Retail 360 User Guide

Oracle Banking Origination

Release 14.5.4.0.0

Part Number F54319-01

February 2022

Retail 360 User Guide

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
https://www.oracle.com/industries/financial-services/index.html

Contents

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 3: 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:

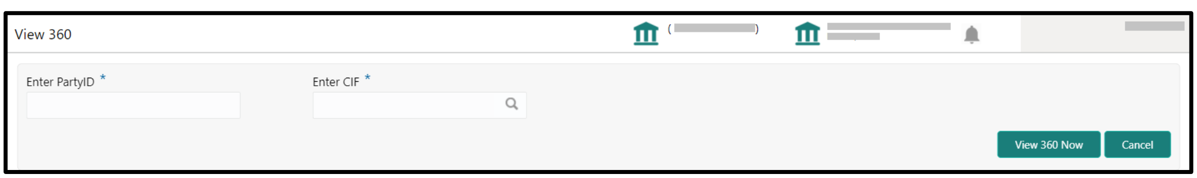
Before you begin, log in to the application Home page. For information on how to log in, refer to the *Getting Started User Guide*.

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



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

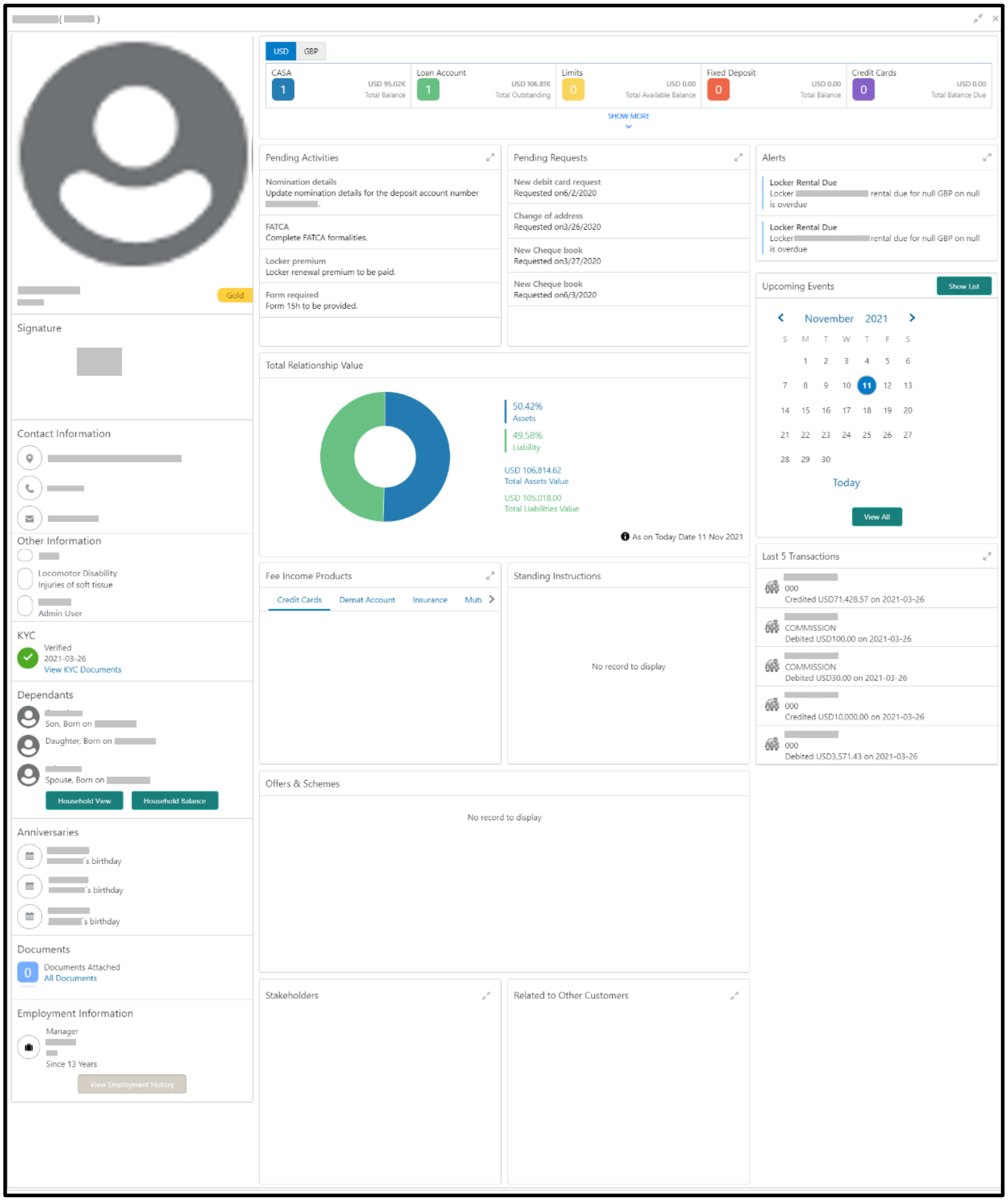
Table 4: View 360 – Field Description

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 1: Retail 360



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	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.

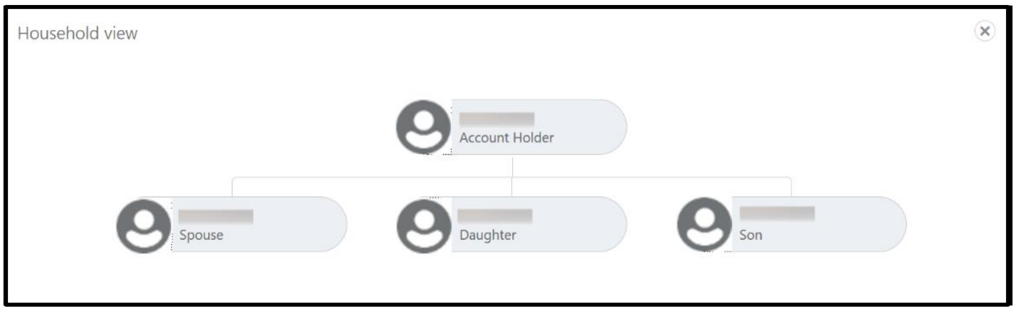
Before you begin, open the Retail 360 page. For more information, refer to *Get Started*.

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 2: Household View

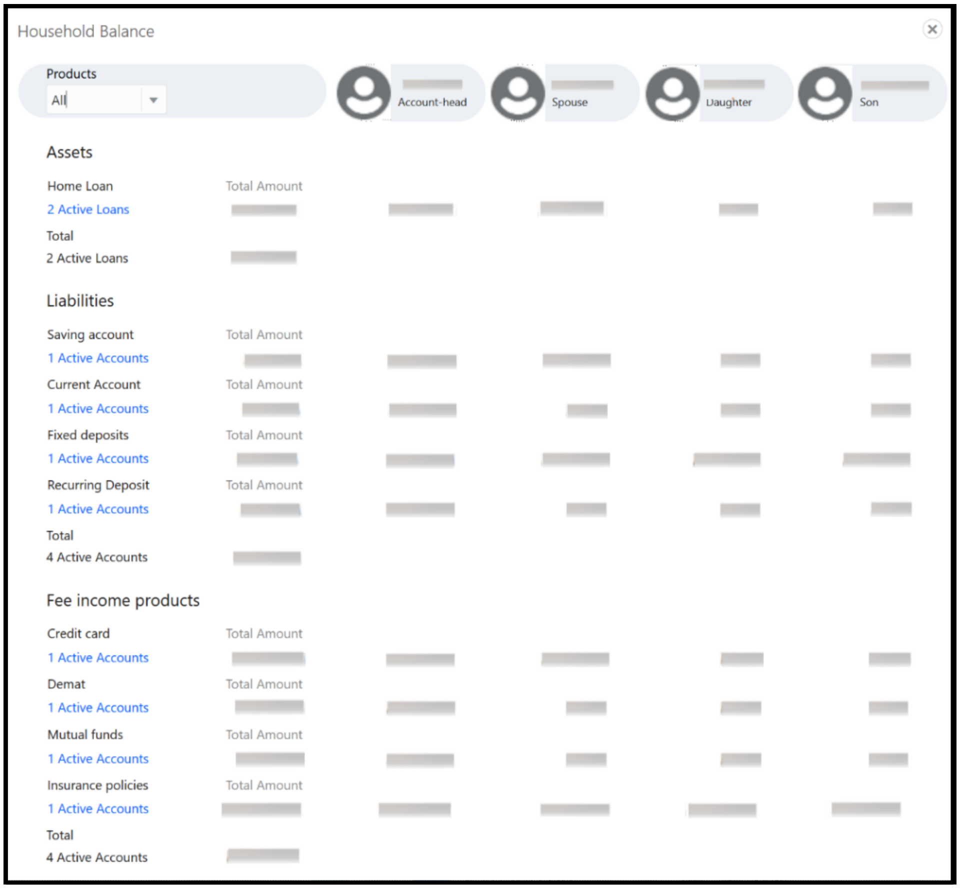
   

2. Click the icon to exit the **Household View** window.

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 3: 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 4: Household Balance in Selected Product

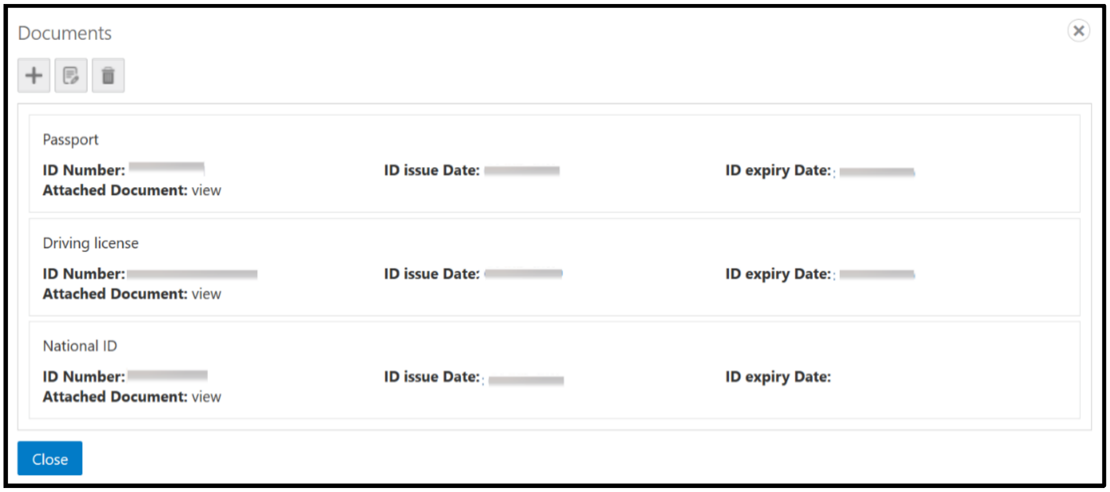
5. Click the icon to exit the **Household Balance** window.

Figure 5: Documents

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

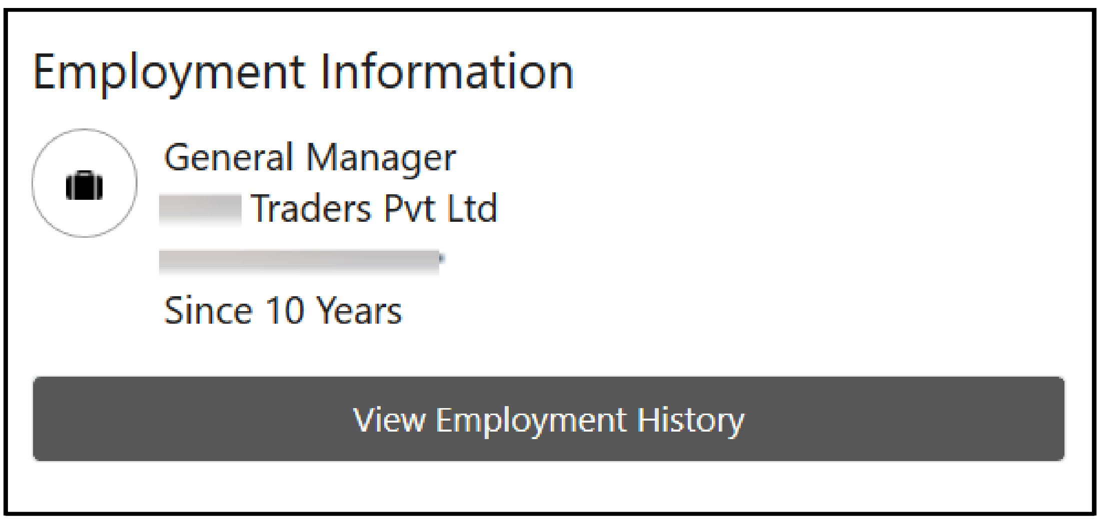
   → The **Documents** window is displayed.

Figure 6: Documents



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

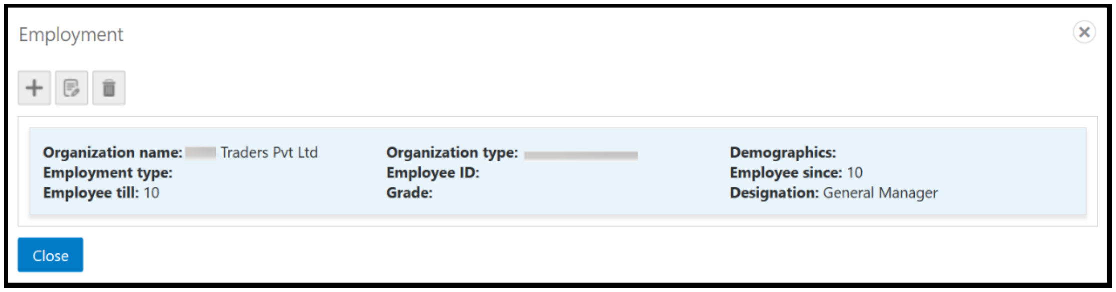
Figure 7: Employment Information



8. 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 8: Employment

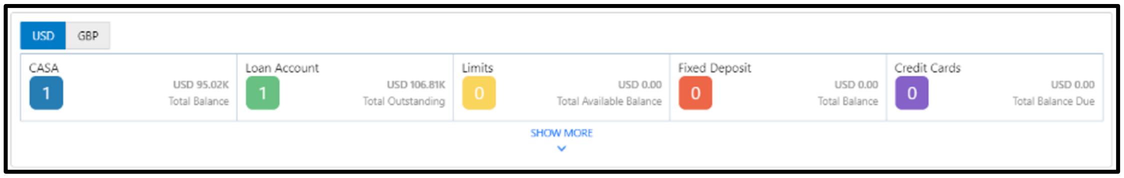


9. Click the icon to exit the **Employment** window.

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 9: Account Information – Basic View



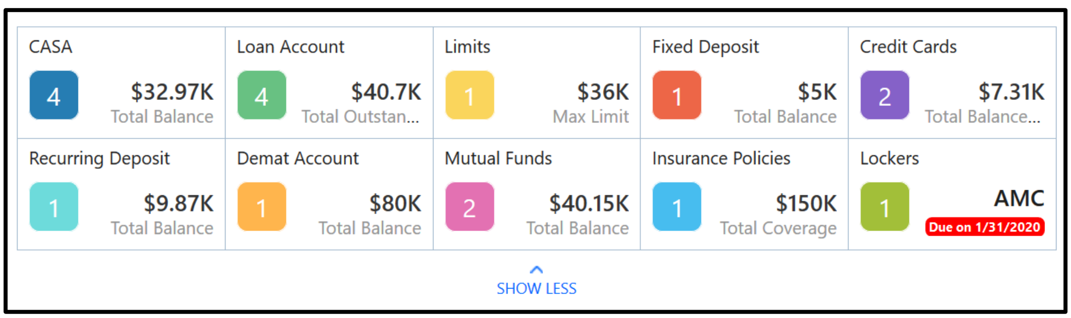
Before you begin, open the Retail 360 page. For more information, refer to *Get Started*.

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.

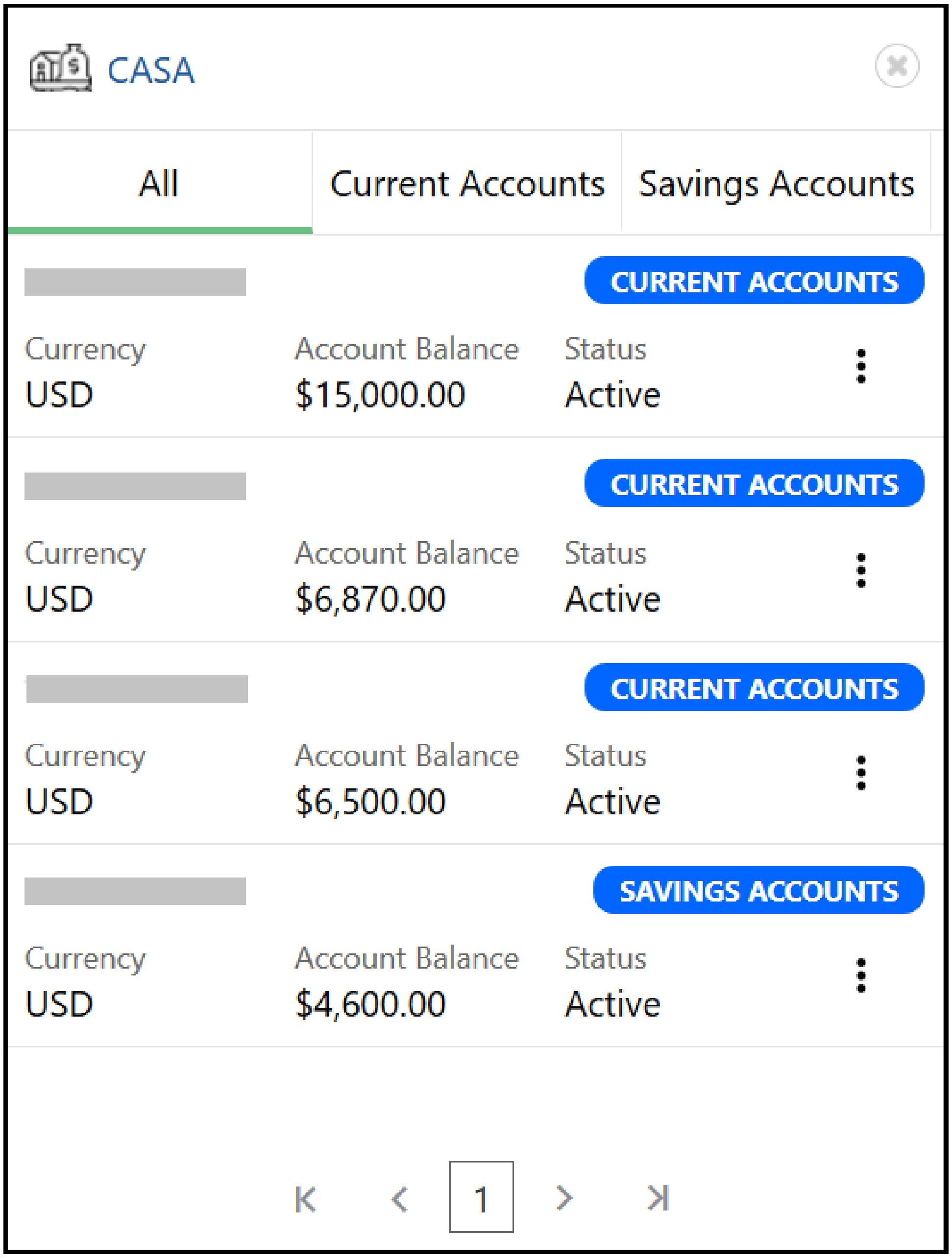
Figure 10: Account Information – Expanded View



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

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

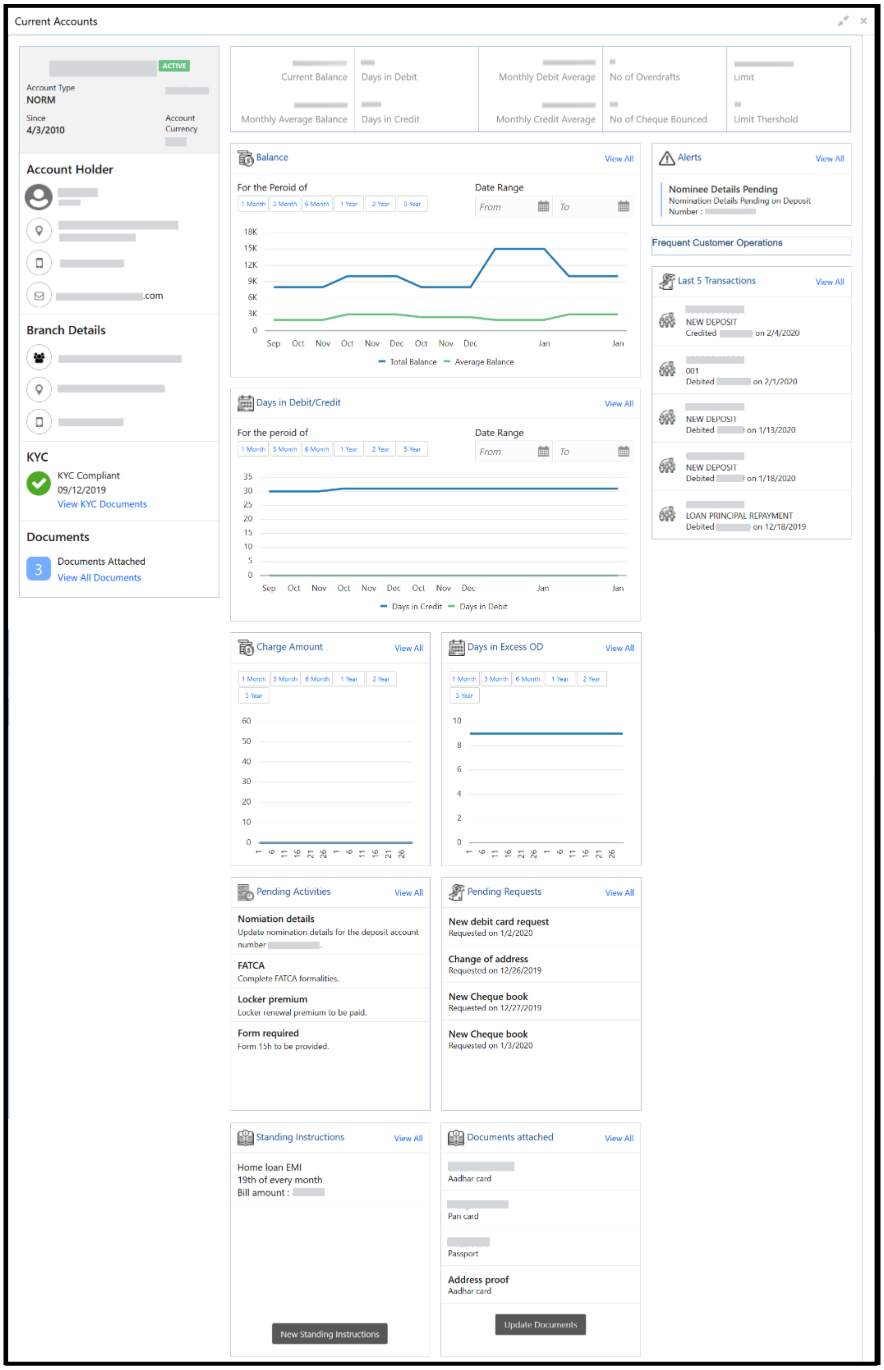
Figure 11: CASA Information



3. Click the **Current Accounts** tab to view only the current account details.

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

Figure 12: Current Accounts

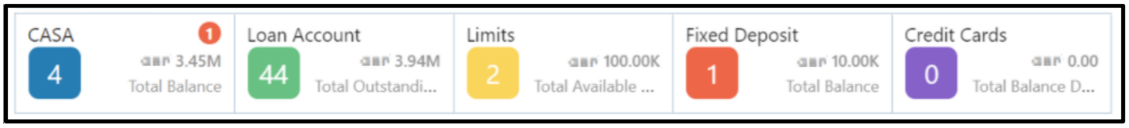


NOTE: You can also view only savings account details in the **Savings Accounts** tab.

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.

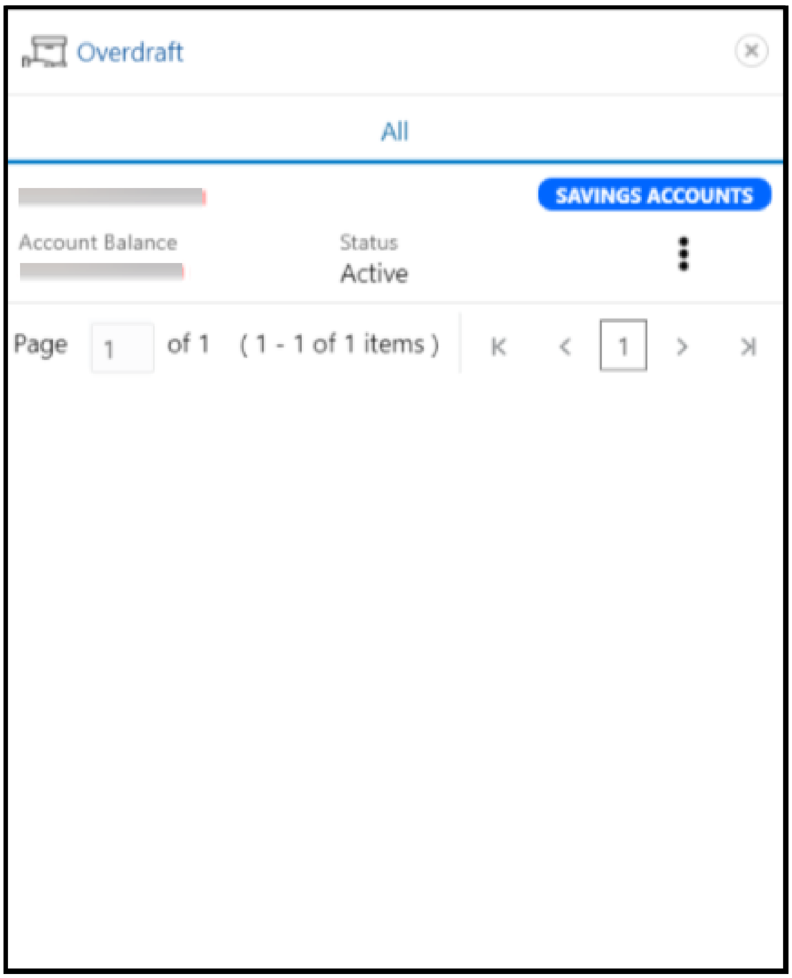
Figure 13: CASA Account



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 14: CASA Information with unauthorized overdraft

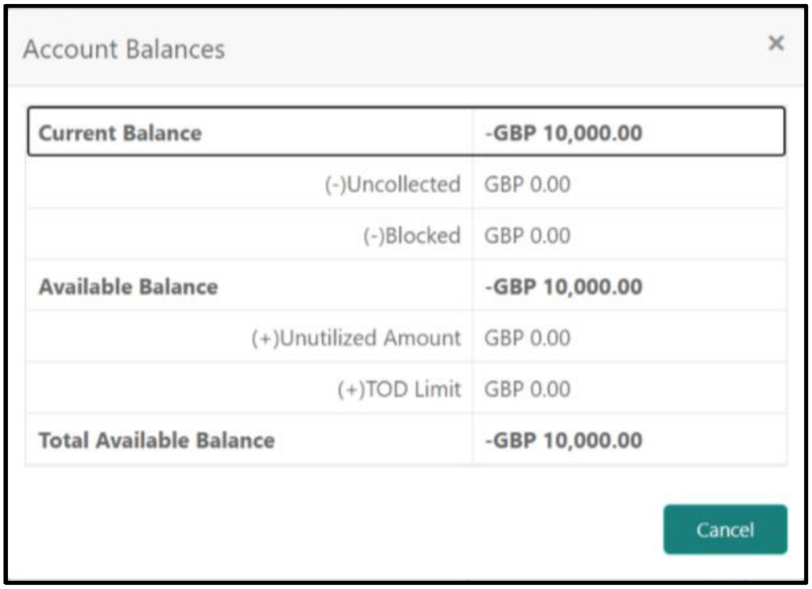


ORACLE

6. On the **Overdraft** window, click on the account number.

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

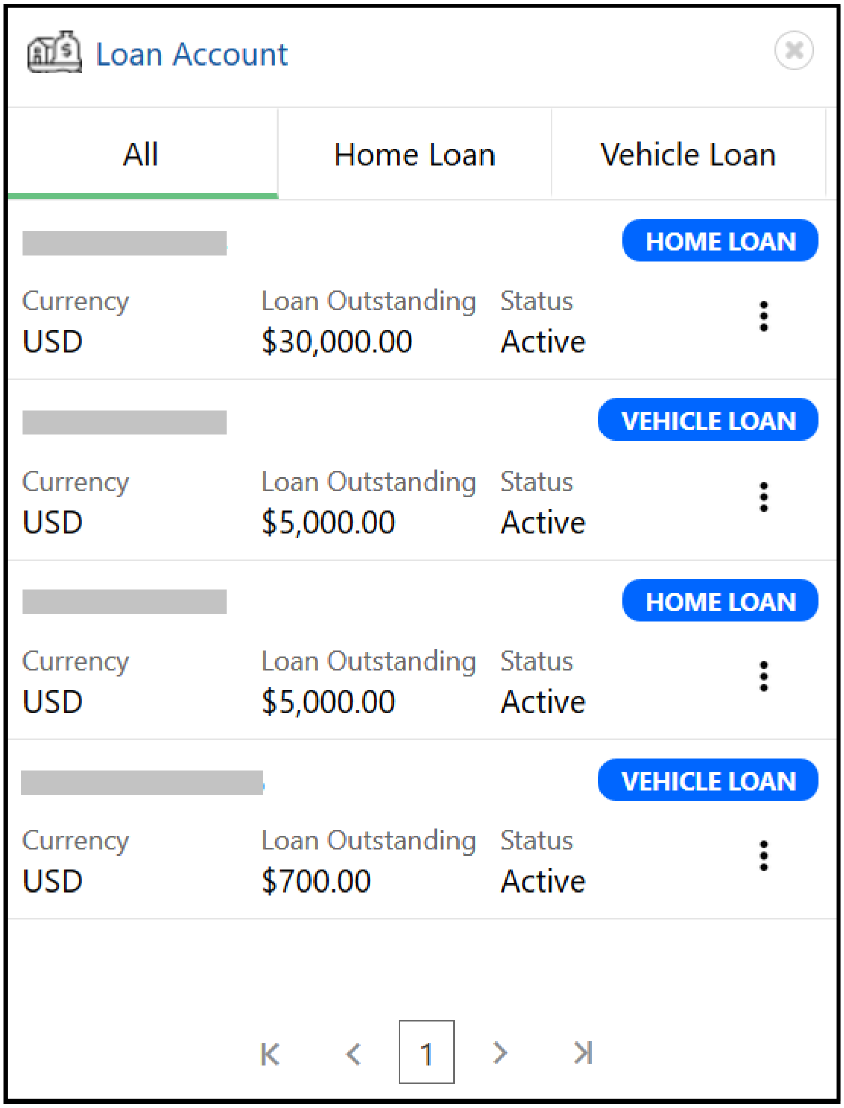
Figure 15: Account Balances



7. 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 16: Loan Account

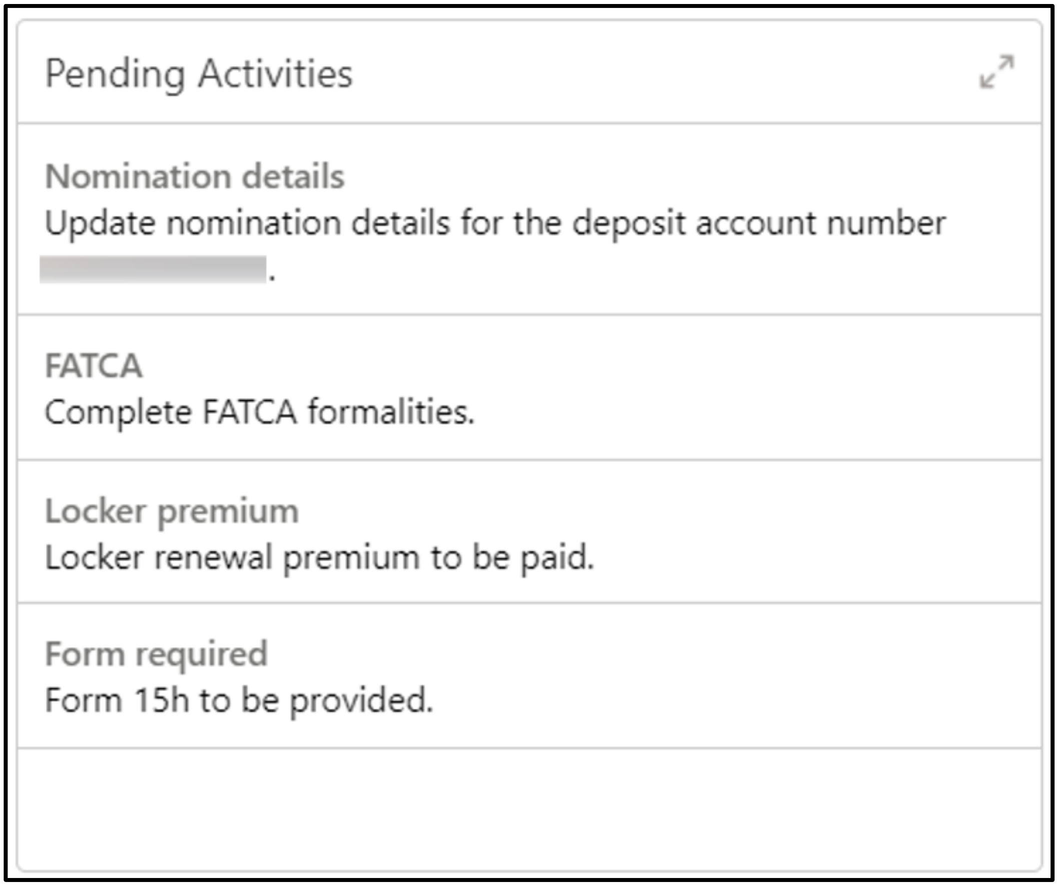


NOTE: By default, the details are displayed for all the loan accounts. You can also click on the corresponding tab to view details about the specific loan. For example, to view details about the vehicle loan, click the **Vehicle Loan** tab.

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.

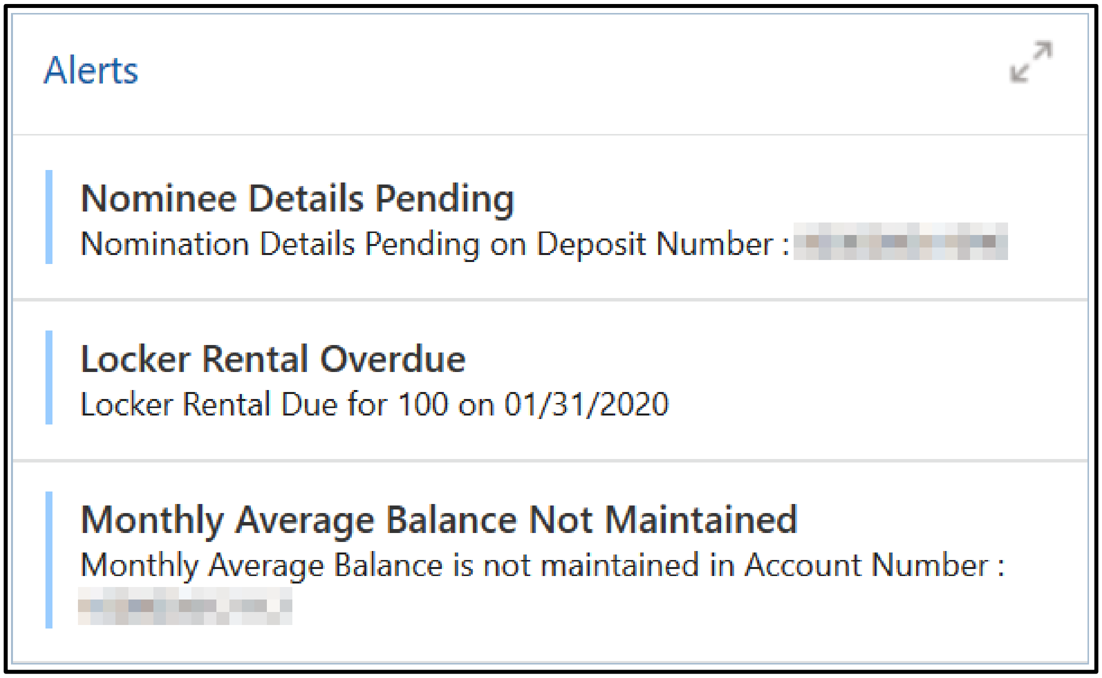
Figure 17: Pending Activities



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.

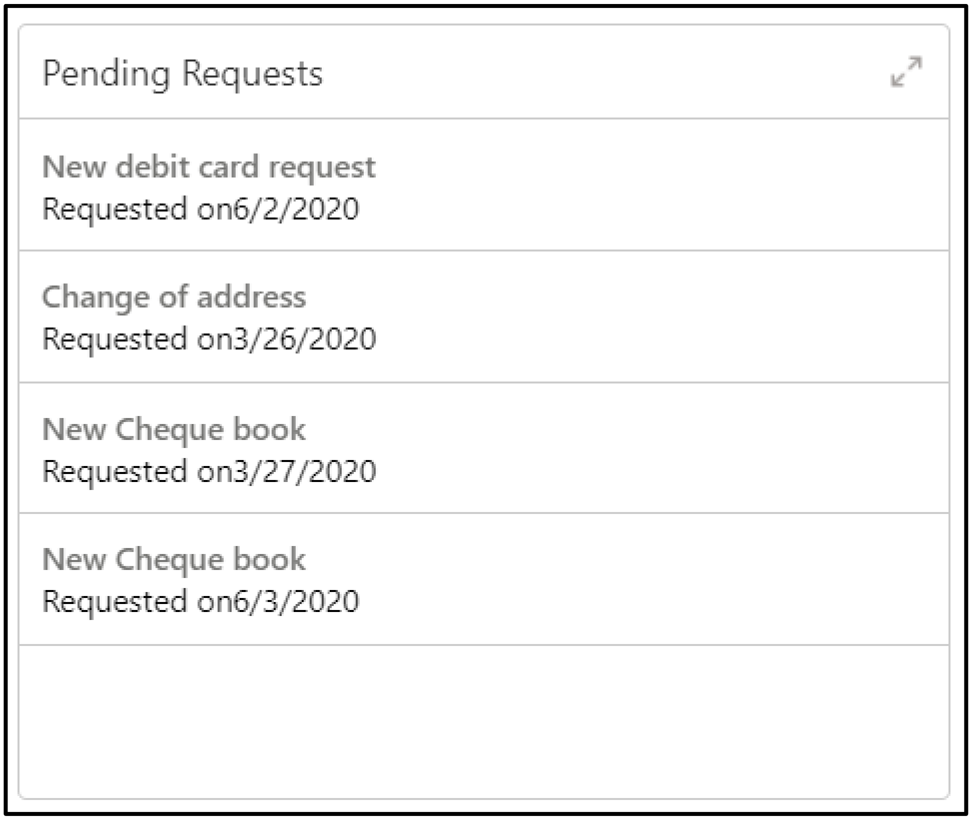
Figure 18: Alerts



2.2.5 Pending Requests

Requests that are made by the customers and not yet responded by the bank are displayed in this tile.

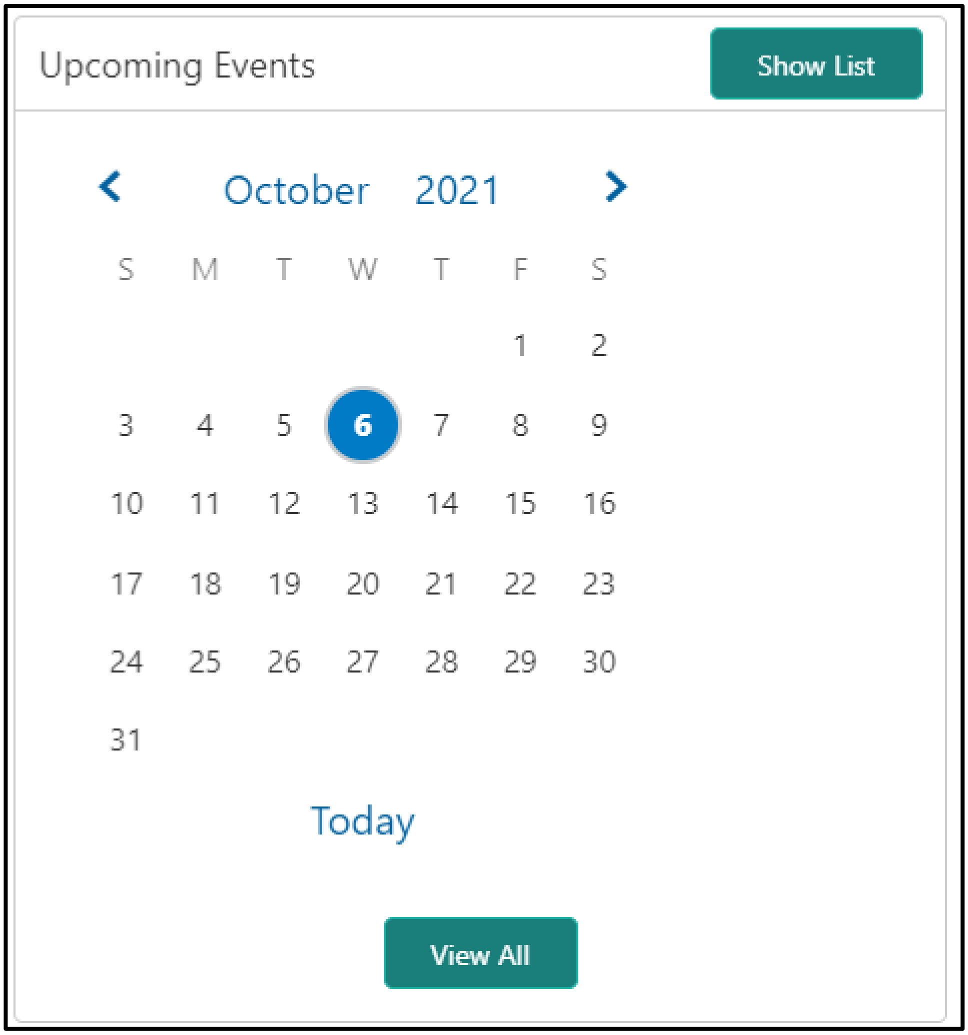
Figure 19: Pending Requests



2.2.6 Upcoming Events

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

Figure 20: Upcoming Events



The following options are available to view the required details.

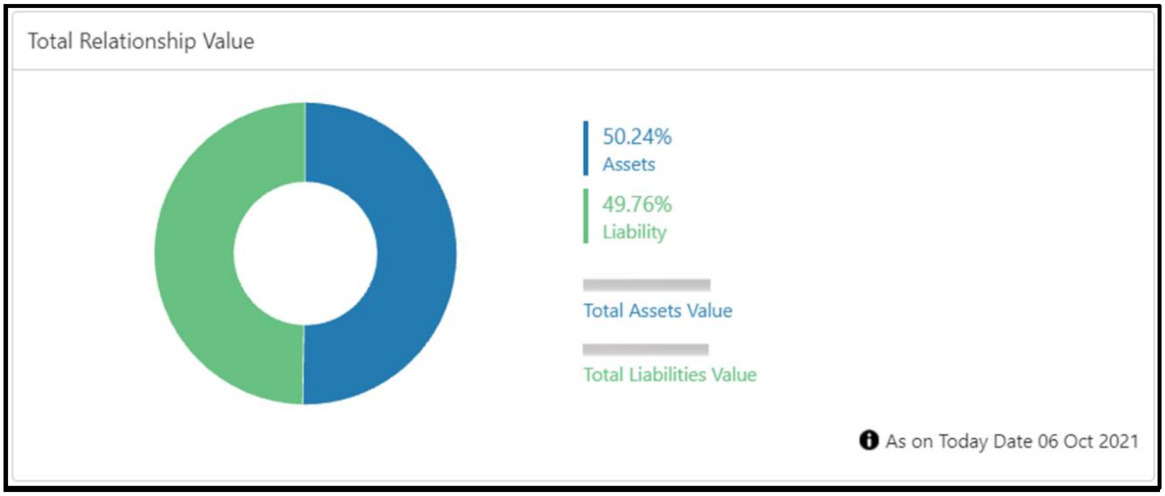
Table 4: Upcoming Events – Options

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 21: Total Relationship Value



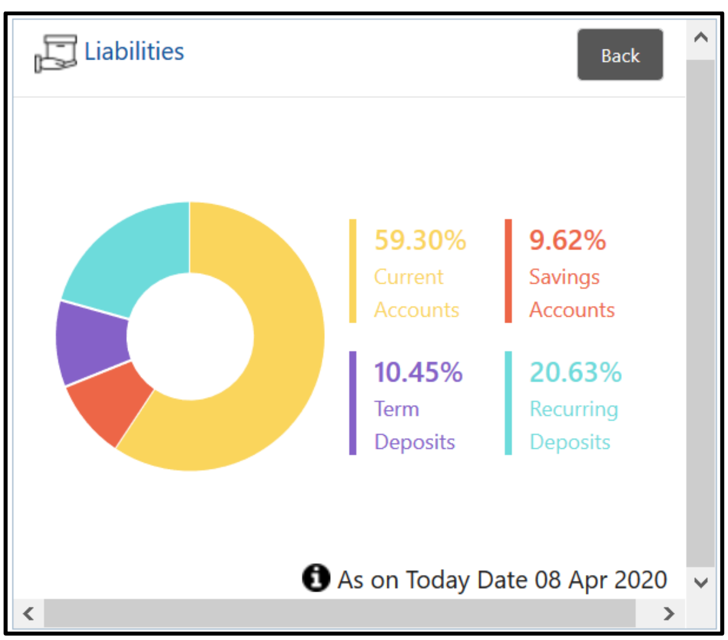
Before you begin, open the Retail 360 page. For more information, refer to *Get Started*.

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.

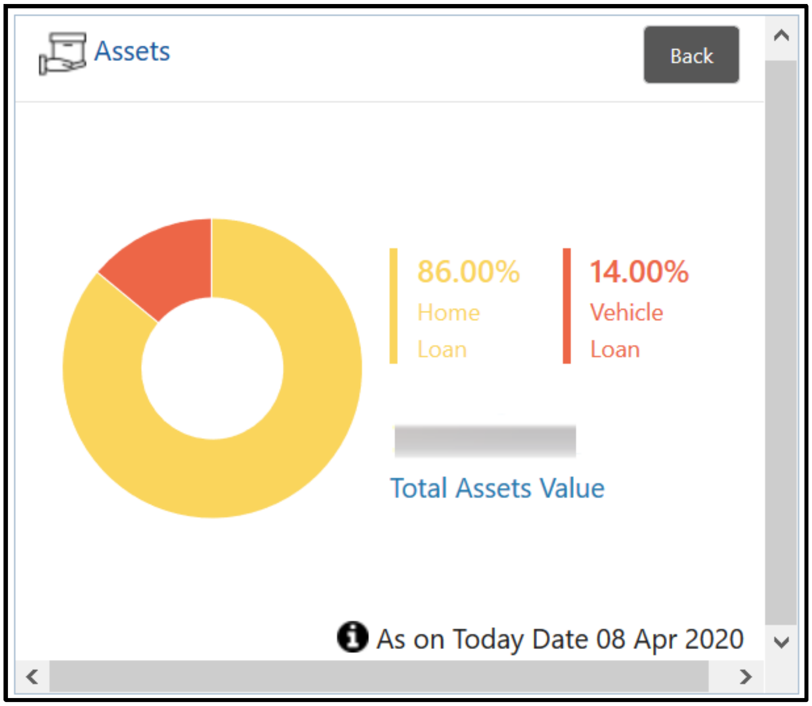
   Figure 22: Liability Chart



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 23: Assets Chart

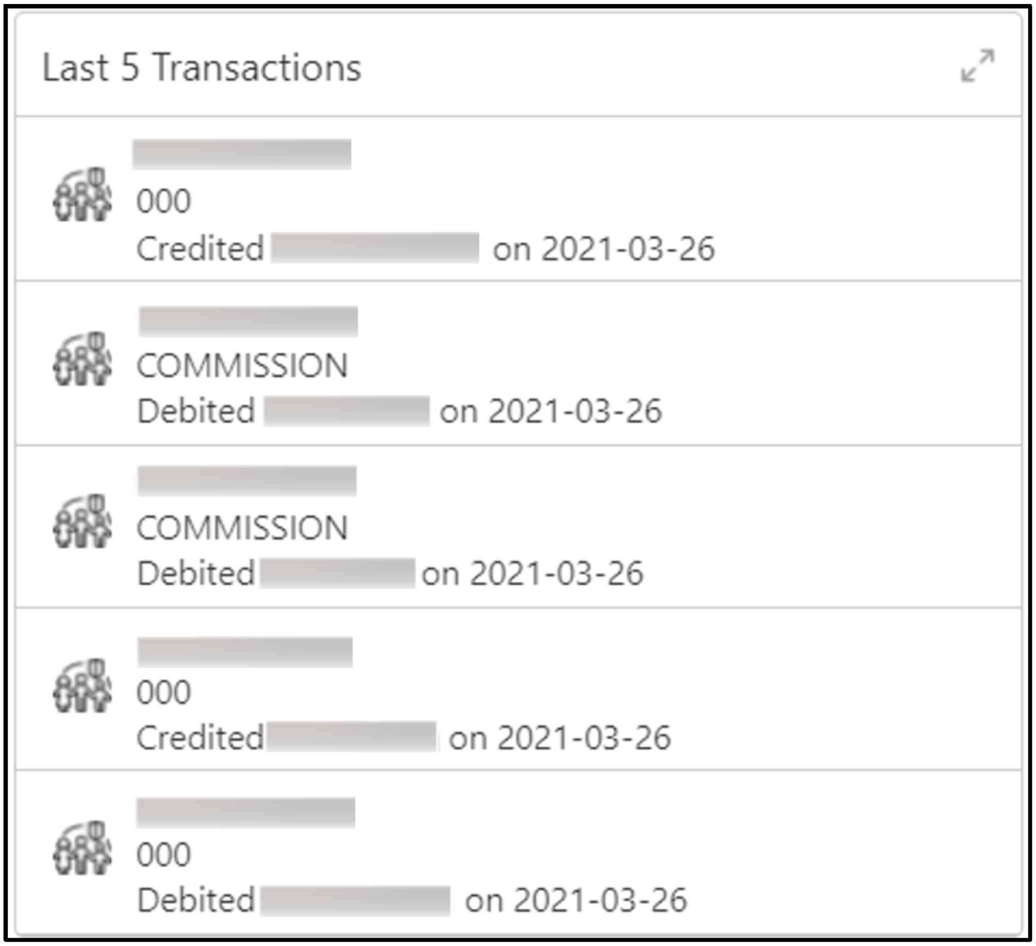


4. Click **Back** to view the relationship chart on the Retail 360 page.

2.2.8 Last Five Transactions

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

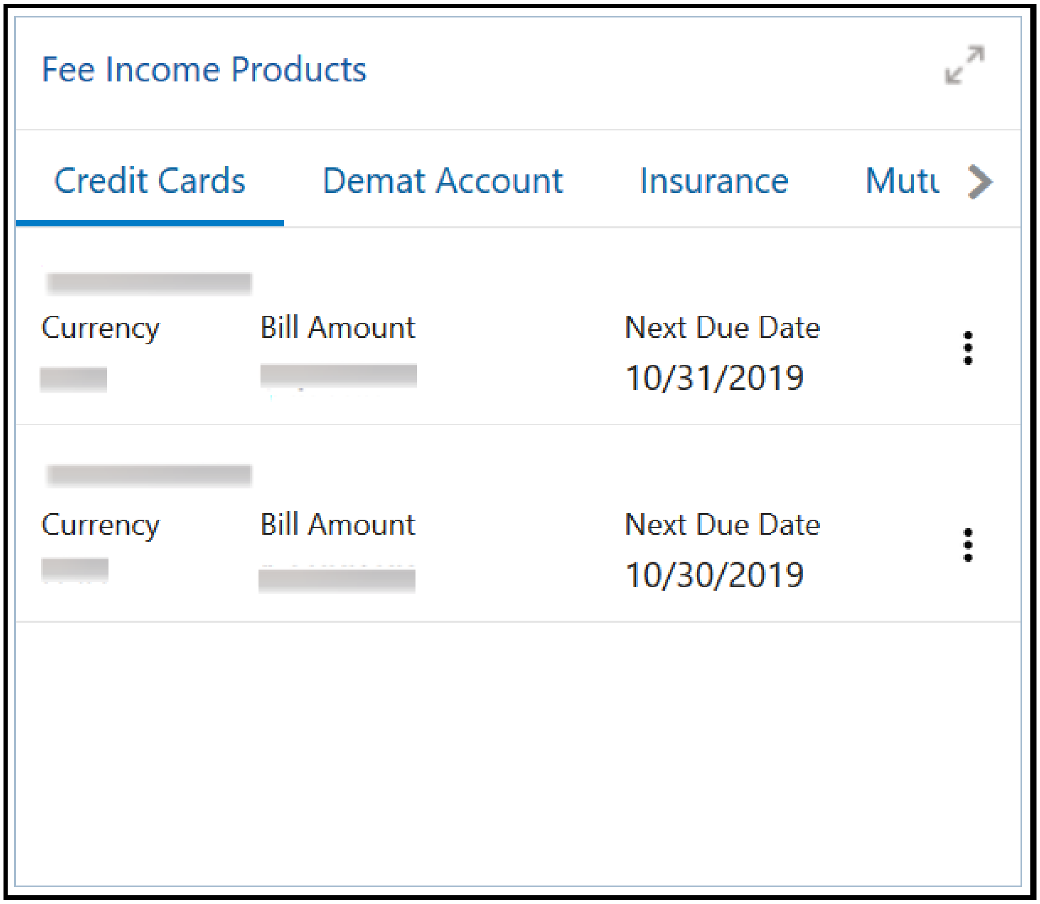
Figure 24: Last Five Transactions



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



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

Table 4: Fee Income Products – Options

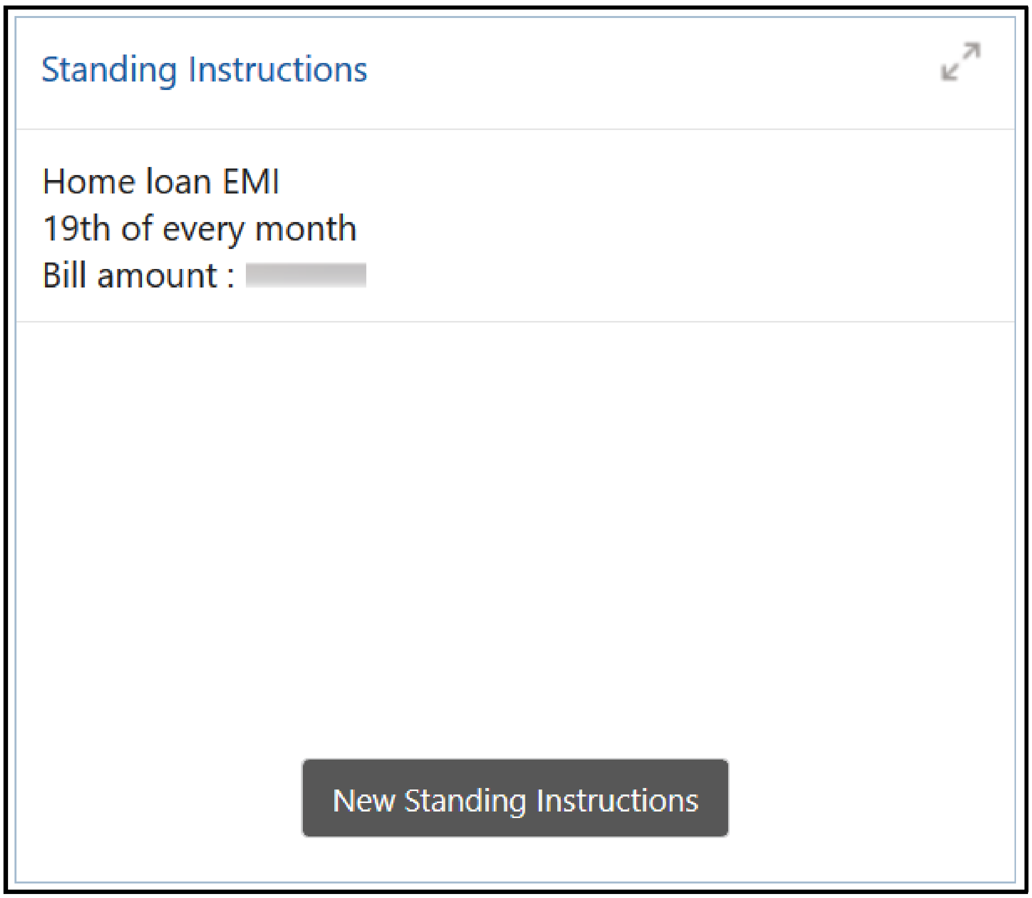
Tab	Description
Credit Cards	Click on this tab to view the details of the credit cards.
Demat Account	Click on this tab to view the details of the demat account.

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 26: 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 27: Offers and Schemes

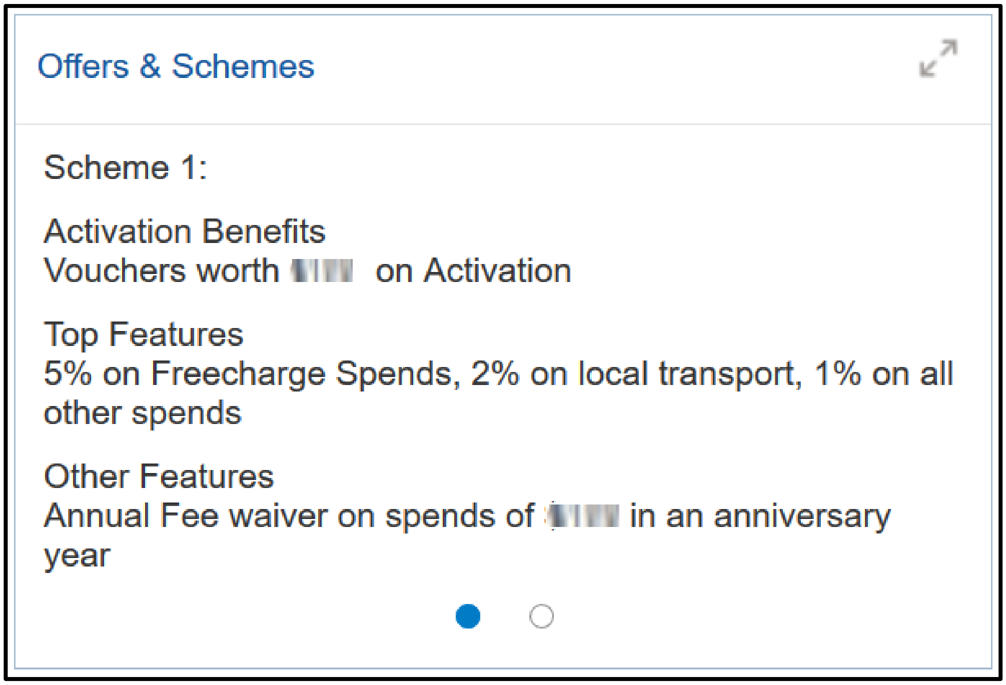
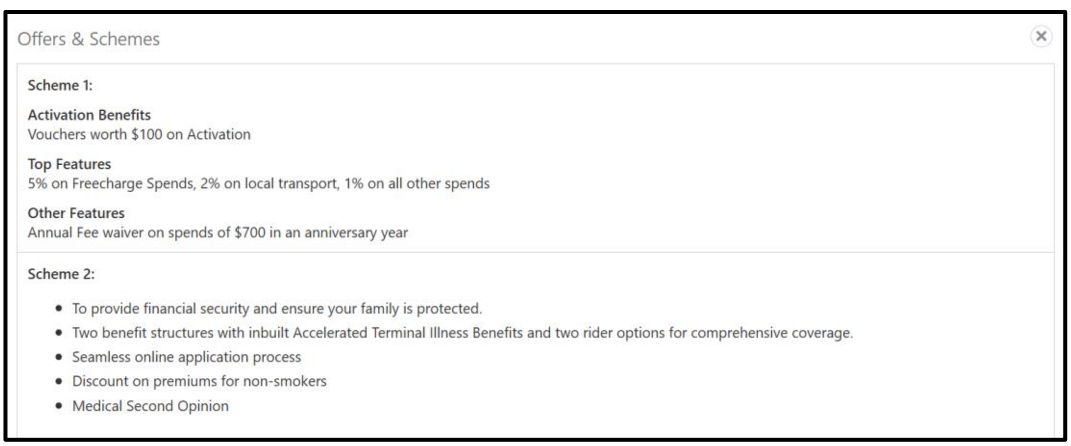


Figure 28: Offers and Schemes – Expanded View



3 List Of Menus