# Oracle® Banking Microservices Architecture Small and Medium Business Onboarding User Guide



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# Contents

### 1 Party Management

1.1 Small & M	ledium Business Onboarding	1-1
1.1.1 Onb	poarding Initiation	1-3
1.1.1.1	Onboarding Initiation - Basic Details	1-5
1.1.1.2	Onboarding Initiation - Stakeholder Details	1-17
1.1.1.3	Onboarding Initiation - Financial Information	1-23
1.1.1.4	Onboarding Initiation - Comments	1-26
1.1.1.5	Onboarding Initiation - Review and Submit	1-27
1.1.2 Onb	poarding Enrichment	1-29
1.1.2.1	Onboarding Enrichment - Basic Information	1-30
1.1.2.2	Onboarding Enrichment - Consent and Preferences	1-32
1.1.2.3	Onboarding Enrichment - Stakeholder Details	1-34
1.1.2.4	Onboarding Enrichment - Membership / Association	1-35
1.1.2.5	Onboarding Enrichment - Financial Profile	1-36
1.1.2.6	Onboarding Enrichment - Comments	1-42
1.1.2.7	Onboarding Enrichment - Review and Submit	1-42
1.1.3 KYC	C Check	1-42
1.1.4 Rec	commendation	1-46
1.1.5 App	proval	1-50
1.2 Amendme	ent	1-53

### 2 Insta Party Management

2.1 In	sta SMB	Onboarding	2-1
2.1.	1 Insta	a SMB Onboarding - Basic Details	2-3
2.1.2	2 Insta	a SMB Onboarding – Document & Images	2-6
2.1.3	3 Insta	a SMB Onboarding – Relationships	2-8
	2.1.3.1	Relationships - Owner	2-9
	2.1.3.2	Relationships - Authorized Signatory	2-11
	2.1.3.3	Relationships - Guarantors	2-13
	2.1.3.4	Relationships - Suppliers	2-15
	2.1.3.5	Relationships - Trustee	2-17
	2.1.3.6	Relationships - Beneficiary	2-19
	2.1.3.7	Relationships - Related Party	2-21



:	2.1.4	Insta SMB Onboarding - Membership & Association	2-23
	2.1.5	Insta SMB Onboarding - Financial Profile	2-23
2.2	Insta	SMB Amendment	2-25
2	2.2.1	Insta SMB Amendment - Basic Details	2-26
2	2.2.2	Insta SMB Amendment – Document & Images	2-28
	2.2.3	Insta SMB Amendment – Relationships	2-30
	2.2.4	Insta SMB Amendment - Membership & Association	2-30
	2.2.5	Insta SMB Amendment - Financial Profile	2-30
2.3	Insta	SMB View	2-31
	2.3.1	Insta SMB View - Basic Details	2-32
	2.3.2	Insta SMB View – Document & Images	2-34
	2.3.3	Insta SMB View – Relationships	2-34
	2.3.4	Insta SMB View - Membership & Association	2-35
:	2.3.5	Insta SMB View - Financial Profile	2-35

### 3 KYC Management

3.1	Create KYC	3-1
3.2	Update KYC	3-3
3.3	View KYC	3-4

4 Duplication Check (De-dupe Check)

5 Straight Through Processing for Onboarding Requests Received from Channels

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 Small and Medium Business (SMB) customer using Oracle Banking Enterprise Party Management.

### Audience

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

# **Documentation Accessibility**

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### **Critical Patches**

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# 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, see these Oracle resources:

- Getting Started User Guide
- SMB 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:

Acronym/ Abbreviation	Description				
AML	Anti Money Laundering				
CIF	Customer Information File				
FATCA	Foreign Account Tax Compliance Act				
КҮС	Know Your Customer				
PEP	Politically Exposed Person				

#### Table Acronyms and Abbreviations



#### Table (Cont.) Acronyms and Abbreviations

Acronym/ Abbreviation	Description				
SMB	Small and Medium Business				
SDN	Specially Designated Nationals				

# **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:

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

#### Table Common Icons and its Definitions

# Symbols and Icons

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

Table Sy	/mbols
----------	--------

Symbol	Function
+	Add icon
	Edit icon
	Delete icon
	Calendar icon
×	Close icon
×	Increase/Decrease value
22 74	Maximize
and a second sec	Minimize
<b>~</b>	Open a list
0	Perform Search

# 1 Party Management

SMB 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.

#### Topics

 Small & Medium Business Onboarding SMB Onboarding is the process of collecting, evaluating, and authorizing customer information for secured banking operations.

#### Amendment

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

# 1.1 Small & Medium Business Onboarding

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

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

The flow diagram illustrates the different stages in the Small and Medium Business Onboarding process is shown below for reference:

Figure 1-1 Process Flow





Onboarding Initiation

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

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

#### KYC Check

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

Recommendation

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

Approval

In the **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer.

### 1.1.1 Onboarding Initiation

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

	<b>Note:</b> The fields marked as <b>Required</b> are mandatory.
L.	On Home screen, click Party Services. Under Party Services, click Small and Medium Business Onboarding.

2. Under Small and Medium Business Onboarding, click Onboarding.

The Onboarding screen displays.

Figure 1-2 Onboarding Initiate

Onboarding						
Customer Type						
					Onboard Now	Cancel

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

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

Description			
Select the <b>Small and Medium Business</b> customer from the drop- down list.			
If required, select the desired business process code.			
Note: This field is displayed and required only if more than one process code is configured for a given customer type.			

Table 1-1 Onboarding - Field Description

4. Click Onboard Now.

The Small and Medium Business - Quick Initiation screen is displayed.

#### Figure 1-3 SMB Onboarding - Quick Initiation

Business Detail							
oing Business As		Registration Number		Date of Registration		SMB Classification	
					tii t		•
ustomer Category	Required	Application Priority		Customer Access Group	Required	Legal Entity Type	
	Q	Medium	•		Q		•
ne Of Business	Required	d d					
	•						

5. On the **Small and Medium Business - Quick Initiation** screen, specify the details about the customer.

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

#### Table 1-2 Small and Medium Business - Quick Initiation - Field Description

Field	Description
Doing Business As	Business name of the Small and Medium Business.
Registration Number	Registration number of the Small and Medium Business.
Date of Registration	Registration Date of the Small and Medium Business.
SMB Classification	Classification of Small and Medium Business. Entity Code: SCT
Customer Category	The classification of the party based on predefined categories. <b>Common Core Maintenance</b> : cmc customer categories

6. Click **Submit** system will check for duplicate customers. For more information, refer to the Duplication Check (De-dupe Check).



- Onboarding Initiation Basic Details
   This topic provides the basic details of Small and Medium Business Party such as
   Business Details, Contact Details, Address Details etc.
- Onboarding Initiation Stakeholder Details
   The stakeholder section furnishes information concerning the connections between the
   party and related parties, including household members, guardians, custodians, and other
   relevant affiliations.
- Onboarding Initiation Financial Information
   Information about the customer's income, assets, and liability is added to the Financial
   Information screen.
- Onboarding Initiation Comments The RMs can capture overall comments for the initiation stage in the **Comments** screen.
- Onboarding Initiation Review and Submit The Review and Submit screen provides a consolidated view of the information captured in all the sections.

### 1.1.1.1 Onboarding Initiation - Basic Details

This topic provides the basic details of Small and Medium Business Party such as Business Details, Contact Details, Address Details etc.

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

**Quick Initiation - Basic Details** screen captures the following data segments to onboard the customer.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Business Details	Mandatory	Data Segment to capture Business Details of the party.
2	Contact Details	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.

Table 1-3 Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	Current Address	Conditional	Data Segment to capture current address of the party such as current communication address, current residential address, etc. Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide.
4	Previous Address	Optional	Data Segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per Address Management Maintenance. <b>Note:</b> For more information, refer to the <b>Oracle Banking Party</b> <b>Configurations User Guide</b> .
5	Tax Declaration	Optional	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.

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

 On the Initiation - Basic Details screen, click and expand the Business Details section. The Business Details screen displays.

Doing Business As	Registration Number		Date of Registration		Country of Registration	
Banking			2020-02-03	Ē		С
SMB Classification	Customer Category		SMB Registration Number		Tax Identification Number	Requi
Micro	▼ SMB	Q				
Goods and Services Tax Id	Business License		Preferred Language		Preferred Currency	Requi
				Q		Q
Relationship Manager Id	Customer Access Group		Entity Type	Required	Line Of Business	
	Q	Q		-	Accounts	•
Short Name	Required Upload Logo					
Ban1685344287	L Upload					

#### Figure 1-4 Initiate - Business Details

2. On the **Business Details** screen, specify the additional information related to the business.

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

 Table 1-4
 Business Details – Field Description

Field	Description
Doing Business As	Business name of the Small and medium Business.
Business Name-1	Business name of the Small and medium Business.
Business Name-2	Business name of the Small and medium Business.
Business Name-3	Business name of the Small and medium Business.
Business Name-4	Business name of the Small and medium Business.
Date of Registration	Registration Date of Small and medium Business.
Country of Registration	Registration country of of Small and medium Business. <b>Common Core Maintenance</b> : cmc country maintenance
State of Registration	State of registration of SMB. State of registration dependent on country of registration.
SMB Classification	Classification of of Small and medium Business. Entity Code: SCT
Customer Category	The classification of the party based on predefined categories. <b>Common Core Maintenance</b> : cmc country maintenance
SMB Registration Number	SMB Registration number of Small and medium Business.
Tax Identification Number	Tax identification number of Small and medium Business.
Goods and Services Tax Id	GST number of Small and medium Business.
Business License	Business license number of Small and medium Business.
Preferred Language	The language the party prefers for communication. <b>Common Core Maintenance</b> : cmc country maintenance
Preferred Currency	The currency the party prefers for transactions. <b>Common Core Maintenance</b> : cmc country maintenance
Relationship Manager ID	The unique identifier of the relationship manager assigned to the party. Common Core Maintenance: cmc country maintenance



Field	Description
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.
Customer Access Group	The designated user access group(s) for the party. <b>Common Core Maintenance</b> : cmc country maintenance
Entity Type	Entity ID of Small and medium Business. Entity Code: ENT
Line Of Business	Line of Business of Small and medium Business. Entity Code: LOB
KYC Verified	A flag indicating whether the party has passed Know Your Customer (KYC) compliance checks (Y/N). Entity Code: BTY
NAICS Code	NAICS Code.
Employment Status	Employment status
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
Membership Start Date	The date the party became a member of financial institution.
Customer Status	The status of the party in the system (e.g., Active, Inactive). <b>Entity Code</b> : CST
Sponsorship	The entity or individual who has sponsored or referred the customer. <b>Entity Code</b> : SPR
Duplicate Override	A flag indicating whether the user has manually overridden a duplicate party check.
Frozen	A flag indicating if the party is frozen due to regulatory or internal reasons.
Bankrupt	A flag indicating if the party has been legally declared bankrupt.
Where About Unknown	A flag indicating if the current location or status of the party is unknown.
Deceased	A flag indicating if the party is deceased.
Date of deceased	If the party is marked as deceased, the official date of death must be recorded (no future dates allowed).
Date Marked for Deletion	The date when the party's record was marked for deletion. Field is only available during amendment and view process
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.

Table 1-4	(Cont.)	Business	Details -	Field	Descri	ption
-----------	---------	----------	-----------	-------	--------	-------



Field	Description
Last Contact Date	The most recent date when the party contacted through any official communication channel. Field is only available during view process as a Data Segment.
Source System	The originating system or platform party contacted the financial institution. Field is only available during view process as a Data Segment.
Activity Type	The nature or type of activity associated with the party, such as transaction, inquiry, or service request. Field is only available during view process as a Data Segment.
Reference Number	A unique identifier assigned to a specific transaction, activity, or record related to the party. Field is only available during view process as a Data Segment.
Remarks	Additional comments, notes, or observations related to the party's record or interaction. Field is only available during view process as a Data Segment
Last Customer Update Date	The most recent date when the party's information was updated by the customer. Field is only available during view process as a Data Segment.
Last System Update Date	The most recent date when the party's record was updated automatically by the system. Field is only available during view process as a Data Segment

Table 1-4 (Cont.) Business Details – 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.
- 3. Click and expand the Contact Details data Segment.

The **Contact Details** screen displays.

#### Figure 1-5 Initiation - Contact Details

✓ Contact Details			
Mobile Phone Email			
+			
ISD Code 🌣	Mobile Number	Preferred 0	Action
No data to display.			
Page 1 (0 of 0 items)  < 4 1 → >			

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



Field	Description	
ISD Code	The International Subscriber Dialing (ISD) code for the mobile number.	
Contact Sub-type	Sub-classification or type of contact within the main category. <b>Entity Code</b> : CSY	
	<ul> <li>Residence</li> <li>Business</li> <li>Mobile</li> <li>Others</li> </ul>	
Mobile Number	The mobile phone number of the party.	
Preferred	A flag indicating whether the provided mobile number is the party's preferred address.	
	<ul> <li>Note:</li> <li>At-least one Mobile per Contact Subtype should be marked as preferred.</li> <li>Only one Mobile per Contact Subtype can be marked as preferred</li> </ul>	

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

#### Table 1-6 Media (Email) – Field Description

Field	Description
Email Id	Email ID of the party.
Contact Sub-type	Sub-classification or type of contact within the main category. <b>Entity Code</b> : CSE
Preferred	<ul> <li>A flag indicating whether the provided Email is the party's preferred address.</li> <li>At-least one Email per Contact Subtype should be marked as preferred.</li> <li>Only one Email per Contact Subtype can be marked as preferred.</li> </ul>

- 5. Upload logo of the customer, if available.
- 6. Click and expand the Address section.
- 7. On the **Basic Details** screen, click and expand **Previous Address** segment.

The **Previous Address** screen is displayed.

8. On the Previous Address screen, click + icon.

The Add Address pop-up screen is displayed.



ddress Type		Location		Address From - Address To				
Permanent Address	•		Q	( ↔	ш			
			Required	Required	Required			
ountry		State / Country Sub Division						
	Q							
ddress Line 1 / Building Name	quired	Address Line 2 / Street Name	Required	Address Line 3 / City / Town Name	3	Zip Code / Post Code		
Rec	quired		Required		Required		Rec	uired
> Additional Info								

#### Figure 1-6 Add Address

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

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

Field	Description
Address Type	The category of the current address, such as Residential, Communication. Entity Code: ATY
	Address type can be configured as mandatory using Address Management. Refer to the <b>Oracle Banking Party Configurations</b> <b>User Guide</b> for more details.
Location	The geographical location or area where the current address is situated. Party Maintenance: obpy location maintenance. Refer to the <b>Oracle Banking Party Configurations User Guide</b> for more details.
Preferred	<ul> <li>A flag indicating whether the provided address is the party's preferred address.</li> <li>At-least one address per address type should be marked as preferred.</li> <li>Only one address per address type can be marked as preferred.</li> </ul>
Address Since	The date from which the current address is considered valid and active.
Address Line 1 / Building Name	The first line of the current address, typically including the building name or primary address details.
Address Line 2 / Street Name	The second line of the address, usually containing the street name or additional address details.
Address Line 3 / City / Town Name	The third line of the address, typically specifying the city or town.
State / Country Subdivision	The state, province, or region of the provided current address. List of states is populated based on selected country. <b>Common Core Maintenance</b> : cmc state maintenance.
Country	The country where the provided current address is located. <b>Common Core Maintenance</b> : cmc country maintenance.
Zip Code / Post Code	The postal or ZIP code associated with the current address.



Field	Description
Zip +4	The extended ZIP+4 code for addresses in certain countries, providing more precise location details.
Address Source	The origin of the address data, such as Customer Provided, System Generated, or Government Database. Entity Code: ADS

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

**10.** On the **Add Address** pop-up screen, click and expand **Additional Info** segment.

The Additional Info data segment is displayed.

#### Figure 1-7 Additional Info

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

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

Field	Description
Department	The department or business unit located at the provided current address, if applicable.
Sub Department	A more specific division or section within the department at the given address
Building Number	The specific building number associated with the current address.
Floor	The floor number within the building where the party is located, if applicable.
Post Box	The designated post office box number assigned to the party, if applicable.
Room	The specific room or suite number associated with the current address.
Town Location Name / Locality	The town, locality, or neighborhood where the current address is situated.
District Name	The district or administrative division where the provided current address is located.
Landmark	A notable landmark or point of reference near the provided current address.
Contact Name / Narrative	The name of the contact person or a locality identifier associated with the current address.

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

#### Note:

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

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

Figure 1-8 Mobile Phone

✓ Media For Address				
Mobile Phone Email				
<b>₽</b>				
ISD Code ≎	Mobile Number	Preferred 0	Action	
No data to display.				
Page 1 (0 of 0 items)  < ( 1 → )				

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

The Add Mobile Number pop-up screen is displayed.

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

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

Field	Description
ISD Code	The International Subscriber Dialing (ISD) code for the mobile number.
Mobile Number	The mobile phone number of the party.
Preferred	<ul> <li>A flag indicating whether the provided mobile number is the party's preferred address.</li> <li>At-least one Mobile per Contact Subtype should be marked as preferred.</li> <li>Only one Mobile per Contact Subtype can be marked as preferred</li> </ul>

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

#### Figure 1-9 Email

✓ Media For Address		
Mobile Phone Email		
+		
Email Id 🗘	Preferred 0	Action
No data to display.		
Page 1 (0 of 0 items)  < ∢ 1 → >		

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

The Add Email pop-up screen is displayed.

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



Table 1-10 Media

Field	Description
Email Id	Email ID of the party.
Preferred	<ul> <li>A flag indicating whether the provided Email is the party's preferred address.</li> <li>At-least one Mobile per Contact Subtype should be marked as preferred.</li> <li>Only one Mobile per Contact Subtype can be marked as preferred</li> </ul>

Note:

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

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

The **Tax Declaration** screen is displayed.

#### Figure 1-10 Tax Declaration

✓ Tax Declaration				
+				
Form Type 🗘	Valid From 🗘	Valid Till 🗘	Remarks 🗘	Action
No data to display.				

19. Click on the + button to specify the details.

The Add Tax pop-up screen is displayed.

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

Table 1-11 Add Tax – Field Description

Field	Description
Tax Resident Status	Indicates the party's tax residency status (e.g., Resident, Non- Resident). <b>Entity Code</b> : RES
ТІМ Туре	The type of tax identification number (TIN) provided by the party (e.g., Social Security Number, PAN). <b>Entity Code</b> : TINT



Field	Description
TIN Status	The status of the tax identification number (e.g., Valid, Pending, Invalid). Entity Code: TNNR, TNR
	Note: List of TIN Status is populated based on Tax Resident Status
	<ul> <li>a. Non-Resident Alien <ul> <li>Certified</li> <li>Certified – Due for recertification</li> <li>Uncertified – No W8-BEN Received</li> <li>Uncertified – Recertification past due</li> </ul> </li> <li>b. Resident Alien/Citizen <ul> <li>Certified</li> <li>TIN Applied for</li> <li>Missing Tin</li> <li>Incorrect TIN</li> <li>TIN Captured but Not Certified</li> </ul> </li> </ul>
Tax Identification Number	The specific tax identification number assigned to the party.
	Note: Format of Tax Identification Number is dependent on TIN Type selected
	<ul> <li>TIN Cannot start with 9</li> <li>Social Security Number - xxx-xx-xxxx</li> <li>Employer Identification Number - xx-xxxxxxx</li> <li>Adoption Tax Identification Number - xxx-xx-xxxx</li> <li>Individual Tax Identification Number - xxx-xx-xxxx</li> <li>Foreign Tax Identification Number - Free Text</li> </ul>
Foreign Tax Identification Number	The foreign tax identification number provided if the party is subject to tax in a foreign jurisdiction.
Form Type	The type of form associated with the party's tax information (e.g., W-9, W-8BEN). Form Type is dependent on Resident Status. <b>Entity Code</b> : FRT
	<ul> <li>Note: Form type is auto-populated based on Tax Resident Status selected</li> <li>Non-Resident Alien - Form W8</li> </ul>

### Table 1-11 (Cont.) Add Tax – Field Description



Field	Description	
Form Start Date	The start date of the validity period for W8 and W9 Form.	
	Note: Form Start Date is auto-populated as current branch date and it can be modified.	
Form End Date	The end date of the validity period for W8 and W9 Form.	
	<ul> <li>Note:</li> <li>The date will be auto-calculated for Form W8 as current year plus 3 years.</li> <li>The till date is not applicable for Form W9.</li> <li>If resident status Entity Codes are configured other than available values, the valid from date will be available for user to select.</li> </ul>	
Certification Date	The date when the tax certification for the party was issued or validated.	
	Note: Certification Date cannot be a future date or less than party onboarding date.	
Backup Withholding Exemption	A flag indicating if the party is exempt from withholding tax. This field is used to determine if the party is exempt from backup withholding, which is a federal tax withheld from certain payments if the IRS has not received a proper tax identification number or if certain conditions are met. Claiming this exemption ensures that no backup withholding tax is applied to applicable payments.	
Backup Withholding Code	The code assigned for withholding tax purposes. Entity Code: BWC	
Tax Country Code	The country code associated with the party's tax jurisdiction. <b>Party Maintenance</b> : obpy tax country maintenance.	
Tax Province Code	The province or region code within the tax jurisdiction of the party. Tax Province code is available based on Tax Country Code selected. <b>Party Maintenance</b> : obpy tax country maintenance	
Certification Code	A code representing the type or classification of the tax certification provided for the party. Entity Code: TCC	
Backup Withholding Stop Page	A code used to indicate if withholding tax payments should be stopped for the party. Entity Code: BWS	
Type of Notice	Indicates Type of Notice issued to the party.	

#### Table 1-11 (Cont.) Add Tax – Field Description

Field	Description
Notice Received Date	The date when notice was received by financial institution.
Notice Sent Date	The date when the notice sent to the party.
Compliance Date	The date the party complied with the requirements of the notice.

#### Table 1-11 (Cont.) Add Tax – Field Description

21. Click Next to move to the Stakeholders Details screen.

### 1.1.1.2 Onboarding Initiation - Stakeholder Details

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

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



The following Data Segments can be captured in Relationship Segment.

 Table 1-12
 Data Segment - Relationships

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Owners	Optional	Data segment to view owner relationships of the party.
2	Authorized Signatory	Optional	Data segment to view authorized signatory relationships of the party.
3	Guarantors	Optional	Data segment to view guarantor relationships of the party.
4	Suppliers	Optional	Data segment to view supplier relationships of the party.
5	Trustee	Optional	Data Segment to capture related Trustee
6	Beneficiary	Optional	Data Segment to capture related Beneficiary
7	Related Party	Optional	Data Segment to capture other relationships

1. Click Next in theOnboarding Initiation - Basic Details screen.

The **Onboarding Initiation - Stakeholder Details** screen displays.



Figure 1-11	Initiation – Stakeholder Details
-------------	----------------------------------

akeholder Details					Scree
rantors (0) Suppliers	(0) Beneficiary (0) Trustee (0) Rela	ated Party (0) Owners (0)	Arjun (0) Authorized Signatories (0)		
у Туре 🗘	CIF/Party Id 💲	Name 🗘	Relationship Added Date 💲	Customer 🗘	Action 🗘
data to display.					
				Cancel Hold	Back Save and Close

2. Click the **t**icon on the top of the **Stakeholder Details** screen, select the corresponding stakeholder type.

The Add New Owners screen is displayed.

#### Figure 1-12 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:		
Q		
or Select Recently Added Stakeholder:		
T		
	Next	Cancel

3. Enter CIF ID/Party ID to add a relationship with existing customer/non-customer or click **Next** without input CIF ID/Party ID to create a new party (non-customer) and add as a relationship.

#### Note:

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

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

#### **Existing Party**

- 4. To search for an existing party, click **Search** icon to launch search party screen using following parameters.
  - Party ID
  - First Name
  - Middle Name
  - Last Name
  - Data of Birth
  - Unique ID
  - Mobile Number
  - Email
- 5. Specify the Add Relationship specific attribute.

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

Table 1-13 Owner - Field Description

Field	Description
Ownership Percentage	Percentage Ownership of Owner in business.
Associated Since	Date since Owner is associated with business.

#### Table 1-14 Authorized Signatory - Field Description

Field	Description
Title	Title of Authorized Signatory in Business.
Remarks	Remarks for Authorized Signatory.



Field	Description
Upload Signature	Signature file upload. Note: Field is available only in case of new party onboarding. For Existing Party, signature is retrieved from existing party Details. Signature can be configured as Mandatory or Optional during stakeholder creation via Property Maintenance. Refer Oracle Banking Party Configuration User Guide.
Signature Remarks	Remarks for Signature. Field is available only in case of new party onboarding.

### Table 1-14 (Cont.) Authorized Signatory - Field Description

#### Table 1-15 Guarantors - Field Description

Field	Description	
Point of contact	Point of contact with the guarantor.	
Is Shareholder	Flag it identify, if guarantor is the shareholder in SMB.	
Shareholding	Shareholding percentage by guarantor.	
Board Position Held	Flag to identify if guarantor is the board member.	
Is Decision maker	Flag to identify if guarantor is the decision maker.	
Is Founder	Flag to identify if guarantor is the founder.	
Is Promoter	Flag to identify if guarantor is the promoter.	
Beneficial Ownership In Other Companies	Flag to identify if guarantor is the beneficiary owner.	
Net worth	Net worth of the guarantor.	
Guarantor total asset	Total assets of the guarantor. Entity Code: cmc-currency-services	
Guarantor total liability	Total liability of the guarantor.	
Currency	Currency of asset and liability of guarantor	
Description	Description of the guarantee.	
Scope	Scope of the guarantee.	
Guarantee amount	Amount of guarantee.	
Guarantee currency	Currency of guarantee.	
Guarantee start date	Start date of guarantee Entity Code: GGT	
Expiry date	Expiry date of guarantee. Entity Code: GPU	
Guarantee given to	Guarantee give to. Entity Code: TOG	
Guarantee purpose	Purpose of guarantee. Entity Code: LOB	
Type of guarantee	Type of guarantee. Entity Code: FIY	



Table 1-15	(Cont.)	Guarantors -	· Field	Description
------------	---------	--------------	---------	-------------

Field	Description	
Line Of Business	Line of business of the guarantee. Entity Code: QUA	

Table 1-16	<b>Suppliers - Field Description</b>

Field	Description	
Line Of Business	Line of business of the guarantee. Entity Code: QUA	
Financial Year	Financial year of the financial profile of the supplier.	
Quarter	Quarter of the financial profile of the supplier.	
Turnover Range	Turn Over range of the supplier.	
Supplier Experience	Experience of the supplier.	
Supplier Summary	Summary of the supplier.	
Purchase Percent	Purchase percent from the supplier.	
Turnover Range	Turn Over range of the supplier.	
Years Of Association	Year of association of the supplier.	
Item Name	Item supplied by the supplier. Entity Code: SUP	
Quantity	Quantity of items supplied by the supplier.	
Supply Frequency	Frequency of supply by supplier.	
Start Date	Start date of the supplier.	
End Date	End date of the supplier.	

#### Table 1-17 Trustee - Field Description

Field	Description	
Primary Party	Primary Party Relationship with Associated Party.	
	Entity Code: RPP	

#### Table 1-18 Beneficiary - Field Description

Field	Description	
Primary Party	Primary Party Relationship with Associated Party.	
	Entity Code: RPP	

#### Table 1-19 Related Party - Field Description

Field	Description
Primary Party	Primary Party Relationship with Associated Party. Entity Code: RPP
Associated Party	Associated Party Relationship with Primary Party. Entity Code: RSP



Table 1-19	(Cont.)	<b>Related Pa</b>	arty - Field	Description
	(			

Field	Description	
Relationship Sub-Type	Relationship sub-type of relationship between primary and secondary.	
	Entity Code: RRS	

**New Party** 

6. Click Next without entering CIF/Party Id..

The **Add Stakeholder** screen screen is displayed for the selected relationship type to capture details of new party.

Note:

Non-Customer are not handed off as part of Hand-Off Process.

7. Select Stakeholder Type.

Respective Data Segments based on selected Stakeholder will be available to capture Party Information.

- 8. Refer the following:
  - a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
  - b. Retail Party Onboarding User Guide for Individual Stakeholder Type.
  - c. SME Party Onboarding User Guide for SME Stakeholder Type.
  - d. Corporate Party Onboarding Guide for Corporate Stakeholder Type.
- 9. Click Next to capture KYC Details.

KYC Details to be captured is available based on selected stakeholder type.

- a. KYC Check for SMB Stakeholder Type.
- **b.** Retail Party Onboarding User Guide KYC related details for Individual Stakeholder Type.
- c. SME Party Onboarding User Guide KYC related details for SME Stakeholder Type.
- d. Corporate Party Onboarding Guide KYC related details for Corporate Stakeholder Type.
- **10.** Click **Next** to add relationship-specific attributes.

Refer following for relationship specific attributes.

- a. Owner Field Description Owner Field Description
- b. Table 1-14
- c. Table 1-15
- d. Table 1-16
- e. Table 1-17
- f. Table 1-18
- g. Table 1-19
- 11. Click Submit.



The stakeholder is linked to the customer being onboarded, and the newly added stakeholder is displayed on the **Stakeholder Details** screen.

12. Click Next to move to the Financial Information screen.

For information on the Financial Information screen, refer to Onboarding Initiation - Financial Information.

### 1.1.1.3 Onboarding Initiation - Financial Information

Information about the customer's income, assets, and liability is added to the **Financial Information** screen.

Financial information about the customer help bank in determining the creditworthiness of the customer in a better manner.

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

1. Click Next in the Onboarding Initiation - Stakeholder screen.

The Onboarding Initiation - Financial Information screen displays.

- Click and expand the Annual Income section and select the Annual Income range of the customer.
- 3. Click and expand the Asset Details section.

The **Asset Details** screen displays.

#### Figure 1-13 Initiation – Financial Information

Quick Initiation -	000119685	Documents t + X
Basic Details	Financial Information	Screen(3/5)
Stakeholder Details	> Annual Income	
Financial Information		
Comments	V Asset Details	
Review and Submit	Total No of Assets	Total Amount
	No items to display.	
	Page 1 (0 of 0 items)  < ∢ 1 → >	
	> Liabilities Details	
		Cancel Hold Back Save & Close Next

The System displays the following options:

- Add
- Modify
- Delete
- 4. Click Add to add the asset detail.

The Assets screen displays.

Figure	1-14	Assets
--------	------	--------

Туре	Total	Value	
1	•	•	
L	Required	Required	Require

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

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

Table 1-20 Assets – Field Description

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

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

#### Note:

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

7. Click and expand the Liabilities Details section.

The Liabilities Details screen displays.



Quick Initiation -	000119685	Documents d' K
Basic Details	Financial Information	Screen(3/5)
Stakeholder Details	> Annual Income	
Financial Information		
Comments	Asset Details	
Review and Submit	Liabilities Details	
	Total No of Liabilities	Total Amount
	+	
	No items to display.	
	Page 1 (0 of 0 items)  < 4 1 >>	
		Cancel Hold Back Save & Close Next

Figure 1-15 Liabilities

8. Click Add to add the liabilities details.

The Liabilities screen displays.

#### Figure 1-16 Liabilities

Туре	Tota	al Value	
	•	•	
	Required	Required	Required

The following options are displayed for the liabilities:

- Add
- Edit
- Delete
- 9. On the Liabilities screen, specify the fields.

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

Table 1-21 Liabilities – Field Description

Field	Description
Liability Type	The specific category or type of liability held by the party (e.g., Mortgage, Loan, Credit Card). Entity Code: LTY



Field	Description	
Currency	The currency in which the liability amount is denominated (e.g., USD, EUR). <b>Common Core Maintenance</b> : cmc currency maintenance	
Amount	The monetary value of the liability, as per the specified currency.	

#### Table 1-21 (Cont.) Liabilities – Field Description

10. Click Submit to add the Liabilities.

#### Note:

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

**11.** Click **Next** to move to the **Interested Products** screen.

### 1.1.1.4 Onboarding Initiation - Comments

The RMs can capture overall comments for the initiation stage in the Comments screen.

Capturing comments helps the banker who works in the next stage to understand this task.

1. Click Next in the Onboarding Initiation - Interested Products screen.

The Onboarding Initiation - Comments screen displays.

Quick Initiation -	000119685	Documents J L X
Basic Details	Comments	Screen(4/5)
Stakeholder Details	► ~ B I U ∓ A -size- ~ E Ξ Ξ	>
Financial Information	Enter text here	
Comments		
Review and Submit		
		Post
	No items to display.	
	Can	cel Hold Back Save & Close Next

Figure 1-17 Initiation – Comments

- On the Comments screen, specify the overall comments for the Onboarding Initiation stage.
- 3. Click **Post** to post the comments.
- 4. Click Next to go to the Onboarding Initiation Review and Submit.

### 1.1.1.5 Onboarding Initiation - Review and Submit

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

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

1. Click Next in the Onboarding Initiation - Comments screen.

The **Onboarding Initiation - Review and Submit** screen displays.



uick Initiation -	000119685	Documents J L
asic Details	Review and Submit	Screen(:
akeholder Details	Rusiness Datail	
nancial Information	Business Detail	
omments	B Doing Business As Registration Number Date of Registration	n Country of Registration SMB Registration Number
view and Submit	Banking 2020-02-11 Tax Identification Number Goods and Services Tax Id Busine	iss License
	General Information	Professional Information
	General Information Current Address Social Profile	Membership
	1	No record to display
	Citizenship history	
	Birth Country	
	Stakeholders	Supporting Documents
	Owners Authorized Signations Cupranters Supplians	eshker m.B. essentier to
	Owners Authorized signatory Guarantors Suppliers	
	No record to display	
		0
		Supporting Documents Is not yet done
	КҮС	Assets
	A	
	кус	Assets
	ls not yet done	ls not yet done
	Liabilities	Income
		U
	Liabilities Is not yet done	Is not yet done
	Expense	Beneficially Owned Company
	U Evanaça	Beneficially Owned Company
	Is not yet done	Is not yet done
	Other relationship	
	Α	
	Other relationship	
	Other relationship Is not yet done	
	Other relationship Is not yet done	

Figure 1-18 Initiation – Review and Submit

2. On the **Review and Submit** screen, verify the details that are displayed in tiles. For more information on fields, refer to the field description table.


Tile Name	Description	
General Information	In this tile, the following details are displayed: <ul> <li>Citizenship</li> <li>Address</li> <li>Social Profile</li> </ul>	
Professional Information	Displays the professional information of the stakeholder.	
Stakeholders	Displays the stakeholders.	
Dates	Displays the details of the dates.	
KYC	Displays the KYC details.	
Assets	Displays the assets details.	
Liabilities	Displays the liabilities details.	
Income	Displays the income details.	
Expense	Displays the expense details.	
View details	In the corresponding tile, click this icon to view the detailed information.	

Table 1-22 Review and Submit – Description

- Click Submit System will check for duplicate customers. For more information, refer to the Duplication Check (De-dupe Check).
- 4. Click Continue to move to the Onboarding Enrichment stage.

# 1.1.2 Onboarding Enrichment

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

This topic contains the following subtopics:

- Onboarding Enrichment Basic Information
   In addition to the business details, address, and contact captured in the Initiation stage, the RMs can add important supporting documents in the Basic Info screen.
- Onboarding Enrichment Consent and Preferences This topic provides the customer consent details for E-Sign, Marketing and Communication, Privacy Information etc.
- Onboarding Enrichment Stakeholder Details
   You can add the details about the stakeholders of the customer in the Stakeholder Details screen.
- Onboarding Enrichment Membership / Association If the customer is a member of or associated with any institution, the RM can add details about the same in the **Membership/Association** screen.
- Onboarding Enrichment Financial Profile
   The RMs can further enrich the customer's financial information in the Financial Profile
   screen, by adding income details, expense details, and details about the relationship with
   other banks.
- Onboarding Enrichment Comments The RMs can capture overall comments for the initiation stage in the **Comments** screen.
- Onboarding Enrichment Review and Submit The **Review and Submit** screen provides a consolidated view of the information captured in all the sections.



# 1.1.2.1 Onboarding Enrichment - Basic Information

In addition to the business details, address, and contact captured in the **Initiation** stage, the RMs can add important supporting documents in the **Basic Info** screen.

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

- Business Details
- Contact Details
- Address Details
- Tax Declaration

To add the basic information:



 Click Acquire and Edit in the Free Tasks screen for the application for which the Onboarding Enrichment stage has to be acted upon.

The Onboarding Enrichment - Basic Info screen displays.

	Basic Info			Screen(1/7)
Consent and Preferences	Business Detail			
Stakeholder Details	Doing Business As	Registration Number	Date of Registration	Country of Registration
Membership / Associati	E Book Seller SMB Registration Number	Tax Identification Number	2022-04-28 Goods and Services Tax Id	IN Business License
Financial Profile		123456		
Comments	> Business Detail			
Review and Submit	> Contact Details			
	> Current Address			
	> Previous Address			
	> Tax Declaration			
	> Supporting Documents			

Figure 1-19 Enrichment – Basic Info

For information on adding Business Details, Current Address, Previous Address, Contact Details and Tax Details, refer to the Onboarding Initiation - Basic Details section.

2. Click and expand the Supporting Documents section to add the supporting documents.

The Supporting Documents screen displays.



# Supporting Documents Document Submitted Document Pending 0 0 0 ● 0 0 No items to display. Page 1 (0 of 0 items) | < 4 1 > >|

#### Figure 1-20 Enrichment – Basic Info – Documents

3. Click Add button to add the Supporting Documents.

The **Document** screen displays.

#### Figure 1-21 Enrichment – Basic Info – Documents

Document Name	Document Number	Document Issue Date	
Document Expiry Date	Vpload Documents	ed Required Uploaded Documents	
2023-05-01	Drag and Drop		
	Select or drop files here.		

4. On the **Document** screen, specify the details.

#### Table 1-23 Document - Field Description

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

5. Click Save to save the documents details.

#### Note:

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

6. Click Next to move to the Onboarding Enrichment - Consent and Preferences segments.



# 1.1.2.2 Onboarding Enrichment - Consent and Preferences

This topic provides the customer consent details for E-Sign, Marketing and Communication, Privacy Information etc.

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

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

1. On the Consent and Preferences screen, click and expand e-Sign segment.

The **e-Sign** screen displays.

Figure 1-22 e-Sign

Back Mode         Consent and Preferences         Some Mode         Some Mode </th <th><b>Onboarding Enric</b></th> <th>hment - 231572023</th> <th></th> <th></th> <th>0</th> <th>Documents</th> <th>(; ×</th>	<b>Onboarding Enric</b>	hment - 231572023			0	Documents	(; ×
Sgnume         • elgn           Biddinging         Cent browne communication decision BgN           Dirphyrent         • handing Communication decision BgN           Astronol Handinging         • handing Communication decision BgN           Astronol Handingingingingingingingingingingingingingi	Basic Info	Consent and Preferences					Screen(5/11
Biblioschippi         Concet to souther communication derivers auflight           Endploymed         > Aucheritätight           Actionation         > Ansage statutututututututututututututututututut	Signatures	✓ eSign					
Englagement     A Marketing Communication       Concert and Reading Communication     > Invasi Information       Address of Reading Communication with our atflates to market to you?     Concert and reading Communication with our atflates to market to you?       Renderal Hybrid Communication     Concert and reading Communication with our atflates to market to you?       Renderal Hybrid Communication     Concert and reading Communication with our atflates to market to you?       Renderal Hybrid Communication     Concert and reading Communication with our atflates to energisty to baceness purpose?       Renderal Hybrid Communication     Concert and reading Communication and reading program agency?       Communication     The Market Communication and reading program agency?	Relationships	Consent to receive communication electronically/	-				
Concert and Fosterior         > Privay Information           Cateroal Information         Can evalue you credit sortilates 0           Memory / Assessa         Can evalue you credit sortilates 0           Information Information with ou atflates to everyday loaders purpose?         Can evalue you credit sportilates rates purpose?           MessSessa         Can evalue you credit sportilates agency?         Sessa           Connentis         Sessa         Sessa	Employment	> Marketing Communication					
Additional for an educe your credit inortheres?       Memberly / Adoncul in a result in your credit inortheres?       Transalinoble in a result inortheres in a result inortheres in a result in your in a result inorthere in a result in your in a result inorthere in a result in a result inorthere in a result in a result inorthere in a result inorthere in a result inorthere in a result in a resu	Consent and Preferences	> Prhace information					
Membership / Associality         Can we share your personal instantiation           Prancial Photo         Can we share your personal instantiation with our atflates to rearket to you?           Metro Details         Can we share your personal instantiation with our atflates to rearket populates           Metro Details         Can we share your personal instantiation with our atflates to rearket populate           Metro Details         Can we share your personal instantiation with our atflates to rearket populates           Metro Details         Can we share your personal instantiation with our atflates to rearket populates           Metro Details         Can we share your personal instantiation with our atflates to rearket populates           Metro Details         Can we share your personal instantiation with our atflates to rearket populates           Metro Details         Can we share your personal instantiation with our atflates to rearket populates	Additional Info	C (some characterized) anotherer?					
Financial Pholife              Convertise              Convertise              Convertise              Convertise              Convertise              Meter               So Mater	Membership / Associati	Can we share your oron information with our attiliates to market to you?					
MS boals          Connection            Connection          Mexex	Financial Proble	Can we share your personal information with our affiliates for everyday business purpose?					
Comments > Minor	MIS Details	Can we share your credit report from a credit reporting agency?					
	Comments	> Minor					
Review and Submit	Review and Submit						
				(and )	Rep.	Same & Chan	-

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

#### Table 1-24 E-Sign Consent - Field Description

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

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

The Marketing Communication screen displays.

#### Figure 1-23 Enrichment - Marketing Communication

✓ Marketing Communic	cation			
Consent to receive Marketing,P	Promotional,Sales and other			
Channel ¢	Contact 🗘	Preferred Time 🗘	Action	
No data to display.				
Page 1 (0 of 0 items)				

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



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

#### Table 1-25 Marketing Communication - Field Description

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

The Privacy Information screen displays.

#### Figure 1-24 Privacy Information

```
    Price Information
    Can we share your credit northness?
    Can we share your periodial information with our atfliates to market to you?
    Can we share your periodial information with our atfliates for enryday business purpose?
    Can we share your credit report from a credit reporting agregs?
```

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

#### Table 1-26 Privacy Information - Field Description

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

# Note:

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

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

The Minor Consent screen is displayed.

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



Field	Description		
Minor Consent	Date of consent of minor party. Minor consent will be available only for minor party.		
	Note: Minor consent is mandatory for minor party onboarding.		

Table 1-27 Minor Consent - Field Description

9. Click Next to move to the Onboarding Enrichment - Stakeholder Details segments.

# 1.1.2.3 Onboarding Enrichment - Stakeholder Details

You can add the details about the stakeholders of the customer in the **Stakeholder Details** screen.

1. Click Next in the Onboarding Enrichment - Basic Information screen.

The **Onboarding Enrichment - Stakeholder Details** screen displays.

# Figure 1-25 Enrichment – Stakeholders

Stakeholder Details					Screen(3/7)
Guarantors (0) Suppliers (0)	Beneficiary (0) Trustee (0) Rela	ed Party (0) Owners (0)	Arjun (0) Authorized Signatories (0)		
+					
Party Type 🗘	CIF/Party Id ≎	Name 🗘	Relationship Added Date 💲	Customer 🗘	Action 🗘
No data to display.					
				Cancel Hold	Back Save and Close Next

The stakeholder details added in the **Onboarding Initiation - Stakeholder Details** stage are populated automatically on this screen. For information on adding customer's relationship details, refer to **Onboarding Initiation - Stakeholder Details**.

 Click Next to move to the Onboarding Enrichment - Membership / Association segments.



# 1.1.2.4 Onboarding Enrichment - Membership / Association

If the customer is a member of or associated with any institution, the RM can add details about the same in the **Membership/Association** screen.



 Click Next in the Onboarding Enrichment - Consent and Preferences screen. The Onboarding Enrichment - Membership / Association screen displays.

Onboarding Enric	hment - 000119680	Documents d' - ×
Basic Info	Membership / Association	Screen(3/6)
Stakeholder Details	No of Membership	
Membership / Associati	0	
Financial Profile	+	
Comments	No items to display.	
Review and Submit	Page 1 (0 of 0 items)  < ∢ 1	
		Cancel Hold Back Save & Close Next

Figure 1-26 Enrichment - Member / Association

2. Click Add button to add the membership details.

The Membership screen displays.

# Figure 1-27 Memebership

embersnip						
stitution Name	Institut	ion Type	Membership Type		Membership since - Members	hip upto
		•		•	₩ ↔	Ē
	Required	Require	d	Required	Required	Require

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

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

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

 Table 1-28
 Membership - Field Description

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

# Note:

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

5. Click Next to move to the Onboarding Enrichment - Financial Profile.

# 1.1.2.5 Onboarding Enrichment - Financial Profile

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





energiante Entre		
Basic Info	Financial Profile	Screen(4/
Stakeholder Details	Total Income Total Net Worth	
Membership / Associati		
Financial Profile	> Assets & Liabilities	
Comments	> Income & Expenses	
Review and Submit	> Profit and Financial Ratios	
	> Other relationship	
	> Beneficially Owned Company	
		Capcel Hold Back Save & Close N

Figure 1-28 Enrichment – Financial Profile

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

The Assets and Liabilities Detail screen displays.

# Assets & Liabilities Assets Add Liabilities Add Uiabilities Add Uiabilities Ioo% <li

Figure 1-29 Assets and Liabilities Detail

3. Click the configure icon in the corresponding tile.

The following options are displayed in the assets and liabilities details:

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



Income	Add Exp	penses	Ac
30.0%	57.0%	35.0%	30.0%
33.0%		35.07	

Figure 1-30 Financial Profile – Income and Expense

5. Click Add in the Income & Expenses segment.

The Add Income screen displays.

Figure 1-31 Add Income

icome Type	Frequency	Am	ount	
	▼	•	•	
	Required	Required	Required	Required

6. On the Add Income screen, specify the fields.

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

 Table 1-29
 Add Income – Field Description

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

7. Click Add to save the details.



The Add Expenses screen is displayed.

# Figure 1-32 Add Expenses Details

xpense Type	Frequency	E	xpense Value	
	•	•	-	
	Required	Required	Required	Required

#### 10. On the Add Expense screen, specify the fields.

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

 Table 1-30
 Add Expenses - Field Description

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

11. Click Add to save the details.



**13.** Click and expand the **Profit and Financial Ratios** section.

# Figure 1-33 Profit and Financial Ratios

✓ Profit and Financial Ratios		
+		
No items to display.		
Page 1 (0 of 0 items)  < ∢ 1		

**14.** Click **Add** to add the profit and financial ratios.

The Profit and Financial Ratios screen displays.

Figure 1-34 Profit and Financial Ratios - Add

inancial Year			
Currency	Balance Sheet Size	Operating Profit	Net Profit
'ear Over Year Growth (%)	Return On Investment (%)	Return On Equity (%)	Return On Asset (%)
			Ĭ.

**15.** On the **Profit and Financial Ratios** window, specify the fields. For more information on fields, refer to the field description table.

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

 Table 1-31
 Profit and Financial Ratios – Field Description

Field	Description
Financial Year	Year of Financial Profit and Ratio. <b>Entity Code</b> : FIY
Financial Period	Financial Period of profit and ratio. <b>Entity Code</b> : FIP
Currency	Currency of Financial Profit and Ratio.
Balance Sheet Size	Balance sheet size of Small and Medium Business.
Operating Profit	Operating profit of Small and Medium Business.
Net Profit	Net Profit of Small and Medium Business.
Year Over Year Growth (%)	Year on Year Growth of Small and Medium Business.
Return On Investment (%)	Return on Investment of Small and Medium Business'.
Return On Equity (%)	Return on Equity of Small and Medium Business.
Return On Asset (%)	Return on Asset of Small and Medium Business.

16. Click and expand the Other Relationship section.

The **Other Relationship** screen displays.



# Figure 1-35 Other Relationship

✓ Other relationship	
No items to display.	
Page 1 (0 of 0 items)  < ∢ 1 → >	

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

The Relationship with other financial institutions screen displays.

# Figure 1-36 Relationship with other financial institutions

Required	•		1
Required		-	
in the main and th			
lationship Since			

On the Relationship with other financial institutions screen, specify the fields.
 For more information on fields, refer to the field description table.

Table 1-32	Relationship w	vith other	financial	institutions	- Field Description
------------	----------------	------------	-----------	--------------	---------------------

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

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

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

# Note:

You can also select the required item from list and click the edit/delete icon to modify/delete the other relationship details.

20. Click Next to move to the Onboarding Enrichment - Comments segments.

# 1.1.2.6 Onboarding Enrichment - Comments

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

Capturing comments helps the banker who works in the next stage to understand this task.

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

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



Onboarding Enrich	ment -	- 0001	11968	30												[	(i)	Docume	ents	;; ×
Basic Info	Comm	nents																	Scr	een(5/6)
Stakeholder Details	5	2	В	I	Ū	Ŧ	Α	- size -	~	E	Ξ	Э	Đ	E	Ξ	I	H1	H2	ee	>
Membership / Associati	Enter te	ext here																		
Financial Profile																				
Comments																				
Review and Submit																				
																				::
																				Post
	No items	s to displa	ay.																	
													Ca	ncel	Hold	Bac	k	Save & Cl	lose	Next

- 2. On the **Comments** screen, specify the overall comments for the **Onboarding Enrichment** stage.
- 3. Click **Post** to post the comments.
- 4. Click Next to move to the Onboarding Enrichment Review and Submit.

# 1.1.2.7 Onboarding Enrichment - Review and Submit

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

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

Verify the information captured in all the sections and take the necessary action. For information on reviewing and submitting the task to the next stage, refer to **Onboarding Initiation - Review and Submit**.

# 1.1.3 KYC Check

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

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

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 Summary screen displays.



Figure 1-38 KYC - Customer Summary

- 2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to **Table 1-22**.
- 3. Click Next.



#### The KYC Check screen displays.

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

KYC Checks are listed during KYC stage, based on the Mandatory and Optional KYC check configuration.

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

- 4. Verify all the KYC checks listed for the selected product.
- 5. Click Verify to add the Verification Details.

The Add Verification screen displays.

Figure 1-39	Add Verification Details – Proof of Residence
-------------	---

(YC ID Type	Name as in the docum	ent ID Number	DOB as on Do	cument
	•			Ē
Address as in Document	Required		Required	
	Required			
Verification Details				
Verification Details Reference number	Verification Type	Verification Medium	Verification St	tatus
Verification Details Reference number ssued On	Verification Type	Verification Medium	Verification Si	tatus Require
Verification Details eference number ssued On	Verification Type Verified On	Verification Medium	Verification St Required	<b>tatus</b> Requir
Verification Details Reference number ssued On ferification Remarks	Verification Type	Verification Medium  Verification Medium  Required Valid Till  Required Required	Verification Si Required Required Required	tatus ▼ Require



KYC ID Type		Name as in the document	ID Number		DOB as on Docu	iment	
	•						Ē
ssued On		Requir	ed	Required	1		
	Ē						
	Required	J					
Verification Details		Verification Type	Verification Medium		Verification Stat	tus	
Verification Details Reference number		Verification Type	Verification Medium	•	Verification Stat	tus	•
Verification Details Reference number		Verification Type	Verification Medium	•	Verification Stat	tus	Require
Verification Details Reference number /erified On	Ē.	Verification Type	Verification Medium	•	Verification Stat	tus	Require
Verification Details Reference number /erified On /erification Remarks	Requirec	Verification Type Valid Till Requir	Verification Medium	•	Verification Stat	tus	Require

# Figure 1-40 Add Verification Details – Proof of Identity

# Figure 1-41 KYC Check

KYC - 000125298			Docum	ents
Customer Summary	KYC Check			Screen(2/3)
KYC Check     Comments	Address Verification ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	Identification Verification		
	Verified	Verified		



6. Click Next.

The **Comments** screen displays.

KYC - 000118863	Documents +	×
Customer Summary	Comments Screen	(3/3)
KYC Check		>
Comments	Enter text here	
		::
	P No items to display	ost
	Cancel Hold Back Save & Close Sub	mit

Figure 1-42 KYC – Comments

- 7. Specify the overall comments for the KYC stage.
- 8. On the **Comments** screen, perform the following actions:

Table 1-33 Actions - Description

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

# 1.1.4 Recommendation

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

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



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

The Customer Summary screen displays.





# Figure 1-43 Recommendation – Customer Summary

- 2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to **Table 1-22**.
- 3. Click Next.



The Recommendation – Recommendation Comments screen displays.

Recommendation	n - 00011796	9						Œ	Document	; ;; ×
Customer Summary	Recomme	ndation								Screen(2/3
<ul> <li>Recommendation</li> </ul>	Decision		Cor	nments						
Comments	Approve	•	R	ecommended to proceed further						
	Section 🗘	Compliant with Bank Policy?	٥	Details (Non-Compliance to Bank Policy)	٥	Details of Risk Mitigation	٥	Recommended 🗘	Decision 🗘	Action 🗘
	IDVR	Yes						Recommended	Approve	P
	ADVR	Yes						Recommended	Approve	P

Figure 1-44 Recommendation – Recommendation Comments

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

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

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

The Onboarding Approval screen displays.

Figure 1-45 Onboarding Approval

Inboarding Approval			
Section			
IDVR			
Compliant with Bank Policy?	Recommended	Decision	
		Reject	•
Details (Non-Compliance to Bank Policy)	Details of Risk Mitigation		
Require	d		
		View KYC Details	Update Cano

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

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



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

# Table 1-34 Onboarding Approval - Field Description

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

The View KYC Details screen displays.

- 10. Click Update to update the decision.
- **11.** On the **Comments** screen, perform the following actions:

# Table 1-35 Actions - Description

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

12. Click Next.

The Comments screen displays.



Recommendation	- 000117969
Customer Summary	Comments Screen(
Recommendation	▶ ♂ B I U ∓ A -size- ▼ E E E E E E H1 H2 ↔ >
Comments	Enter text here
	Po
	25 May Approval 23 Automation1 00:57:34 Approval is done
	Cancel Hold Back Save & Close Subm

Figure 1-46 Comments

**13.** Specify the overall comments for the **KYC** stage.

# 1.1.5 Approval

In the **Approval** stage, the head of the division can view the customer information and decide to approve or reject the task based on comments from the Reviewer.

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

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

The Approval - Customer Summary screen displays.





# Figure 1-47 Approval - Customer Summary

- 2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to **Table 1-22**.
- 3. Click Next.



The Approval – Approval Comments screen displays.

Figure 1-48 Approval – Approval Comments

Approval - 00011	7969			Documents d L X
Customer Summary	Approval			Screen(2/3
<ul> <li>Approval</li> </ul>	> Recommendation S	Summary Approved		
Comments	✓ Approval Decision			
	Decision	Comments		
	Approve	▼ Done.		
			Cance	al Hold Back Save & Close Next

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



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

Table 1-36 Recommendation Summary

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

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

The Recommendation Summary screen displays.

- 6. 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.

8. Click Next to Comments data segments.

The Approval – Comments screen displays.



Approval - 00011	7969 Documents
Customer Summary	Comments Screen(3/3
Approval	∽ ~ B I U ∓ A -size- ▼ E Ξ Ξ E E ⊟ ⊟ H1 H2 ↔ >
• Comments	Enter text here
	Post
	25 May Approval 23 Automation1 00:57:34 Approval is done
	Cancel Hold Back Save & Close Submit

Figure 1-49 Approval - Comments

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

Table 1-37 Actions - Description

Action	Description		
Comments	Specify the overall comments for the Approval stage.		
Post	Click <b>Post</b> . The comments are posted below the text box.		
Submit	Click Submit. The Checklist window is displayed.		
Outcome	<ul> <li>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:</li> <li>If Proceed is selected, the task is automatically moved to the host system.</li> <li>If Reject is selected, the task is terminated.</li> <li>If Additional Info is selected, the task is moved back to the Onboarding Enrichment stage.</li> </ul>		

# 1.2 Amendment

In the **Amendment** stage, the relationship manager can amend the information or can add additional information about an SMB 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.
- On the Home screen, click Party Services. Under Party Services, click Amendment. The Amendment screen displays.



# Figure 1-50 Amendment – Enter CIF

Amendment						
Enter CIF 0008661	Q					
				(	Amend Now	Cancel

2. On the Amendment screen, specify the CIF and click Amend Now.

The Small and Medium Business Amendment screen displays.



Customer Amend	Customer Amend			
Customer Amena				Scree
Devicements				view Dedup
Review and Submit	Business Detail			
		Date of Registration	Country of Degletration CMP Degletrat	ion Number
	Google Fibres Sa5ahl6Jesh2	2000-01-01	US Sa5ahl6Jesh	12
	Tax Identification Number Goods and Services Sa5ahl6Jesh2 Sa5ahl6Jesh2	Tax Id Busines Sa5ahl	s License 6 Jesh2	
	General Information	Ø	Professional Information	
	General Information Current Address	Social Profile	Membership	
	1		No record to disp	lay
	Citizenship history			
	Birth Country			
	Stakeholders	ß	Supporting Documents	
	Owners Authorized Signatory Guarantors	Suppliers		
	No record to display			
	No record to display			
			Supporting Docum Is not vet done	ents
	KYC	C	Assets	
	Status		A	
	Compliant			
	KYC Last Updated Date		Is not yet done	
	2020-05-26			
	Liphilities	~	Income	
	Liabilities		income	
	A		A	
	Liabilities Is not yet done		Is not yet done	
	Expense	Ø		
	U			
	Expense Is not yet done			
			Cancel Ho	Id Save & Close N
			and the second	

Figure 1-51 Amendment – SMB Amendment

3. On the **Customer Amend** screen, click icon in the desired section to be updated. You can update the following sections during amendment:

- General Information For more information, refer to Onboarding Initiation Basic Details.
  - a. Business Details
  - b. Basic Information
  - c. Address
  - d. Social Profile
- Professional Information
  - a. Membership Details For more information, refer to **Onboarding Enrichment -Membership / Association**.
- Stakeholders For more information, refer to Onboarding Initiation Stakeholder Details.
- Dates For more information, refer to Onboarding Enrichment Basic Information.
- KYC For more information, refer to KYC Check.
- Assets For more information, refer to Onboarding Initiation Financial Information.
- Liabilities For more information, refer to Onboarding Initiation Financial Information.
- Income For more information, refer to Onboarding Enrichment Financial Profile.
- Expense For more information, refer to Onboarding Enrichment Financial Profile.

# Note:

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

4. Click Next.

The Amendment - Comments screen displays.

Figure 1-52 Amendment – Comments

SMB Amendmen	t - 000098847	::×
Customer Amend	Comments	Screen(2/3)
<ul> <li>Comments</li> </ul>	▶ ~ B I U ∓ A -size- v E E E E E E ⊞ ⊞ H1 H2 @	>
Review and Submit	Enter text here	
	No Items to display.	Post
	Cancel Hold Back Save & Close	Next

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



# Table 1-38 Actions - Description

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

6. Click Next.

The Review and Submit screen is displayed.

- 7. On the **Review and Submit** screen, review the customer information. For more information, refer to **Onboarding Initiation Review and Submit**.
- 8. Perform the following actions:

Table 1-39 Actions - Description

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

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

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

# 2 Insta Party Management

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

This topic contains the following sub topics:

- Insta SMB Onboarding Insta SMB Onboarding feature allows user to onboard party using a single screen.
- Insta SMB Amendment Insta SMB Amendment feature allows user to amend party using a single screen.
- Insta SMB View
   Insta SMB View feature allows user to view party using a single screen.

# 2.1 Insta SMB Onboarding

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

To initiate the insta onboarding process:

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

The **Onboarding** screen is displayed.

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

Menu Item Search Q	Onboarding
K Insta Party Management	Party Type KYC Reference Number
Onboarding	▼ Q
Amendment	Onboard Now Cancel
View	

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

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

Field	Description
Party Type	<ul> <li>Select Small and Medium Business from the drop-down values.</li> <li>The available options are:</li> <li>Retail</li> <li>Small and medium Business</li> </ul>



Field	Description	
KYC Reference Number	Specify the KYC reference number or click <b>Search</b> icon for a KYC reference number, if KYC record is available for the party. Selection of "Party Type" is not required if the KYC reference number is available:	
	Note: Refer to the <b>KYC Management</b> section for the KYC Reference Number.	

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

4. Click Onboard Now.

The Insta SMB Onboarding screen is displayed.

#### Figure 2-2 Insta SMB Onboarding - Party Information

Insta Smb Onbo	arding - 000146615		×
Party Information	Party Information	Scre	en(1/2
Review	> Basic Details		
	> Documents & Images		
	> Relationships		
	> Membership & Association		
	> Financial Profile		
		Course Units Coursed Course	Marriel
		Cancel Hold Save and Close	Ne

- Insta SMB Onboarding Basic Details
   You can add basic details such as business and address of the customer to be onboarded
   in the Basic Details screen.
- Insta SMB Onboarding Document & Images Section to upload party documents including the supporting document and signatures.
- Insta SMB Onboarding Relationships
   The details about the relationships of the customer to be onboarded are added in the
   Relationship segment. Adding relationship details is beneficial to both the customer and
   the bank during critical events.
- Insta SMB Onboarding Membership & Association
   Section to add membership and association information related to the party.
- Insta SMB Onboarding Financial Profile Section to add financial information related to party including asset, liability, income, and expense.



# 2.1.1 Insta SMB Onboarding - Basic Details

You can add basic details such as business and address of the customer to be onboarded in the **Basic Details** screen.



**Insta SMB Onboarding - Basic Details** screen captures the following data segments to onboard the customer.

Table 2-2Data Segment - Description

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description	
1	Business Details	Mandatory	Data segment to capture business information of the party.	
2	Current Address	Conditional	Data segment to capture current address of the party such as current communication address, current residential address, etc. Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.	



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description	
3	Previous Address	Optional	Data segment to capture previous addresse of the party such as previous communicatio address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per Address Management Maintenance.	
			Note: For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.	
4	Contact Details	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.	
5	Tax Declaration	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.	

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

- 1. On the Insta SMB Onboarding screen, click and expand the Basic Details section.
- On the Basic Details segment, click on the Edit button on Business Details widget. The Business Details screen displays.

Figure 2-3	Onboarding -	<b>Business Details</b>
------------	--------------	-------------------------

✓ Business Detail			
Doing Business As	Registration Number	Date of Registration	Country of Registration
Banking		2020-02-03	Q
SMB Classification	Customer Category	SMB Registration Number	Tax Identification Number
Micro 💌	SMB Q		
Goods and Services Tax Id	Business License	Preferred Language	Required Preferred Currency
		Q	Q
Relationship Manager Id	Customer Access Group	Required Entity Type	Line Of Business
Q	Q	•	Accounts 🔹
Require Short Name	Upload Logo		
Ban1685344287	Maximum file size is 100kb		

- 3. On the **Business Details** screen, specify the additional information related to the business. For more information on fields, refer to the Table 1-4 table.
- 4. On the Business Details segment, click Edit button on Current Address widget.

The Current Address screen is displayed.



Figure 2-4	<b>Onboarding - Current Address</b>
------------	-------------------------------------

Current Address	
No items to display.	
Page 1 (0 of 0 items)   < 4 1 → >	

5. Click on the



icon to add a current address details.

The Add Address screen is displayed.

Figure 2-5 Add Address

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

- 6. On the Add Address screen, specify the fields. For more information on the fields, refer to the Table 1-7 table.
- 7. Click Save.
- On the Basic Info segment, click Edit button on Previous Address widget.
   The Previous Address screen is displayed.

Previous Address	
+	
No items to display.	
Page 1 (0 of 0 liems)  < ∢ 1 > >	
	Save

9. Click on the



icon to add a current address details.

The Add Address screen is displayed.

Figure 2-7 Add Address

Address Type	Location		Preferred	Address Since	
Permanent Address	•	Q			Ē
		Required			Required
Country	State / Country Sub Divisi	on			
(	٦				
Requ Address Line 1 / Building Name	Address Line 2 / Street Na	Required	Address Line 3 / City / Town Name	Zip Code / Post Code	
				DOCUSER1	
Requ	ired	Required	Require	d	
> Additional Info					
> Media For Address					

- **10.** On the **Add Address** screen, specify the fields. For more information on the fields, refer to the Table 1-7 table.
- 11. Click Save.

# 2.1.2 Insta SMB Onboarding – Document & Images

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

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

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

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

Note:

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

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

The **Supporting Documents** screen displays.

# Figure 2-8 Onboarding – Supporting Documents

<ul> <li>Supporting Documents</li> </ul>		
Total Documents	Document Submitted	Document Pending
No items to display.		
Page 1 (0 of 0 items)  < 4 1 → >		

3. Click on the



icon to add a supporting document. The **Document** screen displays.

Figure 2-9 Add Document

Document Name	Document Number	Document Issue Date	
	•		
Document Expiry Date	Required Upload Documents	Required Uploaded Documents	
2023-05-01	Drag and Drop		
	Select or drop files here.		


- On the Document screen, specify the details. For more information on the fields, refer to the Table 1-23 table.
- 5. Click Save to save the documents details.

# 2.1.3 Insta SMB Onboarding – Relationships

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

The following Data Segments can be captured in Relationship Segment.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Owners	Optional	Data segment to capture owner relationships of the party.
2	Authorized Signatory	Optional	Data segment to capture authorized signatory relationships of the party.
3	Guarantors	Optional	Data segment to capture guarantor relationships of the party.
4	Suppliers	Optional	Data segment to capture supplier relationships of the party.
5	Trustee	Optional	Data Segment to capture related Trustee
6	Beneficiary	Optional	Data Segment to capture related Beneficiary
7	Related Party	Optional	Data Segment to capture other relationships

Table 2-4 Data Segment - Relationships

- Relationships Owner
   Owner relationship segment allows user to capture owners of the small and medium business.
- Relationships Authorized Signatory
   Authorized Signatory Relationship segment allows user to capture authorized signatories of the small and medium business.
- Relationships Guarantors
   Guarantors Relationship segment allows user to capture guarantors of the small and medium business.
- Relationships Suppliers
   Suppliers Relationship segment allows user to capture suppliers of the small and medium business.
- Relationships Trustee Trustee relationship segment allows user to capture trustee of the small and medium business.
- Relationships Beneficiary Beneficiary relationship segment allows user to capture beneficiary of the small and medium business.
- Relationships Related Party Related party relationship segment allows user to capture related parties of the small and medium business.



# 2.1.3.1 Relationships - Owner

Owner relationship segment allows user to capture owners of the small and medium business.

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

- 1. On the Insta SMB Onboarding screen, click and expand Relationships segment.
- 2. On the **Relationships** segment, click **Edit** button on the **Owner** widget.

The **Owner** screen is displayed.

3. Click



icon and select based on the relationship type.

Figure 2-10 Add New Owner

	RACLE	(DEFAULTENTITY)	FLEXCUBE UNIVERSAL BAN	<u> </u>	RATNESH1 V
Insta	Add New Owners				×
Darta la	Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder				
e Party in	Enter CIF/Party Id:				creen(1/2)
<ul> <li>Review</li> </ul>	Q				
	or Select Recently Added Stakeholder:				
	×				
=11111				Next Can	cel
					Next



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

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

#### Existing Customer/Non-Customer

- 5. On click of **Next** button in the **Add Owner** screen, the system displays the screen to add relationship specific attribute.
- 6. On the Add New Owner screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-13 table.

#### Note:

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

#### **New Non-Customer**

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

The Add New Owner screen is displayed.

8. Select Stakeholder Type.

Respective Data Segments based on selected Stakeholder will be available to capture Party Information.

- 9. Refer the following:
  - a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
  - b. Retail Party Onboarding User Guide for Individual Stakeholder Type.
  - c. SME Party Onboarding User Guide for SME Stakeholder Type.
  - d. Corporate Party Onboarding Guide for Corporate Stakeholder Type.
- 10. Click Next to capture KYC Details.

- a. KYC Check for SMB Stakeholder Type.
- Retail Party Onboarding User Guide KYC related details for Individual Stakeholder Type.



- c. SME Party Onboarding User Guide KYC related details for SME Stakeholder Type.
- d. Corporate Party Onboarding Guide KYC related details for Corporate Stakeholder Type.

# 2.1.3.2 Relationships - Authorized Signatory

Authorized Signatory Relationship segment allows user to capture authorized signatories of the small and medium business.

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

- 1. On the Insta SMB Onboarding screen, click and expand Relationships segment.
- On the Relationships segment, click Edit button on the Authorized Signatory widget. The Authorized Signatory screen is displayed.
- 3. Click



icon and select based on the relationship type.

The Add New Authorized Signatory screen is displayed.

#### Figure 2-11 Add New Authorized Signatory

Add New Authorized Signator	es			>
Enter existing CIF/Party Id or Select fr	m the recently added stakeholders or 0	Click Next to onboard a new stake	eholder	
Enter CIF/Party Id:				
Select Recently Added Stakeholder:				
				Next Cancel



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

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

#### Existing Customer/Non-Customer

- 5. On click of **Next** button in the **Add Authorized Signatory** screen, the system displays the screen to add relationship specific attribute.
- 6. On the Add Authorized Signatory screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-14 table.

#### Note:

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

#### **New Non-Customer**

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

The Add New Authorized Signatory screen is displayed.

8. Select Stakeholder Type.

Respective Data Segments based on selected Stakeholder will be available to capture Party Information.

- 9. Refer the following:
  - a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
  - b. Retail Party Onboarding User Guide for Individual Stakeholder Type.
  - c. SME Party Onboarding User Guide for SME Stakeholder Type.
  - d. Corporate Party Onboarding Guide for Corporate Stakeholder Type.
- 10. Click Next to capture KYC Details.

- a. KYC Check for SMB Stakeholder Type.
- Retail Party Onboarding User Guide KYC related details for Individual Stakeholder Type.



- c. SME Party Onboarding User Guide KYC related details for SME Stakeholder Type.
- d. Corporate Party Onboarding Guide KYC related details for Corporate Stakeholder Type.

## 2.1.3.3 Relationships - Guarantors

**Guarantors Relationship** segment allows user to capture guarantors of the small and medium business.

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

- 1. On the Insta SMB Onboarding screen, click and expand Relationships segment.
- On the Relationships segment, click Edit button on the Guarantors widget. The Add Guarantors screen is displayed.
- 3. Click



icon and select based on the relationship type.

The Add New Guarantors screen is displayed.

#### Figure 2-12 Add New Guarantors

Enter existing Cir/Party id or Select from the recently added stakeholders or Click Next to onboard a new st Enter CIF/Party Id: or Select Recently Added Stakeholder:	lakeholder		
Enter CIF/Party Id: Of Select Recently Added Stakeholder:			
or Select Recently Added Stakeholder:			
or select Recently Added Stakeholder:			
elect Recently Added Stakeholder:			
-			
			Next Cane



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

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

#### Existing Customer/Non-Customer

- 5. On click of **Next** button in the **Add Guarantors** screen, the system displays the screen to add relationship specific attribute.
- On the Add Guarantors screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-15 table.

#### Note:

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

#### **New Non-Customer**

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

The Add New Guarantors screen is displayed.

8. Select Stakeholder Type.

Respective Data Segments based on selected Stakeholder will be available to capture Party Information.

- 9. Refer the following:
  - a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
  - b. Retail Party Onboarding User Guide for Individual Stakeholder Type.
  - c. SME Party Onboarding User Guide for SME Stakeholder Type.
  - d. Corporate Party Onboarding Guide for Corporate Stakeholder Type.
- 10. Click Next to capture KYC Details.

- a. KYC Check for SMB Stakeholder Type.
- Retail Party Onboarding User Guide KYC related details for Individual Stakeholder Type.



- c. SME Party Onboarding User Guide KYC related details for SME Stakeholder Type.
- d. Corporate Party Onboarding Guide KYC related details for Corporate Stakeholder Type.

# 2.1.3.4 Relationships - Suppliers

**Suppliers Relationship** segment allows user to capture suppliers of the small and medium business.

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

- 1. On the Insta SMB Onboarding screen, click and expand Relationships segment.
- On the Relationships segment, click Suppliers button on the Owner widget. The Suppliers screen is displayed.
- 3. Click



icon and select based on the relationship type.

The Add New Suppliers screen is displayed.

#### Figure 2-13 Add New Suppliers





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

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

#### Existing Customer/Non-Customer

- On click of Next button in the Add Suppliers screen, the system displays the screen to add relationship specific attribute.
- 6. On the Add New Suppliers screen, add the relation specific attribute. For more information on the fields, refer to the Table 1-16 table.

#### Note:

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

#### **New Non-Customer**

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

The Add New Suppliers screen is displayed.

8. Select Stakeholder Type.

Respective Data Segments based on selected Stakeholder will be available to capture Party Information.

- 9. Refer the following:
  - a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
  - b. Retail Party Onboarding User Guide for Individual Stakeholder Type.
  - c. SME Party Onboarding User Guide for SME Stakeholder Type.
  - d. Corporate Party Onboarding Guide for Corporate Stakeholder Type.
- 10. Click Next to capture KYC Details.

- a. KYC Check for SMB Stakeholder Type.
- Retail Party Onboarding User Guide KYC related details for Individual Stakeholder Type.



- c. SME Party Onboarding User Guide KYC related details for SME Stakeholder Type.
- d. Corporate Party Onboarding Guide KYC related details for Corporate Stakeholder Type.

# 2.1.3.5 Relationships - Trustee

Trustee relationship segment allows user to capture trustee of the small and medium business.

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

- 1. On the Insta SMB Onboarding screen, click and expand Relationships segment.
- On the Relationships segment, click Edit button on the Trustee widget. The Add Trustee screen is displayed.
- 3. Click



icon and select based on the relationship type.

#### Figure 2-14 Add New Trustee

Add New Trustee	x
Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder	
Enter OF/Party Id:	
or Select Recently Added Stakeholder:	
	Next Cancel



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

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

#### Existing Customer/Non-Customer

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

#### Note:

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

#### **New Non-Customer**

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

The Add New Trustee screen is displayed.

8. Select Stakeholder Type.

Respective Data Segments based on selected Stakeholder will be available to capture Party Information.

- 9. Refer the following:
  - a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
  - b. Retail Party Onboarding User Guide for Individual Stakeholder Type.
  - c. SME Party Onboarding User Guide for SME Stakeholder Type.
  - d. Corporate Party Onboarding Guide for Corporate Stakeholder Type.
- 10. Click Next to capture KYC Details.

- a. KYC Check for SMB Stakeholder Type.
- Retail Party Onboarding User Guide KYC related details for Individual Stakeholder Type.



- c. SME Party Onboarding User Guide KYC related details for SME Stakeholder Type.
- d. Corporate Party Onboarding Guide KYC related details for Corporate Stakeholder Type.

# 2.1.3.6 Relationships - Beneficiary

Beneficiary relationship segment allows user to capture beneficiary of the small and medium business.

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

- 1. On the Insta SMB Onboarding screen, click and expand Relationships segment.
- On the Relationships segment, click Edit button on the Beneficiary widget. The Add Beneficiary screen is displayed.
- 3. Click



icon and select based on the relationship type.

#### Figure 2-15 Add New Beneficiary

Add New Beneficiary Enter existing CI//Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder	Click Next to Onboard a new Stal
Enter CF/Party Id:	
Select Recently Added Stakeholder:	
	Next Cancel



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

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

#### Existing Customer/Non-Customer

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

#### Note:

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

#### **New Non-Customer**

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

The Add New Beneficiary screen is displayed.

8. Select Stakeholder Type.

Respective Data Segments based on selected Stakeholder will be available to capture Party Information.

- 9. Refer the following:
  - a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
  - b. Retail Party Onboarding User Guide for Individual Stakeholder Type.
  - c. SME Party Onboarding User Guide for SME Stakeholder Type.
  - d. Corporate Party Onboarding Guide for Corporate Stakeholder Type.
- 10. Click Next to capture KYC Details.

- a. KYC Check for SMB Stakeholder Type.
- Retail Party Onboarding User Guide KYC related details for Individual Stakeholder Type.



- c. SME Party Onboarding User Guide KYC related details for SME Stakeholder Type.
- d. Corporate Party Onboarding Guide KYC related details for Corporate Stakeholder Type.

# 2.1.3.7 Relationships - Related Party

Related party relationship segment allows user to capture related parties of the small and medium business.

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

- 1. On the Insta SMB Onboarding screen, click and expand Relationships segment.
- On the Relationships segment, click Edit button on the Related Party widget. The Add Related Party screen is displayed.
- 3. Click



icon and select based on the relationship type.

#### Figure 2-16 Add New Related Party

ld New Related Party	×
ter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder	
er CF/Perty Id:	
or a constant of the constant	
ect Recently Added Stakeholder:	
	Next Cancel



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

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

#### Existing Customer/Non-Customer

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

#### Note:

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

#### **New Non-Customer**

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

The Add New Related Party screen is displayed.

8. Select Stakeholder Type.

Respective Data Segments based on selected Stakeholder will be available to capture Party Information.

- 9. Refer the following:
  - a. Refer Table 1-4 and Table 1-7 for SMB Stakeholder Type.
  - b. Retail Party Onboarding User Guide for Individual Stakeholder Type.
  - c. SME Party Onboarding User Guide for SME Stakeholder Type.
  - d. Corporate Party Onboarding Guide for Corporate Stakeholder Type.
- 10. Click Next to capture KYC Details.

- a. KYC Check for SMB Stakeholder Type.
- Retail Party Onboarding User Guide KYC related details for Individual Stakeholder Type.



- c. SME Party Onboarding User Guide KYC related details for SME Stakeholder Type.
- d. Corporate Party Onboarding Guide KYC related details for Corporate Stakeholder Type.

# 2.1.4 Insta SMB Onboarding - Membership & Association

Section to add membership and association information related to the party.

- 1. On the Insta SMB Onboarding screen, click and expand Membership & Association segment.
- 2. On the **Membership & Association** segment, click **Edit** button on the **Membership& Association** widget.

The Membership & Association screen is displayed.

3. Click

#### +

icon to add a household relationship.

The **Membership** screen displays.

#### Figure 2-17 Membership

lenibersnip					
nstitution Name	Institution Typ	e N	Membership Type	Membership since - Mem	bership upto
		•	•	₩↔	i
	Required	Required	Required	Required	Require

4. On the **Membership** screen, specify the fields. For more information on the fields, refer to the Table 1-28 table.

# 2.1.5 Insta SMB Onboarding - Financial Profile

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

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

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Asset	Optional	Data segment to capture assets details of the party.
2	Liability	Optional	Data segment to capture liability details of the party.

Table 2-5 Data Segment - Description



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	Income	Optional	Data segment to capture income details of the party.
4	Expense	Optional	Data segment to capture expense details of the party.
5	Other Relationship	Optional	Data segment to capture other relationships of the party.
6	Beneficially Owned Company	Optional	Data segment to capture beneficially owned company relations of the party.
7	Profit and Financial Ratios	Optional	

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

- On the Insta SMB Onboarding screen, click and expand Financial Information segment. The Financial Information screen displays.
- 2. On the Financial Profile screen, click Edit button on the Assets widget.
- 3. On the Assets screen, click Add button.

The Add Assets Details pop-up screen is displayed.

- 4. On Add Assets Details pop-up screen, specify the details of the assets. For more information on fields, refer to the Table 1-20 table.
- 5. On the Financial Information screen, click Edit button on the Liabilities widget.
- 6. On the Liabilities screen, click Add button.

The Add Assets Details pop-up screen is displayed.

- On Add Liabilities Details pop-up screen, specify the details of the assets. For more information on fields, refer to the Table 1-21 table.
- 8. On the Financial Information screen, click Edit button on the Income widget.
- 9. On the Income screen, click Add button.

The **Income** pop-up screen is displayed.

- 10. On **Income** pop-up screen, specify the details of the assets. For more information on fields, refer to the Table 1-29 table.
- 11. On the Financial Information screen, click Edit button on the Expense widget.
- 12. On the Expense screen, click Add button.

The **Expense** pop-up screen is displayed.

- On Expense pop-up screen, specify the details of the assets. For more information on fields, refer to the Table 1-30 table.
- 14. On the Financial Information screen, click Edit button on the Other Relationships widget.
- 15. On the Other Relationships screen, click





icon.

The **Relationship with other financial institutions** pop-up screen is displayed.

- On Relationship with other financial institutions pop-up screen, specify the details. For more information on fields, refer to the Table 1-32 table.
- 17. On the Financial Information screen, click Edit button on the Beneficially Owned Company widget.
- 18. On the Beneficially Owned Company screen, click

+

icon.

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

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

Field	Description
Company Name	Specify company name as per beneficially owned company details of the party.
Location	Specify location of the beneficially owned company of the party.
Percentage Holding	Percentage holding as per beneficially owned company details of the party.
Annual Income Currency	Select the currency of incomer as per income details of the party from the list of values.
Annual Income Amount	Specify annual income of the beneficially owned company of the party.
Line of Business	Specify line of business of the beneficially owned company of the party.

#### Table 2-6 Beneficially Owned Company - Field Description

#### Note:

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

# 2.2 Insta SMB Amendment

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

To initiate the insta amendment process:

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

The Amendment screen is displayed.

#### Figure 2-18 Insta Party Amendment

Menu Item Search Q	Amendment
< Insta Party Management	Enter CIF
Onboarding	Q, Advanced Search
Amendment	Amend Now Clear
View	NEW BOSSINE/ NEW SON EN REAS SAME / NEW SON EN REAS

3. Enter CIF number or click **Search** for a CIF number.

#### Note:

- User Search icon to search from the Common Core External Customer.
- Click Advance Search button for more granular search from parties stored in Oracle Banking Party Management.
- 4. Click Amend Now.

The Insta SMB Amendment screen is displayed.

- Insta SMB Amendment Basic Details You can amend basic details such as business and address of the customer to be onboarded in the basic details screen.
- Insta SMB Amendment Document & Images Section to amend party documents including the supporting document.
- Insta SMB Amendment Relationships
   The details about the relationships of the customer to be onboarded are added in the
   Relationship segment. Adding relationship details is beneficial to both the customer and
   the bank during critical events.
- Insta SMB Amendment Membership & Association
   Section to add membership and association information related to the party.
- Insta SMB Amendment Financial Profile Section to add financial information related to party including asset, liability, income, and expense.

# 2.2.1 Insta SMB Amendment - Basic Details

You can amend basic details such as business and address of the customer to be onboarded in the basic details screen.

**Insta SMB Amendment - Basic Details** screen captures the following data segments to capture party basic details.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Business Details	Mandatory	Data segment to capture business information of the party.

Table 2-7 Data Segment - Description



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	Current Address	Conditional	Data segment to capture current address of the party such as current communication address, current residential address, etc.
			Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.
3	Previous Address	Optional	Data segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured,as per Address Management Maintenance.
			Note: For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.

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



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
4	Contact Details	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.
5	Tax Declaration	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.

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

- 1. On the Insta SMB Amendment screen, click and expand the Basic Details section.
- On the Basic Details segment, click on the Edit button on Business Details widget. The Business Details screen displays.

Figure 2-19 Amendment - Business Details

✓ Business Detail							
Doing Business As		Registration Number		Date of Registration		Country of Registration	
Banking				2020-02-03	曲		Q
SMB Classification		Customer Category		SMB Registration Number		Tax Identification Number	Require
Micro	•	SMB	Q				
Goods and Services Tax Id		Business License		Preferred Language		Preferred Currency	Require
					Q		Q
Relationship Manager Id		Customer Access Group		Entity Type	Required	Line Of Business	
	Q		Q		•	Accounts	•
Short Name	Required	Upload Logo					
Ban1685344287		<b>D Upload</b> Maximum file size is 100kb					

3. On the Business Details screen, specify the additional information related to the business. For more information on Business Details, Current Address, Previous Address, and Social Profile, refer to the Table 1-4 table.

# 2.2.2 Insta SMB Amendment – Document & Images

Section to amend party documents including the supporting document.

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

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

Table 2-8 Data Segment - Description



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

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

The Supporting Documents screen displays.

#### Figure 2-20 Onboarding – Supporting Documents

<ul> <li>Supporting Documents</li> </ul>		
Total Documents	Document Submitted	Document Pending
No items to display.		
Page 1 (0 of 0 items)  < 4 1 → >		

3. Click on the

-		
	-	
_		

icon to add a supporting document.

The **Document** screen displays.

#### Figure 2-21 Add Document

ocument Name	Document Number	Document Issue Date	
	•	E E E E E E E E E E E E E E E E E E E	
ocument Expiry Date	Upload Documents Requir	red Required Uploaded Documents	
2023-05-01	Drag and Drop		
	Select or drop files here.		

- On the Document screen, specify the details. For more information on the fields, refer to the Table 1-23 table.
- 5. Click Save to save the documents details.

# 2.2.3 Insta SMB Amendment – Relationships

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

The following Data Segments can be captured in Relationship Segment.

SI.No **Data Segment Name** Mandatory / Description Optional / Conditional 1 Owners Optional Data segment to capture owner relationships of the party. 2 **Authorized Signatory** Optional Data segment to capture authorized signatory relationships of the party. 3 Data segment to capture guarantor Guarantors Optional relationships of the party. 4 Suppliers Optional Data segment to capture supplier relationships of the party. 5 Trustee Data Segment to capture related Trustee Optional 6 Beneficiary Optional Data Segment to capture related Beneficiary 7 Data Segment to capture other relationships **Related Party** Optional

Table 2-9 Data Segment - Relationships

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

The **Relationship** segment is displayed.

 On the Relationships segment, click Edit button on each widget to amend the details. For more information on the relationships refer to the Insta SMB Onboarding – Relationships section.

# 2.2.4 Insta SMB Amendment - Membership & Association

Section to add membership and association information related to the party.

- 1. On the Insta SMB Onboarding screen, click and expand Membership & Association segment.
- 2. On the **Membership & Association** segment, click **Edit** button on the **Membership& Association** widget.

The Membership & Association screen is displayed.

3. On the **Membership** screen, specify the fields. For more information on the fields, refer to the Table 1-28 table.

# 2.2.5 Insta SMB Amendment - Financial Profile

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

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



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

Table 2-10 Data Segment - Description

- On the Insta SMB Onboarding screen, click and expand Financial Information segment. The Financial Information screen displays.
- On the Financial Profile screen, click Edit button on each widget to amend the details. For more information on the Asset, Liability, Income, Expense, Other Relationship, and Beneficially Owned Company refer to the Insta SMB Onboarding - Financial Profile section.

# 2.3 Insta SMB View

Insta SMB View feature allows user to view party using a single screen.

To initiate the insta amendment process:

- 1. On the Homepage, under Party Services, click Insta Party Management.
- 2. Under Insta Party Management, click View.

The View screen is displayed.



Menu Item Search	L View
く Insta Party Management	Enter CIF
Onboarding	Q Advanced Search
	Required

- **3.** Enter CIF number or click **Advance Search** button to search for a CIF number. The following values are available for the advance CIF search:
- 4. Enter CIF number or click **Search** for a CIF number.



- User Search icon to search from the Common Core External Customer.
- Click Advance Search button for more granular search from parties stored in Oracle Banking Party Management.
- 5. Click View.

The Insta SMB View screen is displayed.

- Insta SMB View Basic Details You can view basic details such as business and address of the customer to be onboarded in the basic details screen.
- Insta SMB View Document & Images Section to view party documents including the supporting document.
- Insta SMB View Relationships
   The details about the relationships of the customer to be onboarded are added in the Relationship segment. Adding relationship details is beneficial to both the customer and the bank during critical events.
- Insta SMB View Membership & Association
   Section to view membership and association information related to the party.
- Insta SMB View Financial Profile Section to view financial information related to party including asset, liability, income, and expense.

# 2.3.1 Insta SMB View - Basic Details

You can view basic details such as business and address of the customer to be onboarded in the basic details screen.

**Insta SMB Amendment - Basic Details** screen captures the following data segments to capture party basic details.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Business Details	Mandatory	Data segment to view business information of the party.

Table 2-11 Data Segment - Description



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	Current Address	Conditional	Data segment to view current address of the party such as current communication address, current residential address, etc.
			Note: Address type in current address can be configured as mandatory through Address Management Maintenance. For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.
3	Previous Address	Optional	Data segment to view previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured,as per Address Management Maintenance.
			Note: For more information, refer to the Oracle Banking Party Configurations User Guide for address management configurations.

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



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

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
4	Contact Details	Optional	Data Segment to capture contact details of the party such as Mobile, Email, Phone etc.
5	Tax Declaration	Mandatory	Data Segment to capture Tax Details of the party such as Form W8-BEN, W9 etc.

- 1. On the Insta SMB View screen, click and expand the Basic Details section.
- 2. On the **Basic Details** segment, click on the **View** button. For more information on **Business Details**, **Current Address**, **Previous Address**, and **Social Profile**, refer to the Table 1-4 section.

# 2.3.2 Insta SMB View – Document & Images

Section to view party documents including the supporting document.

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

Table 2-12 Data Segment - Description

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

- 1. On the Insta SMB Onboarding screen, click and expand Documents & Images segment.
- 2. On the **Documents & Images** segment, click **View** button on each widget to view the details. For more information on the **Supporting Documents** and **Signatures**, refer to the Table 1-23 section.

# 2.3.3 Insta SMB View – Relationships

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

The following data segments can be captured in relationship segment.

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	Owners	Optional	Data segment to view owner relationships of the party.

 Table 2-13
 Data Segment - Relationships



SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	Authorized Signatory	Optional	Data segment to view authorized signatory relationships of the party.
3	Guarantors	Optional	Data segment to view guarantor relationships of the party.
4	Suppliers	Optional	Data segment to view supplier relationships of the party.
5	Trustee	Optional	Data Segment to capture related Trustee
6	Beneficiary	Optional	Data Segment to capture related Beneficiary
7	Related Party	Optional	Data Segment to capture other relationships

Table 2-13 (Cont.) Data Segment - Relationships

- 1. On Insta SMB View screen, click and expand the **Relationships** segment.
- On the Relationships segment, click View button on each widget to view the details. For more information on the relationships refer to the Insta SMB Onboarding – Relationships section.

# 2.3.4 Insta SMB View - Membership & Association

Section to view membership and association information related to the party.

- 1. On the Insta SMB Onboarding screen, click and expand Membership & Association segment.
- 2. On the **Membership & Association** segment, click **Edit** button on the **Membership & Association** widget. For more information on the fields, refer to the Table 1-28 section.

# 2.3.5 Insta SMB View - Financial Profile

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

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

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

Table 2-14 Data Segment - Description



1. On the Insta SMB View screen, click and expand Financial Information segment.

The Financial Information screen is displayed.

 On the Financial Information segment, click View button on each widget to view the details. For more information on the Asset, Liability, Income, Expense, Other Relationship, and Beneficially Owned Company refer to the Insta SMB Onboarding -Financial Profile section.

# 3 KYC Management

Financial institutions collect Party KYC information to fulfill their Know Your Customer (KYC) obligations. Businesses, particularly those in the financial industry, are required by regulatory requirement KYC to verify and understand the identities of their customers.

Financial institutions ensure accurate and up-to-date information about individuals or entities to prevent fraud, money laundering, and other illicit activities during their dealings. Financial institutions must periodically update and verify this information to ensure its accuracy. The overall security of the financial system is enhanced, and regulatory compliance is met through the implementation of KYC processes. They mitigate the risks associated with financial crimes.

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

# 3.1 Create KYC

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

To initiate the Create KYC:

	Note: The fields marked as Required are mandatory.
1.	On the Homepage, under Party Services, click KYC Management.

2. Under KYC Management, click Create.

The Create screen is displayed.

#### Figure 3-1 KYC management - Create

Menu Item Search Q	Create			
KYC Management	Party Type	CIFID		
Create	•	Q	Advance Search	
Update	Required			Submit Clear
View				

- 3. Select party type as **Small Medium Business** to create KYC for a new party or Specify the CIF to create KYC record for an existing party.
- 4. Click Submit.

The Standalone KYC Onboarding screen is displayed.



#### Figure 3-2 Standalone SMB KYC Onboarding

Standalone Sml	KYC Onboarding - 000363333	Documents ; * ×
Party Information	Party Information	Screen(1/2)
KYC Information	> Basic Details	
	> Stake Holder	

#### **Basic Details**

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

#### Note:

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

#### Stakeholder

- 7. Under the Party Information, click and expand Stakeholder segment.
- 8. Under the Stakeholder segment, click Edit on the Owners widget.

The **Owners** pop-up screen is displayed.

- 9. On the **Owners** pop-up screen, specify the details. For more information on fields, refer to the Insta SMB Onboarding Relationships section.
- 10. Click Next button on the Standalone KYC Onboarding screen.

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

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



- FATCA Check
- SDN Check
- Sanction Check

During the KYC stage, the party undergoes KYC checks. For details on maintaining KYC, refer to the **Party Onboarding Configuration User Guide**.

The **KYC Information** screen is displayed.

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

### Note:

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

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

The KYC reference number will be generated.

# 3.2 Update KYC

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

To initiate the update KYC:



Menu Item Search Q	Update
KYC Management	KYC Reference Number
Create	Q
Update	Amend Now Clear
View	

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



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

3. Click Amend Now.

The Standalone KYC Amend screen is displayed.

#### **Party Information**

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

- 4. On the Standalone KYC Amend screen, click and expand Basic Details segment.
- Under the Basic Details segment, click View on each widget to view the details. For more information on the Business Details and Current Address refer to the Onboarding Initiation - Basic Details section.
- 6. On the Standalone KYC Amend screen, click and expand Stakeholder segment.
- Under the Stakeholder segment, click View on each widget to view the details. For more information on the Owners widget, refer to the Insta SMB Onboarding – Relationships section.

#### **KYC Information**

8. On the Standalone KYC Amend screen, click Next.

The **KYC Information** screen is displayed.

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

# 3.3 View KYC

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

#### To initiate the View KYC:

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

The View screen is displayed.

Figure 3-4 View KYC

Menu Item Search Q	View
KYC Management	KYC Reference Number
	View KYC Clear

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

#### Note:

For more information on the **KYC Reference Number**, refer to the **Create KYC** section.



3. Click View Now.

The Standalone KYC View screen is displayed.

#### Party Information

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

- 4. On the Standalone KYC Amend screen, click and expand Basic Details segment.
- Under the Basic Details segment, click View on each widget to view the details. For more information on the Basic Info & Citizenship, Current Address, ID Details, and Contact Details, refer to the Onboarding Initiation - Basic Details section.
- 6. On the Standalone KYC View screen, click and expand Stakeholder segment.
- Under the Stakeholder segment, click View on each widget to view the details. For more information on the Owner widget, refer to the Insta SMB Onboarding – Relationships section.

#### **KYC Information**

8. On the Standalone KYC Amend screen, click Next.

The **KYC Information** screen is displayed.

9. Click Edit icon on each widget to View the KYC details. For more information on the fields, refer to the KYC Check section.



# 4 Duplication Check (De-dupe Check)

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

System will check for duplicate customers (Dedupe Check).

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

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

#### Figure 4-1 Duplication Check

ollowing matching r	ecords are for	and. 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
e f of 1 (1	( of 1 items)	$K \to \{1, 2\}$	10			
ruments *						

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



# Straight Through Processing for Onboarding Requests Received from Channels

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

#### Configurations

The details of the configuration parameters are as follows:

Configuration Parameter	Description	Default Value	
STP_FLAG	This parameter indicates whether the straight- through processing is allowed for SMB onboarding requests received from the channels that are subject to other mandatory information being available in the request. Accepted values are:	TRUE	
	TRUE - Straight-through processing for SMB Onboarding shall be allowed subject to fulfillment of other mandatory details and business validation.		
	FALSE - Straight-through processing for SMB Onboarding shall not be allowed in any case, even if all mandatory and KYC details are sent from the channel.		
CHANNEL_CONFIRMATION_REQUIR ED	This parameter indicates whether confirmation from the channel is required before handoff to the core system. Accepted values are:	FALSE	
	TRUE – The system will wait for a confirmation from the channels before triggering the handoff to the core system		
	FALSE – The system will go ahead with the handoff to the core system without waiting for any confirmation from the channels		

Table 5-1 Configuration Details

#### Process

On receiving the SMB onboarding request from channels, the system will validate the configuration parameters as stated in the above table. If straight-through processing is allowed (STP\_FLAG is set to TRUE), the system validates if all the mandatory information including the KYC details are available in the request. The following cases are applicable:
#### Table 5-2 Applicable Cases

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

# Index

#### А

Amendment, <u>1-53</u> Approval, <u>1-50</u>

## С

Create KYC, 3-1

## D

Duplication Check (De-dupe Check), 4-1

## Κ

KYC Check, 1-42

#### 0

Onboarding Enrichment, 1-29

Onboarding Initiation, 1-3

### R

Recommendation, 1-46

## S

Small & Medium Business Onboarding, 1-1

#### U

Update KYC, 3-3

### V

View KYC, 3-4

