Optional	Optional	VARCHAR2 (250)
<b>Percentage Holding</b>	Mandatory	Mandatory	Mandatory	VARCHAR2 (250)

Table A-27 (Cont.) Beneficially Owned Company

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

# Index

## A

---

Advance Search, [2](#)  
Amendment, [104](#)  
Approval, [100](#)

## C

---

Common Core - External Customer, [1](#)  
Create KYC, [1](#)

## D

---

Data Segment Amendment, [1](#)  
Duplication Check (De-dupe Check), [1](#)

## I

---

Insta Party Amendment - Additional Info, [34](#)  
Insta Party Amendment - Basic Details, [30](#)  
Insta Party Amendment - Consent & Preferences, [33](#)  
Insta Party Amendment - Documents & Images, [31](#)  
Insta Party Amendment - Employment Details, [33](#)  
Insta Party Amendment - Financial Information, [34](#)  
Insta Party Amendment - Membership & Association, [34](#)  
Insta Party Amendment - Relationships, [32](#)  
Insta Party View - Additional Info, [38](#)  
Insta Party View - Basic Details, [36](#)  
Insta Party View - Consent & Preferences, [38](#)  
Insta Party View - Documents & Images, [37](#)  
Insta Party View - Employment Details, [38](#)  
Insta Party View - Financial Information, [39](#)  
Insta Party View - Membership & Association, [39](#)  
Insta Party View - Relationships, [37](#)  
Insta Retail Onboarding, [1](#)  
Insta Retail Onboarding - Additional Info, [26](#)  
Insta Retail Onboarding - Basic Details, [3](#)  
Insta Retail Onboarding - Consent & Preferences, [25](#)  
Insta Retail Onboarding - Documents & Images, [10](#)

Insta Retail Onboarding - Employment Details, [25](#)  
Insta Retail Onboarding - Financial Information, [27](#)  
Insta Retail Onboarding - Membership & Association, [27](#)  
Insta Retail Onboarding - Relationships, [12](#)

## K

---

KYC Check, [76](#)

## O

---

Onboarding a Customer with No KYC Details, [1](#)  
Onboarding Enrichment, [51](#)  
Onboarding Initiation, [3](#)

## P

---

Party Memo, [1](#)  
Party Search, [1](#)  
Party to Account, [1](#)  
Party to Party Relationship, [1](#)

## R

---

Recommendation, [97](#)  
Retail View, [108](#)

## S

---

Straight Through Processing for Onboarding Requests Received from Channels, [1](#)

## U

---

Update KYC, [3](#)

## V

---

View KYC, [4](#)