

The Oracle logo is displayed in a bold, red, sans-serif font. It is positioned in the upper left quadrant of the page, within a white rounded rectangular area. The background of the entire page is a low-angle photograph of a modern skyscraper with a glass facade, reaching towards a cloudy sky. The building's lines create a strong sense of verticality and scale.

ORACLE

The Intelligent Bank: Thriving On Your AI and Data Advantage

**Create sustainable growth
and profitability**



While banks are still riding the tide of revenue and margin growth on the strength of higher interest rates, the current banking business model isn't bringing in the necessary return on equity (ROE), valuations, and price-to-book ratios, nor is it driving sustained growth and profitability. Amid risk and volatility, there's an opportunity for banks to use higher margins to lay the foundation for long-term growth and profitability and scale the business beyond banking. However, it requires them to shift toward a radically new business model, one where they use their real competitive advantage—data and technology—to build a resilient bank, rewire for operational efficiency, and shift to put business model innovation and people-led experiences at the core. And they must do this while meeting environmental, social, and governance (ESG) goals. Banks that fail to embrace this data- and AI-driven transformation risk being outcompeted in an increasingly digital and automated financial landscape.



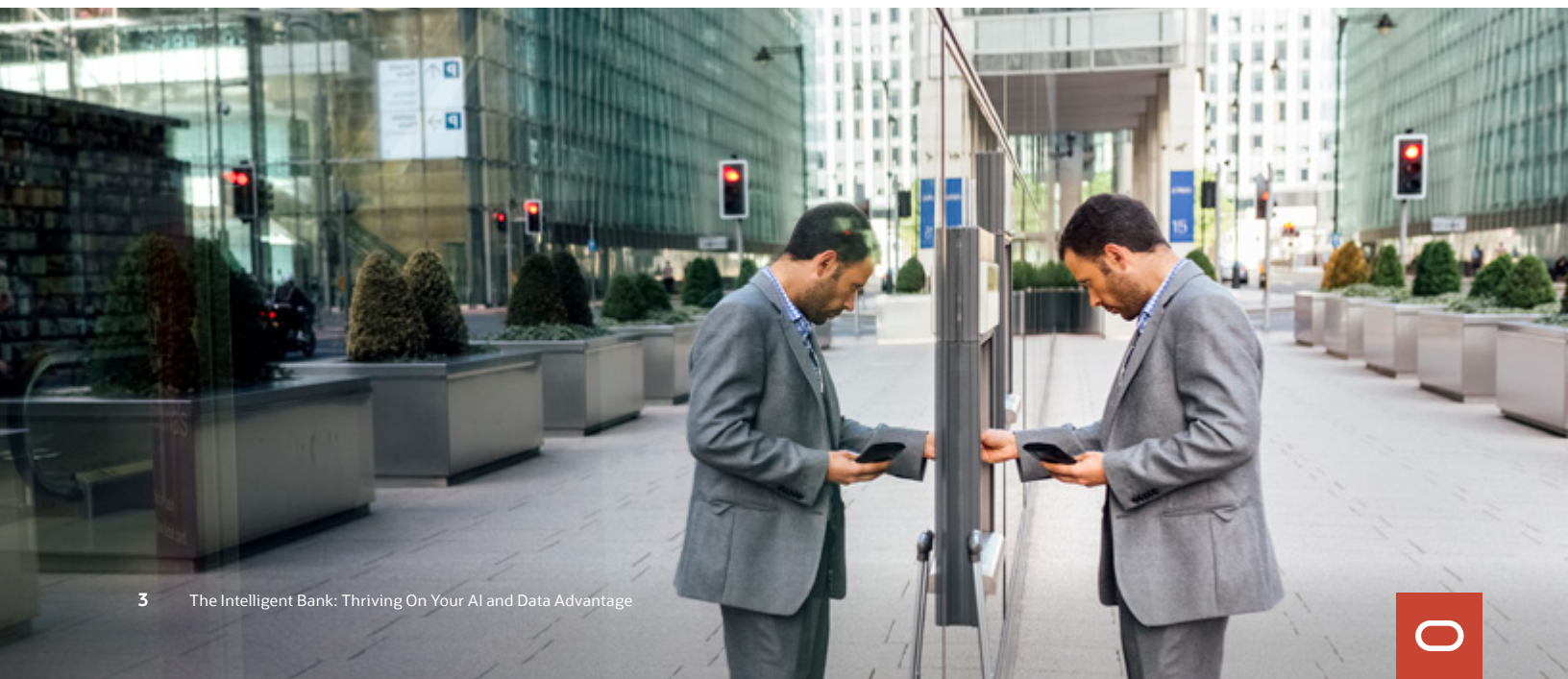
“While almost half of banks create positive economic profit, only about 15% of financial institutions are both profitable and growing rapidly. Despite an uptick of two to three percentage points in global banking ROE for 2022, investors remain reluctant to trade at higher price-to-book ratios....[This] is a clear sign that the banking industry lacks a future-proof business model and the growth premium seen in other industries.”



Evolve beyond the “utility bank”

Banks are becoming more and more like technology companies that manage enormous amounts of data. However, due to multiple constraints—including data and organizational silos, data quality and integrity challenges, regulatory, privacy, and security requirements, and a lack of skills and experience—they’re not yet sufficiently converting this data into actionable insights that can inform decision-making (for example, in areas such as loan approvals, fraud detection, financial advice, and underwriting) and, in turn, positively impact revenue. As a result, there’s a growing trend to commoditize significant chunks of the banking business, with peer competitors and big tech companies taking away the most-profitable portions (for example, FX and cross-border payments), leaving banks as pure utility providers offering commoditized, low-profit financial solutions.

However, a new business paradigm is reshaping the banking sector: a data operating business model that links cloud computing, machine learning (ML), and artificial intelligence. This new paradigm has the potential to create a fully digital financial services industry based on the movement of data, not money, and powered by AI. The result: intelligent banks that serve a bigger purpose in society as creators of distributed and equitable prosperity, offering differentiated, hyperpersonalized finance advisory services that are seamlessly embedded into everyday life and helping ensure financial well-being for all.



To fully take advantage of the new data operating model powered by AI, banks should address the following challenges.

1 Rewire to drive operational efficiency

Complex, siloed systems, aging technologies, and a lack of internal expertise impact a bank's agility and ability to act—and react—in real time. Though aggressive cost control measures have long been overused to strengthen banking operational resilience, to drive efficiency, growth, and profitability, a data-first and insights-driven approach to key initiatives that support new revenue creation is a must. Priorities should include progressively transforming payments and digitalizing the mainframe of legacy core banking systems, efficiently addressing operational risk and optimizing “run-the-bank” operations, and migrating from aging banking platforms to cloud-based solutions. Using intelligence and data to transform these areas has the potential to significantly increase profitability and make a much greater impact than cost-cutting measures alone.

2 Build a resilient bank

To build resilience, both in terms of operations and performance, banks must make a multifaceted effort to industrialize data and scale AI. This can help them reduce operational complexity, achieve timely, transparent, and automated reporting, lay the foundation for intelligent operations, digitalize from core to edge, and augment defensive cybersecurity and antifraud capabilities, all while reducing compliance and regulatory costs, decreasing manual reconciliation efforts, running risk simulations on demand, and maintaining capital ratios. None of this agility and stability can be achieved with fragmented and disconnected data housed in disparate systems that can't scale or support embedded AI.

3 Shift to business model innovation

As profitability lags, high-value offerings and new revenue streams to offset commoditization become critical drivers of growth for banks. To diversify and discover new revenue streams while optimizing pricing, banks will need to innovate with ecosystem partners, connect processes and data, explore the embedded finance revolution, embrace open and connected platforms, and implement innovative real-time payment models. New competitive pressures are forcing banks to increase their tech spend—or risk being left further behind—and they'll need AI-driven, connected data to inform their decisions and help ensure their investments support new and future business models.

4 Evolve to meet changing customer needs

Disconnected data prevents banks from accessing the insights they need to deliver intelligent, hyperpersonalized, truly omnichannel solutions that are accessible from anywhere and distinctive customer experiences at scale, in realtime, and beyond just banking. Banks' ability to create frictionless, intuitive experiences for invisible finance and ubiquitous banking depends on their core technology and data capabilities. Embracing AI-supported decision-making and revamping operating and engagement models are two critical steps that can help them meet contemporary customer demands.



5 Become people-first—attract, train, and retain top talent

A bank's main capital is its people. However, many banks face employee turnover as younger generations demand work-life balance, values alignment, and fair pay. To attract, develop, and retain talent, a positive corporate culture that balances societal and personal values and resonates with employees is key. Banks that successfully plan, manage, and optimize global people processes centrally can deliver a cohesive onboarding process to ramp up new talent quickly and incentivize their existing workforce. They also have access to robust data and analytics to help them swiftly make workforce decisions that align with their overarching human capital strategies and anticipate HR and broader business needs.

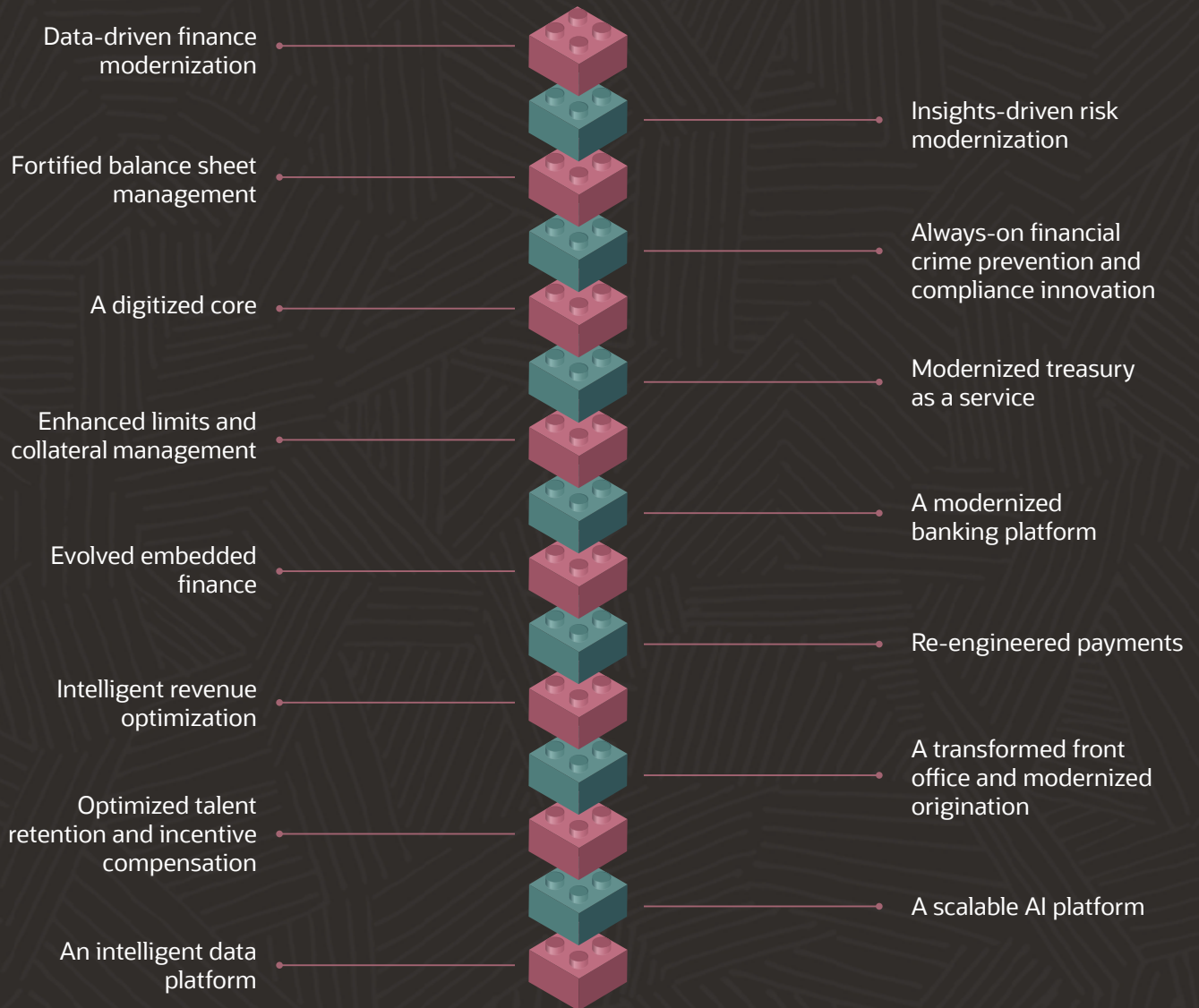
6 Industrialize AI delivery

AI and large language models have the potential to bring both savings and new revenue growth to the banking sector. By scaling AI, banks may be able to reduce operating expenditures, increase automation, and support intelligent insights and decision-making, which could help them boost productivity, augment their workforce, and create sustainable growth. Key requirements to consider when outlining a winning strategy for industrializing AI in banking are the following: how to strengthen the core technology and data backbone to eliminate weaknesses inherent in legacy systems that prevent deploying AI at scale, how to industrialize data and put it to work beyond standalone use cases, and how to standardize processes to build, test, deploy, and monitor models in a repeatable and industrial way.

7 Get on the path to sustainability

Sustainability affects the entire bank's value chain—both strategically and from an operational perspective. It also offers opportunities to create new revenue—for example, through green checking accounts, green trade loans, green letters of credit, sustainable EFTs, and sustainable supply chain financing—and a bank's ESG strategy has a direct impact on its P&L and liquidity. Embedding sustainability into the business strategy has a direct effect on the bank's product and customer portfolio, the development of new sustainable assets, and the creation of financing and refinancing with sustainable instruments, as well as pricing and risk management, the distribution process, and reporting and data management. Embracing ESG as a core part of the business model will shape the data and technology roadmap, providing opportunities for banks to reduce technical debt and laying the foundation for future innovations.

Building blocks to drive sustained growth



Oracle Banking: Open. Real-time. Intelligent.

Adapting quickly and continuously is crucial to keep pace with rapid, systemic change. Oracle's financial services solutions embed AI from the infrastructure layer to the applications to help banks make intelligent and forward-thinking decisions and drive much-needed sustainable growth.

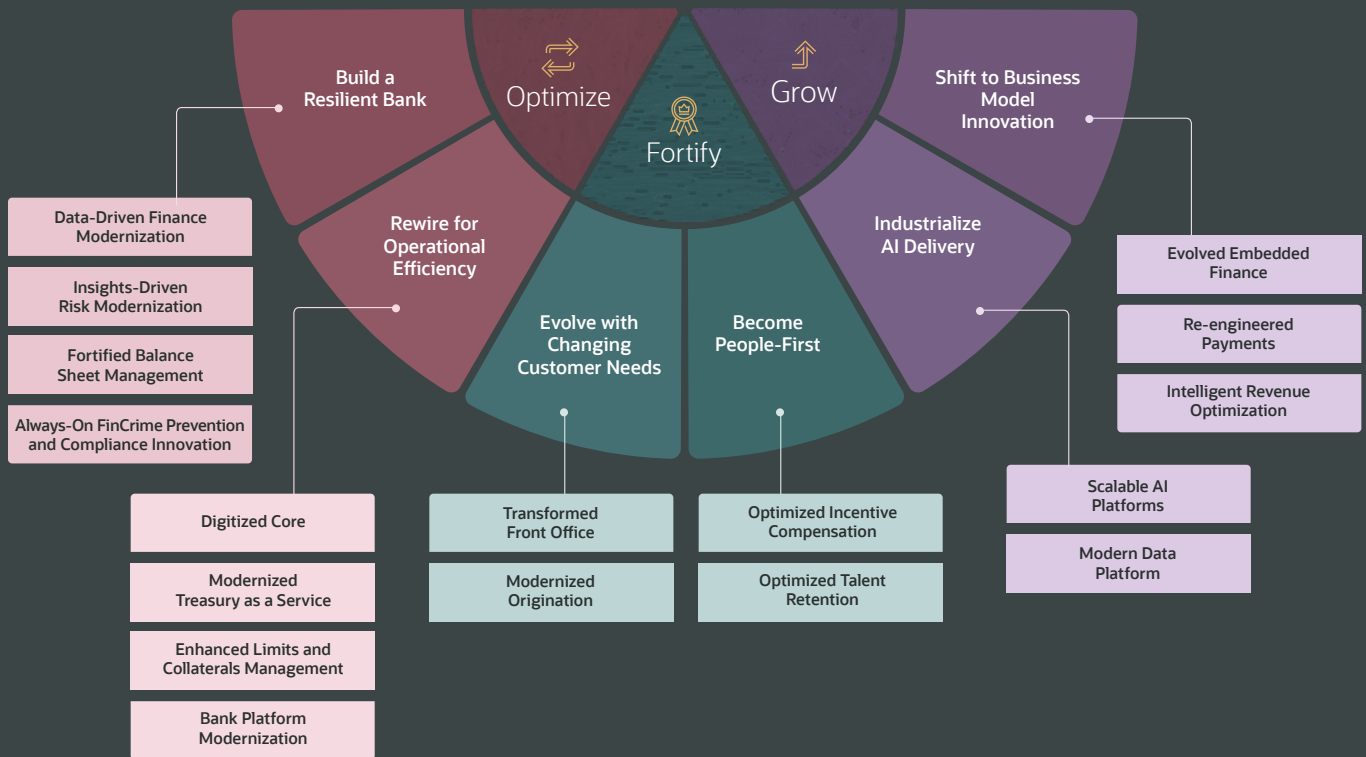


Our solutions bring data and AI to life to empower new platform and ecosystem business models that go beyond traditional banking. Domain-driven design and a microservices architecture provide a strong foundation to help you drive progressive modernization. Our cloud native banking, payments, risk, and finance applications provide the performance, security, and economics you need to turn technology into your competitive differentiator. Oracle's API-first approach means you'll be open out of the box and ready to integrate with existing applications and partners. And our award-winning UX delivers intuitive customer journeys to help accelerate adoption.

So whether you need to introduce real-time payments, embrace embedded finance, digitize trade, modernize your core, augment your workforce, or build next-gen customer journeys, we've got the technology to help you thrive—now and in the future.



The intelligent bank wheel





1. Optimize



1.1. Optimize: Build a resilient bank

1.1.a. Data-driven finance modernization

Evolving the finance operating model for sustainable growth

The finance operating model is shifting and the pressure on CFOs and their finance teams to do more with less has never been greater. Financial score keeping is no longer their core responsibility. Having the agility to respond to regulatory demands, market dynamics, and customer needs while keeping operational costs down is imperative. However, dated architecture and legacy systems are impeding banks' responsiveness to the multitude of changes occurring in the industry. As the guardians of shareholder value, CFOs and their finance teams are being leaned on more than ever to manage critical business decisions, such as acquisitions and portfolio restructures.

To transform their finance infrastructure and evolve the operating model, CFOs must modernize three critical areas.

1. Accounting governance
2. Reporting transparency
3. Data industrialization

Oracle empowers banking CFOs to improve finance, risk, and treasury functions with a modern, unified solution that allows their teams to automate transaction processing, manage risk-adjusted performance, better utilize data across functions, address compliance requirements, and get strategic and actionable insights. This means finance teams can spend less time processing manual transactions and more time moving the business forward, helping them shift their focus from reporting and fiduciary compliance to strategic business growth.



41%

of respondents reported a decrease in the number of manual adjustments made in the financial close process.

84%

of respondents stated they've initiated a faster close process.

19%

of respondents have seen increased time spent on value-added activities by finance management.

Source: Oracle's 2023 Value of EPM Study client survey, which polled 650 stakeholders in the financial close process

Align people, processes, and data to transform finance and drive profitable growth

A single data model

Consistent inputs and data hygiene standards help increase trust in the reliability and predictability of insights.

Future-ready reporting

Meet global and regionalized regulatory reporting mandates and easily prepare for future requirements.



Centralized financial accounting

Use an integrated, fully reconcilable finance platform to perform the daily and month-end close.

Risk-adjusted performance

Set pricing to reflect actual risk and profitability at the customer, product, or organization level.

Security and compliance

Approach modernization as a continuous process of improvement to gain the flexibility to meet current and future challenges.

[Read IDC's "Road Map to Driving Finance Transformation in the Office of the CFO" \(PDF\)](#)

[Learn more about our finance modernization solutions](#)





1.1.b. Insights driven risk modernization

Minimize the impact of rapidly changing accounting and regulatory requirements

Recent interest rate hikes and increased market volatility have made it difficult for banks to quickly model risk. Many risk systems lack the scalability to manage the volume of a bank's deposits and loans, which can cause data aggregation and accuracy issues.

The need to collect and integrate data from diverse sources can lead to inconsistencies and redundancies. So there's a pressing need for solutions that provide near real-time, accurate, and trustworthy information to guide strategic decisions. Banks must also work to anticipate potential future regulatory changes.

Remain confident with auditors and regulatory authorities while reducing costs with a modern, future-proof solution that can help you automate financial and regulatory compliance from data capture and consolidation to computation and reporting submission.

Address financial reporting disclosures across climate change, IFRS, GAAP, Basel, and many more reporting mandates across multiple jurisdictions. Get better control over data quality and consistency across risk and finance reporting with a confirmed dimensional data model. Reduce unnecessary costs and maximize regulatory reporting investments to address changing business requirements.

>5X

Produce reporting more than 5X faster for rapid decision-making and to meet Basel regulatory requirements.

>75%

Gain more than 75% ROI in guaranteed data accuracy for regulatory reporting, including IFRS and Basel.



Adapt to changing regulatory requirements

Expedite compliance using a modular architecture that supports the future expansion of regulatory reporting requirements.

Count on a single source of truth to consistently control data quality across regulatory reporting thanks to a single data model.

Monitor liquidity gaps, funding concentrations, marketable assets, and liquidity ratios daily.

Analyze and forecast expected and unexpected losses.

Adapt to changing business and market forces quickly.

Gain infinite scale in simulation scenarios with a GPU-enabled cloud.

Report with confidence. Data lineage and traceability across the workflow substantiates regulatory compliance audits.

Drive strategic business insights and inform managerial decisions using regulatory reporting data.

Empower business users to access granular and actionable insights directly within operational processes.

Align all roles in the bank around a single source of enterprise insight.

Integrate risk applications with a common data foundation.

[Learn more about how you can modernize your risk function](#)





1.1.c. Fortified balance sheet management

Grow profitability and understand risk drivers

Financial services organizations face strong headwinds that threaten current and future performance, profitability, and risk profiles.

- Recent interest rate hikes and increased market volatility have made it difficult for banks to quickly model risk.
- Many ALM systems lack the scalability to manage the volume of a bank's deposits and loans, resulting in data aggregation and accuracy issues.
- Net interest margin is severely impacted in a high interest rate environment.
- The need to collect and integrate data from diverse sources can lead to inconsistencies and redundancies.
- There's a pressing need for solutions that provide near real-time, accurate, and trustworthy information to guide strategic decisions.
- Transfer pricing at the customer level is required to manage profitability.

To overcome these challenges, banks seek more flexible and robust analytical solutions to measure and forecast performance and risks.

Power critical performance and profitability insights, as well as risk management, with the Oracle Financial Services Profitability and Balance Sheet Management Cloud Service solution suite, which offers true cloud native, software-as-a-service (SaaS) applications for profitability management and customer insights, funds transfer pricing, asset liability management, and balance sheet planning and optimization.



Get more timely, actionable insights



Profitability management

Accurately identify the most and least profitable customers, products, and lines of business.



Funds transfer pricing

Develop a deeper understanding of option and liquidity costs.



Asset liability management

Monitor daily liquidity gaps, funding, concentrations, marketable assets, and liquidity ratios.



Cash flow engine

Use daily rate forecasting to provide a unique rate for repricing on a given day.



Balance sheet planning

Forecast future performance, incorporating scenario modeling of economic conditions and forward-looking risks.

[Discover more about our profitability and balance sheet management cloud services](#)



1.1.d. Always-on financial crime prevention and compliance innovation

Fighting financial crime and creating a safer, more prosperous world

Banks are the bedrock of economic stability, shared prosperity, and perpetual innovation in society. In today's highly competitive and digital banking era, delivering trusted banking services with superior and seamless customer experiences is a prerequisite for banks to drive sustainable economic growth. But in addition to continually expanding their products and services portfolio, augmenting their digital capabilities, and delivering seamless omnichannel customer outreach, they have another critical responsibility: They must work to fend off financial crime and enact regulatory compliance to support more equitable prosperity.

The recent collapse of some major global banks has created ripples of economic crisis and undermined the status quo of the financial system, and it has led to increased regulatory scrutiny. At the same time, the ongoing political unrest in different parts of the world is impacting the already complex and dynamic sanctions landscape. All these factors mean banks must implement agile and adaptive AML compliance programs to ward off any financial crime threats and comply with regional and international regulations without compromising customer experience.

AI and large language models offer opportunities for banks to improve both efficiency and effectiveness when assessing customer risk, detecting suspicious transactions, and maintaining compliance.



Up to
75%
reduction in
false positives

Up to
50%
reduction in
investigation time

Up to
80%
reduction in tuning
effort and time

Stay ahead of financial crime with end-to-end AML compliance

- 1 A comprehensive catalog of rules, typology scenarios, and models and supervised machine learning models can help banks confirm there are no hidden spots for bad actors to hide.
- 2 Seamless Know Your Customer supports accurate screening for multiple risk types, including sanctions, politically exposed persons, and watch lists.
- 3 A comprehensive analytics toolkit powered by AI/ML can help banks rapidly discover and model emerging risks and financial crime patterns.
- 4 Our investigator-centric case management solution simplifies the most complex investigations by streamlining the case management experience, using data to tell the story, being highly flexible, and delivering embedded analytics and automation as part of its DNA, not as an afterthought.
- 5 Business accelerators such as the Automated Scenario Calibration module help banks drastically reduce the time and money it takes to run financial crime programs optimally.

[Explore our financial crime and compliance management solutions](#)



1.2. Optimize: Rewire for operations efficiency

1.2.a. Digitizing the core

Rebooting the core of banking with technology as the tool for growth

Getting a core banking transformation right isn't easy. A bank's ability to tailor its transformation path—for example, by taking a “big bang” approach or choosing progressive modernization coupled with continuous innovation—is critical. This requires alignment between people, processes, and technology to get the right short-term ROI, reduce operational risk, and avoid day-to-day disruptions in operations.

The foundation of next-generation banking success begins with the architecture and technology decisions made today. Next-gen core banking systems are intelligent, open, agile, real time, and highly scalable. Oracle Financial Services helps you transform banking operations across retail, corporate, small and midsize banks, Islamic banking, microfinance, and specialized financial institutions, providing the tools you need to continuously adapt so you can stay relevant, competitive, and compliant in the fast-evolving banking industry.

Our core banking solution suite offers a **perfect blend of comprehensive functionality and extensive flexibility** to give customers a complete choice of composability and deployment that will set them up for the future.

Our solutions are **open and interoperable** from the start. With more than 3,000 exposed business services and open APIs across solutions, they're designed to be interoperable, secure, and seamless across systems, gateways, and regulatory interfaces.

They're also **designed for disruption** and continuous innovation. Oracle's technology paradigm of **continuous innovation** and continuous delivery supports this philosophy—and DevOps plays an important role in the suite's iterative, agile design. All the applications work together to support customers as they build an effective digital bank of the future.



The solutions are anchored on a cloud native **microservices** architecture: a new foundational approach Oracle has taken to microservices where we help banks build out new capabilities on a cutting-edge chassis that power resilience, scalability, and flexibility across the bank’s operations.

750+

banks across 160+ countries leverage Oracle’s core banking solution suite to:

- Maximize business agility, drive innovation, and capitalize on market opportunities
- Diversify and scale business lines efficiently
- Streamline operations, optimize performance, and lower costs
- Accelerate digital transformation and prepare for what’s next in banking

The right architecture for next-gen banking

Extreme flexibility	Oracle offers a suite of composable banking solutions built on core principles of extensive parameterizations and configurability with deployment-agnostic capability.
Modern architecture	The suite is anchored on a highly flexible and scalable cloud native microservices architecture.
Embedded AI/ML	Business-ready use cases help power sharper insights and predictions as well as intelligent process automation.
Functional richness	Get all the necessary functionality out of the box—including retail banking, corporate banking, payments, and asset finance and investor servicing.
Business model adaptability	Get support for a wide range of business models, including mobile only, digital only, microfinancing, and investor servicing.
Extended core regulation, risk, finance, and compliance	The solution suite is integrated with Oracle’s modern risk and finance applications and Oracle Fusion Cloud ERP.

[Discover how to reboot your core](#)





1.2.b. Modernized treasury as a service

Reinventing treasury services: Move from reactive reporting to smart predicting to own the bank's liquidity

Banks need to preserve a delicate balance between maintaining investments and profits, minimizing business risks and losses, and ensuring regulatory compliance. And treasuries face key challenges, including managing multiple investment classes, poor visibility and control over their liquidity, complex and rigid manual processes, and complying with evolving regulations. In addition, the role of the treasurer is shifting from a custodian of historical cash activities to the owner of the full suite of the bank's liquidity management, and their needs are changing too.

Streamlining disparate liquidity management tasks by proactively managing working capital with real-time treasury is the need of the hour. This is imperative not only for banks' treasury departments but also for corporates. Improving broken experiences and delivering banking services seamlessly throughout the corporate customer's journey is a major focus area for all banks. Corporates need a unified global view of their liquidity structures and flows in real time to make better business decisions and maximize capital usage effectively.

On the technology front, banks have moved toward cloud-based infrastructures and are adopting new industry standards such as ISO 20022. There's also a trend to deliver treasury solutions to customers in an "as-a-service" fashion, which unlocks the value of API technologies and the integration of enterprise resource planning (EPM) and treasury management systems (TMS) with procurement solutions. Treasury as a service allows treasurers and corporates to move from being tactical and reactive in responding to challenges to strategically managing risk and liquidity in a real-time environment. It also allows banks to automatically provision additional infrastructure to support an immediate rise in demand.



Consequently, the right treasury management system, and its integration with the bank's other planning and procurement solutions, not only helps the bank balance profitability, risk, and compliance while optimizing returns on capital, but it also offers predictive liquidity and cash flow modeling with robust forecasting capabilities. It can also unlock the value of "as-a-service" offerings, which can help banks get the most out of insights, data, and automation through intuitive dashboards and configurable rules. It also helps corporates enhance their returns by helping them make better investment decisions, use their capital more efficiently, and make better business decisions based on their data.

47%

of treasurers face inadequate treasury systems infrastructure.

84%

of treasury policies don't take technology into account.

US\$1.2T

in cash opportunity can be released by addressing poor capital management.

80%

of companies can't forecast cash beyond 30 days, while 40% of companies undertake payables manually.

<1/3

1/3 of corporates have real-time information on their cash and liquidity positions.

55%

of corporate treasurers say that cash flow forecasting is their highest priority, while 35% use or plan to use APIs for the real-time exchange of transactions and data.

Source: Deloitte Global Treasury Survey, November 2022



Oracle offers a comprehensive real-time solution for the treasury back office that helps banks centralize investment management and capital market operations, allowing them to optimize investment returns with improved visibility, accurate cash flow forecasting, management of complex global account structures, better controls, and streamlined and automated processes.



Streamlined processes that reduce manual tasks and reduce operating expenses



Automated deal processing, accounting, settlement, and messaging



A comprehensive bouquet of instruments, workflows, and reporting



Multitenancy, multicurrency, multilingual operations and multitenant deployments



A standalone componentized treasury back-office solution that can be easily integrated



Easy reconciliation of payments from suppliers and buyers



Total visibility into real-time liquidity positions and cash flows



A hub-and-spoke model for the centralized processing of multiple branches to centralize the liquidity view



Supports seamless reconciliation by making it easy to segregate the inflow and outflow of funds



Efficient management of liquidity with support for multitenant hierarchical virtual account structures



A data grid architecture that enables users to access and process data in a massively scalable way to handle more volume and reduce reaction time

[Learn more about our banking treasury management solutions](#)





1.2.c. Enhanced limits and collateral management

Centralize exposure management and proactively monitor risk across corporate banking services

Today's corporates, equipped with superior digital technologies, are growing by leaps and bounds, and their credit needs have radically changed. Corporate customers now require on-demand customized credit suited to their unique business needs. Banks need to react fast and shift from offering commoditized credit solutions to delivering more-specific products based on a data-derived understanding of their customers' needs. They must also calculate global credit exposures for customers in real time. To do all this, they need to move away from their traditional architecture and operations.

An efficient centralized system for limits and collateral management can help banks effectively manage exposures to customers with a holistic view and use funds more efficiently. Banks can avoid overexposure to any specific customer segments and inefficient usage of collateral, which can lead to lower credit facilities for customers.

Banks are increasingly leveraging APIs to deliver persona-based user experiences to maximize efficiency and deliver value. They're also playing an important role in corporates' globalization efforts, especially in the areas of credit and exposure management, cash management, foreign exchange exposure, and investments. A centralized repository for limits and collateral management and real-time exposure tracking are becoming focus areas because they can aid the adoption of uniform business practices, which can support efficient limits and collateral utilization and streamline limits and collateral management across the enterprise. The availability of limits and collateral data centrally also helps ensure banks use consistent information for reporting and business decisions.



Gain a holistic view of exposure by centralizing the limits definition process and collateral management.

Reduce risk with a real-time solution for exposure tracking, credit underwriting, decisions, and approvals.

Manage an influx of defaults efficiently.

Decrease credit losses up to 40%.

Oracle delivers an enterprise offering that enables banks to accelerate credit origination and servicing, prequalify credit lines, track exposures to customers in real time, and mitigate business risks. The solution empowers banks with purposeful insights for better decision-making and facilitates real-time collaboration with intelligent automation to improve efficiency.



Efficient limit utilization with centralized control and monitoring of credit exposure



Efficient collateral management and improved efficiency of the limits and collateral lifecycle through easy integration with other products



Fast, accurate, and real-time credit information based on realtime loan to value ratio (LVR) computation to enable informed credit decisions



A streamlined collateral management process with a flexible structure and revaluation of collateral at the desired frequency



A flexible limit structure with improved limits exposure management



Provisions for covenants linking them with customer data for ease of tracking and classifying

[Discover what Oracle Banking Enterprise Limits and Collateral Management Cloud Service can do for you](#)



1.2.d. A modernized banking platform

Run the bank better. Change the bank faster.

Most banks are dealing with significant legacy issues and technology debt. Outdated systems and technology obsolescence contribute to increased technology and operational risk and negatively impact service and customer satisfaction ratings. Furthermore, technology obsolescence makes banks vulnerable to cyberattacks, putting customer information at risk and, eventually, leading to potential regulatory noncompliance, penalties, and fines. Ultimately, it makes it difficult for banks to compete.

Banking executives recognize the potential benefits of cloud technology and the need to modernize their IT. Many institutions have made good progress in noncore areas; however, cloud adoption in mission-critical areas of the business remains challenging. The slow adoption can be attributed to several factors, including low latency and local proximity requirements, security concerns, data sovereignty, and a scarcity of expert skills.

To mitigate risks, reduce costs, expedite delivery, and increase success rates of cloud adoption and technology modernization, banks should

- Address technology obsolescence
- Simplify and consolidate their technology platforms
- Migrate away from old and expensive platforms
- Embrace a multicloud strategy
- Adopt optimal hybrid cloud models

The key to a successful technology platform transformation in banking is undergoing the modernization journey to the cloud with minimal disruption, execution risk, and cost.

Oracle's distributed cloud offerings help customers choose their deployment model and location globally in multicloud, hybrid, public, and dedicated private cloud environments.



Oracle Cloud Infrastructure (OCI) distributed cloud offerings deliver the full functionality and superior economics of Oracle's public cloud while helping you meet your regulatory and performance needs. OCI can help you do the following:

Migrate mission-critical Oracle Applications to Oracle Cloud to gain operational improvements

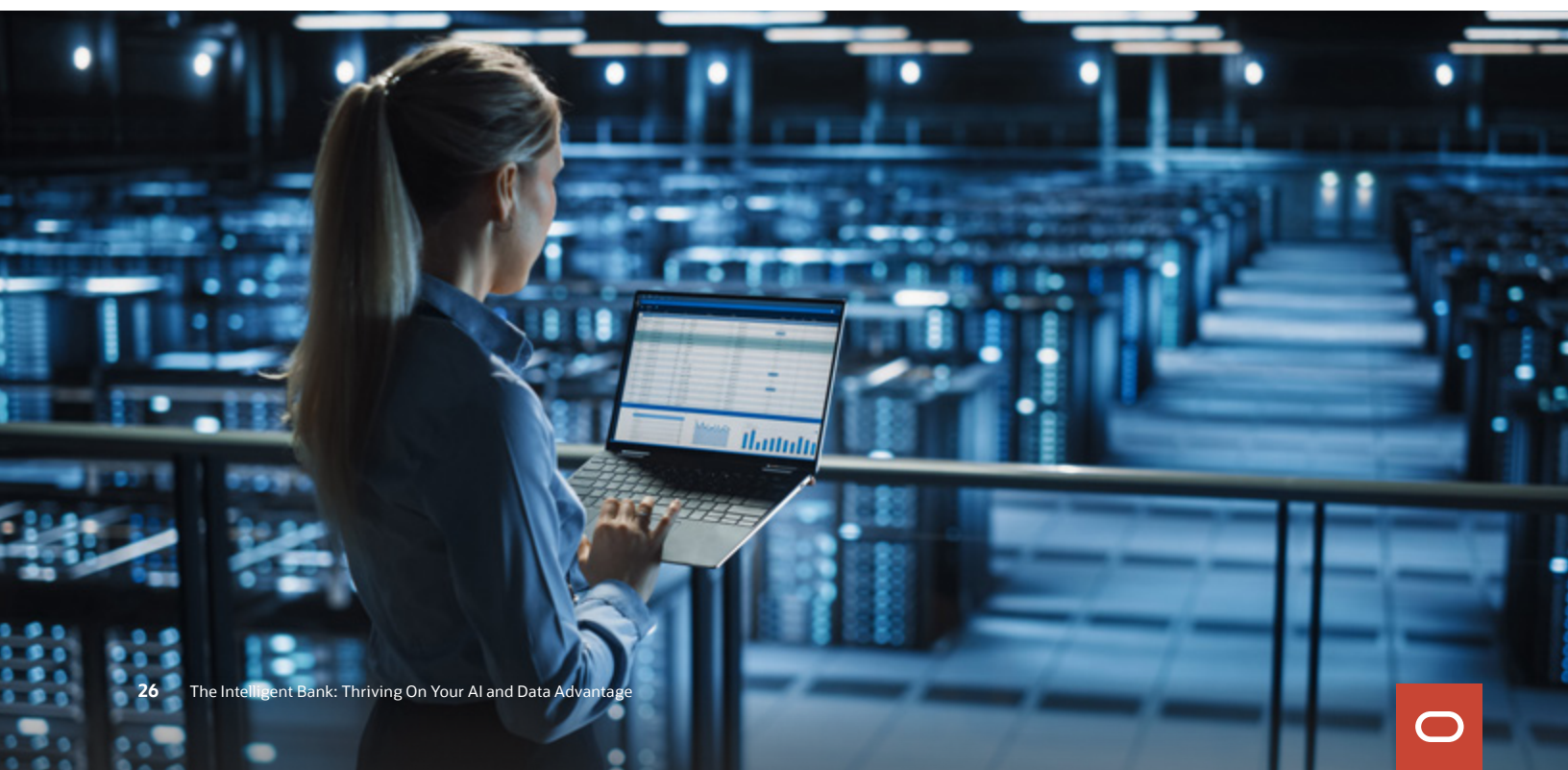
Rapidly deploy the entire suite of Oracle's banking products and risk and finance applications on OCI, thanks to exclusive automated migration configurations that match current on-premises architecture designs.

Modernize your data platform strategy to support improved performance and lower database operational costs

Oracle Autonomous Database and Exadata Cloud Service delivers breakthrough performance, scale, elasticity, and economics for your database workloads. Run in the public cloud or in your data center with Oracle Cloud@Customer solutions that allow you to address data sovereignty, security, and latency concerns.

Meet regulatory requirements and drive more innovation with hybrid cloud strategies

Bring cloud capabilities to your core platforms while complying with data residency and security requirements. Use Oracle Cloud services in your data center behind your firewall, close to your critical applications. Or run your workloads in 24 available global regions to support in-country disaster recovery.





Solve complex technical problems faster with high performance computing

Financial applications, including trading applications, require high performance, low-latency infrastructure for consistent, low-jitter performance. Oracle Cloud Infrastructure offers high-frequency processors, fast and dense local storage, and the lowest-latency network. Supplement or migrate away from capital-intensive on-premises systems.

Transform data into winning insights for your line of business

Oracle Analytics uses embedded machine learning and artificial intelligence to analyze data from across disparate data sources, such as MySQL, OSS databases, Oracle Autonomous Database, and Oracle Exadata, so you can make more-accurate forecasts and intelligent decisions.

Build new banking applications to improve customer experience

Orchestrate engaging customer experiences by developing your next-generation financial services applications on OCI. Cloud native services empower modern application development using technologies such as Kubernetes, Docker, serverless, functions, APIs, and Kafka.

Deliver on data residency requirements with a sovereign cloud

Effectively address data residency requirements from the regulator, improve security, meet compliance regulations, low tax jurisdictions, and in-country laws, and provide greater control to customers.

Accelerate low-code innovation with generative AI and Oracle APEX

Improve DevOps and agility, deliver new banking applications faster, and reduce the cost of developing new applications with Oracle's low-code platform integrated with generative AI.





Oracle Cloud is differentiated from other clouds in financial services in the following ways:

- Optimized for banking workloads
- The most comprehensive support for hybrid cloud and multicloud strategies
- Always-on, built-in bank-grade security
- Business-critical resilience and disaster protection
- Industry-leading price economics
- A natural platform for data-centric innovation

Oracle Cloud: Built on decades of industry experience. Fit for the most demanding banking requirements.



Off-box virtualization for higher security and performance



Nonblocking networks designed to match dedicated on-premises networks



L2 network virtualization to natively support VMware, Oracle Database, and other clustering architectures



RDMA cluster networking to deliver the microsecond latency required by compute-intensive workloads



Flexible infrastructure to scale resources up and down without application rewrites

[Discover how to reboot your core](#)



2. Fortify



2.1. Fortify: Evolve with changing customer needs

2.1.a. A transformed front office and modernized origination

A data and AI-driven front office to fuel sustainable profitability and growth

A substantial part of revenue growth in banking is experience-led. According to Boston Consulting Group, personalization at scale alone can lead to annual revenue uplifts of 10%.

Most front-office transformation efforts focus on digitalization and replicating state-of-the-art retail banking experiences in the corporate banking world. However, research shows that onboarding and problem resolution are what really determine the quality of the overall experience and customer satisfaction when dealing with banking products and solutions. Banks should reimagine and invest in these processes if they want to create sustained revenue.

Friction can make or break customer relationships in banking. Several factors can help banks improve the experience for their customers. These include delivering consistent omnichannel support across all customer journeys, providing hyperpersonalized and connected experiences using a 360-degree view that brings together online, offline, and third-party customer data, and anticipating customer needs through actionable insights to upsell, cross-sell, accelerate sales conversion, and drive sales.

An intelligent bank embeds AI and uses unified data to convert the front-office, origination, marketing, and servicing experiences across all channels into engines for sustained revenue.



Provide consistent, timely, and personalized experiences across all touchpoints with connected data

Make every customer interaction matter by connecting all your business data across advertising, marketing, sales, commerce, and service while complying with all financial industry standards and regulations.

Use a single point of access for customer data

Provide a comprehensive 360-degree customer profile (including demographic, compliance, transactional, and behavioral data) that helps maintain the KYC and eKYC history, track compliance, and enable automatic outreach to the customer when updates are due based on the customer's communication and channel preferences.

Leverage automation to reduce onboarding time

Provide channel-agnostic intelligent KYC assessments and avoid data input repetition. Enable contextual experiences based on an individual's customer profile and context across all channels with no-code rules—all while being fully auditable to address compliance requirements.

Combine marketing and customer data with predictive algorithms to create targeted, real-time offers

Link customer behaviors, transactions, and demographics across marketing, sales, service, and your back-office applications to create the next great experience.

Attract, onboard, and service your customers across all channels

Build the automated digital experiences your retail customers will come back for and your corporate customers demand. Empower them to transact and discover new products in their preferred channels, augmenting humans and humanizing AI.

Deliver consistent AI-enabled customer service, anytime

Employ self-service and assisted intelligent customer service to help solve problems faster and build meaningful relationships with your customers on their preferred interaction channels.





Up to
40%

reduction in operational costs related to customer onboarding

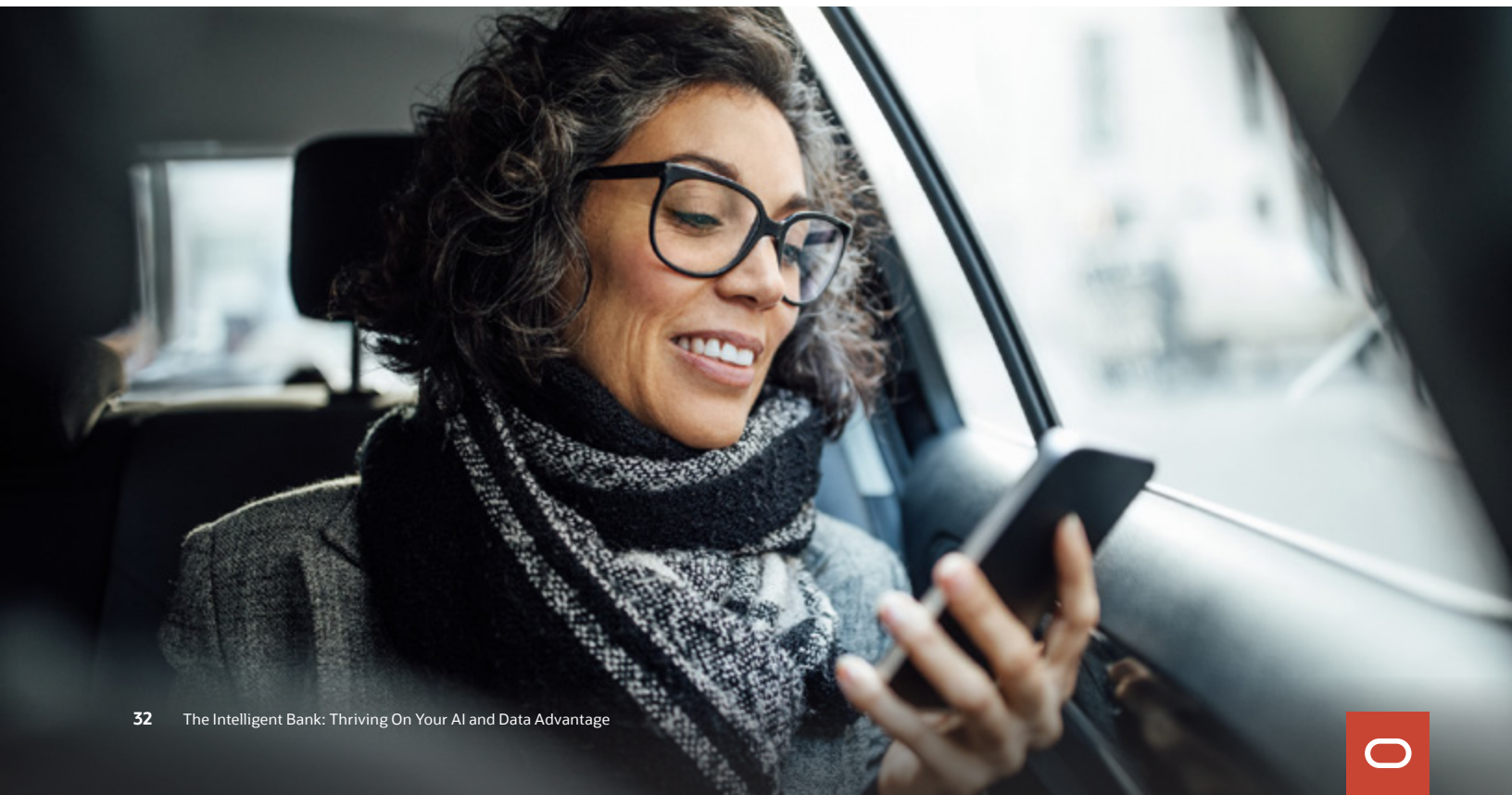
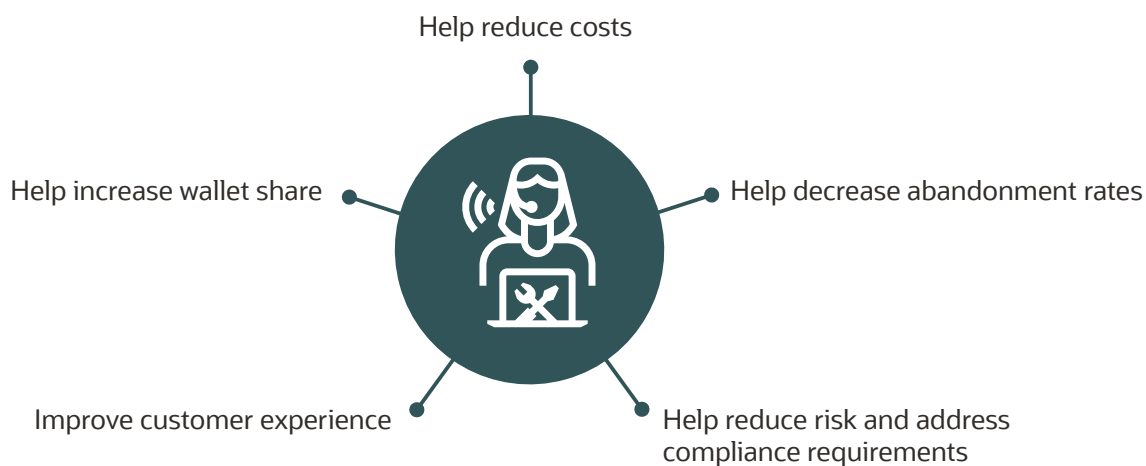
Up to
50%

reduction in compliance-related issues and fraud attempts

Up to
30%

increase in customer satisfaction rates

Help reduce onboarding costs, improve wallet share, and address compliance requirements





2.2. Fortify: Become people-first

2.2.a. Optimized talent retention and incentive compensation

Talent is the bank's new KPI for sustainable growth

People are a bank's most precious capital. Yet banks are struggling to attract, develop, and retain the talent that will give them a differentiated competitive advantage and help them grow. Tackling the generational shift is one challenge, with Generation Z accounting for up to 27% of the banking workforce until 2025. They must also employ competitive strategies and tactics to upskill and augment their workforce with the latest technological advances to help increase revenue and profitability.

With Oracle Fusion Cloud HCM, banks can find the candidates who can help them accelerate perpetual innovation, quickly onboard them, keep them engaged, and help them grow their careers. Additionally, customers get access to a comprehensive employee experience platform and a single data source for their people, helping them strengthen workforce productivity, engagement, and decision-making—all while meeting industry compliance requirements and building a customer-obsessed culture.

A leader in AI innovation

We're rapidly bringing to market embedded generative AI solutions for key use cases—for example, writing job descriptions, with more than 50 million job descriptions created—and plan to deliver solutions for hundreds more use cases in the future.

Unified across the enterprise

Use a single platform with security and future-proof innovations built in.

The only complete employee experience platform

Empower talent to connect, grow, and thrive with a comprehensive platform. New enhancements include Oracle Grow, an AI-powered solution for employee development, and Oracle Celebrate, a new way to deliver peer-to-peer recognition.





A fully connected candidate journey

Banks can leverage one unified, industry-leading solution to deliver engaging candidate experiences from discovery to onboarding, with enhanced capabilities for high-volume and niche hiring needs.

AI-supported workforce scheduling

Managers can skillfully balance business needs, compliance, and the employee experience with the recent launch of Oracle Workforce Scheduling and Oracle Workforce Labor Optimization—a native cloud scheduling solution designed for virtually all industries.

Built for your global business

Oracle Cloud HCM is designed to scale and meet the needs of your people—no matter where they are—and is available in more than 200 jurisdictions and in 29 languages, with payroll localizations in 12 countries.

Dedication to our customers

We invest US\$6 billion annually in research and development, deliver on 98% of our roadmap commitments, and source 80% of new features from customer feedback.

US\$6B
spent annually on R&D

98%
of our roadmap
commitments are met

80%
of product updates are sourced
directly from our customers.

- **A proven HR market leader:** Oracle has been named a leader in analyst reports spanning HR and finance.
- **An agile HR and people strategy:** We offer the most complete HCM solution, unified across HR, finance, sales, and beyond, giving you one source of truth to help you make decisions with confidence, create an employee experience that's easy to scale, and quickly adjust processes in uncertain times.
- **A personalized employee experience:** Make it easy for employees to navigate professional and personal milestones, share feedback, stay informed, and connect with their manager and peers.

[Learn how to unlock your employees' potential](#)





3. Grow



3.1. Grow: Shift to business model innovation

3.1.a. Evolved embedded finance

It's time to transform corporate banking—and the answer is embedded finance

Embedded finance has sent customer expectations soaring. Integrating a bank's services directly into the applications their clients use is fast becoming second nature.

As embedded finance disrupts the market, it's affecting the value of existing products and services, especially in corporate banking. By 2026, its transaction value will more than double to \$7 trillion¹ in the US alone. Considering this simply as a growth area within banking is an understatement—it's a catalyst for the full transformation of once-stagnant operations and services.

Now banks are setting their sights on the opportunities that embedded finance holds for their corporate clients. While corporates represent one of the most profitable segments in banking, they've consistently lagged when it comes to investing in innovation, often held back by manual processes, disconnected systems, and siloed data. By investing in a digital ecosystem, banks can deliver interconnected services and grasp the opportunities embedded finance offers, allowing them to deepen the value of their corporate relationships and create a new class of delivery channels.

A fully reconciled banking experience delivered inside your ERP system

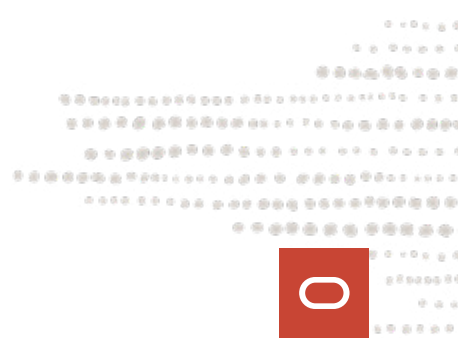
Real-time, frictionless, streamlined payments to suppliers and beneficiaries

Optimized cash flow visibility based on real-time analytics

A built-in cash forecasting platform

A comprehensive view of cash and liquidity

1. According to Bain & Company and Bain Capital report





20K

A rich ecosystem of 20K corporates and 35K small and midsize enterprise customers who run Oracle ERP applications that can be seamlessly connected to banking—banks can connect this ecosystem to their banking applications to create and integrate a seamless value chain across their organization and customers in real time

Enable seamless connections between buyers and sellers through an embedded finance network

Deliver end-to-end seamless services throughout the customer journey

- Bring data together in a single platform to leverage real-time transaction insights to power connected journeys.
- Craft unique new financial offerings and closely connected customer journeys that fortify client relationships.
- Improve the corporate client experience by delivering banking services inside ERP platforms.

Level up liquidity management

- Assess balance sheet risk, use real-time treasury to enhance liquidity management, and better manage risk for customers.
- Quickly get a clear picture of customer demands and capital reserves.

Enable proactive, faster lending and payments

- Help corporates succeed at every stage of the banking lifecycle, from finding and securing consumers to optimising capital and facilitating trade.
- Move to more intelligent payments and reduce the time and amount of cash held in transit to improve liquidity.
- Offer greater operational efficiencies and help increase client satisfaction.
- Deliver streamlined payments.
- Help reduce the cost of onboarding corporate customers.

Help improve working capital management

- Give corporates faster access to working capital solutions, such as virtual cards backed by underlying transaction data.
- Leverage data in the financial platform to anticipate working capital requirements.
- Improve cash flow and fraud protection and enable program incentives for corporates using virtual cards.

[Discover our partnerships to augment embedded finance](#)





3.1.b. Re-engineered payments

Re-engineering the payments back end for growth

The payments back end is changing to support real-time processing and new data standards for carrying rich and structured client information. Customers demand 24/7 execution and transparency for their payments business for both domestic and cross-border transactions.

Banks aiming to refresh their payments environment and create new revenue streams face several roadblocks. These include a lack of global interoperability, the need for 24/7 availability and real-time scaling, siloed data and operations, the inflexibility of monolithic architectures, and the cost of legacy technology and integration complexity.

Oracle Banking Payments was redeveloped from the ground up to meet current industry demands, with an underlying data model based on ISO 20022 elements and support for 24/7 real-time payments. As a standalone payments hub, it allows all banks to process all payment types in the same engine, enabling intelligent routing and the flexible rewiring of process flows. Oracle Banking Payments allows rapid integration of new features from the payment network all the way up to the e-banking or corporate banking interface of the bank's client. Rich and structured data elements allow banks to understand their client's business and offer additional services.

1/2

Reduce migration effort
to ISO 20022 by half

Up to

85%

improvement in straight-
through processing





Redesign payments for growth

Scalability and resilience

Manage more transactions and help ensure uptime and quick recovery.



Operational efficiency

Streamline processes, lower costs, and automate.

Future-readiness

Integrate new technologies and adapt to ISO 20022.



Customer experience

Accelerate payments and provide better digital interfaces.

Risk and security

Enhance fraud prevention and cybersecurity.



Regulatory compliance

Align systems with regulations and automate reports.

Data-driven decisions

Get insights faster through efficient data management.



[Find out more about Oracle Banking Payments Cloud Service](#)





3.1.c. Intelligent revenue optimization

Successfully navigate the revenue management puzzle

The financial landscape is changing rapidly due to digitalization, increasing operational costs, and growing competition, and banks must adapt to succeed. However, meeting the rising expectations of customers, optimizing revenue, enhancing scalability, and improving efficiency are daunting tasks for many.

To achieve these goals, banks need to revamp their traditional approach to revenue management. But their existing legacy systems are siloed and can't provide a single source of truth, which poses a big challenge. Moreover, the evolving financial landscape demands that banks meet the changing personalization demands of customers and partners and improve their cross-selling and upselling strategies. This requires bundling products and services, creating new pricing models, and monetizing these strategies—activities their current billing mechanisms can't support.

Oracle's intelligent data-driven pricing and billing approach, coupled with the power of open APIs and automation, fosters collaboration in a centralized system. This enables banks to optimize pricing strategies, minimize billing inefficiencies, maximize revenue assurance, and unlock new and diverse revenue streams. It also helps them expedite product innovation, enabling them to adapt swiftly to evolving market dynamics.

Moreover, our approach enhances business agility and elevates the customer experience by providing the highest degree of transparency in revenue management. By offering banks valuable insights and control while supporting revenue assurance and operational efficiency, we empower them to succeed in the rapidly changing financial landscape.



>\$500B

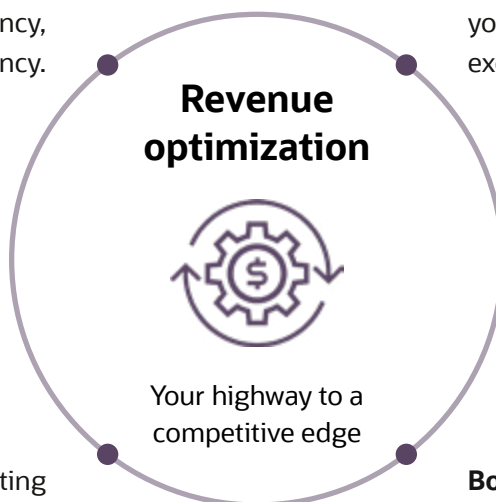
Managing more than US\$500 billion in billed revenue

5 hours

Processing more than a billion transactions in less than five hours

Optimize the way you do revenue management and billing to achieve new levels of accuracy, efficiency, and transparency.

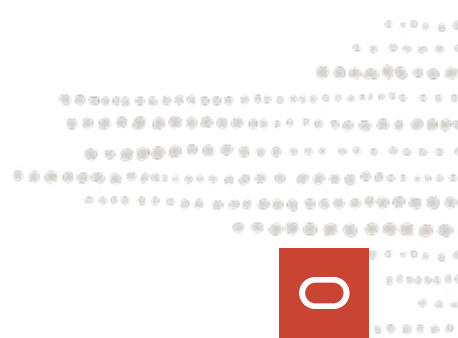
Rev up the pace and potential of product innovation and service differentiation, giving your customers and partners an exceptional experience.



Maximize growth by elevating revenue assurance and expanding the potential to pursue new revenue streams.

Boost scalability and be ready for whatever comes next with our continuous innovation.

[Learn more about our revenue management, pricing, and billing solutions](#)





3.2. Grow: Industrialize AI delivery

3.2.a. A scalable AI platform

Get AI in banking right

In today's increasingly competitive markets, banks are in a prime position to take advantage of generative AI to help them achieve a competitive advantage, meet evolving regulatory requirements, and accelerate innovation. The technology is unlocking fresh opportunities to build new products and services, help reduce costs, improve efficiency, and speed up analytics and decision-making.

Put all your data to productive use with Oracle Modern Data Platform. Give your teams access to trusted data, unified from multiple disparate sources, to augment and accelerate insights. Speed up the flow of information to machine learning models to get more from your advanced analytics.

Build apps and experiences by integrating prebuilt AI services, using existing skills, and leveraging investments in Oracle data platforms for more control and faster innovation.

Build your own generative AI-based solutions with our large language models (LLMs) designed for enterprise-grade banking institutions. Analyze large volumes of financial documents, support research and development activities, and generate data to aid fraud detection.

Deploy your models on your own dedicated AI clusters for trusted performance and pricing. Take advantage of embedded generative AI services with the utmost security and privacy, knowing that none of your data is shared with LLM providers or seen by competitors or other companies. Take advantage of the unique architecture of OCI Supercluster, which delivers the highest performance, lowest-cost GPU cluster technology in the world to build and train generative AI models.



Automate repetitive tasks, optimize resource allocation, and streamline processes by using intelligent algorithms and process automation embedded into Oracle applications.

Speed time to value and lower risk by taking advantage of foundation models that can be customized to uncover patterns and predictions that were previously difficult to identify in large data sets.

Oracle offers a modern data platform and low-cost, high performance AI infrastructure. Additional factors such as powerful, high-performing models, unrivaled data security, and embedded AI services demonstrate why Oracle's AI offering is truly built for enterprises.

Building the more intelligent future of banking



Get industry-leading scalability for generative AI. Deploy up to tens of thousands of GPUs per cluster for much greater scalability than similar offerings from other providers.



Reduce the time needed to train AI with network architecture that provides ultrahigh performance at massive scale.



Oracle is up to 41% cheaper than other cloud providers.



Get engineering help with solution architecture, networking, security, auditing, onboarding, application migration, and much more.

[Learn more about Oracle's AI capabilities](#)





3.2.b. Intelligent data platform

Scaling data for banking outcomes

It's impossible to exaggerate the significance of data platforms for the future of banks. New modern data platforms in the cloud are revolutionizing the way financial institutions operate, plan, and provide services, and they will have a significant impact on how banks shape the future. These efficient new data platforms deliver pervasive and cloud native machine learning and AI technology, enabling banks to use the enormous volumes of data that are produced every day to drive successful business outcomes. Banks are able to obtain unique insights into the behavior of individual consumers, market trends, and general economic health by having the capacity to discover, ingest, curate, and analyze data in real time. With improved data-driven decision-making, banks can better customize their offerings, streamline processes, and reduce risks, which can give them a key competitive edge in the always changing and volatile financial market.

These data platforms allow banks to hyperpersonalize customer experiences, which is essential in today's financial environment. Banks can tailor their products and services precisely to meet the unique needs, tastes, and financial objectives of their customers by using extensive client data. This personalization can help strengthen consumer loyalty and raise consumer happiness. Today's customers demand smooth and customized experiences, and data platforms put banks in a position to offer hypertargeted solutions, such as individualized financial advice, specific product suggestions, and effective dispute resolution.

At the same time, banks must manage complicated compliance requirements in a constantly changing regulatory environment to maintain data security and legal compliance. Advanced data systems can help banks monitor transactions, automate compliance procedures, and quickly identify irregularities. A proactive approach to compliance can help banks reduce regulatory risks and improve the overall security of financial transactions, protecting both the institution and its clients. Furthermore, banks may enhance their resilience in a more volatile financial climate by identifying possible hazards before they worsen using advanced analytics and machine learning.



Building the more intelligent future of banking

Oracle Modern Data Platform offers cloud native capabilities, powered by AI and machine learning, that can help banks accelerate the development of hyperpersonalized digital banking services.

Enhance customer expectations with automated intelligence

- Design and provide highly relevant, in-the-moment, personalized customer experiences.
- Incorporate second- and third-party data to improve the customer experience and use analytics to predict (and influence) customer behavior.
- Use AI to recommend next-best actions, delivering more consistent customer interactions and refined customer outcomes.
- Evolve advisory and sales activities from being reactive to being proactive by leveraging robo-advisors both to provide self-service tools and to help employees serve customers better.
- Understand each customer's history, anticipate their needs, and ensure their experience at each stage of the customer lifecycle exceeds their expectations.

Minimize risk while delivering seamless customer service

- Detect money laundering more effectively.
- Boost the accuracy and efficiency of financial crime investigations.
- Streamline reporting processes to help keep compliance costs down.

Improve risk calculations and regulatory reporting

- Manage the increasing complexity of reporting requirements from regulators worldwide.
- Provide access to data at the correct level of granularity.
- Reduce the time and resources you must dedicate to preparing regulatory reports.

Have confidence in your regulatory submissions and better understand, manage, and minimize risk

Support operational efficiency and performance

[Explore Oracle's modern data platform solutions for banking](#)

The intelligent bank: Thrive on your data and tech advantage

Successful banks need to focus on accelerating digital transformation, harnessing their data advantage, and driving progressive modernization. Financial services IT spending is expected to see a five-year compound annual growth rate of 6.5% to reach an estimated US\$761 billion by 2025, triple the estimate for 2018. The highest-spending bank has a US\$12 billion technology budget, and at least four more banks spend more than US\$8 billion annually, according to Gartner.

Our technology strategy is predicated on helping you eliminate your technical debt by moving to cloud and SaaS applications. Our applications are built on a highly performant and efficient cloud native technology blueprint. We're the only financial services application vendor that offers deep integrations with a hyperscale cloud platform.

25+

available SaaS solutions across financial services.

20+

new SaaS solutions for financial services scheduled for release.

\$26B

Oracle Financial Services systems manage 10% of the global banked population's money, amounting to US\$26 billion in transactions from 1,400 customers in 155 countries.

1,400+

financial services institutions globally leverage Oracle Financial Services solutions to deliver better financial services.

15%

of the world population is financially serviced on our core processing platforms.

US\$T

Our systems help manage trillions of dollars in revenue for banks and payments processors.



“One of our firm-wide strategies is to move to modern architecture in the cloud. Moving to Oracle Cloud was a natural extension to that strategy. As for productivity, our accounts payables close used to take up to half a day, with Oracle it takes minutes. The transparency of the information and the ability to see data across all the finance functions thanks to Oracle’s end-to-end cloud platform—from planning and EPM all the way down to ERP and procurement—is really powerful.”

John Bendl

Principal Funds CFO and Chief Accounting Officer
Vanguard



“When considering replacing our legacy banking system, we sought a partner with proven solutions and expertise in our market to help us deliver greater value, faster. We knew Oracle could deliver the security, scalability, and resilience required. Its functionally rich offering will enable us to quickly adapt to changes in the market and capitalize on new opportunities now and into the future.”

Takafumi Kawamura

General Manager of IT and Systems Control Department No2
Mizuho Bank

10

of the 13 Wolfsberg banks
trust Oracle to support their
anti-financial crime programs.

190+

Oracle has facilitated more
than 190 digital banking
multichannel transformations.





“Our goal in embedding behavioral economics in the bank’s culture is to make life easier for our customers and give them a first-class experience. Oracle Machine Learning supports this goal, helping us build a brand-new way of doing business based on understanding the cognitive processes behind decision-making.”

Álvaro Gaviño

Behavioral Economics Global Leader
BBVA



“Vendors always promise that their solutions will accelerate processes. Oracle really delivered and then some. We’re completing fully allocated P&Ls on average 40% faster, consistently meeting service level agreements, and gaining time for valuable analysis.”

David Jones

Director of Management Reporting
AT&T

\$16T

in financial services assets from financial institutions across 161 countries—including tier 1 global banks, super-regionals, digital and neobanks, Islamic banks, and microfinance organizations—flow through our enterprise management platforms.

24

of 30 globally systematically important banks (G-SIBs) run our analytical applications for risk, finance, treasury, and compliance.





“We’ve aligned treasury, risk, and finance with Oracle’s modern risk and finance solutions. Everyone is speaking the same language and we’ve strengthened reporting agility and accuracy across the bank—all while reducing the need for human intervention.”

Mohammed Osman
Senior Director
Al Rajhi Bank

Oracle Banking
Open. Real-Time. Intelligent.

Sustainable growth	Corporate banks are connecting ecosystems and embedding commerce to improve the client experience, navigate unprecedented market volatility, and usher in an era of sustainable growth.
Resilient institutions	Get the tools you need to survive and thrive in uncertain times—through liquidity crunches, geopolitical strife, and whatever else the future holds—and comply with ESG and regulatory measures and mandates.
Intelligent banking	Put your data to work and get the most out of your technology competitive advantage by using it to support intelligent decision-making based on real-time insights.
Empowered customers	Retail banks are tapping into a broader ecosystem of service providers to extend their value and create the frictionless interactions that customers increasingly demand.
Augmented talent	Convert AI into your employees’ best ally to help boost productivity and augment human potential beyond monotonous, tactical tasks. Put people at the core of the bank to retain the best talent and respond to value shifts as new generations enter the workforce.
Technology advantage	Convert your banking technology into a competitive advantage to gain long-term profitability and revenue growth. Outgrow the competition by putting data at the center of your operating business model.



Why banks choose Oracle

Our banking industry cloud platform is enabled by our next-generation technology, with innovation built in to help you supercharge your business, avoid obsolescence, and drive perpetual transformation.

We're the only true SaaS vendor in the banking landscape that gives you a full breadth of adoption choices, enabling you to deploy on your premises, in your cloud, or in ours.

We have a proven track record as a partner in our banking customers' ecosystems, coexisting with multiple vendors in heterogenous environments for more than 30 years.

We offer the most comprehensive portfolio of banking capabilities, including a digital experience solution designed for both retail and corporate customers.

We take care of the back-end heavy lifting and deliver high performance and a broad portfolio of risk management, finance, and compliance solutions, with a focus on anti-money laundering and Know Your Customer.



Our comprehensive apps, data and analytics solutions, and scalable infrastructure are designed to connect data from every part of the business.

We take a “front-to-back” approach to determine how to deliver a specific outcome, and we take advantage of every layer of the architecture to maximize customer value.

With more than 3,000 open APIs and a robust ecosystem, we offer comprehensive and discrete capabilities for customers that want to progressively transform their front-to-back environments.

Modernize banker processes with lifecycle management capabilities designed to help you deliver superior customer service across all domains, including accounts, deposits, credit, loans, and trade.



Take the next steps to move banking forward

The banking sector is evolving, and the era of the intelligent bank is here. The banks that put their technology to work and scale and industrialize data and AI, embedding them fully into their operating business model, can create a clear competitive advantage. They'll be able to scale their business beyond traditional "commodity" banking models, create exceptional experiences for both their customers and their employees, and ultimately drive sustainable growth and profitability.

Oracle offers expertise, experience, and technology that can help you successfully navigate the dynamic banking landscape and build a more intelligent, resilient, profitable, and secure bank.

Oracle Financial Services

Open. Real-Time. Intelligent.

Thrive on your technology and data competitive advantage to drive sustainable growth. Rewire to gain more operational efficiency, shift to business model innovation, evolve to meet changing customer needs, and become a people-first financial services institution with Oracle's AI-driven applications and cloud services.

[Learn more](#)

[Explore our business insights](#)

[Contact a financial services expert](#)

Call +1.800.ORACLE1 or visit oracle.com

Outside North America, find your local office at oracle.com/contact

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