

Retail 360 User Guide

Oracle Banking Branch

Release 14.5.0.1.0

Part Number F47284-01

August 2021

Retail 360 User Guide

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

Copyright © 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1	Preface	1
1.1	Introduction.....	1
1.2	Audience	1
1.3	Document Accessibility	1
1.4	List of Chapters	1
1.5	Related Documents.....	1
1.6	Symbols and Icons	2
2	Retail 360	3
2.1	Overview	3
2.2	Get Started	4
2.2.1	Personal Information	6
2.2.2	Account Information	11
2.2.3	Pending Activities	17
2.2.4	Alerts	18
2.2.5	Pending Requests	19
2.2.6	Upcoming Events	20
2.2.7	Total Relationship Value	21
2.2.8	Last Five Transactions	24
2.2.9	Fee Income Products	25
2.2.10	Standing Instructions.....	26
2.2.11	Offers and Schemes	27
3	List Of Menus	28

1 Preface

1.1 Introduction

This guide provides detailed information about the Retail 360 feature.

1.2 Audience

This manual is for the Relationship Managers in Retail 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 Chapters

Chapter	Description
Retail 360	This topic provides an overview of the Retail 360 feature and covers the actions that can be performed in Retail 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
2. Retail Onboarding User Guide

1.6 Symbols and Icons

The following symbols/icons are used in this guide:

Symbol	Function
	Represents Results
	Minimize
	Maximize
	Close

2 Retail 360

2.1 Overview

Retail 360 is an essential feature which is designed to simplify the work of Relationship Managers (RM) in the bank and save significant amount of time. The customer-specific information displayed in Retail 360 enables the RM to stay up to date about their customers and perform actions that has strict deadlines on time.

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

Table 1: Customer Demographic Sections

Sections	Description
Account Information	Account Information on all the customer accounts.
Standing Instructions	Standing Instructions for automatic debit of loans received by the customer.
Alerts	Alerts on pending activities.
Pending Activities	Pending Activities of both the bank and the customer.
Pending Requests	Pending Requests from the customer.
Offers and Schemes	Offers and Schemes availed by the customer.
Upcoming Events	Upcoming Events of the customer.

2.2 Get Started

Retail 360 enables the RM to view all the necessary information about the customer from single place. The details displayed in Retail 360 are described in the following sub-sections:

- [2.2.1 Personal Information](#)
- [2.2.2 Account Information](#)
- [2.2.3 Pending Activities](#)
- [2.2.4 Alerts](#)
- [2.2.5 Pending Requests](#)
- [2.2.6 Upcoming Events](#)
- [2.2.7 Total Relationship Value](#)
- [2.2.8 Last Five Transactions](#)
- [2.2.9 Fee Income Products](#)
- [2.2.10 Standing Instructions](#)
- [2.2.11 Offers and Schemes](#)

To view the customer details, perform the following steps:

1. Login to the application.
 - The system displays the **Home** page.
2. From the **Home** page, click **Party Service**. Under **Party Service**, click **Retail – Search**.
 - The system displays the **Customer Search** screen.

Figure 1: Customer Search

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

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

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

Figure 2: Retail 360

The screenshot displays the 'Customer 360' profile for John Smith. The interface includes a top navigation bar with account summaries for CASA (Total Balance: \$32,97K), Loan Account (Total Outstanding: \$4,07K), Limits (1), Fixed Deposit (Max Limit: \$32K), and Credit Cards (Total Balance: \$7,31K). The main content area is organized into several panels:

- Profile:** Shows a photo of John Smith, his signature, and a 'Gold' status badge.
- Pending Activities:** Lists tasks such as 'Nomination details' (Update nomination details for the deposit account number), 'FATCA' (Complete FATCA formalities), 'Locker premium' (Locker renewal premium to be paid), and 'Form required' (Form 15h to be provided).
- Alerts:** Includes 'Nominee Details Pending', 'Locker Rental Overdue', and 'Monthly Average Balance Not Maintained'.
- Contact Information:** Provides address, phone number, and email details.
- KYC:** Confirms 'KYC Compliant' status with a 'View KYC Documents' link.
- Dependents:** Lists family members: Arjo Smith (Spouse), Lily Smith (Daughter), and Jader Smith (Son).
- Anniversaries:** Lists birthdays for Arjo Smith, Lily Smith, and Jader Smith.
- Documents:** Shows '3 Documents Attached'.
- Employment Information:** Lists 'General Manager' at 'ABC Traders Pvt Ltd' since 10 years.
- Total Relationship Value:** A donut chart shows 45.97% Assets and 54.03% Liabilities, with a total assets value of \$40,700.00 and total liabilities value of \$22,100.00.
- Fee Income Products:** Lists credit cards and demat accounts.
- Standing Instructions:** Shows a 'Home loan EMI' instruction of 19th of every month.
- Offers & Schemes:** Details 'Scheme 1' with activation benefits and features.
- Upcoming Events:** A calendar view for April 2020.
- Last 5 Transactions:** Lists recent deposits and debits.

2.2.1 Personal Information

In the left pane of Retail 360 page, personal information about the customer are displayed. The following table describes the different sections in the left pane:

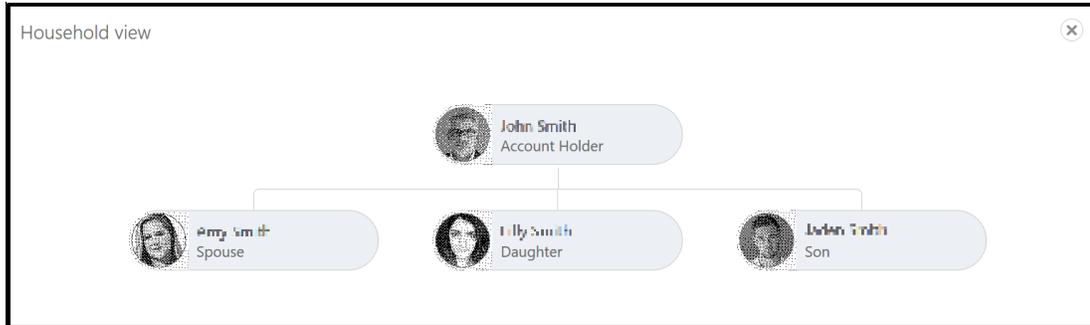
Table 2: Personal Information Tile

Sections in Left Pane	Description
Profile Picture	Displays the picture, name, and unique ID of the customer.
Signature	Displays the signature of the customer in bank records.
Contact Information	Displays the communication address of the customer.
KYC	Indicates the KYC compliance status of the customer.
Dependents	Displays the dependent details of the customer.
Anniversaries	Displays the anniversary details of the customer and their dependents.
Documents	Displays the documents submitted by the customer.
Employment Information	Displays the employment details of the customer.

- To view the dependent information in tree view, click **Household View** in the **Dependents** section.

→ The system displays the **Household View** window.

Figure 3: Household View



- To exit the **Household View** window, click close  icon.
- To view the balance in all the dependent accounts, click **Household Balance**.

→ The system displays the **Household Balance** window.

Figure 4: Household Balance

The table displays financial data for the household, categorized into Assets, Liabilities, and Fee income products. The columns represent the total amount and the amount for each household member: John Smith (Account-head), Amy Smith (Spouse), Lily Smith (Daughter), and Dylan Smith (Son). A 'Products' dropdown menu is set to 'All'.

Category	Sub-category	Total Amount	John Smith (Account-head)	Amy Smith (Spouse)	Lily Smith (Daughter)	Dylan Smith (Son)
Assets	Home Loan	Total Amount				
	2 Active Loans	\$52,548.22	\$52,548.22	\$52,548.22	\$0.00	\$0.00
	Total	2 Active Loans	\$52,540.00			
Liabilities	Saving account	Total Amount				
	1 Active Accounts	\$3,000.00	\$3,000.00	\$3,000.00	\$0.00	\$0.00
	Current Account	Total Amount				
	1 Active Accounts	\$3,000.00	\$1,896.00	\$0.00	\$0.00	\$0.00
	Fixed deposits	Total Amount				
1 Active Accounts	\$12,100.00	\$5,100.00	\$1,000.00	\$1,000.00	\$1,000.00	
Recurring Deposit	Total Amount					
1 Active Accounts	\$7,700.00	\$2,000.00	\$0.00	\$0.00	\$0.00	
Total	4 Active Accounts	\$19,796.00				
Fee income products	Credit card	Total Amount				
	1 Active Accounts	\$17,305.00	\$10,300.00	\$2,000.00	\$0.00	\$0.00
	Demat	Total Amount				
	1 Active Accounts	\$1,075.04	\$8,675.04	\$0.00	\$0.00	\$0.00
	Mutual funds	Total Amount				
	1 Active Accounts	\$4,174.00	\$1,174.00	\$0.00	\$0.00	\$0.00
Insurance policies	Total Amount					
1 Active Accounts	\$1,00,000.00	\$1,00,000.00	\$25,000.00	\$10,000.00	\$12,000.00	
Total	4 Active Accounts	\$75,184.00				

4. Select the **Products** from the drop-down list. The options available are:

- All
- Assets
- Liabilities
- Fee Income Products

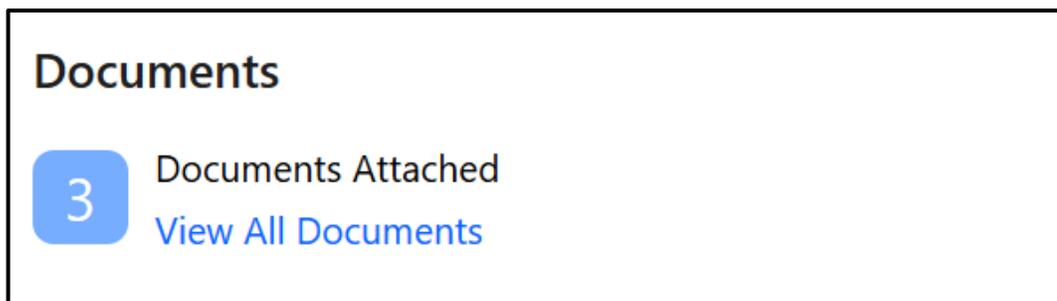
→ The system displays the balance details specific to selected product.

Figure 5: Household Balance in Selected Product

Liabilities	Total Amount	John Smith Account-head	Amy Smith Spouse	Lily Smith Daughter	James Smith Son
Saving account 1 Active Accounts	\$4,000.00	\$4,000.00	\$4,000.00	\$0.00	\$0.00
Current Account 1 Active Accounts	\$4,000.00	\$4,000.00	\$0.00	\$0.00	\$0.00
Fixed deposits 1 Active Accounts	\$4,000.00	\$4,000.00	\$0.00	\$0.00	\$0.00
Recurring Deposit 1 Active Accounts	\$4,000.00	\$4,000.00	\$0.00	\$0.00	\$0.00
Total 4 Active Accounts	\$16,000.00				

5. To exit the **Household Balance in Selected Product** window, click close icon.

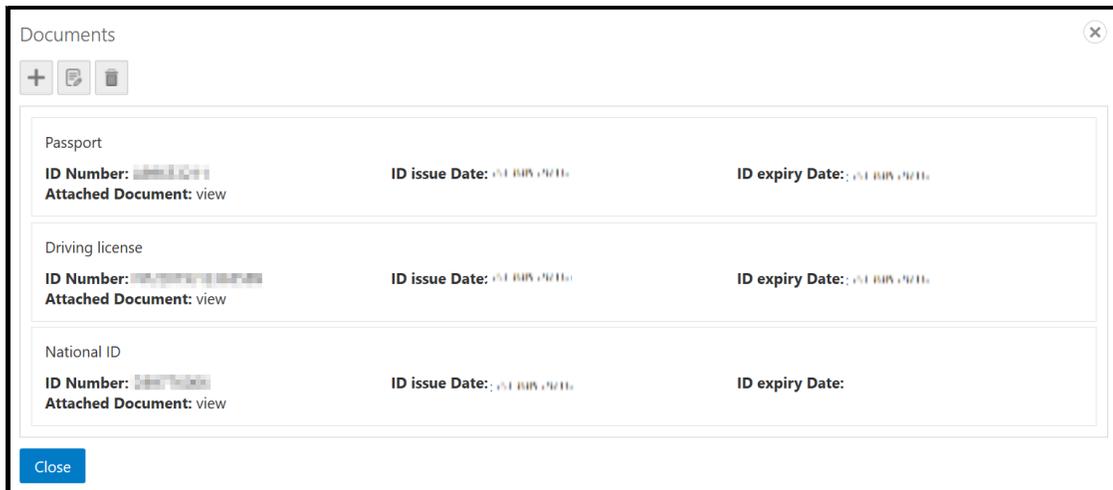
Figure 6: Documents



6. To view details about all the documents submitted by the customer, click **View All Documents** in the **Documents** section.

→ The system displays the **Documents** Window.

Figure 7: Documents



7. To exit the **Documents** window, click **Close** or close  icon at the top right corner.

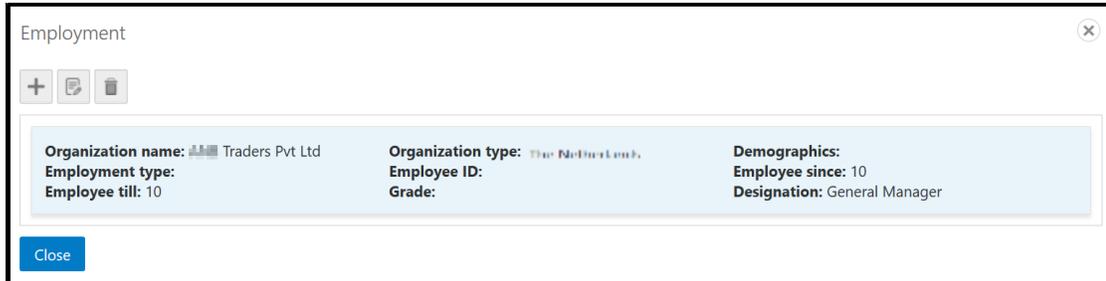
Figure 8: Employment Information



- To view the employment details, click **View Employment History** in **Employment Information** section.

→ The system displays the **Employment** window.

Figure 9: Employment



- To exit the **Employment** window, click **Close** or close (X) icon at the top right corner.

2.2.2 Account Information

Balance and outstanding information of all the customer accounts such as CASA, Loan Account, Limits, Fixed Deposit, Credit Cards, Recurring Deposit, Demat Account, Mutual Funds, Insurance Policies, and Lockers are displayed at the top of Retail 360 page.

Figure 10: Account Information – Basic View

CASA 4 \$32.97K Total Balance	Loan Account 4 \$40.7K Total Outstan...	Limits 1 \$36K Max Limit	Fixed Deposit 1 \$5K Total Balance	Credit Cards 2 \$7.31K Total Balance...
SHOW MORE				

1. Click **SHOW MORE**.

→ The Account Information section expands.

Figure 11: Account Information – Expanded View

CASA 4 \$32.97K Total Balance	Loan Account 4 \$40.7K Total Outstan...	Limits 1 \$36K Max Limit	Fixed Deposit 1 \$5K Total Balance	Credit Cards 2 \$7.31K Total Balance...
Recurring Deposit 1 \$9.87K Total Balance	Demat Account 1 \$80K Total Balance	Mutual Funds 2 \$40.15K Total Balance	Insurance Policies 1 \$150K Total Coverage	Lockers 1 AMC Due on 1/31/2020
SHOW LESS				

- To view the detailed information about CASA, click on the account count number in **CASA** section.

→ The system displays the **CASA Information** window.

Figure 12: CASA Information

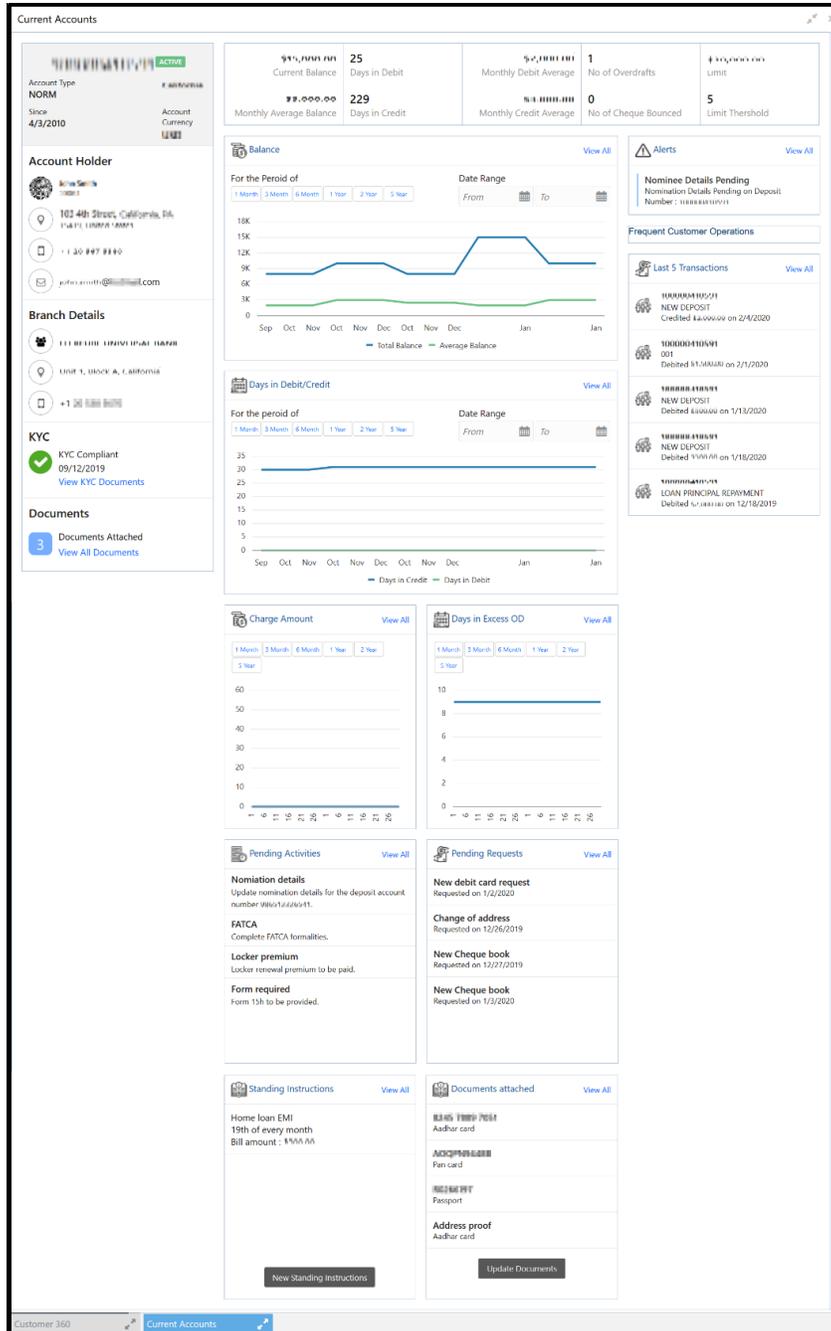
The screenshot shows the 'CASA' information window. At the top, there is a header with a house icon and the text 'CASA'. Below the header is a navigation bar with three tabs: 'All', 'Current Accounts', and 'Savings Accounts'. The 'All' tab is currently selected. The main content area displays a list of four accounts. Each account row includes a currency icon, an account balance, and a status of 'Active'. The first three accounts are categorized as 'CURRENT ACCOUNTS' and the fourth as 'SAVINGS ACCOUNTS'. At the bottom of the window, there is a pagination control showing a list of navigation icons (back, left, 1, right, forward) with the number '1' highlighted in a box.

CASA			
All	Current Accounts	Savings Accounts	
100000-1100001			CURRENT ACCOUNTS
Currency	Account Balance	Status	⋮
1100%	₹ 1,00,000.00	Active	
100000-1100001			CURRENT ACCOUNTS
Currency	Account Balance	Status	⋮
1100%	₹ 1,00,000.00	Active	
100000-1100001			CURRENT ACCOUNTS
Currency	Account Balance	Status	⋮
1100%	₹ 1,00,000.00	Active	
100000-1100001			SAVINGS ACCOUNTS
Currency	Account Balance	Status	⋮
1100%	₹ 1,00,000.00	Active	

K < 1 > >

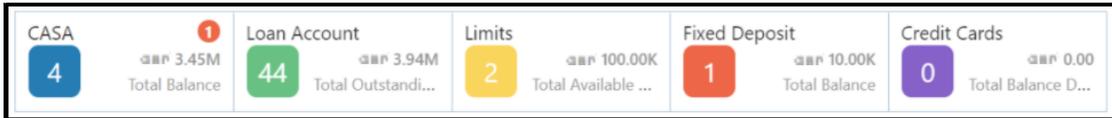
- To view only the current account details, click **Current Accounts** tab.
 → The system displays the **Current Accounts** window.

Figure 13: Current Accounts



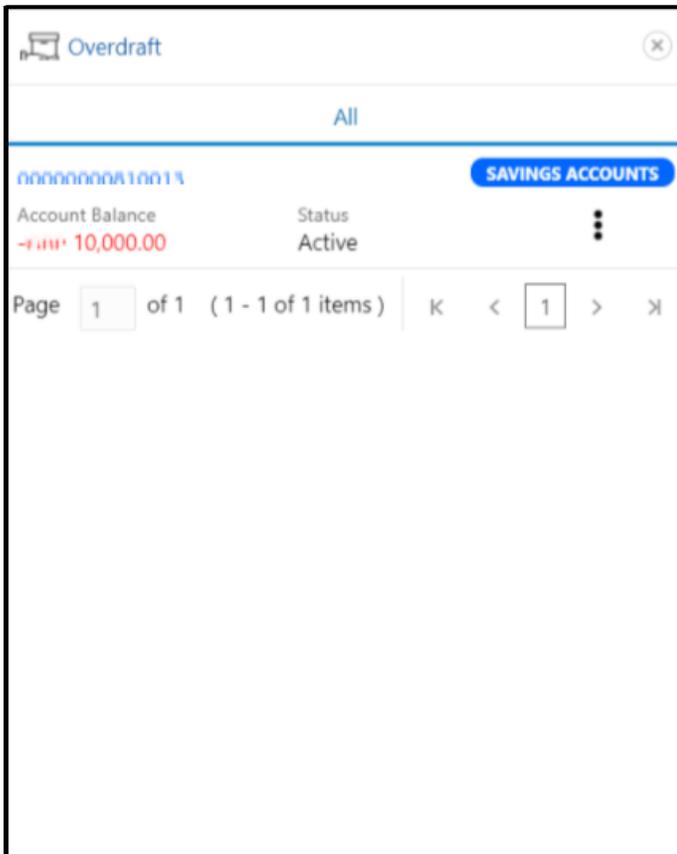
4. In case of an unauthorized overdraw.
- The system displays the notification in the CASA widget to indicate number of accounts that have unauthorized overdraft.

Figure 14: CASA Account



5. Click on notification.
- Accounts with unauthorized overdraft is displayed in the CASA Information Window.

Figure 15: CASA Information with unauthorized overdraft



6. Click on the account number.
→ The system displays **Account Balances** window.

Figure 16: Account Balances

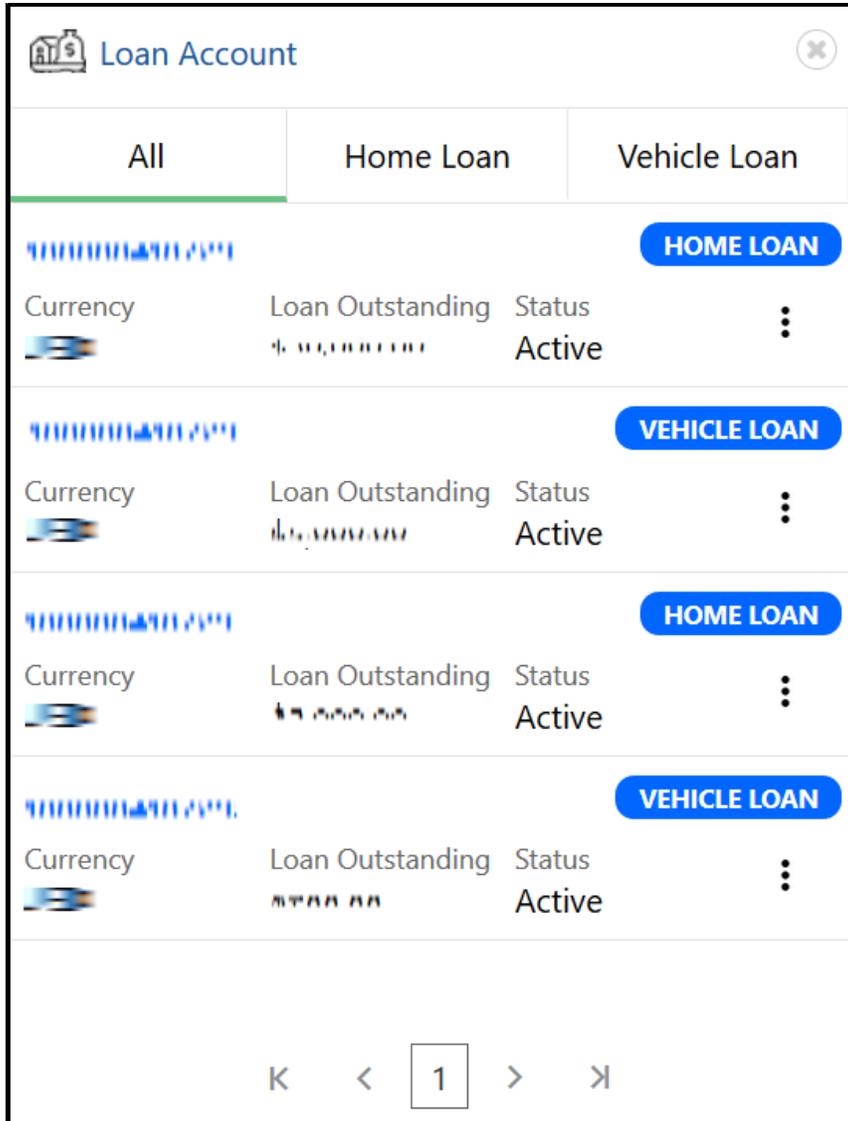
Account Balances		✕
Current Balance		-₹ 10,000.00
	(-)Uncollected	₹ 0.00
	(-)Blocked	₹ 0.00
Available Balance		-₹ 10,000.00
	(+)Unutilized Amount	₹ 0.00
	(+)TOD Limit	₹ 0.00
Total Available Balance		-₹ 10,000.00

Cancel

7. To go back to the Retail 360 page, click **Customer 360** at the bottom of the **Current Accounts** window.
8. To exit the **Current Accounts** window, click close  icon.
9. To view only the savings account details, click **Savings Accounts** tab.

10. To view the loan account details, click on the account number in **Loan Account** section.
 → The system displays the **Loan Account** window.

Figure 17: Loan Account

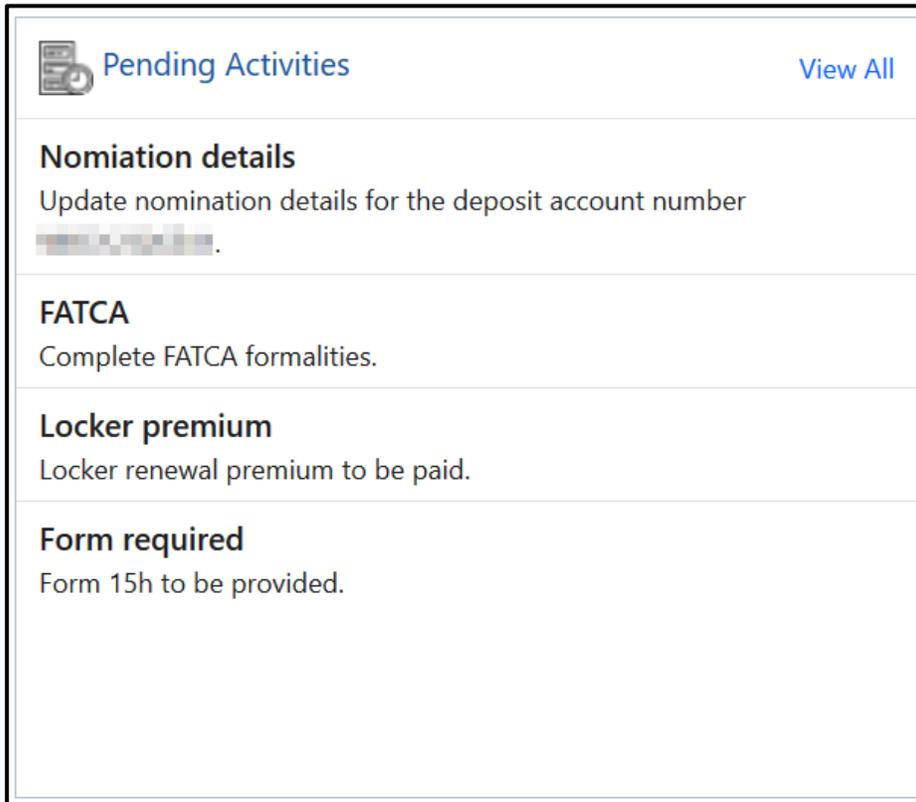


11. To view details about the specific loan, click corresponding tab. For example, to view details about the vehicle loan, click **Vehicle Loan** tab.
12. To exit the **Loan Account** window, click close icon.

2.2.3 Pending Activities

In this tile, activities that are pending from both the RM and the customer are displayed. The RM can view these activities and make necessary actions based on the criticality.

Figure 18: Pending Activities

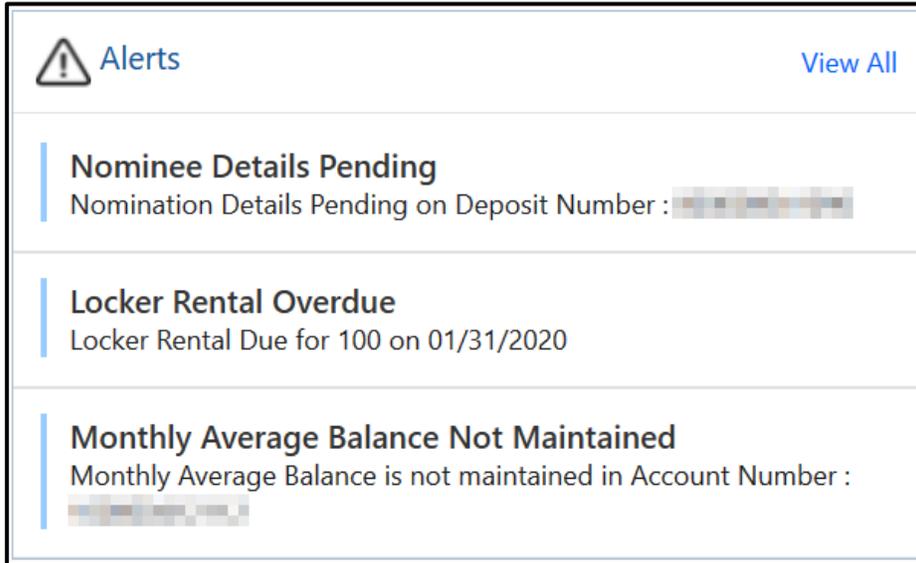


1. To view all the pending activities, click **View All**.
2. To exit the **Pending Activities** window, click close  icon.

2.2.4 Alerts

Items that requires immediate action, such as payment overdue, are displayed in the **Alerts** tile. By periodically monitoring this section, the RM can well prioritize their actions to be performed.

Figure 19: Alerts

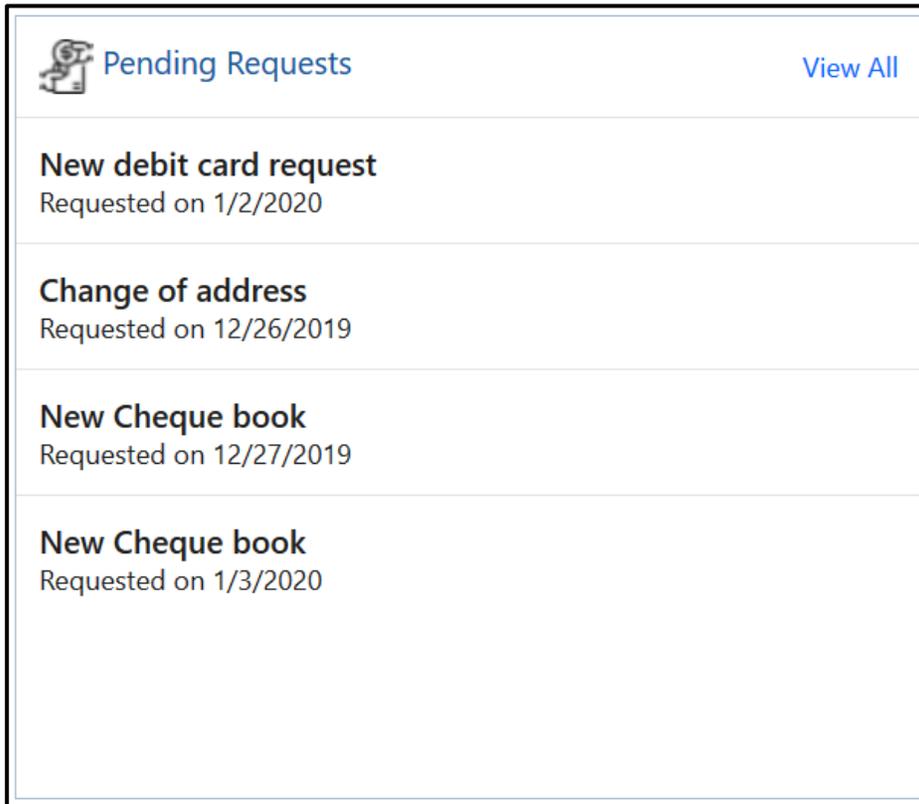


1. To view all the alerts, click **View All**.
2. To exit the **Alerts** window, click close  icon.

2.2.5 Pending Requests

Requests that are made by the customers and not yet responded by the bank are displayed in this tile.

Figure 20: Pending Requests

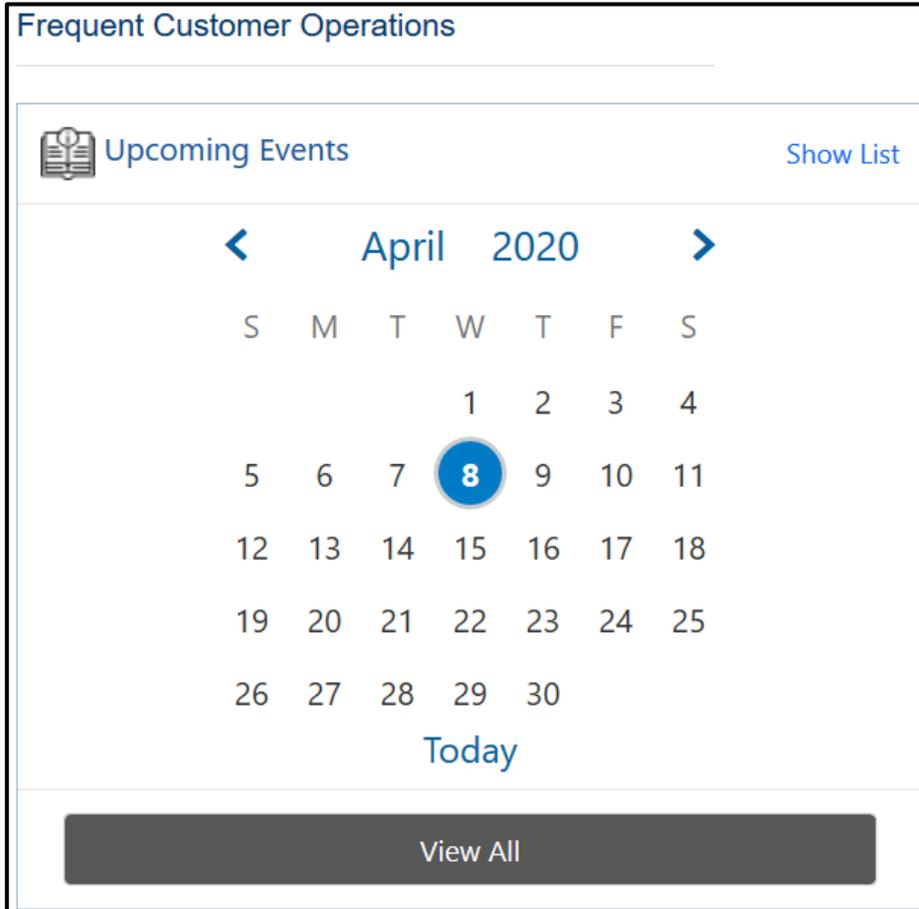


1. To view all the pending requests, click **View All**.
2. To close any window, click  icon.

2.2.6 Upcoming Events

This tile displays the schedule of the customer based on their activities.

Figure 21: Upcoming Events

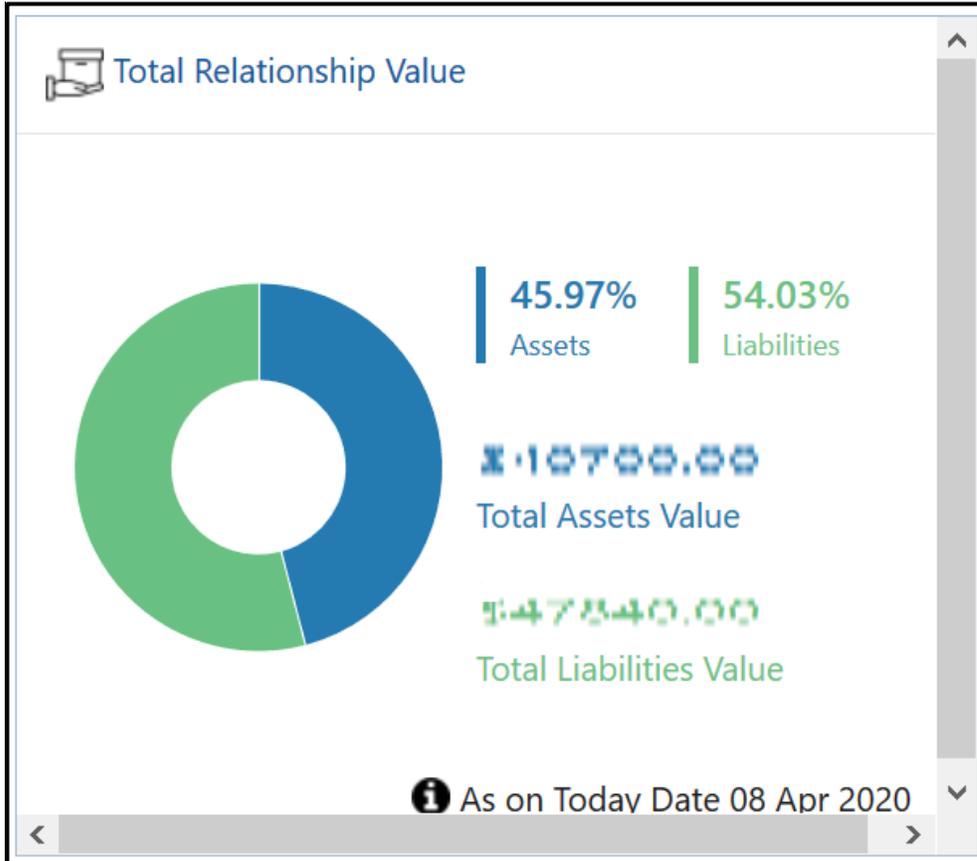


1. To view the upcoming events as list, click **Show List**.
2. To view all the upcoming events, click **View All**.
3. To close any window, click  icon.

2.2.7 Total Relationship Value

The total value of relationship between the customer and the bank in terms of assets and liability is displayed in this tile.

Figure 22: Total Relationship Value



1. To view only the liability value, click the liability portion of the relationship chart.
→ The system displays the **Liability Chart**.

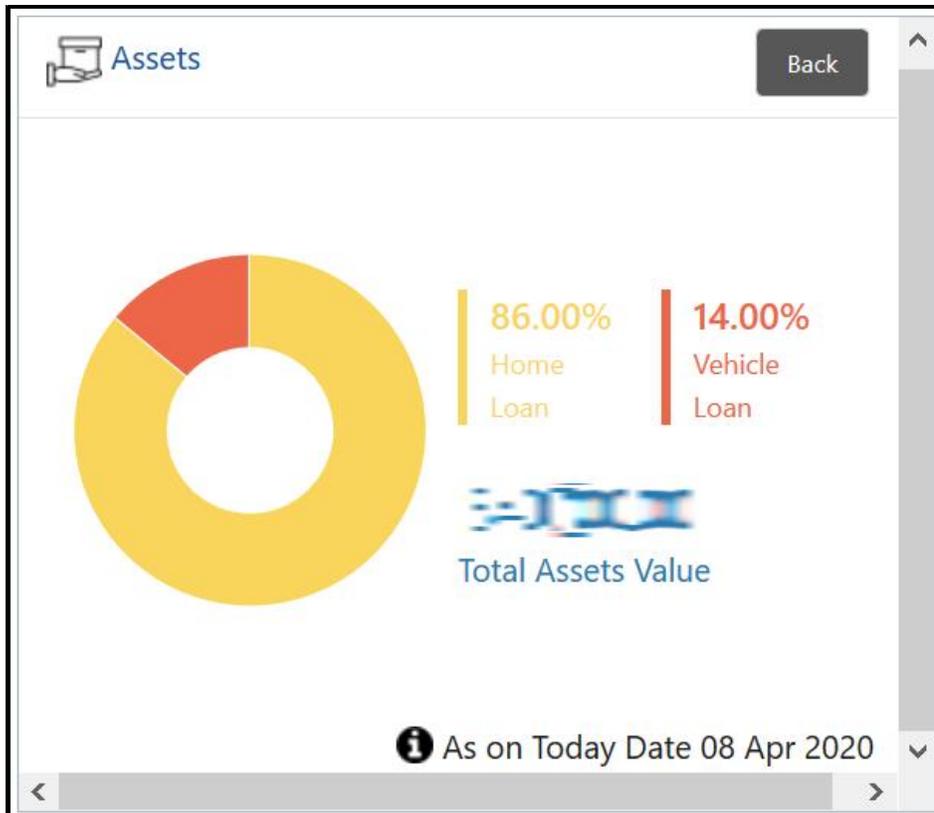
Figure 23: Liability Chart



2. To view the relationship chart, click **Back**.

- To view only the asset value, click the asset portion of the relationship chart.
→ The system displays the **Assets Chart**.

Figure 24: Assets Chart

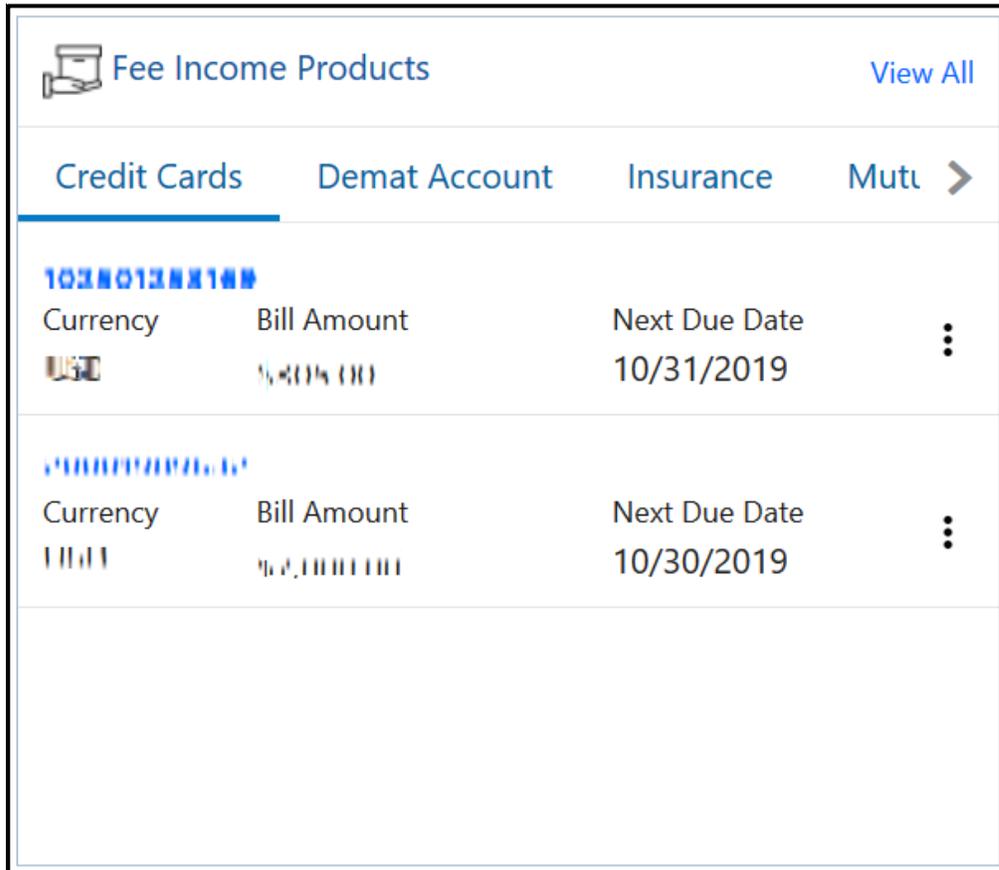


- To view the relationship chart, click **Back**.

2.2.9 Fee Income Products

In Retail 360, Products through which the bank is gaining income from the customer are grouped and listed in **Fee Income Products** tile.

Figure 26: Fee Income Products



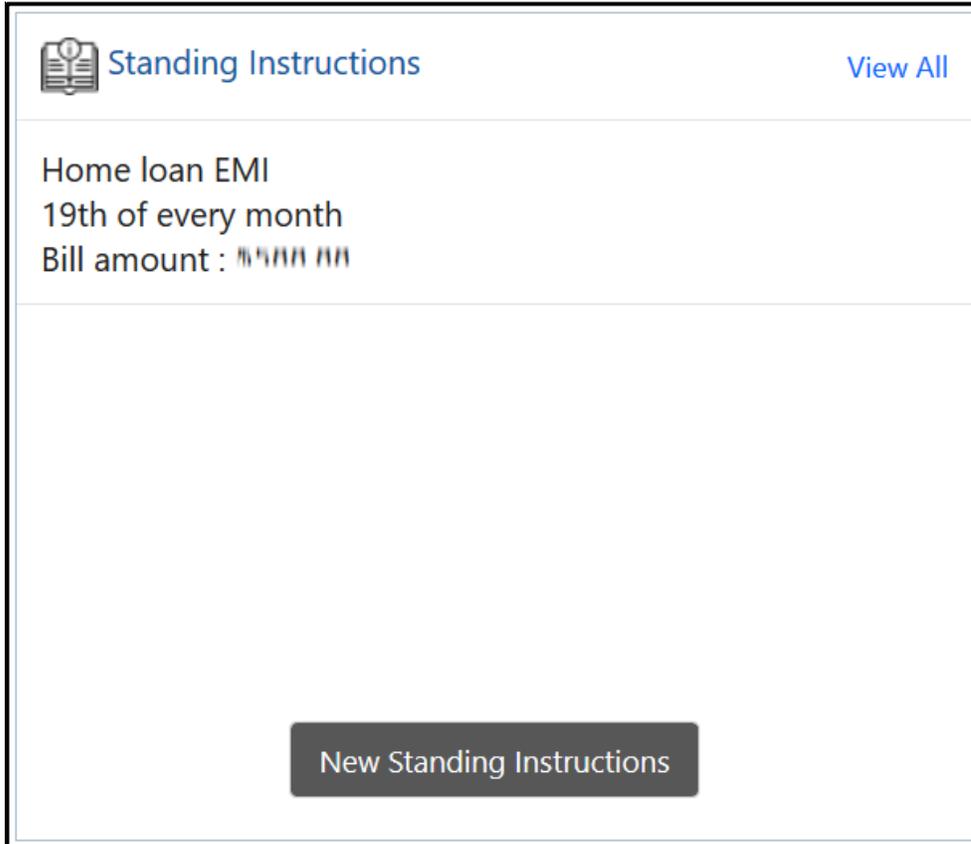
Fee Income Products View All			
Credit Cards	Demat Account	Insurance	Mutu >
			
Currency	Bill Amount	Next Due Date	⋮
USD	\$,805.00	10/31/2019	
			
Currency	Bill Amount	Next Due Date	⋮
USD	\$,2,000.00	10/30/2019	

1. To view all the fee income products, click **View All**.
2. To view the specific fee income products, click corresponding tab. For example, to view the demat account, click **Demat Account** tab.
3. To close any window, click  icon.

2.2.10 Standing Instructions

Standing instructions set for the customer accounts are displayed in this tile. In addition to viewing existing instructions, the RMs can easily create new standing instructions from this tile.

Figure 27: Standing Instructions

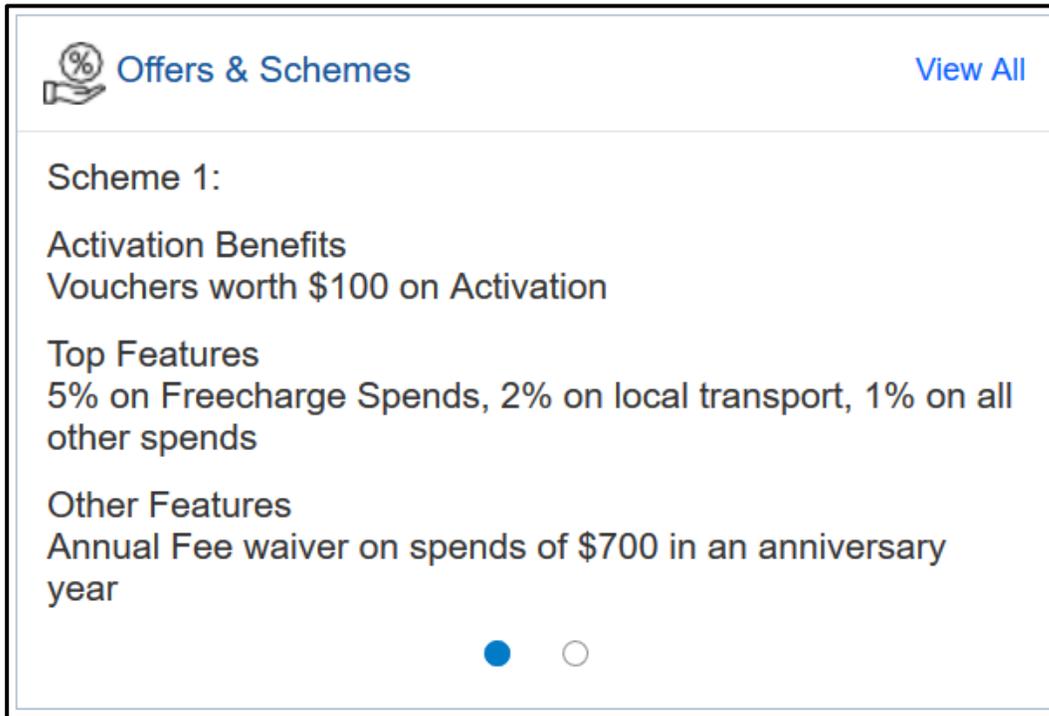


1. To view all the standing instructions, click **View All**.
2. To close any window, click  icon.

2.2.11 Offers and Schemes

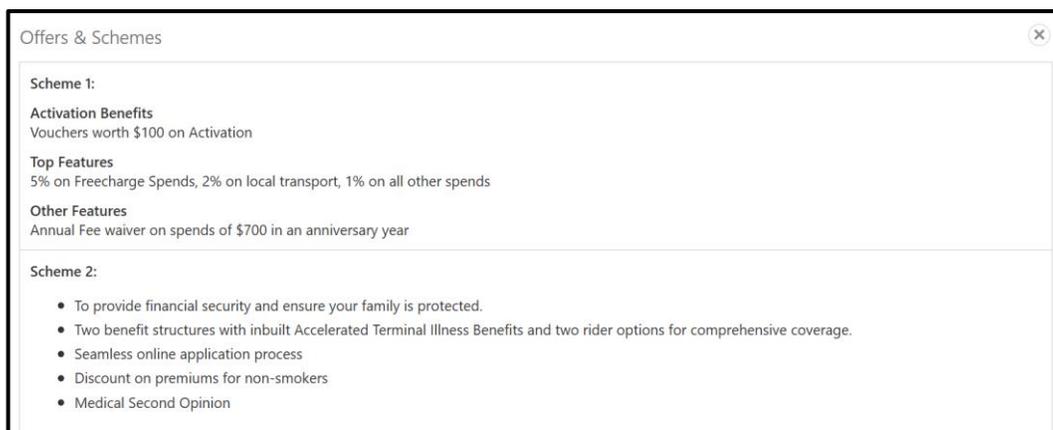
This tile displays all the offers and schemes that are already availed by the customers. Knowing the customer's existing offers and schemes helps the RM in promoting different products.

Figure 28: Offers and Schemes



- To view all the offers and schemes, click **View All**.
→ The system displays the **Offers and Schemes – Expanded View** window.

Figure 29: Offers and Schemes – Expanded View



- To exit the **Offers and Schemes – Expanded View** window, click close  icon.

3 List Of Menus

1. Account Information – [Account Information](#) (pg. 11)
2. Alerts – [Alerts](#) (pg. 18)
3. Fee Income Products – [Fee Income Products](#) (pg. 25)
4. Last Five Transactions – [Last Five Transactions](#) (pg. 24)
5. Offers and Schemes – [Offers and Schemes](#) (pg. 27)
6. Pending Activities – [Pending Activities](#) (pg. 17)
7. Pending Requests – [Pending Requests](#) (pg. 19)
8. Personal Information – [Personal Information](#) (pg. 6)
9. Standing Instructions – [Standing Instructions](#) (pg. 26)
10. Total Relationship Value – [Total Relationship Value](#) (pg. 21)
11. Upcoming Events – [Upcoming Events](#) (pg. 20)