



Supply Chain Finance in the Cloud

Combining the power of Oracle's modern Supply Chain Finance solution and Oracle Cloud

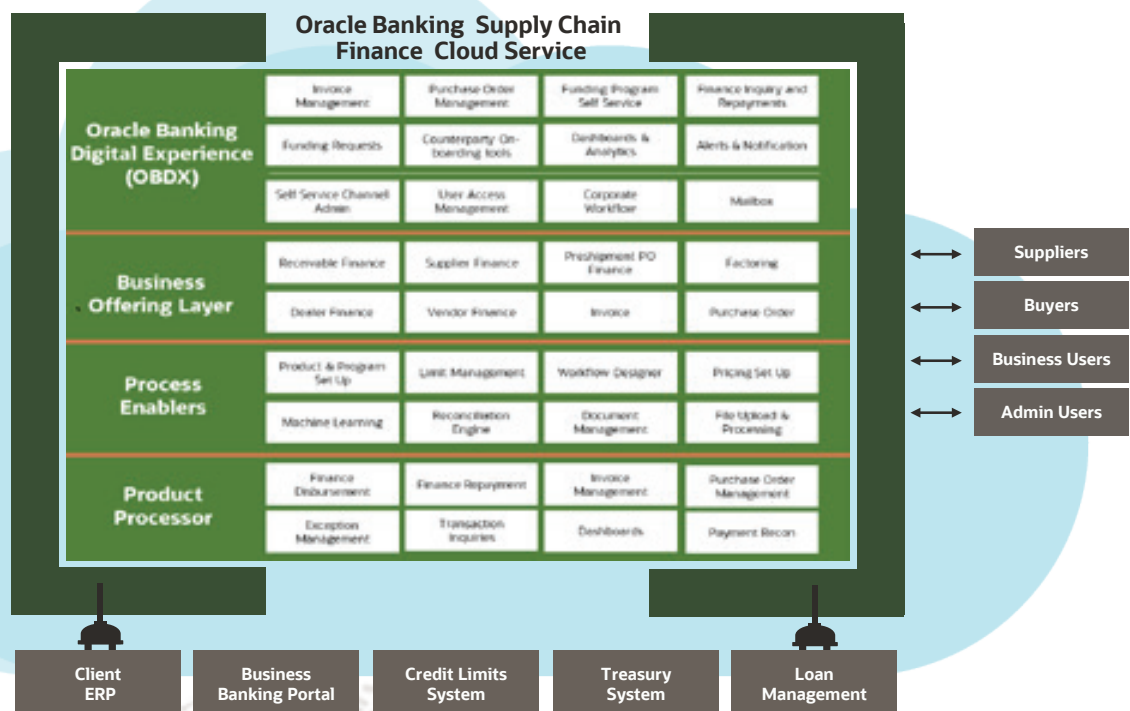




“The status quo is no longer viable as banks are challenged with new market forces. Technology is a critical differentiator for banks looking to bring agility in their offerings.”

Supply Chain Finance is arguably the most important solution for companies looking to improve their working capital and cash flow position. This underscores the growing importance of supply chain finance programs, which often is not only a cheap source of capital but also helps improve financial structures, working capital and payment flows in the ecosystem. Helping banks achieve this goal is, Oracle Banking Supply Chain Finance, which is now available as a Cloud Service. The solution includes enhanced features for automatic data capture from scanned invoices and digital self-service. All of this is available at faster deployment rates and lower total cost of ownership. Oracle delivers this service on its high-performance infrastructure cloud so banks receive the on-demand agility and scalability they need to innovate and succeed.

Built on Oracle Cloud Infrastructure (OCI) and adaptable microservices architecture, Oracle Banking Supply Chain Finance Cloud Service gives corporate banks a flexible toolset to help their clients optimize working capital and reduce transaction risk. With Oracle’s Supply Chain Finance Cloud Service, banks can also save time and money by optimizing internal operational expenses and eliminating capital expenditure. Because the service is built on OCI, it offers high levels of system availability, scalability, performance, and data security. Thanks to this new cloud-based version, banks can build resilience, increase business agility, improve operational efficiency and continuously deliver exceptional experiences.





Build Resilience and Increase Business Agility

“Oracle Banking Supply Chain Finance Cloud Service helps banks build resilient, digital-led, agile supply chain finance that drives innovation and growth.”

Single, Unified Supply Chain Finance and Factoring solution

Using the solution’s deep functional capabilities banks can eliminate cumbersome integration configurations and routine maintenance tasks. The solution provides flexibility and adaptability as needs change. With Oracle Banking Supply Chain Finance Cloud Service, banks can deliver increased value to corporates by optimizing working capital through a wide variety of financing options, including reverse factoring, factoring, supplier finance, payable finance, receivable finance, dealer finance and more.

The solution addresses supply chain processes, from design through execution enabling banks to optimize working capital and supply chain operations of their corporate customers - all with a scalable and secure platform in the cloud—reducing the need for additional onsite datacenter investments and increasing operational efficiency.

Enterprise-grade Scalability, Resilience, and Security

The Supply Chain Finance Cloud Service offers banks complete support and includes IT operations, infrastructure administration with disaster recovery and application maintenance services on a single architecture platform. This means banks have unprecedented scalability, performance, multilayered security and data encryption while reducing IT risk and complexity and total cost of ownership. Banks can scale up and down as needed - avoiding any over-investment in infrastructure and only purchasing what is needed.

Improve Operational Efficiency

“Oracle Banking Supply Chain Finance Cloud Service delivers a data-driven solution that drives process efficiency and outperforms with intelligence.”



Powered by Machine Learning (ML)

With built-in Machine Learning (ML) the cloud service allows automatic data capture from scanned invoices reducing labor-intensive manual efforts. The key information from invoices is automatically extracted and processed for funding, based on pre-configured financing parameters, allowing up to a 70 percent reduction in time and effort for finance processing and invoice management.

Efficient Invoice and Purchase Order Management

Corporates and Banks can effectively, efficiently and flexibly manage the entire lifecycle of Invoice and Purchase Order including creation, upload, amendment, cancellation, dispute, acceptance and financing. It empowers corporates and banks to gain total control and visibility of the corporates receivables and payables with real-time invoice status monitoring, reconciliation and updates.

Ready-made Integration Adaptors

The standalone product is flexible and easily integrates with any third-party application through Rest APIs, resulting in rapid integration and ease of data consumption. This makes integration of the solution easier and brings seamless service to the

corporate customer across Oracle and non-Oracle solutions.

Robust Risk Management

The cloud-based solution supports various limit types including, credit cover, concentrate, advance payment, invoice, finance, and recourse. It allows pool based limits definition for effective limit utilization/sharing between two different entities. Through trade credit insurance based limits configuration, banks can effectively manage default risk. It includes configurable dashboards and powerful analytics for real-time exposure tracking and overdue invoice management. Banks also have the flexibility of dedupe checking to identify duplicate invoices and funding cap.

Smart Reconciliation Engine

Oracle Banking Supply Chain Finance Cloud Service provides real-time and fully automated receivables, loans and payment reconciliation. The cloud solution provides enhanced reconciliation mechanism, based on fully configurable exact and generic rules such as First-in, first-out (FIFO), Last in, first out (LIFO), Highest Amount, First Out (HAFO) and Least Amount, First Out (LAFO). Manual reconciliation option is also made available for handling exceptions.

Deliver Exceptional Experiences

“Oracle Banking Supply Chain Finance Cloud Service provides richer experiences for end users, using technologies that empower them with self-service.”

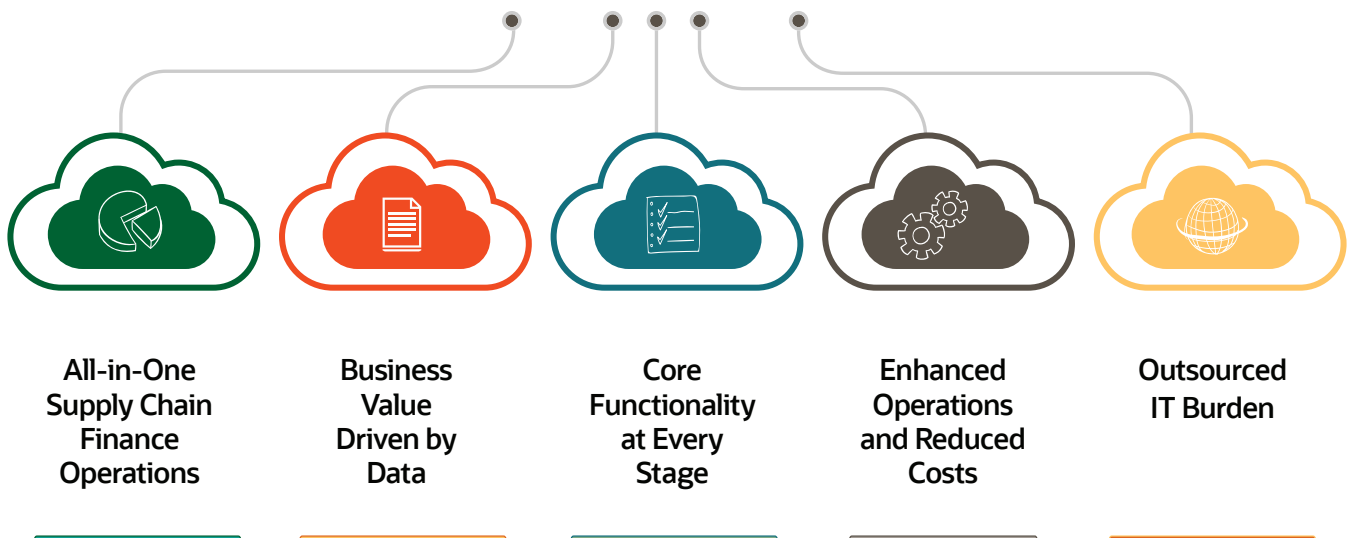
Superior omni-channel experience

When paired with the Oracle Banking Digital Experience, the cloud service provides self-service capabilities to buyers, suppliers and their counter parties so they can perform finance, purchase order and invoice management related actions across supply chain finance and factoring products. It features a streamlined, intuitive user interface, supporting each user with relevant content, insights, and actions to drive productivity. User-friendly dashboards with advanced data analytics further result in immersive user experience.

Quick counterparty enrollment

The digitized, end-to-end online portal assists corporates to quickly enroll their counterparties. It provides real-time notification when a document needs to be uploaded and enables counterparties to submit required KYC documents electronically. The banker can take advantage of pre-built approval and authorization flows for new counterparty enrollment requests.

Why Oracle Banking Supply Chain Finance Cloud Service?





Start Your Journey Today with Oracle

Instant Impact

- Be up and running in minutes
- Rapid enablement
- Enjoy no upfront costs
- Scale up or down automatically to meet demand

Save Early and Often

- OpEx model - avoid upfront and on-going infrastructure investment and maintenance costs
- Pay for what you use

Faster time-to-Market

- Configurable implementations
- Seamless integration using open standards

Streamlined Implementation

- Single solution for end-to-end supply chain finance
- Rules-driven
- Available from anywhere, anytime

Automate Modernization

- No programming customization equals always-ready-to-use platform
- Always-on upgrades
- Continuous enhancements

Empower IT

- Reduce IT management burden
- Empower business users and lower IT dependency

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