

Retail 360 User Guide

Oracle FLEXCUBE Onboarding

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Retail 360 User Guide

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1 Preface

1.1 Introduction

This guide provides detailed information about the Retail 360 feature.

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 |
|----------------------|--|
| Retail 360 | Provides an overview of the Retail 360 feature and covers the actions that can be performed in Retail 360. |
| List Of Menus | Displays the list of main screens in the document along with its reference. |

1.5 Related Documents

1. Getting Started User Guide
2. Retail Onboarding User Guide

1.6 Symbols

The following symbols are used in this guide:

| Symbol | Function |
|---------------|--------------------|
| → | Represents Results |

2 Retail 360

2.1 Overview

Retail 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 Retail 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 Retail 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

Retail 360 enables the RM to view all the necessary information about the customer from single place. The details displayed in Retail 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 **Party Service**. Under **Party Service**, click **Retail – Search**.
→ The system displays the Customer Search screen.
3. Select the required customer and click **View Customer 360**.
→ The system displays the **Retail 360** page.

Figure 1: Retail 360

Customer 360

Account 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...

Profile Information: John Smith (000041) Gold. Signature: *John Smith*

Contact Information: 100 1st 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 (10/10/1984), Lilly Smith's birthday (10/10/2010), Jaden Smith's birthday (10/10/2015)

Documents: 3 Documents Attached. View All Documents

Employment Information: General Manager at ABC Bank Pvt Ltd, The Netherlands, Since 10 Years. View Employment History

Pending Activities:

- 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:

- 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]

Upcoming Events: Calendar for April 2020. Today is April 8th.

Last 5 Transactions:

- 000000041096 NEW DEPOSIT Credited \$5,000.00 on [redacted]
- 000000041019 Debit \$15.00 on [redacted]
- 000000041028 NEW DEPOSIT Debit \$5,000.00 on [redacted]
- 000000041028 NEW DEPOSIT Debit \$5,000.00 on [redacted]
- 0000000410194 LOAN PRINCIPAL REPAYMENT Debit \$2,000.00 on [redacted]

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 | Mut. > |
|---------------|-------------------------|---------------------------|--------|
| 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: Home loan EMI, 19th of every month, Bill amount: \$500.00. New Standing Instructions

Offers & Schemes:

- Scheme 1:** Activation Benefits, Vouchers worth \$100 on Activation
- Top Features:** 5% on Frecharge 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 Retail 360 page, personal information about the customer are displayed. The following table describes the different sections in the left pane:

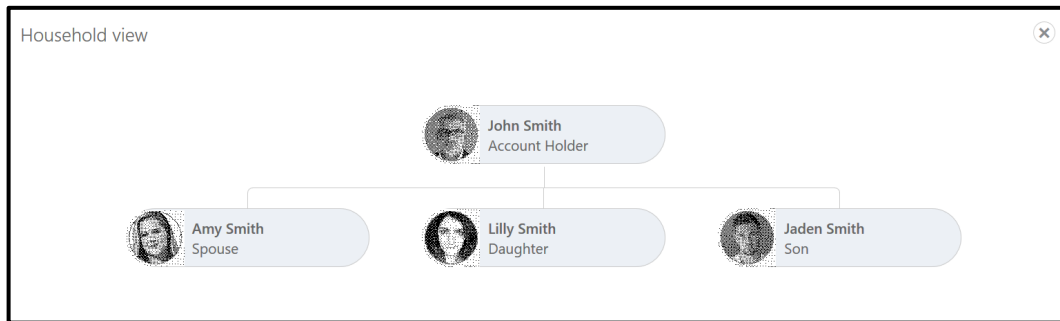
Table 1: Personal Information Tile


| 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 |

- 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



- 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

The Household Balance window displays a table of financial data for the household members: John Smith (Account-head), Amy Smith (Spouse), Lilly Smith (Daughter), and Jaden Smith (Son). The table is organized into three main sections: Assets, Liabilities, and Fee income products. Each section lists various financial products and their total amounts, broken down by individual household member.

| | | 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.

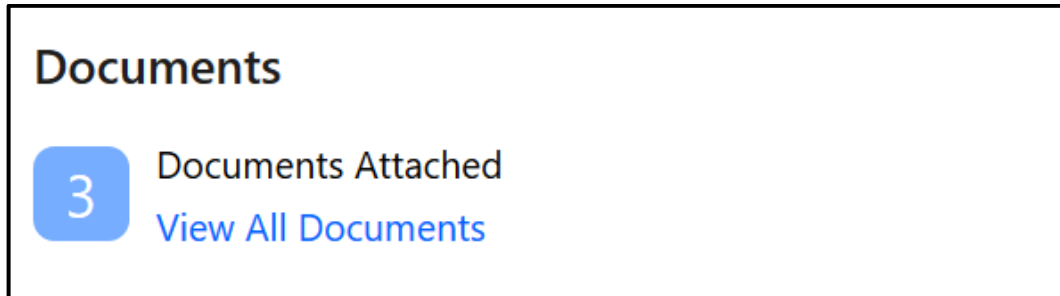
→ The system displays the balance details specific to selected product.

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.

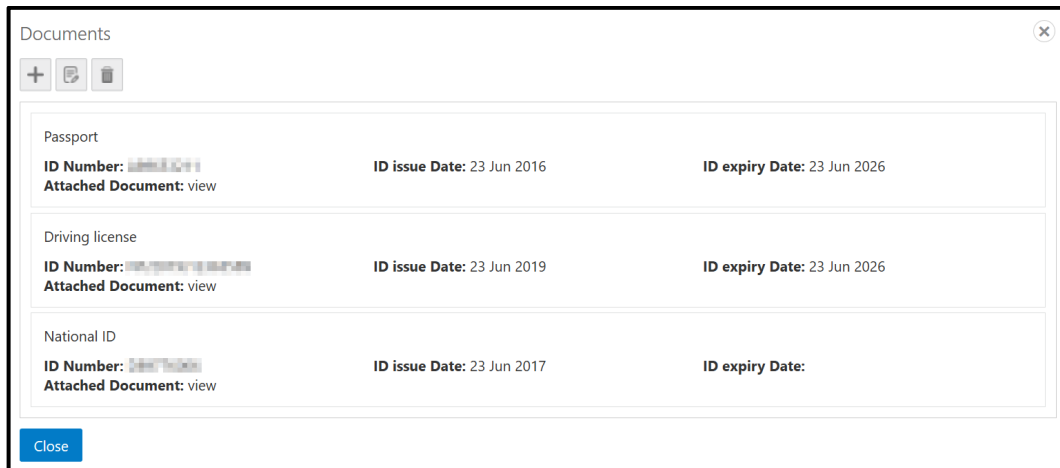
Figure 5: Documents



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.

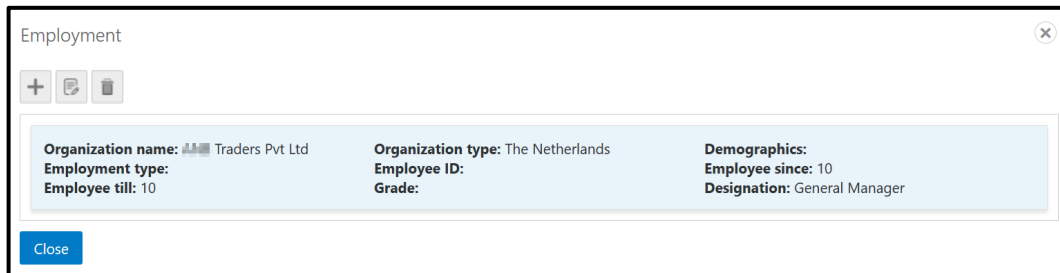
Figure 7: Employment Information



- 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 (X) 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 Retail 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

The screenshot shows a window titled "CASA" with a close button in the top right. Below the title is a filter bar with three tabs: "All", "Current Accounts", and "Savings Accounts". The "All" tab is selected. The main content area displays a list of four accounts. Each account entry includes an account number, a blue button indicating its type (CURRENT ACCOUNTS or SAVINGS ACCOUNTS), and a table of details: Currency, Account Balance, and Status. A vertical ellipsis menu is visible to the right of each status. At the bottom, there is a pagination control with a left arrow, a right arrow, a box containing the number "1", and a right arrow.

| 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.

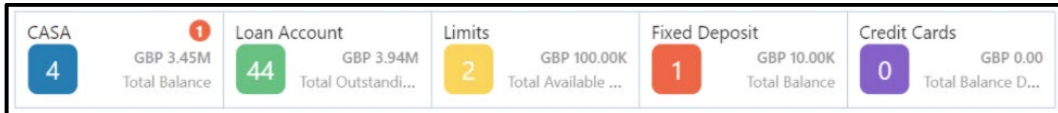
Figure 12: Current Accounts

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:** List of recent operations including NEW DEPOSIT, DEBITED, and LOAN PRINCIPAL REPAYMENT.
- Pending Activities:** Section for nomination details, FATCA, locker premium, and form requirements.
- Pending Requests:** List of requests such as new debit card, change of address, and new cheque books.
- Documents:** Attached documents including Aadhar card, Pan card, Passport, and Address proof.

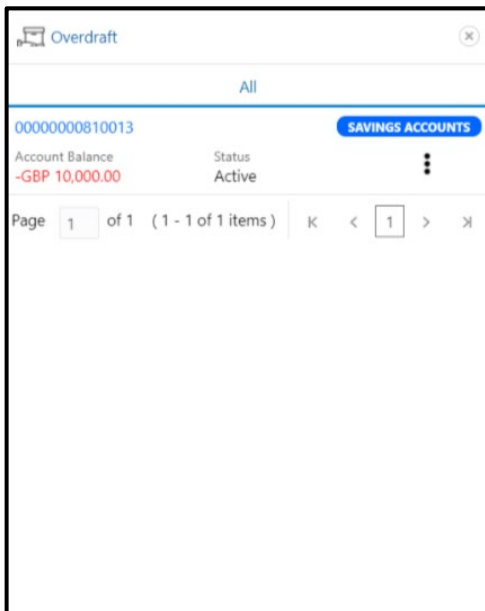
4. In case of an unauthorized overdraw.
 - The system displays the notification in the CASA widget to indicate number of accounts that have unauthorized overdraft.

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.
 - The system displays **Account Balances** window.

Figure 15: Account Balances

| Account Balances | |
|--------------------------------|-----------------------|
| Current Balance | -GBP 10,000.00 |
| (-)Uncollected | GBP 0.00 |
| (-)Blocked | GBP 0.00 |
| Available Balance | -GBP 10,000.00 |
| (+)Unutilized Amount | GBP 0.00 |
| (+)TOD Limit | GBP 0.00 |
| Total Available Balance | -GBP 10,000.00 |


[Cancel](#)

7. To go back to the Retail 360 page, click **Customer 360** at the bottom of the **Current Accounts** window.
8. To exit the **Current Accounts** window, click close (X) 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 | Loan Outstanding | Status | ⋮ |
| USD | \$30,000.00 | Active | |
| 100000412010 | | | VEHICLE LOAN |
| Currency | Loan Outstanding | Status | ⋮ |
| USD | \$5,000.00 | Active | |
| 100000410729 | | | HOME LOAN |
| Currency | Loan Outstanding | Status | ⋮ |
| USD | \$5,000.00 | Active | |
| 0000000410285 | | | VEHICLE LOAN |
| Currency | Loan Outstanding | Status | ⋮ |
| USD | \$700.00 | Active | |

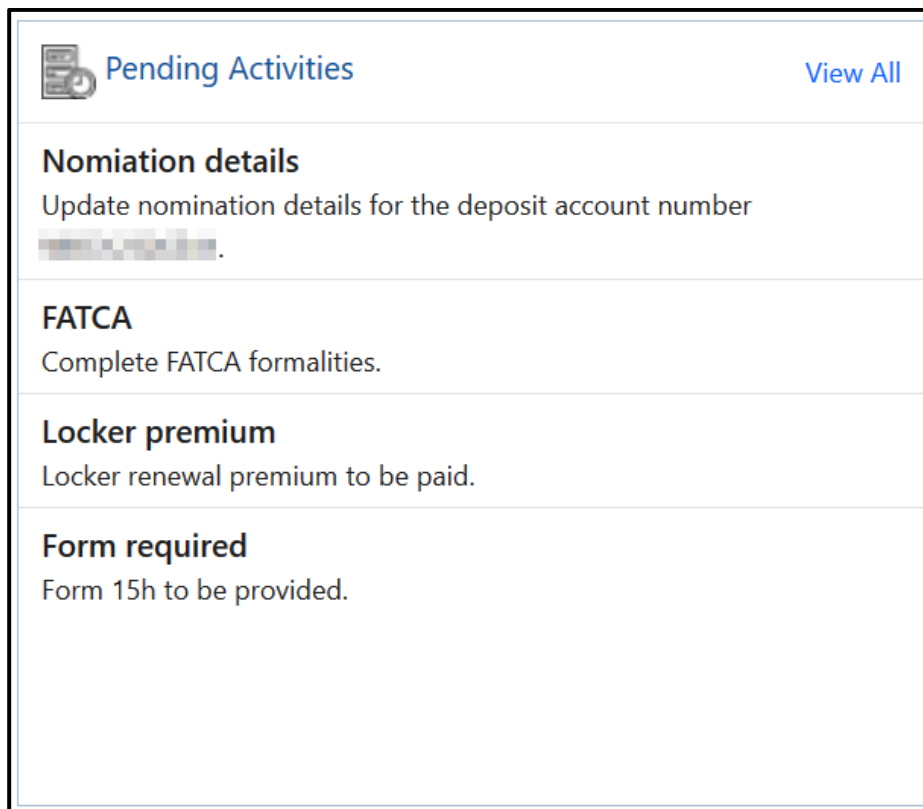
K < 1 > X


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

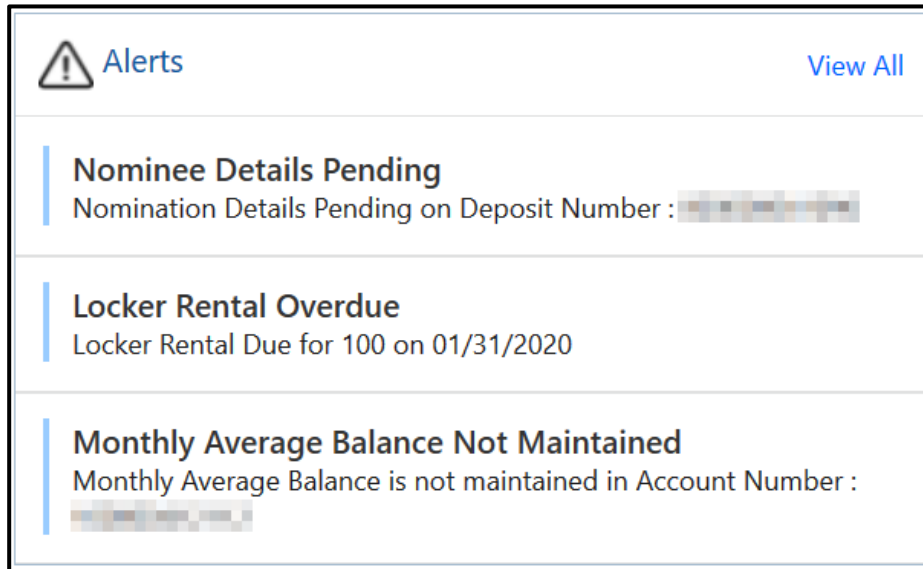



1. To view all the pending activities, click **View All**.
2. To exit the **Pending Activities** window, click close  icon.

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

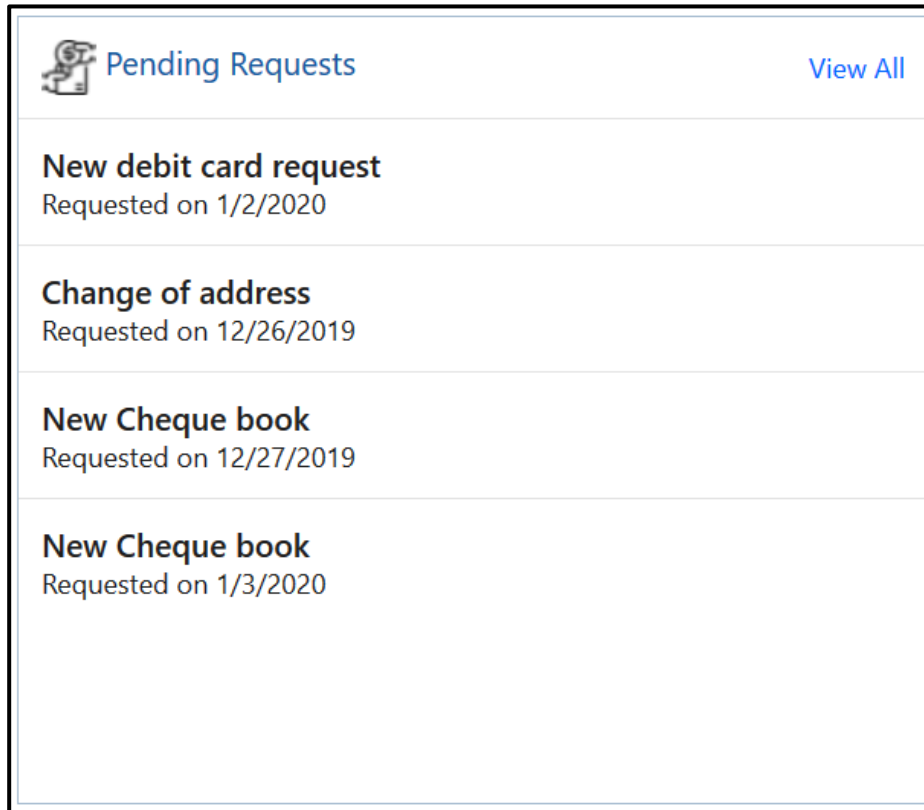



1. To view all the alerts, click **View All**.
2. To exit the **Alerts** window, click close  icon.

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

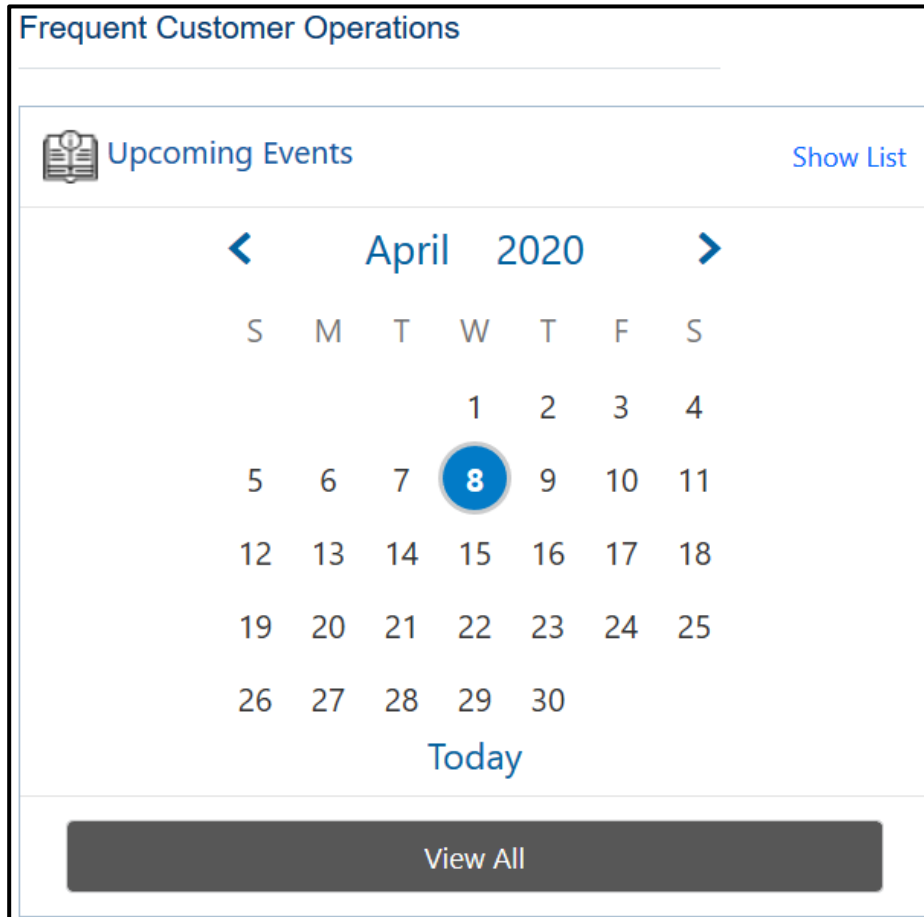



1. To view all the pending requests, click **View All**.
2. To close any window, click  icon.

2.2.6 Upcoming Events

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

Figure 20: Upcoming Events

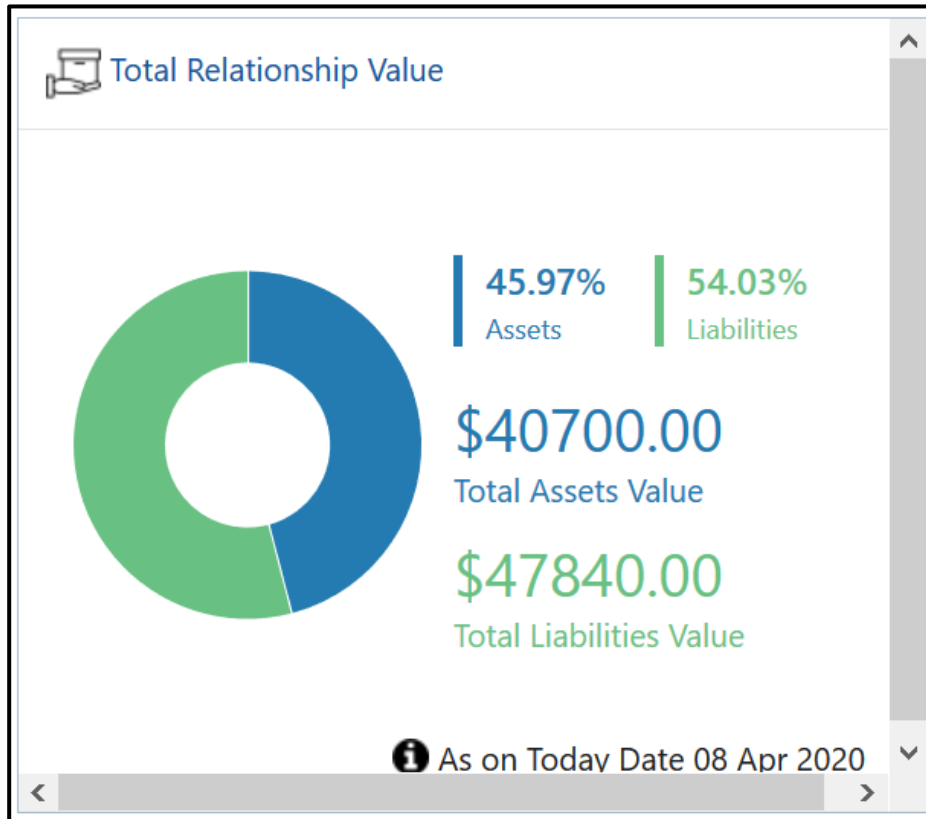


1. To view the upcoming events as list, click **Show List**.
2. To view all the upcoming events, click **View All**.
3. To close any window, click  icon.

2.2.7 Total Relationship Value

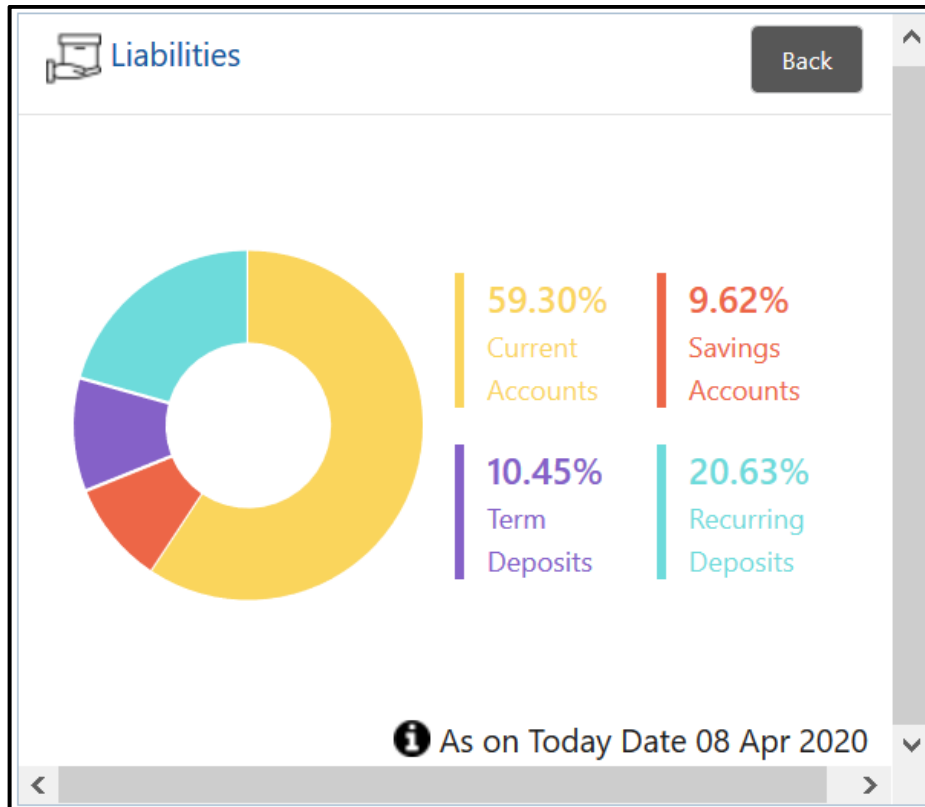
The total value of relationship between the customer and the bank in terms of assets and liability is displayed in this tile.

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**.

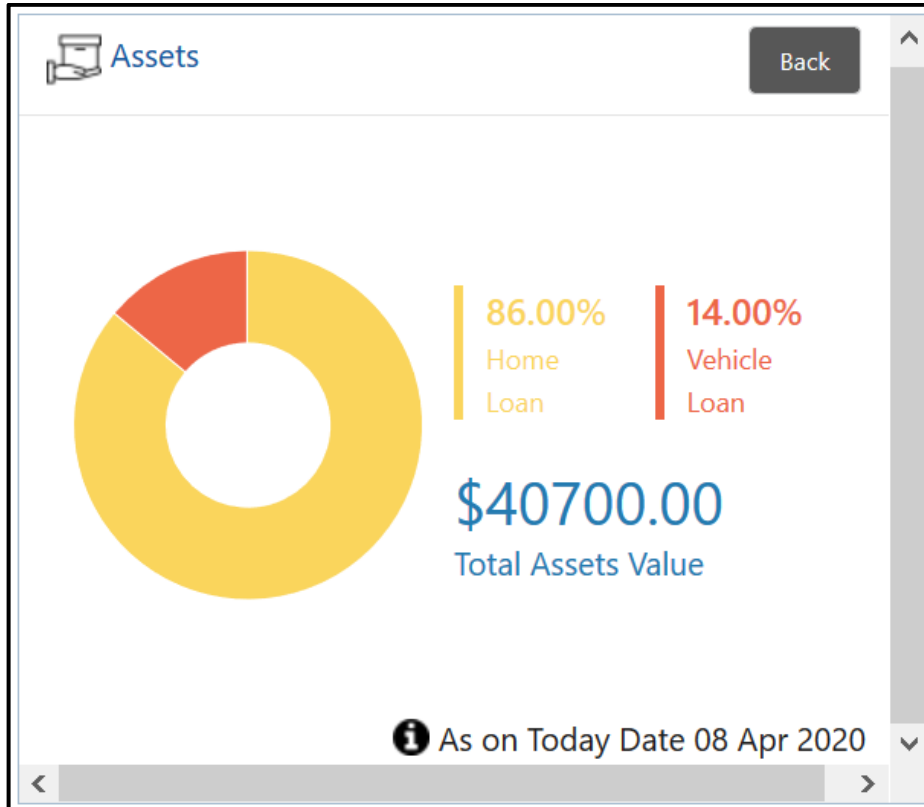
Figure 22: Liability Chart



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 | |
|--|--|
|  | <p>000000041096 NEW DEPOSIT Credited \$5,000.00 on 2/4/2020</p> |
|  | <p>000000041019 000 Debited \$15.00 on 2/4/2020</p> |
|  | <p>000000041028 NEW DEPOSIT Debited \$5,000.00 on 2/3/2020</p> |
|  | <p>000000041028 NEW DEPOSIT Debited \$5,000.00 on 2/3/2020</p> |
|  | <p>00000000410194 LOAN PRINCIPAL REPAYMENT Debited \$2,000.00 on 2/3/2020</p> |


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

2.2.9 Fee Income Products

In Retail 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

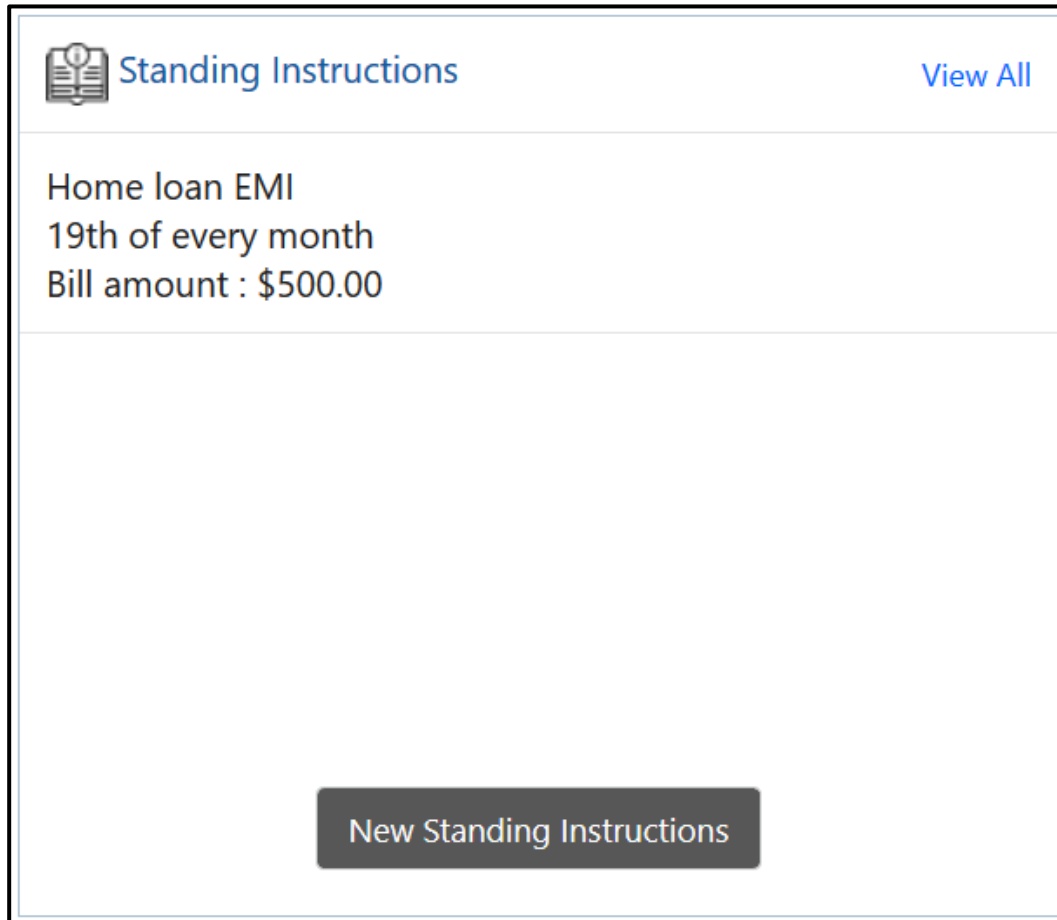
| Fee Income Products View All | | | |
|--|---------------|---------------|--------|
| Credit Cards | Demat Account | Insurance | Mutu > |
| 102501253169 | | | |
| Currency | Bill Amount | Next Due Date | ⋮ |
| USD | \$305.00 | 10/31/2019 | |
| 20001989632 | | | |
| Currency | Bill Amount | Next Due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

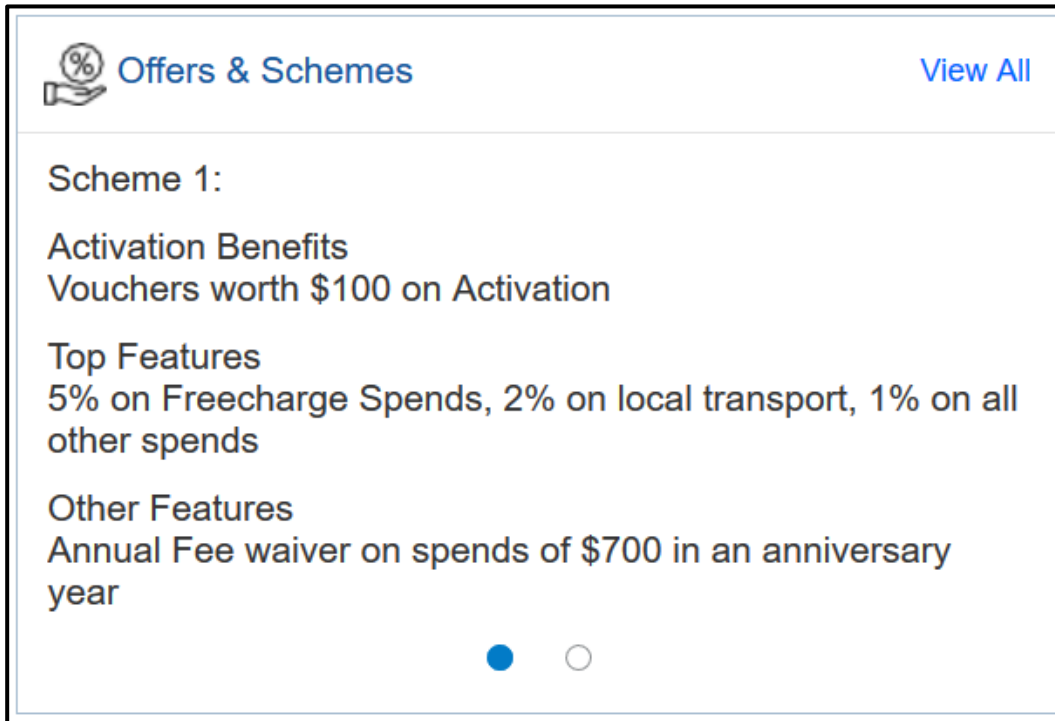


1. To view all the standing instructions, click **View All**.
2. To close any window, click  icon.

2.2.11 Offers and Schemes

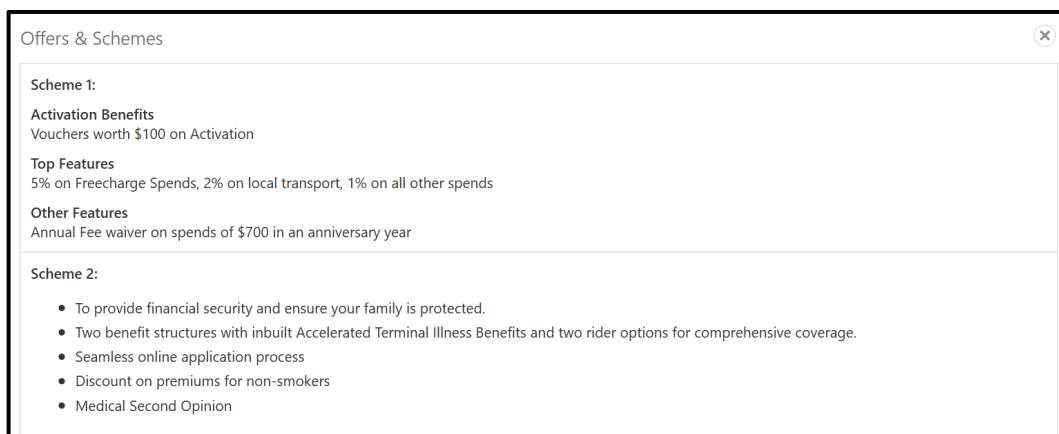
This tile displays all the offers and schemes that are already availed by the customers. Knowing the customer's existing offers and schemes helps the RM in promoting different products.

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

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