

# Oracle® Banking Microservices Architecture

## Small and Medium Business Onboarding User Guide



14.7.4.0.0

G10569-01

June 2024

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

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## 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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## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which 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:

**Table Acronyms and Abbreviations**

Acronym/Abbreviation	Description
<b>AML</b>	Anti Money Laundering
<b>CIF</b>	Customer Information File
<b>FATCA</b>	Foreign Account Tax Compliance Act
<b>KYC</b>	Know Your Customer
<b>PEP</b>	Politically Exposed Person
<b>SMB</b>	Small and Medium Business
<b>SDN</b>	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:

Table Common Icons and its Definitions

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

## Symbols and Icons

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

Table Symbols











Symbol	Function
	Add icon
	Edit icon
	Delete icon

Table (Cont.) Symbols

Symbol	Function
	Calendar icon
	Close icon
	Increase/Decrease value
	Maximize
	Minimize
	Open a list
	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.

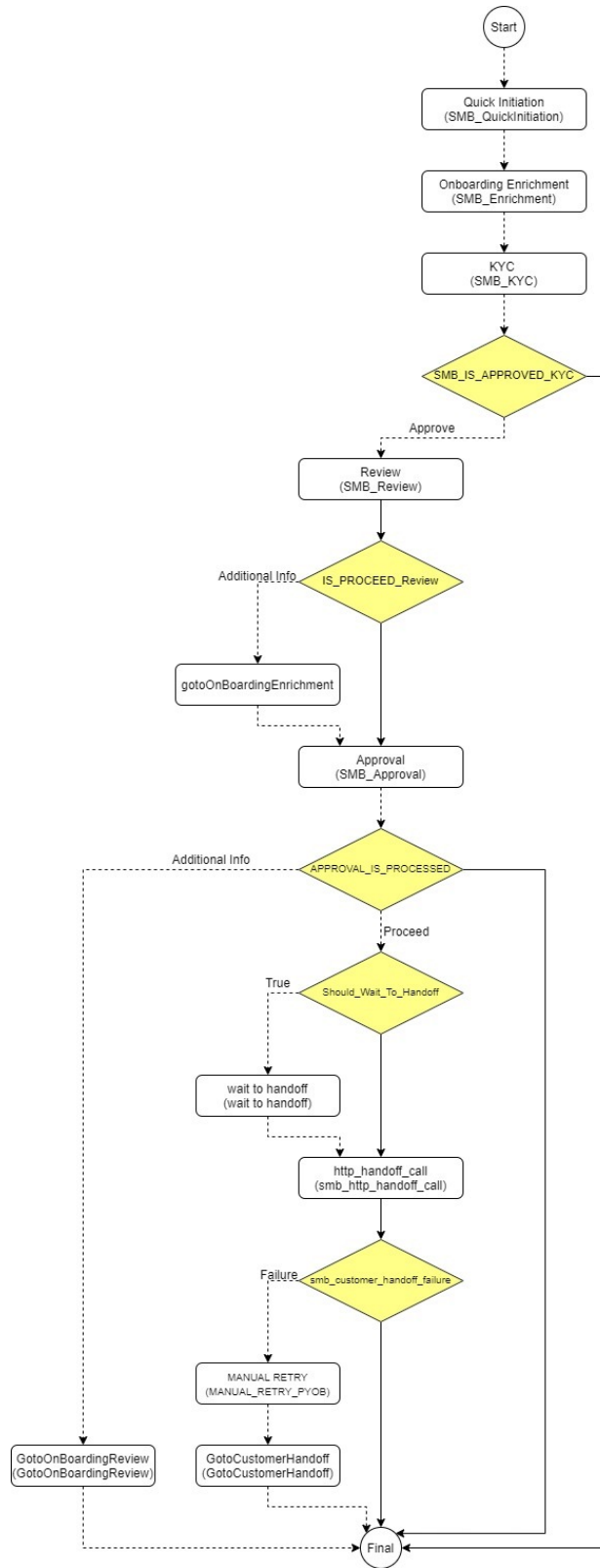
### 1.1 Small & Medium Business Onboarding

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.



### Note:

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

1. 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**

The screenshot shows a web interface titled "Onboarding". It features a "Customer Type" label above a dropdown menu. The dropdown menu is currently set to "Small Medium Business". To the right of the dropdown are two buttons: "Onboard Now" and "Cancel". The background of the interface has a decorative pattern of overlapping circles.

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

**Table 1-1 Onboarding - Field Description**

Field	Description
<b>Customer Type</b>	Select the <b>Small and Medium Business</b> customer from the drop-down list.
<b>Business Process Code</b>	If required, select the desired business process code.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b> This field is displayed and required only if more than one process code is configured for a given customer type.</p> </div>

- Click **Onboard Now**.

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

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

- 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
<b>Doing Business As</b>	Specify the business of the <b>Small and Medium Business</b> customer.
<b>Registration Number</b>	Specify the registration number.
<b>Date of Registration</b>	Specify the date of registration.
<b>SMB Classification</b>	Select the <b>Small and Medium Business</b> classification from the drop-down list.
<b>Customer Category</b>	Click <b>search</b> icon and select the customer category from the list of values.

- 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 details of the business such as the name, registration number, and registration date, tax ID, etc. along with personal details of the business owner including name, date of birth, and address in the **Basic Details** screen.
- [Onboarding Initiation - Stakeholder Details](#)  
This topic provides the details about the stakeholder such as owners, authorized signatories, guarantors, and suppliers of the business in the **Stakeholder Details** screen.
- [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 details of the business such as the name, registration number, and registration date, tax ID, etc. along with personal details of the business owner including name, date of birth, and address in the **Basic Details** screen.



#### Note:

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

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

**Table 1-3 Data Segment - Description**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Business Details</b>	Mandatory	Data Segment to capture Business Details of the party.
2	<b>Current Address</b>	Conditional	Data Segment to capture current address of the party.
3	<b>Previous Address</b>	Optional	Data Segment to capture previous address of the party.
4	<b>Social Profile</b>	Optional	Data Segment to capture social profile of the party.

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

**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
<b>Doing Business As</b>	Specify the role in the business.
<b>Registration Number</b>	Specify the registration number of the business.
<b>Date of Registration</b>	Specify the date of reregistration of business.
<b>Country of Registration</b>	Specify the country of registration.
<b>SMB Classification</b>	Specify the small and medium business classification.
<b>Customer Category</b>	Specify the customer category.
<b>SMB Registration Number</b>	Specify the Small and Medium Business registration number.
<b>Tax Identification Number</b>	Specify the tax identification number of the SMB customer.
<b>Goods and Services Tax Id</b>	Specify the goods and services tax Id.
<b>Business License</b>	Specify the business license.
<b>Preferred Language</b>	Click <b>Search</b> icon, and select the language code from the list.
<b>Preferred Currency</b>	Click <b>Search</b> icon, and select the currency code from the list.
<b>Relationship Manager Id</b>	Specify the relationship manager ID.
<b>Customer Access Group</b>	Click <b>Search</b> icon, and select the access group from the list.

**Table 1-4 (Cont.) Business Details – Field Description**

Field	Description
<b>Entity Type</b>	Select the entity type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Proprietorship</li> <li>• Pvt Ltd</li> <li>• Govt Owned</li> <li>• Clubs</li> <li>• Society</li> <li>• Associations</li> <li>• Foreign Bodies</li> <li>• NGO</li> <li>• Others</li> <li>• Limited Liability Partnership</li> <li>• Public Ltd</li> <li>• Trusts</li> </ul>
<b>Line Of Business</b>	Select the business type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Facility</li> <li>• Trade</li> <li>• Cash Management</li> <li>• Liquidity Management</li> <li>• Virtual Account Management</li> <li>• Accounts</li> <li>• Supply Chain finance</li> <li>• Lending</li> </ul>
<b>Short Name</b>	Displays the short name of the party.
<b>KYC Verified</b>	Specify if KYC is verified for the party. <div style="border: 1px solid #0070c0; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>KYC verified can be captured for the parties without any KYC reference number created through standalone KYC process. For more information, refer to the <b>KYC Management</b> section. KYC status as per standalone KYC process always supersede and overwrite KYC verified in Basic Info.</p> </div>
<b>Upload Logo</b>	Upload logo of the party.

 **Note:**

Basic details provided in the **Quick Initiation** screen are automatically populated in the **Initiation - Basic Details** screen.

3. **Upload logo** of the customer, if available.
4. Click and expand the **Address** section.
5. On the **Basic Details** screen, click and expand **Previous Address** segment.  
The **Previous Address** screen is displayed.

- On the **Previous Address** screen, click **+** icon.  
The **Add Address** pop-up screen is displayed.

**Figure 1-5 Add Address**

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

**Table 1-5 Add Address – Field Description**

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



**Table 1-5 (Cont.) Add Address – Field Description**

Field	Description
<b>Country</b>	Click <b>Search</b> icon and select the country from the list of values.
<b>State / Country Sub-Division</b>	Specify State or Country Sub-division.
<b>Address Line 1 / Building Name</b>	Specify Address Line 1 or Building Name.
<b>Address Line 2 / Street Name</b>	Specify Address Line 2 or Street Name.
<b>Address Line 3 / City / Town Name</b>	Specify Address Line 3 or City Name or Town Name.
<b>Zip Code / Post Code</b>	Specify Zip Code or Post Code.

- On the **Add Address** pop-up screen, click and expand **Additional Info** segment. The **Additional Info** data segment is displayed.

**Figure 1-6 Additional Info**

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

**Table 1-6 Additional Info – Field Description**

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

 **Note:**

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

10. Click and expand **Social Profile** section.  
The **Social Profile** screen displays.

**Figure 1-7 Social Profile**

The screenshot shows a 'Social Profile' section with a dropdown arrow on the left. Below the title, there are six input fields arranged in two rows and three columns. Each field is preceded by a social media icon: Facebook (f), Twitter (bird), Instagram (camera), LinkedIn (in), Blog (e), and Tumblr (t). The labels 'Facebook', 'Twitter', 'Instagram', 'LinkedIn', 'Blog', and 'Tumblr' are placed above their respective input fields.

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

**Table 1-7 Social Profile – Field Description**

Field	Description
<b>Facebook</b>	Select the address of the Facebook profile.
<b>Twitter</b>	Select the address of the Twitter profile.
<b>Instagram</b>	Select the address of the Instagram profile.
<b>LinkedIn</b>	Select the address of the LinkedIn profile.
<b>Blog</b>	Select the address of the Blog profile.
<b>Tumblr</b>	Select the address of the Tumblr profile.

12. Click **Next** to move to the **Stakeholders Details** screen.

### 1.1.1.2 Onboarding Initiation - Stakeholder Details

This topic provides the details about the stakeholder such as owners, authorized signatories, guarantors, and suppliers of the business in the **Stakeholder Details** screen.

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

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

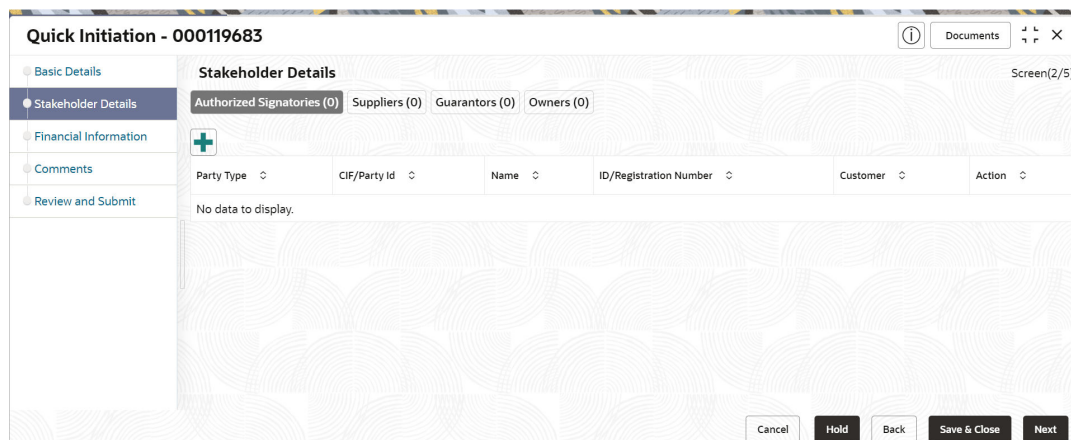


**Note:**

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

1. Click **Next** in the **Onboarding Initiation - Basic Details** screen.  
The **Onboarding Initiation - Stakeholder Details** screen displays.

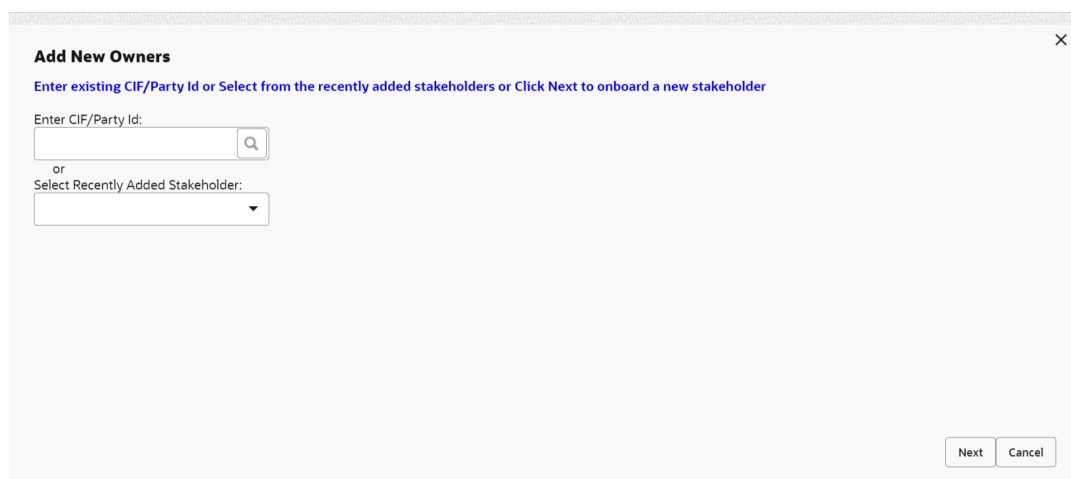
**Figure 1-8 Initiation – Stakeholder Details**



- Click the  icon on the top of the **Stakeholder Details** screen, select the corresponding stakeholder button.

The **Add New Owners** screen is displayed.

**Figure 1-9 Add New Owners**



- If the stakeholder has an existing relationship with the bank, perform one of the following actions on the **Add New Owners** screen:
  - Specify the existing CIF if the stakeholder is an existing customer.
  - Specify the existing Party Id, if the stakeholder is an existing party but not a customer.
  - Select from the list of the recently added stakeholders to the same application.

 **Note:**

If the **CIF/Party Id** is not known, click the search icon to launch the **Search Party** screen. Select **CIF/Party Id** from the list of values based on the search criteria.

**Figure 1-10 Search Party - Individual**

**Figure 1-11 Search - Non Individual**

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

 **Note:**

Based on the selected relationship type, a respected screen is displayed to create a new party. Relationship as a Household is elaborated below.

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

**Figure 1-12 Add New Authorized Signatories**

- b. On the **Add New Owners** segment, specify the fields. For more information on fields, refer to the field description table. New Authorized Signatories as an Individual Party (Non-Customer) is elaborated below.


**Table 1-8 Add New Owners – Field Description**

Field	Description
<b>Stakeholder Type</b>	Select the stakeholder type from the drop-down values.
<b>Basic Info &amp; Citizenship</b>	Specify the fields under this segment.
<b>Title</b>	Select the title from the drop-down values.
<b>First Name</b>	Specify the first name of the new stakeholder.
<b>Middle Name</b>	Specify the middle name of the new stakeholder.
<b>Last Name</b>	Specify the last name of the new stakeholder.

**Table 1-8 (Cont.) Add New Owners – Field Description**

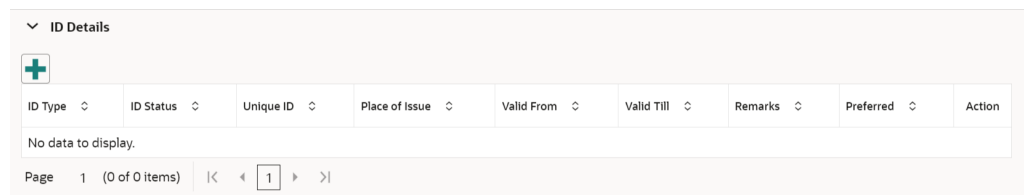
<b>Field</b>	<b>Description</b>
<b>Short Name</b>	Displays the short name of the stakeholder.
<b>Maiden Name</b>	Specify the maiden name of the new stakeholder.
<b>Name in Local Language</b>	Specify the name in local language of the new stakeholder.
<b>Date of Birth</b>	Select the date of birth of the new stakeholder.
<b>Minor</b>	Enable the toggle if the party type is minor.
<b>Gender</b>	Select the gender from the drop-down values.
<b>Marital Status</b>	Select the marital status from the drop-down values.
<b>Profession</b>	Select the profession from the drop-downs values.
<b>Occupation</b>	Select the occupation type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Own Business</li> <li>• Employed</li> </ul>
<b>Staff</b>	Enable this toggle button if the onboarded party is a staff of the bank.
<b>Country of Residence</b>	Click search icon and select the country from the list of values.
<b>Resident Status</b>	Select the residential status from the drop-down values. The available options are: <ul style="list-style-type: none"> <li>• Resident</li> <li>• Non Resident</li> </ul>
<b>Birth Place</b>	Specify the birth place of the party.
<b>Birth Country</b>	Click <b>Search</b> icon, and select country code from the list of values.
<b>Nationality</b>	Click <b>Search</b> icon and select the nationality of the stakeholder from the list of values.
<b>Citizenship by</b>	Select the Citizenship by the drop-down values. The available options are: <ul style="list-style-type: none"> <li>• Birth</li> <li>• Acquire</li> <li>• Others</li> <li>• Residence</li> </ul>
<b>Upload Photo</b>	Upload the photo of the new stakeholder.
<b>Customer Category</b>	Click the <b>Search</b> icon and select the customer category from the list of values.
<b>Customer Segment</b>	Select the customer segment from the drop-down values.

**Table 1-8 (Cont.) Add New Owners – Field Description**

Field	Description
<b>Customer Access Group</b>	<p>Click search icon and select the customer access group for the party.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>User should have required access to onboarding a party within a customer access group.</p> </div> <p>For more details, refer <b>Oracle Banking Party Configuration User Guide</b>.</p>
<b>Risk Level</b>	<p>Select the risk level from the drop-down values. The available options are:</p> <ul style="list-style-type: none"> <li>• Level1</li> <li>• Level2</li> <li>• Level3</li> </ul>
<b>Preferred Language</b>	Click <b>Search</b> icon, and select the language code from the list of values.
<b>Preferred Currency</b>	Click <b>Search</b> icon, and select the currency code from the list of values.
<b>Purpose</b>	Select the purpose from the drop-down list.
<b>Relationship Manager ID</b>	Click <b>Search</b> icon, and select the relationship manager ID.

- c. Click and expand the **ID Details** segment and click **+** icon to add ID details.

**Figure 1-13 ID Details**



The **Add ID Details** pop-up screen is displayed. Specify the details in the **Add ID Details** pop-up screen. For more information on fields, refer to the field description table.

**Table 1-9 ID Details - Field Description**

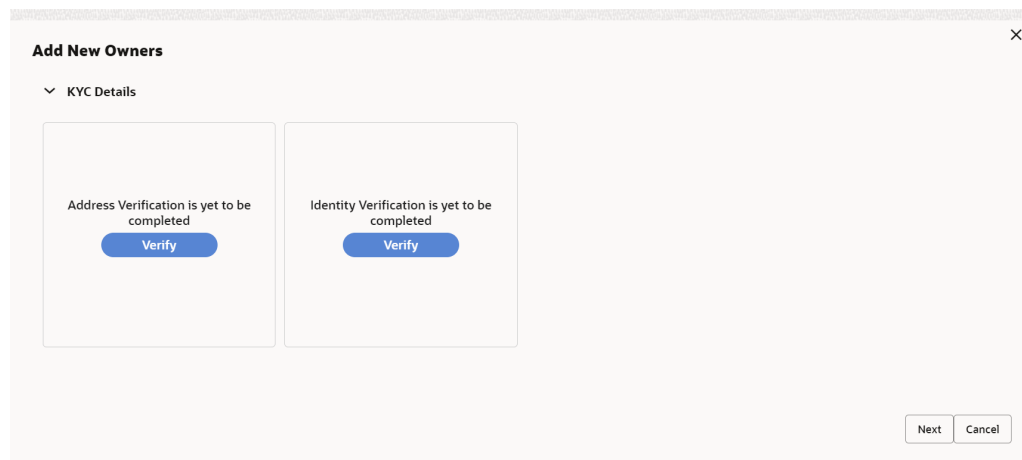
Field	Description
<b>ID Type</b>	<p>Select type of identification from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Passport</li> </ul>

**Table 1-9 (Cont.) ID Details - Field Description**


Field	Description
<b>ID Status</b>	Select status of identification from drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Validation Pending</li> <li>• Available</li> <li>• Applied For</li> </ul>
<b>Unique ID</b>	Specify unique ID number as per the ID type.
<b>Place of Issue</b>	Specify place of issue of ID.
<b>Valid From</b>	Specify valid from date of ID.
<b>Valid Till</b>	Specify validity end date of ID.
<b>Remarks</b>	Specify remarks for ID.
<b>Preferred</b>	Select, if ID type is preferred.

- d. Click and expand the **Address** segment and click + icon to add ID details.  
The **Add Address** screen is displayed.  
For more information on the screen and fields, refer to the **Add Address** in the **Basic Initiation** segment.
- e. Click **Next**.  
The **Add New Owners** screen is displayed to capture the KYC details for the new relationship.

**Figure 1-14 Add New Owner**



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

 **Note:**  
This step is optional.

5. Click **Next**.  
The **Add New Owners** screen is displayed to add relationship-specific attributes.



**Figure 1-15 Add New Owners – Capture relationship specific attribute**

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

**Table 1-10 Relationship Specific Details - Field Description**

Field	Description
<b>Ownership Percentage</b>	Specify the percentage of the ownership for the new owner.
<b>Associated Since</b>	Click the calendar icon and select the date from when the customer is associated with the bank.

- Click **Submit**.

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

**Figure 1-16 New Stakeholder Added**

If the stakeholder is an existing customer or an existing Party, then the linkage is based on the CIF/Party Id.

In case a new stakeholder is being added, the system will generate a Party Id for the newly added stakeholder. This Party Id is used to establish a link between the new customer and stakeholder.

- 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.

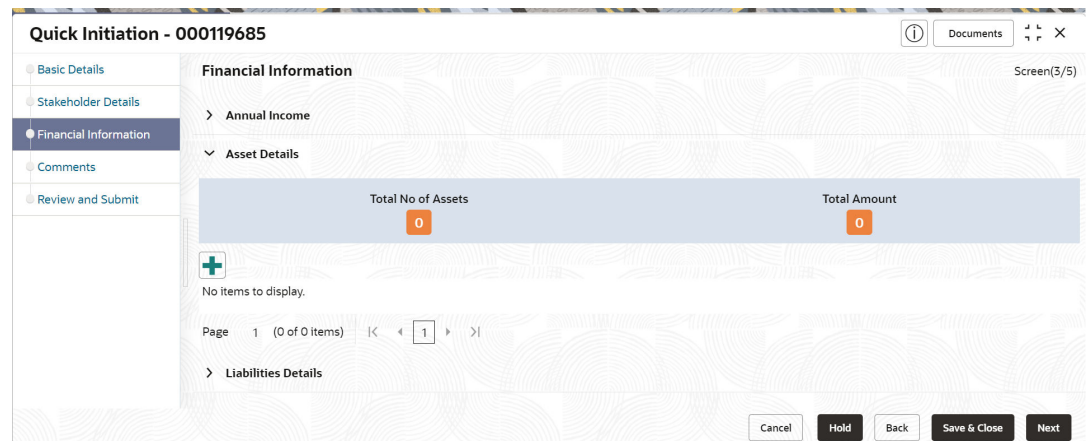


**Note:**

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

1. Click **Next** in the **Onboarding Initiation - Stakeholder** screen.  
The **Onboarding Initiation - Financial Information** screen displays.
2. 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 1-17 Initiation – Financial Information**



The System displays the following options:

- **Add**
  - **Modify**
  - **Delete**
4. Click **Add** to add the asset detail.  
The **Assets** screen displays.

**Figure 1-18 Assets**

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

**Table 1-11 Assets – Field Description**

Field	Description
<b>Type</b>	Select the asset type from the drop-down list.
<b>Currency</b>	Click <b>search</b> icon and select the currency from the list of values.
<b>Total Value</b>	Specify the total value.

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

 **Note:**

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

- Click and expand the **Liabilities Details** section.  
The **Liabilities Details** screen displays.

**Figure 1-19 Liabilities**

- Click **Add** to add the liabilities details.  
The **Liabilities** screen displays.

**Figure 1-20 Liabilities**

The following options are displayed for the liabilities:

- **Add**
  - **Edit**
  - **Delete**
- On the **Liabilities** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 1-12 Liabilities – Field Description**

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

- 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.

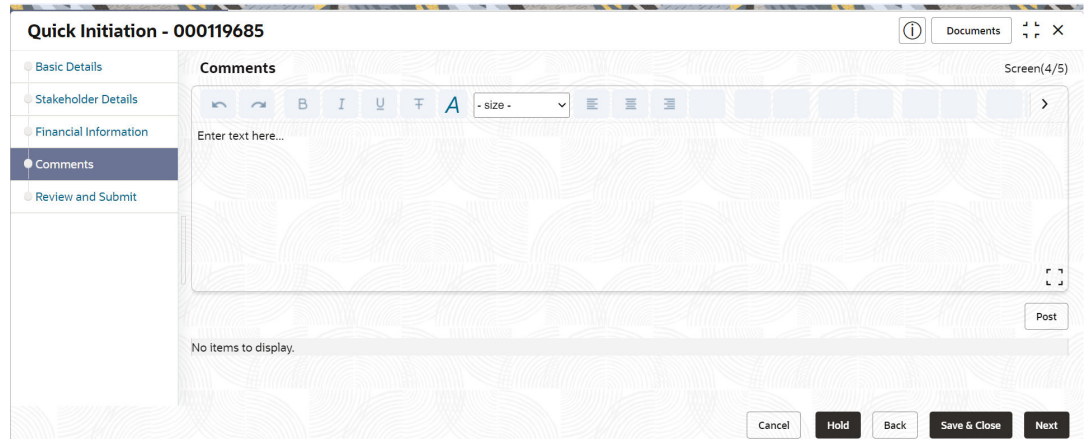
- Click **Next** to move to the **Interested Products** screen.

### 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.

**Figure 1-21** Initiation – Comments



2. 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.

Figure 1-22 Initiation – Review and Submit

**Quick Initiation - 000119685** Documents

Basic Details  
Stakeholder Details  
Financial Information  
Comments  
**Review and Submit**

**Review and Submit** Screen(5/5)

**Business Detail**

**Banking**  
 Doing Business As: Banking  
 Registration Number: Goods and Services Tax ID  
 Date of Registration: 2020-02-11  
 Country of Registration: Business License  
 SMD Registration Number

**General Information**  
 General Information | Current Address | Social Profile | Birth Country  
 1  
 Citizenship history

**Professional Information**  
 Membership  
 No record to display

**Stakeholders**  
 Owners | Authorized Signatory | Guarantors | Suppliers  
 No record to display

**Supporting Documents**  
 Supporting Documents  
 Is not yet done

**KYC**  
 KYC  
 Is not yet done

**Assets**  
 Assets  
 Is not yet done

**Liabilities**  
 Liabilities  
 Is not yet done

**Income**  
 Income  
 Is not yet done

**Expense**  
 Expense  
 Is not yet done

**Beneficially Owned Company**  
 Beneficially Owned Company  
 Is not yet done

**Other relationship**  
 Other relationship  
 Is not yet done

Cancel Hold Back Save & Close Next

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

**Table 1-13 Review and Submit – Description**

Tile Name	Description
<b>General Information</b>	In this tile, the following details are displayed: <ul style="list-style-type: none"> <li>• Citizenship</li> <li>• Address</li> <li>• Social Profile</li> </ul>
<b>Professional Information</b>	Displays the professional information of the stakeholder.
<b>Stakeholders</b>	Displays the stakeholders.
<b>Dates</b>	Displays the details of the dates.
<b>KYC</b>	Displays the KYC details.
<b>Assets</b>	Displays the assets details.
<b>Liabilities</b>	Displays the liabilities details.
<b>Income</b>	Displays the income details.
<b>Expense</b>	Displays the expense details.
<b>View details</b>	In the corresponding tile, click this icon to view the detailed information.

3. Click **Submit** 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 social profile captured in the **Initiation** stage, the RMs can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.
- [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 social profile captured in the **Initiation** stage, the RMs can add important dates, supporting documents, and photos of the customer in the **Basic Info** screen.

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

- Business Details
- Address
- Social Profile

**To add the basic information:**

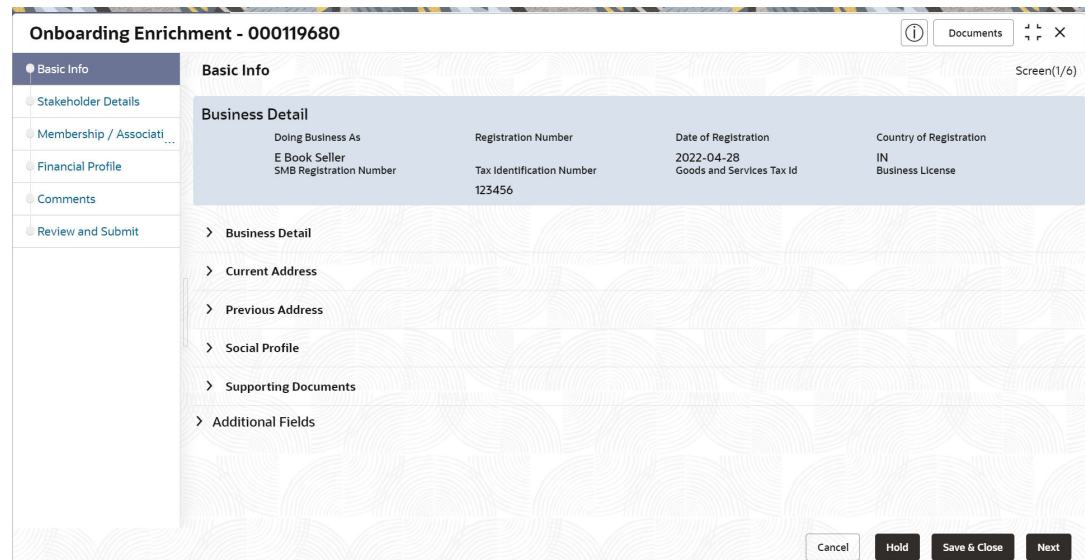
 **Note:**

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

1. 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.

**Figure 1-23 Enrichment – Basic Info**



Doing Business As	Registration Number	Date of Registration	Country of Registration
E Book Seller SMB Registration Number	Tax Identification Number 123456	2022-04-28 Goods and Services Tax Id	IN Business License

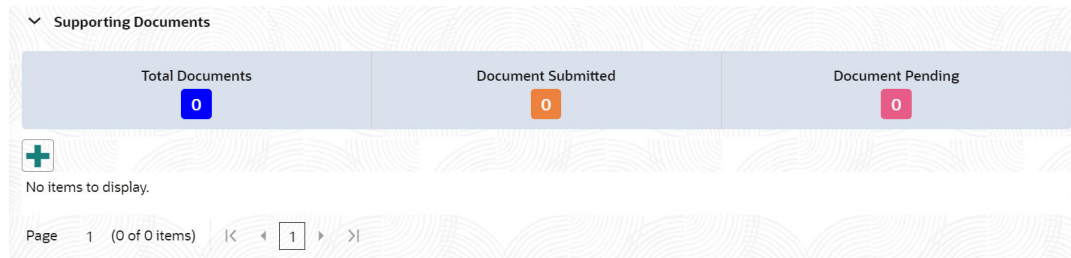
For information on adding **Business Details**, **Current Address**, **Previous Address**, and **Social Profile**, refer to the [Onboarding Initiation - Basic Details](#) section.

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

The **Supporting Documents** screen displays.

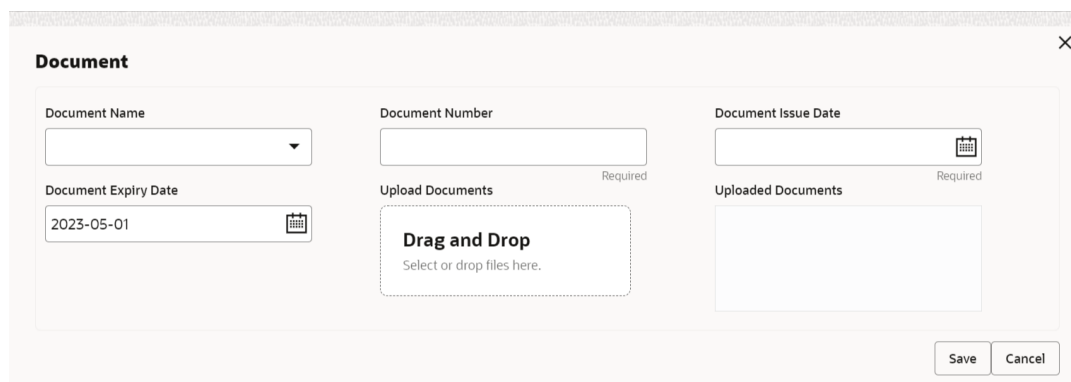


**Figure 1-24 Enrichment – Basic Info – Documents**




3. Click **Add** button to add the **Supporting Documents**.  
The **Document** screen displays.

**Figure 1-25 Enrichment – Basic Info – Documents**




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

**Table 1-14 Document - Field Description**

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

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 - Stakeholder Details** segments.

## 1.1.2.2 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 1-26 Enrichment – Stakeholders**

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](#).

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

## 1.1.2.3 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.



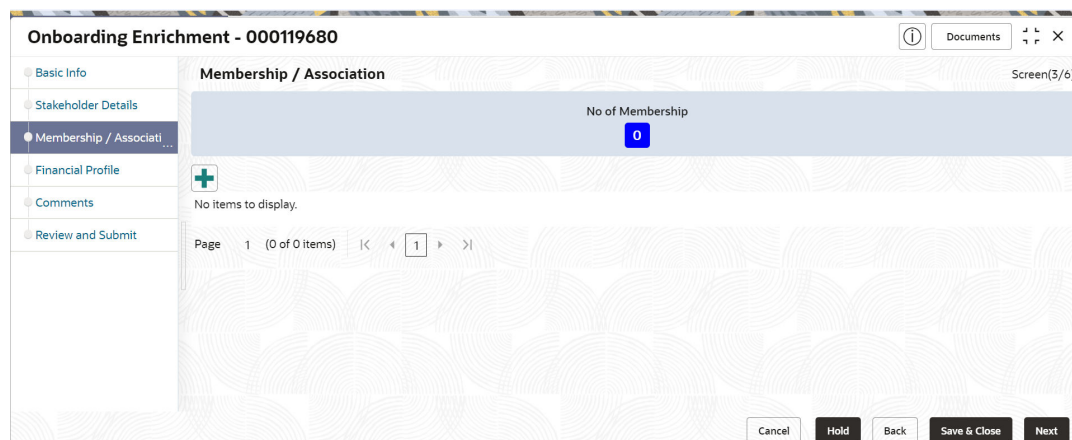
**Note:**

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

1. Click **Next** in the **Onboarding Enrichment - Stakeholder Details** screen.

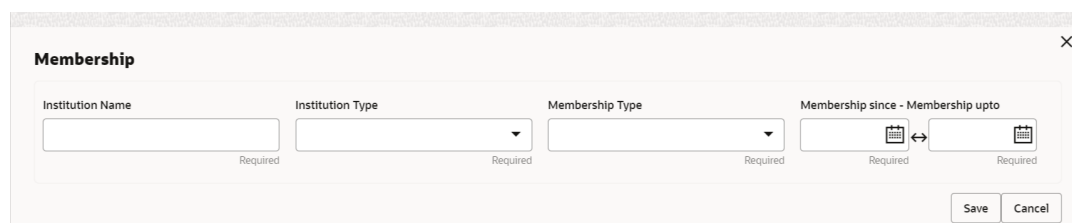
The **Onboarding Enrichment - Membership / Association** screen displays.

**Figure 1-27 Enrichment - Member / Association**



2. Click **Add** button to add the membership details.  
The **Membership** screen displays.

**Figure 1-28 Memebership**



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

**Table 1-15 Membership – Field Description**

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

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**.

## 1.1.2.4 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.



### Note:

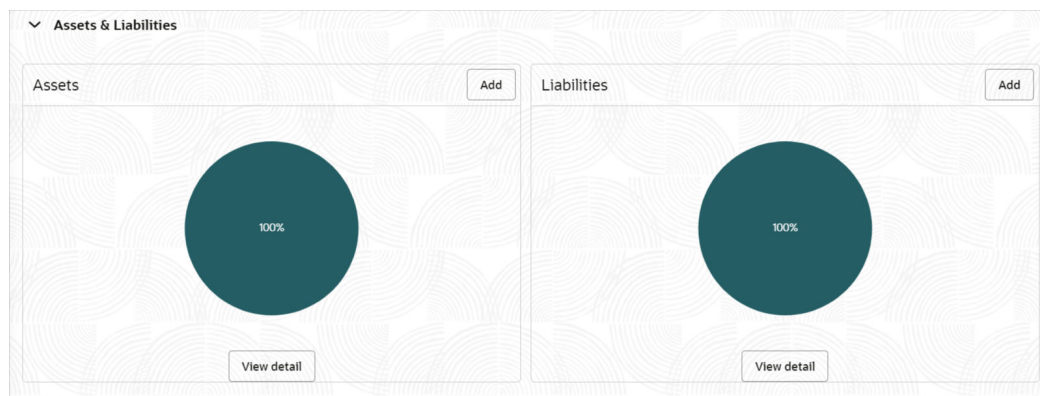
The fields marked as **Required** are mandatory.

1. Click **Next** in the **Onboarding Enrichment - Membership / Association** screen. The **Onboarding Enrichment - Financial Profile** screen displays.

**Figure 1-29** 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.

**Figure 1-30** Assets and Liabilities Detail

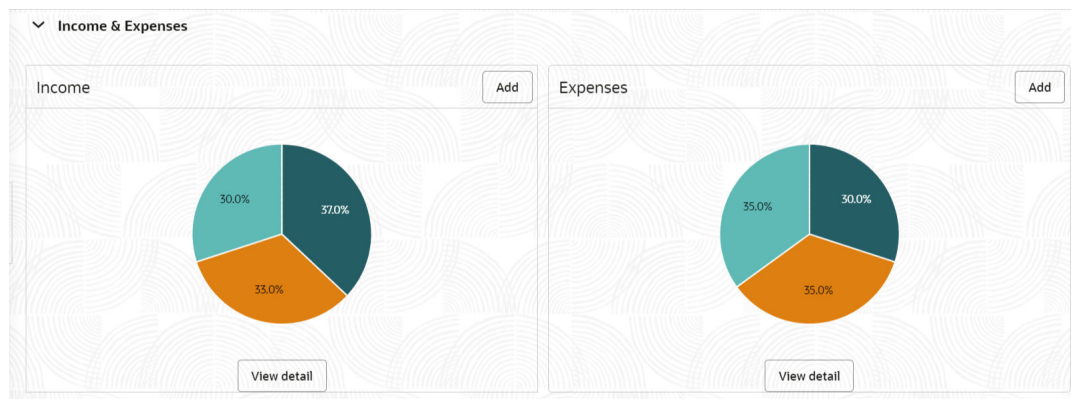


3. Click the configure icon in the corresponding tile.

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

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

**Figure 1-31 Financial Profile – Income and Expense**



5. Click **Add** in the **Income & Expenses** segment.  
The **Add Income** screen displays.

**Figure 1-32 Add Income**

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


**Table 1-16 Add Income – Field Description**

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

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

 **Note:**

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

8. Click  icon to exit the **Income** window.
9. Click **Add** in the **Income & Expenses** segment.  
The **Add Expenses** screen is displayed.

**Figure 1-33 Add Expenses Details**



10. On the **Add Expense** screen, specify the fields.  
For more information on fields, refer to the field description table.


**Table 1-17 Add Expenses - Field Description**

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

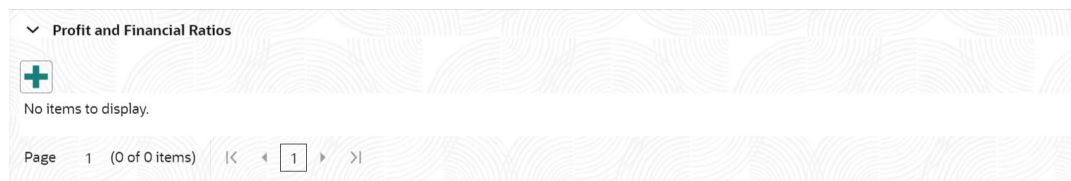
11. Click **Add** to save the details.

 **Note:**

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

12. Click  icon to exit the **Income** window.
13. Click and expand the **Profit and Financial Ratios** section.

**Figure 1-34 Profit and Financial Ratios**



14. Click **Add** to add the profit and financial ratios.  
The **Profit and Financial Ratios** screen displays.

**Figure 1-35 Profit and Financial Ratios - Add**



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 1-18 Profit and Financial Ratios – Field Description**

Field	Description
<b>Financial Year</b>	Specify the financial year.
<b>Currency</b>	Click the search icon and select the currency from the list of values.
<b>Balance Sheet Size</b>	Specify the balance sheet size.
<b>Operating Profit</b>	Specify the operating profit.
<b>Net Profit</b>	Specify the net profit.
<b>Year Over Year Growth</b>	Specify the year-over-year growth value.
<b>Return On Investment</b>	Specify the return value on investment.
<b>Return On Equity</b>	Specify the return value on equity.
<b>Return On Asset</b>	Specify the return value on the asset.

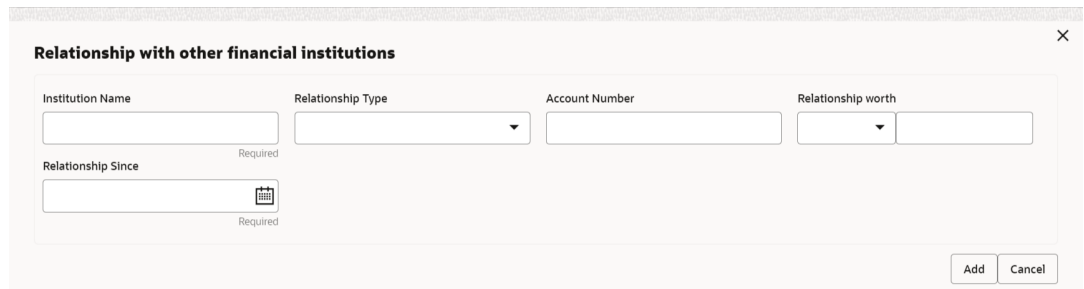
16. Click and expand the **Other Relationship** section.  
The **Other Relationship** screen displays.

**Figure 1-36 Other Relationship**



- Click **Add** to add details about the customer's relationship with other banks. The **Relationship with other financial institutions** screen displays.

**Figure 1-37 Relationship with other financial institutions**




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

**Table 1-19 Relationship with other financial institutions - Field Description**

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

- 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.

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

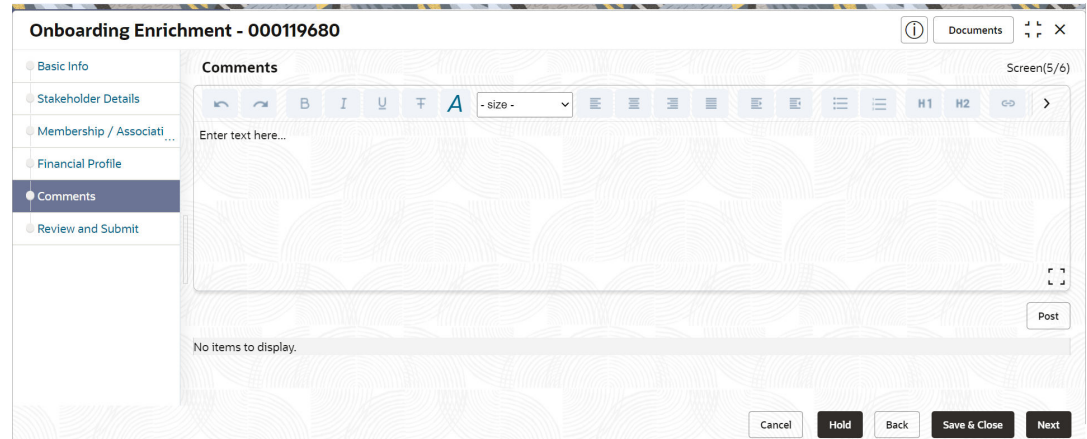
### 1.1.2.5 Onboarding Enrichment - Comments

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.

**Figure 1-38 Enrichment Comments**



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**.

### 1.1.2.6 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 1-39 KYC - Customer Summary

**KYC - 000119679** Documents

**Customer Summary** Screen(1/3) View Dedupe Logs

**Business Detail**

<b>E Book Seller</b>	Registration Number	Date of Registration	Country of Registration	SMB Registration Number
Doing Business As		2022-04-28	IN	
E Book Seller	Goods and Services Tax Id	Business License		
Tax Identification Number	123456			

**General Information**

General Information | Current Address | Social Profile

**1**

Citizenship history

Birth Country

**Professional Information**

Membership

No record to display

**Stakeholders**

Owners | Authorized Signatory | Guarantors | Suppliers

No record to display

**Supporting Documents**

Supporting Documents Is not yet done

**KYC**

KYC Is not yet done

**Assets**

Assets Is not yet done

**Liabilities**

Liabilities Is not yet done

**Income**

Income Is not yet done

**Expense**

Expense Is not yet done

**Beneficially Owned Company**

Beneficially Owned Company Is not yet done

**Other relationship**

Other relationship Is not yet done

Cancel Hold Save & Close Next

2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to [Table 1-13](#).
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 1-40 Add Verification Details – Proof of Residence**

**Figure 1-41 Add Verification Details –Proof of Identity**

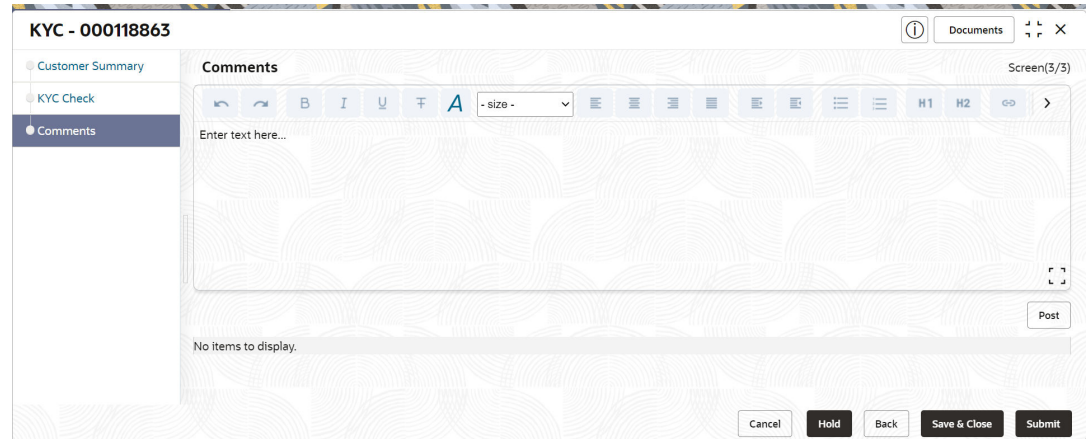
**Figure 1-42 KYC Check**

**Note:**

The verification details are updated in the corresponding tile on the **KYC Check** page.

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

**Figure 1-43 KYC – Comments**



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

**Table 1-20 Actions - Description**

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

## 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.



**Note:**

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

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

The **Customer Summary** screen displays.

Figure 1-44 Recommendation – Customer Summary

**Recommendation - 000117969**

**Customer Summary**

**Retail Automation**

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

**General Information**

General Information | Current Address | Social Profile | ID Details

**1**  
Citizenship history

Birth Country: US

**Signature**

Signature ID | Signature | Remarks  
 No data to display.

**Relationships**

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

**Professional Information**

Education | Membership

**Employment**

Salaried | Professional

Employment is not yet done

**Consent and Preferences**

e-Sign | Marketing Communication | Privacy Information | Minor

**Additional Info**

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

Insider is not yet done

**Supporting Documents**

Supporting Documents is not yet done

**Dates**

Dates is not yet done

**KYC**

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

**Assets**

Assets is not yet done

**Liabilities**

Liabilities is not yet done

**Income**

Income is not yet done

**Expense**

Expense is not yet done

**Beneficially Owned Company**

Beneficially Owned Company is not yet done

**Other relationship**

Other relationship is not yet done

Cancel | Hold | Save & Close | Next

2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to [Table 1-13](#).
3. Click **Next**.

The **Recommendation – Recommendation Comments** screen displays.

**Figure 1-45 Recommendation – Recommendation Comments**

The screenshot shows a web application window titled "Recommendation - 000117969". On the left is a navigation menu with "Customer Summary", "Recommendation", and "Comments". The main area is split into "Decision" and "Comments" sections. The "Decision" section has a dropdown menu set to "Approve". The "Comments" section has a text area containing "Recommended to proceed further". Below these is a table with columns: Section, Compliant with Bank Policy?, Details (Non-Compliance to Bank Policy), Details of Risk Mitigation, Recommended, Decision, and Action. The table contains two rows: IDVR and ADVR, both with "Yes" in the "Compliant with Bank Policy?" column and "Approve" in the "Decision" column. At the bottom are buttons for "Cancel", "Hold", "Back", "Save & Close", and "Next".

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

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 1-46 Onboarding Approval**

The screenshot shows a modal window titled "Onboarding Approval". It contains several input fields: "Section" (text box with "IDVR"), "Compliant with Bank Policy?" (toggle switch), "Details (Non-Compliance to Bank Policy)" (text area, marked "Required"), "Recommended" (toggle switch), "Details of Risk Mitigation" (text area), and "Decision" (dropdown menu set to "Reject"). At the bottom are buttons for "View KYC Details", "Update", and "Cancel".

8. Specify the fields for **Onboarding Approval**.  
For more information on fields, refer to the field description table.

**Table 1-21 Onboarding Approval - Field Description**

Field	Description
<b>Compliant with Bank Policy</b>	Select the toggle button if customer is compliant with the Bank Policy.
<b>Recommended</b>	Select the toggle button if customer is Recommended by reviewing user.
<b>Decision</b>	Specify decision with respect to KYC type.
<b>Details (Non-Compliance to Bank Policy)</b>	Specify the details of Non-Compliance to Bank Policy.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b> This field is available only Compliant with Bank Policy toggle is disabled.</p> </div>
<b>Details of Risk Mitigation</b>	Specify the comments of Details of Risk Mitigation.  <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> <b>Note:</b> This field is available only Compliant with Bank Policy toggle is disabled.</p> </div>

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:

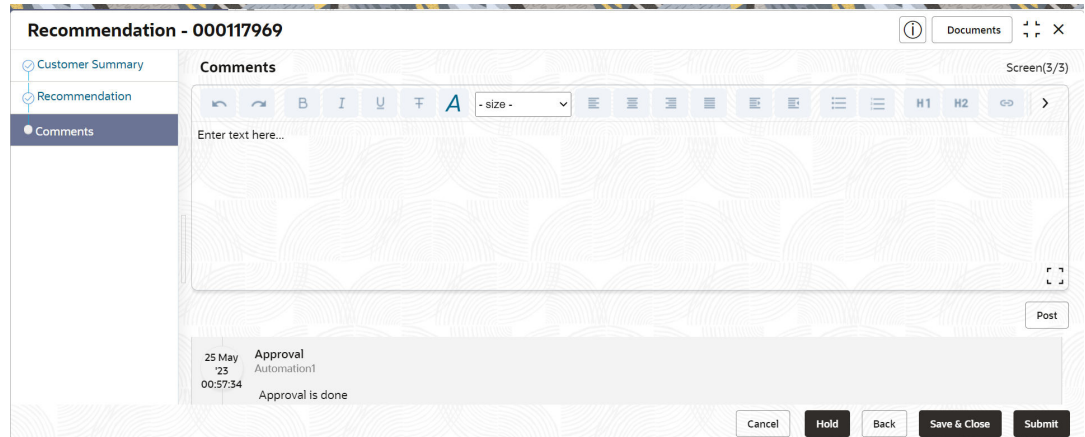
**Table 1-22 Actions - Description**

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

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



Figure 1-47 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 1-48 Approval - Customer Summary

**Approval - 00017969**

**Customer Summary**

**Retail Automation**

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

**General Information**

General Information | Current Address | Social Profile | ID Details

1  
Citizenship history

Birth Country: US

**Signature**

Signature ID | Signature | Remarks

No data to display.

**Relationships**

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

**Professional Information**

Education | Membership

**Employment**

Salaried | Professional

Employment is not yet done

**Consent and Preferences**

e-Sign | Marketing Communication | Privacy Information | Minor

**Additional Info**

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

Insider is not yet done

**Supporting Documents**

Supporting Documents is not yet done

**Dates**

Dates is not yet done

**KYC**

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

**Assets**

Assets is not yet done

**Liabilities**

Liabilities is not yet done

**Income**

Income is not yet done

**Expense**

Expense is not yet done

**Beneficially Owned Company**

Beneficially Owned Company is not yet done

**Other relationship**

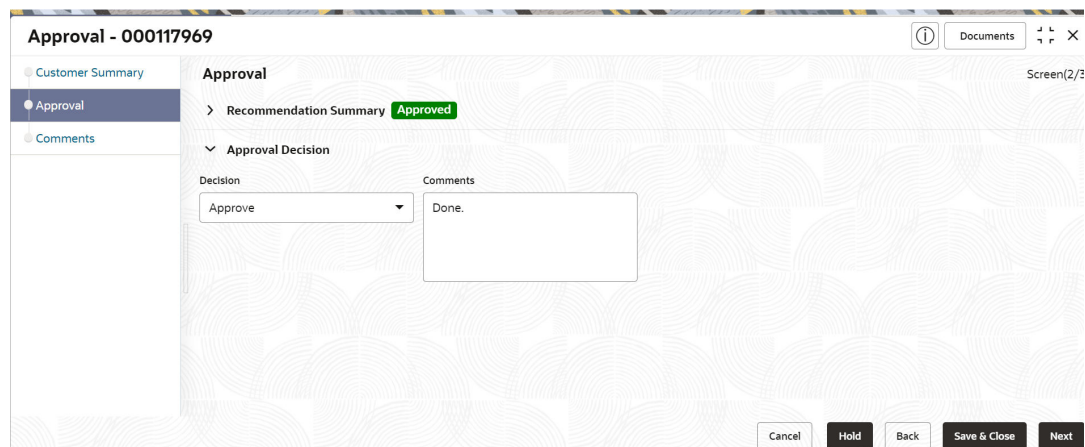
Other relationship is not yet done

Cancel | Hold | Save & Close | Next

2. On the **Customer Summary** screen, verify the details that are displayed in tiles. For more information on tiles, refer to [Table 1-13](#).
3. Click **Next**.

The **Approval – Approval Comments** screen displays.

**Figure 1-49 Approval – Approval Comments**



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

 **Note:**

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

**Table 1-23 Recommendation Summary**

Number of Users	Individual Decision	Recommendation Summary
<b>2 User (User 1 &amp; User 2)</b>	User 1 – Approved User 2 – Approved	Approved
<b>2 User (User 1 &amp; User 2)</b>	User 1 – Approved User 2 – Rejected	Rejected
<b>3 Users (User 1 &amp; User 2 &amp; User 3)</b>	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.
7. 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.

Figure 1-50 Approval - Comments

- On the **Comments** screen, perform the following actions:

Table 1-24 Actions - Description

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

## 1.2 Amendment

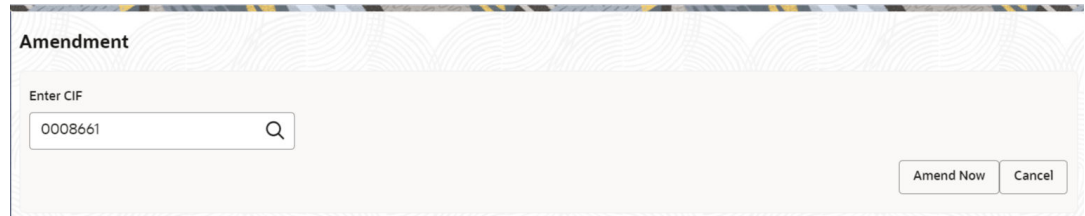
In the **Amendment** stage, the relationship manager can amend the information or can add additional information about an SMB customer using Oracle Banking Enterprise Party Management.

### 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 1-51** Amendment – Enter CIF



The screenshot shows a web interface titled "Amendment". Below the title is a section labeled "Enter CIF". Inside this section is a text input field containing the value "0008661" and a magnifying glass icon to its right. At the bottom right of the "Enter CIF" section are two buttons: "Amend Now" and "Cancel".

2. On the **Amendment** screen, specify the **CIF** and click **Amend Now**.  
The **Small and Medium Business Amendment** screen displays.

Figure 1-52 Amendment – SMB Amendment

**SMB Amendment - 000098847**

Customer Amend

Screen(1/3)

View Dedupe Logs

**Business Detail**

**Google Fibres**

Doing Business As	Registration Number	Date of Registration	Country of Registration	SMB Registration Number
Google Fibres	Sa5ahl6Jesh2	2000-01-01	US	Sa5ahl6Jesh2
Tax Identification Number	Goods and Services Tax Id	Business License		
Sa5ahl6Jesh2	Sa5ahl6Jesh2	Sa5ahl6Jesh2		

**General Information**

General Information | Current Address | Social Profile

1

Citizenship history

Birth Country

**Professional Information**

Membership

No record to display

**Stakeholders**

Owners | Authorized Signatory | Guarantors | Suppliers

No record to display

**Supporting Documents**

Supporting Documents  
Is not yet done

**KYC**

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

**Assets**

Assets  
Is not yet done

**Liabilities**

Liabilities  
Is not yet done


**Income**

Income  
Is not yet done

**Expense**

Expense  
Is not yet done

Cancel | Hold | Save & Close | Next

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](#).

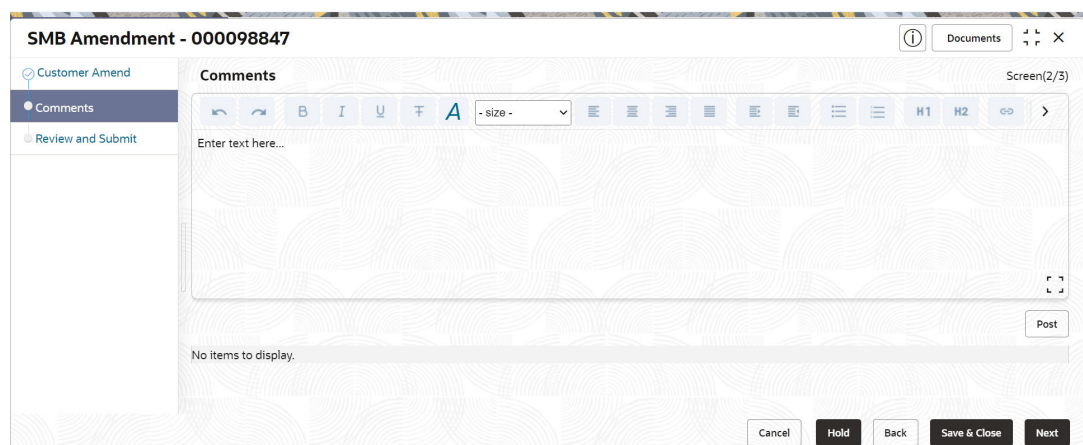
 **Note:**

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 1-53 Amendment – Comments**



The screenshot shows a web application window titled "SMB Amendment - 000098847". The main content area is titled "Comments" and contains a rich text editor with the placeholder text "Enter text here...". Below the editor is a "Post" button. The screen also displays navigation buttons: "Cancel", "Hold", "Back", "Save & Close", and "Next". The title bar indicates "SMB Amendment - 000098847" and "Screen(2/3)".

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

**Table 1-25 Actions - Description**

Action	Description
<b>Comments</b>	Specify the overall comments for the <i>Amendment</i> stage.
<b>Post</b>	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 1-26 Actions - Description**

Action	Description
<b>Submit</b>	Click <b>Submit</b> . The <b>Checklist</b> window is displayed.
<b>Outcome</b>	On the <b>Checklist</b> window, select the <b>Outcome</b> as <b>Proceed</b> and click <b>Submit</b> . 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 onboard and make amendments to party-related information. The following information can be captured and amended during the insta party onboarding and amendment.

This topic contains the following 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.

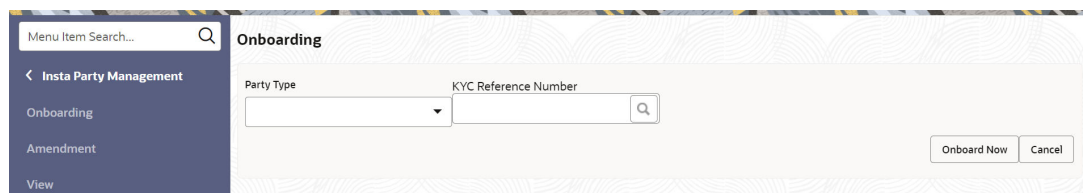
### 2.1 Insta SMB Onboarding

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**




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	Select <b>Small and Medium Business</b> from the drop-down values. The available options are: <ul style="list-style-type: none"><li>• Retail</li><li>• Small and medium Business</li></ul>

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

Field	Description
<b>KYC Reference Number</b>	<p>Specify the KYC reference number or click <b>Search</b> icon for a KYC reference number, if KYC record is available for the party. Selection of "Party Type" is not required if the KYC reference number is available:</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>Refer to the <b>KYC Management</b> section for the KYC Reference Number.</p> </div>

4. Click **Onboard Now**.

The **Insta SMB Onboarding** screen is displayed.

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



- [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.



**Note:**


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

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

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

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Business Details</b>	Mandatory	Data segment to capture business information of the party.
2	<b>Current Address</b>	Conditional	Data segment to capture current address of the party such as current communication address, current residential address, etc.  <div data-bbox="998 1050 1047 1094" data-label="Image"> </div> <div data-bbox="1047 1058 1135 1092" data-label="Section-Header"> <p><b>Note:</b></p> </div> <div data-bbox="1045 1113 1411 1344" data-label="Text"> <p>Address type in current address can be configured as mandatory through <b>Address Management Maintenance</b>. For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b> for address management configurations.</p> </div>

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

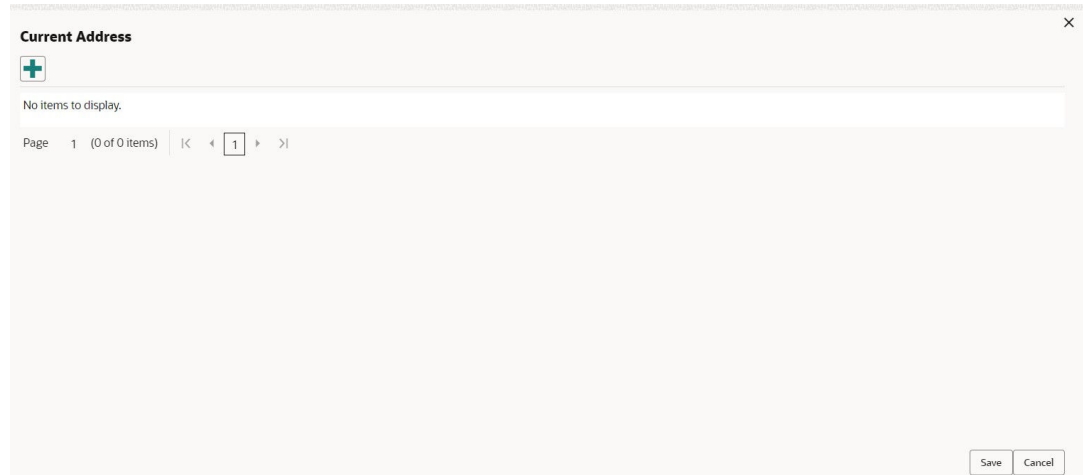
SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	<b>Previous Address</b>	Optional	<p>Data segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per Address Management Maintenance.</p> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b> for address management configurations.</p> </div>
4	<b>Social Profile</b>	Optional	Data segment to capture Social Profile of the party such as LinkedIn, Facebook, etc.

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

**Figure 2-3 Onboarding - Business Details**

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 Onboarding - Current Address**



5. Click on the



icon to add a current address details.  
The **Add Address** screen is displayed.

**Figure 2-5 Add Address**

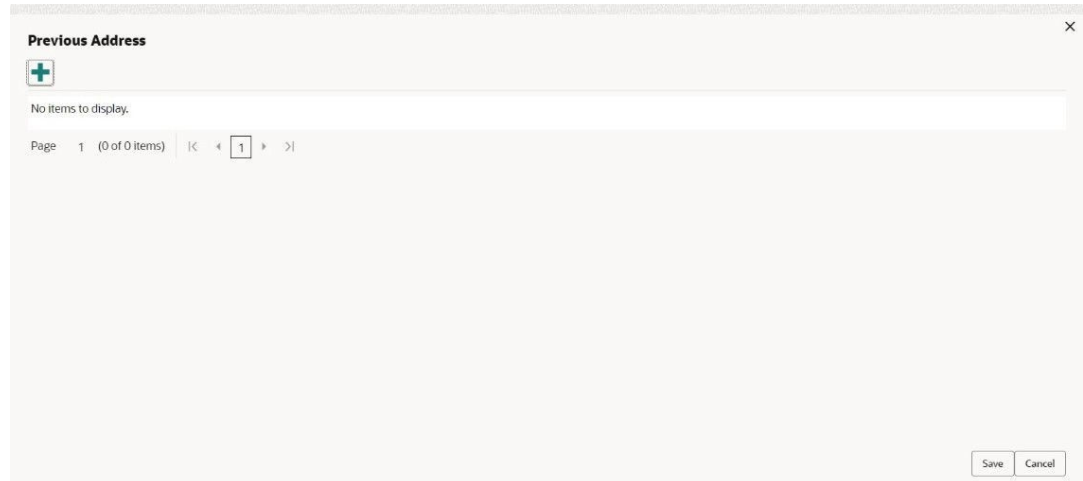
The screenshot shows a window titled 'Add Address' with a close button (X) in the top right corner. The form contains several fields:
 

- Address Type:** A dropdown menu with 'Permanent Address' selected.
- Location:** A text input field with a search icon and 'Required' label.
- Preferred:** A toggle switch.
- Address Since:** A text input field with a calendar icon and 'Required' label.
- Country:** A text input field with a search icon and 'Required' label.
- State / Country Sub Division:** A text input field with 'Required' label.
- Address Line 1 / Building Name:** A text input field with 'Required' label.
- Address Line 2 / Street Name:** A text input field with 'Required' label.
- Address Line 3 / City / Town Name:** A text input field with 'Required' label.
- Zip Code / Post Code:** A text input field containing 'DOCUSER1'.

 Below the main form are two expandable sections: 'Additional Info' and 'Media For Address'. At the bottom right, there are 'Save', 'Clear', and 'Cancel' buttons.

6. On the **Add Address** screen, specify the fields. For more information on the fields, refer to the [Table 1-5](#) table.
7. Click **Save**.
8. On the **Basic Info** segment, click **Edit** button on **Previous Address** widget.  
The **Previous Address** screen is displayed.

**Figure 2-6 Onboarding - Previous Address**



9. Click on the



icon to add a current address details.  
The **Add Address** screen is displayed.

**Figure 2-7 Add Address**

10. On the **Add Address** screen, specify the fields. For more information on the fields, refer to the [Table 1-5](#) table.
11. Click **Save**.
12. On the **Basic Info** segment, click **Edit** button on **Social Profile** widget.  
The **Social Profile** screen displays.

**Figure 2-8 Social Profile**

The screenshot shows a 'Social Profile' section with a dropdown arrow on the left. Below it are five social media icons with corresponding input fields: Facebook (blue 'f'), Twitter (blue bird), Instagram (purple camera), LinkedIn (blue 'in'), and Blog (orange 'e'). Each icon is followed by a white rectangular input field.

13. On the **Social Profile** screen, specify the details. For more information on fields, refer to the [Table 1-7](#) table.
14. 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	<b>Supporting Documents</b>	Optional	Data segment to capture supporting documents of the customer.
2	<b>Signatures</b>	Optional	Data segment to capture signatures of the customer.



**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 2-9 Onboarding – Supporting Documents**

The screenshot shows the 'Supporting Documents' screen. At the top, there are three summary cards: 'Total Documents' with a blue circle containing '0', 'Document Submitted' with an orange circle containing '0', and 'Document Pending' with a red circle containing '0'. Below these is a green plus icon and the text 'No items to display.'. At the bottom, there is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation arrows.

3. Click on the



icon to add a supporting document.

The **Document** screen displays.

**Figure 2-10 Add Document**

4. On the **Document** screen, specify the details. For more information on the fields, refer to the [Table 1-14](#) 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.

**Table 2-4 Data Segment - Relationships**

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Owners</b>	Optional	Data segment to capture owner relationships of the party.
2	<b>Authorized Signatory</b>	Optional	Data segment to capture authorized signatory relationships of the party.
3	<b>Guarantors</b>	Optional	Data segment to capture guarantor relationships of the party.
4	<b>Suppliers</b>	Optional	Data segment to capture supplier relationships of the party.

- [Relationships- Owners](#)  
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.

### 2.1.3.1 Relationships- Owners

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

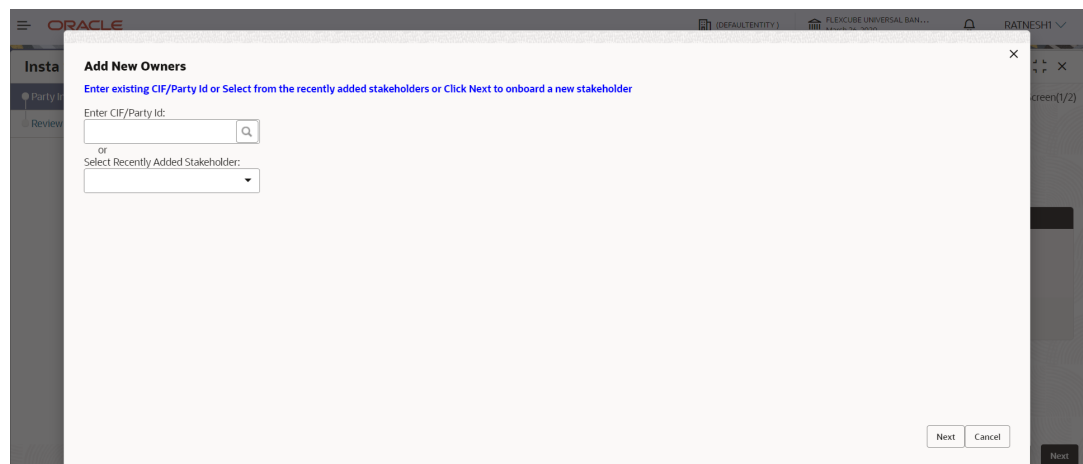
**To add a relationship with existing customer/non-customer:**

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 to add a household relationship.

**Figure 2-11 Add New Owner**



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

 **Note:**

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

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

**Existing Customer/Non-Customer**

5. On click of **Next** button in the **Add 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 1-8](#) table.

 **Note:**

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

**New Non-Customer**

7. On click of **Next** button in the **Add New Owner** screen, the system displays the screen to create a new non-customer.  
The **Add New Owner** screen is displayed.
8. On the **Add New Owner** screen, click and expand **Basic Info & Citizenship** segment.
9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the [Table 1-8](#) table.
10. On the **Add New Household** screen, click and expand **ID Details** segment.
11. Specify the details on the **ID Details** segment. For more information on fields, refer to the [Table 1-9](#) table.
12. On the **Add New Household** screen, click and expand **Address** segment.
13. Specify the details on the **Address** segment. For more information on fields, refer to the [Table 1-5](#) table.
14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the [KYC Check](#) section.
15. Add relationship specific attributes.

## 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.
2. On the **Relationships** segment, click **Edit** button on the **Authorized Signatory** widget.  
The **Authorized Signatory** screen is displayed.
3. Click



icon to add a household relationship.

The **Add New Authorized Signatory** screen is displayed.

**Figure 2-12 Add New Authorized Signatory**

A screenshot of a web application dialog box titled "Add New Authorized Signatories". The dialog has a close button (X) in the top right corner. Below the title, there is a blue link: "Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder". There are two input options: a text input field labeled "Enter CIF/Party Id:" with a search icon on the right, and a dropdown menu labeled "Select Recently Added Stakeholder:". At the bottom right of the dialog, there are two buttons: "Next" and "Cancel".

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

 **Note:**

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

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

**Existing Customer/Non-Customer**

5. On click of **Next** button in the **Add 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.

 **Note:**

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

**New Non-Customer**

7. On click of **Next** button in the **Add New Authorized Signatory** screen, the system displays the screen to create a new non-customer.  
The **Add New Authorized Signatory** screen is displayed.
8. On the **Add New Authorized Signatory** screen, click and expand **Basic Info & Citizenship** segment.
9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the [Table 1-8](#) table.
10. On the **Add New Authorized Signatory** screen, click and expand **ID Details** segment.
11. Specify the details on the **ID Details** segment. For more information on fields, refer to the [Table 1-9](#) table.
12. On the **Add New Authorized Signatory** screen, click and expand **Address** segment.
13. Specify the details on the **Address** segment. For more information on fields, refer to the [Table 1-5](#) table.
14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the [KYC Check](#) section.
15. Add relationship specific attributes.

### 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.
2. On the **Relationships** segment, click **Edit** button on the **Guarantors** widget.  
The **Authorized Signatory** screen is displayed.
3. Click



icon to add a household relationship.

The **Add New Guarantors** screen is displayed.

**Figure 2-13 Add New Guarantors**

A screenshot of a web application window titled "Add New Guarantors". The window has a close button (X) in the top right corner. Below the title, there is a blue link: "Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder". Below this link, there are two input options: "Enter CIF/Party Id:" followed by a text input field with a search icon, and "or Select Recently Added Stakeholder:" followed by a dropdown menu. At the bottom right of the window, there are two buttons: "Next" and "Cancel".

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

 **Note:**

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

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

**Existing Customer/Non-Customer**

5. On click of **Next** button in the **Add Guarantors** screen, the system displays the screen to add relationship specific attribute.
6. On the **Add Guarantors** screen, add the relation specific attribute.

 **Note:**

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

**New Non-Customer**

7. On click of **Next** button in the **Add New Guarantors** screen, the system displays the screen to create a new non-customer.  
The **Add New Guarantors** screen is displayed.
8. On the **Add New Guarantors** screen, click and expand **Basic Info & Citizenship** segment.
9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the [Table 1-8](#) table.
10. On the **Add New Guarantors** screen, click and expand **ID Details** segment.
11. Specify the details on the **ID Details** segment. For more information on fields, refer to the [Table 1-9](#) table.
12. On the **Add New Guarantors** screen, click and expand **Address** segment.
13. Specify the details on the **Address** segment. For more information on fields, refer to the [Table 1-5](#) table.
14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the [KYC Check](#) section.
15. Add relationship specific attributes.

## 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.
2. On the **Relationships** segment, click **Suppliers** button on the **Owner** widget.  
The **Suppliers** screen is displayed.
3. Click



icon to add a suppliers relationship.

The **Add New Suppliers** screen is displayed.

**Figure 2-14 Add New Suppliers**

A screenshot of a web application dialog box titled "Add New Guarantors". The dialog has a close button (X) in the top right corner. Below the title, there is a blue link: "Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder". There are two input options: a text input field labeled "Enter CIF/Party Id:" with a search icon on the right, and a dropdown menu labeled "Select Recently Added Stakeholder:". At the bottom right of the dialog, there are two buttons: "Next" and "Cancel".

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

 **Note:**

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

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

**Existing Customer/Non-Customer**

5. On click of **Next** button in the **Add 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 1-8](#) table.

 **Note:**

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

**New Non-Customer**

7. On click of **Next** button in the **Add New Suppliers** screen, the system displays the screen to create a new non-customer.  
The **Add New Suppliers** screen is displayed.
8. On the **Add New Suppliers** screen, click and expand **Basic Info & Citizenship** segment.
9. Specify the details on the **Basic Info & Citizenship** segment. For more information on fields, refer to the [Table 1-8](#) table.
10. On the **Add New Suppliers** screen, click and expand **ID Details** segment.
11. Specify the details on the **ID Details** segment. For more information on fields, refer to the [Table 1-9](#) table.
12. On the **Add New Suppliers** screen, click and expand **Address** segment.
13. Specify the details on the **Address** segment. For more information on fields, refer to the [Table 1-5](#) table.
14. Click **Next** to capture the KYC details of a non-customer. For more information, refer to the [KYC Check](#) section.
15. Add relationship specific attributes.



## 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 2-15 Membership**

4. On the **Membership** screen, specify the fields. For more information on the fields, refer to the [Table 1-15](#) 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:

**Table 2-5 Data Segment - Description**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Asset</b>	Optional	Data segment to capture assets details of the party.
2	<b>Liability</b>	Optional	Data segment to capture liability details of the party.
3	<b>Income</b>	Optional	Data segment to capture income details of the party.
4	<b>Expense</b>	Optional	Data segment to capture expense details of the party.

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

Sl.No	Data Segment Name	Mandatory / Optional / Conditional	Description
5	<b>Other Relationship</b>	Optional	Data segment to capture other relationships of the party.
6	<b>Beneficially Owned Company</b>	Optional	Data segment to capture beneficially owned company relations of the party.
7	<b>Profit and Financial Ratios</b>	Optional	

1. 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 1-11](#) 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.
7. On **Add Liabilities Details** pop-up screen, specify the details of the assets. For more information on fields, refer to the [Table 1-12](#) 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 1-16](#) 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.
13. On **Expense** pop-up screen, specify the details of the assets. For more information on fields, refer to the [Table 1-17](#) 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.

16. On **Relationship with other financial institutions** pop-up screen, specify the details. For more information on fields, refer to the [Table 1-19](#) 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.

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

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

 **Note:**

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

## 2.2 Insta SMB Amendment

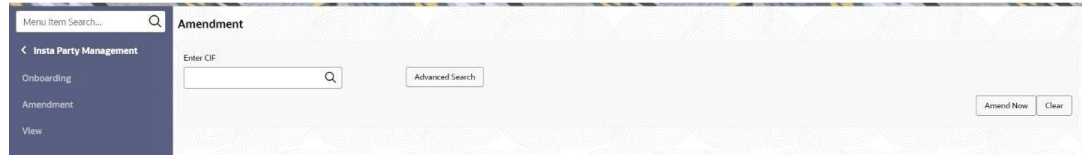
Insta SMB Amendment feature allows user to amend party using a single screen.

**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 2-16 Insta Party Amendment**



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.

**Table 2-7 Data Segment - Description**

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

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

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	<b>Current Address</b>	Conditional	<p>Data segment to capture current address of the party such as current communication address, current residential address, etc.</p> <div data-bbox="1175 491 1471 1142" style="border-left: 1px solid blue; padding-left: 10px; margin-top: 20px;"> <p> <b>Note:</b></p> <p>Address type in current address can be configured as mandatory through <b>Address Management Maintenance</b>. For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b> for address management configurations.</p> </div>
3	<b>Previous Address</b>	Optional	<p>Data segment to capture previous addresses of the party such as previous communication address, previous residential address, etc. Multiple previous address for each of the address type can be captured in previous address. Minimum address history will be required, if configured, as per Address Management Maintenance.</p> <div data-bbox="1175 1482 1471 1881" style="border-left: 1px solid blue; padding-left: 10px; margin-top: 20px;"> <p> <b>Note:</b></p> <p>For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b> for address management configurations.</p> </div>

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

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
4	<b>Social Profile</b>	Optional	Data segment to capture Social Profile of the party such as LinkedIn, Facebook, etc.

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

**Figure 2-17 Amendment - Business Details**

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.

**Table 2-8 Data Segment - Description**

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



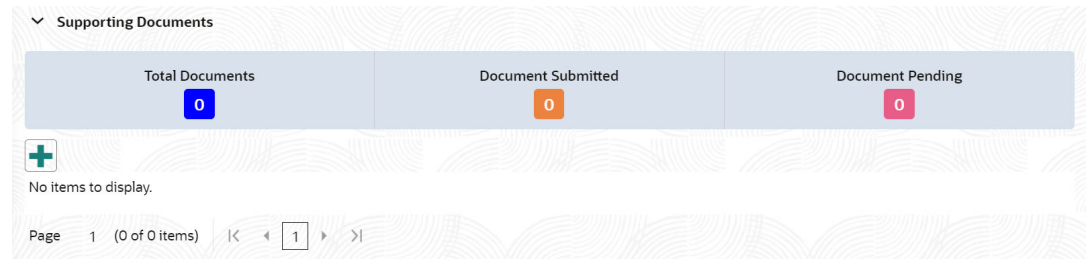
**Note:**

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 2-18 Onboarding – Supporting Documents**



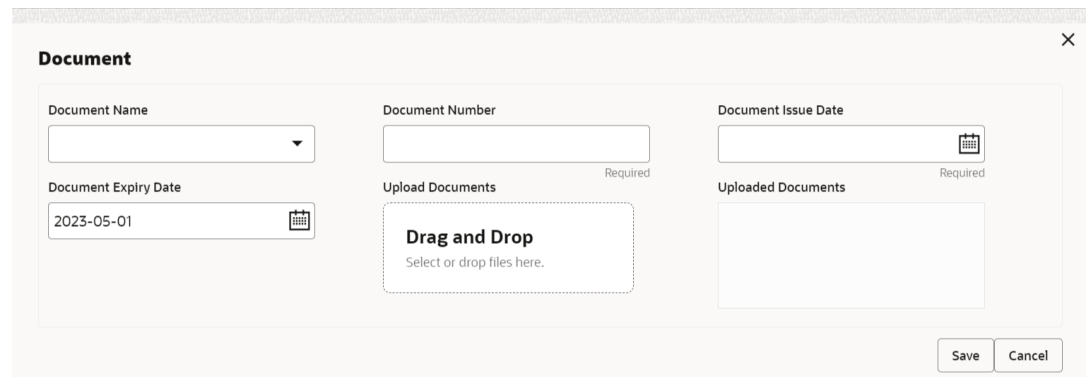
3. Click on the



icon to add a supporting document.

The **Document** screen displays.

**Figure 2-19 Add Document**



4. On the **Document** screen, specify the details. For more information on the fields, refer to the [Table 1-14](#) 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.

**Table 2-9 Data Segment - Relationships**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Owners</b>	Optional	Data segment to capture owner relationships of the party.
2	<b>Authorized Signatory</b>	Optional	Data segment to capture authorized signatory relationships of the party.
3	<b>Guarantors</b>	Optional	Data segment to capture guarantor relationships of the party.
4	<b>Suppliers</b>	Optional	Data segment to capture supplier relationships of the party.

1. On **Insta SMB Amendment** screen, click and expand the **Relationships** segment. The **Relationship** segment is displayed.
2. 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 1-15](#) 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:



Table 2-10 Data Segment - Description

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

1. 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 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

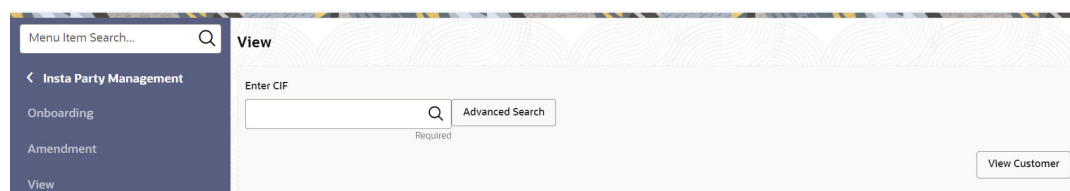
Insta SMB View feature allows user to view party using a single screen.

**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.

Figure 2-20 Insta Party View



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.

 **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.

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.

**Table 2-11 Data Segment - Description**

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

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

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
2	<b>Current Address</b>	Conditional	<p>Data segment to view current address of the party such as current communication address, current residential address, etc.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 20px;"> <p> <b>Note:</b></p> <p>Address type in current address can be configured as mandatory through <b>Address Management Maintenance</b>. For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b> for address management configurations.</p> </div>
3	<b>Previous Address</b>	Optional	<p>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.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 20px;"> <p> <b>Note:</b></p> <p>For more information, refer to the <b>Oracle Banking Party Configurations User Guide</b> for address management configurations.</p> </div>

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

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
4	<b>Social Profile</b>	Optional	Data segment to view Social Profile of the party such as LinkedIn, Facebook, 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	<b>Supporting Documents</b>	Optional	Data segment to view supporting documents of the customer.
2	<b>Signatures</b>	Optional	Data segment to view signatures of the customer.

1. On 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 1-14](#) 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.

**Table 2-13 Data Segment - Relationships**

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
1	<b>Owners</b>	Optional	Data segment to view owner relationships of the party.
2	<b>Authorized Signatory</b>	Optional	Data segment to view authorized signatory relationships of the party.

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

SI.No	Data Segment Name	Mandatory / Optional / Conditional	Description
3	<b>Guarantors</b>	Optional	Data segment to view guarantor relationships of the party.
4	<b>Suppliers</b>	Optional	Data segment to view supplier relationships of the party.

1. On **Insta SMB View** screen, click and expand the **Relationships** segment.
2. 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 1-15](#) 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:

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

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

1. On the **Insta SMB View** screen, click and expand **Financial Information** segment.  
The **Financial Information** screen is displayed.
2. 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**.

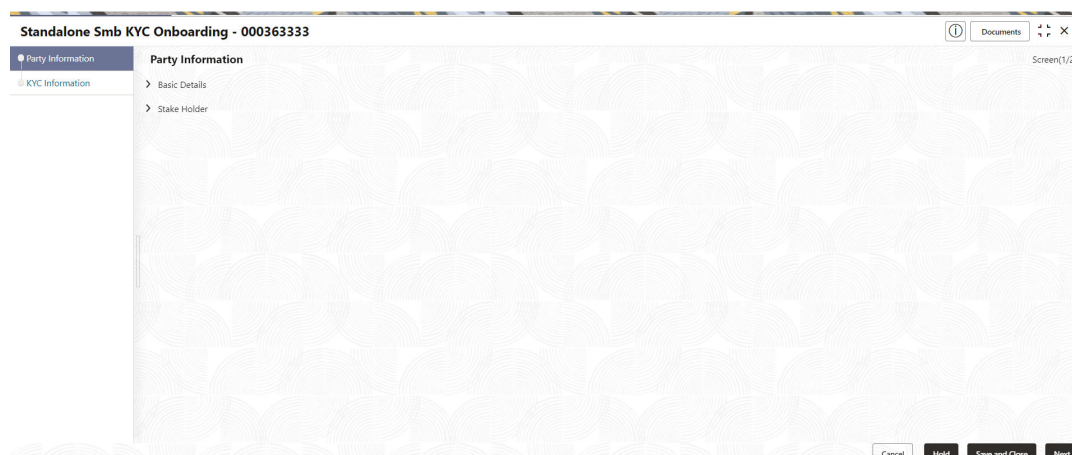
The **Create** screen is displayed.

**Figure 3-1 KYC management - Create**

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



### Basic Details

5. Under the **Party Information**, click and expand **Basic Details** segment.
6. Under the **Basic Details** segment, click **Edit** button on each widget to update the details. For more information on the **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**

 **Note:**

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:**

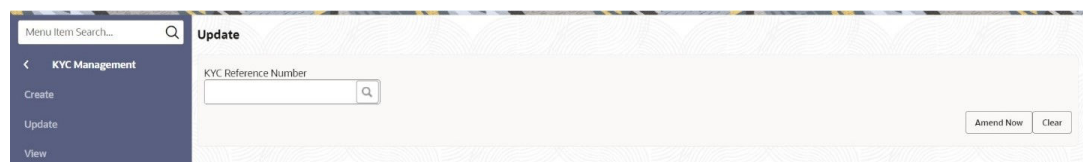
 **Note:**

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

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

The **Update** screen is displayed.

**Figure 3-3 Update**



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 [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.
5. 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.
7. 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.

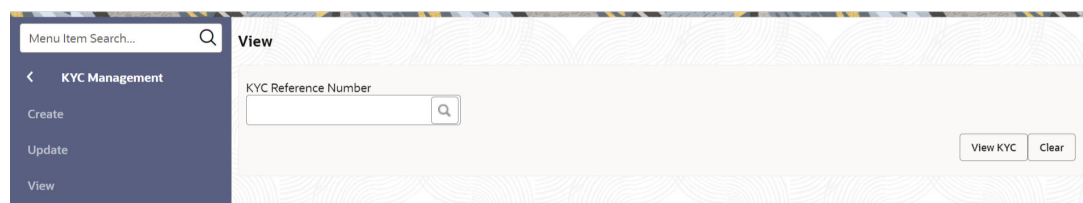
## 3.3 View KYC

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**



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.
5. 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.
7. 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**

The screenshot shows a window titled "Duplication Check" with a close button (X) in the top right corner. Below the title bar, it says "Following matching records are found. Please verify". There is a search filter for "Business Type" set to "Individual". Below this is a table with the following columns: "CIF", "Party ID", "Name", "ID / Registration Number", "Date of Birth / Registration Date", and "Status". The table contains one row with the following data: "000009953", "VINAY", and "1992-02-06". The status is "IN PROGRESS". Below the table, it says "Page 1 of 1 (1 of 1 items)" with navigation arrows. There is a "Comments" field with an asterisk and a text area. At the bottom right, there are three buttons: "Abort", "Continue", and "Cancel".

CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
000009953		VINAY		1992-02-06	IN PROGRESS

- 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.

# 5

## 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:

**Table 5-1 Configuration Details**

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 - 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.	TRUE
CHANNEL_CONFIRMATION_REQUIRED	This parameter indicates whether confirmation from the channel is required before handoff to the core system. Accepted values are:  TRUE – The system will wait for a confirmation from the channels before triggering the handoff to the core system  FALSE – The system will go ahead with the handoff to the core system without waiting for any confirmation from the channels	FALSE

### Process

On receiving the 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 <code>STP_FLAG</code> is set to <code>TRUE</code> and the Party details shall be handed over to the core system without the need of any manual intervention.

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