Oracle® Banking Microservices Architecture

Retail 360 User Guide

14.7.5.0.0
G16777-01
September 2024

Oracle Banking Microservices Architecture Retail 360 User Guide, 14.7.5.0.0

G16777-01

Contents

Preface

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.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by Oracle Software Security Assurance.

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
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*
- *Retail 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.

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:

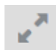
Table Common Icons and its Definitions

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 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

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

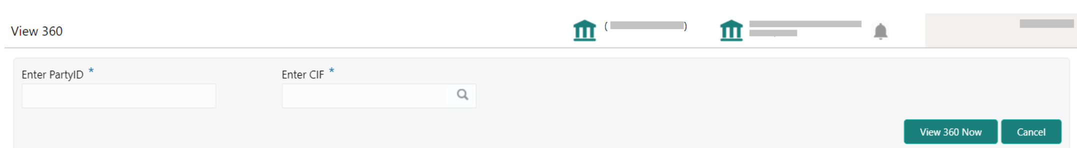
Log in to the application homepage. For information on how to log in, refer to *Getting Started User Guide*.

> **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

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

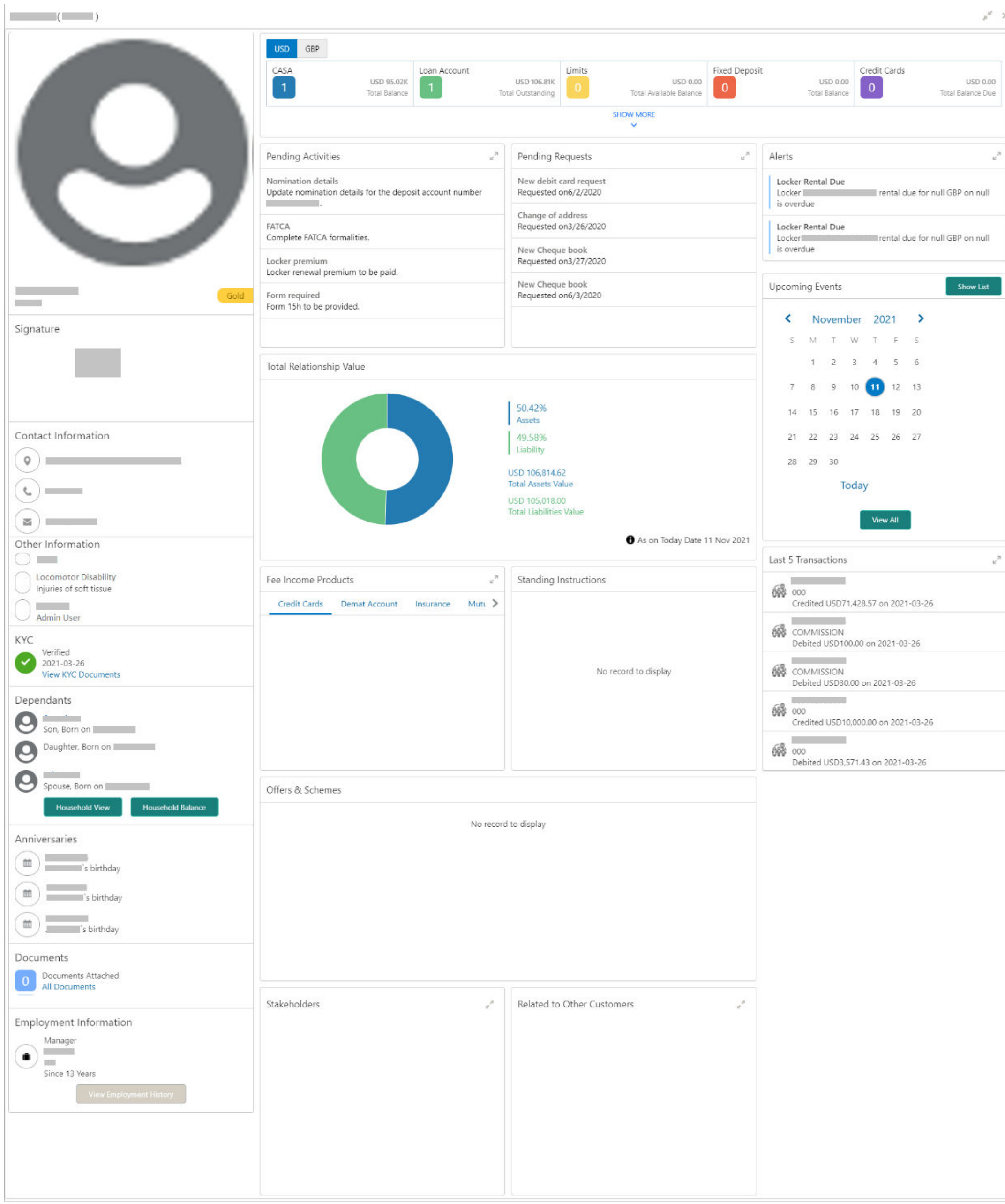
   Table 2-1 View 360 - Field Description

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 **Retail 360** page displays.

Figure 2-2 Retail 360



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

Dependants

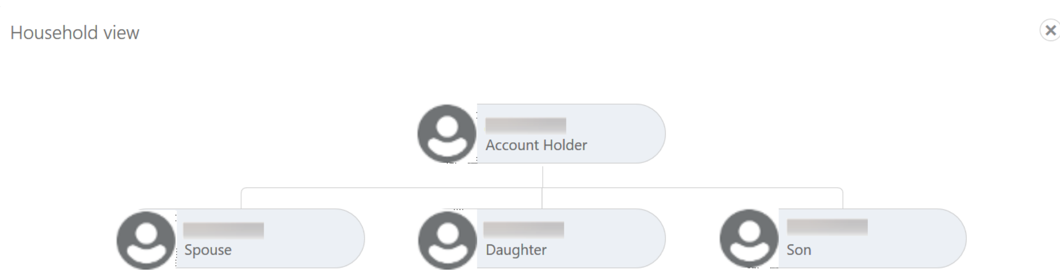
The **Dependants** section displays the dependant information.

Figure 2-3 Dependants

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

   The **Household View** window displays.

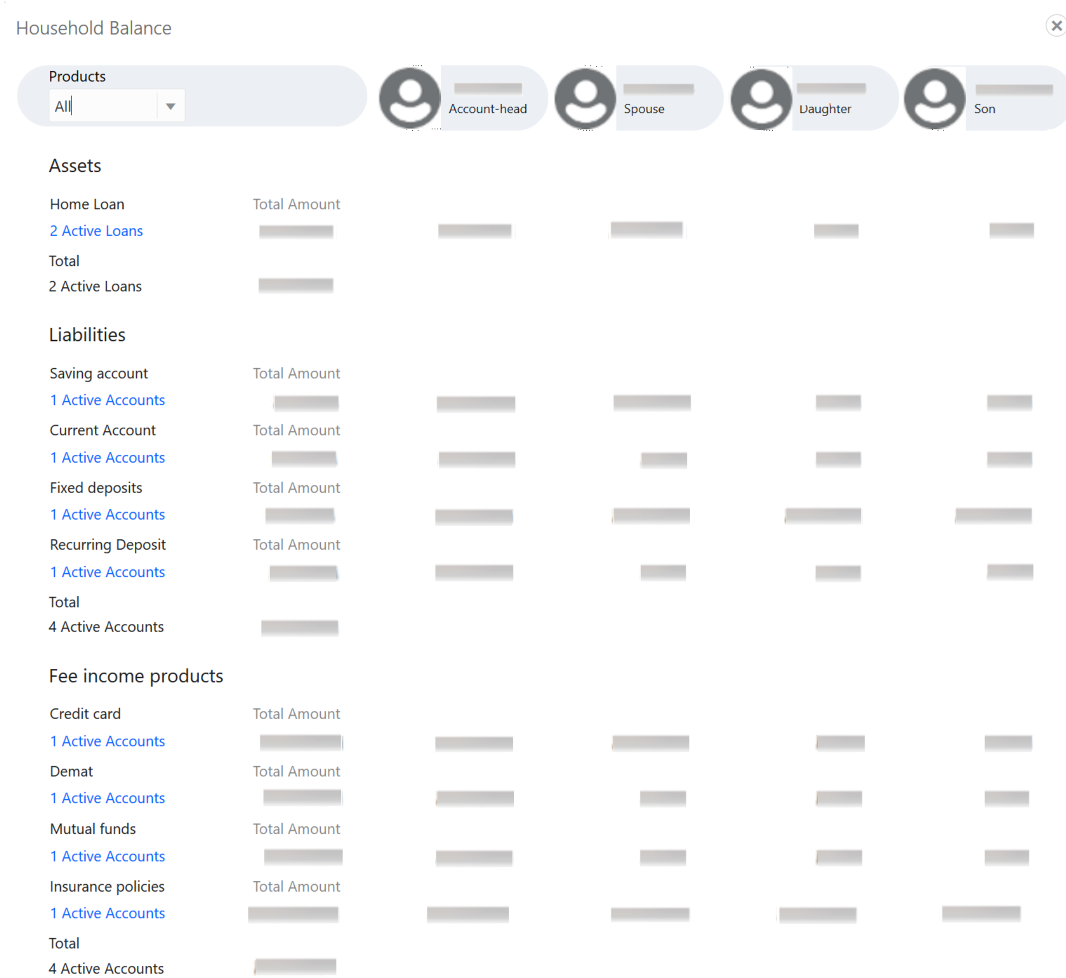
   Figure 2-4 Household View

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

   The **Household Balance** window displays.

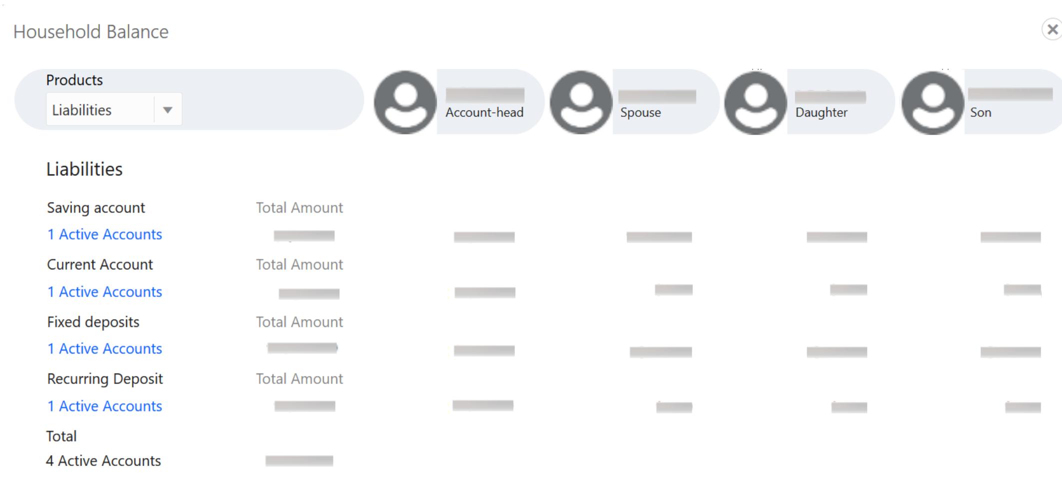
Figure 2-5 Household Balance



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

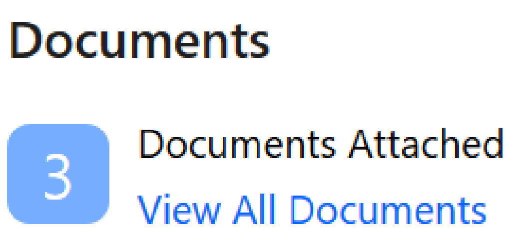


5. Click icon to exit the **Household Balance** window.

Documents

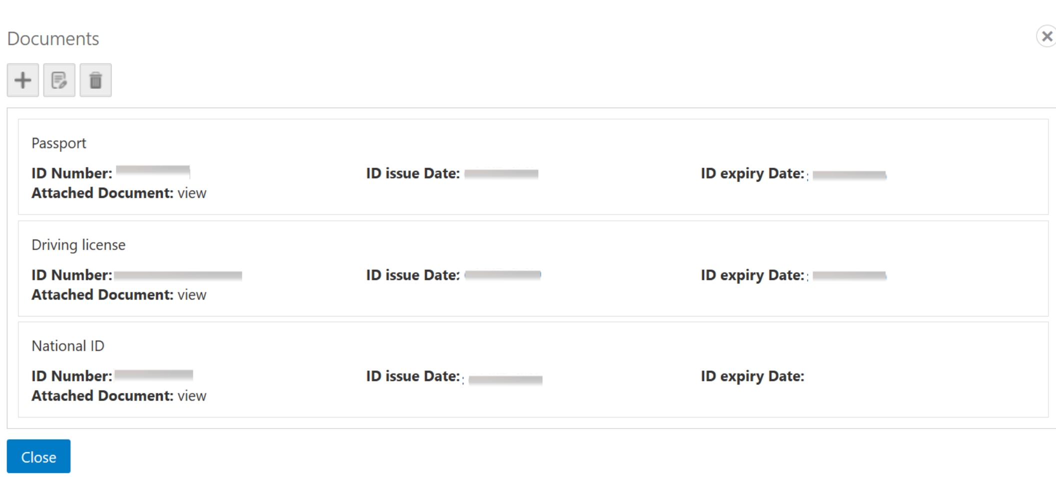
The **Documents** section displays the details of all the documents submitted by the customer.

Figure 2-7 Documents



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

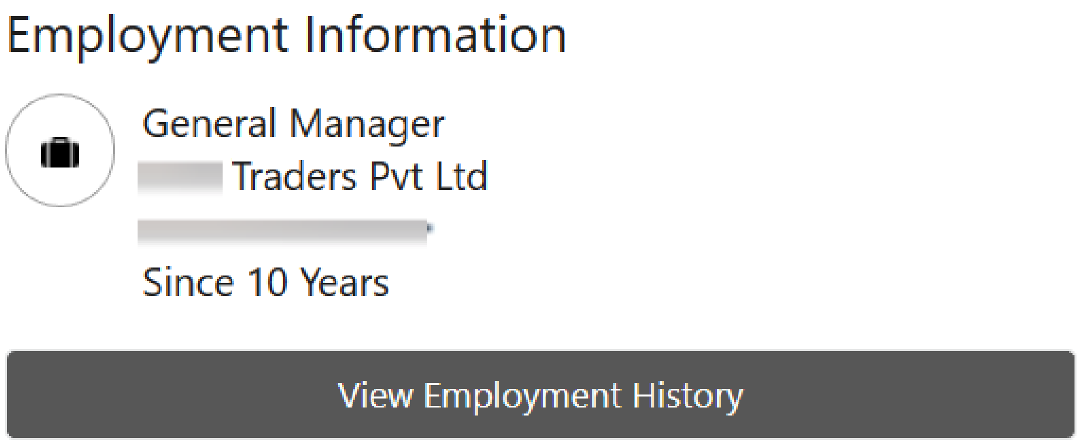
Figure 2-8 Documents



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

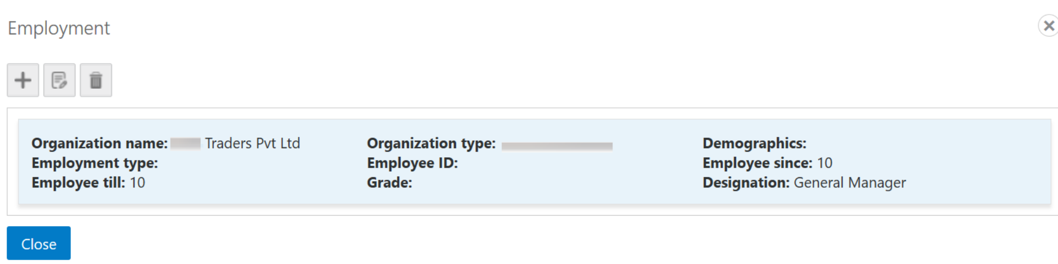
Employment Information:
The **Employment** window displays the employment history.

Figure 2-9 Employment Information



8. 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



9. 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.

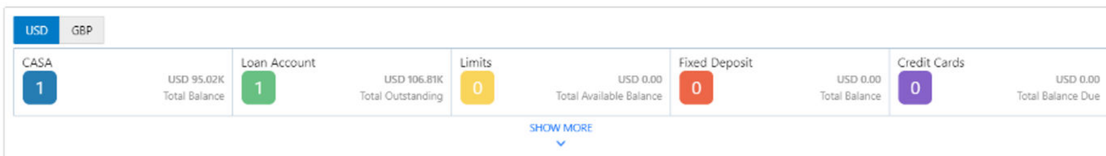
The details of the following customer accounts are displayed on the Retail 360 page:

- 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

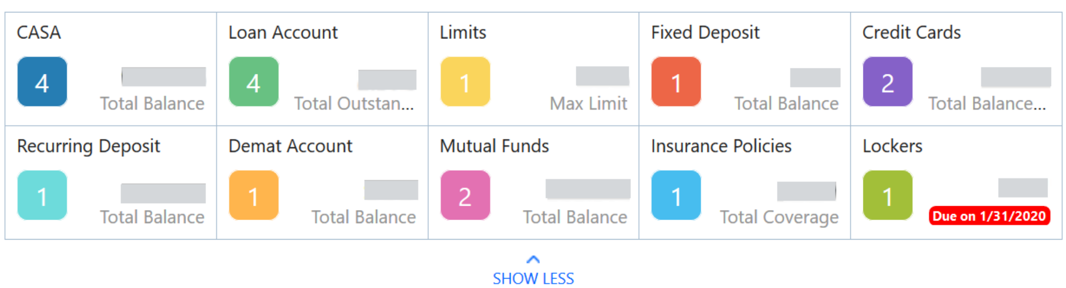


Perform the following steps to view the account information of the customer accounts:

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

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

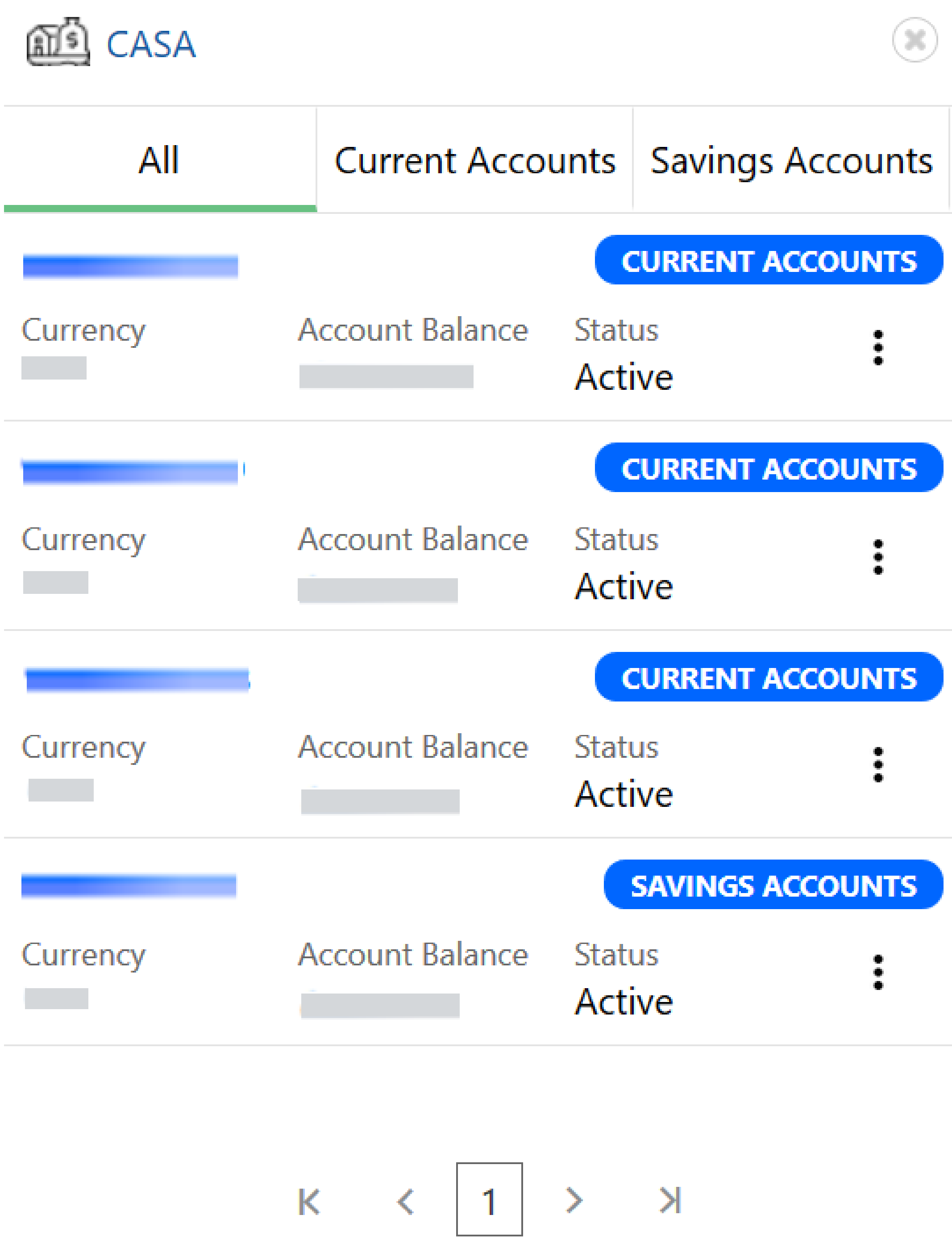
   Figure 2-12 Account Information – Expanded View

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



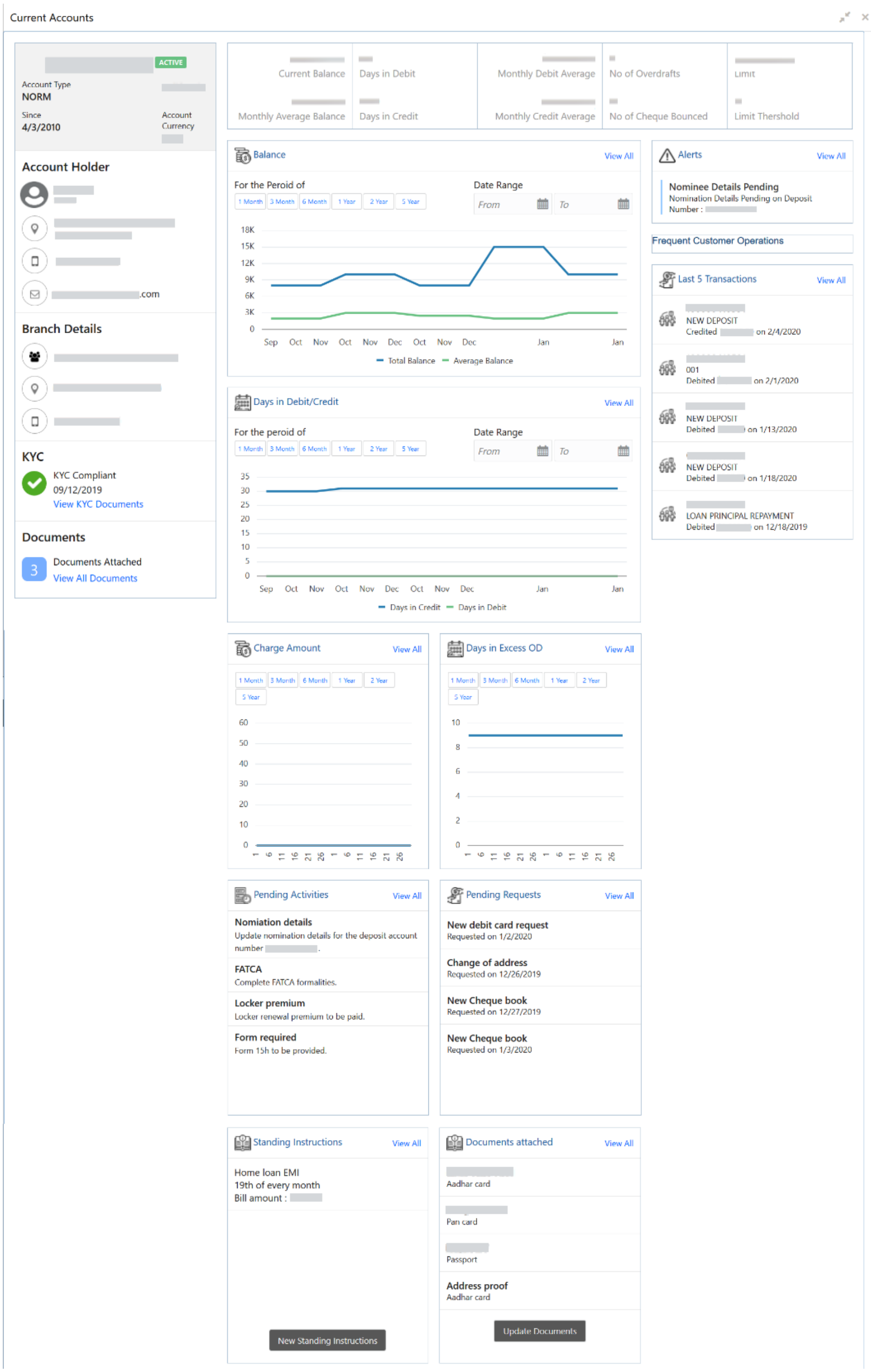
Note:

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.

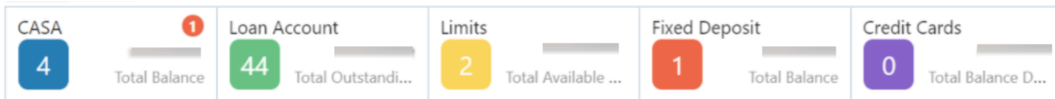
Figure 2-14 Current Accounts



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

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

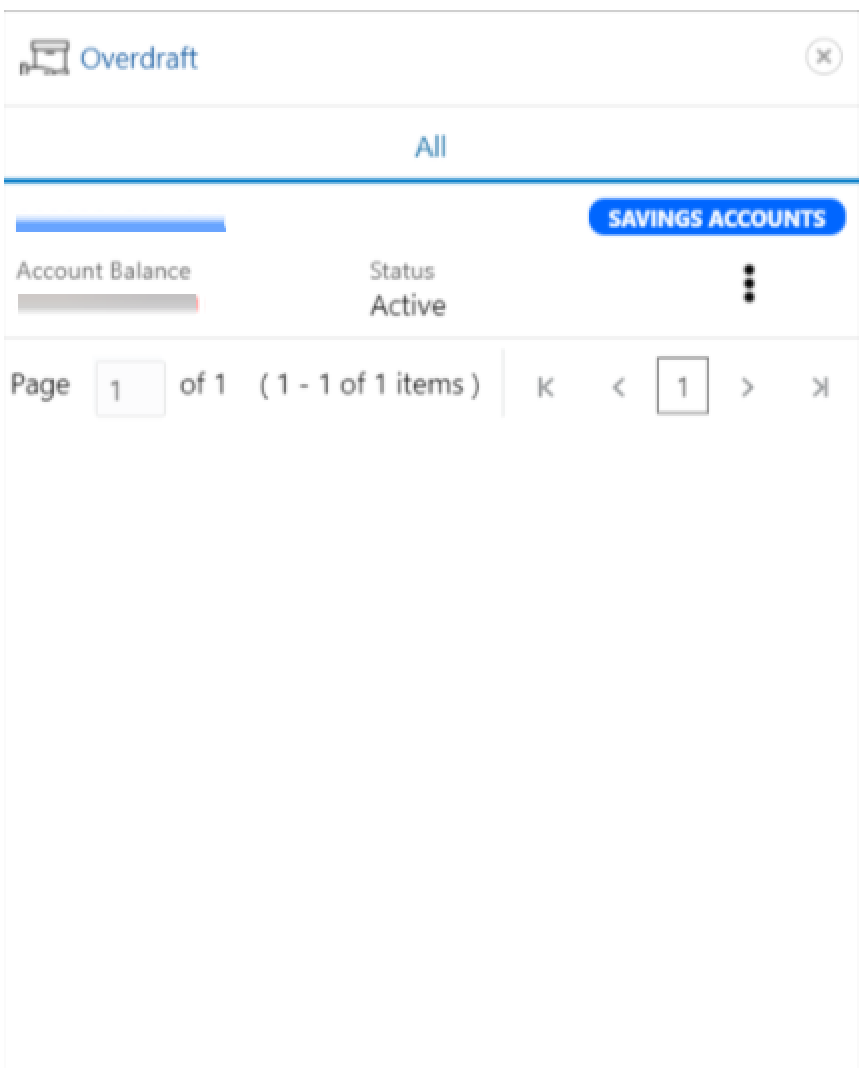
Figure 2-15 CASA Information- Notification



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.

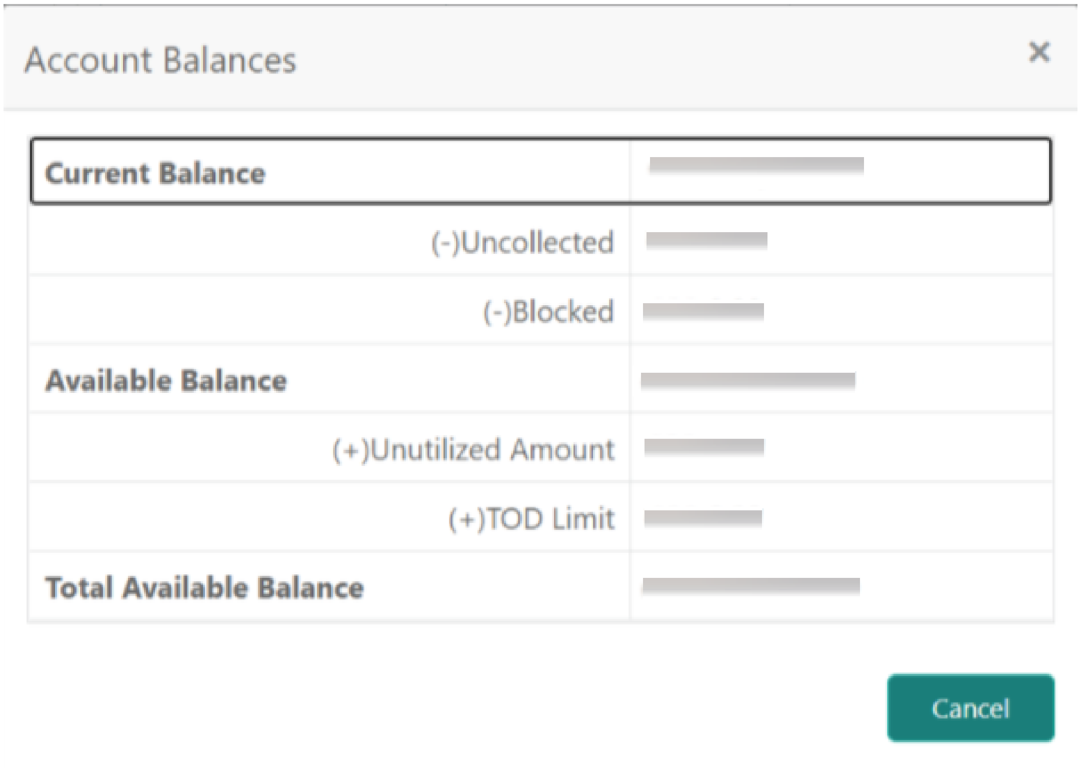
Figure 2-16 CASA Information - Unauthorozed Overdraft



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

   The **Account Balances** window displays.

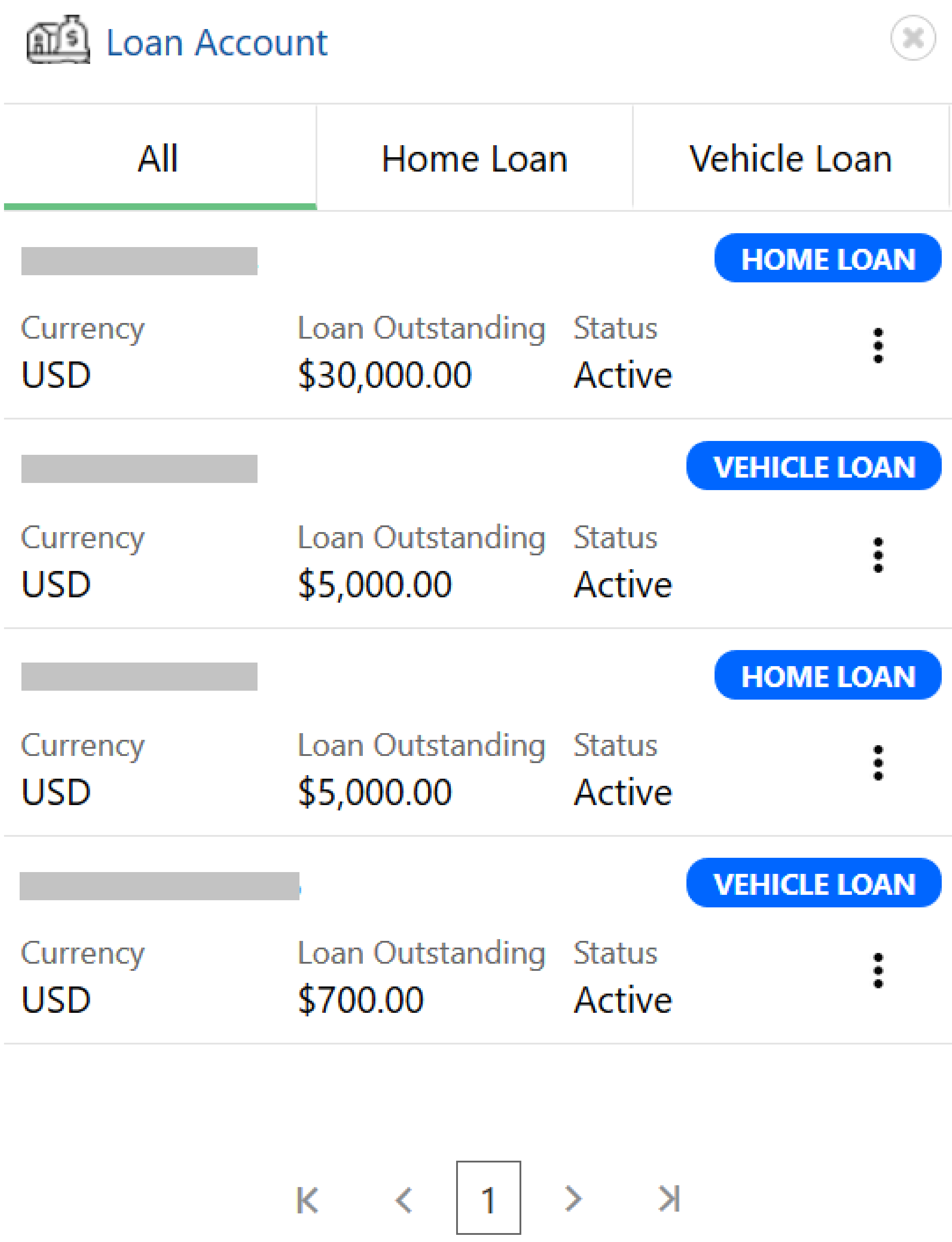
   Figure 2-17 Account Balances



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



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.

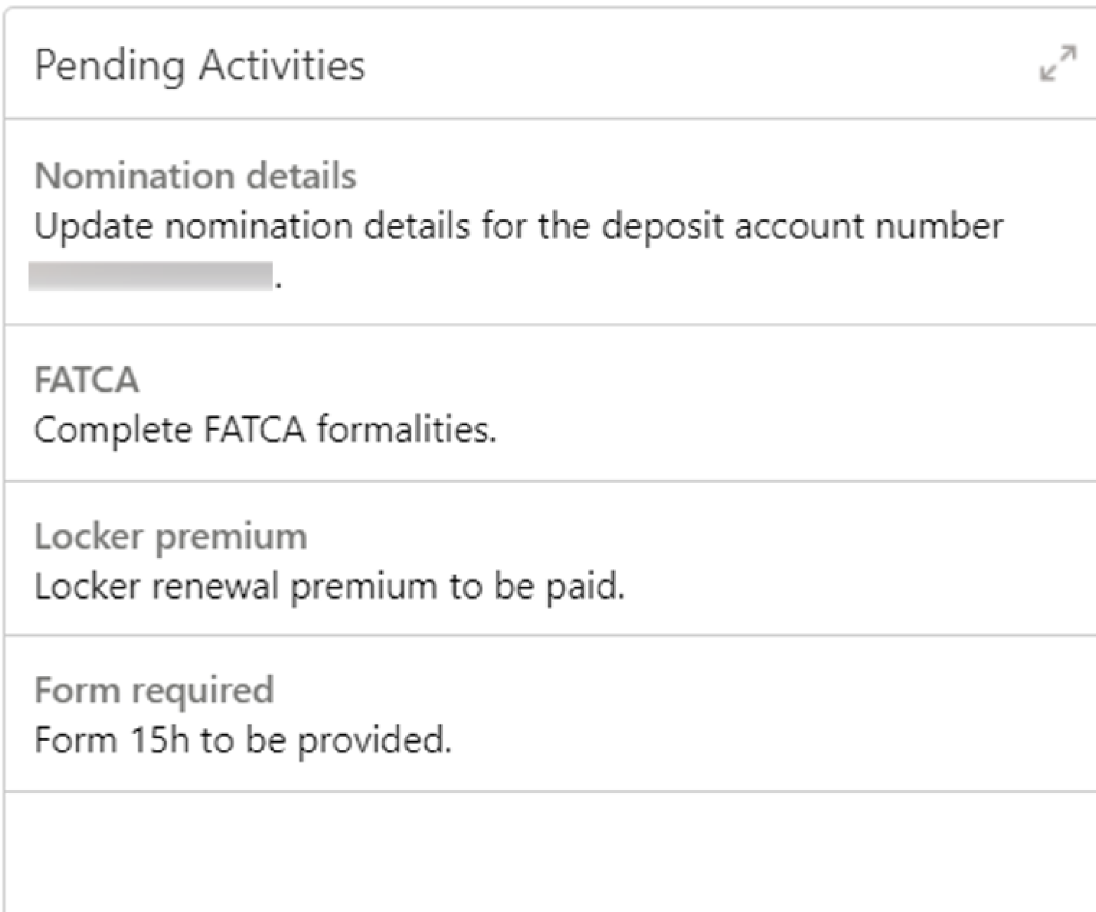
2.4 Pending Activities

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

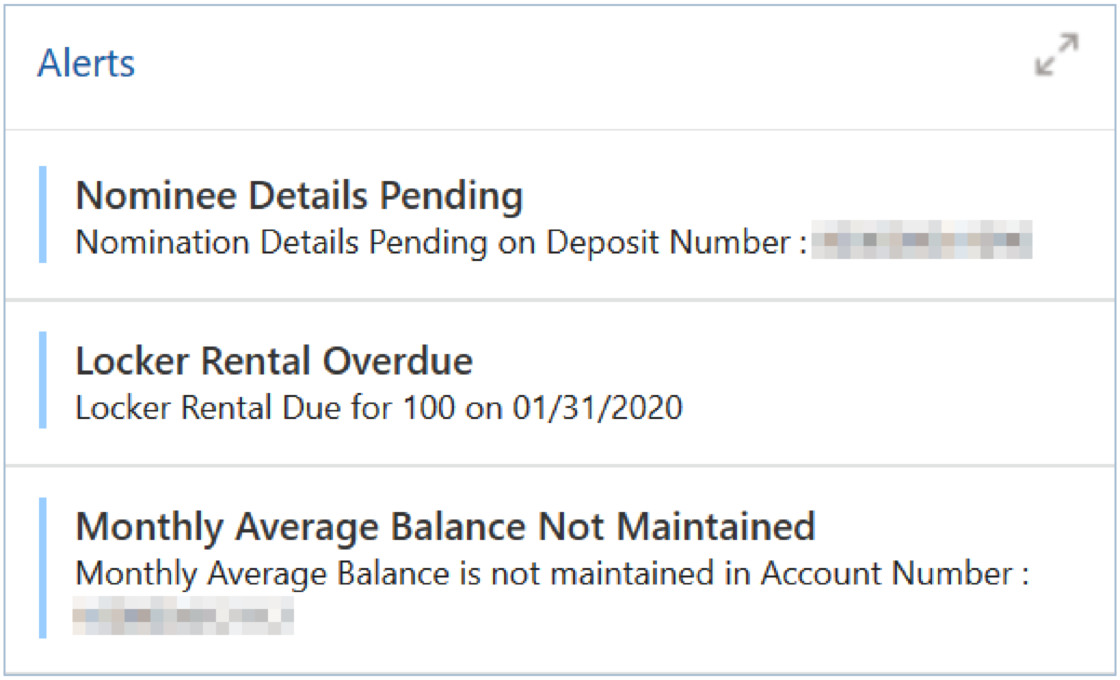


2.5 Alerts

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

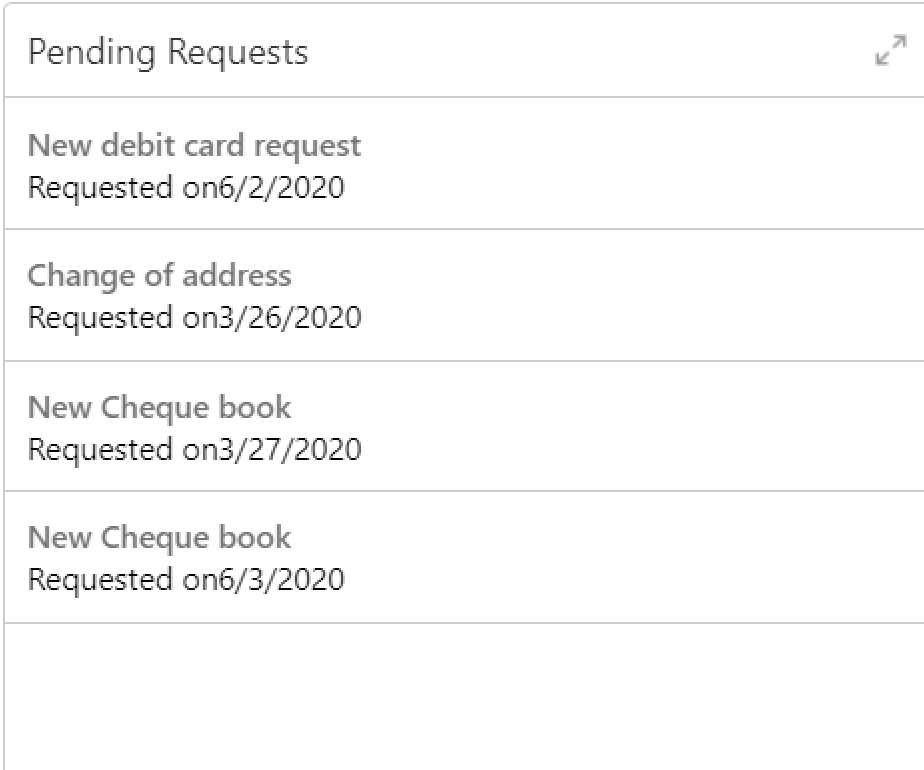


2.6 Pending Requests

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

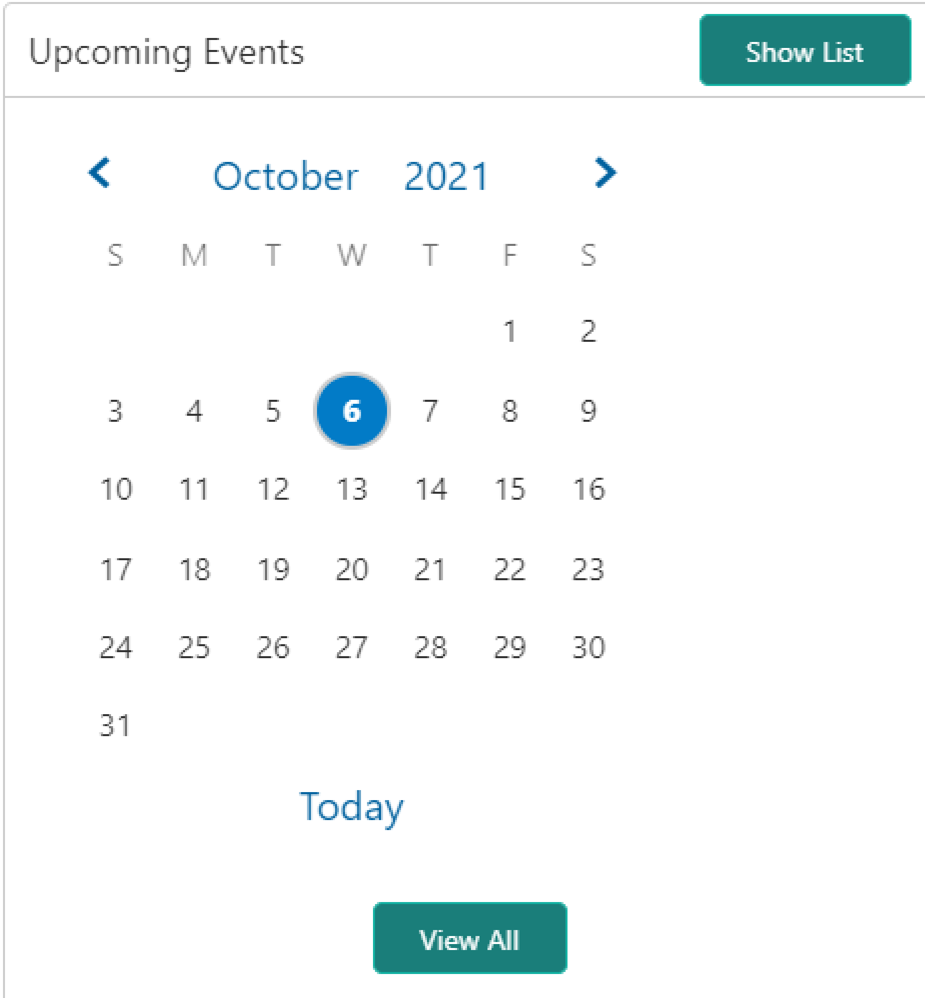


2.7 Upcoming Events

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
Show List	Click **Show List** to view the upcoming events as a list.
View All	Click **View All** to view all the upcoming events.

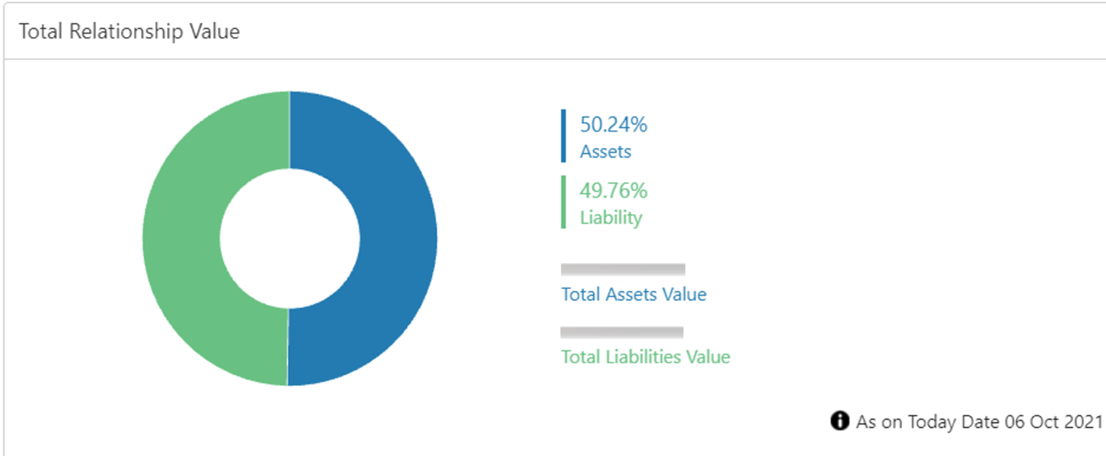
2.8 Total Relationship Value

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

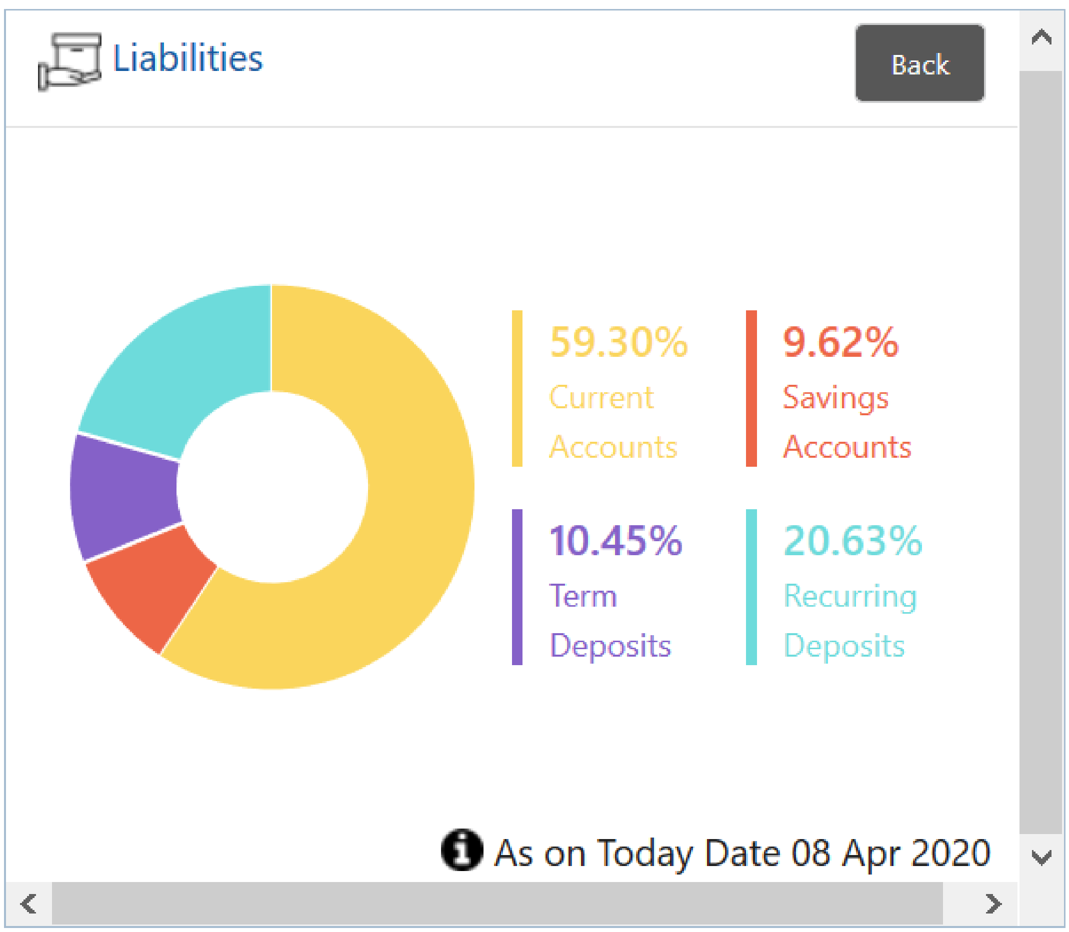


View the Liability Chart

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

   The **Liabilities** window displays.

   Figure 2-24 Liabilities

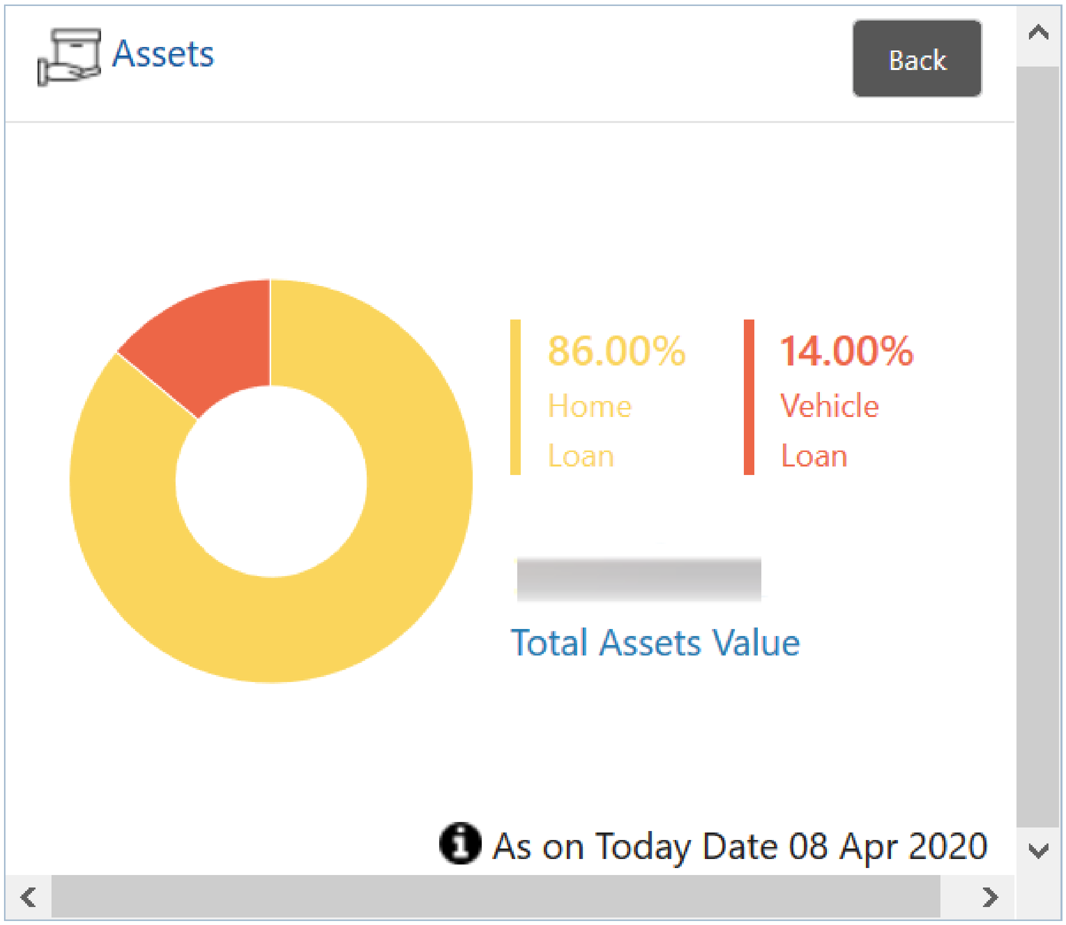
2. Click **Back** to view the relationship chart on the Retail 360 page.

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



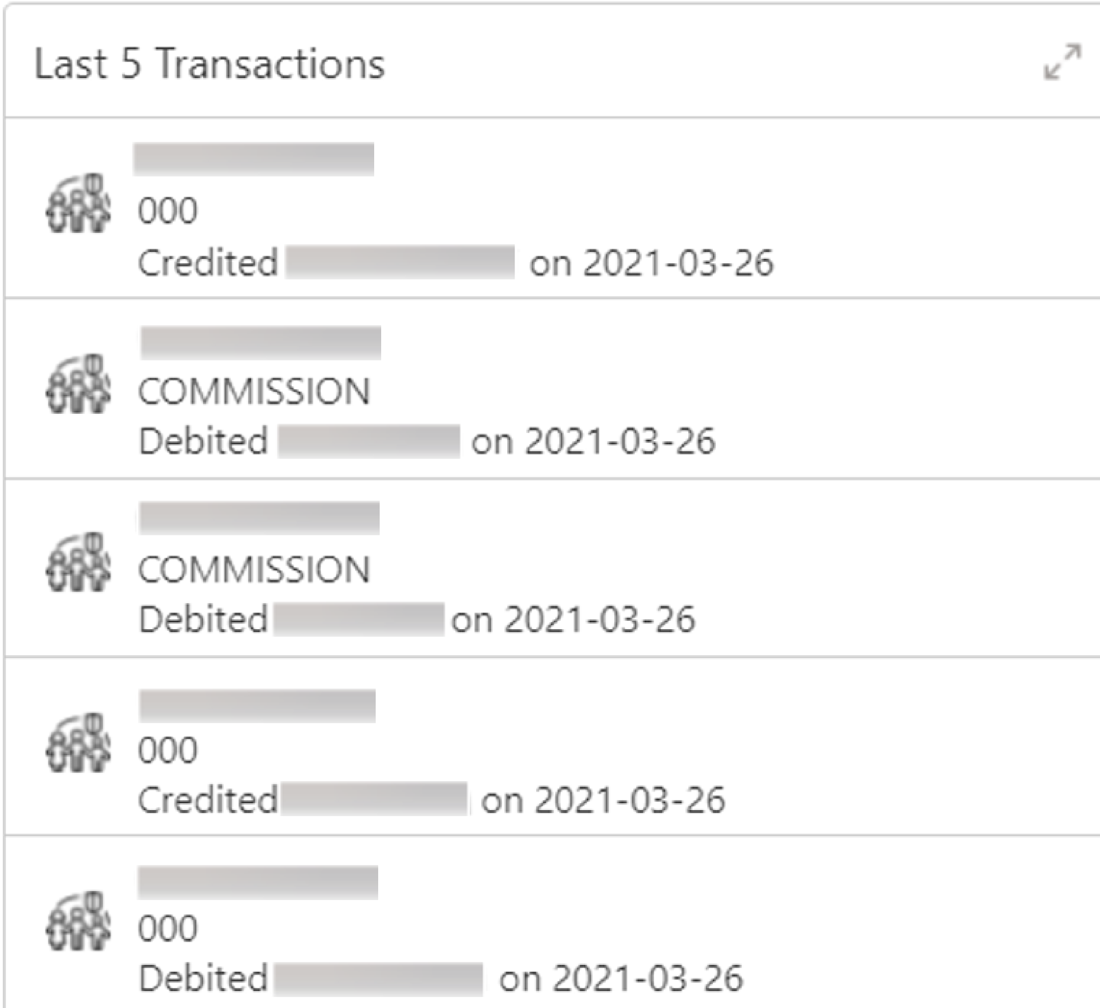
4. Click **Back** to view the relationship chart on the Retail 360 page.

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

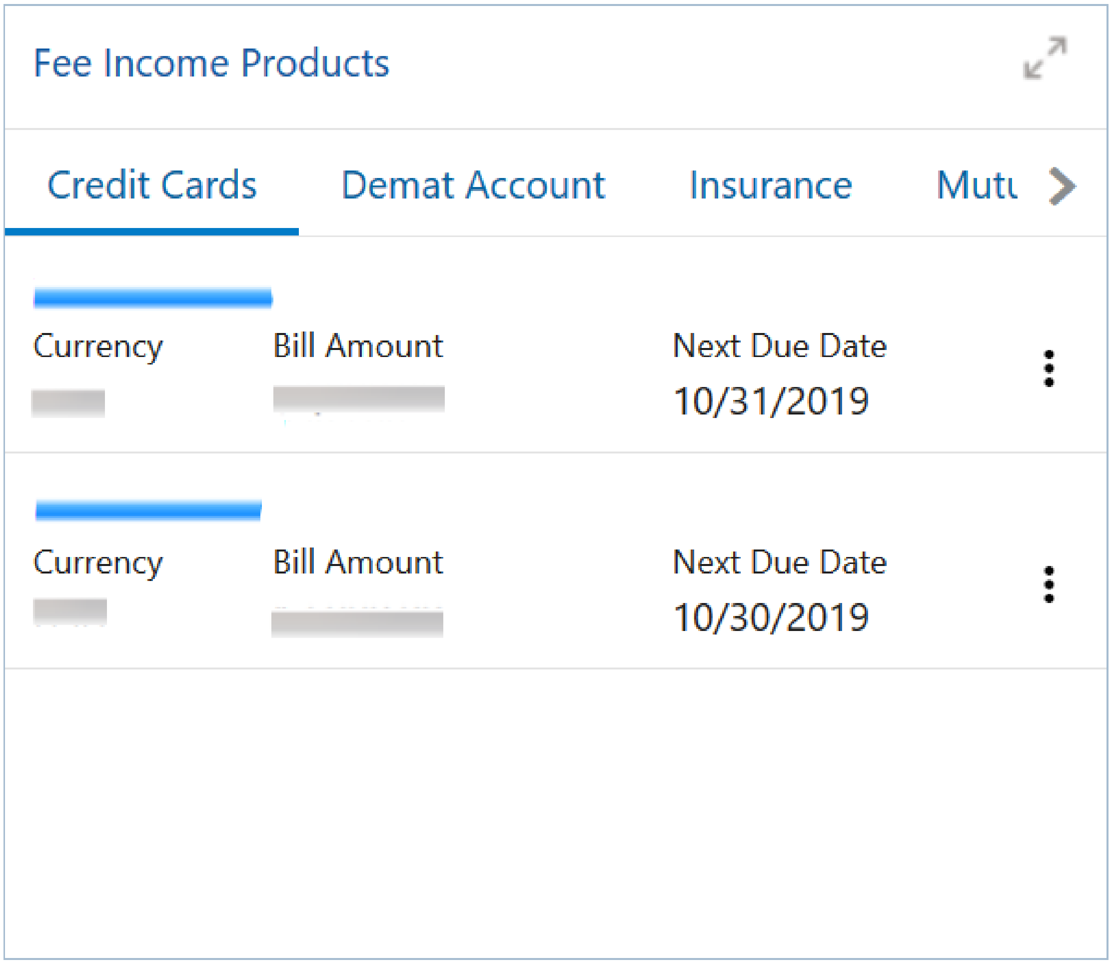


2.10 Fee Income Products

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 2-27 Fee Income Products



Fee income products are further grouped as:

Table 2-4 Fee Income Products

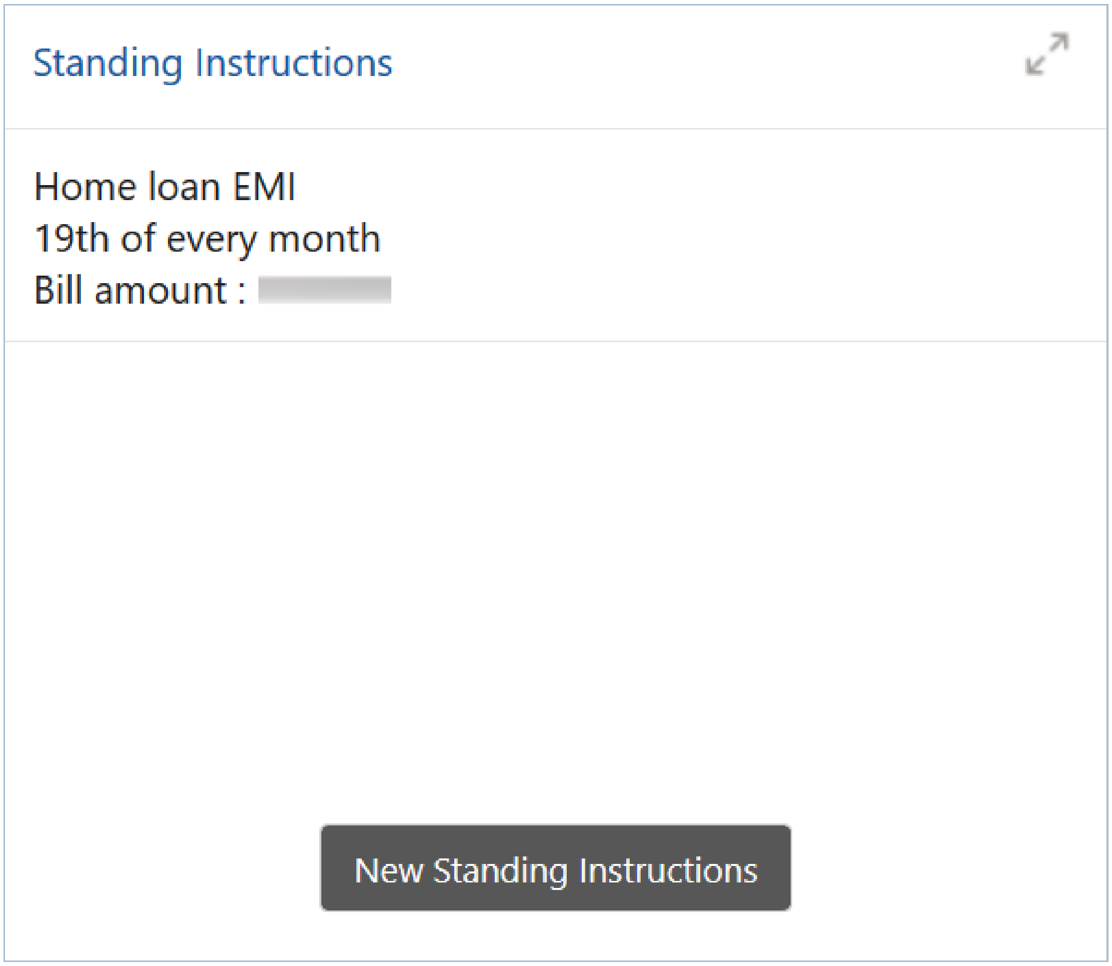
Tab	Description
Credit Cards	Displays the details of the credit cards.
Demat Account	Displays the details of the demat account.
Insurance	Displays the details of the insurance.
Mutual Funds	Displays the details of the mutual funds.

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



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

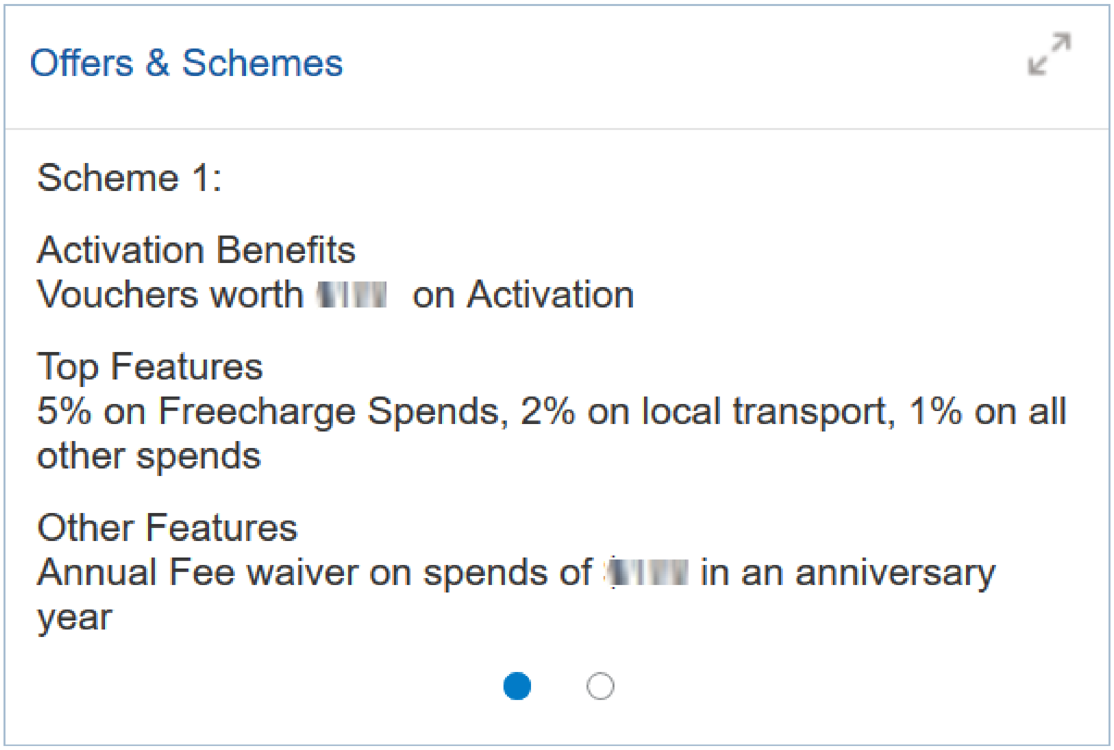
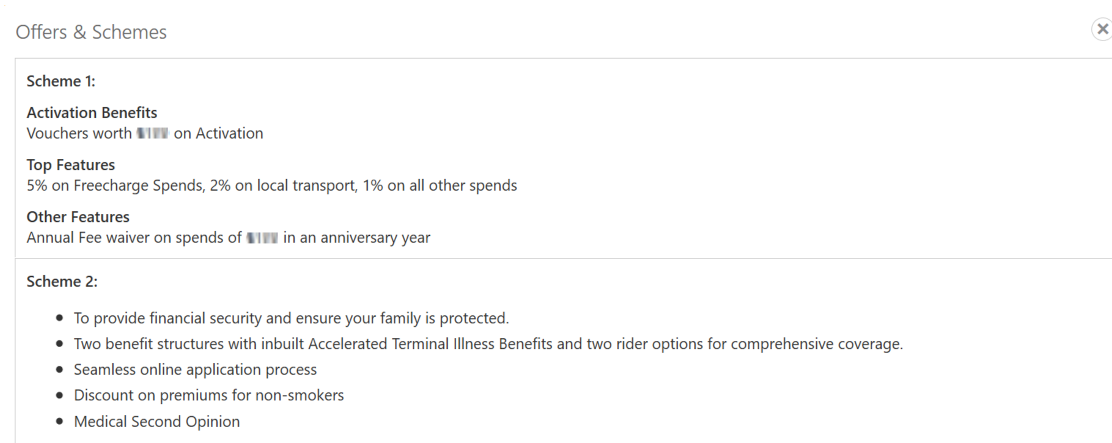


Figure 2-30 Offers and Schemes - Expanded View



Index