

December 3rd - 15.15 SGT

Oracle Global Leaders Program

Oracle Global Leaders Meeting APAC 2020

Oracle Cloud Infrastructure Panel











Pinkes Ambvat CIO & Director CRIF High Mark - India



Steven Chang CIO Kingold - China



Lionel Louie Chief Commercial Officer CargoSmart - Hongkong

Louis Mah Director, IT Maxim's Caterers - HK



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Oracle Cloud Infrastructure at CRIF

03-Dec-2020

Presentation By: Pinkes Ambvat





WHO WE ARE?

CRIF IS A GLOBAL COMPANY SPECIALIZING IN CREDIT BUREAU, BUSINESS INFORMATION, OUTSOURCING, PROCESSING SERVICES, AND CREDIT SOLUTIONS.

- 30+ country-based operations
- 70+ subsidiary companies
- 5,000+ professionals at your service
- 557 million of euro total revenue (2019)





Insurance companies

INDUSTRIES WE SERVE

Lenders

Consumers

Telco/Media

Central

Banks



Markets

Energy Utilities

Corporations



CRIF India

- CRIF India is one of India's leading provider of Credit Information, Business Information, Analytics, Scoring, Credit Management and Decisions Solutions.
- Only full-service bureau in India
- 6,300 + banks and financial institutions, 55,000+ business clients, 310,000 + consumers
- 1600mn+ records for individuals
- 40mn+ records for non individual
- Only bureau with combination CIR across databases



BUSINESS TRANSFORMATION THROUGH TECHNOLOGY

Pinkesh is part of senior executive leadership for CRIF India as 'Chief Information Officer' & 'IT Director'.

- Driving Digital transformation
- Designing IT Strategy
- Providing innovative product solutions for Credit Bureaus, open banking, digital banking etc. areas.
- IT Cost Optimization



Solution Developed for Credit Bureau

- Credit Bureau is used by all financial institutions for Underwriting to pull Credit Reports
- Helps lenders in taking credit decision making
- The credit score reflects the creditworthiness of an individual along with providing an idea of how likely he/she can default for the loan
- The credit score for individuals provided by CRIF high mark ranges from 300 to 900.
- The closer a credit score is to 900, the higher is the creditworthiness of an individual. The range from 750 to 900 is considered excellent.

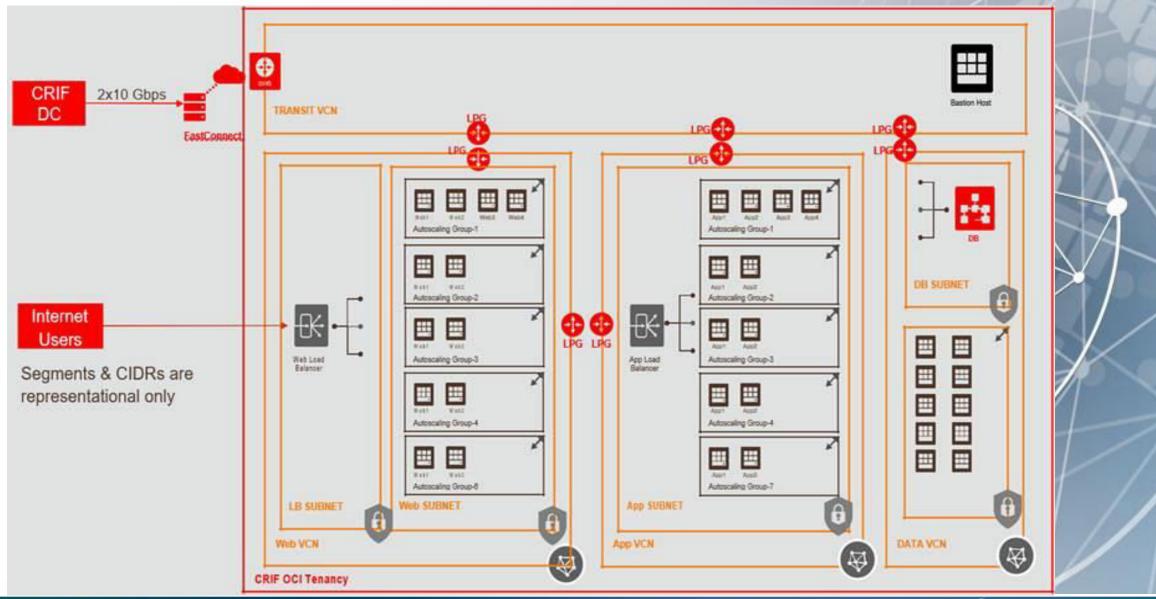


Challenges We Had





OCI Architecture

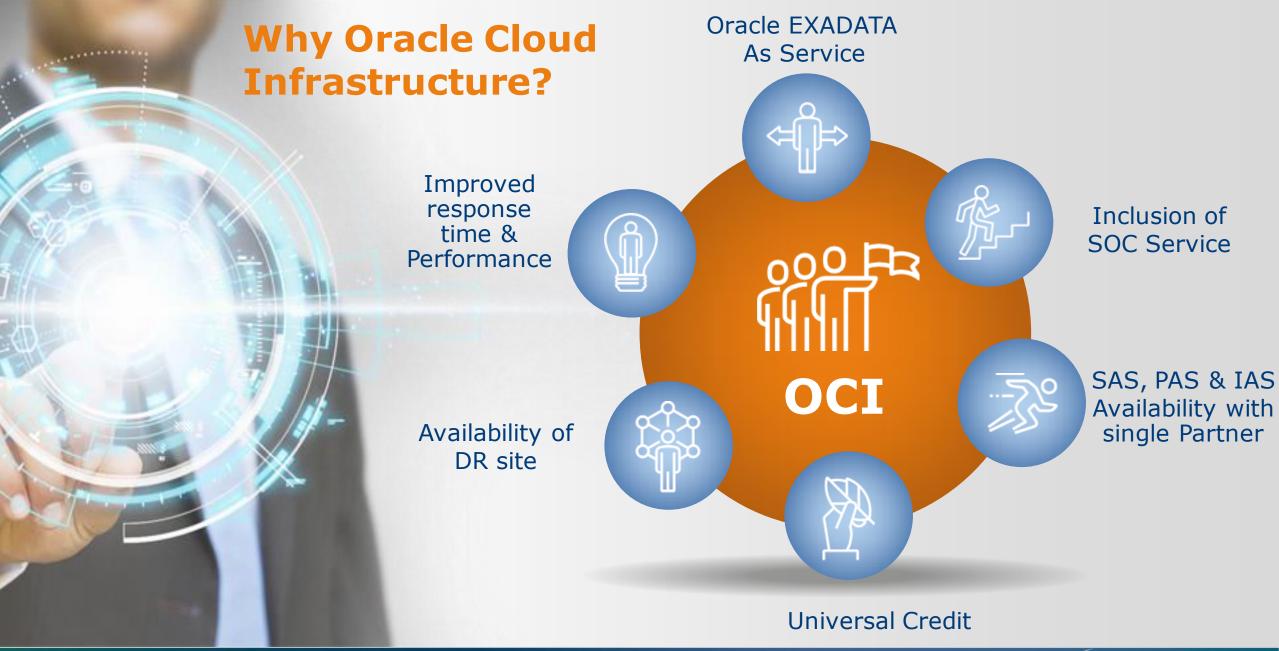




Lessons Learned for OCI Implementation

- Ensuring correct Network Configuration
- Resource Management and Cost optimization
- Apprehension About Cloud Security
- Making the Right Moves







OCI Benefits

- Help in accelerating innovation, improve agility and better support to business
- 3x more real-time transactions with 3X improvement in performance
- 30% cost savings in the next 3 years







Thank you for your attention !!!





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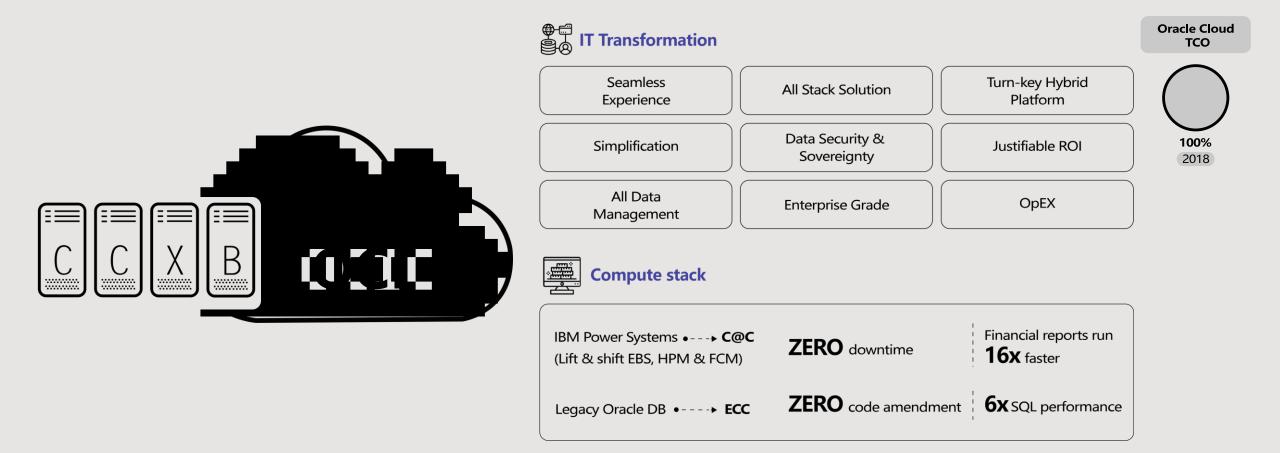
Committed to providing exceptional lifestyle choices to people who lead exceptional lives, guided by the belief that everything we do should meet the highest possible standards.





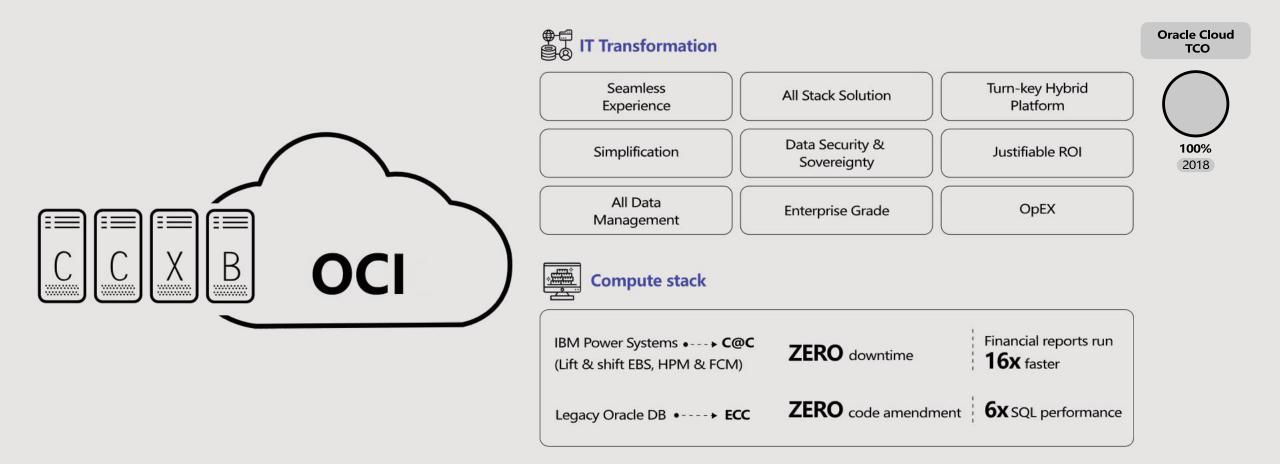














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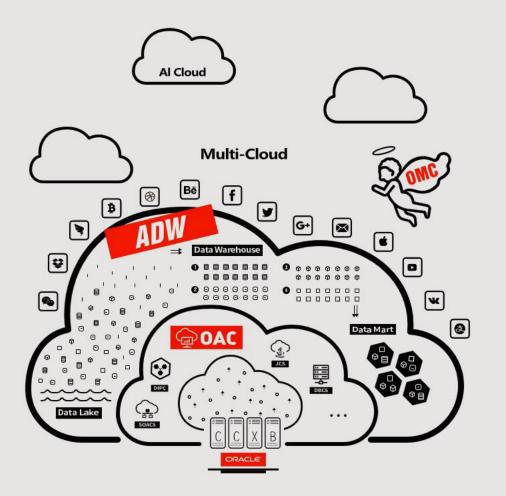


Solution faster Management fee receivable 25% Increase sales opportunities Central Analytics Platform **Oracle Cloud** тсо **OCI** Real-time sync AI Cloud Al Lab ·NLP 100% **Data Warehouse** ·Vision Real-time sync 2018 SaaS Data Lake ·313 ELT batchs ·Chatbot Interface ·612 dimensions $\Theta \Theta$ Public Data ↑ 目 ↓ 日 ↓ 1 batch per day ₿ \odot OAC @OCI Data Mart 75% Mobile BI Now **@OCI** ExaCC Internal Systems Data Lake he





► Now

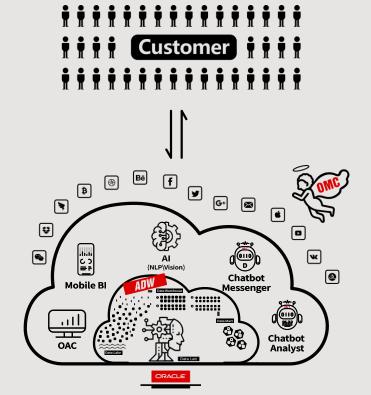


Central Analytics Platfe 24/7 Digital service	(Week	se sales opportunities s •• Days on & empower users	Automatic	ent fee receivable ally identified isk before system crashe	ed Oracle Cloud TCO
	tion Waterfall DevOps ence dependent) data driven)	No DBA	killset •	ment OpEx	100% 2018
Data empower Central Data Ware 90%+ Systems integ Central Analytics	ehouse grated Da		50x Data increased	90% Less ELT period	75% Now
Analytic proje	ity and Manage	mensions && ment Platform	1500+ Users with data insig Solved 95% Critical issues	ht & analytic Reduced 50%	ıd





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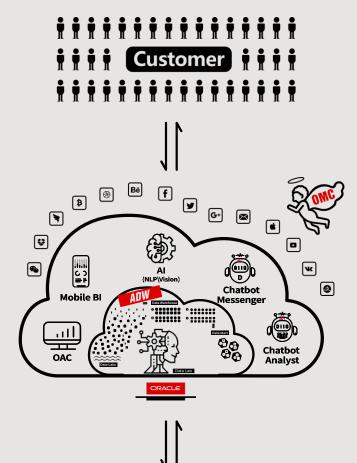




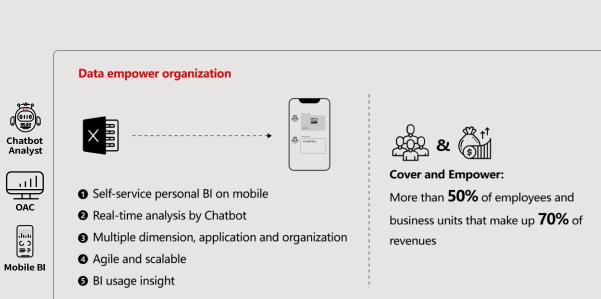
Oracle Cloud



Now -







→ Future

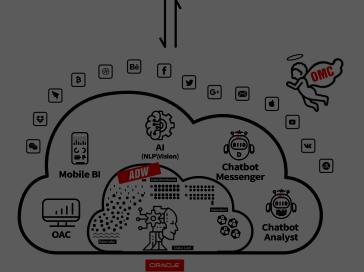
Oracle Cloud TCO

100%

2018

75%

Now





Data empower organization

- Self-service personal BI on mobile
- 2 Real-time analysis by Chatbot
- Multiple dimension, application and organization
- Agile and scalable

Chatbot Analyst

Mobile BI

Bl usage insight



Cover and Empower: More than 50% of employees and business units that make up 70% of revenues

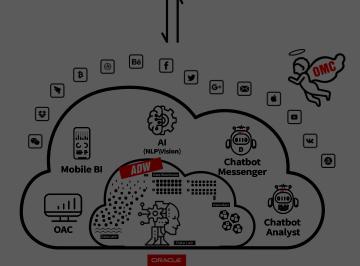
Oracle Cloud TCO

100%

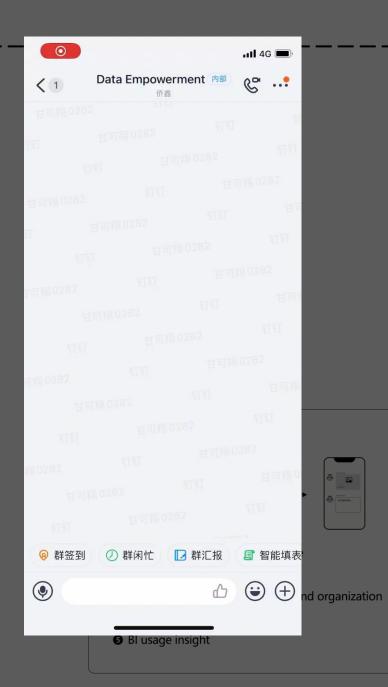
→ Future

2018

75% Now







→ Future





Cover and Empower: More than **50%** of employees and business units that make up **70%** of revenues

→ Future

Oracle Cloud

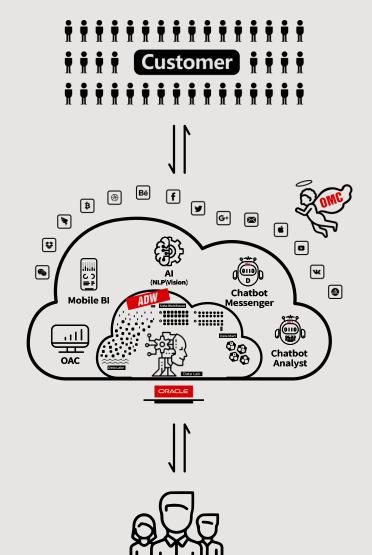
TCO

100%

2018

75%

Now



KG Users

。 《》》 Empowerment & Innovation **Customer Engagement** 2019 2020 2021 100% 50% Traditional 80% **50%** Digital & Al 0% **20%**

- Central customer platform & App
- **2** Digital O2O experience
- B User behavior insight

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AI (NLP\Vision)

OAC

Chatbot

Analyst

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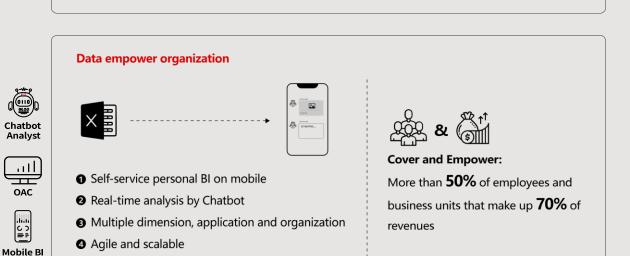
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Otata driven proactive service

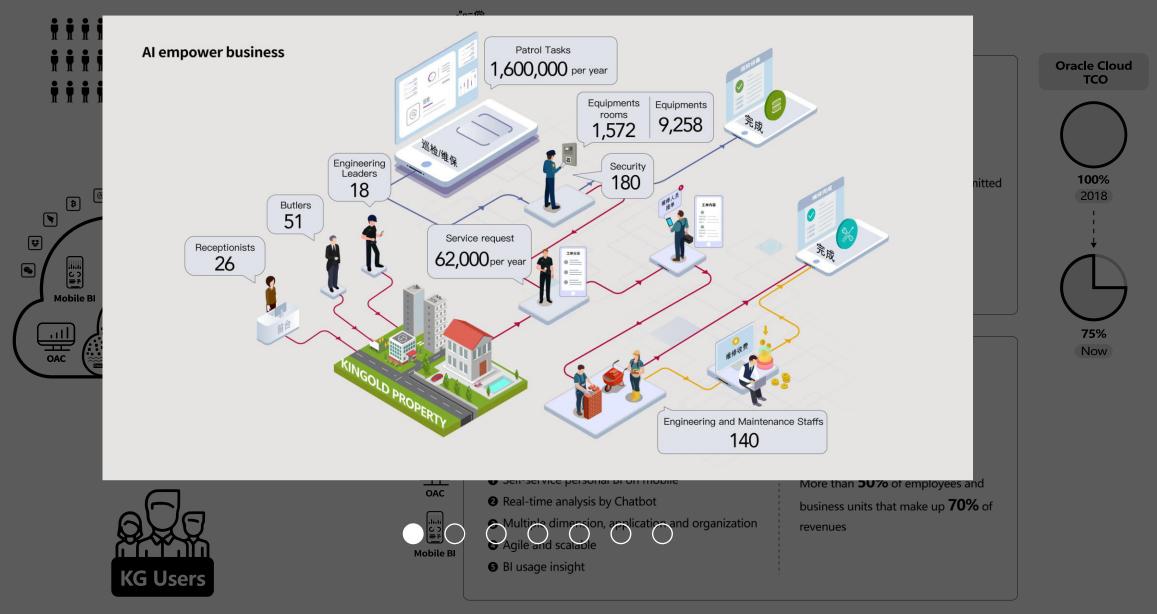






G Bl usage insight

→ Future



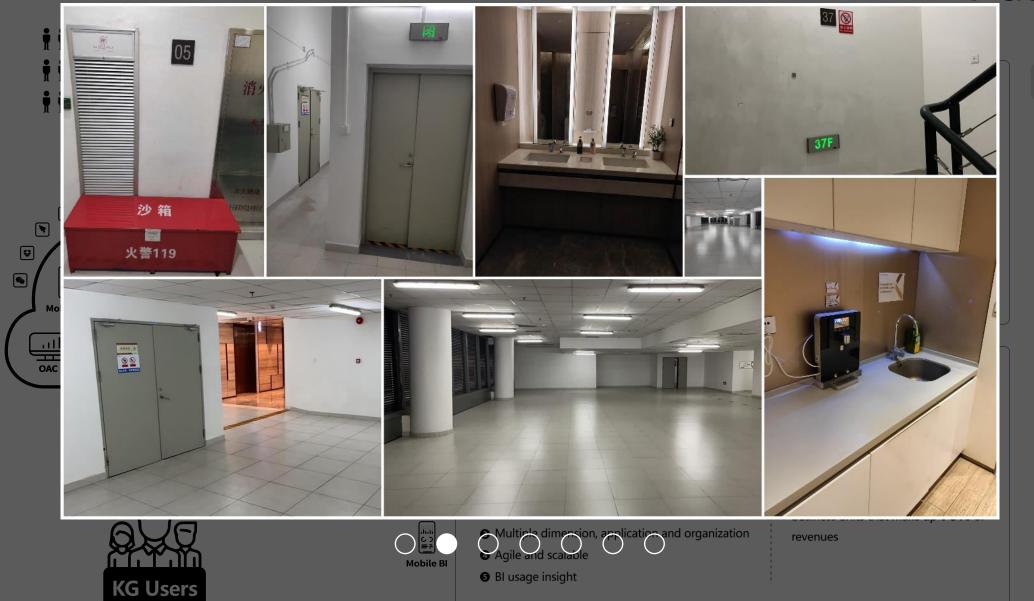


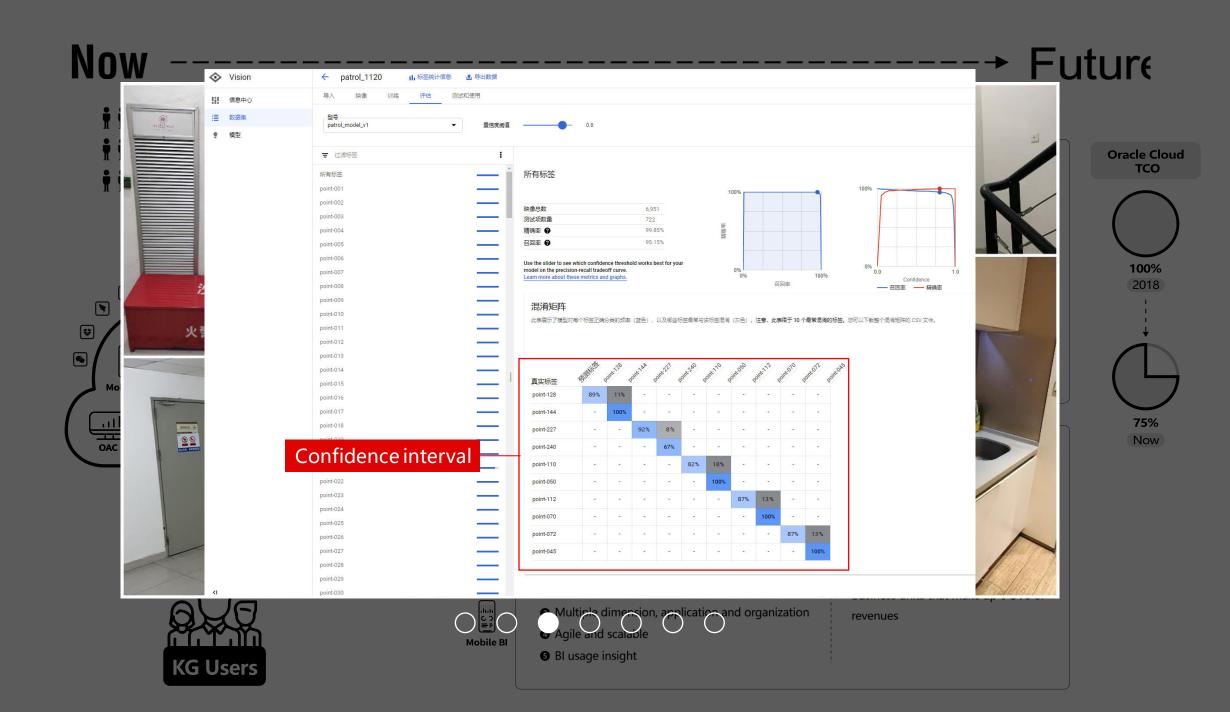
Oracle Cloud TCO

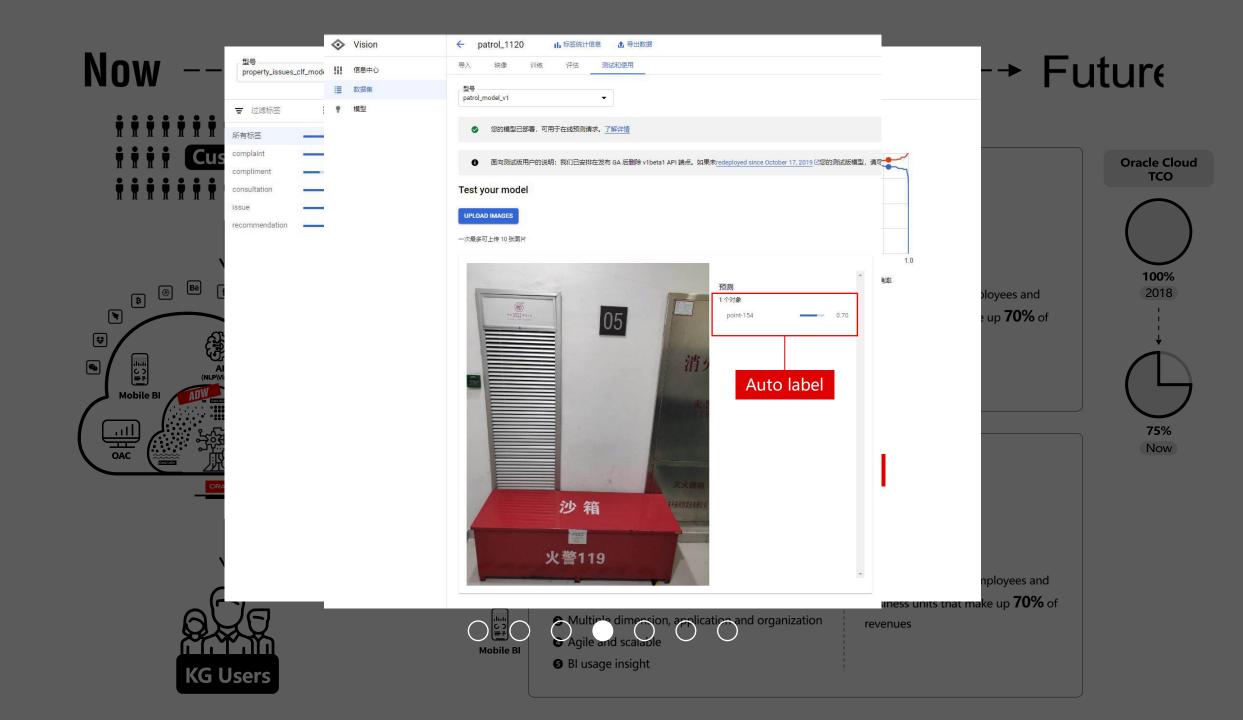
100% 2018

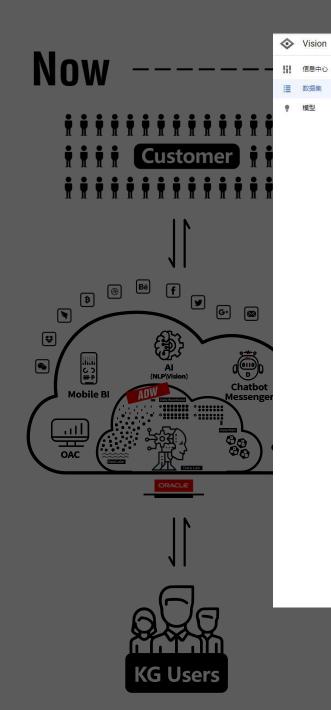
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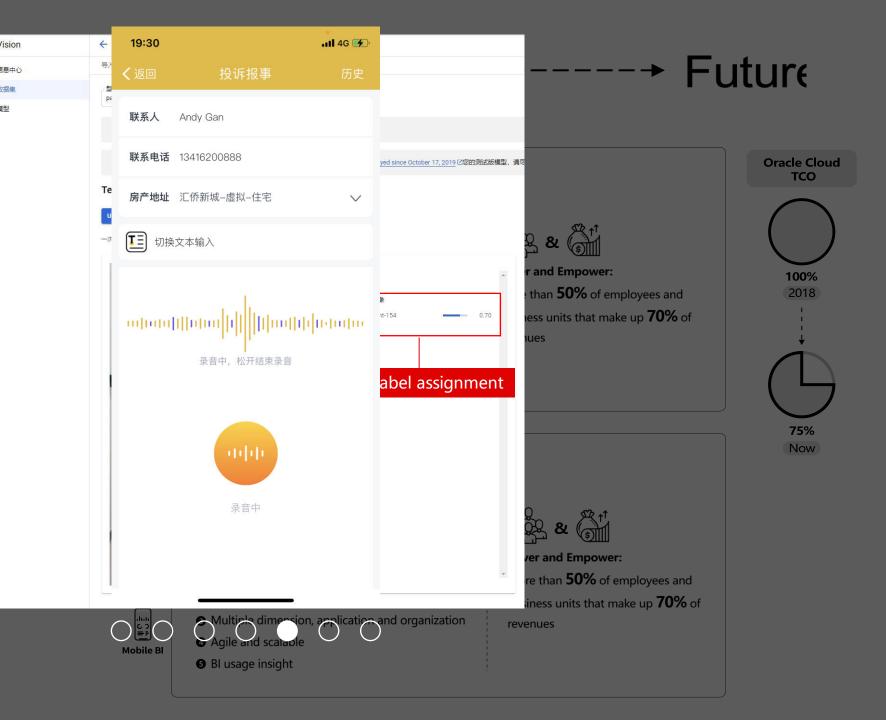
Now

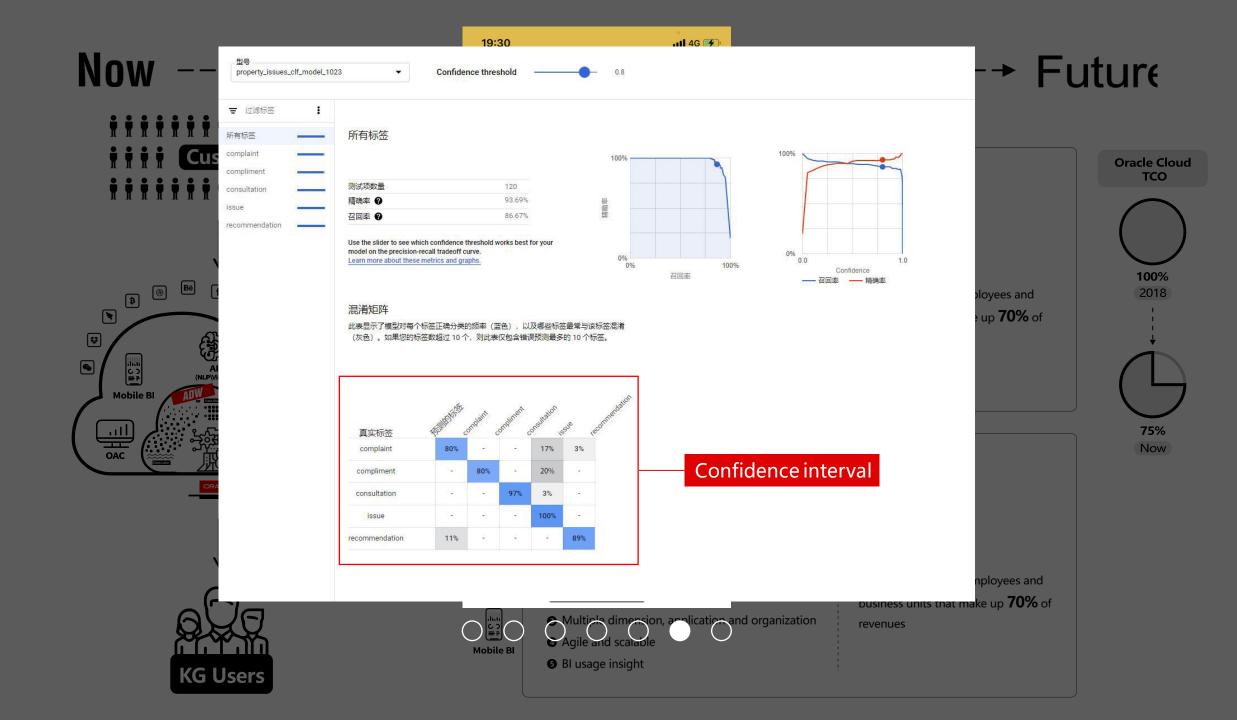












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Agile and scalable Mobile BI

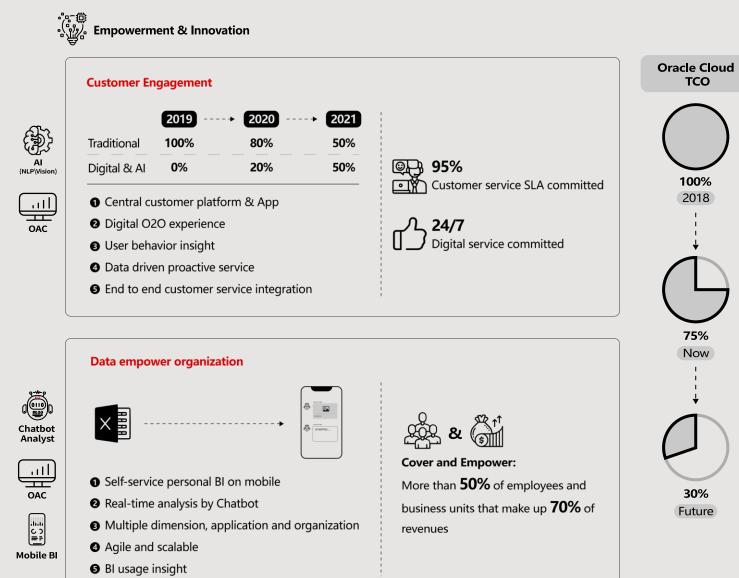
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Do more, Spend less MY OCI



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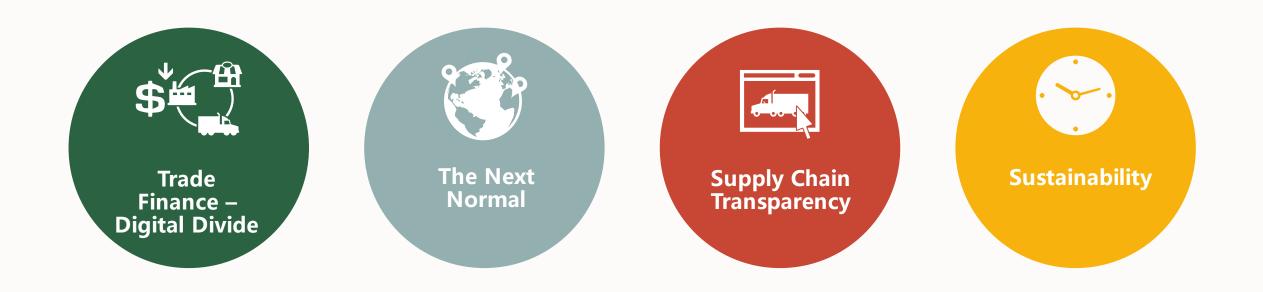




- Leading ocean carrier portal since 2000
- Innovative solutions provider to drive digital transformation in the shipping industry
- Practitioner and innovator in applying AI, Blockchain and IoT technologies to solve real-life business problems

- Founded in 2020, Spin-off from CargoSmart
- Vision: to spearhead shipping digitalization and create a harmonized global trade environment
- Dedicated in building the new Blockchain-based shipping ecosystem
- Delivering the next generation intelligent

The Imperatives of Global Trade



Global Shipping Business Network

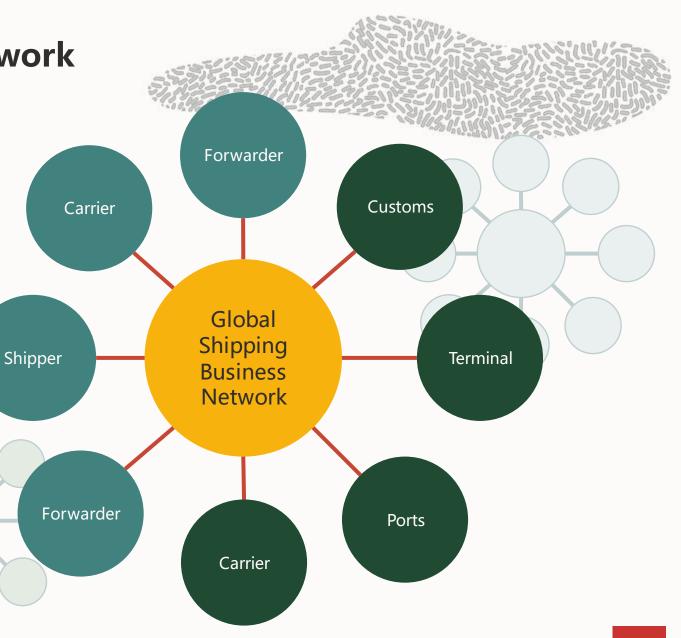
Project Status

- Multi-Cloud blockchain infrastructure in-place
- 3rd party pre-production, security assessment in progress
- Final stage before production

Milestones

39

- Feb 2020 9 founding members signed shareholder's agreement
- April 2020 Successful customer pilot of blockchain-based cargo release process
- Oct 2020 all required regulatory approval completed

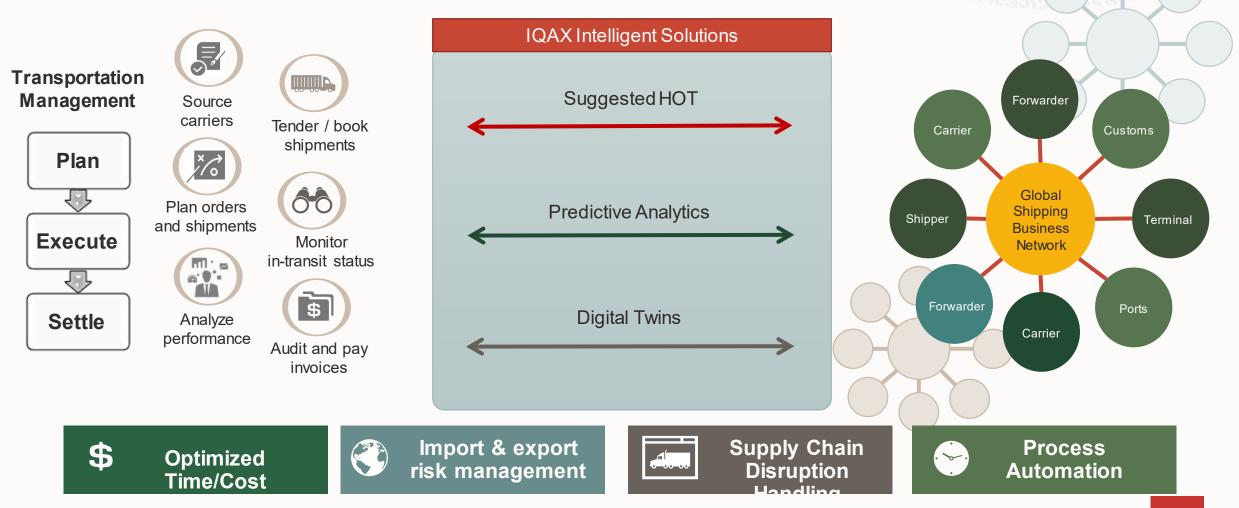


Blockchain Ecosystem with Oracle Cloud Infrastructure





Unlock Values in Transportation Management with IQAX



THANK YOU





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Steven Chang CIO Kingold - China





Lionel Louie Chief Commercial Offic**er** CargoSmart - Hongkon**g**

Louis Mah Director, IT Maxim's Caterers - HK



Maxim's

Louis Mah

Dec 2020

Agenda

- 1. Introduction
- 2. About Maxim's Caterers Limited
- 3. Our Business Challenges
- 4. Maxim's & Oracle
 - Oracle Cloud Projects and Solutions





Introduction



Introduction

Louis Mah

- IT Director consisting with a team size over 100 members in different location bases.; oversee all technology related and formulate strategy as per business growth. Louis is responsible for IT Operations and Supporting to various Brands and Departments. In past 3 years, also leading the Mobile Apps implementation and enhancing the eCommerce functions as part of Digital Transformation; furthermore architecture design, systems and applications upgrade are continuously in progress to cope with Business expansion.
- Prior to joining Maxim's, Louis worked in a Multi-national retail chain group from 1999 – 2015, being a Business Solutions Managers and implemented ERP, CRM and Store Solutions across Asia Markets. Louis was appointed to be IT Director in Taiwan on 2011, apart from the IT management related, also implemented eCommerce platform with millions of membership; leading the Digital Transformation from Web to App eCommerce.



About Maxim's Caterers Limited



Founded in 1956, **Maxim's Caterers Limited** is a leading F&B company in HK as a base, comprised of Chinese, Asian and European restaurants, quick service restaurants, bakery shops, coffee shops, Japanese chain restaurants, institutional catering and Foods Manufacturing.

Operates over 1,800 outlets in Hong Kong, China, Vietnam, Cambodia, Malaysia, Thailand and Singapore. **Maxim's** is also the **licensee of renowned brands** including **Starbucks Coffee**, **Genki Sushi, IPPUDO Ramen**, **The Cheesecake Factory**, and **Shake Shack** in various territories.

Maxim's is going through the Cloud Transformation Journey; the goal is to move "Everything-To-Cloud" with different cloud services.



Business Challenges

- New Markets and Brands
 - Rapidly expansion and growth
 - Develop, Maintain and Enhance
- Various Back-office Systems and front-end applications, on premise and on Cloud, need strong feasibility, collaboration and connectivity.
- The Information Exchange needs to be timely and reliable; handling huge data on daily
 - Feasible and Capable Integration Ability
- Mobility Support Various front-ends (New Retail & Normal)
 - Real time accessibility and operations
 - Speed



Maxim's & Oracle

Maxim's Project with Oracle

Oracle Cloud Solutions

- SOA Cloud Service
- Exadata Cloud @Customer
- Autonomous Database (ADW)
- Essbase Cloud
- Autonomous Integration Cloud (AIC)
- Supply Chain and Planning (SCP)

Oracle SOA Cloud Service



Oracle SOA is introduced and applied in Maxim's since 2017.

It provides a channel for various operational-generated data migrate to standardize format including data from Virtual POS, Mobile Ordering, Online Ordering, Standard POS Polling, Pre-ordering system, Coupon system. With Oracle SOA, all channels data have been transformed to standardized format which strengthen the trustworthiness for business and analytical usage.

** Oracle SOA Suite enables and benefit to Maxim's **

- Unified integration platform for both cloud and on-premise applications \checkmark
- Point and click modeling for connectivity to cloud apps \checkmark
- Secure connectivity & session management, provide end-to-end solution \checkmark monitoring with root-cause analysis
- Ensure high availability and scalability of the digitized platform \checkmark
- Cloud Adapter SDK

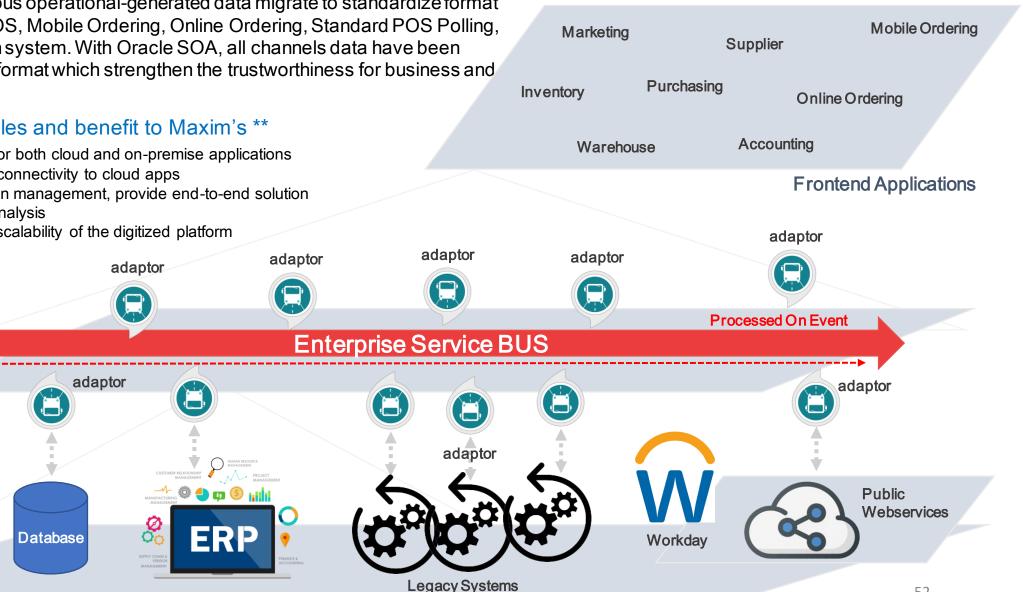
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SERVICE BUS

Faceta & Acet Receptore

OSE

Integration Layer



Backoffice Applications

E-Business Suite



Oracle Exadata Cloud @Customer

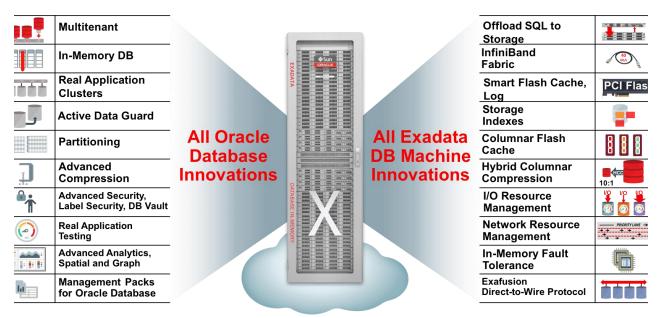
(Next Agenda)

Oracle Exadata Cloud dedicate X8M infrastructure to allow database to

- > improve performance, security and reduce the downtime of application.
- a powerful in-memory database with the features of multitenant and clusters of application, active data guard for data extraction, reduce data size with advanced compression rate.
- It operates at <u>a private cloud environment</u> and all the features benefits to ERP application's database.

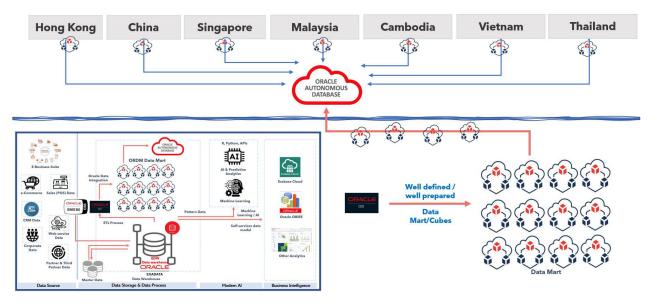
Oracle Exadata Cloud will be applied in Maxim's on Dec 2020.

- It will replace existing E-Business Suite's on-premise X5 Exadata. Currently, E-Business Suite is operation Maxim's Group ERP system for Finance and Supply-chain purpose. It obtains highly customized features and concurrent requests which requires a powerful database for the operation and execution.
- With the cloud-based infrastructure and X8M improvements, E-Business Suite with Exadata Cloud will become more stable, faster and expanded multi-threat concurrent request execution which benefits both Finance and Supply-chain section.





Oracle Autonomous Database (ADW)



Oracle Autonomous Data Warehouse (ADW) features automated database performance tuning and security, storage scaling to reduce the daily effort of maintaining the data warehouse operation, data security and focus the resources on business and analytics. It offers the public cloud for ADW.

Oracle ADW has been adopted in Maxim's since 2019.

With Maxim's business expansion to South-East Asia (SEA) region, regionalized data analytics to obtain fast insight is crucial.

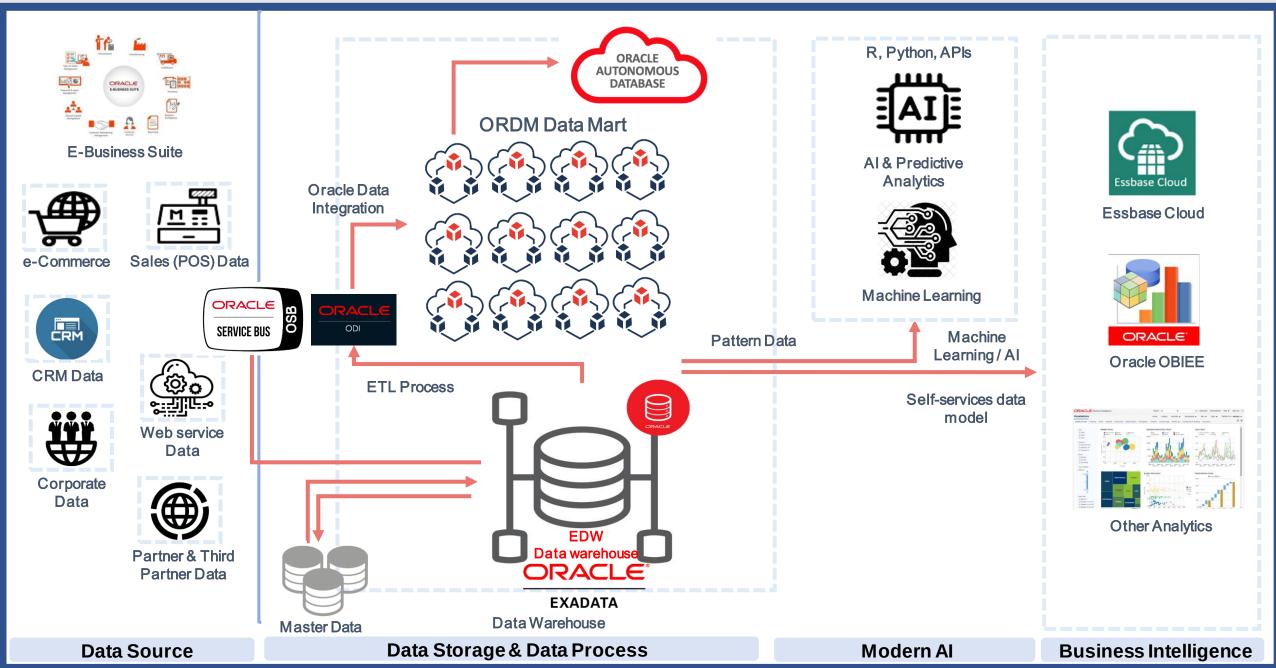
ADW's auto tuning feature reduces almost 50% querying time to retrieve analytical result.

Rather than concerning the rapid performance, Maxim's also approach "Single Source of Truth". All regions data are migrated to Maxim's group Data Warehouse.

ADW serves in a public cloud environment, it smoothens the connectivity between the group data warehouse and localized SEA team. Localized analytics becomes effective and efficient.

Data Architecture Flow







Oracle Analytic Cloud • Analytic



Hyperion Essbase

offers an Online Analytical Processing (OLAP) cube architecture which optimized to process aggregated queries rather than in transaction level. Essbase support multidimensional cube with hierarchical drill-up and down features, which is not available in traditional relational database management system (RDBMS).

** In Maxim's, Business users require a flexible self-service environment with speedy drill-through at different dimensional level platform. With multidimensional features and business focused calculation on trustworthy data, Essbase fulfills their needs.

<u>2018</u>

 Maxim's Group adopted Essbase as BI analytical tools for a decade. Oracle acquired Hyperion Solution Corporation in 2007 and suggested Maxim's Group to migrate existing On-premise service to Oracle Analytic Cloud (OAC) in US in 2018. It derived a more stable and reliable analytical platform to Maxims'.

<u>2020</u>

 With technology improvement in Asia, OAC data center located in Tokyo supported the Essbase service in 2019. With Oracle customer service team support, Maxim's Group OAC Hyperion Essbase migrated to Japan with a speedier performance.

Analytics Hyperion Essbase

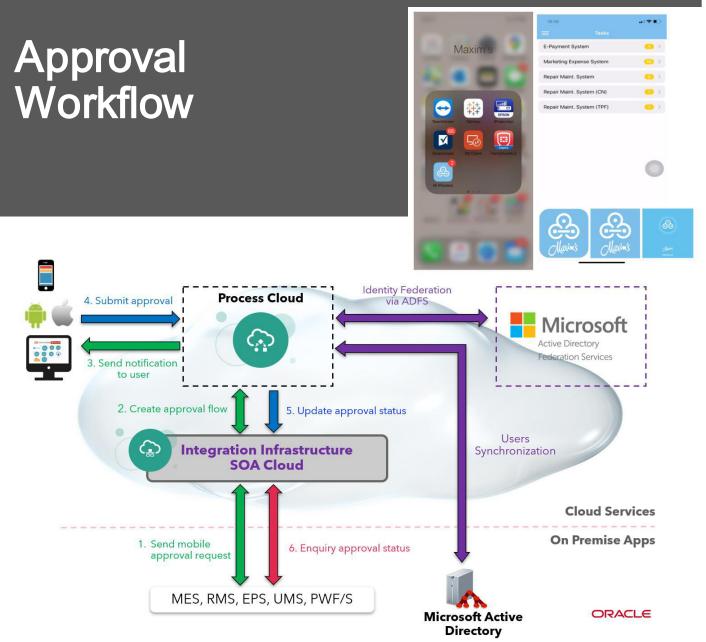


Hyperion Essbase



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Oracle Autonomous Integration of the one of



on-premises applications and/or third-party software as a service (SaaS).

AIC contains run-ready process automation templates, intuitive visual app builder which extend the flexibility to various business application. With its features, an enriched, real-time trusted data from different cloud and on-premises source are gathered for meaning process and flows.

Oracle Autonomous Integration Cloud (AIC) is adopted in Maxim's from 2019.

"M-Process"

Is a customized Maxim's application for mobile approval. It is available on Apple store and Google Play.

With the improvement of business and operation standard in Maxim's, various kinds of approval process has been derived. Those approval process which including

- New branch opening or amendment approval/workflow
- Financial applications workflow approval

It requires management and operation team to proceed in office with paper works or different transactional legacy systems. After AIC has been introduced, management and operation team proceed all approvals in one single AIC portal with mobile⁵access. They are available to proceed the approval process

Supply Chain and Planning (SCP)



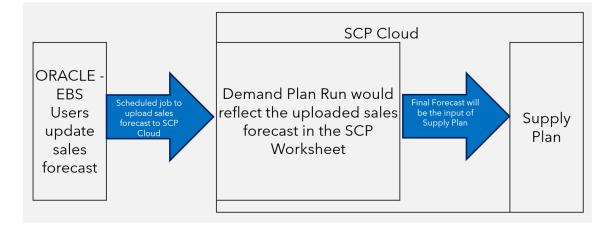
Supply Chain and Planning

- Enable supply chain driven built-in machine learning process to provide effortless combine demand insights with including customized supply constraints, stakeholder input for the <u>analytics and forecasting</u>.
- Oracle Supply Chain and Planning adopted in <u>Maxim's</u> since 2019.

Due to branches expansion of different BUs, supply chain related operation becomes challenging.

With Supply Chain and Planning forecasting on inventory, suggesting the better planning on supply chain materials, business plan on demand and supply will be optimized and cost of each inventory will be reduced.







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