

**SMB 360 User Guide**

# **Oracle Banking Branch**

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## **SMB 360 User Guide**

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# 1 Preface

## 1.1 Introduction

This guide provides detailed information about the Small and Medium (SMB) customer 360 feature.

## 1.2 Audience

This manual is intended for the Relationship Managers in SMB 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 Topics

This guide is organized into following topics:

**Table 1: List of Topics**

Topic	Description
<b>SMB 360</b>	This topic provides an overview of the SMB 360 feature and covers the actions that can be performed in SMB 360.
<b>List Of Menus</b>	This topic displays the list of main screens in the document along with its reference.






## 1.5 Related Documents

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

## 1.6 Symbols and Icons

The following symbols/icons are used in this guide:

**Table 2: Symbols and Icons**

Symbol/Icon	Function
→	Represents Results
	Exit the window
	Filter
	Minimize
	Maximize
	Close

## 2 Small and Medium (SMB) 360

### 2.1 Overview

Small and Medium (SMB) 360 is an essential feature, which is designed to simplify the work of Relationship Managers (RM) in the bank and save a significant amount of time. The customer-specific information displayed in SMB 360 enables the RM to stay up to date about their customers and perform actions that have strict deadlines on time.

Some of the most required information displayed in SMB 360 are:

**Table 3: Customer Demographic Sections**

<b>Sections</b>	<b>Description</b>
<b>Demographic Details</b>	Basic demographic information about the SMB customer.
<b>Owner Details</b>	Owner Details of the SMB Customer.
<b>Total Relationship Value</b>	Total Relationship Value for the SMB Customer's relationship with the Bank.
<b>Account Information</b>	Account Information on all the customer accounts.
<b>Transactions</b>	Transactions on all the customer accounts.
<b>Fee Income Products</b>	Fee Income Products for the SMB Customer.
<b>Standing Instructions</b>	Standing Instructions for automatic debit of loans received by the customer.
<b>Stakeholders</b>	Stakeholders of the SMB Customer.
<b>Alerts</b>	Alerts on pending activities.

Sections	Description
<b>Pending Activities</b>	Pending Activities of both the bank and the SMB customer.
<b>Offers and Schemes</b>	Offers and Schemes availed by the SMB customer.
<b>Upcoming Events</b>	Upcoming Events of the customer.

## 2.2 Get Started

SMB 360 enables the RM to view all the necessary information about the customer from single place.

The details displayed in SMB 360 are described in the following sub-sections:

- [\*2.2.1 Demographic Details\*](#)
- [\*2.2.2 Owner Details\*](#)
- [\*2.2.3 Total Relationship Value\*](#)
- [\*2.2.4 Account Information\*](#)
- [\*2.2.5 Transactions\*](#)
- [\*2.2.6 Fee Income Products\*](#)
- [\*2.2.7 Standing Instructions\*](#)
- [\*2.2.8 Stakeholders\*](#)
- [\*2.2.9 Alerts\*](#)
- [\*2.2.10 Pending Activities and Requests\*](#)
- [\*2.2.11 Offers and Schemes\*](#)
- [\*2.2.12 Upcoming Events of the customer\*](#)

To view the customer details, perform the following steps:

1. Specify username and password, and login to the application.  
→ The system displays the **Home** page.



- From the **Home** page, click **Party Service**. Under **Party Service**, click **Small Medium Business – Search**.

→ The system displays the **Customer Search** screen.

**Figure 1: Customer Search**

- Select the required customer, and click **View Customer 360**.

→ The system displays the **SMB 360** page.

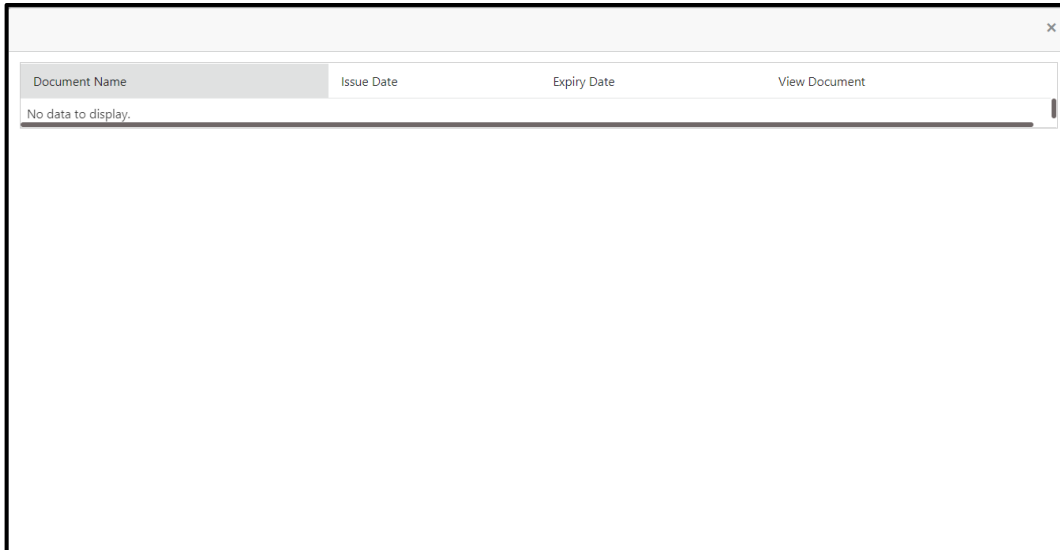
**Figure 2: SMB 360**

## 2.2.1 Business Details

In the top left pane of SMB 360 page, basic details of the SMB customer are displayed. The tile contains following information:

- Logo of the business
- KYC Status of the SMB Customer
- Basic Details of the SMB Customer
  - Registration Number
  - Date of Registration
  - Country Of Registration
  - Classification Type
  - SMB Registration Number
  - Tax Identification Number
  - GST Identification Number
  - Business License Number

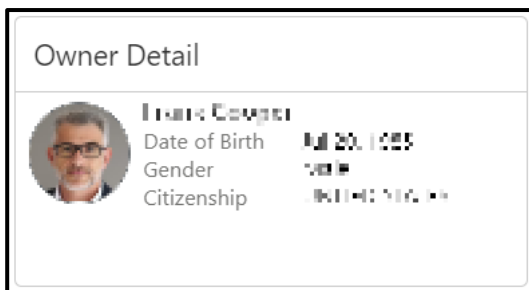
- Documents captured for the SMB Customer. To view the documents, click on the **View Document** hyperlink.  
→ The system displays the **View Documents** window.

**Figure 3: View Documents**


Document Name	Issue Date	Expiry Date	View Document
No data to display.			

## 2.2.2 Owner Details

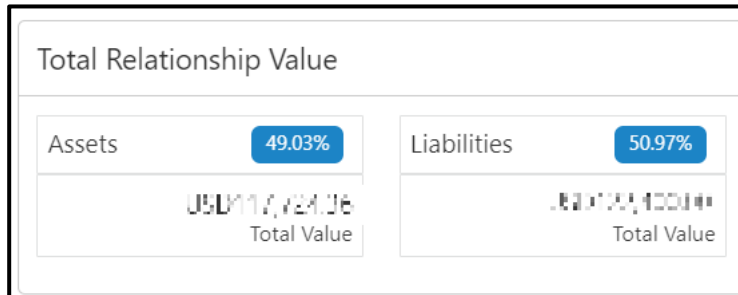
Details of the owners of the business is displayed in this tile. In case there are more than one owner, one owner per card will be displayed.

**Figure 4: Owner Details**

### 2.2.3 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 5: Total Relationship Value**

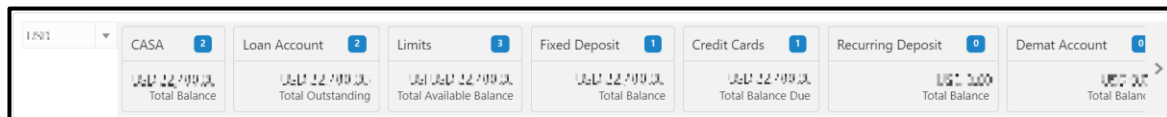


1. Click the liability percentage in the relationship tile to view only the liability value.  
→ The system displays the **Liability Chart**.
2. Click the asset percentage of the relationship chart to view only the asset value.  
→ The system displays the **Assets Chart**.

### 2.2.4 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. In case of account in more than one currency, select the desired currency from the dropdown.

**Figure 6: Account Information – Expanded View**



1. Click on the account count number in **CASA** section to view the detailed information about CASA.

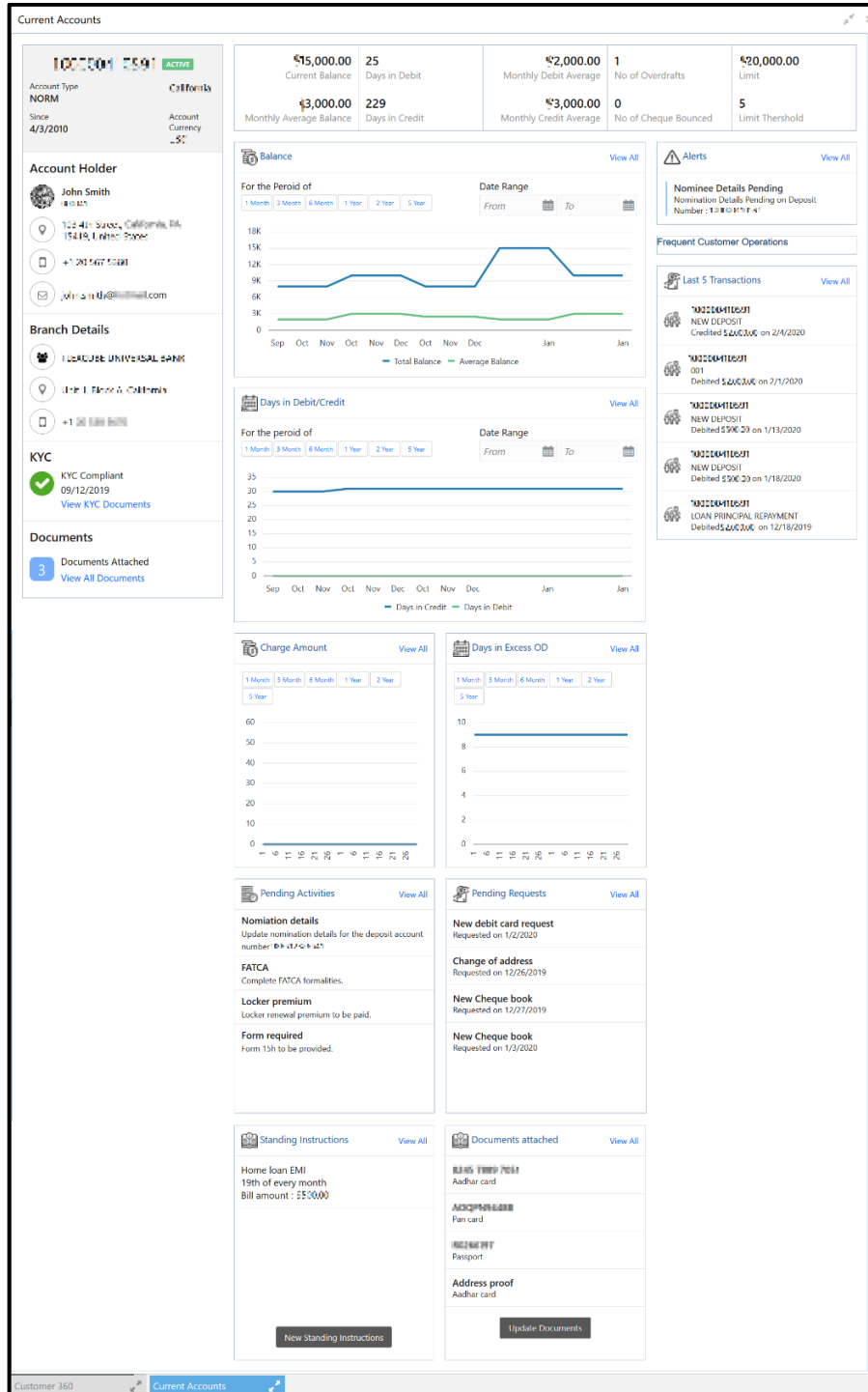
→ The system displays the **CASA Information** window.

**Figure 7: CASA Information**

CASA			
All	Current Accounts	Savings Accounts	
CURRENT ACCOUNTS		CURRENT ACCOUNTS	
Currency	Account Balance	Status	⋮
USD	\$ 1,000.00	Active	
CURRENT ACCOUNTS		CURRENT ACCOUNTS	
Currency	Account Balance	Status	⋮
USD	\$ 870.00	Active	
CURRENT ACCOUNTS		CURRENT ACCOUNTS	
Currency	Account Balance	Status	⋮
USD	\$ 870.00	Active	
SAVINGS ACCOUNTS		SAVINGS ACCOUNTS	
Currency	Account Balance	Status	⋮
USD	\$ 870.00	Active	
<div> <span>K</span> <span>&lt;</span> <span>1</span> <span>&gt;</span> <span>&gt;</span> </div>			

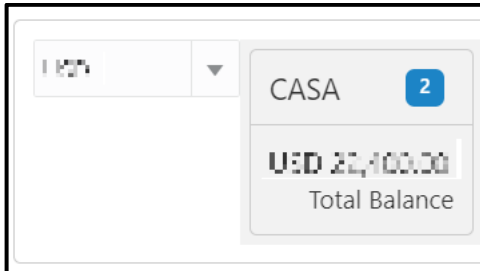
- Click **Current Accounts** tab to view only the current account details.  
→ The system displays the **Current Accounts** window.

**Figure 8: Current Accounts**



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

**Figure 9: CASA Account**



4. Click on notification.
  - Accounts with unauthorized overdraft is displayed in the **CASA Information** Window.

**Figure 10: CASA Information with unauthorized overdraft**



5. Click on the account number.
- The system displays **Account Balances** window.

**Figure 11: Account Balances**

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

6. Click on the account number in **Loan Account** section to view the loan account details.
- The system displays the **Loan Account** window.

**Figure 12: Loan Account**

Loan Account				✕
All	Home Loan	Vehicle Loan		
<div> <div></div> <div>Currency</div> <div>LOU</div> </div>				HOME LOAN
<div> <div></div> <div>Loan Outstanding</div> <div>30,000.00</div> </div>				
<div> <div></div> <div>Status</div> <div>Active</div> </div>				⋮
<div> <div></div> <div>Currency</div> <div>LOU</div> </div>				VEHICLE LOAN
<div> <div></div> <div>Loan Outstanding</div> <div>5,000.00</div> </div>				
<div> <div></div> <div>Status</div> <div>Active</div> </div>				⋮
<div> <div></div> <div>Currency</div> <div>LOU</div> </div>				HOME LOAN
<div> <div></div> <div>Loan Outstanding</div> <div>5,000.00</div> </div>				
<div> <div></div> <div>Status</div> <div>Active</div> </div>				⋮
<div> <div></div> <div>Currency</div> <div>LOU</div> </div>				VEHICLE LOAN
<div> <div></div> <div>Loan Outstanding</div> <div>700.00</div> </div>				
<div> <div></div> <div>Status</div> <div>Active</div> </div>				⋮
<div> <div></div> <div>1</div> <div></div> </div>				



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

### 2.2.5 Transactions

This tile displays information about the recent transactions done by the customers across all accounts.

### Figure 13: Last Five Transactions

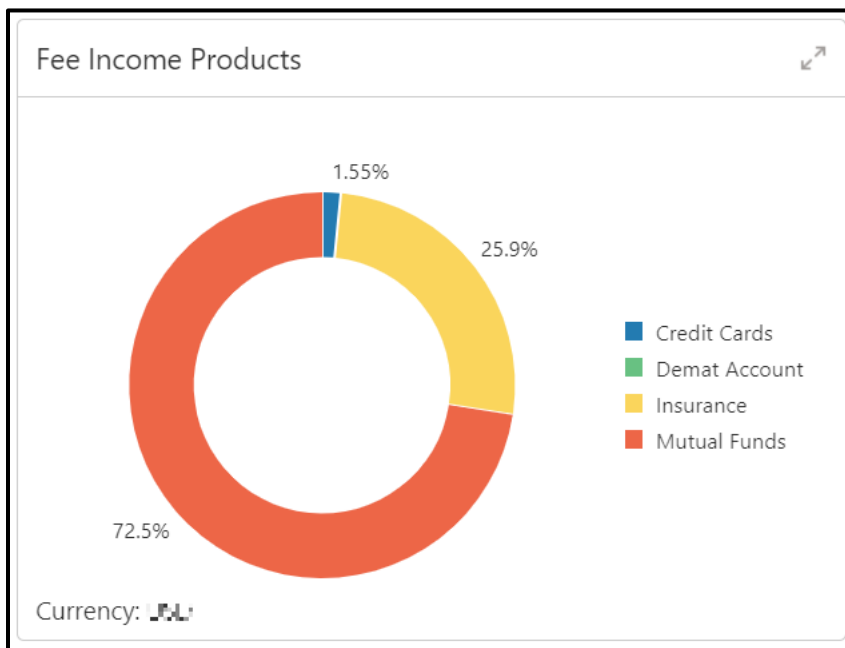
Transactions	
Account Number: 9500104870027 000	USD 100.00 >
Account Number: 0000104870027 000	USD 100.00 >
Account Number: 9500104870027 NEW DEPOSIT	USD 100.00 >
Account Number: 0000104870027 COMMISSION	USD 100.00 >
Account Number: 9500104870027 COMMISSION	USD 100.00 >

You can click **View All** to view the detailed information.

## 2.2.6 Fee Income Products

Products through which the bank is gaining income from the customer are grouped and listed in **Fee Income Products** tile.

**Figure 14: Fee Income Products**

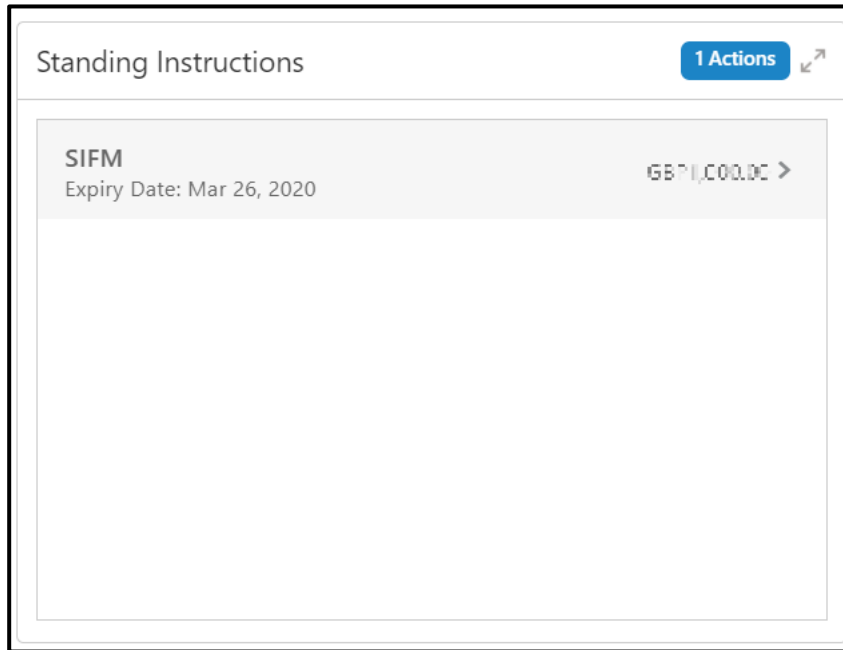


1. Click **View All** to view all the fee income products.
2. Click corresponding tab to view the specific fee income products. For example, to view the demat account, click **Demat Account** tab.

## 2.2.7 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 15: Standing Instructions**

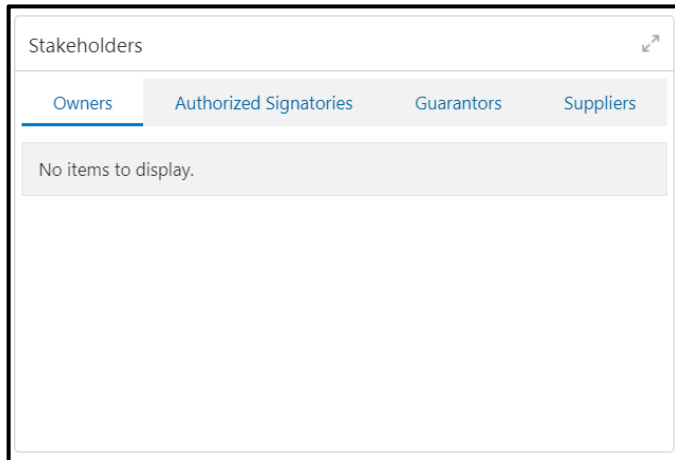


You can click **View All** to view the detailed information.

## 2.2.8 Stakeholders

This tile contains the information about the stakeholders of the SMB Customer. The stakeholders are grouped by Stakeholder type. To view list of specific stakeholders, click on the corresponding tab.

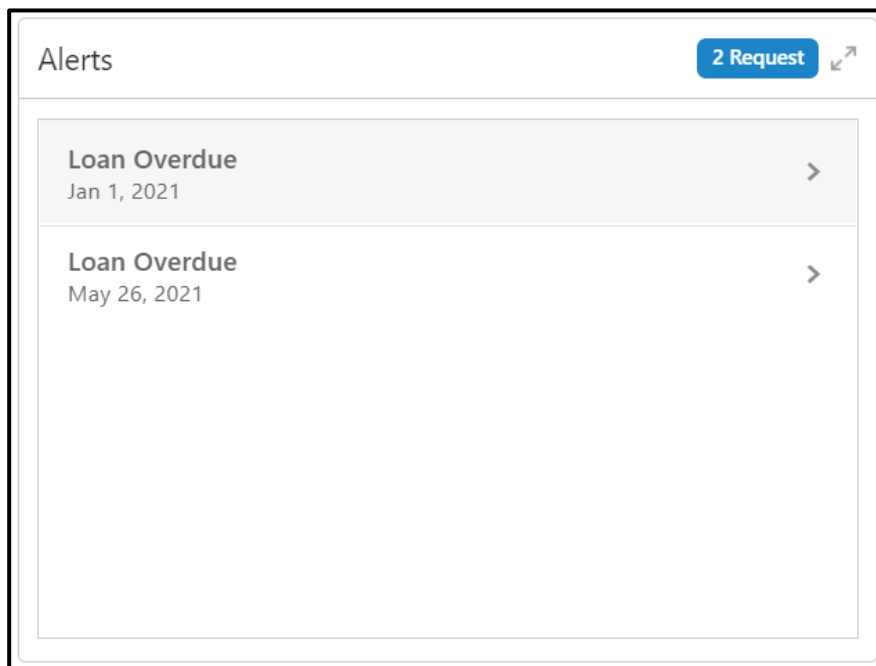
**Figure 16: Stakeholders**



## 2.2.9 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 17: Alerts**



You can click **View All** to view the detailed information.

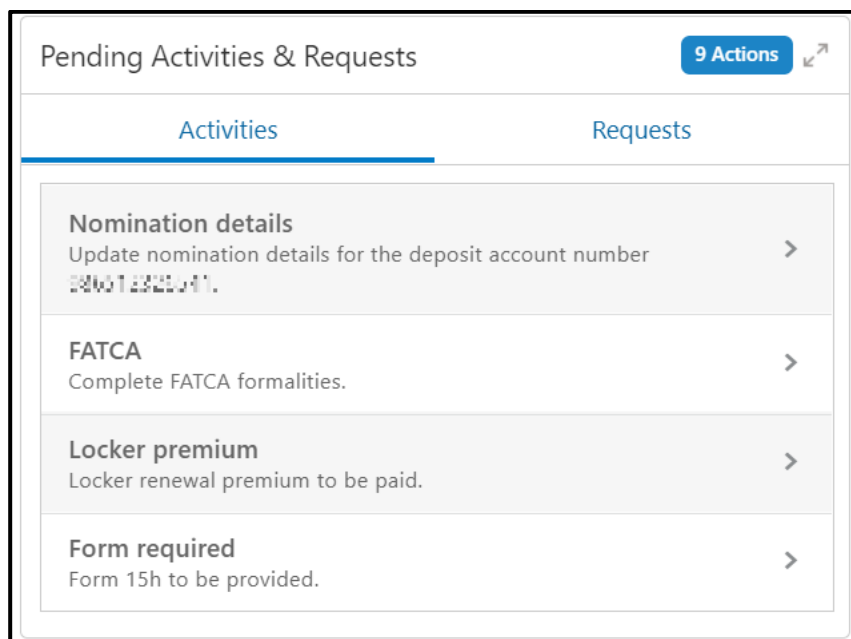
## 2.2.10 Pending Activities and Requests

In this tile, activities that are pending from both the RM and the customer are displayed. Requests that are made by the customers and not yet responded by the bank are also displayed in this tile.

The RM can view these activities and requests to take necessary actions based on the criticality.

1. Click on the **Activities** tab to view the pending activities.

**Figure 18: Pending Requests**



2. Click on **Requests** tab to view the pending requests.

## 2.2.11 Upcoming Events

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

**Figure 19: Upcoming Events**



1. Click **Show List** to view the upcoming events as list.
2. Click **View All** to view all the upcoming events.

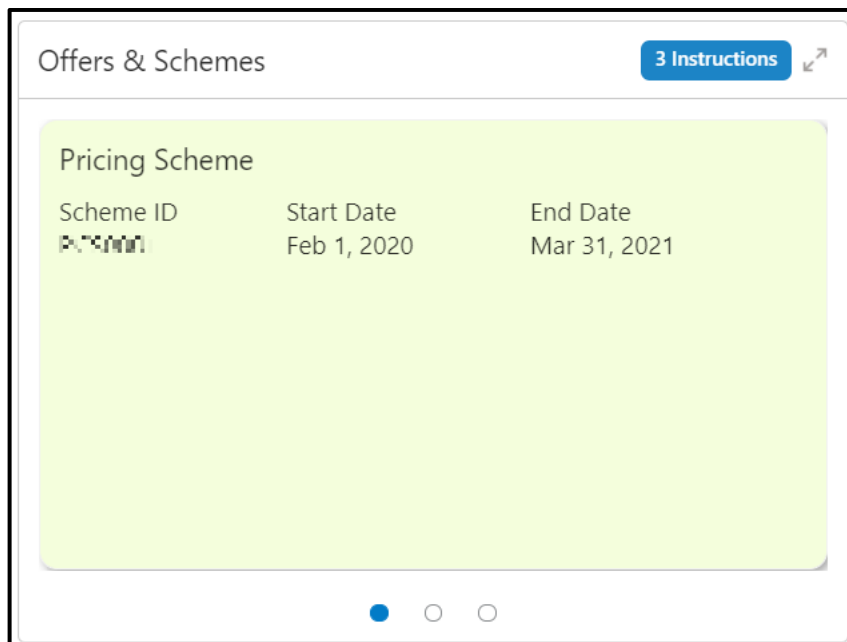
## 2.2.12 Offers and Schemes

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.

1. Click **View All** to view all the offers and schemes.

→ The system displays the **Offers and Schemes – Expanded View** window.

**Figure 20: Offers and Schemes**





### 3 List Of Menus

1. Account Information – [Account Information](#) (pg. 9)
2. Alerts – [Alerts](#) (pg. 18)
3. Business Details – [Business Details](#) (pg. 7)
4. Fee Income Products – [Fee Income Products](#) (pg. 15)
5. Offers and Schemes – [Offers and Schemes](#) (pg. 21)
6. Owner Details – [Owner Details](#) (pg. 8)
7. Pending Activities – [Pending Activities and Requests](#) (pg. 19)
8. Stakeholders – [Stakeholders](#) (pg. 17)
9. Standing Instructions – [Standing Instructions](#) (pg. 16)
10. Total Relationship Value – [Total Relationship Value](#) (pg. 9)
11. Transactions – [Transactions](#) (pg. 14)
12. Upcoming Events – [Upcoming Events](#) (pg. 20)