

# Oracle Revenue Management and Billing for Banking

Volume 8



# Business Issue

## Revenue Analyzer

For several quarters now, falling interest rates have bolstered fee income for banks and is likely to support recovery in loan growth in the next quarters of 2025. In the US, most banks reported improved or flat y-o-y net income in Q3 of 2024 where revenue was strengthened by strong non-interest income that grew by more than 5% y-o-y\*. In an environment where fee income is firmly contributing to revenue streams, Oracle Revenue Management and Billing's new analytical offering – The *Revenue Analyzer* – harnesses the power of Data and AI to further accelerate revenue growth.



The Revenue Analyzer will enable strategy teams with deeper analysis of:

- Existing revenue streams - insights into impact of current pricing strategies
- Revenue leakage areas - identify and plug areas of potential revenue loss.
- Revenue opportunities - recognize impending areas of pricing adjustments for increased income.

Starting with release 7.0, ORMB will provide a series of components under the Revenue Analyzer that will truly enable businesses to take control of their revenue sources and frame efficient pricing strategies driven by deeper data insights.

The first component – ‘Average Price Analysis’ is a set of analytical reports that provide detailed view into existing pricing of products. Firms often maintain standard price lists of services offered, while individual Lines of Business and Relationship Managers offer differential pricing to their customers. A view into the standard price and the actual effective price provided to customers is a steppingstone to evaluate the impact of current pricing strategies on the business.

*Actual Price Analysis* will equip managers with reports under three categories:

### ➤ **Customer distribution by Effective Price for a Product**

The report represents the entire price range being offered to customers, for a price item, parameter combination under a division & segment, under different price buckets. Each price bucket shows the number of customers and a drilldown on each will give the full list of these customers, their attributes, usage, price and revenue details.

### ➤ **Comparative view of Effective Price vs the Standard Price**

The report indicates the standard price configured for the price item vis-à-vis the actual price range offered to customers. This provides a visual representation of the deviation of price offered to customers from the set standard, thus helping identify underpriced and overpriced customers.

### ➤ **Revenue and Usage volume by Price buckets**

The report plots the actual revenue earned and the usage volume for a price item, at each price point, indicating the impact of discounting on revenue generated. Further drill-down gives details of the price, usage, and revenue of each customer, for a price point.

\* Reported by Fitch Ratings-Oct 2024

# Spotlight

## *From Manual to Intelligent: The Role of AI in Deal Management*

Broad-scale adoption of AI technologies could rapidly change how financial services organizations think about revenue generation. The opportunities to apply these emerging technologies are seemingly endless, however, there are a few areas that are ready to yield immediate and lasting results, like in *Deal Management*.



The cost of customer acquisition is constantly rising. With heightened customer expectation and competition vying for the same pool of potential clientele, it is imperative for firms to adopt improved processes to roll out relevant, customer-acceptable deals faster. A bank can take several days or weeks to offer a new deal to a customer, with internal & manual processes consuming substantial time. Oracle is committed to transform its ORMB Deal management module by leveraging AI across the entire process that will significantly improve the success of new deals. In the forthcoming releases, key AI features will address several processes that will aid Relationship Managers expedite deal rollouts –

### ➤ Deal Win Probability

AI models can predict the likelihood of a deal being internally approved, as well as accepted by the customer at the initial phase of deal creation process. Deal Win Probability will be the first feature to be rolled out, and will indicate the win possibility at each individual Product (Price item) level as well as at the combined Deal level.

### ➤ AI Price Recommendation

While internal price checks are maintained by firms, AI will equip an RM with internal customer profiling, analyze existing data on historical transactions, account activity & revenue trends of similar customers to recommend a price point that will successfully engage a customer or prospect in the deal.

### ➤ Upselling Personalized Offers

AI models can provide tailored recommendations for up-selling and cross-selling products, without limiting to the services asked by the customer. By leveraging data-driven insights of similar segments, and predictive analytics to identify opportunities, RM can make personalized offers that align with customer's future needs.

### ➤ Streamlined Approval Processes

Automated workflows via ORMB chatbot 'Billy' can route deals to appropriate decision-makers, reducing bottlenecks and processing offers faster.

In today's tech-savvy market, customers are more willing to shop around for financial institutions and less likely to stick with a bank that fails to meet those standards. As per a study conducted by FI Works, up to 86% customers are willing to pay more for great customer service, and it starts right here from Deal Management, where relationship managers can create an early impact by differentiating their services proactively.

### **Milestone Moments**

- ❖ In the last 18 months, we have secured 22 wins across industries. This milestone underscores our commitment to deliver value through innovation.
- ❖ Building on this success, we are thrilled to announce that three of our SaaS customers have recently gone live.

# Product Updates

## Oracle Revenue Management and Billing for Banking Release 6.1:



### Key Updates:

#### Enrichments in Billing Anomaly

ORMB is allowed to suppress the anomalies at the bill and bill segment levels due to specific conditions i.e. anomalies due to Standard and Agreed Price Assignment changes. A new option Suppression Flag introduced which enables you to suppress certain anomalies at the bill and bill segment levels.

#### File Upload Enhancements

ORMB is allowed to upload and transform the encrypted files through the File Upload Interface utility. ORMB supports below encryption types:

- Advanced Encryption Standard (AES)
- Data Encryption Standard (DES)
- Pretty Good Privacy (PGP)
- Rivest, Shamir, Adleman (RSA with AES)

#### Unified Search Feature

Unified Search will allow users to take advantage of new and innovative search engine technology used by Oracle to find data more efficiently. User can quickly search customers and accounts with name and identifiers and navigate to customer 360 via quick search option. The unified search feature is a simplified version of search that allows to search for records using free form search text or hint codes.

#### Adjust Underpayments at Bill Level through Write Off:

Banks and financial institution often have policies to waive or forgive a small balance that a customer owes, typically due to a minor underpayment of an invoice or bill. This ORMB feature will help business to automatically write off the underpayment or short payment adjustments when the unpaid balance of the bill is within the threshold limit. This will significantly reduce the operational efforts to create manual write offs when minor shortage in payment take place.

#### Default Bill Cutoff Date

ORMB has introduced functionality to default the bill cutoff date while generating bill and added warning message to ensure that the account generates a separate bill for each missing bill cycle. Once the latest frozen bill segment date of the account is available, the system derives the next window end date of the bill cycle after the latest frozen bill segment date and sets it as the default cutoff date. When user tries to generate a bill through UI, if there are pending bills exists for an account, then system update the cutoff date by default based on the last completed bill instead of the current system date.

#### Deal Pricing Management Enhancements

- Provides user the ability to add more business relevant attributes during deal price list assign process.
- Billing enables you to assign a price list to a person or an account in a deal from the user interface.

# Product Updates

## Oracle Revenue Management and Billing for Banking Release 7.0:



### Key Updates:

#### Revenue Analyzer

ORMB introduced a new analytical offering designed to help businesses analyze and optimize their revenue streams. Revenue Analyzer is a set of multiple components, that will empower strategy teams with insights into actual revenue analytics, help them identify areas of revenue leakage and uncover revenue opportunities. ORMB now come up with 'Average Price Analysis' feature, this will provide insights into actual prices provided to customers, compared to the standard rate internally set, for each service.

The analytics includes:

- Customer distribution by Average Price for a Price Item
- Comparative view of Average Price vs the set Standard Price, and
- Revenue and Usage volume by Price buckets

#### Division Group

ORMB enriches functionality to reduce operational overhead to manage multiple job schedules for a region. This feature facilitates a faster country rollout and help business to achieve maximum utilization of resources and better performance. The new **Division Group** entity allows users to group multiple divisions or countries under one entity, simplifying operations.

- Businesses can now manage daily batch schedule operations for multiple divisions in a single run.
- **TFM** and **Billing Batches** can be executed for either individual divisions or division groups.

#### Mass Pricing and Commitments Update

ORMB introducing simplified way of editing pricing and commitments for deal simulations, making bulk pricing adjustments more efficient and user-friendly. A new option mass update is available in the pricing and commitments section of the deal management screen. Users can efficiently input and update the price and volume details through the pricing and commitments screen, using mass update sliders & textbox to directly input numeric values.

#### Past Dated Deal Creation

System provides the ability to create past dated deals from the user interface or through inbound web service. This feature addresses a key limitation, enabling users to retrospectively adjust pricing, which was previously restricted to the current system date or future dates.

#### Download and Upload Pricing in a Deal

ORMB provides user to download and upload deal pricing details on the deal entity as well child customers and accounts in a deal. System also provides the ability to download the pricing of a particular entity in the deal. User can edit the pricing and commitments of the required entities in the deal and upload the changes made in the Excel using the upload pricing button.

#### Multiple Price Item Pricing Selection in Deal Management

Streamlines the process of copying pricing structures in deal management. This feature allows users to copy multiple pricing definitions from any levels of entity hierarchy relationship. A new screen named price item pricing selection is introduced, it appears on clicking the multiple price item pricing selection option from the action list.

#### Minor enhancements

- Ability to use customer characteristics in rules for transaction processing.
- Price Item info string enrichments.
- Default Price List derivation algorithm.
- Option to define division-specific multi language description for a price item.
- Option to capture types of charge and frequency while creation of Price Item.
- Enrichments in Billable charge definition based on Charging Basis.
- Option to enable mandatory indicator in UI.
- Unified Search Enhancements - Ability to search Menu along with customer in default search.
- Gather Stats for ORMB Batches

#### Deal Pricing Management

- Option to update deal char till Orchestration.
- Bespoke Orchestration enhancements to support Price list Hierarchy.
- Auto selection of CBPR price items.
- Option to configure columns for Status, Approver and T&C.
- Price Items Auto Selection and Deletion based on price item dependency configured.
- Price Items Auto Selection based on bespoke price list and price items with historical volume.



# Industry Bytes

“U.S. Banks’ 3Q24 Fee Income Signals Strengthening Revenue Environment”

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“Winning in corporate deposits through transaction banking”

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“2025 banking and capital markets outlook”

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## Release Documentation Library

Read ORMB Document Library to get the latest update on ORMB Releases

From ORMB Vol 6.0 onwards, release-specific online help is published on Oracle Help Center (OHC) and accessible through below URL:

Oracle Revenue Management and Billing Version 7.0 Documentation - CFS

[https://docs.oracle.com/cd/G18404\\_01/homepage.htm](https://docs.oracle.com/cd/G18404_01/homepage.htm)

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## Thought leadership, Collaterals and More

Refer to our blogs, product datasheet, and brochure to learn about Oracle Revenue Management and Billing.

- [Oracle Page](#) - Oracle Financial Services Revenue Management and Billing
- [Product Page](#) - Oracle Revenue Management and Billing for Banking
- [Datasheet](#) - Oracle Revenue Management and Billing for Banking
- [Solution Brief](#) - Transform Deal Management with a Modern Revenue Management And Billing Solution.

## E-books –

- [Banks Go from Strive to Thrive with New Revenue Streams](#)
- [New Era, New Responsibilities: The CFO Handbook](#)

## Blogs -

- [Exploring Non-Traditional Revenue Streams for New Financial Ecosystem](#)
- [Considerations for an Enterprise-Wide Revenue Management Platform](#)

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