Oracle® Banking Microservices Architecture

Retail Onboarding User Guide

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Oracle Banking Microservices Architecture Retail Onboarding User Guide, 14.7.0.0.0

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Contents

Preface

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

Audience

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

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.

Related Resources

For more information, see these Oracle resources:

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

List of Topics

This guide is organized into the following topics:

Table List of Topics

Topic	Description
Retail Onboarding	This topic provides an overview of the retail onboarding process and covers the actions to be performed in the onboarding process.

Symbols, Definitions and Abbreviations

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

Table Symbols

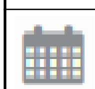
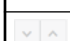
Symbol	Function
	Add icon
	Edit icon
	Delete icon
	Calendar icon
	Close icon
	Increase/Decrease value
	Maximize
	Minimize
	Open a list
	Perform search

Table Common Icons and its Definitions

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

Screenshot Disclaimer

Information used in the interface or documents are dummy, it does not exist in real world, and its only for reference purpose.

1

Retail Onboarding

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

This topic contains the following subtopics:

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

1.1 Overview of Retail Onboarding

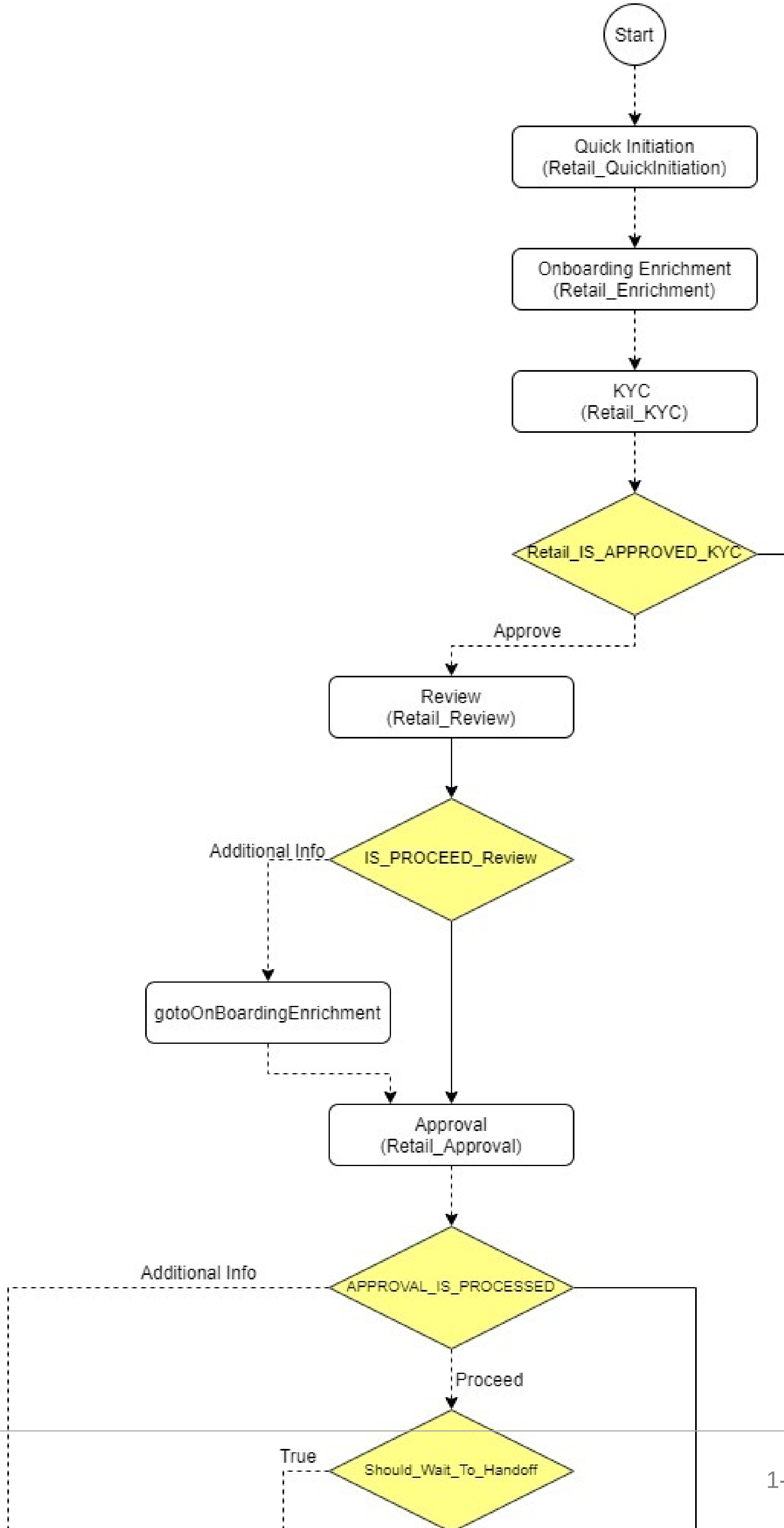
Retail Onboarding is the process of collecting, evaluating, and authorizing the customer information for secured retail banking.

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

Process Flow Diagram

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

Figure 1-1 Quick Initiation



1.2 Onboarding Initiation

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

This topic contains the following subtopics:

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

1.2.1 Onboarding Initiation - Basic Details

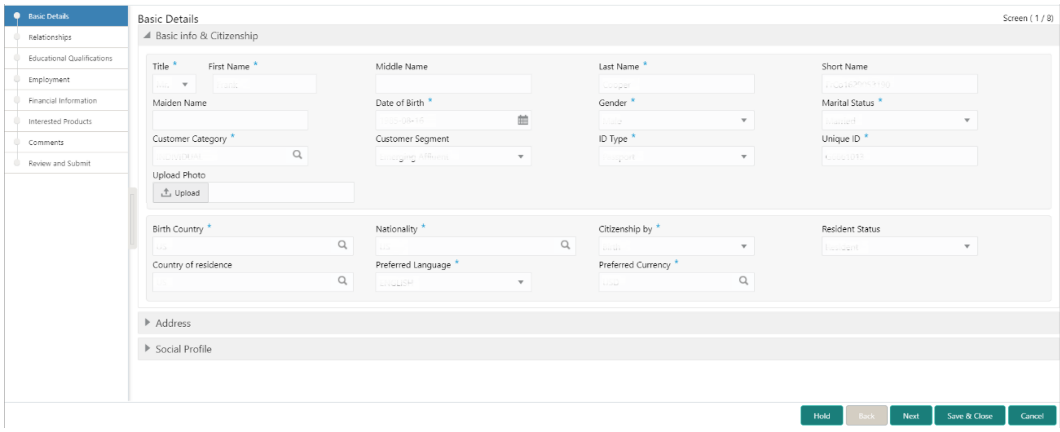
You can add personal details such as name, date of birth, and address of the customer to be onboarded in the **Basic Details** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

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

Figure 1-2   Basic Info and Citizenship



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

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

Table 1-1   Basic Info and Citizenship – Field Description

Field Name	Description
Title	Select the title from the drop-down values.
First Name	Displays the first name of the customer.
Middle Name	Displays the middle name of the customer.
Last Name	Displays the last name of the customer.
Short Name	Specify the short name of the customer.
Maiden Name	Displays the maiden name of the customer.
Name in Local Language	Specify the name is local language (as applicable at the country of implementation).
Date of Birth	Displays the date of birth of the customer.
Customer Type	Displays, if the customer is a Minor Customer. Minor Customer is determined based on the date of birth of customer and a minor age configured in the properties. **Note:** For more details about minor age configuration, refer **Oracle Banking Party Configurations User Guide**.
Gender	Displays the gender from the drop-down values.
Marital Status	Select the marital status from the drop-down values.

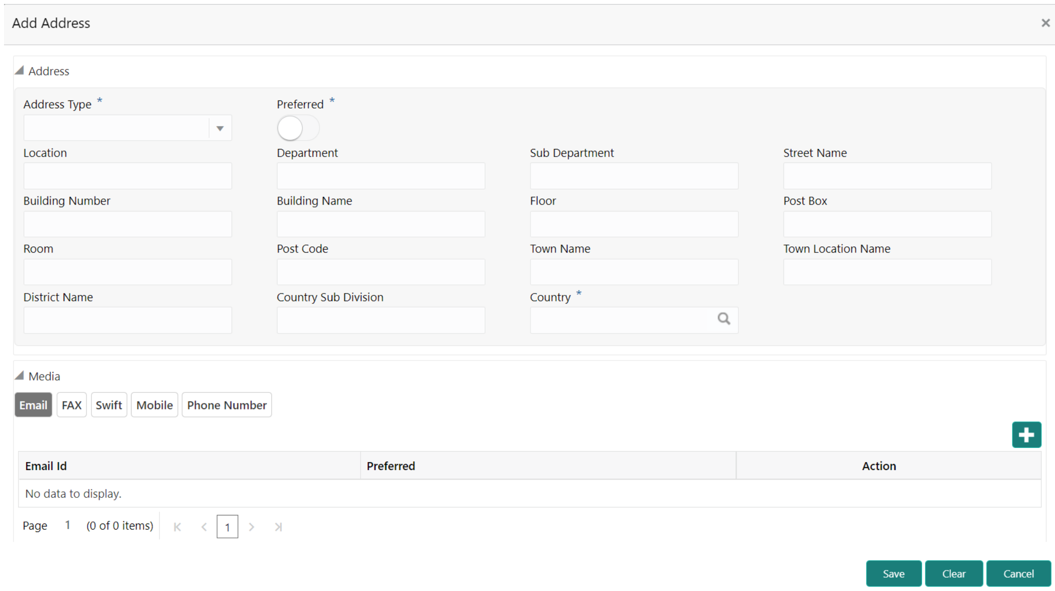
Table 1-1 (Cont.) Basic Info and Citizenship – Field Description

Field Name	Description
Customer Category	Displays the category of the customer.
Customer Segment	Select the customer segment from the drop-down values.
Customer Access Group	Click **Search** icon and select the customer access group for the party. **Note:** • User should have required access to onboarding a party within a customer access group. • For more details, refer to **Oracle Banking PartyConfigurations User Guide**.
Details of Special Need	Specify the details of special needs if the customer is differently abled.
Remarks for Special Need	Specify the remarks for special needs, if applicable.
Relationship Manager ID	Specify the ID of the relationship manager.
Profession Code	Specify Profession Code of the party.
Staff	Select if the person onboarded is a staff of the bank.
Upload Photo	Upload the photo of the customer.
Birth Country	Displays the birth country of the customer.
Nationality	Click **search** icon and select the nationality of the customer from the list of values.
Citizenship By	Displays the 'Citizenship By' value.
Residential Status	Select the residential status from the drop-down values.
Country of Residence	Displays the country of residence.
Preferred Language	Select the preferred language from the drop-down values.
Preferred Currency	Click **search** icon and select the preferred currency from the list of values.

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

   The **Address** screen displays.

Figure 1-3 Address



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

Table 1-2 Address – Field Description

Field	Description
Address Type	Select the address type from the drop-down list.
Location	Click **Search** and select the preferred location. This pertains to a particular area in a country.
Preferred	Click the toggle to specify the preferred to be used for communication.
Address From	Specify Address Start Date.
Address To	Specify Address End Date.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 12 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
State / Country Sub-division	Specify State or Country Sub-division.
Country	Click the search icon and select country code from the list.
Zip Code / Post Code	Specify Zip Code or Post Code.

6. Expand the **Additional Info** section on the **Address** segment to specify the Additional Address Information. For more information on fields, refer to the field description table.

Table 1-3 Additional Info – Field Description

Field	Description
Department	Specify the name of the department for the customer.

Table 1-3 (Cont.) Additional Info – Field Description

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

7. On the **Add Address** screen, in the **Media** segment, specify the details under the **Email** tab. For more information on fields, refer to the field description table.

Figure 1-4 Email

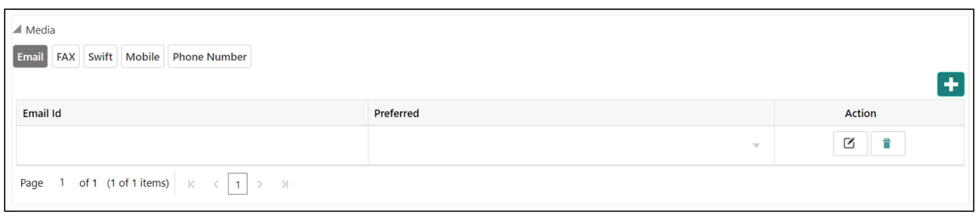


Table 1-4 Media (Email) – Field Description

Field	Description
Email Id	Specify the email id of the customer.
Preferred	Specify the preferred email id, in case more than one email id is captured.
Action	If required, select the desired icon to edit/delete the entry.

8. On the **Add Address** screen, in the **Media** segment, specify the details under the **FAX** tab. For more information on fields, refer to the field description table.

Figure 1-5 FAX

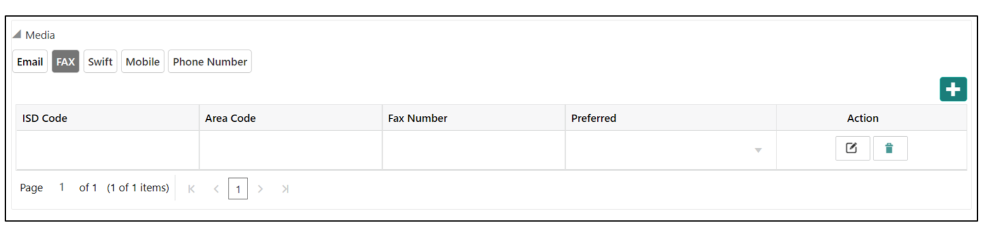


Table 1-5 Media (Fax) – Field Description

Field	Description
ISD Code	Specify the ISD code for the FAX number of the customer.
Area Code	Specify the area code for the FAX number of the customer.
Fax Number	Specify the FAX number of the customer.
Preferred	Specify the preferred FAX number, in case more than one FAX number is captured.
Action	If required, select the desired icon to edit/delete the entry.

9. On the **Add Address** screen, in the **Media** segment, specify the details under the **Mobile** tab. For more information on fields, refer to the field description table.

Figure 1-6 Mobile

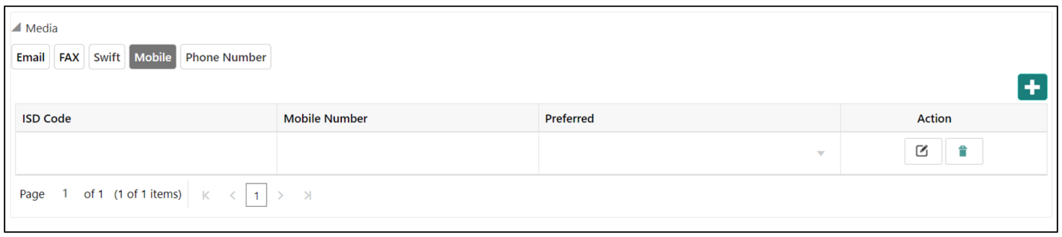


Table 1-6 Media (Mobile) – Field Description

Field	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.
Action	If required, select the desired icon to edit/delete the entry.

10. On the **Add Address** screen, in the **Media** segment, specify the details under the **Phone Number** tab. For more information on fields, refer to the field description table.

Figure 1-7 Phone Number

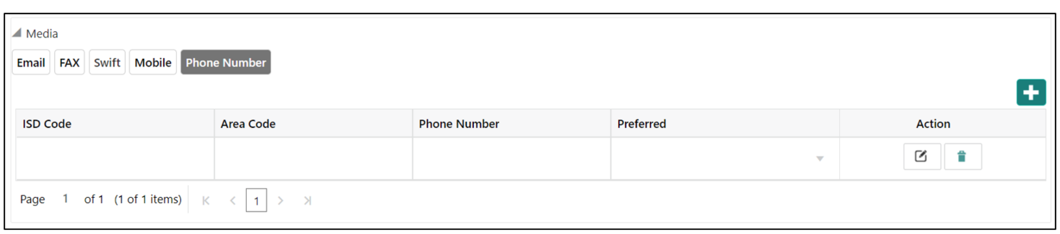


Table 1-7 Media (Phone Number) – Field Description

Field	Description
ISD Code	Specify the ISD code for the phone number of the customer.
Area Code	Specify the area code for the phone number of the customer.
Phone Number	Specify the phone number of the customer.
Preferred	Specify the preferred phone number, in case more than one phone number is captured.
Action	If required, select the desired icon to edit/delete the entry.

11. On the **Add Address** screen, in the **Media** segment, specify the details under the **SWIFT** tab. For more information on fields, refer to the field description table.

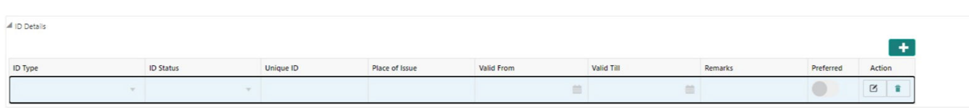
Figure 1-8 SWIFT

Table 1-8 Media (SWIFT) – Field Description

Field	Description
Business Identifier Code	Specify the business identifier code of the customer.
Address Line 1 to **Address Line 4**	Specify the address of the customer in SWIFT format.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.
Action	If required, select the desired icon to edit/delete the entry.

12. Click and expand the **ID Details** section and click add icon to add ID detials.

Figure 1-9 ID Details



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

Table 1-9 ID Details - Field Description

Field	Description
ID Type	Select type of identification from the drop-down list.
ID Status	Select Status of Identification from drop down list.
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.
Valid From	Specify valid from date of ID.
Valid Till	Specify validity end date of ID.
Remarks	Specify remarks for ID.
Preferred	Select, if ID type is preferred.

13. Click and expand **Tax Declaration** section.
14. Click on the **+** button to specify the details.

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

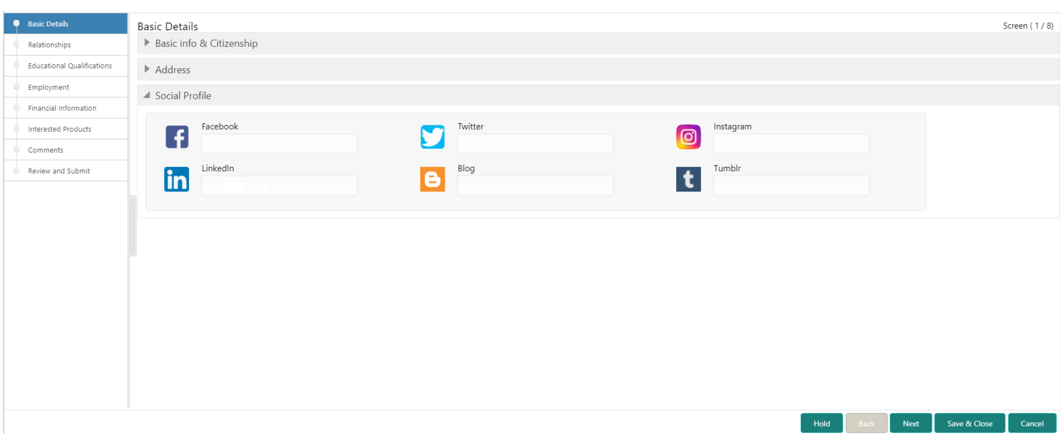
Table 1-10 Tax Declaration – Field Description

Field	Description
Form Type	Specify type of tax declaration form.
Valid From	Specify validity start date of tax declaration form.
Valid Till	Specify validity end date of tax declaration form.
Remarks	Specify remarks for tax declaration form.

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

    The **Social Profile** screen displays.

Figure 1-10 Social Profile



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

Table 1-11 Social Profile – Field Description

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

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

1.2.2 Onboarding Initiation - Relationship

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

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

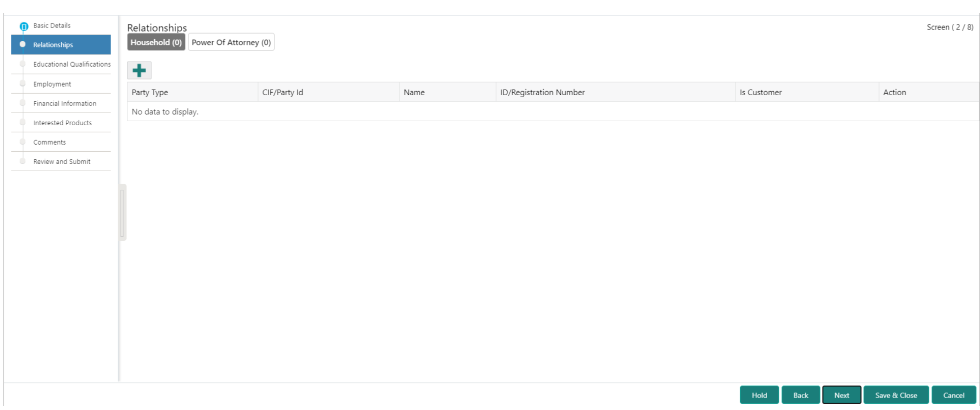
- Household -If a related party has a household relation such as Father, Mother, Son, daughter, Spouse, or Guardian.
- Power of Attorney - If the related party is who holds power attorney.
- Service Member -If the related party is served in military services.
- Related to Insider -If the related party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

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

   The **Initiation – Relationships** screen displays.

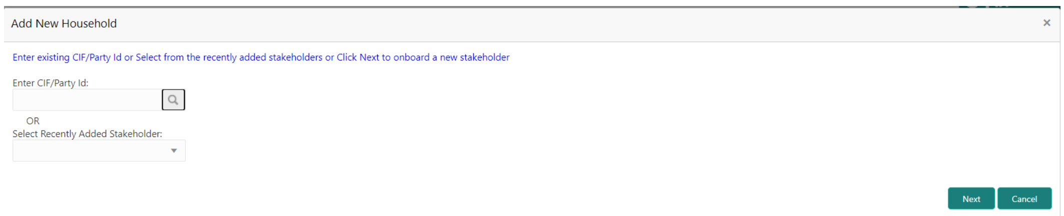
Figure 1-11 Initiate - Relationship



2. Click to select desired relationship.

   The **Add New Household** screen displays.

Figure 1-12 Add - New household



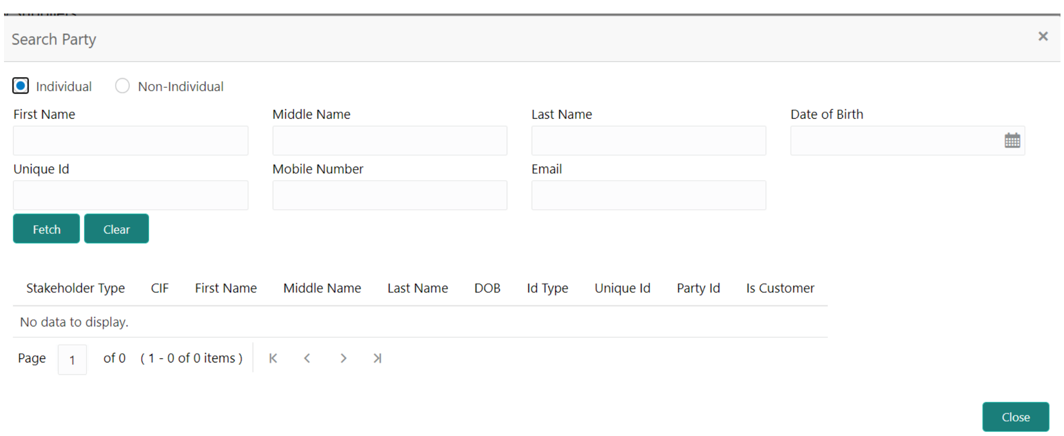
> **Note:**
>
> Relationships with a customer can be either of the following:
>
> - An existing customer of the bank
> - An existing party that is not a customer but is a stakeholder to another customer of the bank
> - A new party, which is neither a customer nor an existing party

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**

Figure 1-13 Search Party – Individual



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

5. Click **Next** after **CIF/Party Id** is specified.

   The **Add relationship** screen displays.

6. Specify the **Relationship** specific attribute.

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

Table 1-12 New Service Member - Field Description

Field	Description
Relationship	Service member relationship with the primary party such as Father, Son, Spouse etc.
MLA	Is service member covered under Military Lending programs.

Table 1-13 Household - Field Description

Field	Description
Relationship	Household relationship with the primary party such as Father, Son, Spouse etc.
Is Dependent	Is household party dependent on primary party.

Table 1-14 Power of Attorney - Field Description

Field	Description
Associated Since	Association start date of power of attorney with primary party.
Is Dependent	Is relationship party dependent on primary party.

Table 1-15 Related to Insider - Field Description

Field	Description
Relationship	Relationship with an insider party such as Father, Son, Spouse etc.

Table 1-16 Guardian - Field Description

Field	Description
Relationship	Relationship of Guardian with primary party.

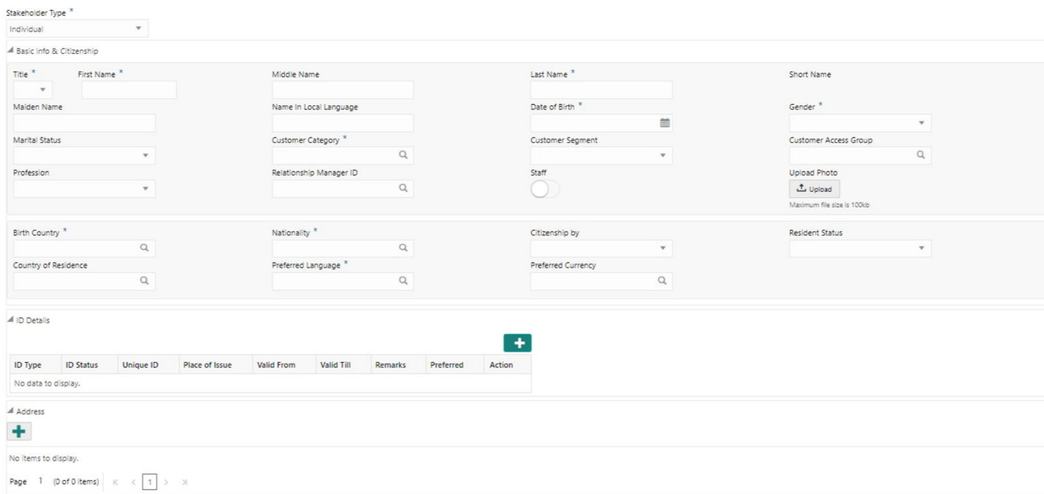
New Party
A new party will be onboarded as a non-customer to be added as a relationship during the party onboarding process.

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

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

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

Figure 1-14 Add New Owner



8. Specify the details of **Add New Owner** for new stakeholder.

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

Table 1-17 Add New Owners – Field Description

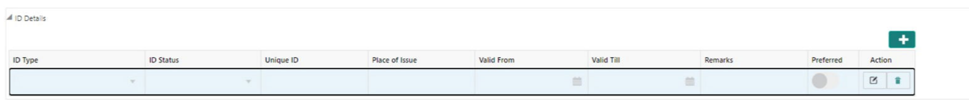
Field	Description
Stake Holder Type	Selcy the type of stake holder from the drop-down list.
Title	Select the title from the drop-down lits.
First Name	Specify the first name of the new stakeholder.
Middle Name	Specify the middle name of the new stakeholder.
Last Name	Specify the last name of the new stakeholder.
Short Name	Displays the short name.
Maiden Name	Specify the maiden name of the new stakeholder.
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down list.
Marital Status	Select the marital status from the drop-down list.
Customer Category	Click the search icon and select the customer category from the list.
Customer Segment	Select the customer segment from the drop-down list.
Customer Access Group	Click the search icon and select the customer access group for the party.
Profession	Select the profession from the drop-down values
Relationship Manager ID	Select the relationship manager ID.

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

Field	Description
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click the **search** icon and select the birth country from the list.
Nationality	Click the **search** icon and select the nationality of the stakeholder from the list.
Citizenship By	Select the 'Citizenship By' from the drop-down list.
Resident Status	Select the residential status from the drop-down list.
Country of Residence	Click the **search** icon and select the country from the list.
Preferred Language	Select the preferred language from the drop-down list.
Preferred Currency	Click the **search** icon and select a preferred currency from the list.

9. Click and expand the **ID Details** section and click add icon to add ID detials.

Figure 1-15 ID Details



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

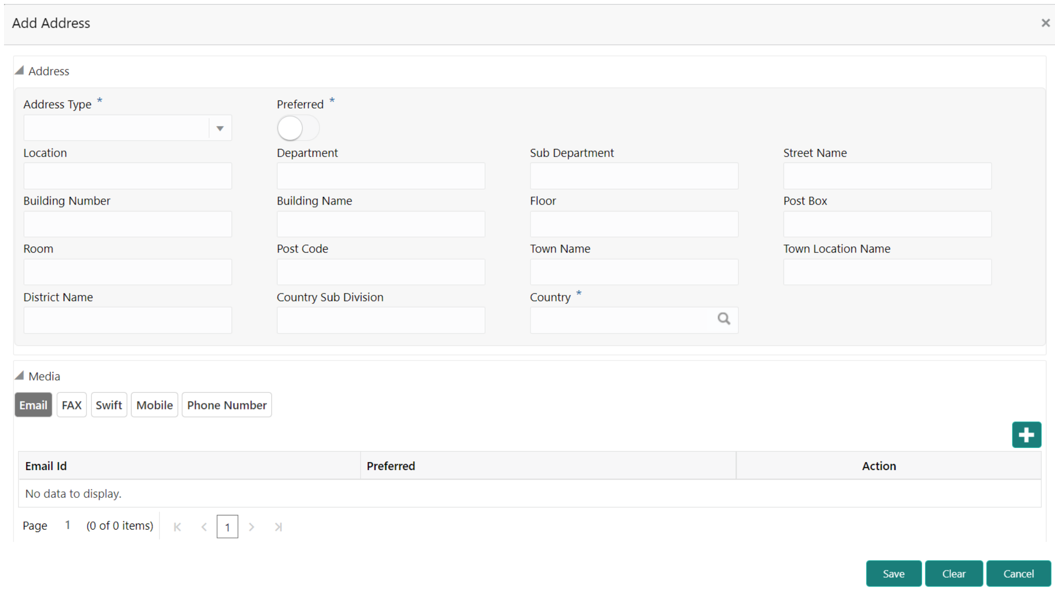
Table 1-18 ID Details - Field Description

Field	Description
ID Type	Select type of identification from the drop-down list.
ID Status	Select Status of Identification from drop down list.
Unique ID	Specify unique ID number as per the ID type.
Place of issue	Specify place of issue of ID.
Valid From	Specify valid from date of ID.
Valid Till	Specify validity end date of ID.
Remarks	Specify remarks for ID.
Preferred	Select, if ID type is preferred.

10. Click and expand the **Address** section.
11. Click on the **+** button to add the address details.

    The **Address** screen displays.

Figure 1-16 Address



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

Table 1-19 Address – Field Description

Field	Description
Address Type	Select the address type from the drop-down list.
Location	Click **Search** and select the preferred location. This pertains to a particular area in a country.
Preferred	Click the toggle to specify the preferred to be used for communication.
Address From	Specify Address Start Date.
Address To	Specify Address End Date.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 12 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
State / Country Sub-division	Specify State or Country Sub-division.
Country	Click the search icon and select country code from the list.
Zip Code / Post Code	Specify Zip Code or Post Code.

13. Expand the **Additional Info** section on the **Address** segment to specify the Additional Address Information. For more information on fields, refer to the field description table.

Table 1-20 Additional Info – Field Description

Field	Description
Department	Specify the name of the department for the customer.

Table 1-20 (Cont.) Additional Info – Field Description

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

14. On the **Add Address** screen, in the **Media** segment, specify the details under the **Email** tab. For more information on fields, refer to the field description table.

Figure 1-17 Email

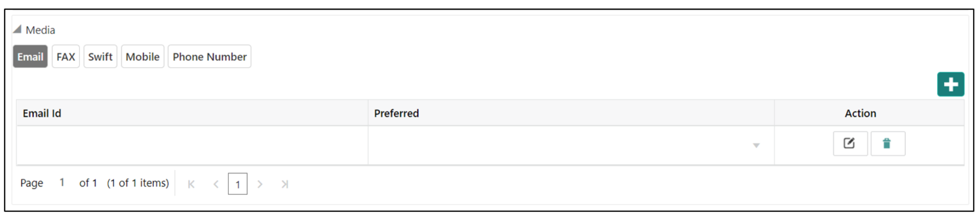


Table 1-21 Media (Email) – Field Description

Field	Description
Email Id	Specify the email id of the customer.
Preferred	Specify the preferred email id, in case more than one email id is captured.
Action	If required, select the desired icon to edit/delete the entry.

15. On the **Add Address** screen, in the **Media** segment, specify the details under the **FAX** tab. For more information on fields, refer to the field description table.

Figure 1-18 FAX

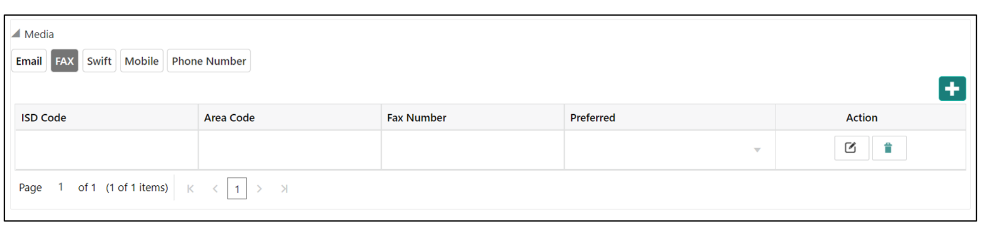


Table 1-22 Media (Fax) – Field Description

Field	Description
ISD Code	Specify the ISD code for the FAX number of the customer.
Area Code	Specify the area code for the FAX number of the customer.
Fax Number	Specify the FAX number of the customer.
Preferred	Specify the preferred FAX number, in case more than one FAX number is captured.
Action	If required, select the desired icon to edit/delete the entry.

16. On the **Add Address** screen, in the **Media** segment, specify the details under the **Mobile** tab. For more information on fields, refer to the field description table.

Figure 1-19 Mobile

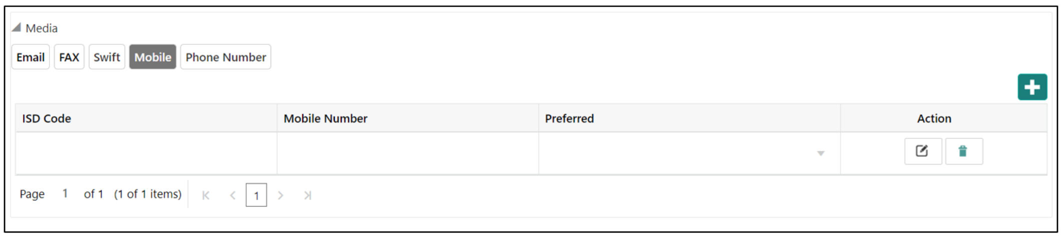


Table 1-23 Media (Mobile) – Field Description

Field	Description
ISD Code	Specify the ISD code for the mobile number of the customer.
Mobile Number	Specify the mobile number of the customer.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.
Action	If required, select the desired icon to edit/delete the entry.

17. On the **Add Address** screen, in the **Media** segment, specify the details under the **Phone Number** tab. For more information on fields, refer to the field description table.

Figure 1-20 Phone Number

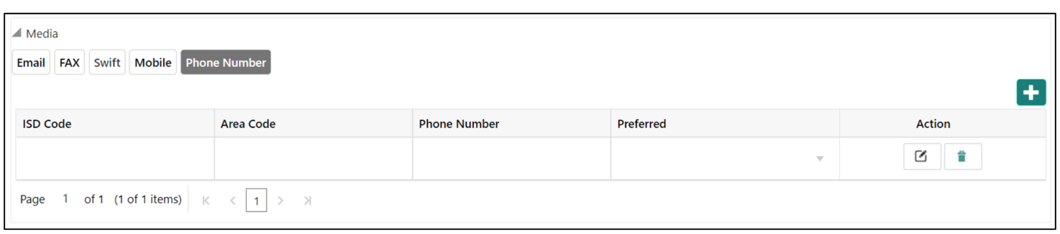


Table 1-24 Media (Phone Number) – Field Description

Field	Description
ISD Code	Specify the ISD code for the phone number of the customer.
Area Code	Specify the area code for the phone number of the customer.
Phone Number	Specify the phone number of the customer.
Preferred	Specify the preferred phone number, in case more than one phone number is captured.
Action	If required, select the desired icon to edit/delete the entry.

18. On the **Add Address** screen, in the **Media** segment, specify the details under the **SWIFT** tab. For more information on fields, refer to the field description table.

Figure 1-21 SWIFT

Table 1-25 Media (SWIFT) – Field Description

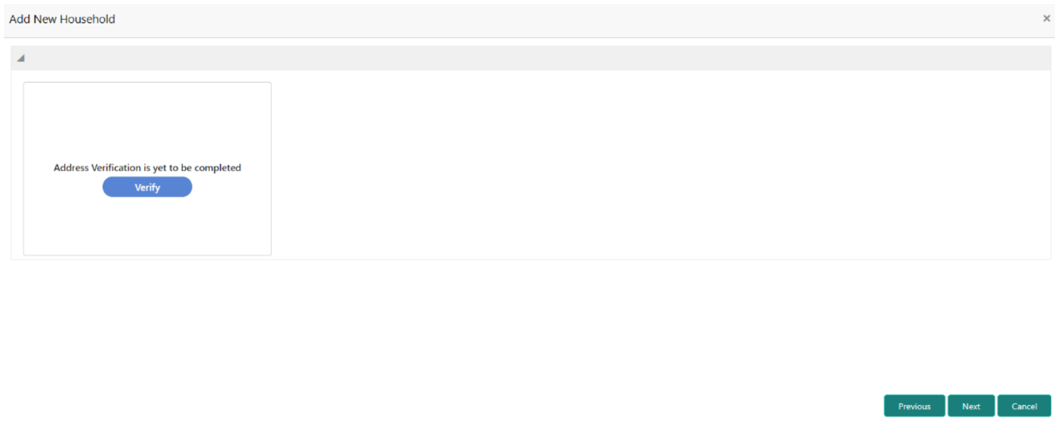
Field	Description
Business Identifier Code	Specify the business identifier code of the customer.
Address Line 1 to **Address Line 4**	Specify the address of the customer in SWIFT format.
Preferred	Specify the preferred mobile number, in case more than one mobile number is captured.
Action	If required, select the desired icon to edit/delete the entry.

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

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

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

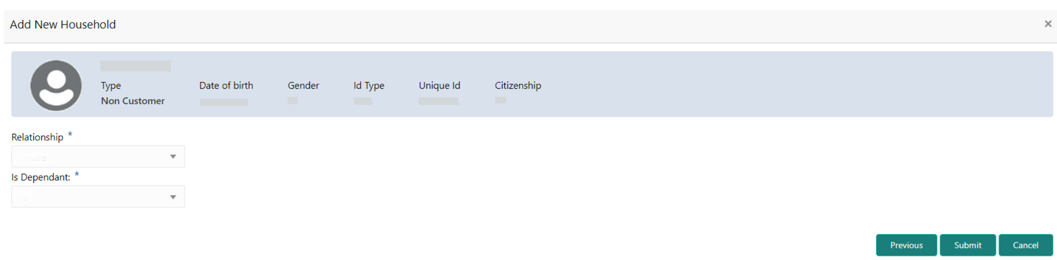
Figure 1-22 Add New Household - KYC details



20. Click **Verify** to update the KYC details for the new related party.
21. Specify the required **KYC** details.
22. Click **Next**.

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

Figure 1-23 Add New Household

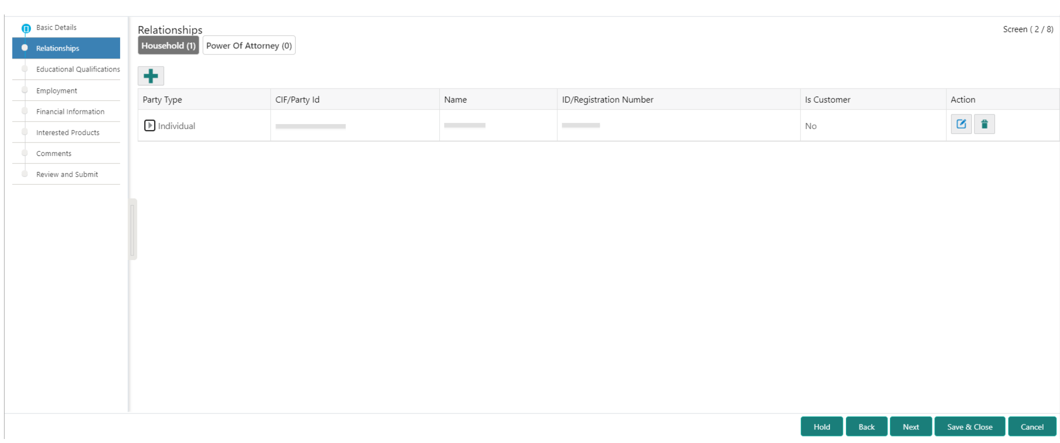


23. On the **Add New Household** screen, specify the KYC details.

    For more information on the fields, refer to the **Table 1-12**.
24. Click **Submit**.

    The **Relationships** screen displays.

Figure 1-24 Relationships



25. Click **Next** to move to the **Educational Qualifications** segement.

1.2.3 Onboarding Initiation - Educational Qualification

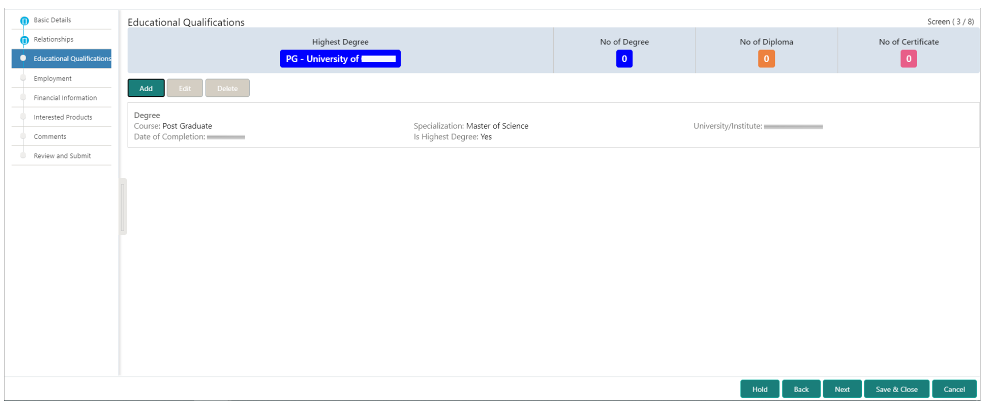
This topic provides the details about the customer's education such as degree, diploma, and certifications are added in the **Educational Qualification** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

   The **Educational Qualification** screen displays.

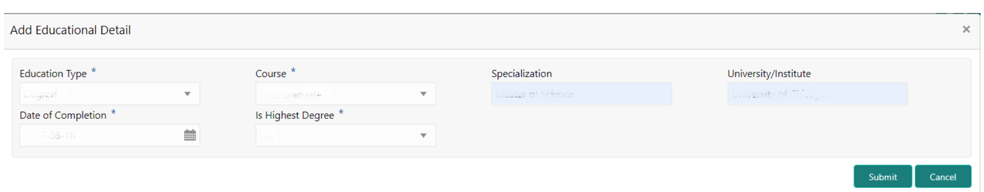
   Figure 1-25 Educational Qualifications



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

   The **Add Educational Qualification** screen displays.

   Figure 1-26 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 1-26 Educational Qualification – Field Description

Field	Description
Education Type	Select the education type from the drop-down list.

Table 1-26 (Cont.) Educational Qualification – Field Description

Field	Description
Course	Select the course from the drop-down list.
Specialization	Specify the course specialization.
University/Institute	Specify the name of university/institute.
Date of Completion	Click **calendar** icon and select the date of completion.
Is Highest Degree	Select the option from the drop-down list.

4. Click **Submit**.

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

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

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

1.2.4 Onboarding Initiation - Employment

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

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

Salaried - 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.

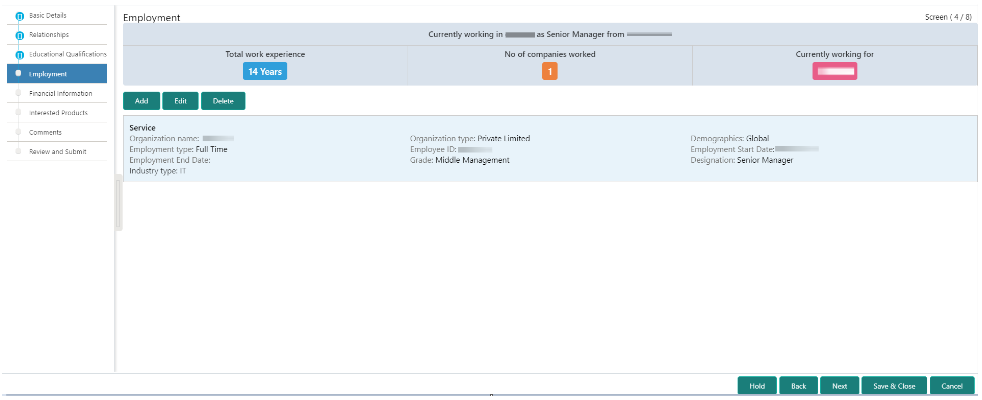
Self-Employed/Professional - A self-employed person does not work for a specific organization and works for oneself as a freelance or the owner of a business rather than for an employer.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

   The **Employment** screen displays.

Figure 1-27 Initiation - Employment



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

   The **Employment** screen is displayed.

Figure 1-28 Employment – Salaried

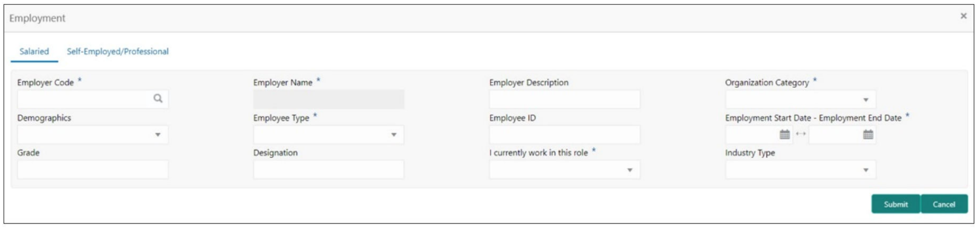


Figure 1-29 Employment – Self-Employed/Professional

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

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

Table 1-27 Employment - Salaried - Field Description

Field	Description
Education Type	Select the education type from the drop-down list.
Organization Name	Specify the organization name.
Organization Category	Specify the category of the organization.
Demographics	Select the demographics type of the organization from the drop-down list.
Employee Type	Select the employee type from the drop-down list.
Employee ID	Specify the employee ID of the customer.

Table 1-27 (Cont.) Employment - Salaried - Field Description

Field	Description
Employment Start Date	Click **calendar** icon and select the employment start date.
Employment End Date	Click **calendar** icon and select the employment end date.
Grade	Specify the gradeof customer in the mentioned organization.
Designation	Specify the customer’s designation in the mentioned organization.
I currently work in this role	If the mentioned designation is customer’s current role, select this check-box.
Industry type	Select the industry type to which the employer belongs to from the drop-down list.

Table 1-28 Employment - Self-Employed/Professional - Field Description

Field	Description
Profession Name	Select Name of the profession from drop down list.
Profession Description	Specify description of the profession.
Company/Firm Name	Specify name of the company or firm.
Registration Number	Specify Registration Number of self-employments.
Professional Email ID	Specify Processional mail ID.
From Date – To Date	Specify start date and end date of self-employment.

4. Click **Submit**.

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

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

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

1.2.5 Financial Information

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

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

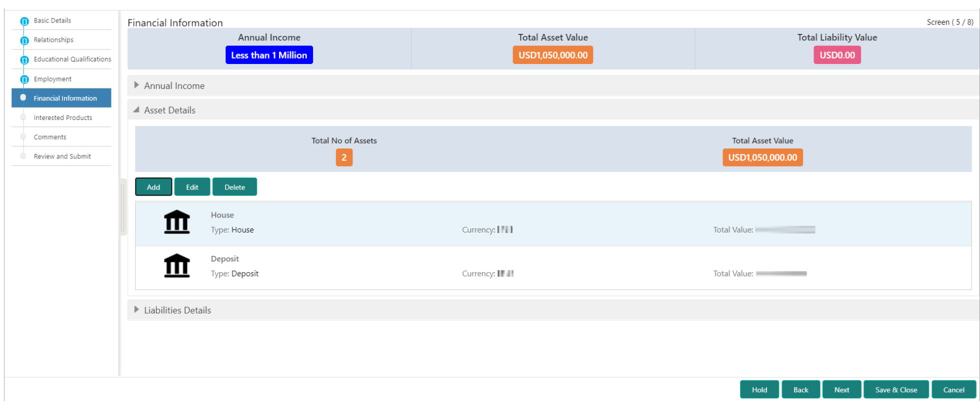
   The **Financial Information** screen displays.

Figure 1-30 Initiation – Financial Information

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

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

Figure 1-31 Financial Information – Asset Details



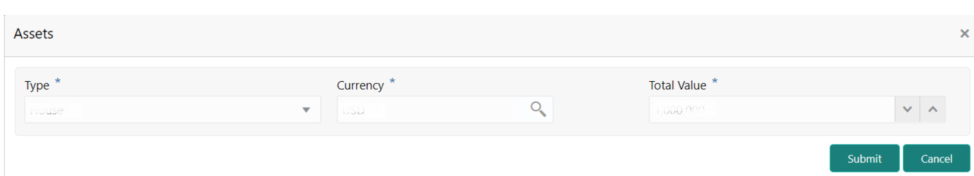
The following options are displayed for the assets:

- **Add**
- **Edit**
- **Delete**

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

   The **Assets** screen displays.

Figure 1-32 Assets



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

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

Table 1-29 Assets – Field Description

Field	Description
Type	Select the asset type from the drop-down list.
Currency	Click **search** icon and select the currency from the list.
Total Value	Specify the total value.

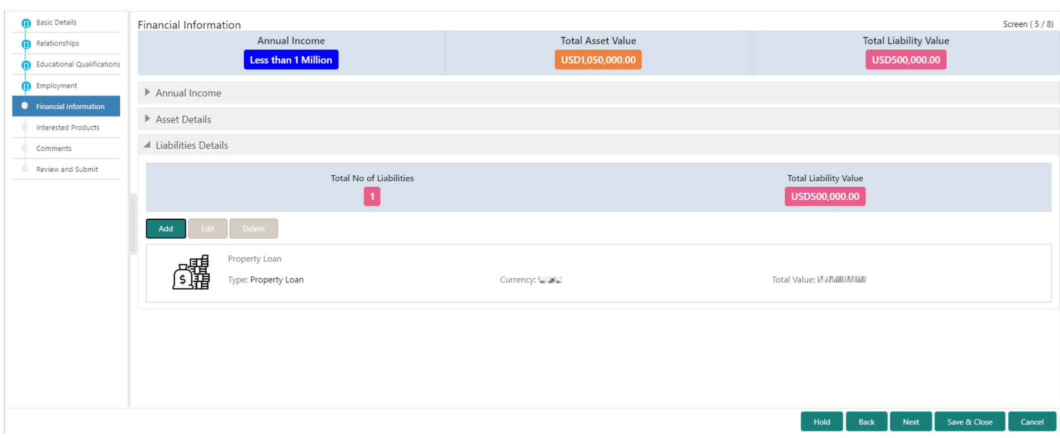
- Click **Submit** to add the asset details.

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

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

   The **Liabilities Details** screen displays.

Figure 1-33 Financial Information – Liabilities Details



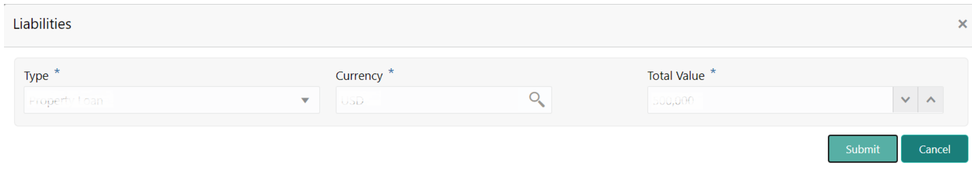
The following options are displayed for the liabilities:

- **Add**
- **Edit**
- **Delete**

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

   The **Liabilities** screen displays.

Figure 1-34 Liabilities



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

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

Table 1-30 Liabilities – Field Description

Field	Description
Type	Select the type of liability from the drop-down list.
Currency	Click **search** icon and select the currency from the list of values.
Total Value	Specify the total value.

- 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 **Interested Products** segments.

1.2.6 Interested Products

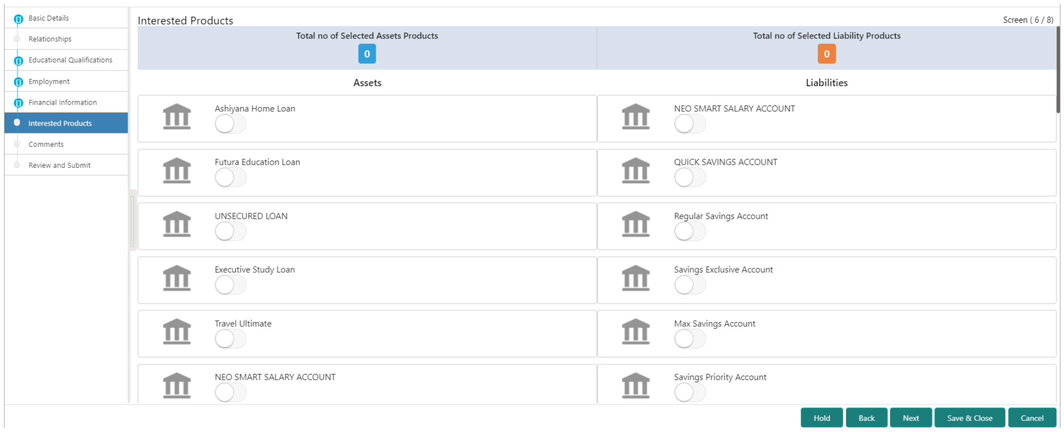
This topic describes about all the bank products relevant to the customer displayed on the **Interested Products** screen.

The relationship manager can select the products in which the customer has shown interest to associate the same with the customer.

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

   The **Interested Products** screen displays.

Figure 1-35 Initiation - Interested Products



2. Select the products based on the customer's interest.
3. Specify the requested value for the selected products.
4. Click **Next** to move to the **Comments** segment.

1.2.7 Onboarding Initiation - Comments

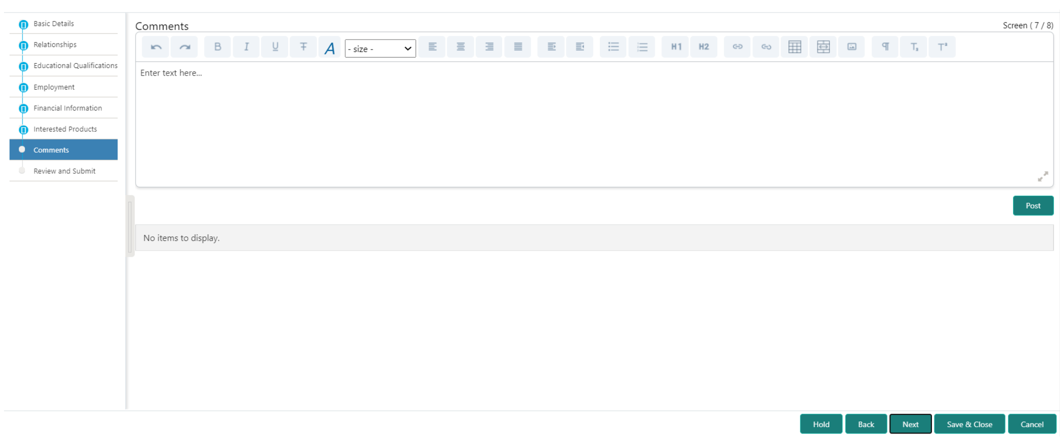
The relationship managers can capture overall comments for the initiation stage in the **Comments** screen.

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 1-36 Comments



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

1.2.8 Onboarding Initiation - Review and Submit

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

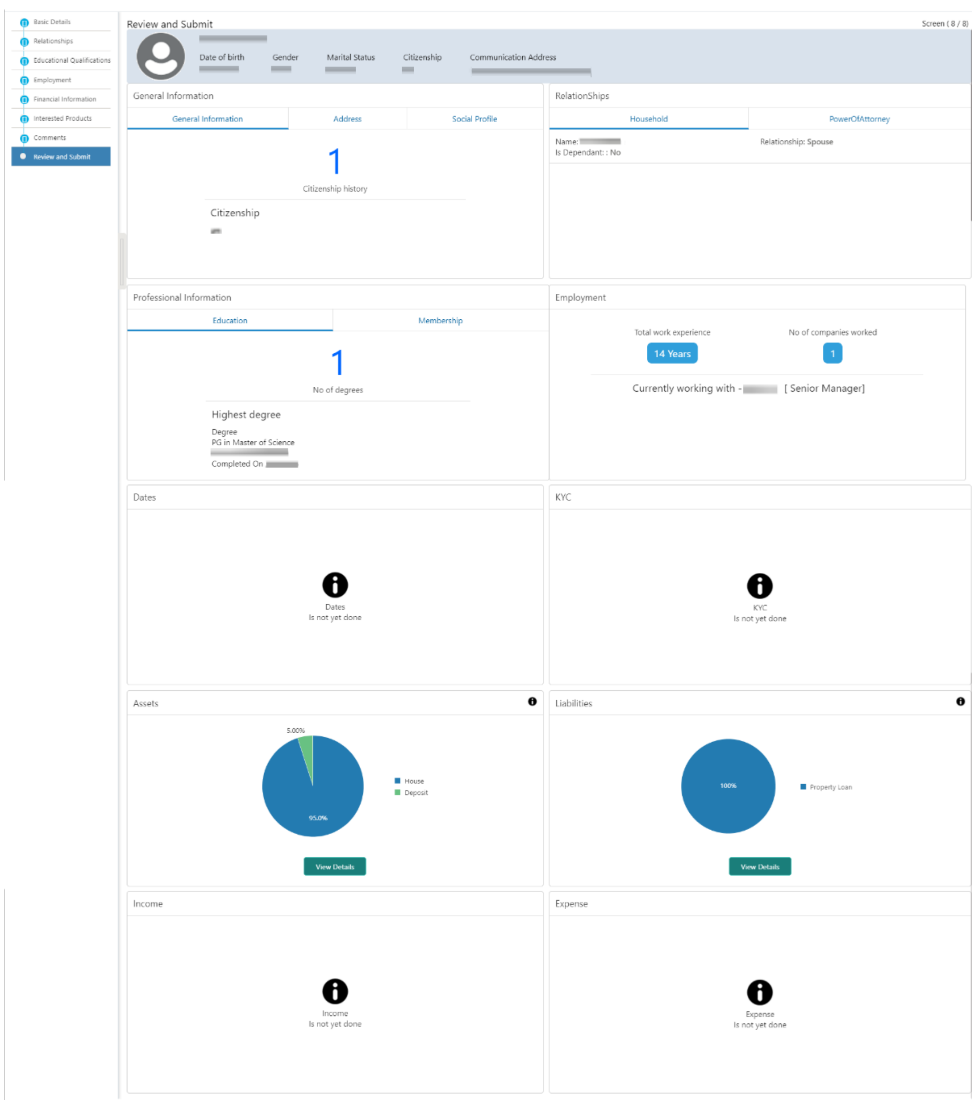
The relationship managers can view the displayed information and take necessary actions such as modifying the information or moving the task to the next stage.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

   The **Review and Submit** screen displays.

Figure 1-37 Initiation – Review and Submit



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

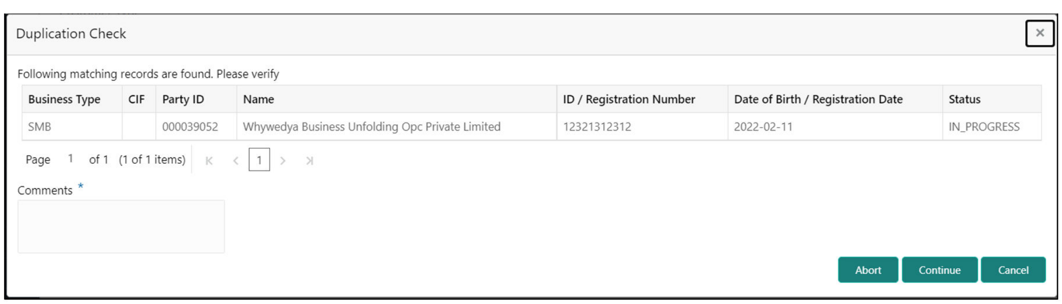
   For more information on fields, refer to the field description table.

Table 1-31 Review and Submit – Description

Tile Name	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Relationship	In this tile, the following details are displayed: • Household • Power of Attorney
Employment	Displays the employment details of the customer.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

3. Click **Submit** System will check for duplicate customers.
   - If no duplicate customer existed in the system. Then user can proceed further.
   - If a duplicate customer/s existed in the system. It will display the list of customers with same name. User will have facility to:
     – **Discard** the Customer Onboarding.
     – Go ahead and **Save**.
     – **Cancel** and go back to previous screen

Figure 1-38 Duplicate



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

1.3 Onboarding Enrichment

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

This topic contains the following subtopics:

- Onboarding Enrichment - Basic Information
  This topic describes about the personal information captured in the **Initiation** stage, the relationship managers can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.
- Signatures
  This topic provides information about the customer signatures.
- Onboarding Enrichment - Relationships
  You can add the details about the relationships of the customer to be onboarded in the **Relationships** screen.
- Onboarding Enrichment - Employment
  Details about the customer's source of income are added to the **Employment** screen.
- Consent and Preferences
  Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing.
- Additional Information
  This topic captures the additional information of the customers.
- Membership / Association
  This topic provides information about the customer is a member in or associated with any institution, the relationship manager can add details about the same in this data segment.
- Onboarding Enrichment - Financial Profile
  The relationship managers can further enrich the customer's financial information in the **Financial Profile** screen, by adding income details, expense details, and details about the relationship with other banks.
- Onboarding Enrichment - Comments
  The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.
- Onboarding Enrichment - Review and Submit
  The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.

1.3.1 Onboarding Enrichment - Basic Information

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

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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 1-39 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**
- **Tax Declaration**
- **Address**
- **Dates**
- **Supporting Documents**
- **Social Profile**
- **Educational Qualification**
- **Additional Fields**

> **Note:**
>
> For information on **Basic info and Citizenship**, **Family details**, **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. Refer Duplicate section.

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

   The **Dates** screen displays.

Figure 1-40 Enrichment – Basic Info – Dates

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

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

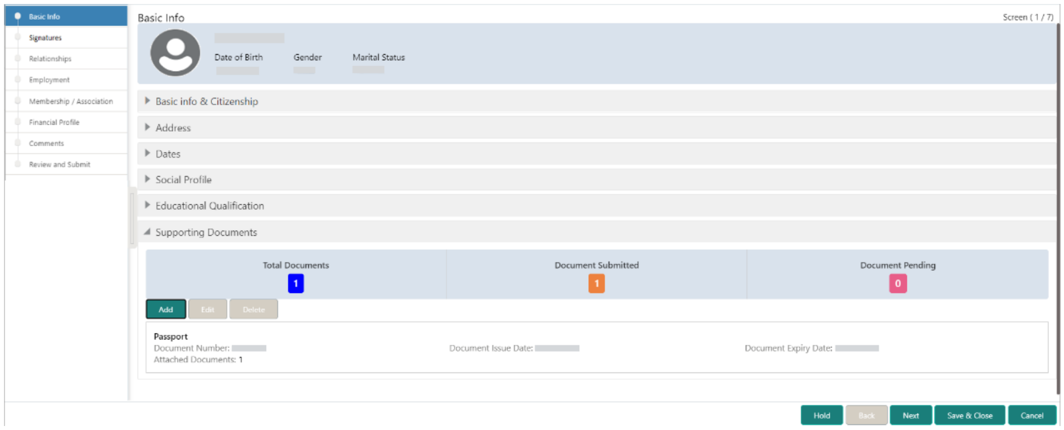
Table 1-32 Dates - Field Description

Field	Description
Date Type	Select the date type from the drop-down list.
Upload Photo	Click **Upload** and select the photo to be uploaded.
Date	Click the calendar icon, and select the date.
Add More	Click **Add More** to display the fields related to important dates.

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

   The **Supporting Documents** screen displays.

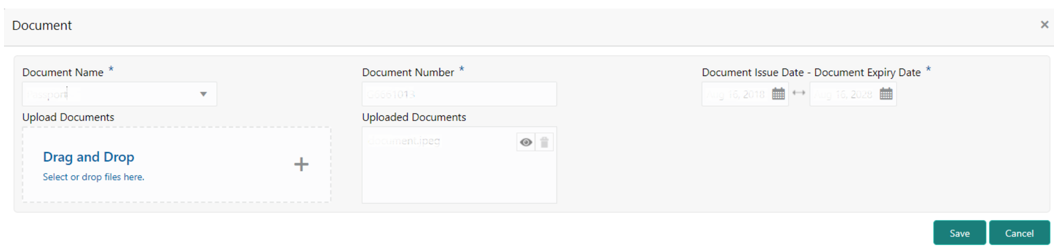
Figure 1-41 Enrichment – Basic Info – Documents



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

   The **Add Document** screen display

Figure 1-42 Enrichment – Add Documents



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

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

Table 1-33 Add Document - Field Description

Field	Description
Document Name	Select the document name from the drop-down list.
Document Number	Specify the document number.
Document Issue Date	Click the **calendar** icon, and select the issue date of the document.
Document Expiry Date	Click the **calendar** icon, and select the expiry date of the document.
Upload Documents	Click + icon and select the document to be uploaded or drag and drop the documents.
Uploaded Documents	Displays the uploaded documents.

7. 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.

8. Click **Next** to move to the **Onboarding Enrichment - Relationships** screen.

1.3.2 Signatures

This topic provides information about the customer signatures.

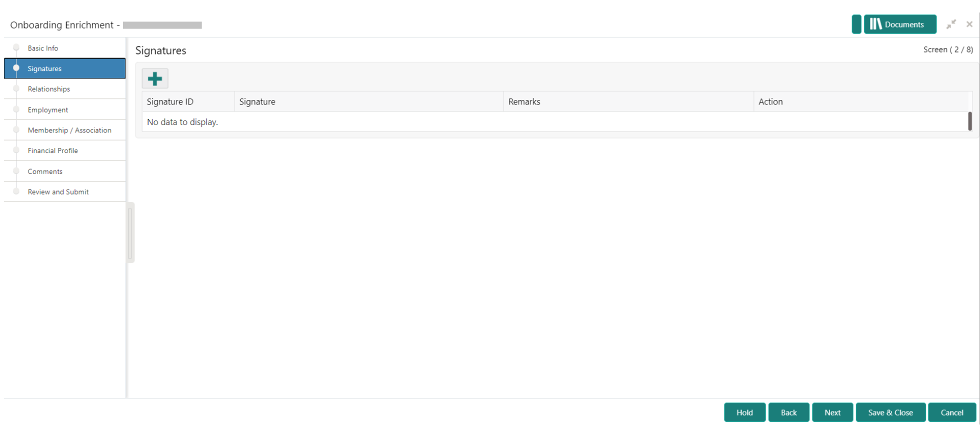
To add the signature:

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. Click **Next** in theBasic Info screen.

   The **Signatures** screen displays.

   Figure 1-43 Enrichment – Signatures

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

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

   Figure 1-44 Add Signature

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

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

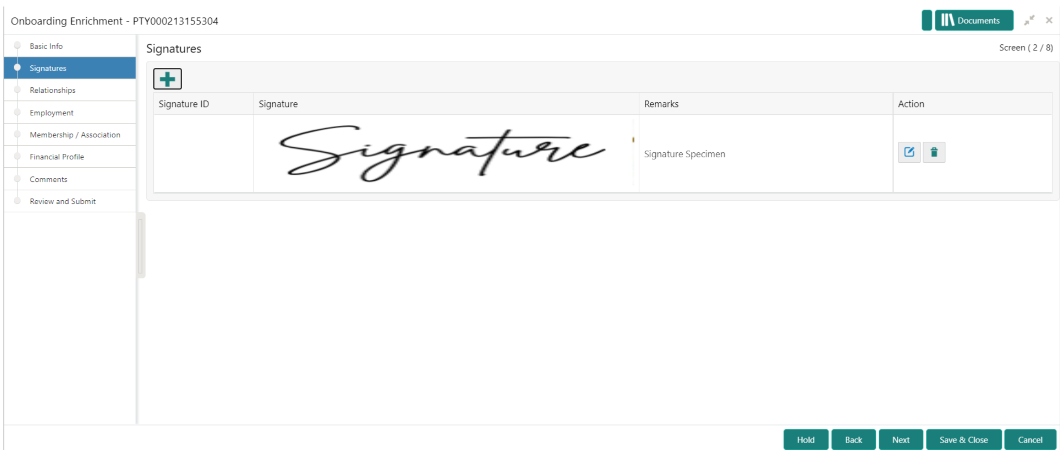
   Table 1-34 Add Signature - Field Description

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

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

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

   Figure 1-45 Add Signatures



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

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

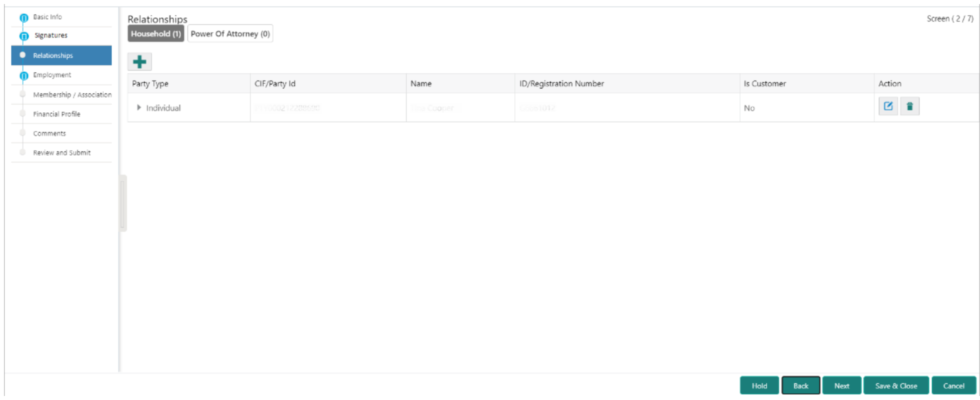
1.3.3 Onboarding Enrichment - Relationships

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

1. Click **Next** in the**Signatures** screen.

   The **Relationships** screen displays.

Figure 1-46 Enrichment – Relationships



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

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

1.3.4 Onboarding Enrichment - Employment

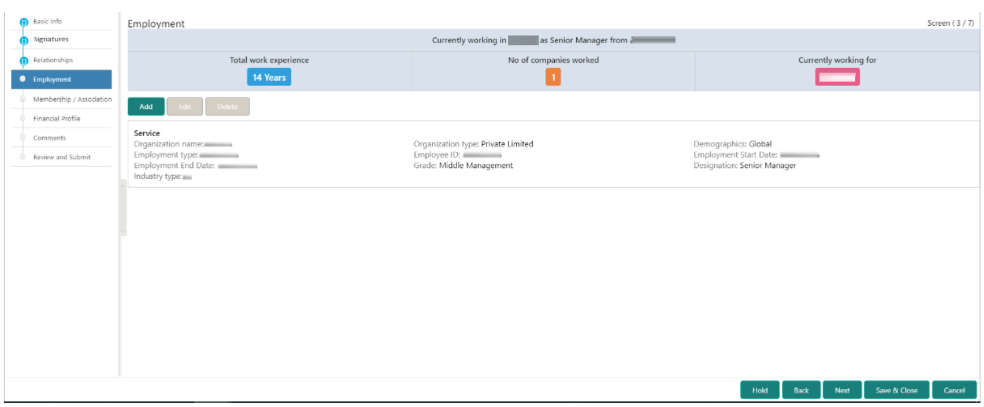
Details about the customer's source of income are added to the **Employment** screen.

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

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

   The **Employment** screen displays.

Figure 1-47 Enrichment – Employment



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

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

1.3.5 Consent and Preferences

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

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

1. Click **Next** in the**Employment** screen.

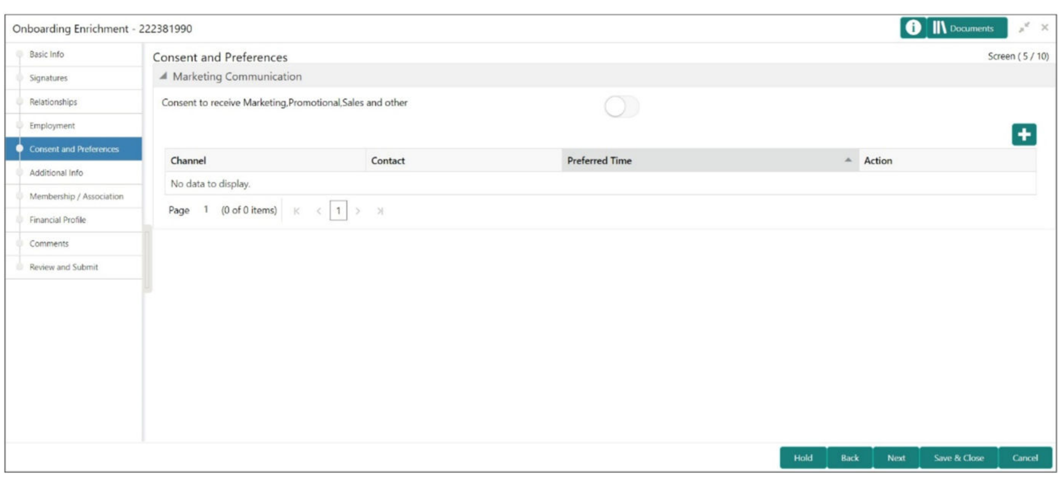
   The **Consent and Preferences** screen displays.

Figure 1-48 Consent and Preferences

2. Click and expand **Marketing Communication** section.

   The **Marketing Communication** screen displays.

Figure 1-49 Marketing Communication



3. Capture Consent to receive Marketing, Promotional, and Sales communication.
4. Capture media to receive Marketing, Promotional and Sales communication.

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

Table 1-35 Marketing Communication - Field Description

Field	Description
Channel	Channel to receive marketing communication such as Email, Mobile etc.
Contact	Respective contact value based on channel such as email id, if channel is selected as Email and Number, if mobile is selected as channel.
Preferred Time	Preferred time of communication.

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

1.3.6 Additional Information

This topic captures the additional information of the customers.

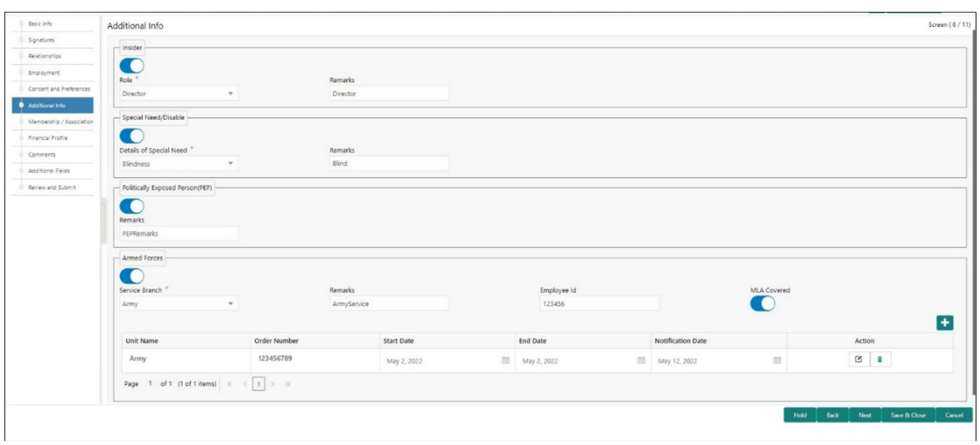
Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

   The **Additional Information** screen displays.

Figure 1-50 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 1-36 Additional Information - Field Description

Field	Description
Role	Role of assumed by the insider in the organization.
Remarks	Remarks related to insider.

3. Selct 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 1-37 Special needs/disability – Field Description

Field	Description
Details of Special Need	Select the option that describes the special needs and disability of customer.
Remarks	Specify the remarks

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 1-38 Politically Exposed Person (PEP) - Field Description

Field	Description
Remarks	Specify the remarks.

> **Note:**
>
> If PEP customer is determined as PEP customer, PEP KYC check will be mandatory during KYC Stage.

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

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

Table 1-39 Armed Forces - Field Description

Field	Description
Service Branch	Select the service branch of customer in armed forces.
Remarks	Specify the remarks
Employee ID	Specify the employee ID.
MLA Covered	Select, if customer is covered under MLA act in armed forces.
Unit Name	Specify the unit name of the customer in armed forces.

Table 1-39 (Cont.) Armed Forces - Field Description

Field	Description
Ordered Number	Specify the ordered number of the customer in armed forces.
Start Date	Specify the start date from which the customer joined armed forces.
End Date	Specify the last date of the customer in armed forces.
Notification Date	Specify the notification date of the customer.

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

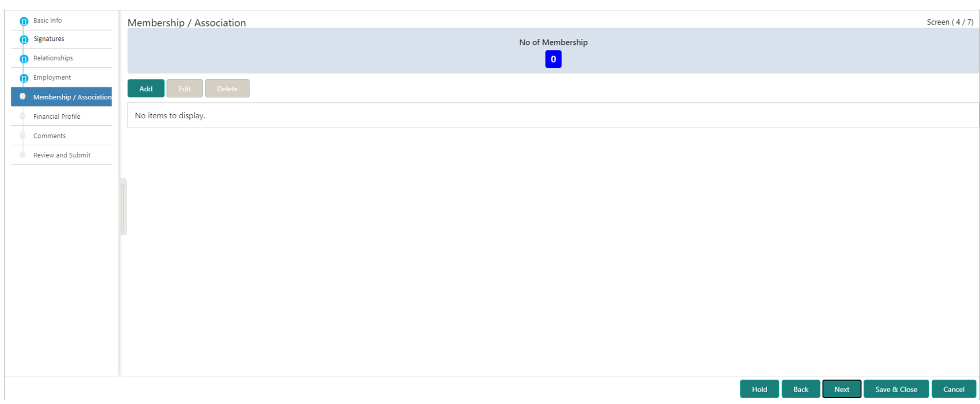
1.3.7 Membership / Association

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

1. Click **Next** in the**Additional Information** screen.

   The **Membership / Association** screen displays.

Figure 1-51 Enrichment – Membership

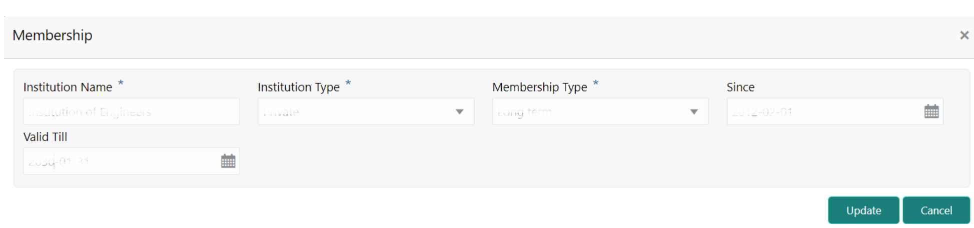


2. Click **Add** to add the Memebership details.

   The **Membership** screen displays.

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

Figure 1-52 Membership



> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

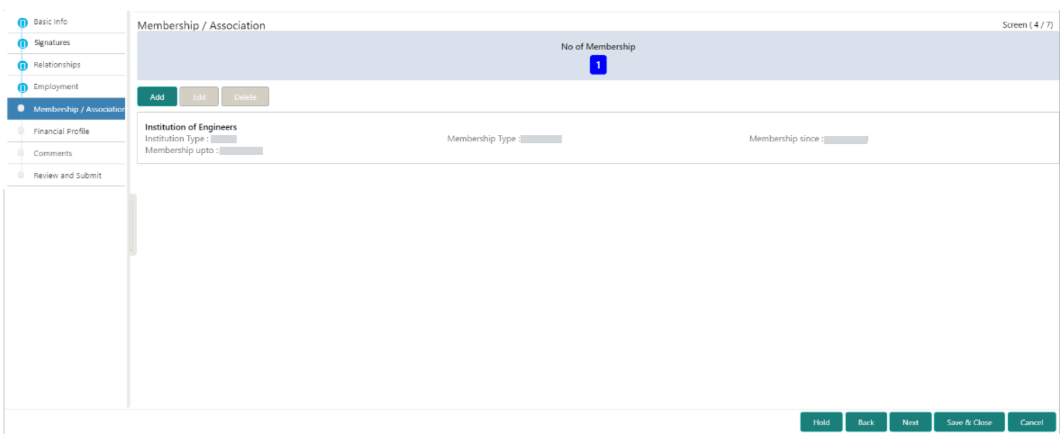
Table 1-40 Membership - Field Description

Field	Description
Institution Name	Specify the name of institution where the customer is a member.
Institution Type	Select the type of institution from the drop-down list.
Membership Type	Select the type of membership from the drop-down list.
Since	Click the **calendar** icon and select the membership start date.
Valid Till	Click the **calendar** icon and select the membership expiry date.

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

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

Figure 1-53 Enrichment – Membership List



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

1.3.8 Onboarding Enrichment - Financial Profile

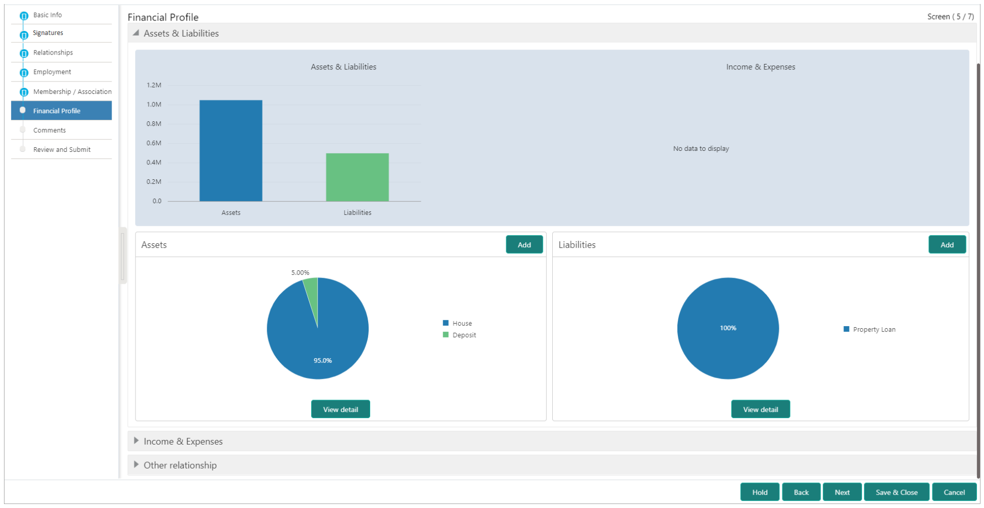
The relationship managers can further enrich the customer's financial information in the **Financial Profile** screen, by adding income details, expense details, and details about the relationship with other banks.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

The **Financial Profile** screen displays.

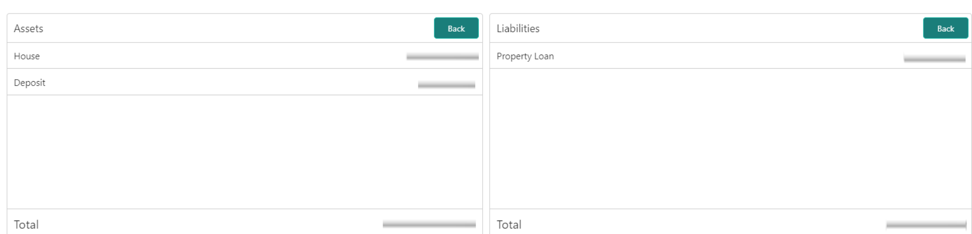
Figure 1-54 Enrichment – Financial Profile



2. On the **Financial Profile** screen, click **View detail** in the corresponding tiles to change chart view of asset and liabilities details to the list view.

   The **Assets and Liabilities Detail** screen displays.

Figure 1-55 Assets and Liabilities Details

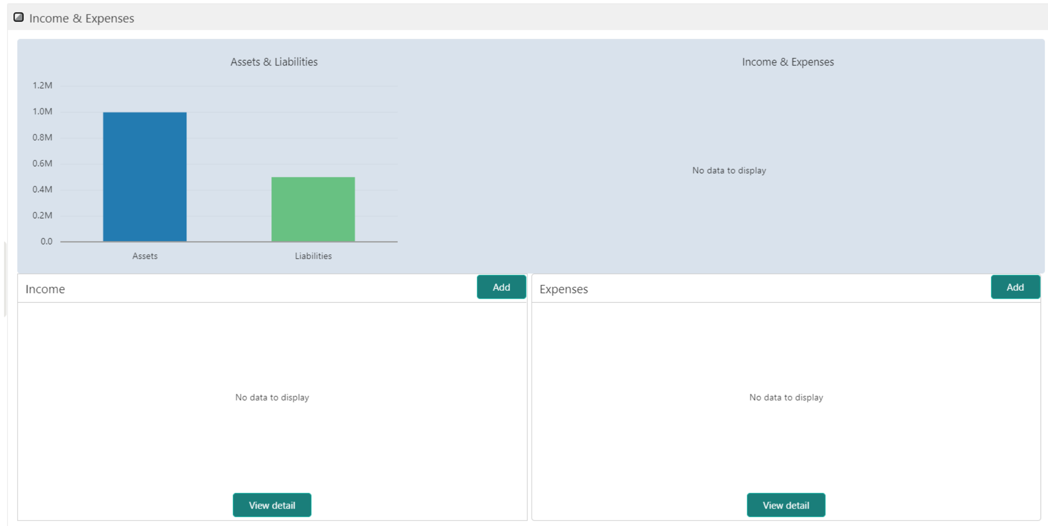


3. Click **Back** in the corresponding tiles.
4. Click the configure icon in the corresponding tile.

   The following options are displayed in assets and liabilities details:

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

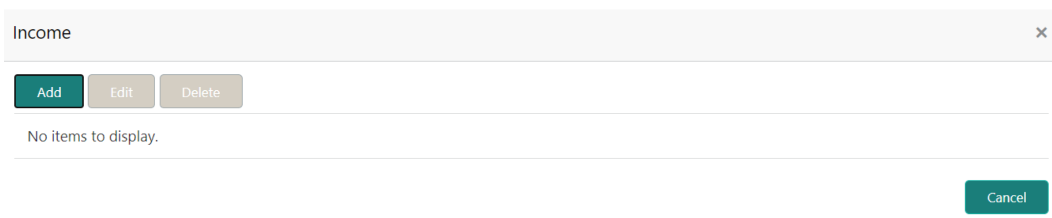
Figure 1-56 Financial Profile – Income and Expense



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

   The **Income** screen displays.

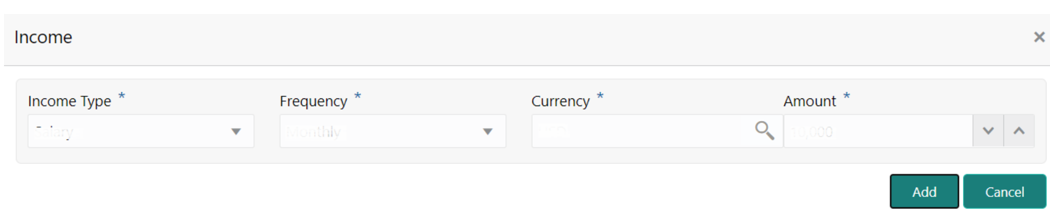
Figure 1-57 Income



7. Click **Add**.

   The **Add Income** screen displays.

Figure 1-58 Add Income



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

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

Table 1-41 Add Income – Field Description

Field	Description
Income Type	Select income type from the drop-down values.
Frequency	Select frequency of income from the drop-down list.
Currency	Click the search icon and select the currency from the list.
Amount	Specify the amount.

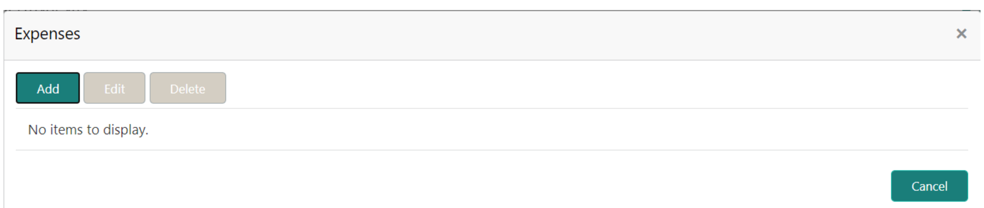
9. Click **Add** to save the details.

> **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.

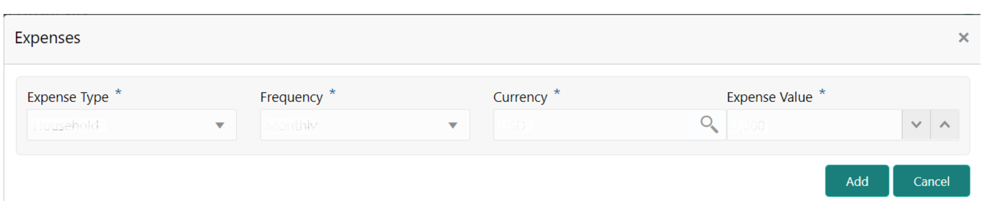
Figure 1-59 Expense



12. Click **Add**.

    The **Add Expenses** screen is displayed.

Figure 1-60 Add Expense



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

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

Table 1-42 Add Expenses - Field Description

Field	Description
Expense Type	Select expense type from the drop-down list.
Frequency	Select the frequency from the drop-down list.
Currency	Click the search icon and select the currency from the list.
Expense Value	Specify the expense value.

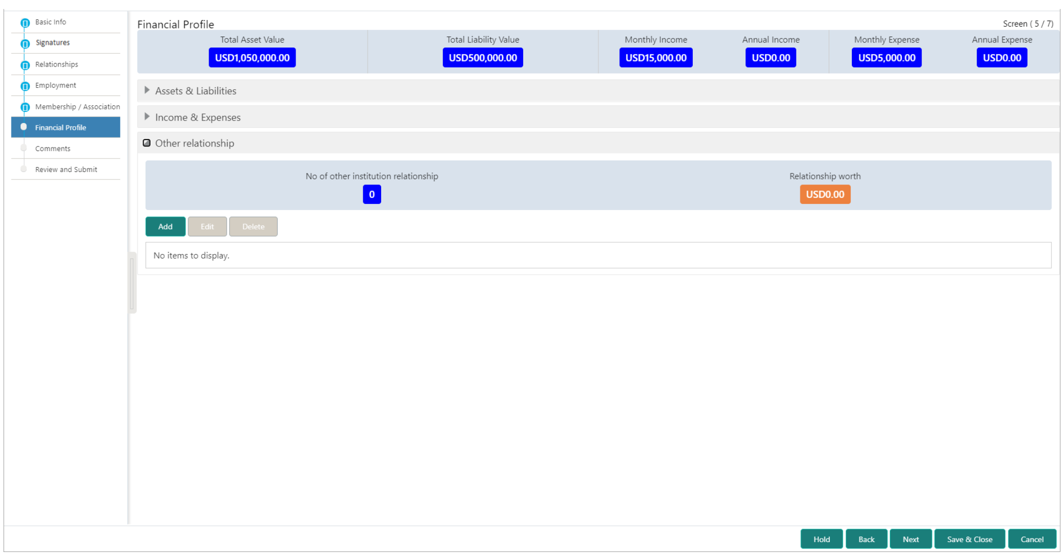
14. Click **Add** to save the details.

> **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.

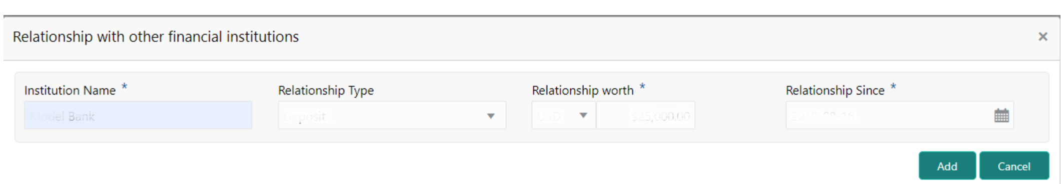
Figure 1-61 Other Relationship



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

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

Figure 1-62 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.

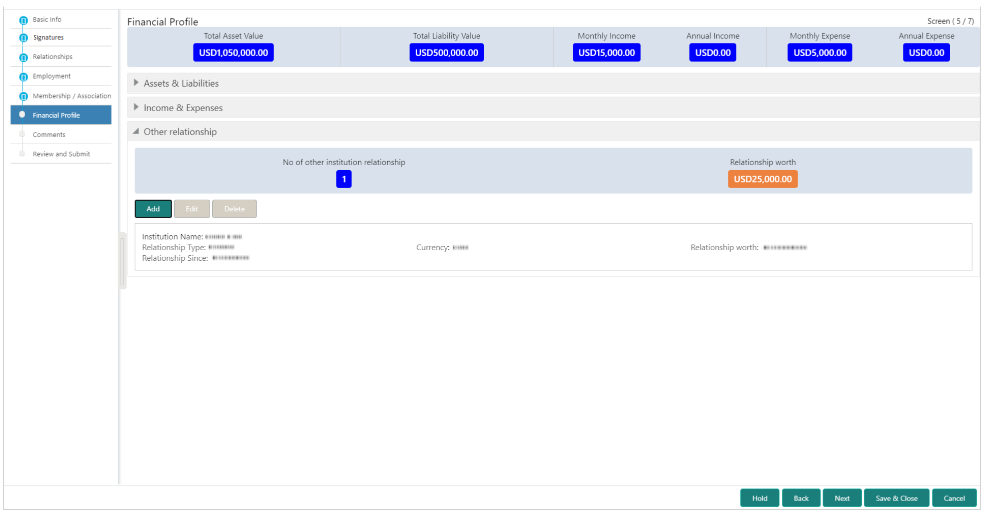
Table 1-43 Relationship with other financial institutions - Field Description

Field	Description
Institution Name	Specify the name of the institution where the customer is a member.
Relationship Type	Select the relationship type from the drop-down list.
Relationship Worth	Select a currency from the drop-down values, and specify the relationship worth amount.
Relationship Since	Click the **calendar** icon and select the start date of the customer's relationship.

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

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

Figure 1-63 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 **Next** to move to the **Comments** segments.

1.3.9 Onboarding Enrichment - Comments

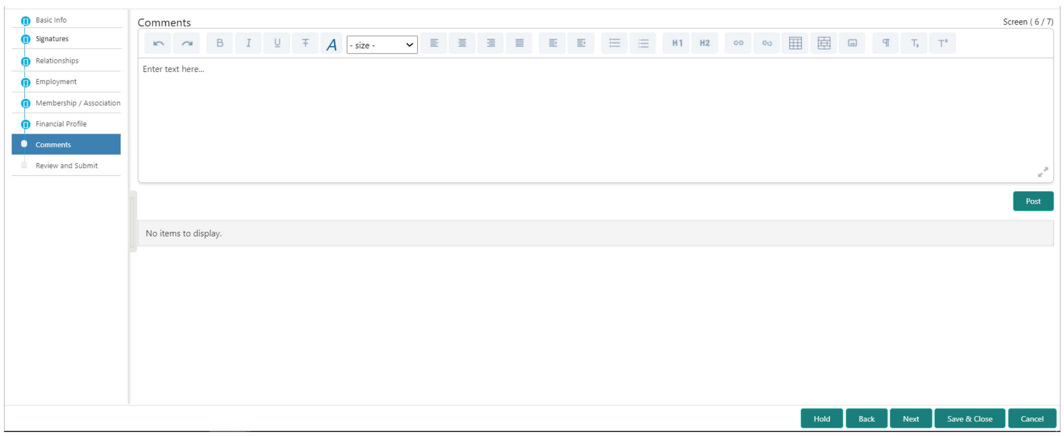
The relationship managers can capture overall comments for the enrichment stage in the **Comments** screen.

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

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

   The **Comments** screen displays.

   Figure 1-64 Comments



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

1.3.10 Onboarding Enrichment - Review and Submit

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

For information on reviewing and submitting the task to the next stage, refer to **Onboarding Initiation - Review and Submit** section.

1.4 KYC Check

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

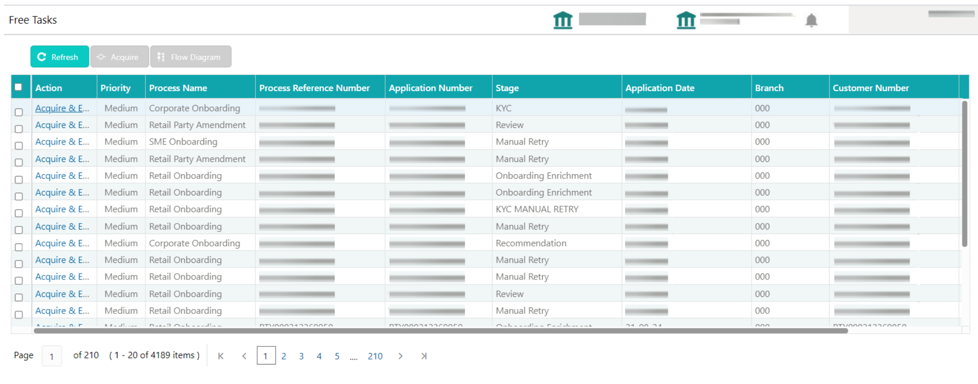
For successful retail onboarding, the customer must be compliant with all the necessary KYC checks.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

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

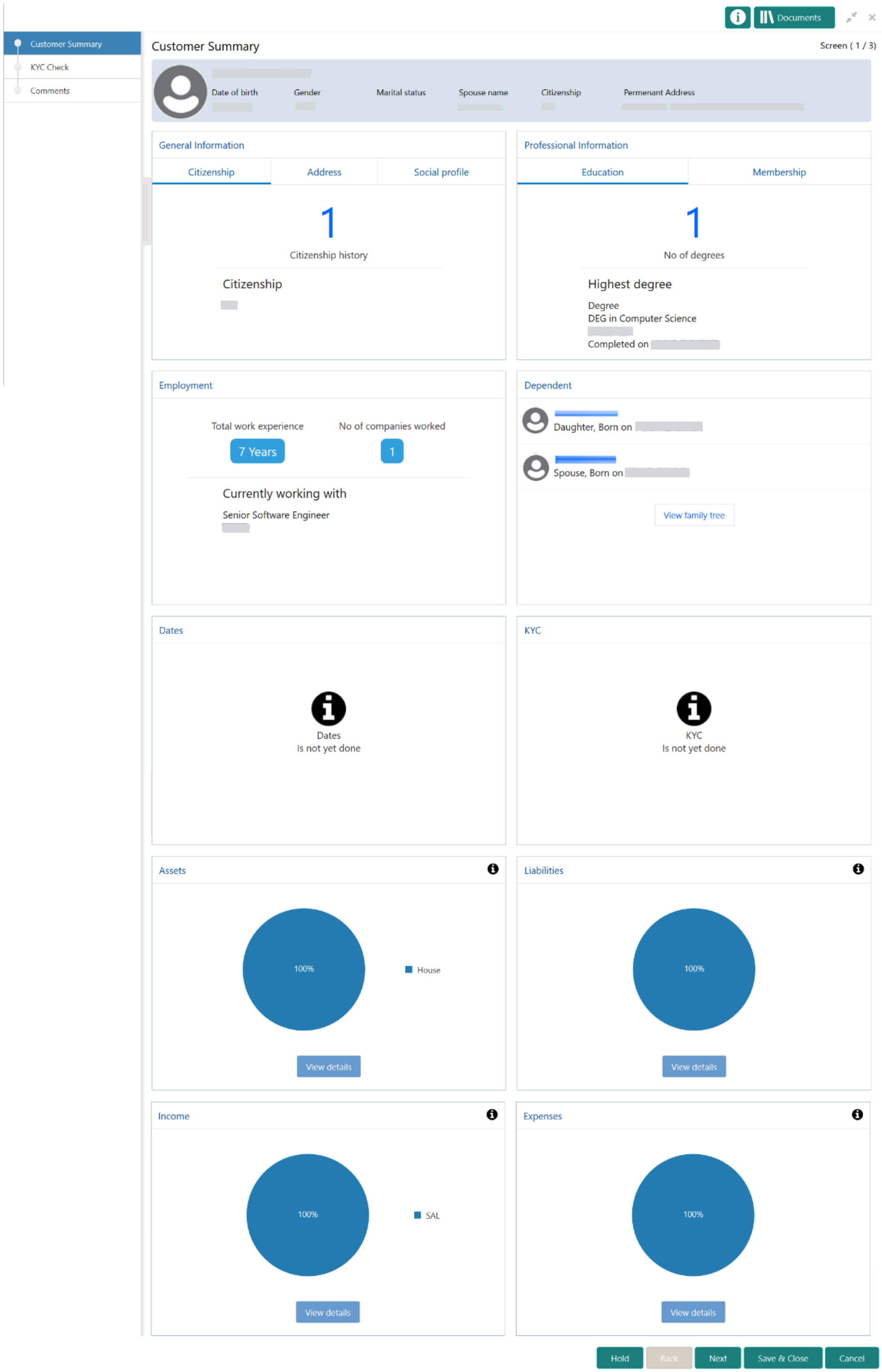
   Figure 1-65 Free Task

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

   The **Customer Summary** screen displays.

Figure 1-66 KYC - Customer Summary



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

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

Table 1-44 Customer Summary - Tile Description

Tile	Description
General Information	In this tile, the following details are displayed: • Citizenship • Address • Social Profile
Professional Information	In this tile, the following details are displayed: • Education • Membership
Employment	Displays the employment details of the customer.
Dependent	Displays the dependent details of the customer.
Dates	Displays the details of the dates.
KYC	Displays the KYC details.
Assets	Displays the assets details.
Liabilities	Displays the liabilities details.
Income	Displays the income details.
Expense	Displays the expense details.
View details	In the corresponding tile, click this icon to view the detailed information.

4. Click **Next**.

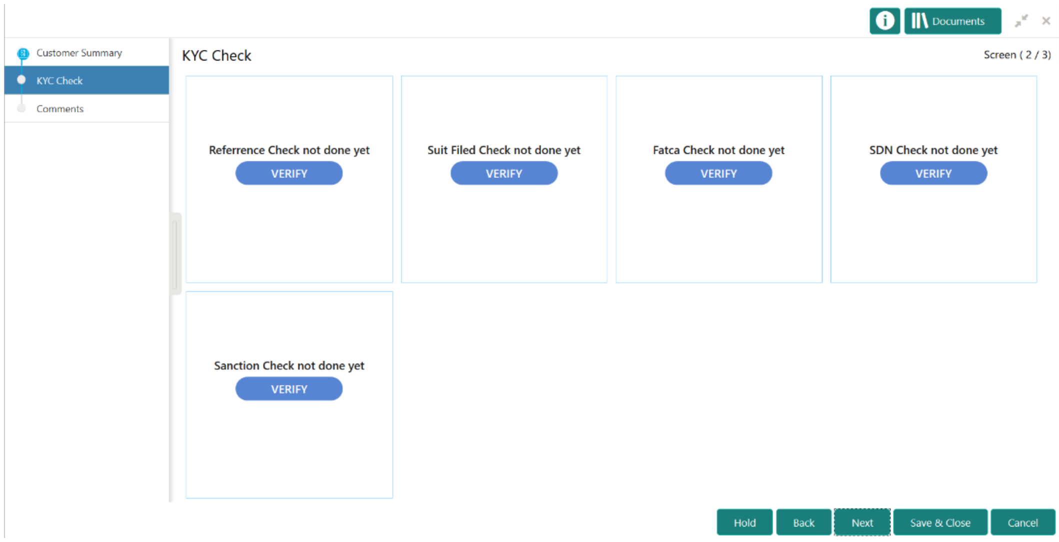
   The **KYC Check** screen displays.
   OBPY support 13 different KYC check as follows

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

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

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

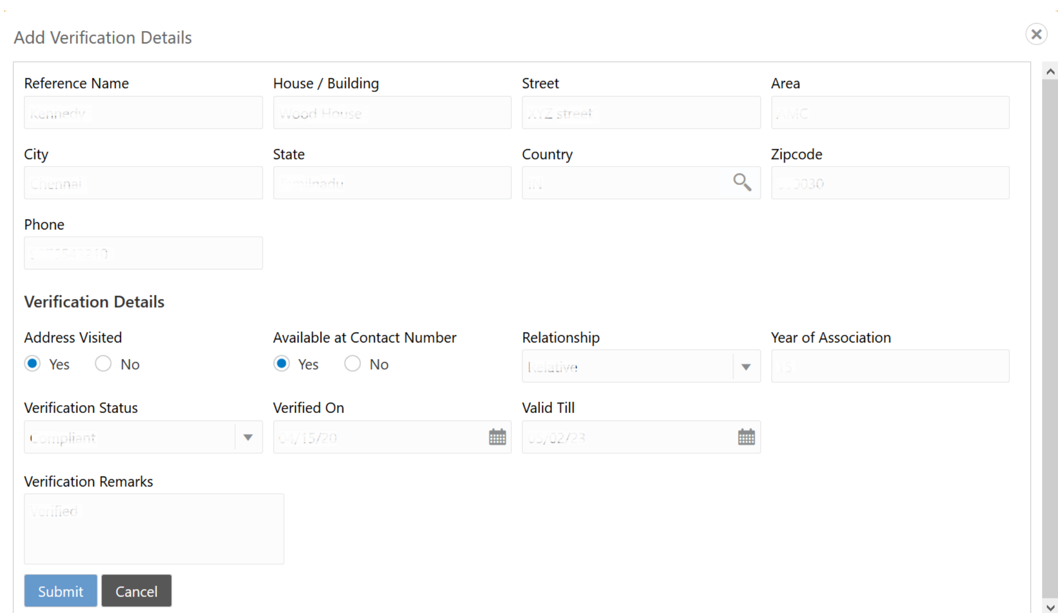
Figure 1-67 KYC Check



5. Verify all the **KYC** Checks listed for the selected product.
6. Click **Verify**.

   The **Add Verification Details** screen displays.

Figure 1-68 Add Verification Details



7. On the **Add Verification Details** screen, specify the details.

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

Table 1-45 Add Verification Details - Field Description

Field	Description
Reference Name	Specify the name of the reference person.
House/Building	Specify the house/building number.
Street	Specify the street name.
Area	Specify the area of the reference person.
City	Specify the city of the reference person.
State	Specify the state of the reference person.
Country	Click **search** icon and select the country from the list of values.
Zip Code	Specify the zip code of the address.
Phone	Specify the phone number of the reference person.
Verification Details	Specify the fields under this section.
Address Visited	If the reference person's address is verified, select **Yes**. Otherwise, select **No**.
Available at Contact Number	If the reference person is available at the contact number provided, select **Yes**. Otherwise, select **No**.
Relationship	Select the relationship type from the drop-down list.
Year of Association	Specify the customer's year of association with the reference person.
Verification Status	Select the status of verification from the drop-down list The available options are: • Compliant • Non-compliant • Not Verified
Verified On	Click the calendar icon and select the date of the verification. **Note:** This field is applicable if the **Verification Status** is selected as **Compliant** or **Non-compliant**.
Valid Till	Click the calendar icon and select the last date of the validity. **Note:** This field is applicable if the **Verification Status** is selected as **Compliant** or **Non-compliant**.
Verification Remarks	Specify the verification remarks.

8. Click **Submit**.

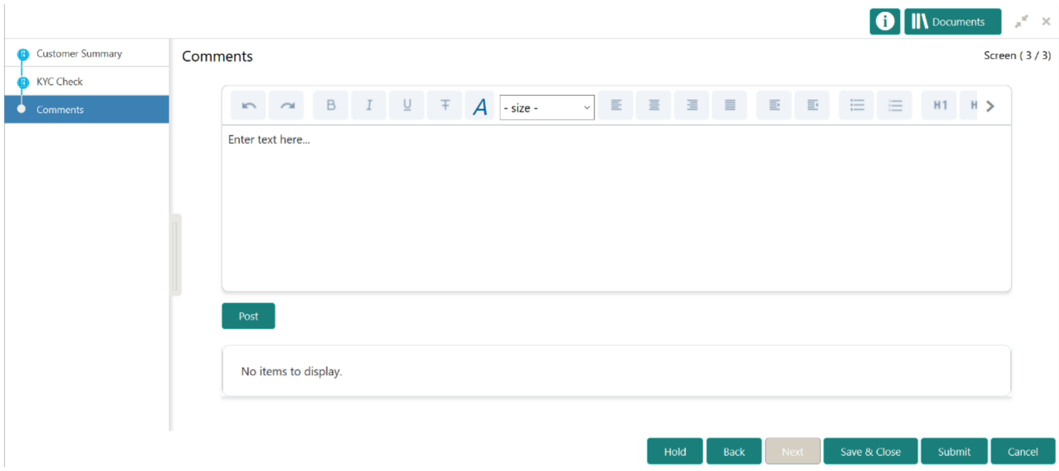
   On the **KYC Check** screen, the verification details are updated in the corresponding tile.

9. Verify all the KYC checks listed for the selected product.

10. Click **Next.**

The **Comments** screen displays.

Figure 1-69   KYC – Comments



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

Table 1-46   Actions - Description

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

1.5 Recommendation

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

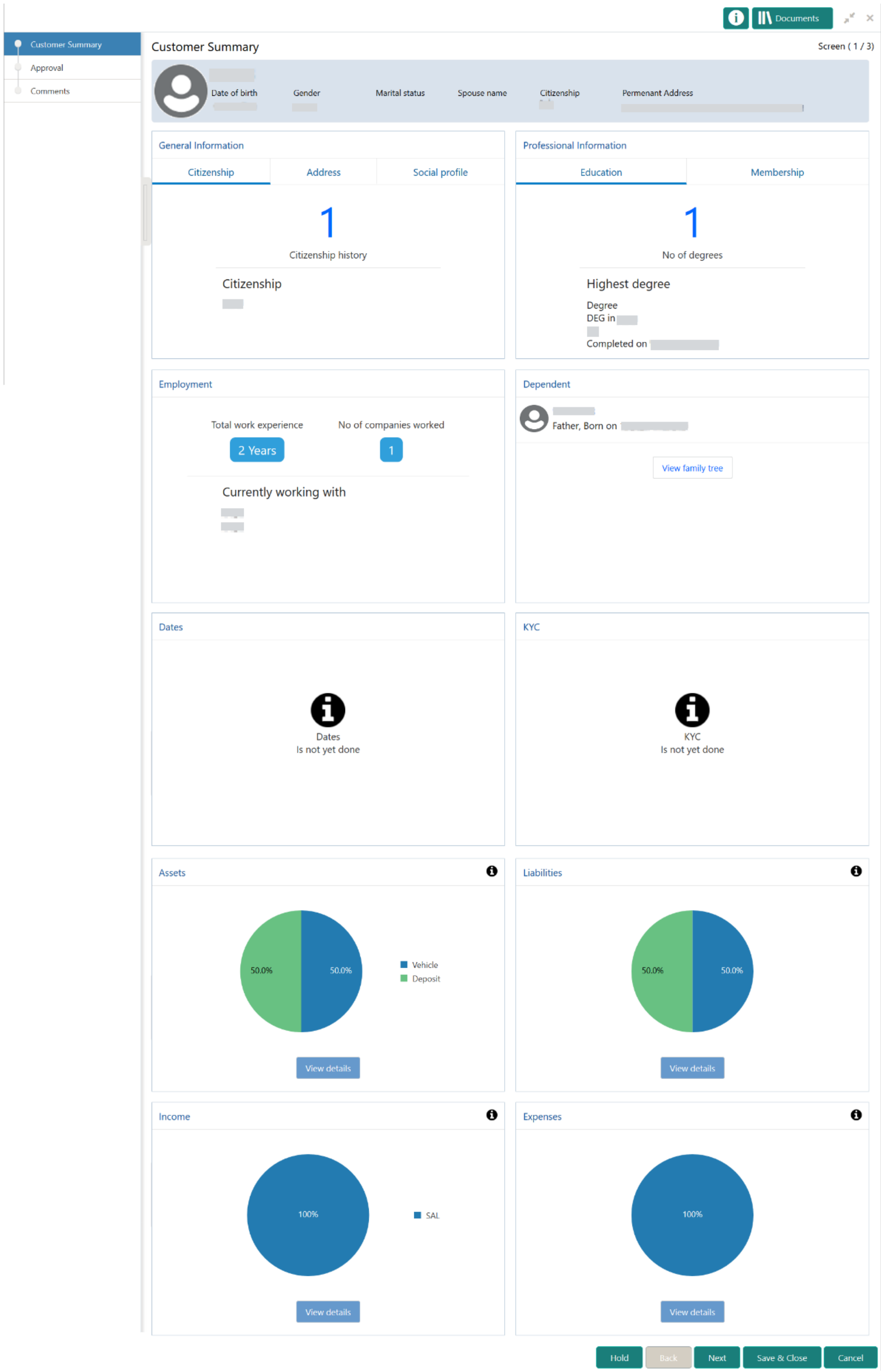
If the details are inappropriate, the reviewer can send the task back to the previous stage.

> **Note:**
>
> The fields, which are marked with an asterisk, 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 1-70 Recommendation – Customer Summary



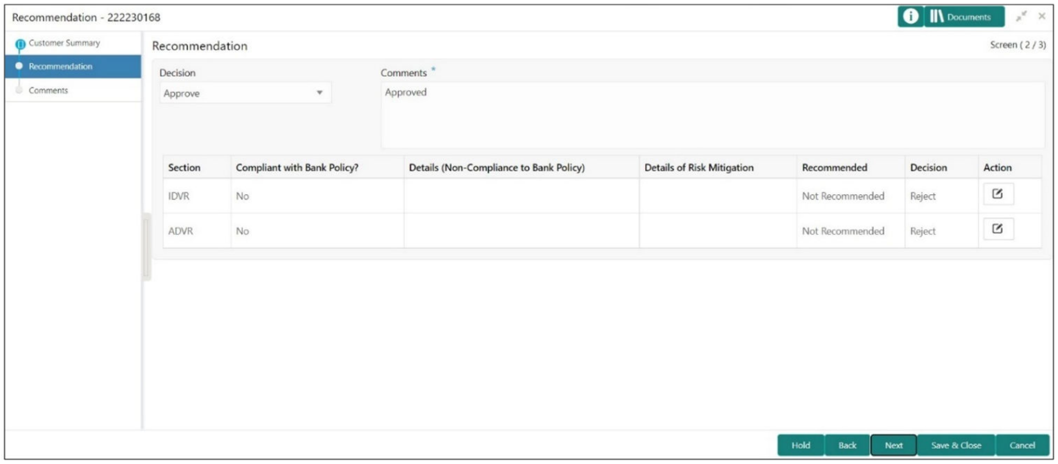
2. On the **Customer Summary** screen, verify the details that are displayed in tiles.

   For more information on the tiles, refer to **Table 1-44**

3. Click **Next**.

The **Review** screen display.

Figure 1-71   Recommendation – Recommendation Comments



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

   For example, if the user clicks **Action** in **Address Verification**, the system displays the **Address Verification** window as shown.
7. Click **Action** to Input Recommendation details for each of the Party Information Data Segment.

   The **OnboardingApproval** screen displays.
8. Specify the fields for **Onboarding Approval**.

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

Table 1-47   Onboarding Approval - Field Description

Field	Description
Compliant with Bank Policy	Select the toggle button if customer is compliant with the Bank Policy.
Recommended	Select the toggle button if customer is Recommended by reviewing user.
Decision	Specify decision with respect to KYC type.
Details (Non-Compliance to Bank Policy)	Specify the details of Non-Compliance to Bank Policy. **Note:** This field is available only Compliant with Bank Policy toggle is disabled.

Table 1-47 (Cont.) Onboarding Approval - Field Description

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

9. Click **View KYC Details** to review all the KYC details.

   The **View KYC Details** screen displays.
10. Click **Update** to update the decision.
11. On the **Comments** screen, perform the following actions:

Table 1-48 Actions - Description

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

12. Click **Next**.

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

1.6 Approval

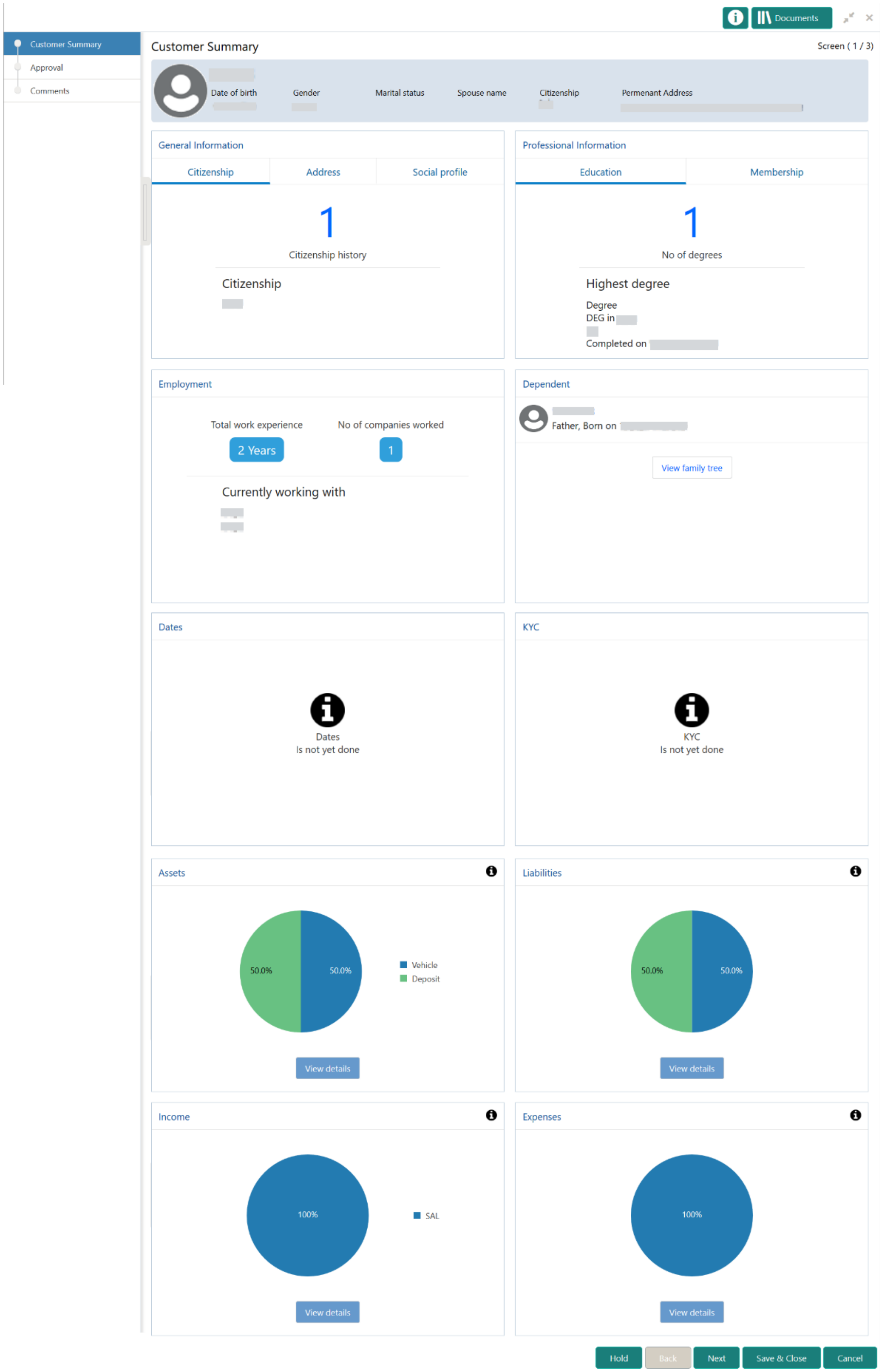
In this stage, an approver can view the customer information and decide to approve or reject the party onboarding application based on comments provided in Recommendation stage.

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

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

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

Figure 1-72 Approval – Customer Summary



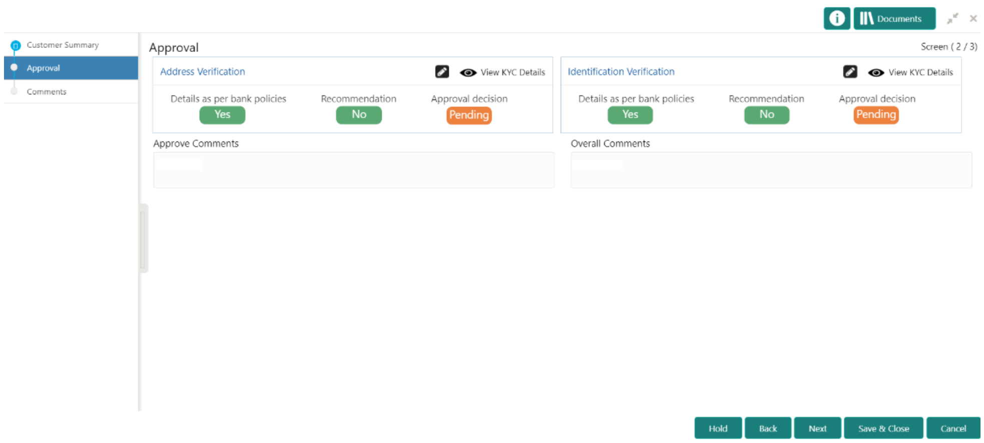
2. On the **Customer Summary** screen, verify the details that are displayed in tiles.

For more information on the tiles, refer to Table 1-44

3. Click **Next**.

   The **Approval** screen is displayed.

Figure 1-73 Approval – Approval Comments



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

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

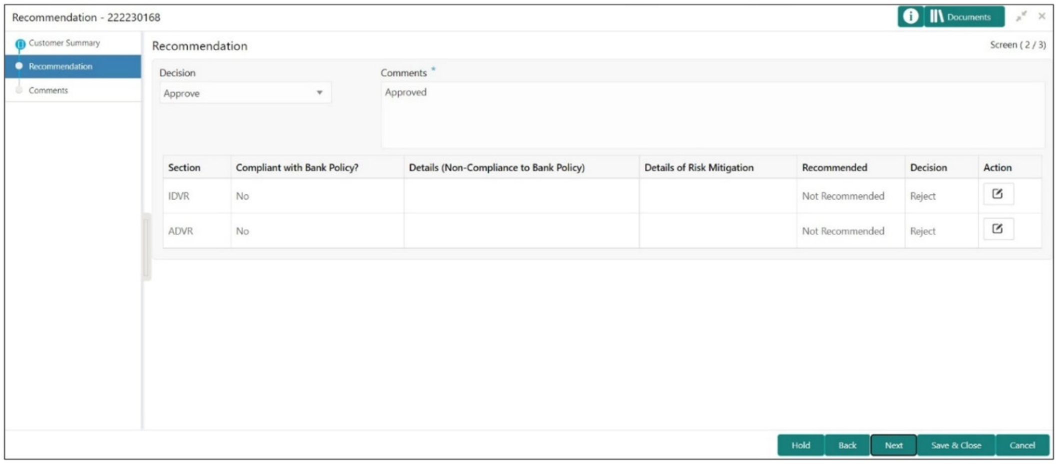
Table 1-49 Recommendation Summary

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 1-74 Recommendation Summary



6. Click **Action** to see **Recommendation** details and **KYC** details for respective KYC types.

   The **OnboardingApproval** screen displays.
7. Click and Expand **Approval Decision** to provide **Approval Decision** and Comments for Party Onboarding.
8. Click **Next** to **Comments** data segments.

   The **Approval – Comments** screen displays.
9. On the **Comments** screen, perform the following actions:

Table 1-50 Actions - Description

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

1.7 Amendment

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

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

1. On **Home** page, click **Party Services**. Under **Party Services**, click **Amendment**.

   The **Amendment** screen displays.
2. Specify the **CIF** and click **Amend Now**.

   The **Amendment – Retail Amendment** screen displays.
3. Click icon in the desired section to be updated. You can update the following sections during amendment:
   - General Information – For more information, refer to **Add Basic Details**.
     a. Business Details
     b. Basic Information
     c. Address
     d. Social Profile
   - Professional Information
     a. Education Details - For more information, refer to **Onboarding Initiation - Employment**.
     b. Membership Details - For more information, refer to**Membership / Association.**
   - Stakeholders - For more information, refer to **Onboarding Initiation - Educational Qualification**.
   - Dependent- For more information, refer to **Onboarding Initiation - Relationship**.
   - Dates - For more information, refer to **Onboarding Enrichment - Basic Information**.
   - KYC - For more information, refer to **KYC Check**.
   - Assets - For more information, refer to **Financial Information**.
   - Liabilities - For more information, refer to **Financial Information**.

- Income - For more information, refer to **Onboarding Enrichment - Financial Profile**.
- Expense - For more information, refer to **Onboarding Enrichment - Financial Profile**.

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

4. Click **Next**.

   The **Comments** screen displays.

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

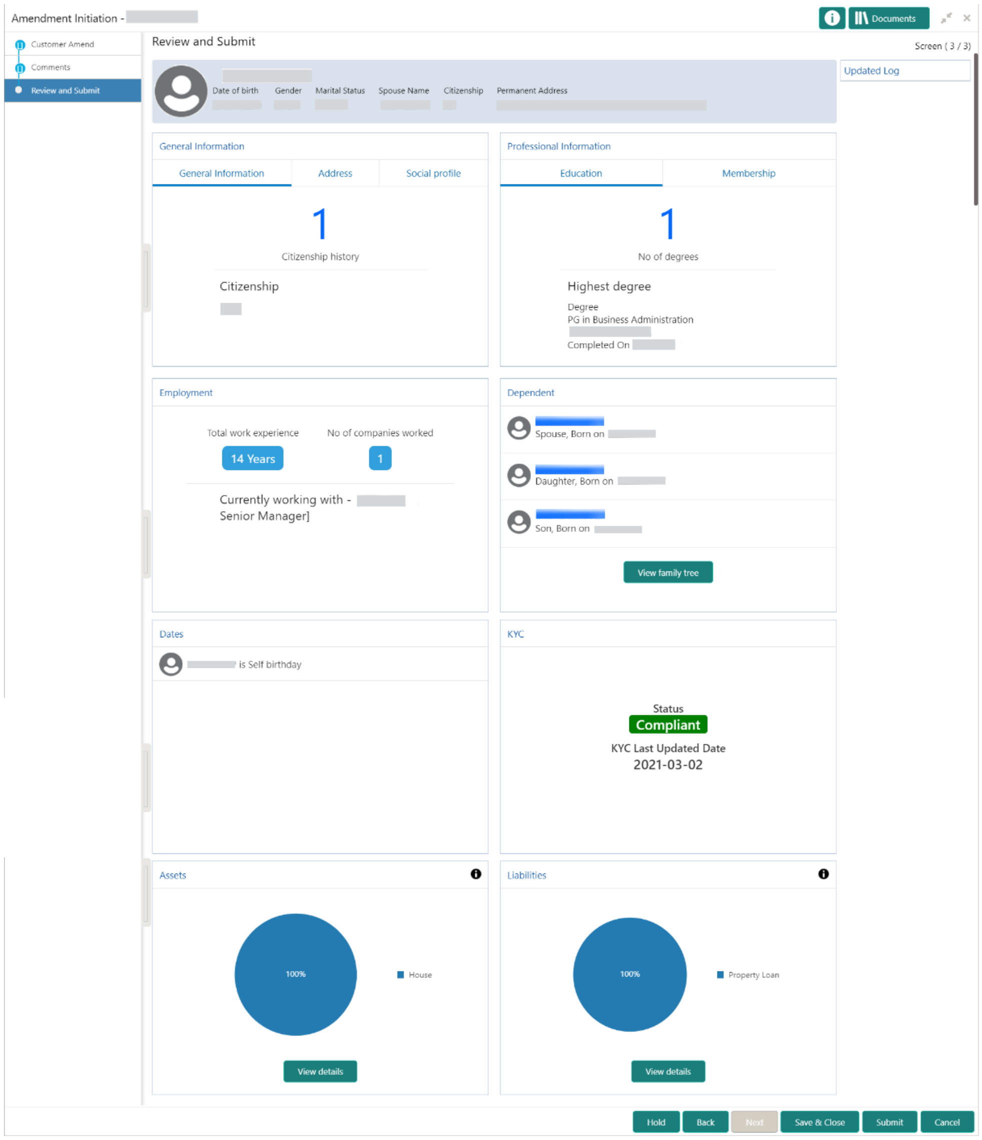
Table 1-51 Actions - Description

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

6. Click **Next**.

   The **Review and Submit** screen displays.

Figure 1-75 Review and Submit



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

Table 1-52 Actions - Description

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

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

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

1.8 Straight Through Processing for Onboarding Requests Received from Channels

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

Configurations

The details of the configuration parameters are as follows:

Table 1-53 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 1-54 Applicable Cases

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

1.9 Onboarding a Customer with No KYC Details

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

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

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

A grace period will be allowed to the customer during which the customer can submit the KYC-related documents to the bank. The duration of the grace period will be configurable and can be set as per the need of the Bank. If the customer submits all the KYC documents within the grace period, the KYC status updates as compliant, subject to verification of the details provided.

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

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

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