

# Rethinking Transformation with ISO 20022

An unmissable opportunity for banks

More than 70 clearing systems across the world embarking on ISO 20022 transition

By 2023, 80% of high value payments by volume and 90% by value will have migrated to ISO 20022



## Unlock value with ISO 20022

**Improved Straight through processing:**  
Global interoperability in financial messaging

**Enhanced transaction traceability:**  
Harmonization across clearing systems

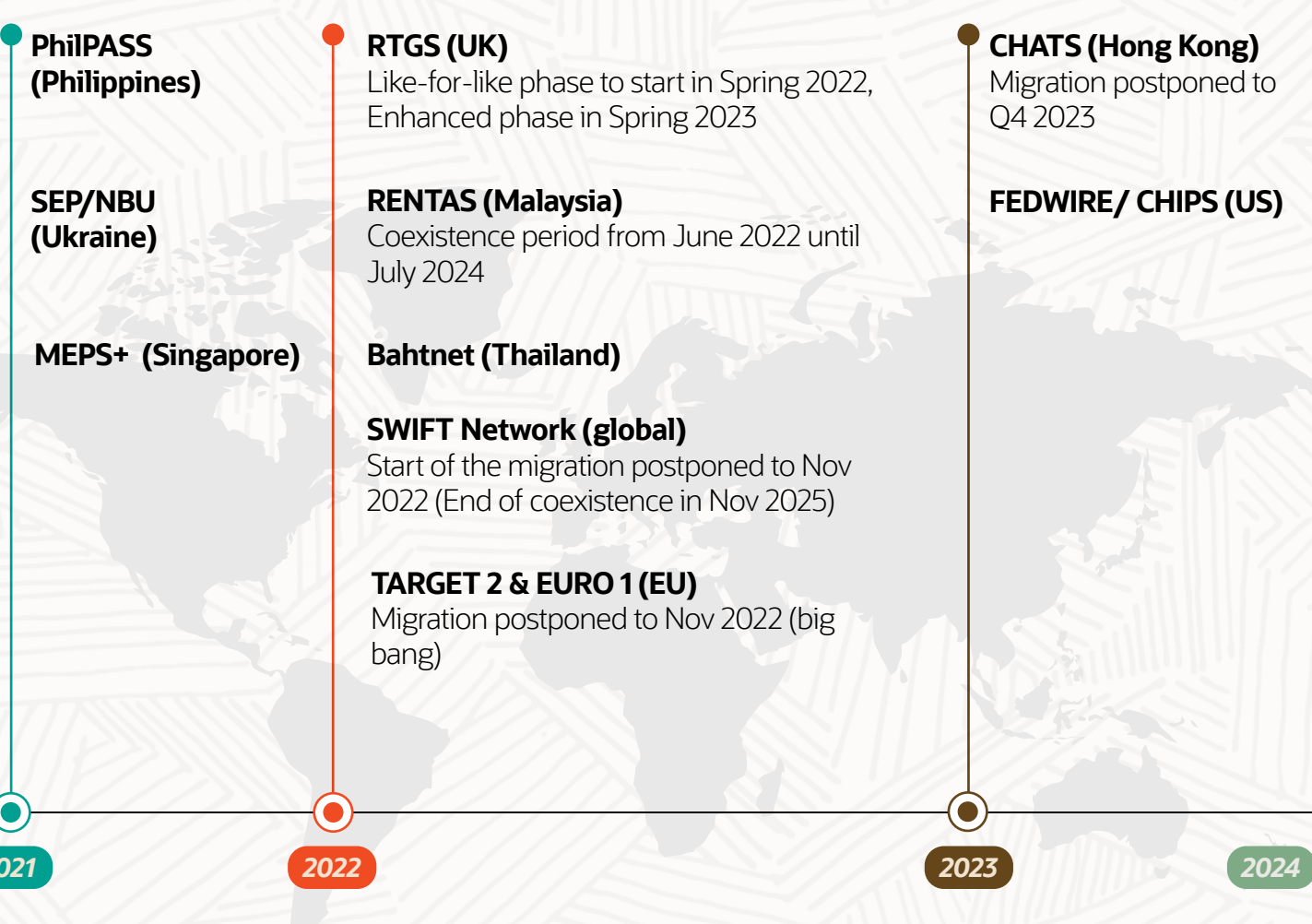


**Reduced payment processing costs:**  
Converged centralized payments processing

**Deeper customer relationships:**  
Insights and analytics derived from rich payments data

## ISO 20022 Governance:

Need to Factor in Timelines Messages, Rulebooks, Strategies and Scope Globally Across Networks



Source: Adapted from SWIFT Payments Market Practice Group (PMPG)

## Banks Need to start transitioning to ISO 20022 NOW Because...

Rich data in the payments flow impacts not just messaging but also payments processors, channels, pricing and screening, interfaces to external systems

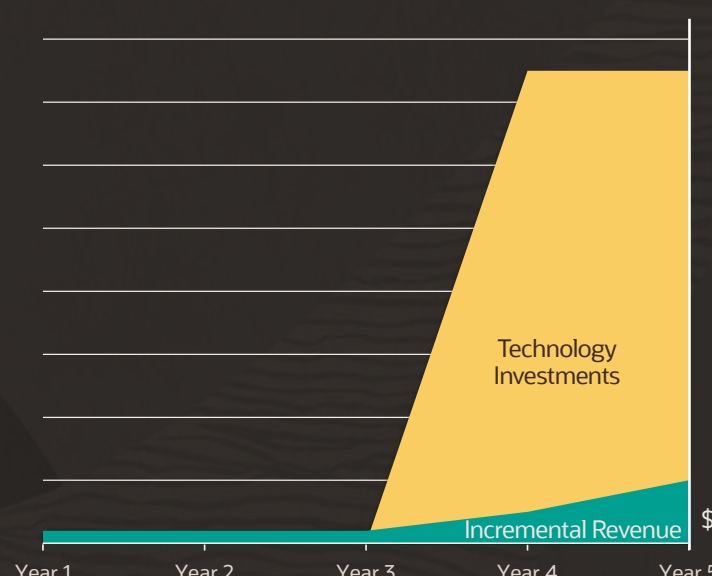
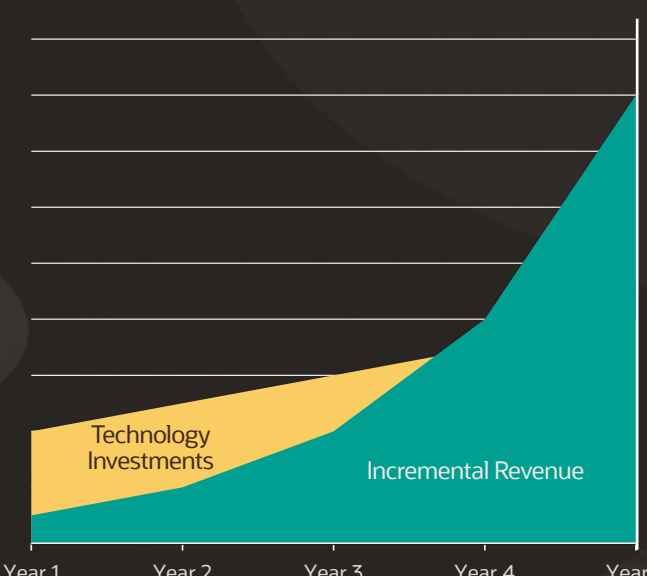
### Transition approach

#### START NOW

Spread investment horizon, lengthen innovation cycle, realize ROI quicker and gain exponential revenue growth

#### START IN YEAR 3

Longer ROI realization, crunched investment horizon, shift towards bare-minimum compliance focus



Rich data offers avenues for banks to gain incremental revenue from monetization and personalization

### Transition approach



## ACCELERATE YOUR ISO 20022 TRANSITION WITH ORACLE BANKING PAYMENTS



Unlock the **benefits of a superior data architecture** with a Native ISO 20022 Enterprise Payments Solution



**Centralized processing** across traditional and contemporary real-time rails on a universal platform



Built-in ISO20022 governance to **support multiple variations** of messages and processing business logic



**Industry ready and certified** with network upkeeping towards an evolving SWIFT MX and ISO20022 landscape



**Innovate on the go** with a suite of comprehensive messaging APIs and message library to support agility in design and go-to-market

## Oracle Financial Services

Resources to Leverage Oracle Banking Payments



### Video

Preparing for Payments Innovation



### Datasheet

Transforming with Oracle Banking Payments



### Brochure

Reimagining payments for a connected world



### On-Demand Webinar

Your Strategic Lever to Unlock the Power of Rich Data in Payments

