

SME 360 User Guide

Oracle Banking Branch

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SME 360 User Guide

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1 Preface

1.1 Introduction

This guide provides detailed information about the Small and Medium Enterprise (SME) 360 feature.

1.2 Audience

This manual is for the Relationship Managers in SME division of the bank.

1.3 Document Accessibility

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

1.4 List of Topics

This guide is organized into following topics:

Table 1: List of Topics

Topic	Description
SME 360	This topic provides an overview of the SME 360 feature and covers the actions that can be performed in SME 360.
List Of Menus	This topic displays the list of main screens in the document along with its reference.





1.5 Related Documents

1. Getting Started User Guide

1.6 Symbols and Icons

The following symbols/icons are used in this guide:

Table 2: Symbols and Icons

Symbol	Function
→	Represents Results
	Filter
	Minimize
	Maximize
	Close

2 SME 360

2.1 Overview

Small and Medium Enterprise 360 or SME 360 is an essential feature, which is designed to simplify the work of Relationship Managers (RM) in the bank and save a significant amount of time. The customer-specific information displayed in SME 360 enables the RM to stay up to date about their customers and perform actions that have strict deadlines.

Some of the most required information displayed in SME 360 are:

- **Customer Demographics**

Table 3: Customer Demographic Sections

Sections	Description
Demographic Details	Basic demographic information about the customer
Stakeholders	The key stakeholders for the business
Financial Profile	Financial details for the business
Industry wise presence	Different industry sectors that the business caters to
Balance Sheet	Balance sheet details for the business
Country Wise Presence	List of countries where the business is operational
Subsidiaries	A view of the SME's business hierarchy
Rating	Credit ratings for SME provided by rating agencies/internal rating provided by the Bank

- **Portfolio** across all the products subscribed by the customer
- **Actions** of pending activities
- **Sales Opportunity** for automatic debit of loans received by the customer

- **Service Requests** raised by the customer that are yet to be addressed
- **My Diary** – A to do list to plan and track the activities for relationship Manager

2.2 Get Started

SME 360 enables the RM to have a consolidate view of all the necessary information about the SME with an option to drill down into the specific product dashboards for details of the customer's portfolio. The details displayed in SME 360 are described in the following sub-sections:

- [2.2.1 Customer Demographics](#)
- [2.2.2 Portfolio](#)
- [2.2.3 Actions](#)
- [2.2.4 Sales Opportunities](#)
- [2.2.5 Service Requests](#)
- [2.2.6 My Diary](#)

To view the customer details, perform the following steps:

1. Specify the username and password, and login to the application.
→ The system displays the **Home** page.
2. From the **Home** page, click **Party Services**. Under **Party Services**, click **SME**, and then click **Search**.
→ The system displays the **Customer Search** screen.

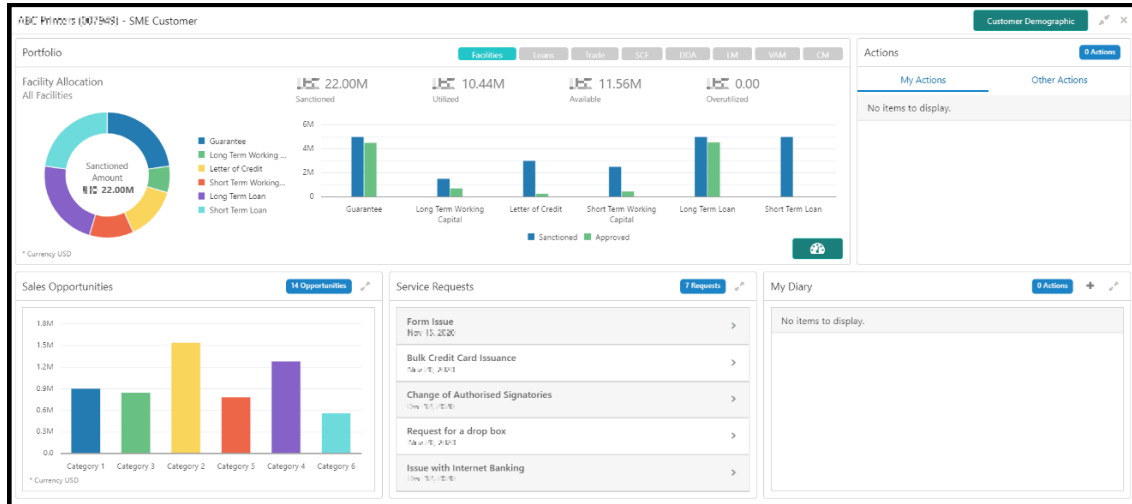
Figure 1: Customer Search

The screenshot displays the 'Customer Search' interface. At the top, there are three input fields: 'Party ID', 'Customer Id', and 'Customer Name'. Below these fields is a note: '*Either party Id or customer Id or customer name is mandatory'. There are three buttons: 'Fetch' (in green), 'View Customer 360', and 'Clear'. Below the buttons is a table with three columns: 'Customer Id', 'Customer Name', and 'Customer Category'. The table is empty, with the text 'No data to display.' above it. At the bottom, there is a pagination bar showing 'Page 1 of 0 (1 - 0 of 0 items)' and navigation icons.

3. Select the required customer, and click **View Customer 360**.

→ The system displays the **SME 360** page.

Figure 2: SME 360

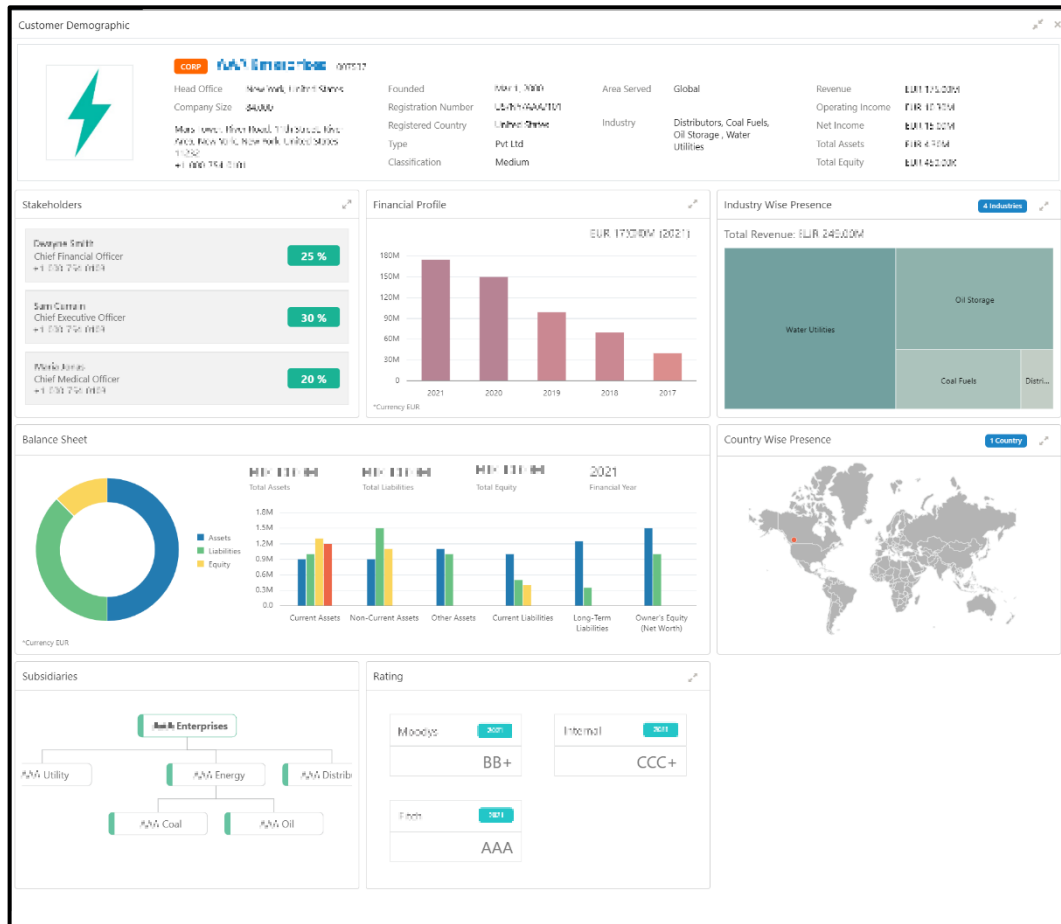


2.2.1 Customer Demographics

Customer Demographic information can be seen by clicking on the **Customer Demographics** button available on the top right corner of the screen. This page consists of basic details about the SME's business. The following table describes the different sections in the **SME Demographic** page:

Table 4: SME Demographic Sections

Sections	Description
Demographic Details	Contains basic details of the business like logo, name, address, contact details, registration details, classification, industry sector, revenue, operating income, assets and equity
Stakeholders	The key stakeholders for the business – Management Team, Sponsors, Guarantors, Suppliers, Bankers, Insurers
Financial Profile	Financial profile of the customer that includes balance sheet details, revenue, operating profit, net profit, return on investment, return on equity, return on asset
Industry wise presence	Different industry sectors to which the SME caters to
Balance Sheet	Balance sheet details for the SME – Asset, Liability, Owner's Equity
Country Wise Presence	List of countries where the business is operational
Subsidiaries	A view of the SME's business hierarchy including all the subsidiary companies
Rating	Credit rating for the SME provided by external rating agencies/internal rating provided by the bank

Figure 3: Customer Demographic Screen

You can click expand view  icon to view the details of information in each widget.

2.2.1.1 Basic Details

This section contains the following basic details of the SME:

- Name
- Address
- Contact information
- Industry segment
- Areas served
- Revenue
- Operating income
- Net income

Figure 4: Basic Details

	COMP Enterprises 000000		Founded		Area Served	Global	Revenue	EUR 12,123
	Head Office New York, United States		Registration Number		Industry	Distributors, Coal Fuels, Oil Storage, Water Utilities	Operating Income	EUR 1,234
	Company Size 12345		Registered Country				Net Income	EUR 1,234
	Main Tower, Road No. 1, 11th Street, Room 100, New York, United States, 10001		Type				Total Assets	EUR 1,234
	Tel: +1 212 555-1234		Classification			Medium		Total Equity

2.2.1.2 Stakeholder Information

This widget contains the details of the key stakeholders for the SME.

Figure 5: Stakeholders








Stakeholders	
 Devyne Smith Chief Financial Officer <small>400 777 0123</small>	25 %
 Devyne Smith Chief Executive Officer <small>400 777 0123</small>	30 %
 Devyne Smith Chief Medical Officer <small>400 777 0123</small>	20 %

Figure 6: Stakeholders – Expanded View

Stakeholders				
Name	Position	Percentage	Email ID	Address
 Devyne Smith	Chief Financial Officer	25 %	devyne@comp.com	New House, 1000 Road, 11th Street, Room 100, New York, United States, 10001
 Sam Smith	Chief Executive Officer	30 %	sam@comp.com	Sam House, 1000 Road, 11th Street, Room 100, New York, United States, 10001
 Mary Smith	Chief Medical Officer	20 %	mary@comp.com	New House, 1000 Road, 11th Street, Room 100, New York, United States, 10001
 John Smith	Chief Information Officer	15 %	john@comp.com	John House, 1000 Road, 11th Street, Room 100, New York, United States, 10001

2.2.1.3 Financial Profile

The widget display the financial details like Revenue, Operating Income, Net Income for the SME.

Figure 7: Financial Profile

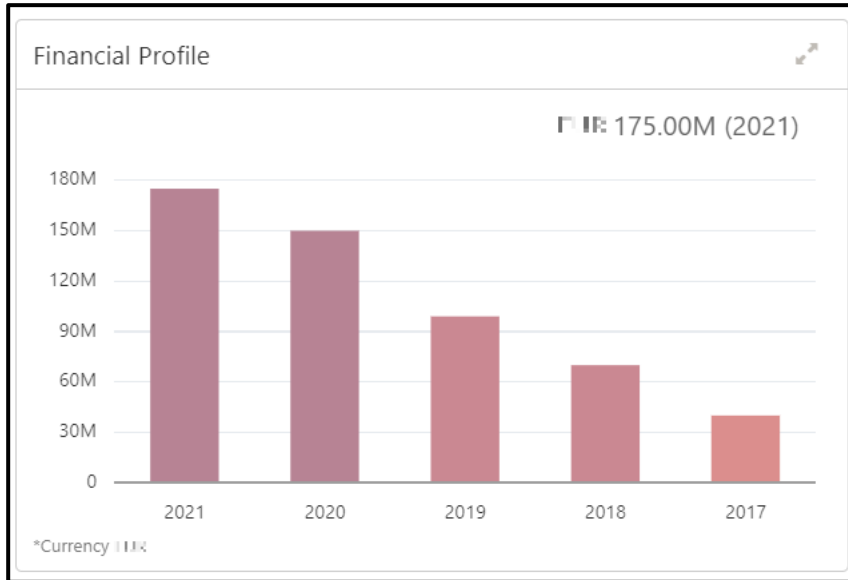


Figure 8: Financial Profile – Expanded View

Financial Profile			
Financial Year	Revenue	Operating Income	Net Income
2021	EUR 175.00M	EUR 10.50M	EUR 10.50M
2020	EUR 150.00M	EUR 8.00M	EUR 8.00M
2019	EUR 90.00M	EUR 2.00M	EUR 10.50M
2018	EUR 70.00M	EUR 2.00M	EUR 8.00M
2017	EUR 40.00M	EUR 2.00M	EUR 10.50M

Close

2.2.1.4 Industry Wise Presence

This widget displays the different industry sectors to which the SME Caters to.

Figure 9: Industry Wise Presence

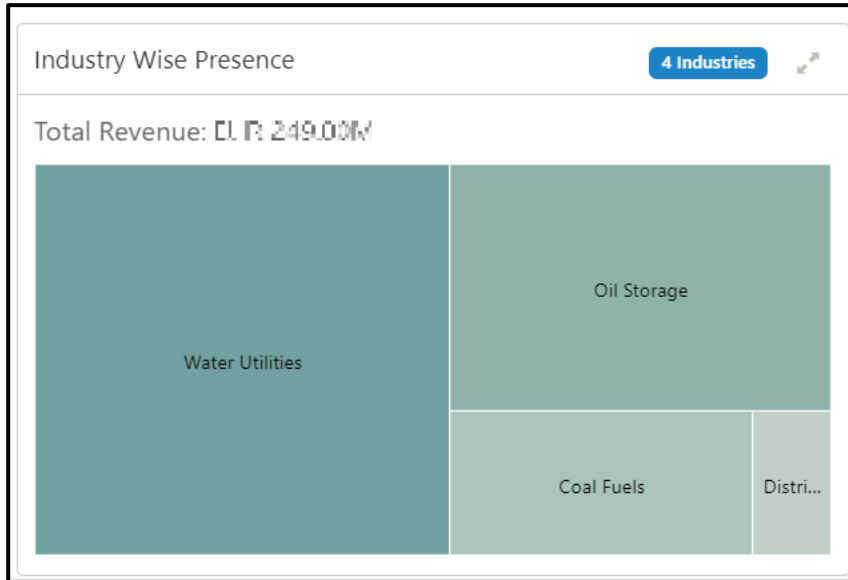


Figure 10: Industry Wise Presence – Expanded View

Industry Wise Presence

Coal Fuels

Sector	Group	Industry	Revenue	Operating Profit	Revenue Period
Energy	Energy	Oil, Gas Fuels	EUR 10,000M	EUR 10,000M	2017-2018
Energy	Energy	Oil, Gas Fuels	EUR 10,000M	EUR 10,000M	2017-2018

Oil Storage

Water Utilities

Close

2.2.1.5 Balance Sheet

This widget contains information about the SME's Balance Sheet.

Figure 11: Balance Sheet



2.2.1.6 Country Wise Presence

This widget displays the information about the countries where SME has offices.

Figure 12: Country Wise Presence



Figure 13: Country Wise Presence – Expanded View

Country Wise Presence ⌵ ✕

United States 6 Offices

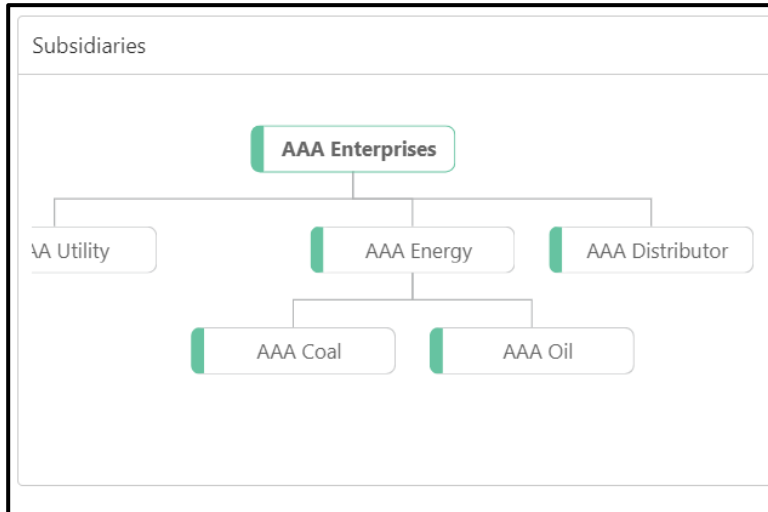
Office Name	Address	City	Zipcode	Contact
AAA Enterprises	Meta Tower, River Road, 11th Street, River Area, Sunset Park, New York	New York	11216	(1 000 754 1101)
AAA Utility	Utility House, River Road, 11th Street, River Area, Sunset Park, New York	New York	11216	(1 000 754 1101)
AAA Energy	Meta Tower, River Road, 11th Street, River Area, Sunset Park, New York	New York	11216	(1 000 754 1101)
AAA Coal	11th Street, River Road, 11th Street, River Area, Sunset Park, New York	New York	11216	(1 000 754 1101)
AAA Oil	Meta Tower, River Road, 11th Street, River Area, Sunset Park, New York	New York	11216	(1 000 754 1101)
AAA Distributor	11th Street, River Road, 11th Street, River Area, Sunset Park, New York	New York	11216	(1 000 754 1101)

Close

2.2.1.7 Subsidiaries

This widget contains the information about the SME hierarchy and the subsidiary companies.

Figure 14: Subsidiaries

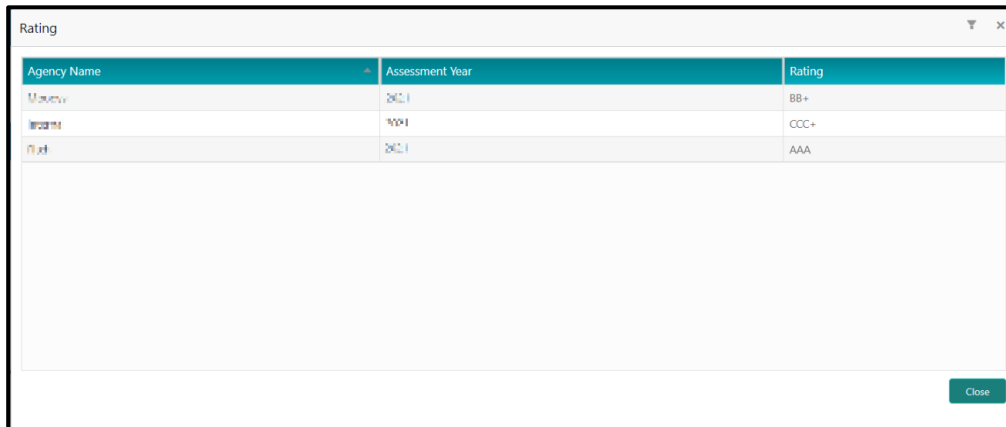


2.2.1.8 Rating

This widget contains the credit rating of the SME provided by external credit rating agencies or internal ratings provided by the Bank.

Figure 15: Credit Ratings



Figure 16: Credit Ratings – Expanded View


Agency Name	Assessment Year	Rating
Moody's	2021	BB+
Standard & Poor's	2021	CCC+
Fitch	2021	AAA

2.2.2 Portfolio

Portfolio section contains the details of the product portfolio held by the SME with the Bank. The portfolio section contains details of following products:

- Facilities
- Loans
- Trade
- Supply Chain Finance (SCF)
- Liquidity Management (LM)
- Virtual Account Management (VAM)
- Cash Management (CM)

Widgets corresponding to the products subscribed by the SME will only be displayed in Portfolio section.

Figure 17: Portfolio Section

Click on the respective product button on the top left of the portfolio to navigate to the widget corresponding to that product.

For more information, click on the speedometer icon present at the right bottom corner of the portfolio widget. This will navigate to the selected product 360 views.

Figure 18: Facilities

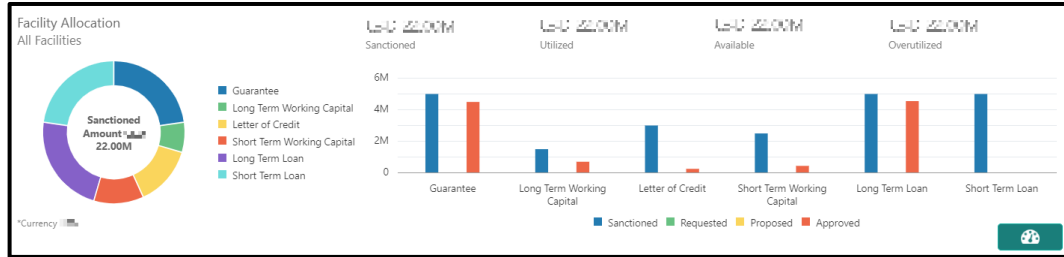


Figure 19: Loans

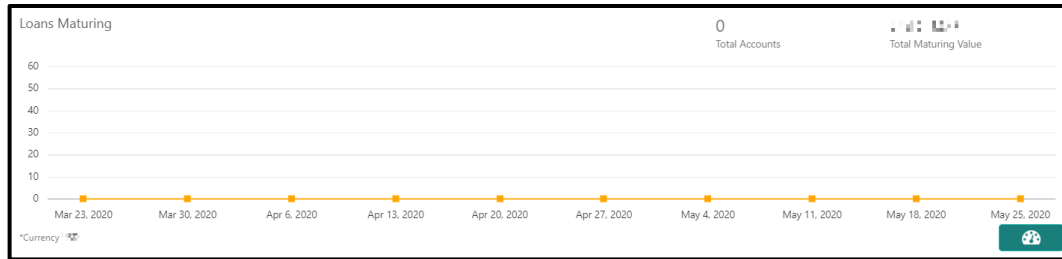


Figure 20: Trade

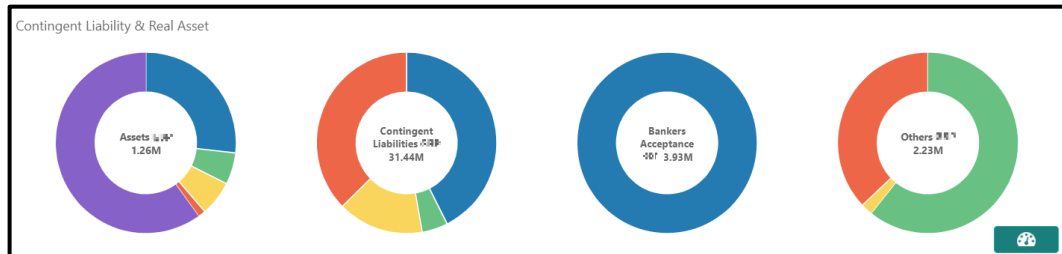


Figure 21: Supply Chain Finance (SCF)

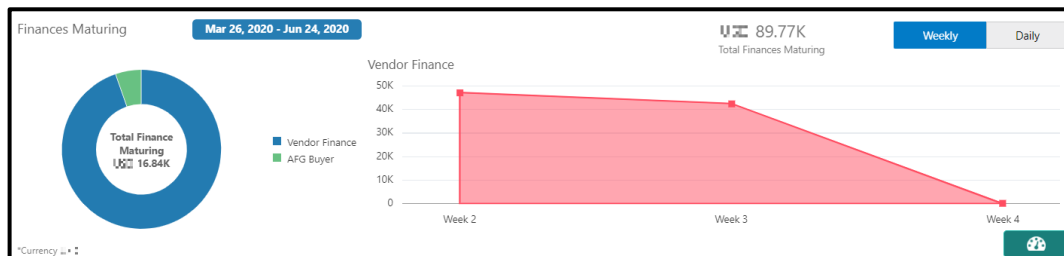
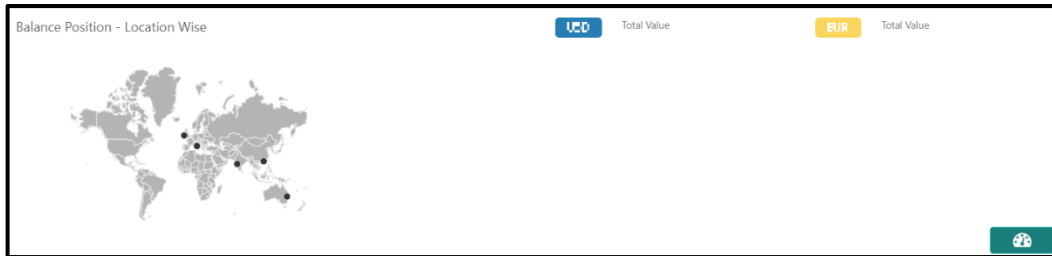
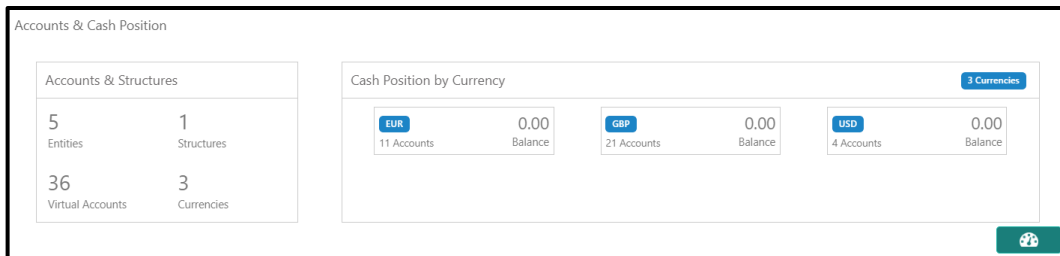
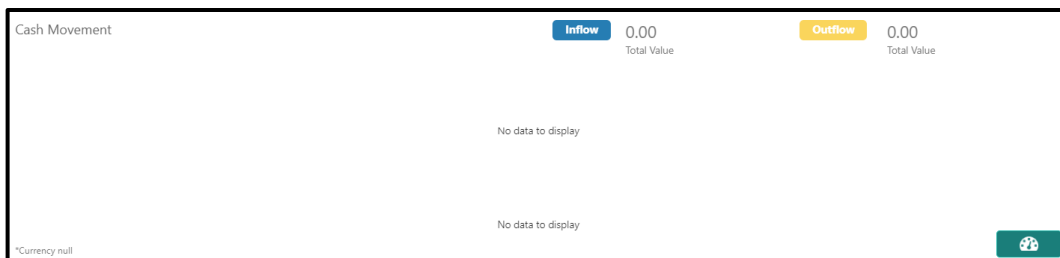


Figure 22: Liquidity Management (LM)**Figure 23: Virtual Account Management (VAM)****Figure 24: Cash Management (CM)**

2.2.3 Actions

Actions widget contains the information about the pending action related to the client. Actions are displayed corresponding to the product selected in Portfolio widget. By periodically monitoring this section, the RM can well prioritize their actions to be performed.

Actions are further groups as:

- My Actions – the pending actions assigned to the logged in relationship manager
- Other Actions – the pending actions assigned users other than the logged in relationship manager

Figure 25: Actions

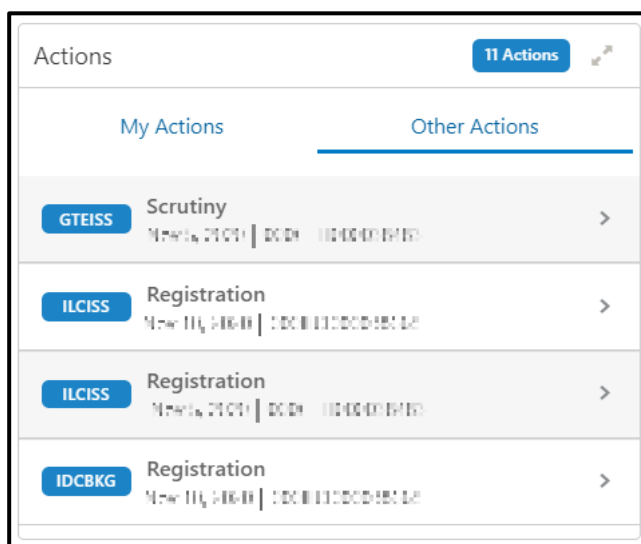
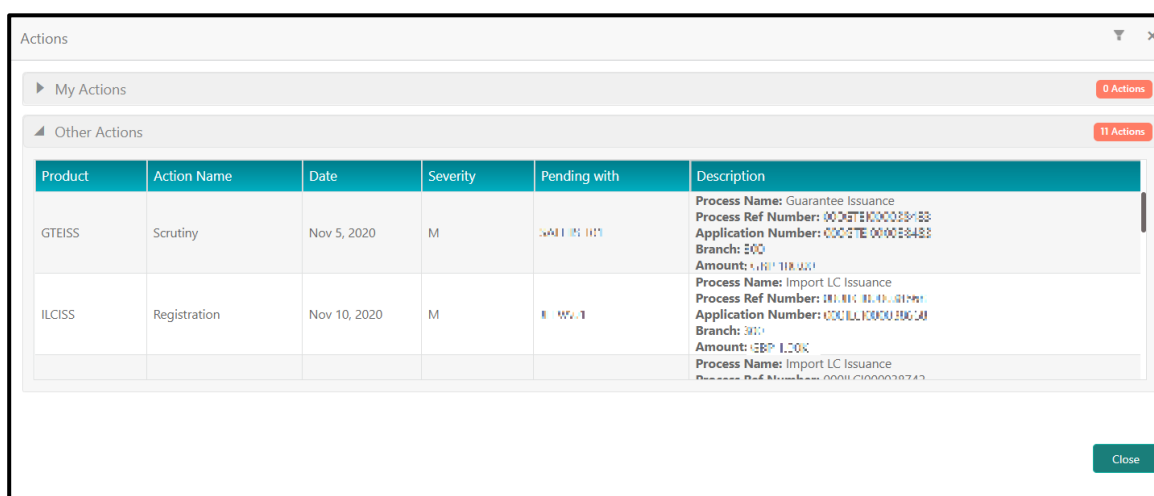


Figure 26: Actions - Expanded View



In the expanded view, the records can be filtered on following parameters:

- Severity
- Pending with (the user to whom the actions are assigned)

Click on the filter icon  to filter the records in expanded view

2.2.4 Sales Opportunities

In this widget, the sales opportunities (upsell/cross sell) associated with the SME customer is displayed. It helps the RM to better understand the prospects of new business activities with the customer.

Figure 27: Sales Opportunities

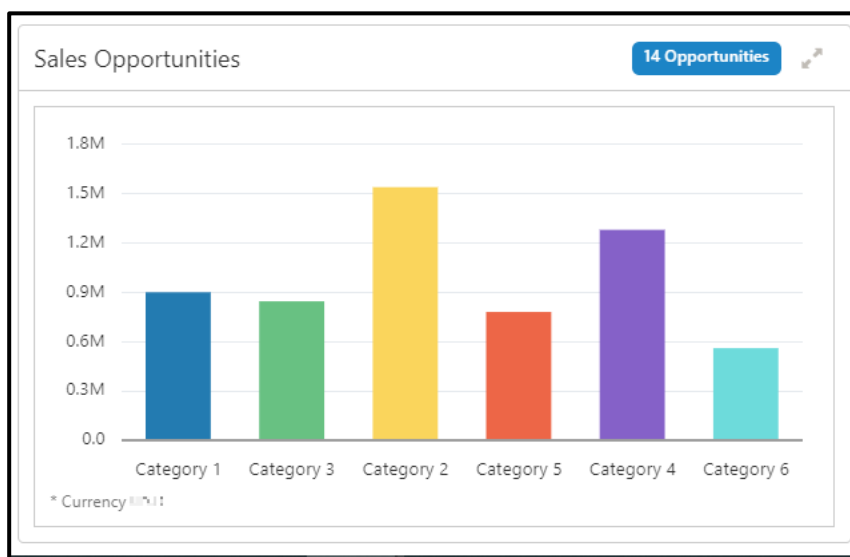


Figure 28: Sales Opportunities - expanded view

Opportunity ID	Opportunity	Date Created	Probability	Value	Assigned to	Summary
008206000	Pending Salary Processing	Dec 01, 2020	High	100,000	DEMO USER	Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.
008206001	Lorem ipsum dolor	Nov 23, 2020	High	100,000	SALES REP	Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Category 1 2 Opportunities

Category 3 3 Opportunities

Category 2 3 Opportunities

Close

In the expanded view, the records can be filtered on following parameters:

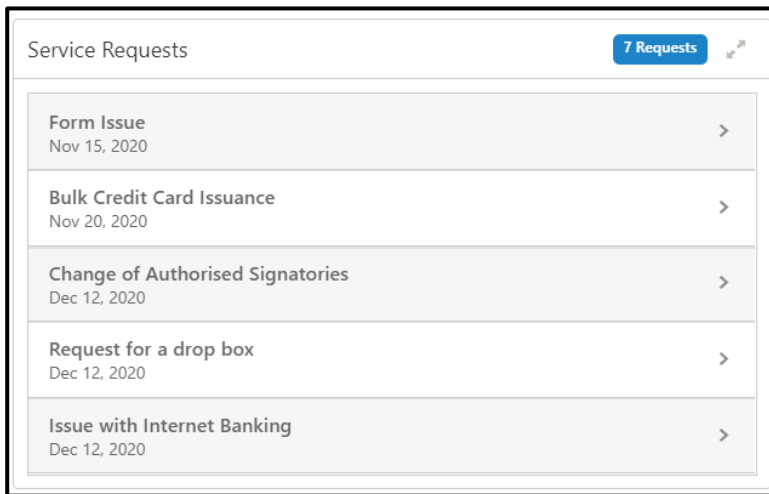
- Product
- Date
- Value
- Probability

You can also click  icon to filter the records in expanded view.

2.2.5 Service Requests

This widget contains the outstanding service requests raised by the customer. By periodically monitoring this widget, the relationship manager can do follow-ups and help address the issues faster.

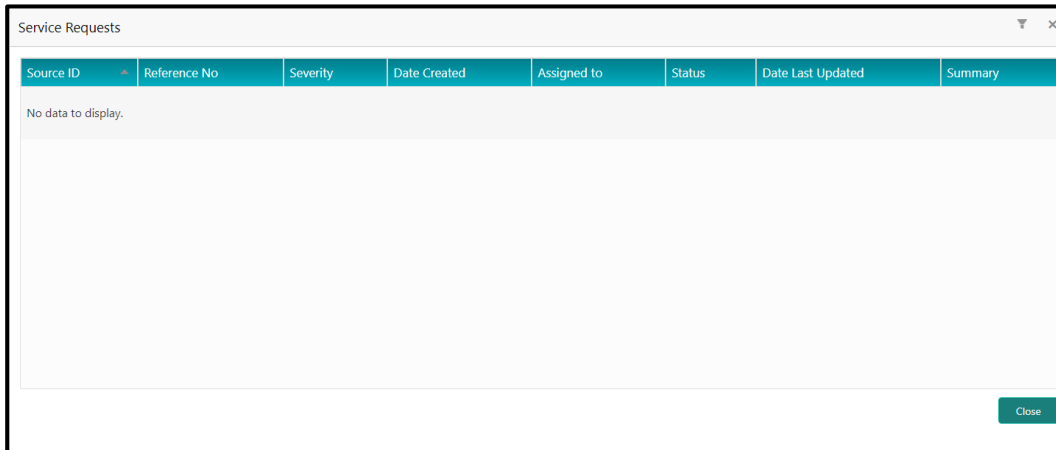
Figure 29: Service Requests



Service Requests 7 Requests

Form Issue Nov 15, 2020	>
Bulk Credit Card Issuance Nov 20, 2020	>
Change of Authorised Signatories Dec 12, 2020	>
Request for a drop box Dec 12, 2020	>
Issue with Internet Banking Dec 12, 2020	>

Figure 30: Service Requests



Source ID	Reference No	Severity	Date Created	Assigned to	Status	Date Last Updated	Summary
No data to display.							

Close

In the expanded view, the records can be filtered on following parameters:

- Severity
- Date
- Assigned to
- Status

You can also click  icon to filter the records in expanded view.

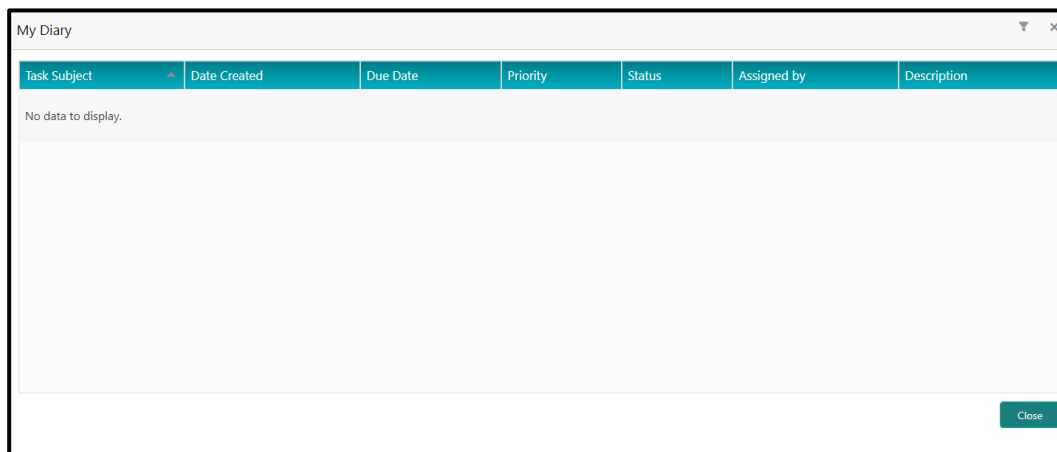
2.2.6 My Diary

This widget is meant to track the to-do list for a relationship manager. The Relationship manager can add entries to My Diary or the tasks that he/she needs to perform in near future. Using this widget, the relationship manager can assign priorities to the tasks, set a due date and status for the task.

Figure 31: My Diary



Figure 32: My Diary – Expanded View



In the expanded view, the records can be filtered on following parameters:

- Priority
- Due Date
- Status

You can also click  icon to filter the records in expanded view.

3 List Of Menus

1. Actions – [Actions](#) (pg. 16)
2. Customer Demographics – [Customer Demographics](#) (pg. 6)
3. My Diary – [My Diary](#) (pg. 21)
4. Portfolio – [Portfolio](#) (pg. 14)
5. Sales Opportunities – [Sales Opportunities](#) (pg. 18)
6. Service Requests – [Service Requests](#) (pg. 20)