

ORACLE®

Oracle for Corporate Banking

Own the financial ecosystem of your corporate customer

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Connected Banking is about Owning the Ecosystem

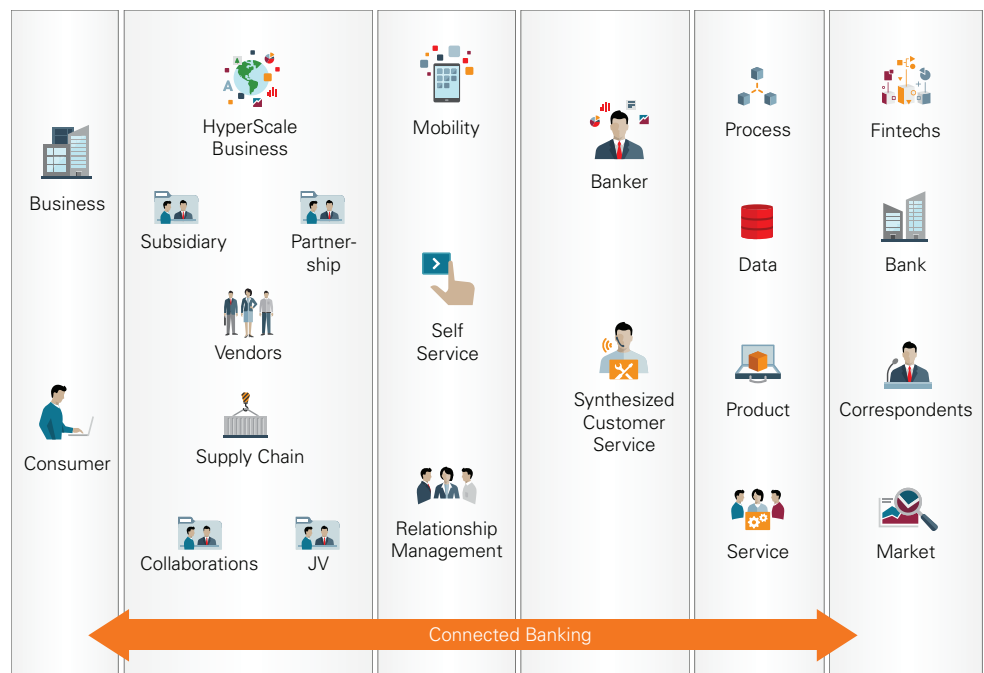
Digitization is transforming corporates into hyperscale global business that have great financial sophistication. If banks are to stay relevant they need to enable connected corporate banking ecosystem.

Digital is empowering hyperscale corporates to disrupt the status- quo and scale across geographies. They now play a central role in an ecosystem of buyers, vendors and other stakeholders and are undertaking business operations at unprecedented speed. Operating in an increasingly sophisticated financial environment the banking needs of these hyperscale corporate customers have drastically changed.

Hyperscale corporates need to sustain accelerated growth. They need access to credit at every stage of their business lifecycle, a real-time view of global liquidity, payment services that ensure real-time transactions, seamless corporate-to-bank connectivity and tailored and immediate solutions that empower them to create new business opportunities.

If banks are to play a vital role in the planning and management of their corporate customers' finances they need to create a shared platform. One that offers information, transactions, cash and credit around the business lifecycle, and supports faster growth for corporates.

Connected banking is about owning the financial ecosystem



ENABLES A CONNECTED CORPORATE BANKING ENVIRONMENT

Superior corporate-to-bank connectivity

Leveraging Oracle's Open APIs banks can create a closely connected financial ecosystem of corporates, fintechs and other banks. This enables the various stakeholders to undertake faster transactions while the bank manages several key financial aspects of the corporate customers business efficiently.

Shared enterprise services

Oracle's solution centralizes common capabilities to enable reusability of services across corporate banking functions and ensure faster processing. With centralization of pricing and billing banks can structure profitable deals. Key capabilities such as limits, collateral and facilities management allow banks to handle exposures real time

Differentiated experience

Oracle's strong portfolio of Open APIs allows banks to build distinct digital experiences. Banks can also leverage Oracle's prebuilt user interface across web and mobile channels to further enhance customer experience.

Digital business processes

Oracle's digitally enabled business processes ensures agility. Banks can speed up onboarding, streamline originations and offer superior customer service. Banks can enable strong process governance to mitigate business risks and adhere to regulatory requirements.

Empowered Bank Staff

Bank staff can maximize their efficiency and serve customers better. With state-of-the-art dashboards they can gain purposeful insight to address customer dynamic needs and mitigate business risks. Additionally the solution's process framework enables to configure workflows and maximize efficiency.

Seamless integration with external systems

Oracle offers prebuilt interfaces with several market systems. It enables faster settlement through SWIFT network. Offers easy interfacing with credit bureau, agency systems and third party feeds and is fully compliant with clearing systems like Fedwire and US ACH.



Digitize Foundational Capabilities and Transform Corporate Banking

“Oracle enables largest global rollout for corporate banking standardization”



“Oracle powers a global payments market place”



DIGITALLY EMPOWERS BANKS TO SERVICE ALL CORPORATE BANKING FUNCTIONS

Offer Comprehensive Corporate Banking Solutions

Manage liquidity real-time

Banks can provide real-time view of global liquidity and underlying global account structures for corporates. They can offer customized liquidity management techniques that empower corporates to manage working capital effectively, invest in high-yield instruments and reduce usage of credit.

Enable frictionless payment experience

Built on ISO standards and providing out-of-the-box support for SWIFT and SEPA, Oracle's payment solution enables banks to unify payment processing, enable real-time global transactions, prevent fraud and ensure faster time-to-market of payment services.

Meet sophisticated funding needs

Oracle's corporate loan solution enables banks to meet the distinct financing needs of their corporate customers. Banks can allow for renegotiation during the loan lifecycle improving customer experience. Banks can optimize the loan portfolio with syndicated loan deals and secondary loan trading and mitigate the risks of non-performing assets.

Leverage best of breed solutions that will enable banks to offer specialized solutions and transform rapidly

Offer Virtual Accounts

Banks can enable their corporate customers to manage complex global account structures and control working capital effectively. Oracle's Virtual Account Management solution provides real time consolidated visibility to account structures and help in better and faster decision making.

Finance global trade efficiently

Oracle's trade finance solution offers complete life cycle support for all types of letter of credit, bank guarantee and bills for collections enabling banks to gain greater efficiency in financing global trade and tracking transactions real-time. Oracle also supports Islamic trade finance requirements and is fully sharia compliant.

Ensure higher bottom-line with global trade

Oracle's treasury solution provides digitally enabled comprehensive support for a wide range of financial asset classes. Banks can help corporates handle complex hedging techniques and avail maximum value out of their business operations.





"Powers 3rd largest syndicated lending book"

"Undertakes ¼ of India's instant payments by value"

"Reviews \$105 trillion gross payments monthly for fraud detection"

"Manages 2000 lenders in a single loan syndication contract"

"Tier-1 bank in APAC increases payment transaction volumes by five-fold"

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 | Oracle is committed to developing practices and products that help protect the environment

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