

Retail 360 User Guide

Oracle Banking Branch

Release 14.5.3.0.0

Part Number F49972-01

November 2021

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	This topic provides an overview of the Retail 360 feature and covers the actions that can be performed in Retail 360.
List Of Menus	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. Retail Onboarding User Guide

1.6 Symbols and Icons

The following symbols/icons are used in this guide:

Symbol	Function
→	Represents Results
	Expand view
	Minimize
	Maximize
	Close

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:

Table 1: Customer Demographic Sections

Sections	Description
Account Information	Account Information on all the customer accounts.
Standing Instructions	Standing Instructions for automatic debit of loans received by the customer.
Alerts	Alerts on pending activities.
Pending Activities	Pending Activities of both the bank and the customer.
Pending Requests	Pending Requests from the customer.
Offers and Schemes	Offers and Schemes availed by the customer.
Upcoming Events	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](#)

Prerequisites:

Before you begin, log in to the application Home page. For information on how to log in, refer to the *Getting Started User Guide*.

To view the customer details, perform the following steps:

1. On the Home page, click **Party Services**. Under **Party Services**, click **View 360**.
→ The **View 360** screen is displayed.

Figure 1: View 360

The screenshot shows the 'View 360' interface. At the top, there is a header with the title 'View 360' and navigation icons. Below the header, there are two search input fields: 'Enter PartyID *' and 'Enter CIF *'. A search icon is located to the right of the second field. At the bottom right of the form area, there are two buttons: 'View 360 Now' and 'Cancel'.

3. On the **View 360** screen, specify the fields. For more information on fields, refer to the field description table.

Table 2: View 360 – Field Description

Sections	Description
Enter Party ID	Specify the party ID of the desired customer.
Enter CIF	Specify the CIF of the desired customer.

4. Click **View 360 Now**.

→ The **Retail 360** page is displayed.

Figure 2: Retail 360

The screenshot displays the 'Retail 360' dashboard for a customer. The interface is organized into several key sections:

- Header & Navigation:** Includes a currency selector (USD, GBP) and a summary bar with metrics for CASA (1), Loan Account (1), Limits (0), Fixed Deposit (0), and Credit Cards (0).
- Customer Profile:** Features a large profile picture, a signature, and contact information (phone, email).
- Financial Summary:** A donut chart shows the 'Total Relationship Value' split into 50.42% Assets and 49.58% Liability, with total values of USD 106,814.62 and USD 105,018.00 respectively.
- Activity & Alerts:** Sections for 'Pending Activities' (e.g., FATCA forms, locker renewal), 'Pending Requests' (e.g., new debit card, cheque books), and 'Alerts' (e.g., locker rental due).
- Upcoming Events:** A calendar view for November 2021 with a 'View All' button.
- Product & Service Overview:** Includes 'Fee Income Products' (Credit Cards, Demat Account, Insurance, Mutu) and 'Standing Instructions' (No record to display).
- Transaction History:** A 'Last 5 Transactions' list showing recent credits and debits.
- Personal & Family Information:** Sections for 'Other Information' (Admin User), 'KYC' (Verified), 'Dependants' (Son, Daughter, Spouse), 'Anniversaries', and 'Documents'.
- Employment Information:** Shows the customer is a 'Manager' since 13 years.
- Stakeholders & Related Customers:** Empty sections for 'Stakeholders' and 'Related to Other Customers'.

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 3: Personal Information Tile

Sections in Left Pane	Description
Profile Picture	Displays the picture, name, and unique ID of the customer.
Signature	Displays the signature of the customer in bank records.
Contact Information	Displays the communication address, contact number, and email address of the customer.
Other Information	Displays the name in local language, details of special needs, and relationship manager details.
KYC	Indicates the KYC compliance status of the customer.
Dependents	Displays the dependent details of the customer.
Anniversaries	Displays the anniversary details of the customer and their dependents.
Documents	Displays the documents submitted by the customer.
Employment Information	Displays the employment details of the customer.

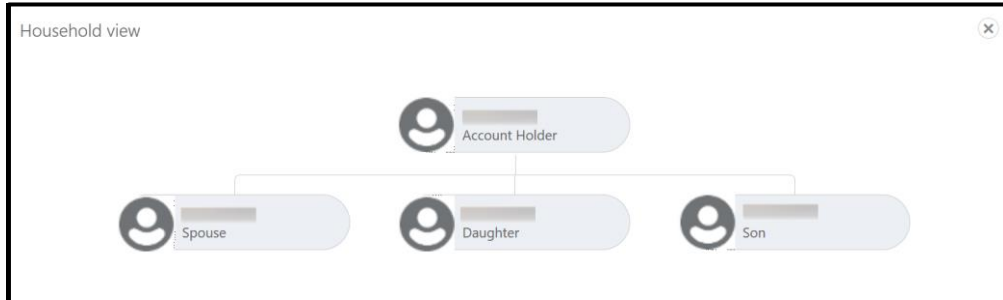
Before you begin, open the Retail 360 page. For more information, refer to [Get Started](#).


Perform the following steps to view the personal information:

1. On the Retail 360 page, in the **Dependents** section, click **Household View** to view the dependent information in the tree view.

→ The **Household View** window is displayed.

Figure 3: Household View

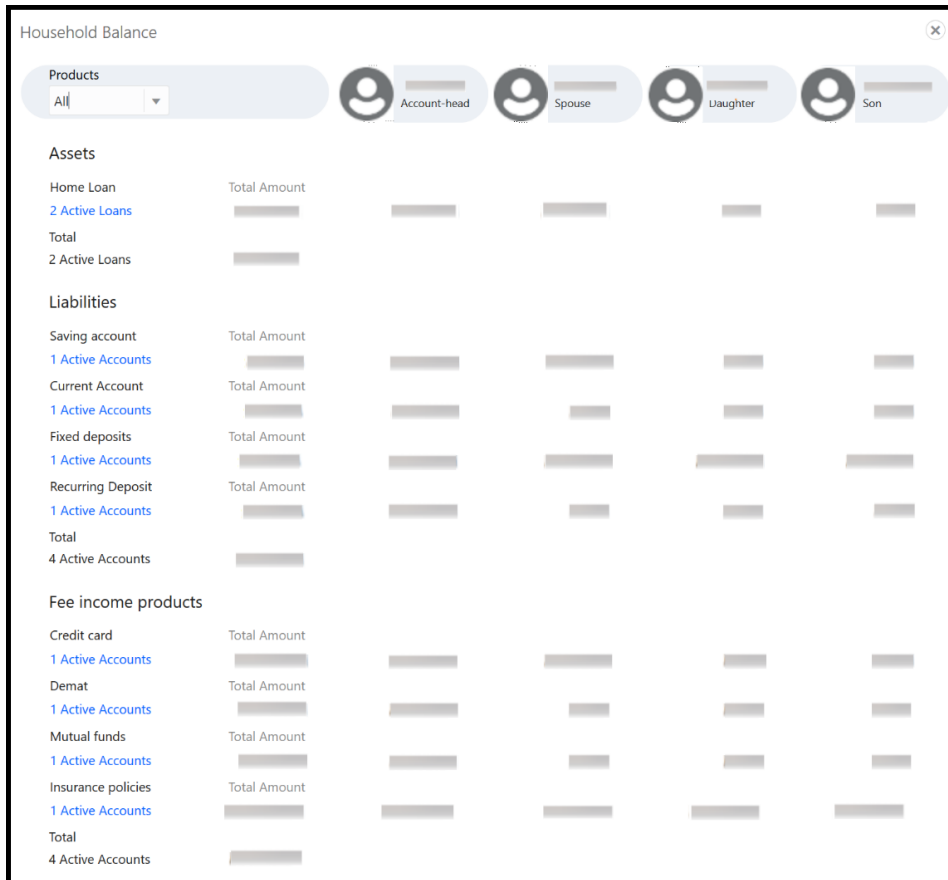


2. Click the  icon to exit the **Household View** window.

3. On the Retail 360 page, in the **Dependents** section, click **Household Balance** to view the balance in all the dependent accounts.

→ The **Household Balance** window is displayed.

Figure 4: Household Balance



4. Select the **Products** from the drop-down list. The options available are:
- All
 - Assets
 - Liabilities
 - Fee Income Products
- The system displays the balance details specific to selected product.

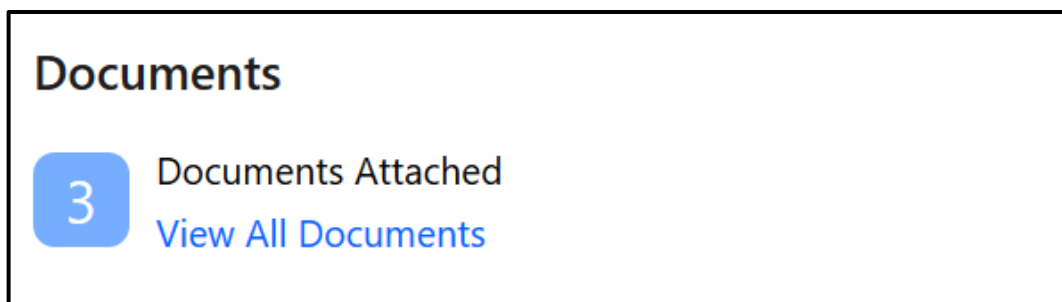
Figure 5: Household Balance in Selected Product

The screenshot shows a window titled "Household Balance" with a close button (X) in the top right corner. Below the title, there is a "Products" dropdown menu set to "Liabilities" and four household member icons: "Account-head", "Spouse", "Daughter", and "Son".

Liabilities	Total Amount	Account-head	Spouse	Daughter	Son
Saving account 1 Active Accounts	██████████	██████████	██████████	██████████	██████████
Current Account 1 Active Accounts	██████████	██████████	██████████	██████████	██████████
Fixed deposits 1 Active Accounts	██████████	██████████	██████████	██████████	██████████
Recurring Deposit 1 Active Accounts	██████████	██████████	██████████	██████████	██████████
Total 4 Active Accounts	██████████	██████████	██████████	██████████	██████████

5. Click the (X) icon to exit the **Household Balance** window.

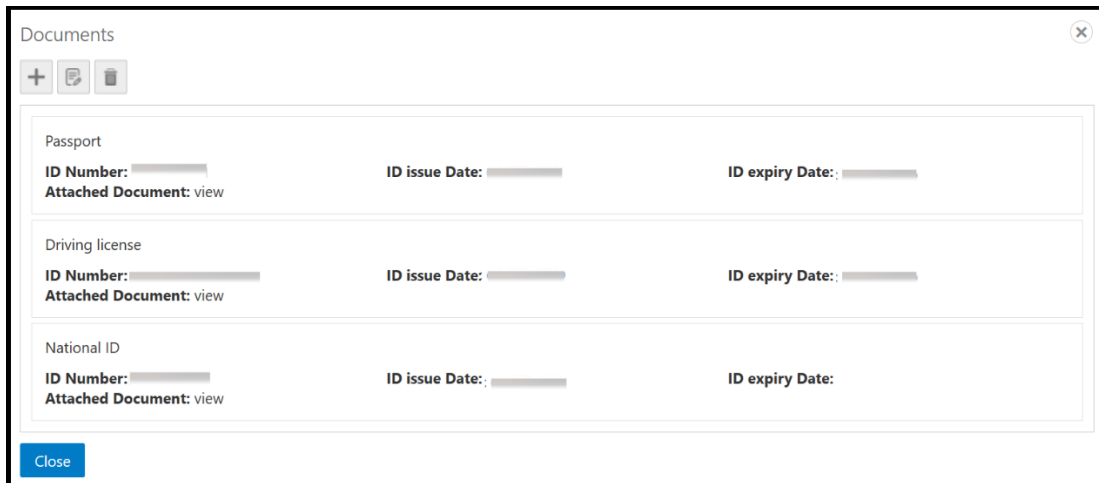
Figure 6: Documents



- On the Retail 360 page, in the **Documents** section, click **View All Documents** to view details about all the documents submitted by the customer.

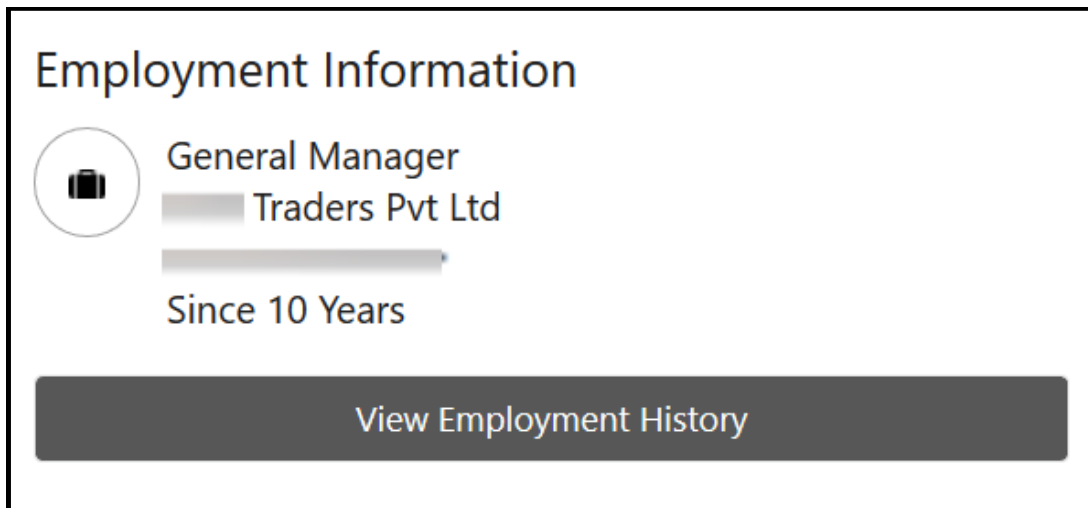
→ The **Documents** window is displayed.

Figure 7: Documents



- Click the  icon to exit the **Documents** window.

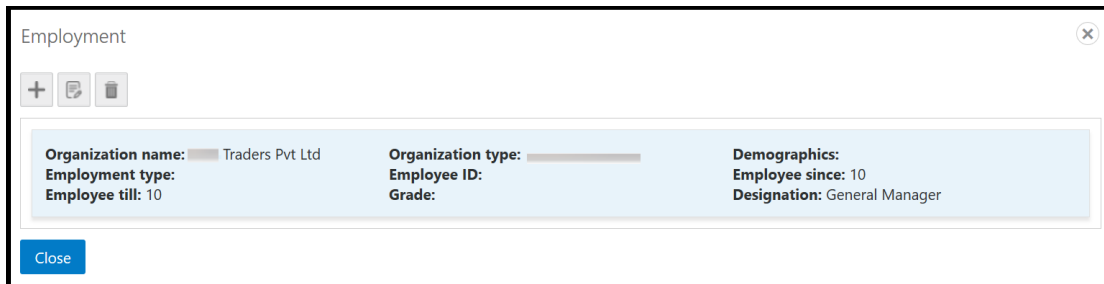
Figure 8: Employment Information



- On the Retail 360 page, in the **Employment Information** section, click **View Employment History** to view the employment details.

→ The **Employment** window is displayed.

Figure 9: Employment



- Click the (X) icon to exit the **Employment** window.

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 10: Account Information – Basic View

USD		GBP							
CASA	USD 95.02K Total Balance	Loan Account	USD 106.81K Total Outstanding	Limits	USD 0.00 Total Available Balance	Fixed Deposit	USD 0.00 Total Balance	Credit Cards	USD 0.00 Total Balance Due
1		1		0		0		0	

[SHOW MORE](#)

Before you begin, open the Retail 360 page. For more information, refer to [Get Started](#).

Perform the following steps to view the account information of the customer accounts:

1. Click **SHOW MORE**.

→ The expanded view of account information is displayed.

Figure 11: Account Information – Expanded View

CASA	Loan Account	Limits	Fixed Deposit	Credit Cards
4	4	1	1	2
\$32.97K Total Balance	\$40.7K Total Outstan...	\$36K Max Limit	\$5K Total Balance	\$7.31K Total Balance...
Recurring Deposit	Demat Account	Mutual Funds	Insurance Policies	Lockers
1	1	2	1	1
\$9.87K Total Balance	\$80K Total Balance	\$40.15K Total Balance	\$150K Total Coverage	AMC Due on 1/31/2020

[SHOW LESS](#)

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

→ The **CASA Information** window is displayed.

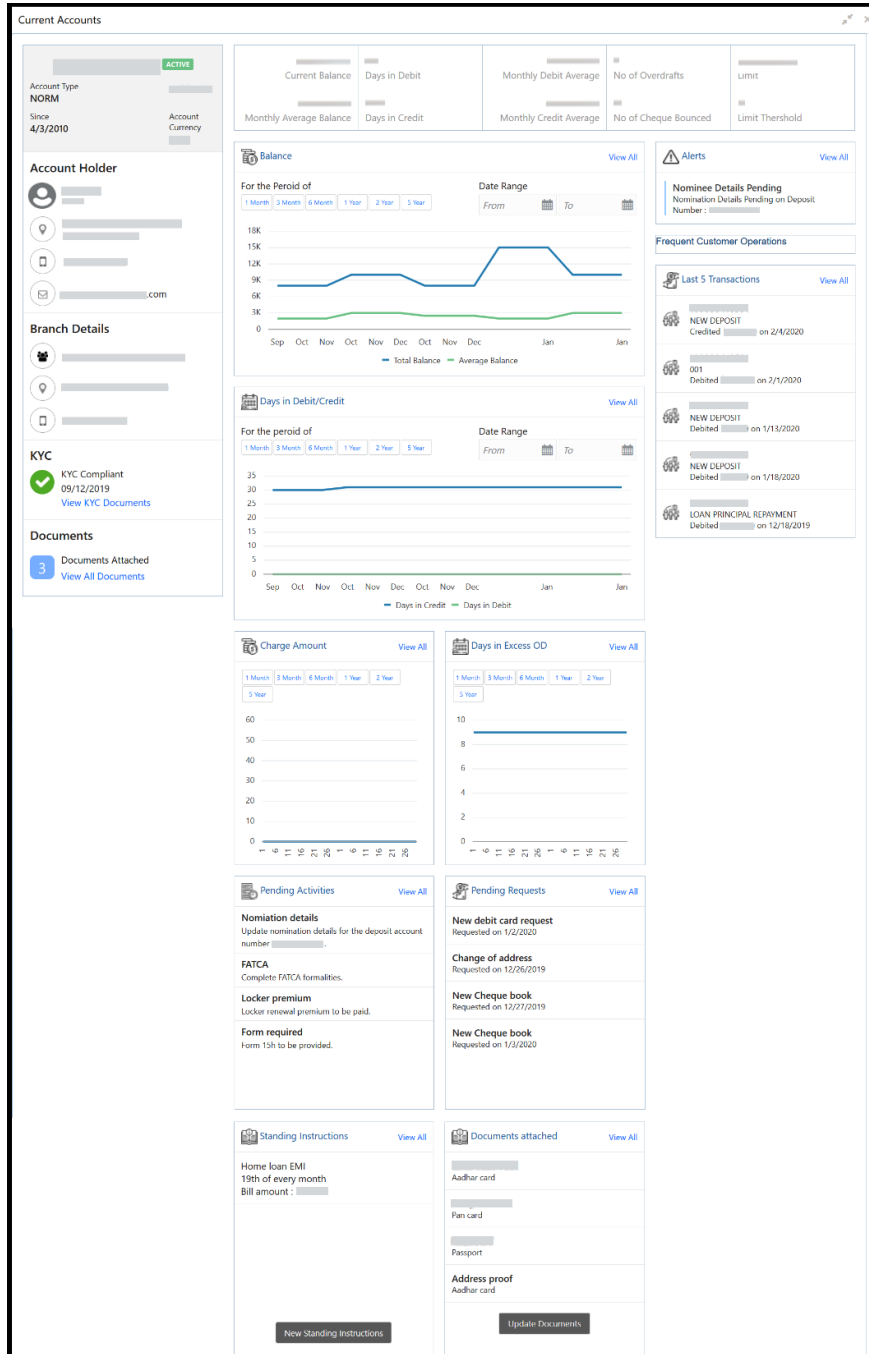
Figure 12: CASA Information

The screenshot shows the 'CASA' information window. At the top, there is a header with a house icon and the text 'CASA'. Below the header is a navigation bar with three tabs: 'All', 'Current Accounts', and 'Savings Accounts'. The 'All' tab is currently selected. Below the navigation bar, there are four account entries. Each entry consists of a grey bar, a blue button with white text, and a table of account details. The first three entries are under the 'CURRENT ACCOUNTS' button, and the fourth is under the 'SAVINGS ACCOUNTS' button. Each entry shows 'Currency' as 'USD', 'Account Balance' as a dollar amount, and 'Status' as 'Active'. A vertical ellipsis menu icon is visible to the right of each status. At the bottom of the window, there is a pagination control with a 'K' icon, left and right arrow icons, a box containing the number '1', and double arrow icons.

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

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

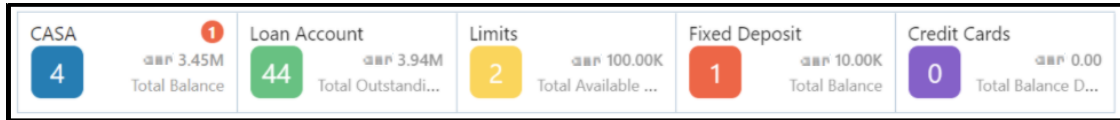
Figure 13: Current Accounts



NOTE: You can also view only savings account details in the **Savings Accounts** tab.

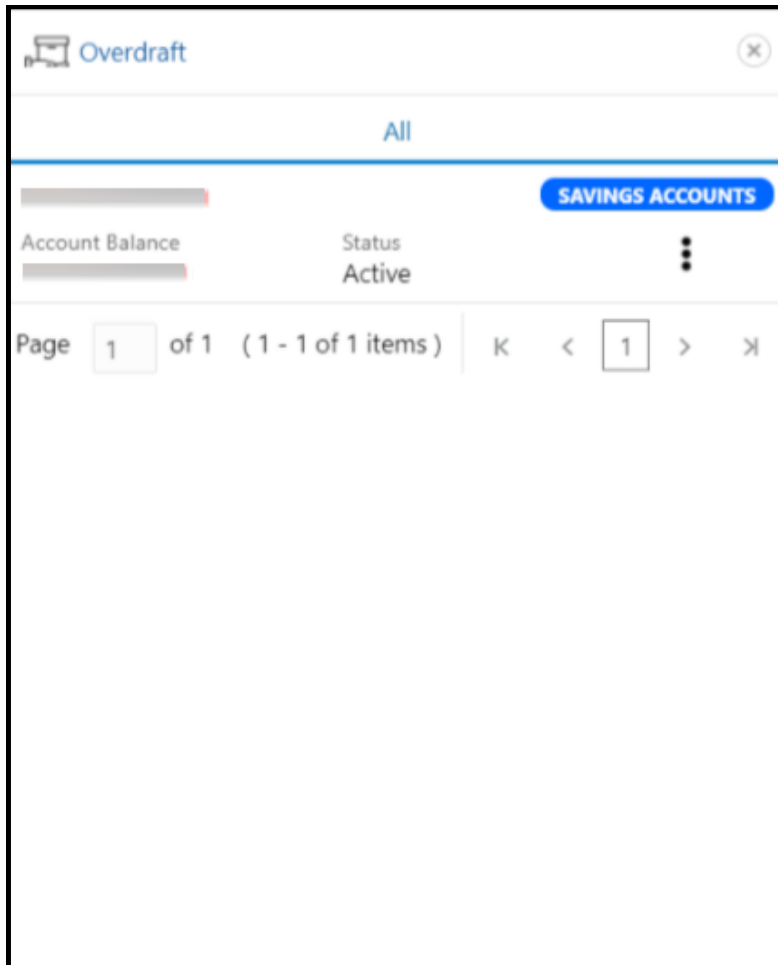
4. In case of an unauthorized overdraw.
- The system displays the notification in the CASA widget to indicate number of accounts that have unauthorized overdraft.

Figure 14: CASA Account

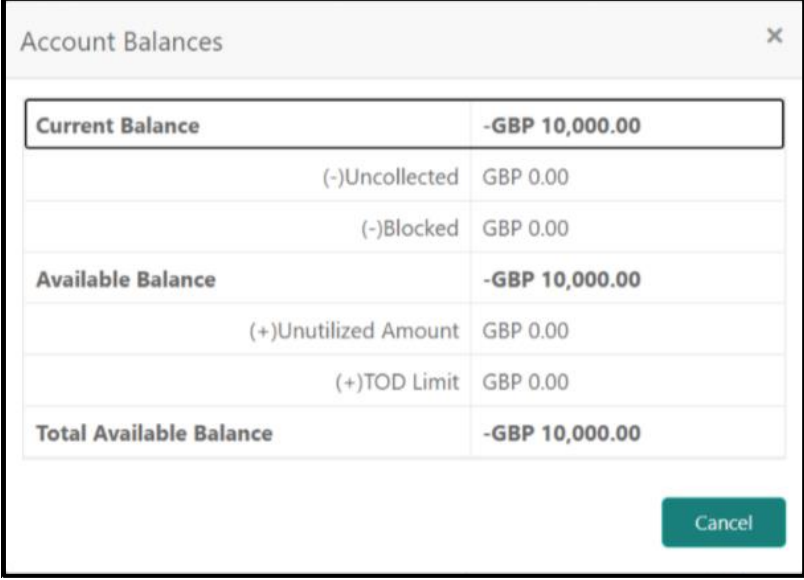


5. On the Retail 360 page, under the **CASA** account information section, click on notification.
- Accounts with unauthorized overdraft is displayed in the **Overdraft** window.

Figure 15: CASA Information with unauthorized overdraft



- On the **Overdraft** window, click on the account number.
→ The **Account Balances** window is displayed.

Figure 16: Account Balances

The screenshot shows a window titled "Account Balances" with a close button (X) in the top right corner. The window contains a table with the following data:

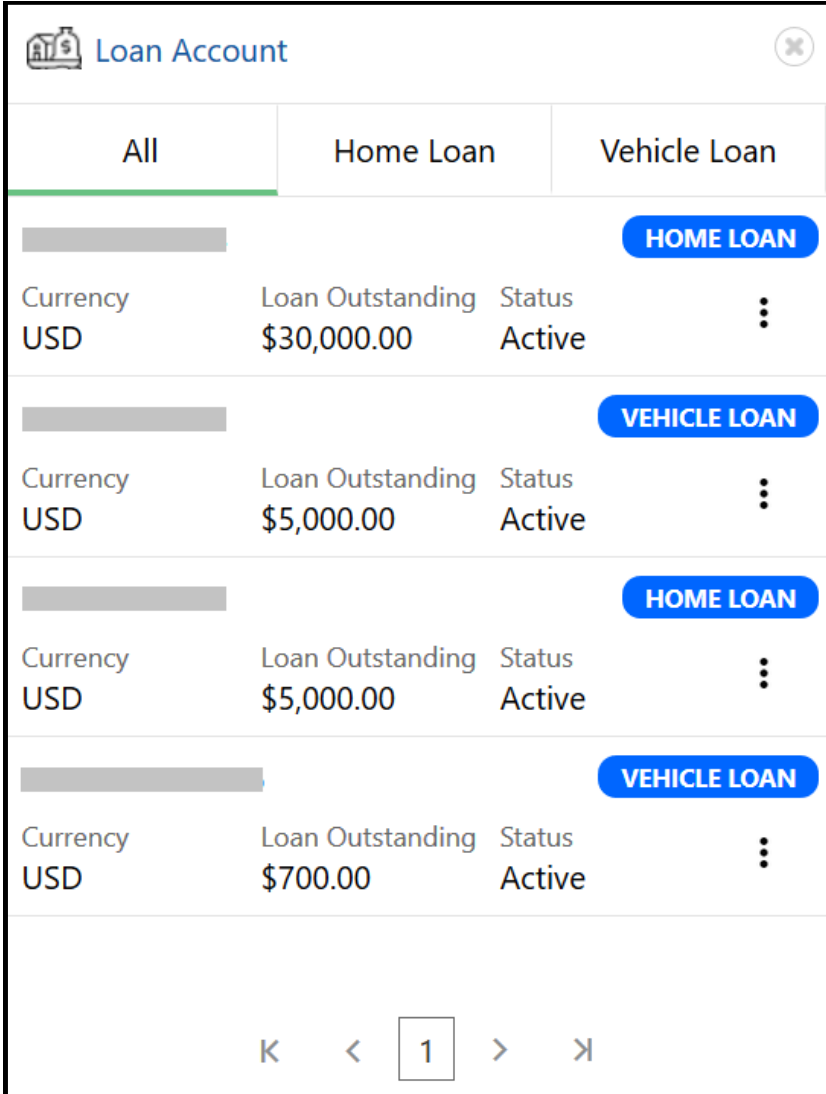
Current Balance	-GBP 10,000.00
(-)Uncollected	GBP 0.00
(-)Blocked	GBP 0.00
Available Balance	-GBP 10,000.00
(+)Unutilized Amount	GBP 0.00
(+)TOD Limit	GBP 0.00
Total Available Balance	-GBP 10,000.00

At the bottom right of the window, there is a green "Cancel" button.

- On the Retail 360 page, under the account information section, click **Loan Account** to view the loan account details.

→ The **Loan Account** window is displayed.

Figure 17: Loan Account



Loan Account			
All	Home Loan	Vehicle Loan	
			HOME LOAN
Currency USD	Loan Outstanding \$30,000.00	Status Active	⋮
			VEHICLE LOAN
Currency USD	Loan Outstanding \$5,000.00	Status Active	⋮
			HOME LOAN
Currency USD	Loan Outstanding \$5,000.00	Status Active	⋮
			VEHICLE LOAN
Currency USD	Loan Outstanding \$700.00	Status Active	⋮

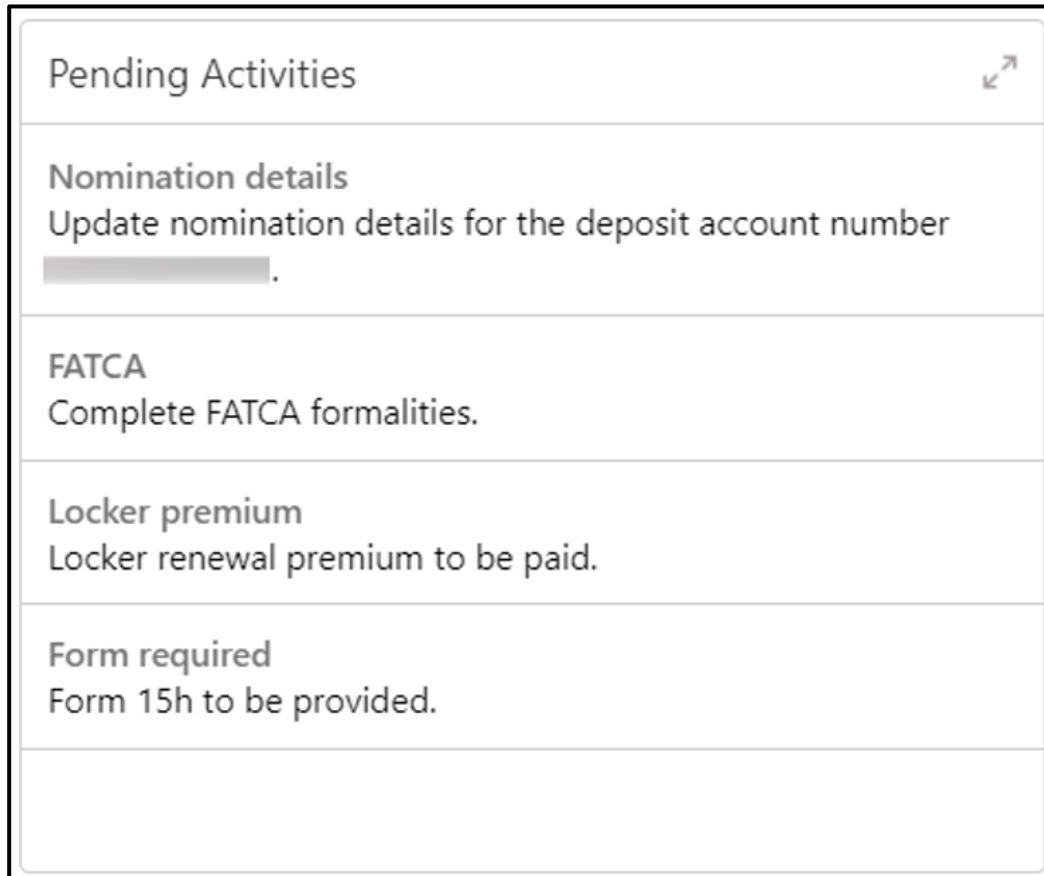
K < 1 > >

NOTE: By default, the details are displayed for all the loan accounts. You can also click on the corresponding tab to view details about the specific loan. For example, to view details about the vehicle loan, click the **Vehicle Loan** tab.

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 18: Pending Activities

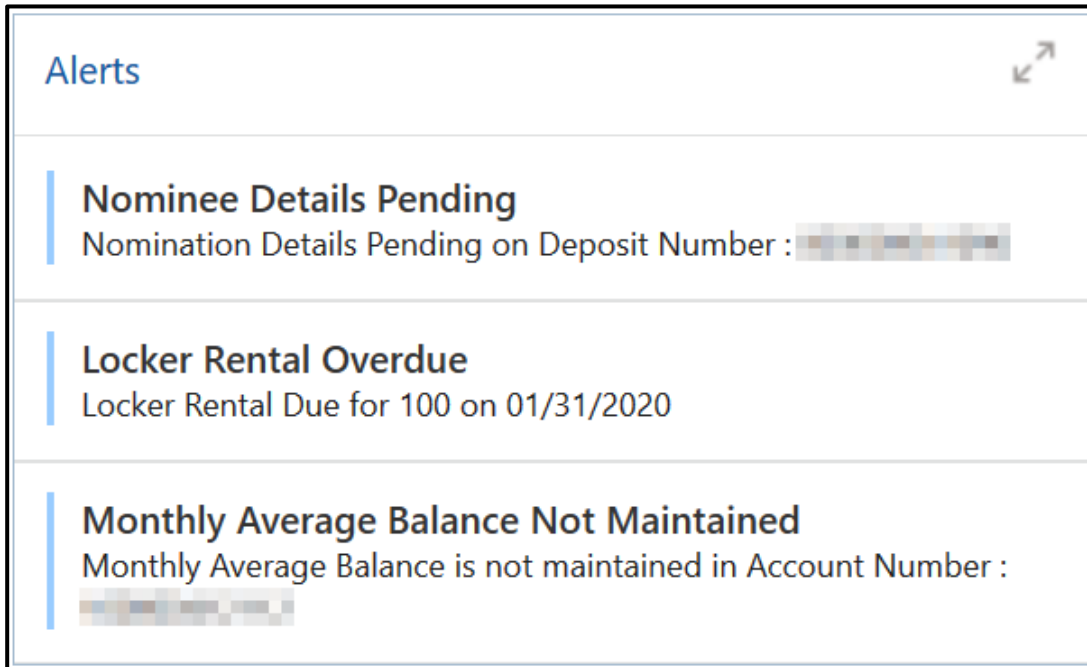


Pending Activities
Nomination details Update nomination details for the deposit account number [REDACTED].
FATCA Complete FATCA formalities.
Locker premium Locker renewal premium to be paid.
Form required Form 15h to be provided.

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 19: Alerts



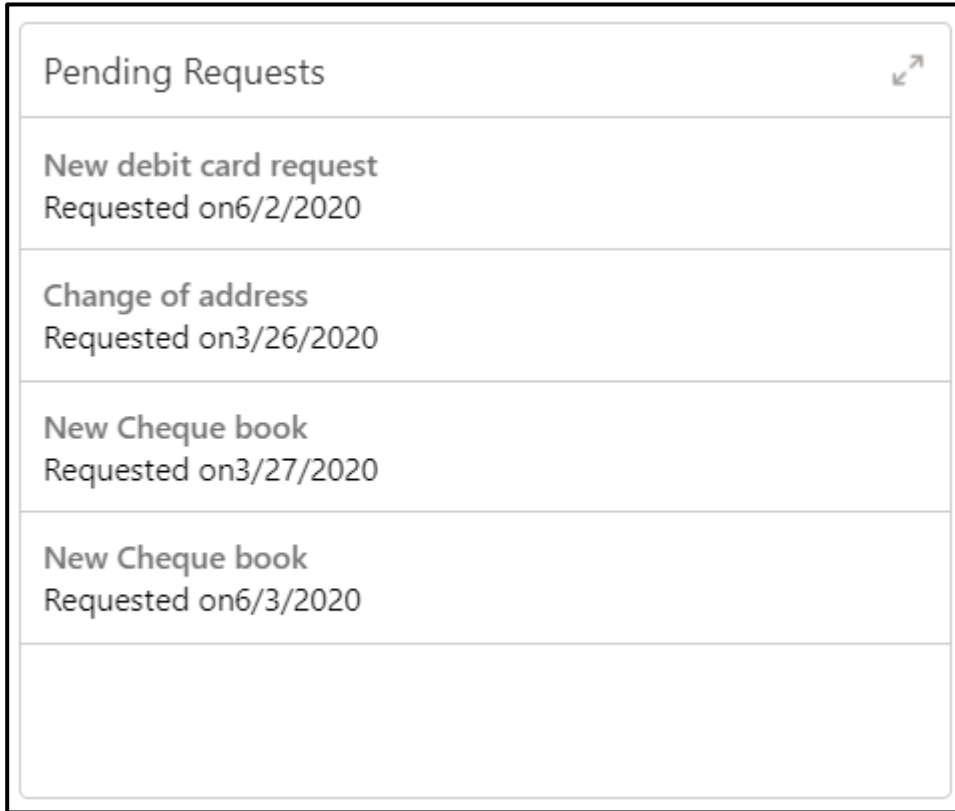
The screenshot shows an 'Alerts' tile with a refresh icon in the top right corner. It lists three alerts, each with a blue vertical bar on the left:

- Nominee Details Pending**
Nomination Details Pending on Deposit Number : [REDACTED]
- Locker Rental Overdue**
Locker Rental Due for 100 on 01/31/2020
- Monthly Average Balance Not Maintained**
Monthly Average Balance is not maintained in Account Number : [REDACTED]

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 20: Pending Requests



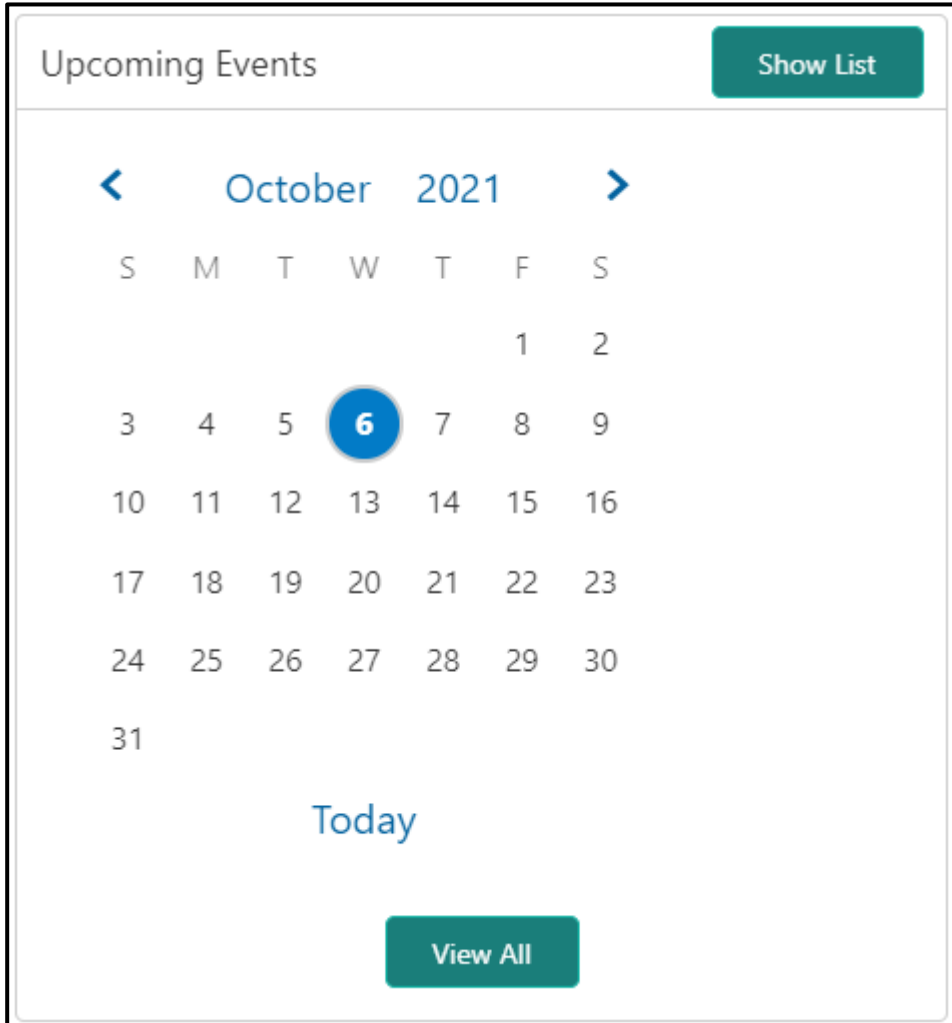
The screenshot shows a 'Pending Requests' tile with a list of requests. The tile has a title 'Pending Requests' and a refresh icon in the top right corner. The list contains five entries, each with a request type and a date requested.

Request Type	Requested on
New debit card request	6/2/2020
Change of address	3/26/2020
New Cheque book	3/27/2020
New Cheque book	6/3/2020

2.2.6 Upcoming Events

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

Figure 21: Upcoming Events



The following options are available to view the required details.

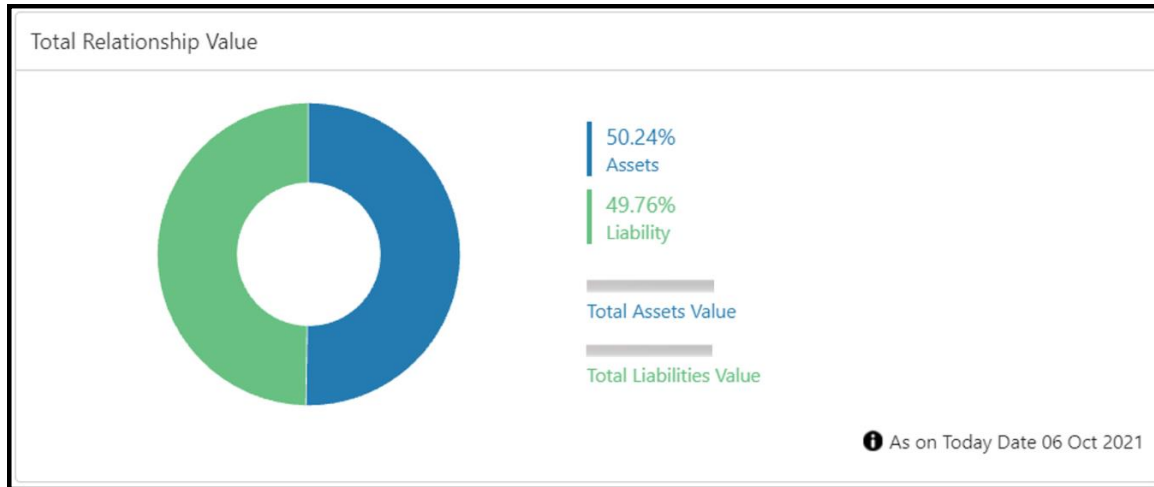
Table 4: Upcoming Events – Options

Option	Description
Show List	Click Show List to view the upcoming events as a list.
View All	Click View All to view all the upcoming events.

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 22: Total Relationship Value

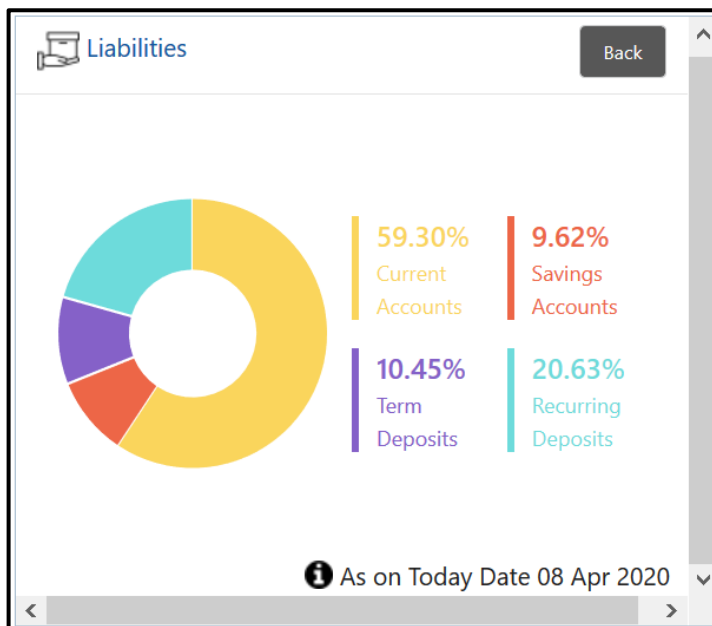


Before you begin, open the Retail 360 page. For more information, refer to [Get Started](#).

Perform the following steps to view the details of total relationship value:

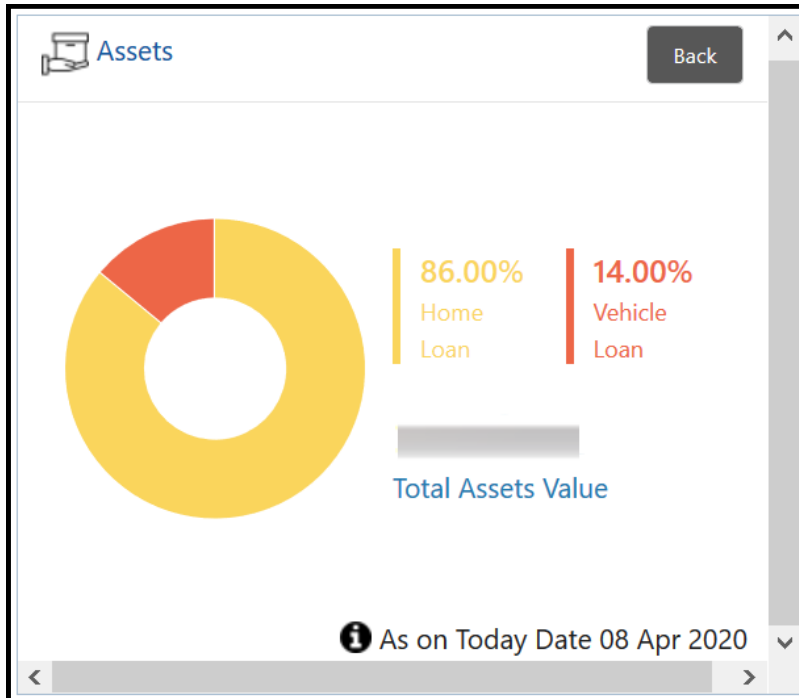
1. On the relationship chart, click on the liability portion to view only the liability value.
→ The liability chart is displayed in the **Liabilities** window.

Figure 23: Liability Chart



2. Click **Back** to view the relationship chart on the Retail 360 page.
3. On the relationship chart, click on the assets portion to view only the assets value.
→ The assets chart is displayed in the **Assets** window.

Figure 24: Assets Chart









4. Click **Back** to view the relationship chart on the Retail 360 page.

2.2.8 Last Five Transactions

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

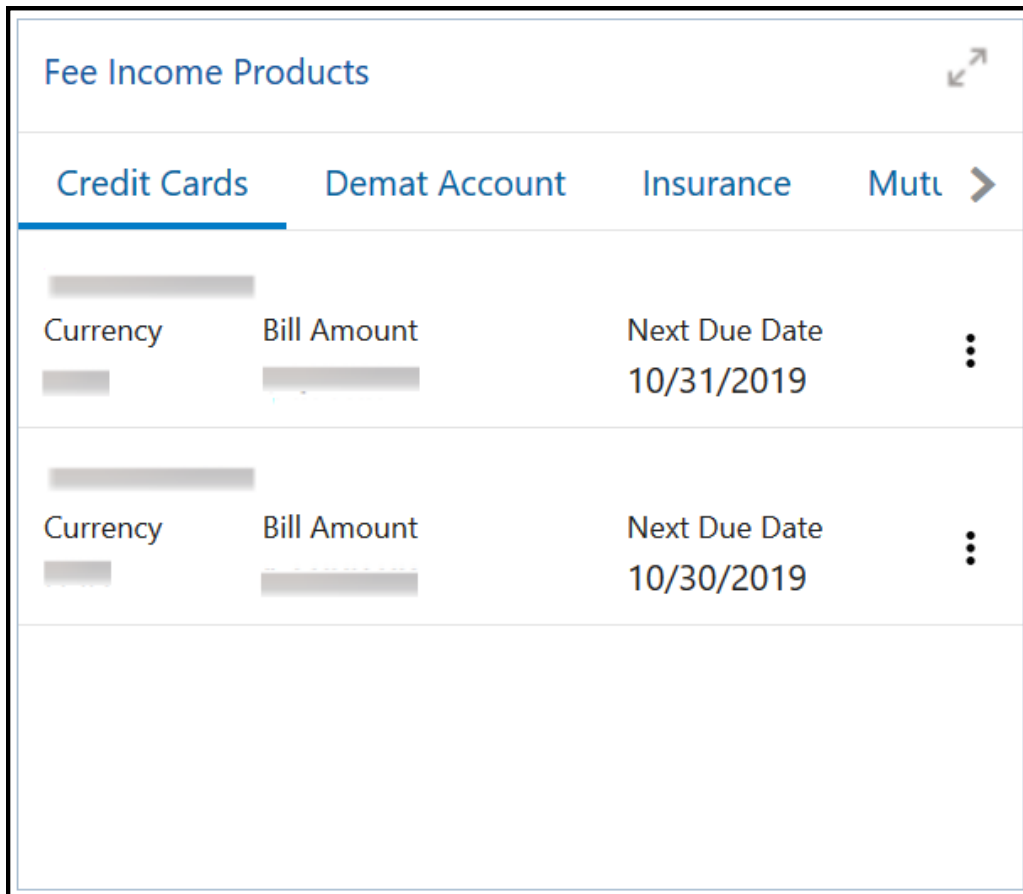
Figure 25: Last Five Transactions

Last 5 Transactions 	
 [Redacted]	000 Credited [Redacted] on 2021-03-26
 [Redacted]	COMMISSION Debited [Redacted] on 2021-03-26
 [Redacted]	COMMISSION Debited [Redacted] on 2021-03-26
 [Redacted]	000 Credited [Redacted] on 2021-03-26
 [Redacted]	000 Debited [Redacted] on 2021-03-26

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 26: Fee Income Products



You can select one of the following tabs to view the required details.

Table 5: Fee Income Products – Options

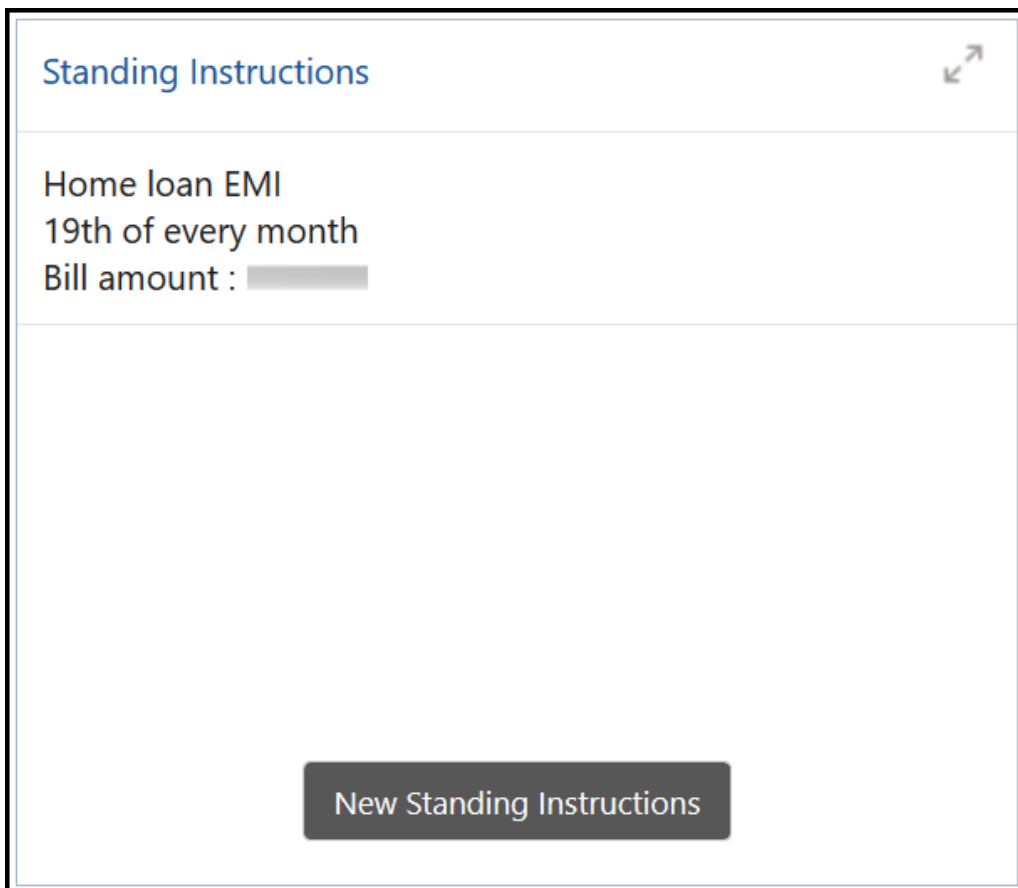
Tab	Description
Credit Cards	Click on this tab to view the details of the credit cards.
Demat Account	Click on this tab to view the details of the demat account.

Tab	Description
Insurance	Click on this tab to view the details of the insurance.
Mutual Funds	Click on this tab to view the details of the mutual funds.

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. The following figure shows a sample of this tile. Users can select **New Standing Instructions** to create a new standing instruction.

Figure 27: Standing Instructions



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 28: Offers and Schemes

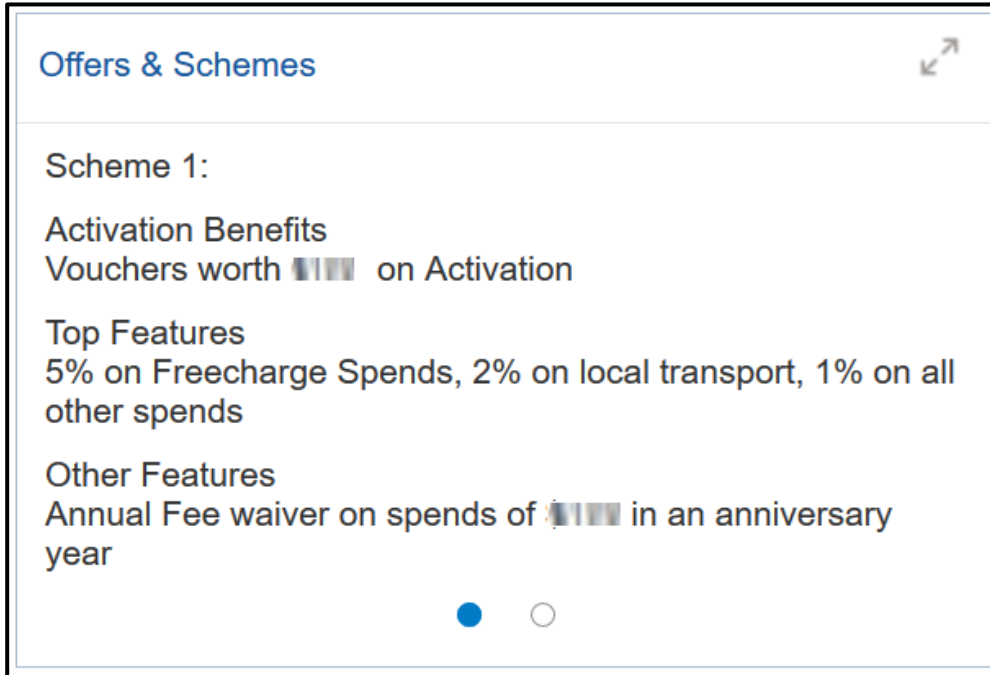
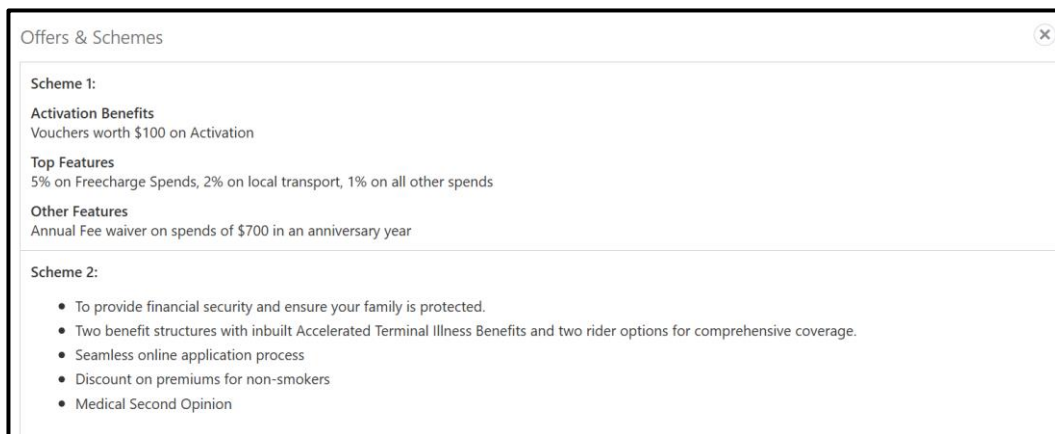


Figure 29: Offers and Schemes – Expanded View



3 List Of Menus

1. Account Information – [Account Information](#) (pg. 13)
2. Alerts – [Alerts](#) (pg. 20)
3. Fee Income Products – [Fee Income Products](#) (pg. 26)
4. Last Five Transactions – [Last Five Transactions](#) (pg. 25)
5. Offers and Schemes – [Offers and Schemes](#) (pg. 28)
6. Pending Activities – [Pending Activities](#) (pg. 19)
7. Pending Requests – [Pending Requests](#) (pg. 21)
8. Personal Information – [Personal Information](#) (pg. 7)
9. Standing Instructions – [Standing Instructions](#) (pg. 27)
10. Total Relationship Value – [Total Relationship Value](#) (pg. 23)
11. Upcoming Events – [Upcoming Events](#) (pg. 22)