

ORACLE®

Customer 360 User Guide

Oracle FLEXCUBE Universal Banking

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ORACLE®



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

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



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 [redacted].

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: [redacted]

Locker Rental Overdue
Locker Rental Due for 100 on [redacted]

Monthly Average Balance Not Maintained
Monthly Average balance is not maintained in Account Number: [redacted]

Pending Requests [View All](#)

New debit card request
Requested on [redacted]

Change of address
Requested on [redacted]

New Cheque book
Requested on [redacted]

New Cheque book
Requested on [redacted]

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](#)

Contact Information

📍 1000000000, California, 90101, United States

📞 +1 202 277 1000

✉️ john.smith@bankmail.com

KYC

✅ KYC Compliant
[View KYC Documents](#)

Dependents

Amy Smith
Spouse, Born on [redacted]

Lilly Smith
Daughter, Born on [redacted]

Jaden Smith
Son, Born on [redacted]

[Household View](#) [Household Balance](#)

Anniversaries

📅 Amy Smith's birthday

📅 Lilly Smith's birthday

📅 Jaden Smith's birthday

Documents

📄 Documents Attached
[View All Documents](#)

Employment Information

👤 General Manager
ABC Bank Pvt Ltd
The Netherlands
Since 10 Years
[View Employment History](#)

Total Relationship Value

45.97% Assets

\$40700.00
Total Assets Value

54.03% Liabilities

\$47840.00
Total Liabilities Value

As on Today Date [redacted]

Fee Income Products [View All](#)

Credit Cards	Demat Account	Insurance	Muti
102501253169 Currency: USD Bill Amount: \$305.00 Next Due Date: [redacted]			
20001989632 Currency: USD Bill Amount: \$7,000.00 Next Due Date: [redacted]			

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

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:

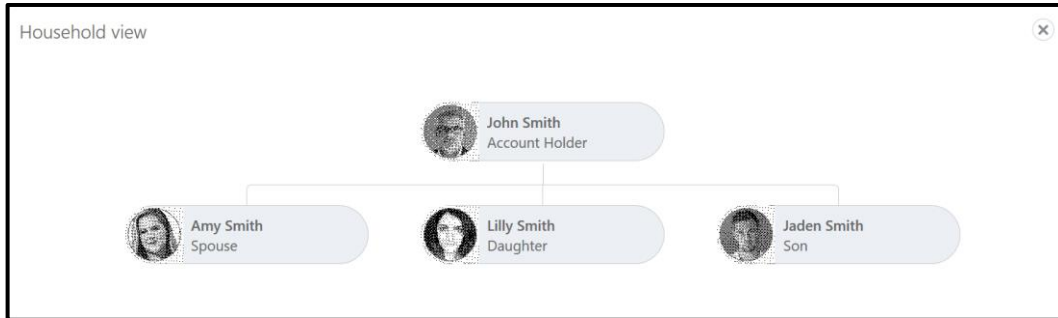
Table 1: Personal Information Tile

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.

- 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						
Assets						
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					
Liabilities						
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					
Fee income products						
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

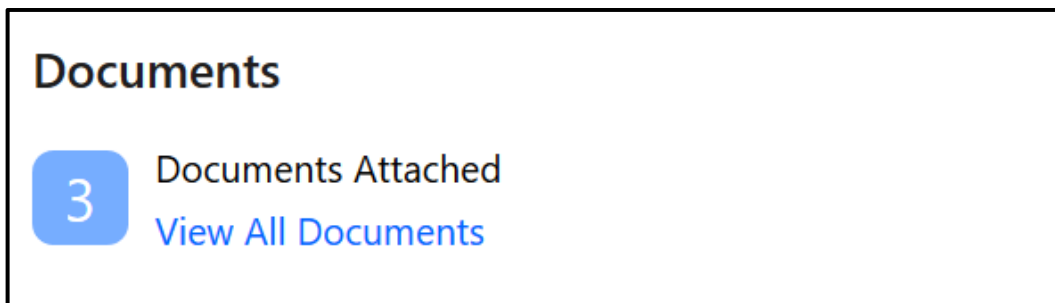
Products: Liabilities

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.

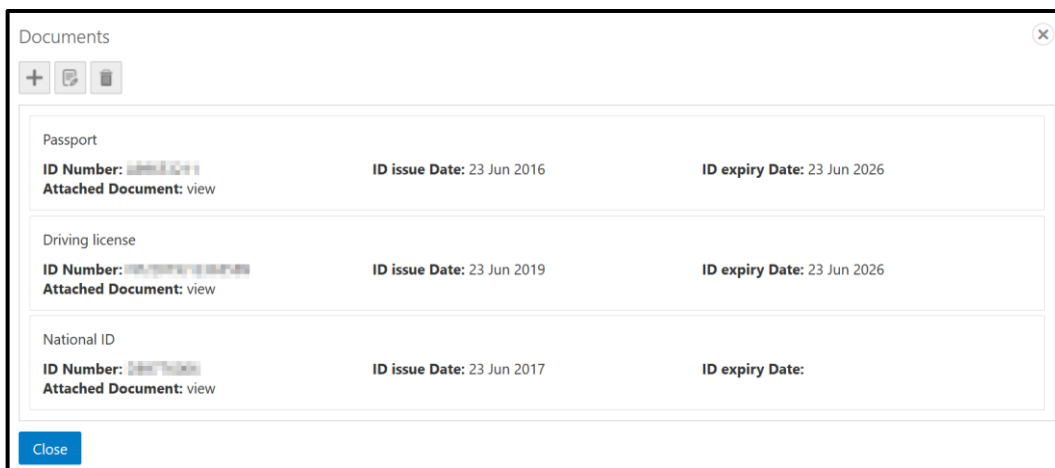
Figure 5: Documents



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

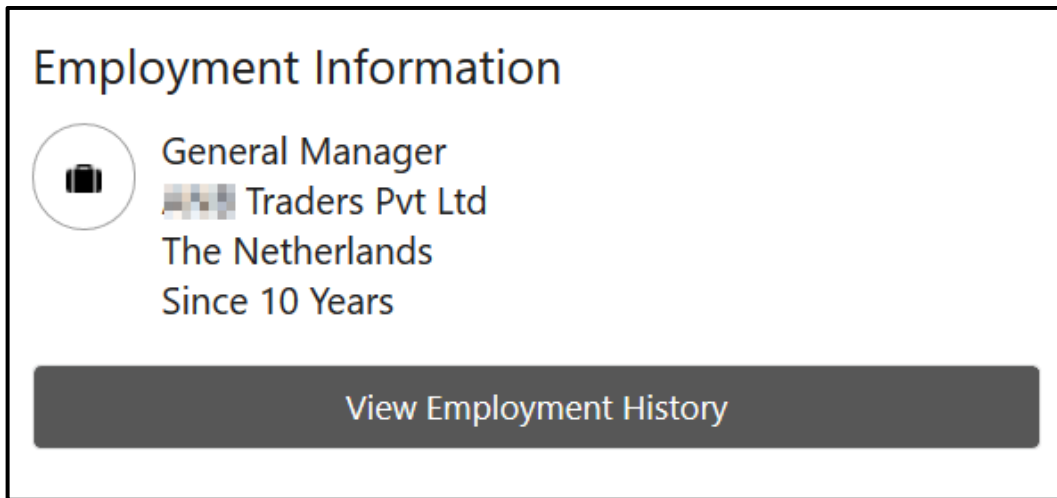
→ The system displays the **Documents** Window.

Figure 6: Documents



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

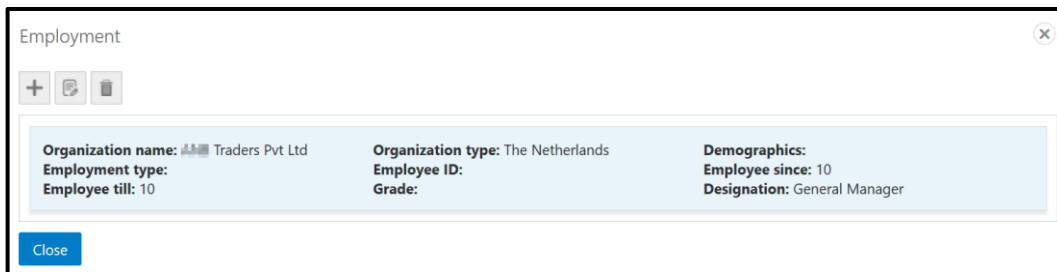
Figure 7: Employment Information



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

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

Figure 8: Employment

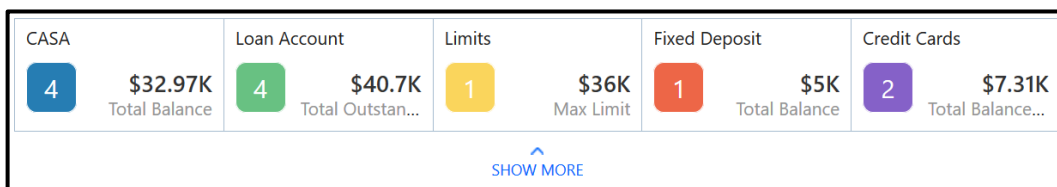


9. To exit the **Employment** window, click **Close** or the close icon at the top right corner.

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.

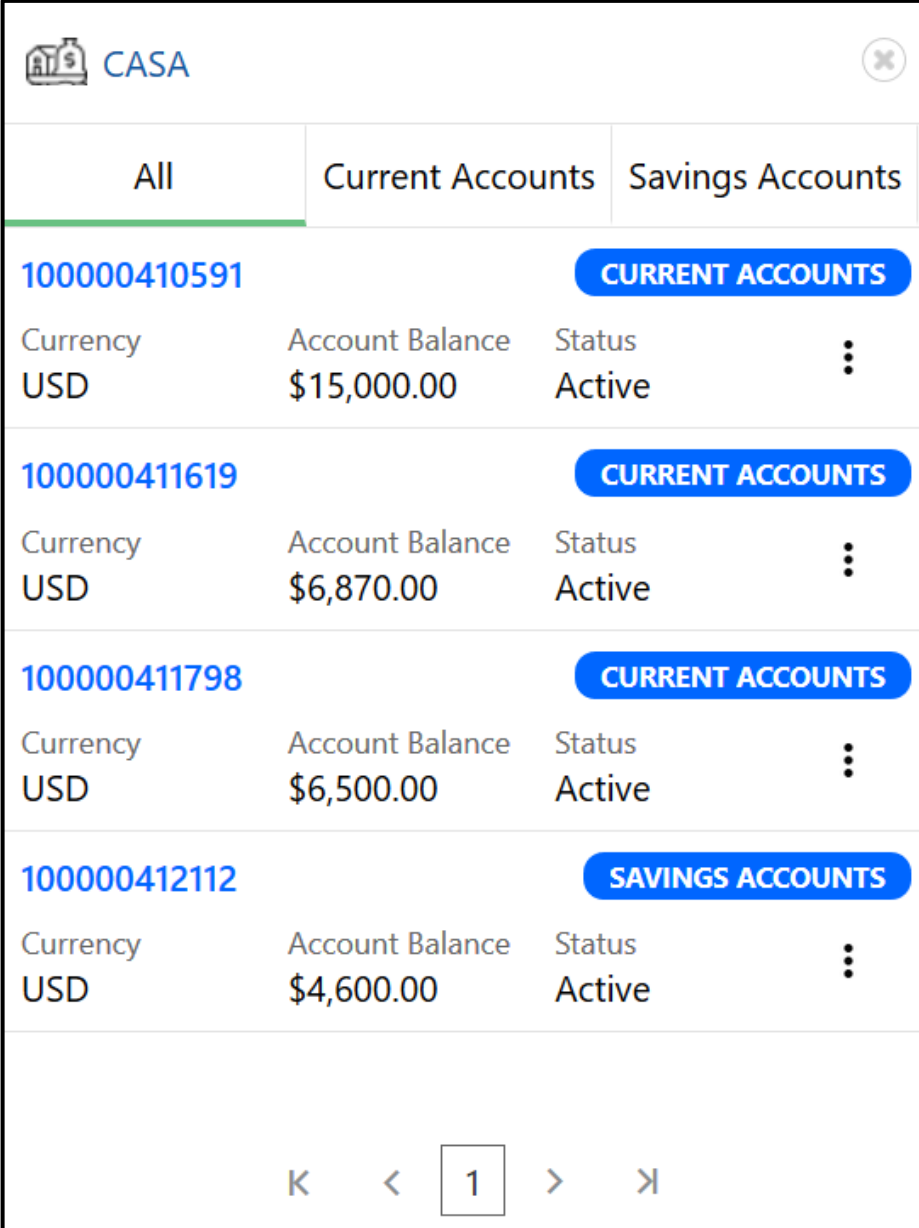
Figure 10: Account Information – Expanded View

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 the account count number in **CASA** section.
→ The system displays the **CASA Information** window.

Figure 11: CASA Information



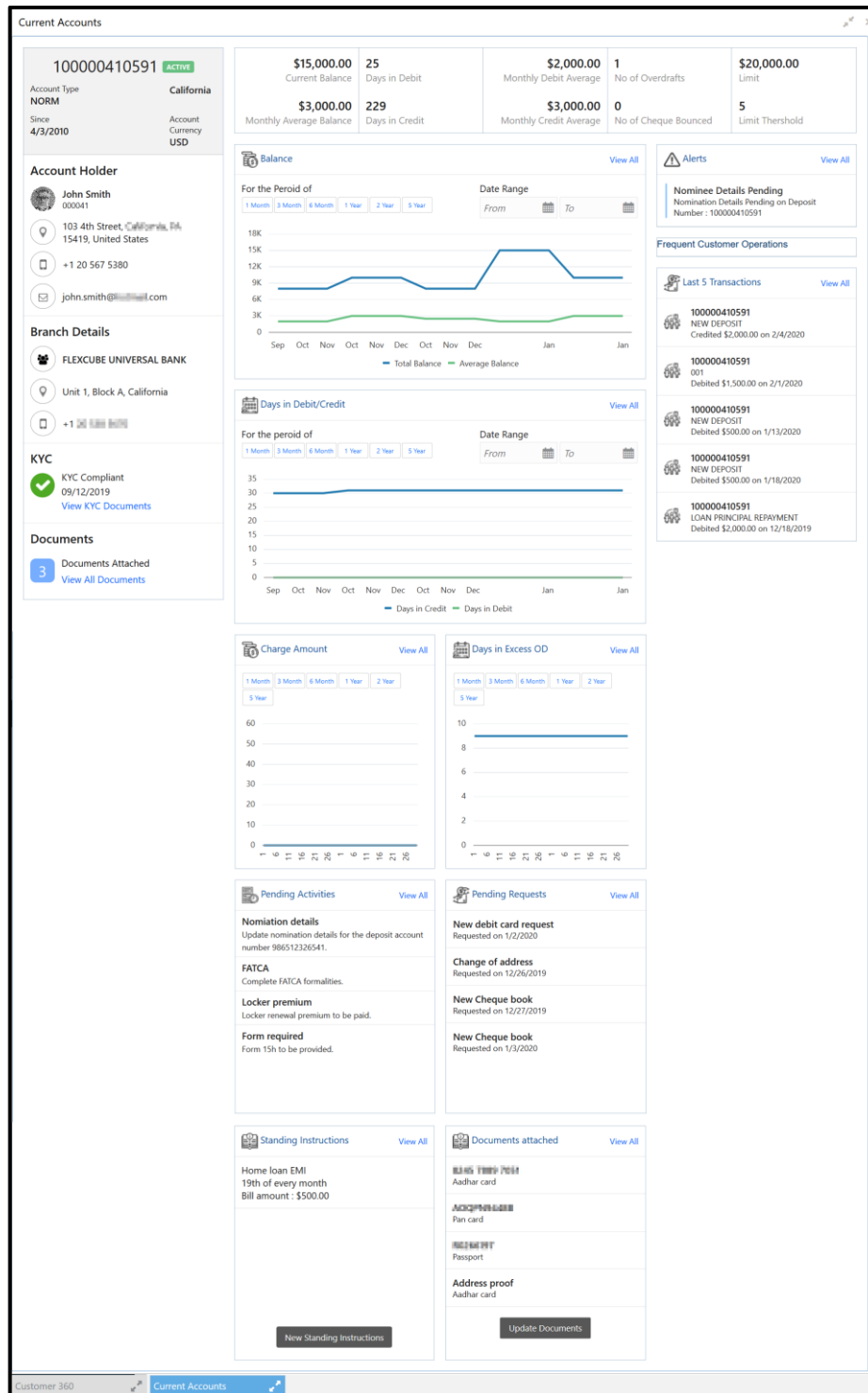
The screenshot shows a window titled "CASA" with a close button in the top right corner. Below the title bar is a filter bar with three tabs: "All", "Current Accounts", and "Savings Accounts". The "All" tab is selected. Below the filter bar, there is a list of four accounts. Each account entry includes an account number, a "CURRENT ACCOUNTS" or "SAVINGS ACCOUNTS" label, and a table of details: Currency, Account Balance, and Status. A vertical ellipsis menu icon is present to the right of the status for each account. At the bottom of the window, there is a navigation bar with a back arrow, a left arrow, a box containing the number "1", a right arrow, and a forward arrow.

All		Current Accounts	Savings Accounts
100000410591		CURRENT ACCOUNTS	
Currency USD	Account Balance \$15,000.00	Status Active	⋮
100000411619		CURRENT ACCOUNTS	
Currency USD	Account Balance \$6,870.00	Status Active	⋮
100000411798		CURRENT ACCOUNTS	
Currency USD	Account Balance \$6,500.00	Status Active	⋮
100000412112		SAVINGS ACCOUNTS	
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	
100000410944		HOME LOAN	
Currency USD	Loan Outstanding \$30,000.00	Status Active	⋮
100000412010		VEHICLE LOAN	
Currency USD	Loan Outstanding \$5,000.00	Status Active	⋮
100000410729		HOME LOAN	
Currency USD	Loan Outstanding \$5,000.00	Status Active	⋮
00000000410285		VEHICLE LOAN	
Currency USD	Loan Outstanding \$700.00	Status Active	⋮

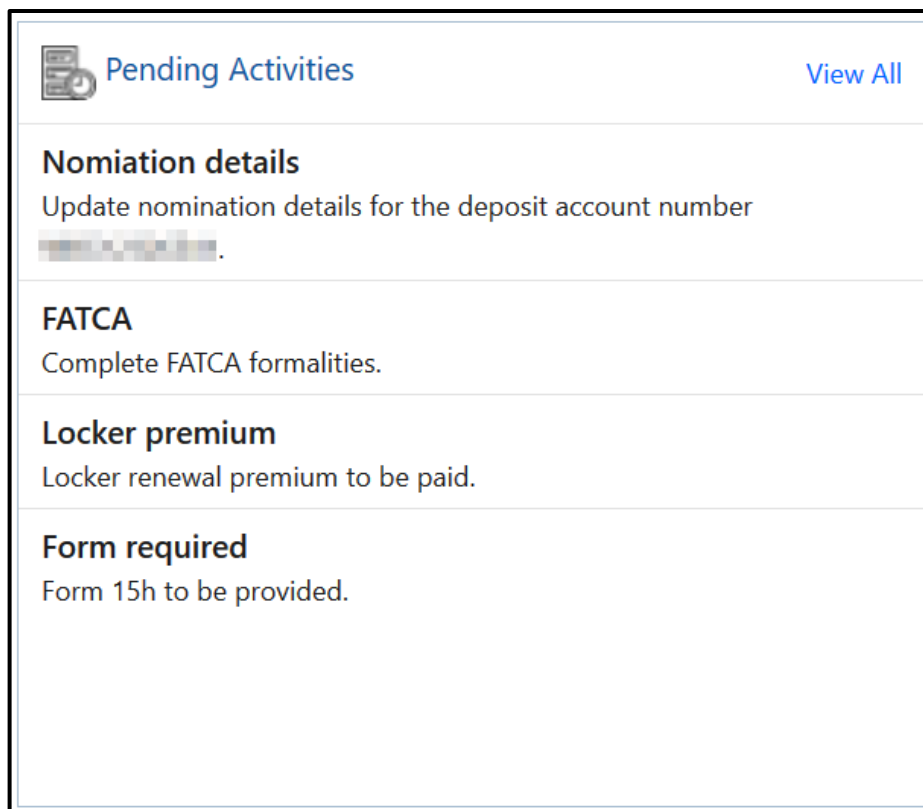
K < 1 > >

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

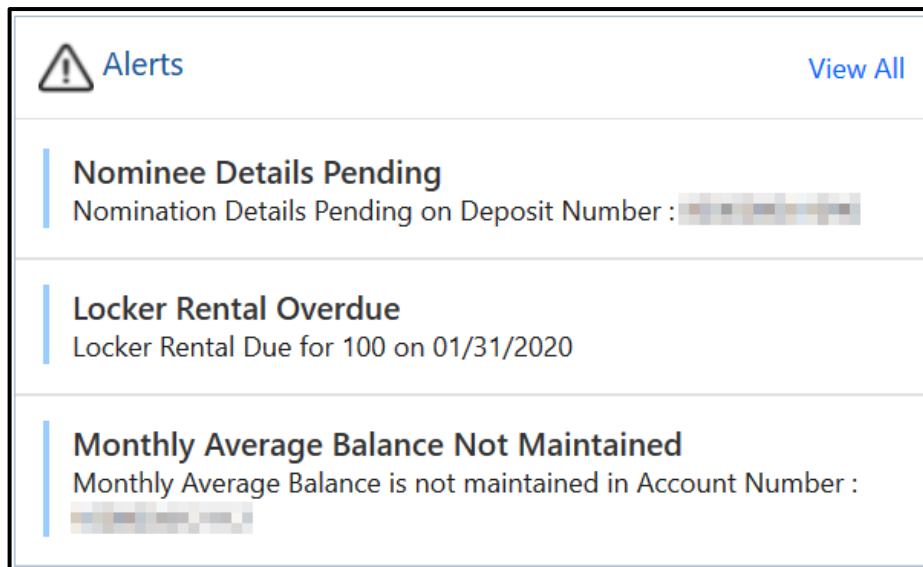


1. To view all the pending activities, click **View All**.
2. To exit the **Pending Activities** window, click the close icon.

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

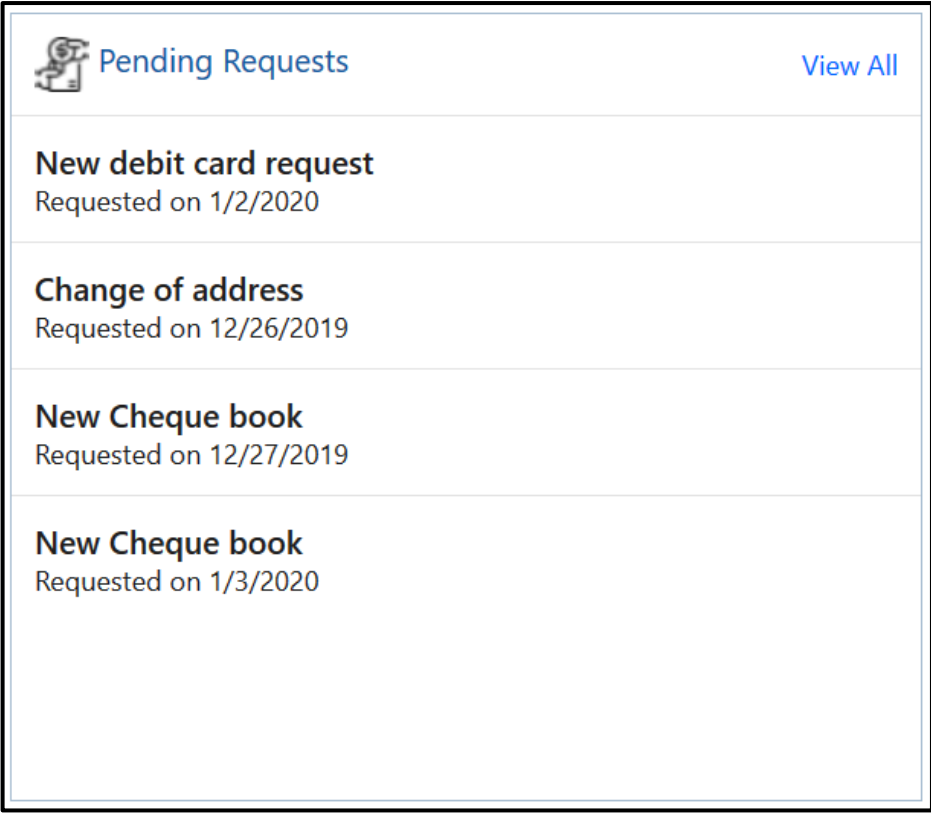


1. To view all the alerts, click **View All**.
2. To exit the **Alerts** window, click the close icon.

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



The screenshot shows a 'Pending Requests' tile with a magnifying glass icon and a 'View All' link. The tile contains a list of four requests:

Request Type	Requested On
New debit card request	1/2/2020
Change of address	12/26/2019
New Cheque book	12/27/2019
New Cheque book	1/3/2020

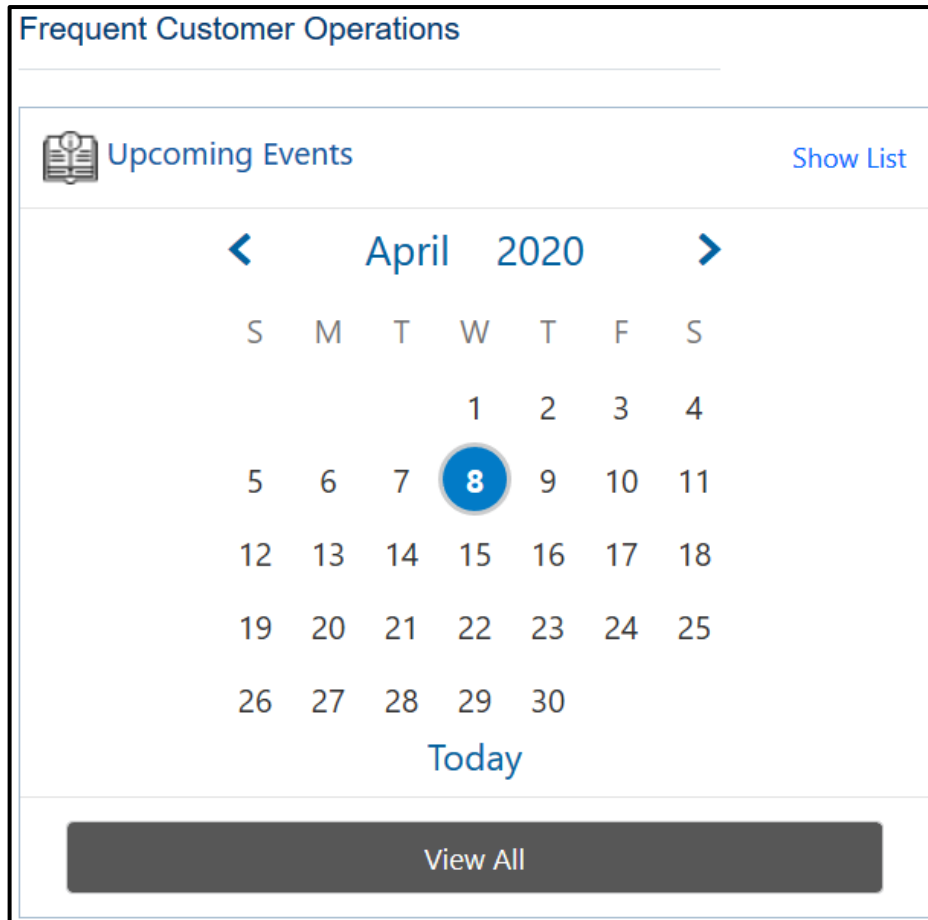
1. To view all the pending requests, click **View All**.

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



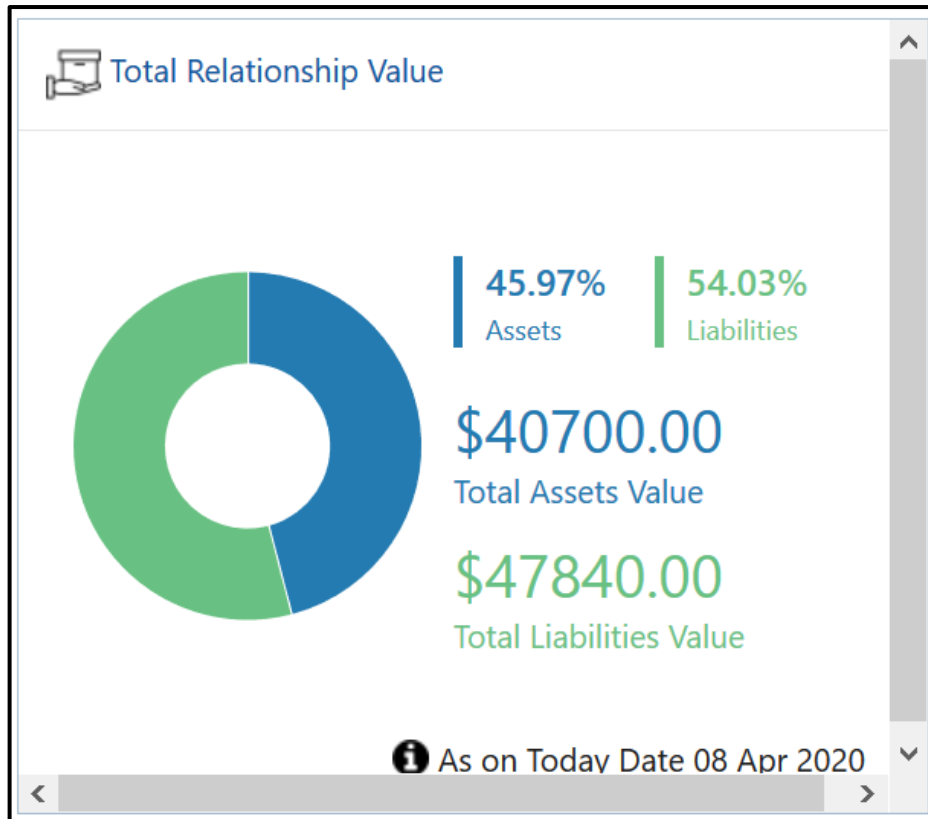
1. To view the upcoming events as list, click **Show List**.
2. To view all the upcoming events, click **View All**.

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

2.2.7 Total Relationship Value

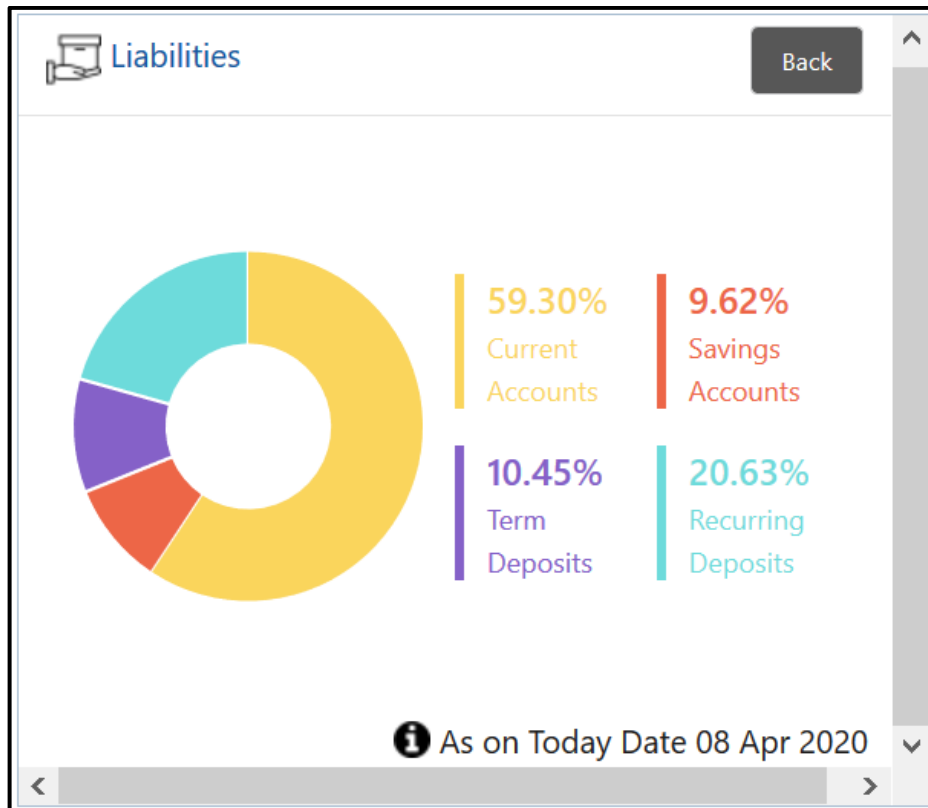
The total value of relationship between the customer and the bank in terms of assets and liability is displayed in this tile.

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**.

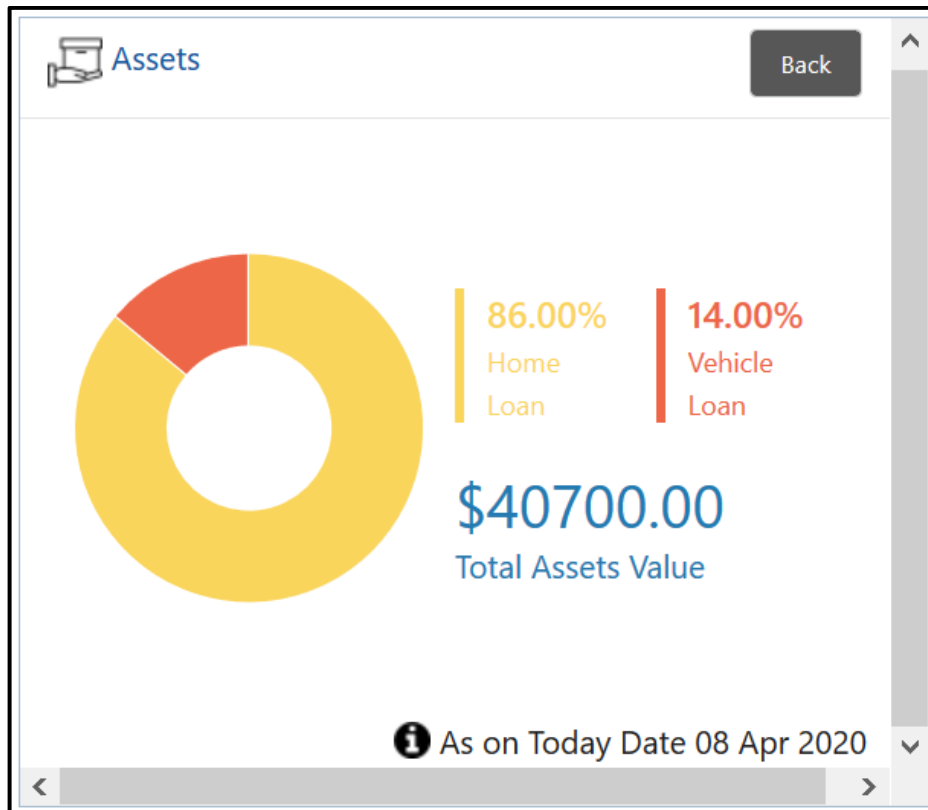
Figure 19: Liability Chart



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		View All
	000000041096 NEW DEPOSIT Credited \$5,000.00 on 2/4/2020	
	000000041019 000 Debited \$15.00 on 2/4/2020	
	000000041028 NEW DEPOSIT Debited \$5,000.00 on 2/3/2020	
	000000041028 NEW DEPOSIT Debited \$5,000.00 on 2/3/2020	
	00000000410194 LOAN PRINCIPAL REPAYMENT Debited \$2,000.00 on 2/3/2020	

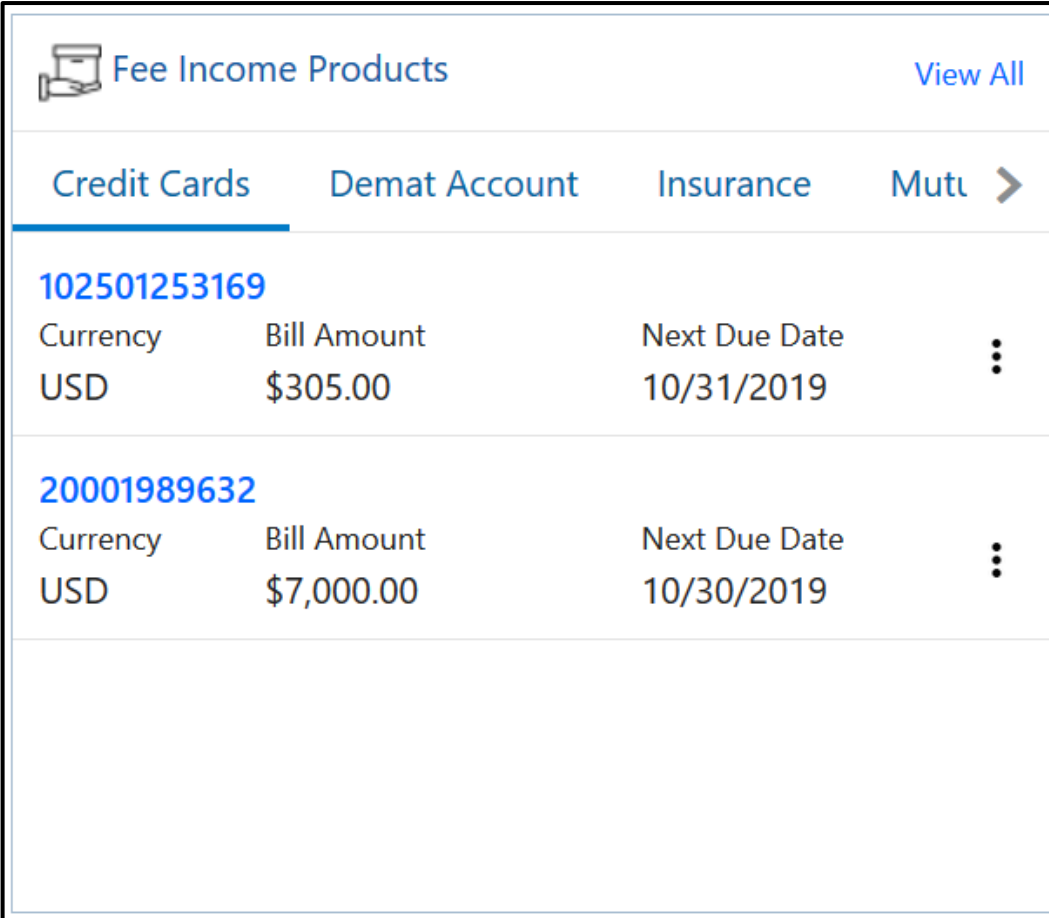
1. To view the detailed information, click **View All**.

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



The screenshot shows a window titled "Fee Income Products" with a "View All" link in the top right. Below the title are four tabs: "Credit Cards", "Demat Account", "Insurance", and "Mutu" with a right-pointing arrow. The "Credit Cards" tab is selected and underlined. The main content area displays two product entries. Each entry starts with a blue link to the product ID, followed by a table of details. The first entry is for product ID 102501253169, showing a bill amount of \$305.00 and a next due date of 10/31/2019. The second entry is for product ID 20001989632, showing a bill amount of \$7,000.00 and a next due date of 10/30/2019. Each entry has a vertical ellipsis icon to its right.

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

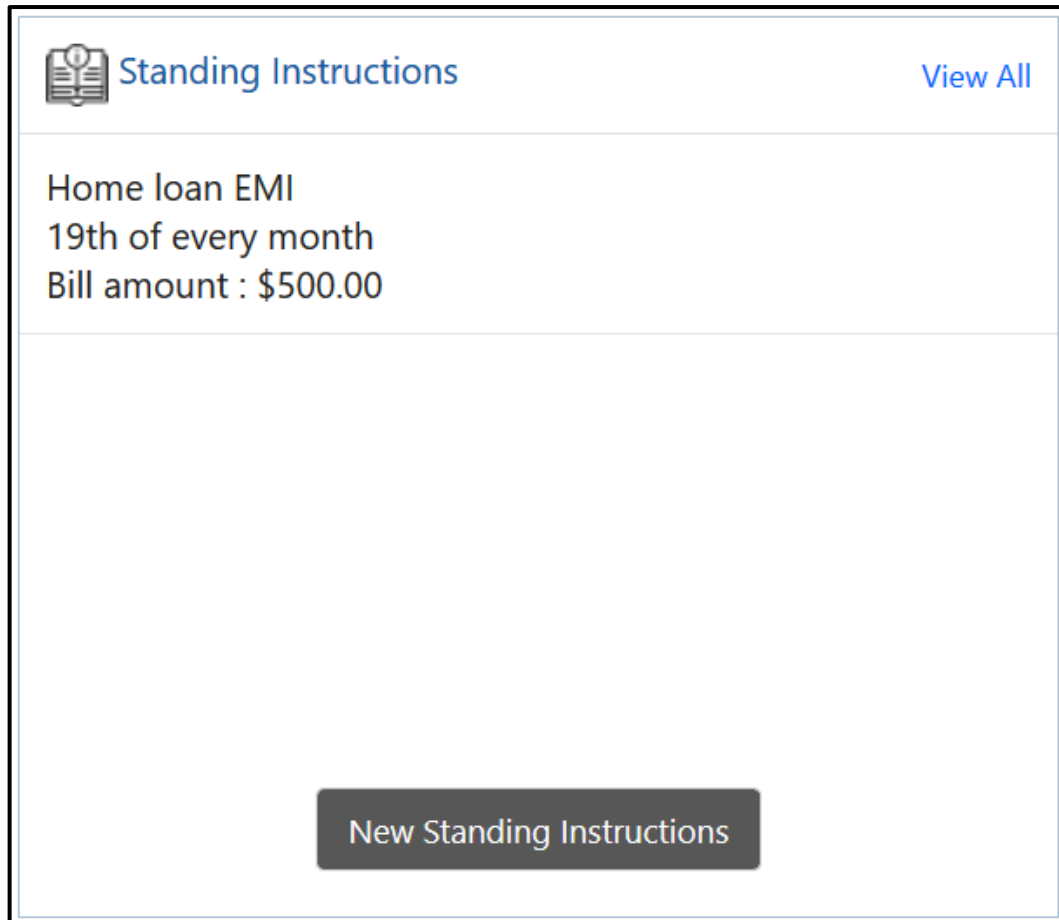
1. To view all the fee income products, click **View All**.
2. To view the specific fee income products, click the corresponding tab. For example, to view the demat account, click the **Demat Account** tab.

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



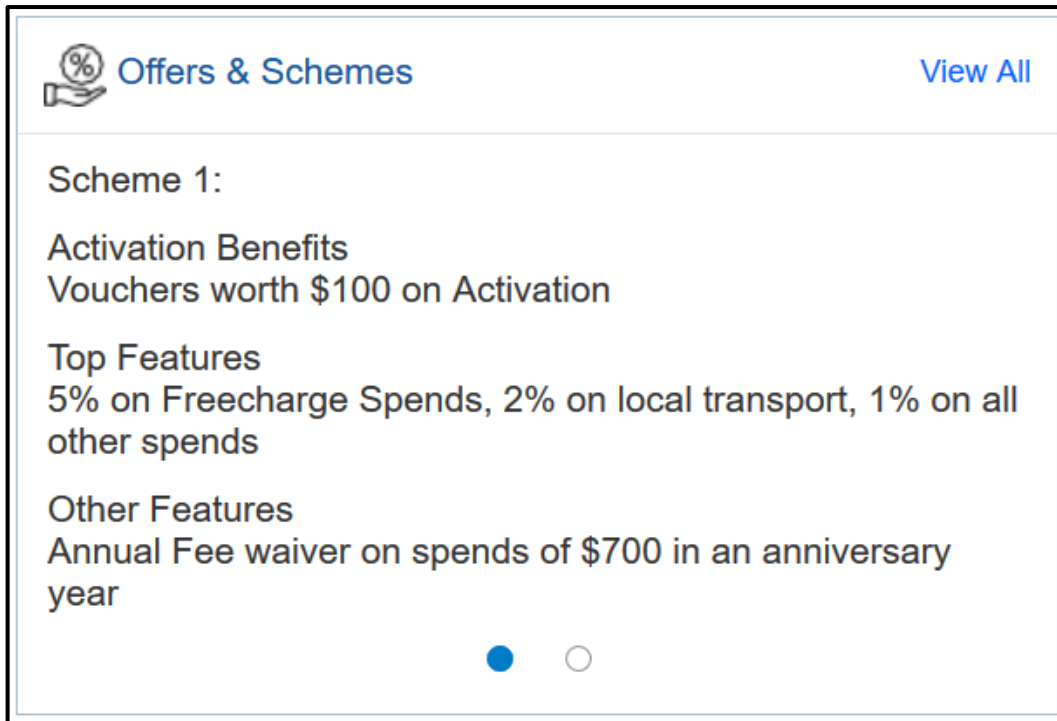
2. To view all the standing instructions, click **View All**.

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.

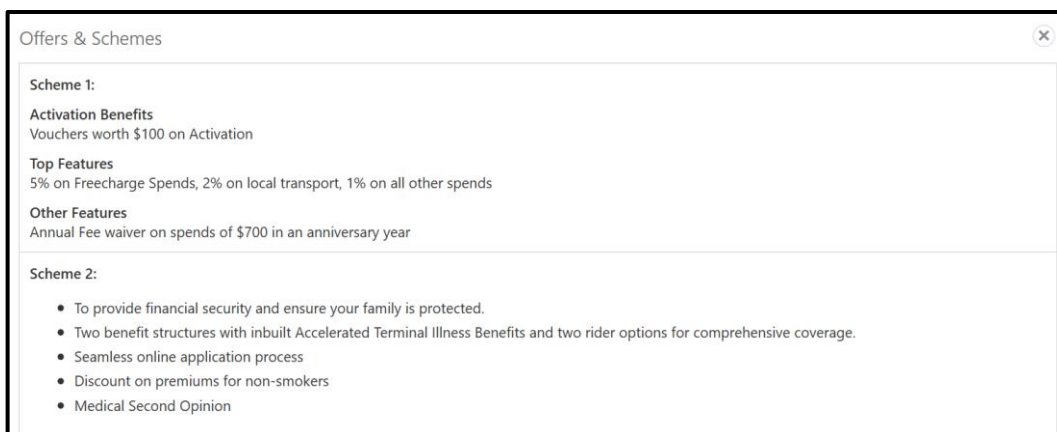
Figure 24: Offers and Schemes



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).