Customer 360 User Guide

Oracle Banking Branch

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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 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.

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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

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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*

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- *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.

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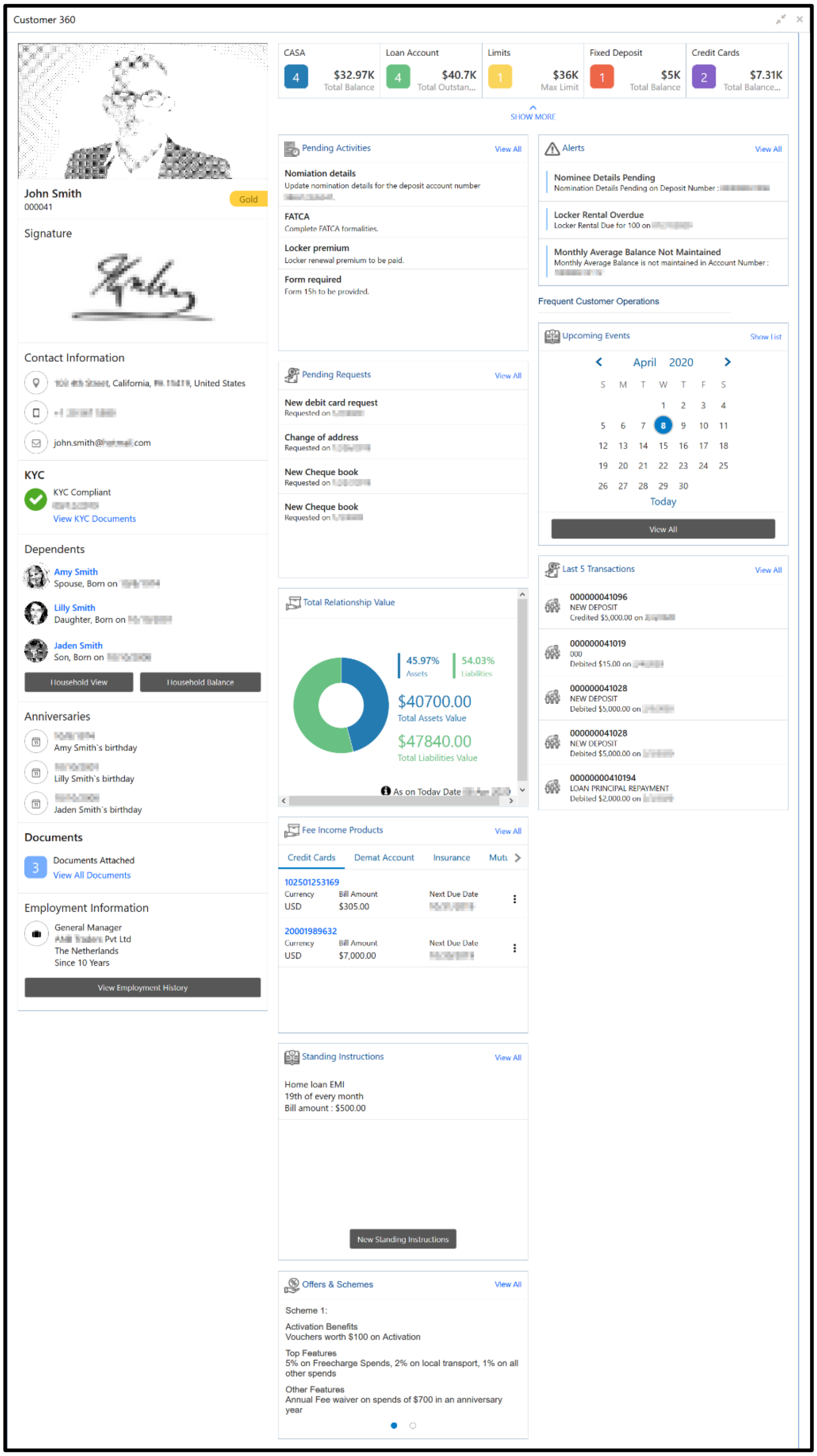
Figure 1: Customer 360



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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

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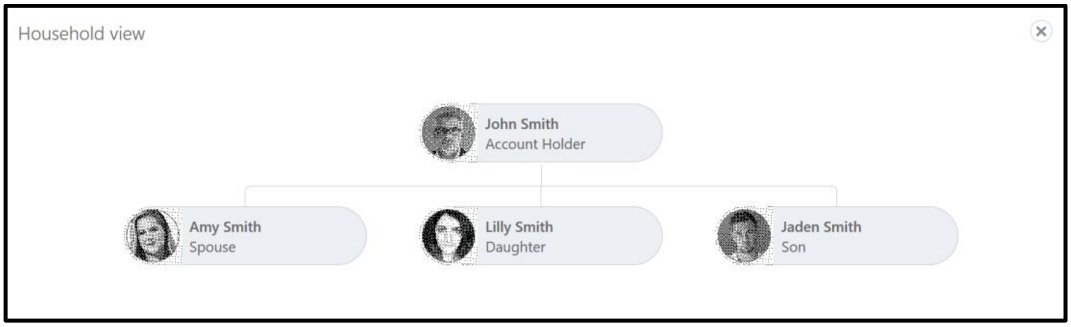
1. To view the dependent information in tree view, click **Household View** in the **Dependents** section.

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

   Figure 2: Household View

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

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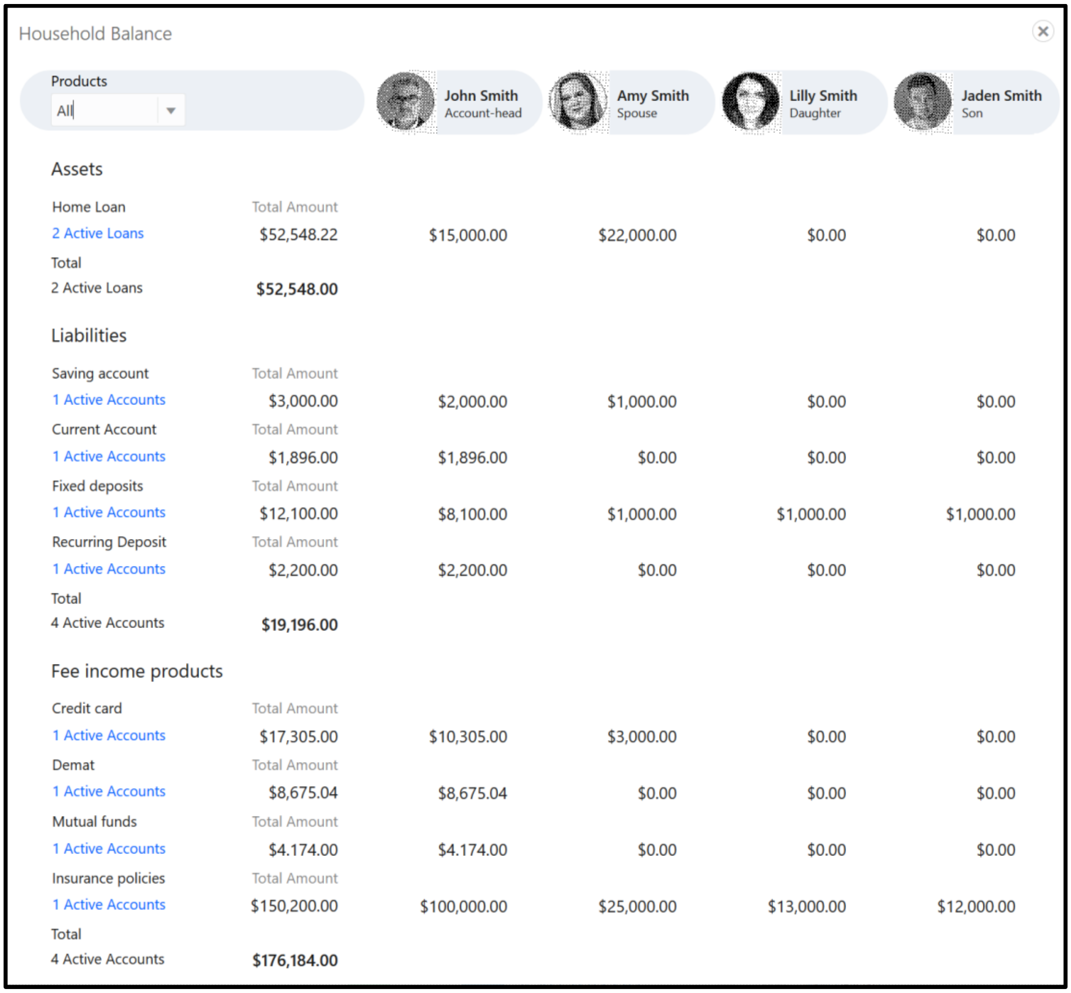
3. To view the balance in all the dependent accounts, click **Household Balance**.

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

Figure 3: Household Balance



Household Balance

Products: All

Products	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**				

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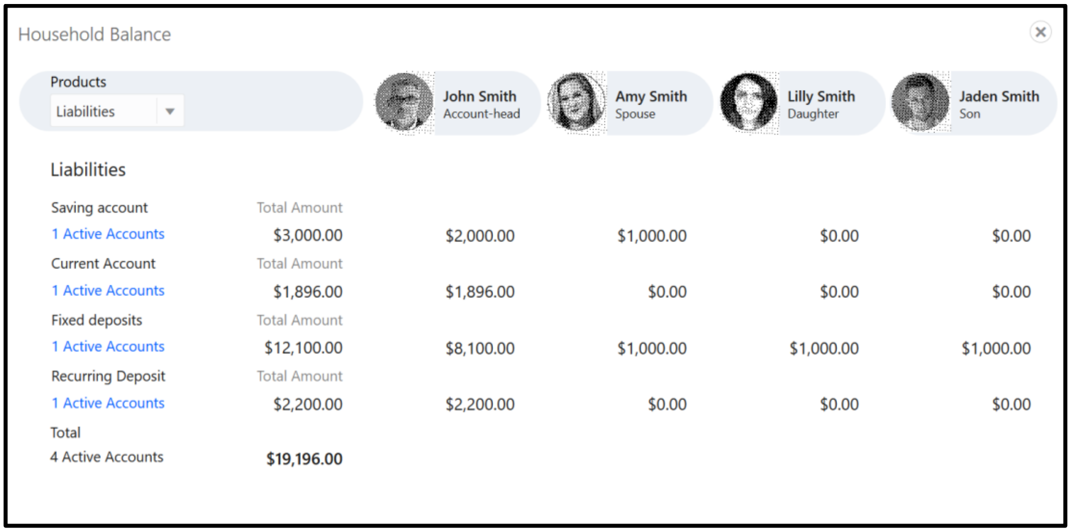
4. Select the **Products** from the drop down list. The options available are: All, Assets, Liabilities, and Fee Income Products.

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

   Figure 4: Household Balance in Selected Product



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

   Figure 5: Documents

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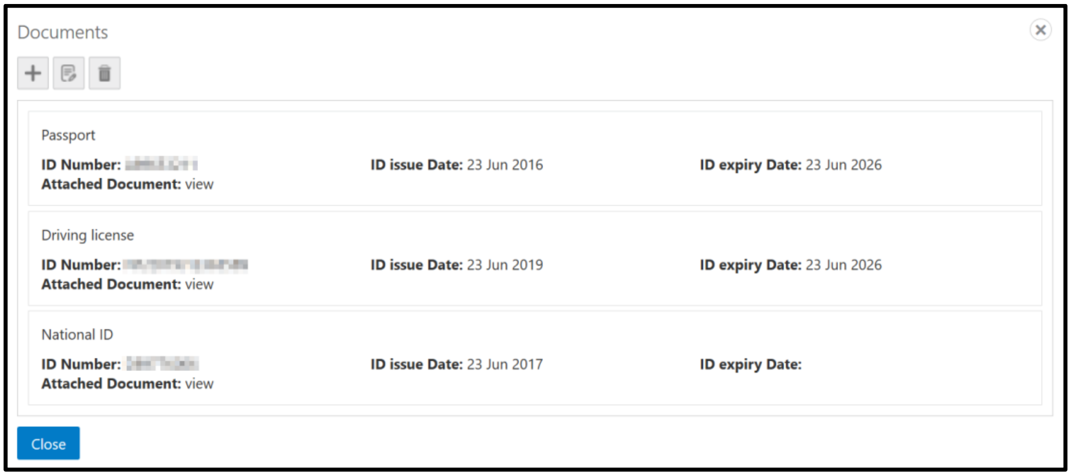
6. To view details about all the documents submitted by the customer, click **View All Documents** in the **Documents** section.

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

Figure 6: Documents



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

Figure 7: Employment Information

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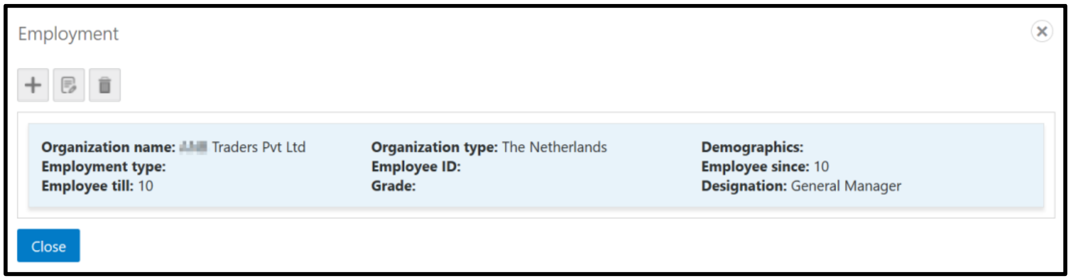
8. To view the employment details, click **View Employment History** in **Employment Information** section.

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

   Figure 8: Employment

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

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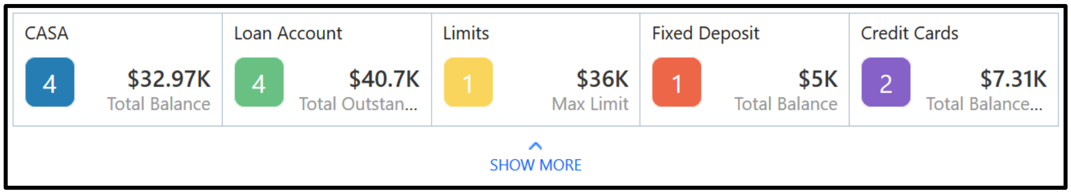
2.2.2 Account Information

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.

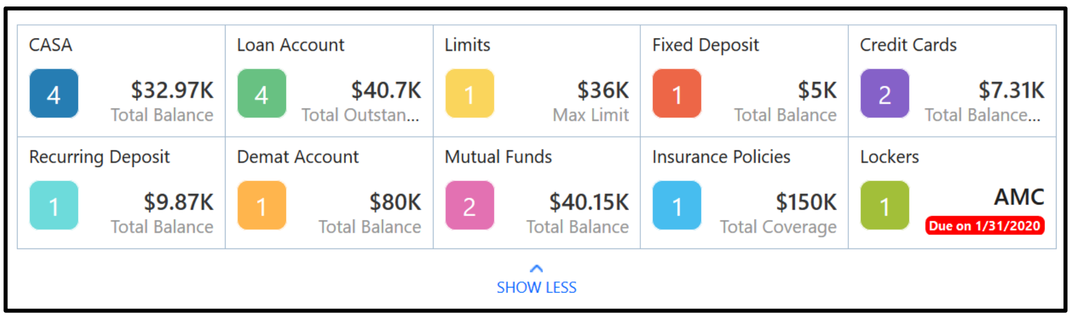
Figure 9: Account Information – Basic View



1. Click **SHOW MORE**.

   → The Account Information section expands.

   Figure 10: Account Information – Expanded View



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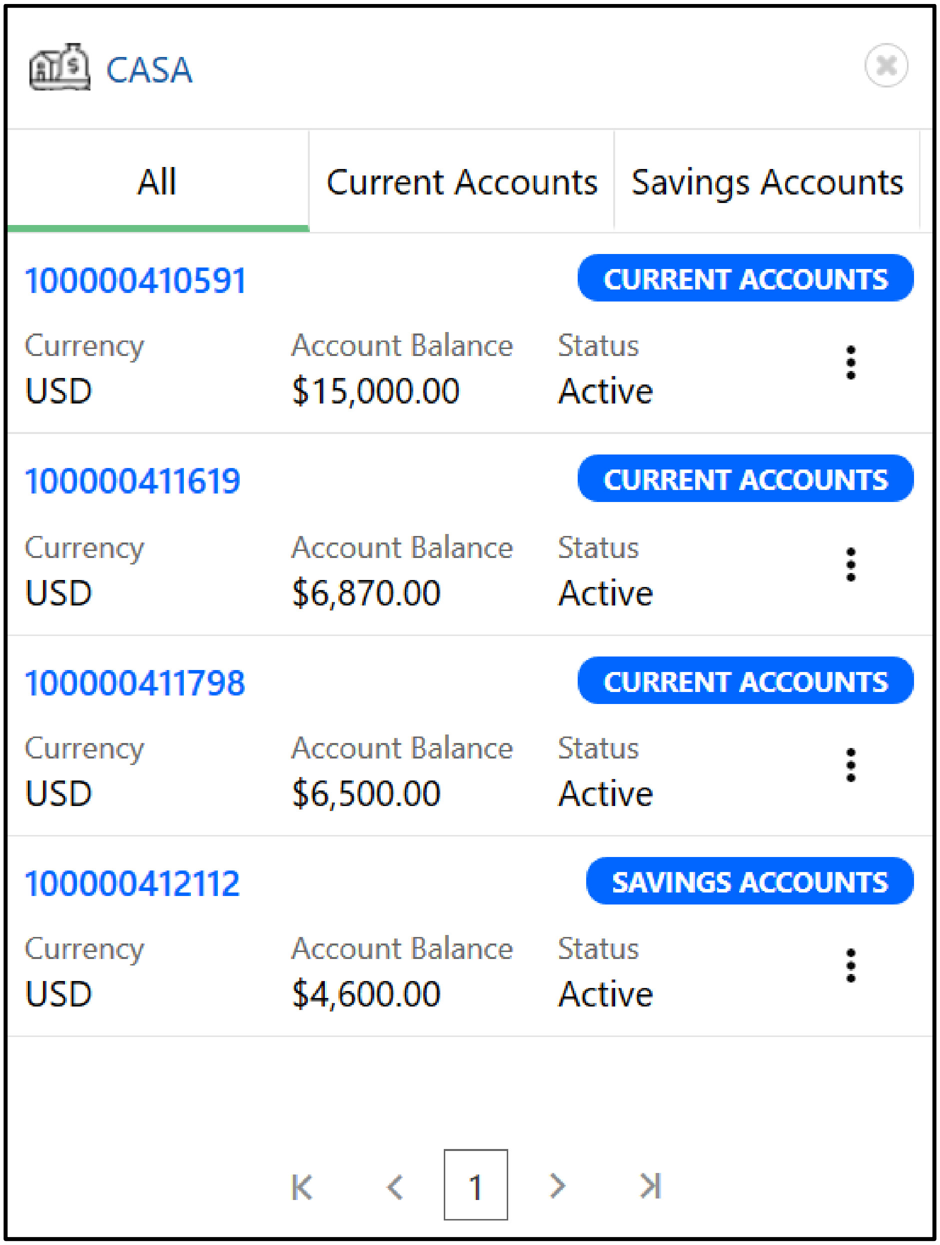
2. To view the detailed information about CASA, click on the account count number in **CASA** section.

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

Figure 11: CASA Information



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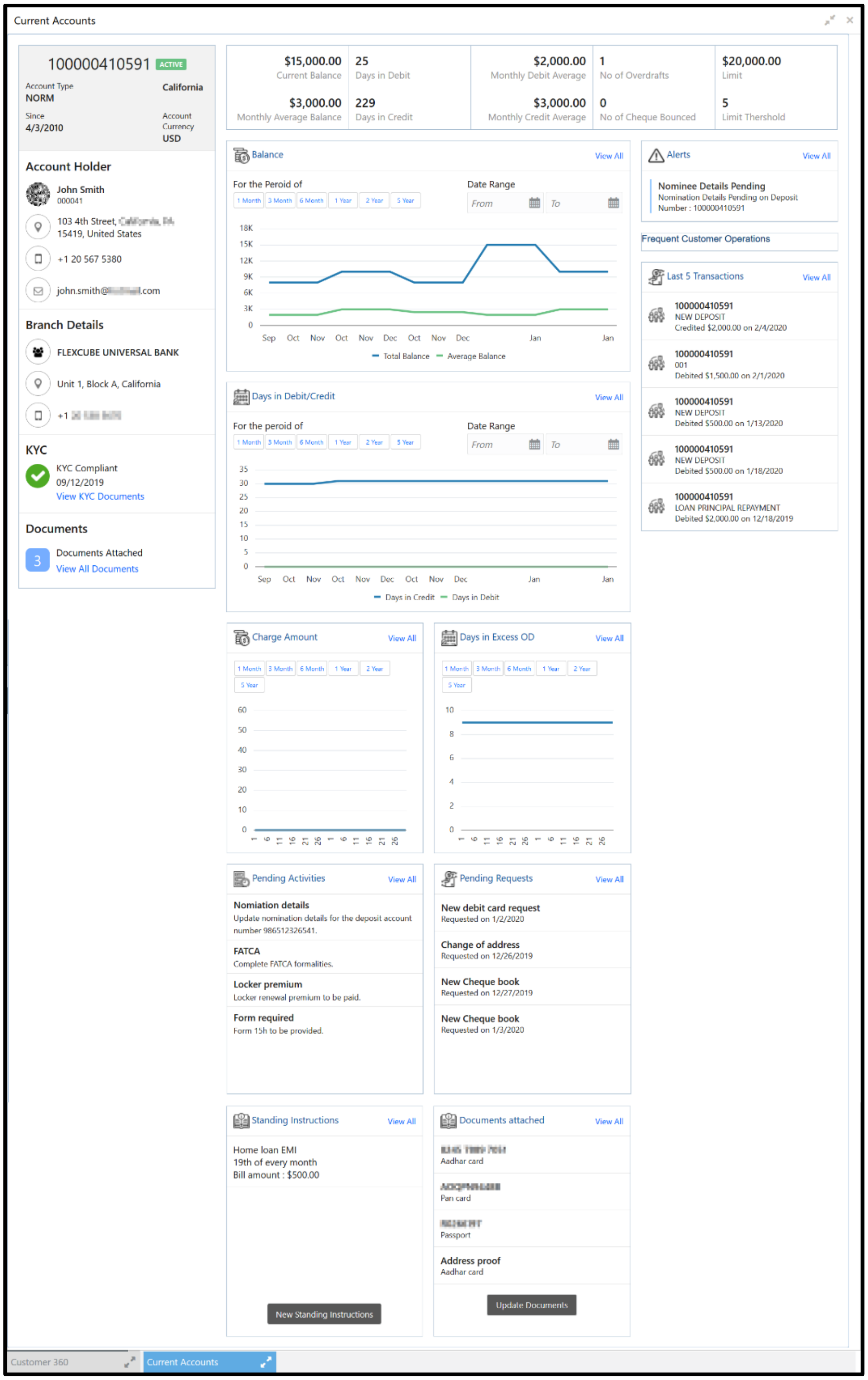
3. To view only the current account details, click **Current Accounts** tab.

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

Figure 12: Current Accounts



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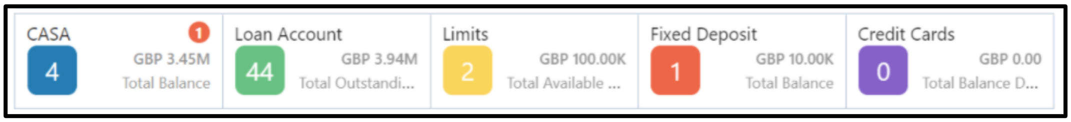
4. In case of unauthorized overdraw, a notification is shown in the CASA widget to indicate the number of accounts that have an unauthorized overdraft.

Figure 13: CASA Account

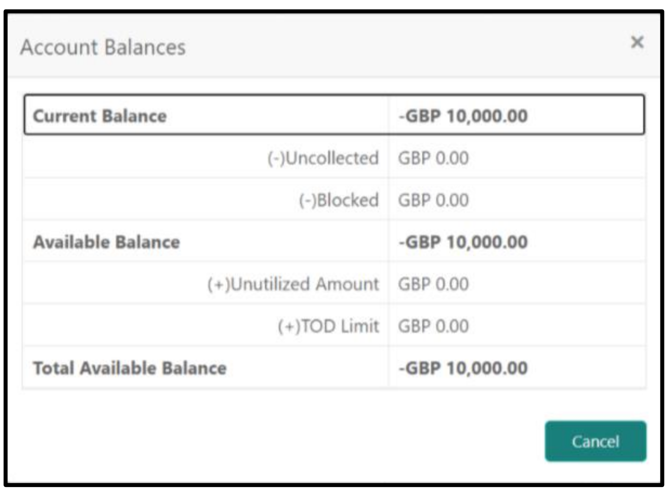


5. Click on notification, accounts with unauthorized overdraft is displayed in the CASA Information Window.

Figure 14: CASA Information with unauthorized overdraft

6. Click on the account number to view Balance Information.

Figure 15: Account Balances



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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.

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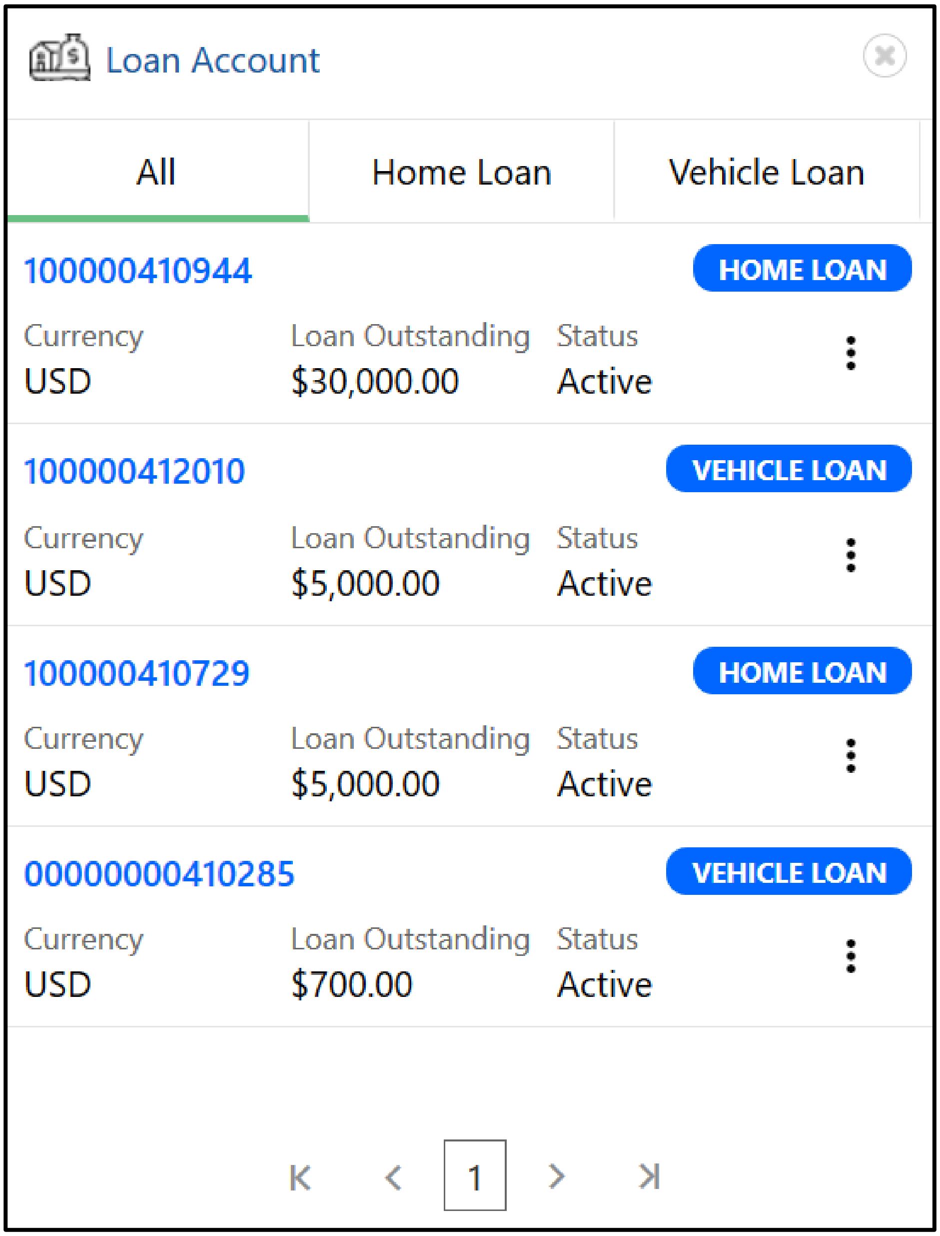
Figure 16: Loan Account



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.

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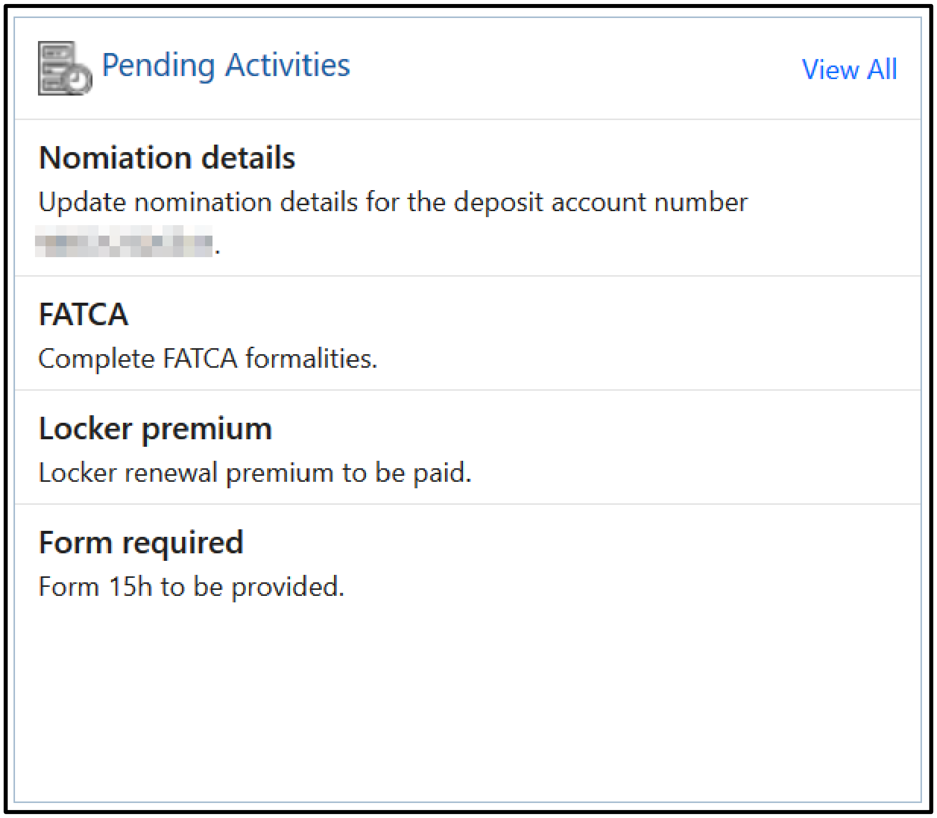
2.2.3 Pending Activities

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.

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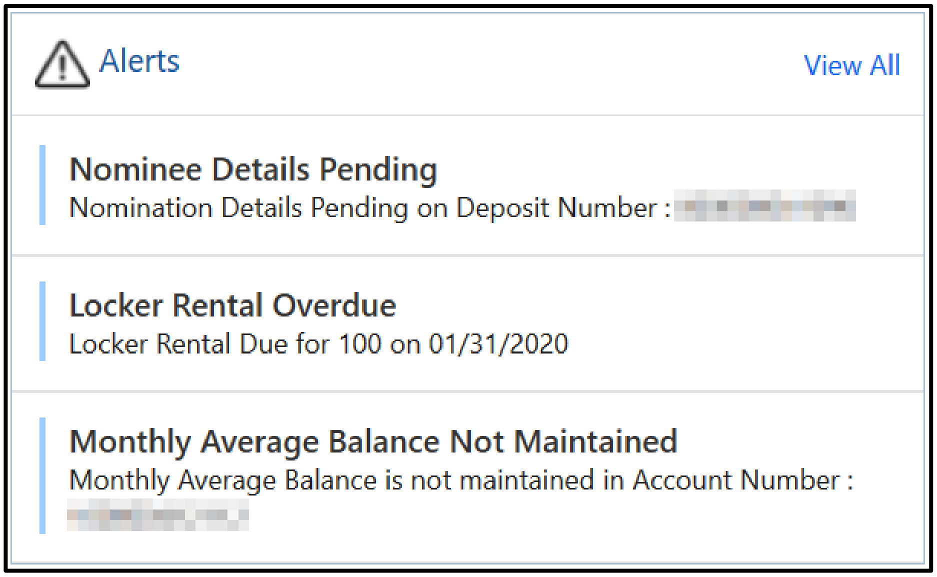
2.2.4 Alerts

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.

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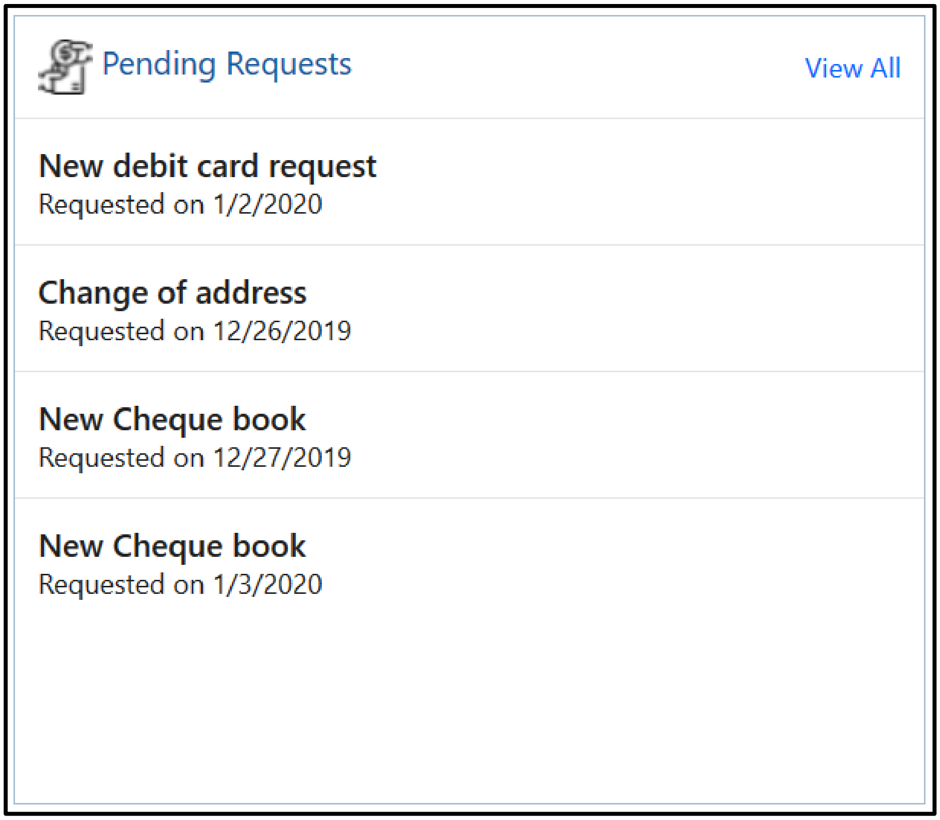
2.2.5 Pending Requests

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.

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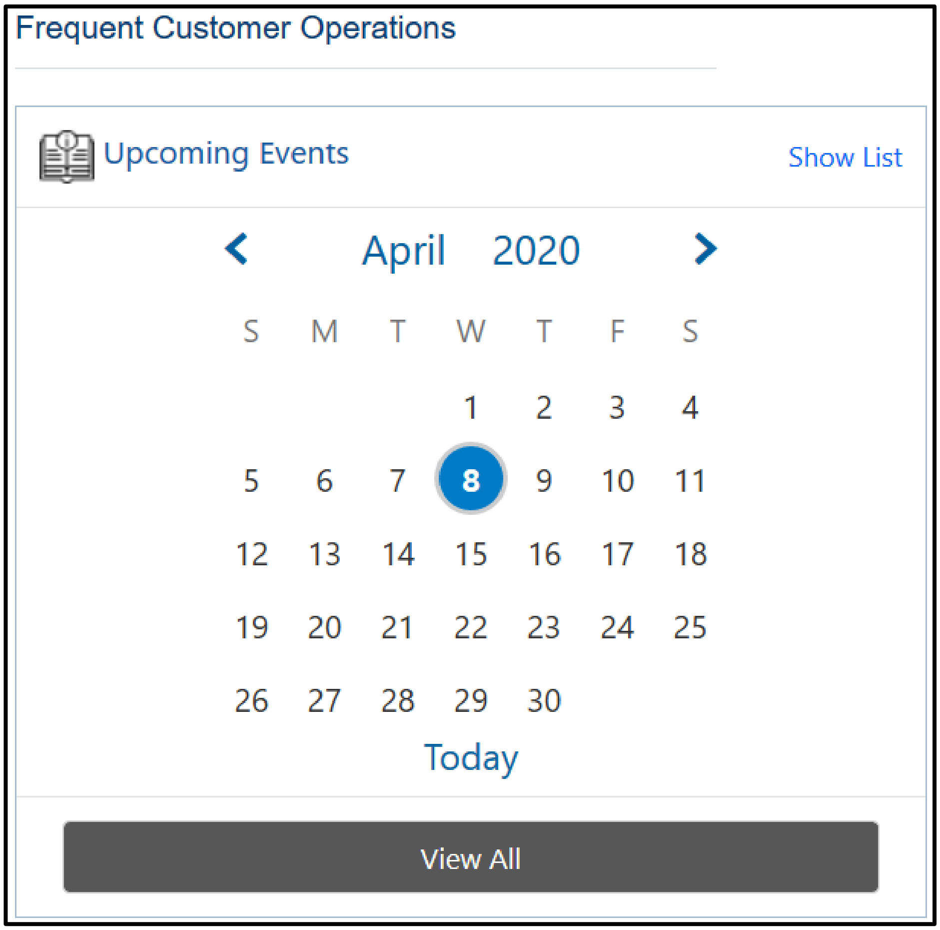
2.2.6 Upcoming Events

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.

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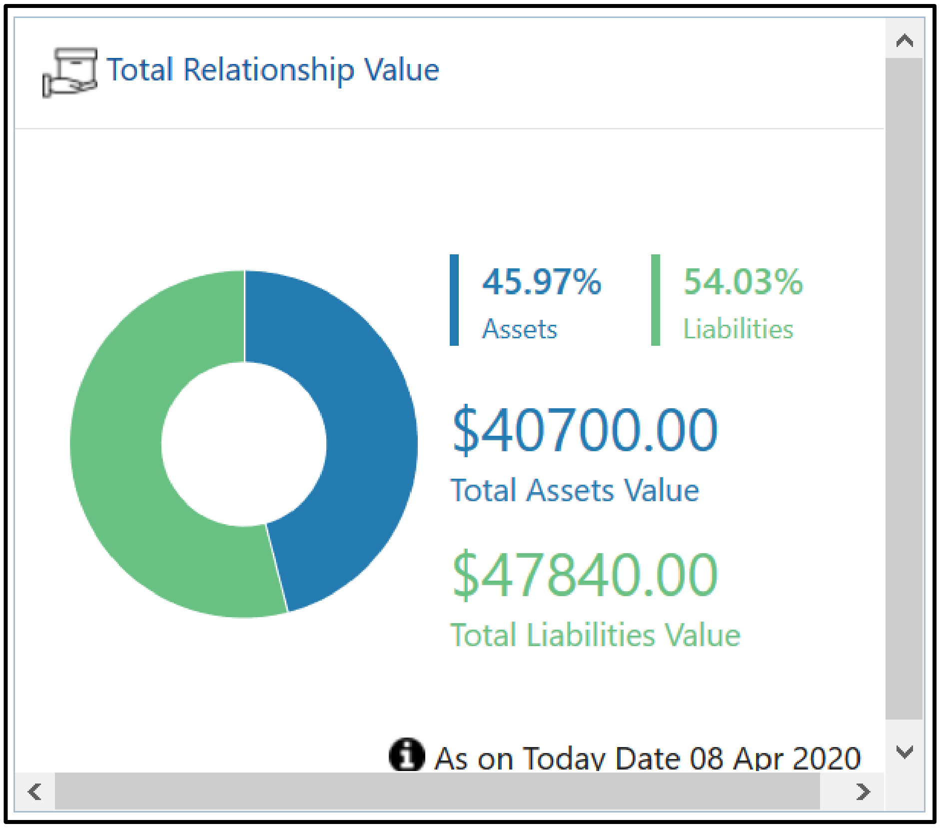
2.2.7 Total Relationship Value

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



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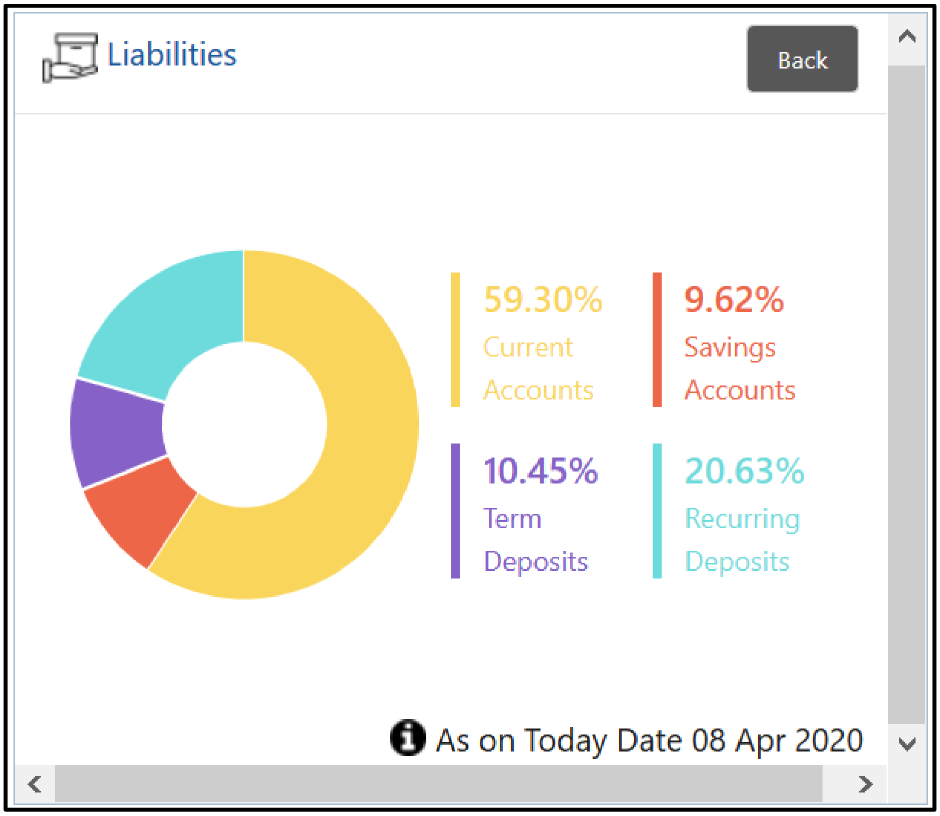
1. To view only the liability value, click the liability portion of the relationship chart.

→ The system displays the **Liability Chart**.

Figure 22: Liability Chart



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

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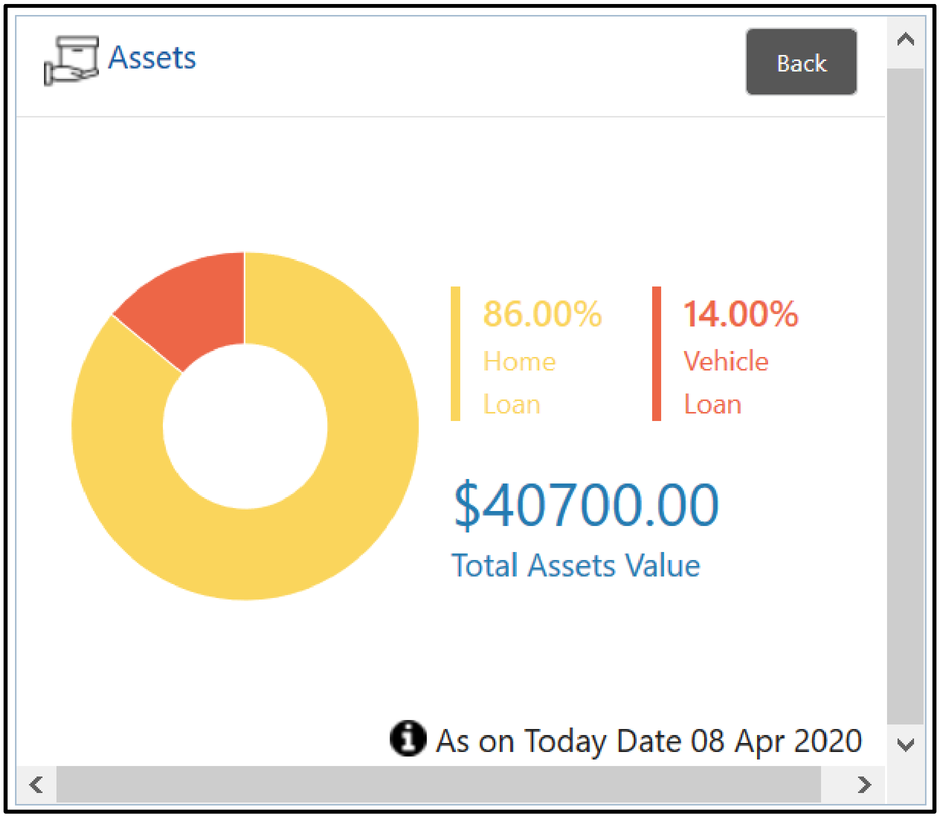
3. To view only the asset value, click the asset portion of the relationship chart.

   → The system displays the **Assets Chart**.

Figure 23: Assets Chart



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

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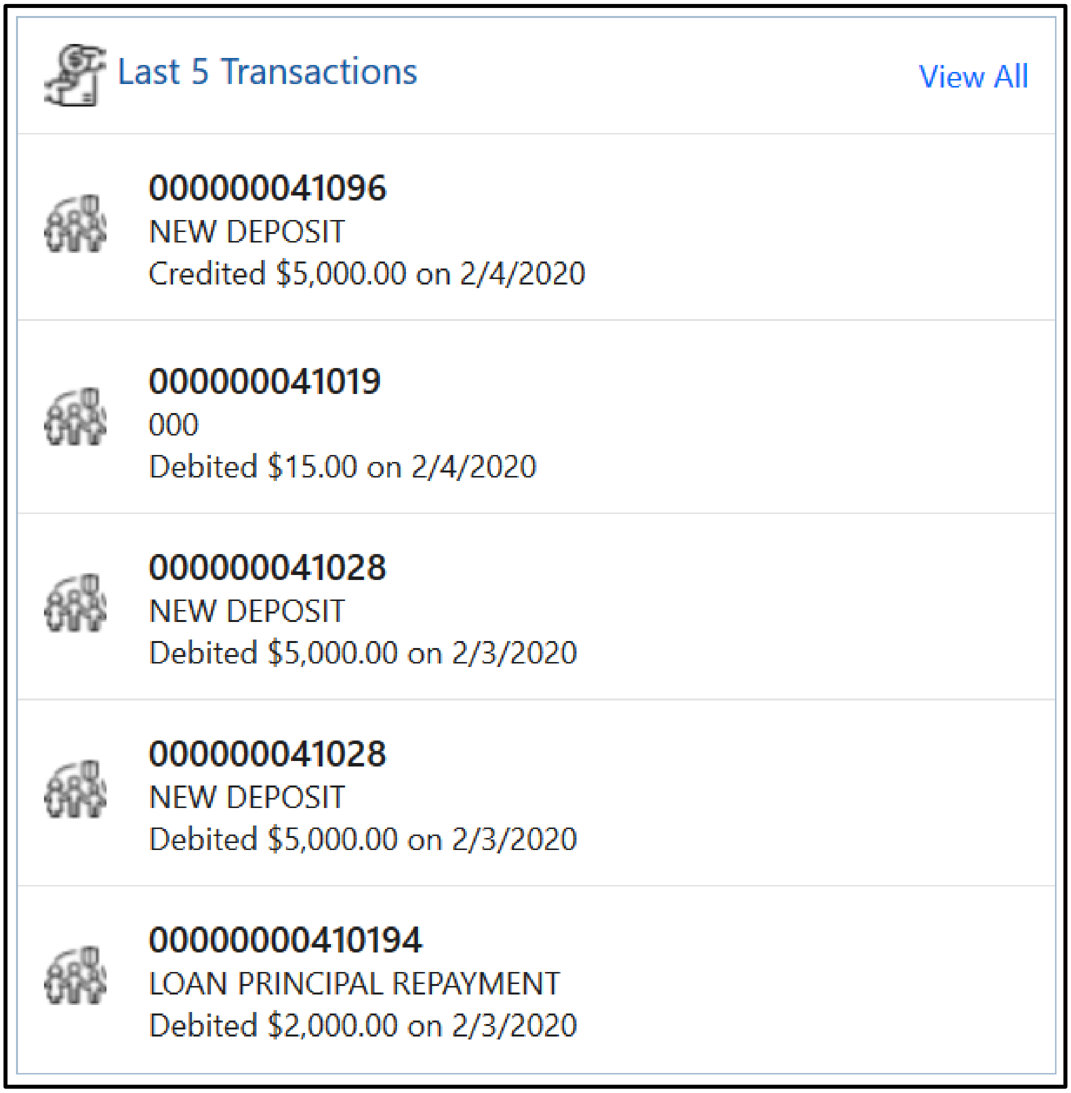
2.2.8 Last Five Transactions

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

Figure 24: Last Five Transactions



1. To view the detailed information, click **View All**.
2. To close any window, click icon.

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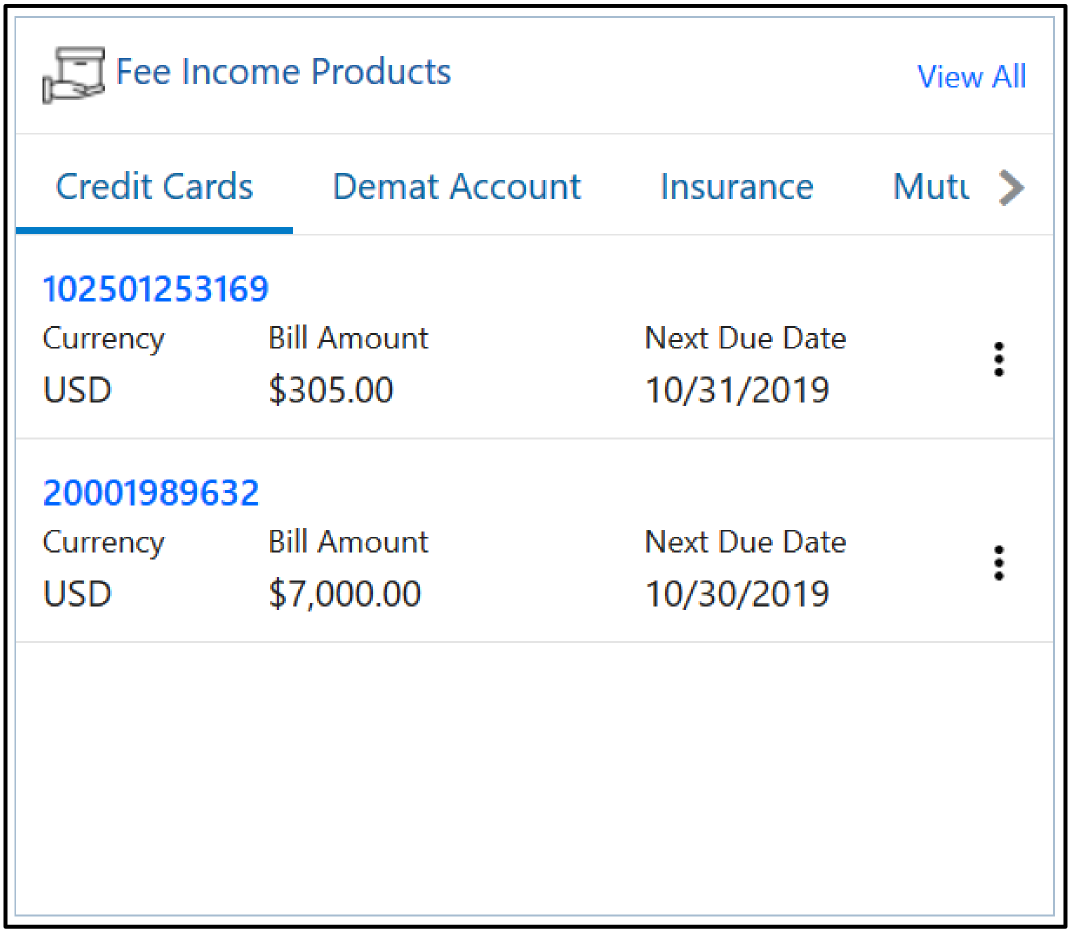
2.2.9 Fee Income Products

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



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.

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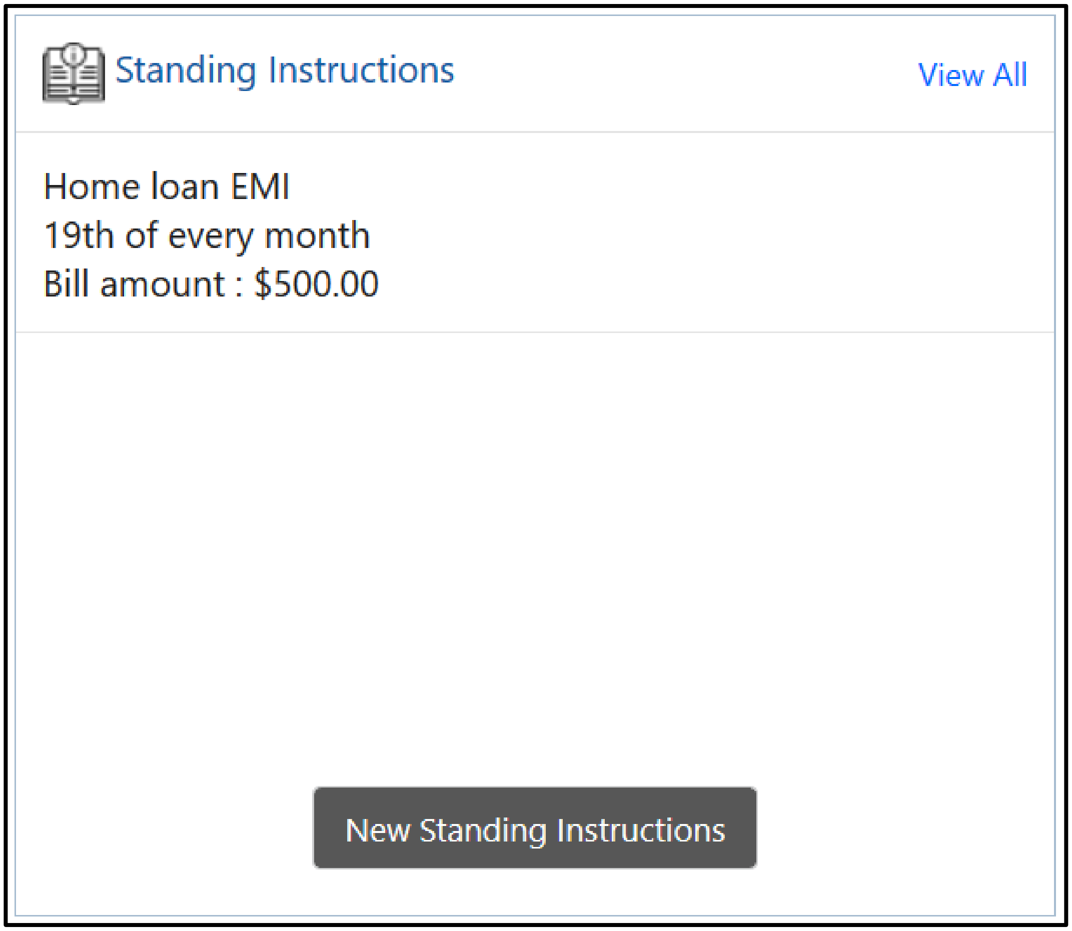
2.2.10 Standing Instructions

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.

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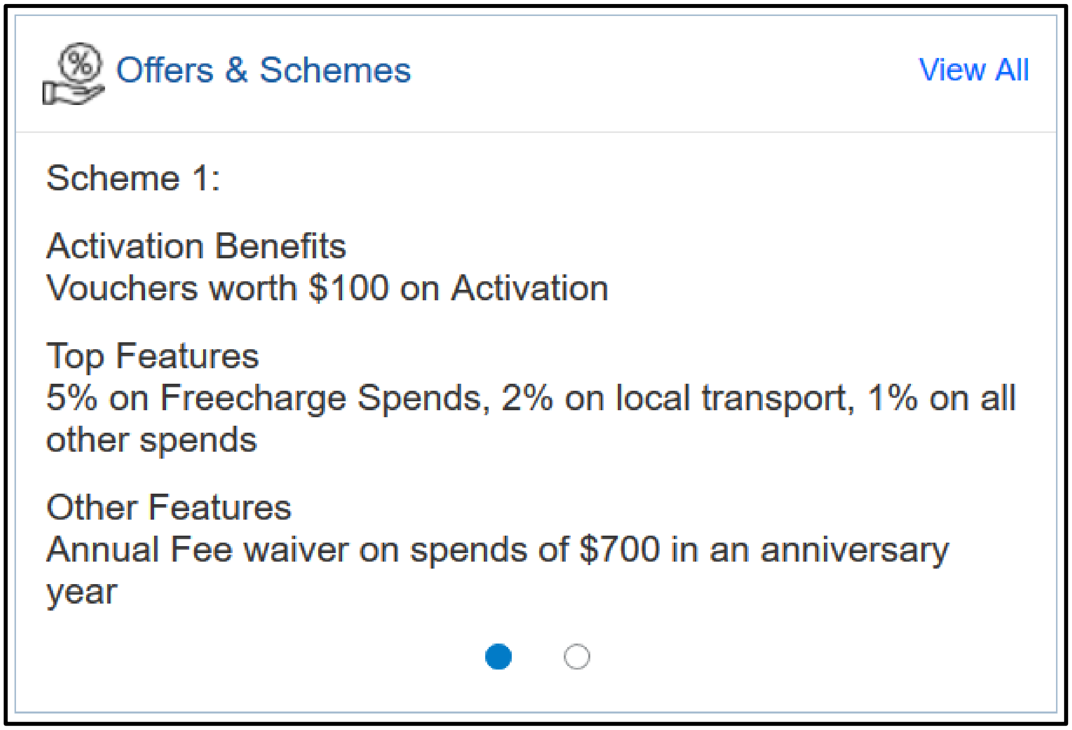
2.2.11 Offers and Schemes

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.

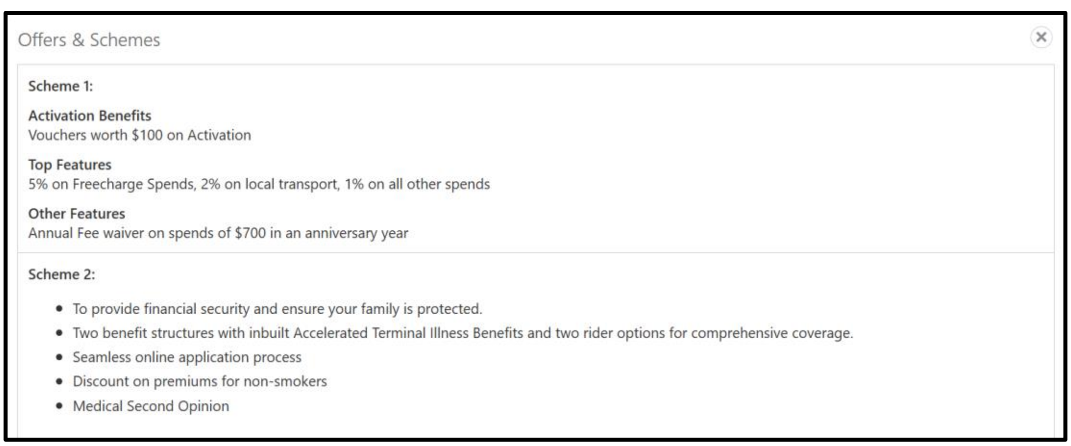
Figure 27: Offers and Schemes



1. 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



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

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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)*.

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