Oracle Sales Cloud
Using Sales for Financial Services

Release 13 (update 18B)
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Preface

This preface introduces information sources that can help you use the application.

Using Oracle Applications

Using Applications Help

Use help icons 🔄 to access help in the application. If you don’t see any help icons on your page, click your user image or name in the global header and select Show Help Icons. Not all pages have help icons. You can also access Oracle Applications Help.

Watch: This video tutorial shows you how to find help and use help features.

You can also read Using Applications Help.

Additional Resources

- **Community:** Use Oracle Cloud Customer Connect to get information from experts at Oracle, the partner community, and other users.
- **Guides and Videos:** Go to the Oracle Help Center to find guides and videos.
- **Training:** Take courses on Oracle Cloud from Oracle University.

Conventions

The following table explains the text conventions used in this guide.

<table>
<thead>
<tr>
<th>Convention</th>
<th>Meaning</th>
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<tr>
<td><strong>boldface</strong></td>
<td>Boldface type indicates user interface elements, navigation paths, or values you enter or select.</td>
</tr>
<tr>
<td><strong>monospace</strong></td>
<td>Monospace type indicates file, folder, and directory names, code examples, commands, and URLs.</td>
</tr>
<tr>
<td>&gt;</td>
<td>Greater than symbol separates elements in a navigation path.</td>
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Documentation Accessibility

For information about Oracle’s commitment to accessibility, visit the Oracle Accessibility Program website.

Videos included in this guide are provided as a media alternative for text-based help topics also available in this guide.
Contacting Oracle

Access to Oracle Support
Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit My Oracle Support or visit Accessible Oracle Support if you are hearing impaired.

Comments and Suggestions
Please give us feedback about Oracle Applications Help and guides! You can send an e-mail to: oracle_fusion_applications_help_ww_grp@oracle.com.
1 About This Guide

Audience and Scope

This guide provides information on how retail bankers, commercial bankers, and bank managers can use the Financial Services industry solution and perform routine tasks specific to the financial services industry.

Related Guides

Refer to the related guides listed in the following table to understand more about the business flows and functionality covered in this guide.

<table>
<thead>
<tr>
<th>Title</th>
<th>Description</th>
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<tr>
<td>Getting Started with Oracle Sales Cloud Implementation for Financial Services</td>
<td>Contains information that helps you to perform routine business tasks specific to the financial services industry.</td>
</tr>
<tr>
<td>Oracle Sales Cloud Using Sales</td>
<td>Contains information that helps you to perform day-to-day sales activities using Oracle Sales Cloud.</td>
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<tr>
<td>Oracle Applications Cloud Using Common Features</td>
<td>Contains information that helps you to perform day-to-day activities using Oracle Applications Cloud.</td>
</tr>
<tr>
<td>Oracle Sales Cloud Creating and Administering Analytics</td>
<td>Provides advanced instruction on creating and configuring Sales Cloud analytics and reports.</td>
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Related Topics

- Oracle Help Center
2 Financial Services Overview

Financial Services: Overview

Oracle CX for Financial Services enables financial institutions to modernize their branches and take the customer experience digital.

With a single 360 degree view of customer information and interactions, banks can build a personalized relationship with each customer and offer financial products and services that best suit a customer’s unique needs. Banks can automate the process of identifying, nurturing, and creating referrals to cross-sell products across any channel, including social, mobile, and web.

With Needs Analysis banks can also provide guided selling and self-service personalized product recommendations, in addition to streamlining the customer onboarding and account origination processes.

Business Scenario

The business processes in the financial services scenario can be summarized as follows:

- Oracle Marketing Cloud offers social campaigns and analyzes customer activities to generate leads. These leads are assigned to bankers.
- These leads enable bankers to engage with potential buyers or prospects and based on the insight that Oracle Sales Cloud provides, which includes financial profile and financial accounts, convert a lead to opportunity.
- Needs Analysis in Oracle Sales Cloud enables bankers to find the best suited financial product for customer based on customer needs and bank policies. Needs Analysis updates an opportunity and supports account origination process.
- Customer 360 provides a complete view of customer financial information, including financial profile, financial accounts summary and detail, and financial accounts analytics. Financial accounts analytics include financial accounts snapshot and monthly average balance reports.
- Service request and knowledge management to enrich customer experience.

This figure illustrates the business processes in Oracle CX for Financial Services.
Oracle CX for Financial Services

<table>
<thead>
<tr>
<th>Oracle Marketing Cloud</th>
<th>Oracle Sales and Engagement Cloud</th>
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<td>Social and Email Campaigns</td>
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<td></td>
<td>Submit Loan Application</td>
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<tr>
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You can stay up-to-date on the status through dashboard and analytics that provide a snapshot of key performance indicators during the financial services cycle.

You can use the functionality of Oracle Marketing Cloud, Oracle Sales Cloud, and Oracle Engagement Cloud to work with the standard functionality and concepts such as Appointment, Account, Contact, Household, Lead, Opportunity, Service Request, and so on to understand and engage with your customer, and to do what you want to do: sell more and retain customers.
3 Customer 360

Overview

The Customer 360 chapter covers how you can work with:

- Financial Profiles
- Financial Accounts and Transactions
- Analytics

Understanding Customer 360

Customer 360 provides a complete view of customer information including open opportunities, open leads, financial profile, financial accounts, financial transactions, financial accounts analytics, product recommendations based on browsing history, digital activities from marketing such as number of open mails, form submissions, and Website visits.

Customer 360 provides insights about current and prospective customers. Customers include individual contacts and households for retail banking. Customers include companies (organizations) for commercial banking. Customer 360 includes information about customers such as contact details, financial account details, financial profiles, open leads, open opportunities, email, phone, and service requests information. It acts as the single source of complete customer information.

Understanding Financial Profiles of Companies and Contacts

Financial Profile is available for contacts and companies. Financial profile provides visibility into the customer financial standing and purchasing power with details such as income, net worth, open leads, cash flow, and credit balance to understand product eligibility and target campaigns.

Edit Contact: Profile page contains information about the contact profile. Financial Profile section of the Edit Contact: Profile page includes information on the taxpayer identification number (TIN), customer classification, age, desired retirement age, years to retirement, credit rating, employment status, number of dependents, type of residence, tax bracket, tax status, currency, annual income, and annual expenses. Investment section of the Edit Contact page includes information on investment horizon, investment experience, investment strategy, and risk tolerance.

Edit Account: Profile page contains information about the company profile. Financial Profile section of the Edit Account: Profile page includes information on the taxpayer identification number, customer classification, risk profile, relationship profitability, currency, and annual revenue.

Reviewing Financial Profiles of Companies and Contacts

As a banker, you need to review and analyze financial profiles of companies and contacts before providing loan opportunities.
To review financial profile of a company:

1. Sign in to Oracle Sales Cloud as a Commercial Banker.
2. Click Sales on the Oracle Sales Cloud landing page.
3. Click Companies.
   Accounts page opens.
4. Click any specific account name.
   Edit Account: Overview page opens.
5. Click Profile subtab.
   Edit Account: Profile page opens.
6. Review information corresponding to fields in the Financial Profile section such as taxpayer identification number, customer classification, risk profile, relationship profitability, and annual revenue.
7. Click Save and Close.

To review financial profile of a contact:

1. Sign in to Oracle Sales Cloud as a Retail Banker.
2. Click Sales on the Oracle Sales Cloud landing page.
3. Click Contacts.
   Contacts page opens.
4. Click any specific contact name.
   Edit Contact: Overview page opens.
5. Click Profile subtab.
   Edit Contact: Profile page opens.
6. Review information corresponding to fields in the Financial Profile section such as taxpayer identification number (TIN), customer classification, age, desired retirement age, years to retirement, credit ranking, employment status, number of dependents, type of residence, tax bracket, tax status, annual income, and annual expenses.
7. Review information corresponding to fields in the Investment section such as investment horizon, investment experience, investment strategy, and risk tolerance.

Note: Taxpayer Identification Number (TIN) is personally identifiable information (PII). You cannot view or edit this information. Only a sales administrator can edit this information. PII such as social security number, home address, bank account numbers, and home phone numbers are protected to prevent unauthorized use. Although PII attributes are available in Contact create and edit pages and in the list search for those job roles that were given explicit access, PII attributes are not searchable or displayed in global search. To make PII attributes available to any job role other than sales administrator, you must modify those job roles in the Security Console to include PII data security privileges.

8. Click Save and Close.

Understanding Financial Accounts and Transactions

A contact, household, or company owns financial accounts. Company or contacts deal with transactions and holders. Financial account details includes information about financial accounts of contact or company such as the financial account, type of the financial account, balance, balance as of date, date when account was opened, financial summary, household ID, owner, parent account, parent type, product name, product, and status.
Following are the key concepts for understanding financial accounts and transactions:

1. **Financial Accounts Overview**
   Financial accounts overview provides financial accounts summary, transactions details, and information about holders for household accounts such as the joint checking account.

2. **Contact Financial Accounts**
   Contact financial accounts is the list of all financial accounts owned by an individual contact for retail banking.

3. **Household Financial Accounts**
   Household financial accounts is the list of all financial accounts owned by members of the household.

4. **Company Financial Accounts**
   Company financial accounts is the list of all financial accounts owned by the company for commercial banking.

5. **Financial Account Summary**
   Financial account summary is the complete view of customer financial account that includes information such as type of account (individual or joint), account balance, and date on which the account was opened. Financial accounts summary enables bankers and bank managers to view the list of household or contact financial accounts and to drill down for further details. Financial accounts summary is available on the Edit Contact, Edit Household, and Edit Company pages.

6. **Transactions**
   Transaction details include details related to all the transactions for the financial account such as transaction number, transaction date, description, type of transaction (deposit), and status of transaction that is, completed or not.

7. **Holders**
   Holders contains the list of financial account holders and their email details.

### Understanding Storage of Financial Account Transactions

To enhance performance, a system administrator can limit storage of historical financial transactions data of financial accounts by providing the number of days for which financial transactions must be maintained. The number of days indicates that all the financial transactions between the current day and the number of days specified would be retained. All other records which do not satisfy the number of days condition would be deleted.

Following is the process flow:

1. **Sign into Oracle Sales Cloud as a System Administrator.**
2. **From Navigator, in Tools, click **Scheduled Processes**.**
   Scheduled Processes page opens.
3. **Click **Schedule New Process**.**
   Schedule New Process dialog box opens.
4. **Select **Type** as **Job** radio button.**
   Schedule New Process dialog box opens.
5. **In the drop-down list, corresponding to **Name**, click **Search**.**
6. **Enter **Name** as **Delete Financial Transactions**.**
   Search and Select: Name dialog box opens.
7. In **Search**, for **Name**, enter **Delete Financial Transactions**.
8. Click **Search**.
9. Select **Delete Financial Transactions**.
10. Click **OK**.

   Schedule New Process dialog box opens. **Name** is displayed as **Delete Financial Transactions**.
11. Click **OK**.

   Process Details window opens.

   📝 **Note:** For the **Number of Days to Retain** field, 90 days is the default value. You can change this value and specify any number of days to retain.

12. Click **Advanced**.
13. In the Advanced tab, click **Schedule** to run the deletion task periodically.
14. Corresponding to **Run, As soon as possible** and **Using a schedule** options are available. Select any one option.
15. Click **Submit**.

   Confirmation dialog box appears.

   On the Scheduled Processes Overview page, you can see that your job is submitted and status is **Succeeded**.
17. Click **Transactions** tab.

   You can see that only the financial account transactions within the past 90 days are retained.

   📝 **Note:** Deleted data is no longer available and cannot be retrieved.

### Understanding Analytics

Analytics are user-defined reporting metrics for executive-level insights, increased number of prebuilt reports, infolets, and enhanced error handling.

Analytics display the top five financial products based on open leads and opportunities that enables retail bankers, retail bank managers, commercial bankers, and commercial bank managers to know their top winning products.

The three reports that are available from both Edit Household, Edit Contact, and Edit Company pages are Financial Account Snapshot Report, 12 Month Average Monthly Balance Report for Cash Accounts, and 12 Month Average Monthly Balance Report for Credit Accounts.

Financial Account Snapshot Report enables banker to get a quick summary of customer’s existing financial accounts and current balance. Each bar represents a financial account and its current balance. If an account is marked for any reason such as stolen credit card or overdraft checks, its corresponding bar is highlighted in a different color. Information about dates when balances were reviewed and dates when financial accounts were opened is also available.

In case of retail banking, financial account is associated with a contact or a household. In case of commercial banking, financial account is associated with a company. Various types of financial account statuses are alert, normal, inactive, and closed. Your financial account status can become alert if you are a defaulter or if you are irregular with installment payments. Financial account status can become paid out or get closed if you paid your loan amount. Financial account status can become inactive if your account is blocked for any reason.
12 Month Average Monthly Balance Report for Cash Accounts enables the banker to view monthly cash flow of the customer for the last twelve months including the current month. Balance amounts information based on the product and month is available. 12 Month Average Monthly Balance Report for Credit Accounts enables the banker to view credit balance of the customer for assessing the purchasing power that is how much money customers are borrowing for the last twelve months including the current month. Balance amounts information based on the product and month is available.
4 Needs Analysis Interviews

Understanding Needs Analysis Interviews for Leads and Opportunities in Retail Banking

Needs analysis is based on Oracle Policy Automation and enables bankers to rapidly conduct dynamic interviews based on customer’s needs and interests.

Following are the objectives of needs analysis:

1. Recommend financial products based on customer needs and circumstances.
2. Ensure that recommendations comply with corporate and regulatory policies.

Improved loan process through interview-based needs analysis helps banks to ask relevant questions such as credit score and value of house that customers (individual contacts or households) are looking to purchase. Needs analysis provides personalized recommendations to customers that helps in retaining existing customers and gaining new customers quickly. As a retail banker or a retail bank manager, you can create new interviews for account, contact, household, partner, lead, opportunity, and activities. You can modify ready-to-use lead and opportunity needs analysis interviews. Dynamic interview-based needs analysis delivers consistent and compliant banking services to customers.

Using Needs analysis, as a retail banker or a retail bank manager, you can navigate from Opportunity Detail page or Lead Detail page to Oracle Policy Automation Needs Analysis page and back to Opportunity Detail page or Lead Detail page. You can navigate from the Edit Opportunity page or the Edit Lead page to Oracle Policy Automation Needs Analysis page to enable immediate display of updates from the Oracle Policy Automation. After needs analysis is performed, lead or opportunity is updated with a product or products selected during the interview in addition to the attachment that contains interview questions and answers being made available.

Oracle Policy Modeler is the Oracle Policy Automation tool for creating new interviews for configuring Oracle Policy Automation interviews. You can create new interviews in Oracle Policy Modeler for company, contact, household, partner, lead, opportunity, and activities. You can also modify the ready-to-use opportunity needs analysis interviews using Oracle Policy Modeler.

Note: Oracle Policy Automation provides the ability to define templates for PDF attachments.

Needs analysis comprises of the following four steps:

- Enter Loan Information
- Enter Assets and Income
- Select Loan
- View Payment Information
- Confirmation

Step-wise process for performing needs analysis for opportunities:

1. Click Opportunities on springboard and then click Create Opportunity to specify details about the opportunity including the opportunity type that is, whether home purchase, home refinance, or home equity. After you save the application, you can find the opportunity in the Name column on the list page of opportunities.
2. Click the opportunity that you created and open the Edit Opportunity: Summary page.
3. Click **Needs Analysis** link to enter loan information details.
4. Click **Next** to specify income and assets details.
5. Click **Next** to select an appropriate loan, view payment information, and then click **Submit** on the confirmation window.

The Edit Opportunity page lists products that are selected in the interview based on the needs analysis for the opportunity that you specified.

Step-wise process for performing needs analysis for leads:

1. Click **Leads** on springboard and then click **Create Lead** to specify details about the lead including the lead type that is, whether home purchase, home refinance, or home equity. After you save the application, you can find the lead in the Name column on the list page of leads.
2. Click the lead that you created and open the Edit Lead: Summary page.
3. Click **Needs Analysis** link to enter loan information details.
4. Click **Next** to specify income and assets details.
5. Click **Next** to select an appropriate loan, view payment information, and then click **Submit** on the Confirmation window.

The Edit Lead page lists products and attachments generated based on the needs analysis for the lead type that you specified.

There are three types of loans:

- Home Purchase
- Home Refinance
- Home Equity

Following information is required for home purchase type of loan:

- Loan purpose (home purchase)
- Home price
- Down payment percent
- Down payment value
- Loan amount
- Interest type (fixed or variable)
- Credit score

Following information is required for home refinance type of loan:

- Loan purpose (home refinance)
- Home price
- Mortgage balance
- Interest type (fixed or variable)
- Credit score

Following information is required for home equity type of loan:

- Loan purpose (home equity)
- Home value
- Mortgage balance
- Loan amount
- Interest type (fixed or variable)
- Credit score

Understanding Needs Analysis Interviews for Contacts and Households in Retail Banking

Needs Analysis interviews are available for leads and opportunities in retail banking. Needs Analysis interviews are also available for households and contacts. Retail banker or retail bank manager can run needs analysis from Household and Contact overview pages and create a lead or an opportunity at the end of the process.

Following are the process flows for running Needs Analysis from Contact and Household pages:

Contact

Process flow for running Needs Analysis from Contact page:

1. Click Needs Analysis link available on the Edit Contact: Overview page.
   You are navigated to the Loan Information train stop of the Oracle Policy Automation interview.
2. On the Loan Information train stop, you select the loan purpose. Options available are home equity, home purchase, and home refinance.
   Note: The Needs Analysis interview questions change based on the type of loan purpose that you select.
3. On the Loan Information train stop, when you select the Loan Purpose such as Home Purchase, enter the Home Price amount and the Down Payment percentage.
   Loan Amount value is populated automatically based on the home price amount and the down payment percentage.
4. Select an Interest Type. Interest type options are fixed, variable, or fixed or variable.
5. Primary contact is available and displayed as borrower name by default. Select the appropriate Credit Score such as excellent, good, or average.
6. Click Next.
   You are navigated to the Income train stop.
7. Add income sources and click Next.
   You are navigated to the Assets train stop.
8. Add all assets and click Next.
   You are navigated to the Select Loan train stop. A list of recommended products are displayed based on information entered in the previous train stops.
9. Select More information to view product details, including additional fees.
10. Select at least one product.
11. Click Next.
12. View Loan Payment train stop and enter extra monthly and yearly loan payment to view the impact on interest versus the principal payment.
13. Click Next.

You are navigated to the Confirmation train stop. The product that you selected is displayed. You have the option to create an opportunity or a lead based on customer readiness to buy.

Note: The name of the opportunity or the lead must be unique.

14. Click Submit.

You are navigated to Edit Contact: Overview page and you can see the lead or the opportunity that you created in Leads or Opportunities infolet.

15. Click Leads or Opportunities infolet to navigate to Edit Contact: Leads or Edit Contact: Opportunities page.

16. Click the Lead or Opportunity that you created.

On the Edit Lead: Summary or the Edit Opportunity: Summary page, the product you selected in Needs Analysis is added as a revenue line item to the lead or opportunity.

17. On the Edit Contact: Leads or the Edit Contact: Opportunities page, click Profile subtab.

Edit Contact: Profile page opens.

18. Click the attachment name to view the loan application.

Household

Process flow for running Needs Analysis from Household page:


You are navigated to the Loan Information train stop of the Oracle Policy Automation interview.

2. On the Loan Information train stop, you select the loan purpose. Options available are home equity, home purchase, and home refinance.

Note: The Needs Analysis interview questions change based on the type of loan purpose that you select.

Primary contact is available and displayed as borrower name by default. On the co-borrower name drop-down list, relationships such as spouse and parents in the household are listed. You can select any member of the household as co-borrower. The Present Address is automatically updated based on the household member selected as the co-borrower. Number of dependents, marital status, and date of birth information is automatically populated.

3. On the Loan Information train stop, when you select the Loan Purpose such as Home Purchase, enter the Home Price amount and Down Payment percentage.

Loan Amount value is populated automatically based on the home price amount and down payment percentage.

4. Select an Interest Type. Interest type options are fixed, variable, or fixed or variable.

5. Select the appropriate Credit Score such as excellent, good, or average from the drop-down list for the borrower.

6. Click Next.

You are navigated to the Income train stop.

7. Add income sources and click Next.

You are navigated to the Assets train stop.

8. Add all assets and click Next.
You are navigated to the **Select Loan** train stop. A list of recommended products are displayed based on information entered in the previous train stops.

9. Select **More information** to view product details, including additional fees.

10. Select at least one product.

11. Click **Next**.

View **Loan Payment** train stop and enter extra monthly and yearly loan payment to view the impact on interest versus the principal payment.

12. Click **Next**.

You are navigated to the **Confirmation** train stop.

The product that you selected is displayed. You have the option to create a lead or an opportunity based on customer readiness to buy.

> **Note:** The name of the opportunity or the lead must be unique.

13. Click **Submit**.

You are navigated to Edit Household: Overview page and you can see the lead or opportunity that you created in Leads or Opportunities infolet.

14. Click **Leads** or **Opportunities** infolet to navigate to Edit Household: Leads or Edit Household: Opportunities page.

15. Click the **Lead** or **Opportunity** that you created.

On the Edit Lead: Summary or the Edit Opportunity: Summary page, the product you selected in Needs Analysis is added as a revenue line item to the opportunity or lead.

16. On the Edit Household: Leads or the Edit Household: Opportunities page, click **Profile** subtab.

    Edit Household: Profile page opens.

17. Click the attachment name to view the loan application.

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**Modifying Oracle Policy Automation Interviews to Meet Organization-Specific Needs**

You must load needs analysis interviews to Oracle Policy Modeler for modifying the needs analysis interviews to suit the needs of your organization. Open the Needs Analysis project (.xprj) in Oracle Policy Modeling and use Oracle Policy Modeling to modify the interview. For an overview of the Oracle Policy Modeling interface and features, see the section that provides an overview of policy modeling in the Policy Modeling User guide listed in Related Topics section in this topic.

**Adding New Fields (Attributes)**

To load or save new fields, known as Attributes in Oracle Policy Modeling, to or from Oracle Sales Cloud, you must map these new fields into your Needs Analysis project.

Following are the steps:

1. Go to the Oracle Policy Modeling Data tab.
2. Click **Input Mapping** view (to load data) or **Output Mapping** view (to save data).
3. In the pane, select the entity, for example, opportunity, for which you want to add a field.
4. Select the fields that you want to save or load.

For more information, see the section on binding attributes to web service data source fields in mapping data to a web service connection of the Data mapping in the Policy Modeling User guide listed in Related Topics section in this topic.

Adding New Objects

Following are the steps to add new objects in an existing needs analysis interview:

1. Open the needs analysis interview in Oracle Policy Modeling.
2. Go to the Oracle Policy Modeling Data tab.
3. Click **New Entity**.
   An entity is created with the default name **the new entity**.
4. You can rename it.
5. Click the entity.
   The Edit Entity dialog box opens.
6. In the **Mapping** section, select any supported child object corresponding to **Mapped to**.
7. Click **OK**.
   In the pane, you can see that the supported child object is mapped to the entity.

> **Note:** You must create attributes for all the required fields in the child object.

8. Click the error message.
   Field and Attribute details are displayed.
9. Click **Data**.
10. Click the entity with mapped child object.
11. Click **New Attribute**.
    New Attribute dialog box opens.
12. Specify a name.
13. Specify **Attribute** value.
14. Select **Mapped in** value.
    **Mapped in** field loads data from Oracle Sales Cloud.
15. Select **Mapped out** value.
    **Mapped out** field updates data to Oracle Sales Cloud.
16. Click **OK**.
    The New Attribute dialog box closes.

Supported Fields and Objects

You can add any of the supported fields as a new field. After attributes are mapped based on the supported fields and objects table, attributes can be displayed on Interview screens or can be used in rules to control decisions made in the interview. Note that the connector inserts all product records for which the attribute **IsSelected** is **True** with Revenue Lines or Product Lines for Opportunity and Lead Parent object respectively. This attribute must be mapped out. The Object and
Field Coverage information spreadsheet is available at Collaterals for Oracle Sales Cloud for Financial Services (My Oracle Support Doc ID 2077119.1).

Adding or Modifying Rules
The decisions made by the needs analysis interview are determined by rules. To view the rules in the Needs Analysis project, browse to the Oracle Policy Modeling Rules tab. The rules that control which products are recommended to the customer are available in the Needs Analysis folder in the Rules folder. The Product Recommendation rule document contains the rules determining which product to recommend and must be configured to match your organization’s products.

By default, the needs analysis interview assumes that the following product types are available:

- Home Loan t1
- Home Loan t2
- Equity Line t1
- Equity Line t2
- CCL Type 1
- CCL Type 2
- New Equip Fin
- Old Equip Fin

You must either change rules to use your own organization’s product types or ensure that these product types are defined while setting up the Oracle Policy Automation Needs Analysis interviews. For more information on adding or editing rules in Oracle Policy Automation, see the section that defines what is a rule in the Policy Modeling User guide listed in Related Topics section in this topic.

Adding or Modifying Interview Screens
You can add or modify interview screens to display or collect information as required. To edit an interview screen:

1. Go to the Oracle Policy Modeling Data tab.
2. In the pane, select the interview screen that you want to edit.
3. Perform the following changes:
   o To change screen text: Click the text and type the correct text.
   o To add screen text: Click Add Label. You can control when the text appears by selecting the text and clicking Show If from the toolbar.
   o To add fields: Click New Input and double-click the field that you want to add. You can change the input type and text for each field.
   o To delete screen items: Select the screen item and click Delete.

Changes are automatically saved. To test and deploy your changes, see the section on testing and deploying changes section in this topic.

Changing Skin and Layout of the Interview
Most changes to the appearance of interviews are made in the Styles dialog box, which you can access using the Styles button on the Interview tab. For more information on configuring the appearance of the interview, see the section on configuring the appearance of the interview in the Policy Modeling User guide listed in Related Topics section in this topic.
Testing and Deploying Changes

You can test changes to the interview in the Oracle Policy Modeling Debugger by clicking the **Debug** button of the **Policy Modeling** page. To update the interview in Oracle Sales Cloud, you must deploy the interview again to your Oracle Policy Automation Hub by navigating to the Oracle Policy Modeling Interview tab and selecting **Deploy Snapshot**.

**Related Topics**

- Collaterals for Oracle Sales Cloud for Financial Services
- Walk through of Policy Modeling
- What is a rule?
- Configure the appearance of the interview
- Web service connections

Creating Interviews for Oracle Sales Cloud Using the Oracle Policy Automation

A sales administrator can create new interviews using Oracle Policy Automation for the supported objects and their child objects. Each of these objects is supported by fixed set of standard fields of different data types such as text, number, fixed choice lists, and currency. You can view the list of standard fields for each of the supported objects and their child objects in Oracle Policy Modeling tool.

**Note:** Oracle Policy Automation interviews that are for purposes other than performing needs analysis, can be added to Oracle Sales Cloud only with the purchase of a full Oracle Policy Automation license.

The following table lists the supported parent objects and the corresponding child objects.

<table>
<thead>
<tr>
<th>Object Name</th>
<th>Child Object</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household</td>
<td>Contact</td>
</tr>
<tr>
<td>Household</td>
<td>Activity</td>
</tr>
<tr>
<td>Household</td>
<td>Lead</td>
</tr>
<tr>
<td>Household</td>
<td>Opportunity</td>
</tr>
<tr>
<td>Household</td>
<td>Asset</td>
</tr>
<tr>
<td>Household</td>
<td>Team</td>
</tr>
<tr>
<td>Account</td>
<td>Contact</td>
</tr>
<tr>
<td>Object Name</td>
<td>Child Object</td>
</tr>
<tr>
<td>-------------</td>
<td>--------------</td>
</tr>
<tr>
<td>Account</td>
<td>Activity</td>
</tr>
<tr>
<td>Account</td>
<td>Lead</td>
</tr>
<tr>
<td>Account</td>
<td>Opportunity</td>
</tr>
<tr>
<td>Opportunity</td>
<td>Activity</td>
</tr>
<tr>
<td>Opportunity</td>
<td>Lead</td>
</tr>
<tr>
<td>Opportunity</td>
<td>Revenue Lines</td>
</tr>
<tr>
<td>Opportunity</td>
<td>Available Product</td>
</tr>
<tr>
<td>Opportunity</td>
<td>Contact</td>
</tr>
<tr>
<td>Opportunity</td>
<td>Note</td>
</tr>
<tr>
<td>Contact</td>
<td>Opportunity</td>
</tr>
<tr>
<td>Contact</td>
<td>Activity</td>
</tr>
<tr>
<td>Contact</td>
<td>Lead</td>
</tr>
<tr>
<td>Contact</td>
<td>Asset</td>
</tr>
<tr>
<td>Partner</td>
<td>Opportunity</td>
</tr>
<tr>
<td>Partner</td>
<td>Activity</td>
</tr>
<tr>
<td>Partner</td>
<td>Lead</td>
</tr>
<tr>
<td>Activity</td>
<td>Contact</td>
</tr>
<tr>
<td>Activity</td>
<td>Note</td>
</tr>
<tr>
<td>Activity</td>
<td>Resource</td>
</tr>
<tr>
<td>Lead</td>
<td>Note</td>
</tr>
<tr>
<td>Lead</td>
<td>Available Product</td>
</tr>
<tr>
<td>Lead</td>
<td>Product Line</td>
</tr>
</tbody>
</table>
### Object Name | Child Object
--- | ---
Lead | Activity
Lead | Opportunity
Product | Not applicable

> **Note:** Custom fields are not supported in release 12.

### Designing the Interview

For creating interviews with Oracle Policy Automation in Oracle Sales Cloud object, you must create the entity in Oracle Policy Automation and must map with Oracle Sales Cloud object. When you create an interview, it is with respect to an Oracle Sales Cloud object such as opportunity, lead, or contact. Refer to the supported parent objects and child objects table for the complete list of objects. Before creating an interview, a designer must consider the following decisions:

1. When you deploy the interview, data is loaded based on the primary key of the parent object. An interview designer using the Oracle Policy Modeler can select any parent object listed in the table.
2. The action that you must take while submitting the interview. The available options in Oracle Policy Automation and Oracle Sales Cloud connector are either to take no action or update the object selected in point 1.

If as a designer, you want to create an interview on the Lead Oracle Sales Cloud object, you must create the Lead object in Oracle Policy Manager and create all the required fields in Lead. Each field created in Oracle Policy Manager must be mapped with the available fields in Oracle Sales Cloud connector. For some fields you can only load data into Oracle Policy Automation and you cannot update the fields. You can use some fields to load data and you can update the same fields while submitting the interview. If you want to load the data of child objects of a parent object such as Activity of the parent object Lead, you must create same child objects for the parent object in Oracle Policy Manager and map with the child object available in the Oracle Sales Cloud connector. You must also create attributes for Activity and map them.

### Understanding Oracle Policy Automation Connector for Oracle Sales Cloud

You must know primary key field, required parameters, and dynamic filters to understand the Oracle Policy Automation connector.

- **Primary Key Field**

  The primary key field for every object is mapped in and mapped out. This is important as connector requires the primary key information for updating records. Required fields must be mapped out otherwise the interview will not be deployed. Product child object data is used by Opportunity and Lead Parent object for creating revenue lines and product lines respectively.

- **Required Parameters**

  SurveyCaselid is required query parameter for every interview. While deploying the interview, provide primary key value through SurveyCaselid that is, SurveyCaselid=<Primary Key Value>.

- **Dynamic Filters**

  Oracle Policy Automation connector for Oracle Sales Cloud also supports specification of additional filter criteria as query parameters. For example, if you have an interview with Opportunity as parent object and Activity as child
object and you want to display Activity of the type APPOINTMENT, then you can specify the filter criteria using Opportunity.Activity.ActivityTypeCode=APPOINTMENT query parameter.

Using the Newly Created Interview from Oracle Sales Cloud

You can use deployed interview on the Oracle Policy Automation hub from Oracle Sales Cloud by creating a user-defined link in the Application Composer and by providing the interview URL for the link. Ensure that you specify the primary key as URL parameter (SurveyCaseId) and the Oracle Sales Cloud open authentication token.

Related Topics

- Setting Up Oracle Policy Automation Interview in Oracle Sales Cloud for Financial Services
- What is Policy Modeling?

Understanding Needs Analysis Interviews for Leads and Opportunities in Commercial Banking

Needs Analysis interviews are available for leads and opportunities in commercial banking. A commercial banker or a commercial bank manager can run Needs Analysis for commercial banking and equipment finance from the Lead and Opportunity Summary pages.

Note: You can create needs analysis interview for opportunity and lead for commercial banking.

Interviews are of two types for commercial banking:

- Commercial loan
- Equipment finance

Following is the process flow:

Needs Analysis link is available on the Edit Opportunity Summary or Edit Lead Summary page.

1. On the Edit Opportunity Summary page, select Sales Method as Commercial Loan.
2. On the Edit Opportunity Summary or Edit Lead Summary page, select Opportunity Type or Lead Type as Commercial Loan.
3. Click Needs Analysis.

You are navigated to the Enter Loan Information train stop of the Oracle Policy Automation interview. On the Enter Loan Information train stop, the Loan Purpose is displayed as Commercial Loan.

Note: The Needs Analysis interview questions change based on the type of loan purpose and the loan type.

4. Enter the Loan Amount value.
5. Select an Interest Type. Interest type options are fixed, variable, or fixed or variable.
6. Select the Loan Type as Secured. Loan type options available are Secured and Unsecured.
7. Select the appropriate Customer Classification value.
8. Select the appropriate Risk Profile value.
9. Click Next.

   You are navigated to the Enter Physical Holdings train stop.
10. Add physical holdings details and click Next.

    You are navigated to the Enter Deposits train stop.
11. Add deposits details and click Next.

    You are navigated to the Select Loan train stop. A list of recommended products are displayed based on information entered in the previous train stops.
12. Select More information to view product details, including additional fees.
13. Select at least one product.
14. Click Next.
15. View Loan Payment train stop and enter extra monthly and yearly loan payment to view the impact on interest versus the principal payment.
16. Click Next.

    You are navigated to the Confirmation train stop. The product that you selected is displayed.
17. Click Submit.

    You are navigated back to the Edit Lead or Edit Opportunity Summary page, the product you selected in Needs Analysis is listed in the Products section.
18. Click the attachment name to view the loan application.

---

Understanding Needs Analysis Interviews for Companies

Needs Analysis interviews are available for companies in commercial banking. Commercial banker or commercial bank manager can run needs analysis from the Account Overview page and create a lead or an opportunity at the end of the process.

Following is the process flow for running Needs Analysis from the Account page:


   You are navigated to the Loan Purpose train stop of the Oracle Policy Automation interview.
2. On the Loan Purpose train stop, you select the loan purpose. Options available are Commercial Loan and Equipment Finance.

   ✍️ Note: The Needs Analysis interview questions change based on the type of loan purpose and the loan type that you select.

3. Click Next.
4. On the Enter Loan Information train stop, when you select the Loan Purpose such as Commercial Loan, enter the Loan Amount.
5. Select an Interest Type. Interest type options are fixed, variable, or fixed or variable.
6. Select the Loan Type as Secured.
7. Customer Classification and Risk Profile values are populated based on the company details defined in the Oracle Sales Cloud.
8. Click Next.
You are navigated to the **Enter Physical Holdings** train stop.

9. Add physical holdings details and click **Next**.

You are navigated to the **Enter Deposits** train stop.

10. Add deposits and click **Next**.

You are navigated to the **Select Loan** train stop. A list of recommended products are displayed based on the information entered in the previous train stops.

11. Select **More information** to view fees and down payment details.

12. Select at least one product.

13. Click **Next**.

14. View **Loan Payment** train stop and enter extra monthly and yearly loan payment to view the impact on interest versus the principal payment.

15. Click **Next**.

You are navigated to the **Confirmation** train stop. The product that you selected is displayed. You have the option to create an opportunity or a lead based on customer readiness to buy.

**Note:** The name of the opportunity or the lead must be unique.

16. Click **Submit**.

You are navigated to Edit Account Overview page and you can see the lead or opportunity that you created in Leads or Opportunities infolet.

17. Click **Leads** or **Opportunities** infolet to navigate to the Edit Account: Leads page or the Edit Account: Opportunities page.

18. Click the **Lead** or **Opportunity** that you created.

On the Edit Lead Summary page or on the Edit Opportunity Summary page, the product you selected in Needs Analysis is added as a revenue line item to the lead or opportunity.

19. On the Edit Account: Leads or Edit Account: Opportunities page, click **Profile** subtab.

Edit Account: Profile page opens.

20. Click the attachment name to view the loan application.
5 Dashboard Reports

Understanding Dashboard Reports for Retail Banking

As a retail banker or a retail bank manager, you must view dashboard reports to stay updated about your leads, opportunities, and service requests. You must understand the reporting capabilities that are available to you to gain insight into the key performance indicators.

The dashboard contains all the key metrics. You can further click a dashboard infolet to drill down to the details to view the related transactional data.

1. Actual vs Quota
   Actual vs Quota report displays information on opportunities related to selling financial products. This information enables retail banker and retail bank manager to understand the gap between the actually won revenue and the quota available.

2. Top Loans
   Top Loans report displays information on open loan opportunities for the current quarter whose win percentage is 70 or more. The report includes win percentage, name, customer, sales stage, close date, and amount details of each loan application. Table is sorted based on descending order of amount.

3. Loan Pipeline
   Loan Pipeline report displays information on the total revenue amount available for loans, amount given to customers in the form of loans, and the amount available to be granted as loans. The Pipeline report also displays how much amount is at which specific sales stage of the loan.

4. Push Applications
   Push Applications report highlights loan applications with close dates changed at least thrice within the current quarter. The report includes win percentage, name, customer, sales stage, close date, and amount details of each loan application.

5. Refinance Deals
   Refinance Deals report focuses on all the home refinance opportunities and includes win percentage, name, customer, sales stage, close date, and amount details of each loan application.

6. Representative Performance

   ✏️ Note: A retail banker gets similar views in reports except for Representative Performance. Representative Performance is available only to a retail bank manager.

   Representative Performance report displays the total won revenue amount and the performance reports of retail bankers in terms of sales quota attained by each retail banker. Top performer and bottom performer names are displayed on the infolet. Top performer is the retail banker that attained the highest quota.

7. Top 5 Products for Opportunities
   Top 5 Products Opportunity report displays information related to the top 5 products such as home loans, personal loans, equity loans, credit lines in an open opportunity based on the current quarter revenue amount. Click the bar graph for any of the products and you can see the detailed report with the list of opportunities closed for each of the product. The report includes win percentage, name, customer, close date, and amount details.
8. **Top 5 Products for Leads**

Top 5 Products Lead report displays information related to the top 5 products such as home loans, personal loans, equity loans, credit lines in an open lead based on the current quarter revenue amount. Click the bar graph for any of the products and you can see the detailed report with the list of leads for the product in a table. The report includes name, customer, primary contact, deal size, status, and age in days details.

### Understanding Dashboard Reports for Commercial Banking

Dashboard for commercial banker and commercial bank manager supports the reporting requirements of the business banking. The reports that are available are Actual vs Quota, Loan Pipeline, Loan Performance Year To Date, Top Loans, Loans Underwritten Year To Date, Push Applications, Top 5 Products for Opportunities, and Top 5 Products for Leads.

> **Note:** In addition to these reports, Rep Performance report is the report available only for Commercial Bank Manager role.

Following is the process flow:

- Sign into Oracle Sales Cloud as a Commercial Banker or Commercial Bank Manager.
- From the landing page, click the pagination control for **Sales Infolets**.
- Following report infolets configured for commercial banking are displayed. Click each of them to view the detailed report.
  - **Actual vs Quota**
    
    Actual vs Quota report displays information on opportunities related to selling financial products of types such as commercial loan and equipment finance. This information enables commercial banker and commercial bank manager to understand the gap between the actually won revenue and quota. Drill in to the report to see the revenue amount that was won across different opportunity types such as commercial loan and equipment finance.
  - **Loan Pipeline**
    
    Loan Pipeline report displays information on the total revenue amount available for loans, won revenue, and the open pipeline. The report identifies the number of loans closing in the current quarter. The Pipeline report also displays how much amount is in which specific stage of the loan. Click any Sales Stage to drill into and view opportunities available in that stage. Win percentage, name, customer, close date, and amount details are available.
  - **Loan Performance Year To Date**
    
    This report provides the consolidated view of the total loan underwritten year to date. Drill in to view the Detailed Report. Detailed Report page opens that displays a line graph representing the loan amount across different months.

> **Note:** The current enterprise year is based on the user-defined calendar setting.

- **Top Loans**
  
  Top Loans report displays information on open loan opportunities for the current quarter whose win percentage is 70 or more. Win percentage is calculated based on the sales stage of the loan. The report
includes win percentage, name, customer, sales stage, close date, and amount details of each loan application. Table is sorted based on descending order of amount.

- Loans Underwritten Year To Date

This report provides the consolidated view of total opportunities won in the form of total loans underwritten year to date with break down into commercial loans and equipment finance. This report displays the total amount of loans underwritten with the bar graphs depicting the distribution of opportunity revenue across opportunity types such as commercial loan and equipment finance.

- Push Applications

Push Applications report highlights all the loan applications with close dates changed at least thrice within the current quarter. The report includes win percentage, name, customer, amount, close date, and sales stage details of each loan application.

- Rep Performance

This report is visible only to managers. This report displays the performance of sales representatives reporting to the manager. Top performer and bottom performer names are displayed on the infolet.

Representative Performance reports are of two types:

- Attainment Percentage: The attainment percentage is calculated based on the revenue that is closed with respect to the target quota that is set for the sales representative. This report is based on the percentage of quota attainment.
- Won Revenue: This report is based on the total revenue amount that sales representatives have won.

- Top 5 Products for Opportunities

Top 5 Products Opportunity report displays the top 5 revenue generating products of types commercial loans and equipment finance based on the current quarter revenue amounts with which the opportunities were closed. Click the bar graph for any of the products and you can see the detailed report with the list of opportunities closed for each of the product. The report includes win percentage, name, customer, close date, and amount details.

- Top 5 Products for Leads

Top 5 Products Lead report displays the top 5 products of types commercial loans and equipment finance based on the revenue generating leads. Click the bar graph for any of the products and you can see the detailed report with the list of leads for the product in a table. The report includes name, customer, primary contact, deal size, status, and age in days details.

Understanding the Sales Methods for Retail Banking and Commercial Banking

In the Loan Pipeline report, for retail banking, the sales method available for selection is Retail Banking. For commercial banking, the sales methods available for selection are Commercial Loans and Equipment Finance.

**Note:** See Changing Filters for Loan Pipeline Report topic in the Getting Started with Financial Services Implementation guide to add any additional sales methods or to make changes to the existing default filters for retail banking, and commercial loans and equipment finance sales methods.
You can see the Loan Pipeline report to view and understand the sales methods available for retail banking and commercial banking. Following are the steps to view sales method for retail banking:

1. Sign in as a Retail Banker or Retail Bank Manager.
2. On the landing page, click the pagination control to view the Loan Pipeline infolet.
3. Click Loan Pipeline infolet.

   Detailed Report page opens. Loan Pipeline information is available for the current quarter together with the Sales Stage versus Revenue graph. The value corresponding to the Sales Method Name field is Retail Banking.
4. Click Done.

Following are the steps to view sales method for commercial banking:

1. Sign in as a Commercial Banker or Commercial Bank Manager.
2. On the landing page, click the pagination control to view the Loan Pipeline infolet.
3. Click Loan Pipeline infolet.

   Detailed Report page opens. Loan Pipeline information is available for the current quarter together with the Sales Stage versus Revenue graph. The values corresponding to the Sales Method Name field are Commercial Loans or Equipment Finance.
4. Select the appropriate value and click Done.
6 Case Succession

Overview

The Case Succession chapter covers how you can work with:

- Planning Case Succession
- Provisioning Inheritance Management Self Service App Flow for Users

Inheritance management mobile app is the mobile solution and in the back end, case management is in the oracle sales cloud. There is a two way interaction between these two. First, you as a banker, will create a case and then provide access to the customer to use the inheritance mobile app, customer then uses this mobile app to view the case. When someone passes away, wealth is inherited by family members such as wife or children. You create a case of the type inheritance and add beneficiaries. Each beneficiary provides necessary proof documents to inherit the wealth. You create a case and beneficiaries initiate activities necessary to inherit the wealth such as submission of proof of death certificate. You provide beneficiaries access to the case. Beneficiaries use the inheritance management mobile app to access overview of a case and activities that they must complete. Case management in the back end defines activities and tasks that the beneficiary must complete.

Understanding Case Management

Inheritance Management Mobile app enables bankers to manage inheritance cases more efficiently.

Inheritance Management also enables beneficiaries to easily upload necessary documents to process inheritance cases securely and check status of their cases. It provides bankers the opportunity to convert beneficiaries to bank customers by offering them a simple and secure way to get their inheritance. Inheritance Management Mobile app is the customer facing app that enables beneficiaries to access their case and upload required documents to process inheritance.

Planning Case Succession

Financial institution customers may experience life-changing events that require transfer or liquidation of their assets.

As a retail banker, you can perform the following tasks:

1. You can create cases for customers to assist them with necessary financial transactions related to such events, for example, transfer funds to a different account internally or externally, sell funds, or write a check.

2. You can create a case and add details such as the contact (the deceased), date of birth, date of death, total assets, and so on. You can also enter information about the person who would inherit the wealth.

   The list view provides a snapshot of the cases along with their statuses and the details that were provided when the case was created.

3. You can mark primary heir to a case and specify multiple heirs. You can associate activities or a list of to-do’s for tasks which the primary heir has to follow to complete the succession transaction, for example, providing documents.
4. You can see the default activities automatically added for new cases as configured by the administrator and maintain notes, attachments, activities, teams, and conversations when handling such cases.

5. You can quickly view the cases using the Cases infolet on the Contact Overview page.

6. If a retail banker leaves a case, you can allocate the case to another retail banker. The owner of a case is defaulted on creation of case and is functionally known as a Sales Team Member.

7. You can add multiple sales team members (or resources) and view all the cases belonging to a team member.

To create default tasks for case succession in Oracle Sales Cloud for Financial Services, see Creating Defaulted Tasks for Case topic in the Getting Started with Oracle Sales Cloud Implementation for Financial Services guide. When a new case is created, default tasks are created for the case. Primary heir is the primary contact of default tasks. When a new legal heir is added to the case, default tasks copies are created for the new heir. The new legal heir becomes the primary contact for copies of default tasks.

Setting Up Oracle Inheritance Management Mobile Application

You must meet the prerequisite conditions and follow installation steps to set up Oracle Inheritance Management mobile application.

Prerequisites

Before installing Oracle Inheritance Management Mobile application, you must:

- Meet the requirements for Oracle Sales Cloud Mobile as mentioned in the System Requirements for Oracle Applications Cloud on www.oracle.com.
- Have iOS 8.0 or later, compatible with iPad.
- Create a legal heir contact in Oracle Sales Cloud for Financial Services. Ensure that request is provisioned by the retail manager by selecting Request Access to submit the request to the Inheritance Management self-service app.

Installing the Application

Following are the steps to install Oracle Inheritance Management Mobile application:

- Download Oracle Inheritance Management Mobile application from the App Store on the mobile device.
- Sign in to the Inheritance Management app on the mobile device using the sign in details in the email received by the legal heir.

Using Oracle Inheritance Management Mobile Application

Oracle Inheritance Management self service mobile app is available for the primary and secondary heirs to download and use the app for uploading required documents as required in the task that must be completed by the heir. The App also facilitates conversation with retail banker or service team.
Creating a Legal Heir

Following are the steps to create a legal heir:

1. Sign in to Oracle Sales Cloud as a Retail Manager.
2. On the landing page of Oracle Sales application, click Cases.
3. Click Create.

Create window opens.

   a. Select Type as Succession.
   b. Select Contact from the drop-down list search.
   c. Select Date of Birth and Date of Death using the Select Date icon.
   d. Enter description in the Description field.
   e. Specify currency type for Currency.
   f. Select Primary Heir from the drop-down list search. Status is In process. Owner is Retail Banker.

4. Click Activity subtab. Check that default activities and tasks are created and assigned to the new contact.
5. Click Save and Continue.

Case Summary window opens.

6. Select Request Access from the Actions drop-down list.
7. Sign in to Oracle Sales Cloud as a Retail Administrator.
8. Click Navigator to go to Scheduled Processes listed within Tools.

Scheduled Processes page opens.


Schedule New Process dialog box opens.

10. Select Job radio button and search for Send Pending LDAP Requests and select Send Pending LDAP Requests.
    Click OK.
11. Click Submit. Click OK on the confirmation message and click Close.

Accessing the Oracle Inheritance Management Mobile App as a Legal Heir

Following are the steps to access the Oracle Inheritance Management mobile app as a legal heir:

1. The Legal heir receives an email with instructions to download and sign in to the Inheritance Management self-service app.
2. The Inheritance Management app is available in the App Store of the mobile device for the primary heir to download.
3. Download the Inheritance Management app on the mobile device and sign in to the Inheritance Management app on the mobile device using the sign in details in the email received. Accept the displayed End User License Agreement (EULA).
4. Check information on the Overview page.

   Note: Ensure that the contact information matches the heir information on the case. Also, ensure that the Case infolet information is correct.

5. Click Case infolet to reach the To-Dos page of the selected case.
6. View tasks on the To-Dos page, which lists the activities associated to the legal heir.
7. Click to select a task to add notes or upload documents. Upload documents for the task.
8. Navigate to Documents page that displays all the documents uploaded by the legal heir and documents shared with legal heir by retail banker.
9. Legal heir can filter All Files, Added by Me, and Shared with Me categories of files. Legal heir can sort based on Added By, Date, and Name criteria. Legal heir can view the documents.
10. Click Conversations tab to view the conversations initiated by retail banker. Legal heir can also view the messages in a conversation and reply to messages.
11. Click Service Team to view the service team associated with the case. Legal heir can also view the name, function, Email, and phone number details of the service team.

Identifying an Activity and its Tasks as Complete
Following are the steps to identify an activity and its tasks as complete:

1. Sign in to Oracle Sales Cloud as a Retail Manager.
2. Go to Cases list.
   Search and edit the case created earlier.
3. Click Activity subtab. Ensure that the documents of legal heirs are displayed for the corresponding tasks.
4. Set tasks or activities with attachments to Complete status.
5. Click Save and Close.

   You reach the Contacts Main List page.

Identifying Pending Activities and Tasks as Complete
Following are the steps to identify pending activities and tasks as complete:

1. Sign in to the Inheritance Management app on the mobile device as the Legal Heir.
2. Select the case.
3. On the To-Dos page, click View Tasks to view the task that was set as Complete by Retail Banker.

   This task is displayed as Completed in the App also.
4. Legal heir can view the documents and notes by navigating to details.

   However, the legal heir can’t edit notes or upload documents.