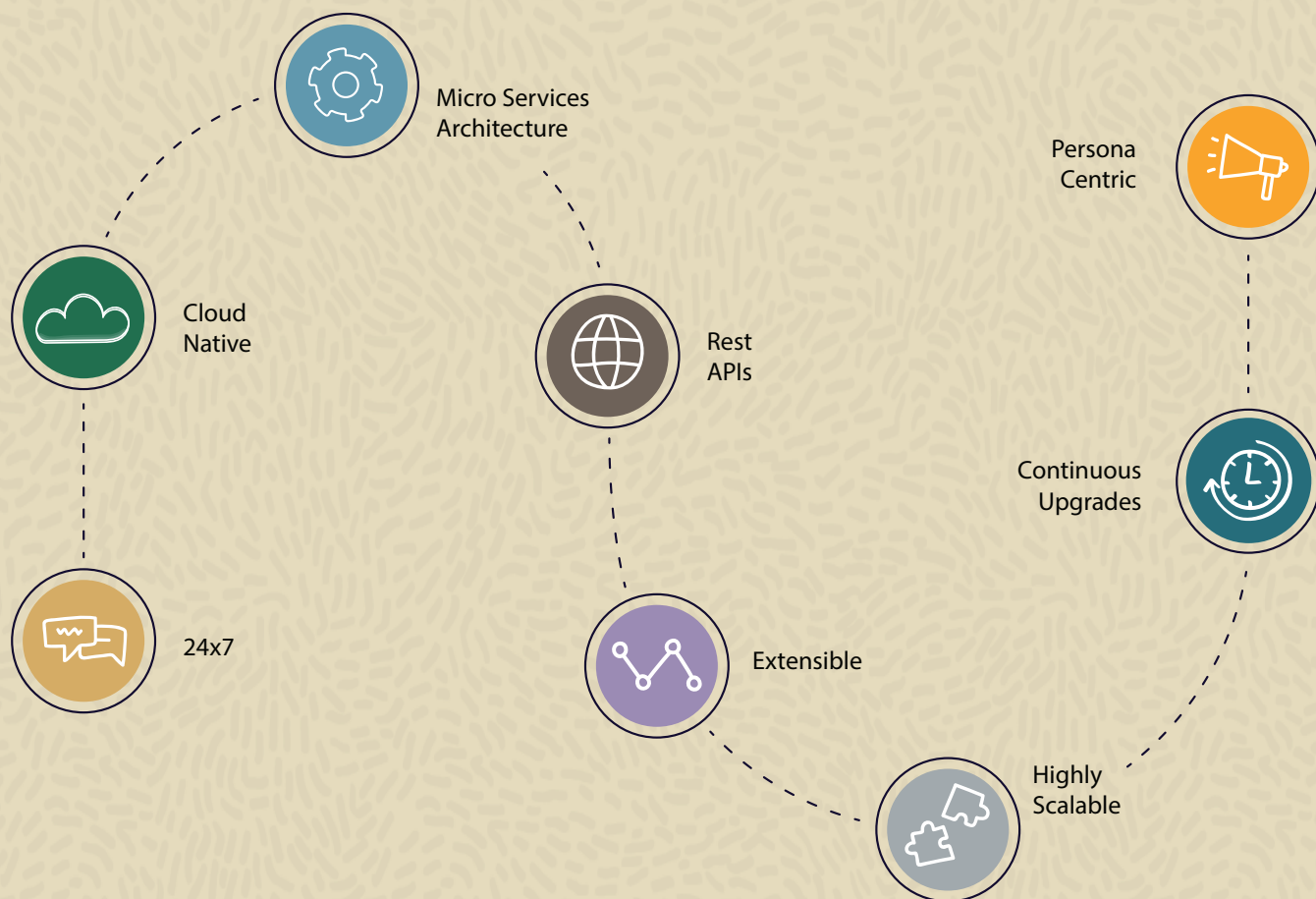# Oracle Banking Accounts

Puts you in the Driver's Seat

Oracle Banking Accounts can enable the Bank of Tomorrow to massively scale its account operations to offer services to new-age businesses that need massive volumes and responsiveness.

Account transactions have boomed exponentially for the past two decades. In this age of instant gratification, the scale of accounts operations continues to increase manifold every year. The traditional DDA platforms were not built to handle the volume and responsiveness required by the new types of transactions, such as real-time, instant, and e-commerce transactions. Banks currently face many problems playing catch-up with newer, more agile players to serve their customers.

In such a world, banks must fundamentally reimagine and redefine the value they can offer their customers. Leveraging a proven, market-leading, and cloud-native DDA solution, which is massively scalable and comes pre-integrated to provide banks with the flexibility to handle any workflow through highly configurable process automation, is an efficient way to execute this transformation

"Oracle Banking Accounts is built on a highly scalable cloud-native architecture to provide a highly concurrent Banking Account platform that mitigates risk and enhances control. The Oracle Banking Accounts can be integrated within the existing process flows and peripheral systems, allowing banks to re-engineer their banking systems without disrupting their operations and offer innovative products faster."

"Oracle Banking Accounts Cloud Service is built for Needs of Today and Tomorrow"

Micro Services Architecture

Persona Centric

Cloud Native

Rest APIs

Continuous Upgrades

24x7

Extensible

Highly Scalable

Oracle Banking Accounts

HANDLE MASSIVE VOLUMES OF TRANSACTIONS ON CLOUD

Oracle Banking Accounts is built on a highly scalable cloud-native architecture based on data grid architecture with the industry's highest TPS (Transaction per second) per CPU that scales linearly. Today, this is extremely important for banks, primarily to cater to corporate clients from high-volume industries like e-commerce.

DOMAIN DRIVEN DESIGN APPROACH WITH SPECIFIC FOCUS ON BANKING PROCESSES

With a domain-driven design coupled with a microservices architecture, the service comes pre-integrated with other Oracle solutions and offers streamlined integration capabilities with 3rd party solutions. Since the service is built ground up with the banking domain in mind, all the domain services align to business sub-domains and come in the form of their microservices, putting the Bank in the pilot's seat with total control and flexibility.

Linearly Scalable

300+ TPS per CPU

Data Grid Architecture

Extremely High Throughput
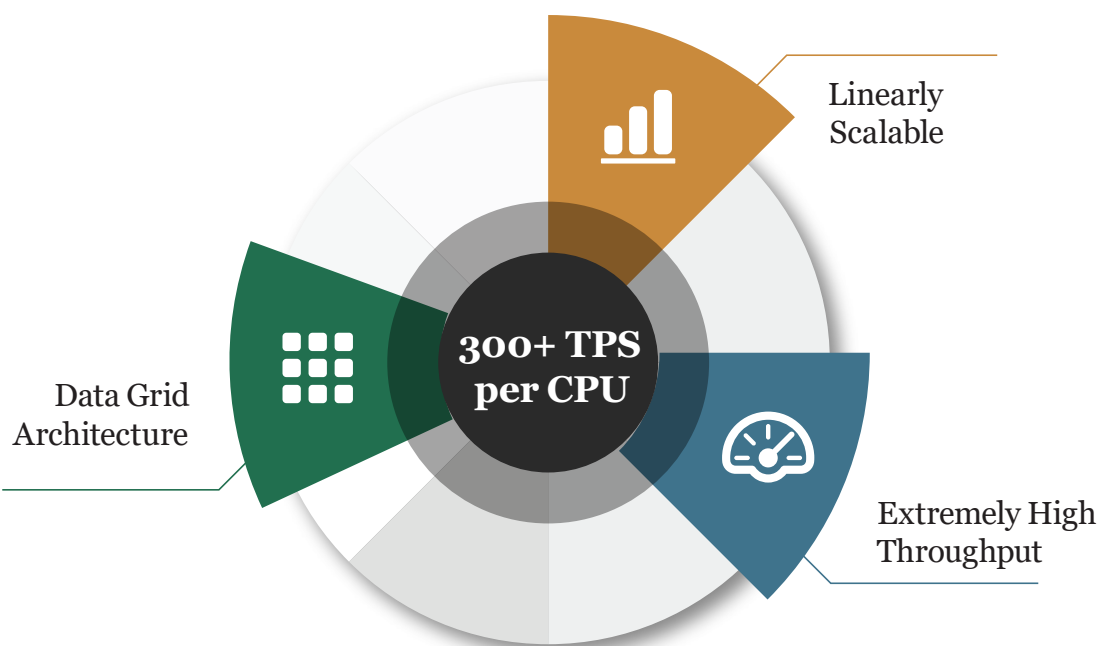
"Global growth in banking real-time processing"

Globally, more than ~61% CAGR in number of transactions expected in 2025-30

-PwC

FLEXIBLE AND HIGHLY CONFIGURABLE

Oracle Banking Accounts is built on a microservices-led architecture catering to a flexible service that allows for highly configurable process automation and workflow with the ability to spawn multiple business processes.

With real-time insights, intuitive dashboards, and alerts with built-in manual exceptions or escalations, it is also easy to track and maintain a 360-degree view of the account operations.

NEXT GENERATION USER EXPERIENCE

Oracle Banking Accounts is built with a focus on user experience. The service caters to the newer generation of users looking for better experiences - the service offers specific persona-based screens and dashboards. It offers complete transparency and control of accounts, including origination, tracking, and servicing, with a 360-degree view.

API FIRST

With a cloud-native solution, all integrations are on an API-first approach. A low-code routing hub allows for greater agility and faster integration between Oracle's own as well as other third party's' solutions. This enables rapid & seamless connection with the banking ecosystem across the complete accounts value chain.

- Suite of native cloud services
- Pre-integrated
- Offers streamlined integration capabilities

Unlock Value with Oracle Banking Accounts

Cloud Native Microservices Architecture

Proven Architecture at Tier 1 Banks

True 24*7

No downtime during maintenance and upgrades

High Concurrency

High single account throughput and horizontal scaling

Continuous Upgrade

Innovation and features are delivered as periodic patch sets, enabling the bank to stay on the latest version

Functional Depth

Engineered for Tier 1 banks and built to work with Liquidity Management, Virtual Accounts Management Components

Multi-Multi Enabled

Multi-Country, Multi-Entity, Multi-Currency, etc. enabled

Enables Bank to build capability in-house

Built-in tooling such as configurability and extensibility will help Bank build in-house modifications to workflows, screens and lifecycle

Open API

OBA can easily connect with banks' other systems or external apps enabling a seamless experience

Oracle Banking Accounts

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