

# **Steering Your Ship Through the Revenue Management Optimization Journey**

To take advantage of this ever-evolving digital age, banks are looking to expand their avenues of revenue growth. However, they continue to struggle with revenue management and assurance. In fact, most banks are not even aware of the revenue opportunity they have lost due to their inefficient pricing structure and billing systems. Based on a McKinsey study, when banks focus on well-defined growth areas—such as pricing, share of wallet, and customer attrition—banks can achieve first-year revenue gains of between 10 and 15 percent.

Moreover, in today's hyper-digital age, where customer demand for customizations is increasing every single day, banks are facing many challenges:

- Increased sensitivity to price versus value gained
- Corporates are increasingly demanding a single view of their customer data, including pricing and billing data
- Pricing still occurs in silos rather than based on business value
- Due to disparate pricing systems, revenue clarity is often limited
- Legacy system limitations make changes to pricing structures cumbersome and time-consuming
- Continuing pressures from regulators to be transparent

#### So, banks need to act!

However, banks find it difficult to choose between a temporary quick-fix solution or a permanent outcome with a long and complex implementation process.

#### **5 Things to Know How Oracle Can Help!**

Oracle Revenue Management and Billing (ORMB) is a multi-pronged, future-proof, easy-to-implement, ready-to-run solution that focuses on solving complex revenue management and billing challenges in the financial services industry. It provides end-to-end pricing, billing, and revenue realization on a single platform that optimizes pricing strategies and billing efficiency, maximizes revenue assurance and growth in an increasingly dynamic market; and rises to the challenge of rigorous customer experience expectations.



#### Why ORMB?

- Billing \$500+ billion annually
- Processing 1 billion transactions in under 6 hours
- 75+ enterprise customers worldwide
- Zero failed implementation



#### **Fully Integrated end-to-end solution**

Being a fully automated end-to-end solution ORMB is an ideal technological partner for all banking requirements - from quote to order, order to invoice, invoice to cash, and cash to report. In addition, the Open APIs of ORMB provide banks with an extra edge as they can be integrated seamlessly with Oracle's ecosystem, such as OHI, OCI, etc.

### **Unmatched scalability & unwavering stability**

ORMB is proven for enterprise-scale, high transaction volumes – billing \$500+ billion annually and processing 1 billion transactions in under 6 hours, which is 4x the US average daily debit and credit card transaction volume. Moreover, ORMB is a trusted partner of 75+ enterprise customers worldwide with zero failed implementation.

## **Future-ready pricing & billing system**

Leveraging the power of cutting-edge technology, ORMB empowers organizations to optimize and simplify their complex pricing and billing. The automated deal pricing simulations estimate the actual value of pricing deals and help businesses bundle the right product. Further, ORMB's machine learning capabilities enable the detection of billing anomalies, while AI-powered chatbots facilitate swift decision-making by promptly resolving queries.

# **Complete transparency with 360 data insights**

ORMB is the only solution in the market that provides a real-time 360-degree view of client hierarchies and pricing activity in a single reference system with complete transparency, thereby allowing enterprises to manage customer and/or partner relationships efficiently. Additionally, ORMB's detailed billing reporting provides a comprehensive view with drill-down capabilities and improved decision velocity to meet ever-changing business needs without business disruption.

### Fast implementation with a true SaaS solution

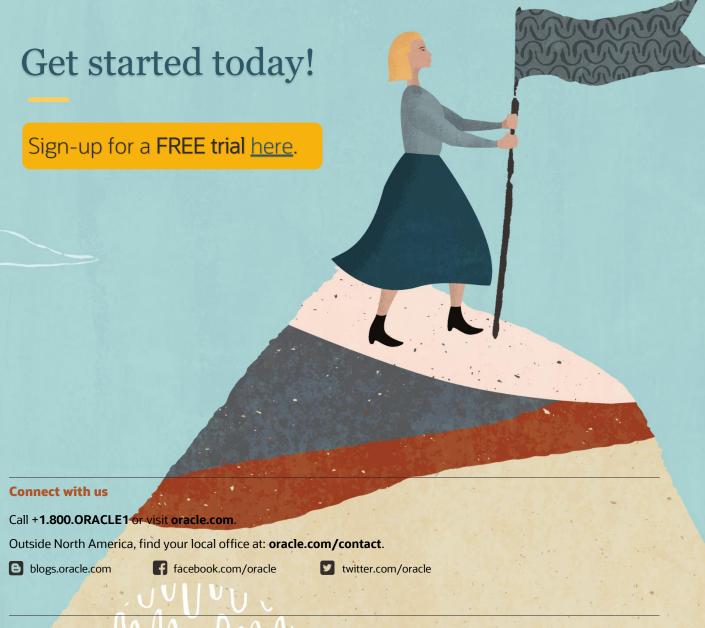
For corporate banking, we have a SaaS-based quick start program with pre-configured business flows and templates to help banks generate the first invoice in an hour and explore best-in-class pricing and billing features and demo scenarios. In addition, being a fully mature and true SAAS solution for pricing and billing, ORMB can convert your bank's SaaS vision into reality.





# **Ready to start with our Quick Start Program?**

ORMB's Quick Start Program provides financial institutions a 3-month, risk-free trial run – an ideal opportunity to get a hang of the platform within an hour as it lets you generate your first bill in just 60 minutes of environment provisioning. So, banks can also shed their fears of extended deployment timelines and resultant increases in costs, as now they can kickstart their revenue optimization journey in an hour.



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