ORACLE

Oracle Industry Playbook

Financial Services

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Financial Services

Financial services institutions are becoming more and more like technology companies that manage enormous amounts of data. However, due to multiple constraints - such as data and organizational silos; data quality and integrity; regulatory, and privacy and security requirements - they're not yet sufficiently converting this data into actionable insights that can inform decision-making and, in turn, positively impact revenue. A new data operating business model that links cloud computing, machine learning, and artificial intelligence is reshaping the industry. This new paradigm has the potential to create a fully digital industry based on the movement of data, not money, and powered by AI.

Key Imperatives for Financial Services

1 Build a resilient bank

2 Rewire for operational efficiency

3 Evolve with changing customer needs

4 Become people-first

5 Industrialize AI delivery

6 Shift to business model innovation

Forces Shaping the Financial Services Industry

INDUSTRY CHALLENGES

Risk Management
Lack a consistent view of risk and performance across credit, market, liquidity, interest rate, and business risk on a real-time basis.

Customer Retention
Disjointed digital strategies that can't deliver on the personalized, engaging experiences customers demand. Inability to create new channels, products, and market expansion.

Operational Inhibitors
Complex, siloed systems and aging technologies, fragment business processes creating operational inefficiencies resulting in manual processes and reconciliations.

High Cost of Compliance
Disparate finance, customer, and transactional data increase audit fees and often result in compliance penalties

IT Modernization
Siloed transactional and analytical platforms create segregation of duties, security maintenance, and compliance issues.

Growing Talent
Face ongoing turnover as younger employees are looking for workplace technology that will make jobs easier and provide career upskilling opportunities.

VISION OF SUCCESS

Eliminate operational risk with a single source of truth on a common data foundation that replaces manual spreadsheets. Enable continuous risk modelling for resilience.

Achieve hyper-personalization and reimagine experiences with AI to enable frictionless banking. Double down on new business model, ecosystem, and partnership investments.

Drive agility and real-time everything by embracing cloud based solutions. Infuse AI across bank operations to improve operational efficiency.

Automated data acquisition and digitization that lowers the cost of compliance and generates new business insights. Embed AI capabilities to automate reporting.

Systems protected by an infrastructure with a secure barrier to defend the bank's systems from attack, data loss, fraud, and crime. Build a scalable AI platform.

Ability to attract, foster, and retain talent with a positive corporate culture that balances societal values with return on equity and strong client satisfaction.

Oracle Industry Suite for Financial Services

Future-proof your business with a secure, scalable, high-performance cloud

ORACLE BANKING FRONT OFFICE APPLICATIONS

| Sales | Service | Marketing | CPQ | Originations | Revenue Management |
| Intelligent Advisor | Banking APIs | Banking Experience | Digital Assistant | KYC | Customer 360 |

ORACLE BANKING APPLICATIONS

| Accounts | Virtual Account | Trade | Lending | Supply Chain Finance | Liquidity Management |
| Deposits | Cash Management | Credit Management | Treasury | Payments | Branch Banking |

ORACLE ANALYTICAL APPLICATIONS

| Profitability Management | ALM | Liquidity | Crime and Compliance | Basel | Climate Risk | Credit Risk |
| Finance Analytics | HR Analytics | CX Analytics | Finance Data Foundation |

ORACLE FUSION APPLICATIONS

Enterprise Resource Planning

Enterprise Performance Management

Human Capital Management

ORACLE CLOUD INFRASTRUCTURE

Cloud services: AI, Data, AppDev, Analytics, Compute

Distributed cloud: public, dedicated, multicloud, edge

Oracle Fusion Cloud Applications Suite

A platform for enterprise-wide transformation

Customer Experience

Marketing

Sales

Service

Supply Chain & Manufacturing

Supply Chain Planning

Inventory Management

Manufacturing

Maintenance

Product Lifecycle Management

Procurement

Order Management

Logistics

Enterprise Resource Planning

Financial Management

Procurement

Project Management

Risk Management and Compliance

Enterprise Performance Management

Planning, budgeting, and forecasting

Profitability and Cost Management

Financial Consolidation and Close

Account Reconciliation

Tax Reporting

Enterprise Data Mgmt.

Human Capital Management

Human Resources

Talent Management

Workforce Management

Payroll

Data Intelligence

Revenue Transformation

Back-office Unification

Customer Experience

Supply Chain Unification

Financial Excellence

Empowered Workforce

Connected Planning

Oracle Fusion Cloud ERP

AI-Powered Finance

Financials

General Ledger

Accounting Hub

Payables & Assets

Treasury & Payments

Expense Management

Receivables & Collections

Bill & Credit Management

Revenue Management

CPQ / Subscription Management

Joint Venture Management

Lease Accounting

Procurement

Supplier Qualification Management

Sourcing

Procurement Contracts

Self Service Procurement

Purchasing

Supplier Portal

Spend Classification

Project Management

Cost Management & Control

Billing & Revenue Mgmt

Planning, Scheduling & Forecasting

Project Asset Management

Project Management

Resource Management

Program Management

Grant Management

Task Management

Enterprise Performance Management

Enterprise Planning

Profitability & Cost Mgmt

Narrative Reporting

Financial Consolidation & Close

Account Reconciliation

Tax Reporting

Enterprise Data Management

Risk Management

Separation of Duties Reporting (SOD)

Preventive SOD User Provisioning

Security Monitoring

User Access Reviews & Certifications

Fraud & Payment Monitoring

Configuration & Audit Monitoring

Internal Control Assessments

Risk & Controls Matrix

Workforce Health & Safety

Touchless Operations

Predictive Insights

Connected Actions

Oracle Fusion Cloud SCM

Deep Functional Integration Connecting the Digital Thread

Supply Chain Planning

Demand Management

Supply Planning

Sales & Operations Planning

Supply Chain Collaboration

Supply Chain Execution

Inventory

Costing

Manufacturing

Maintenance

Quality

Production Monitoring

Order Management

Order Management

Product Configuration

Order Pricing

Global Order Promising

Channel Revenue Management

Logistics

Transportation Management

Global Trade Management

Warehouse Management

Logistics Network Modeling

Product Lifecycle Management

Innovation Management

Product Hub

Product Development

Quality Management

Procurement

Sourcing

Contracts

Purchasing

Supplier Management

Strategic Sourcing

Smart Operations

Perfect Order

Strategic Sourcing

Revenue Transformations

End to End Visibility

Oracle Fusion Cloud HCM

Empowering Employee Success for Exceptional Business Outcomes

Human Resources

Benefits

Core HR

Work Life

Workforce Modeling & Predictions

Strategic Workforce Planning

Advanced HCM Controls

Talent Management

Recruiting

Onboarding

Learning

Career Development

Opportunity Marketplace

Performance Management

Compensation

Succession Planning

Dynamic Skills

Workforce Management

Time & Labor

Workforce Scheduling

Workforce Labor Optimization

Absence Management

Workforce Health & Safety

Payroll

Payroll

Payroll Core

Payroll Interface

Employee Experience

HCM Communicate

Journeys

Connections

Grow

Touchpoints

Celebrate

HR Help Desk

Digital Assistant

Intelligent & Automated People Processes

Hyper-Personalized Experiences

End-to-End Visibility

Oracle Fusion Cloud CX

Maximizing the Power of Your Enterprise Data and AI

Marketing

Unity Customer Data Platform

Eloqua Marketing Automation

Responsys Campaign Management

CrowdTwist Loyalty and Engagement

Sales

Fusion Sales

Sales Force Automation

Configure, Price, Quote (CPQ)

Subscription Management

Commerce

Incentive Compensation

Service

Fusion Service

Digital Customer Service
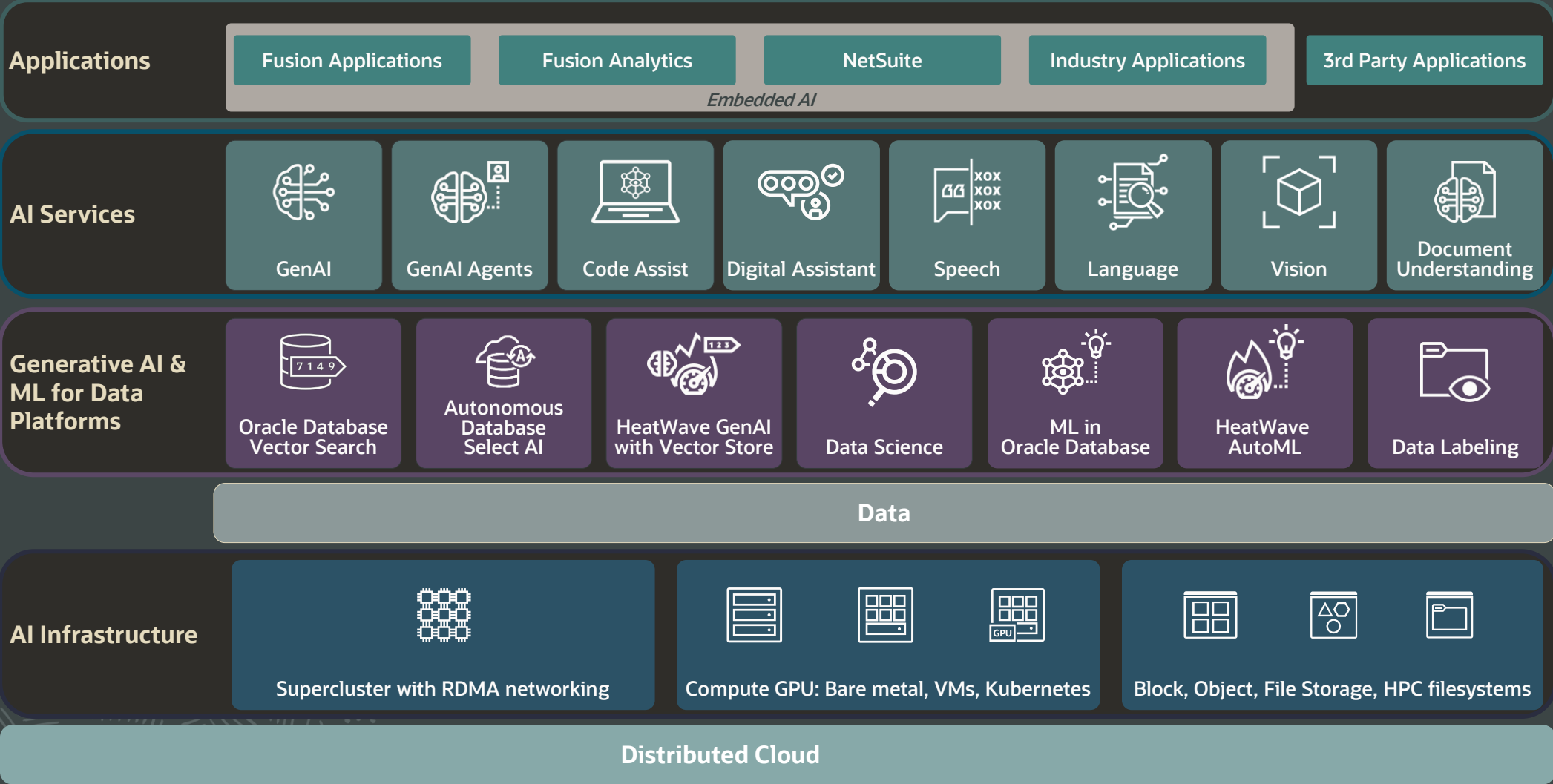
Field Service

Knowledge Management

Service Logistics

Revenue Transformation

Service Automation

Marketing and Sales Unification

Single Customer View

The Oracle AI Stack

Applications
- Fusion Applications
- Fusion Analytics
- NetSuite
- Industry Applications
- 3rd Party Applications

Embedded AI

AI Services
- GenAI
- GenAI Agents
- Code Assist
- Digital Assistant
- Speech
- Language
- Vision
- Document Understanding

Generative AI & ML for Data Platforms
- Oracle Database Vector Search
- Autonomous Database Select AI
- HeatWave GenAI with Vector Store
- Data Science
- ML in Oracle Database
- HeatWave AutoML
- Data Labeling

Data

AI Infrastructure
- Supercluster with RDMA networking
- Compute GPU: Bare metal, VMs, Kubernetes
- Block, Object, File Storage, HPC filesystems

Distributed Cloud

AI Partners and ISVs

Extensive Partner and ISV Ecosystem

accenture

Deloitte.

IBM

pwc

Infosys

cognizant

KPMG

tcs

NVIDIA

wipro

Informatica

Palantir

+20,000
Partners and ISVs

More Industry and Leadership Awards Than Any Other SaaS Company

ERP	SCM	HCM	CX
28X	10X	8X	22X

Gartner, Forrester, IDC, Omdia

Number of times top-tier analyst firms placed Oracle in a leadership position over the last 36 months
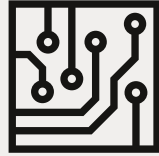
Why Oracle?

Complete Suite

Best-of-breed apps designed and built for changing customer needs—with machine learning, process automation, and other customer-driven innovations.

Finance, HR, supply chain, manufacturing, marketing, sales, service and analytics built to work together.

100s of new features each quarter.

Best Technology

Next-generation cloud infrastructure (OCI) designed for Fusion Applications.

The only public cloud with the performance, security and availability to run your mission-critical operations.

40 cloud regions worldwide for commercial and government with 9 more planned.

Applications Platform

Award-winning consumer-grade+ user experience built with Redwood Design System.

The same tools for all developers to easily personalize, extend and build applications.

Self-learning and self-improving applications.

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