

Oracle® Banking Microservices Architecture

Small and Medium Enterprise 360 User Guide



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Purpose

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

Audience

This guide is intended for the Relationship Managers (RM) in the SME division of the bank.

Before You Begin

Kindly refer to the **Getting Started with Oracle Banking Cloud Service** for information on common functionalities like login, navigation, and general settings before proceeding with this guide.

Module Pre-requisite

Specify **User Id** and **Password**, and login to the **Home** screen.

Module Definitions

Table Terms & Definitions

Terms	Definitions
Customer Demographics	Business demographic details including stakeholders, financial profile, industry presence, balance sheet, country presence, subsidiaries, and ratings.

Table (Cont.) Terms & Definitions

Terms	Definitions
Portfolio	Product portfolio held by the SME customer with the bank.
Sales Opportunities	Upsell/cross-sell opportunities associated with the SME customer.
Service Requests	Outstanding service requests raised by the customer.
My Diary	To-do list for relationship managers to track tasks.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information, see these Oracle resources:

- *Getting Started User Guide*
- *SME Onboarding User Guide*

Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table Acronyms and Abbreviations

Acronym/ Abbreviation	Description
CIF	Customer Information File

Table (Cont.) Acronyms and Abbreviations

Acronym/ Abbreviation	Description
SME	Small and Medium Enterprise
RM	Relationship Manager
PII	Personal Identifiable Information
SCF	Supply Chain Finance
LM	Liquidity Management
VAM	Virtual Account Management
CM	Cash Management
KYC	Know Your Customer
AAA	Common top-tier credit rating (example)
CCC+	Credit rating grade
BB+	Credit rating grade

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Symbols and Icons

The following are the symbols you are likely to find in this guide:

Table Symbols and Icons

Symbol	Function
	Close icon
	Filter icon
	Maximize icon
	Minimize icon
	Product 360 View

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table Common Icons and its Definitions

Icon	Description
Close	Click Close to exit the screen.

Module Post-requisite

After finishing all the requirements, log out from the **Home** screen.

1

Overview - SME 360

This topic describes the overview of the Small and Medium Enterprise (SME) 360 feature.

Small and Medium Enterprise 360 or SME 360 is an essential feature, which is designed to simplify the work of 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** of a corporate customer. For more information, refer to the **Customer Demographic Sections** table.
- **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** is a to-do list to plan and track the activities for RM

Table 1-1 Customer Demographic Sections

Sections	Description
Demographic Details	This section provides the basic demographic information about the customer.
Stakeholders	This section provides the key stakeholders for the business.
Financial Profile	This section provides the financial details for the business.
Industry wise presence	This section provides the different industry sectors that the business caters to.
Balance Sheet	This section provides the balance sheet details for the business.
Country Wise Presence	This section provides the list of countries where the business is operational.
Subsidiaries	This section provides a view of the SME's business hierarchy.
Rating	This section provides the credit ratings for the SME provided by rating agencies/internal ratings provided by the bank.

2

Get Started

This topic describes the detailed information on the various tiles/sections of the SMB 360 page.

SME 360 enables the RM to have a consolidated 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 SME 360 page can be viewed using the *Customer Search* option.

This topic contains the following subtopic:

- [SME 360 Page](#)
This topic provides systematic instructions to view the customer details in SME 360 page.

2.1 SME 360 Page

This topic provides systematic instructions to view the customer details in SME 360 page.

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

① Note

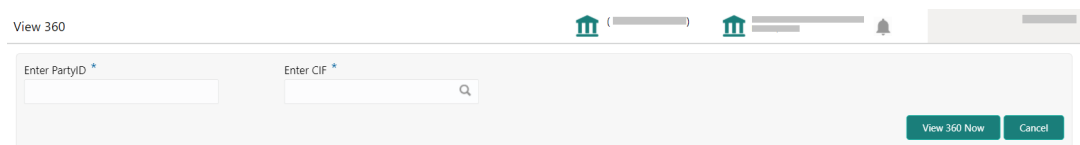
- User should have required access to view a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.
- User should have required Personal Identifiable Information (PII) access to view individual stakeholders if PII fields are configured.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

① Note

The fields marked as **Required** are mandatory.

1. On the Home page, click **Party Services**. Under **Party Services**, click **View 360**.
The **View 360** screen displays.

Figure 2-1 View 360



The screenshot shows the 'View 360' interface. At the top, there's a header with the title 'View 360' and navigation icons. Below the header, there are two search input fields: 'Enter PartyID *' and 'Enter CLIF *'. To the right of these fields is a magnifying glass icon. At the bottom right of the form area, there are two buttons: 'View 360 Now' and 'Cancel'.

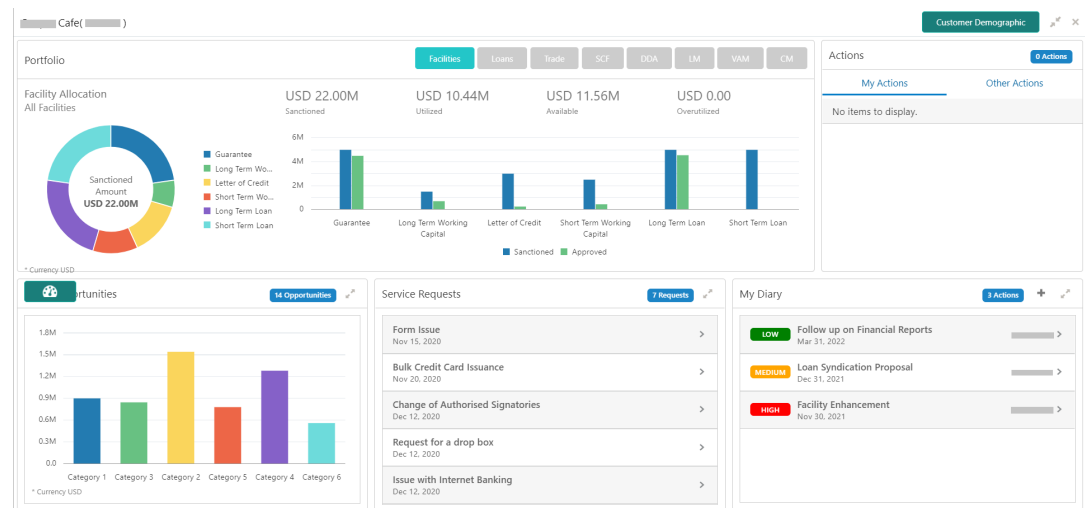
2. On the **View 360** screen, specify the fields. For more information on fields, refer to the field description table.

Table 2-1 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 **SME 360** page displays.

Figure 2-2 SME 360

3

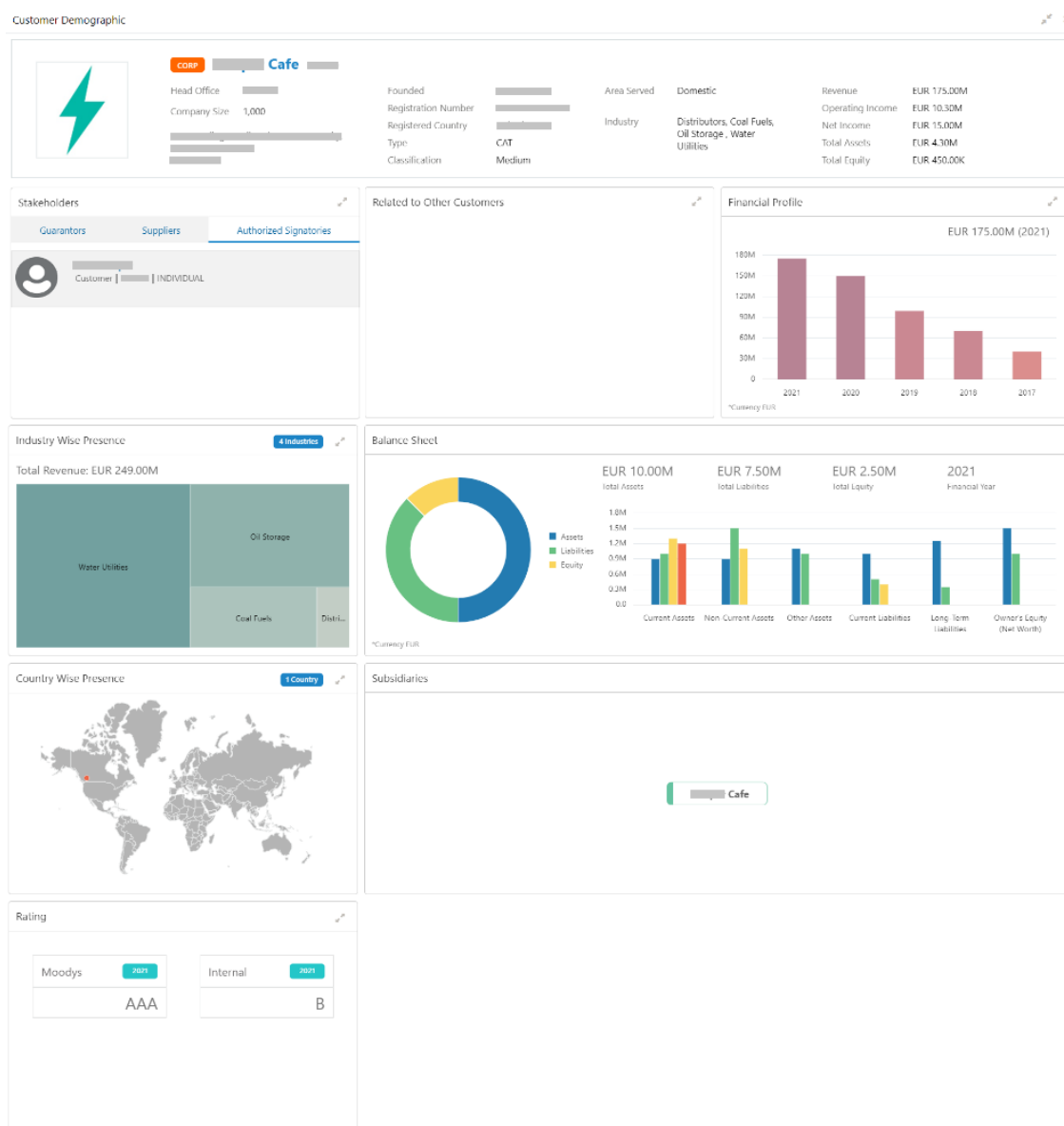
Customer Demographics

This topic describes the basic details about the SME's business.

The **Customer Demographic** information can be seen by clicking **Customer Demographic** on the SME 360 page.

The following figure shows the various sections on this page.

Figure 3-1 Customer Demographic



The following table describes the various sections on the **Customer Demographic** page.

Table 3-1 Customer Demographic Sections

Sections	Description
Demographic Details	Contains the following basic details of the business: • Logo • Name • Address • Contact details • Registration details • Classification • Industry sector • Revenue • Operating income • Assets • Equity
Stakeholders	The key stakeholders for the business are as follows: • 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.
Balance Sheet	Balance sheet details for the SME – Asset, Liability, and 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.

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

	CORP 	Head Office	Founded	Area Served	Domestic	Revenue	EUR 175.00M
	Company Size	1,000	Registration Number	Industry	Distributors, Coal Fuels, Oil Storage, Water Utilities	Operating Income	EUR 10.30M
			Registered Country	Type	CAT	Net Income	EUR 15.00M
			Classification	Medium		Total Assets	EUR 4.10M
						Total Equity	EUR 450.00K

Stakeholder Information

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

Stakeholders

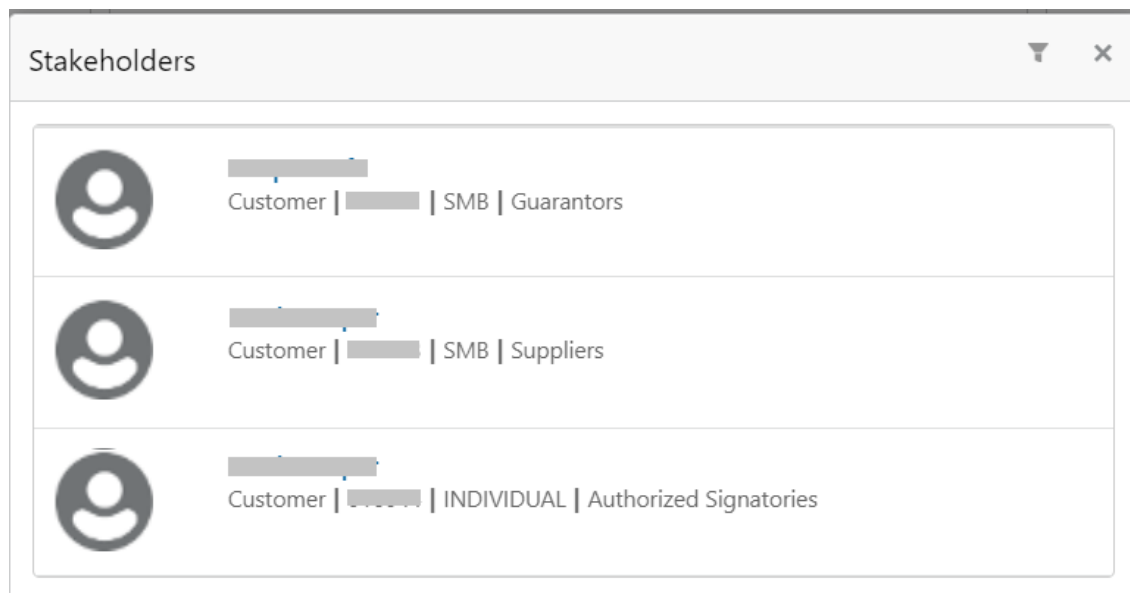

Guarantors
Suppliers
Authorized Signatories



Customer |  | INDIVIDUAL

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

- Guarantors
- Suppliers
- Authorized Signatories



You can click on the individual stakeholder, to view the stakeholder details in 360 view. If the stakeholder is a non-customer, the system will launch the **Stakeholder Summary** screen to view non-customer stakeholder details.

Stakeholder Summary

General Information

ID Type Passport	ID Number [Redacted]	Citizenship by Birth [Redacted]
Nationality [Redacted]	Birth Country [Redacted]	Country of Residence [Redacted]
Resident Status Resident		

Address and Contact

No of addresses
[Redacted]

Mobile
[Redacted]

Email
[Redacted]

Related to Other Customers

Guarantors | Power Of Attorney | Household

Guarantors

[Redacted] Cafe
Customer | [Redacted]

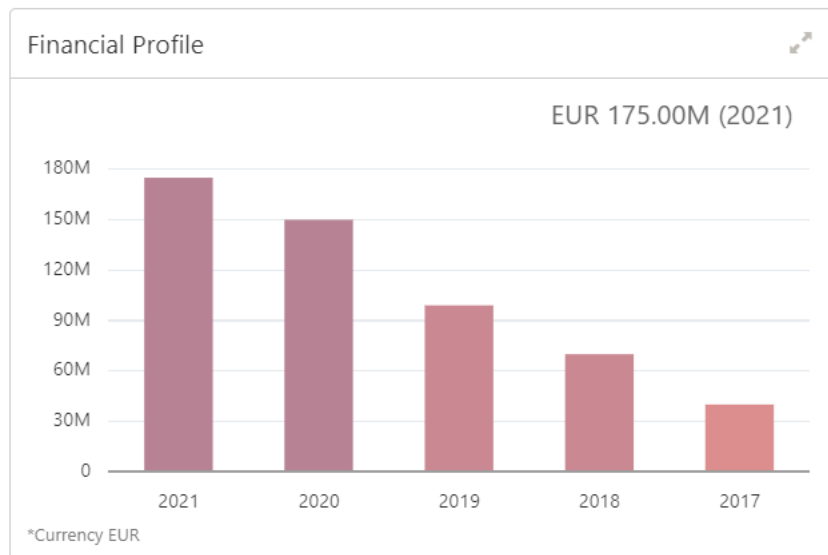
KYC

Status
Non-Compliant

KYC Last Updated Date
[Redacted]

Financial Profile

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



Financial Profile

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

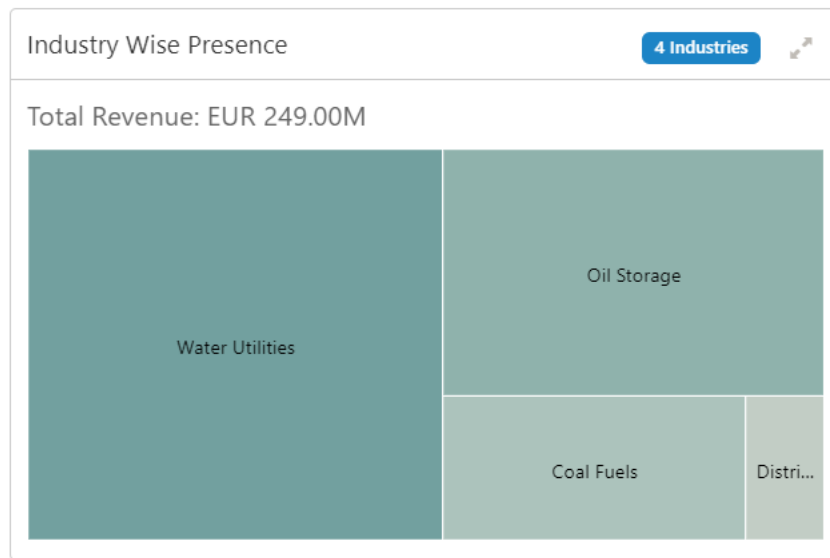
Close

For more information on the columns in the expanded view, refer to the Column Description table.

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.

Industry Wise Presence

This widget displays the different industry sectors to which the SME caters to.



Industry Wise Presence

Coal Fuels

Sector	Group	Industry	Revenue	Operating Profit	Revenue Period
Energy	Energy	Oil, Gas Fuels	EUR 35.00M	EUR 15.00M	Q1 2021
Energy	Energy	Oil, Gas Fuels	EUR 30.00M	EUR 10.00M	Q4 2020

Oil Storage

Water Utilities

Close

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

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.

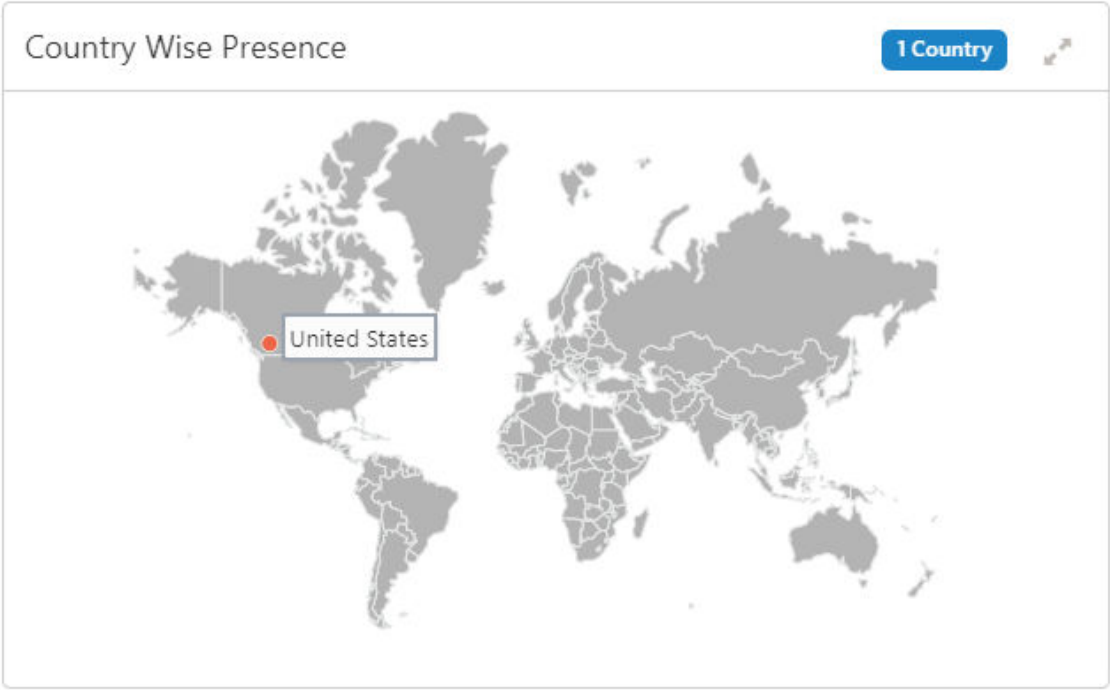
Balance Sheet

This widget contains information about the SME's balance sheet.



Country Wise Presence

This widget displays information about the countries where SMEs have offices.



Country Wise Presence

United States 6 Offices

Office Name	Address	City	Zipcode	Contact
AAA Enterprises	Mars Tower,			+
AAA Utility	Utility House,			+
AAA Energy	Energy Tower,			+
AAA Coal	Coal House,			+
AAA Oil	Oil House,			+
AAA Distributor	Dist House,			+

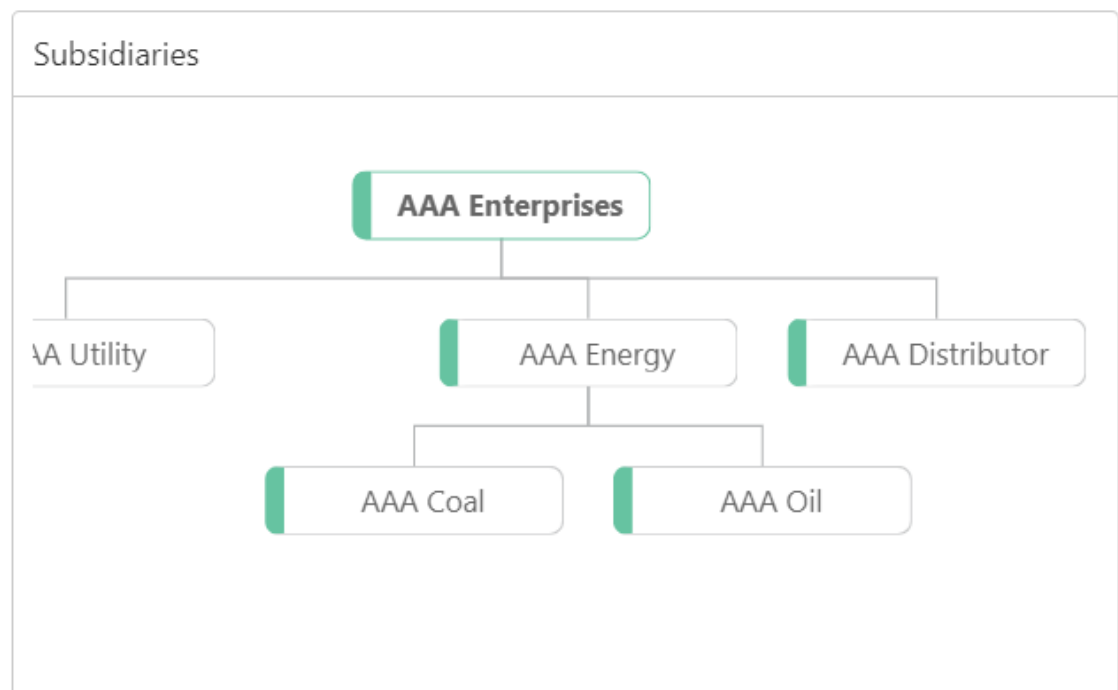
Close

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

Column	Description
Office Name	Displays the name of the SME 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.

Subsidiaries

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



Rating

This widget contains the credit rating of the SME provided by external credit rating agencies or internal ratings provided by the bank.

Rating

Moody's

2021

BB+

Internal

2021

CCC+

Fitch

2021

AAA

Rating		
Agency Name	Assessment Year	Rating
Moody's	2021	BB+
Internal	2021	CCC+
Fitch	2021	AAA

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

Column	Description
Agency Name	Displays the external agency name which 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.

4

Portfolio

This topic describes the information on the product portfolio held by the SME customer with the Bank.

The following figure shows the **Portfolio** section.

Figure 4-1 Portfolio



The portfolio section contains the following product details:

- Facilities
- Loans
- Trade
- Supply Chain Finance (SCF)
- Liquidity Management (LM)
- Virtual Account Management (VAM)
- Cash Management (CM)

Note

The widgets corresponding to the products subscribed by the SME will only be displayed in the **Portfolio** section.

The following options are available on this widget to view the details:

Table 4-1 Portfolio - Options

Option/Icon	Description
Product Icons	Click on the respective product button on the top left of the portfolio to navigate to the widget corresponding to that product.

Table 4-1 (Cont.) Portfolio - Options

Option/Icon	Description
	Click on this icon present at the right bottom corner of the portfolio to navigate to the selected product 360 view.

The examples of the product 360 view are shown in the following figures.

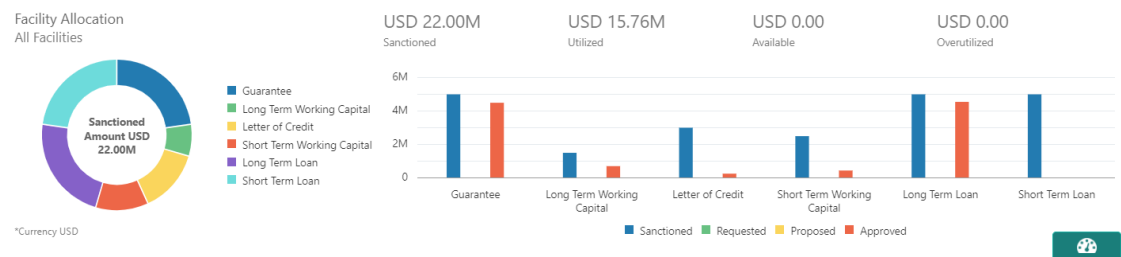
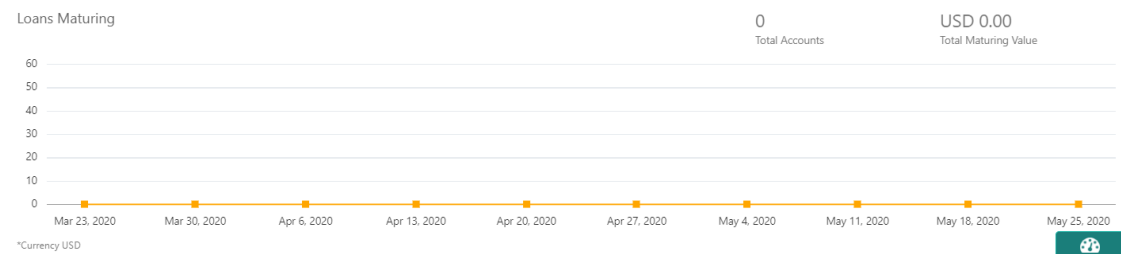
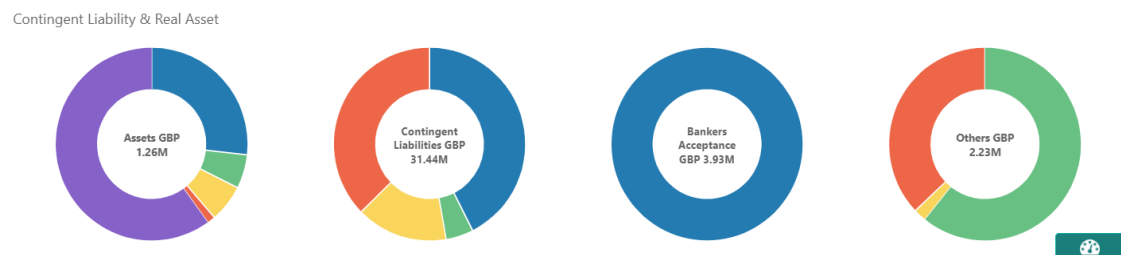
Figure 4-2 Facilities**Figure 4-3 Loans****Figure 4-4 Trade**

Figure 4-5 Supply Chain Finance

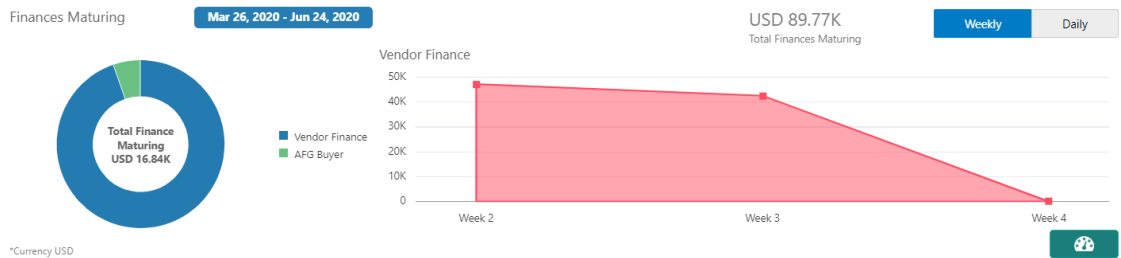


Figure 4-6 Liquidity Management

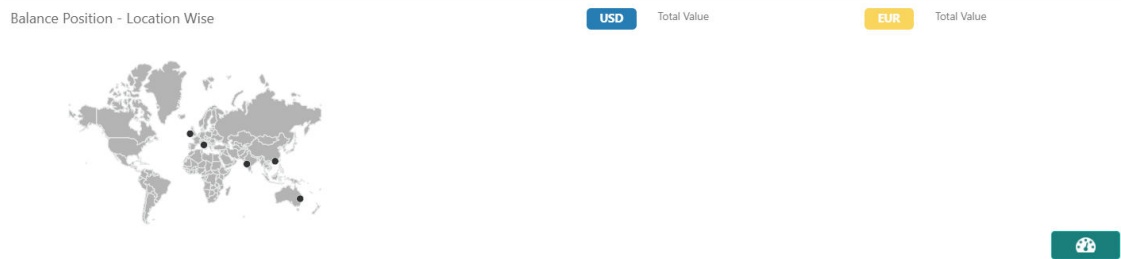


Figure 4-7 Virtual Account Management

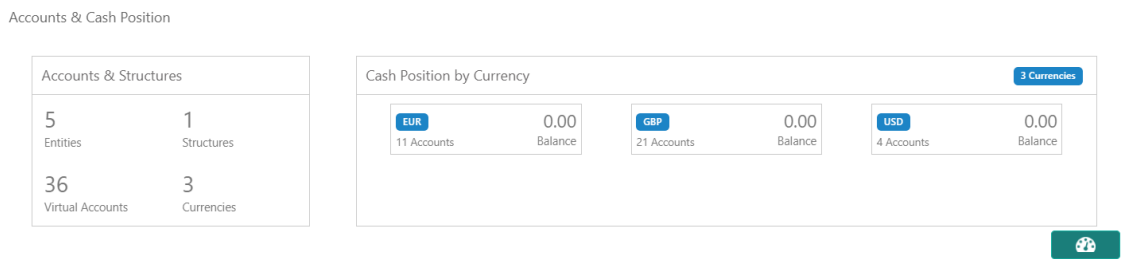
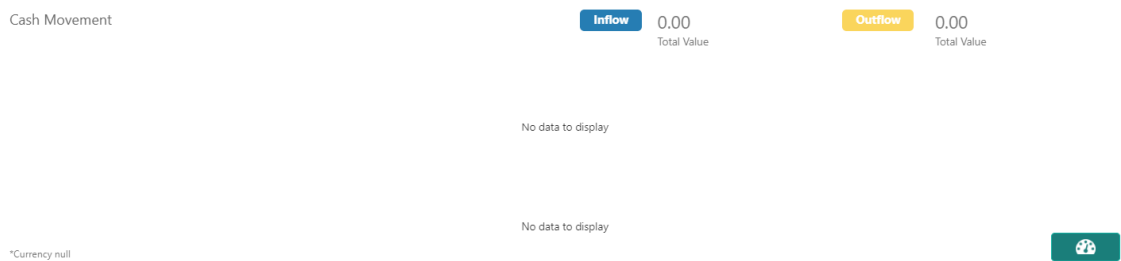


Figure 4-8 Cash Management



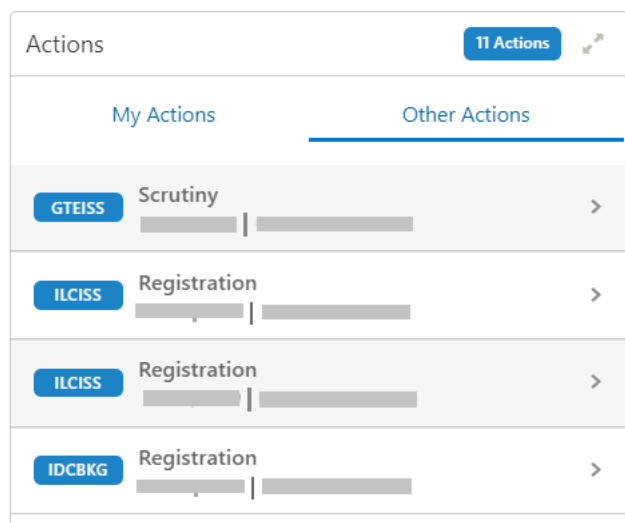
5

Actions

This topic describes the information on the pending actions 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 5-1 Actions

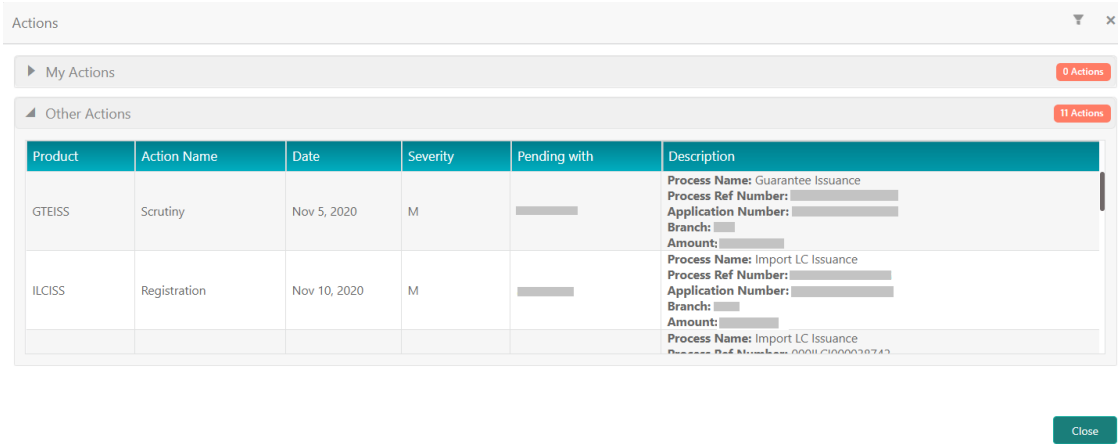


Actions are further grouped as:

Table 5-1 Actions - Tab Description

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 5-2 Actions- Expanded View



In the expanded view, the records can be filtered on the 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 Column Description table.

Table 5-2 Actions - Column Description

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 details of the pending action.

6

Sales Opportunities

This topics describes the information on the sales opportunities (upsell/cross-sell) associated with the SME customer.

This widget helps the RM to better understand the prospects of new business activities with the customer.

Figure 6-1 Sales Opportunities

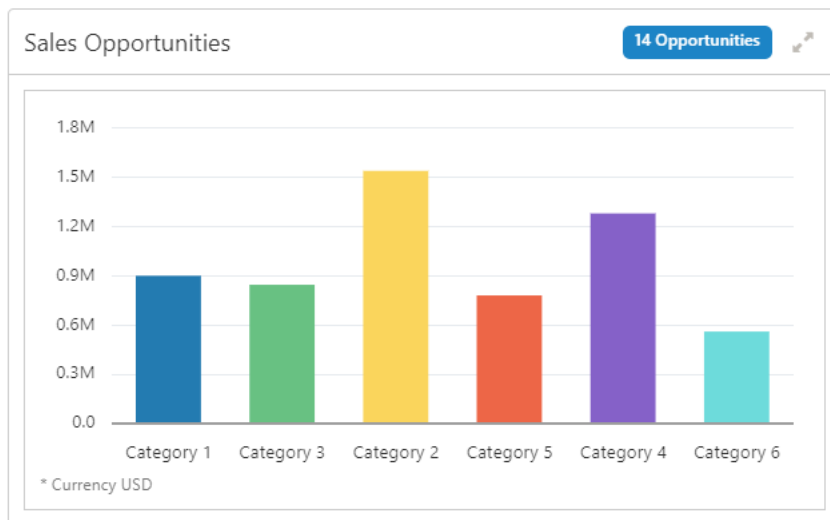


Figure 6-2 Sales Opportunities - Expanded View

Expanded view of Sales Opportunities. The table shows details for opportunities filtered by Category 1. The columns are: Opportunity ID, Opportunity, Date Created, Probability, Value, Assigned to, and Summary.

Opportunity ID	Opportunity	Date Created	Probability	Value	Assigned to	Summary
	Pending Salary Processing	Dec 30, 2020	High			
	Lorem ipsum dolor	Nov 23, 2020	High			

Category 1: 2 Opportunities

Category 3: 3 Opportunities

Category 2: 3 Opportunities

Close

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

- **Product**

- **Date**
- **Value**
- **Probability**

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

Table 6-1 Sales Opportunities - Column Description

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.

7

Service Requests

This topic describes the information on 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 7-1 Service Request

Service Requests		7 Requests	
Form Issue	Nov 15, 2020	>	
Bulk Credit Card Issuance	Nov 20, 2020	>	
Change of Authorised Signatories	Dec 12, 2020	>	
Request for a drop box	Dec 12, 2020	>	
Issue with Internet Banking	Dec 12, 2020	>	

Figure 7-2 Service Request - Expanded View

Service Requests							
Source ID	Reference No	Severity	Date Created	Assigned to	Status	Date Last Updated	Summary
Form Issue	7	HIGH	Nov 15, 2020		OPEN		
Bulk Credit Card Issuance	6	HIGH	Nov 20, 2020		OPEN		
Change of Authorised Signatories	2	LOW	Dec 12, 2020		OPEN		

Close

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

- **Severity**
- **Date**
- **Assigned to**
- **Status**

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

Table 7-1 Service Requests - Column Description

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.

8

My Diary

This topic describes the information to track the to-do list for a relationship manager.

The Relationship Managers can add entries or the tasks that they need to perform in near future. The relationship manager can assign priorities to the tasks, set a due date, and status for the task in this widget.

Figure 8-1 My Dairy

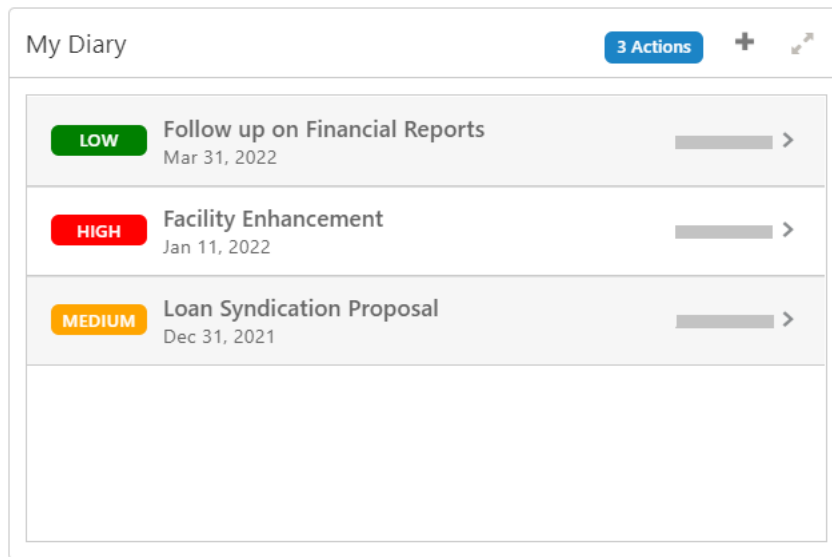


Figure 8-2 My Diary - Expanded View

The 'My Diary' widget in expanded view shows a table with the following data:

Task Subject	Date Created	Due Date	Priority	Status	Assigned by	Description
Follow up on Financial Reports	Nov 11, 2021	Mar 31, 2022	LOW	OPEN		
Facility Enhancement	Nov 11, 2021	Jan 11, 2022	HIGH	OPEN		
Loan Syndication Proposal	Nov 11, 2021	Dec 31, 2021	MEDIUM	OPEN		

A 'Close' button is located at the bottom right of the widget.

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

- **Priority**
- **Due Date**
- **Status**

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

Table 8-1 My Diary - Column Description

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 description of the task.

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