Oracle® Banking Microservices Architecture Financial Institution Onboarding User Guide



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Contents

1 Financial Institution Customer Onboarding

1	1.1 Overview	1-1
1	1.2 Onboarding Initiation	1-4
1	1.3 KYC	1-9
1	1.4 Onboarding Enrichment	1-10
	1.4.1 Customer Profile	1-13
	1.4.1.1 Basic Info	1-14
	1.4.1.2 Address	1-18
	1.4.1.3 Rating	1-23
	1.4.2 Financial Profile	1-24
	1.4.3 Revenue Generated	1-26
	1.4.4 Stakeholders	1-27
	1.4.5 Assets	1-34
1	1.5 Review	1-35
1	1.6 Recommendation	1-36
1	1.7 Approval	1-40
1	1.8 Amendment	1-42

Index

Preface

- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- 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 Financial Institution (FI) customer using Oracle Banking Enterprise Party Management.

Audience

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

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

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

Critical Patches

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



Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Resources

For more information, refer to the related documents as follows:

Getting Started 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:

Acronym/ Abbreviation	Description				
BIC	Bank Identification Code				
CIF	Customer Information File				
FI	Financial Institution				
күс	Know Your Customer				
MICR	Magnetic Character Ink Recognition				
RTGS	Real Time Gross Settlement				

TableAcronyms and Abbreviations



Table (Cont.) Acronyms and Abbreviations

Acronym/ Abbreviation	Description
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:

lcon	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.

Table Common Icons and its Definitions

Symbols and Icons

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

Table	List	of Syn	nbols
-------	------	--------	-------

Symbol	Function
+	Add icon
I	Edit icon
	Delete icon
	Calendar icon
	Close icon
× ^	Increase/Decrease value
*	Maximize
r.	Minimize
•	Open a list
0	Perform search

1 Financial Institution Customer Onboarding

This topic describes about the Financial Institution Customer Onboarding.

This topic contains the following subtopics:

Overview

Financial Institution Customer 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.

Onboarding Initiation

This topic provides the systematic instruction to capture the basic demographic information about the Financial Institution customer to be onboarded using Oracle Banking Enterprise Party Management.

• KYC

This topic provides the systematic instruction to capture the KYC information about the Financial Institution customer to be onboarded using Oracle Banking Enterprise Party Management.

Onboarding Enrichment

This topic describes about the relationship manager can capture detailed information about the financial institution customer to be added in the Oracle Banking Enterprise Party Management.

Review

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 back to the previous stage.

Recommendation

In this stage, the Recommending user reviews the progress done so far and provides recommendations for each of the data segments with a decision as approve/reject.

Approval

In this stage, the approver reviews the activity done across all the stages and provides final signoff to approve the customer onboarding.

Amendment

In this stage, the Relationship Manager can amend the information or can add additional information about a Financial Institution customer using Oracle Banking Enterprise Party Management.

1.1 Overview

Financial Institution Customer 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.

Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank there would be Relationship Manager for every Financial Institution customer, the respective Relationship Manager would take care of the customer to successfully onboard into the bank.



The various activities performed for the Financial Institution Customer Onboarding process are:

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

Process Flow Diagram

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



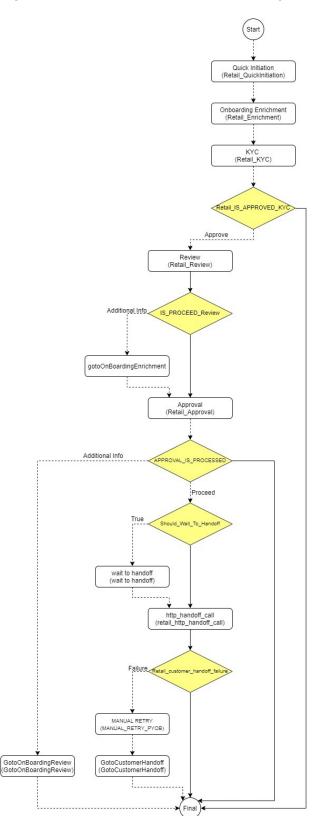


Figure 1-1 Financial Institution Onboarding Process Flow



1.2 Onboarding Initiation

This topic provides the systematic instruction to capture the basic demographic information about the Financial Institution customer to be onboarded using Oracle Banking Enterprise Party Management.

Specify **User ID** and **Password**, and login to **Home** screen. For information on login procedure, refer to the *Getting Started User Guide*.



2. Under Financial Institution, click Initiation.

The Quick Initiation screen displays.



Financial Inst	titution									
FI Name		FI Type			Legal Entity Type			FI Legal Custo	omer Category	
				•			•			С
Demography Type	Require	BIC Code		Required	MICR Code		Required	Customer Acc	cess Group	Requi
	-									С
Application Priority	Require	1		Required						
Low	•									
)								
Industries *										
										-
Sector 🗘	Industry Gro	up ¢		Industry 0	:	Sub Industry	\$		Action 🗘	
No data to disp	lay.									
Credit Rating	*									
										-
Year ≎	Rating Date ≎		Outlook	0	Agency ≎		Rating	0	Action 0	
					J		5			
No data to disp	lay.									
Social Media	Profiles									
Official Website		Facebook			Twitter					

Figure 1-2 FI Quick Initiation

3. Specify the fields on **Quick Initiation** screen.

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

Table 1-1 Quick Initiation - Field Description

Field	Description		
FI Name	Specify the Registered Name of the Financial Institution.		
FI Type Select the type of the Financial Institution from the drop-dow The available options are • Conglomerate • Single • Single			
FI Legal Customer Category	Select the category to which the Financial Institution belongs.		
Demography Type	Specify the company demography from the drop-down values. The available options are Global Domestic		
Geographical Spread	Select the geographical spread of the company from the given list.		
BIC Code	Specify the BOC Code of the Financial Institution.		

Field	Description
MICR Code	Specify the MICR Code of the Financial Institution.
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 Oracle Banking Party Configurations User Guide.
Application Priority	Select the priority of Party Onboarding application.
Sector	Specify the industry sector to which the corporate belongs. The sample values are • Energy • Real Estate • Utilities • Consumer Staples, etc.
Industry Group	 Specify the industry group within the sector. The sample values are Software Hardware Semiconductor Industry Groups within Information technology Sector
Industry	Specify the industry within the industry group. The sample values are IT Services Software Products within Software
Sub Industry	 Specify the sub-Industry within the Industry. The sample values are IT Consulting Services Data Processing Services Internet Services within IT services
Credit Rating	Specify the fields under this section.
Rating Agency	Select the Name of the Credit Rating agency which has given rating to the corporate.
Rating	Select 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 Financial Institution Customer.
Facebook	Specify the Facebook URL for the Financial Institution.
Twitter	Specify the Financial Institution's twitter handle.

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

4. 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 **Initiation - Basic Details** 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 1-3 Initiation – Duplication Check

Duplication Check						
following matching re	cords are fou	nd. Please verify				
Business Type	CIF	Party ID	Nome	ID / Registration Number	Date of Birth / Registration Date	Status
Individual		000039053	VINAY		1992-02-06	IN, PROGRESS
Page 1 of 1 (5	of 1 items)	SC (1.5)	34			
	of 1 items)	(C (])	8			
	of 1 items)	* (1)	×			
Page 1 of 1 (1 comments *	of 1 items)	× (1)>	×			

5. Click **Next** to navigate to the next data segment.

The Initiation – Address screen displays.

Figure 1-4 Initiation – Address

QuickInitiation	- 000120733	Documents ; X
Quick Initiation	Address	Screen(2/3
Address		
Comments	No items to display.	
	Page 1 (0 of 0 items) < ∢ 1	
		Cancel Hold Back Save & Close Next

6. Click + icon to Add Address, specify the address details.

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

Table 1-2 Add Address - Field Description

Field	Description
Address Type	Select the address type from the drop-down values.
Location	Select the Location from the list of values. This pertains to a particular area in a country.
Name	Specify the name of the customer.
House/Building	Specify the building name of the customer.
Street	Specify the street name of the customer.
Locality	Specify the locality of the customer.
Landmark	Specify the landmark of the customer.
Area	Specify the Area of the customer.
City	Specify the city of the customer.



Field	Description
State Specify the state of the customer.	
Country	Click search icon and select country code from the list of values.
Zip Code	Specify the zip code of the address.
Email ID	Specify the email Id of the customer.
Phone Number	Specify the contact number of the customer.

Table 1-2 (Cont.) Add Address - Field Description

7. Click **Next** to navigate to the next data segment.

The Initiation - Comments screen displays,

Figure 1-5 Initiation – Comments

uickInitiation -	000120733	×
Quick Initiati	Comments Screen	(3/3)
Address	∽ ~ B I U ∓ A -size- ▼ 臣 臣 臣 臣 臣 ⊟ ⊨ H1 H2 ↔ >	>
Comments	Enter text here	
		i.
	Pr	ost
	No items to display.	
	Cancel Hold Back Save & Close Subr	mit

Note:

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

- 8. Specify the overall comments for the **Onboarding Initiation** stage.
- 9. Click Submit to submit the Onboarding Initiation stage.

The Checklist window is displayed and select the Outcome

The available **Outcome** options are:

- If **Approve** is selected, the task is moved to the **KYC** stage.
- If Reject is selected, the task is terminated.

After **Submit** successful screen displays and Task will be available in the **Free Task** screen.



1.3 KYC

This topic provides the systematic instruction to capture the KYC information about the Financial Institution customer to be onboarded using Oracle Banking Enterprise Party Management.

1. On the Home page, click Tasks. Under Tasks, click Free Tasks.

The Free Tasks screen is displayed.

Figure 1-6 Free Tasks

		e Tasks								
C Tasks	0	i fielesh 🕆	Acquire	the lingues						
	0	Acquire & Edit	Pourty 0	Process Name D	Process Reference Namber 0	Application Number 0	Stage 0	Application Data 0	Banh 0	Customer Num
	0	Acque 6	(Reduct)	SMB Onboarding	257725026	006479000060950	KHC .	18-05-30	006	
		Acquire 6		SMB Loan Origination	0085MBL010025766	00647/000060956	Application Entry	18-05-30	006	
Free Taska		Acquire &		SMB Loan Origination	0085MTL010025755	005APP000050944	Application Entry	18-05-30	006	
	0	Acq./re 5		Small and Medium Bu	0065MBCA30012655	006APP000060941	Application Entry	18-05-50	-006-	
		Acquire 6		Retail Loen Originatio	006HMLN010025750	006APP000060954	Application Entry	18-05-50	006	
		Acquire 6		CcOriginationProcess.	008MASTER0005169	006A7P000060927	Application Entry	18-05-30	006	
	0	Acquire &		Current Account Origi	006CURPCA0012652	006APP000060925	Application Entry	18-03-30	006	
SubProcess Terms	0	Acquire &		Savings Account Origi	006540/REG0016299	006APP000060920	Application Entry	18-03-50	000-	
		Acquire &		Small and Medium Bu	0065MBCA30012649	006479000060868	Application Entry	18-05-30	006	
	0	Acq.419.50	Baller	Small and Medium Bu	0065MBCA30012645	006479000060805	Application Environment	16-03-30	006	
	-	*11.017							-	

 On the Free Tasks screen, select the required task and click Acquire and Edit. The KYC – Customer KYC Details screen displays.

күс	кус					Screen(1
Comments	Customer KYC Details					
	Party Id 😂	Organization Name 💲	Customer Category 😂	KYC Status \Rightarrow	Action	ns ≎
	000118420	FIXP52211			KYC Details	

Figure 1-7 KYC Details

3. On the **KYC – Customer KYC Details** screen, click **KYC Details** to update the status of KYC check.

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

 Table 1-3
 KYC Details - Field Description

Tile Name	Description
	Select the toggle to receive the reports. By default, the Toggle is off.



Tile Name	Description
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 date.
KYC Method	Specify the Method by which the KYC is completed.
KYC Status	Select the KYC status from the drop-down list. The available options are: Compliant Non-Compliant Yet to Verify

Table 1-3 (Cont.) KYC Details - Field Description

- 4. Click OK to update the KYC Actions details.
- 5. Click **Next** to navigate to next data segment.

The **KYC - Comments** screen displays.

Figure 1-8 KYC - Comments

KYC - 000118420	Documents , r	×
• KYC	Comments Screen	(2/2
• Comments		>
	Enter text here	
		: 3
		Post
	25 May QuickInitiation 23 Venkatesh 16:18:58 Initiation Completed	
	Cancel Hold Back Save & Close Sub	mit

- 6. Specify the overall comments for the **KYC** stage.
- 7. Click **Post** to post the comments.
- 8. Click **Submit** to submit the **KYC** stage.

The Checklist window is displayed and select the Outcome

The available Outcome options are:

- If **Approve** is selected, the task is moved to the **Onboarding Enrichment** stage.
- If **Reject** is selected, the task is terminated.

After **Submit** successful screen displays and Task will be available in the **Free Task** screen.

1.4 Onboarding Enrichment

This topic describes about the relationship manager can capture detailed information about the financial institution customer to be added in the Oracle Banking Enterprise Party Management.



1. Click Acquire and Edit for Onboarding Enrichment stage in the Free Tasks screen.

The **Onboarding Enrichment** screen is displayed.

Figure 1-9	Onboarding Enrichment	
------------	-----------------------	--

OnBoardingE	nrichment - 000120733		Documents J L X
Enrichment	Enrichment		Screen(1/2)
Comments	Test5		
		Test5	
			Cancel Hold Save & Close Next

Note:

By default, the onboarded customer is displayed as an icon under the Tree view. Default view can be changed to List View or Table View, if required.

- 2. On Enrichment screen, right click on the customer icon for the following options.
 - More Info
 - Add Customer
 - View
 - Quick View
 - Configure

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

Table 1-4 Onboarding Enrichment - Field Description

Field	Description
More Info	Click to open the pop-up to displays the onboarding details.
Add Customer	Click Add Customer popup screen with multiple options, where the child customer details are added and linked with the parent customer. Duplication check is performed while trying to save the child customer.
View	Click View to view scustomer details. This field is read only mode.
Quick View	Click Quick View to open the view screen with the limited customer details. This field is read only mode.
Configure	Click Configure to add the Party Details.

The following figures shows the FI customer in tree, list, and table views.



OnBoardingE	nrichment - 000120733		Documents
Enrichment	Enrichment		Screen(1/2)
Comments	Test5		
		Test5	
			Cancel Hold Save & Close Next

Figure 1-10 FI Onboarding Enrichment – Tree View

Figure 1-11 FI Onboarding Enrichment – Table View

Enrichm	Enrichment							
Comments	Test5							
	Party Id ≎	Financial Institution Name 🗘	FI Type ≎	FI Legal Entity Type	Organization Type		Other Information	Actions \$
	▶ 000120733	Test5	Domestic	Others	Conglomerate			
	N F 000120733	Testo	Domestic	Others	Congiomerate			

Figure 1-12 FI Onboarding Enrichment – List View

pe: Domestic FI Type: Conglomerate			Test5	Comments
rpe: Domestic FI Type: Conglomerate	Dense and the Tense Dense the			
	Demographic Type: Domestic	Financial Institution Name: Test5	이 NEW Party Id: 000120733 중중요 Legal Entity Type: Others	

3. Click Next.

The **Onboarding Enrichment - Comments** screen displays.



nBoardingEnric	hment - 000120733	:: ×
Enrichm	Comments	Screen(2/2
Comments	▶ ~ B I U ∓ A .size. ▼ 臣 王 王 臣 臣 ⊟ ⊟ H1 H2 ≪	>
	Enter text here	
		, ,
		Post
	No items to display.	
	Cancel Hold Back Save & Close	Submit

Figure 1-13 Enrichment – Comments

Note:

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

- Specify the overall comments for the Onboarding Enrichment stage and click Submit.
- Customer Profile
 This topic describes about the Financial Institution Customer Profile.
- Financial Profile

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

Revenue Generated

This topic provides the systematic instruction to add the Revenue Generated for each Financial Year.

- 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 Financial Institution customer.

1.4.1 Customer Profile

This topic describes about the Financial Institution Customer Profile.

In the Customer Profile, you can enrich the Financial Institution customer with additional details

Basic Info

This topic provides the systematic instruction to capture the Basic Info about the Financial Institution customer.

Address

This topic provides the systematic instruction to capture the address details about the Financial Institution customer.



Rating

This topic provides the systematic instruction to capture the credit ratings details about the Financial Institution customer.

1.4.1.1 Basic Info

This topic provides the systematic instruction to capture the Basic Info about the Financial Institution customer.

1. Click **Configure** option in the **Onboarding Enrichment** screen to add the additonal information for Financial Institution customer.

The Demographic Details – Basic Info screen is displayed.



Test5				×
Tests				
Party Details	Demographic Details			
Customer Profile >	Basic Info	A	ddress	Rating
Financial Profile				Save
Revenue Generated	Company Details			
Stakeholders	Registration Number	Financial Institution Name	Financial Institution Code	FI Type
		Test5		Conglomerate 🗸 🔻
Assets	Require Short Name		Required	
Supporting Document	Tes1685687109	Branch Code	Legal Entity Type Others	Customer Category
Customer MIS Details				
	Demographic Type	Country Of Incorporation	Country Of Risk	Place Of Incorporation
	Domestic	Required		
	Incorporation Date		Upload Logo	Relationship Manager
	i iii	<u> </u>		DOCUSER2 Q
	Require		Maximum file size is 100kb	
	Customer Access Group	Country Of Tax	Tax Identification Number	Good and Services Tax Id
	ά.	<u>ر</u>	l	
	BIC Code	MICR Code	Legal Entity Code	RTGS
	873			
		Required		
	Business Type	Î.	Currency	Head Office Country
	Require	d Required	d Required	l
	Govt Owner		Rank By Assets	Auditor Name
	Auditor Reg Number	Auditor License		~
	Website	Facebook URL	Twitter URL	Employee Strength
	Website	FACEBOOK ORL		
	No. Of Years In Business	Number of FI in the Group	Is Special Customer ?	Is Blocklisted?
		Ϋ́		
		1		
	Is KYC Complaint?		Listed	Language
				Required
	Media			
	Q			
	Require	d		
	KYC Details			
	Received	Verification Date	Effective Date	Verification Method
				
				Save
				OK Cancel

Figure 1-14 Demographic Details – Basic Info

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



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

	1				
Field	Description				
Registration Number	Specify the registration number of the company.				
Financial Institution Name	Specify the Financial Institute name.				
Financial Institution Code	Specify the Financial Institute code.				
Financial Institution Type	Select the type of Financial Institute.				
Branch Code	Specify the branch code.				
	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.				
Customer Category	Click Search icon and select the customer category.				
Demography Type	Specify the company demography from the drop-down list. The available options are: • Global • Domestic				
Country of Incorporation	Click Search icon to fetch the country code from the list.				
Country of Risk	Click Search icon to fetch the 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 the logo of the Financial Institute customer.				
RM ID	Select the RM to be associated with the customer.				
Customer Access Group	Click Search and select the customer access group for the party.				
	Note: NOTE: User should have required access to onboarding a party within a customer access group.				
	For more details, refer Oracle Banking Party Configuration User Guide.				
BIC Code	Specify the BIC Code of the Financial Institute.				
MICR Code	Specify the MICR Code of the Financial Institute.				
Legal Entity Code	Specify the Legal Entity Code of the Financial Institute.				
RTGS	Specify the RTGS Code of the Financial Institute.				
Business Type	Specify the Business Type of the Financial Institute.				
Financial Institute Ownership Type	Specify the ownership type of the Financial Institute.				
Currency	Specify the Currency Code of the Financial Institute.				
Head Office Country	Specify the Head Office location of the Financial Institute.				
Govt Owner	Specify if the owner of the Financial Institute is a Govt Official.				
Access to Global Market	Specify if Financial Institute has access to Global Marker.				

Table 1-5	Demographic Details – Basic Info – Field Description
Table 1-5	Demographic Details – Basic Into – Field Description



Field	Description			
Rank by Assets	Specify the Rank by Assets.			
Auditor Name	Specify the Auditor Name.			
Auditor Reg Number	Specify the Auditor Reg. Number.			
Auditor License	Specify Auditor License.			
Company Website	Specify the company website.			
Facebook URL	Specify the Facebook URL of the company.			
Twitter URL	Specify the Twitter URL of the company.			
Employee Strength	Specify the employee strength of the company.			
No. Of Years In Business	Specify the number of years the Financial Institute is in business.			
No. Of Companies In the Group	Specify the number of companies that are part of the FI group.			
Is Special Customer?	Select the toggle if Financial Institute is in special Customer Category.			
Is Blocklisted?	Select the toggle if Financial Institute is in Block list.			
Is KYC Complaint?	Select the toggle if Financial Institute is in KYC Complaint.			
Last KYC Date	Specify the last KYC Date of the Financial Institute.			
Listed Company	Select the toggle if Financial Institute is in Listed Company.			
Language	Click Search to select the langauge.			
Media	Click Search to select the media.			

Table 1-5 (Cont.) Demographic Details – Basic Info – Field Description

3. On the Free Tasks screen, select the required task and click Acquire and Edit.

The KYC – Customer KYC Details screen displays.

 On the KYC – Customer KYC Details screen, click KYC Details to update the status of KYC check.

The **KYC Details** screen displays. For more information on fields, refer to the field description table.

Table 1-6	KYC Details - Fiel	d Description
-----------	--------------------	---------------

Tile Name	Description
Report Received	Select the toggle to recevie the reports. By default, the Toggle is off.
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 date.
KYC Method	Specify the Method by which the KYC is completed.
KYC Status	Select the KYC status from the drop-down list. The available options are: • Compliant • Non-Compliant • Yet to Verify

- 5. Click **OK** to update the **KYC Actions** details.
- 6. Click Next to navigate to next data segment.

The KYC - Comments screen displays.

- 7. Specify the overall comments for the **KYC** stage.
- 8. Click **Post** to post the comments.
- 9. Click **Submit** to submit the **KYC** stage.

The Checklist window is displayed and select the Outcome

The available Outcome options are:

- If Approve is selected, the task is moved to the Onboarding Enrichment stage.
- If **Reject** is selected, the task is terminated.

After **Submit** successful screen displays and Task will be available in the **Free Task** screen.

1.4.1.2 Address

This topic provides the systematic instruction to capture the address details about the Financial Institution customer.



 Click on Address tab in the Customer Profile screen to add the address information for Financial Institution customer.

The Demographic Details – Address screen displays.

Party Details	Demograph	ic Details			
istomer Profile >		Basic Info		Address	Rating
nancial Profile	+				
akeholders		с			
ssets	en «	Golden Heights 21st Street	Email: Mobile:		
pporting Document		New York New York	Phone Number: FAX:		:
istomer MIS Details		UNITED STATES Address Since:	SWIFT BIC:		
		Р			
		Blue Heights 51st Street New York	Email: Mobile: Phone Number:		:
	EUS C	New York US	FAX: SWIFT BIC:		·
		Address Since:			
	-				
	Page 1	of 1 (1-2 of 2 items)	< ∢ 1 → >		
					OK

Figure 1-15 Demographic Address

The Add Address screen displays.



2.

Address Type		Location		Preferred	Address Since		
Permanent Address	-		Q			ti i	
			Required			Require	í.
ountry		State / Country Sub Division					
	Q						
ddress Line 1 / Building Name	Required	Address Line 2 / Street Name	Required	Address Line 3 / City / Town Name	Zip Code / Post Code		
					DOCUSER1	 	
	Required		Required	Required			
> Additional Info							
> Media For Address							

Figure 1-16 Add Address

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

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

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

Field	Description
Preferred	Click the toggle to specify the preferred to be used for communication.
	Note: If more than one address is captured for the same address type, at-least one address should be marked as preferred.
Address Since	Specify address start date.
Country	Click Search icon and select the country from the list of values.
	Note: The list of values can be configured through Common Core Maintenance for Country Code
State / Country Sub- division	Specify State or Country Sub-division.
Address Line 1 / Building Name	Specify Address Line 1 or Building Name.
Address Line 2 / Street Name	Specify Address Line 2 or Street Name.
Address Line 3 / City / Town Name	Specify Address Line 3 or City Name or Town Name.
Zip Code / Post Code	Specify Zip Code or Post Code.

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

4. Expand the Additional Info section on the Add Address segment.

The Additional Info data segment is displayed.

Figure 1-17 Additional Info

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

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

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

Table 1-8 Additional Info – Field Description

Note:

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

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

Figure 1-18 Mobile

Mobile Phone Email FAX Swift			
+			
ISD Code 🗘	Mobile Number	Preferred 🗘	Action
No data to display.			

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

The Add Mobile Number pop-up screen is displayed.

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

Table 1-9 Media (Mobile) – 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.

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



Figure 1-19 Phone

 Media For Address Mobile Phone Email F. 	AX Swift			
ISD Code 🗘	Area Code 🗘	Phone Number	Preferred 🗘	Action
No data to display.				
Page 1 (0 of 0 items)	$ \langle \langle 1 \rangle \rangle \langle 1 \rangle$			

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

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

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

Table 1-10 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.

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

Figure 1-20 Email

Mobile Phone Email FAX Swift		
Email Id 🗘	Preferred 🗘	Action
No data to display.		
Page 1 (0 of 0 items)		

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

The Add Email pop-up screen is displayed.

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

Table 1-11 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.



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

Figure 1-21 FAX

Nobile Phone Email FAX Swift				
+				
ISD Code 🗘	Area Code 🛛 🗘	Fax Number	Preferred 🗘	Action

16. On the Fax tab, click + icon.

The Add Fax Number pop-up screen is displayed.

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

Table 1-12 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.

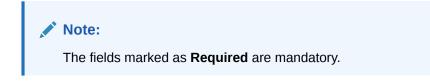
18. On the **Add Address** screen, in the **Media for Address** segment, specify the details under the **SWIFT** tab.

Figure 1-22 SWIFT

✓ Media For Address						
Mobile Phone Email FAX	Swift					
+						
Business Identifier Code 🛛 🗘	Address Line 1 🗘	Address Line 2 🗘	Address Line 3 🗘	Address Line 4 🛛 🗘	Preferred 🗘	Action
No data to display.						
Page 1 (0 of 0 items) <	$\langle 1 \rangle \rangle$					

1.4.1.3 Rating

This topic provides the systematic instruction to capture the credit ratings details about the Financial Institution customer.





 Click on Rating tab in the Customer Profile screen to add the address information for Financial Institution customer.

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

Add Rating	0.11.1		
lating Date	Outlook	Year Of Rating	
	<u> </u>	- 2020	
Risk Rating			
FITCHTESTINGAT		>	

Figure 1-23 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 1-13 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.

2. Click + icon to add the financial profile.

The Add Financial Profile screen displays.



Financial Year		Financial Period					
Balance Sheet Size	Required	Operating Profit	Required	Net Profit		Year Over Year Growth (%)	
Required Return On Investment (%)	Required	L		L		Capital Adequacy Ratio	Require
Cost to Income ratio	Required	Equity	Required	Gross Impaired Loa	Required	Liquid assets	Require
Loan Loss Res / Impaired Lo	Required	Loan-to-Deposit R	Required	NPA coverage ratio	Required	NPA ratio	Require
Return on Avg Equity	Required	Return on Avg Asse	Required	Tier 1 CAR	Required	Total Assets	Require
Unreserved Equity	Required	1	Required		Required		Require
	Required	1					

Figure 1-24 Add Financial Profile

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

 Table 1-14
 Add Financial Profile – Field Description

Field	Description
Year	Specify the year for which the financial details will be captured.
Balance Sheet Size	Specify the balance sheet size of the Financial Institution for the selected year.
Operating Profit	Specify the operating profit of the Financial Institution for the selected year.
Net Profit	Specify the net profit of the Financial Institution 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.
Capital Adequacy Ratio	Specify the Capital Adequacy Ratio.
Cost to Income Ratio	Specify the Cost to Income Ratio.
Equity	Specify the Equity.
Gross Impaired Loans	Specify the Gross Impaired Loans.
Liquid Assets	Specify the Liquid Assets.
Loan Loss Res/ Impaired Loans	Specify the Loan Loss.
Net loans by deposit and Structured funding	Specify the Net Loans by Deposit.
NPA coverage ratio	Specify the NPA coverage ratio.
NPA ratio	Specify the NPA Ratio.



Field	Description
Return on Avg Equity	Specify the Return on Avg Equity.
Return on Avg Assets	Specify the Return on Avg Assets.
Tier 1 CAR	Specify the Tier 1 CAR.
Total Assets	Specify the Total Assets.
Unreserved Equity	Specify the Unreserved Equity.

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

3. Click Save to save the details.

1.4.3 Revenue Generated

This topic provides the systematic instruction to add the Revenue Generated for each Financial Year.

Note: The fields marked as Required are mandatory.

1. On the Party Details screen, click on the Revenue Generated section.

The Revenue Generated screen displays.

2. Click + icon to add the Revenue Generated.

The Add Revenue Generated screen displays.

Figure 1-25 Add Revenue Generated

	Bank Revenue Currency	Bank F	evenue			
~ ^		Q				
Requir	ed	Required		Required		

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

 Table 1-15
 Add Revenue Generated – Field Description

Field	Description
Financial Year	Specify the year for which the financial details will be captured.
Bank Revenue Currency	Click Search icon and select the bank revenue currency.
Bank Revenue	Specify the bank revenue.

3. Click Save to save the details.

- 4. Click Clear to clear the details.
- 5. Click **Cancel** to cancel the details.

1.4.4 Stakeholders

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

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

The Stakeholders Details screen displays.

Stakeholder Owners (0)	Details	d Signatories (0)	Guarantors (0)	Suppliers (0)	Bankers (0)	Insurers (0)	Buyers (0)	Management Team	(0) Credito
+									
Party Type 🗘	:	CIF/Party Id 🗘	Name	с II	D/Registration N	umber 🗘	с	ustomer 🗘	Action \$
► Individua	1	000117472	Jessica .	Jacob jš	526eg8i2g		Y	es	

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

ote:
User should have required access to add a party within a customer access group as stakeholder. For more details, refer to the 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 to the Oracle Banking Party Configuration User Guide .

 Select the corresponding Stakeholder and click + icon to add the desired stakeholder. The Add New Owners screen displays.

Figure 1-27 Add New Owner

nter existing CIF/Party Id or Select f	rom the recently adde	d stakeholders or (lick Next to onboa	d a new stakeholde	,	
	ion are recently adde	d statenoiders of t		a a new statemorae		
nter CIF/Party ld:						
or						
elect Recently Added Stakeholder:						
-						

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 1-28	Search F	Party Individual
-------------	----------	------------------

rst Name	Mid	dle Name		Last Name		Date of Birth	[
nique Id	Mol	bile Number		Email			
Fetch Clear	CIF	First Name	Middle Na	ne	Last Name	Party Id	Customer
lo data to display.							
		(1 - 0 of 0 items)					

The Search Party - Non Individual screen displays.

Figure 1-29 Search Party - Non Individual

usiness/Organization N	ame	Registration Number		Registration date		Email		
					Ē			
Fetch Clear								
Stakeholder Type	CIF Re	gistration Number	Business/Organiz	zation Name	Registration Dat	e	Party Id	Customer
No data to display.								
No data to display.								
No data to display.								
No data to display.								
No data to display.								
No data to display.								
		of 0 (1-0 of 0 items	;) < ∢ ▶	Я				
No data to display. Page 1		of 0 (1-0 of 0 items	;) < ∢ ▶	ы				

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.





Figure 1-30 Add New Owner

ic info & Citizenship									
* First Na	me *		Middle Na	me				Last Name *	Short Name
*									
ien Name			Name In L	ocal Language				Date of Birth *	Gender *
								=	
tal Status			Customer	Category *				Customer Segment	Customer Access Group
	Ŧ				Q			· · · · · · · · · · · · · · · · · · ·	0
ession			Relationsh	ip Manager ID				Staff	Upload Photo
	٣				Q			0)	tupload 2
									Maximum file size is 100kb
Country *			Nationalit	× *				Citizenship by	Resident Status
	Q				Q			· · · · · · · · · · · · · · · · · · ·	
ntry of Residence			Preferred	Language *				Preferred Currency	
	Q				Q			٩	
Details							•	1	
ype ID Status	Unique ID	Place of Issue	Valid From	Valid Till	Remarks	Preferred	Action		
data to display.									
dress									

5. Specify the details of Add New Owner for new stakeholder.

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

 Table 1-16
 Add New Owners – Field Description

Field	Description
Title	The formal title or honorific prefix assigned to the party (e.g., Mr., Mrs.). Entity Code: TLE
Salutation	The greeting or form of address used for the party in communication. Entity Code : SAL
First Name	The given name of the party as per official records.
Middle Name	The additional given name of the party, if applicable.
Last Name	The surname or family name of the party.
Suffix	The suffix used in the party's name, such as Jr., Sr., III, etc. Entity Code : SUF
Short Name	A shortened or commonly used version of the party's full name.
Maiden Name	The last name of the party before marriage, applicable to individuals who have changed their surname.
Name In Local Language	The name of the party written in their native or regional language.



Field	Description
Date of Birth	The official birth date of the party. Date of Birth cannot be a future date. Note: Based on the date of birth and minor age configuration, the party will be identified as a major customer or minor customer.
Minor	A flag indicating whether the party is legally a minor.
National ID	The Social Security Number (SSN) for U.S. citizens or the equivalent national identification number for other countries.
Occupation	The job title or primary occupation of the party. Entity Code : OCC
Staff	A flag to indicate whether the party is an employee of the organization
Gender	The gender identity of the party (e.g., Male, Female). Entity Code : GTY
Marital Status	The marital status of the party, such as Single, Married, Divorced. Entity Code: MST
Customer Category	The classification of the party based on predefined categories. Common Core Maintenance : cmc customer categories.
Customer Segment	The business or customer segment to which the party belongs (e.g. High Net Worth). Entity Code : SEG
Customer Access Group	The designated user access group(s) for the party. Common Core Maintenance : cmc customer access group
	 Note: User should have required access to onboarding a party within a customer access group. For more details, refer to the Oracle Banking Party Configurations User Guide.
Profession	The professional field or industry in which the party is employed. Entity Code : PFS
Relationship Manager ID	The unique identifier of the relationship manager assigned to the party Common Core Maintenance : cmc user maintenane
Photo	A reference image or icon used to highlight significant dates related to the party.
Birth Country	The country where the party was born as per official records. Common Core Maintenance : cmc country maintenance
Nationality	The citizenship or nationality of the party as per legal documentation. Common Core Maintenance : cmc country maintenance

Table 1-16 (Cont.) Add New Owners – Field Description



Field	Description			
Citizenship By	The process through which the party obtained citizenship (e.g., Birth) Entity Code: CBT			
KYC Verified	A flag indicating whether KYC is verified for the party.			
	 Note: KYC Status as per standalone KYC record supersedes and overwrite Is KYC verified. If KYC Status as per Standalone KYC record is available KYC Verified cannot be setup manually. 			
Resident Status	The legal residency status of the party, such as Resident, Non-Resident, or Permanent Resident. Entity Code: RES			
Country of Residence	The country where the party currently resides. Common Core Maintenance: cmc country maintenance			
Preferred Language	The language the party prefers for communication. Common Core Maintenance : cmc language maintenance			
Preferred Currency	The currency the party prefers for transactions. Common Core Maintenance : cmc currency maintenance			
Risk Level	The risk assessment level assigned to the party based on financial compliance factors (e.g., Low, Medium, High). Entity Code : RSK			
Purpose	The reason for onboarding the party, such as Personal Banking, Business Banking, or Investment Services. Entity Code: DPI			
Facebook	The URL of the party's Facebook profile.			
Twitter	The URL of the party's Twitter (X) profile.			
Instagram	The URL of the party's Instagram profile.			
LinkedIn	The URL of the party's LinkedIn profile.			
Blog	The URL of the party's personal or professional blog.			
Tumblr	The username or profile ID of the party on Tumblr.			
Origin Code	A system-generated or predefined code indicating the origin of the party's relationship with the organization. Entity Code: OGC			
Sub-Origin Code	A more specific classification of the origin code providing additional context. Entity Code: SO, SA, MCB, CMY			
	 Note: Sub-Origin Code will only be displayed, if Origin Code is selected. Origin Code and Sub-Origin Code are co-mandatory fields. 			

Table 1-16 (Cont.) Add New Owners – Field Description



Field	Description
Duplicate Merge	A flag indicating if the party has potential duplicate records that can be merged.
Referral Source	The source through which the party was referred, such as an existing customer, agent, or marketing campaign. Entity Code : REF
Date Marked for Deletion	The date when the party's record was marked for deletion.
Customer Status	The current status of the party in the system (e.g., Active, Inactive). Entity Code : CST
Membership Start Date	The date the party became a member of financial institution. Note: Membership start date cannot be a future date or less than party onboarding date.
Sponsorship	The entity or individual who has sponsored or referred the customer. Entity Code : SPR
Duplicate Override	A flag indicating whether the user has manually overridden a duplicate party check.

Table 1-16 (Cont.) Add New Owners – Field Description

Note:

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

The **ID Details** screen is displayed.

Figure 1-31 ID Details

✓ ID Details								
+								
ID Type 🗘	ID Status 🗘	Unique ID 🗘	Place of Issue 🗘	Valid From \Diamond	Valid Till 🗘	Remarks 🗘	Preferred 0	Action
No data to disp	lay.							
Page 1 (0	of 0 items) <	$\langle 1 \rangle \rightarrow $						

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

The Stakeholder Details screen displays.



Authorized Signato	ries (0) Suppliers (0) Guar	antors (0) Owners (1)		
÷					
Party Type 🗘	CIF/Party Id 🗘	Name 🗘	ID/Registration Number 🗘	Customer 🗘	Action \$
	000125643	Test9 45		No	

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.

1.4.5 Assets

This topic provides the systematic instruction to add the details about the assets of the Financial Institution customer.

Note:					
The fields	marked as Req	uired are manda	tory.		
On the Party	Details screen,	click on the Ass	ests sectio	n.	
	oroon dicplove				
The Assets s					
	Add revenue				
Figure 1-33	Add revenue	Value		Description	
Figure 1-33 Add Asset Deta	Add revenue	Value Required	Required	Description	

2. Click on the + button to add Assets Details.

The Add Assets screen displays.





Save Clear Cancel

3. Specify the required details in the Add Assets segment.

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

Table 1-17 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.

4. Click Submit to submit the assest details.

1.5 Review

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 back to the previous stage.

As a prerequisite, log in to the application homepage. For information on how to log in, refer to the *Getting Started User Guide*.

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

The Review screen displays.

Review - 0001	21041		Documents
Party Details	Party Details		Screen(1/3)
Review	Test2		
Comments			
		Test2	
		Test2	
			Cancel Hold Save & Close Next

Figure 1-35 Review

- 2. Right click on the **Customer** icon in tree view and select the **View Option** or **Party ID** to view the details captured.
- 3. Click Next, once the details are reviewed.

The Review - Review Comments screen displays.



Review - 00012	0733	Documents d' k
Party Details	Review	Screen(2/3
Review	Comments	
Comments		
	Required	
		Cancel Hold Back Save & Close Next

Figure 1-36 Review- Comments

- 4. Specify the **Review Comments**.
- 5. Click Next to move to the next segments.

The **Overall Review – Comments** screen displays.

Figure 1-37 Review - Overall Comments

Review - 00012	0733
Party Details	Comments Screen(3/3
Review	∽ ~ B I ⊻ ∓ A -size- ✓ E E E E E E E H1 H2 ↔ >
Comments	Enter text here
	i la
	Post
	02Jun Review 73 Docuser2
	14:44:19 Done.
	Cancel Hold Back Save & Close Submit

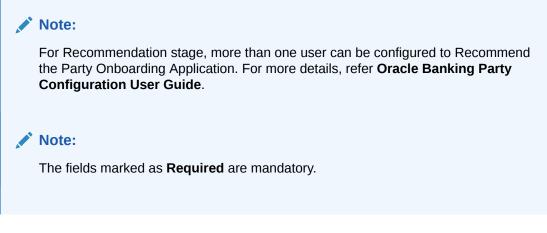
- 6. Specify the **Overall Comments** for the **Review** stage and click **Post**.
- 7. Click Submit to move to Recommendation stage.

1.6 Recommendation

In this stage, the Recommending user reviews the progress done so far and provides recommendations for each of the data segments with a decision as approve/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.





 Click Acquire and Edit in the Free Tasks screen of the previous stage Review stage. The Recommendation screen displays.

Recommendatio	on - 000120733				Documents t + ×
• Party Details	Party Details				Screen(1/3)
Recommendation	Test5				
Comments					
		Test5	: م		
			6		
				Cancel Hold	Save & Close Next

Figure 1-38 Recommendation

- 2. Right click on the **Customer** icon in tree view and select the **View Option** or **Party ID** to view the details captured.
- 3. Click **Next**, once the details are reviewed.

The Recommendation - Recommendation Comments screen displays.

Recommendatio	on - 000120733	Documents t + ×
Party Details	Recommendation	Screen(2/3
Recommendation	✓ Review Summary	
Comments	Comments	
	> Recommendation Decision	
		Cancel Hold Back Save & Close Next

Figure 1-39 Recommendation - Recommendation Comments

- 4. Click and Expand **Review Summary** view comments from Reviewer in Review Stage.
- 5. Click and Expand Recommendation Decision

The **RecommendationDecision** screen displays.

Recommendatio	on - 000120755					Ċ) Documents	;; ×
🖉 Party Details	Recommendation							Screen(2/3
Recommendation	> Review Summary							
Comments	✓ Recommendation Dec	tision						
	Decision	Comments						
		- L						
		Compliant with Bank	Required Details (Non-Compliance to		Details of Risk			
	Section 0	Compliant with Bank Policy?	Bank Policy)	0	Mitigation	Recommended 🗘	Decision 0	Action 0
	Demographics	No				Not Recommended	Reject	Ø
	Geographical Spread	No				Not Recommended	Reject	P
	Sponsor Details	No				Not Recommended	Reject	P
	Financial Profile	No				Not Recommended	Reject	Ø
	Customers Details	No				Not Recommended	Reject	Ø
	Suppliers Details	No				Not Recommended	Reject	P
	Insurer Details	No				Not Recommended	Reject	P
	Guarantor Details	No				Not Recommended	Reject	Ø
	Banker Details	No				Not Recommended	Reject	P
	Management Information	No				Not Recommended	Reject	P

Figure 1-40 Recommendation Decision

- 6. Specify the fields for **Recommendation Decision** screen.
- 7. Click **Action** to Input Recommendation details for each of the Party Information Data Segment.

The **OnboardingApproval** screen displays.



Figure 1-41 Onboarding Approval

ection				
IDVR				
ompliant with Bank Policy?	Recommended	Decision		
		Reject	•	
tails (Non-Compliance to Bank Policy)	Details of Risk Mitigation			
Required				

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

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

Table 1-18 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	pecify 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.							
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 Next to Comments data segments.

The **Recommendation – Comments** screen displays.

Recommendatio	n - 0001	20733														Û	Documents	5	¦×
Party Details	Comments Screen(n(3/3								
Recommendation	5	~	в	I U	Ŧ	Α	- size -	~	E	Ξ	Э	Ð	E	=	Ξ	H1	H2	69	>
• Comments	Enter te	ext here																	
																			Post
	02Jun '23 14:44:19	Docuser2																	
												Cance		Hold	Back		ave & Close	Su	ıbmit

Figure 1-42 Recommendation Comments

- **10.** Specify the comments for the **Recommendation** stage and Click **Post**.
- 11. Click Submit to move to the Approval Stage.

1.7 Approval

In this stage, the approver reviews the activity done across all the stages and provides final signoff to approve the customer onboarding.

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

1. Click Acquire and Edit in the Free Tasks screen of the previous stage Recommendation stage.

The Approval screen displays.

- Right click on the Customer icon in tree view and select the View Option or Party ID to view the details captured.
- 3. Click Next, once the details are reviewed.

The Approval - Approval Comments screen displays.

Party Details	Party Details			Screen(1/
Approval	Test5			
Comments				
		Test5	÷ ©	
			<u></u>	

Figure 1-43 FI Customer - Approval



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 1-19 Recommendation Summary

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

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

The Recommendation Summary screen displays.

Party Details	Approval						Screen(2/3
• Approval	✓ Recommendation Sur	mmary Approved					
Comments	DOCUSER2						
	Decision	Comments					
	Approve	 Approved. 					
	Section 🗘	Compliant with Bank Policy?	Details (Non-Compliance to Bank Policy)	Details of Risk Mitigation	Recommended 🗘	Decision 🗘	Action 0
	Demographics	No			Not Recommended	Reject	Ø
	Geographical Spread	No			Not Recommended	Reject	P
	Sponsor Details	No			Not Recommended	Reject	Ø
	Financial Profile	No			Not Recommended	Reject	P
	Customers Details	No			Not Recommended	Reject	P
	Suppliers Details	No			Not Recommended	Reject	P
	Insurer Details	No			Not Recommended	Reject	P
	Guarantor Details	No			Not Recommended	Reject	P
	Banker Details	No			Not Recommended	Reject	P
	Management Information	No			Not Recommended	Reject	P
	> Approval Decision						

Figure 1-44 Recommendation Summary



- Click Action to see Recommendation details and KYC details for respective KYC types. The OnboardingApproval screen displays.
- 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.

Figure 1-45 Approval Comments

Recommendatio	on - 000120733		Documer	its JL X
Party Details	Comments			Screen(3/3)
Recommendation			H1 H2	ده ک
Comments	Enter text here			
				Post
	02Jun Review 23 Docuser2 14:44:19 Done.			
	Cancel	Hold Ba	ck Save & Close	Submit

- 9. Specify the Comments for the Approval stage and click Post.
- **10.** Click **Submit** to complete the Onboarding process.

1.8 Amendment

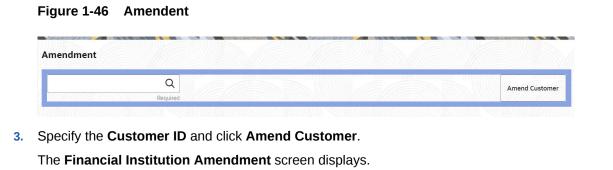
In this stage, the Relationship Manager can amend the information or can add additional information about a Financial Institution customer using Oracle Banking Enterprise Party Management.



2. Under Financial Institution, click Amendment

The Amendment screen is displayed.





4. Specify the information for desired fields.

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

5. Click Submit to move to the next stage (Amendment KYC stage).

For more information on the **KYC**, please refer to the stage **KYC**.

- 6. To acquire the Financial Institution Amendment KYC task, perform the following steps:
 - a. Click Acquire and Edit from the Free Task.
 - b. Update the status of KYC Check in this stage and submit the KYC task.

For more information on enrichment stage, please refer to the **Onboarding Enrichment**.

- 7. To acquire the **Financial Institution Amendment Enrichment** task, perform the following steps:
 - a. Click Acquire and Edit from the Free Task.
 - **b.** Update the status of **Enrichment** Check in this stage and submit the **Enrichment** task.

For more information on enrichment stage, please refer to the Review.

- 8. To acquire the **Financial Institution Amendment Enrichment** task, perform the following steps:
 - a. Click Acquire and Edit from the Free Task.
 - **b.** Update the desired information in the **Enrichment** stage, and submit the task to move to following stages in the sequential order:
 - Financial Institution Amendment Review stage. For more information, refer to Review stage.
 - Financial Institution Amendment Recommendation stage. For more information, refer to Recommendation stage.
 - Financial Institution Amendment Approval stage. For more information, refer to Approval stage.

Index

А

Amendment, 1-42 Approval, 1-40

F

Financial Institution Customer Onboarding, 1-1

Κ

KYC, 1-9

Ο

Onboarding Enrichment, 1-10 Onboarding Initiation, 1-4 Overview, 1-1

R

Recommendation, 1-36 Review, 1-35

