

Customer 360 User Guide

Oracle Banking Branch

Release 14.4.0.3.0

Part Number F39512-01

February 2021

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>

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.....	2
1.6	Symbols.....	2
2	Customer 360.....	3
2.1	Overview	3
2.2	Get Started	3
2.2.1	Personal Information	6
2.2.2	Account Information	12
2.2.3	Pending Activities	18
2.2.4	Alerts	19
2.2.5	Pending Requests	20
2.2.6	Upcoming Events	21
2.2.7	Total Relationship Value	22
2.2.8	Last Five Transactions	25
2.2.9	Fee Income Products	26
2.2.10	Standing Instructions.....	27
2.2.11	Offers and Schemes	28
3	List Of Menus	29

1 Preface

1.1 Introduction

This guide provides detailed information about the Customer 360 feature in 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 Menus	Displays the list of main screens in the document along with its reference.

1.5 Related Documents

1. The Getting Started User Guide

1.6 Symbols

The following symbols are used in this guide:

Symbol	Function
→	Represents Results

2 Customer 360

2.1 Overview

Customer 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 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 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 **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

Customer 360

John Smith 000041 Gold

Signature

Contact Information
 100 10th Street, California, 94118, United States
 +1 310 123 4567
 john.smith@email.com

KYC
 KYC Compliant
[View KYC Documents](#)

Dependents
 Amy Smith, Spouse, Born on 10/10/1984
 Lilly Smith, Daughter, Born on 10/10/2010
 Jaden Smith, Son, Born on 10/10/2015
 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 Bank Pvt Ltd
 The Netherlands
 Since 10 Years
[View Employment History](#)

Financial Summary
 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...

Alerts
 Nominee Details Pending
 Locker Rental Overdue
 Monthly Average Balance Not Maintained

Pending Activities
 Nomination details
 FATCA
 Locker premium
 Form required

Pending Requests
 New debit card request
 Change of address
 New Cheque book
 New Cheque book

Total Relationship Value
 45.97% Assets, 54.03% Liabilities
 \$40700.00 Total Assets Value
 \$47840.00 Total Liabilities Value

Fee Income Products
 Credit Cards, Demat Account, Insurance, Muts

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

Offers & Schemes
 Scheme 1:
 Activation Benefits
 Top Features
 Other Features

Upcoming Events
 April 2020
 Today

Last 5 Transactions
 000000041096 NEW DEPOSIT
 000000041019 DEBIT
 000000041028 NEW DEPOSIT
 000000041028 NEW DEPOSIT
 000000041094 LOAN PRINCIPAL REPAYMENT

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:

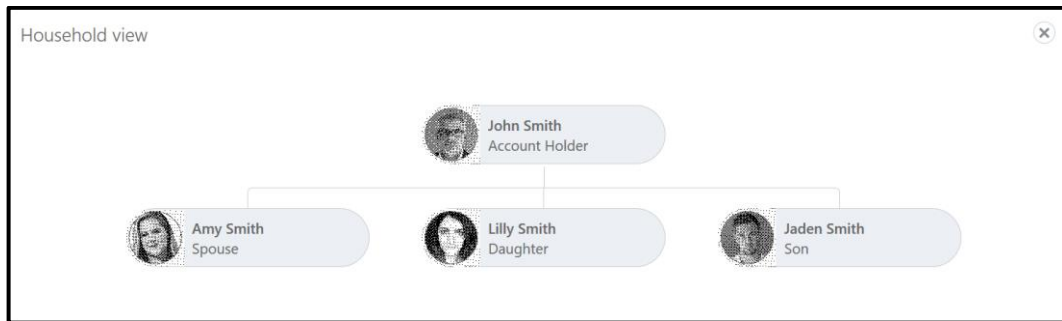
Table 1: Personal Information Tile

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

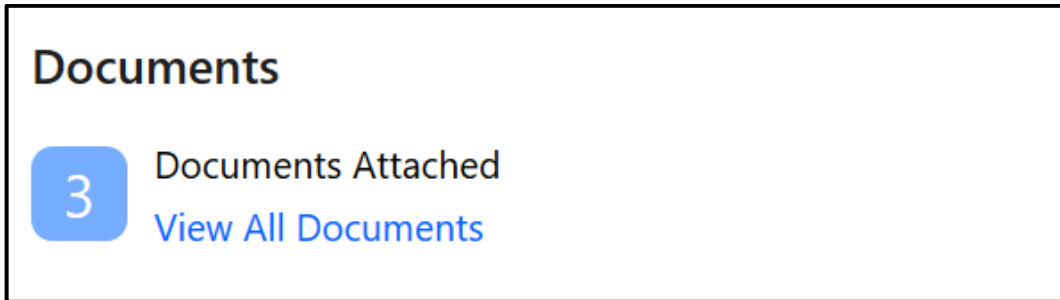
→ The system displays the balance details specific to selected product.

Figure 4: Household Balance in Selected Product

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				

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

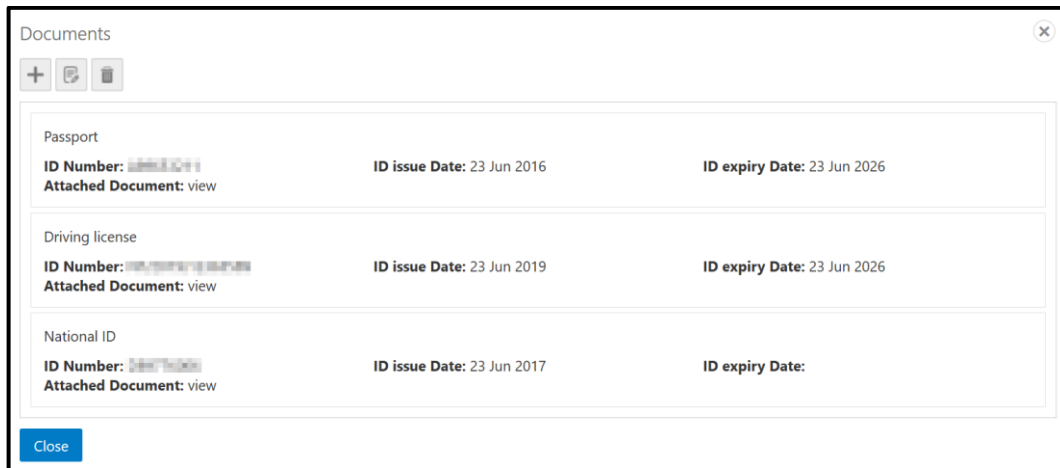
Figure 5: Documents



- 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



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

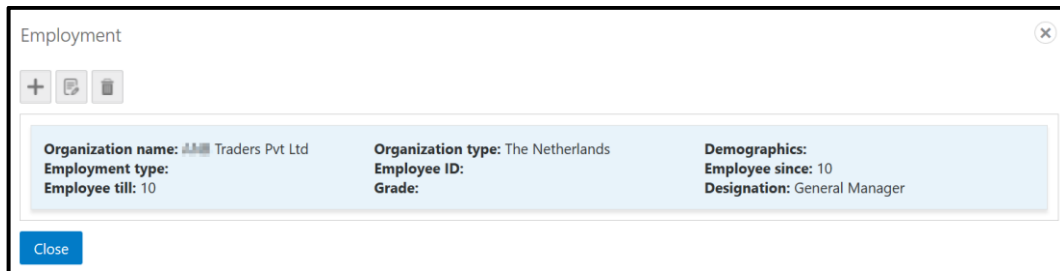
Figure 7: Employment Information



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

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

Figure 8: Employment



- To exit the **Employment** window, click **Close** or 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

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 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 on the account count number in **CASA** section.

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

Figure 11: CASA Information

CASA			
All	Current Accounts	Savings Accounts	
10000410591			CURRENT ACCOUNTS
Currency USD	Account Balance \$15,000.00	Status Active	⋮
10000411619			CURRENT ACCOUNTS
Currency USD	Account Balance \$6,870.00	Status Active	⋮
10000411798			CURRENT ACCOUNTS
Currency USD	Account Balance \$6,500.00	Status Active	⋮
10000412112			SAVINGS ACCOUNTS
Currency USD	Account Balance \$4,600.00	Status Active	⋮
⏪ < 1 > ⏩			

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

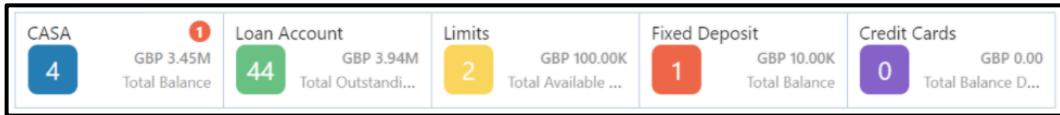
Figure 12: Current Accounts

The screenshot shows the 'Current Accounts' interface for account 100000410591. Key elements include:

- Account Summary:** Account Type: NORM, Status: ACTIVE, Location: California. Metrics include Current Balance (\$15,000.00), Days in Debit (25), Monthly Debit Average (\$2,000.00), No of Overdrafts (1), and Limit (\$20,000.00).
- Account Holder:** John Smith, 103 4th Street, California, 15419, United States. Contact: +1 20 567 5380, john.smith@...com.
- Branch Details:** FLEXCUBE UNIVERSAL BANK, Unit 1, Block A, California.
- Charts:**
 - Balance:** Line chart showing Total Balance and Average Balance from Sep to Jan.
 - Days in Debit/Credit:** Line chart showing Days in Credit and Days in Debit from Sep to Jan.
 - Charge Amount:** Line chart showing charge amounts from 10 to 20.
 - Days in Excess OD:** Line chart showing days in excess of overdraft limit from 0 to 10.
- Transactions:**
 - NEW DEPOSIT: Credited \$2,000.00 on 2/4/2020
 - DEBIT: Debited \$1,500.00 on 2/1/2020
 - NEW DEPOSIT: Debited \$5,000.00 on 1/13/2020
 - NEW DEPOSIT: Debited \$5,000.00 on 1/18/2020
 - LOAN PRINCIPAL REPAYMENT: Debited \$2,980.00 on 12/18/2019
- Pending Activities:**
 - Nomination details: Update nomination details for the deposit account number 986512326541.
 - FATCA: Complete FATCA formalities.
 - Locker premium: Locker renewal premium to be paid.
 - Form required: Form 15h to be provided.
- Pending Requests:**
 - New debit card request: Requested on 1/2/2020
 - Change of address: Requested on 12/26/2019
 - New Cheque book: Requested on 12/27/2019
 - New Cheque book: Requested on 1/3/2020
- Standing Instructions:** Home loan EMI, 19th of every month, Bill amount: \$500.00.
- Documents attached:** Aadhar card, Pan card, Passport, Address proof.

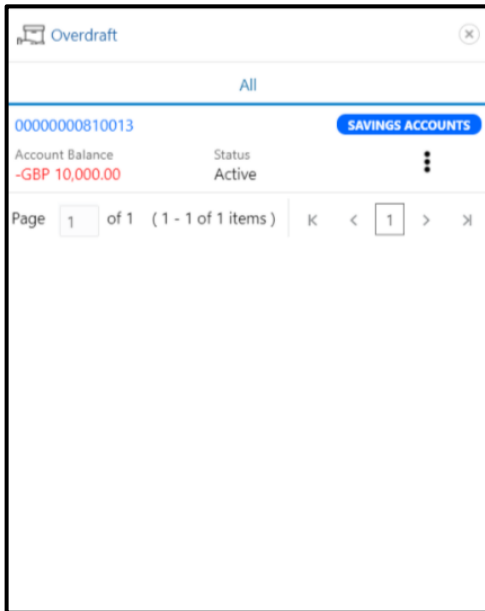
- In case of unauthorized overdraft, a notification is shown in the CASA widget to indicate the number of accounts that have an unauthorized overdraft.

Figure 13: CASA Account



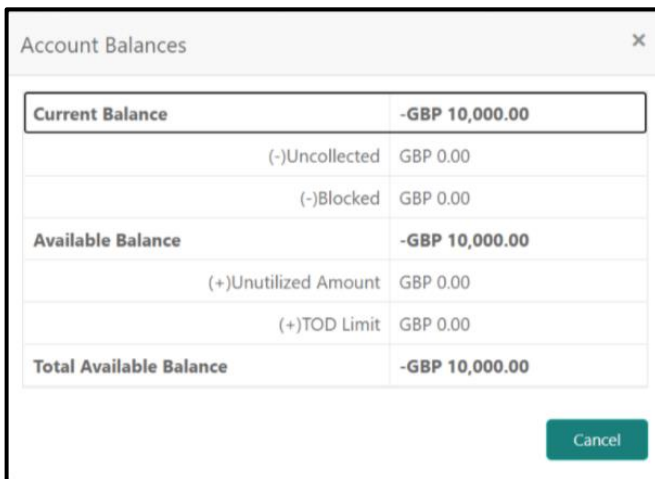
- Click on notification, accounts with unauthorized overdraft is displayed in the CASA Information Window.

Figure 14: CASA Information with unauthorized overdraft



- Click on the account number to view Balance Information.

Figure 15: Account Balances





7. To go back to the Customer 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 16: Loan Account

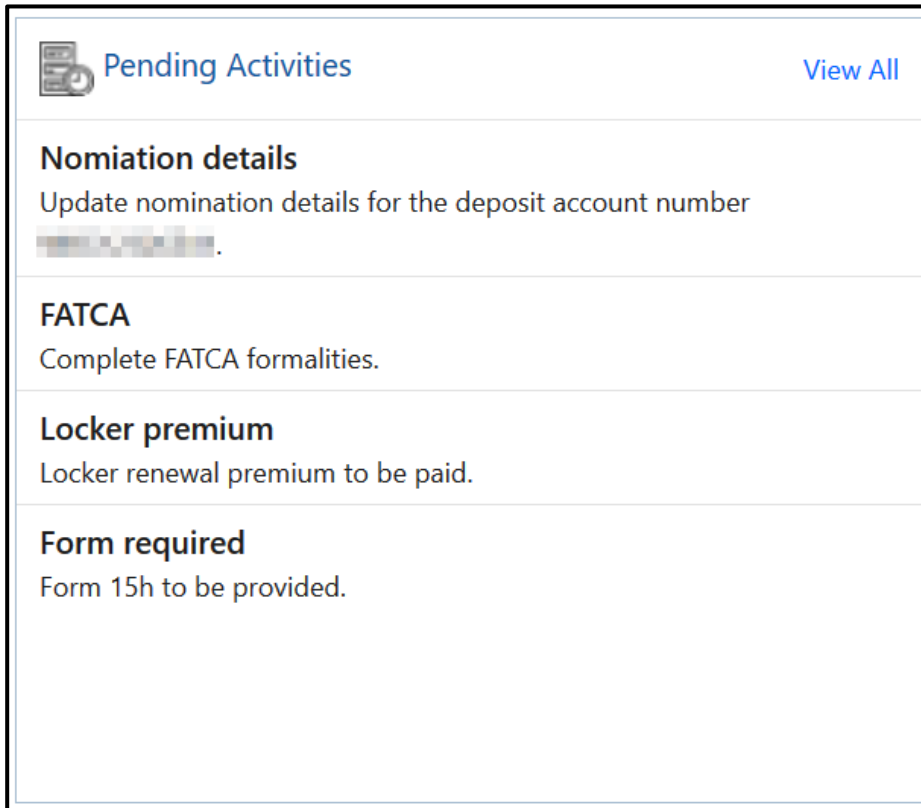
Loan Account			
All	Home Loan	Vehicle Loan	
100000410944		HOME LOAN	
Currency USD	Loan Outstanding \$30,000.00	Status Active	⋮
100000412010		VEHICLE LOAN	
Currency USD	Loan Outstanding \$5,000.00	Status Active	⋮
100000410729		HOME LOAN	
Currency USD	Loan Outstanding \$5,000.00	Status Active	⋮
00000000410285		VEHICLE LOAN	
Currency USD	Loan Outstanding \$700.00	Status Active	⋮
K < 1 > >			


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 17: Pending Activities

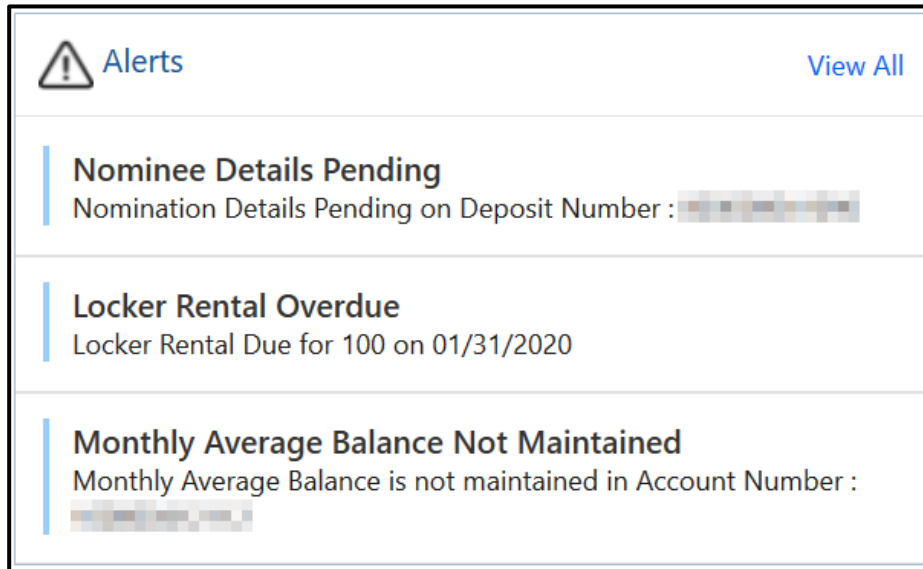



1. To view all the pending activities, click **View All**.
2. To exit the **Pending Activities** window, click close  icon.

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 18: Alerts

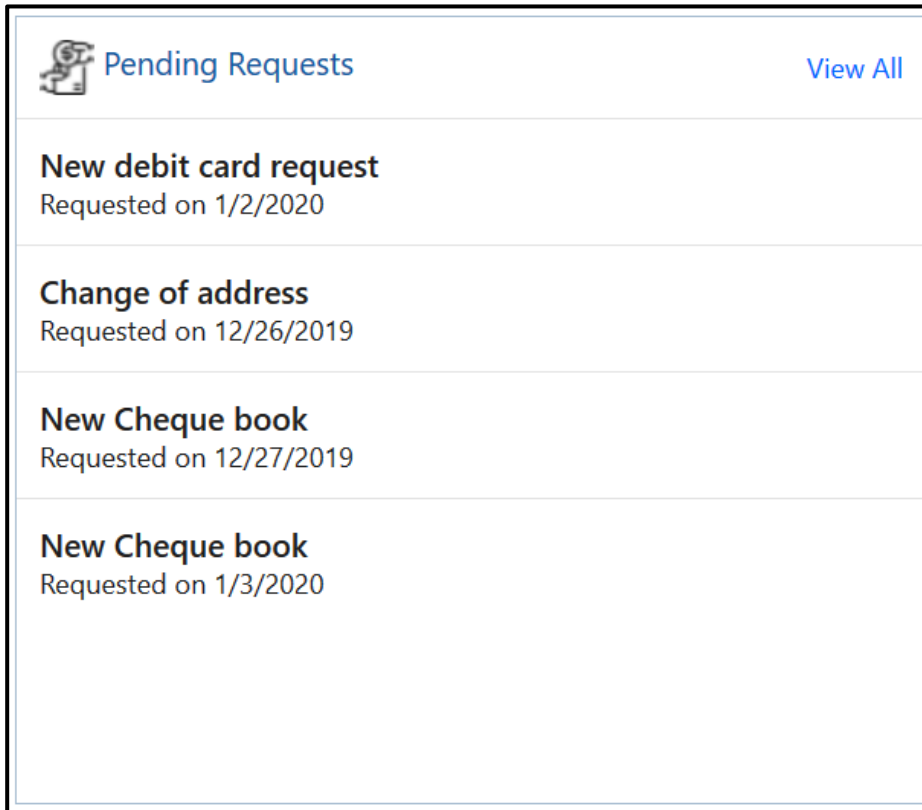



1. To view all the alerts, click **View All**.
2. To exit the **Alerts** window, click close  icon.

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 19: Pending Requests

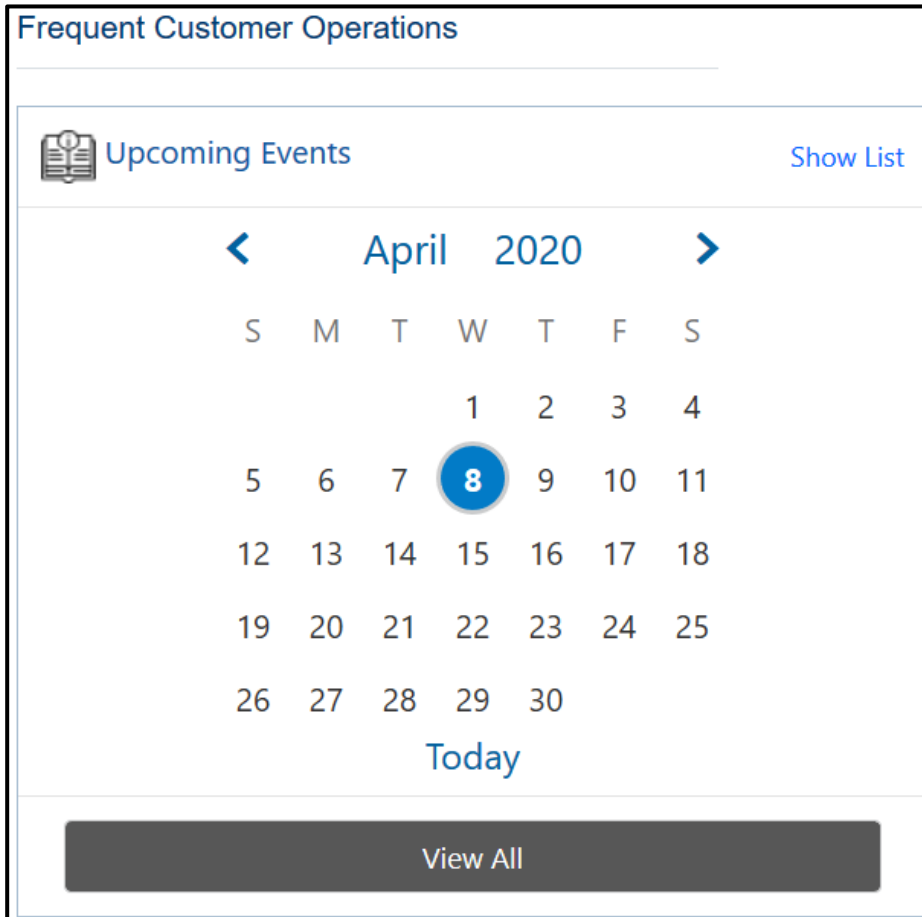



1. To view all the pending requests, click **View All**.
2. To close any window, click  icon.

2.2.6 Upcoming Events

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

Figure 20: Upcoming Events

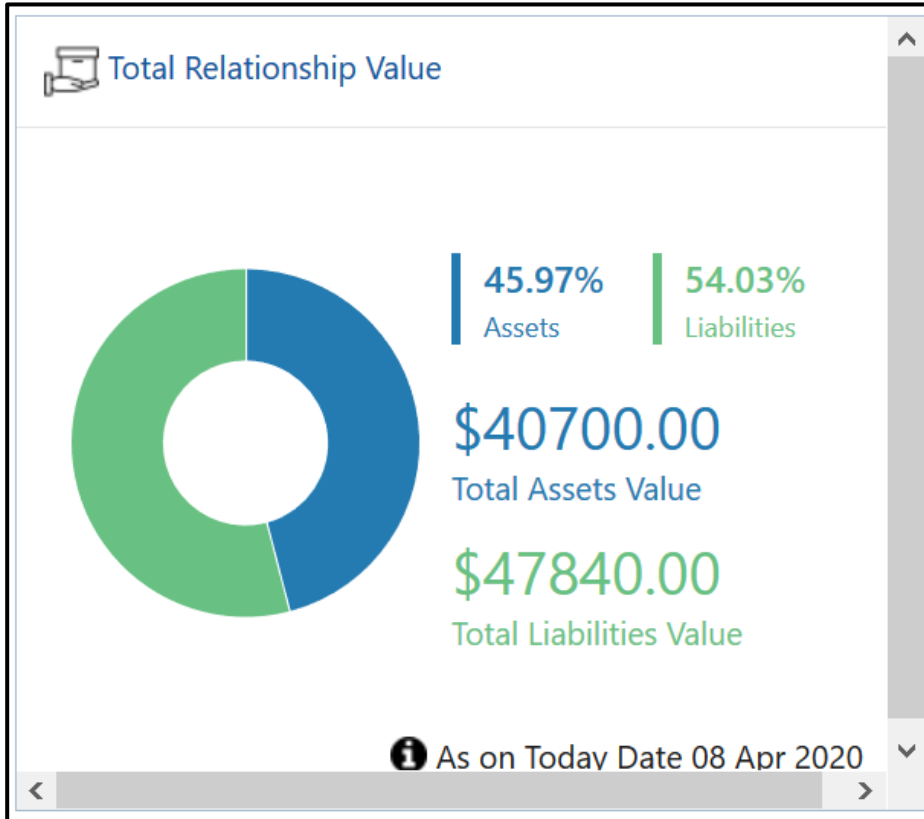


1. To view the upcoming events as list, click **Show List**.
2. To view all the upcoming events, click **View All**.
3. To close any window, click  icon.

2.2.7 Total Relationship Value

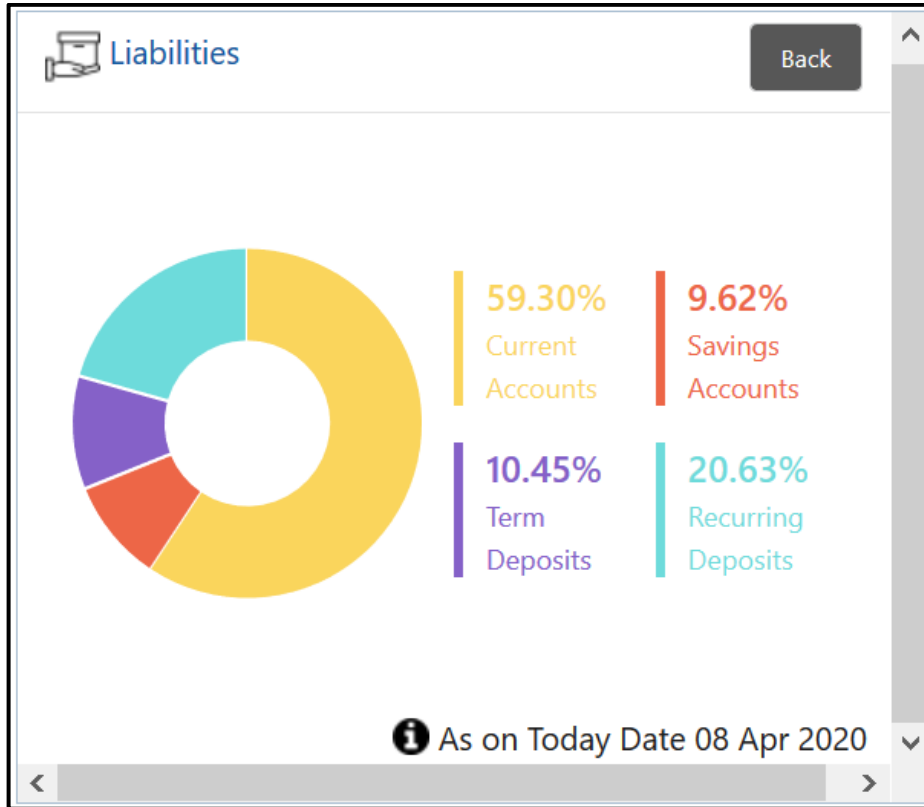
The total value of relationship between the customer and the bank in terms of assets and liability is displayed in this tile.

Figure 21: Total Relationship Value



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

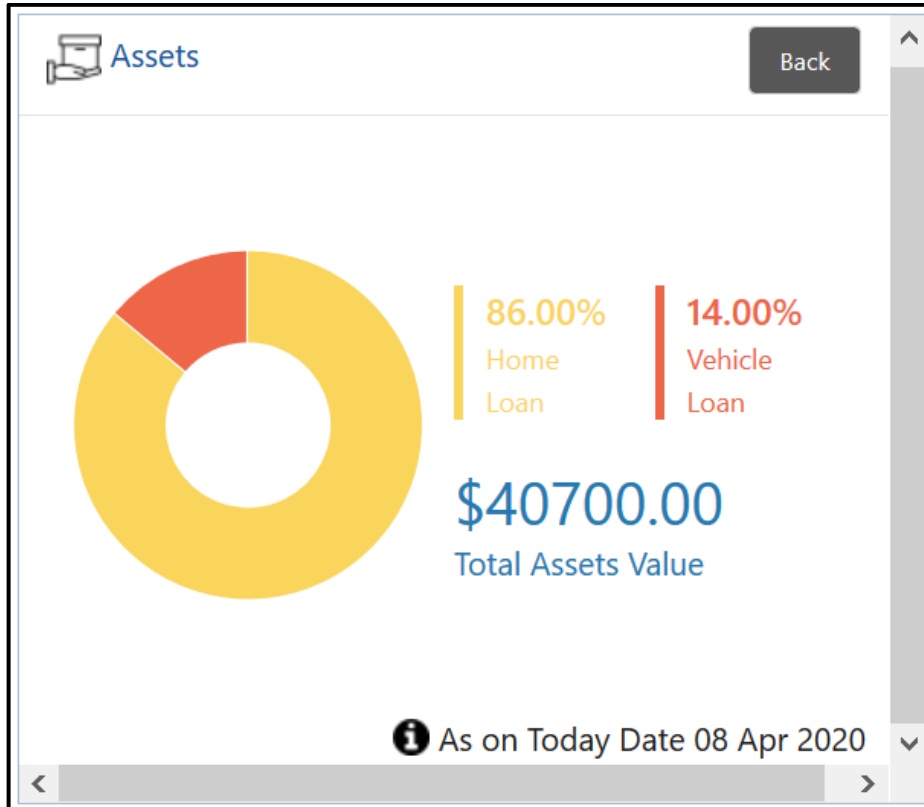
Figure 22: Liability Chart



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 23: Assets Chart










- 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 24: 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**.
2. To close any window, click  icon.

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 25: Fee Income Products

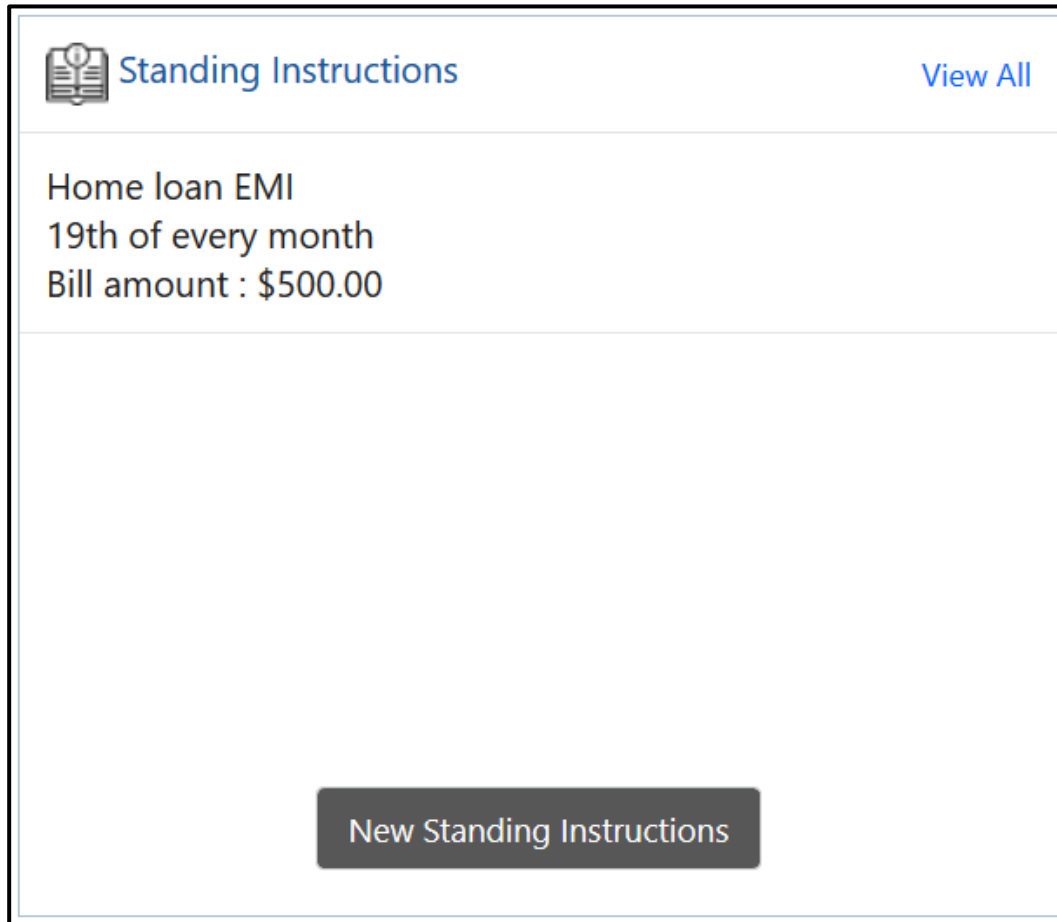
Fee Income Products View All			
Credit Cards	Demat Account	Insurance	Mutu >
102501253169			
Currency	Bill Amount	Next Due Date	⋮
USD	\$305.00	10/31/2019	
20001989632			
Currency	Bill Amount	Next Due Date	⋮
USD	\$7,000.00	10/30/2019	


1. To view all the fee income products, click **View All**.
2. To view the specific fee income products, click 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 26: Standing Instructions

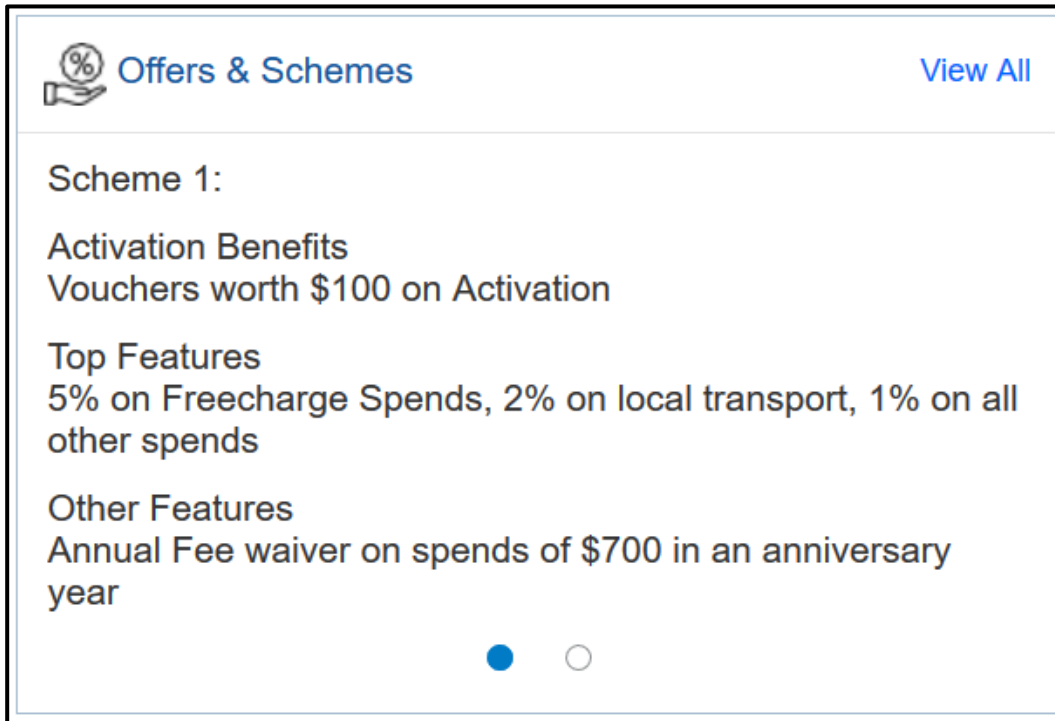


1. To view all the standing instructions, click **View All**.
2. To close any window, click  icon.

2.2.11 Offers and Schemes

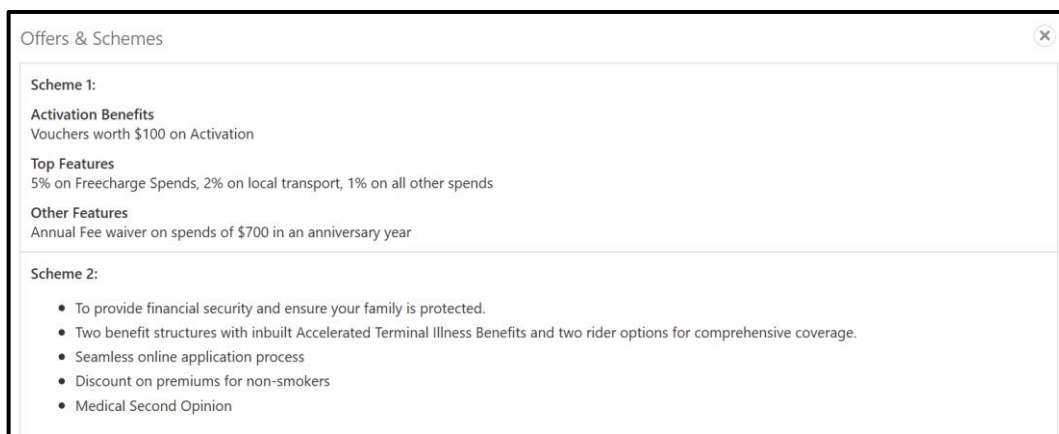
This tile displays all the offers and schemes that are already availed by the customers. Knowing the customer's existing offers and schemes helps the RM in promoting different products.

Figure 27: Offers and Schemes



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

Figure 28: Offers and Schemes – Expanded View



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

3 List Of Menus

1. Personal Information – [Personal Information](#) (pg. 6).
2. Account Information – [Account Information](#) (pg. 12).
3. Pending Activities – [Pending Activities](#) (pg. 18).
4. Alerts – [Alerts](#) (pg. 19).
5. Pending Requests – [Pending Requests](#) (pg. 20).
6. Upcoming Events – [Upcoming Events](#) (pg. 21).
7. Total Relationship Value – [Total Relationship Value](#) (pg. 22).
8. Last Five Transactions – [Last Five Transactions](#) (pg. 25).
9. Fee Income Products – [Fee Income Products](#) (pg. 26).
10. Standing Instructions – [Standing Instructions](#) (pg. 27).
11. Offers and Schemes – [Offers and Schemes](#) (pg. 28).