

Oracle FLEXCUBE Corporate Banking



KEY FEATURES

Enabling banks to move towards high performance banking with:

- Integrated distribution platform
- Advanced manufacturing and transaction processing engine
- 24x7 processing of large transaction volumes, with the highest levels of availability
- Multiple delivery channel support
- Multi-currency processing and multilingual capabilities
- Open standard framework to facilitate middleware and point-to-point connectivity across the enterprise
- Robust security features

The changing market conditions and the growing demands of the customers and the global presence desire of the corporate banks, are forcing the corporate banks to relook at their business models and their product offerings. Time has come for the corporate banks to validate and correct the lacuna in their current business processes and transform their business processes to make them more agile and flexible. Banks are now shifting their focus towards a customer driven banking products and services offerings. Even in this dynamic nature of the market, banks are aiming to remain profitable by containing operating costs and generating revenue from non-interest sources of income.

How are banks planning to adopt these changes, do they have a strategy in place, have they identified a solution, is this worrying them a lot? Oracle unleashes, Oracle FLEXCUBE Corporate Banking, a functionally rich solution for corporate banks provides an advanced distribution and manufacturing platform to help banks address these challenges by creating and distributing products effectively, keeping the dynamic customer and market demands and also complying to the changing industry regulations .

Adopt a Modular, Process-Centric Approach

Service-oriented architecture (SOA) is been earmarked as the next-generation architecture for banking. With an SOA-based solution like Oracle FLEXCUBE Corporate Banking, your bank can address new business requirements, streamline processes, integrate easily with disparate systems, and incorporate new services or upgrade existing ones in a modular manner. Oracle FLEXCUBE Corporate Banking offers many modules from which you can select those most suited to your business paradigm. Your business processes need to be flexible, well-integrated, and aligned with your business objectives. Oracle FLEXCUBE Corporate Banking, working in concert with Oracle Industry Reference Model for Banking, can kick-start your business process management initiative. Oracle Industry Reference Model for Banking is a comprehensive repository of well-proven industry-specific processes that can meld diverse applications without manual intervention. Organized by

process areas and defined in a manner understandable by the business, Oracle Industry Reference Model for Banking can help you achieve process transformation and a phased migration to an SOA environment.

Leverage an advanced manufacturing and transaction processing engine to launch new products quickly

Oracle FLEXCUBE Corporate Banking has an advanced manufacturing and transaction-processing engine that allows banks to take advantage of market opportunities and counter competitive threats by launching new products quickly, entering new markets and acquiring new customer segments. With its user-defined parameters, the solution enables banks to build their business rules into the system for optimal business agility and efficiency. By eliminating hard-coded restrictions of older systems, the solution significantly accelerates the time-to-market for new products and services.

Create sustainable competitive advantage with flexible business processes

Banks incur large expenses in maintaining multiple stand-alone applications, which operate on different platforms, and seldom seamlessly ‘communicate’ with one another. This results in unnecessary complexities in product development and relationship management as well as deficient customer service. With an Application Integration Architecture (AIA), Oracle FLEXCUBE Corporate Banking liberates banks from a rigid, pre-defined application architecture environment, and propels them into a process-driven, open environment. The solution allows banks to achieve long term, sustainable value from the existing applications by delivering an open standard based framework for orchestrating cross-application business processes to connect and optimize applications.

Achieve growth objectives with an agile and scalable architecture

Built on open architecture, Oracle FLEXCUBE Corporate Banking is a highly flexible and scalable solution that offers high performance and productivity thereby enabling banks to achieve their inorganic and organic growth objectives. The solution is a high performance OLTP (online transaction processing system) that provides banks with a wide choice of system configurations and upsizing capabilities for future expansion.

Effectively measure and manage risk, compliance and performance

Oracle FLEXCUBE Corporate Banking allows banks to identify, analyze, respond to, and monitor risk across the enterprise. The solution facilitates seamless integration with governance, risk and compliance frameworks that offer real-time insights into enterprise risks, increase enterprise transparency and help improve corporate performance. With highly secure data management features, the solution enables banks validate compliance with regulatory requirements such as Basel II and Anti-Money Laundering.

Support multiple delivery channels

With Oracle FLEXCUBE Corporate Banking, banks can offer products and services

KEY BENEFITS

- Stay ahead of competition by leveraging an advanced manufacturing and transaction processing engine to launch new products quickly
- Cater to new market segments and expand customer base with support for multiple delivery channels
- Reuse enterprise assets and create sustainable competitive advantage with flexible business processes
- Improve decision-making with agile management information systems
- Mitigate risk with multi-jurisdictional regulatory compliance capabilities

RELATED PRODUCTS AND SERVICES:

Oracle FLEXCUBE is a comprehensive software suite that addresses all of your banking needs through a single platform. Designed and built specifically for the banking industry Oracle FLEXCUBE is unsurpassed in flexibility, scalability, and functionality. Financial Institutions across the world have chosen to standardize their operations on Oracle FLEXCUBE.

- Oracle FLEXCUBE Universal Banking
- Oracle FLEXCUBE Core Banking
- Oracle FLEXCUBE Direct Banking
- Oracle FLEXCUBE Lending & Leasing
- Oracle FLEXCUBE Islamic Banking
- Oracle FLEXCUBE Private Banking

to their individual and corporate customers through various delivery channels, including Branch/Teller and Oracle FLEXCUBE Direct Banking as well as interfaces to external systems for typical channels such as by ATM, point of sale, interactive voice response or call center, mobile banking, and personal digital assistant. Bank can leverage solution's institutional delivery components for data interchange with standard systems and networks of institutions participating in the flow of financial transactions. Automated clearinghouses, SWIFT, central bank reporting, and rate feeds are the interfaces available in Oracle FLEXCUBE Corporate Banking.

Enable optimum scalability and performance

Managing high-transaction volumes, large numbers of users, fast response times, and increasing throughput are key objectives of any banking system. Oracle FLEXCUBE Corporate Banking runs on a three-tier customer server architecture that enables scalability and optimum performance, providing flexibility for 24/7 interbranch transactions. Independently scalable and designed to use the underlying multithreading design and multiprocessor hardware capability, each tier performs a well-defined function, enabling a clear separation of processing. Oracle FLEXCUBE Corporate Banking can be implemented on UNIX and Intel platforms, or a combination of both. Built on an open platform, Oracle FLEXCUBE Corporate Banking can easily integrate with upstream and downstream systems through standard XML-based interfaces through queues or APIs, leveraging the communication and integration of diverse applications— independent of their operating systems, technologies, and programming models. Oracle FLEXCUBE Corporate Banking also offers a wide array of deployment options, ranging from centralized to independent, for individual branches.

Contact Us

For more information about Oracle FLEXCUBE Corporate Banking, please visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative, or e-mail us at financialservices_ww@oracle.com.



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

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