# Oracle® Banking Microservices Architecture

## Corporate 360 User Guide

Release 14.7.1.0.0
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Oracle Banking Microservices Architecture Corporate 360 User Guide, Release 14.7.1.0.0

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# Contents

# Preface

This topic contains the following subtopics:

- Purpose
- Audience
- Related Documents
- Conventions
- List of Topics
- Symbols and Icons
- Screenshot Disclaimer

## Purpose

This guide provides the detailed information about the Corporate 360 feature.

## Audience

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

## Related Documents

For more information, see these Oracle resources:

- *Getting Started User Guide*
- *Corporate 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. |
| *italic* | 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. |

## List of Topics

This guide is organized into the following topics:

**Table List of Topics**

| Topic | Description |
|---|---|
| **Overview of Corporate 360** | This topic provides an overview of the Corporate 360 feature. |
| **Get Started** | This topic provides information on how to view Corporate 360. |
| **Customer Demographics** | This topic provides the basic details about the corporate's business. |
| **Portfolio** | This topic provides the details of the product portfolio held by the corporate 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 corporate customer. |
| **Service Requests** | This topic provides information about the outstanding service requests raised by the customer. |
| **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 |
|  | Expand view 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 of Corporate 360

This topic describes the overview about the Corporate 360 feature.

Corporate 360 is an essential feature, which is designed to simplify the work of RMs in the bank and save a significant amount of time. The customer-specific information displayed in Corporate 360 enables the RMs to stay up to date about their customers and perform actions that have strict deadlines.

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

- **Customer Demographics** of a corporate customer.
- **Portfolio** across all the products subscribed by the customer
- **Actions** of pending activities
- **Sales Opportunities** for automatic debit of loans received by the customer
- **Service Requests** raised by the customer that are yet to be addressed
- **My Diary** – A to-do list to plan and track the activities for relationship Manager

**Table 1-1 Customer Demographic Sections**

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

# 2 Get Started

This topic describes the information about the customer on various tiles/sections of the Corporate 360 page.

Corporate 360 enables the RM to have a consolidated view of all the necessary information about the corporate with an option to drill down into the specific product dashboards for details of the customer's portfolio. The corporate 360 page can be viewed using the *Customer Search* option.

This topic contains the following subtopic:

- Corporate 360 Page
  This topic provides systematic instructions to view the Corporate 360 page in the application.

## 2.1 Corporate 360 Page

This topic provides systematic instructions to view the Corporate 360 page in the application.

Log in to the application homepage. 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**.

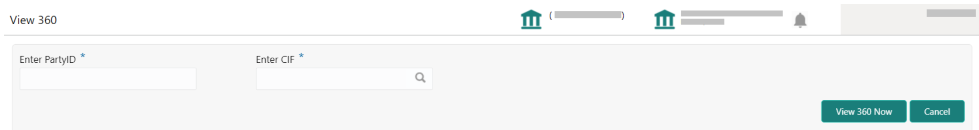
**To view the customer details:**

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On the **Homepage**, click **Party Service**. Under **Party Service**, click **View 360**.

   The **View 360** screen displays.

**Figure 2-1 View 360**




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

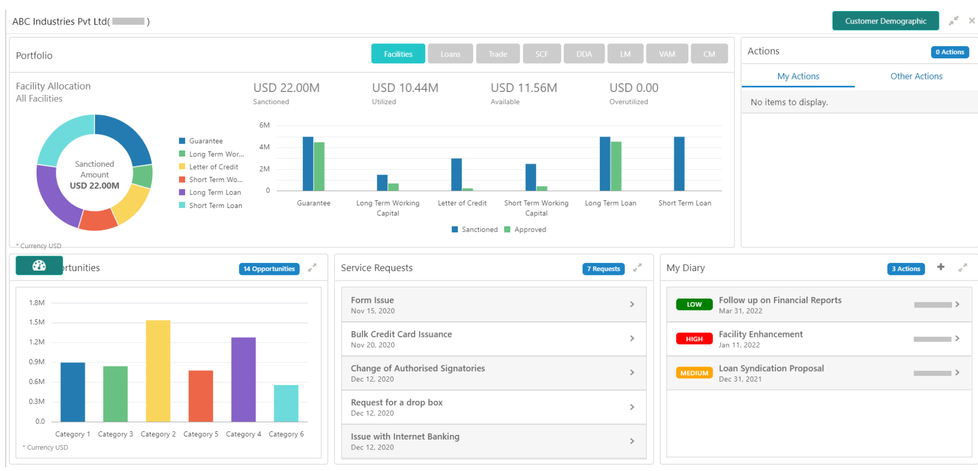
**Table 2-1 View 360 - Field Description**

| 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 **Corporate 360** page displays.

**Figure 2-2 Corporate 360**

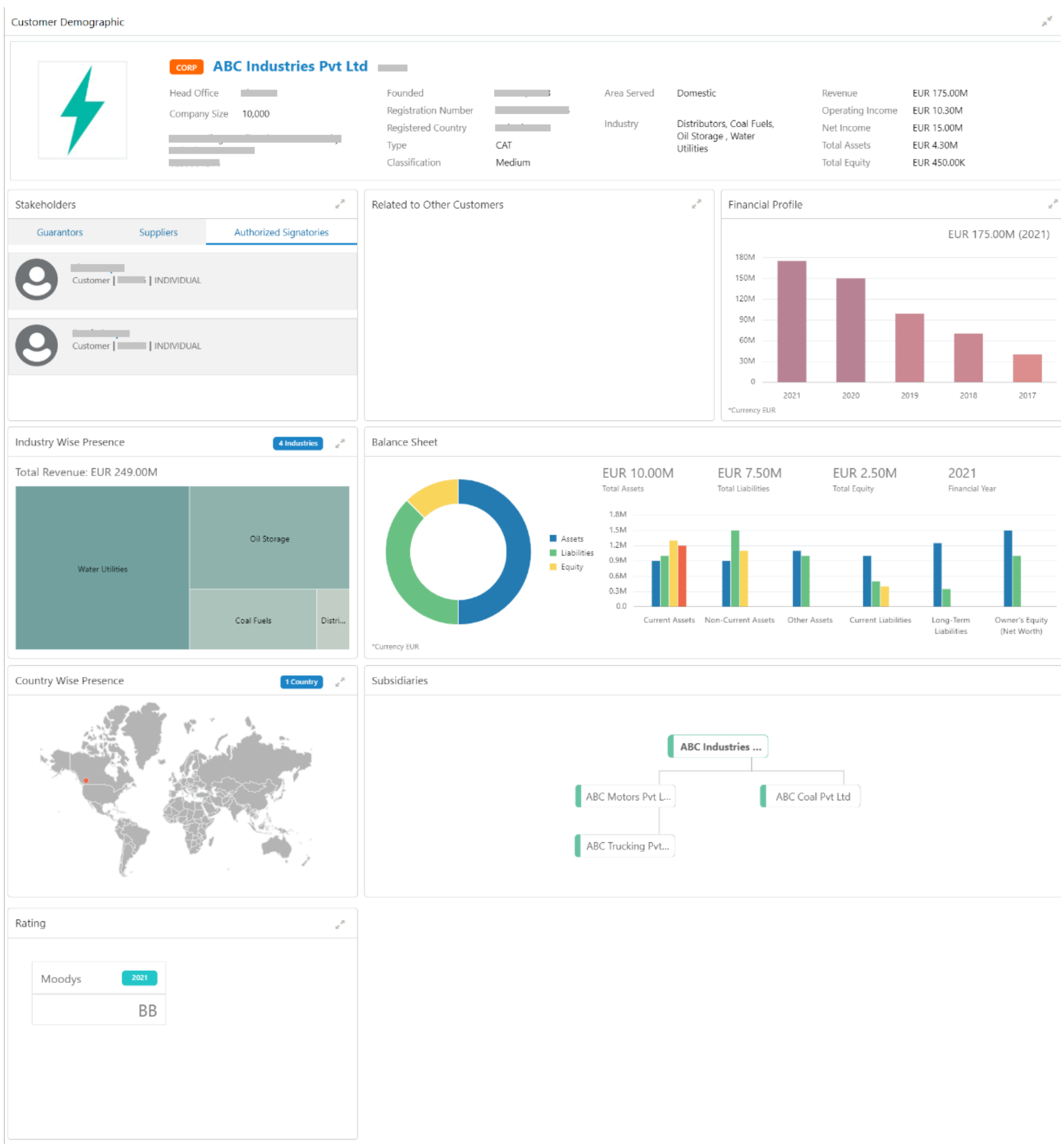


# 3
# Customer Demographics

This topic describes the basic details of the corporate's business.

The **Customer Demographic** information can be seen by clicking on the **Customer Demographic** button available on the top right corner of the Corporate 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:<br>• Logo<br>• Name<br>• Address<br>• Contact details<br>• Registration details<br>• Classification<br>• Industry sector<br>• Revenue<br>• Operating income<br>• Assets<br>• Equity |
| **Stakeholders** | The key stakeholders for the Business – Shareholders, Customers, Owners, Authorized Signatories, Guarantors, Suppliers, Bankers, Insurers, Buyers, Management Team, Sponsors, Directors, Contractors, Auditors, Debtors, Creditors, Advisor. |
| **Financial Profile** | Financial profile of the customer that includes the 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 Corporate caters. |
| **Balance Sheet** | Balance sheet details for the Corporate – Asset, Liability, Owner's Equity. |
| **Country Wise Presence** | List of countries where the business is operational. |
| **Subsidiaries** | A view of the corporate's business hierarchy including all the subsidiary companies. |
| **Rating** | Credit rating for the Corporate provided by external rating agencies/internal rating provided by the bank. |

### Basic Details

This section contains the following basic details of the corporate:

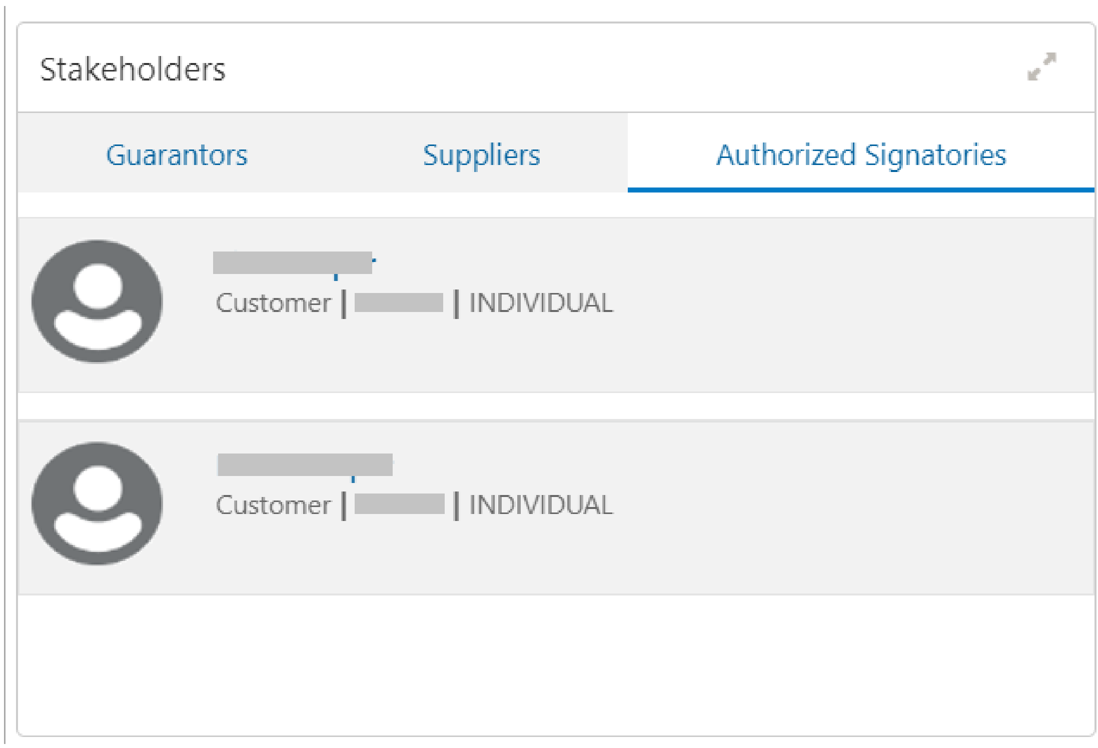
- Name
- Address
- Contact information
- Industry segment
- Areas served
- Revenue
- Operating income
- Net income

**Figure 3-2    Basic Details**


### Stakeholder Information

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

**Figure 3-3    Stakeholder**




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

**Table 3-2    Stakeholders - Descriptions**

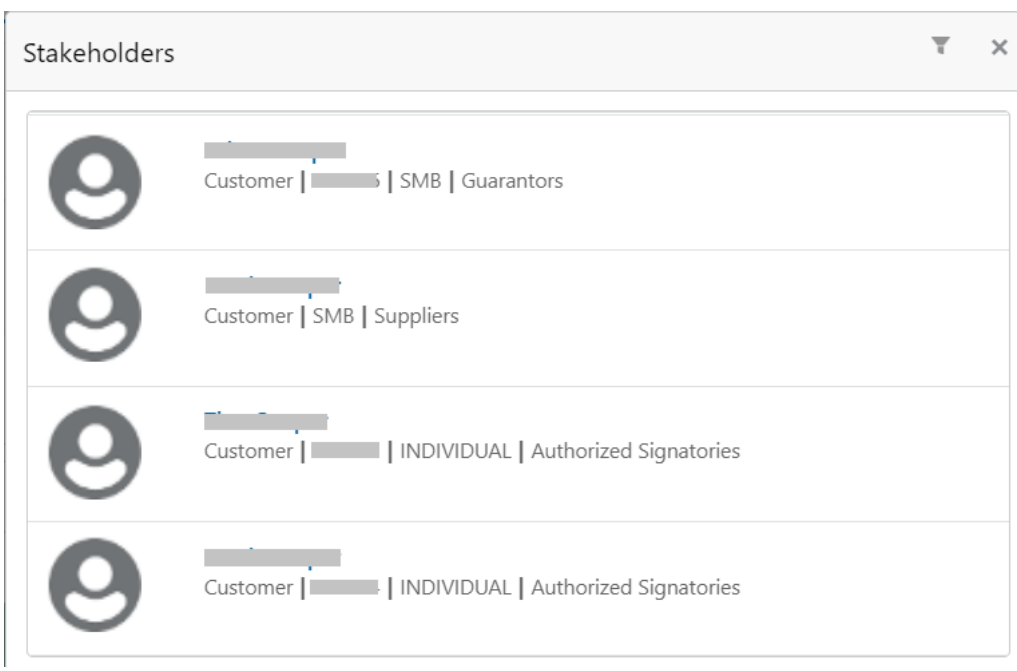
| Tab | Description |
|---|---|
| **Guarantors** | Displays the details of the guarantors for the corporate. |
| **Suppliers** | Displays the details of the suppliers for the corporate. |
| **Authorized Signatories** | Displays the details of the authorized signatories for the corporate. |

**Table 3-2 (Cont.) Stakeholders - Descriptions**

| Tab | Description |
|---|---|
| **Owners** | Displays the owner details for the corporate. |
| **Bankers** | Displays the details of the bankers for the corporate. |
| **Insurers** | Displays the details of the insurers for the corporate. |
| **Buyers** | Displays the details of the buyers for the corporate. |
| **Management Team** | Displays the details of the management team for the corporate. |
| **Sponsors** | Displays the details of the sponsors for the corporate. |
| **Auditors** | Displays the details of the auditors for the corporate. |
| **Debtors** | Displays the details of the debtors for the corporate. |
| **Creditors** | Displays the details of the creditors for the corporate. |
| **Advisors** | Displays the details of the advisors for the corporate. |

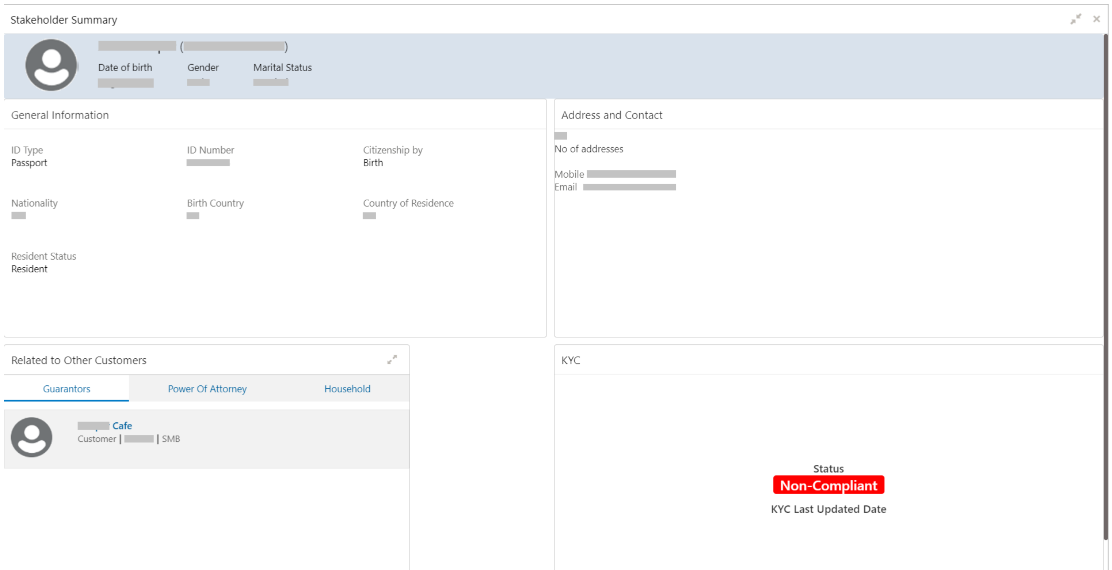
Click on the individual stakeholders to view the details of the stakeholders in the 360 view.

**Figure 3-4 Stakeholder Expanded View**



If the stakeholder is a non-customer, the system will launch the **Stakeholder Summary** screen to view non-customer stakeholder details.

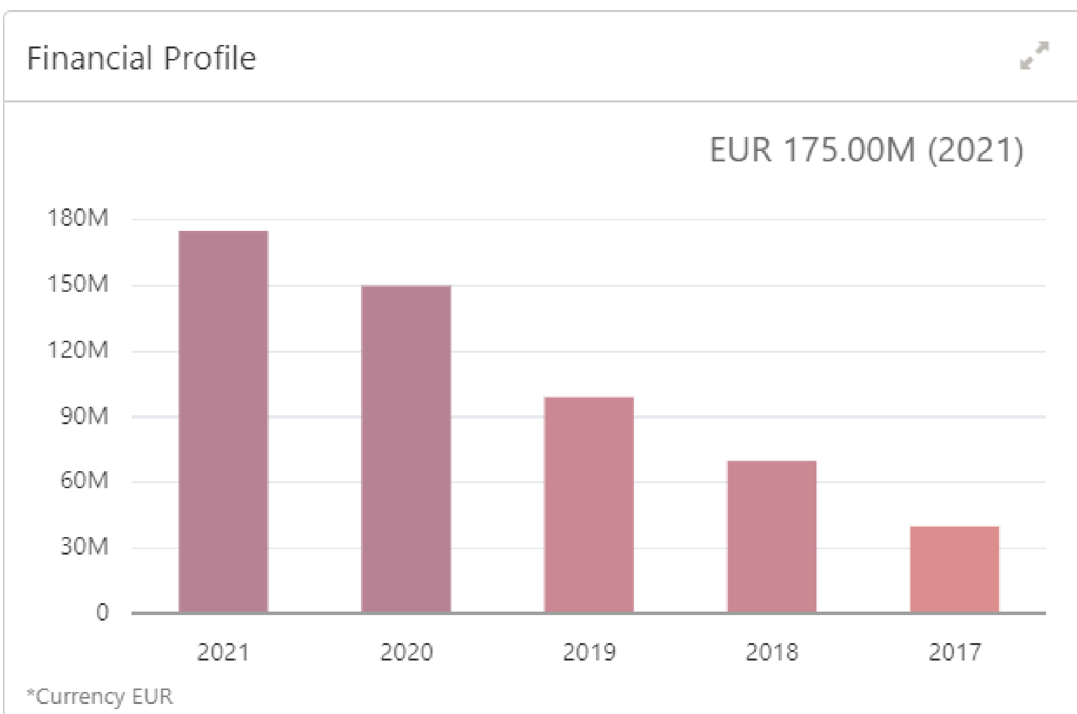
**Figure 3-5 Stakeholder Summary**



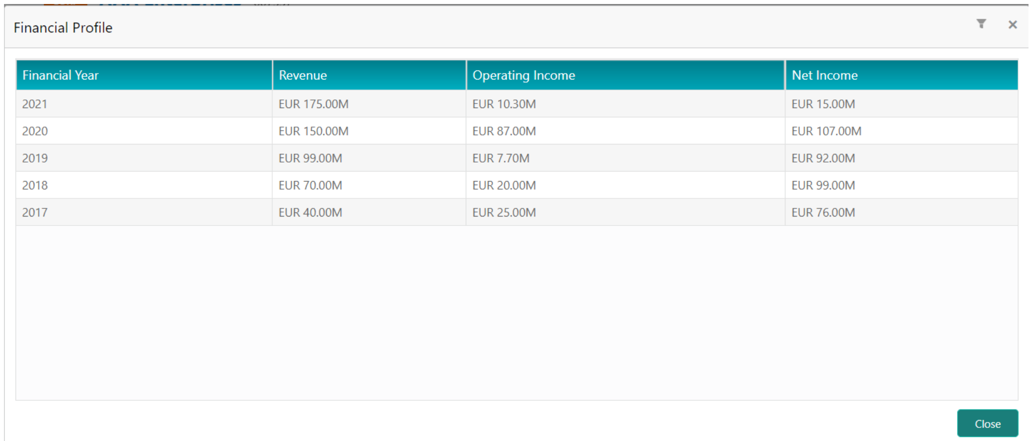

### Financial Profile

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

**Figure 3-6 Financial Profile**



### Figure 3-7 Financial Profile - Expanded View




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

### Table 3-3 Financial Profile - Column Description

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

#### Industry Wise Presence

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

**Figure 3-8 Industry Wise Presence**

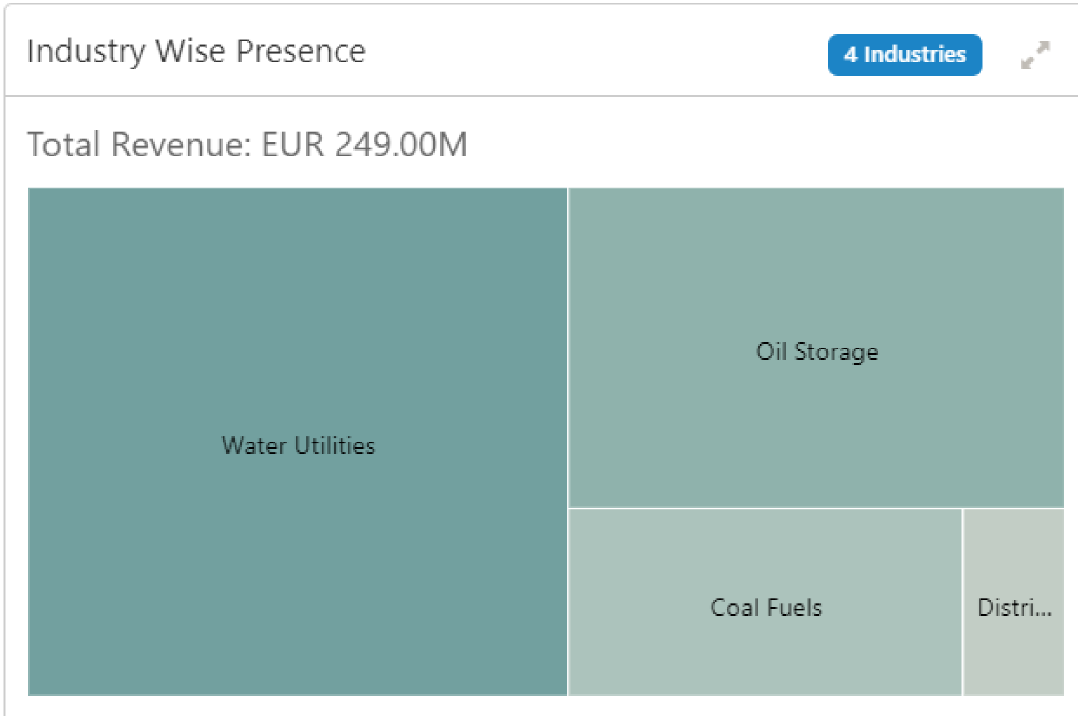
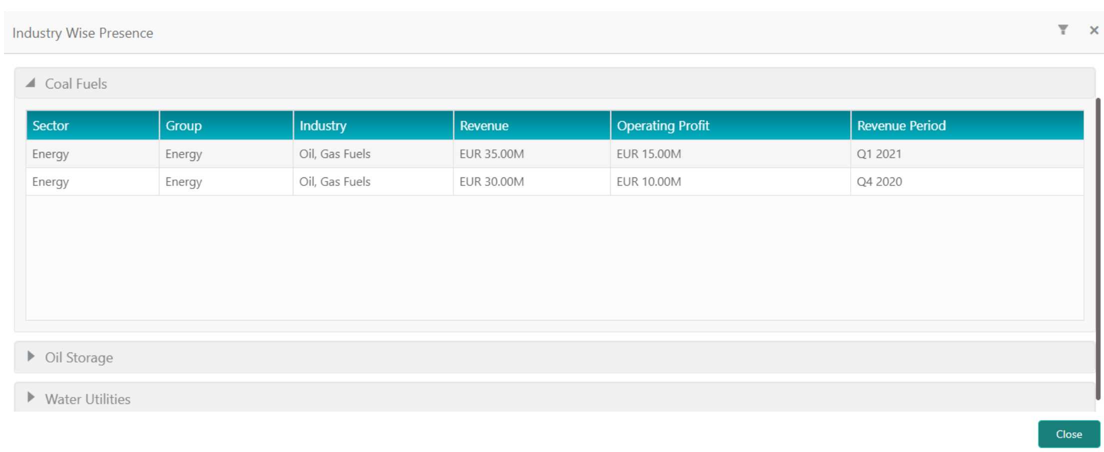



**Figure 3-9 Industry Wise Presence - Expanded View**




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

**Table 3-4 Industry Wise Presence - Column Description**

| Column | Description |
|---|---|
| **Sector** | Displays the industry sector in which the corporate is present. |

**Table 3-4 (Cont.) Industry Wise Presence - Column Description**

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

### Balance Sheet

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

**Figure 3-10 Balance Sheet**


### Country Wise Presence

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

**Figure 3-11 Country Wise Presence**

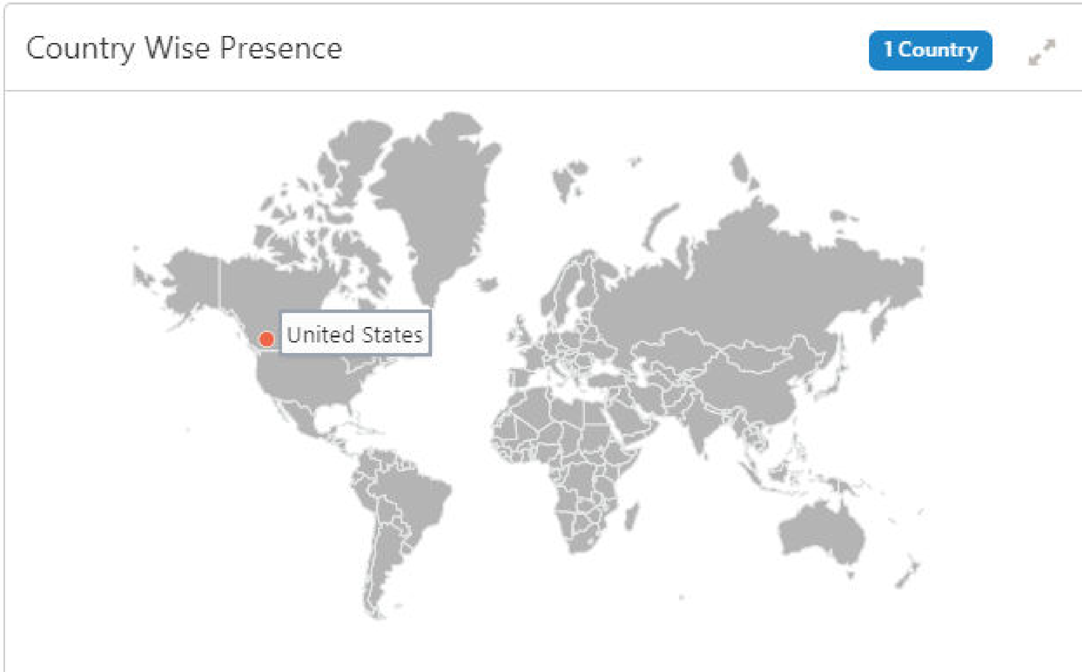
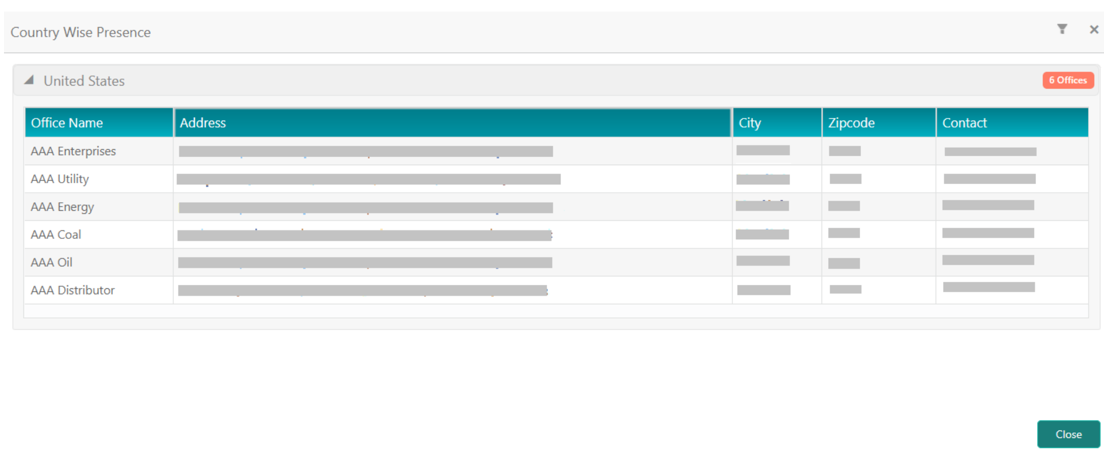



**Figure 3-12 Country Wise Presence - Expanded View**




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

**Table 3-5 Country Wise Presence - Column Description**

| Column | Description |
|---|---|
| **Office Name** | Displays the name of the corporate office. |
| **Address** | Displays the address where the corporate office is present. |
| **City** | Displays the city where the corporate office is present. |

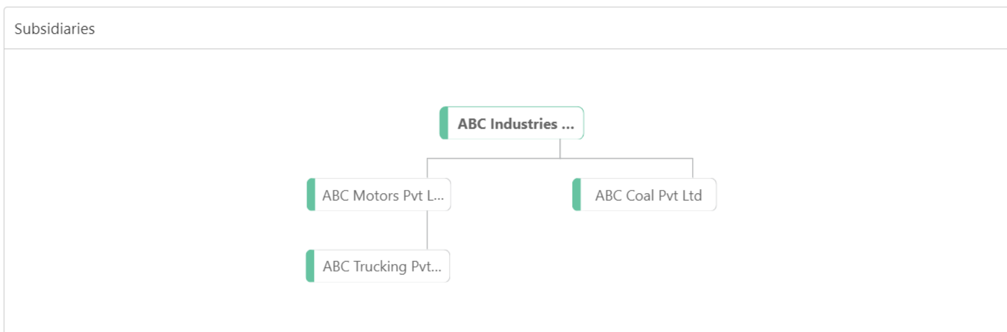
**Table 3-5 (Cont.) Country Wise Presence - Column Description**

| Column | Description |
|---|---|
| **Zip Code** | Displays the zip code of the address. |
| **Contact** | Displays the contact number of the corporate office. |

### Subsidiaries

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

**Figure 3-13 Subsidiaries**




### Rating

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

**Figure 3-14 Credit Rating**

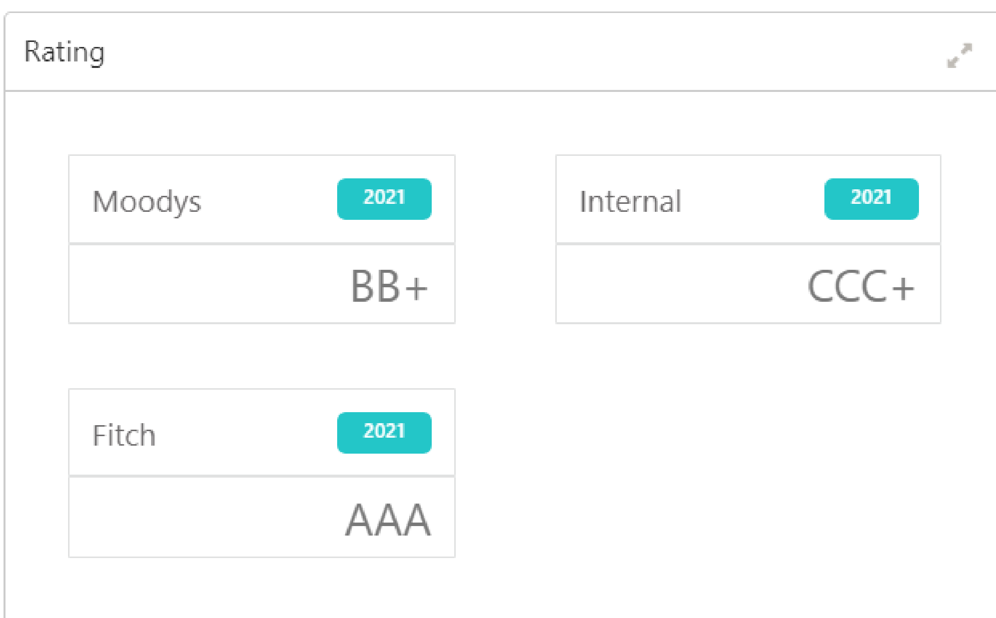
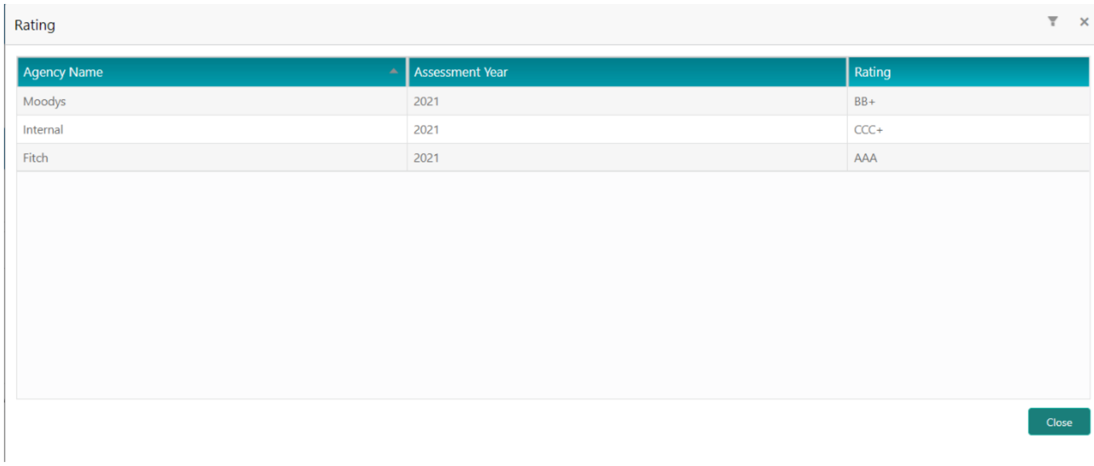


**Figure 3-15 Credit Rating - Expanded View**




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

**Table 3-6 Credit Ratings - Column Description**

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

# 4 Portfolio

This topic describes the information on the product portfolio held by the Corporate 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 corporate will only be displayed in the portfolio section.

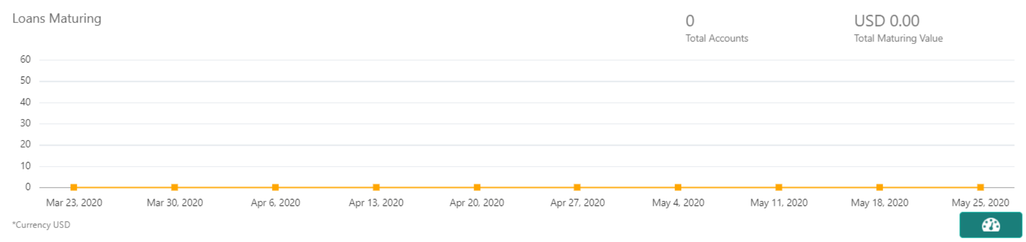
Click on the respective product button on the top left of the portfolio to navigate to the widget corresponding to that product.

Click the  icon present at the right bottom corner of the portfolio widget to navigate to the selected product 360 view.

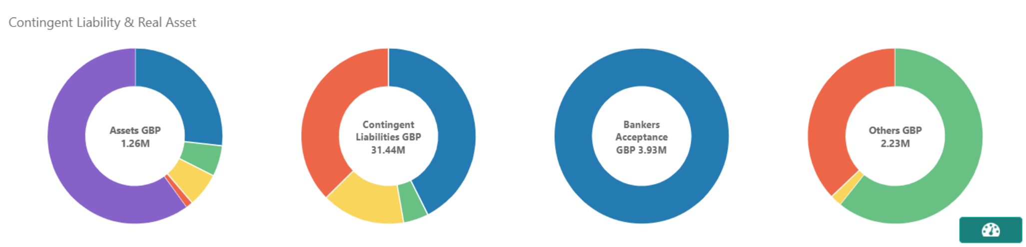
The examples of the product 360 view are shown in the following figures.

### Figure 4-2 Facilities

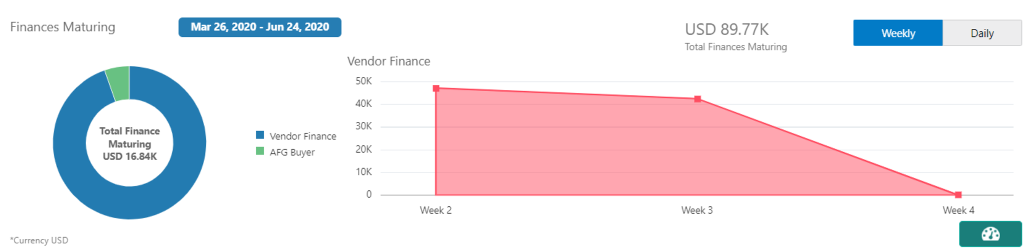

### Figure 4-3 Loans



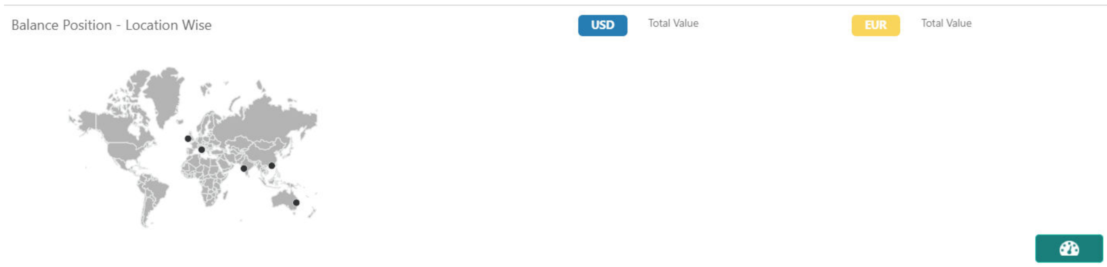

### Figure 4-4 Trade



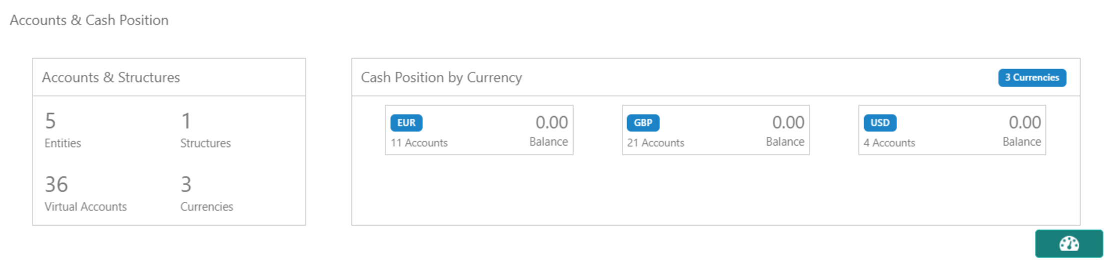

### Figure 4-5 Supply Chain Finance (SCF)



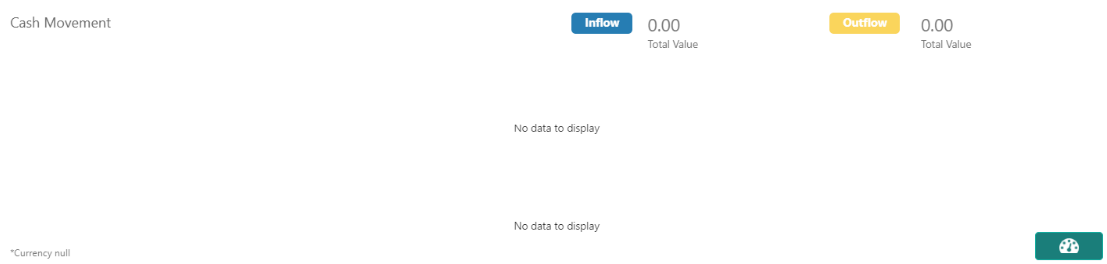
## Figure 4-6 Liquidity Management




## Figure 4-7 Virtual Account Management (VAM)




## Figure 4-8 Cash Management (CM)

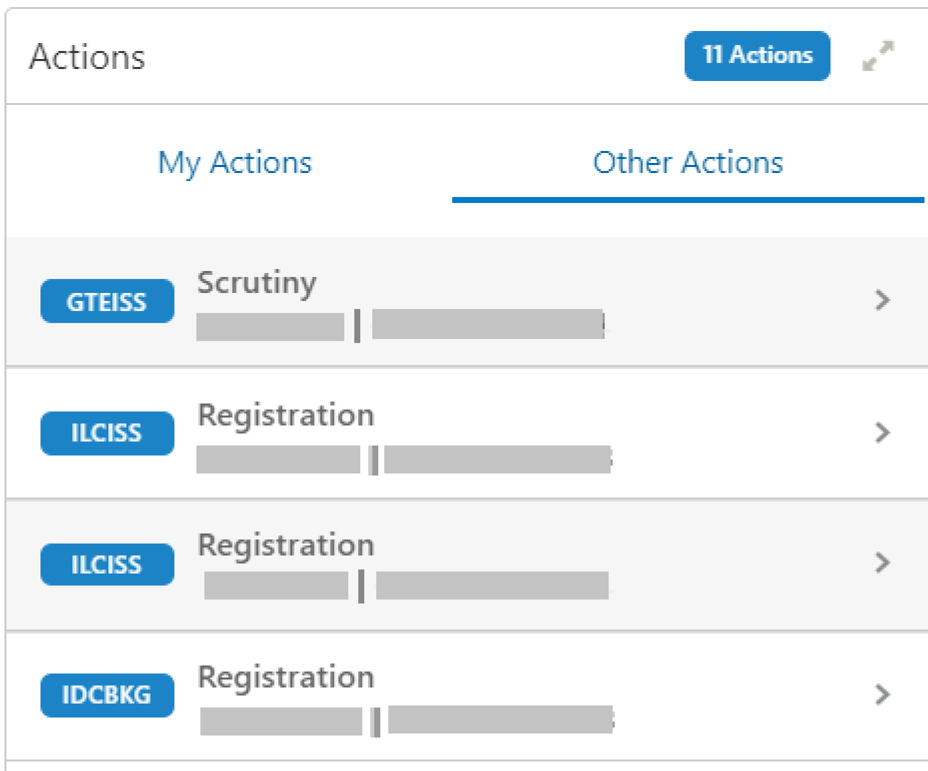


# 5 Actions

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. By periodically monitoring this section, the RM can well prioritize their actions to be performed.

**Figure 5-1 Actions**

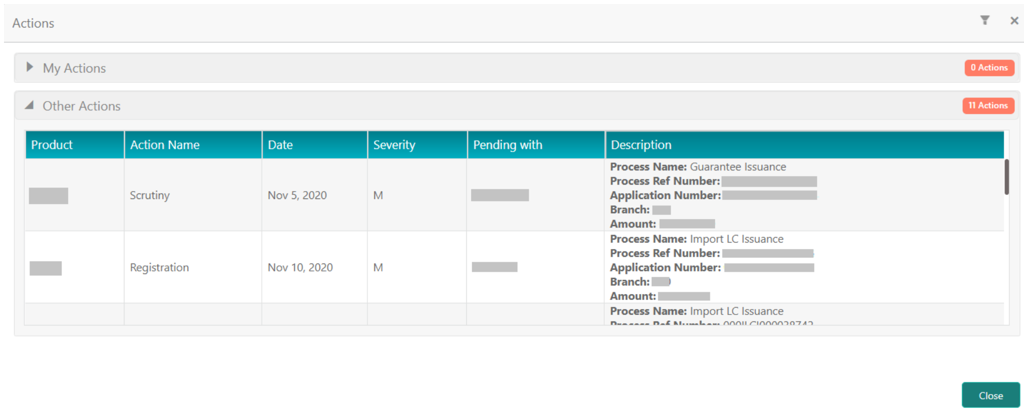



Actions are further grouped as:

**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 topic describes the information on the sales opportunities (upsell/cross-sell) associated with the corporate customer.

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

**Figure 6-1 Sale Opportunities**

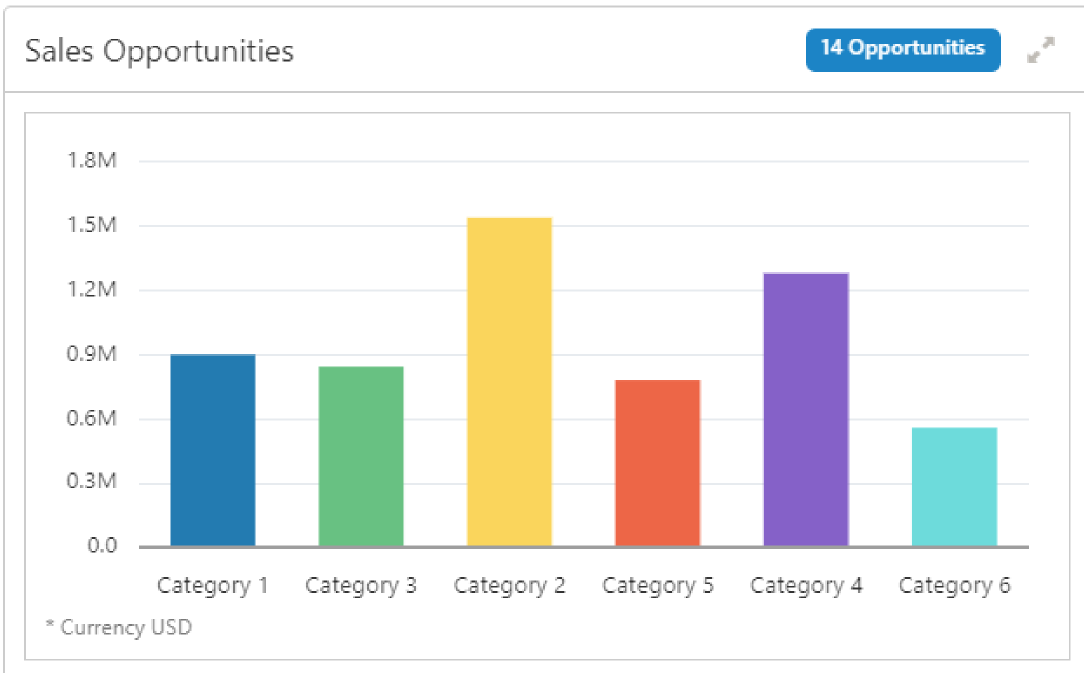
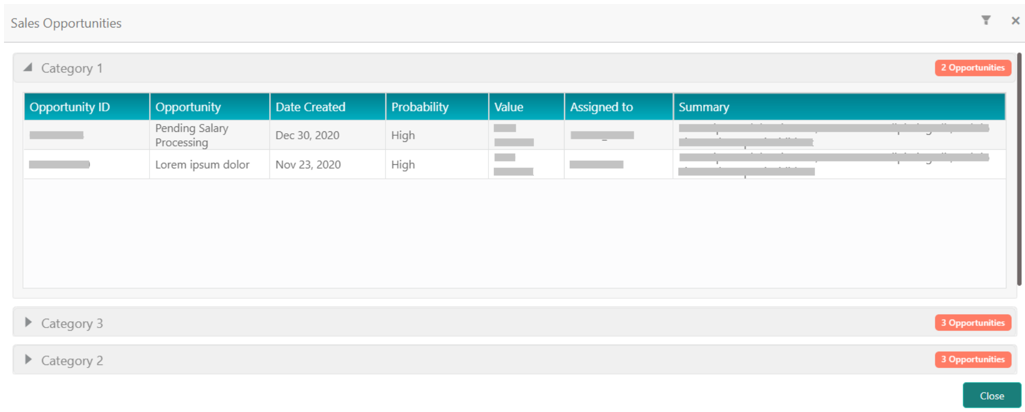


**Figure 6-2 Sales Opportunities - Expanded View**




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**

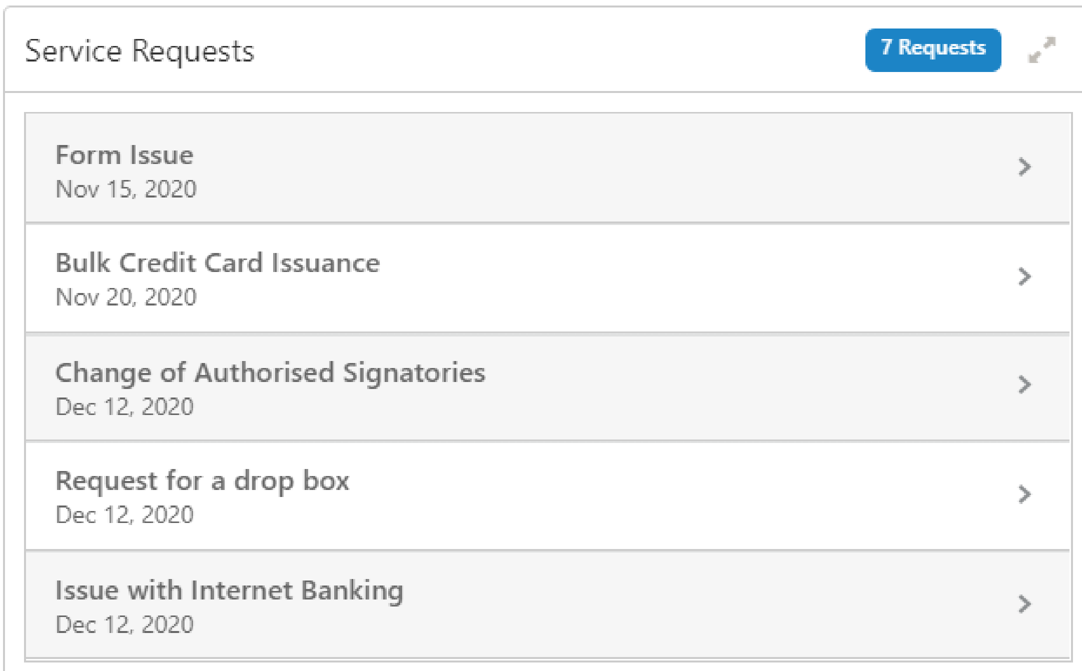
| Column | Description |
|---|---|
| **Opportunity ID** | Displays the ID of the sales opportunity. |
| **Opportunity** | Displays the description of the sales opportunity. |
| **Date Created** | Displays the date on which the sales opportunity is created. |
| **Profitability** | Displays the profitability 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

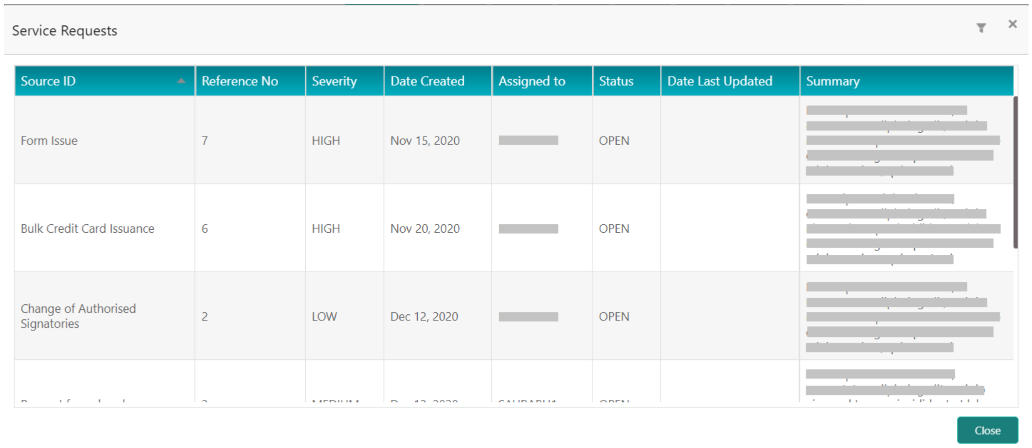
This topic describes the information on the outstanding service requests raised by the customer.

By periodically monitoring this widget, the Relationship manager can do follow-ups and help address the issues faster.

**Figure 7-1 Service Request**



### Figure 7-2    Service Request - Expanded View




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 also assign priorities to the tasks, set a due date, and status for the task in this widget.

**Figure 8-1    My Dairy**

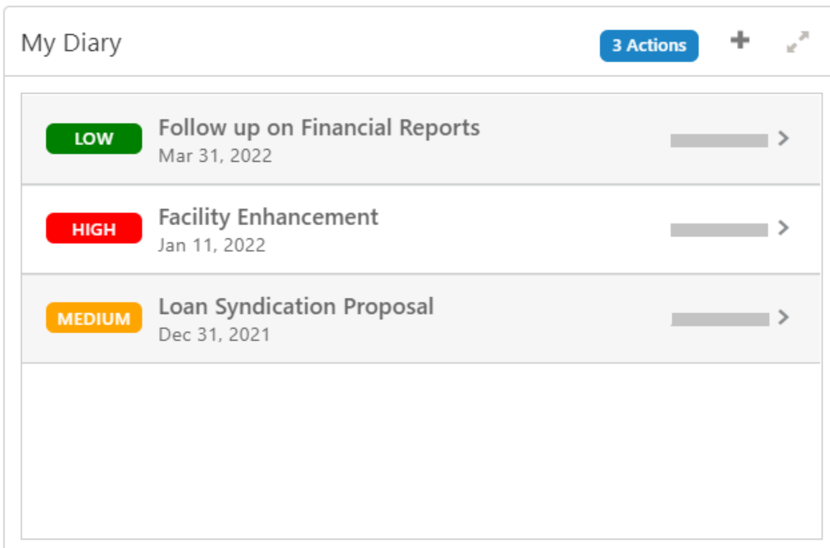
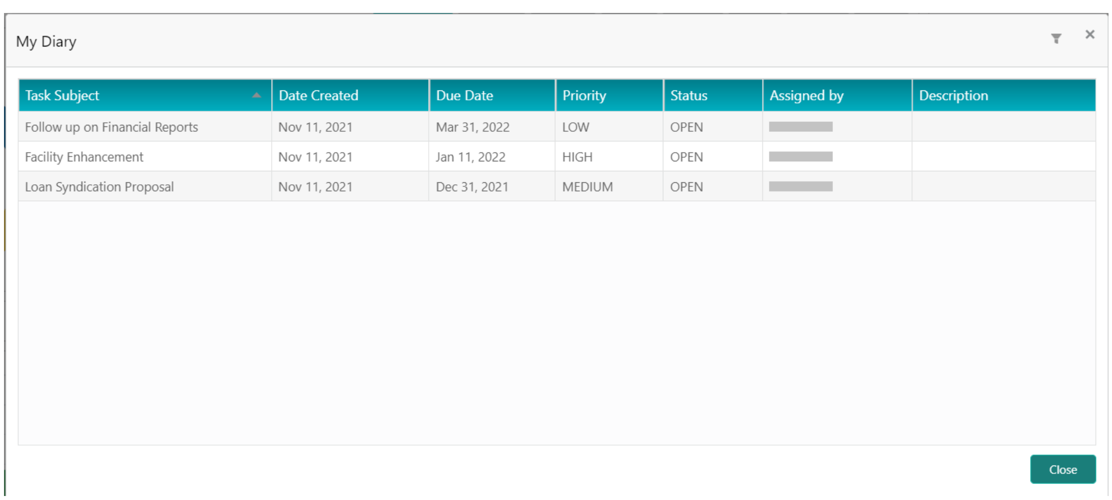



**Figure 8-2    My Diary - Expanded View**



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. |

# Index