Liquidity Management in the Cloud

Imagine the Possibilities with the Power of Cloud

"Adoption of SaaS solution by financial services industry is growing at 3X the rate of on premise solutions"

> "With a Dynamic shift in Customer Demands, Banks find themselves under Increasing Pressure to Innovate and Leverage the Power of Technology. Solutions need to be Scalable and Go to Market needs to be instant."

In today's rapidly changing business environment, corporates need innovative business models to address ever-evolving working capital requirements. They are looking to banks for a liquidity management solution that is not only comprehensive in its functional offering but also flexible enough to meet changing requirements. Exceptional security and resilience are imperative. Meanwhile, banks are seeing real value in leveraging SaaS based solutions to meet the needs of corporate customers. An optimal SaaS based liquidity management solution empowers banks to instill high level of security, optimize operational expenses, scale easily and address rapidly growing business needs of corporates.

Oracle Banking Liquidity Management Cloud Service delivers the benefits of SaaS and cloud native infrastructure. With Oracle Banking Liquidity Management Cloud Service, banks find it easier to scale their solutions to mitigate ever-changing customer needs. Oracle cloud offers the highest levels of system availability, scalability, performance, and data security. Additionally, Oracle ensures continuous enhancement of the solution with innovative features enabling banks to lock step with market trends.

Oracle Banking Liquidity Management Cloud Service Empowers banks to offer an Agile and Scalable Solution

Comprehensive functional support allows banks to address corporate customers' liquidity requirements

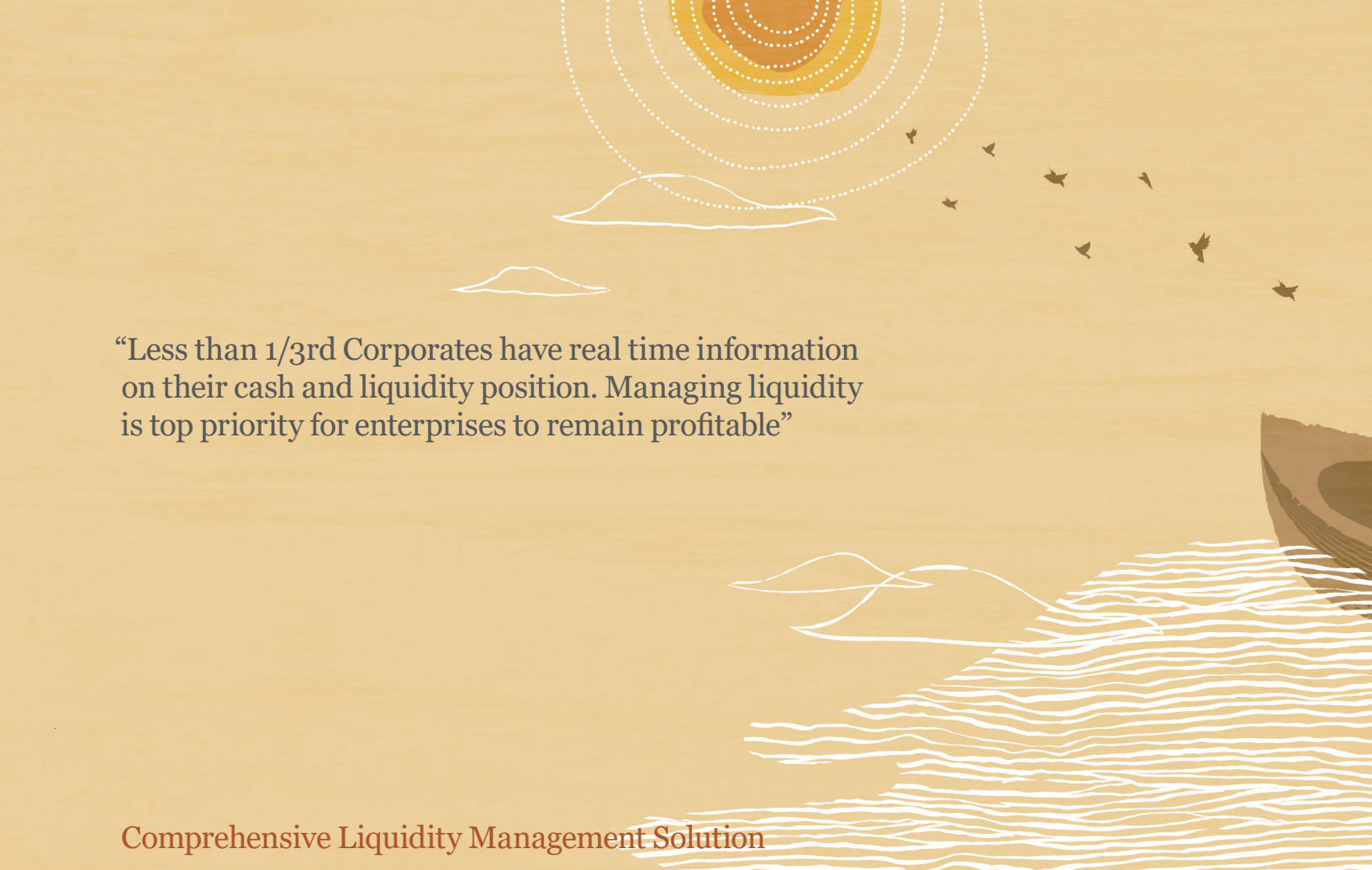**Resilient service** ensures high availability and faster recovery from failures

Exceptional security assures high data security and superior access management

Continuous product updates enables banks to offer innovative solutions to customers

Flexibility to scale easily helps banks to respond to dynamic shifts in customer demands

"Less than 1/3rd Corporates have real time information on their cash and liquidity position. Managing liquidity is top priority for enterprises to remain profitable"

Comprehensive Liquidity Management Solution

Offers a wide range of Liquidity Management Tools and Techniques

Based on contemporary technology and the ability to support traditional liquidity management techniques like pooling and sweeping, Oracle's Liquidity Management solution enables banks to provide best-in-class liquidity management capabilities for their corporate customers.

Enable Real Time Capabilities

Using Oracle's Liquidity Management solution banks can provide real-time, accurate and consolidated information to facilitate efficient / effective liquidity management for corporate customers. Banks can give their corporate customers complete visibility into cash positions helping them better utilize available funds and reduce interest costs through short-term bank borrowings.
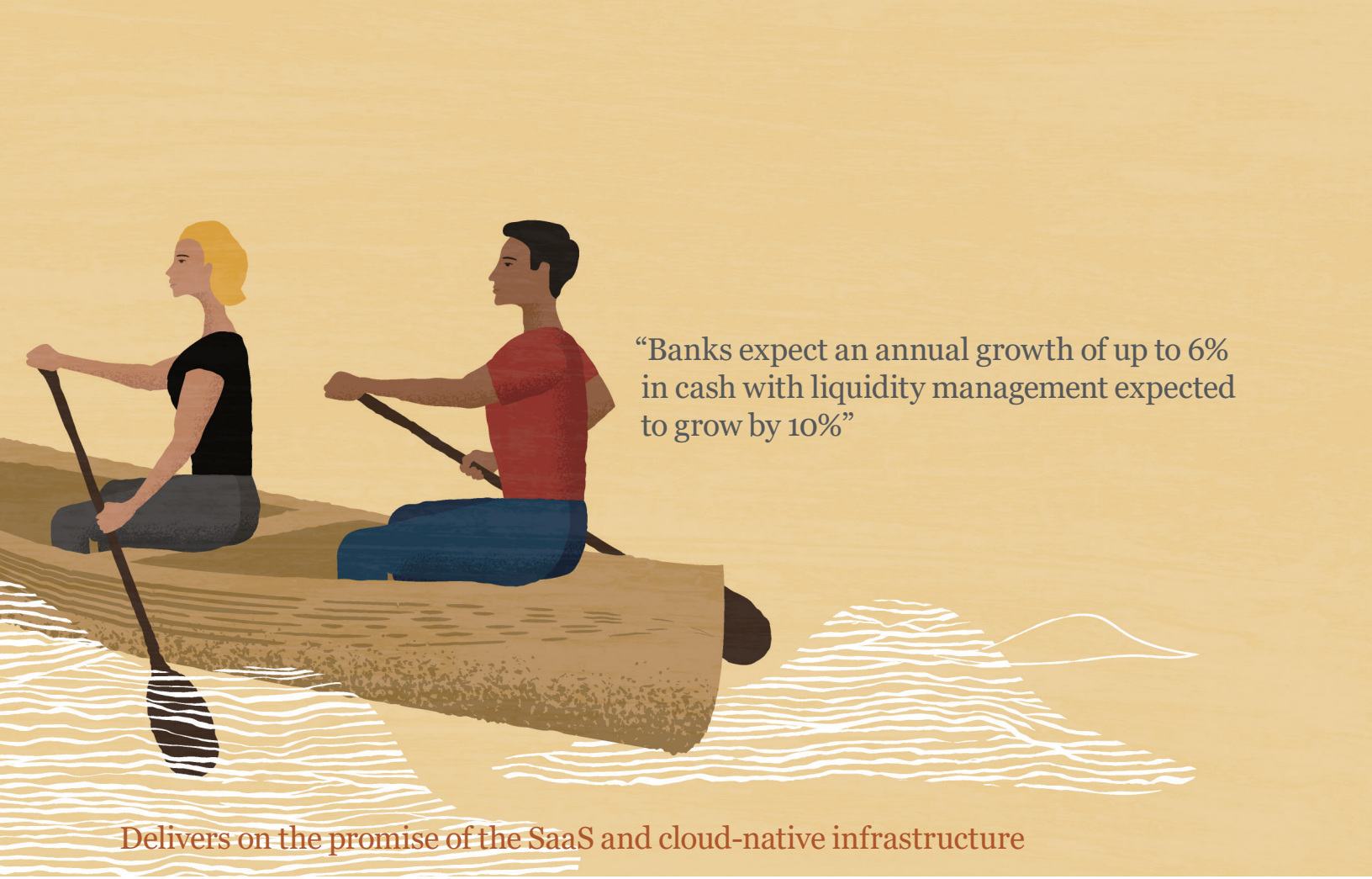
Help businesses remain competitive

Global Enterprises are developing optimistic business strategies that require efficient utilization of their global liquidity.

Oracle's Liquidity Management Solution supports advanced techniques such as interest optimization and additional avenues for higher yield investments with flexibility to cater to country regulatory restrictions. These capabilities reduce organizational and structural inefficiencies that hamper liquidity management.

A Comprehensive Suite of Tools and Techniques to Manage Liquidity

- Sweeping
- Pooling
- Inter Company Loans
- Multi Bank Cash Concentration
- Real Time Liquidity
- Interest Enhancement and Optimization

"Banks expect an annual growth of up to 6% in cash with liquidity management expected to grow by 10%"

Delivers on the promise of the SaaS and cloud-native infrastructure

High Availability

Deployed on multi-availability domain, Oracle Banking Liquidity Management Cloud Service ensures optimal availability of service by distributing transaction across multiple networks. Additionally, cross-region disaster recovery enables continuous availability of service. Facility for automatic monitoring and continuous re-generation of services with dev-ops methodologies ensures faster recovery from failures.

Continuous Innovation

Leveraging DevOps methodologies and shorter release cycles Oracle ensures frequent enhancement of the solution. Oracle's solutions are designed with an eye to the future and are built on the latest standards and technology. With access to new and improved solution capabilities, regularly, banks can inject innovation and differentiate their Liquidity management offering.

Secure Access Management

Oracle Banking Liquidity Management Cloud Service offers secure and role based access. The solution supports federation with Oracle IDCS, Oracle Access Manager and Active Directory for efficient access management. Activities by users and external applications are audited accurately and frequently. Audit reports can be accessed by bank staff for review and action.

Enhanced Data Security

Oracle cloud native environment offers best in class data security. It offers Create, Read, Update and Delete (CRUD) storage operations for sensitive data. It enables data encryption in transit using TLS 1.2 and at rest using AES-256 and supports "Wrapped secrets" for data transfer across unsecure channels.

Scalability

Oracle cloud native environment offers automatic provisioning of additional infrastructure to support immediate increase in infrastructure needs to support rising transactional needs of corporates. Oracle does not utilize third party infrastructure. Built on Oracle Cloud Infrastructure Oracle Banking Liquidity Management Cloud Service ensures just in provisioning with no capacity constraint. The pay per use facility offered to banks enables banks to minimize operating expenses and eliminate capital expenditure.

1. Oracle is one of the top SaaS vendors with 43% annual growth

2. All types of needs from shop floor to top floor are addressed with Oracle SaaS solutions

Oracle Banking Liquidity Management Cloud Service is Future Proofed Solution

- Cloud–native infrastructure
- Built on Oracle Cloud Infrastructure
- Restful API
- Platform agnostic
- Latest tech stack
- Adherence to latest standards

Value for Corporates

Gain a unified real-time view of global liquidity structures and underlying multi currency accounts and balances

Enhance returns through investment into high yield instruments like Money Markets and Term Deposits and compensate trapped liquidity

Comprehensive & flexible liquidity techniques enable access to fund eliminating usage of credit facilities, thereby reducing cost

Review & modify liquidity structures with required agility to meet ever-changing organizational and regulatory demands

Value for Banks

Gain a standalone global liquidity platform with contemporary architecture that enables rapid "change programs" and quick wins

Bootstrap banks play in the transaction banking with "Purpose-Built" liquidity management platform

With data masking and portability functionalities, banks can help customers navigate and control the choices they have on data sharing and privacy

Differentiated & flexible capabilities enabling the bank to offer customized liquidity techniques and be a valued partner to corporate customers

Liquidity Management in the Cloud

CONNECT WITH US

Call +1.800.ORACLE1 or visit oracle.com.
Outside North America, find your local office at oracle.com/contact.

B blogs.oracle.com   **f** facebook.com/oracle   **y** twitter.com/oracle