

# ORACLE BANKING CUSTOMER INTELLIGENCE

## KEY FEATURES INCLUDE

- A complete, secure Banking Customer Information Platform
- A proven Banking Data Model to support analysis across lines of business
- ETL tools to populate the Banking Data Model
- Multi-dimensional modeling for customer, product, branch and regional analysis
- Easy to visualize customer reports that track performance
- Role-based dashboards with common KPI's
- Data mining of customer behavior patterns
- A proven implementation roadmap

*Oracle's Banking Customer Intelligence solution provides the banking industry with a Customer Information Platform that enables banks to transform to a customer-centric view of performance by consolidating customer information across all lines of business. With the only truly integrated platform for business intelligence, Oracle delivers a solution that incorporates each component of the transformation process. At its core, the solution is based on a proven Banking Data Model coupled with extract, transform, and load (ETL) tools that help populate the model with your institution's data. With this foundation in place, banks are able to leverage high performance analytics with Oracle's built-in online analytical processing (OLAP) engine, develop charts and reports, and deploy custom dashboards allowing management at the branch, line of business, call center and corporate levels to visualize performance and monitor customer behavior, thereby helping to improve and expand customer relationships.*

## How Well Do I Know My Banking Customers?

Profitability in banking depends on the institution's abilities to ensure a high quality of service and capitalize on up-sell and cross-sell opportunities. To improve these abilities, banks are finding better ways to understand their customers' behavior, not just along individual products or lines of business, but across all products and lines of business. Understanding customers' behavior requires an integrated view of customer activity across all products that the institution provides, including deposits, loans, credit and debit cards, and wealth management. A holistic view of the customer's relationship with the bank gives the branch the insight it needs to manage the bank's business at a local level, and it gives the call center the ability to improve quality of service and proactive sales while providing executive management the tools they need to anticipate opportunity and manage risk. Would you like to be able to answer these questions:

- Who are my best customers and where are they?
- What have they purchased and what else can they buy?
- What are they likely to buy?
- To whom can I sell to next?

**KEY BENEFITS**

- Gain insight using Oracle's tools to enable transformation of the way you run your business and empower all of your channels to expand customer relationships.
- Reporting across lines-of-business enables corporate management to anticipate poor performance and correct it before significant losses occur
- Regional and branch reporting allows business units to monitor performance across customer segments and model wallet share across products
- Customer profiling gives the front line staff the tools they need for proactive sales programs
- Lines of business gain visibility to an integrated view of customer behavior
- All of the bank's management teams are empowered to increase profitability and manage risk based on customer-centric views of the business
- An integrated business intelligence platform reduces the cost of deployment, while an implementation roadmap simplifies deployment.

**Moving from Product Focus to Customer Centricity**

Transformation from a product-centric to a customer-centric business requires:

- Customer retention and sales programs based on analysis of customer segmentation, behavior patterns, and needs-based profiling.
- A consistent view of a customer's relationship with the bank across all channels and a consistent calculation of performance measurement across all channels.
- A diverse set of analytical tools and presentation formats.

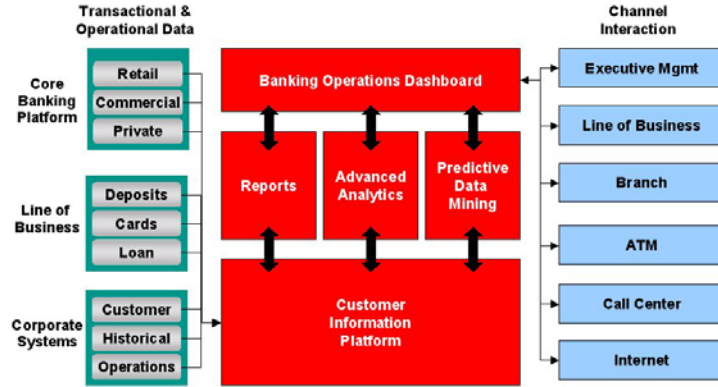


Figure 1. Oracle Banking Customer Intelligence Conceptual Architecture

**Oracle Banking Customer Intelligence**

Oracle Banking Customer Intelligence addresses these requirements with a solution based on components of an integrated Business Intelligence Platform and includes:

- A banking operations dashboard for the branch, call center and executive management
- Business critical reporting with industry benchmark content
- Advanced analytics for trend analysis, forecasting, etc.
- Predictive customer data mining to predict trends and find sales and service opportunities
- A secure customer information platform



Figure 2. Oracle Banking Customer Intelligence Dashboard