**Small and Medium Enterprise
360 User Guide**

# Oracle Banking

Release 14.7.0.0.0

**Part Number F72113-01**

November 2022

ORACLE®

**Small and Medium Enterprise 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

**ORACLE**®

# Contents

**ORACLE**®

# 1 Preface

## 1.1 Introduction

This guide provides detailed information about the Small and Medium Enterprise (SME) 360 feature.

## 1.2 Audience

This manual is for the Relationship Managers in SME 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 |
|---|---|
| SME 360 | This topic provides an overview of the SME 360 feature and covers the actions that can be performed in SME 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

## 1.6 Symbols and Icons

The following symbols/icons are used in this guide:

**Table 2: Symbols and Icons**

| Symbol | Function |
|---|---|
| $\rightarrow$ | Represents Results |
| | Expand view |
| | Filter |
| | Minimize |
| | Maximize |
| | Close |

ORACLE®

# 2   SME 360

## 2.1   Overview

Small and Medium Enterprise 360 or SME 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 SME 360 enables the RM to stay up to date about their customers and perform actions that have strict deadlines.

Some of the most required information displayed in SME 360 are:

- **Customer Demographics**

**Table 3: Customer Demographic Sections**

| Sections | Description |
|----------|-------------|
| **Demographic Details** | Basic demographic information about the customer |
| **Stakeholders** | The key stakeholders for the business |
| **Financial Profile** | Financial details for the business |
| **Industry wise presence** | Different industry sectors that the business caters to |
| **Balance Sheet** | Balance sheet details for the business |
| **Country Wise Presence** | List of countries where the business is operational |
| **Subsidiaries** | A view of the SME's business hierarchy |
| **Rating** | Credit ratings for SME provided by rating agencies/internal rating provided by the Bank |

- **Portfolio** across all the products subscribed by the customer

- **Actions** of pending activities

- **Sales Opportunity** for automatic debit of loans received by the customer

- **Service Requests** raised by the customer that are yet to be addressed

- **My Diary** – A to do list to plan and track the activities for relationship Manager

## 2.2 Get Started

SME 360 enables the RM to have a consolidate view of all the necessary information about the SME with an option to drill down into the specific product dashboards for details of the customer's portfolio. The details displayed in SME 360 are described in the following sub-sections:

**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**.

**NOTE:**

- User should have required access to view a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.
- User should have required Personal Identifiable Information (PII) access to view individual stakeholders, if PII fields are configured. For more details, refer **Oracle Banking Party Configuration 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**

| Sections | 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 **SME 360** page is displayed.

**Figure 2: SME 360**
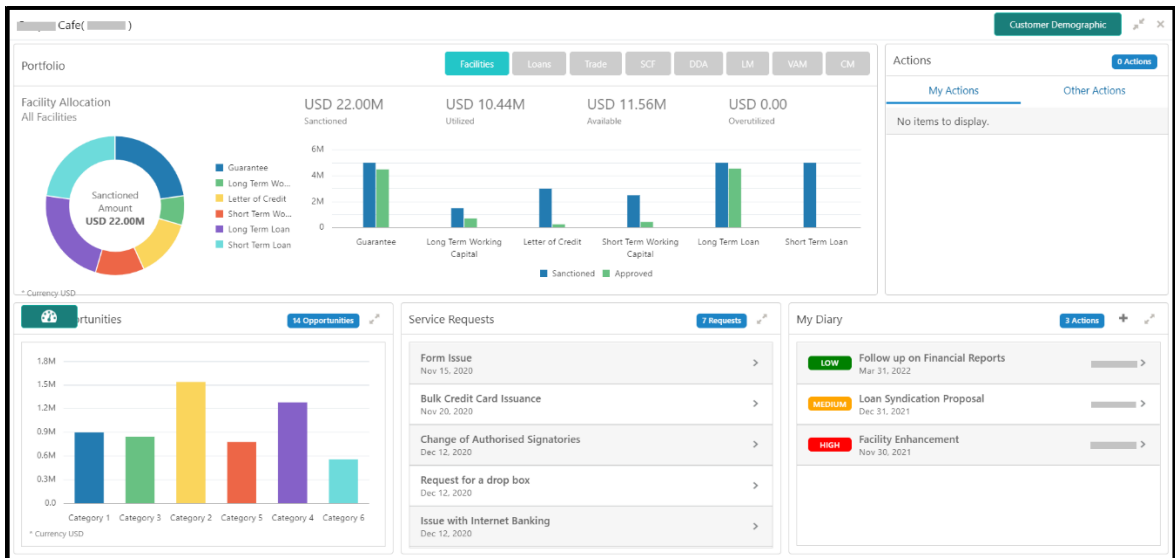
## 2.2.1 Customer Demographics

Customer Demographic information can be seen by clicking on the **Customer Demographics** button available on the top right corner of the screen. This page consists of basic details about the SME's business. The following table describes the different sections in the **SME Demographic** page:

**Table 5: SME Demographic Sections**

| Sections | Description |
|---|---|
| **Demographic Details** | Contains basic details of the business like logo, name, address, contact details, registration details, classification, industry sector, revenue, operating income, assets and equity |
| **Stakeholders** | The key stakeholders for the business – Management Team, Sponsors, Guarantors, Suppliers, Bankers, Insurers |
| **Financial Profile** | Financial profile of the customer that includes balance sheet details, revenue, operating profit, net profit, return on investment, return on equity, return on asset |
| **Industry wise presence** | Different industry sectors to which the SME caters to |
| **Balance Sheet** | Balance sheet details for the SME – Asset, Liability, Owner's Equity |
| **Country Wise Presence** | List of countries where the business is operational |
| **Subsidiaries** | A view of the SME's business hierarchy including all the subsidiary companies |
| **Rating** | Credit rating for the SME provided by external rating agencies/internal rating provided by the bank |

**Figure 3: Customer Demographic Screen**
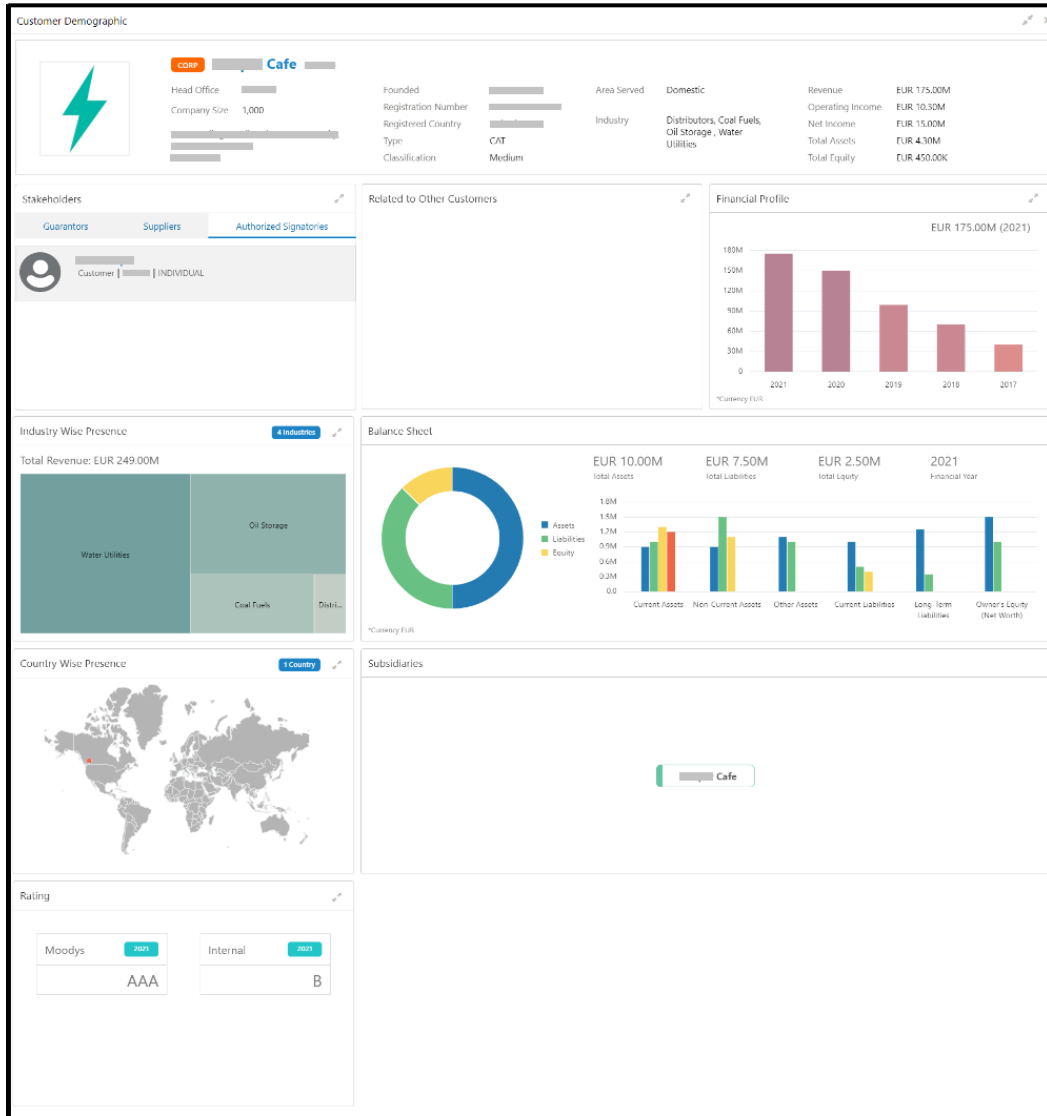
## 2.2.1.1 Basic Details

This section contains the following basic details of the SME:

- Name

- Address

- Contact information

- Industry segment

- Areas served

- Revenue

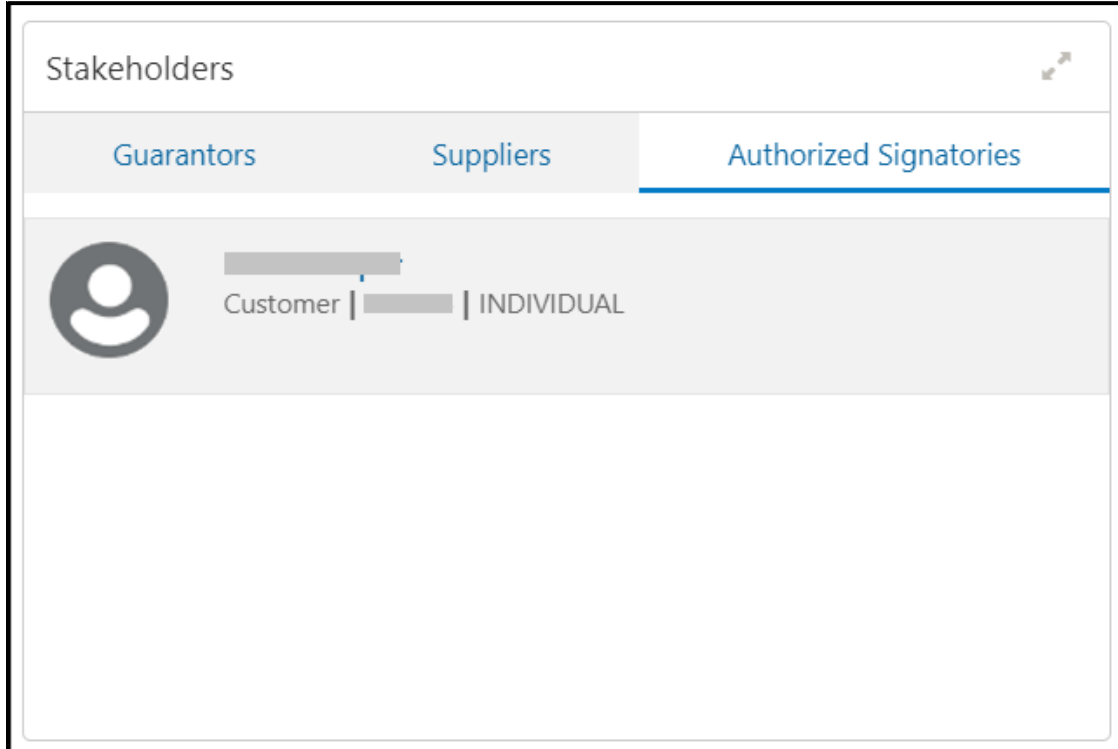- Operating income

- Net income

**Figure 4: Basic Details**

### 2.2.1.2 Stakeholder Information

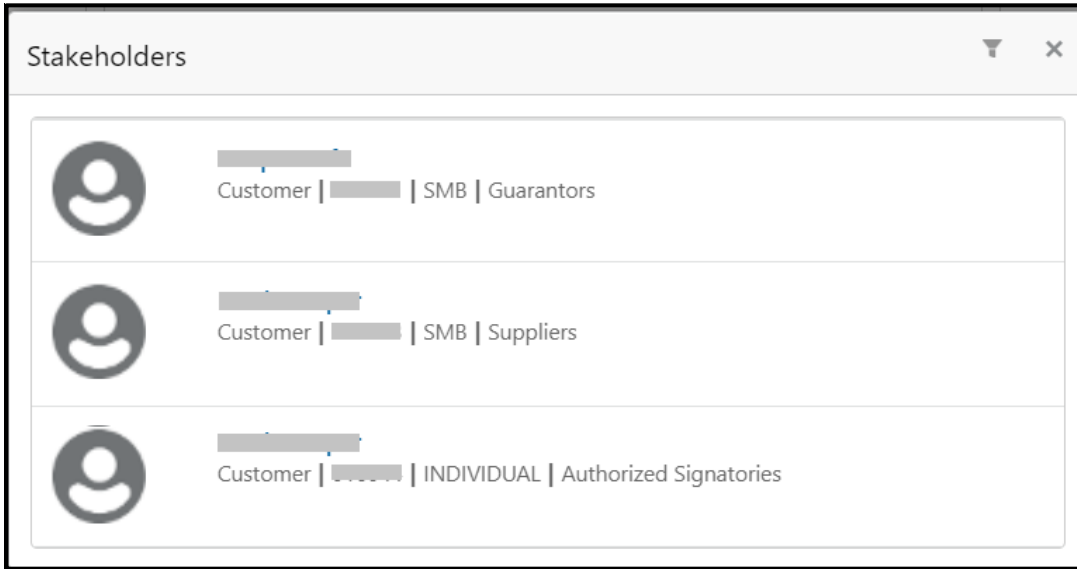This widget contains the details of the key stakeholders for the SME.

**Figure 5: Stakeholders**



The following types of stakeholders are displayed in this tile. User can select the respective tab to view the details.

- Guarantors

- Suppliers

- Authorized Signatories

**Figure 6: Stakeholders – Expanded View**



To view details of the stakeholder in the 360 view, you need to click on the individual stakeholders. If the stakeholder is a non-customer, the system will launch the **Stakeholder Summary** screen to view non-customer stakeholder details.

**Figure 7: Non-customer stakeholder details**

ORACLE®
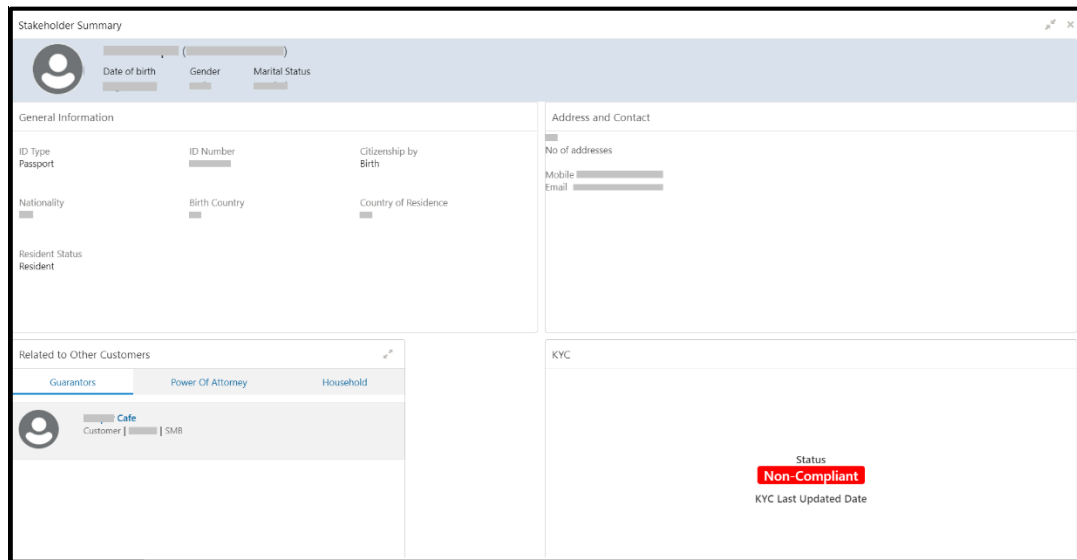
### 2.2.1.3 Financial Profile

This widget displays the financial details like Revenue, Operating Income, and Net Income for the SME.

**Figure 8: Financial Profile**
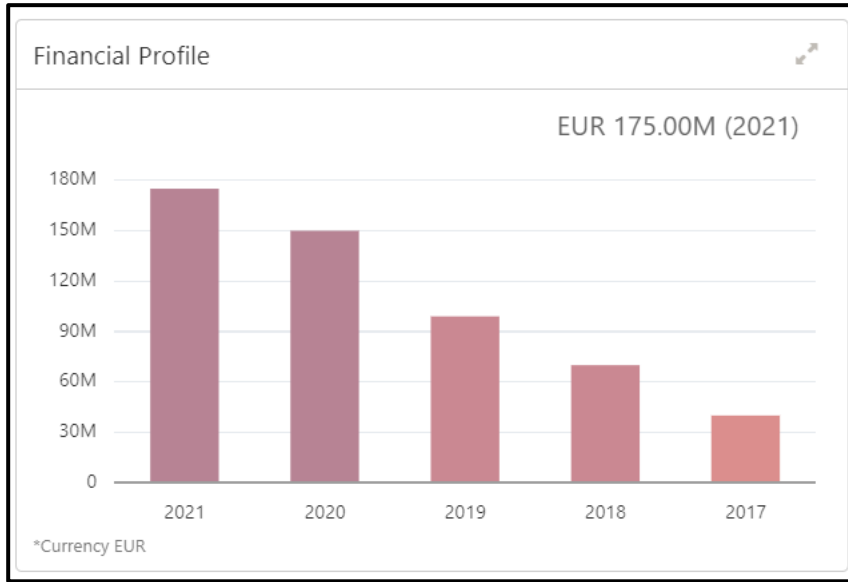


**Figure 9: Financial Profile – Expanded View**



| Financial Year | Revenue | Operating Income | Net Income |
|---|---|---|---|
| 2021 | EUR 175.00M | EUR 10.30M | EUR 15.00M |
| 2020 | EUR 150.00M | EUR 87.00M | EUR 107.00M |
| 2019 | EUR 99.00M | EUR 7.70M | EUR 92.00M |
| 2018 | EUR 70.00M | EUR 20.00M | EUR 99.00M |
| 2017 | EUR 40.00M | EUR 25.00M | EUR 76.00M |

ORACLE®

For more information on the columns in the expanded view, refer to the table below:

**Table 6: Financial Profile - Description of Columns**

| Column | Description |
|---|---|
| **Financial Year** | Displays the financial year for which the details are displayed. |
| **Revenue** | Displays the revenue of the SME customer in the financial year. |
| **Operating Income** | Displays the operating income of the SME customer in the financial year. |
| **Net Income** | Displays the net income of the SME customer in the financial year. |

## 2.2.1.4 Industry Wise Presence

This widget displays the different industry sectors to which the SME Caters to.
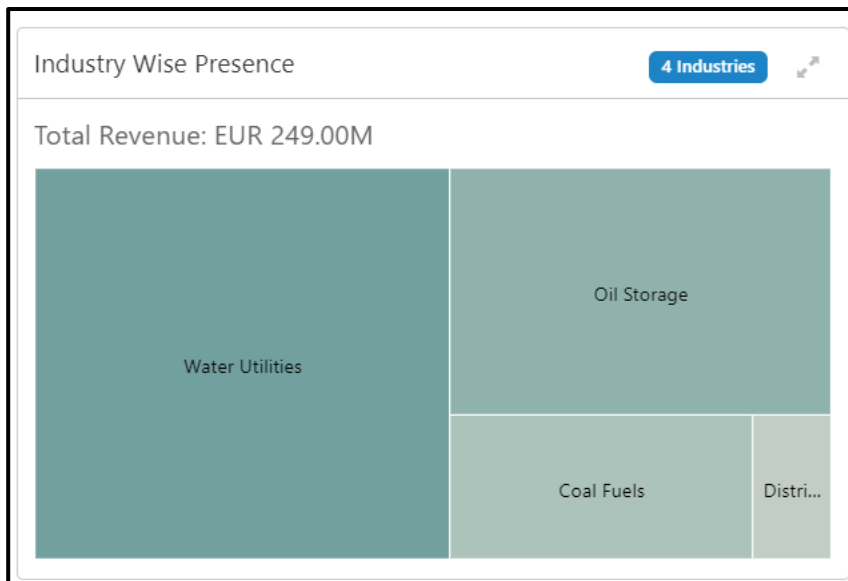
**Figure 10: Industry Wise Presence**

**Figure 11: Industry Wise Presence – Expanded View**



For more information on the columns in the expanded view, refer to the table below:

**Table 7: Industry Wise Presence - Description of Columns**

| Column | Description |
|---|---|
| **Sector** | Displays the industry sector in which the SME customer is present. |
| **Group** | Displays the respective business group. |
| **Industry** | Displays the industry for which the details are displayed. |
| **Revenue** | Displays the revenue of the SME customer in the respective industry. |
| **Operating Profit** | Displays the operating profit of the SME customer in the respective industry. |
| **Revenue Period** | Displays the revenue period for which the revenue and operating profit are displayed. |

## 2.2.1.5 Balance Sheet

This widget contains information about the SME's Balance Sheet.

**Figure 12: Balance Sheet**



## 2.2.1.6 Country Wise Presence

This widget displays the information about the countries where SME has offices.

**Figure 13: Country Wise Presence**

**Figure 14: Country Wise Presence – Expanded View**



For more information on the columns in the expanded view, refer to the table below:

**Table 8: Country Wise Presence - Description of Columns**

| Column | Description |
|---|---|
| **Office Name** | Displays the name of the SME customer's office. |
| **Address** | Displays the address where the SME customer's office is present. |
| **City** | Displays the city where the SME customer's office is present. |
| **Zip Code** | Displays the zip code of the address. |
| **Contact** | Displays the contact number of the SME customer's office. |

### 2.2.1.7 Subsidiaries

This widget contains the information about the SME hierarchy and the subsidiary companies.

**Figure 15: Subsidiaries**
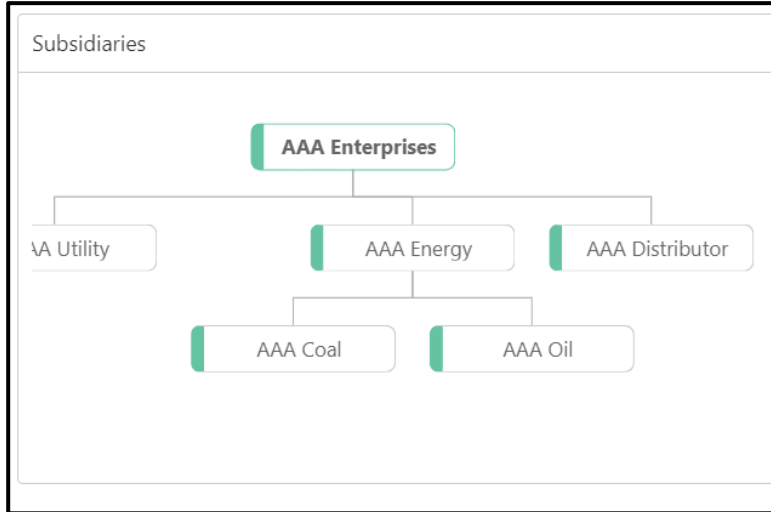


### 2.2.1.8 Rating

This widget contains the credit rating of the SME provided by external credit rating agencies or internal ratings provided by the Bank.
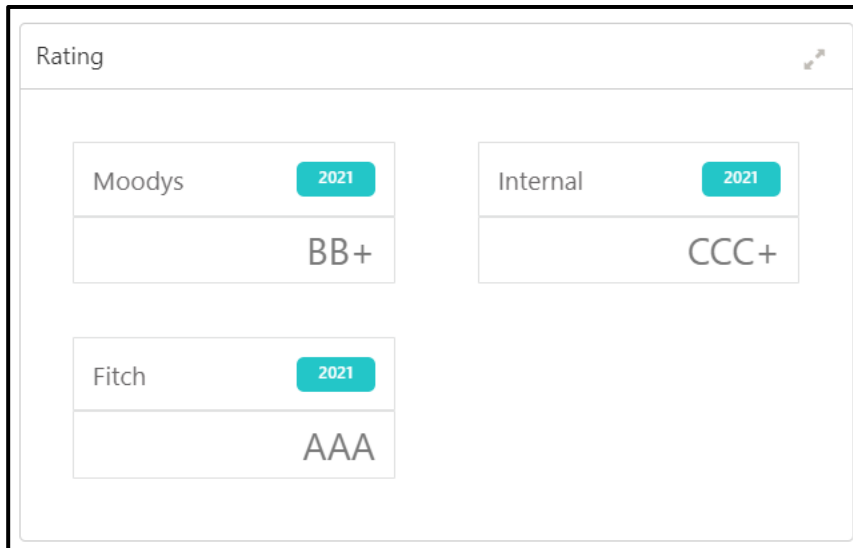
**Figure 16: Credit Ratings**

ORACLE®

**Figure 17: Credit Ratings – Expanded View**



For more information on the columns in the expanded view, refer to the table below:

**Table 9: Rating - Description of Columns**

| Column | Description |
|--------|-------------|
| **Agency Name** | Displays the external agency name that provides the credit rating of the SME customer. |
| **Assessment Year** | Displays the year of assessment. |
| **Rating** | Displays the credit rating of the SME customer for the assessment year. |

ORACLE®

## 2.2.2 Portfolio

Portfolio section contains the details of the product portfolio held by the SME with the Bank. The portfolio section contains details of following products:

- Facilities

- Loans

- Trade

- Supply Chain Finance (SCF)

- Liquidity Management (LM)

- Virtual Account Management (VAM)

- Cash Management (CM)

Widgets corresponding to the products subscribed by the SME will only be displayed in Portfolio section.

**Figure 18: Portfolio Section**
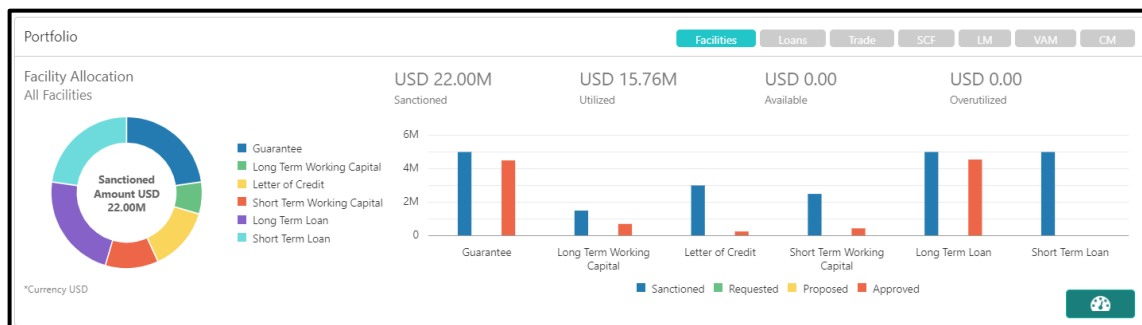


Click on the respective product button on the top left of the portfolio to navigate to the widget corresponding to that product.

For more information, click on the speedometer icon present at the right bottom corner of the portfolio widget. This will navigate to the selected product 360 views.

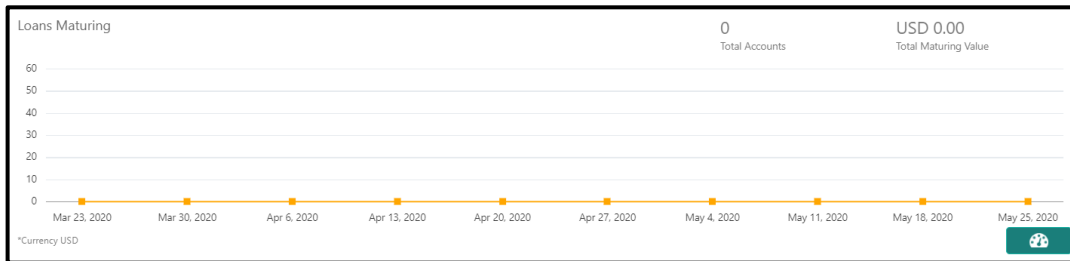**Figure 19: Facilities**
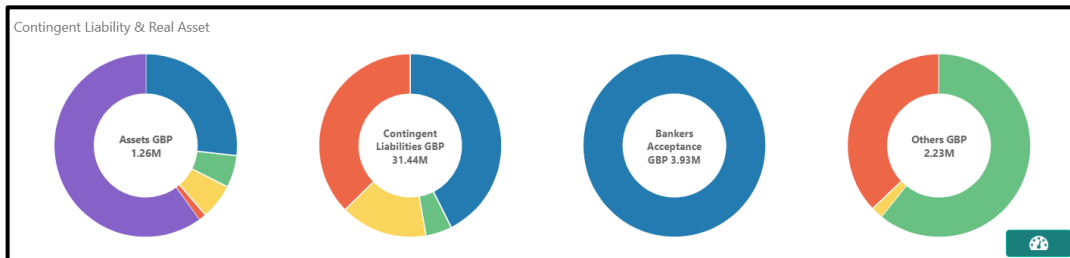


**Figure 20: Loans**
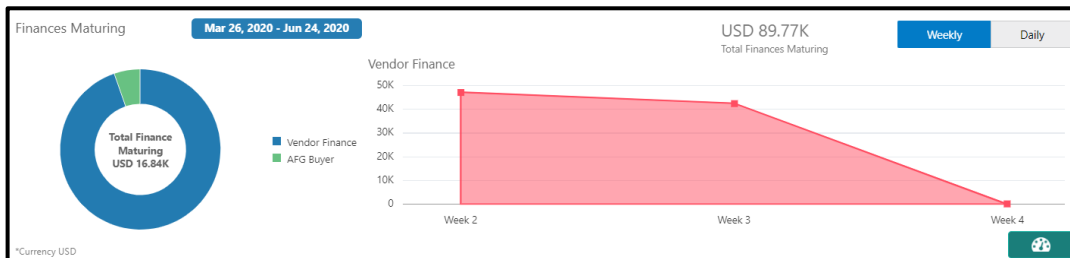


**Figure 21: Trade**



**Figure 22: Supply Chain Finance (SCF)**



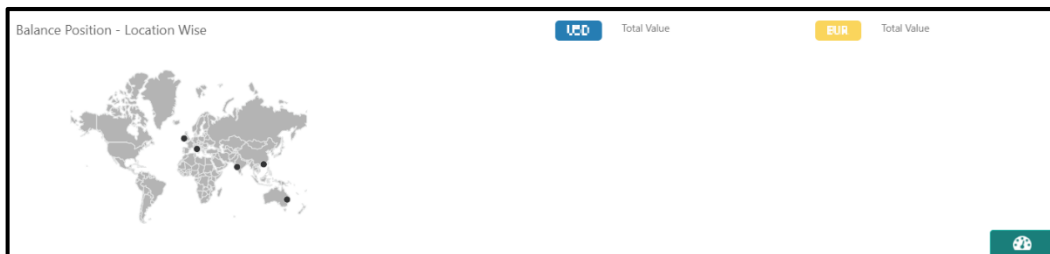**Figure 23: Liquidity Management (LM)**

ORACLE®

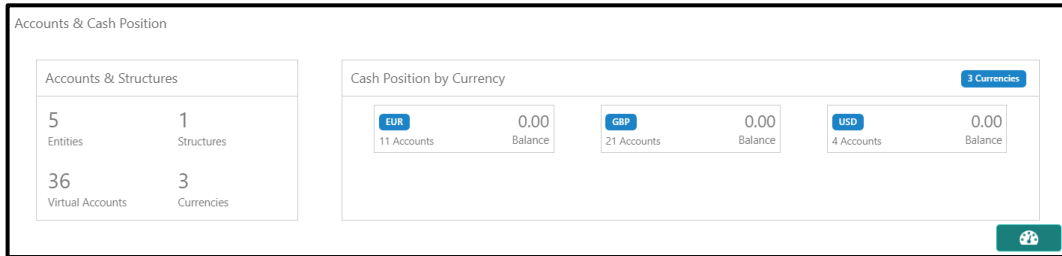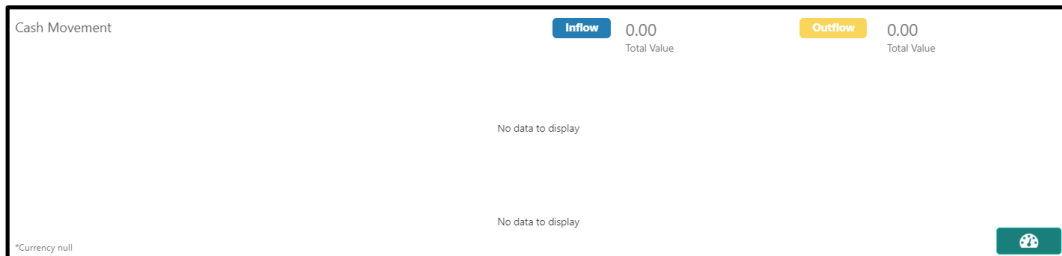**Figure 24: Virtual Account Management (VAM)**



**Figure 25: Cash Management (CM)**



## 2.2.3 Actions

Actions widget contains the information about the pending action related to the client. Actions are displayed corresponding to the product selected in Portfolio widget. By periodically monitoring this section, the RM can well prioritize their actions to be performed.
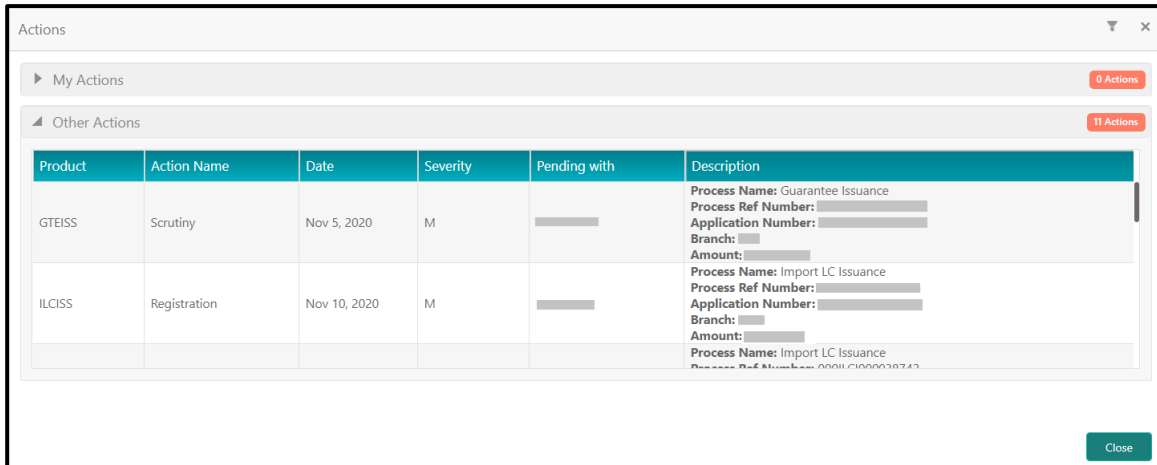
**Figure 26: Actions**
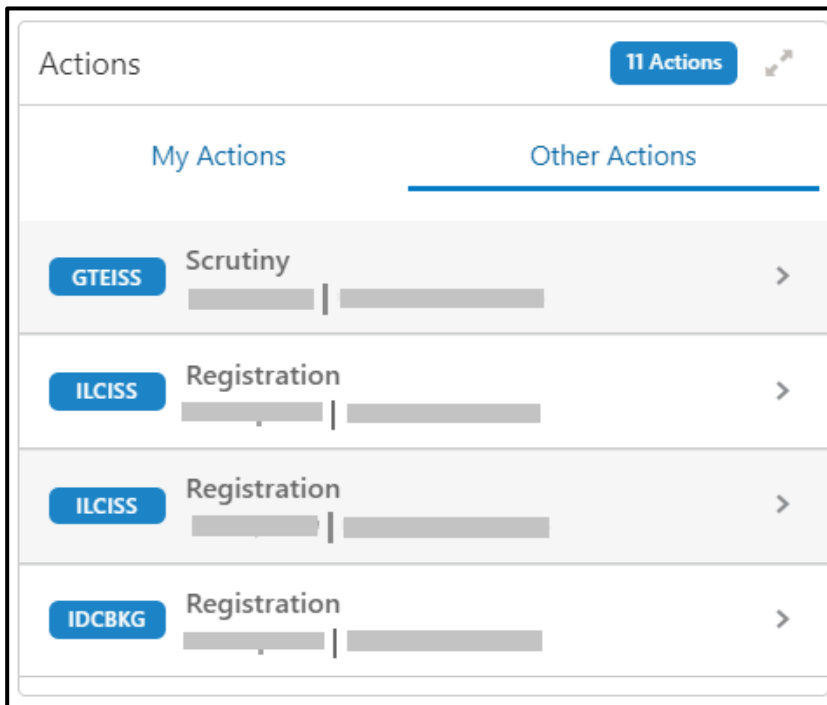
Actions are further grouped as:

**Table 10: Description of Tabs**

| Tab | Description |
|---|---|
| **My Actions** | Displays the pending actions assigned to the logged-in relationship manager. |
| **Other Actions** | Displays the pending actions assigned to the users other than the logged-in relationship manager. |

**Figure 27: Actions - Expanded View**



In the expanded view, the records can be filtered on following parameters:

- Severity

- Pending with (the user to whom the actions are assigned)

For more information on the columns in the expanded view, refer to the table below:

**Table 11: Actions - Description of Columns**

| Column | Description |
|--------|-------------|
| **Product** | Displays the product in which there are pending actions. |
| **Action Name** | Displays the name of the pending action. |
| **Date** | Displays the due date for the pending action. |
| **Severity** | Displays the severity of the pending action. |
| **Pending with** | Displays the user ID with whom the action is pending. |
| **Description** | Displays the description provided for the pending action. |

## 2.2.4 Sales Opportunities

In this widget, the sales opportunities (upsell/cross sell) associated with the SME customer is displayed. It helps the RM to better understand the prospects of new business activities with the customer.
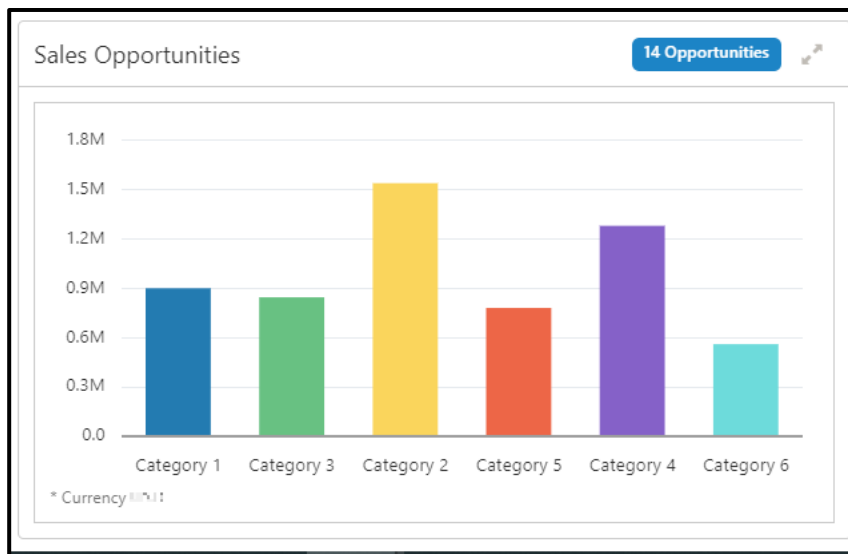
**Figure 28: Sales Opportunities**

**Figure 29: Sales Opportunities - expanded view**



In the expanded view, the records can be filtered on following parameters:

- Product
- Date
- Value
- Probability

For more information on the columns in the expanded view, refer to the table below:

**Table 12: Sales Opportunities - Description of Columns**

| Column | Description |
|---|---|
| **Opportunity ID** | Displays the ID of the sales opportunity. |
| **Opportunity** | Displays the description of the sales opportunity. |
| **Date Created** | Displays the date on which the sales opportunity is created. |
| **Profitability** | Displays the profitability of the sales opportunity. |
| **Value** | Displays the value of the sales opportunity. |
| **Assigned to** | Displays the user ID to which the sales opportunity is assigned. |
| **Summary** | Displays the summary of the sales opportunity. |

## 2.2.5 Service Requests

This widget contains the outstanding service requests raised by the customer. By periodically monitoring this widget, the relationship manager can do follow-ups and help address the issues faster.
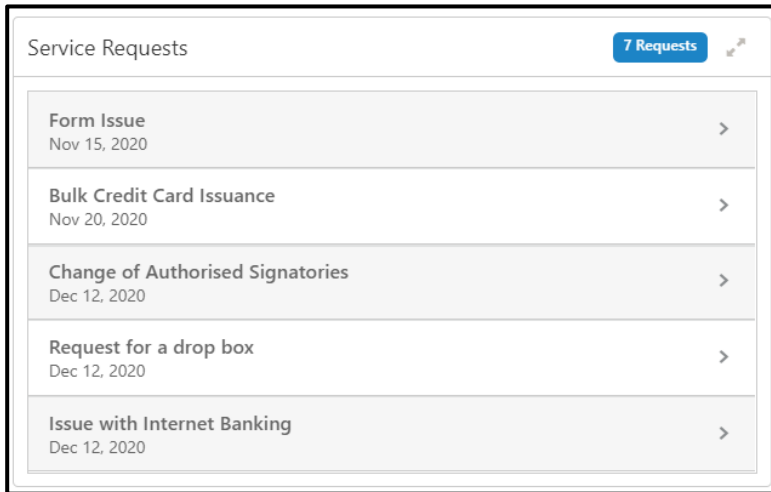
**Figure 30: Service Requests**



**Figure 31: Service Requests**



In the expanded view, the records can be filtered on following parameters:

- Severity
- Date
- Assigned to
- Status

For more information on the columns in the expanded view, refer to the table below:

**Table 13: Service Requests - Description of Columns**

| Column | Description |
|---|---|
| **Source ID** | Displays the source ID of the service request. |
| **Reference No** | Displays the reference number of the service request. |
| **Severity** | Displays the severity of the service request. |
| **Date Created** | Displays the date on which the service request is created. |
| **Assigned to** | Displays the user ID to which the service request is assigned. |
| **Status** | Displays the status of the service request. |
| **Date Last Updated** | Displays the date on which the service request was last updated. |
| **Summary** | Displays the summary of the service request. |

## 2.2.6 My Diary

This widget is meant to track the to-do list for a relationship manager. The Relationship manager can add entries to My Diary or the tasks that he/she needs to perform in near future. Using this widget, the relationship manager can assign priorities to the tasks, set a due date and status for the task.
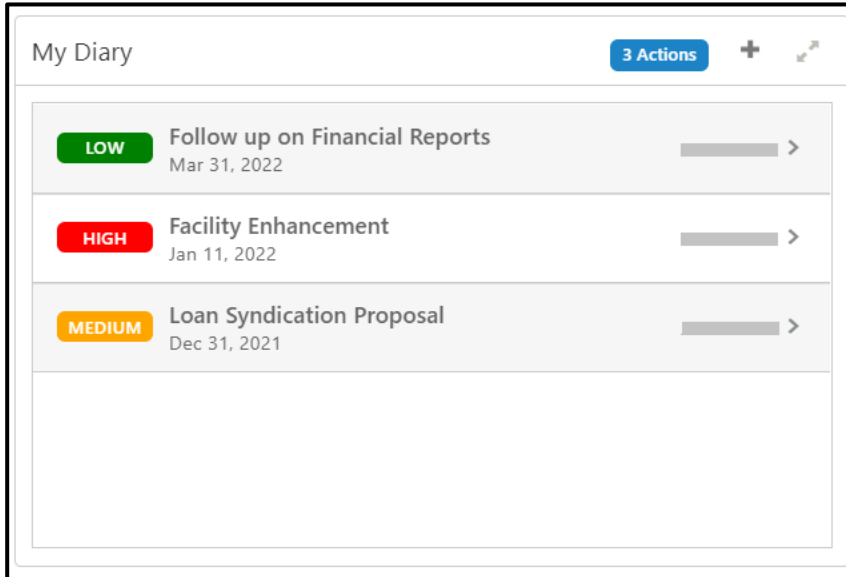
**Figure 32: My Diary**



**Figure 33: My Diary – Expanded View**



In the expanded view, the records can be filtered on following parameters:

- Priority
- Due Date
- Status

For more information on the columns in the expanded view, refer to the table below:

**Table 14: My Diary - Description of Columns**

| Column | Description |
|---|---|
| **Task Subject** | Displays the subject of the task to be completed. |
| **Date Created** | Displays the date on which the task is created. |
| **Due Date** | Displays the due date for the task to be completed. |
| **Priority** | Displays the priority of the task to be completed. |
| **Status** | Displays the status of the task to be completed. |
| **Assigned by** | Displays the ID of the user who assigned the task. |
| **Description** | Displays the detailed description of the task. |

# 3   List Of Menus

**ORACLE**®