

Oracle® Banking Microservices Architecture

Small and Medium Enterprise 360 User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

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

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Audience

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

Related Documents

For more information, see these Oracle resources:

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

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.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

List of Topics

This guide is organized into the following topics:

Table List of Topics

Topic	Description
Overview - SME 360	This topic provides an overview of the SME 360 feature.
Get Started	This topic provides the details that can be viewed in SME 360.






Table (Cont.) List of Topics

Topic	Description
Customer Demographics	This topic provides the basic details about the SME customer's business.
Portfolio	This topic provides the details of the product portfolio held by the SME customer with the bank.
Actions	This topic provides information about the pending actions related to the client.
Sales Opportunities	This topic provides information about the sales opportunities (upsell/cross-sell) associated with the SME customer.
Service Requests	This topic provides information about the outstanding service requests raised by SME customers.
My Diary	This topic provides information about tracking the to-do list for a relationship manager.

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

Screenshot Disclaimer

Information used in the interface or documents are dummy, it does not exist in real world, and its only for reference purpose.

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*.

Note:

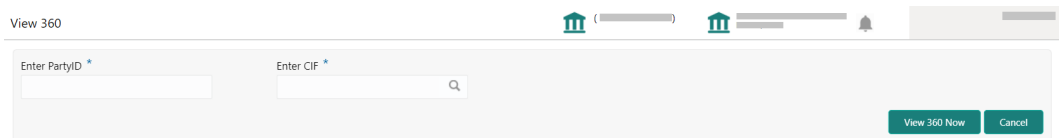
- User should have required access to view a party within a customer access group as relationship. For more details, refer **Oracle Banking Party Configuration User Guide**.
- User should have required Personal Identifiable Information (PII) access to view individual stakeholders if PII fields are configured.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

Note:

The fields, which are marked with an asterisk, 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



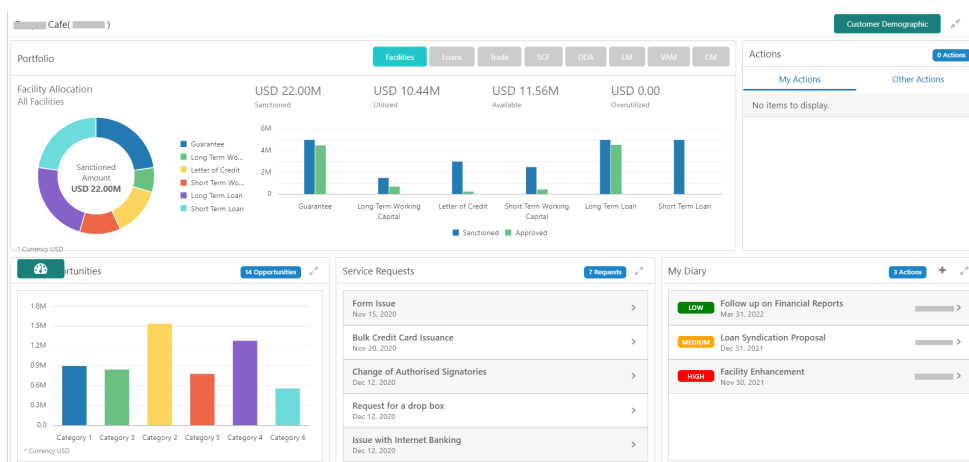
- On the **View 360** screen, specify the fields. For more information on fields, refer to the field description table.

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.

- Click **View 360 Now**.
The **SME 360** page displays.

Figure 2-2 SME 360



3

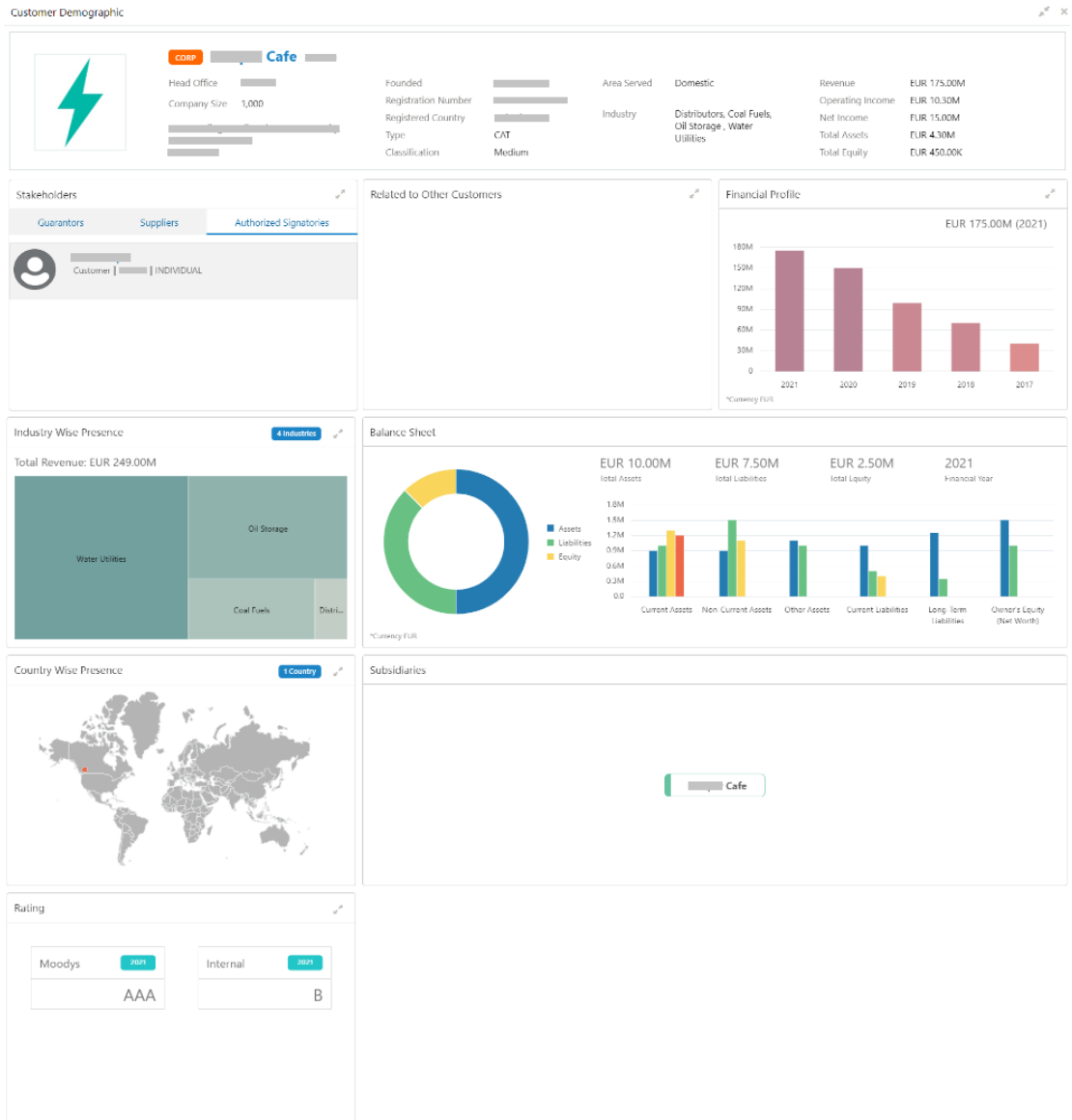
Customer Demographics

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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Management team • Sponsors • Guarantors • Suppliers • Bankers • Insurers
Financial Profile	Financial profile of the customer that includes: <ul style="list-style-type: none"> • 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

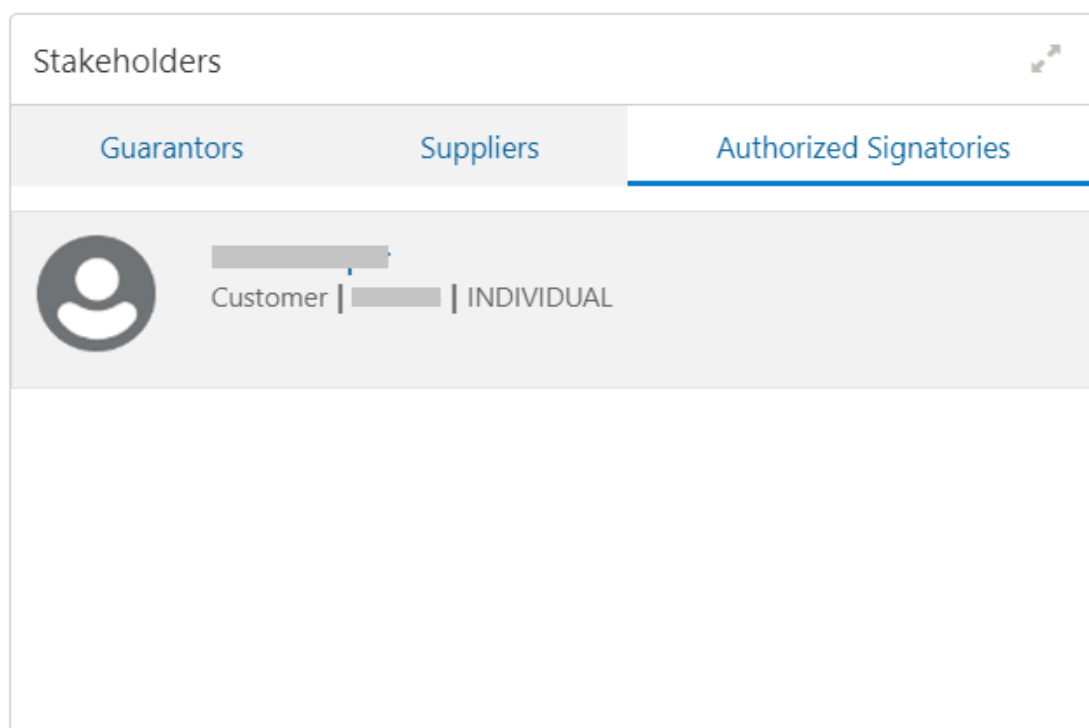
Figure 3-2 Basic Details



Stakeholder Information

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

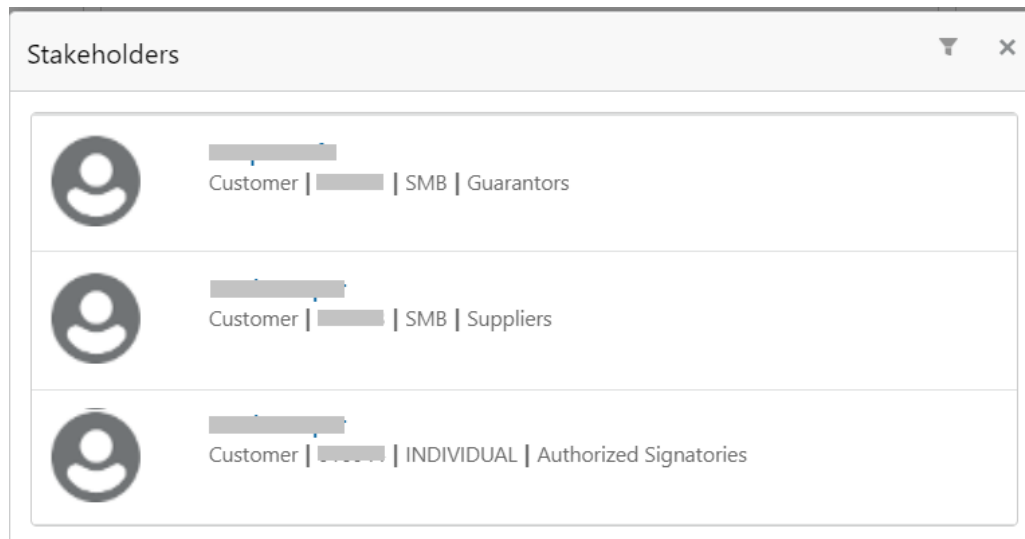
Figure 3-3 Stakholders



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

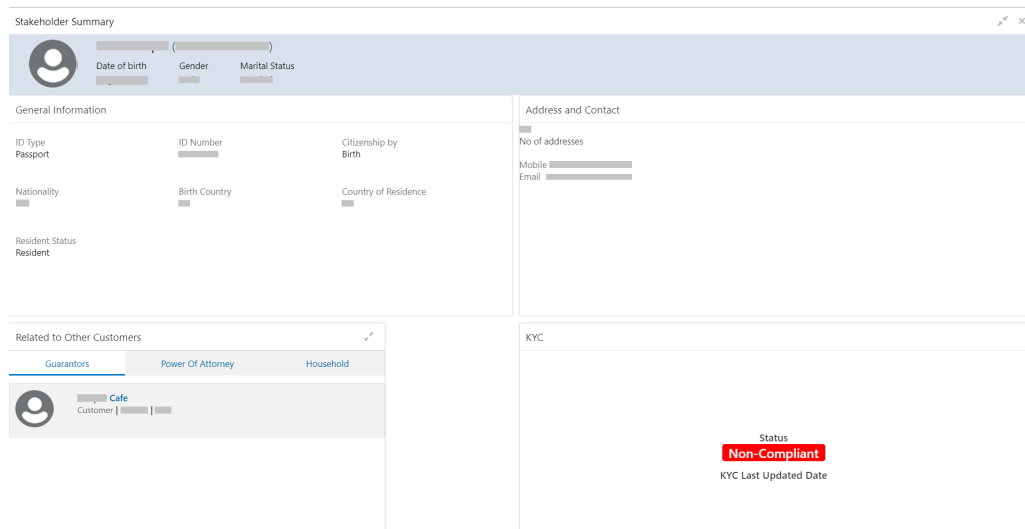
- Guarantors
- Suppliers
- Authorized Signatories

Figure 3-4 Stakeholders Expanded View



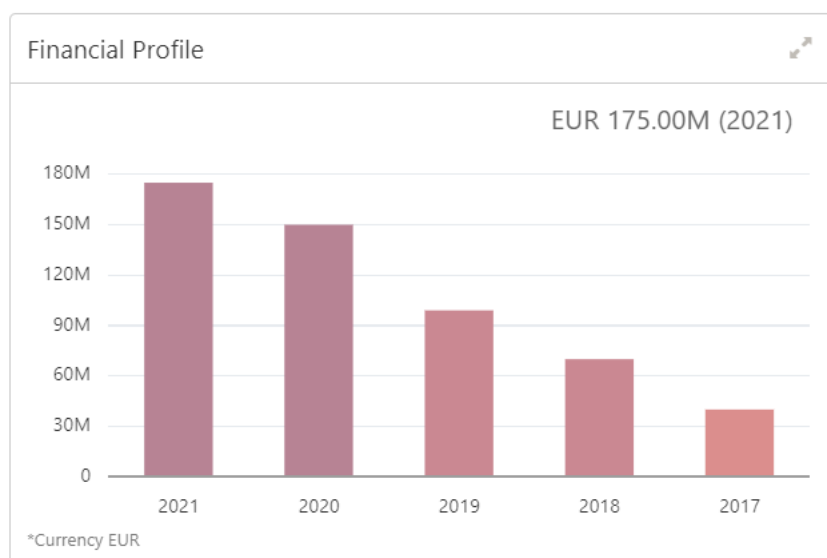
You can click on the individual stakeholder, to view the stakeholder details in 360 view. If the stakeholder is a non-customer, the system will launch the **Stakeholder Summary** screen to view non-customer stakeholder details.

Figure 3-5 Stakeholder Summary



Financial Profile

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

Figure 3-6 Financial Profile**Figure 3-7 Financial 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

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

Table 3-2 Financial Profile - Column Description

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.

Figure 3-8 Industry Wise Preference

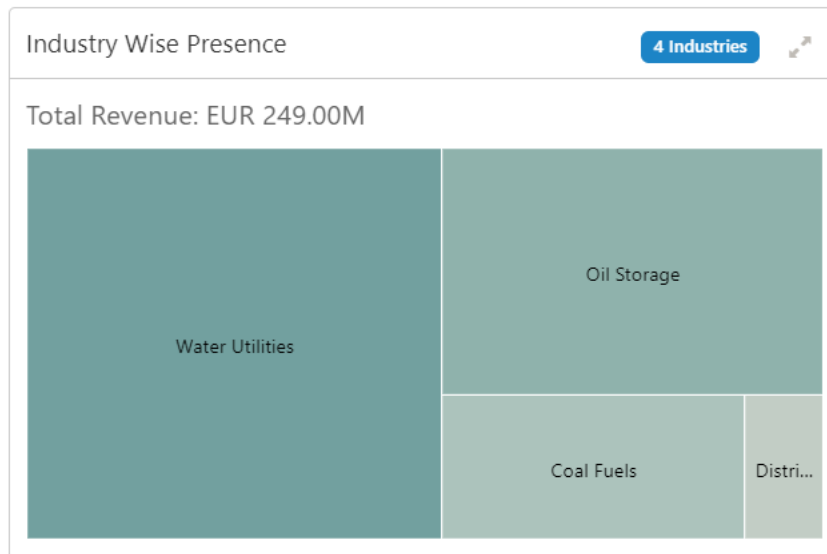


Figure 3-9 Industry Wise Presence -Expanded View

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:

Table 3-3 Industry Wise Presence - Column Description

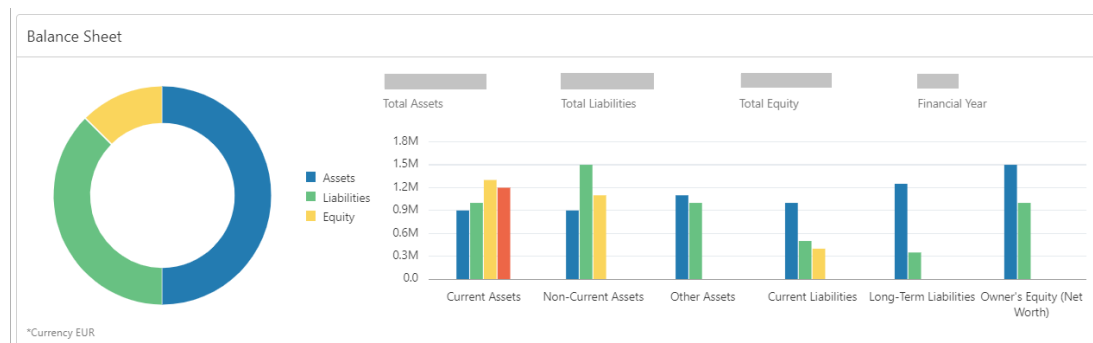
Column	Description
Sector	Displays the industry sector in which the SME customer is present.
Group	Displays the respective business group.

Table 3-3 (Cont.) Industry Wise Presence - Column Description

Column	Description
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.

Figure 3-10 Balance Sheet

Country Wise Presence

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

Figure 3-11 Country Wise Presence

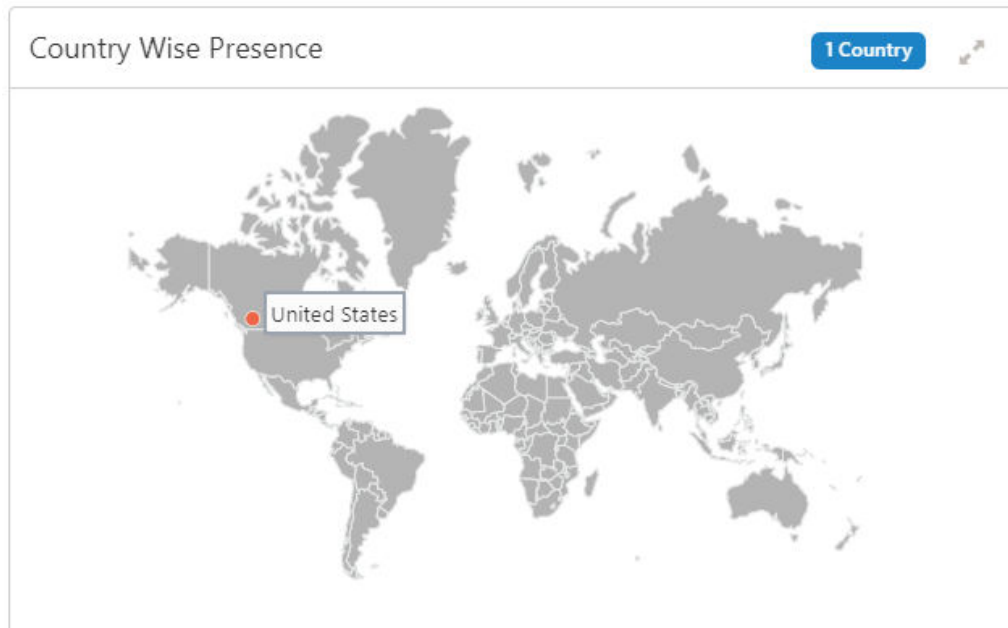


Figure 3-12 Country Wise Presence - Expanded View

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:

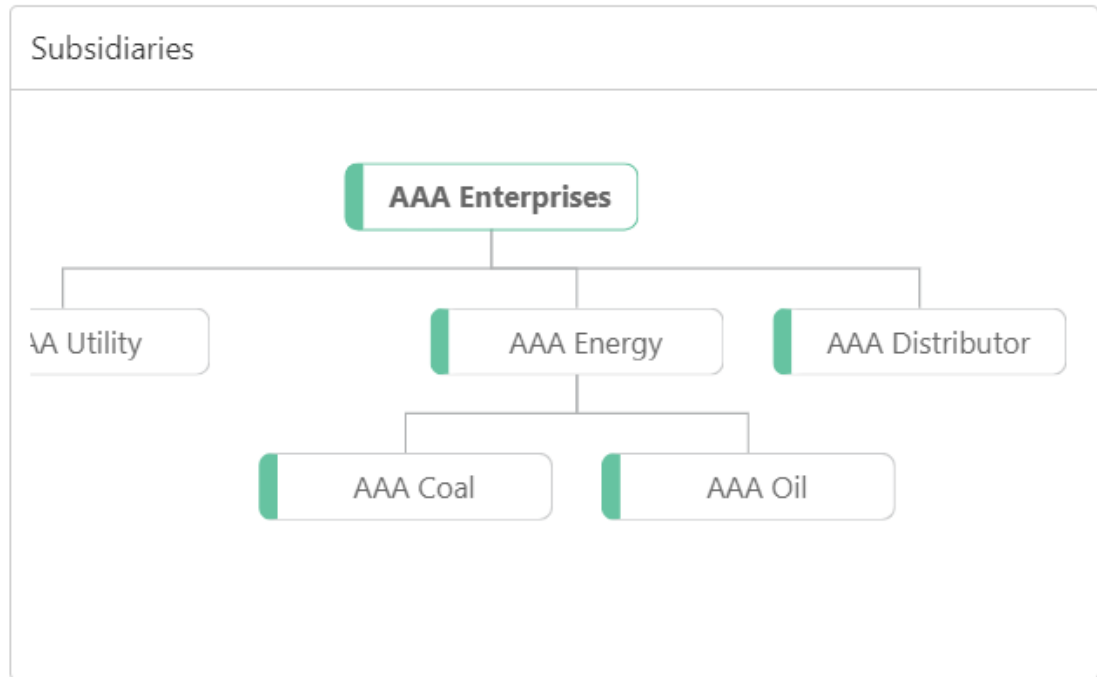
Table 3-4 Country Wise Presence - Column Description

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.

Figure 3-13 Subsidiaries



Rating

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

Figure 3-14 Credit Rating

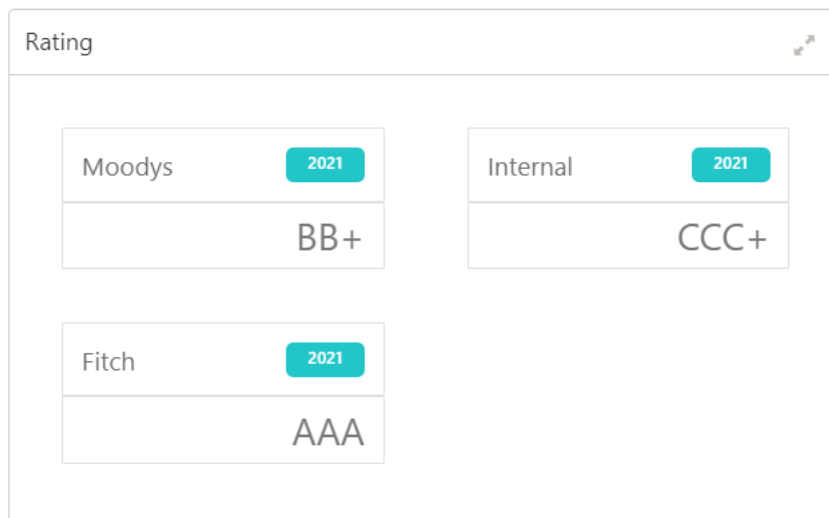


Figure 3-15 Credit Rating - Expanded View

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:

Table 3-5 Credit Ratings - Column Description

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.

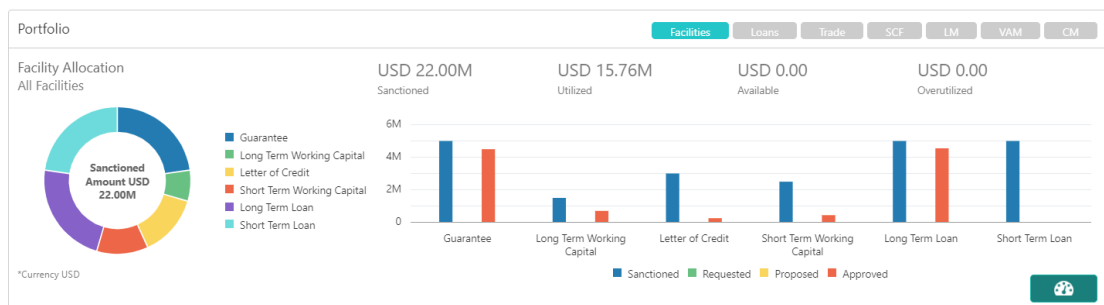
4

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

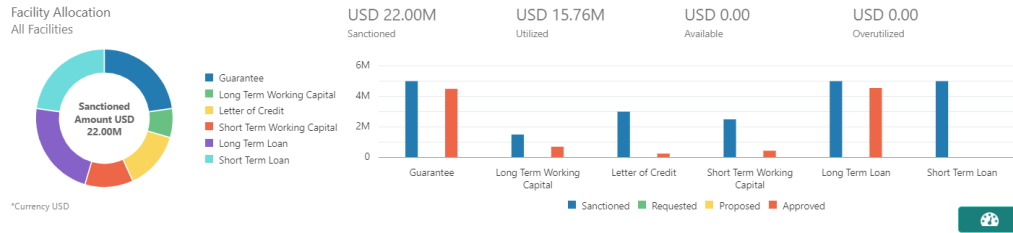


Figure 4-3 Loans

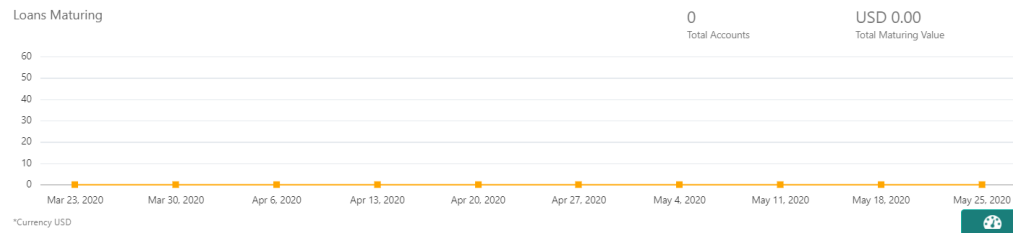


Figure 4-4 Trade

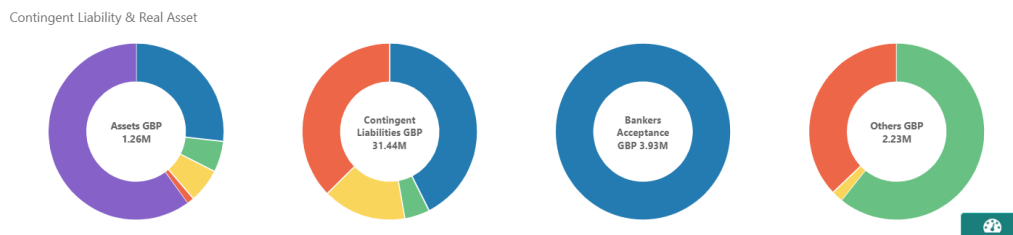


Figure 4-5 Supply Chain Finance

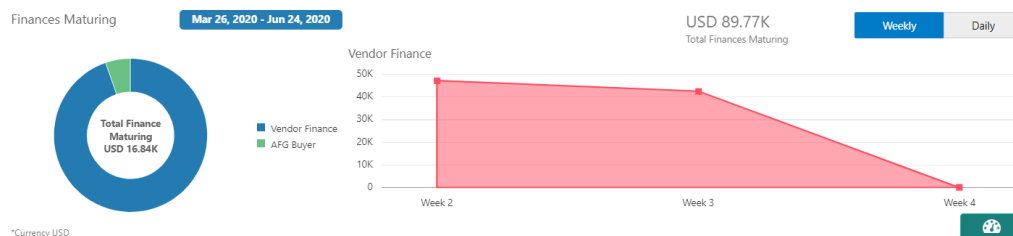


Figure 4-6 Liquidity Management

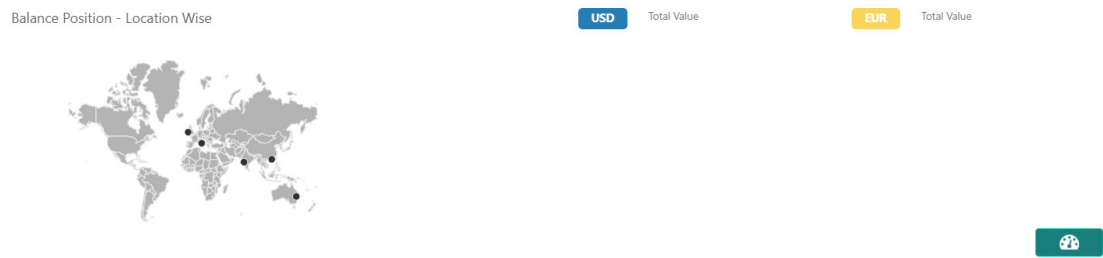


Figure 4-7 Virtual Account Management

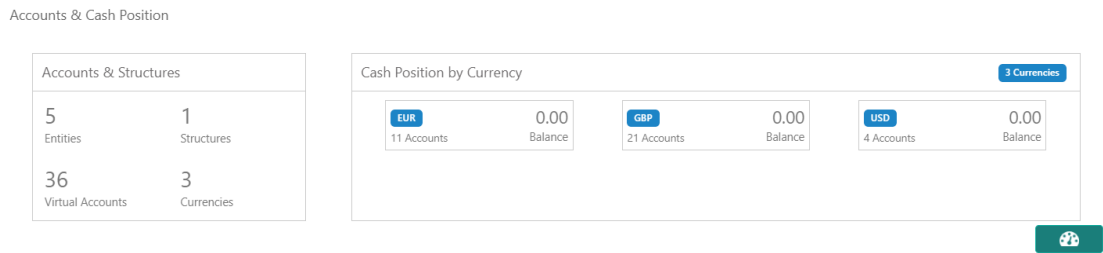
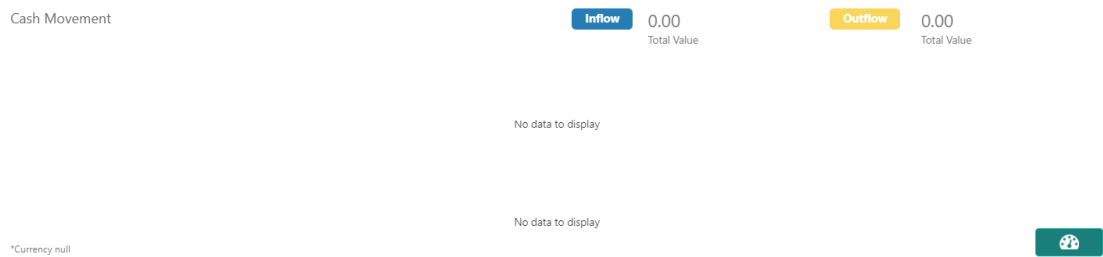


Figure 4-8 Cash Management



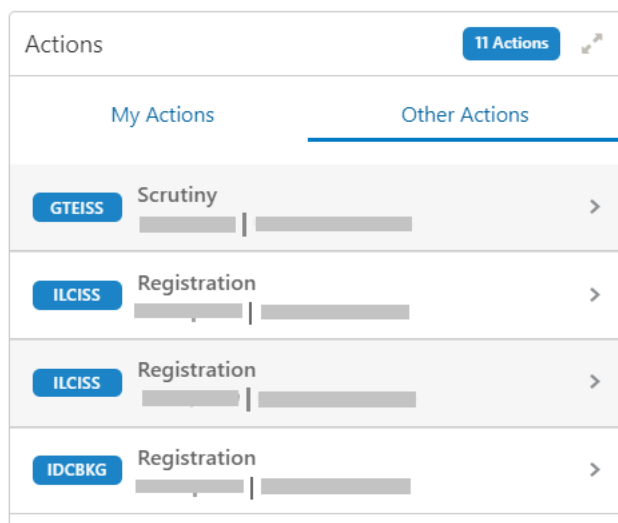
5

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

Product	Action Name	Date	Severity	Pending with	Description
GTEISS	Scrutiny	Nov 5, 2020	M		Process Name: Guarantee Issuance Process Ref Number: Application Number: Branch: Amount:
ILCISS	Registration	Nov 10, 2020	M		Process Name: Import LC Issuance Process Ref Number: Application Number: Branch: Amount:

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 topic 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

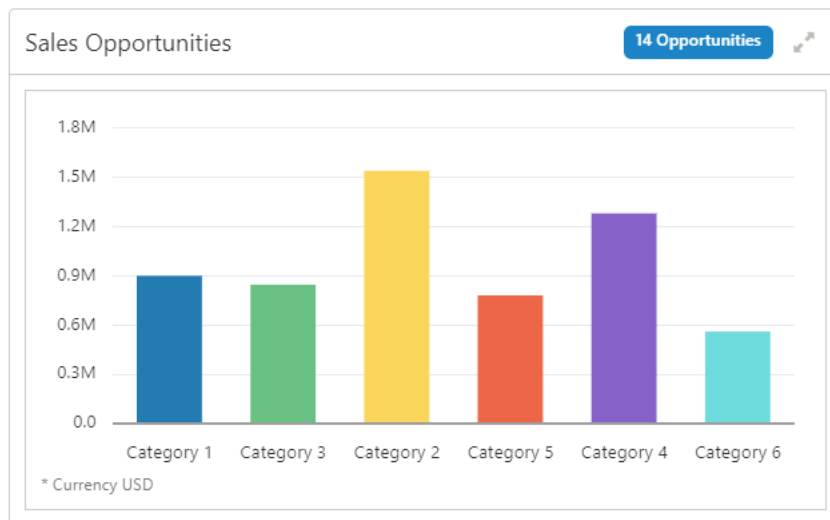


Figure 6-2 Sales Opportunities - Expanded View

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.

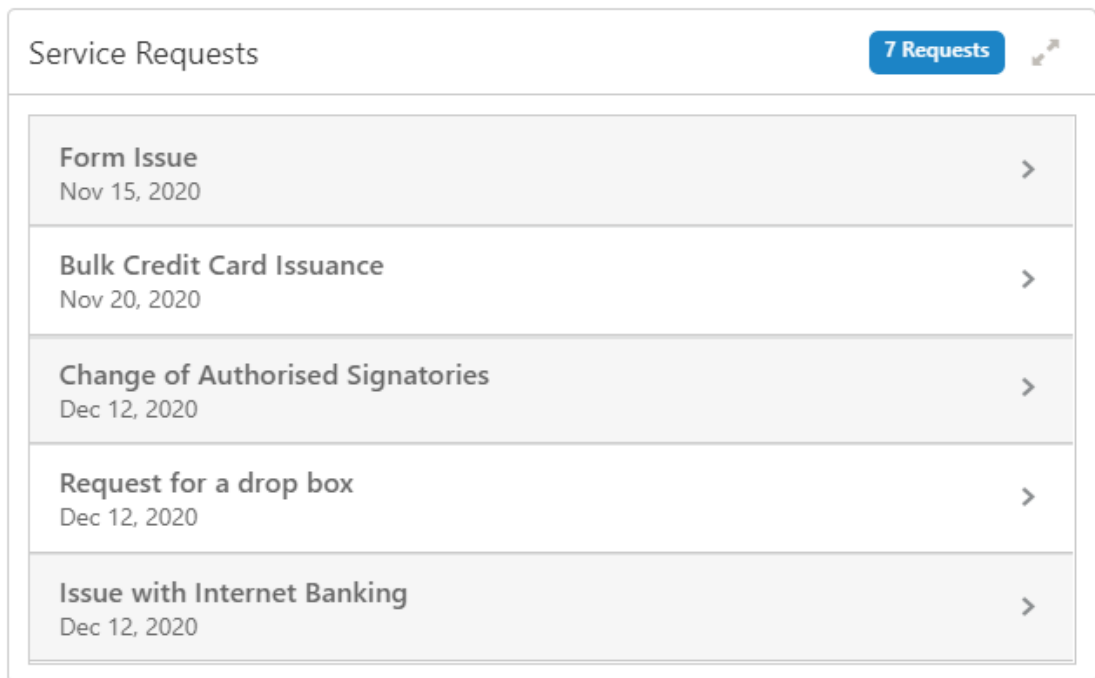
7

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



The screenshot shows a widget titled "Service Requests" with a blue button indicating "7 Requests" and a refresh icon. Below the header is a list of five service requests, each with a title and a date, and a right-pointing chevron icon.

Request Title	Date
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

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

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

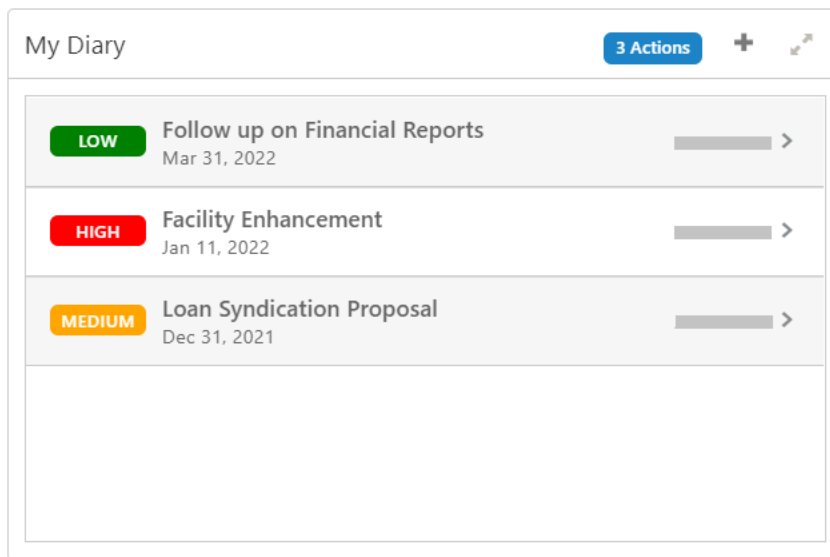


Figure 8-2 My Diary - Expanded View

The screenshot shows the 'My Diary' widget in an expanded view, displaying 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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