Oracle® Banking Microservices Architecture Small and Medium Enterprise 360 User Guide



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Oracle Banking Microservices Architecture Small and Medium Enterprise 360 User Guide, 14.7.1.0.0

F84085-01

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Preface

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

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

Audience

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

Related Documents

For more information, see these Oracle resources:

- Getting Started User Guide
- SME Onboarding User Guide

Conventions

The following text conventions are used in this document:

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

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



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

Symbols and Icons

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

Symbol	Function
×	Close icon
T	Filter icon
R. R.	Maximize icon
, ²⁶	Minimize icon
đà	Product 360 View

Table	Symbols and Icons
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Screenshot Disclaimer

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



1 Overview - SME 360

This topic describes the overview of the Small and Medium Enterprise (SME) 360 feature.

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

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

- **Customer Demographics** of a corporate customer. For more information, refer to the **Customer Demographic Sections** table.
- Portfolio across all the products subscribed by the customer
- Actions of pending activities
- · Sales Opportunity for automatic debit of loans received by the customer
- Service Requests raised by the customer that are yet to be addressed
- My Diary is a to-do list to plan and track the activities for RM

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

Table 1-1 Customer Demographic Sections

2 Get Started

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

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

This topic contains the following subtopic:

SME 360 Page

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

2.1 SME 360 Page

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

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

Note:

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

Note:

The fields marked as **Required** are mandatory.

 On the Home page, click Party Services. Under Party Services, click View 360. The View 360 screen displays.

Figure 2-1 View 360

View 360			1	<u>m</u>		
Enter PartyID *	Enter CIF *	Q				
					View 360 Now	Cancel



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

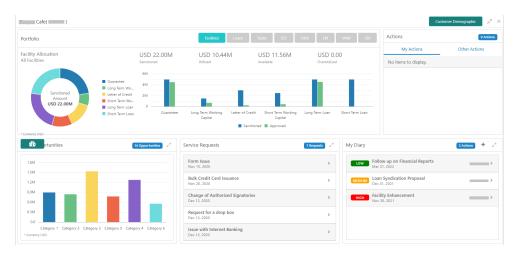
Table 2-1	View 360	- Field Description
-----------	----------	---------------------

Field	Description
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 SME 360 page displays.

Figure 2-2 SME 360





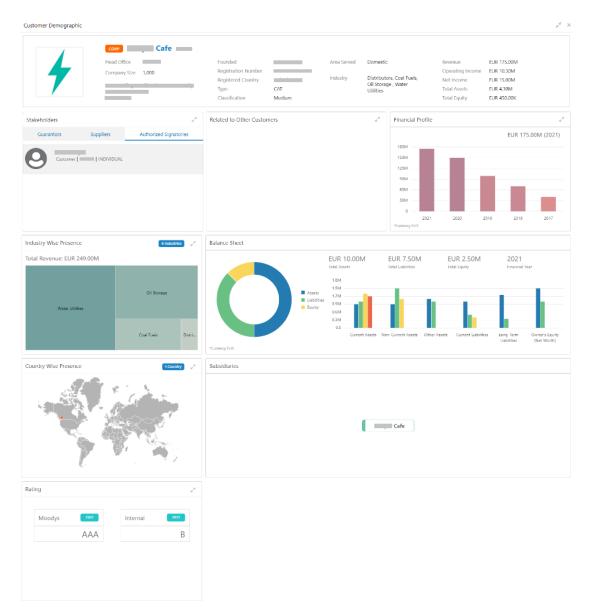
3 Customer Demographics

This topic describes the basic details about the SME's business.

The **Customer Demographic** information can be seen by clicking **Customer Demographic** on the SME 360 page.

The following figure shows the various sections on this page.

Figure 3-1 Customer Demographic





The following table describes the various sections on the **Customer Demographic** page.

Sections	Description	
Demographic Details	Contains the following basic details of the business: Logo Name Address Contact details Registration details Classification Industry sector Revenue Operating income Assets Equity	
Stakeholders	 Equity The key stakeholders for the business are as follows: Management team Sponsors Guarantors Suppliers Bankers Insurers 	
Financial Profile	 Financial profile of the customer that includes: Balance sheet details Revenue Operating profit Net profit Return on investment Return on equity Return on asset 	
Industry Wise presence	Different industry sectors to which the SME caters.	
Balance Sheet	Balance sheet details for the SME – Asset, Liability, and Owner's Equity.	
Country Wise Presence	List of countries where the business is operational.	
Subsidiaries	A view of the SME's business hierarchy including all the subsidiary companies.	
Rating	Credit rating for the SME provided by external rating agencies/ internal rating provided by the bank.	

 Table 3-1
 Customer Demographic Sections

Basic Details

This section contains the following basic details of the SME:

- Name
- Address
- Contact information
- Industry segment
- Areas served



- Revenue
- Operating income
- Net income

Figure 3-2 Basic Details

	CORP	Cafe						
	Head Office		Founded		Area Served	Domestic	Revenue	EUR 175.00M
	Company Size	1,000	Registration Number				Operating Income	EUR 10.3DM
			Registered Country	1.1	Industry	Distributors, Coal Fuels,	Net Income	EUR 15.00M
			Туре	CAT		Oil Storage , Water Utilities	Total Assets	EUR 4.30M
/		_	Classification	Medium			Total Equity	EUR 450.00K

Stakeholder Information

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

Figure 3-3 Stakholders

Stakeholde	ers		2 ²¹
Guarar	ntors	Suppliers	Authorized Signatories
0	Customer	INDIVIDUAL	

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

- Guarantors
- Suppliers
- Authorized Signatories



Figure 3-4 Stakeholders Expanded View

Stakeholders		Ŧ	×
0	Customer SMB Guarantors		
0	Customer SMB Suppliers		
0	Customer		

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

Figure 3-5 Stakeholder Summary

Stakeholder Summary			» ^و ×
Date of bi		tus	
General Information			Address and Contact
ID Type Passport Nationality	ID Number Birth Country	Citizenship by Birth Country of Residence	No of addresses Mobile Email
Resident Status Resident			
Related to Other Customer	rs	e ^x	КУС
Guarantors	Power Of Attorney	Household	
Customer			Status
			Non-Compliant KYC Last Updated Date

Financial Profile

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



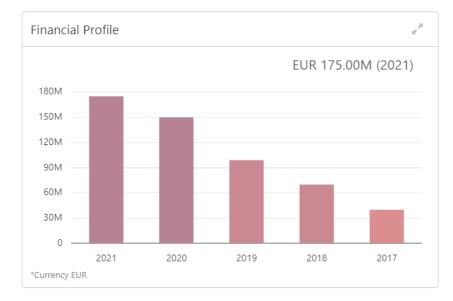


Figure 3-6 Financial Profile

Figure 3-7 Financial Expanded View

nancial Year	Revenue	Operating Income	Net Income
)21	EUR 175.00M	EUR 10.30M	EUR 15.00M
020	EUR 150.00M	EUR 87.00M	EUR 107.00M
)19	EUR 99.00M	EUR 7.70M	EUR 92.00M
)18	EUR 70.00M	EUR 20.00M	EUR 99.00M
)17	EUR 40.00M	EUR 25.00M	EUR 76.00M

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

Table 3-2 Financial Profile - Column Description



Industry Wise Presence

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

Industry Wise Presence	4 Industries	27	
Total Revenue: EUR 249.00M			
Water Utilities	Oil Storage		
	Coal Fuels	Distri	

Figure 3-8 Industry Wise Preference

Figure 3-9 Industry Wise Presence - Expanded View

	Sector	Group	Industry	Revenue	Operating Profit	Revenue Period
Energy Oil, Gas Fuels EUR 30.00M EUR 10.00M Q4 2020	Energy	Energy	Oil, Gas Fuels	EUR 35.00M	EUR 15.00M	Q1 2021
	Energy	Energy	Oil, Gas Fuels	EUR 30.00M	EUR 10.00M	Q4 2020

 Table 3-3
 Industry Wise Presence - Column Description

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



Column	Description
Industry	Displays the industry for which the details are displayed.
Revenue	Displays the revenue of the SME customer in the respective industry.
Operating Profit	Displays the operating profit of the SME customer in the respective industry.
Revenue Period	Displays the revenue period for which the revenue and operating profit are displayed.

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

Balance Sheet

This widget contains information about the SME's balance sheet.

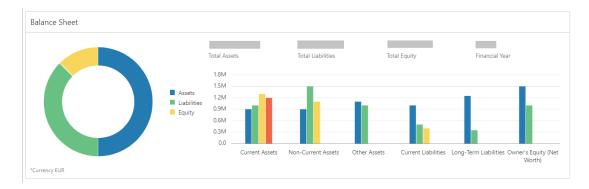


Figure 3-10 Balance Sheet

Country Wise Presence

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



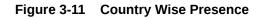




Figure 3-12 Country Wise Presence - Expanded View

untry Wise Presenc	e			Ŧ
United States				6 Offic
Office Name	Address	City	Zipcode	Contact
AAA Enterprises	Mars Tower,			+
AAA Utility	Utility House,		-	+
AAA Energy	Energy Tower,		_	+
AAA Coal	Coal House,			+
AAA Oil	Oil House,		_	+
AAA Distributor	Dist House,			+

, , , , , , , , , , , , , , , , , , , ,	Table 3-4	Country Wise Presence - Column Description	
---	-----------	--	--

Column	Description
Office Name	Displays the name of the SME office.
Address	Displays the address where the SME customer's office is present.
City	Displays the city where the SME customer's office is present.
Zip Code	Displays the zip code of the address.
Contact	Displays the contact number of the SME customer's office.



Subsidiaries

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

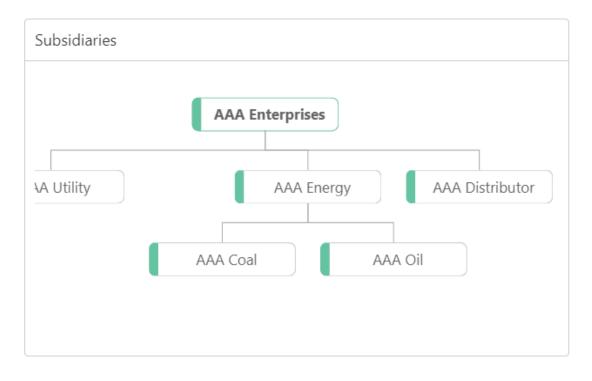


Figure 3-13 Subsidiaries

Rating

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

Figure 3-14 Credit Rating

Rat	ing			2 ⁷⁶
	Moodys	2021	Internal	2021
		BB+		CCC+
	Fitch	2021		
		AAA		



Figure 3-15 Credit Rating - Expanded View

ting		Ŧ
gency Name	Assessment Year	Rating
loodys	2021	BB+
iternal	2021	CCC+
itch	2021	ААА

Table 3-5 Credit Ratings - Column Description

Column	Description
Agency Name	Displays the external agency name which provides the credit rating of the SME customer.
Assessment Year	Displays the year of assessment.
Rating	Displays the credit rating of the SME customer for the assessment year.

4 Portfolio

This topic describes the information on the product portfolio held by the SME customer with the Bank.

The following figure shows the **Portfolio** section.

Portfolio				Facilities Loans Trade	SCF LM VAM CM
Facility Allocation All Facilities		USD 22.00M Sanctioned	USD 15.76M Utilized	USD 0.00 Available	USD 0.00 Overutilized
Sanctioned Amount USD 22.00M	Guarantee Long Term Working Capital Letter of Credit Short Term Working Capital Long Term Loan Short Term Loan	6M 4M 2M 0 Guarantee	Long Term Working Capital	Letter of Credit Short Term Working Capital	Long Term Loan Short Term Loan
*Currency USD			Sanct	tioned 📕 Requested 📕 Proposed 📕 Appr	oved

Figure 4-1 Portfolio

The portfolio section contains the following product details:

- Facilities
- Loans
- Trade
- Supply Chain Finance (SCF)
- Liquidity Management (LM)
- Virtual Account Management (VAM)
- Cash Management (CM)

Note:

The widgets corresponding to the products subscribed by the SME will only be displayed in the **Portfolio** section.

The following options are available on this widget to view the details:

Table 4-1 Portfolio - Options

Option/Icon	Description
Product Icons	Click on the respective product button on the top left of the portfolio to navigate to the widget corresponding to that product.



Table 4-1 (Cont.) Portfolio - Options

Option/Icon	Description
æ	Click on this icon present at the right bottom corner of the portfolio to navigate to the selected product 360 view.

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

Figure 4-2 Facilities



Figure 4-3 Loans

Loans Maturing						0 Total Acco	ounts	USD 0.00 Total Maturing Va	lue
60									
50									
40									
30									
20									
10									
0	-	-		-			-		
Mar 23, 2020	Mar 30, 2020	Apr 6, 2020	Apr 13, 2020	Apr 20, 2020	Apr 27, 2020	May 4, 2020	May 11, 2020	May 18, 2020	May 25, 2020
*Currency USD									æ

Figure 4-4 Trade

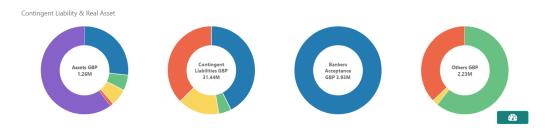










Figure 4-6 Liquidity Management

Figure 4-7 Virtual Account Management

Accounts & Cash Position

Accounts & Struct	ures	Cash Position by	Currency				3 Currencie
5 Entities	1 Structures	EUR 11 Accounts	0.00 Balance	GBP 21 Accounts	0.00 Balance	USD 4 Accounts	0.00 Balance
36 Virtual Accounts	3 Currencies						

Figure 4-8 Cash Management

Cash Movement	Inflow	0.00 Total Value	Outflow	0.00 Total Value
	No data to display			
*Currency null	No data to display			Ð



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.

Actions		11 Actions	e ^p
Ν	ly Actions	Other Actions	
GTEISS	Scrutiny		>
ILCISS	Registration		>
ILCISS	Registration		>
IDCBKG	Registration		>

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

S				
ions				•
Action Name	Date	Severity	Pending with	Description
Scrutiny	Nov 5, 2020	м		Process Name: Guarantee Issuance Process Ref Number: Application Number: Branch: Amount:
Registration	Nov 10, 2020	М		Process Name: Import LC Issuance Process Ref Number: Application Number: Branch: Amount:
	Action Name Scrutiny	Action Name Date Scrutiny Nov 5, 2020	Action Name Date Severity Scrutiny Nov 5, 2020 M	Action Name Date Severity Pending with Scrutiny Nov 5, 2020 M Image: Constraint of the second

In the expanded view, the records can be filtered on the following parameters:

- Severity
- Pending with (the user to whom the actions are assigned)

 Table 5-2
 Actions - Column Description

Column	Description	
ProductDisplays 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 topics describes the information on the sales opportunities (upsell/cross-sell) associated with the SME customer.

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

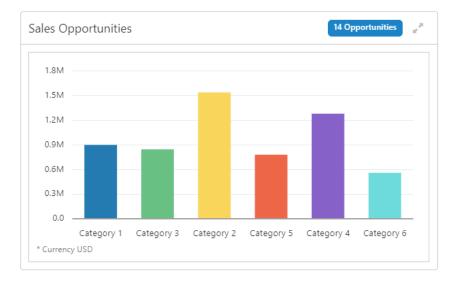


Figure 6-1 Sales Opportunities

Figure 6-2 Sales Opportunities - Expanded View

les Opportunities								Ŧ
Category 1							2 Opport	tunities
Opportunity ID	Opportunity	Date Created	Probability	Value	Assigned to	Summary		
	Pending Salary Processing	Dec 30, 2020	High		_	· · · ·		•
	Lorem ipsum dolor	Nov 23, 2020	High					-
Category 3							3 Opport	unities
Category 2							3 Opport	unities
								Close

In the expanded view, the records can be filtered based on the following parameters:



- Product
- Date
- Value
- Probability

 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.

ervice Requests	7 Requests
Form Issue Nov 15, 2020	>
Bulk Credit Card Issuance Nov 20, 2020	>
Change of Authorised Signatories Dec 12, 2020	>
Request for a drop box Dec 12, 2020	>
Issue with Internet Banking Dec 12, 2020	>

Figure 7-1 Service Request



ervice Requests							Ŧ
Source ID 🔺	Reference No	Severity	Date Created	Assigned to	Status	Date Last Updated	Summary
Form Issue	7	HIGH	Nov 15, 2020		OPEN		
Bulk Credit Card Issuance	6	HIGH	Nov 20, 2020		OPEN		
Change of Authorised Signatories	2	LOW	Dec 12, 2020		OPEN		
	-		D 40.0000	CALIBADIN	00511		

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

Table 7-1 Service Requests - Column Description

Column	Description
Source ID	Displays the source ID of the service request.
Reference No	Displays the reference number of the service request.
Severity	Displays the severity of the service request.
Date Created	Displays the date on which the service request is created.
Assigned to	Displays the user ID to which the service request is assigned.
Status	Displays the status of the service request.
Date Last Updated	Displays the date on which the service request was last updated.
Summary	Displays the summary of the service request.



8 My Diary

This topic describes the information to track the to-do list for a relationship manager.

The Relationship Managers can add entries or the tasks that they need to perform in near future. The relationship manager can assign priorities to the tasks, set a due date, and status for the task in this widget.

My Diary		3 Actions	$+ - z^2$
LOW	Follow up on Financial Reports Mar 31, 2022	_	>
HIGH	Facility Enhancement Jan 11, 2022		>
MEDIUM	Loan Syndication Proposal Dec 31, 2021		>

Figure 8-1 My Dairy

Figure 8-2 My Diary - Expanded View

ask Subject	 Date Created 	Due Date	Priority	Status	Assigned by	Description	
ollow up on Financial Reports	Nov 11, 2021	Mar 31, 2022	LOW	OPEN			
acility Enhancement	Nov 11, 2021	Jan 11, 2022	HIGH	OPEN			
oan Syndication Proposal	Nov 11, 2021	Dec 31, 2021	MEDIUM	OPEN			



In the expanded view, the records can be filtered on the following parameters:

- Priority
- Due Date
- Status

Table 8-1 My Diary - Column Description

Column	Description
Task Subject	Displays the subject of the task to be completed.
Date Created	Displays the date on which the task is created.
Due Date	Displays the due date for the task to be completed.
Priority	Displays the priority of the task to be completed.
Status Displays the status of the task to be completed.	
Assigned by Displays the ID of the user who assigned the task.	
Description	Displays the description of the task.



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