



**Customer 360 User Guide**

# **Oracle FLEXCUBE Universal Banking**

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## Customer 360 User Guide

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# 1 Preface

## 1.1 Introduction

This guide provides detailed information about the Customer 360 feature in Oracle FLEXCUBE Universal Banking along with the instructions to manage customer accounts through Customer 360.

## 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

<b>Chapter</b>	<b>Description</b>
<b>Customer 360</b>	Provides an overview of the Customer 360 feature, and covers the actions that can be performed in Customer 360
<b>List Of Glossary</b>	Displays the list of main screens in the document along with its reference

## 1.5 Related Documents

1. The Procedures User Manual
2. Customer Onboarding User Manual

## 1.6 Symbols

→	Represents Results
---	--------------------

## 2 Customer 360

### 2.1 Overview

Customer 360 - an essential feature of Oracle FLEXCUBE Universal Banking - 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 Customer 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 Customer 360 are:

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

### 2.2 Get Started

Customer 360 enables the RM to view all the necessary information about the customer from single place.


The details displayed in Customer 360 are:

- [Personal Information](#)
- [Account Information](#)
- [Pending Activities](#)
- [Alerts](#)
- [Pending Requests](#)
- [Upcoming Events](#)
- [Total Relationship Value](#)
- [Last Five Transactions](#)
- [Fee Income Products](#)
- [Standing Instructions](#)
- [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, navigate to the left menu and click **Customer Search**.
  - The system displays the Customer Search box.
3. Select the required customer, and click **View Customer 360**.
  - The system displays the **Customer 360** page.

Figure 1: Customer 360



**John Smith**  
000041 Gold

Signature

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

**Pending Activities** [View All](#)

**Nomination details**  
Update nomination details for the deposit account number

**FATCA**  
Complete FATCA formalities.

**Locker premium**  
Locker renewal premium to be paid.

**Form required**  
Form 15h to be provided.

**Alerts** [View All](#)

**Nominee Details Pending**  
Nomination Details Pending on Deposit Number :

**Locker Rental Overdue**  
Locker Rental Due for 100 on

**Monthly Average Balance Not Maintained**  
Monthly Average balance is not maintained in Account Number :

**Frequent Customer Operations**

**Upcoming Events** [Show List](#)

< April 2020 >

S	M	T	W	T	F	S	
				1	2	3	4
5	6	7	8	9	10	11	
12	13	14	15	16	17	18	
19	20	21	22	23	24	25	
26	27	28	29	30			

Today

View All

**Pending Requests** [View All](#)

**New debit card request**  
Requested on

**Change of address**  
Requested on

**New Cheque book**  
Requested on

**New Cheque book**  
Requested on

**Total Relationship Value**

45.97% Assets

54.03% Liabilities

\$40700.00

Total Assets Value

\$47840.00

Total Liabilities Value

As on Today Date

**Fee Income Products** [View All](#)

Credit Cards	Demat Account	Insurance	Muti
102501253169 <small>Currency USD Bill Amount \$305.00 Next Due Date</small>			
20001989632 <small>Currency USD Bill Amount \$7,000.00 Next Due Date</small>			

**Standing Instructions** [View All](#)

Home loan EMI  
19th of every month  
Bill amount : \$500.00

New Standing Instructions

**Offers & Schemes** [View All](#)

**Scheme 1:**  
Activation Benefits  
Vouchers worth \$100 on Activation

**Top Features**  
5% on Freecharge Spends, 2% on local transport, 1% on all other spends

**Other Features**  
Annual Fee waiver on spends of \$700 in an anniversary year

**Contact Information**

1000000000, California, 90000, United States

+1 0000000000

john.smith@eml.com

**KYC**

✔ KYC Compliant  
[View KYC Documents](#)

**Dependents**

**Amy Smith**  
Spouse, Born on

**Lilly Smith**  
Daughter, Born on

**Jaden Smith**  
Son, Born on

Household View

Household Balance

**Anniversaries**

Amy Smith's birthday

Lilly Smith's birthday

Jaden Smith's birthday

**Documents**

3 Documents Attached  
[View All Documents](#)

**Employment Information**

General Manager  
ABC Inc. Pvt Ltd  
The Netherlands  
Since 10 Years

View Employment History



## 2.2.1 Personal Information

In the left pane of Customer 360 page, personal information about the customer are displayed.

The following table describes the different sections in the left pane:

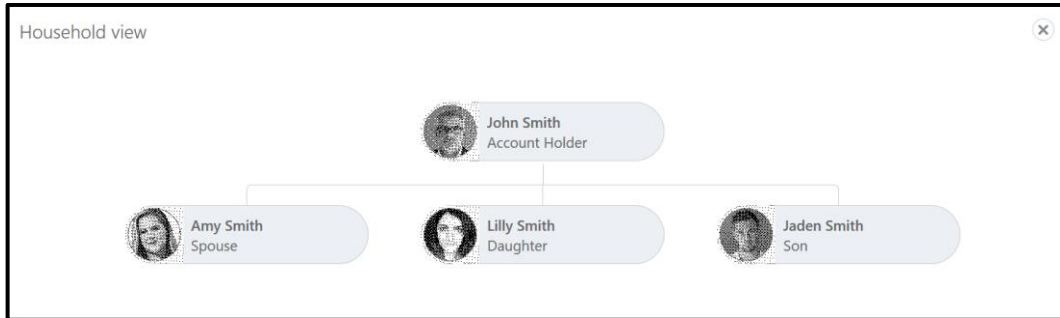
**Table 1: Personal Information Tile**

<b>Sections in Left Pane</b>	<b>Description</b>
<b>Profile Picture</b>	Picture, name and unique ID of the customer
<b>Signature</b>	Signature of the customer in bank records
<b>Contact Information</b>	Communication address of the customer
<b>KYC</b>	KYC compliance status of the customer
<b>Dependents</b>	Dependent details of the customer
<b>Anniversaries</b>	Anniversary details of the customer and their dependents
<b>Documents</b>	Documents submitted by the customer
<b>Employment Information</b>	Employment details of the customer

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

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

**Figure 2: Household View**



2. To exit the **Household View** window, click the close icon.

- To view the balance in all the dependent accounts, click **Household Balance**.  
→ The system displays the **Household Balance** window.

**Figure 3: Household Balance**

Household Balance									
Products		John Smith Account-head		Amy Smith Spouse		Lilly Smith Daughter		Jaden Smith Son	
All									
<b>Assets</b>									
Home Loan	Total Amount								
2 Active Loans	\$52,548.22	\$15,000.00	\$22,000.00	\$0.00	\$0.00				
Total									
2 Active Loans	\$52,548.00								
<b>Liabilities</b>									
Saving account	Total Amount								
1 Active Accounts	\$3,000.00	\$2,000.00	\$1,000.00	\$0.00	\$0.00				
Current Account	Total Amount								
1 Active Accounts	\$1,896.00	\$1,896.00	\$0.00	\$0.00	\$0.00				
Fixed deposits	Total Amount								
1 Active Accounts	\$12,100.00	\$8,100.00	\$1,000.00	\$1,000.00	\$1,000.00				
Recurring Deposit	Total Amount								
1 Active Accounts	\$2,200.00	\$2,200.00	\$0.00	\$0.00	\$0.00				
Total									
4 Active Accounts	\$19,196.00								
<b>Fee income products</b>									
Credit card	Total Amount								
1 Active Accounts	\$17,305.00	\$10,305.00	\$3,000.00	\$0.00	\$0.00				
Demat	Total Amount								
1 Active Accounts	\$8,675.04	\$8,675.04	\$0.00	\$0.00	\$0.00				
Mutual funds	Total Amount								
1 Active Accounts	\$4,174.00	\$4,174.00	\$0.00	\$0.00	\$0.00				
Insurance policies	Total Amount								
1 Active Accounts	\$150,200.00	\$100,000.00	\$25,000.00	\$13,000.00	\$12,000.00				
Total									
4 Active Accounts	\$176,184.00								

- Select the **Products** from the drop down list. The options available are: All, Assets, Liabilities, and Fee Income Products.

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

**Figure 4: Household Balance in Selected Product**

Household Balance

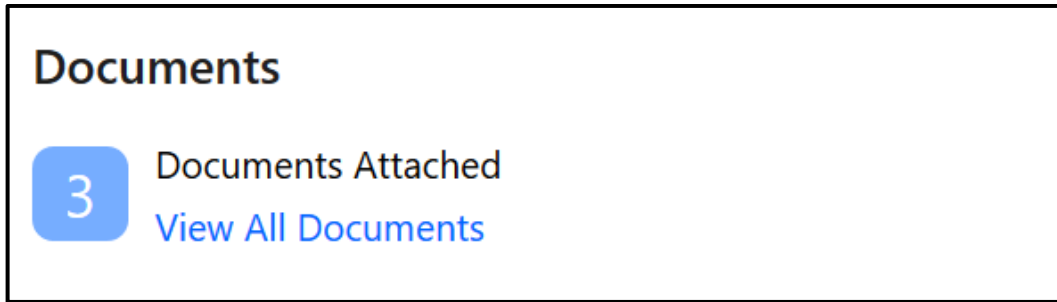
Products: Liabilities

John Smith Account-head, Amy Smith Spouse, Lilly Smith Daughter, Jaden Smith Son

Liabilities	Total Amount	John Smith	Amy Smith	Lilly Smith	Jaden Smith
Saving account	Total Amount				
1 Active Accounts	\$3,000.00	\$2,000.00	\$1,000.00	\$0.00	\$0.00
Current Account	Total Amount				
1 Active Accounts	\$1,896.00	\$1,896.00	\$0.00	\$0.00	\$0.00
Fixed deposits	Total Amount				
1 Active Accounts	\$12,100.00	\$8,100.00	\$1,000.00	\$1,000.00	\$1,000.00
Recurring Deposit	Total Amount				
1 Active Accounts	\$2,200.00	\$2,200.00	\$0.00	\$0.00	\$0.00
Total					
4 Active Accounts	\$19,196.00				

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

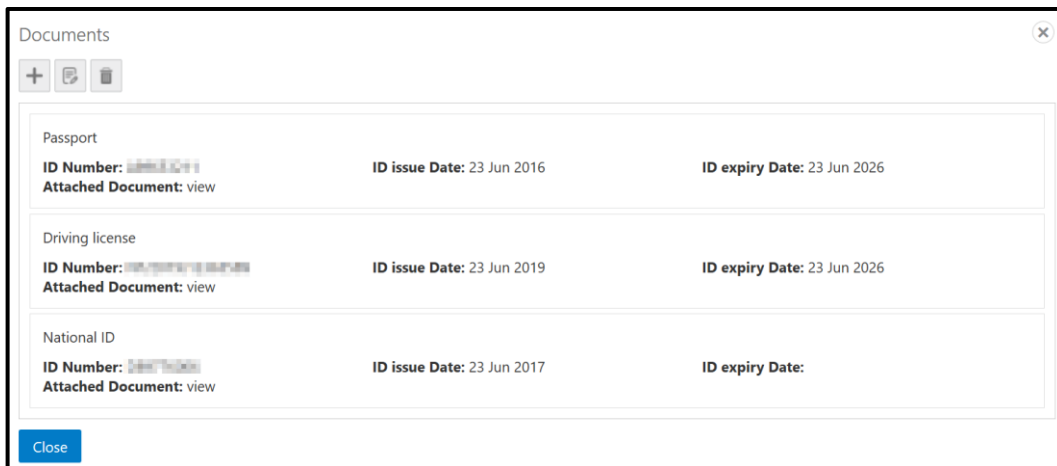
Figure 5: Documents



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

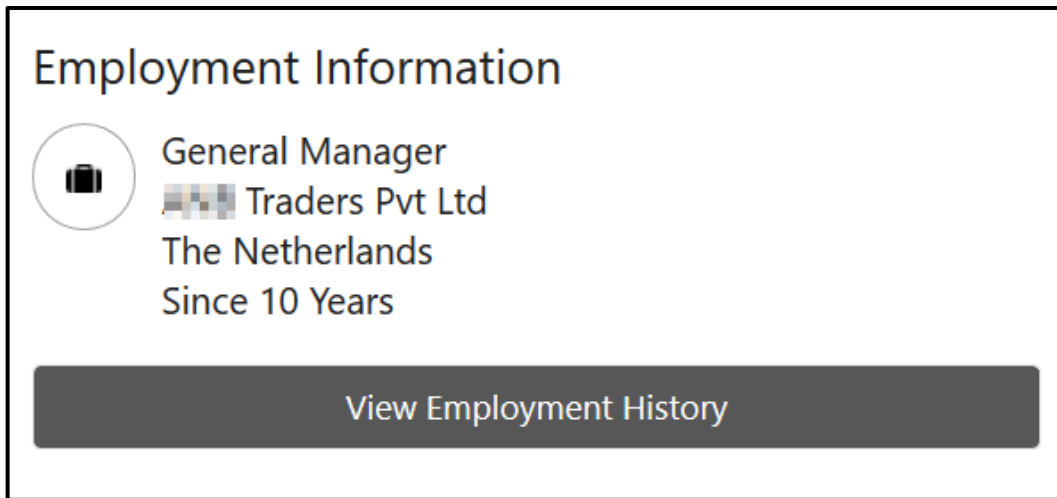
→ The system displays the **Documents** Window.

Figure 6: Documents



7. To exit the **Documents** window, click the **Close** icon.

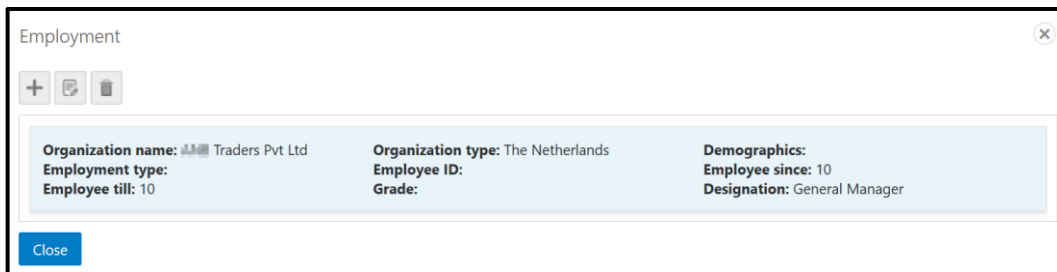
Figure 7: Employment Information



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

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

Figure 8: Employment

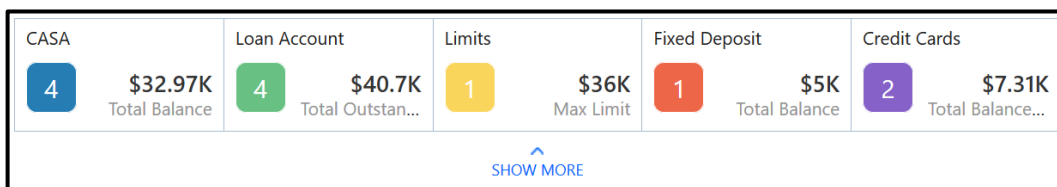


9. To exit the **Employment** window, click **Close** or the close icon at the top right corner.

## 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 Customer 360 page.

Figure 9: Account Information – Basic View



1. Click **SHOW MORE**.

→ The Account Information section expands.

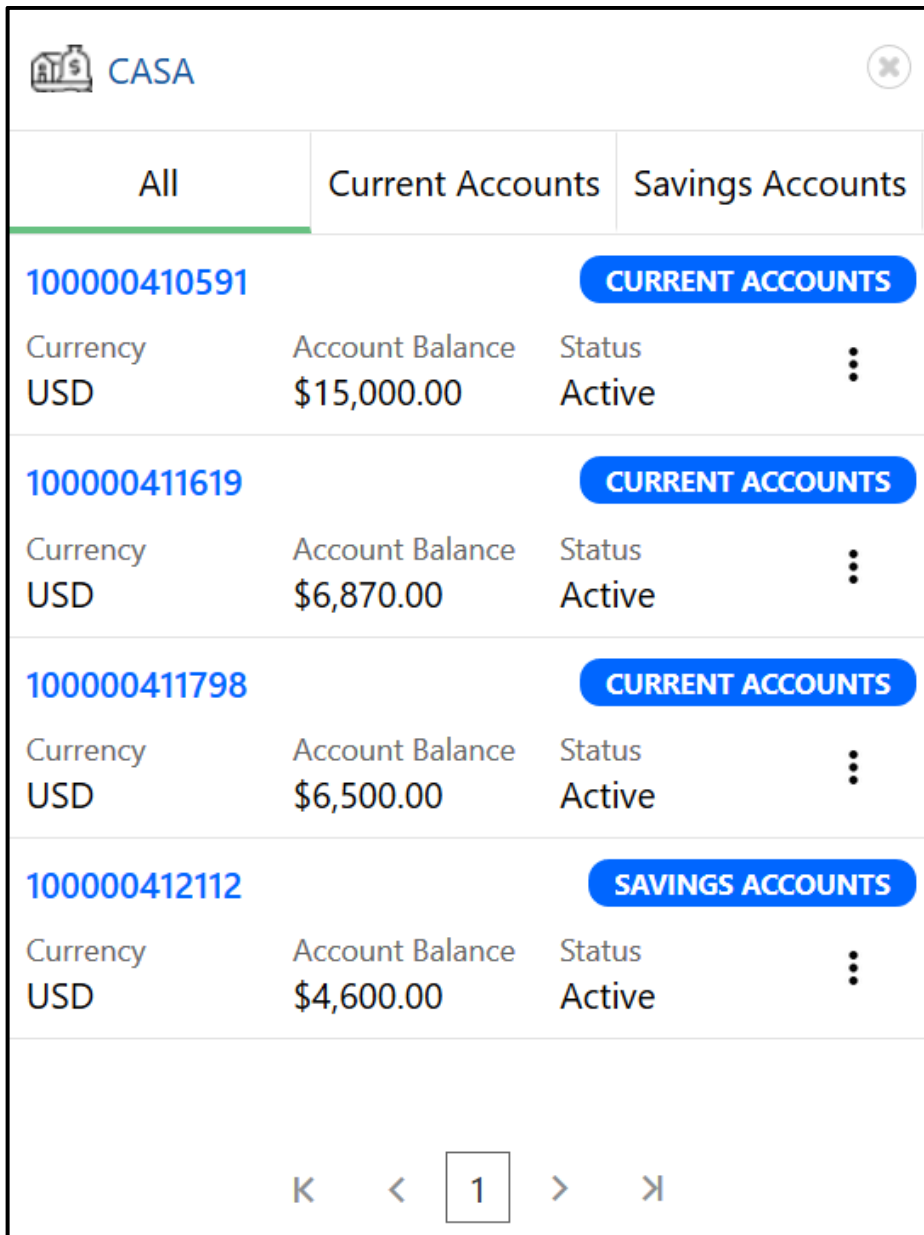
**Figure 10: Account Information – Expanded View**

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

[SHOW LESS](#)

- To view the detailed information about CASA, click the account count number in **CASA** section.  
→ The system displays the **CASA Information** window.

Figure 11: CASA Information

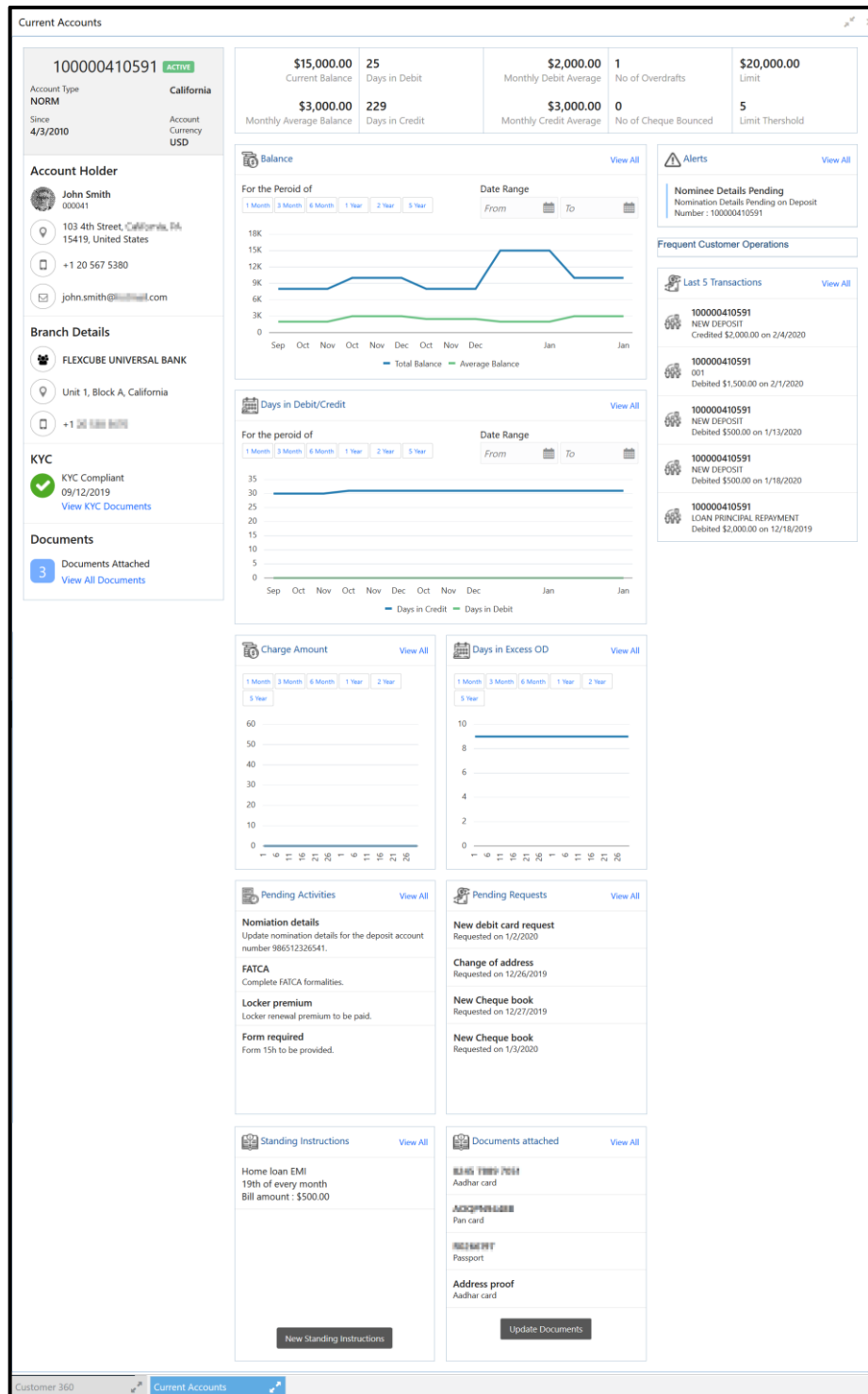


CASA			
All	Current Accounts	Savings Accounts	
<b>100000410591</b>		<b>CURRENT ACCOUNTS</b>	
Currency USD	Account Balance \$15,000.00	Status Active	⋮
<b>100000411619</b>		<b>CURRENT ACCOUNTS</b>	
Currency USD	Account Balance \$6,870.00	Status Active	⋮
<b>100000411798</b>		<b>CURRENT ACCOUNTS</b>	
Currency USD	Account Balance \$6,500.00	Status Active	⋮
<b>100000412112</b>		<b>SAVINGS ACCOUNTS</b>	
Currency USD	Account Balance \$4,600.00	Status Active	⋮
K < 1 > >			



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

Figure 12: Current Accounts



4. To go back to the Customer 360 page, click **Customer 360** at the bottom of the **Current Accounts** window.
5. To exit the **Current Accounts** window, click the close icon.
6. To view only the savings account details, click the **Savings Accounts** tab.
7. To view the loan account details, click the account count number in **Loan Account** section.  
→ The system displays the **Loan Account** window.

Figure 13: Loan Account

Loan Account			
All	Home Loan	Vehicle Loan	
<b>100000410944</b>		<b>HOME LOAN</b>	
Currency USD	Loan Outstanding \$30,000.00	Status Active	⋮
<b>100000412010</b>		<b>VEHICLE LOAN</b>	
Currency USD	Loan Outstanding \$5,000.00	Status Active	⋮
<b>100000410729</b>		<b>HOME LOAN</b>	
Currency USD	Loan Outstanding \$5,000.00	Status Active	⋮
<b>00000000410285</b>		<b>VEHICLE LOAN</b>	
Currency USD	Loan Outstanding \$700.00	Status Active	⋮

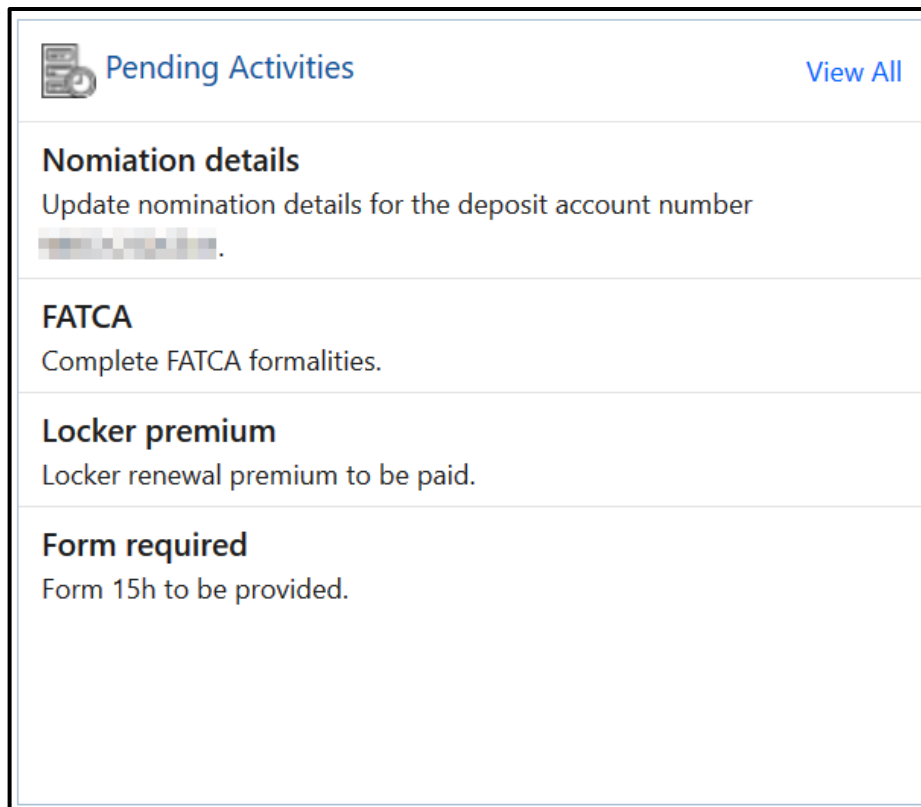
K < 1 > >

8. To view details about the specific loan, click the corresponding tab. For example, to view details about the vehicle loan, click the **Vehicle Loan** tab.
9. To exit the **Loan Account** window, click the 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 14: Pending Activities**

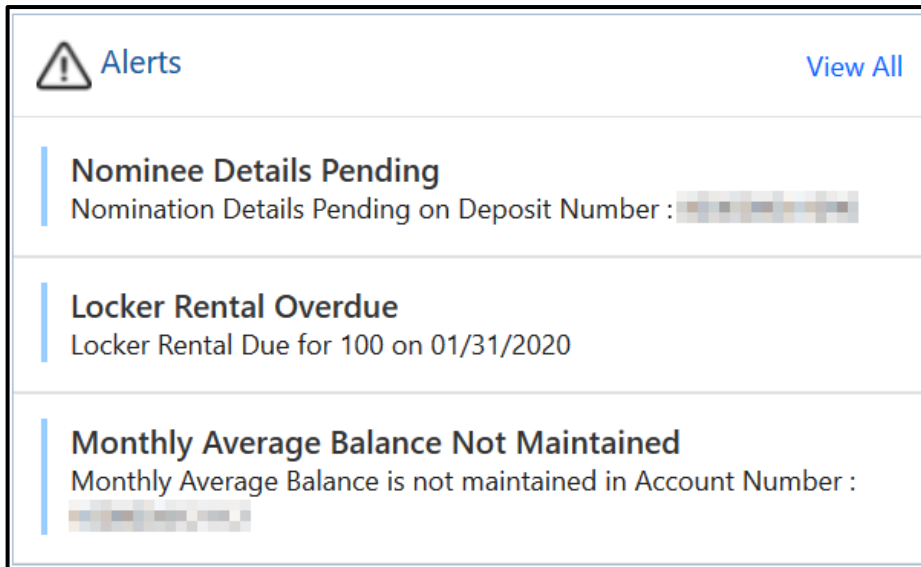


1. To view all the pending activities, click **View All**.
2. To exit the **Pending Activities** window, click the close icon.

## 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 15: Alerts**

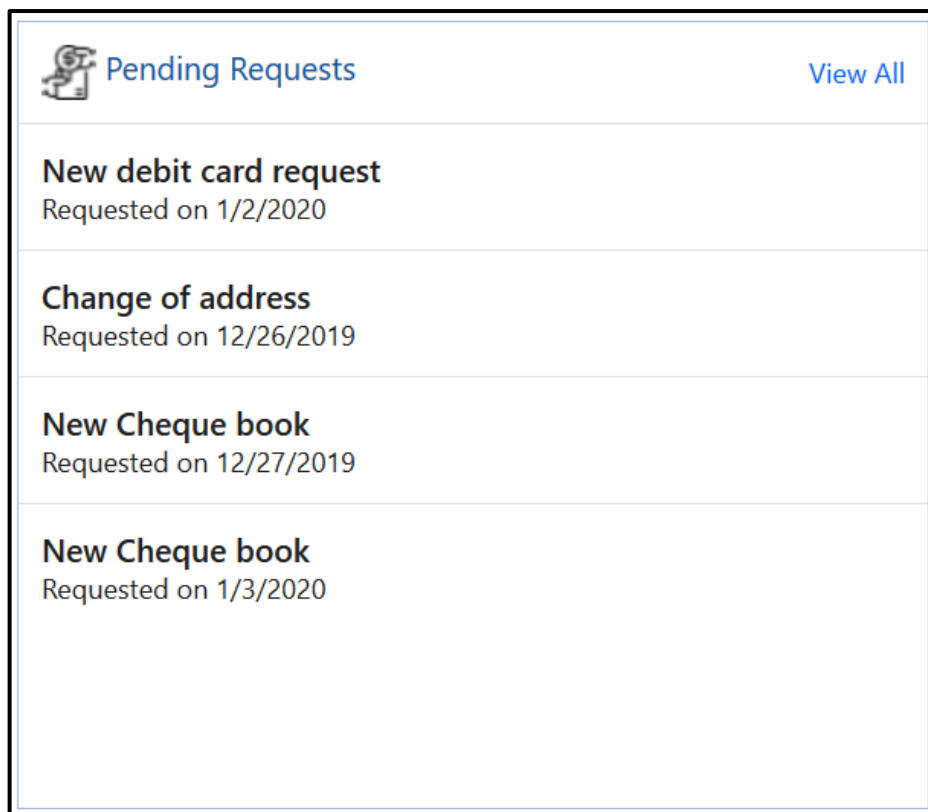


1. To view all the alerts, click **View All**.
2. To exit the **Alerts** window, click the close icon.

## 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 16: Pending Requests**



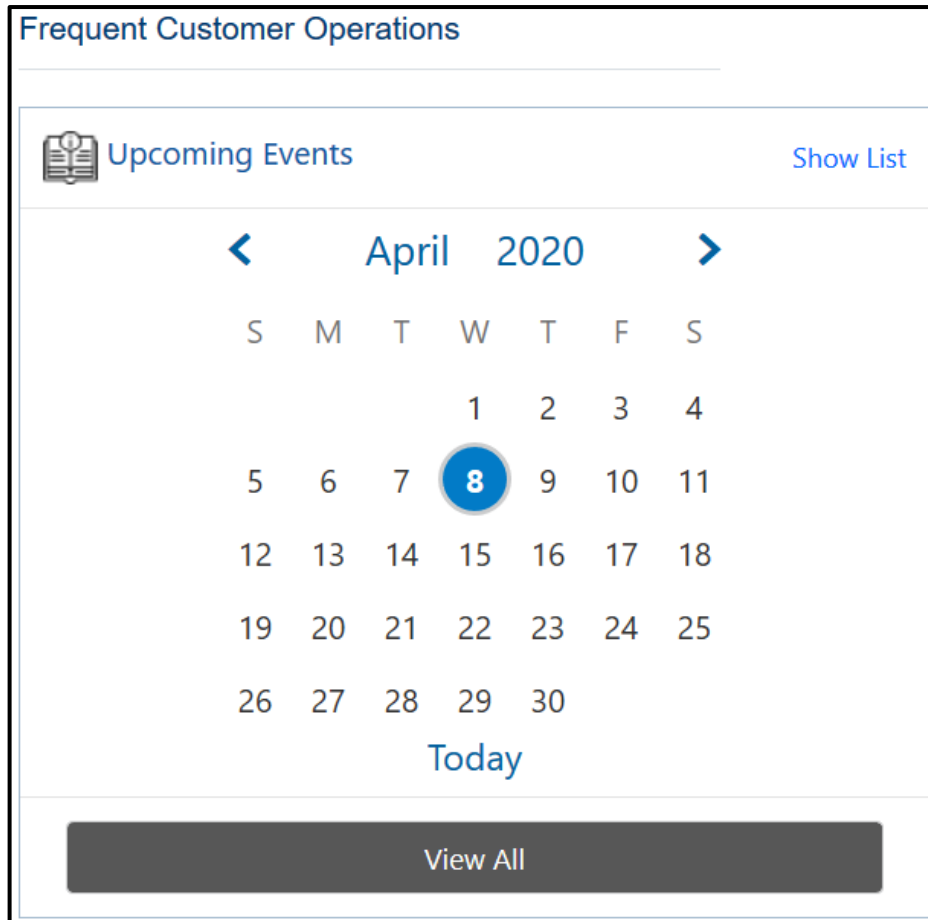
1. To view all the pending requests, click **View All**.

**Note:** To close any window, click  the close icon in that window.

## 2.2.6 Upcoming Events

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

Figure 17: Upcoming Events



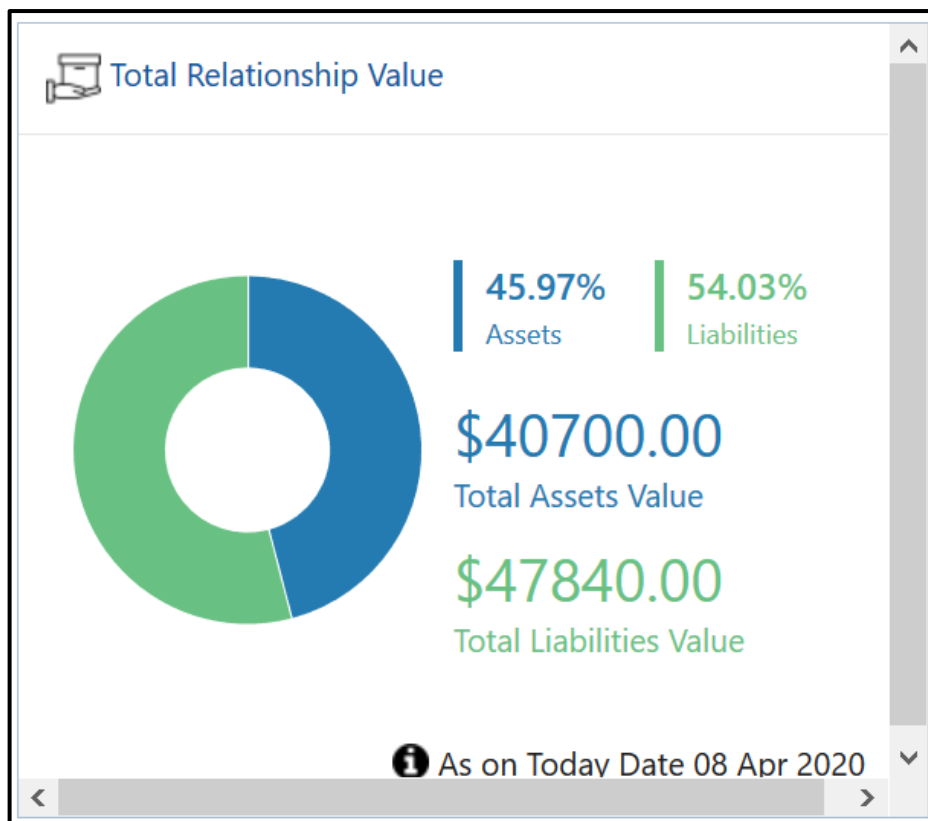
1. To view the upcoming events as list, click **Show List**.
2. To view all the upcoming events, click **View All**.

**Note:** To close any window, click  the close icon in that window.

## 2.2.7 Total Relationship Value

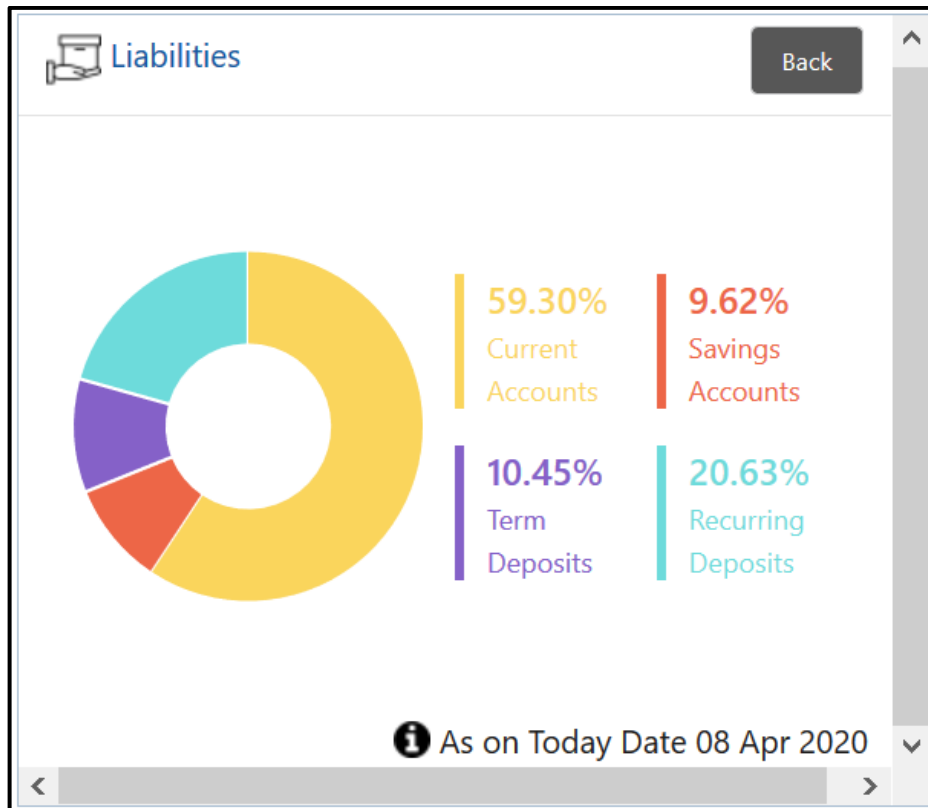
The total value of relationship between the customer and the bank in terms of assets and liability is displayed in this tile.

Figure 18: 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 19: Liability Chart**

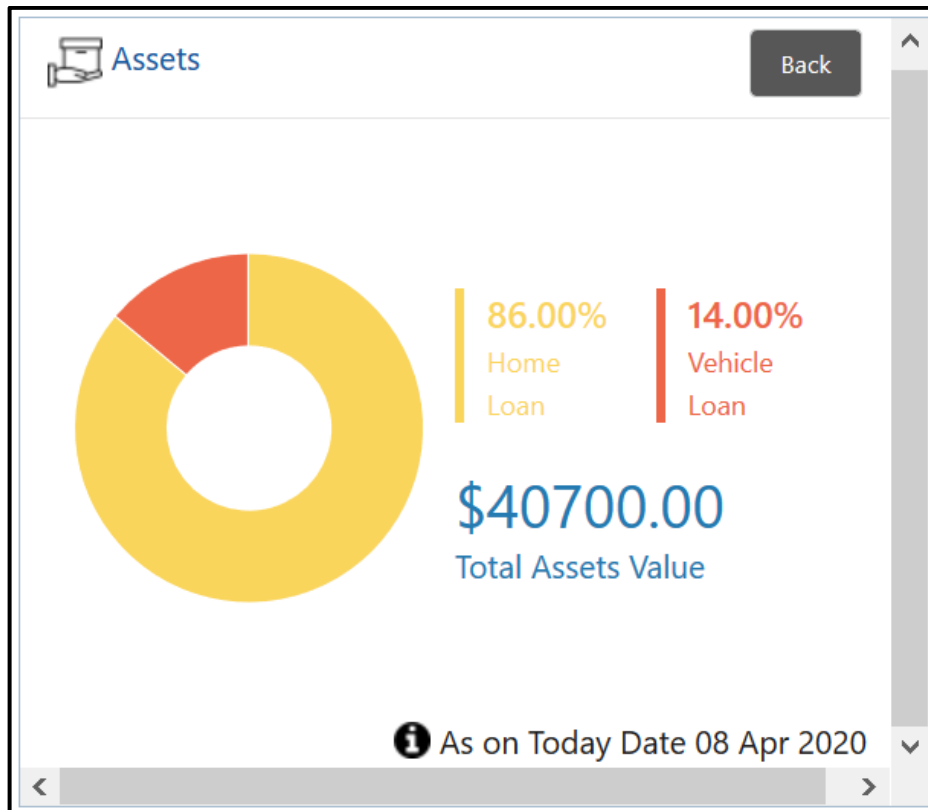


2. To view the relationship chart, click **Back**.



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

**Figure 20: Assets Chart**









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

## 2.2.8 Last Five Transactions

This tile displays information about the last five transactions done by the customers.

Figure 21: Last Five Transactions

 Last 5 Transactions <span style="float: right;"><a href="#">View All</a></span>	
	<b>000000041096</b> NEW DEPOSIT Credited \$5,000.00 on 2/4/2020
	<b>000000041019</b> 000 Debited \$15.00 on 2/4/2020
	<b>000000041028</b> NEW DEPOSIT Debited \$5,000.00 on 2/3/2020
	<b>000000041028</b> NEW DEPOSIT Debited \$5,000.00 on 2/3/2020
	<b>00000000410194</b> LOAN PRINCIPAL REPAYMENT Debited \$2,000.00 on 2/3/2020

1. To view the detailed information, click **View All**.

**Note:** To close any window, click  the close icon in that window.

## 2.2.9 Fee Income Products

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

**Figure 22: Fee Income Products**

Fee Income Products <a href="#">View All</a>			
Credit Cards	Demat Account	Insurance	Mutu >
<b>102501253169</b>			
Currency	Bill Amount	Next Due Date	⋮
USD	\$305.00	10/31/2019	
<b>20001989632</b>			
Currency	Bill Amount	Next Due Date	⋮
USD	\$7,000.00	10/30/2019	

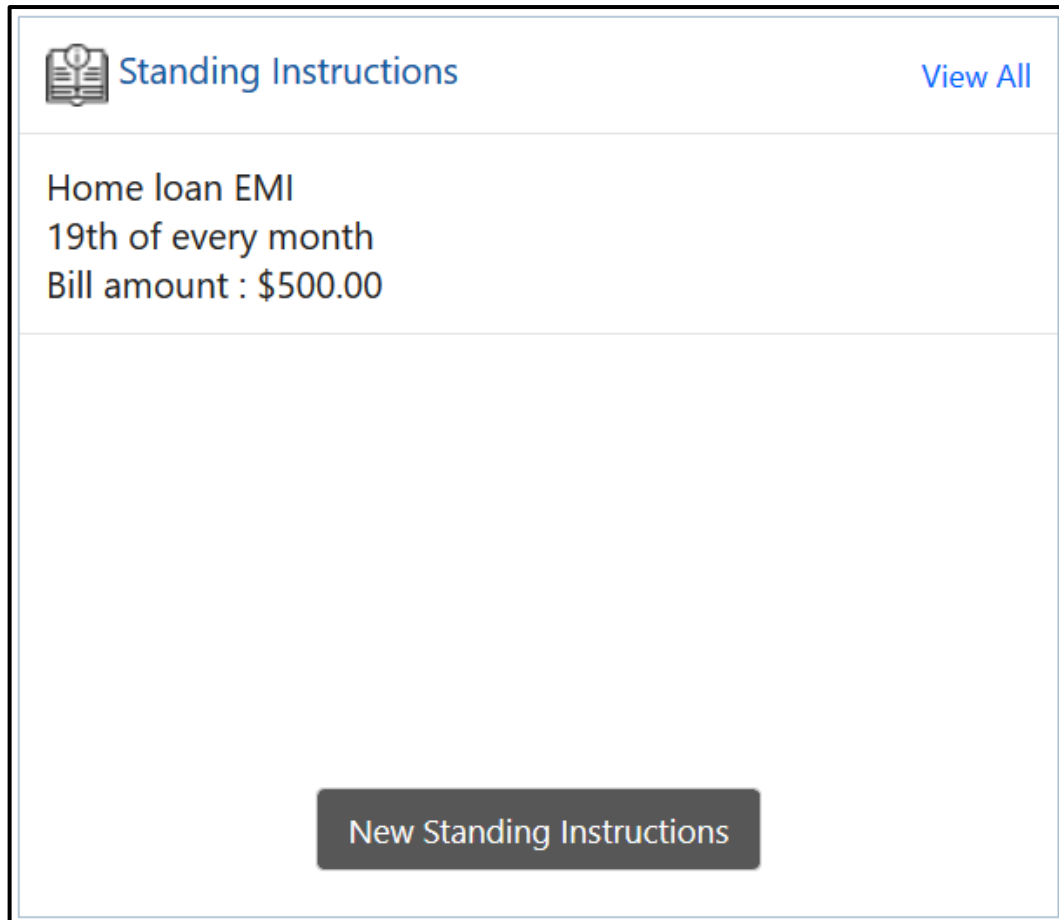
1. To view all the fee income products, click **View All**.
2. To view the specific fee income products, click the corresponding tab. For example, to view the demat account, click the **Demat Account** tab.

**Note:** To close any window, click  the close icon in that window.

## 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 23: Standing Instructions**



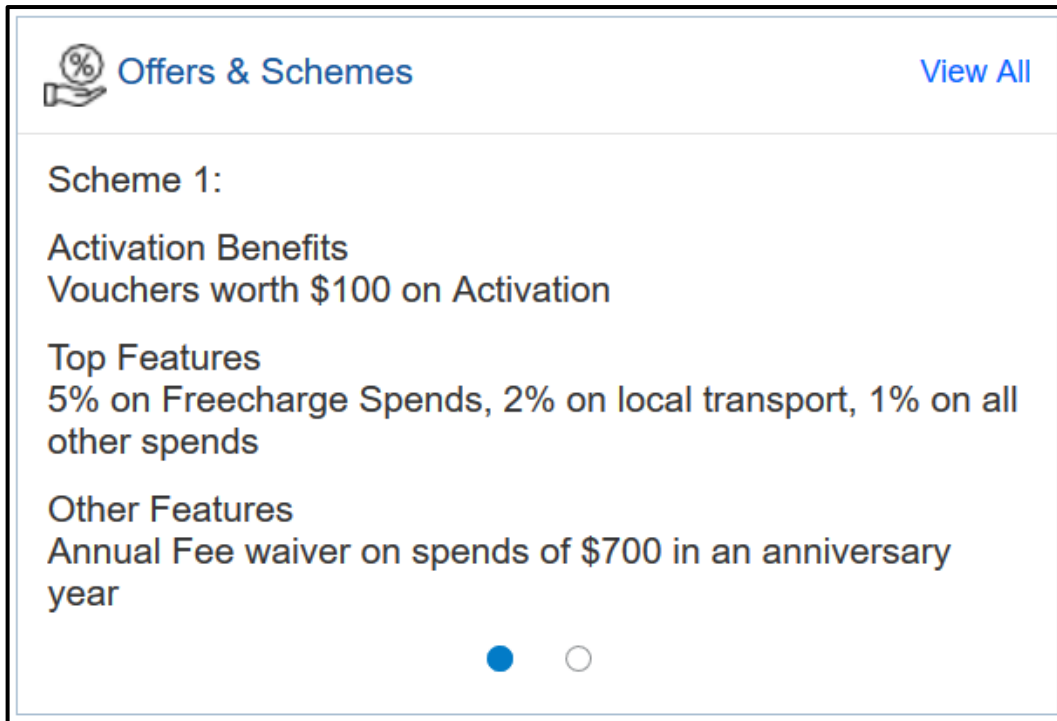
2. To view all the standing instructions, click **View All**.

**Note:** To close any window, click  the close icon in that window.

## 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.

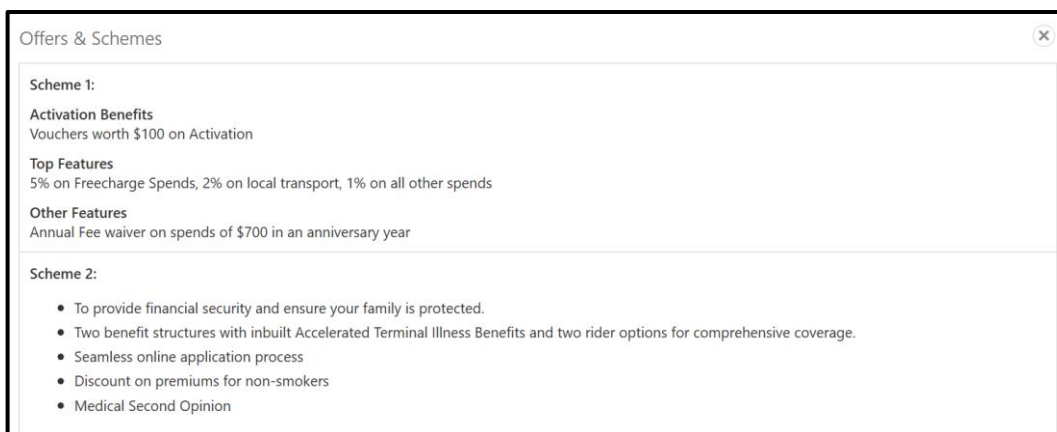
**Figure 24: Offers and Schemes**



1. To view all the offers and schemes, click **View All**.

→ The system displays the **Offers and Schemes – Expanded View** window.

**Figure 25: Offers and Schemes – Expanded View**



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

### 3 List Of Glossary

1. Customer 360 – [2.2 Get Started](#) (pg. 3).
2. Household Balance – [2.2.1 Personal Information](#) (pg. 6).
3. CASA Information – [2.2.2 Account Information](#) (pg. 11).
4. Total Relationship Value – [2.2.7 Total Relationship Value](#) (pg. 20).
5. Fee Income Products – [2.2.9 Fee Income Products](#) (pg. 24).