

**Small and Medium Business  
360 User Guide**

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## Small and Medium Business 360 User Guide

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# 1 Preface

## 1.1 Introduction

This guide provides detailed information about the Small and Medium Business (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
	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**

<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](#)

### Prerequisites:

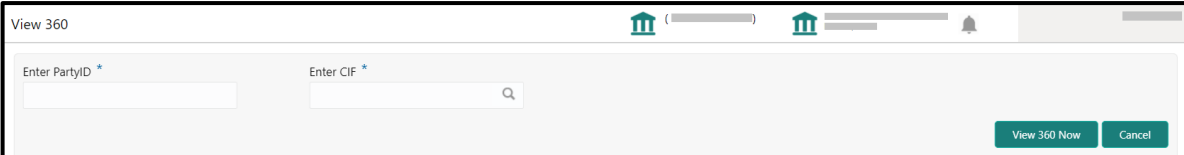
Before you begin, log in to the application Home page. For information on how to log in, refer to the *Getting Started User Guide*.

### 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's a header bar with the title 'View 360' on the left and navigation icons (a building icon, a bar chart icon, and a bell icon) on the right. Below the header, there are two search input fields: 'Enter PartyID \*' and 'Enter CIF \*'. The 'Enter CIF \*' field has a magnifying glass icon to its right. At the bottom right of the form area, there are two buttons: 'View 360 Now' and 'Cancel'.



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**

The screenshot displays the 'SMB Customer' profile for 'Cafe'. The interface is organized into several sections:

- Header:** Includes a lightning bolt icon, 'Gold' status, 'KYC Verified' check, and a 'View Documents' link. It also shows registration details like Country of Registration, Classification Type, and various identification numbers.
- Owner Detail:** A section for the owner's information, including a profile picture, CIF/Party ID, Date of Birth, Gender, Citizenship, and Ownership status.
- Account Summary:** A row of account types with their respective balances:
 

Account Type	Balance
CASA	GBP 250,000.00 Total Balance
Loan Account	GBP 0.00 Total Outstanding
Limits	GBP 0.00 Total Available Balance
Fixed Deposit	GBP 0.00 Total Balance
Credit Cards	0 Total Balance Due
Recurring Deposit	GBP 0.00 Total Balance
Demat Account	GBP 0.00 Total Balance
Mutual Funds	0 Total Balance
- Total Relationship Value:** A summary of assets and liabilities.
 

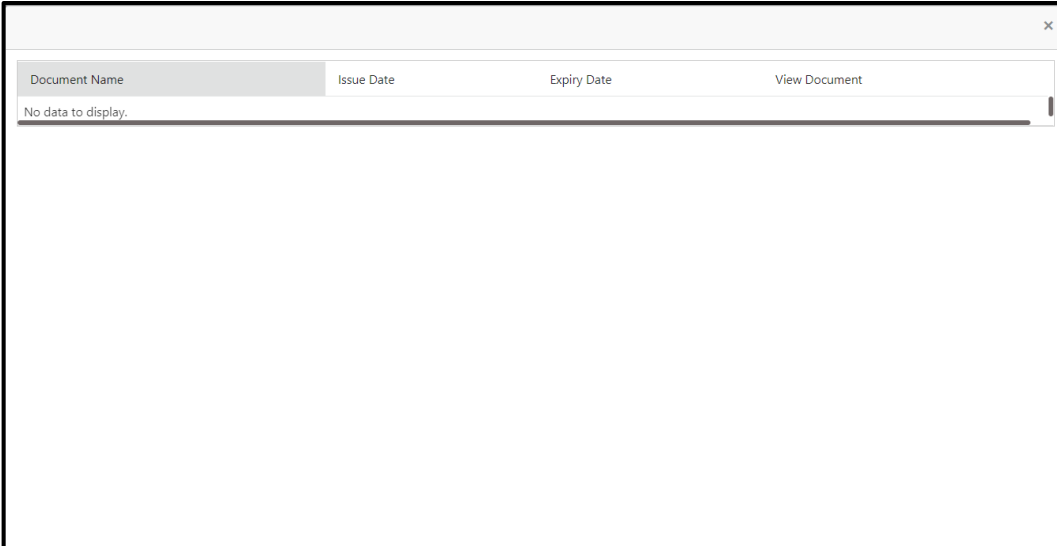
Category	Value
Assets	0.00%
Liabilities	100.00%
- Transactions:** A list of recent transactions with details like Account Number and Amount.
- Standing Instructions:** A section for automated transactions, currently showing 'No items to display'.
- Stakeholders:** A section for people related to the customer, including Guarantors, Suppliers, and Authorized Signatories.
- Related to Other Customers:** A section for other customers related to the current one, including Suppliers and Power Of Attorney.
- Fee Income Products:** A section for fee-based income products, currently showing 'No data to display'.
- Alerts:** A section for system alerts, currently showing 'No items to display'.
- Pending Activities & Requests:** A section for pending actions, divided into Activities and Requests, currently showing 'No items to display'.
- Offers & Schemes:** A section for promotional offers and schemes, currently showing 'No record to display'.
- Upcoming Events:** A section for future events, currently showing 'No data to display'.

## 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**

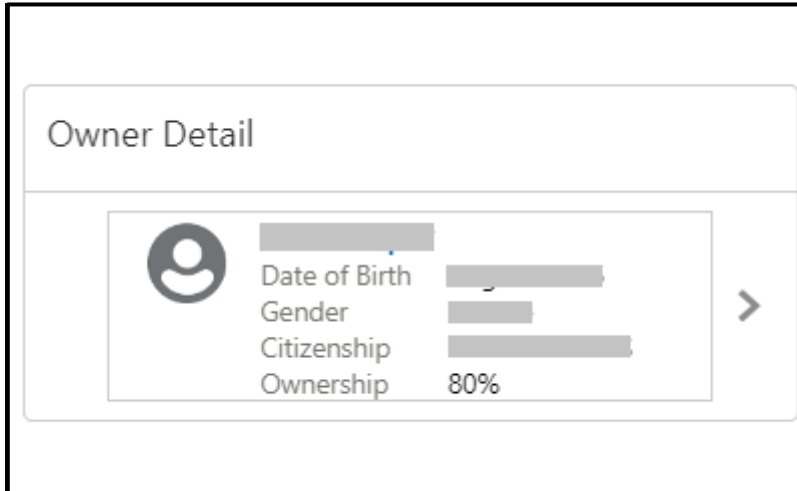


Document Name	Issue Date	Expiry Date	View Document
No data to display.			

## 2.2.2 Owner Details

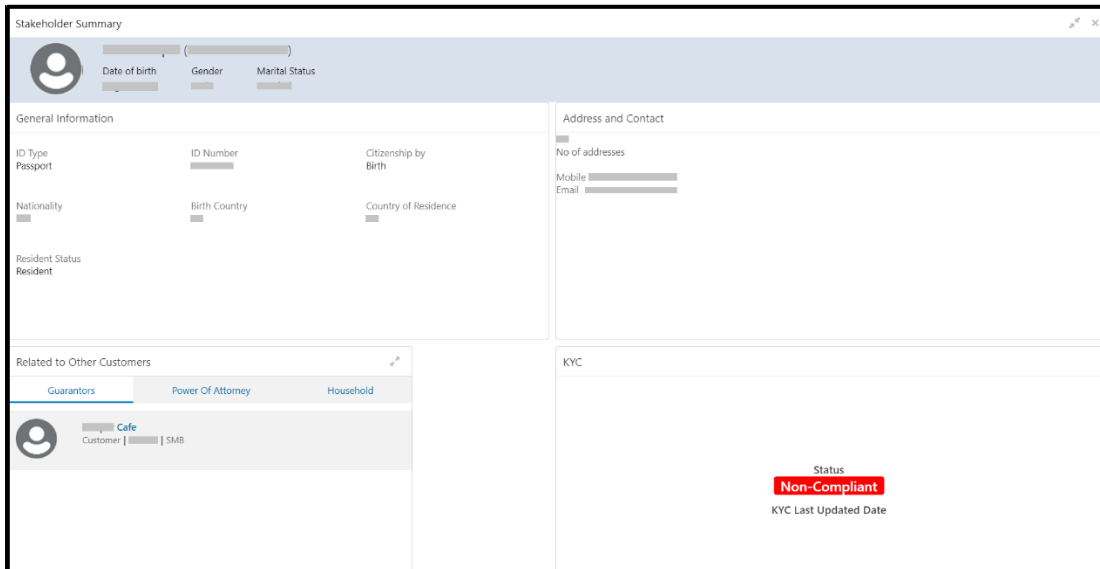
Details of the business owners are displayed in this tile. In case there is more than one owner, one owner per card will be displayed.

**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.

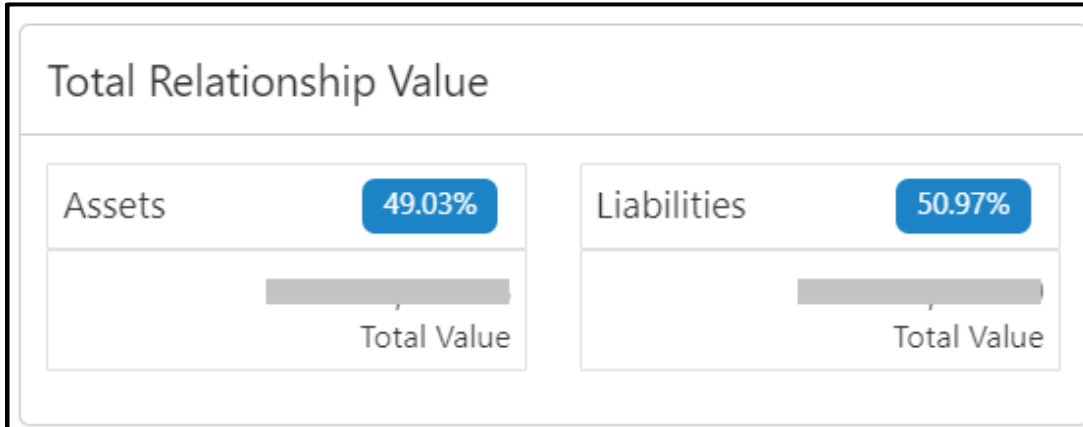
**Figure 5: Non-customer stakeholder details**



### 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 6: Total Relationship Value**



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

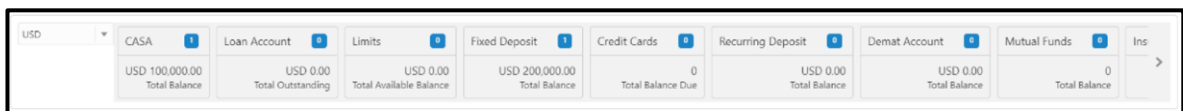
**Table 5: Total Relationship Values**

Field	Description
<b>Liabilities</b>	Click on the percentage of the liabilities to view the values of liabilities in a chart.
<b>Assets</b>	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 7: 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.

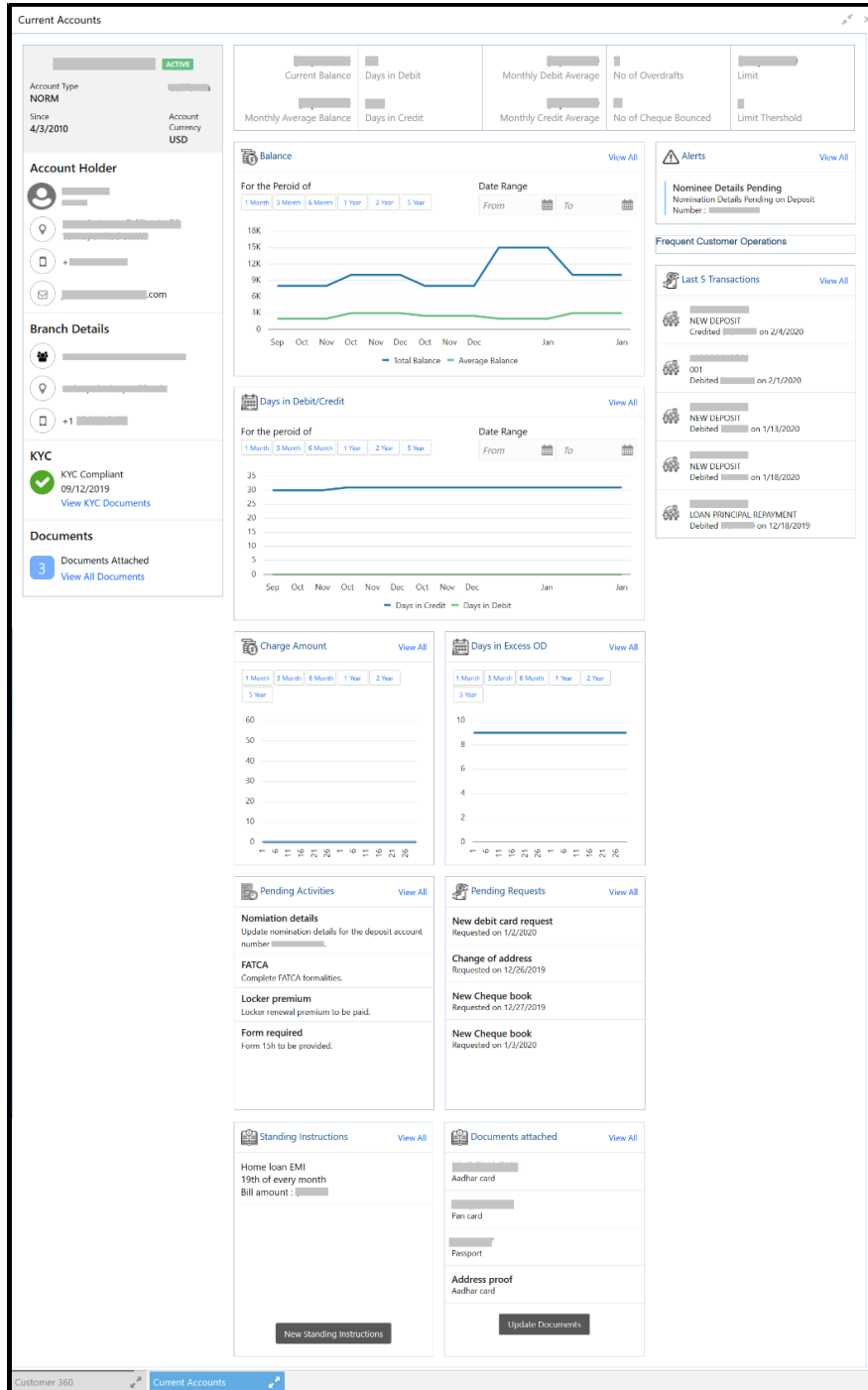
→ The **CASA Information** window is displayed.

**Figure 8: 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	⋮
<div> <div>⏪</div> <div>&lt;</div> <div>1</div> <div>&gt;</div> <div>⏩</div> </div>			

- On the **CASA** window, click the **Current Accounts** tab to view only the current account details.  
→ The **Current Accounts** window is displayed.

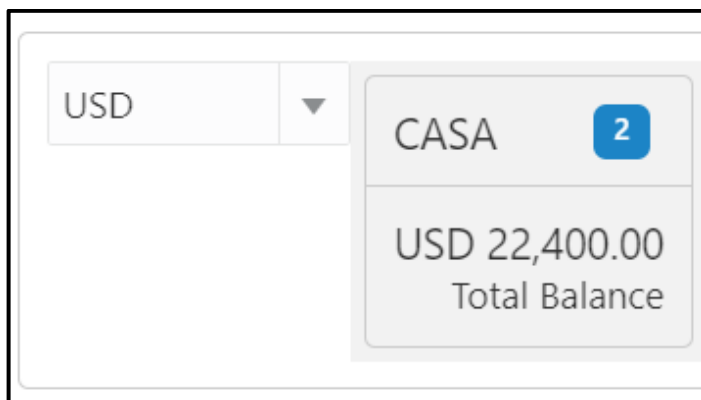
**Figure 9: Current Accounts**



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

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 10: 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 11: CASA Information with unauthorized overdraft**





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

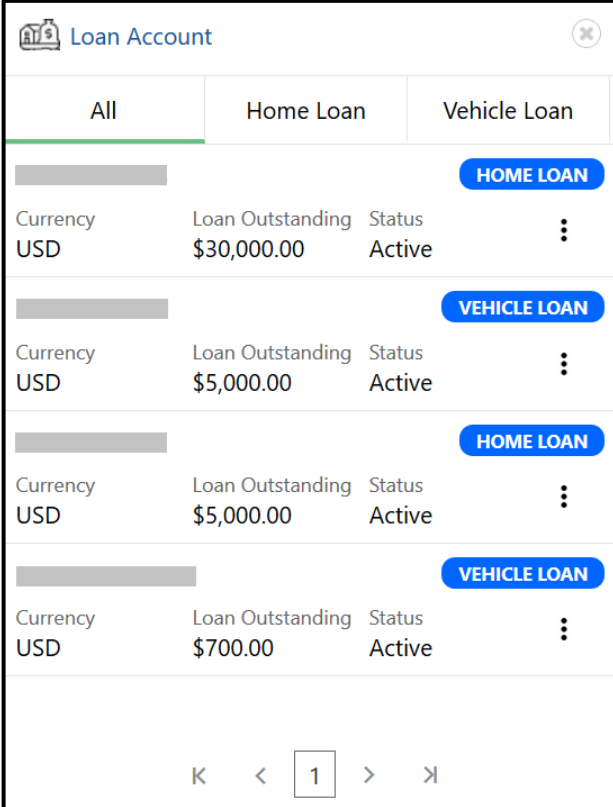
**Figure 12: Account Balances**

Account Balances		×
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

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 13: Loan Account**



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

K < 1 > X

**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 14: Last Five Transactions

Transactions

5 Transactions

Account Number: [REDACTED]USD666.67 >

000

Account Number: [REDACTED]USD14,666.67 >

000

Account Number: [REDACTED]USD66,666.67 >

NEW DEPOSIT

Account Number: [REDACTED]USD300.00 >

COMMISSION

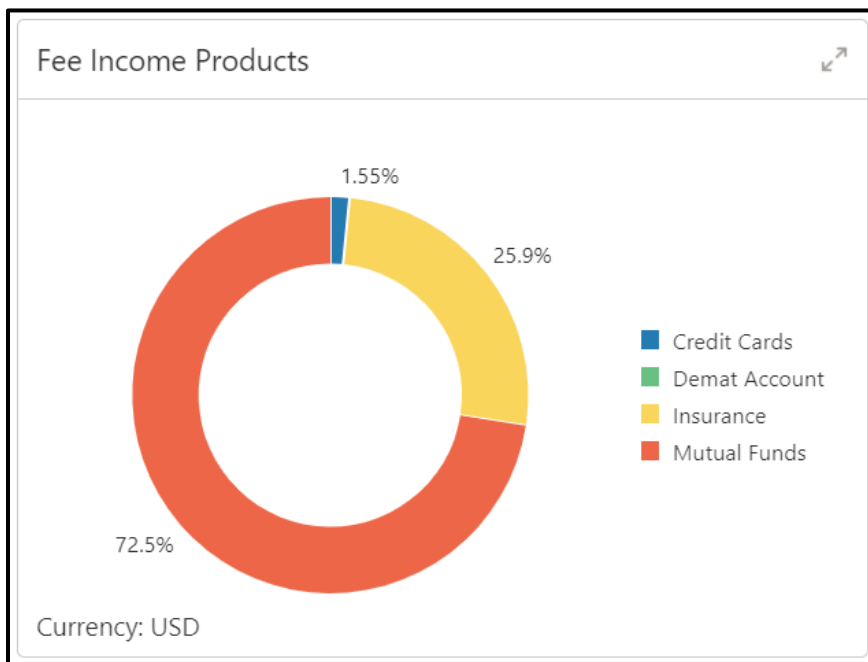
Account Number: [REDACTED]USD100.00 >

COMMISSION

## 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 15: Fee Income Products**

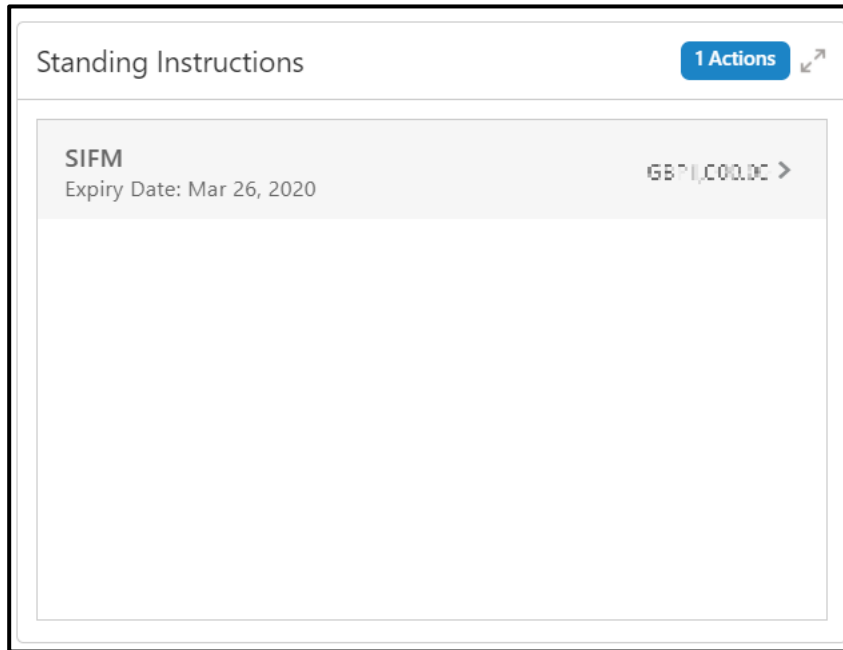


**NOTE:** In the expanded view, you can click on the corresponding tab to view the specific fee income products. For example, to view the Demat account, click **Demat Account** tab.

## 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.

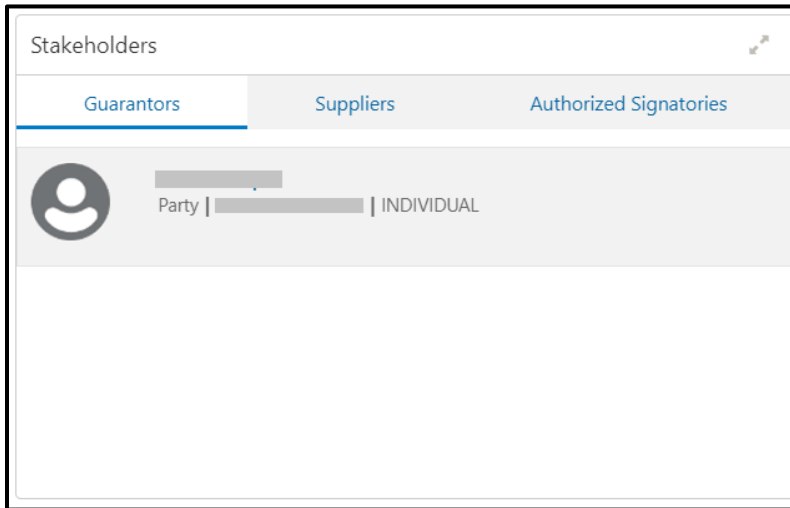
**Figure 16: Standing Instructions**



## 2.2.8 Stakeholders

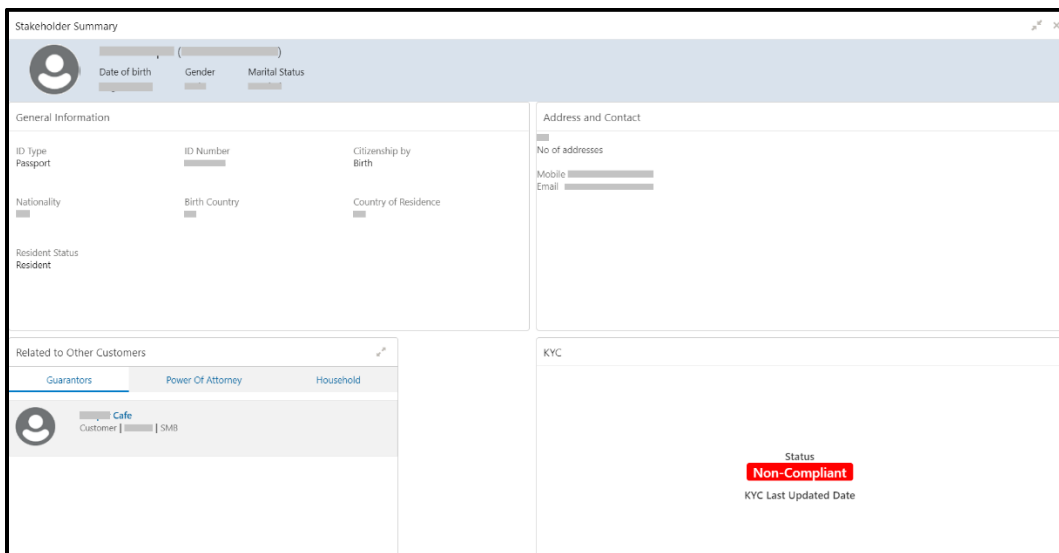
This tile contains information about the stakeholders of the SMB Customer. The stakeholders are grouped by Stakeholder type. Users can click on the corresponding tab to view the list of specific stakeholders.

**Figure 17: 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.

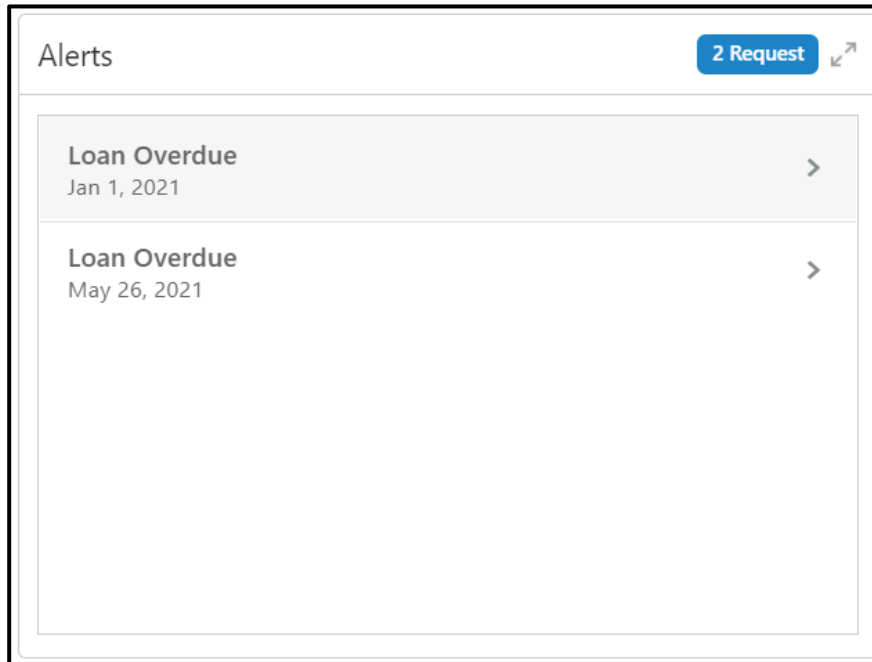
**Figure 18: Non-customer stakeholder details**



## 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 19: Alerts**

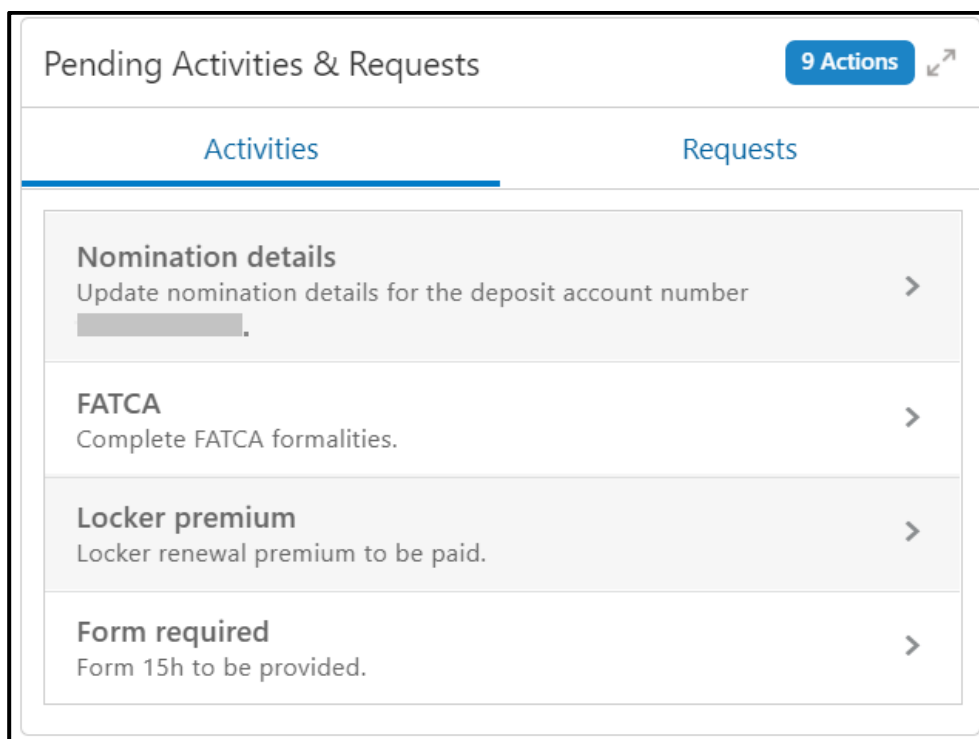


## 2.2.10 Pending Activities and Requests

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 20: Pending Activities and Requests**



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

**Table 6: Pending Activities and Requests**

Field	Description
<b>Activities</b>	Displays the activities that are pending from the RM and the customer.
<b>Requests</b>	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.

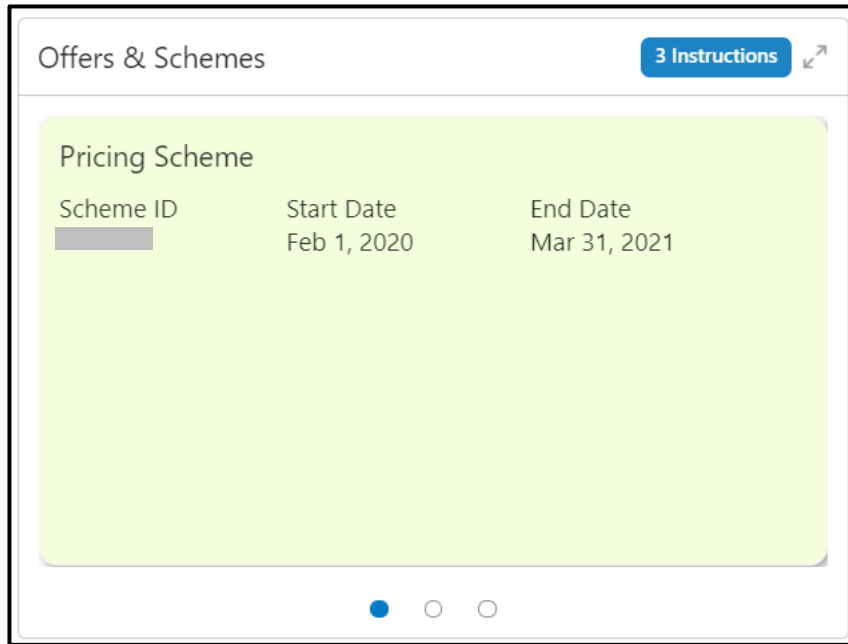
Figure 21: Upcoming Events



## 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 22: 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)