

# Oracle® Banking Microservices Architecture

## Retail 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

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## Purpose

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

## Audience

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

## Related Documents

For more information, see these Oracle resources:

- *Getting Started User Guide*
- *Retail Onboarding User Guide*

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	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.

## List of Topics

This guide is organized into the following topics:





**Table List of Topics**

Topics	Description
<a href="#">Overview of Retail 360</a>	This topic provides an overview of the Retail 360 feature.
<a href="#">Get Started</a>	This topic describes the information on how to view Retail 360.
<a href="#">Personal Information</a>	This topic provides the systematic instructions to view the personal information about the customer.
<a href="#">Account Information</a>	This topic provides the systematic instructions to view the balance details and outstanding information of all the customer accounts.
<a href="#">Pending Activities</a>	This topic describes the activities that can be viewed by RM to take necessary actions based on criticality.
<a href="#">Alerts</a>	This topic describes the items that require immediate action, such as payment overdue.
<a href="#">Pending Requests</a>	This topic describes the requests that are made by the customers and not yet responded to by the bank.
<a href="#">Upcoming Events</a>	This topic describes the schedule of the customer based on their activities.
<a href="#">Total Relationship Value</a>	This topic provide the systematic instructions to view the total value of the relationship between the customer and the bank in terms of assets and liability.
<a href="#">Last Five Transactions</a>	This topic describes the last five transactions done by the customers.
<a href="#">Fee Income Products</a>	This topic describes the products through which the bank gains income from the customer.
<a href="#">Standing Instructions</a>	This topic describes the standing instructions set for the customer accounts.
<a href="#">Offers and Schemes</a>	This topic describes the offers and schemes that are already availed by the customers.

## Symbols and Icons

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

**Table Symbols and Icons**

Symbol/Icon	Function
	Close
	Expand view
	Maximize
	Minimize

## 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 Retail 360

This topic describes the overview of the Retail 360 feature.

Retail 360 is an essential feature that is designed to simplify the work of Relationship Managers (RM) in the bank and save a significant amount of time. The customer-specific information displayed in Retail 360 enables the RM to stay up to date about their customers and perform actions that have strict deadlines on time.

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

**Table 1-1 Customer Demographic Sections**

<b>Sections</b>	<b>Description</b>
<b>Account Information</b>	This section provides the account information on all the customer accounts.
<b>Standing Instructions</b>	This section provides the standing instructions for automatic debit of loans received by the customer.
<b>Alerts</b>	This section provides the alerts on pending activities.
<b>Pending Activities</b>	This section provides the pending activities of both the bank and the customer.
<b>Pending Requests</b>	This section provides the pending requests from the customer.
<b>Offers and Schemes</b>	This section provides the offers and schemes availed by the customer.
<b>Upcoming Events</b>	This section provides the upcoming events of the customer.

# 2

## Get Started

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

Retail 360 enables the user to view all the necessary information about the customer from a single place. The Retail 360 page can be viewed using the *Customer Search* option.

This topic contains the following subtopics:

- [Retail 360 Page](#)  
This topic provides systematic instructions to view the customer details in Retail 360 page.
- [Personal Information](#)  
This topic provides the systematic instruction to view the personal information about the customer in the left pane of the Retail 360 page.
- [Account Information](#)  
This topic provides systematic instruction to view the balance details and outstanding information of all the customer accounts at the top of the Retail 360 page.
- [Pending Activities](#)  
This topic describes the information to view the activities that are pending from the RM and the customer.
- [Alerts](#)  
This topic describes the information on the alerts that require the immediate action, such as payment overdue.
- [Pending Requests](#)  
This topic describes the information to view the requests that are made by the customers and not yet responded by the bank.
- [Upcoming Events](#)  
This topic describes the information to view the schedule of the customer based on their activities.
- [Total Relationship Value](#)  
This topic provides systematic information to view the total value of the relationship between the customer and the bank in terms of assets and liability.
- [Last Five Transactions](#)  
This topic describes the information to view the last five transactions done by the customers.
- [Fee Income Products](#)  
This topics describes the information to view the groups and lists the products through which the bank gains income from the customer.
- [Standing Instructions](#)  
This topic describes the information to view the standing instruction sets for the customer accounts.

- [Offers and Schemes](#)  
This topic describes the information to view the offers and schemes that are already availed by the customers.

## 2.1 Retail 360 Page

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

Log in to the application homepage. For information on how to log in, refer to *Getting Started User Guide*.

### Note:

- User should have the required Customer Group Access to View 360 of a party within a customer access group. For more details, refer to **Oracle Banking Common Core User Guide**, **Oracle Banking Security Management System User Guide**, and **Retail Onboarding User Guide**.
- User should have the required Personal Identifiable Information (PII) access to view party information, if PII fields are configured. For more details, refer to **Oracle Banking Security Management System User Guide**, and **Retail Onboarding User Guide**.

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**

The screenshot shows the 'View 360' interface. At the top, there are navigation icons and a title 'View 360'. Below this, there are two input fields: 'Enter PartyID \*' and 'Enter CIF \*'. A search icon is located to the right of the CIF field. At the bottom right, 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
<b>Enter Party ID</b>	Specify the party ID of the desired customer.
<b>Enter CIF</b>	Specify the CIF of the desired customer.

3. Click **View 360 Now**.  
The **Retail 360** page displays.



Figure 2-2 Retail 360

The screenshot displays the 'Personal Information' tile in the Retail 360 interface. The left sidebar contains the following sections:

- Profile:** Includes a profile picture, a 'Gold' status badge, and a 'Signature' field.
- Contact Information:** Lists phone and email addresses.
- Other Information:** Includes 'Locomotor Disability' and 'Admin User' checkboxes.
- KYC:** Shows 'Verified' status for 2021-03-26 with a 'View KYC Documents' link.
- Dependents:** Lists 'Son', 'Daughter', and 'Spouse' with their birth dates and 'Household View'/'Household Balance' buttons.
- Anniversaries:** Lists upcoming birthdays.
- Documents:** Shows '0 Documents Attached' and 'All Documents' link.
- Employment Information:** Shows 'Manager' role since 13 years with a 'View Employment History' button.

The main content area includes:

- Account Balances:** CASA (USD 95.02k Total Balance), Loan Account (USD 106.89k Total Outstanding), Limits (USD 0.00 Total Available Balance), Fixed Deposit (USD 0.00 Total Balance), Credit Cards (USD 0.00 Total Balance Due).
- Pending Activities:** Nomination details, FATCA, Locker premium, and Form required.
- Pending Requests:** New debit card request, Change of address, and New Cheque book requests.
- Alerts:** Locker Rental Due notifications.
- Total Relationship Value:** A donut chart showing 50.42% Assets and 49.58% Liability. Values: USD 106,814.62 Total Assets Value, USD 105,018.00 Total Liabilities Value.
- Fee Income Products:** Credit Cards, Demat Account, Insurance, Muti.
- Standing Instructions:** No record to display.
- Offers & Schemes:** No record to display.
- Stakeholders:** No record to display.
- Related to Other Customers:** No record to display.
- Calendar:** Shows November 2021 with 'Today' highlighted.
- Last 5 Transactions:** List of credited and debited transactions.

## 2.2 Personal Information

This topic provides the systematic instruction to view the personal information about the customer in the left pane of the Retail 360 page.

Before you begin, open the Retail 360 page. For more information, refer to [Retail 360 Page](#).

The following table describes the different sections in the Personal Information tile:

**Table 2-2 Personal Information - Section Description**

Section	Description
<b>Profile Picture</b>	Displays the picture, name, and unique ID of the customer.
<b>Signature</b>	Displays the signature of the customer in bank records.
<b>Contact Information</b>	Displays the communication address of the customer.
<b>Other Information</b>	Displays the name in local language, details of special needs, and relationship manager details.
<b>KYC</b>	Indicates the KYC compliance status of the customer.
<b>Dependents</b>	Displays the dependent details of the customer.
<b>Anniversaries</b>	Displays the anniversary details of the customer and their dependents.
<b>Documents</b>	Displays the documents submitted by the customer.
<b>Employment Information</b>	Displays the employment details of the customer.

**Dependants**

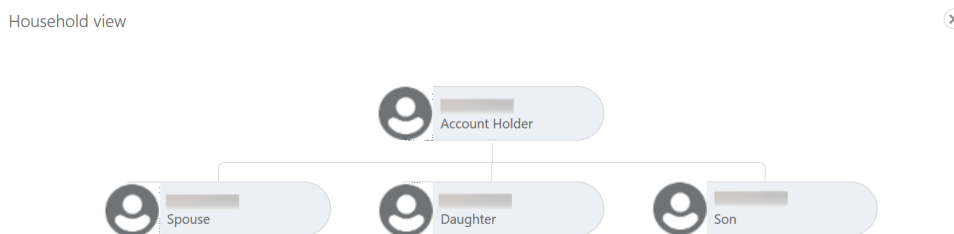
The **Dependants** section displays the dependant information.


**Figure 2-3 Dependants**

1. On the **Retail 360** page, in the **Dependants** section, click **Household View** to view the dependent information in the tree view.

The **Household View** window displays.

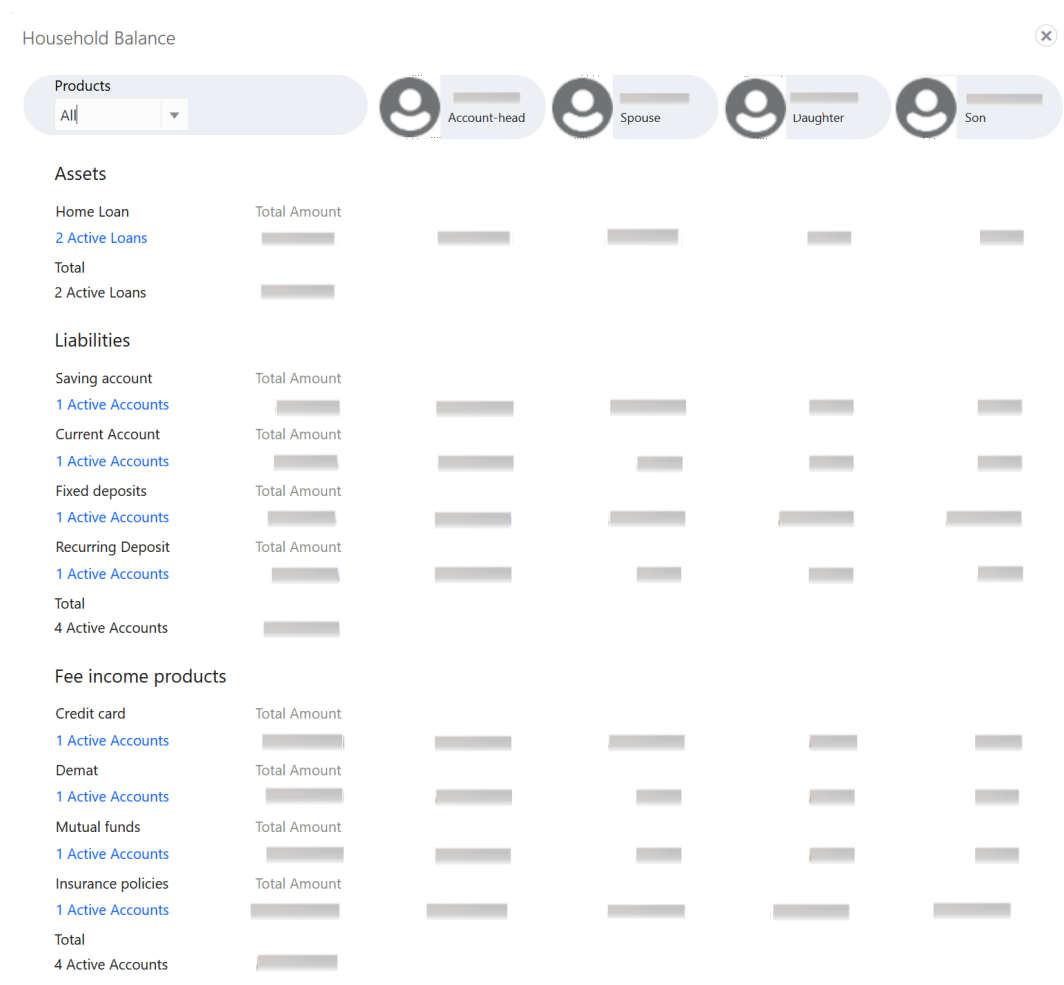
**Figure 2-4 Household View**



2. Click  icon to exit the **Household View** window.
3. On the Retail 360 page, in the **Dependants** section, click **Household Balance** to view the balance in all the dependent accounts.

The **Household Balance** window displays.

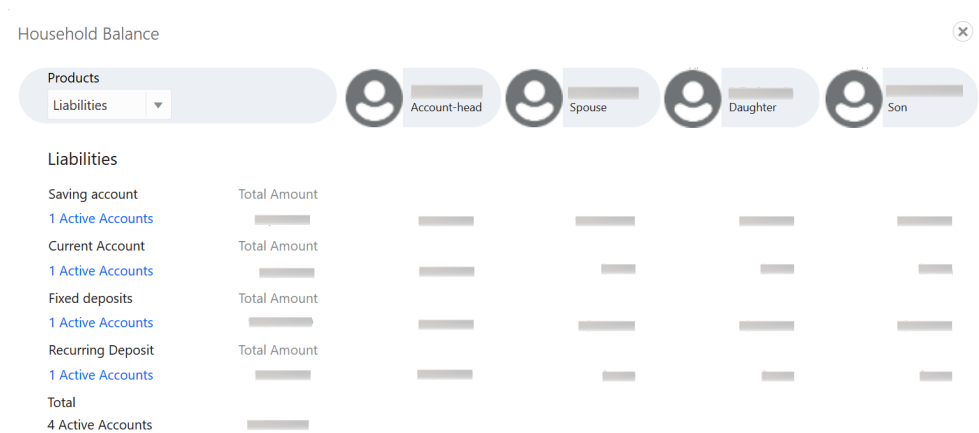
**Figure 2-5 Household Balance**



4. Select the **Products** from the drop-down list. The options available are:
- All
  - Assets
  - Liabilities
  - Fee Income Products

The **Household Balance for Selected Product** displays.

**Figure 2-6 Household Balance for Selected Product**



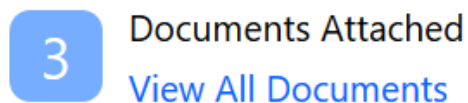
- Click icon to exit the **Household Balance** window.

### Documents

The **Documents** section displays the details of all the documents submitted by the customer.

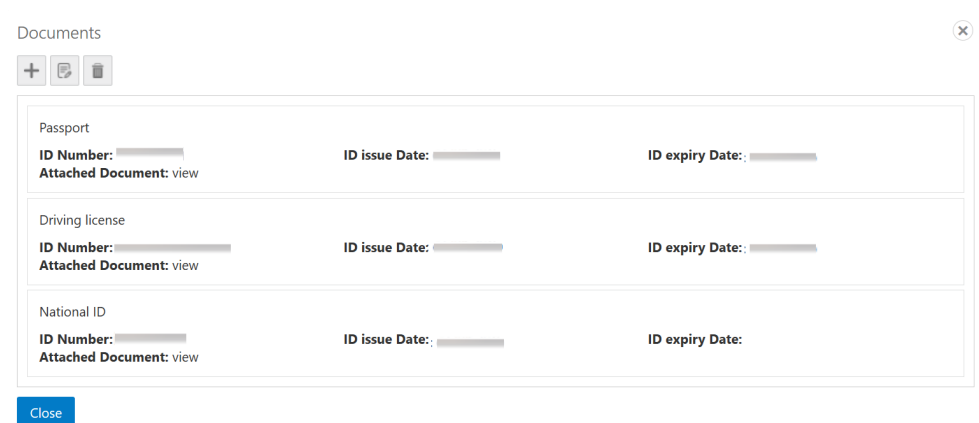
**Figure 2-7 Documents**


## Documents



- On the Retail 360 page, in the **Documents** section, click **All Documents**.

**Figure 2-8 Documents**

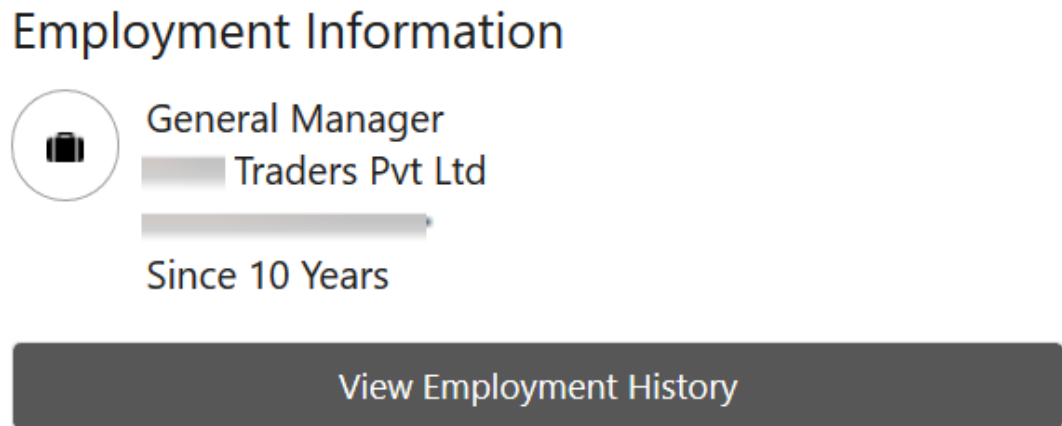


- Click  icon to exit the **Documents** window.

**Employment Information:**

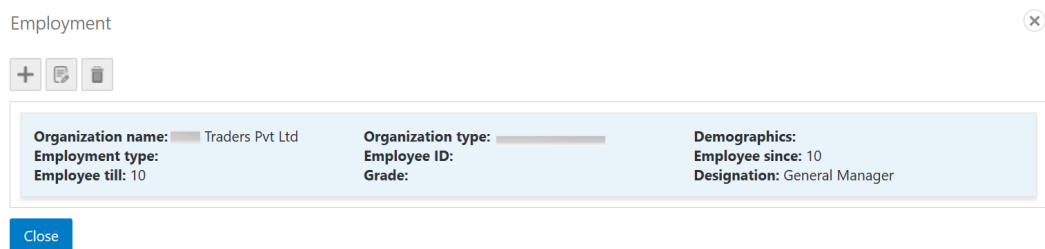
The **Employment** window displays the employment history.

**Figure 2-9 Employment Information**



- On the Retail 360 page, in the **Employment Information** section, click **View Employment History** to view the employment details.

**Figure 2-10 View Employment History**



- Click the  icon to exit the **Employment** window.

## 2.3 Account Information

This topic provides systematic instruction to view the balance details and outstanding information of all the customer accounts at the top of the Retail 360 page.

Before you begin, open the Retail 360 page. For more information, refer to the [Retail 360 Page](#).

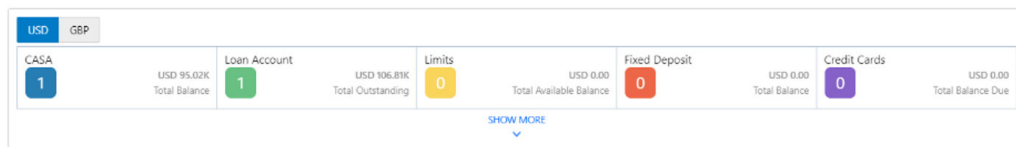
The details of the following customer accounts are displayed on the Retail 360 page:

- CASA

- Loan Account
- Limits
- Fixed Deposit
- Credit Cards
- Recurring Deposit
- Demat Account
- Mutual Funds
- Insurance Policies
- Lockers

A basic view of the account information is as follows:

**Figure 2-11 Account Information – Basic View**

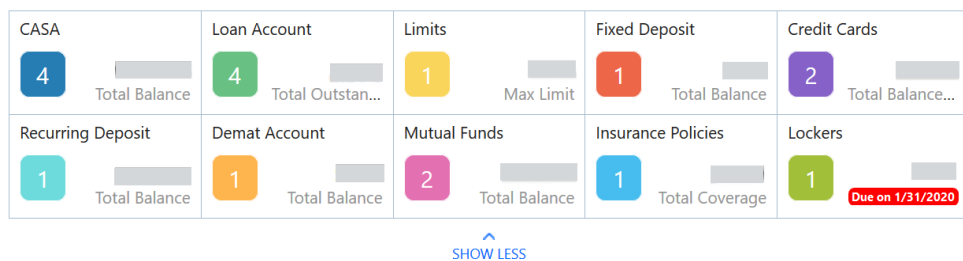


Perform the following steps to view the account information of the customer accounts:

1. On the Retail 360 page, under the **Account Information** section, click **SHOW MORE**.

The **Account Information – Expanded View** displays.


**Figure 2-12 Account Information – Expanded View**



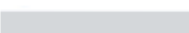





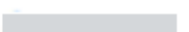





2. Click on the account count in the **CASA** section to view the detailed information about CASA.

The **CASA Information** window displays.

Figure 2-13 CASA Information


CASA
✕

All	Current Accounts	Savings Accounts	
		<b>CURRENT ACCOUNTS</b>	
Currency 	Account Balance 	Status Active	⋮
		<b>CURRENT ACCOUNTS</b>	
Currency 	Account Balance 	Status Active	⋮
		<b>CURRENT ACCOUNTS</b>	
Currency 	Account Balance 	Status Active	⋮
		<b>SAVINGS ACCOUNTS</b>	
Currency 	Account Balance 	Status Active	⋮

⏪ < 1 > ⏩

 **Note:**

By default, the details are displayed for all accounts.

3. Click the **Current Accounts** tab to view only the current account details.

The Current Accounts window displays.

Figure 2-14 Current Accounts

The screenshot displays the 'Current Accounts' interface. On the left, there is a sidebar with account details: Account Type (NORM), Since (4/3/2010), Account Currency, Account Holder information, Branch Details, and KYC status (KYC Compliant 09/12/2019). Below this is a 'Documents' section showing 3 documents attached. The main area contains several charts and summary cards. At the top, there are summary cards for Current Balance, Days in Debit, Monthly Debit Average, No of Overdrafts, Limit, Monthly Average Balance, Days in Credit, Monthly Credit Average, No of Cheque Bounced, and Limit Threshold. Below these are three line charts: 'Balance' (Total and Average Balance), 'Days in Debit/Credit', and 'Days in Excess OD'. To the right, there are sections for Alerts (Nominee Details Pending), Frequent Customer Operations, and Last 5 Transactions (listing deposits and debits). At the bottom, there are sections for Pending Activities (Nomination details, FATCA, Locker premium, Form required) and Pending Requests (New debit card request, Change of address, New Cheque book). The bottom-most section shows Standing Instructions (Home loan EMI) and Documents attached (Aadhar card, Pan card, Passport, Address proof).

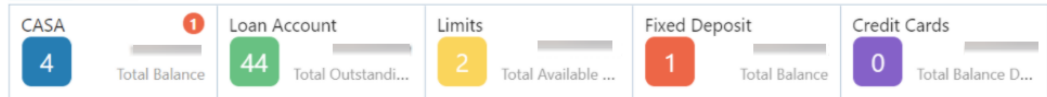


 **Note:**

You can also view only savings account details in the **Savings Accounts** tab.

In case of an unauthorized overdraft, the system displays the notification in the CASA widget to indicate the number of accounts that have an unauthorized overdraft.

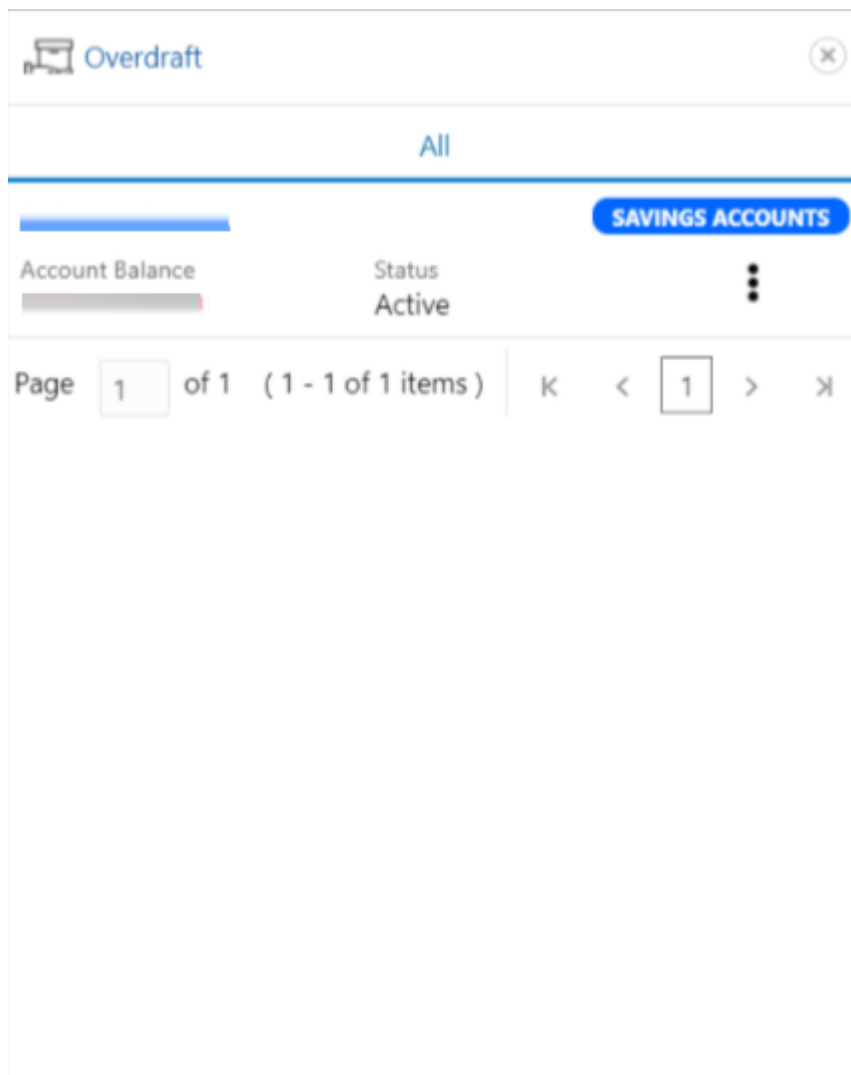
**Figure 2-15 CASA Information- Notification**



4. On the Retail 360 page, under the **CASA** account information section, click on the notification.

The **Overdraft** window displays the accounts with unauthorized overdraft.

**Figure 2-16 CASA Information - Unauthorized Overdraft**



5. On the **Overdraft** window, click on the desired account number.  
The **Account Balances** window displays.

**Figure 2-17 Account Balances**


The screenshot shows a window titled "Account Balances" with a close button (X) in the top right corner. The window contains a table with the following rows:

<b>Current Balance</b>	██████████
(-)Uncollected	██████
(-)Blocked	██████
<b>Available Balance</b>	██████████
(+)Unutilized Amount	██████
(+)TOD Limit	██████
<b>Total Available Balance</b>	██████████


At the bottom right of the window is a green button labeled "Cancel".

6. On the Retail 360 page, under the **Account Information** section, click **Loan Account** to view the loan account details.  
The **Loan Account** window displays.

Figure 2-18 Loan Account



## Loan Account



All	Home Loan	Vehicle Loan
		<b>HOME LOAN</b>
Currency USD	Loan Outstanding \$30,000.00	Status Active
		⋮
		<b>VEHICLE LOAN</b>
Currency USD	Loan Outstanding \$5,000.00	Status Active
		⋮
		<b>HOME LOAN</b>
Currency USD	Loan Outstanding \$5,000.00	Status Active
		⋮
		<b>VEHICLE LOAN</b>
Currency USD	Loan Outstanding \$700.00	Status Active
		⋮

K < 1 > >

 **Note:**

By default, the details are displayed for all the loan accounts. You can also click on the corresponding tab to view details about the specific loan. For example, to view details about the vehicle loan, click the **Vehicle Loan** tab.

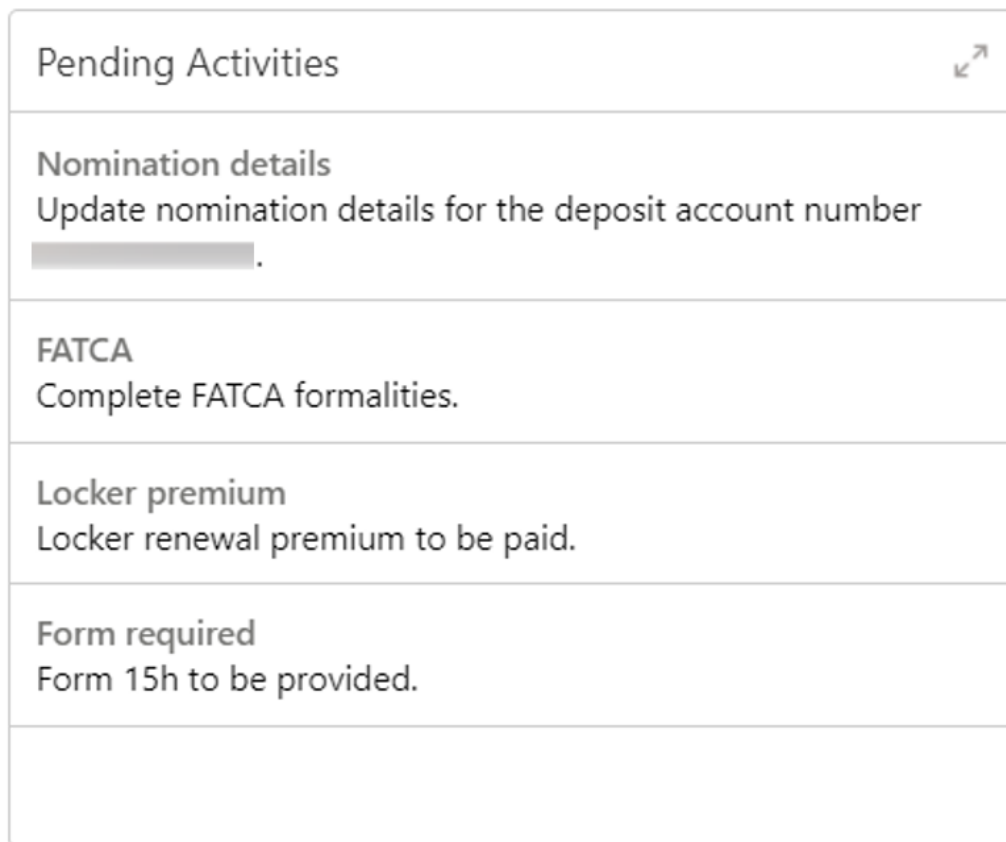
## 2.4 Pending Activities


This topic describes the information to view the activities that are pending from the RM and the customer.

The RM can view these activities and take necessary actions based on criticality.

The following figure shows a sample of the **Pending Activities** tile:

**Figure 2-19 Pending Activities**



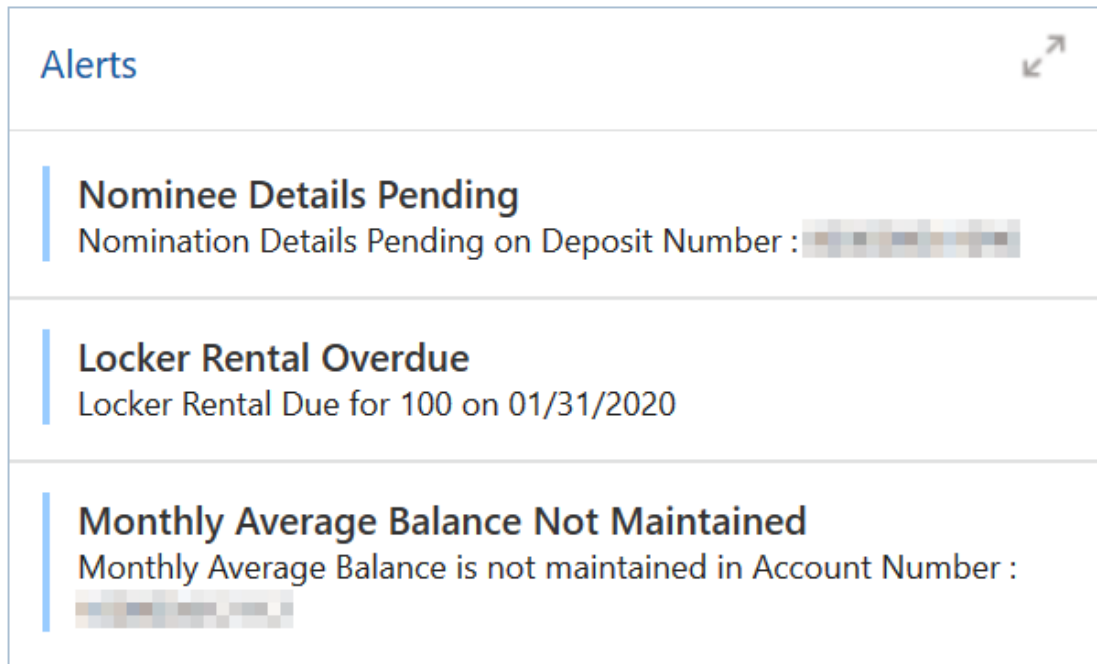
Pending Activities 	
<b>Nomination details</b>	Update nomination details for the deposit account number [REDACTED].
<b>FATCA</b>	Complete FATCA formalities.
<b>Locker premium</b>	Locker renewal premium to be paid.
<b>Form required</b>	Form 15h to be provided.

## 2.5 Alerts

This topic describes the information on the alerts that require the immediate action, such as payment overdue.

By periodically monitoring this section, the RM can well prioritize the actions to be performed. The following figure is a sample of this tile:

Figure 2-20 Alerts




## 2.6 Pending Requests

This topic describes the information to view the requests that are made by the customers and not yet responded by the bank.

The following figure shows a sample of this tile:

**Figure 2-21 Pending Requests**

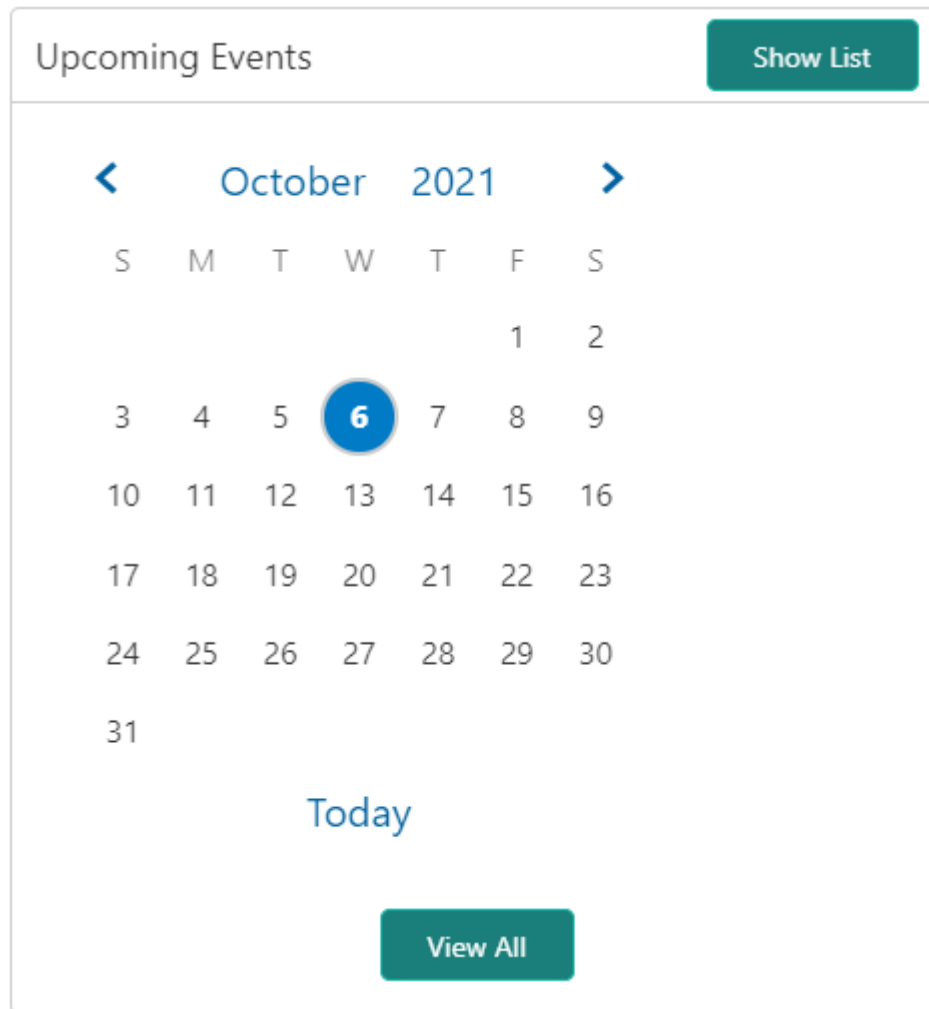
Pending Requests 
New debit card request Requested on 6/2/2020
Change of address Requested on 3/26/2020
New Cheque book Requested on 3/27/2020
New Cheque book Requested on 6/3/2020

## 2.7 Upcoming Events

This topic describes the information to view the schedule of the customer based on their activities.

The following figure shows a sample of this tile:

**Figure 2-22 Upcoming Events**



The following options are available to view the required details:

**Table 2-3 Upcoming Events - Options**

Action	Description
<b>Show List</b>	Click <b>Show List</b> to view the upcoming events as a list.
<b>View All</b>	Click <b>View All</b> to view all the upcoming events.

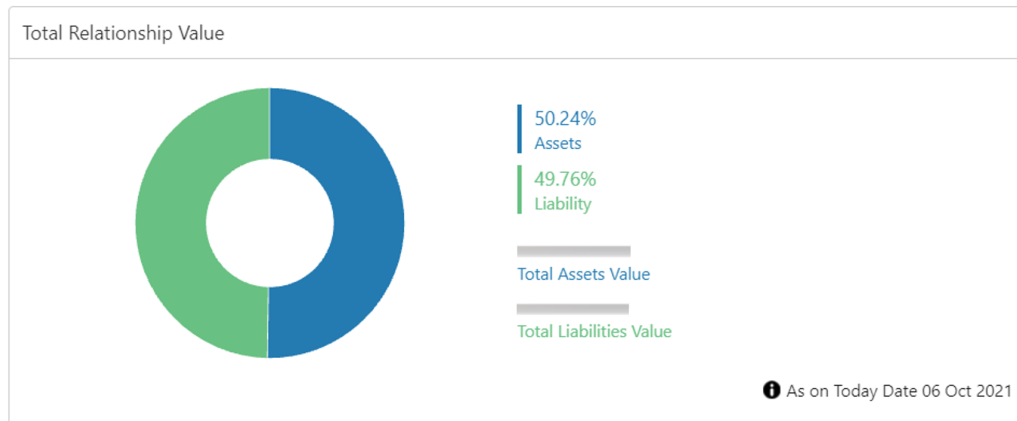
## 2.8 Total Relationship Value

This topic provides systematic information to view the total value of the relationship between the customer and the bank in terms of assets and liability.

Before you begin, open the Retail 360 page. For more information, refer to [Retail 360 Page](#).

The following figure shows a sample of this tile:

Figure 2-23 Total Relationship Value

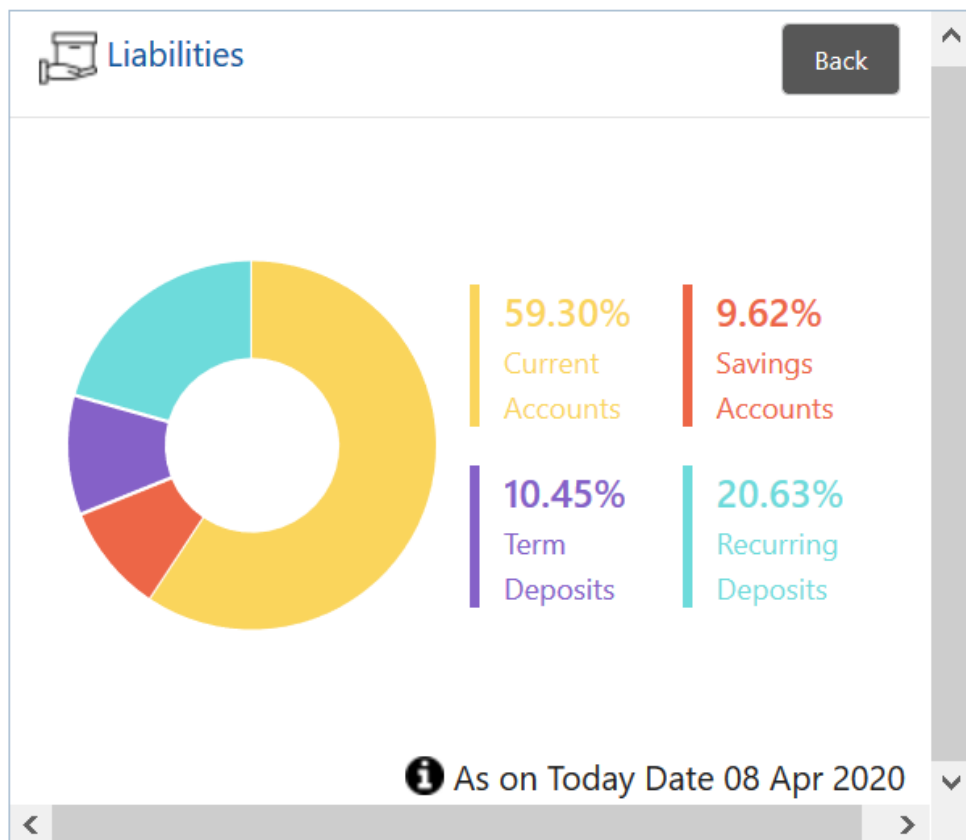


**View the Liability Chart**

1. On the Relationship chart, click on the liability portion to view only the liability value.

The **Liabilities** window displays.

Figure 2-24 Liabilities



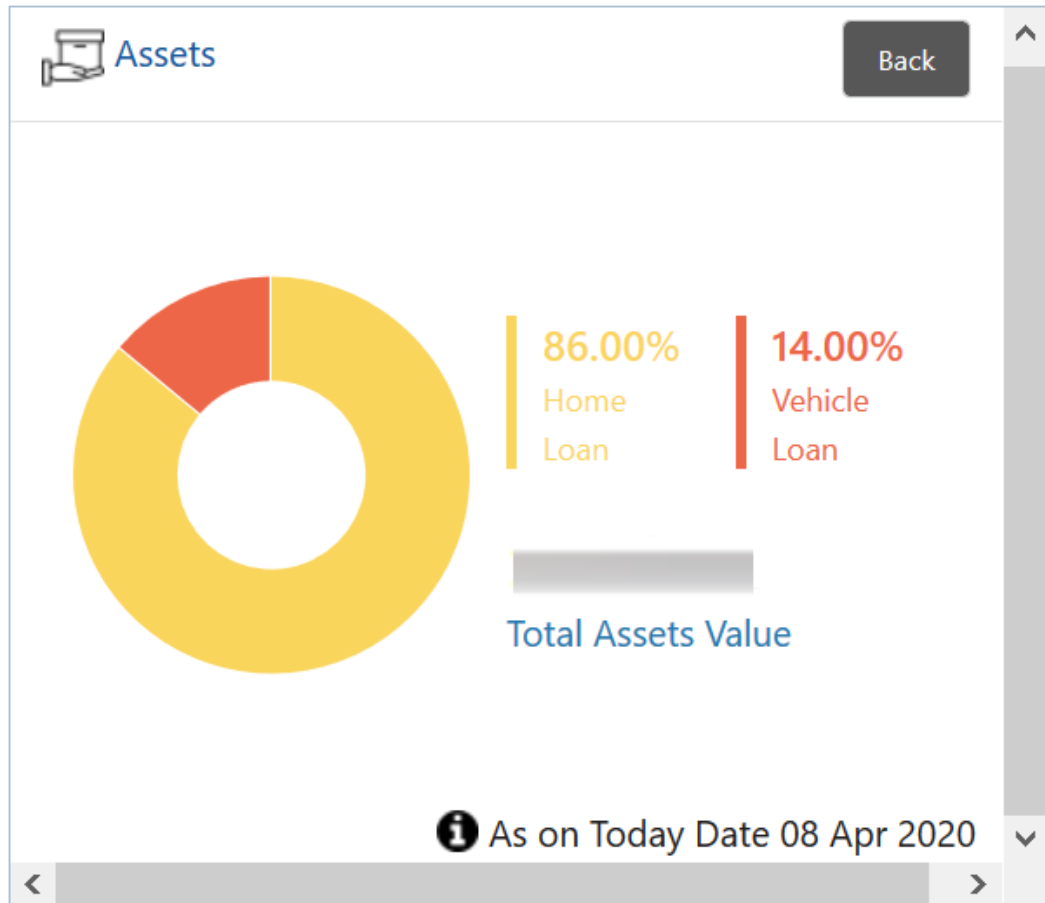
2. Click **Back** to view the relationship chart on the Retail 360 page.



### View the Assets Chart

3. On the Relationship chart, click on the assets portion to view only the assets value.  
The **Assets** window displays.

Figure 2-25 Assets









4. Click **Back** to view the relationship chart on the Retail 360 page.

## 2.9 Last Five Transactions

This topic describes the information to view the last five transactions done by the customers. The following figure shows a sample of the **Last Five Transactions** tile.

Figure 2-26 Last Five Transactions

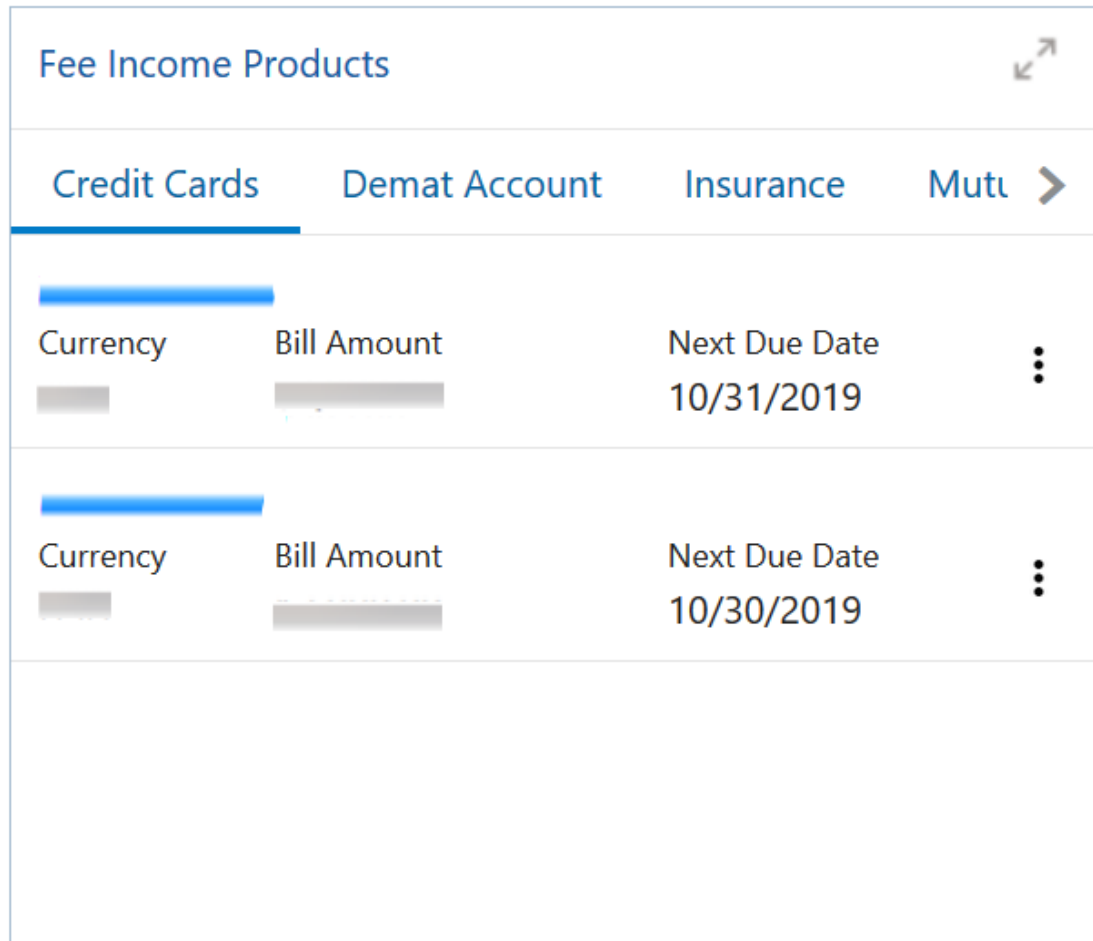
Last 5 Transactions 	
 [REDACTED] 000 Credited [REDACTED] on 2021-03-26	
 [REDACTED] COMMISSION Debited [REDACTED] on 2021-03-26	
 [REDACTED] COMMISSION Debited [REDACTED] on 2021-03-26	
 [REDACTED] 000 Credited [REDACTED] on 2021-03-26	
 [REDACTED] 000 Debited [REDACTED] on 2021-03-26	

## 2.10 Fee Income Products

This topic describes the information to view the groups and lists the products through which the bank gains income from the customer.

The following figure shows a sample of this tile.

Figure 2-27 Fee Income Products



Fee income products are further grouped as:

Table 2-4 Fee Income Products

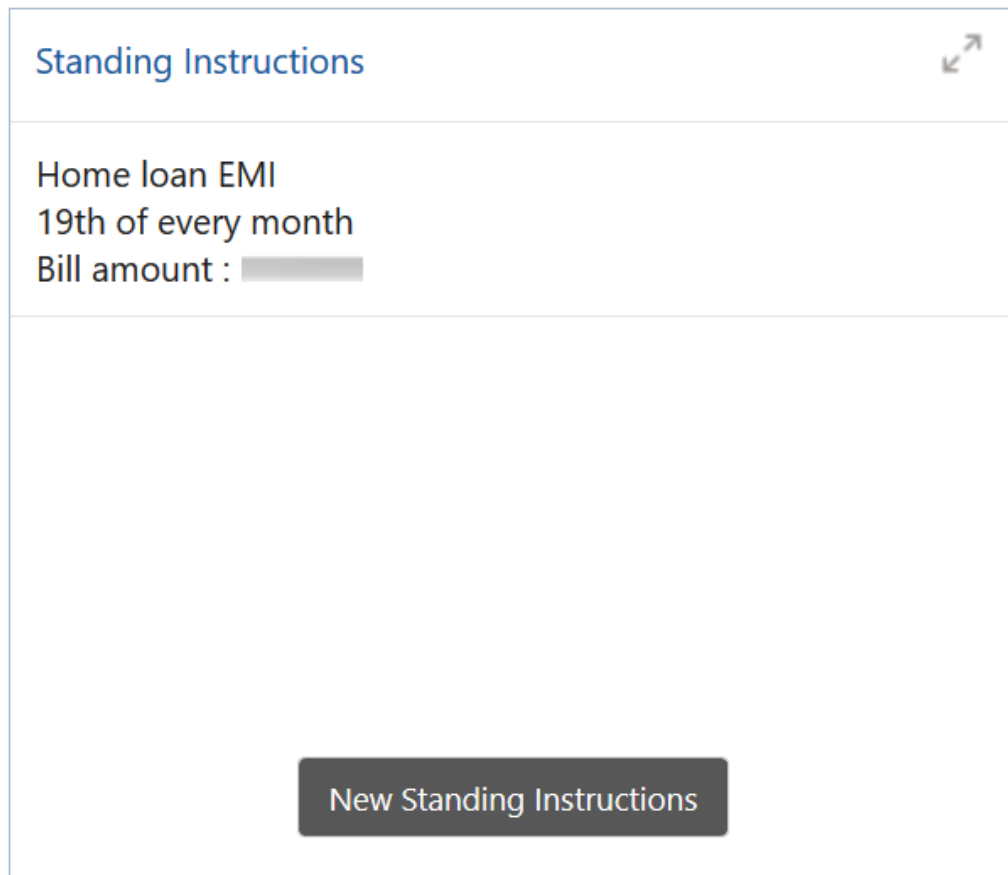
Tab	Description
<b>Credit Cards</b>	Displays the details of the credit cards.
<b>Demat Account</b>	Displays the details of the demat account.
<b>Insurance</b>	Displays the details of the insurance.
<b>Mutual Funds</b>	Displays the details of the mutual funds.

## 2.11 Standing Instructions

This topic describes the information to view the standing instruction sets for the customer accounts.

In addition to viewing existing instructions, the RMs can easily create new standing instructions from this tile. The following figure shows a sample of this tile. Users can select **New Standing Instructions** to create a new standing instruction.

Figure 2-28 Standing Instructions



The screenshot displays a user interface for 'Standing Instructions'. At the top, the title 'Standing Instructions' is shown in blue text with a small expand/collapse icon to its right. Below the title, the instruction details are listed: 'Home loan EMI', '19th of every month', and 'Bill amount : [redacted]'. At the bottom center of the interface, there is a dark grey button with the text 'New Standing Instructions' in white.

## 2.12 Offers and Schemes

This topic describes the information to view the offers and schemes that are already availed by the customers.

Knowing the existing offers and schemes of the customer helps the RM in promoting different products. The following figures shows a sample of the **Offers and Schemes** tile and its expanded view.

Figure 2-29 Offers and Schemes

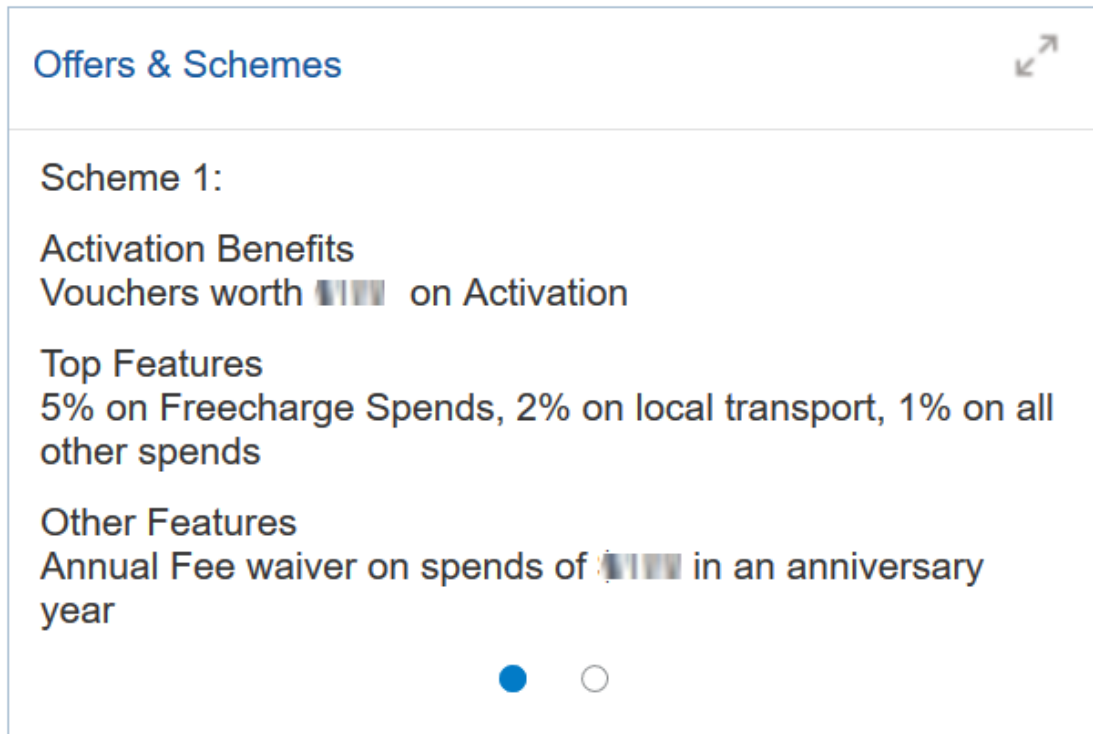
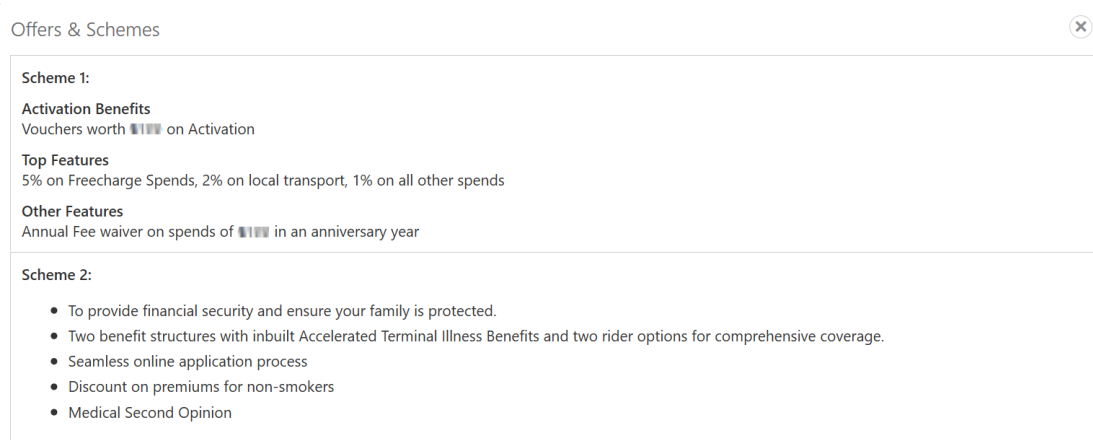


Figure 2-30 Offers and Schemes - Expanded View



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