

Retail 360 User Guide

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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	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](#)

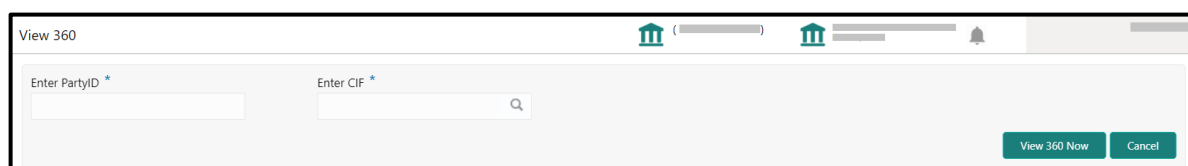
Prerequisites:

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

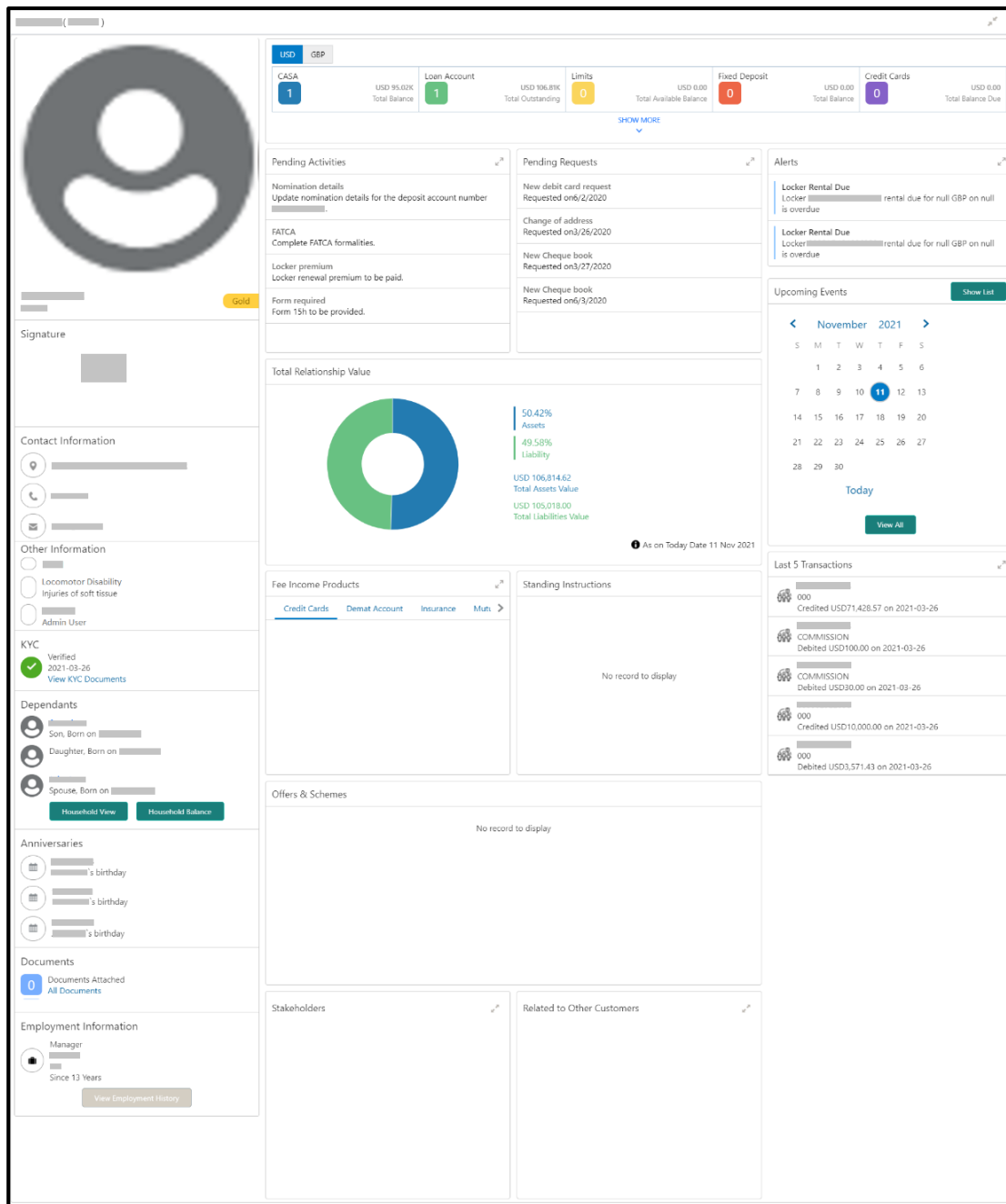


The screenshot displays the 'View 360' interface. At the top, there's a header bar with the title 'View 360' and several icons including a building, a person, and a bell. Below the header, the main area contains two search fields: 'Enter PartyID *' and 'Enter CIF *'. A magnifying glass icon is positioned to the right of the 'Enter CIF *' field. In the bottom right corner, 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 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.

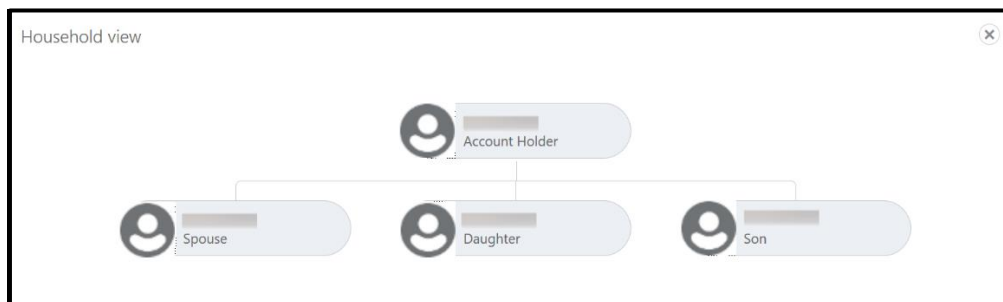
Before you begin, open the Retail 360 page. For more information, refer to [Get Started](#).


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

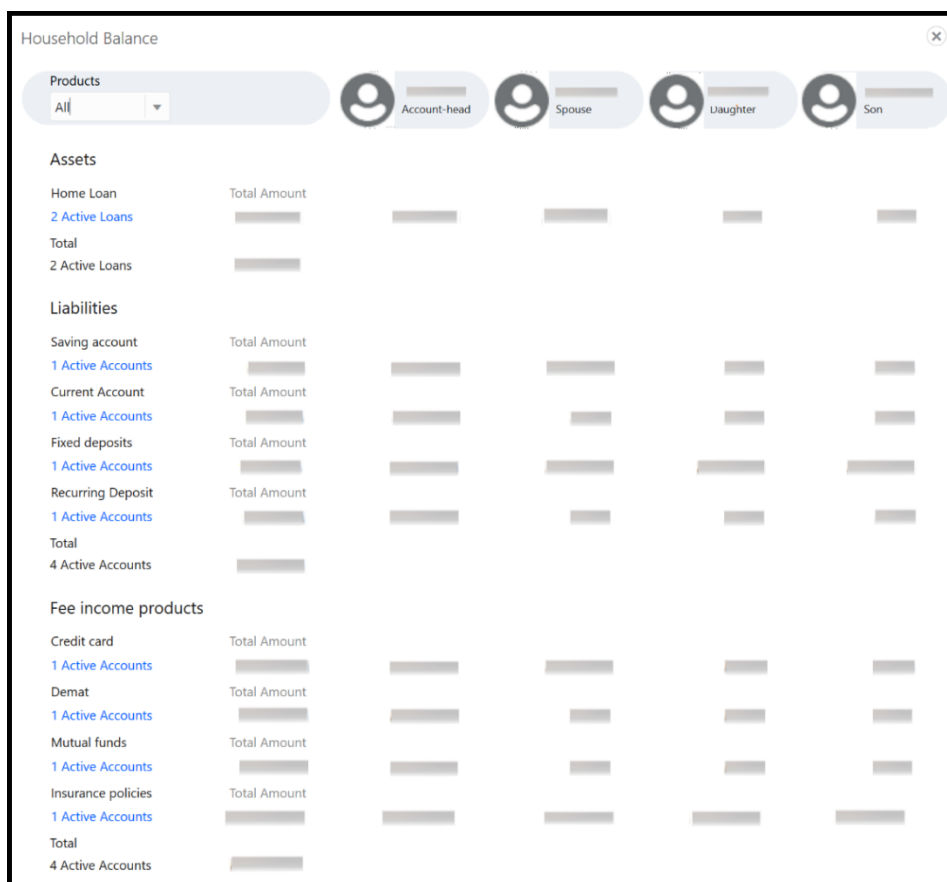


2. Click the  icon to exit the **Household View** window.

- 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

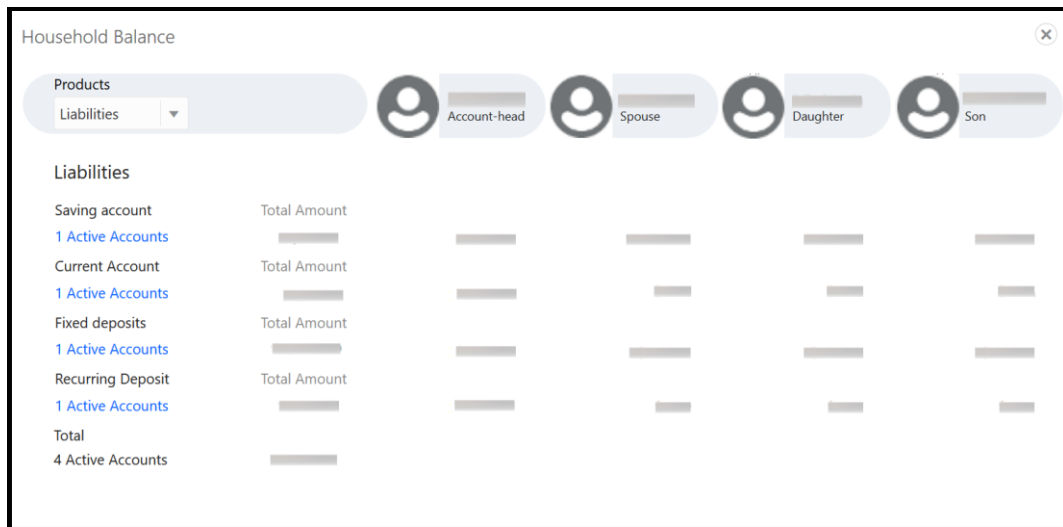


4. Select the **Products** from the drop-down list. The options available are:

- All
- Assets
- Liabilities
- Fee Income Products

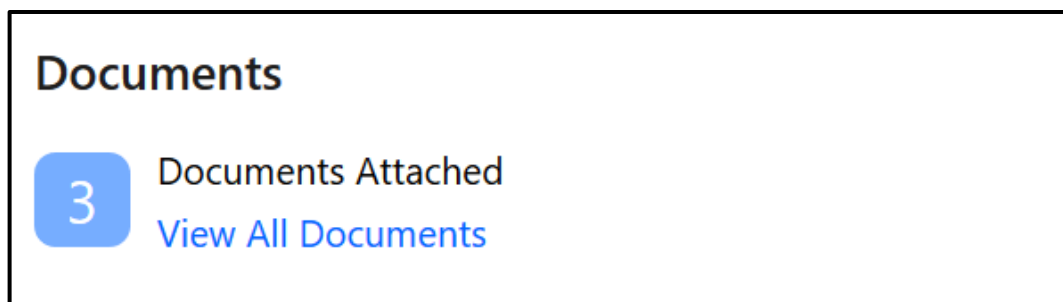
→ The system displays the balance details specific to selected product.

Figure 4: Household Balance in Selected Product



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

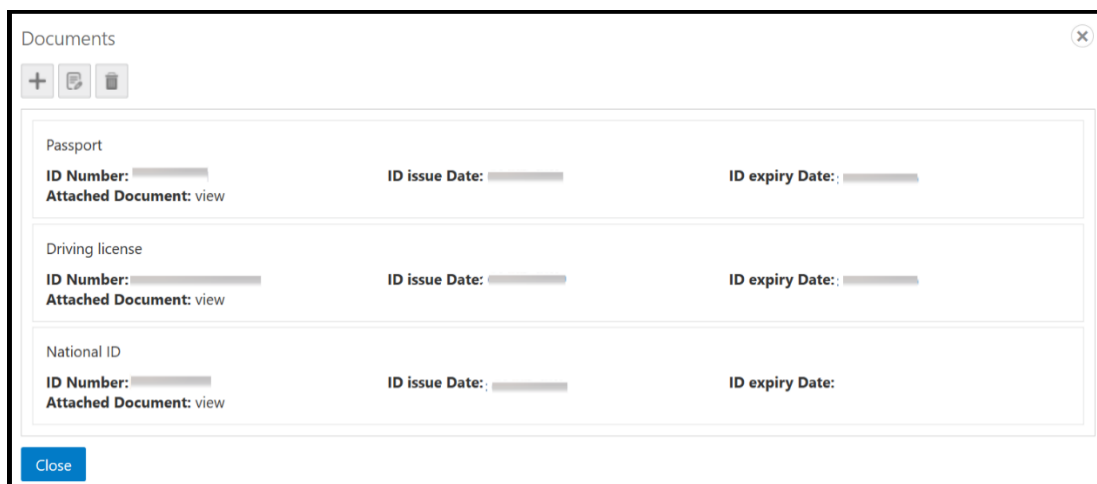
Figure 5: Documents



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.

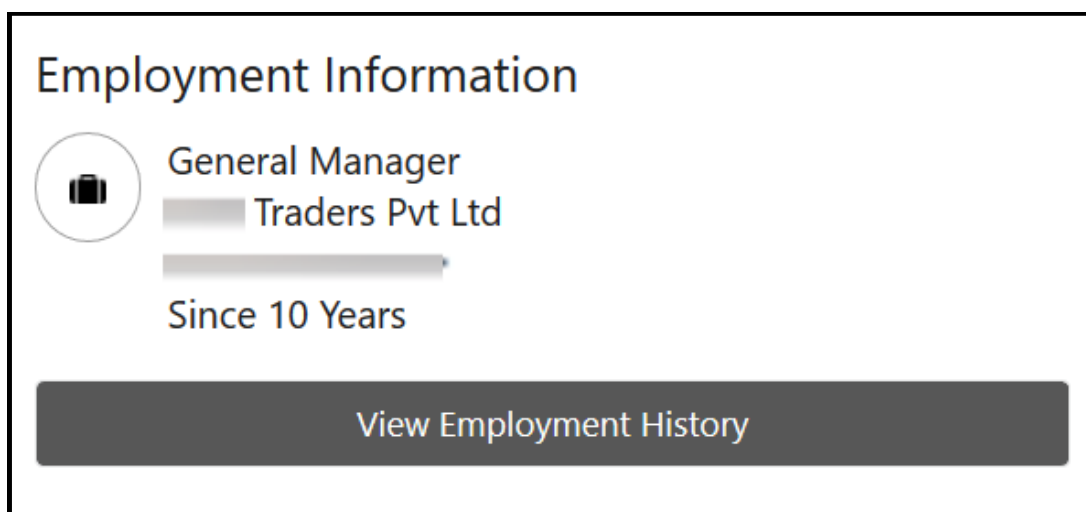
Figure 6: Documents



The screenshot shows a window titled "Documents" with a close button (X) in the top right corner. Below the title bar are three icons: a plus sign, a document with a checkmark, and a trash can. The main content area lists three document types: Passport, Driving license, and National ID. Each entry displays the ID Number, ID issue Date, and ID expiry Date, followed by an "Attached Document: view" link. A "Close" button is located at the bottom left of the window.

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

Figure 7: Employment Information

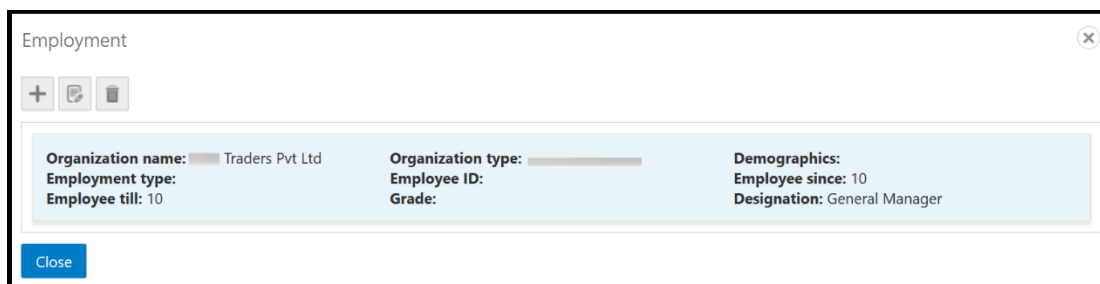


The screenshot shows a window titled "Employment Information". On the left is a circular icon containing a briefcase. To the right of the icon, the text reads: "General Manager", "Traders Pvt Ltd", and "Since 10 Years". At the bottom of the window is a large, dark gray button with the text "View Employment History".

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



The screenshot shows a window titled "Employment" with a close button (X) in the top right corner. Below the title bar are three icons: a plus sign, a document with a magnifying glass, and a trash can. The main content area displays employee information in three columns:

Organization name:	Organization type:	Demographics:
Traders Pvt Ltd		
Employment type:	Employee ID:	Employee since: 10
Employee till: 10	Grade:	Designation: General Manager

At the bottom left of the window is a blue "Close" button.

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

USD

GBP

CASA

1

USD 95.02K

Total Balance

Loan Account

1

USD 106.81K

Total Outstanding

Limits

0

USD 0.00

Total Available Balance

Fixed Deposit

0

USD 0.00

Total Balance

Credit Cards

0

USD 0.00

Total Balance Due

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 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				

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

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

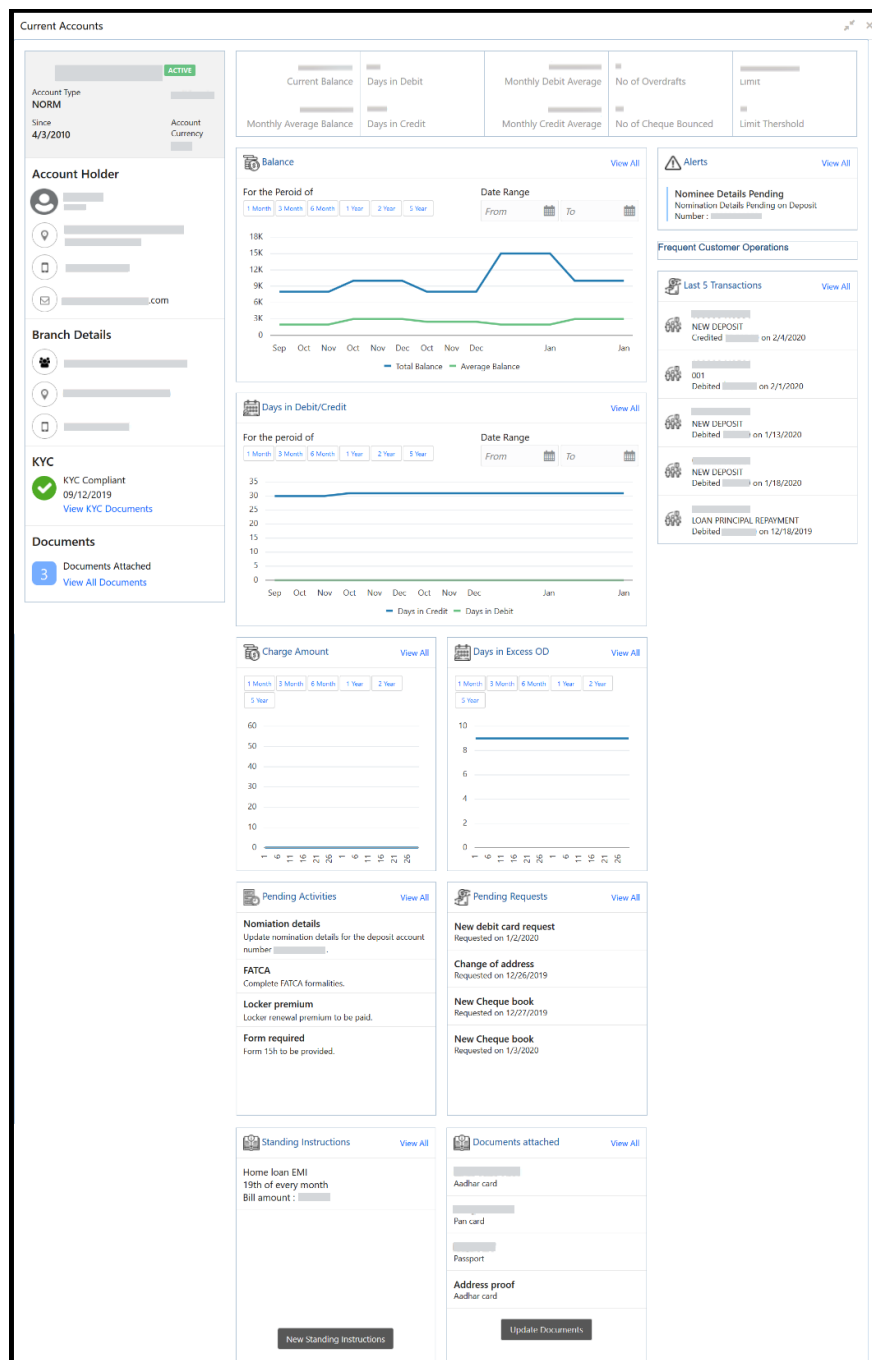
Figure 11: CASA Information

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

- 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.

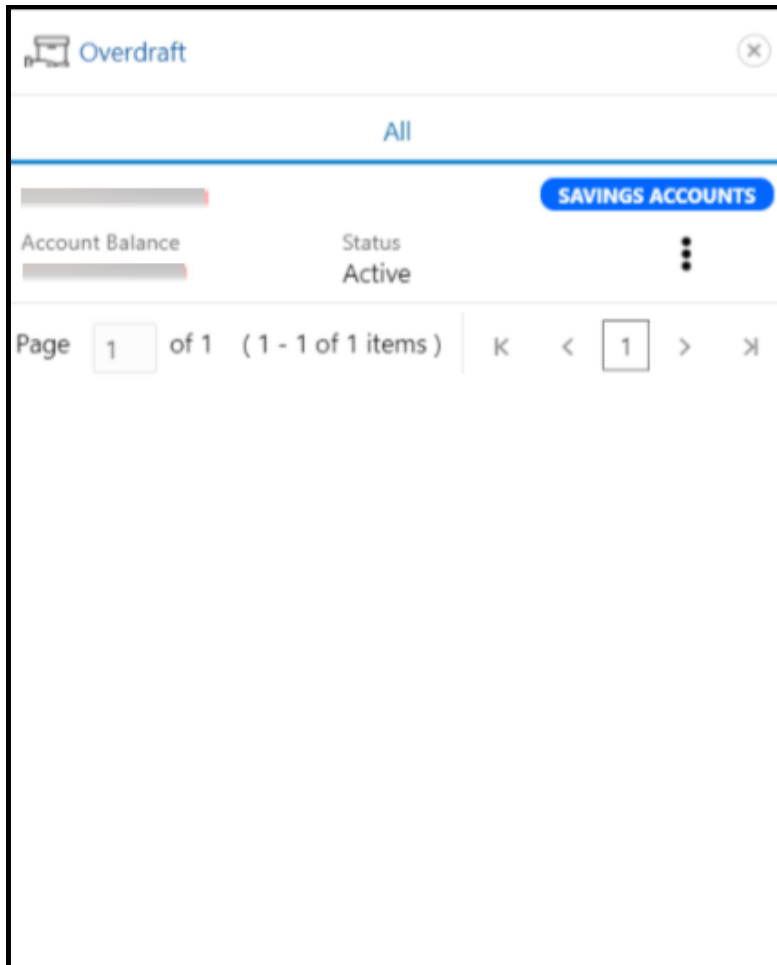
4. In case of an unauthorized overdraft.
 - The system displays the notification in the CASA widget to indicate number of accounts that have unauthorized overdraft.

Figure 13: CASA Account

CASA <div>4</div> <div>₹ 3.45M</div> <div>Total Balance</div>	<div>1</div>	Loan Account <div>44</div> <div>₹ 3.94M</div> <div>Total Outstandi...</div>	Limits <div>2</div> <div>₹ 100.00K</div> <div>Total Available ...</div>	Fixed Deposit <div>1</div> <div>₹ 10.00K</div> <div>Total Balance</div>	Credit Cards <div>0</div> <div>₹ 0.00</div> <div>Total Balance D...</div>
---	--------------	---	---	---	---

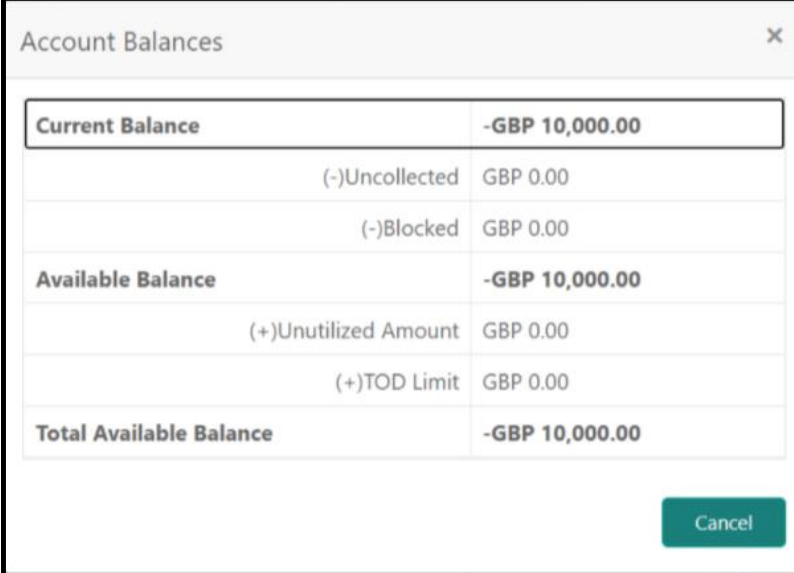
5. On the Retail 360 page, under the **CASA** account information section, click on notification.
 - Accounts with unauthorized overdraft is displayed in the **Overdraft** window.

Figure 14: CASA Information with unauthorized overdraft



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

Figure 15: Account Balances



The screenshot shows a window titled "Account Balances" with a close button (X) in the top right corner. Inside the window is a table with two columns. The first column contains labels for different balance types, and the second column contains the corresponding monetary values in GBP. The table is styled with alternating light and dark gray rows. At the bottom right of the window, there is a green "Cancel" button.

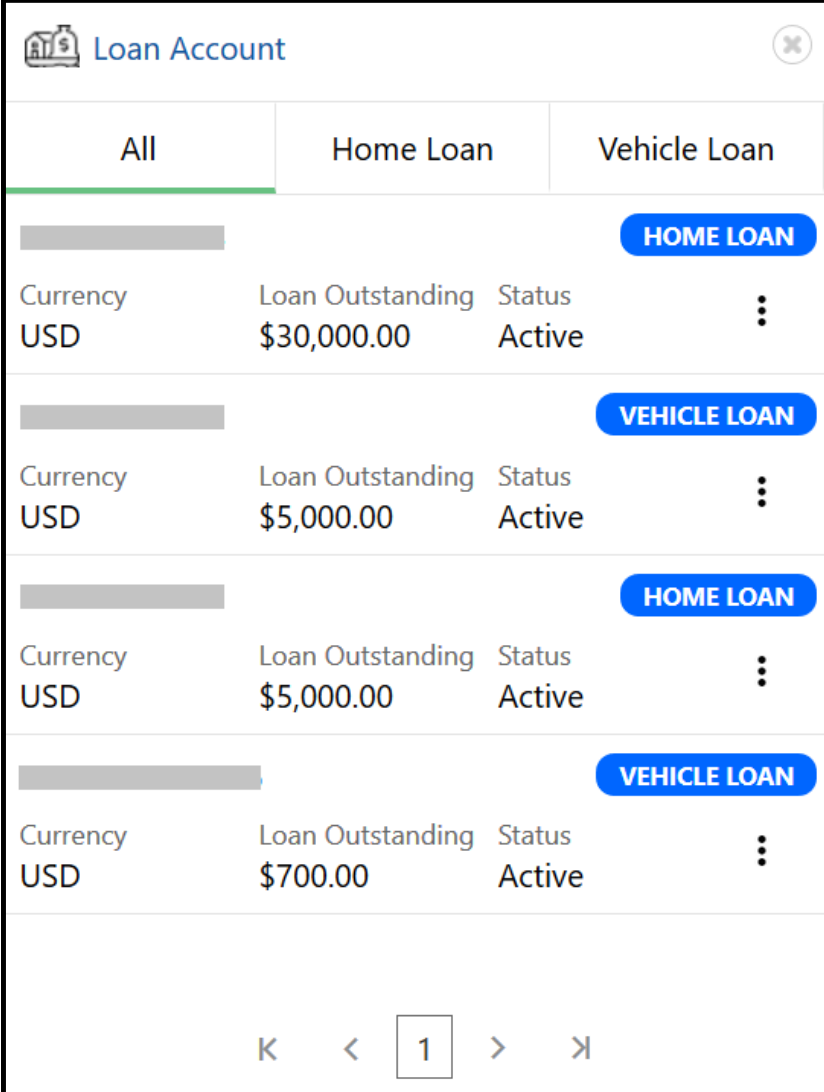
Current Balance	-GBP 10,000.00
(-)Uncollected	GBP 0.00
(-)Blocked	GBP 0.00
Available Balance	-GBP 10,000.00
(+)Unutilized Amount	GBP 0.00
(+)TOD Limit	GBP 0.00
Total Available Balance	-GBP 10,000.00

Cancel

- 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



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 > X

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.

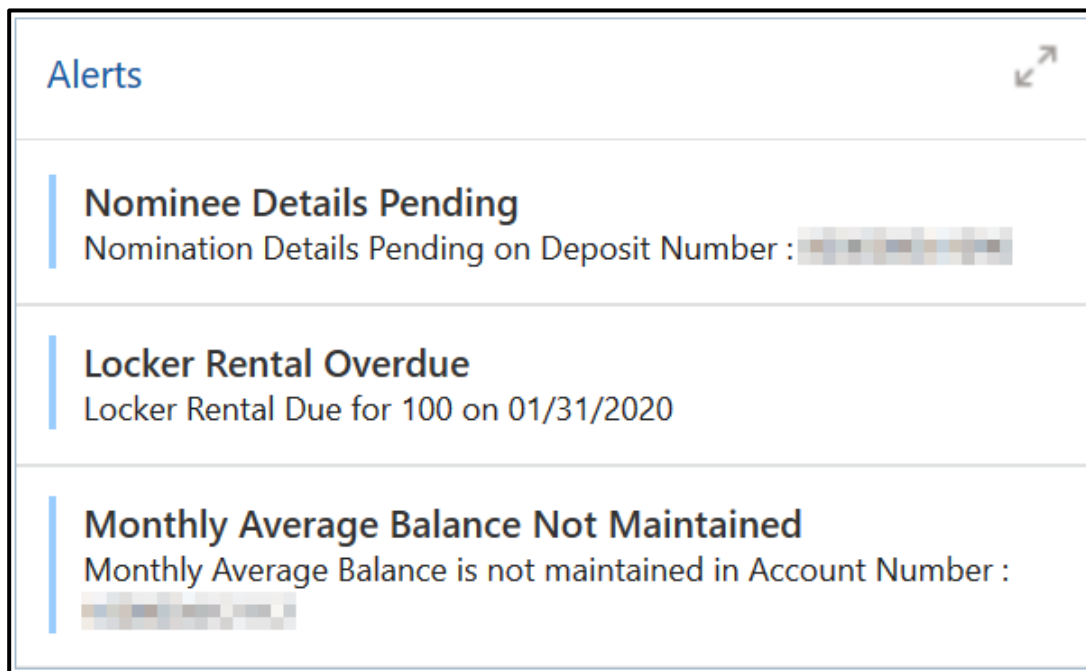
Figure 17: Pending Activities

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.

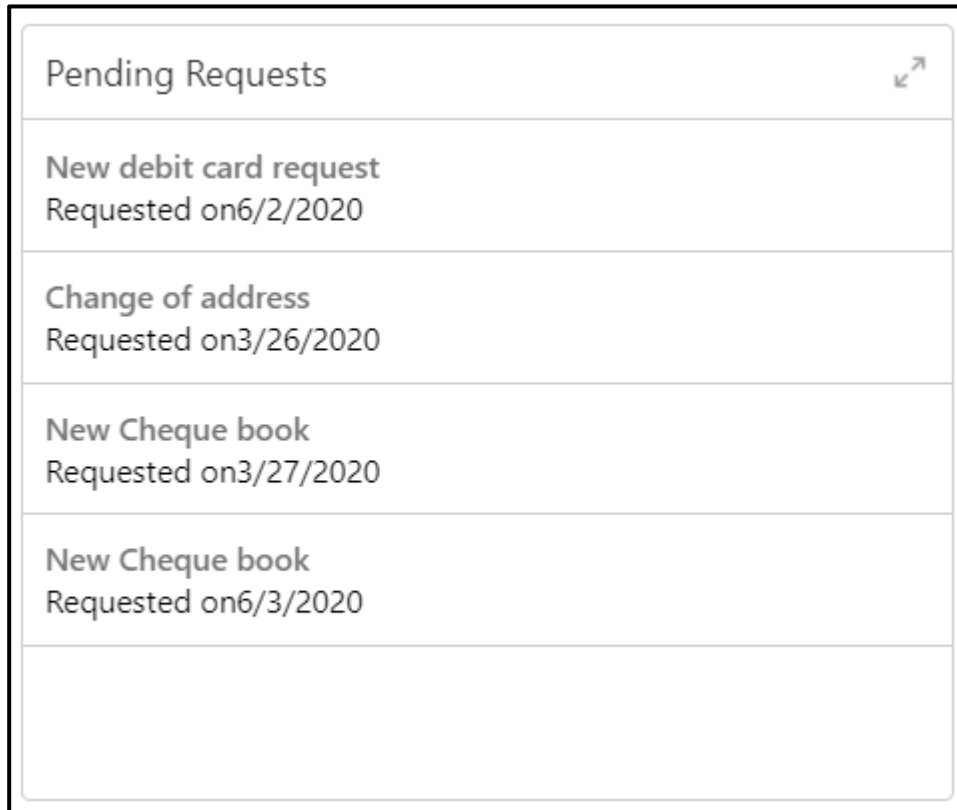
Figure 18: Alerts



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

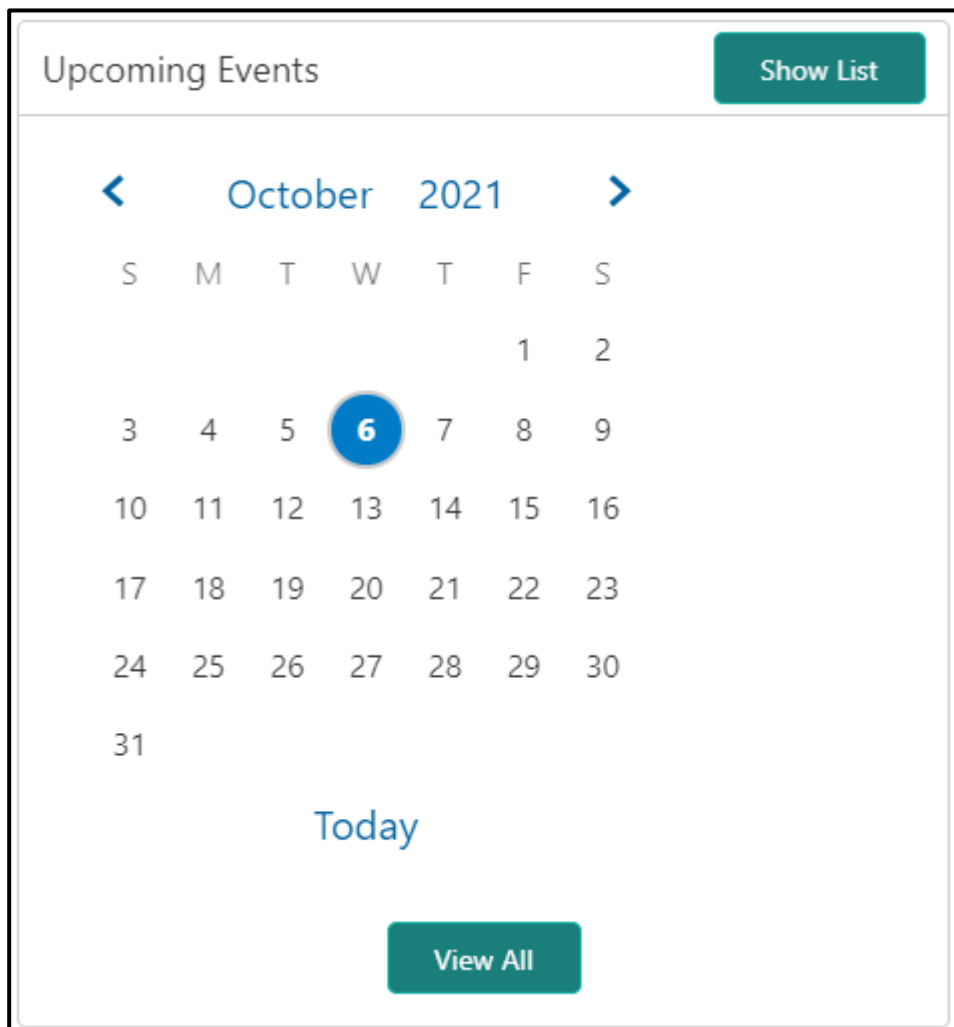
A screenshot of a 'Pending Requests' tile from a user interface. The tile has a title bar with the text 'Pending Requests' and a maximize icon. Below the title bar, there is a list of four pending requests, each with a title and a date. The requests are: 'New debit card request' (Requested on 6/2/2020), 'Change of address' (Requested on 3/26/2020), 'New Cheque book' (Requested on 3/27/2020), and 'New Cheque book' (Requested on 6/3/2020). The tile has a light gray background and a thin border.

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

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.

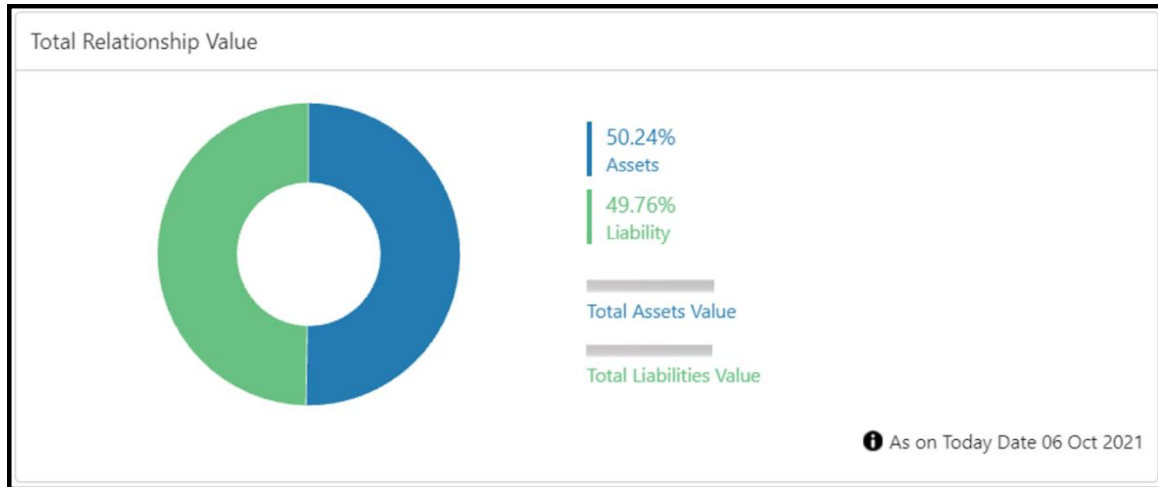
Table 4: Upcoming Events – Options

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

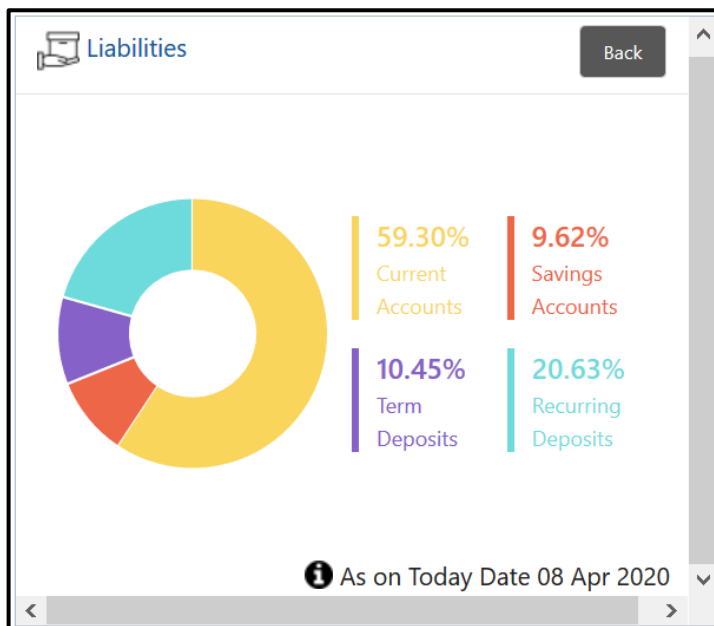


Before you begin, open the Retail 360 page. For more information, refer to [Get Started](#).

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

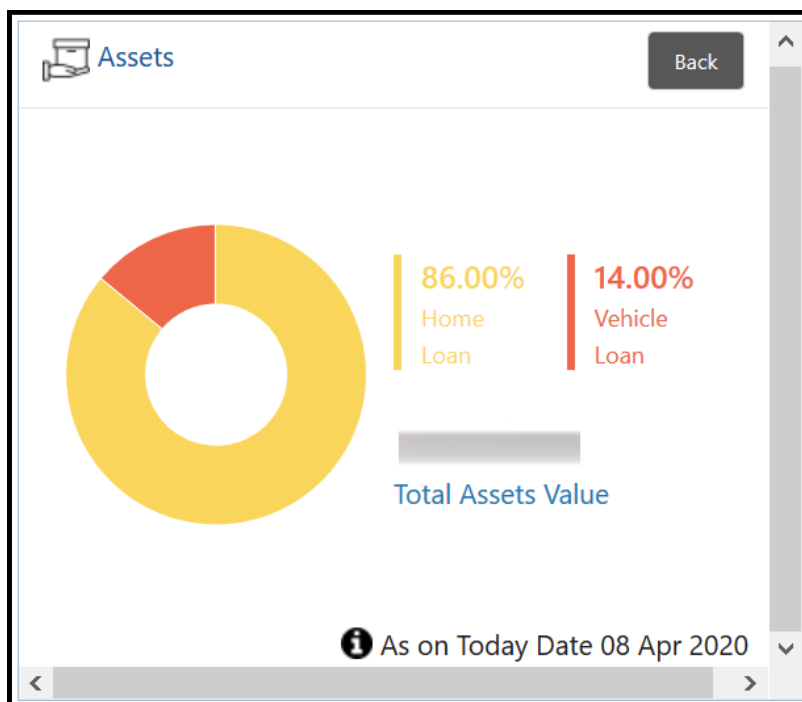
1. On the relationship chart, click on the liability portion to view only the liability value.
→ The liability chart is displayed in the **Liabilities** window.

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.

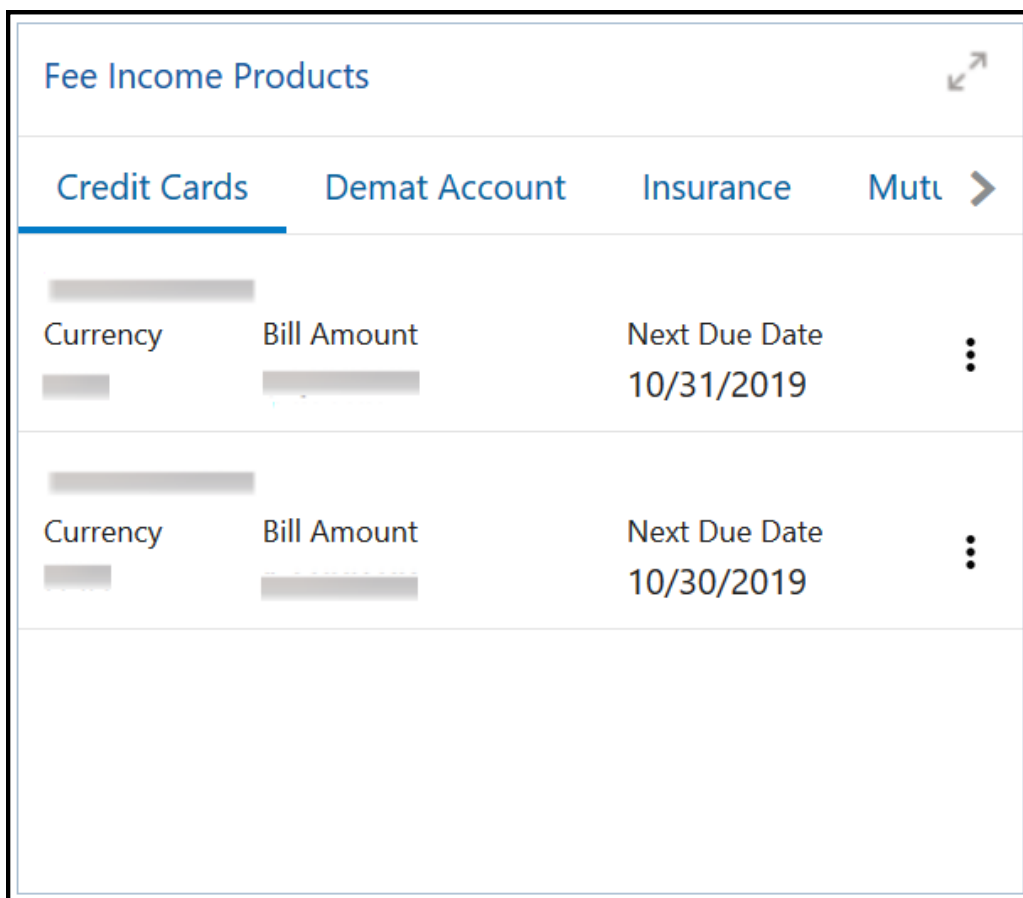
Figure 24: Last Five Transactions

Last 5 Transactions	
 000	Credited  on 2021-03-26
 COMMISSION	Debited  on 2021-03-26
 COMMISSION	Debited  on 2021-03-26
 000	Credited  on 2021-03-26
 000	Debited  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 25: Fee Income Products



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

Table 4: Fee Income Products – Options

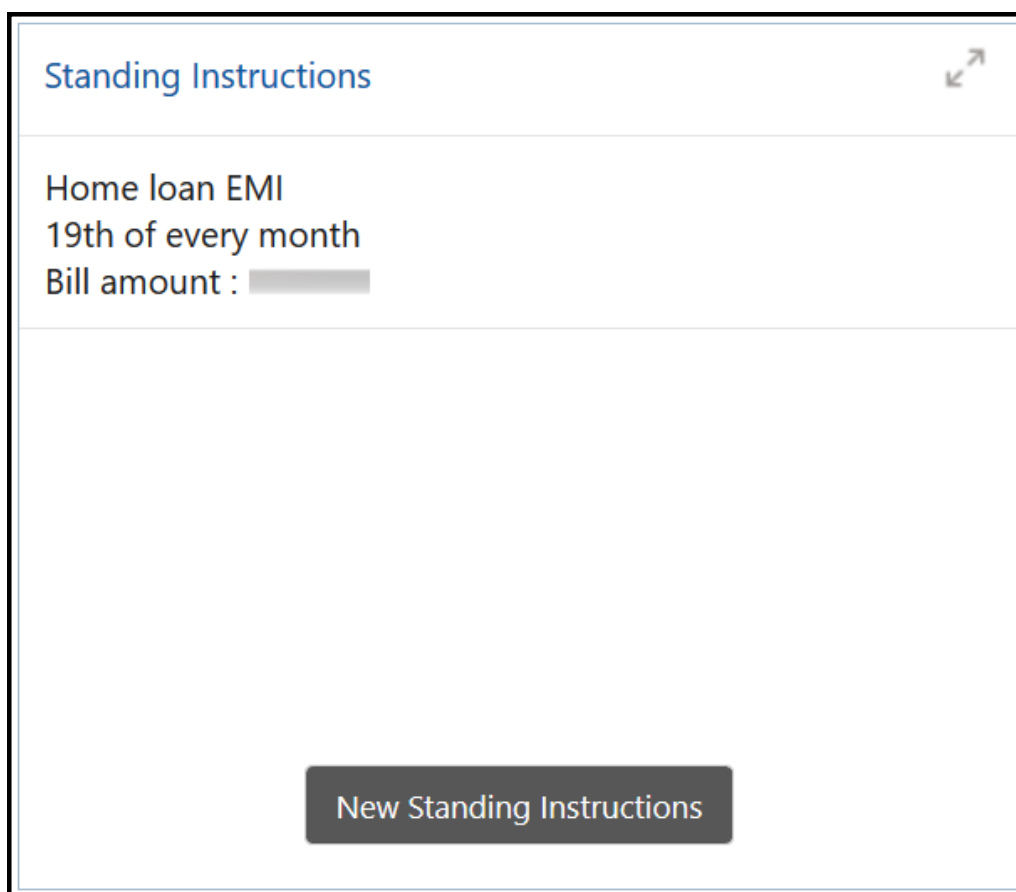
Tab	Description
Credit Cards	Click on this tab to view the details of the credit cards.
Demat Account	Click on this tab to view the details of the demat account.

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

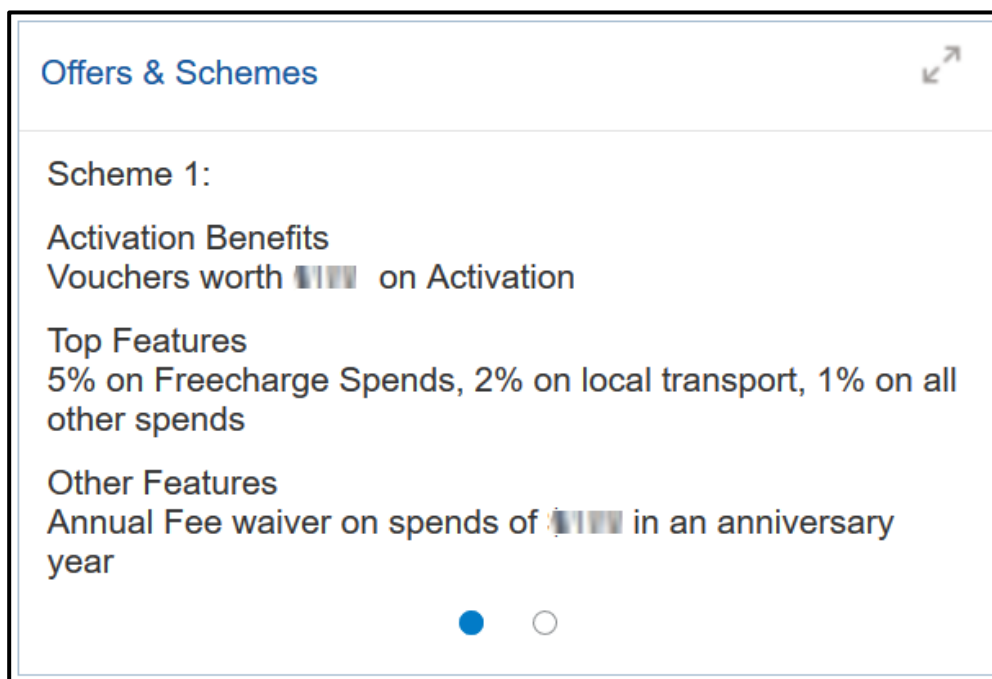
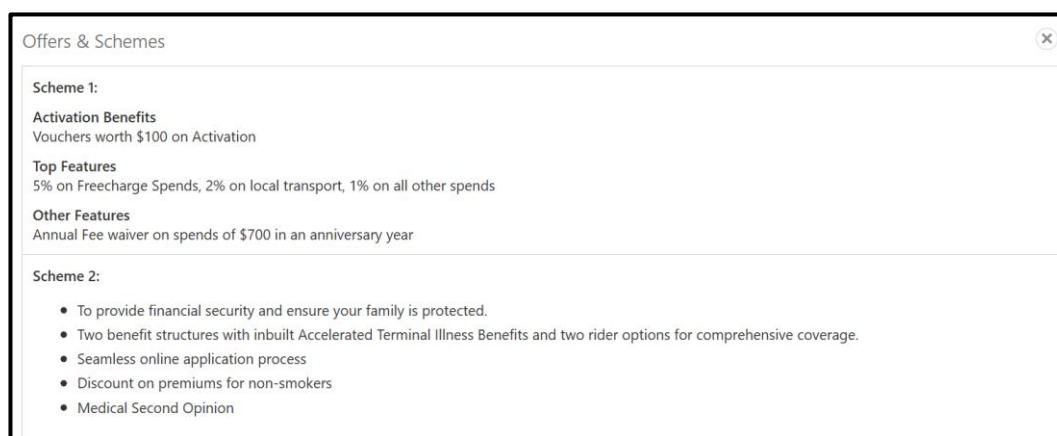


Figure 28: Offers and Schemes – Expanded View



3 List Of Menus

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)