

Oracle® Banking Microservices Architecture

Small and Medium Enterprise Onboarding User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Contents

1 Small and Medium Enterprise Onboarding

1.1	Overview of SME Onboarding	1-1
1.2	Onboarding Initiation	1-4
1.3	KYC Check	1-8
1.4	Onboarding Enrichment	1-10
1.4.1	Customer Profile	1-12
1.4.1.1	Basic Information	1-13
1.4.1.2	Address	1-15
1.4.1.3	Rating	1-20
1.4.2	Financial Profile	1-21
1.4.3	Stakeholders	1-23
1.4.4	Assets	1-29
1.5	Review	1-30
1.6	Recommendations	1-32
1.7	Approval	1-35
1.8	Amendment	1-38

Index

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)

Purpose

This guide provides step-by-step instructions to onboard a Small and Medium Enterprise (SME) customer using Oracle Banking Enterprise Party Management.

Audience

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

Documentation Accessibility

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Diversity and Inclusion

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

these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

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

Related Resources

For more information, see these Oracle resources:

- *Getting Started User Guide*
- *SME 360 User Guide*

Screenshot Disclaimer

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

Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table Acronyms and Abbreviations

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

Basic Actions

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

Table Common Icons and its Definitions

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

Symbols and Icons

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

Table Symbols















Symbol	Function
	Add icon
	Edit icon
	Delete icon

Table (Cont.) Symbols

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

1

Small and Medium Enterprise Onboarding

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

This topic contains the following subtopics:

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

1.1 Overview of SME Onboarding

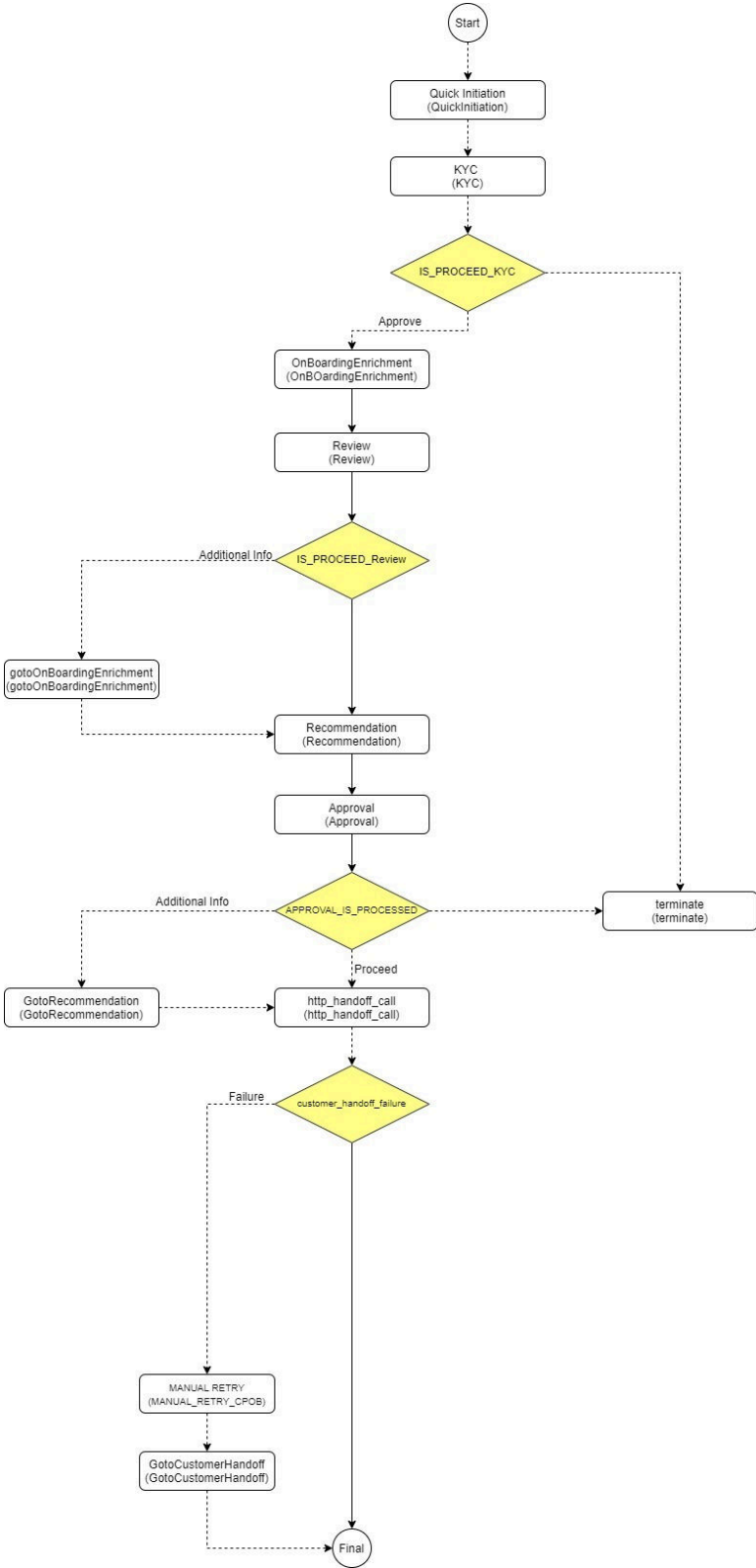
SME Onboarding is an ongoing process, which helps banks to create a relationship with customers.

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

- Initiation
- KYC
- Enrichment
- Review
- Recommendation
- Approval

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

Figure 1-1 SME Onboarding Process Flow



1.2 Onboarding Initiation

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

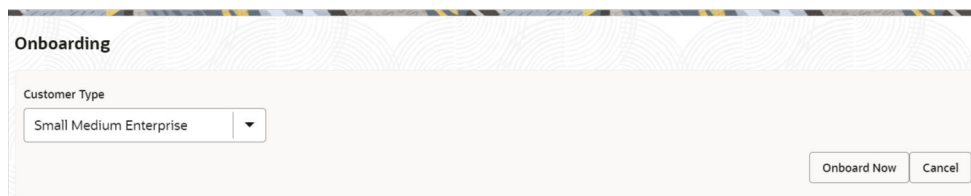


Note:

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

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

Figure 1-2 Onboard Initiation



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

Table 1-1 Onboarding - Field Description

Field	Description
Customer Type	Select Small and Medium Enterprise from the drop-down list.
Business Process Code	If required, select the desired business process code. <div data-bbox="743 1417 789 1457" data-label="Image"> </div> <p>Note: This field is displayed and required only if more than one process code is configured for a given customer type.</p>

3. Click **Onboard Now**.
The **Quick Initiation** screen displays.

Figure 1-3 Small and Medium Enterprise - Quick Initiation

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

Table 1-2 Quick Initiation – Field Description

Field	Description
Organization details	Specify the fields under this section.
Organization Name	Specify the registered name of the organization.
Entity Type	Select the type of business entity from the drop-down values: <ul style="list-style-type: none"> • Private Limited • Public Limited • Trusts • Government Owned • Associations, etc.
Classification Type	Classification of the SME as Micro, Small, or Medium as per the local regulations.
Logo	Upload logo of the company.
Industries	Specify the fields under this section.

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

Field	Description
Sector	Specify the industry sector to which the SME belongs. For example, <ul style="list-style-type: none"> • Energy • Real Estate • Utilities • Consumer • Staples, etc.
Industry Group	Specify the industry group within the sector. For example, <ul style="list-style-type: none"> • Software • Hardware • Semiconductor industry groups within information technology sector
Industry	Specify the industry within the industry group. For example, IT services, Software Products within Software.
Sub Industry	Specify the sub industry within the industry. For example, <ul style="list-style-type: none"> • IT Consulting Services • Data Processing Services • Internet Services within IT services.
Credit Rating	Specify the fields under this section.
Rating Agency	Specify the name of the credit rating agency, which has given rating to the SME. If rating from agency is not available, then bank's internal rating can be captured.
Rating	Specify the rating provided by the credit rating agency.
Social Media Profile	Specify the fields under this section.
Official Website	Specify the official website address for the SME.
Facebook	Specify the Facebook URL for the SME.
Twitter	Specify the SME's Twitter handle.

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

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

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

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

The **Initiation - Duplication Check** screen displays

Figure 1-4 Duplication Check

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Individual	000039053	10267			1990-02-06	IN_PROGRESS

Page 1 of 1 (1 of 1 items)

Comments *

Abort Continue Cancel

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

Dedupe check will be performed as a service.

6. Click **Next**.

The **Initiation - Comments** screen displays.

Figure 1-5 Initiation – Comments

Initiation - 000120372

Quick Initiation

Comments

Enter text here...

No items to display.

Cancel Hold Back Save & Close Submit

Note:

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

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

Table 1-3 Actions – Description

Action	Description
Comments	Specify the overall comments for the Initiation stage in the Comments box.
Post	Click Post . The comments are posted below the text box.
Submit	Click Submit . The Checklist window is displayed.
Outcome	On the Checklist window, select the Outcome as Proceed and click Submit . The task will be moved to the KYC stage.

1.3 KYC Check

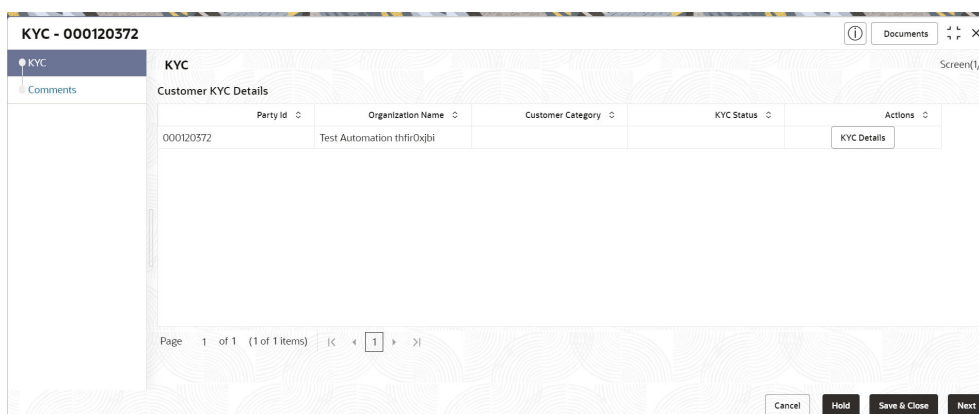
In the **KYC** stage, the RM can capture KYC details about the Small and Medium Enterprise customer. The Small and Medium Enterprise customers are onboarded using Oracle Banking Enterprise Party Management.

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

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


The **KYC – Customer KYC Details** screen displays.

Figure 1-6 Customer KYC Details



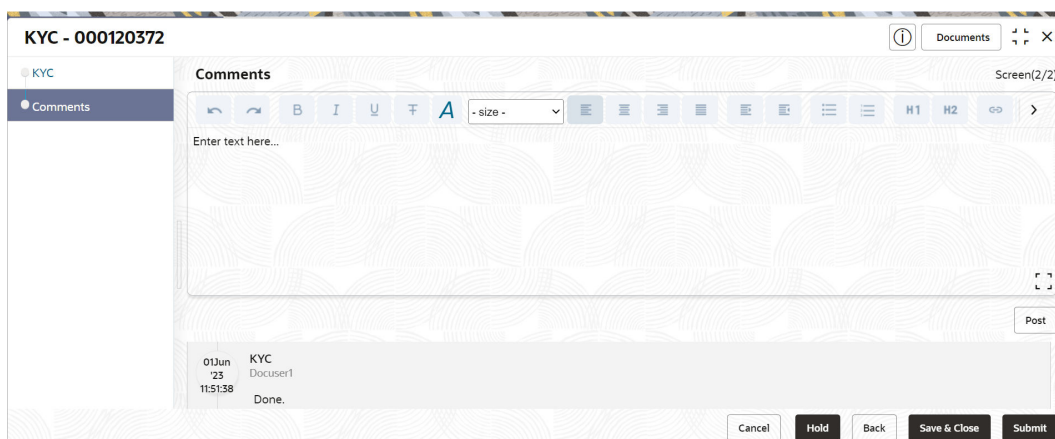
2. On the **Customer KYC Details** screen, click **KYC Details** to update the status of the **KYC** check. For more information on fields, refer to the field description table.

Table 1-4 Customer KYC Details - Field Description

Field	Description
Report Received	Once you select this option, it highlights blue, which indicates true, and the report is received. <div style="border-left: 2px solid #0070C0; padding-left: 10px; background-color: #E6F2FF;"> <p> Note: By default, it is selected as false.</p> </div>
Verification Date	Specify the date or use the calendar icon to select the KYC verification date.
Effective Date	Specify the date or use the calendar icon to select the KYC effective from the date.
KYC Method	Specify the method by which the KYC is completed.
KYC Status	Select the KYC status from the drop-down list.

3. Click **Next**.
The **Comments** screen displays.

Figure 1-7 KYC – Comments



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

Table 1-5 Actions - Description

Action	Description
Comments	Specify the overall comments for the KYC stage.
Post	Click Post . The comments are posted below the text box.
Submit	Click Submit . The Checklist window is displayed.
Outcome	On the Checklist window, select the Outcome as Approve and click Submit . The task is moved to the Enrichment stage.

1.4 Onboarding Enrichment

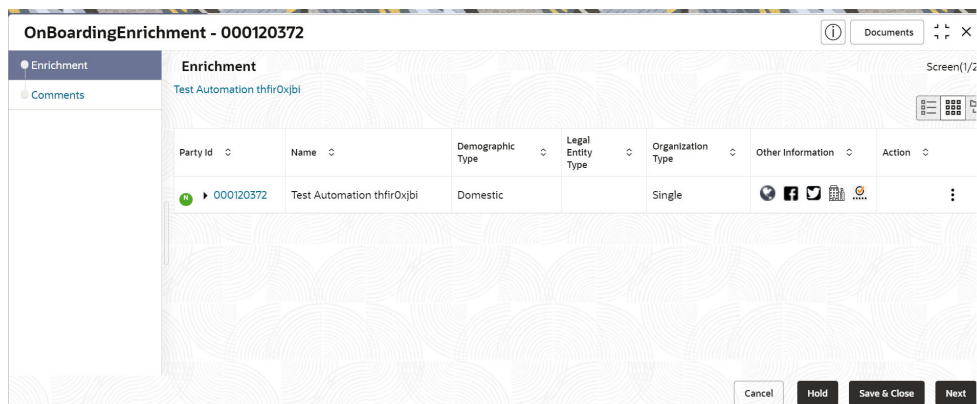
In the **Enrichment** stage, the RM can capture detailed information about the Small and Medium Enterprise customer to be added in Oracle Banking Enterprise Party Management.

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

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

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

Figure 1-8 SME Onboarding Enrichment



 **Note:**

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

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

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

Figure 1-9 SME Onboarding Enrichment

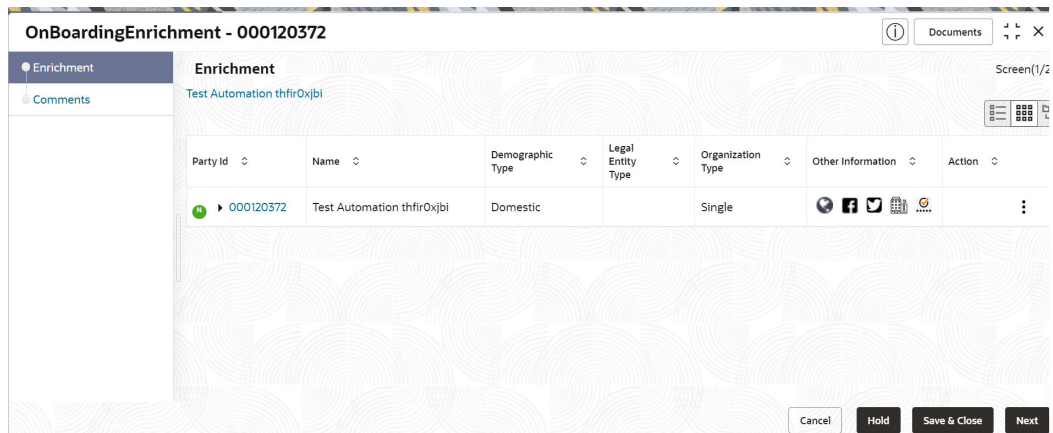


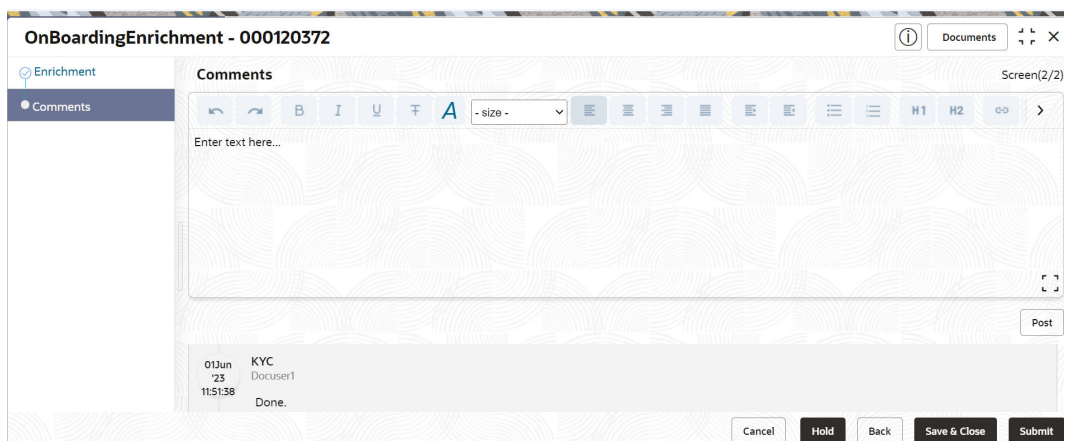
Table 1-6 Onboarding Enrichment – Field Description

Field	Description
Add Customer	Select this option to open a pop-up screen with multiple options, where you can add the child customer details and link with the parent customer.
Configure	Select this option to open a pop-up screen, where you can add the following details: <ul style="list-style-type: none"> • Customer profile • Financial profile • Stakeholders • Assets

3. Click **Next**.

The **Comments** screen displays.

Figure 1-10 Enrichment – Comments



 **Note:**

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

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

Table 1-7 Actions - Description

Action	Description
Post	Click Post . The comments are posted below the text box.
Submit	Click Submit . The Checklist window is displayed.
Outcome	On the Checklist window, select the Outcome as Proceed and click Submit . The task is moved to the Review stage.

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

1.4.1 Customer Profile

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

This topic contains the following subtopics:

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

1.4.1.1 Basic Information

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

 **Note:**

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

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

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

Figure 1-11 Demographic Details – Basic Info

Test Automation ks37ug2ho7

Party Details

Customer Profile > Demographic Details

Address Rating

Save

Financial Profile

Stakeholders

Assets

Supporting Document

Customer MIS Details

Company Details

Registration Number Organization Name Organization Type Short Name

Test Automation ks37ug2ho7 Single

Branch Code Legal Entity Type Customer Category Classification Type

000 Pvt Ltd SME Micro

Demographic Type Country Of Incorporation Country Of Risk Place Of Incorporation

Domestic

Incorporation Date Established Date Upload Logo Relationship Manager

Upload Maximum file size is 100kb

Customer Access Group Country Of Tax Tax Identification Number Good and Services Tax Id

Website Facebook URL Twitter URL Employee Strength

https://www.test-automation-org.cc https://www.facebook.com/test-autom https://www.twitter.com/test-autom

No. Of Years In Business No. Of Companies In the Group Is Special Customer? Is Blocklisted?

Is KYC Complaint? Last KYC Date Listed Language

Media

KYC Details

Received Verification Date Effective Date Verification Method

Save

OK Cancel

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

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

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



Field	Description
Registration Number	Specify the registration number of the company.
Company Name	Specify the company name.
Organization Type	Select the type of company.
Branch Code	Specify the branch code. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  Note: For the parent customer, the branch code defaults as the logged-in branch. For subsidiaries, the values can be entered at the time of capturing the details. </div>
Customer Category	Click search icon and select the desired value from the list.
Demography Type	Specify the company demography from the drop-down list: The available options are: <ul style="list-style-type: none"> • Global • Domestic
Geographical Spread	Select the geographical spread of the company from the given list.
Country of Incorporation	Click search icon and select the country code from the list.
Country of Risk	Click search icon and select country code from the list.
Place of In-corporation	Specify the place of incorporation of the company.
Incorporation Date	Specify the incorporation date.
Established Date	Specify the established date.
Upload Logo	Upload logo of the Small and Medium Enterprise customer.
RM ID	Select the RM to be associated with the customer.
Customer Access Group	Click Search icon and select the customer access group from the list. User should have required access to add a party within a customer access group as relationship. For more details, refer Oracle Banking Party Configuration User Guide .
Country Of Tax	Specify Country of Tax.
Tax Identification Number	Specify Tax Identification Number. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  Note: If Tax Identification Number is provided, Country of Tax must be provided. </div>
Good and Services Tax Id	Specify Goods and Service Tax ID.
Company Website	Specify the company website.
Facebook URL	Specify the Facebook URL of the company.
Twitter URL	Specify the Twitter URL of the company.

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

Field	Description
Employee Strength	Specify the employee strength of the company.
No. of Years In Business	Specify the number of years the corporate is in business.
No. Of Companies In the Group	Specify the number of companies that are part of the corporate group.
Is Special Customer	Specify if Party is considered as special customer.
Is Blacklisted	Specify, if party is blacklisted.
Language	Specify the preferred language to be used for communication.
Is KYC Compliant	Specify is Party is KYC Compliant.
Last KYC Date	Specify date of last KYC Check.
Listed Company	Specify, if party is a listed company.
Media	Specify the preferred mode of communication.

1.4.1.2 Address

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



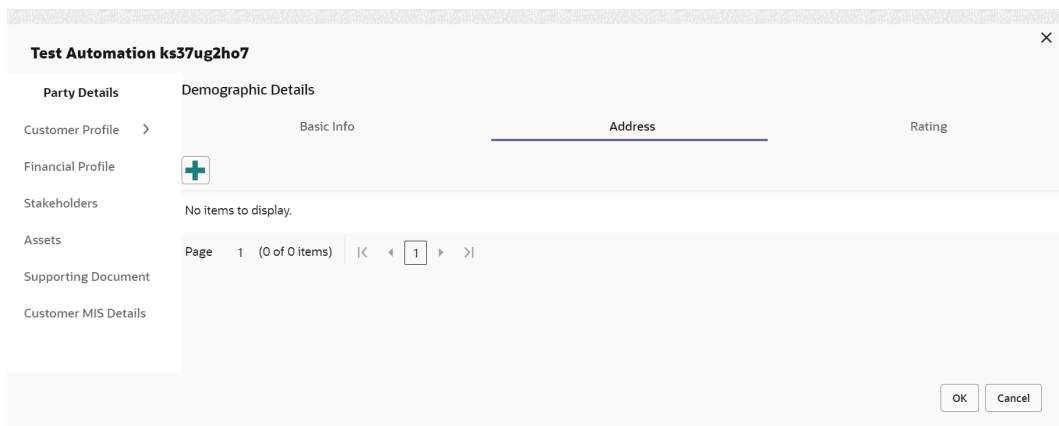
Note:

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

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

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

Figure 1-12 Demographic Details – Address



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

The **Add Address** screen displays.

Figure 1-13 Add Address

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

Table 1-9 Add Address – Field Description





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

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

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

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

Figure 1-14 Additional Info

Additional Info

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

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

Table 1-10 Additional Info – Field Description

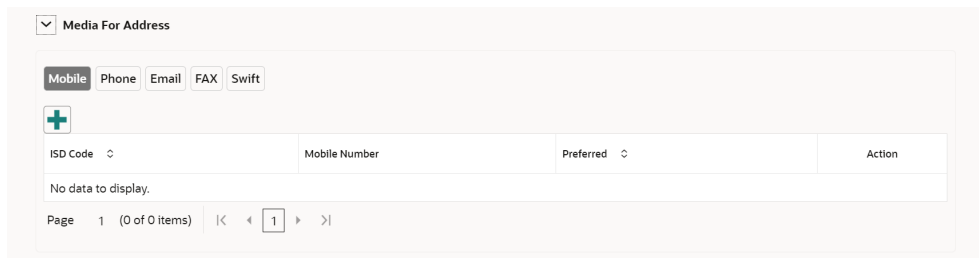
Field	Description
Department	Specify the name of the department for the customer.
Sub Department	Specify the sub-department for the customer.
Building Number	Specify the building number.
Floor	Specify the floor for the given address.
Post Box	Specify the post box.
Room	Specify the room for the given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

 **Note:**

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

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

Figure 1-15 Mobile



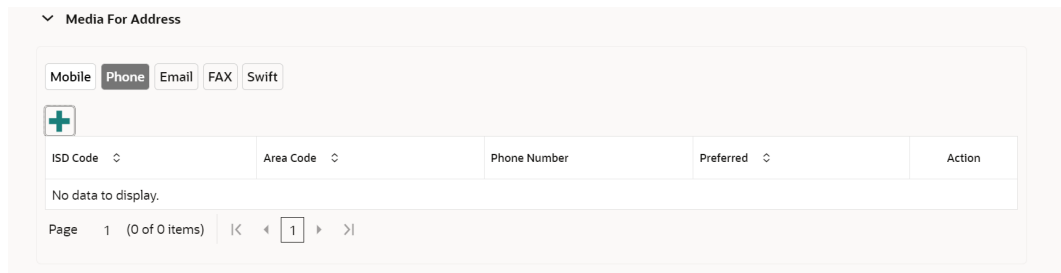
- On the **Mobile** tab, click **+** icon.
The **Add Mobile Number** pop-up screen is displayed.
- Specify the details in the **Add Mobile Number** pop-up screen. For more information on the fields, refer to the field description table.

Table 1-11 Media (Mobile) – Field Description

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

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

Figure 1-16 Phone



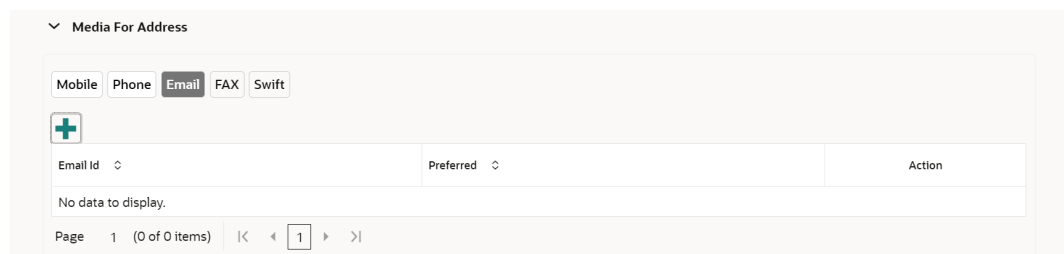
11. On the **Phone** tab, click **+** icon.
The **Add Phone Number** pop-up screen is displayed.
12. Specify the details in the **Add Phone Number** pop-up screen. For more information on the fields, refer to the field description table.

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

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

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

Figure 1-17 Email



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

Table 1-13 Media (Email) – Field Description

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

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

Figure 1-18 FAX

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

Table 1-14 Media (Fax) – Field Description

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

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

Figure 1-19 SWIFT

1.4.1.3 Rating

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



Note:

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

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

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

Figure 1-20 Demographic Details – Add Rating

2. Specify the required details in the **Rating** segment.
For more information on fields, refer to the field description table.

Table 1-15 Demographic Details – Rating – Field Description

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

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

1.4.2 Financial Profile

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



Note:

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

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

Figure 1-21 Financial Profile

2. Click + icon to add the financial profile.

The **Add Financial Profile** screen displays.

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

Table 1-16 Financial Profile – Field Description

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

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

1.4.3 Stakeholders

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



Note:

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

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

Figure 1-22 Stakeholder Details

Party Type	CIF/Party Id	Name	ID/Registration Number	Customer	Action
Individual	000120536	Jessica Jacob	ks37ug2ho7	Yes	[Edit] [Delete]

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

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

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

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

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

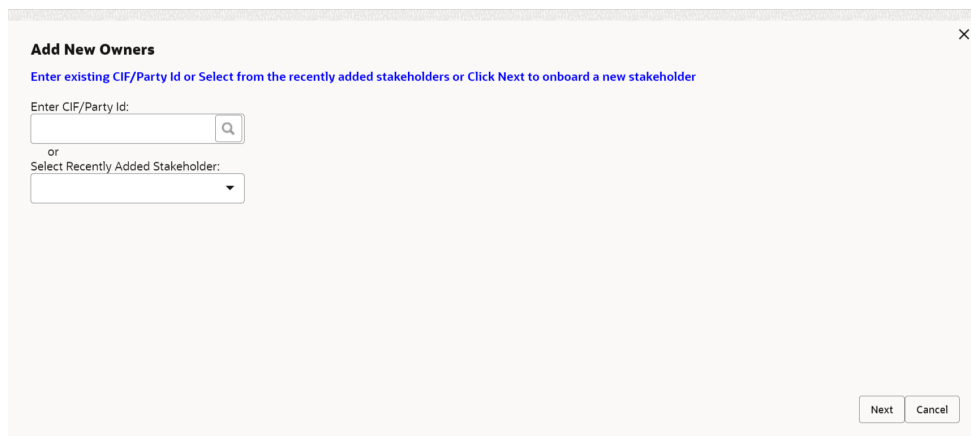
 **Note:**

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

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


The **Add New Owners** screen displays.

Figure 1-23 Add New Owners



Add New Owners ×

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:

Next Cancel

On the **Add New Owners** screen:

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

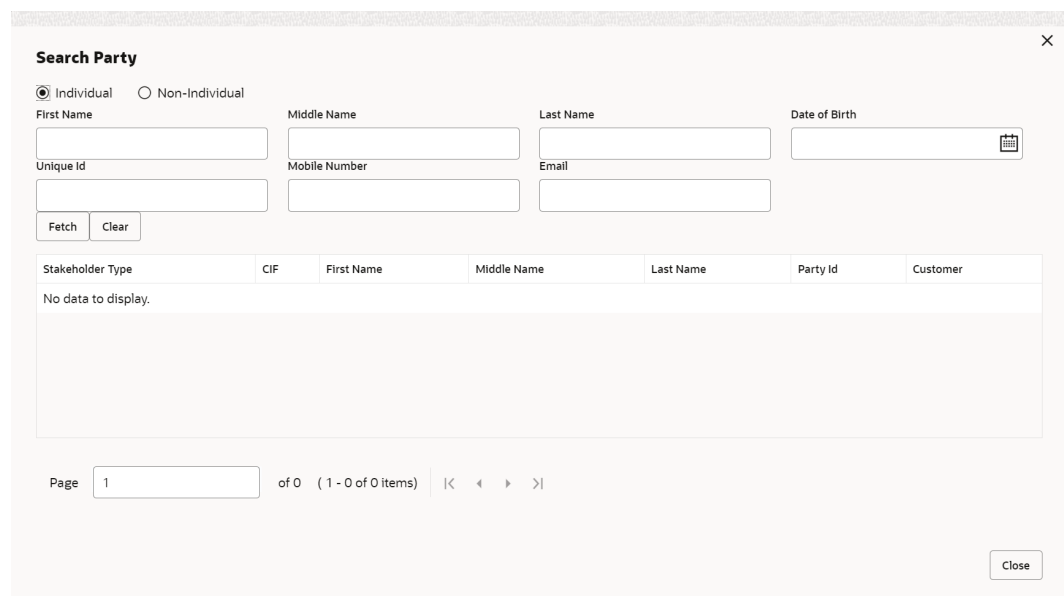
3. On the **Add New Owners** screen.
 - Specify the existing CIF if the stakeholder is an existing customer.
 - Specify the existing Party Id if the stakeholder is an existing party but not a customer (or) select from the list of the recently added stakeholders to the same application.

 **Note:**

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


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

Figure 1-24 Search Party – Individual



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) | < < > >

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

Figure 1-25 Search Party – Non-Individual

Search Party [X]

Individual Non-Individual

Business/Organization Name: Registration Number: Registration date: Email:

Fetch Clear

Stakeholder Type	CIF	Registration Number	Business/Organization Name	Registration Date	Party Id	Customer
No data to display.						

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

Close

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

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

Figure 1-26 Add New Owner

Add New Owners [X]

Stakeholder Type: Individual

Basic info & Citizenship

Title: First Name: Middle Name: Last Name:

Short Name: Maiden Name: Name In Local Language: Date of Birth:

Minor: Gender: Marital Status: Profession:

Occupation: Staff: Country of Residence: Resident Status:

Birth Place: Birth Country: Nationality: Citizenship by:

Upload Photo: (Maximum file size is 100kb)

Customer Category: Customer Segment: Customer Access Group: Risk Level:

Preferred Language: Preferred Currency: Purpose: Relationship Manager ID: RATNESH2

ID Details

Address

Next Cancel

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

Table 1-17 Add New Owners – Field Description


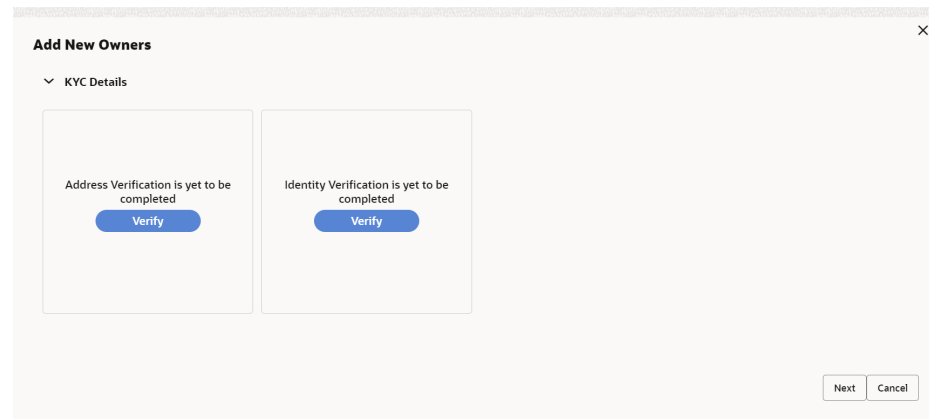
Field	Description
Stakeholder Type	Select the stakeholder type from the drop-down list.
Title	Select the title from the drop-down list.
First Name	Specify the first name of the new stakeholder.
Middle Name	Specify the middle name of the new stakeholder.
Last Name	Specify the last name of the new stakeholder.
Short Name	Specify the short name of the new stakeholder.
Maiden Name	Specify the maiden name of the new stakeholder.
Date of Birth	Select the date of birth of the new stakeholder.
Gender	Select the gender from the drop-down list.
Marital Status	Select the marital status from the drop-down list.
Customer Category	Click the search icon and select the customer category from the list.
Customer Segment	Select the customer segment from the drop-down list.
Customer Access Group	Click search icon and select the customer access group for the party. <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note: User should have required access to onboarding a party within a customer access group. For more details, refer to Oracle Banking Party Configuration User Guide.</p> </div>
ID Type	Select the ID type from the drop-down list.
Unique ID	Specify the unique ID of the new stakeholder.
Upload Photo	Upload the photo of the new stakeholder.
Birth Country	Click the search icon and select the birth country from the list.
Nationality	Click the search icon and select the nationality of the stakeholder from the list.
Citizenship By	Select the 'Citizenship By' from the drop-down list.
Residential Status	Select the residential status from the drop-down list.
Country of Residence	Click the search icon and select the country from the list.
Preferred Language	Select the preferred language from the drop-down list.
Preferred Currency	Click the search icon and select a preferred currency from the list.
Address	Specify the fields under this segment.
Address Type	Select the address type from the drop-down list.
Building Name	Specify the building name of the new stakeholder.
Street Name	Specify the street name of the new stakeholder.
Locality	Specify the locality of the new stakeholder.
City	Specify the city of the new stakeholder.

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


Field	Description
State	Specify the state of the new stakeholder.
Country Code	Click the search icon and select country code from the list.
Zip Code	Specify the zip code of the address.
Mobile Number	Specify the mobile number of the new stakeholder.
Email ID	Specify the email Id of the new stakeholder.
Contact Number	Specify the contact number of the new stakeholder.
Narrative	Specify the description for the new stakeholder.

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

Figure 1-27 Add New Owners - KYC



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

 **Note:**
This step is optional.

- 5. Click **Next** to add relationship-specific attributes.
The **Add New Owner - Relationship Specific** screen displays.

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

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

Table 1-18 Add New Owners – Relationship Specific - Field Description

Field	Description
Ownership Percentage	Specify the ownership percentage value.
Associated Since	Specify the date from which the stakeholder is associated with the bank.

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

Note:

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

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

1.4.4 Assets

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

Note:

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

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

Figure 1-29 Assets

- Click on the + button to add Assets Details.
The **Add Assets** screen displays.

Figure 1-30 Add Assets

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

Table 1-19 Add Assets – Field Description

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

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

1.5 Review

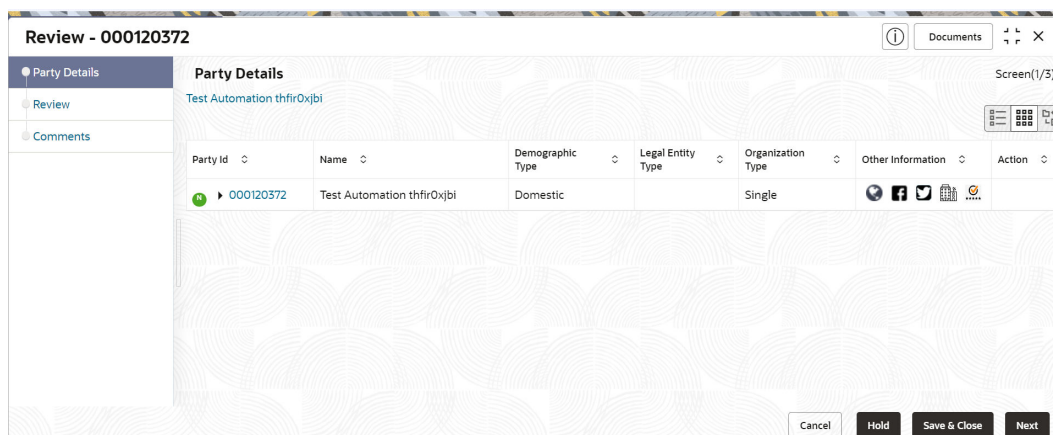
In the **Review** stage, the final reviewer needs to review the customer details and move the task to the **Approval** stage if the details are appropriate.

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

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

The **Review** screen displays.

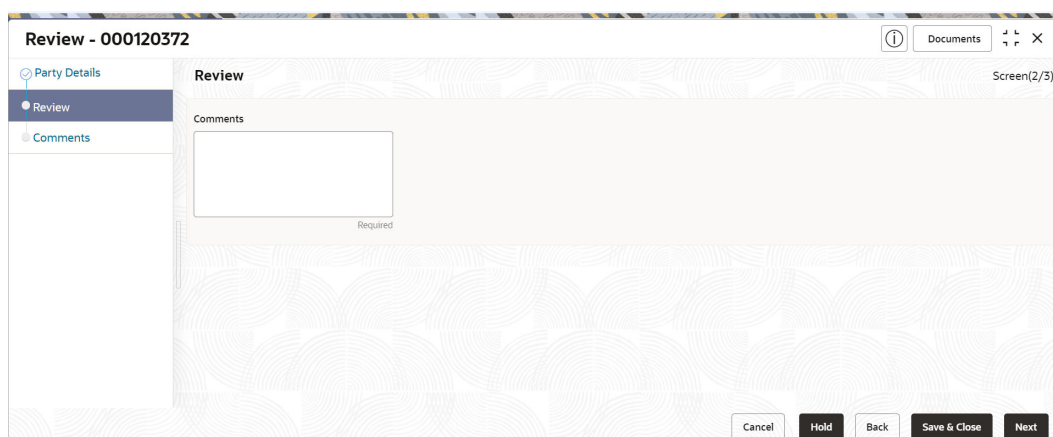
Figure 1-31 SME – Review



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

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

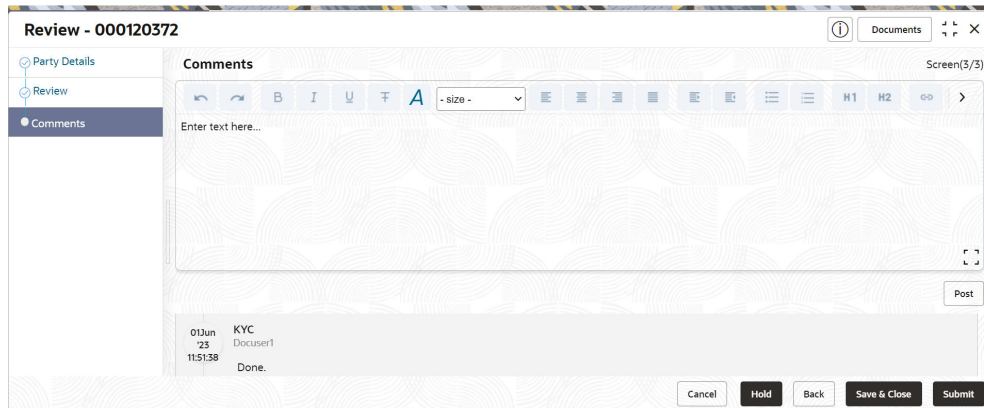
Figure 1-32 Review – Review Comments



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

The **Comments** screen displays.

Figure 1-33 Review – Overall Comments



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

Table 1-20 Actions - Description

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

1.6 Recommendations

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

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



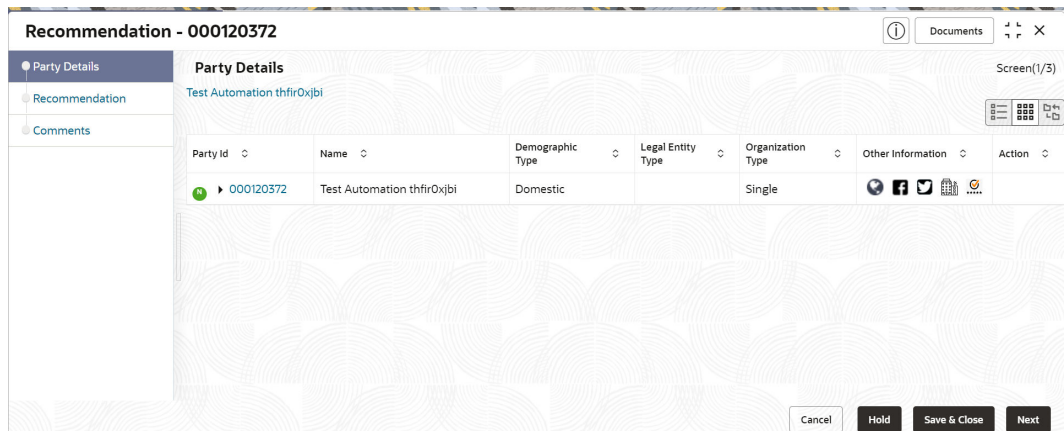
Note:

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

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

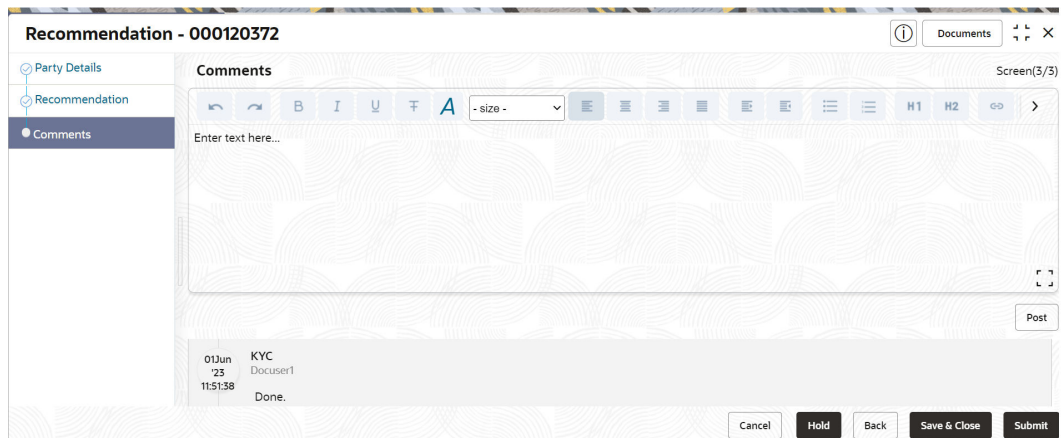
The **Small and Medium Enterprise - Recommendation** screen displays.

Figure 1-34 SME – Recommendation



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

The **Recommendation – Recommendation Comments**



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

Figure 1-35 Recommendation Decision

Section	Compliant with Bank Policy?	Details (Non-Compliance to Bank Policy)	Details of Risk Mitigation	Recommended	Decision	Action
Demographics	No			Not Recommended	Reject	
Geographical Spread	No			Not Recommended	Reject	
Sponsor Details	No			Not Recommended	Reject	
Financial Profile	No			Not Recommended	Reject	
Customers Details	No			Not Recommended	Reject	
Suppliers Details	No			Not Recommended	Reject	
Insurer Details	No			Not Recommended	Reject	
Guarantor Details	No			Not Recommended	Reject	
Banker Details	No			Not Recommended	Reject	
Management Information	No			Not Recommended	Reject	

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


Figure 1-36 Onboarding Approval

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

Table 1-21 Onboarding Approval – Field Description

Field	Description
Party Detail	Displays the specific section for which the approval needs to be provided.
As per Bank Policies	Select if the customer details of those sections are as per bank policy. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note: By default, it is selected as false.</p> </div>
Details of Dimensions as per bank policy	If the customer data is not as per bank policy, enter the details of dimensions.
Mitigate	Specify the mitigate comments.

Table 1-21 (Cont.) Onboarding Approval – Field Description

Field	Description
Recommendation	Select if the customer detail is recommended.  Note: By default, it is selected as false.
Decision	Select Approve or Reject from the drop-down field.

10. Click **Next**.

The **Recommendation - Comments** screen displays.

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

Table 1-22 Actions - Description

Action	Description
Post	Click Post . The comments are posted below the text box.
Submit	Click Submit . The Checklist window is displayed.
Outcome	On the Checklist window, select the Outcome as Proceed and click Submit . The task is moved to the Approval stage.

1.7 Approval

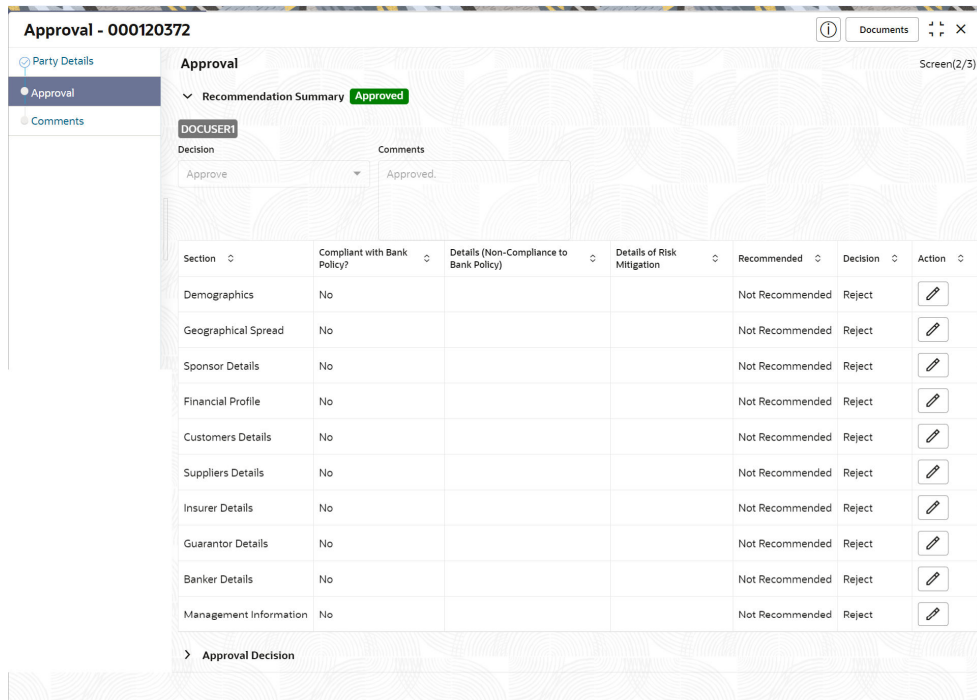
In the **Approval** stage, the approver needs to review the activity done across all the stages and provide final signoff to approve the customer onboarding.

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

1. On the **Homepage**, click **Tasks**. Under **Tasks**, click **Free Tasks**.
2. Click **Acquire and Edit** in the **Free Tasks** screen for the application for which **Approval** stage has to be acted upon.

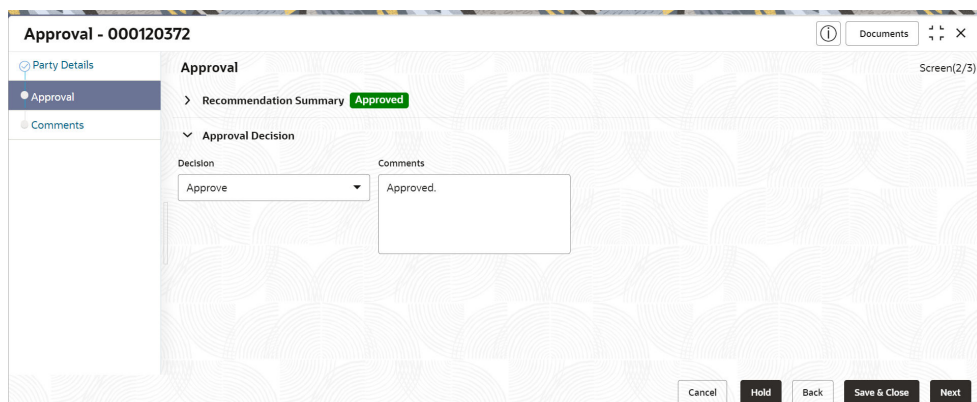
The **Approval** screen displays.

Figure 1-37 SME – Approval



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

Figure 1-38 Approval – Approval Comments



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

 **Note:**

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

Table 1-23 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

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

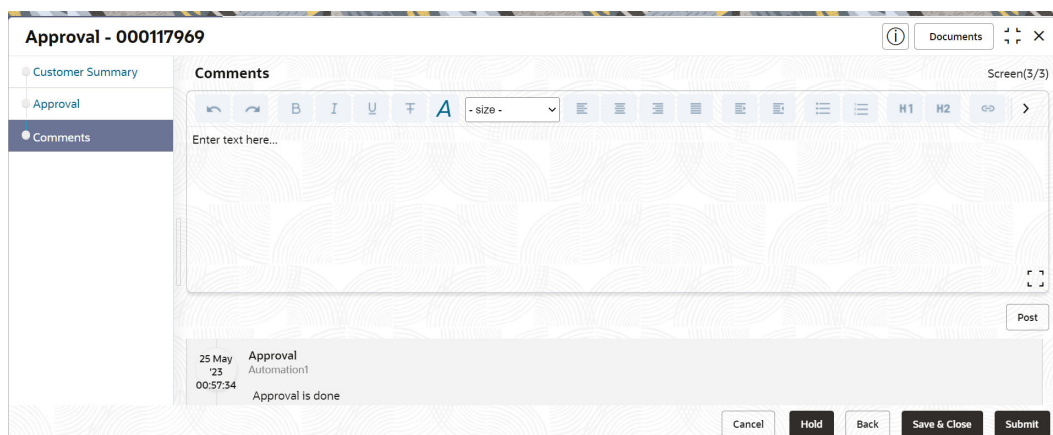
The **Recommendation Summary** screen displays.

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

The **Approval Decision** screen displays.

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

The **Approval – Comments** screen displays.

Figure 1-39 Approval - Comments


- Click **Next**.
The **Comments** screen is displayed.
- Specify the overall comments for the **Approval** stage and perform the following actions:

Table 1-24 Actions - Description

Action	Description
Post	Click Post . The comments are posted below the text box.
Submit	Click Submit . The Checklist window is displayed.
Outcome	On the Checklist window, select the Outcome as Proceed , Reject , or Additional Info and click Submit . Based on the value selected for the outcome, the following conditions apply: <ul style="list-style-type: none"> • If Proceed is selected, the onboarding process is completed. • If Reject is selected, the onboarding process is rejected. • If Additional Info is selected, the task is moved back to the manual retry queue for further processing.

1.8 Amendment

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

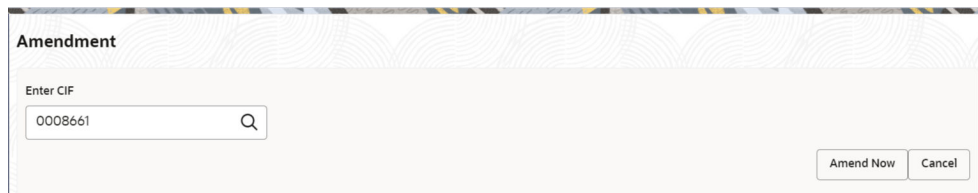
Note:

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

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

The **Amendment** screen displays.

Figure 1-40 Amendment – Enter Customer Id



The screenshot shows a web interface titled "Amendment". Below the title is a search box labeled "Enter CIF" containing the text "0008661" and a magnifying glass icon. To the right of the search box are two buttons: "Amend Now" and "Cancel".

2. On the **Amendment** screen, specify the **CIF** and click **Amend Now**.
The **Small and Medium Enterprise Amendment** screen displays.
3. On the **Quick Initiation** screen, edit the information for the desired fields, and submit the task. For information *Initiation* stage, refer to [Onboarding Initiation](#).
The task is moved to the Small and Medium Enterprise Amendment KYC stage.

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

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

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

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

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

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

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

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

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

The amendment of the corporate customer is completed.

Index

A

Amendment, [1-38](#)
Approval, [1-35](#)

K

KYC Check, [1-8](#)

O

Onboarding Enrichment, [1-10](#)

Onboarding Initiation, [1-4](#)
Overview of SME Onboarding, [1-1](#)

R

Recommendations, [1-32](#)
Review, [1-30](#)