Customer 360 User Guide

Oracle FLEXCUBE Universal Banking

Release 14.4.0.1.0

Part No. F33267-01

August 2020

Customer 360 User Guide

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Gurgaon (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

Contents

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

Chapter	Description
Customer 360	Provides an overview of the Customer 360 feature, and covers the actions that can be performed in Customer 360
List Of Glossary	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.

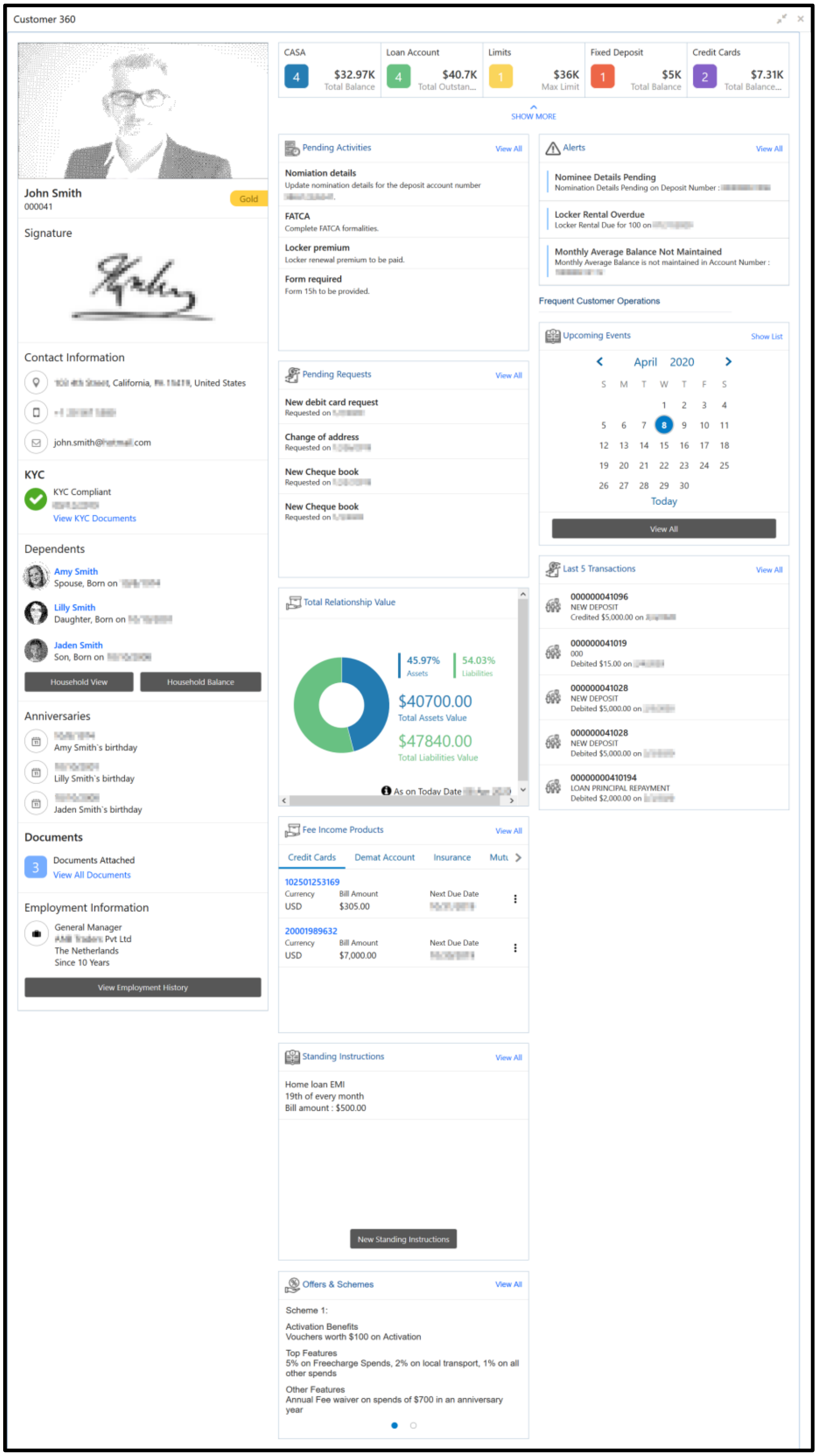
2. From the **Home** page, navigate to the left menu and click **Customer Search**.

   → 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



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:

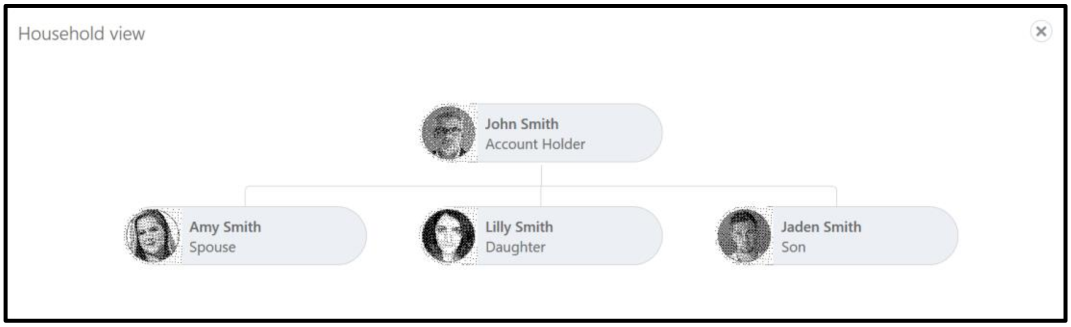
Table 1: Personal Information Tile

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

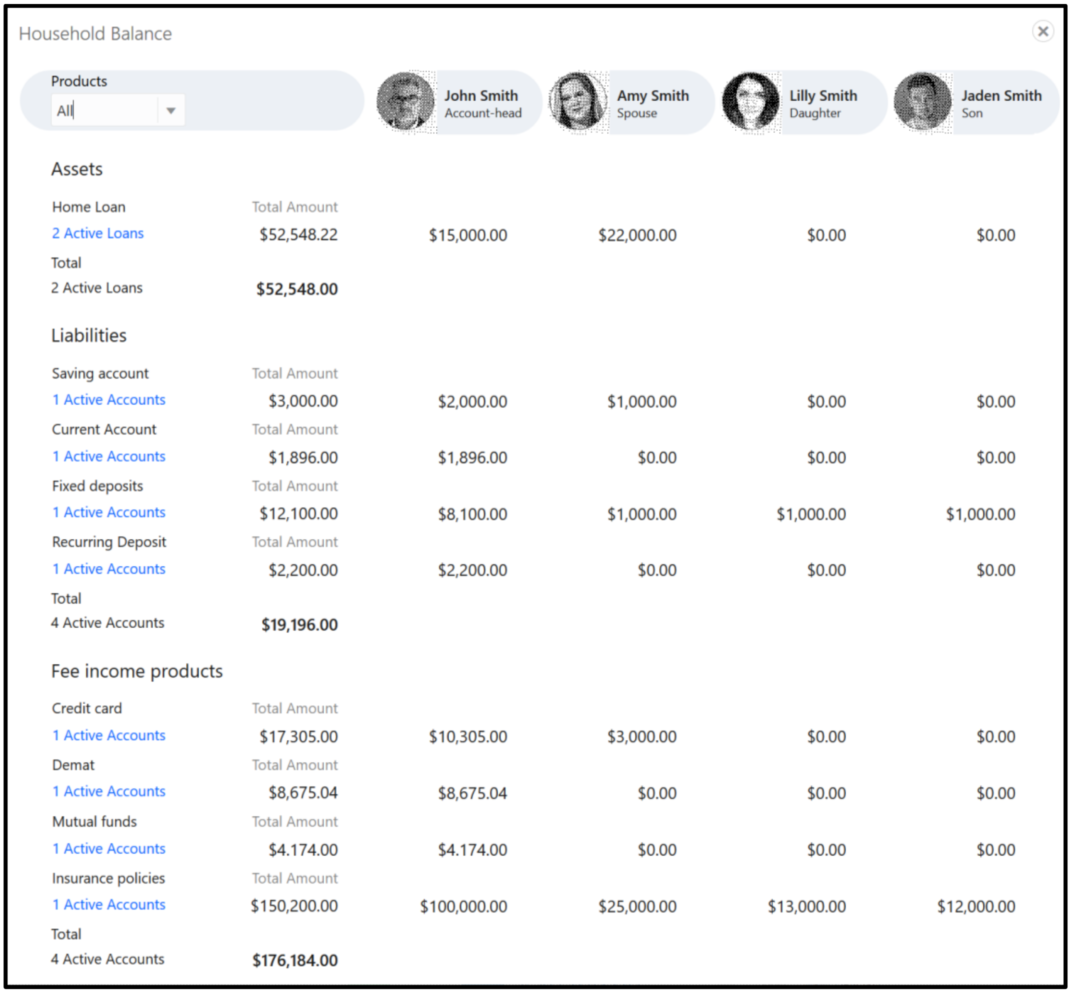


2. To exit the **Household View** window, click the close icon.

3. 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: All

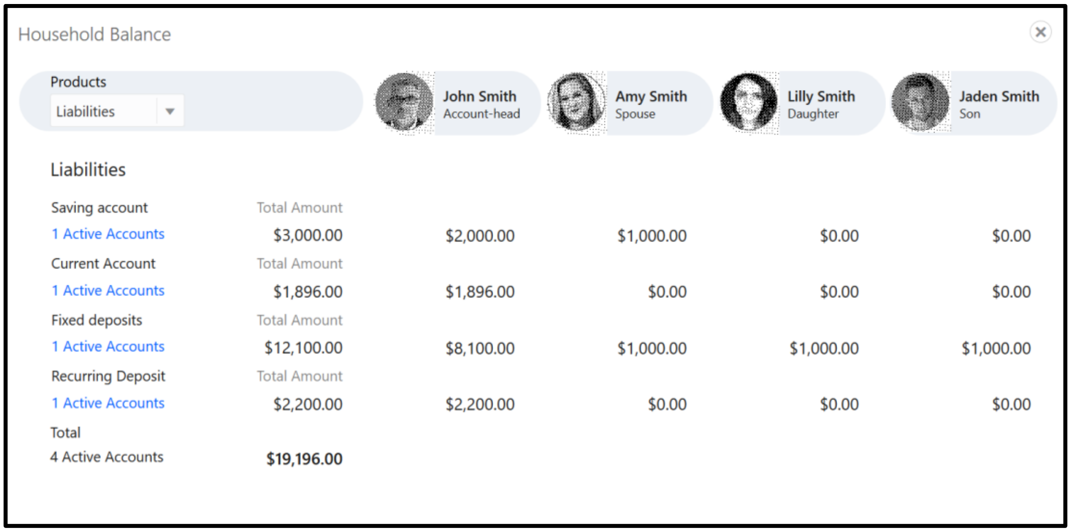
	Total Amount	John Smith (Account-head)	Amy Smith (Spouse)	Lilly Smith (Daughter)	Jaden Smith (Son)
Assets					
Home Loan – 2 Active Loans	$52,548.22	$15,000.00	$22,000.00	$0.00	$0.00
Total – 2 Active Loans	**$52,548.00**				
Liabilities					
Saving account – 1 Active Accounts	$3,000.00	$2,000.00	$1,000.00	$0.00	$0.00
Current Account – 1 Active Accounts	$1,896.00	$1,896.00	$0.00	$0.00	$0.00
Fixed deposits – 1 Active Accounts	$12,100.00	$8,100.00	$1,000.00	$1,000.00	$1,000.00
Recurring Deposit – 1 Active Accounts	$2,200.00	$2,200.00	$0.00	$0.00	$0.00
Total – 4 Active Accounts	**$19,196.00**				
Fee income products					
Credit card – 1 Active Accounts	$17,305.00	$10,305.00	$3,000.00	$0.00	$0.00
Demat – 1 Active Accounts	$8,675.04	$8,675.04	$0.00	$0.00	$0.00
Mutual funds – 1 Active Accounts	$4.174.00	$4.174.00	$0.00	$0.00	$0.00
Insurance policies – 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**				

ORACLE

4. 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

Liabilities

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

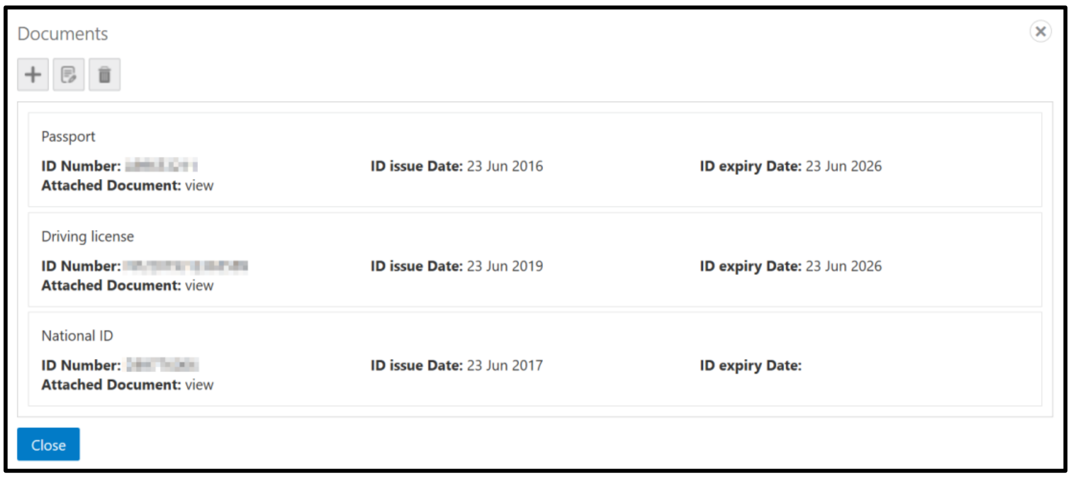
5. To exit the **Household Balance in Selected Product** window, click the close icon.

Figure 5: Documents

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

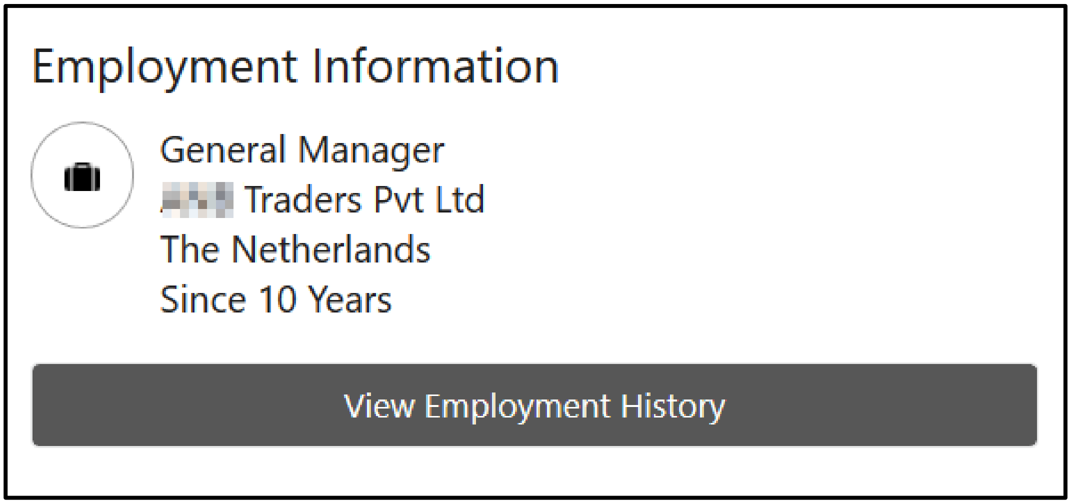
   → The system displays the **Documents** Window.

Figure 6: Documents



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

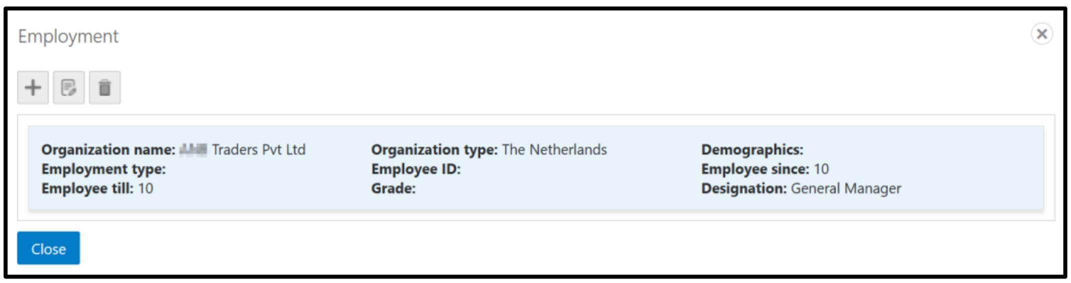
Figure 7: Employment Information



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

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

Figure 8: Employment

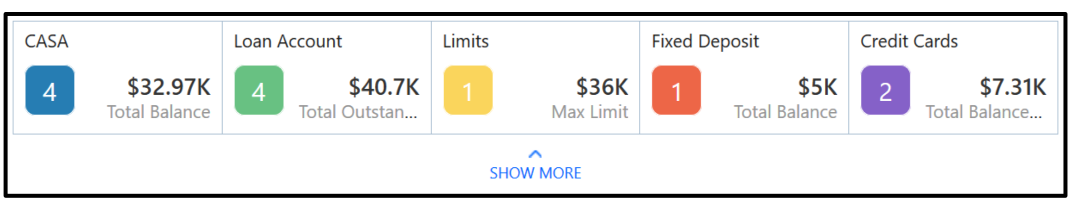


9. To exit the **Employment** window, click **Close** or the close icon at the top right corner.

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.

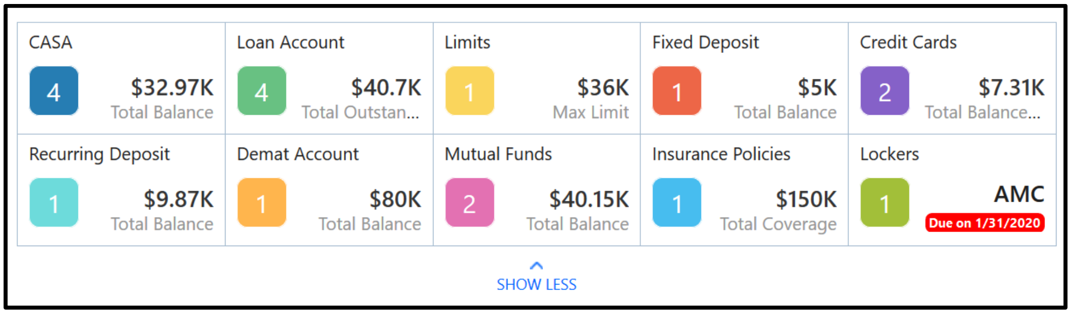
Figure 9: Account Information – Basic View



1. Click **SHOW MORE**.

→ The Account Information section expands.

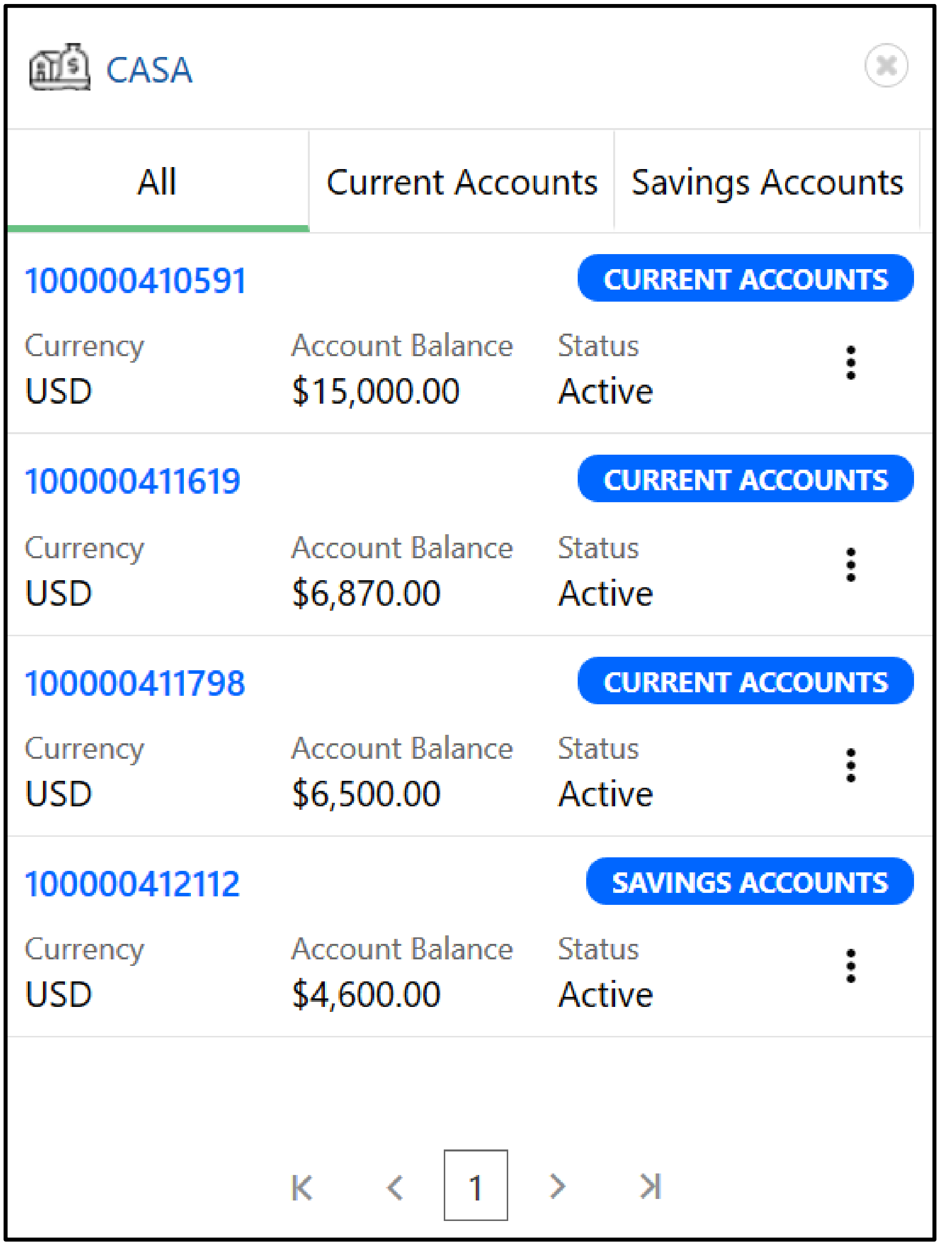
Figure 10: Account Information – Expanded View



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

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

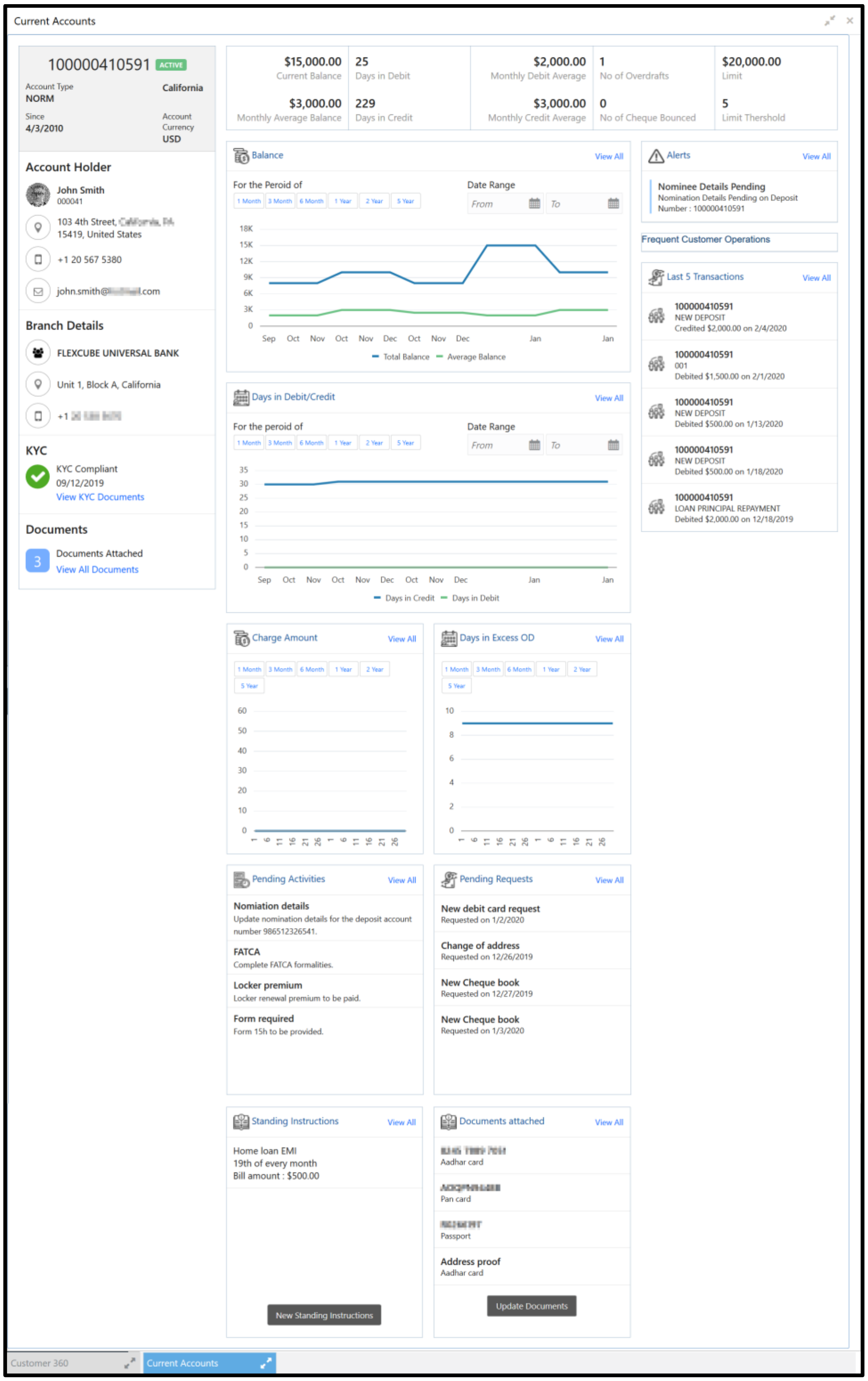
Figure 11: CASA Information



3. To view only the current account details, click the **Current Accounts** tab.

→ The system displays the **Current Accounts** window.

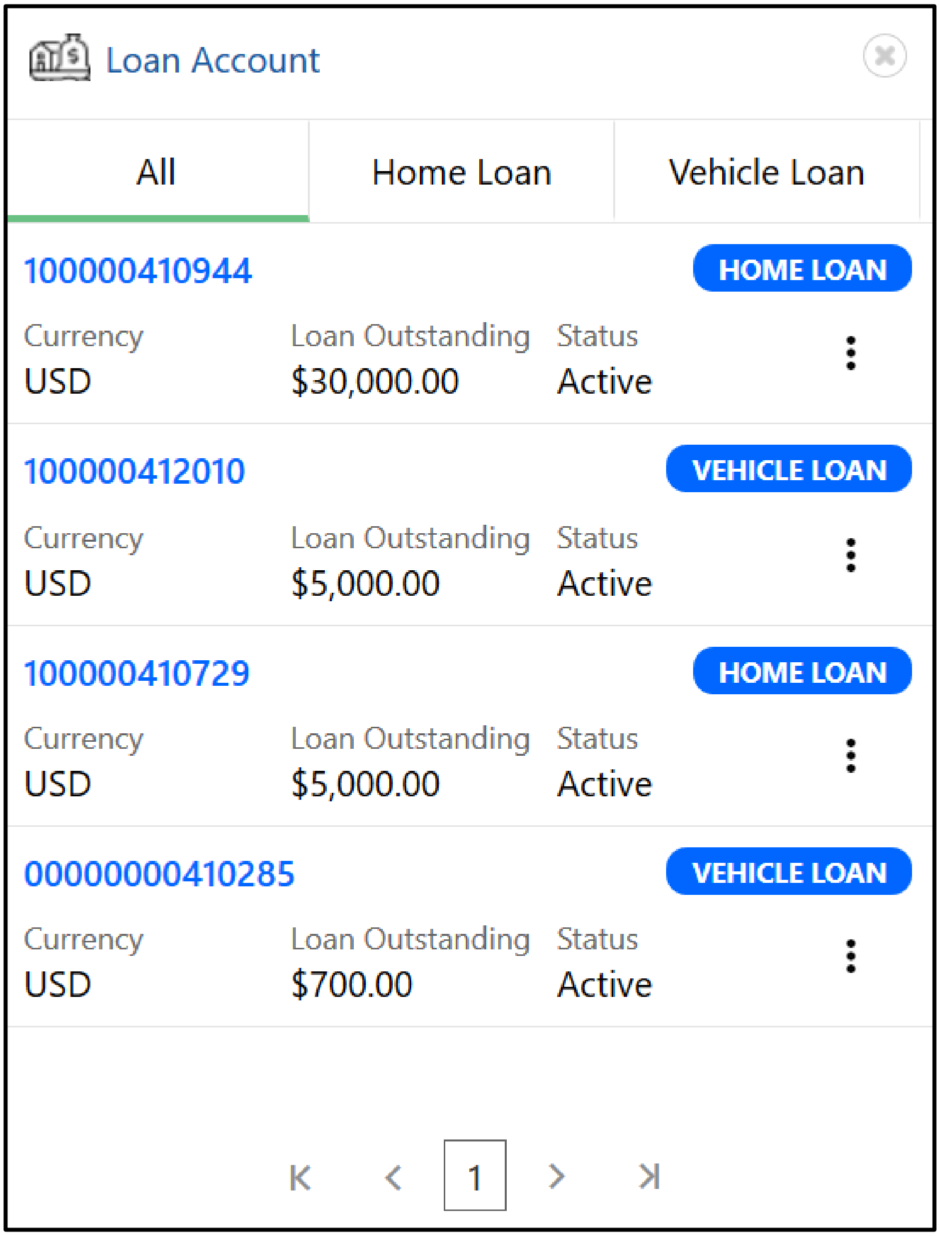
Figure 12: Current Accounts



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



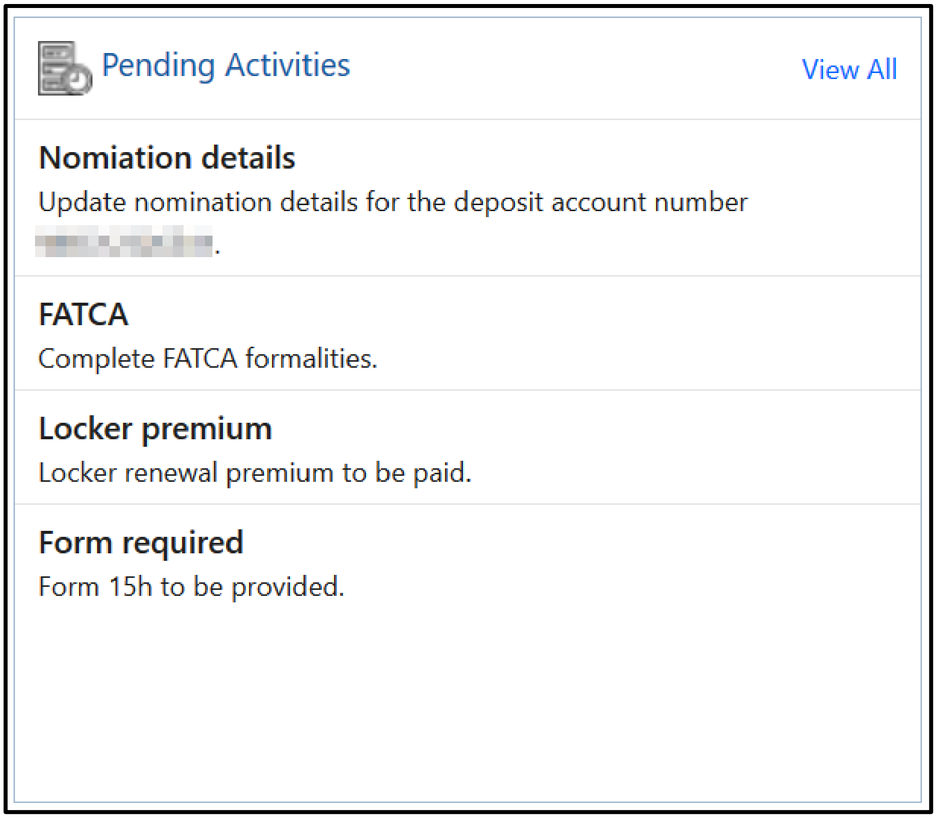
8. To view details about the specific loan, click the corresponding tab. For example, to view details about the vehicle loan, click the **Vehicle Loan** tab.

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



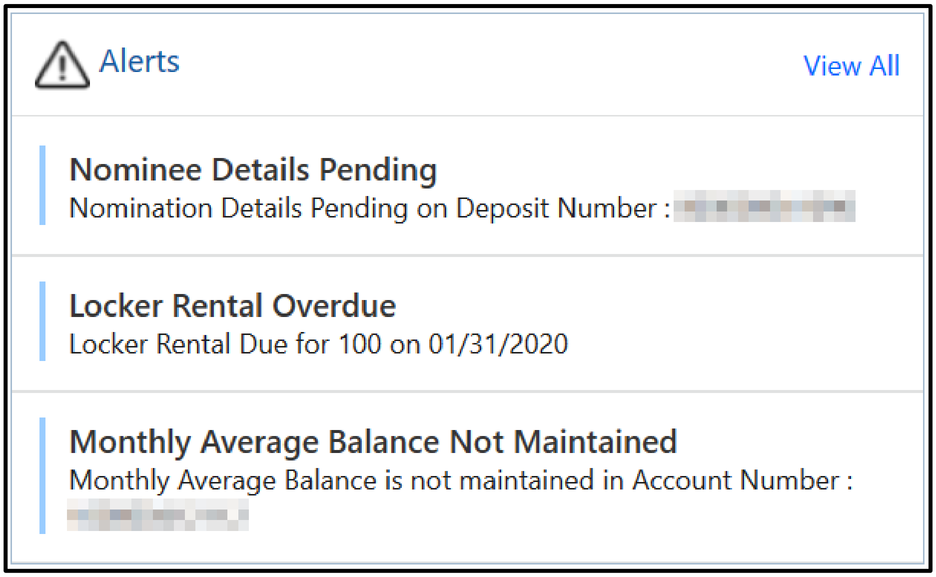
1. To view all the pending activities, click **View All**.

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

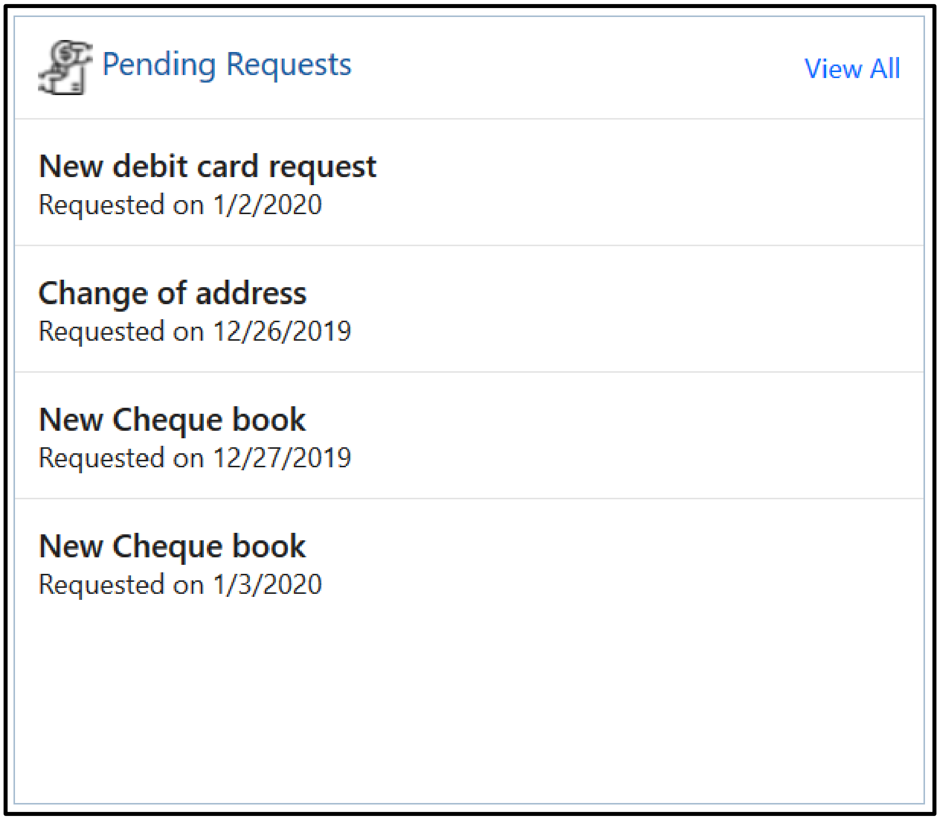


1. To view all the alerts, click **View All**.
2. To exit the **Alerts** window, click the close icon.

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



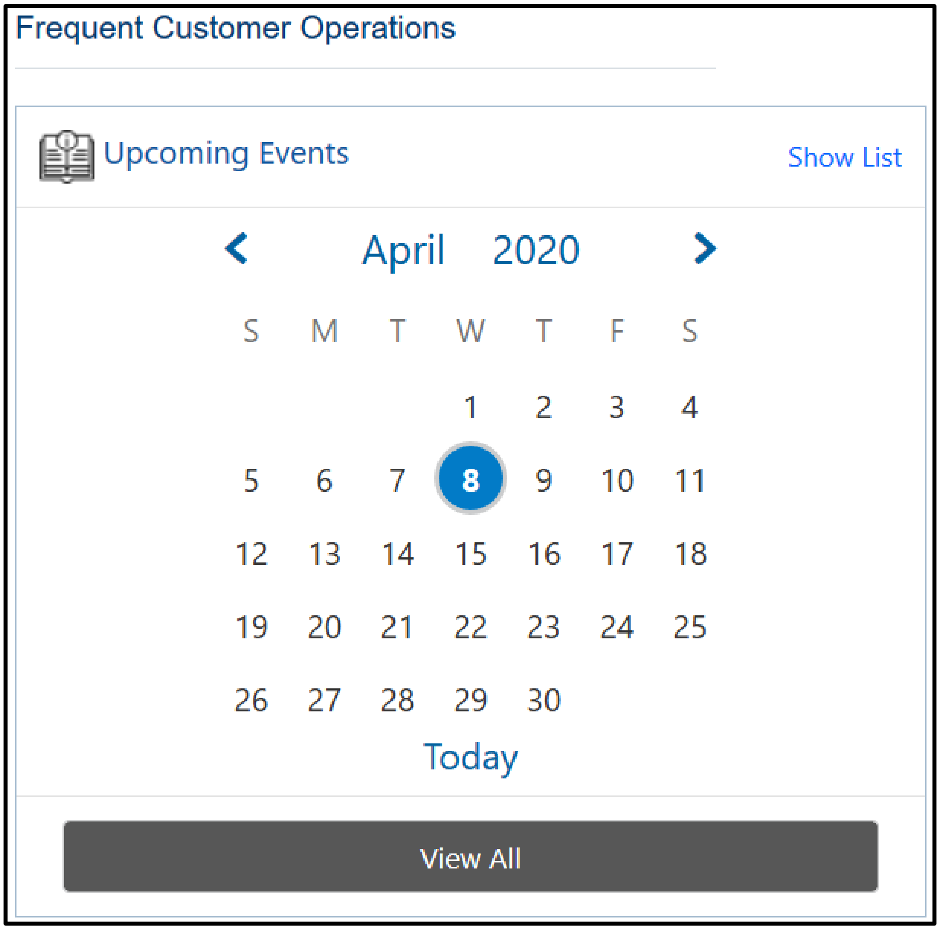
1. To view all the pending requests, click **View All**.

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



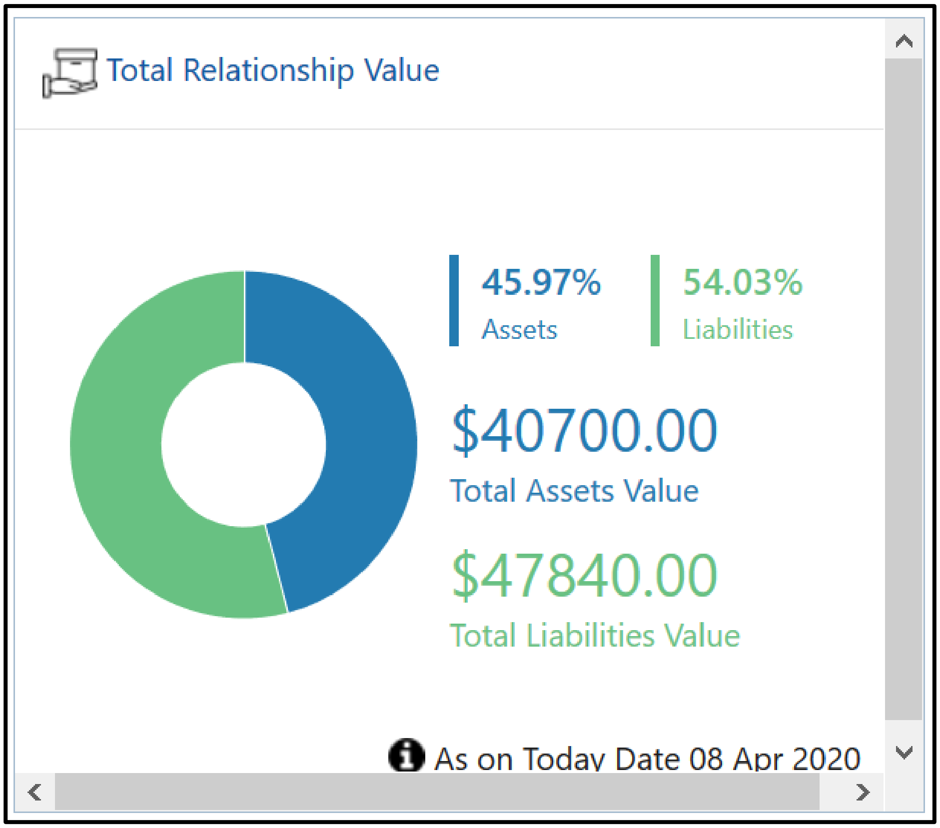
1. To view the upcoming events as list, click **Show List**.
2. To view all the upcoming events, click **View All**.

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.

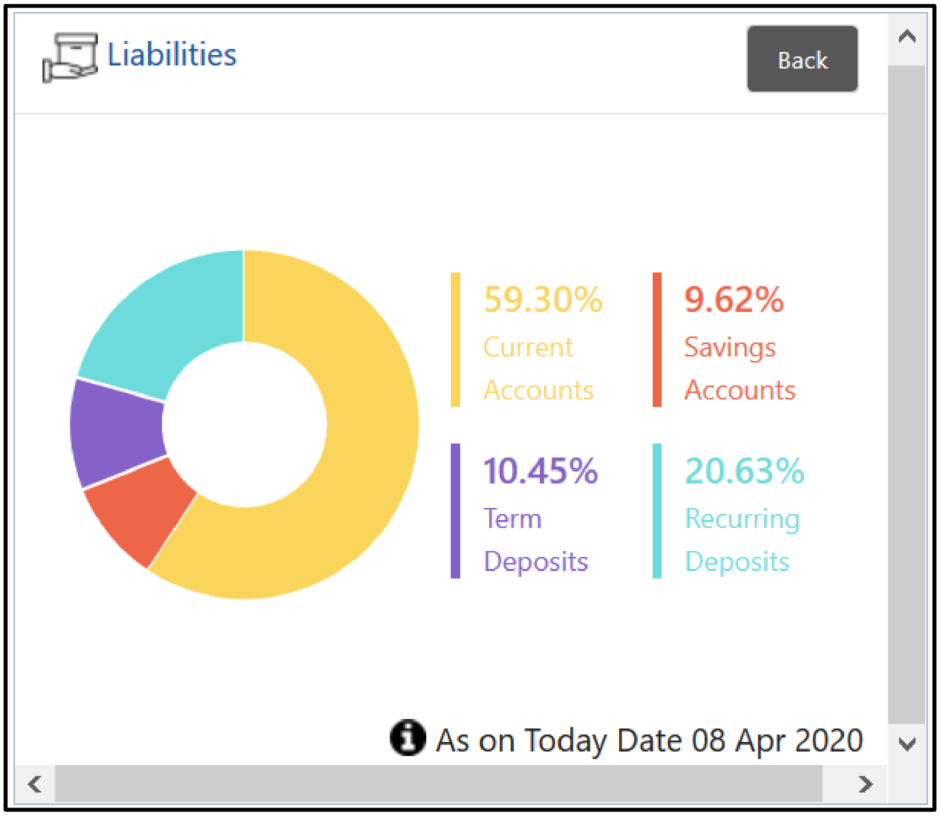
Figure 18: Total Relationship Value



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

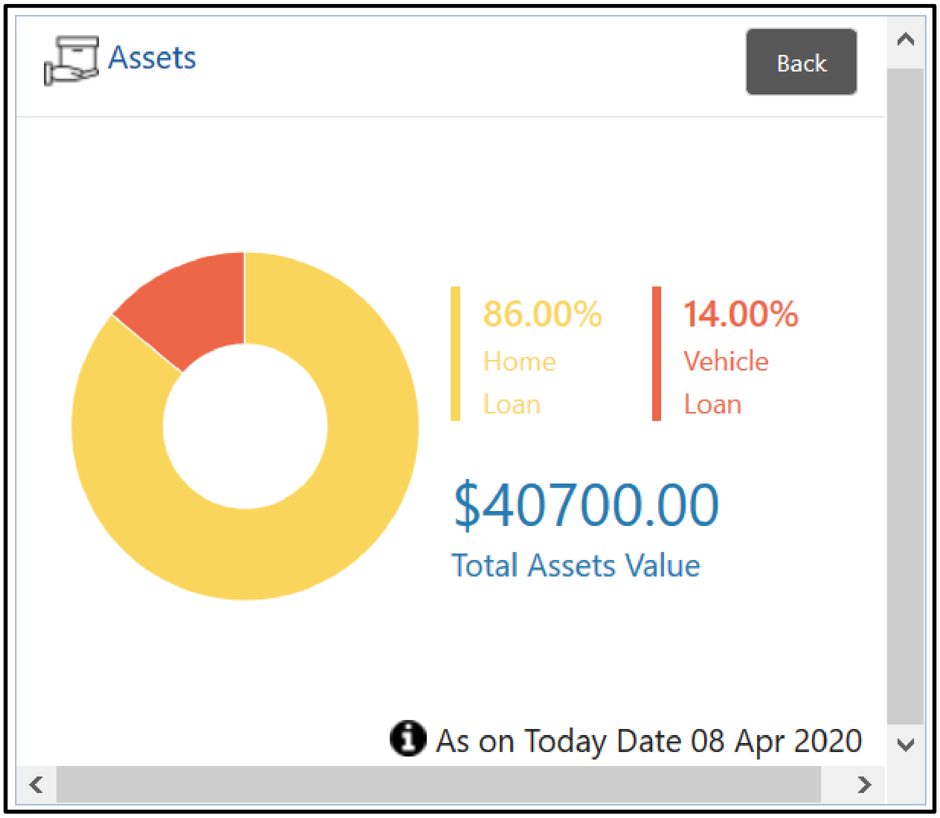


2. To view the relationship chart, click **Back**.

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

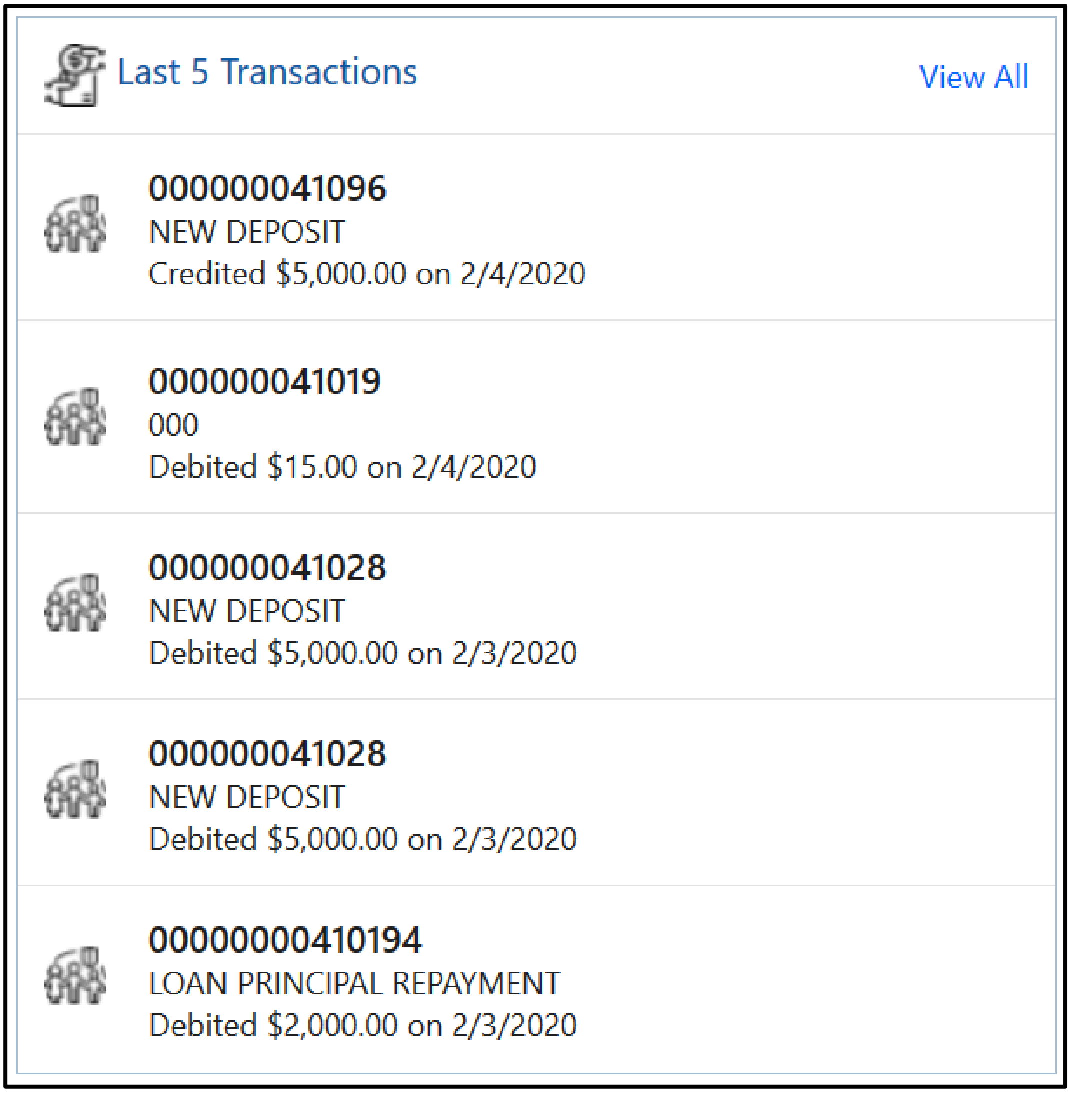


4. To view the relationship chart, click **Back**.

2.2.8 Last Five Transactions

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

Figure 21: Last Five Transactions



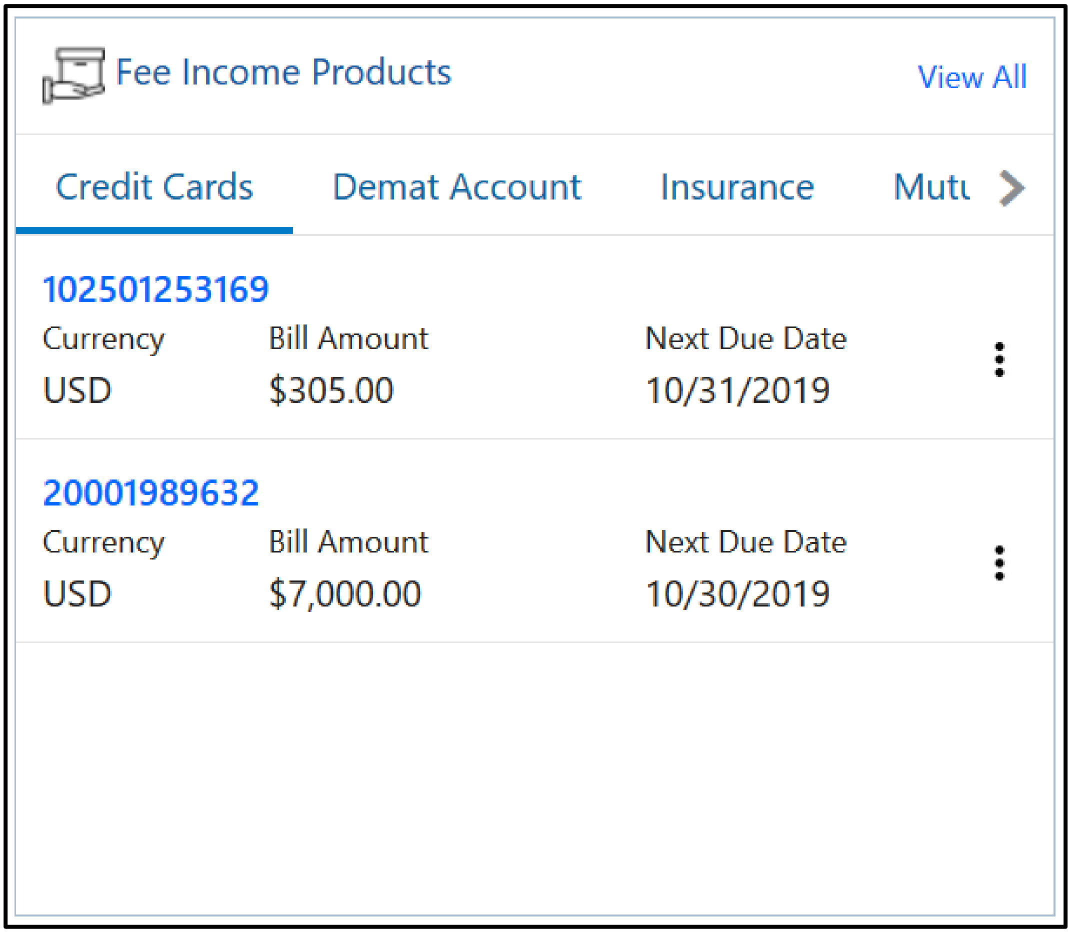
1. To view the detailed information, click **View All**.

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



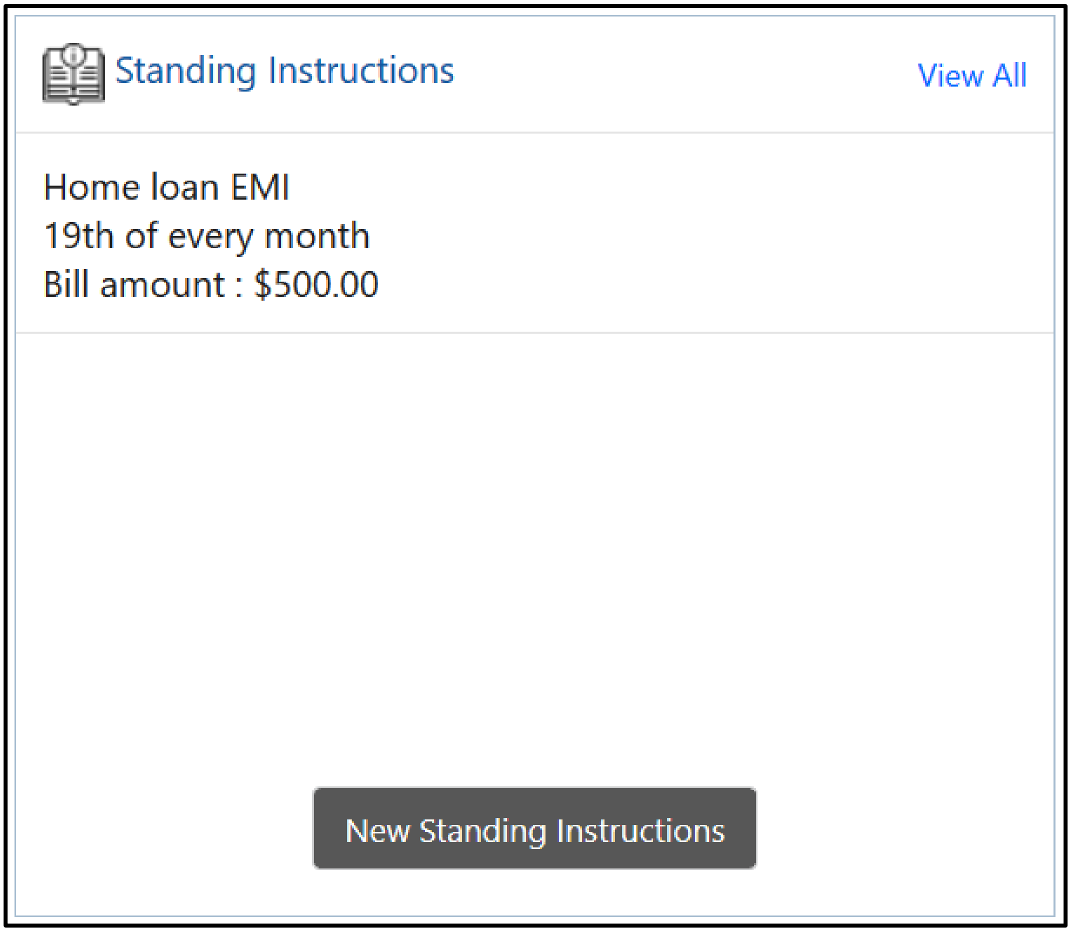
1. To view all the fee income products, click **View All**.
2. To view the specific fee income products, click the corresponding tab. For example, to view the demat account, click the **Demat Account** tab.

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



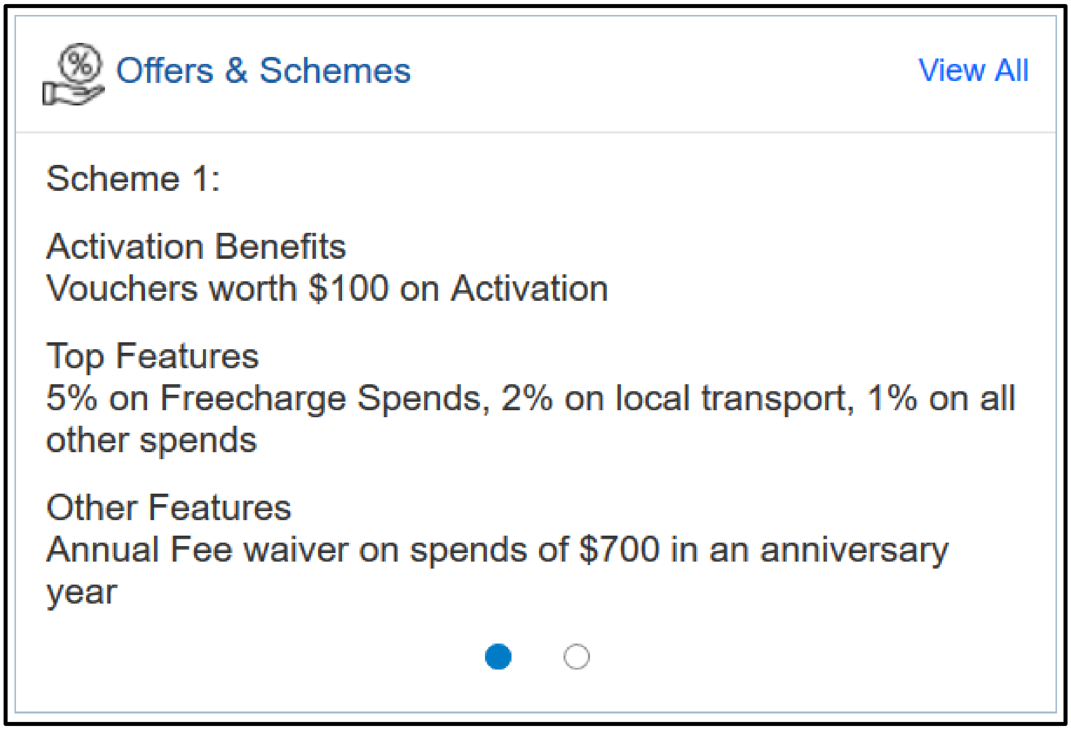
2. To view all the standing instructions, click **View All**.

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.

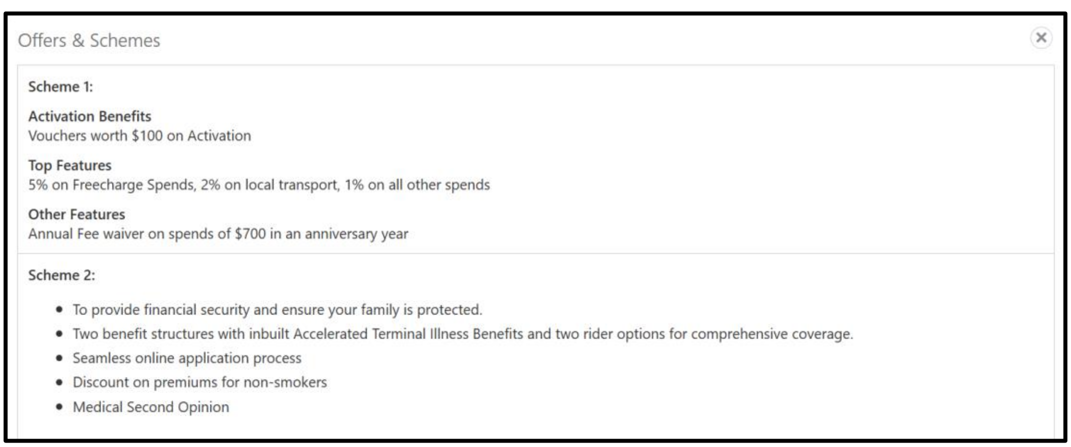
Figure 24: Offers and Schemes



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).