Oracle® Banking Microservices Architecture

Small and Medium Business 360 User Guide

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Oracle Banking Microservices Architecture Small and Medium Business 360 User Guide, 14.7.2.0.0

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Contents

Preface

Purpose

This guide provides the detailed information about the Small and Medium Business (SMB) customer 360 feature.

Audience

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

Documentation Accessibility

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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.
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.

Related Resources

For more information, see these Oracle resources:

- *Getting Started User Guide*
- *SMB Onboarding User Guide*

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.

Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table Acronyms and Abbreviations

Acronym/ Abbreviation	Description
CASA	Current Account and Saving Account
CIF	Customer Information File

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.

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

1

Overview - SMB 360

This topic describes the overview about the Small and Medium Business (SMB) 360 feature.

Small and Medium Business 360 or SMB 360 is an essential feature designed to simplify the work of RMs in the bank and save a significant amount of time. The customer-specific information displayed in SMB 360 enables the RM to stay up to date with their customers and perform actions that have strict deadlines on time.

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

Table 1-1 Customer Demographic Sections

Sections	Description
Demographic Details	This section provides the basic demographic information about the customer.
Owner Details	This section provides the owner details of the SMB customer.
Total Relationship Value	This section provides the total relationship value for the SMB Customer’s relationship with the Bank.
Account Information	This section provides the account information on all the customer accounts.
Transactions	This section provides the transactions on all the customer accounts.
Fee Income Products	This section provides the fee income products for the SMB Customer.
Standing Instructions	This section provides the standing instructions for automatic debit of loans received by the customer.
Stakeholders	This section provides the key stakeholders for the SMB customer.
Alerts	This section provides the alerts on pending activities.
Pending Activities	This section provides the pending activities of both the bank and the SMB customer.
Offers and Schemes	This section provides the offers and schemes availed by the SMB customer.
Upcoming Events	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 SMB 360 page.

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

This topic contains the following subtopic:

- SMB 360 Page
  This topic provides the systematic instructions to view the customer details in SMB 360 page.
- Business Details
  This topic describes the basic details of the SMB customer in the top left pane of the SMB 360 page.
- Owner Details
  This topic describes the information to view the owner details of the business.
- Total Relationship Value
  This topic describes the information to view the total value of relationship between the customer and the bank in terms of assets and liability.
- Account Information
  This topic provides the systematic instruction to the balance details and outstanding information of all the customer accounts at the top of the SMB 360 page.
- Transactions
  This topic describes the information about the recent transactions done by the customers across all accounts.
- 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.
- Stakeholders
  This topic describes the information about the stakeholders of the SMB customer.
- Alerts
  This topic describes the information on the alerts that require immediate action, such as payment overdue.
- Pending Activities and Requests
  This topic describes the information about the pending activities and customer requests.
- Upcoming Events
  This topic describes the information to view the schedule of the customer based on their activities.

- Offers and Schemes
  This topic describes the information about the offers and schemes availed by the customers.

2.1 SMB 360 Page

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

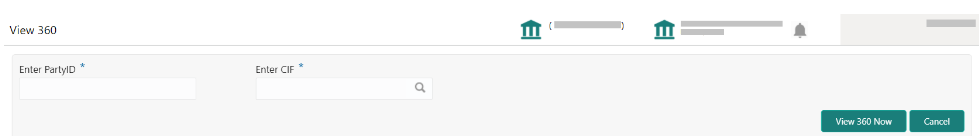
Before you begin, log in to the application homepage. For information on how to log in, refer to *Getting Started User Guide*.

> **Note:**
>
> - User should have 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 required Personal Identifiable Information (PII) access to view individual party information, if PII fields are configured. For more details, refer to **Oracle Banking Security Management System User Guide**, and **Retail Onboarding User Guide**.
> - > **Note:**
>   >
>   > The fields marked as **Required** are mandatory.

1. On the Home page, 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.

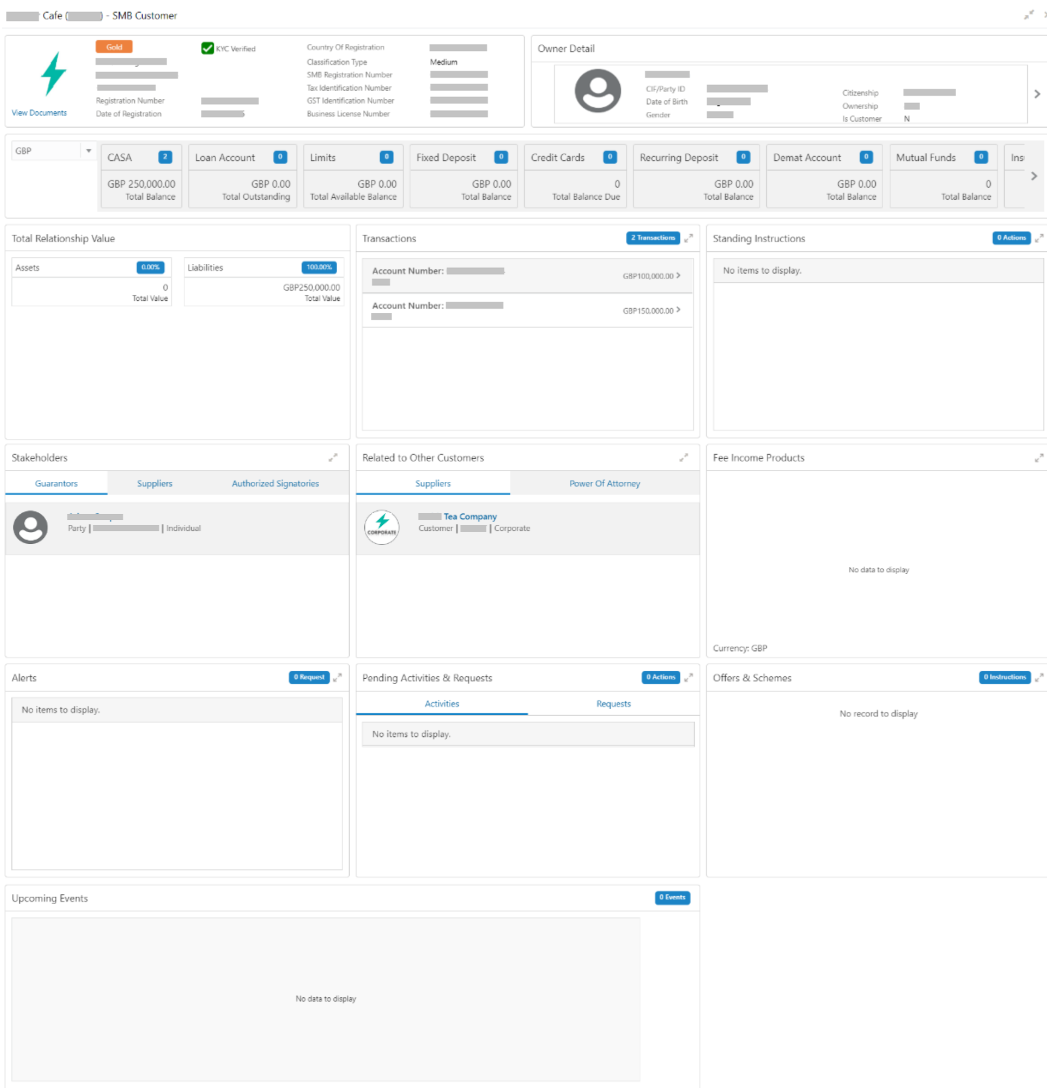
   Table 2-1 View 360 - Field Description

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 **SMB 360** page displays.

Figure 2-2 SMB 360



2.2 Business Details

This topic describes the basic details of the SMB customer in the top left pane of the SMB 360 page.

The following figure shows a sample of the business details tile.

This tile contains the following information:

Table 2-2 Business Details

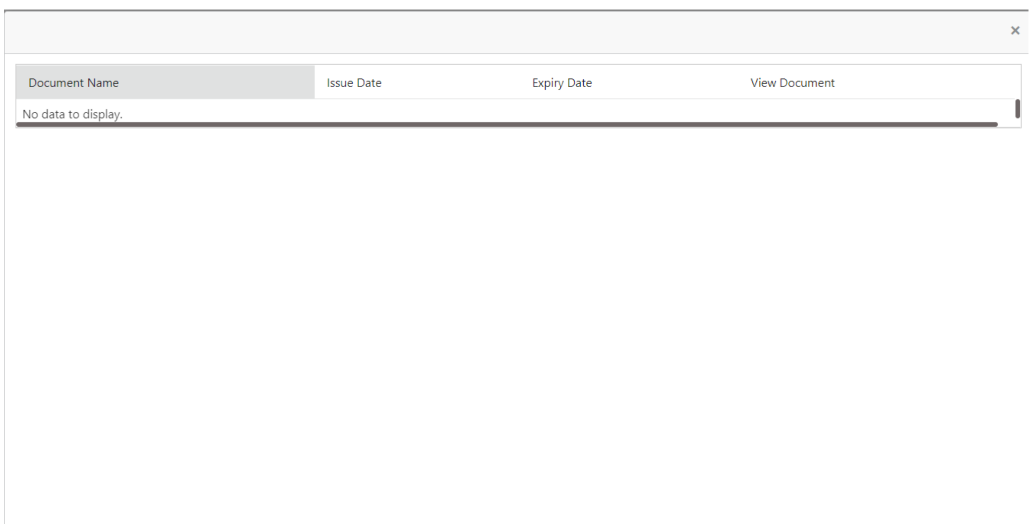
Data/Label	Description
Logo	Displays the business logo of the SMB customer.

Table 2-2 (Cont.) Business Details

Data/Label	Description
KYC Status	Displays the KYC status of the SMB customer.
Registration Number	Displays the registration number of the SMB customer.
Date of Registration	Displays the date of the registration.
Country Of Registration	Displays the code of the country where the business is registered for the SMB customer.
Classification Type	Displays the classification type of the SMB customer.
SMB Registration Number	Displays the SMB registration number.
Tax Identification Number	Displays the tax identification number of the SMB customer.
GST Identification Number	Displays the GST identification number of the SMB customer.
Business License Number	Displays the business license number of the SMB customer.
Documents	Displays the documents captured for the SMB Customer.

Click **View Document** to view the list of documents.

Figure 2-3 View Documents



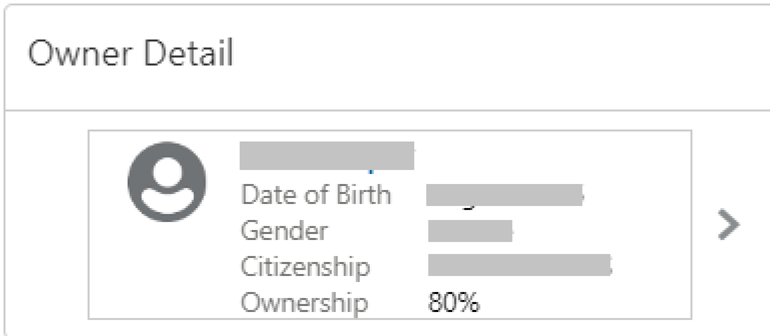
2.3 Owner Details

This topic describes the information to view the owner details of the business.

The following figure shows a sample of this tile.

In case, there is more than one owner, one owner per card will be displayed.

Figure 2-4 Owner Details

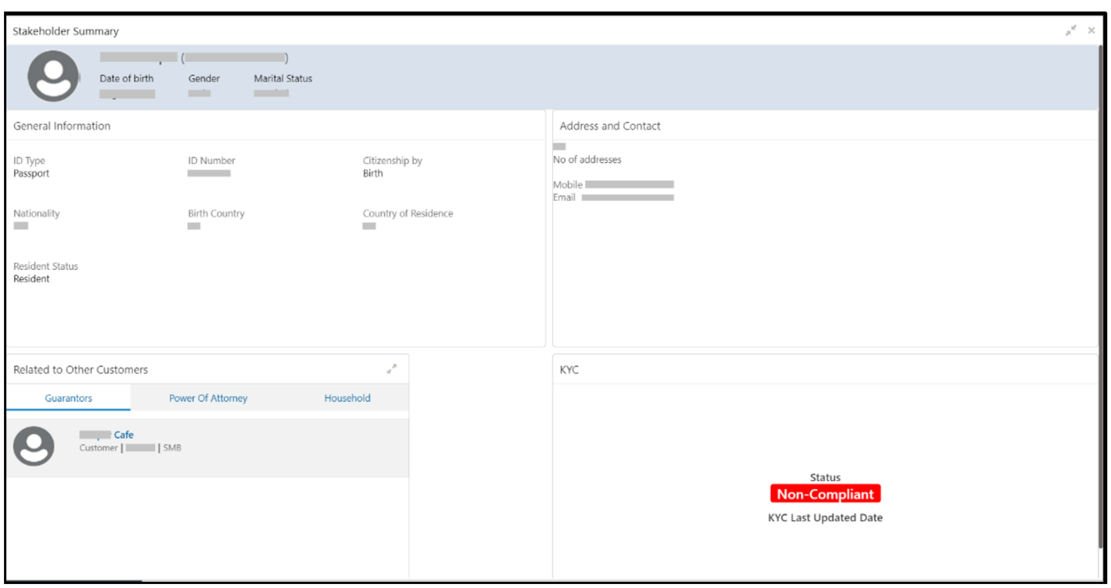


The details of the owner are as follows:

- Name of the owner
- Date of birth
- Gender
- Citizenship
- Ownership Percentage

If the stakeholder is an existing customer of the bank and the owner is an existing customer of the bank, the users can click on the owner's name to open the 360 view for the owner. If the owner is not a customer, then the system will launch the view of non-customer stakeholder details.

Figure 2-5 Non-customer stakeholder details

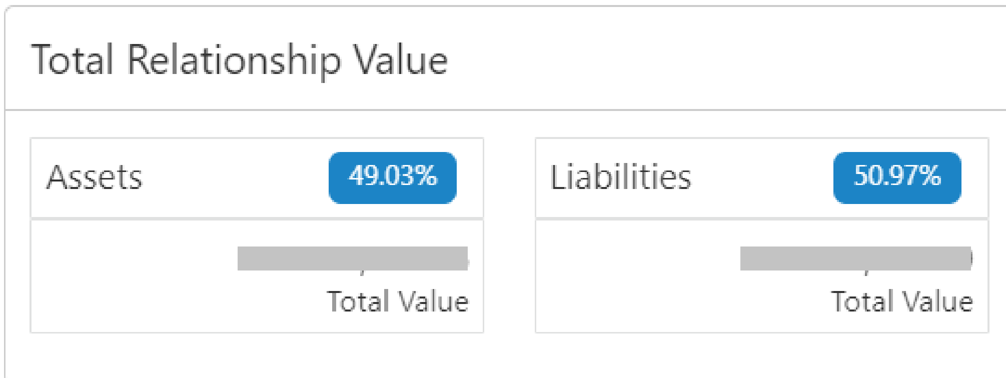


2.4 Total Relationship Value

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

The following figure shows a sample of this tile.

Figure 2-6   Total Relationship Value



In addition to the values displayed, the following options are available in this tile:

Table 2-3   Total Relationship Value - Field Description

Field	Description
Liabilities	Click on the percentage of the liabilities to view the values of liabilities in a chart.
Assets	Click on the percentage of the assets to view the values of assets in a chart.

2.5 Account Information

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

Before you begin, open the SMB 360 page. For more information, refer to SMB 360 Page.

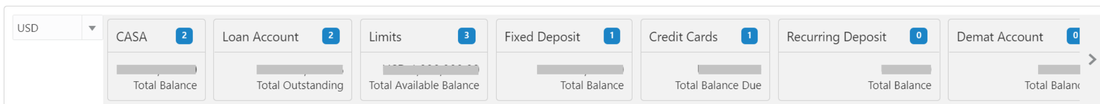
The following customer account details are displayed on the SMB 360 page:

- 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:

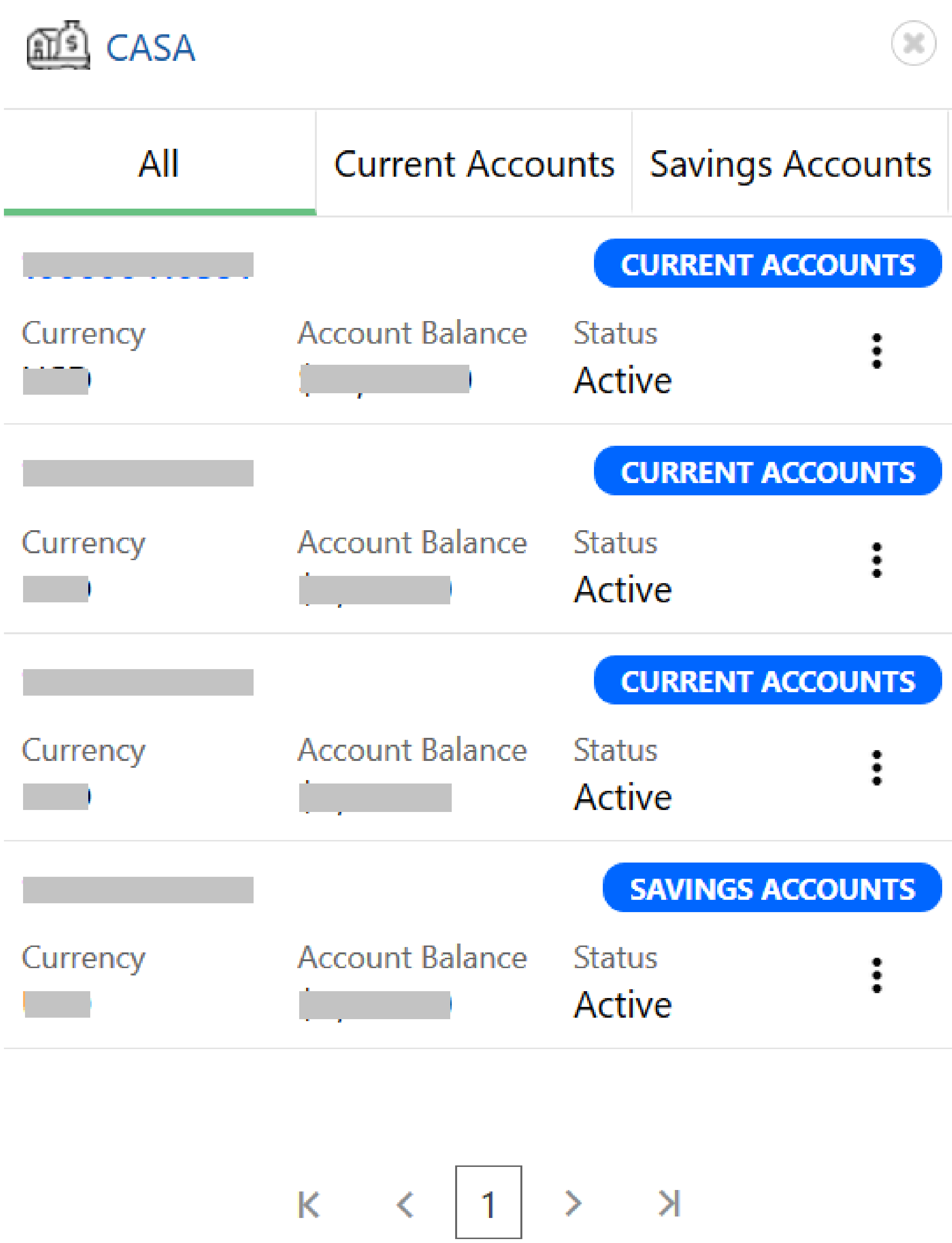
Figure 2-7 Account Information



1. On the SMB 360 page, click on the account count in the **CASA** section to view the detailed information about CASA.

   The **CASA** window displays.

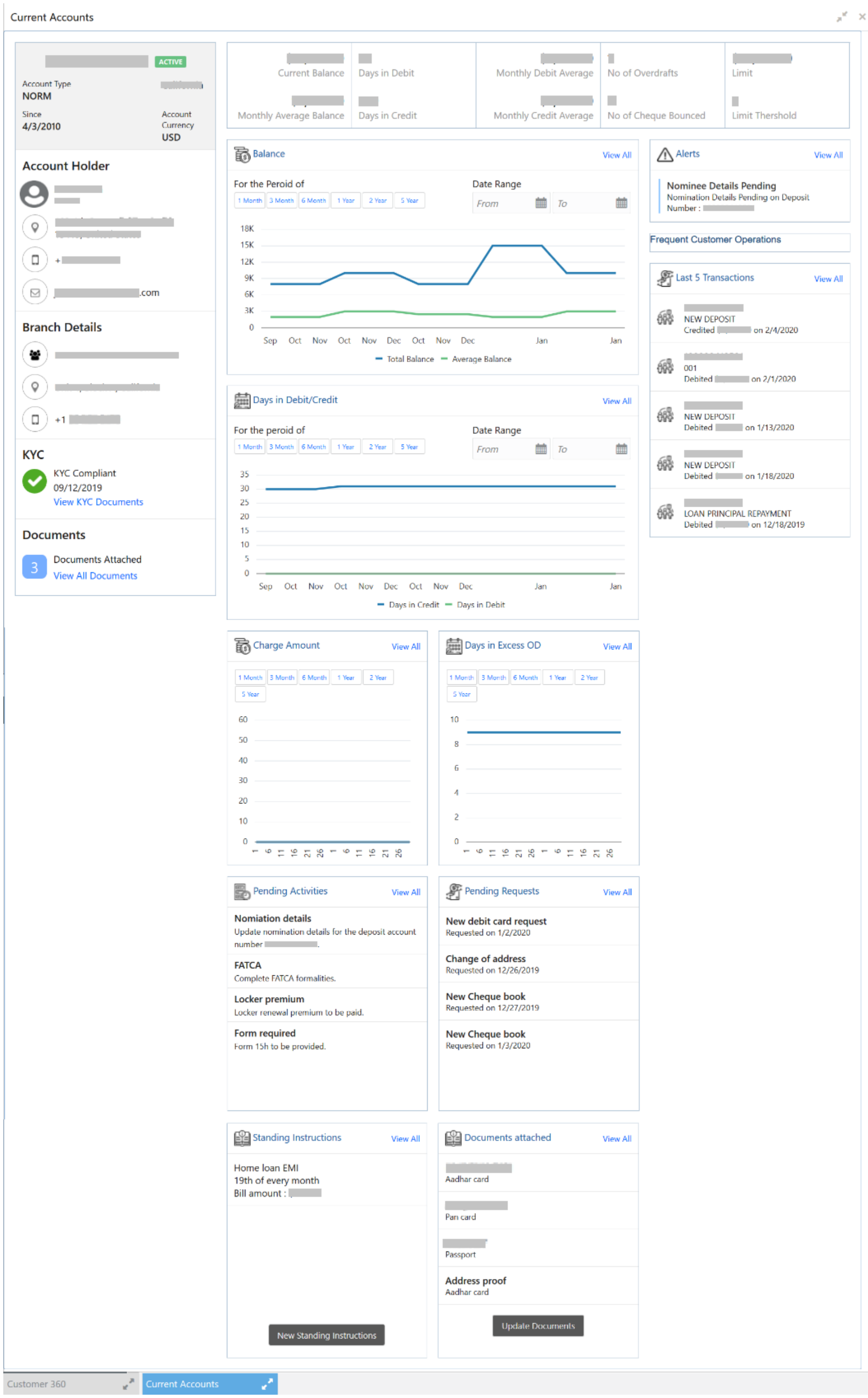
Figure 2-8   CASA Information



2. On the **CASA** window, click the **Current Accounts** tab to view only the current account details.

   The **Current Accounts** window displays.

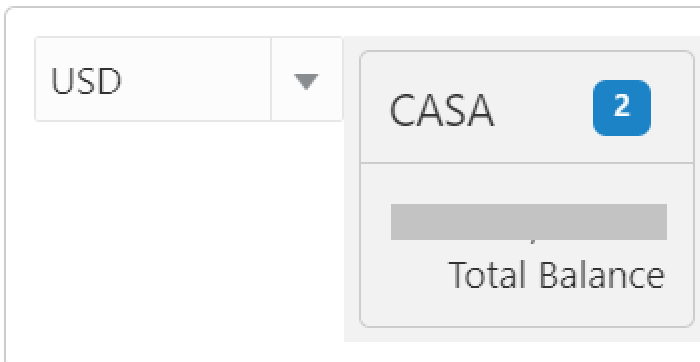
Figure 2-9 Current Accounts



> **Note:**
>
> The user can also view only savings account details in the **Savings Accounts** tab.

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

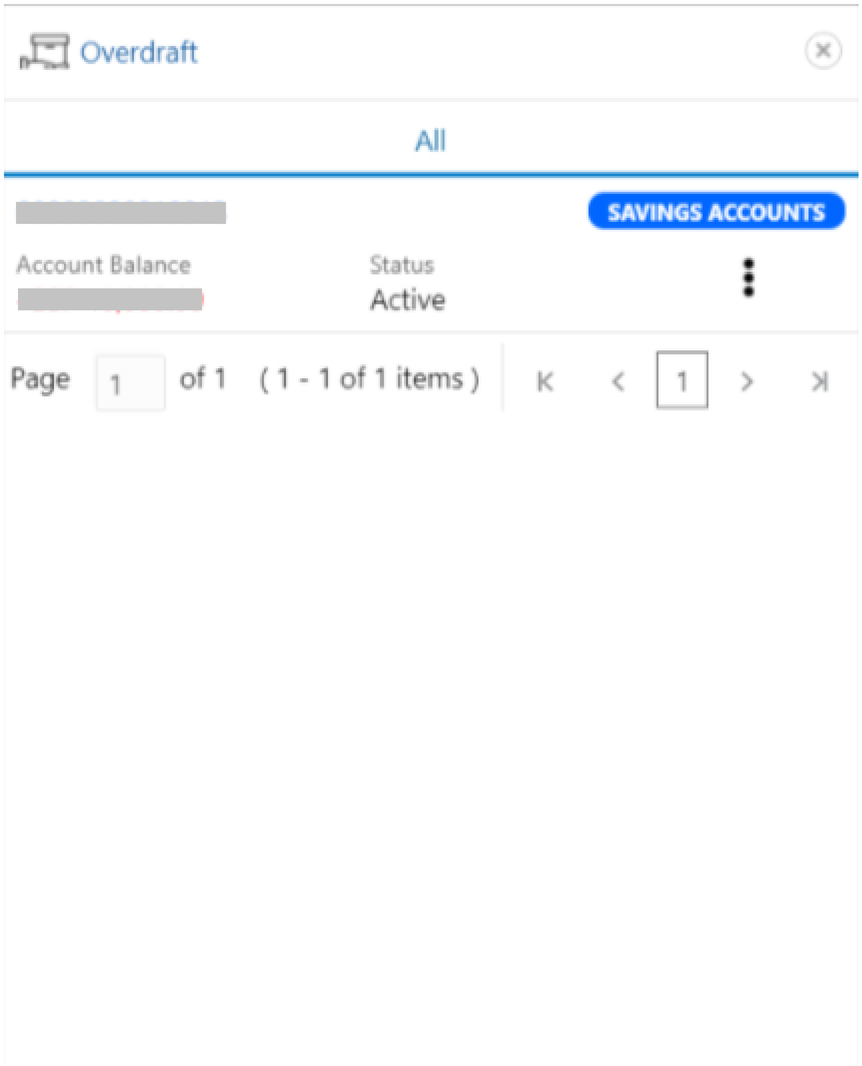
Figure 2-10 CASA Account



3. On the SMB 360 page, under the **CASA** account information section, click on the notification.

   The **CASA Information - Unauthorized Overdraft** window displays the accounts with an unauthorized overdraft.

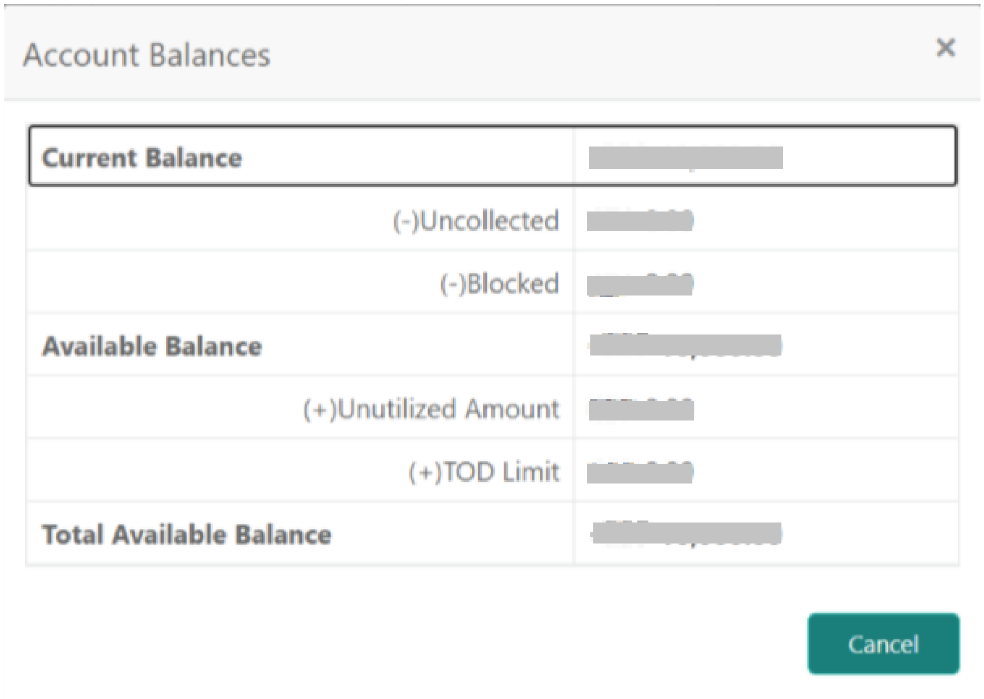
Figure 2-11 CASA Information with unauthorized overdraft



4. On the **Overdraft** window, click on the desired account number.

   The **Account Balances** window displays.

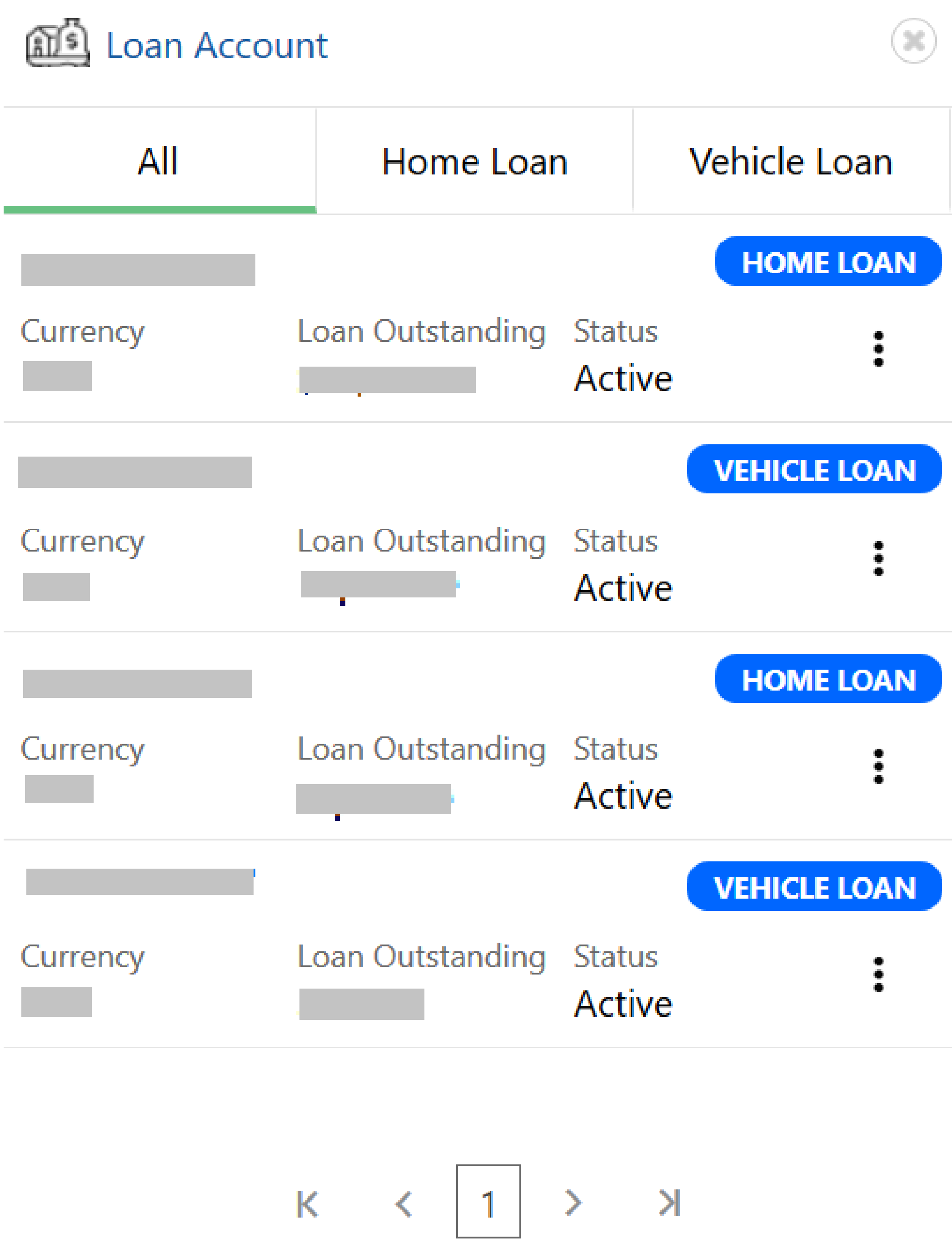
Figure 2-12 Account Balances



5. On the SMB 360 page, under the account information section, click **Loan Account**.

   The **Loan Account** window displays.

Figure 2-13 Loan Account



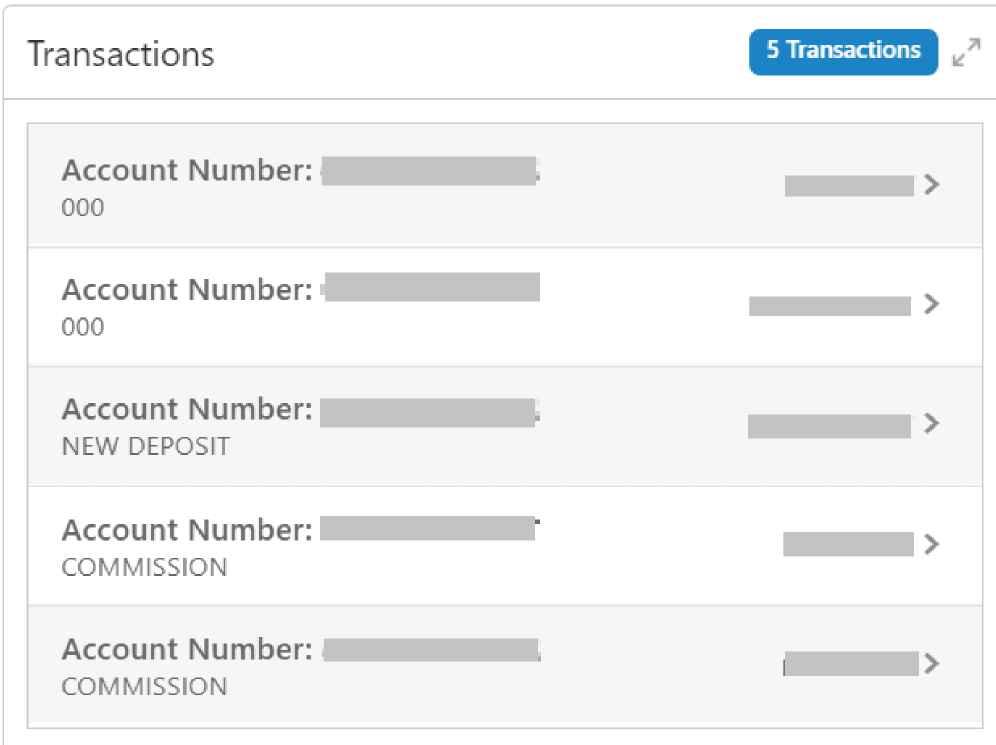
> **Note:**
>
> By default, the details are displayed for all the loan accounts. You can click on the corresponding tab to view details about the specific loan. For example, to view details about the vehicle loan, click the **Vehicle Loan** tab.

2.6 Transactions

This topic describes the information about the recent transactions done by the customers across all accounts.

The following figure shows a sample of this tile.

Figure 2-14 Transaction

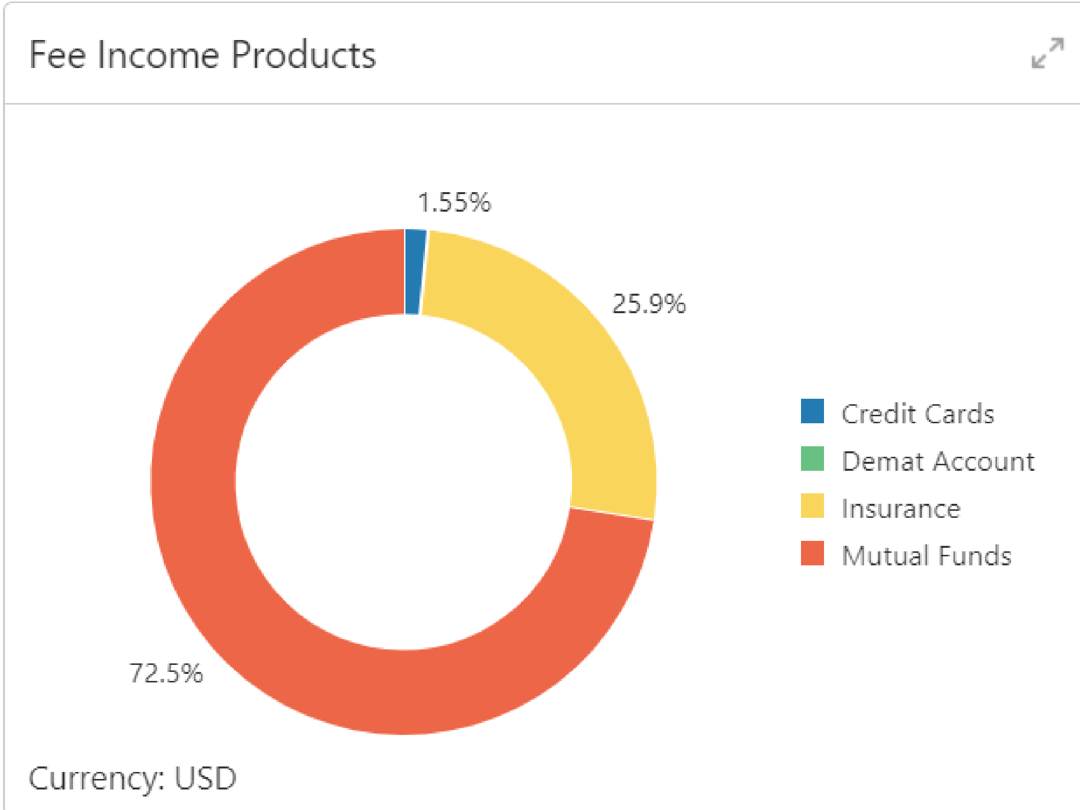


2.7 Fee Income Products

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

The following figure shows a sample of this tile.

Figure 2-15 Fee Income Product



> **Note:**
>
> In the expanded view, you can click on the corresponding tab to view the specific fee income products. For example, click **Demat Account** tab to view the Demat account.

2.8 Standing Instructions

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

In addition to view the existing instructions, the RMs can easily create new standing instructions from this tile.

The following figure shows a sample of this tile.

Figure 2-16 Standing Insrtuction

2.9 Stakeholders

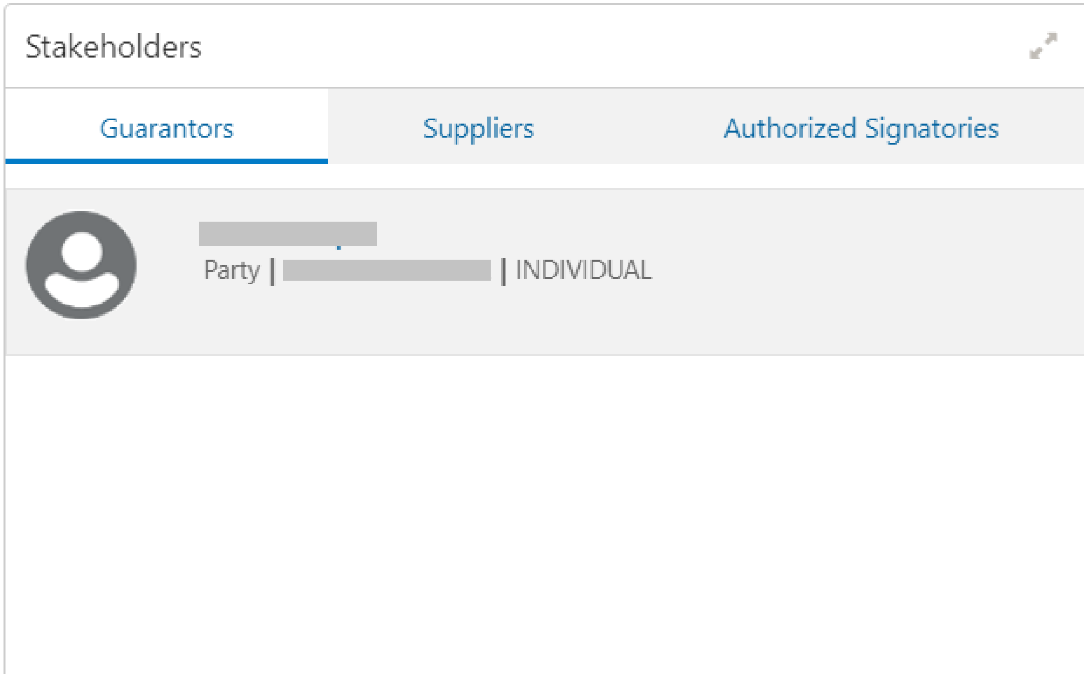
This topic describes the information about the stakeholders of the SMB customer.

The stakeholders are grouped by stakeholder type. Users can click on the corresponding tab to view the list of specific stakeholders.

> **Note:**
>
> - User should have 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 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**.

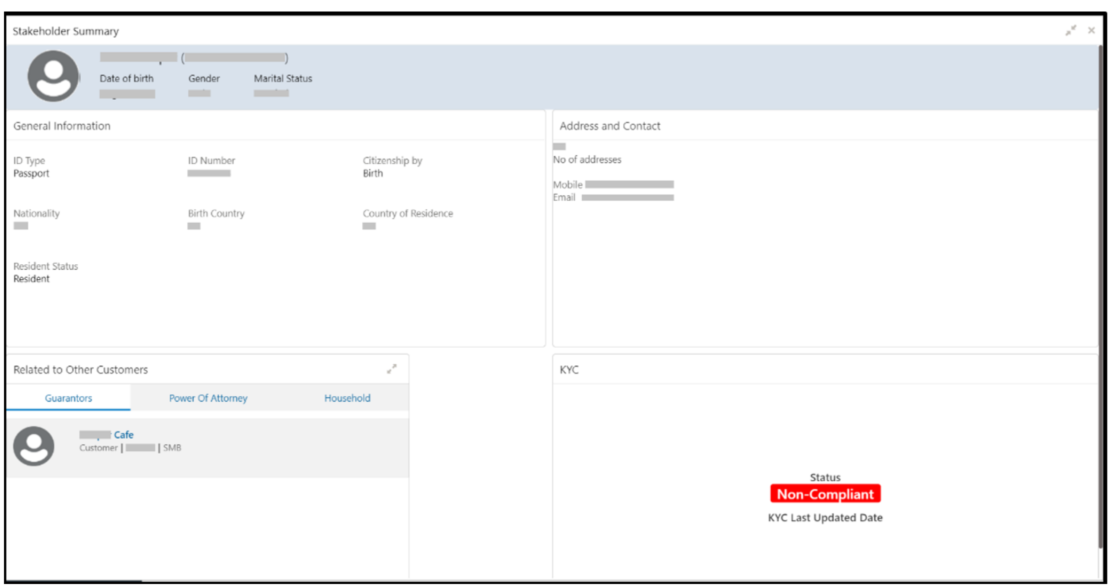
The following figure shows a sample of this tile.

Figure 2-17 Stakeholders



If the stakeholder is an existing customer of the bank and the owner is not a customer, clicking on the owner's name will open the 360 view for the owner. If the stakeholder is not a customer, then the system will launch the view of non-customer stakeholder details.

Figure 2-18 Non-customer stakeholder details



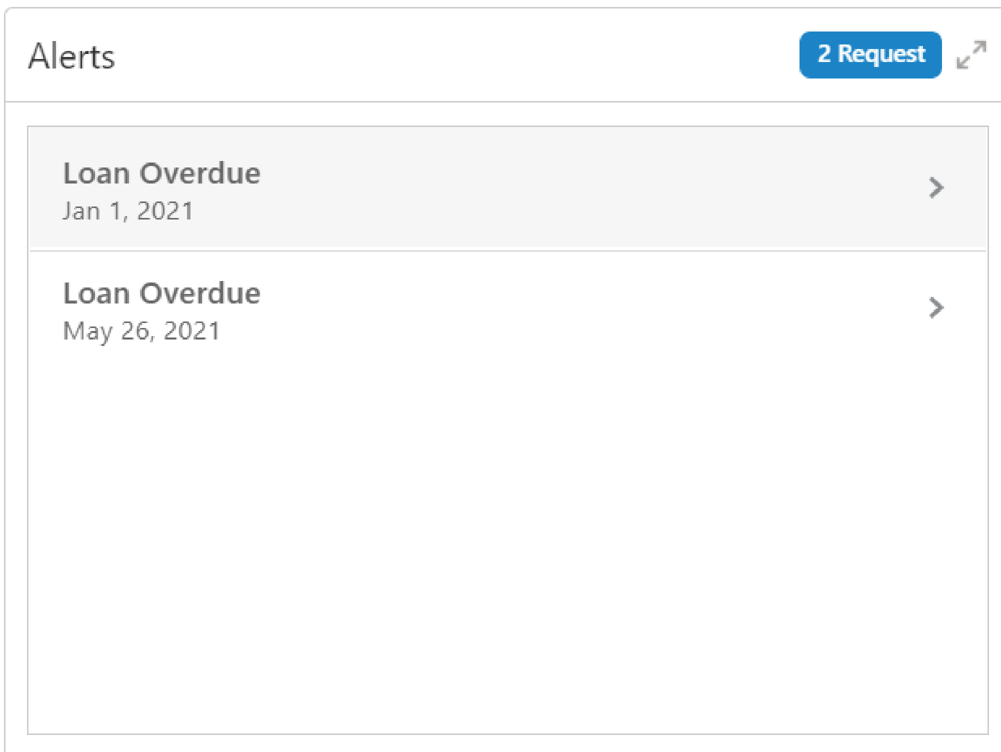
2.10 Alerts

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

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

The following figure is a sample of this tile:

Figure 2-19 Alerts



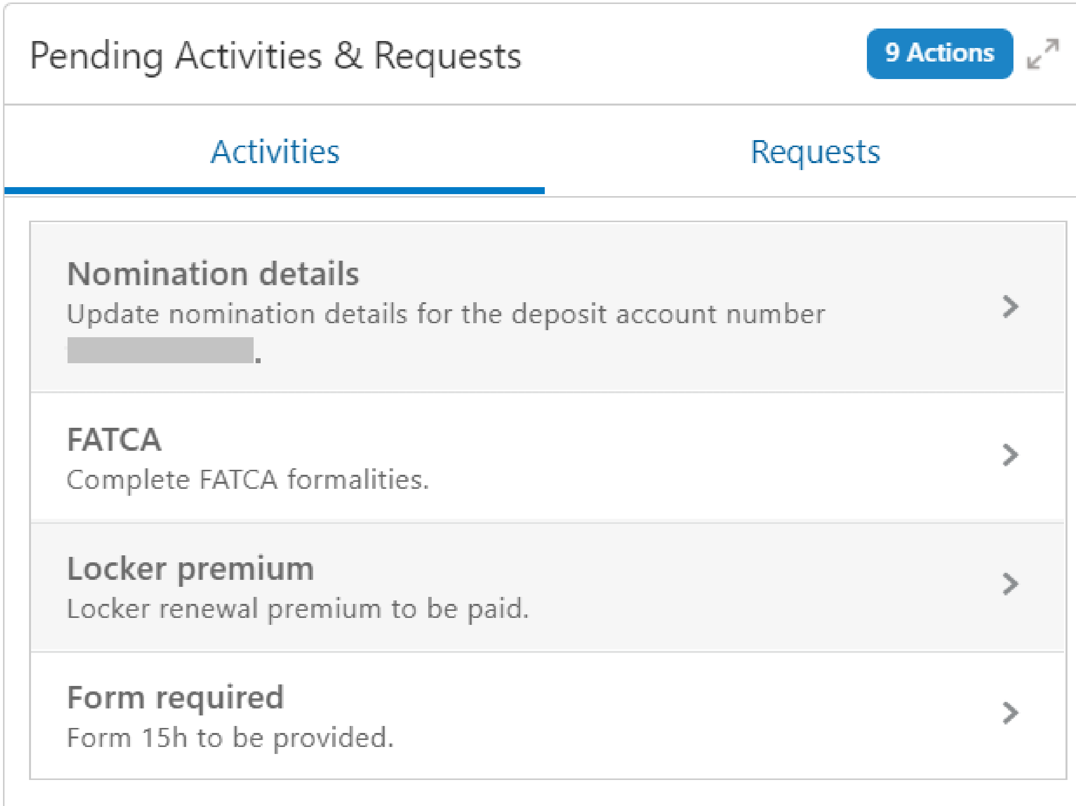
2.11 Pending Activities and Requests

This topic describes the information about the pending activities and customer requests.

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

The following figure shows a sample of this tile.

Figure 2-20   Pending Activities and Requests



For information on the tabs, refer to the Tab Description table:

Table 2-4   Pending Activities and Requests - Tab Description

Tab	Description
Activities	Displays the activities that are pending from the RM and the customer.
Requests	Displays the requests that are made by the customers and not yet responded to by the bank.

2.12 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 2-21   Upcoming Events

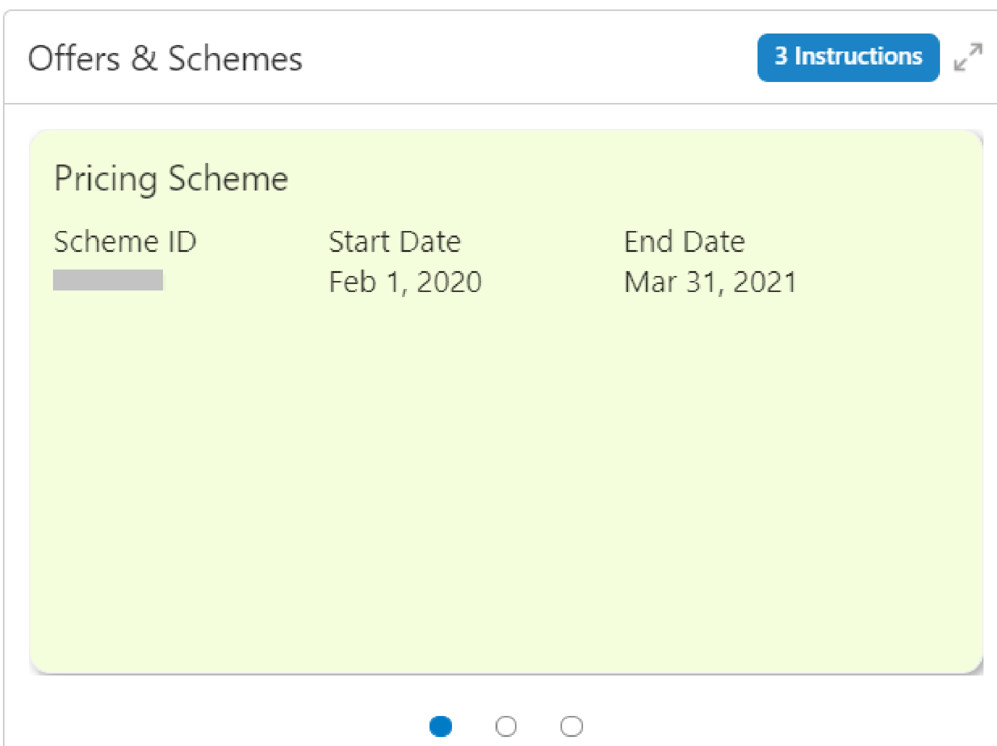
2.13 Offers and Schemes

This topic describes the information about the offers and schemes availed by the customers.

Knowing the existing offers and schemes of the customer helps the RM in promoting different products.

The following figure shows a sample of this tile.

Figure 2-22   Offers and Schemes



Index