# Oracle® Banking Microservices Architecture Small and Medium Business 360 User Guide



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# 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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# **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
- 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/<br>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

| lcon  | Description                            |
|-------|--|
| Close | Click <b>Close</b> to exit the screen. |

# Symbols and Icons

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

| Symbol/Icon                              | Function    |
|--|-------------|
| ×  | Close       |
| к <sup>л</sup>                           | Expand view |
| N. N | Maximize    |
| » <sup>d</sup>                           | Minimize    |

### Table Symbols and Icons



# 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:

| 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.   |  |  |  |

| Table 1-1 | Customer | Demographic | Sections  |
|-----------|----------|-------------|-----------|
|           | Odotomor | Domographio | 000010110 |

# 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*.



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

### Figure 2-1 View 360

| View 360        |             |   | <b>1</b> | <b>1</b> |     |                  |
|-----------------|-------------|---|----------|----------|-----|------------------|
| Enter PartyID * | Enter CIF * | Q |          |          |     |                  |
|                 |             |   |          |          | Vie | w 360 Now Cancel |

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

| Table 2-1 | View 3 | 360 - I | Field | Descrij | ption |
|-----------|--------|---------|-------|---------|-------|
|-----------|--------|---------|-------|---------|-------|

| 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.



| View Documents       | Gold<br>Registration Number<br>Date of Registration | KYC Verified                                  | Country Of Re<br>Classification<br>SMB Registrat<br>Tax Identificat<br>GST Identificat<br>Business Licer | gistration<br>Type<br>ion Number<br>ion Number<br>tion Number<br>Ise Number | Medium                                     | Owner Detail                             | CIF/Party ID<br>Date of Birth<br>Gender | -                         | Citizenship<br>Ownership<br>Is Customer    | N                             |          |
|----------------------|---|---|--|---|--|--|---|---------------------------|--|-------------------------------|----------|
| GBP ¥                | CASA 2<br>GBP 250,000.00<br>Total Balance           | Loan Account<br>GBP 0.00<br>Total Outstanding | Limits<br>Total Availa   | GBP 0.00<br>able Balance  | Fixed Deposit<br>GBP 0.00<br>Total Balance | Credit Cards 0<br>0<br>Total Balance Due | Recurring Dep                           | GBP 0.00<br>Total Balance | Demat Account<br>GBP 0.00<br>Total Balance | Mutual Funds  0 Total Balance | lns ,    |
| Total Relationship V | /alue   |   |  | Transactic  | ins  |  | 2 Transactions $\chi^{7}$               | Standing In               | structions                                 | ٥                             | Actions  |
| Assets               | 0<br>Total Value                                    | Liabilities G8P                               | 100.0075<br>250,000.00<br>Total Value  | Account   | Number:                                    | G  | 38P100.000.00 >                         | No items                  | to display.                                |                               |          |
| Stakeholders         | Sumline   | Authorized Conv                               | *  | Related to  | Other Customers                            | Brause Of Attac                          | 2                                       | Fee Income                | Products                                   |                               |          |
| Party                | inda  | idual   |  | CONFORME  | Customer   Corpora                         | te                                       |   | Gurrency GB               | No data to                                 | display                       |          |
| Alorts               |   |   | Request v <sup>2</sup>   | Pendina A   | Activities & Requests                      |  | 0 Actions v <sup>7</sup>                | Offers & Sc               | homos                                      | 0 Insh                        | ructions |
| No items to display  | 6   |   |  |   | Activities                                 | Request                                  | 5                                       |                           |  |                               |          |
|                      |   |   |  | No item   | s to display.                              | rejuex                                   |   |                           | No record t                                | o display                     |          |
| Upcoming Events      |   |   |  | No item   | s to display.                              |  | © Events                                |                           | No record t                                | o display                     |          |

### 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:

| Fable 2-2 | Business | Details |
|-----------|----------|---------|
|-----------|----------|---------|

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



### Table 2-2 (Cont.) Business Details

| Data/Label                | Description   |
|---------------------------|---|
| 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

|                     |            |             |               | × |
|---------------------|------------|-------------|---------------|---|
| Document Name       | Issue Date | Expiry Date | View Document |   |
| No data to display. |            |             |               | I |
|                     |            |             |               |   |
|                     |            |             |               |   |
|                     |            |             |               |   |

# 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

| Stakeholder Summary         |                        |                         | $_{\mu^{k'}}$ $\times$                 |
|-----------------------------|------------------------|-------------------------|--|
| Date of birth               | (Gender Marital Status |                         |  |
| General Information         |                        |                         | Address and Contact                    |
| ID Type<br>Passport         | ID Number              | Citizenship by<br>Birth | No of addresses<br>Mobile<br>Email     |
| Nationality                 | Birth Country          | Country of Residence    |  |
| Resident Status<br>Resident |                        |                         |  |
| Related to Other Customers  |                        | 2                       | кус                                    |
| Guarantors P                | ower Of Attorney House | hold                    |  |
| Customer   5M8              |                        |                         |  |
|                             |                        |                         | Non-Compliant<br>KYC Last Updated Date |



# 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

| Total Relatio | onship Value     |             |                  |
|---------------|------------------|-------------|------------------|
| Assets        | 49.03%           | Liabilities | 50.97%           |
|               | ,<br>Total Value |             | ,<br>Total 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

| USD | Ŧ | CASA 2        | Loan Account 2    | Limits 3                | Fixed Deposit | Credit Cards 1    | Recurring Deposit | Demat Account     |
|-----|---|---------------|-------------------|-------------------------|---------------|-------------------|-------------------|-------------------|
|     |   | Total Balance | Total Outstanding | Total Available Balance | Total Balance | Total Balance Due | Total Balance     | ><br>Total Baland |

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.

| Account Type NORM                          | Current Balance Days in Debit  | Monthly Debit Average No of O            | verdrafts Limit               |
|--|--|--|-------------------------------|
| Since Account<br>4/3/2010 Currency<br>USD  | Monthly Average Balance Days in Credit   | Monthly Credit Average No of C           | heque Bounced Limit Thershold |
| Account Holder                             | Balance  | View All                                 | Alerts View A                 |
| 0—   | For the Peroid of  | Date Range                               | Nominee Details Pending       |
|  | 1 Month 3 Month 6 Month 1 Year 2 Year 5 Year   | From 🗰 To 🗰                              | Number :                      |
| •  | 18K  |  | Frequent Customer Operations  |
| •  | 12K  |  |                               |
|  | 9К   |  | Last 5 Transactions View A    |
|  | 3К   |  | 6B                            |
| Branch Details                             | 0  | Nov Doc Jan Jan                          | Credited on 2/4/2020          |
| *  | - Total Balance  | e — Average Balance                      | 69                            |
| <u> </u>                                   |  |  | 001<br>Debited on 2/1/2020    |
|  | Days in Debit/Credit   | View All                                 | 69.                           |
| □ +1 <b>1</b>                              | For the peroid of  | Date Range                               | Debited on 1/13/2020          |
| күс  | 1 Month 3 Month 6 Month 1 Year 2 Year 5 Year   | From 🛗 To 🛗                              | 69                            |
| KYC Compliant                              | 35   |  | Debited on 1/18/2020          |
| View KYC Documents                         | 3025   |  | 68                            |
| Desumente                                  | 20   |  | Debited 01/18/2019            |
| Documents                                  | 10   |  |                               |
| 3 Documents Attached<br>View All Documents | 5<br>0   |  |                               |
|  | Sep Oct Nov Oct Nov Dec Oct  | Nov Dec Jan Jan                          |                               |
|  | <ul> <li>Days in Creation</li> </ul>   | dit — Days in Debit                      |                               |
|  | Charge Amount View All   | Davs in Excess OD View All               |                               |
|  |  |  |                               |
|  | 1 Month 3 Month 6 Month 1 Year 2 Year  | 1 Month 3 Month 6 Month 1 Year 2 Year    |                               |
|  | 5 fear   | 5 TOP                                    |                               |
|  | 50   | 10                                       |                               |
|  | 40   | 8  |                               |
|  | 30   | 6  |                               |
|  | 20   | 4  |                               |
|  | 10   | 2  |                               |
|  | 21<br>26<br>26<br>26<br>21<br>26<br>26<br>26<br>26<br>26<br>26<br>26<br>26<br>26<br>26<br>26<br>26<br>26 | 211 11 11 11 11 11 11 11 11 11 11 11 11  |                               |
|  | Pending Activities View All  | Pending Requests View All                |                               |
|  | Nomiation details  | New debit card request                   |                               |
|  | number   | Change of address                        |                               |
|  | Complete FATCA formalities.  | Nequested on 12/26/2019                  |                               |
|  | Locker renewal premium to be paid.   | Requested on 12/27/2019                  |                               |
|  | Form required<br>Form 15h to be provided.  | New Cheque book<br>Requested on 1/3/2020 |                               |
|  | Standing Instructions View All   | Documents attached View All              |                               |
|  | Home loan EMI<br>19th of every month<br>Bill amount :  | Aadhar card                              |                               |
|  |  | Pan card                                 |                               |
|  |  | Passport                                 |                               |
|  |  |  |                               |
|  |  | Address proof<br>Aadhar card             |                               |

### 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

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



| Current Balance         |       |        |
|-------------------------|-------|--------|
| (-)Uncolle              | ected |        |
| (-)Blc                  | ocked |        |
| Available Balance       |       |        |
| (+)Unutilized Am        | nount | 000000 |
| (+)TOD                  | Limit |        |
| Total Available Balance |       |        |

Figure 2-12 Account Balances

 On the SMB 360 page, under the account information section, click Loan Account. The Loan Account window displays.



# 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

| Transactions    | 5 Transactions |
|-----------------|----------------|
| Account Number: | >              |

# 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.







### 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.



# Standing Instructions

### Figure 2-16 Standing Insttuction

# 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.



### Figure 2-17 Stakeholders

| Stakeholde | rs    |            |                        | 27 |
|------------|-------|------------|------------------------|----|
| Guarar     | ntors | Suppliers  | Authorized Signatories |    |
|            |       |            |                        |    |
| 0          | Party | INDIVIDUAL |                        |    |
|            |       |            |                        |    |
|            |       |            |                        |    |
|            |       |            |                        |    |
|            |       |            |                        |    |
|            |       |            |                        |    |
|            |       |            |                        |    |
|            |       |            |                        |    |

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

| Stakeholder Summary         |                              |                         | × *.   |
|-----------------------------|------------------------------|-------------------------|--|
| Date of birth               | ( )<br>Gender Marital Status |                         |  |
| General Information         |                              |                         | Address and Contact                              |
| ID Type<br>Passport         | ID Number                    | Citizenship by<br>Birth | No of addresses<br>Mobile                        |
| Nationality                 | Birth Country                | Country of Residence    |  |
| Resident Status<br>Resident |                              |                         |  |
| Related to Other Customers  |                              | 2                       | КУС  |
| Guarantors                  | Power Of Attorney House      | hold                    |  |
| Customer       S            | мв                           |                         | Status<br>Non-Compliant<br>KYC Last Updated Date |
|                             |                              |                         |  |



# 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

| Alerts                       | 2 Request |
|------------------------------|-----------|
| Loan Overdue<br>Jan 1, 2021  | >         |
| Loan Overdue<br>May 26, 2021 | >         |

# 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

| Pending Activities & Requests                               | 9 Actions              |
|---|------------------------|
| Activities  | Requests               |
| Nomination details<br>Update nomination details for the dep | oosit account number > |
| <b>FATCA</b><br>Complete FATCA formalities.                 | >                      |
| Locker premium<br>Locker renewal premium to be paid.        | >                      |
| Form required<br>Form 15h to be provided.                   | >                      |

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.



### Figure 2-21 Upcoming Events

| Upcom | ing Eve | ents |      |      |      |      |      |      |      |      |      |            |                      |      |      |      | 2 Events  |
|-------|---------|------|------|------|------|------|------|------|------|------|------|------------|----------------------|------|------|------|-----------|
| +     | pril    | -    | -    |      |      |      |      |      |      |      |      |            | Ju                   | ly   |      |      |           |
| 3/28  | 4/04    | 4/11 | 4/18 | 4/25 | 5/02 | 5/09 | 5/16 | 5/23 | 5/30 | 6/06 | 6/13 | 6/20       | 6/27                 | 7/04 | 7/11 | 7/18 | 7/25      |
|       |         |      |      |      |      |      |      |      |      |      |      | Loa<br>Jun | n Accour<br>26, 2021 | nt   |      | is o | due for 1 |

# 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





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