**SMB 360 User Guide**

# Oracle Banking Origination

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**SMB 360 User Guide**

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# Contents


1 Preface ... 1
1.1 Introduction ... 1
1.2 Audience ... 1
1.3 Document Accessibility ... 1
1.4 List of Topics ... 1
1.5 Related Documents ... 1
1.6 Symbols and Icons ... 2
2 SMB 360 ... 3
2.1 Overview ... 3
2.2 Get Started ... 5
2.2.1 Business Details ... 8
2.2.2 Owner Details ... 9
2.2.3 Total Relationship Value ... 10
2.2.4 Account Information ... 10
2.2.5 Transactions ... 16
2.2.6 Fee Income Products ... 17
2.2.7 Standing Instructions ... 18
2.2.8 Stakeholders ... 19
2.2.9 Alerts ... 20
2.2.10 Pending Activities and Requests ... 21
2.2.11 Upcoming Events ... 22
2.2.12 Offers and Schemes ... 23
3 List Of Menus ... 24

# 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 |
|---|---|
| **SMB 360** | This topic provides an overview of the SMB 360 feature and covers the actions that can be performed in SMB 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. 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 |
|  | Expand view |
|  | Filter |
|  | Minimize |
|  | Maximize |
|  | Close |

# 2 SMB 360

## 2.1 Overview

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**

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

| Sections | Description |
|---|---|
| **Pending Activities** | Pending Activities of both the bank and the SMB customer. |
| **Offers and Schemes** | Offers and Schemes availed by the SMB customer. |
| **Upcoming Events** | 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*


**Prerequisites:**

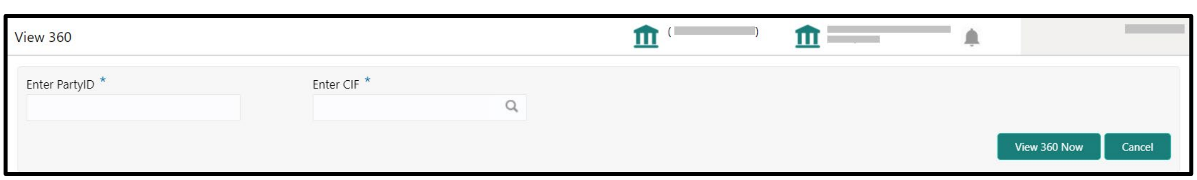
Before you begin, log in to the application Home page. For information on how to log in, refer to the *Getting Started User Guide*.

**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**



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

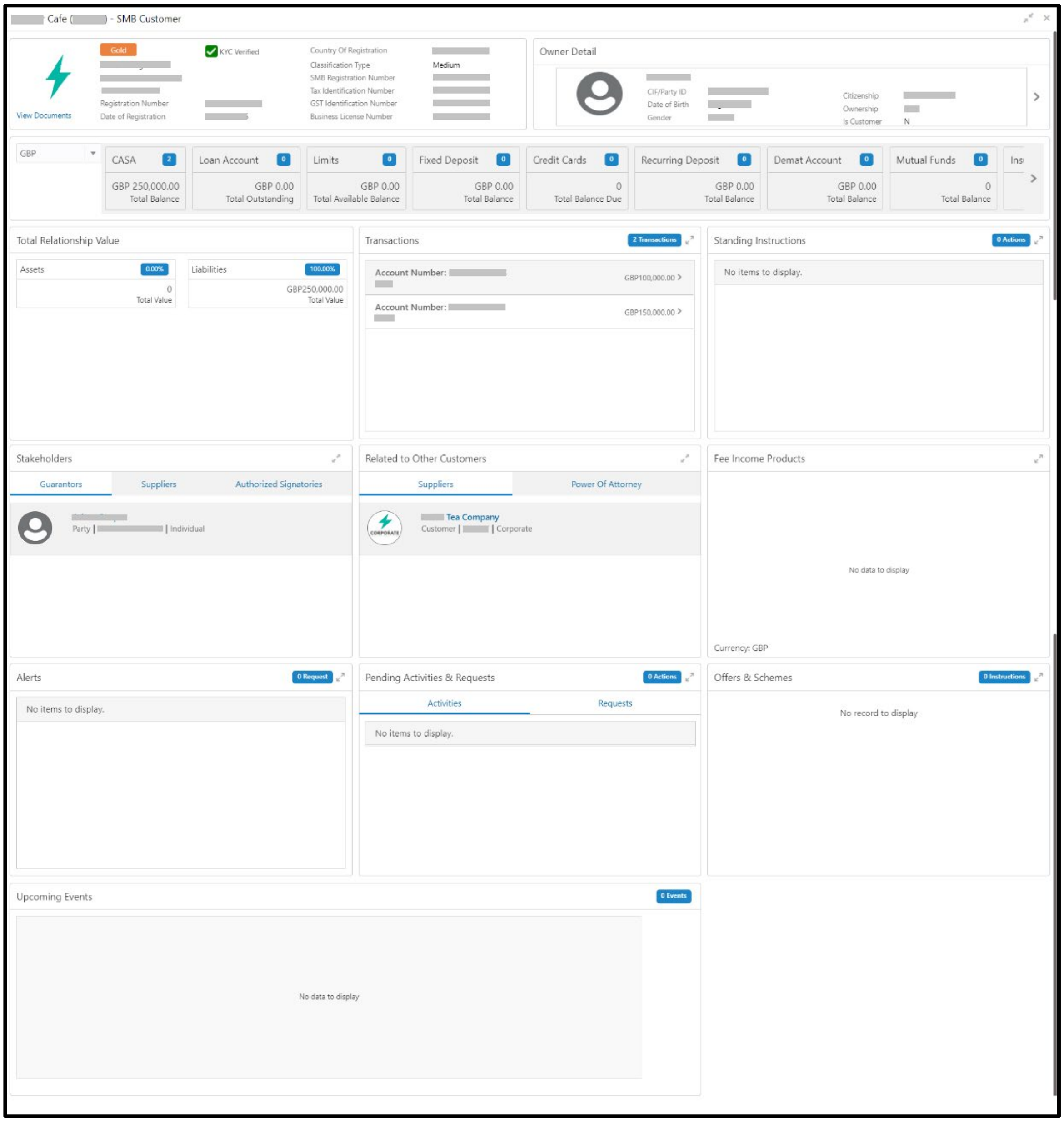
**Table 4: View 360 – Field Description**

| Field | Description |
|---|---|
| **Enter Party ID** | Specify the party ID of the desired customer. |
| **Enter CIF** | Specify the CIF of the desired customer. |

3. Click **View 360 Now**.

→ The **SMB 360** page is displayed.

**Figure 2: SMB 360**

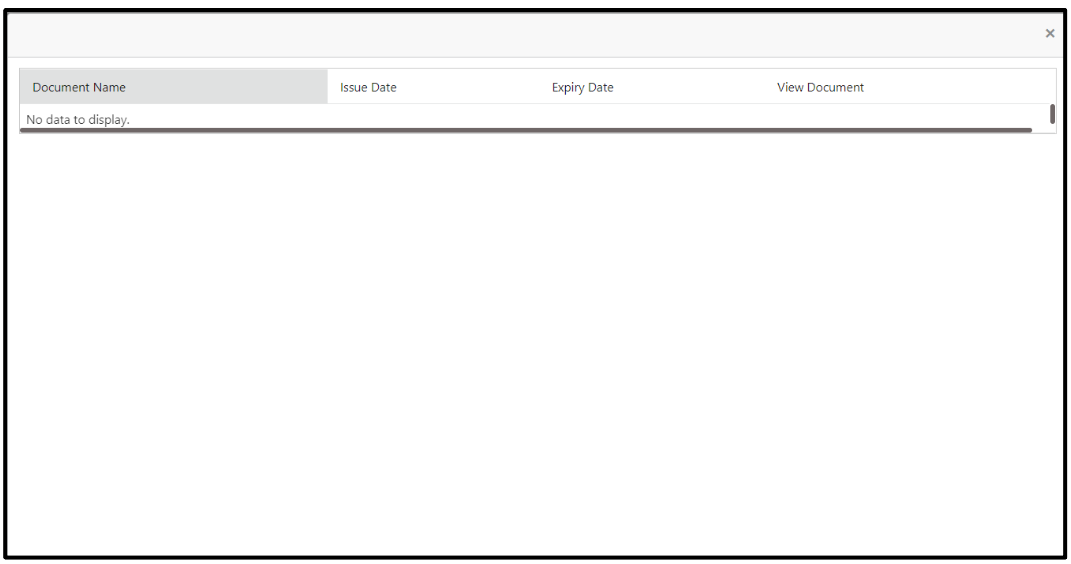


### 2.2.1 Business Details

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.

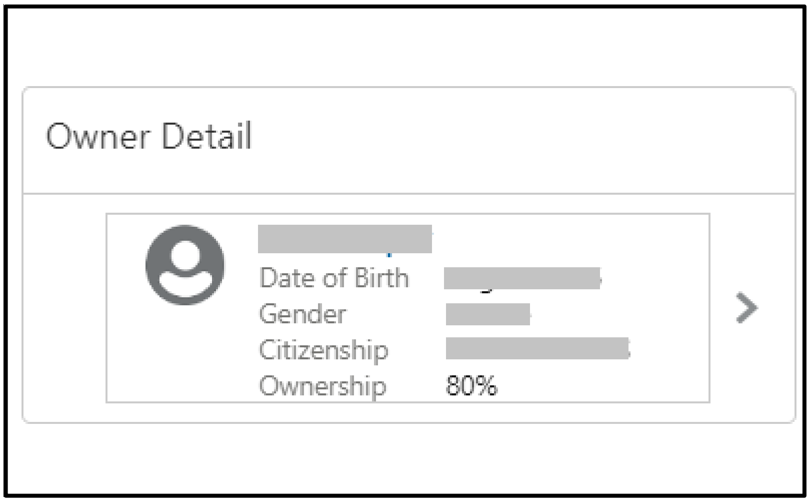
**Figure 3: View Documents**



## 2.2.2 Owner Details

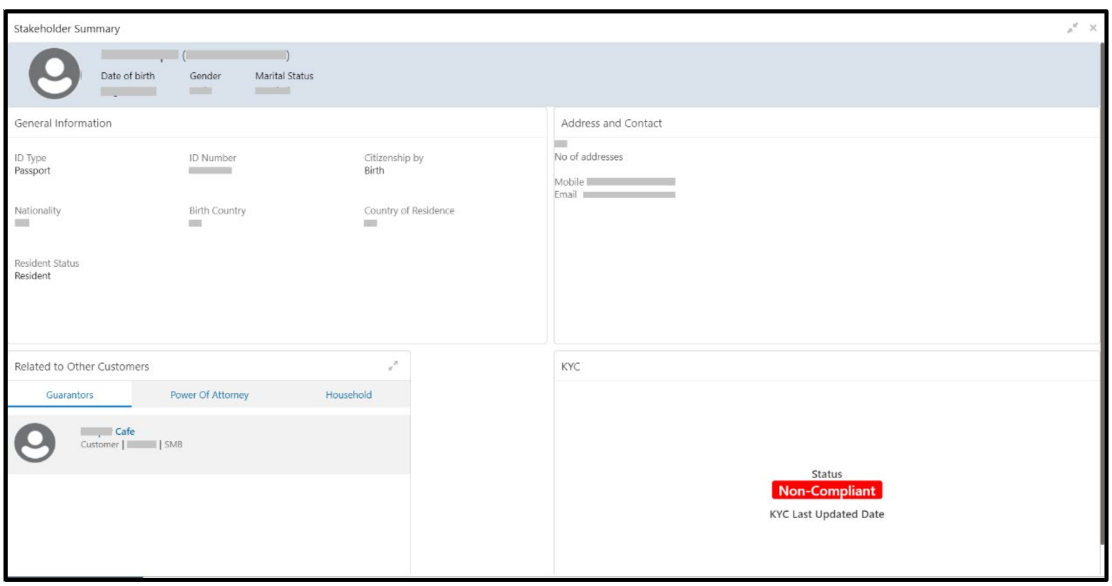
Details of the business owners are displayed in this tile. In case there is more than one owner, one owner per card will be displayed.

**Figure 4: Owner Details**




If stakeholder is an existing customer of the bank and the owner is an existing customer of the bank, users can click on the owner's name to open the 360 view for the owner. If the owner is not a customer, then the system will launch the view of non-customer stakeholder details.

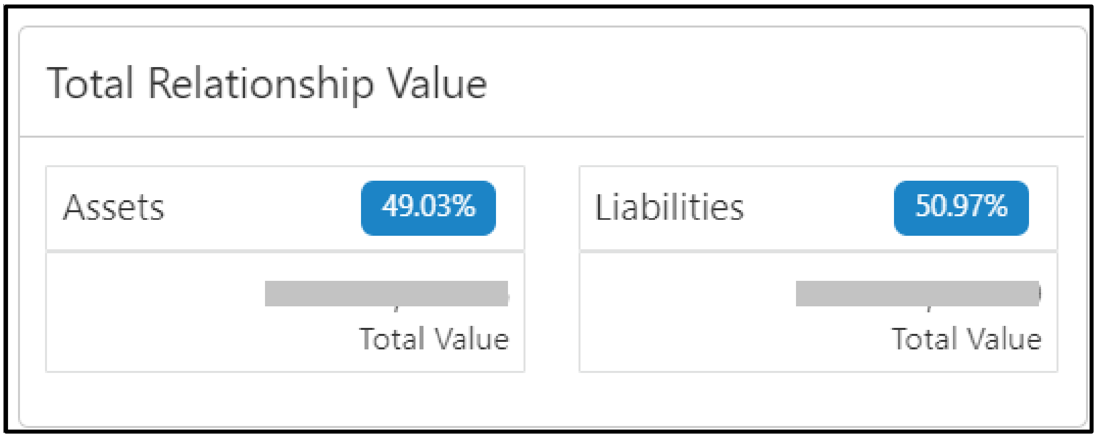
**Figure 5: Non-customer stakeholder details**



## 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**




In addition to the values displayed, the following options are available in this tile:

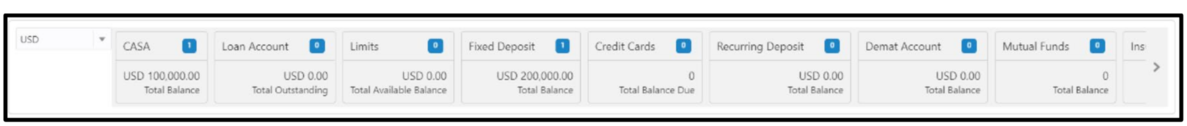
**Table 5: Total Relationship Values**

| Field | Description |
|---|---|
| **Liabilities** | Click on the percentage of the liabilities to view the values of liabilities in a chart. |
| **Assets** | Click on the percentage of the assets to view the values of assets in a 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**



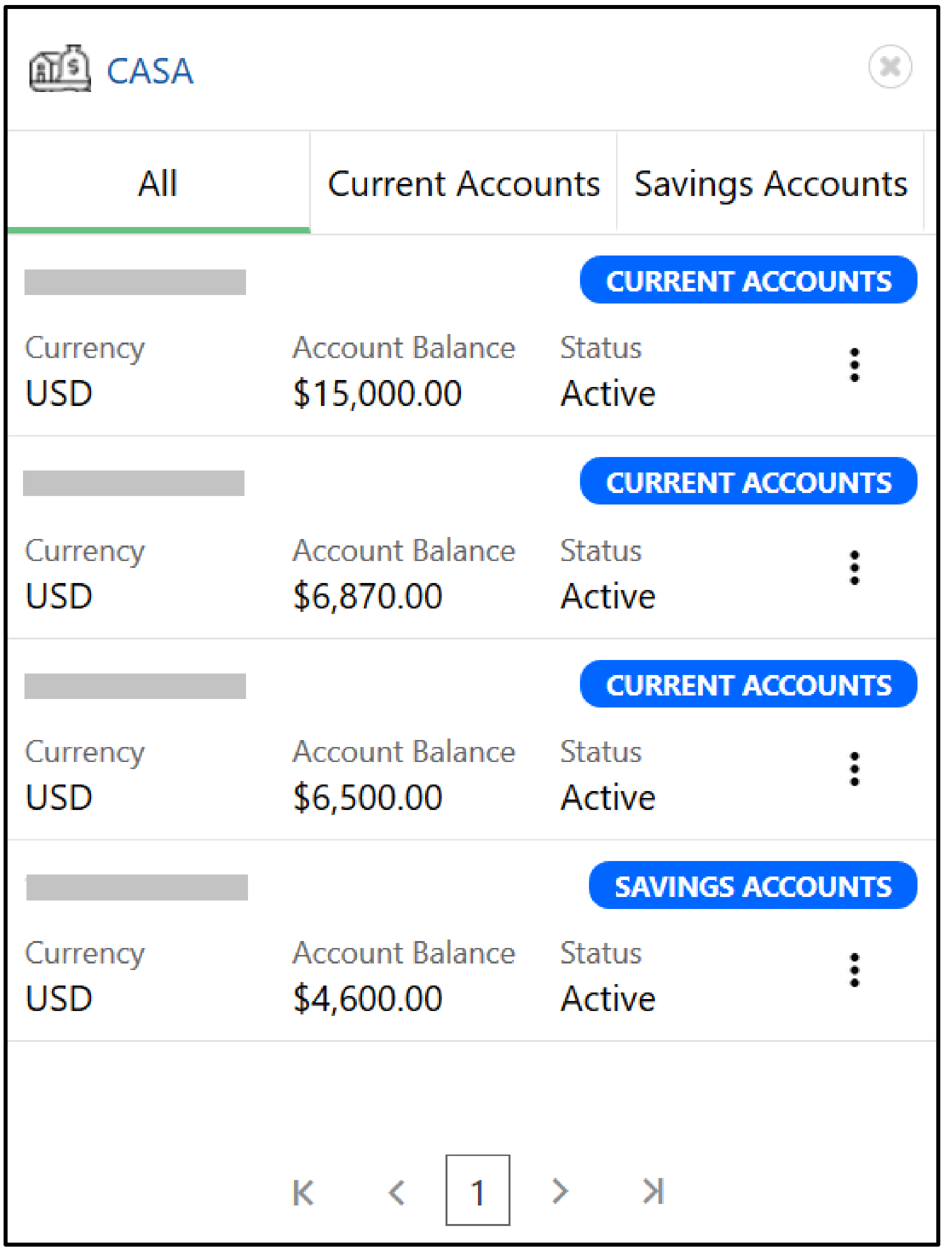
Before you begin, open the SMB 360 page. For more information, refer to *Get Started*.

Perform the following steps to view the account information:

1. On the SMB 360 page, click on the account count number in **CASA** section to view the detailed information about CASA.

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

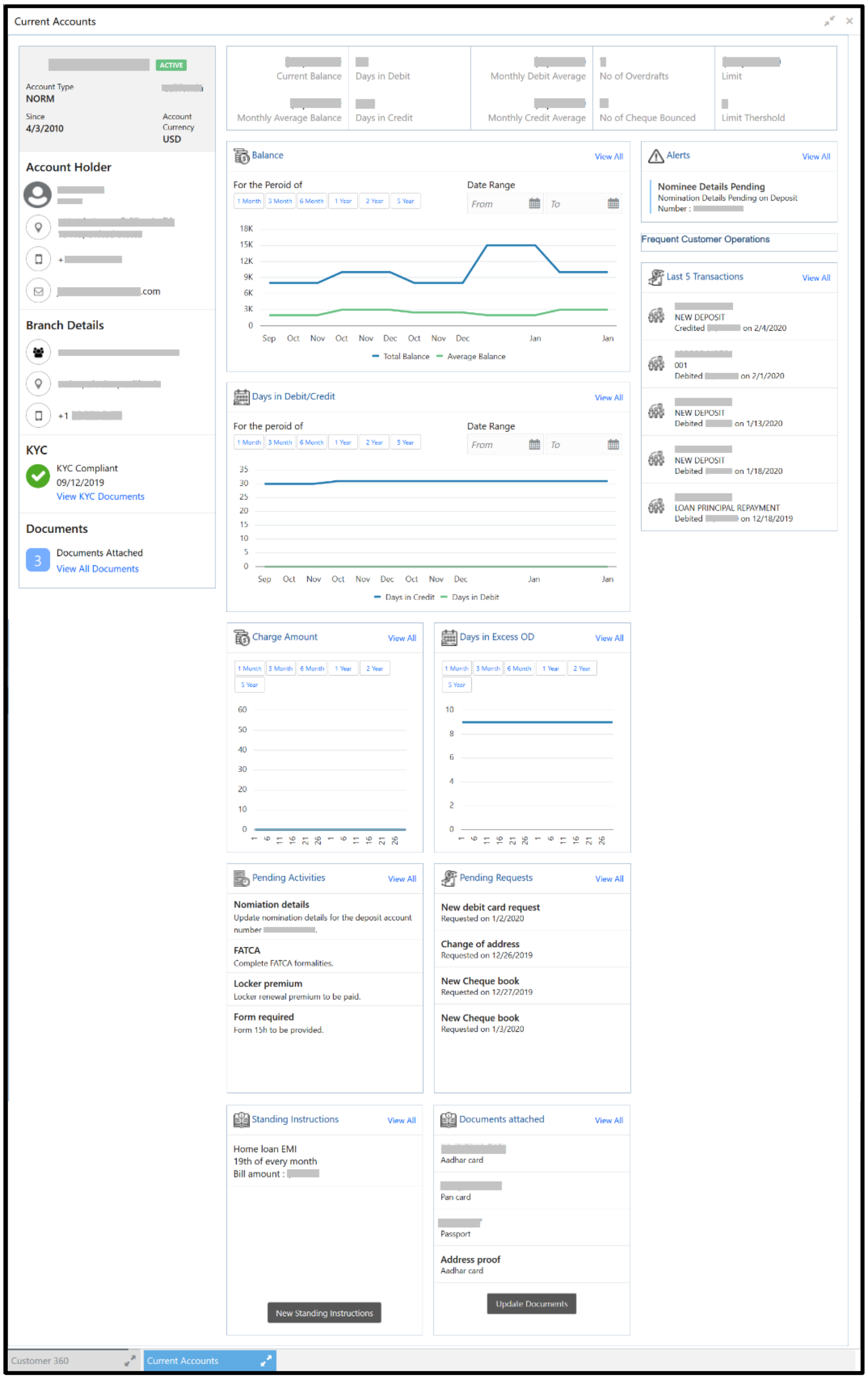
**Figure 7: CASA Information**



2. On the **CASA** window, click the **Current Accounts** tab to view only the current account details.

   → The **Current Accounts** window is displayed.

**Figure 8: Current Accounts**

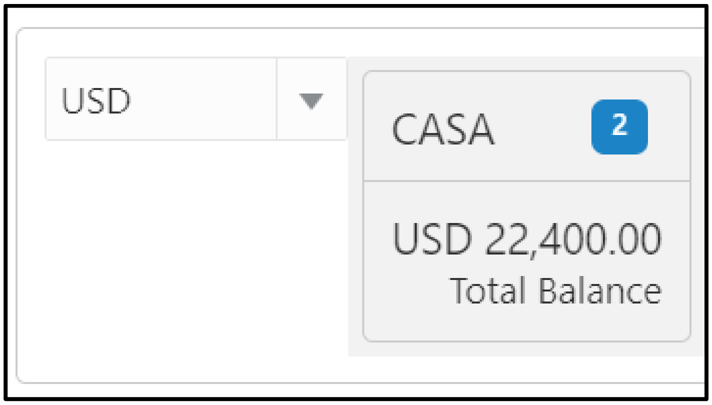



**NOTE:** You can also view only savings account details in the **Savings Accounts** tab.

3. In case of an unauthorized overdraw.

→ The system displays the notification in the CASA tile to indicate number of accounts that have unauthorized overdraft.

**Figure 9: CASA Account**




4. On the SMB 360 page, under the CASA account information section, click on the notification.

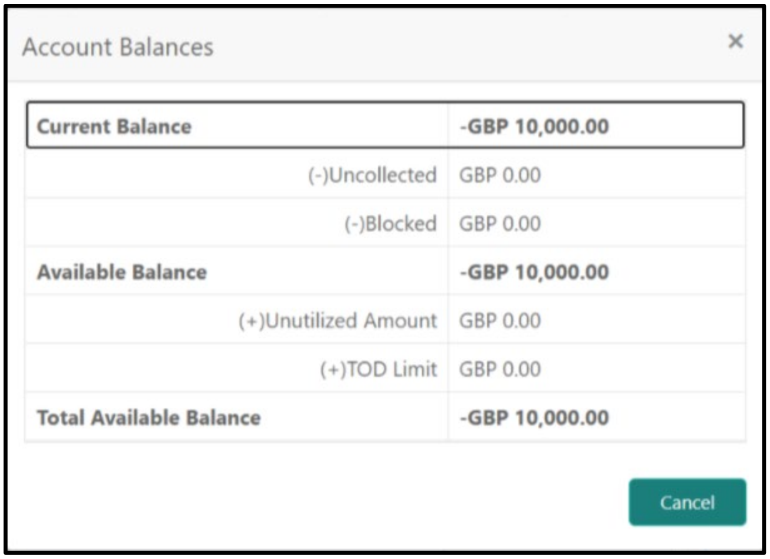
→ The accounts with unauthorized overdraft are displayed in the **CASA Information** window.

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

5. On the **Overdraft** window, click on the desired account number.

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

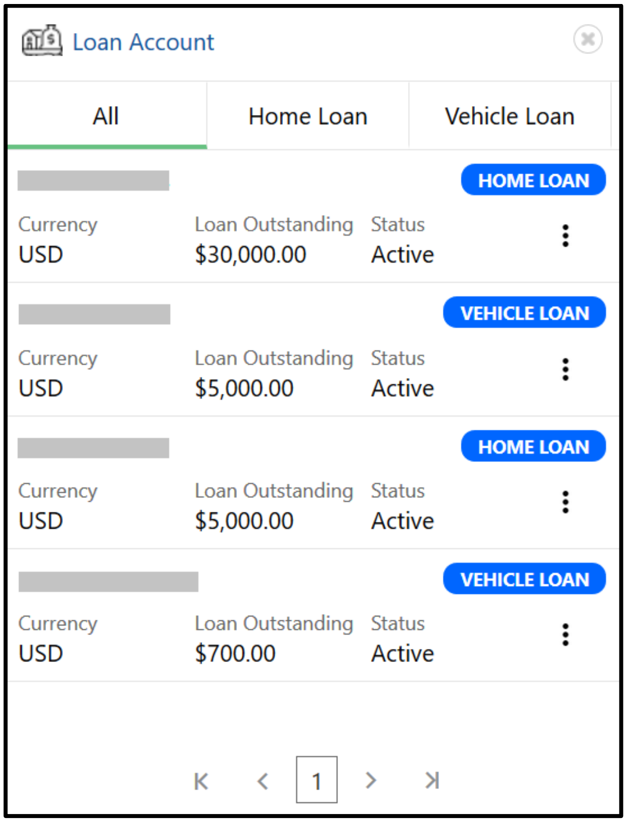
**Figure 11: Account Balances**



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

   → The loan details are displayed the **Loan Account** window.

**Figure 12: Loan Account**

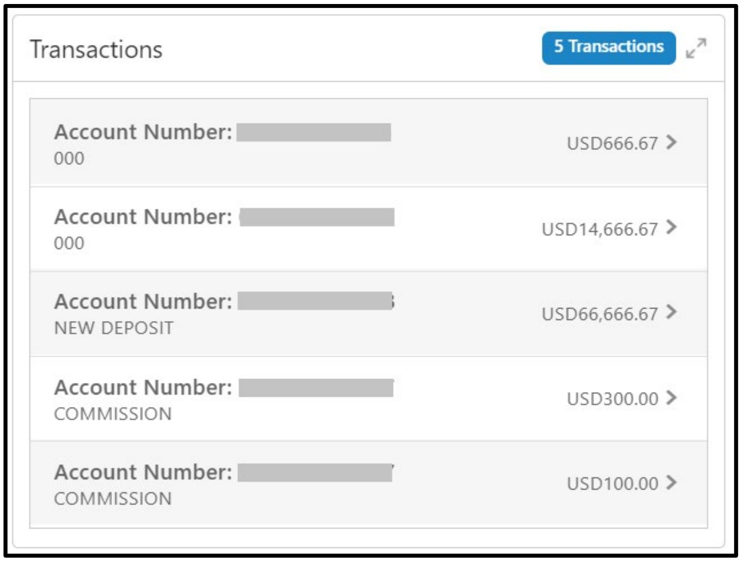



**NOTE:** By default, the details are displayed for all the loan accounts. You can click on the corresponding tab to view details about the specific loan. For example, to view details about the vehicle loan, click the **Vehicle Loan** tab.

## 2.2.5 Transactions

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

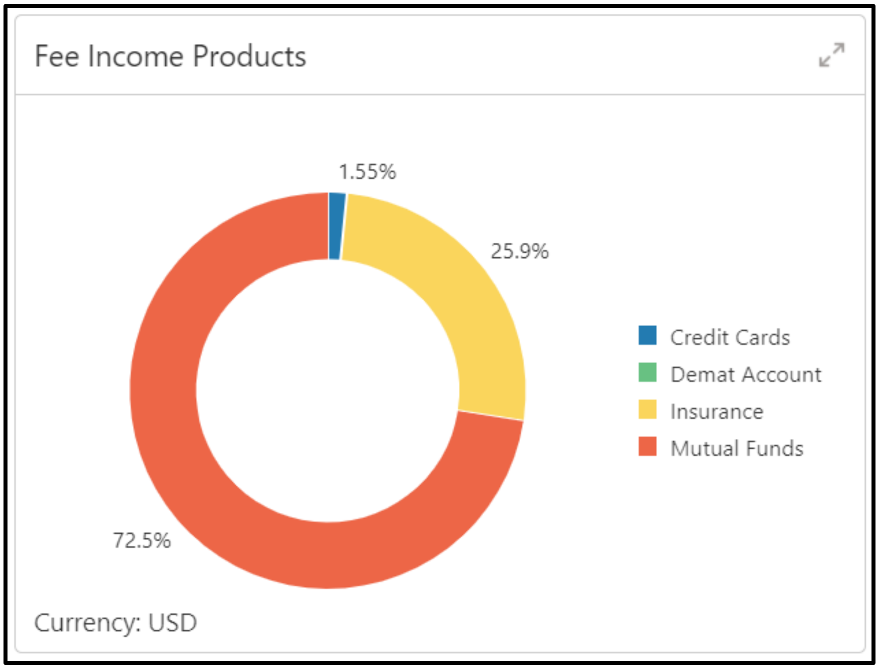
**Figure 13: Last Five Transactions**



## 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**

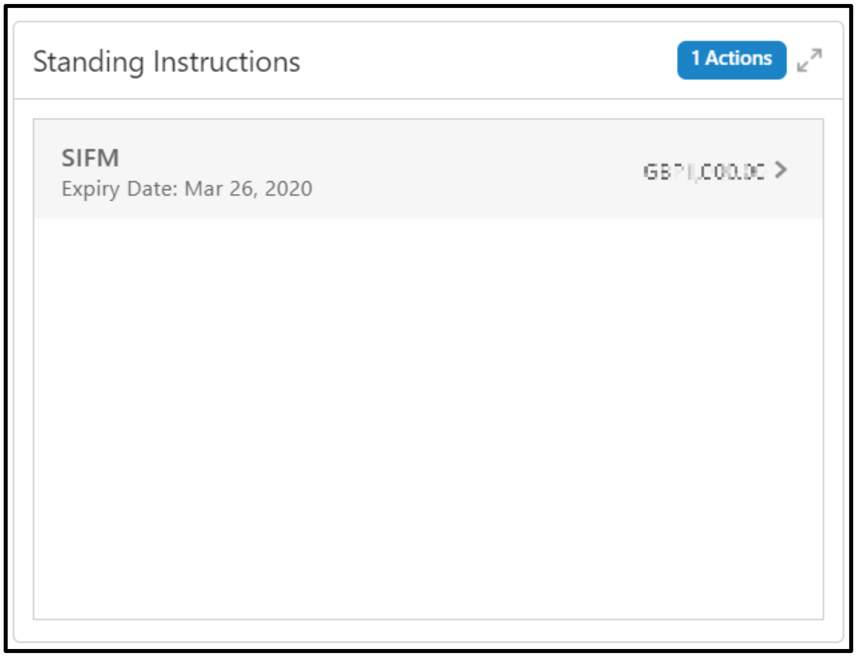



**NOTE:** In the expanded view, you can click on the corresponding tab to view the specific fee income products. For example, to view the Demat account, click **Demat Account** tab.

### 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**



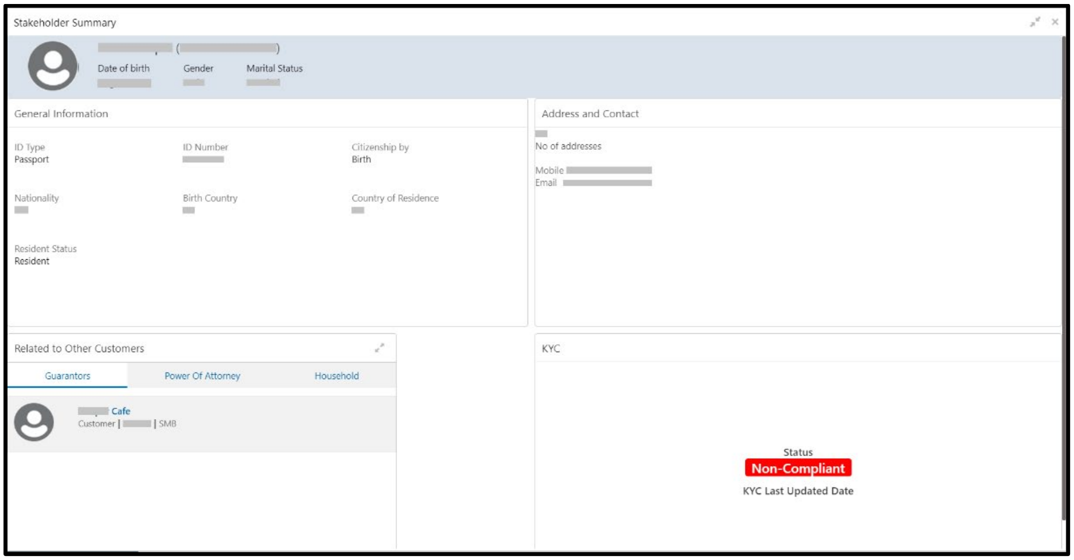
## 2.2.8 Stakeholders

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

**Figure 16: Stakeholders**


If the stakeholder is an existing customer of the bank and the owner is not a customer, clicking on the owner's name will open the 360 view for the owner. If the stakeholder is not a customer, then the system will launch the view of non-customer stakeholder details.

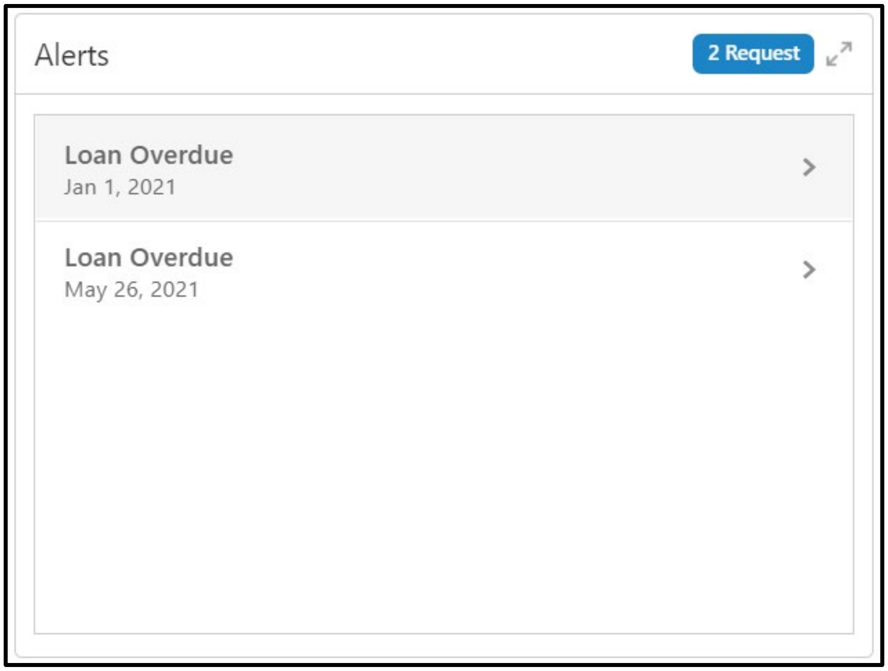
**Figure 5: Non-customer stakeholder details**



### 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**

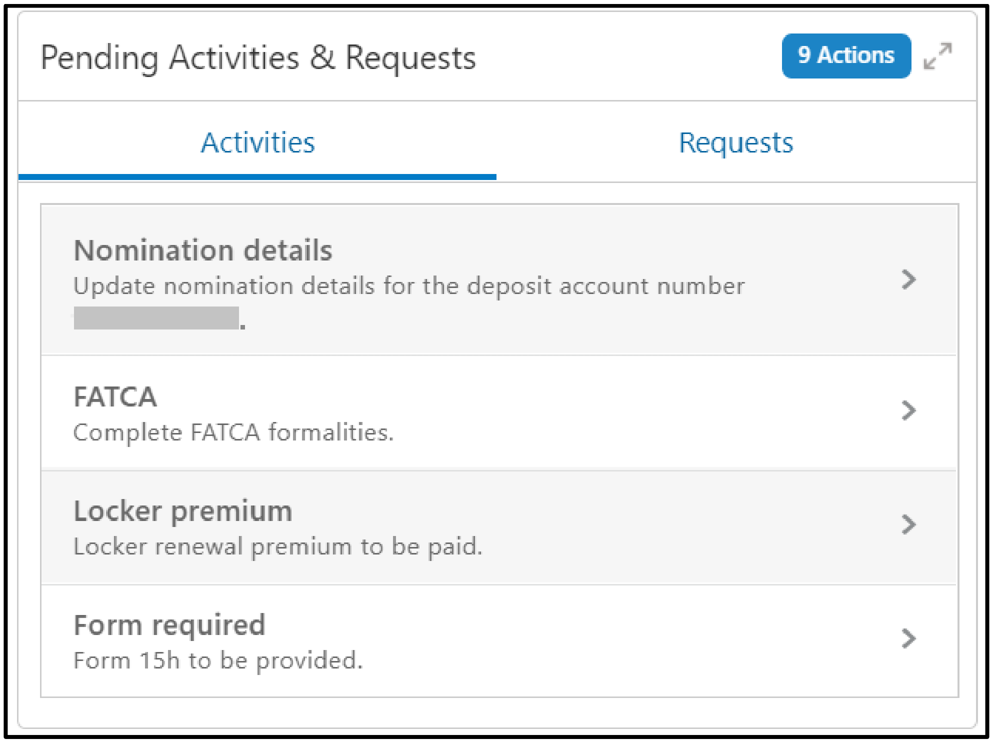


### 2.2.10 Pending Activities and Requests

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 to by the bank are also displayed in this tile.

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

**Figure 18: Pending Activities and Requests**




For information on the tabs, refer to the table below:

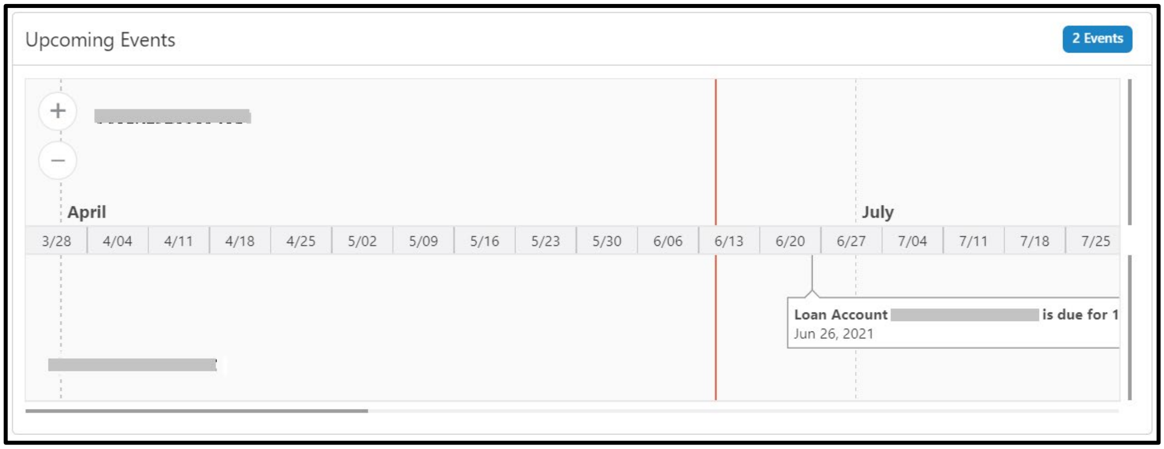
**Table 6: Pending Activities and Requests**

| Field | Description |
|---|---|
| **Activities** | Displays the activities that are pending from the RM and the customer. |
| **Requests** | Displays the requests that are made by the customers and not yet responded to by the bank. |

### 2.2.11 Upcoming Events

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

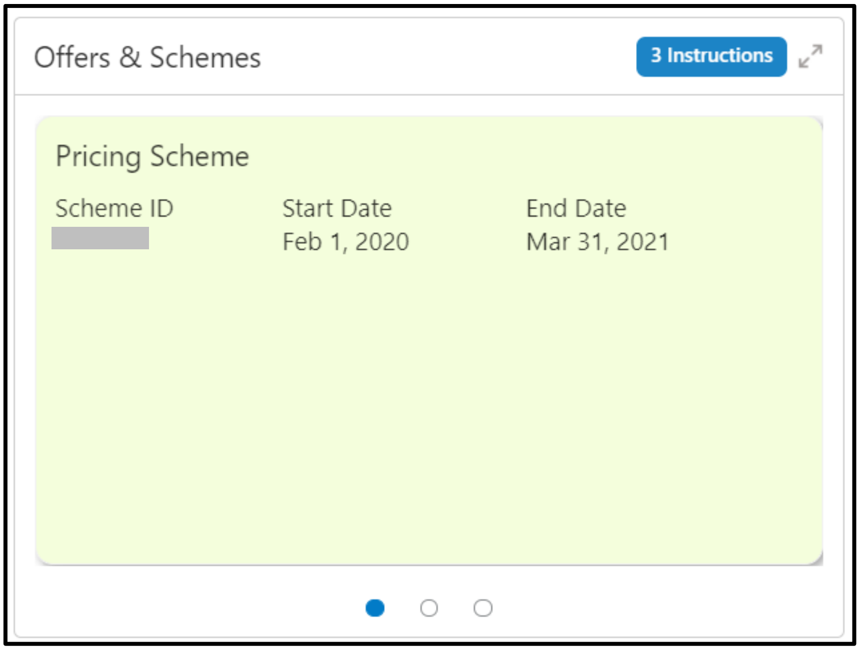
**Figure 19: Upcoming Events**



### 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.

**Figure 20: Offers and Schemes**



# 3 List Of Menus

1. Account Information – *Account Information (pg. 10)*
2. Alerts – *Alerts (pg. 20)*
3. Business Details – *Business Details (pg. 8)*
4. Fee Income Products – *Fee Income Products (pg. 17)*
5. Offers and Schemes – *Offers and Schemes (pg. 23)*
6. Owner Details – *Owner Details (pg. 9)*
7. Pending Activities – *Pending Activities and Requests (pg. 21)*
8. Stakeholders – *Stakeholders (pg. 19)*
9. Standing Instructions – *Standing Instructions (pg. 18)*
10. Total Relationship Value – *Total Relationship Value (pg. 10)*
11. Transactions – *Transactions (pg. 16)*
12. Upcoming Events – *Upcoming Events (pg. 22)*