

ORACLE FLEXCUBE INVESTOR SERVICING: DEPLOYMENT MODELS



KEY FEATURES

- Straight-through processing
- Online interfaces for investor and trade inputs
- Data replication from fund master to distributor
- Automated fund pricing and corporate action data feeds
- Rapid setup of entities at the distributor level
- Automated roll-up of subaccount orders
- Automated multimode settlements and reconciliation
- Complex load structure and commission handling support
- Automated trading box and redistribution of fund units

KEY BENEFITS

- Increase customer satisfaction through end-to-end investor servicing.
- Improve cross-selling by enabling anywhere transacting across all customer touch points.
- Reduce operational costs through process automation across intermediaries, funds, and hierarchies.

Customers expect to do business however and whenever they choose. In the competitive marketplace for investor services, companies that cannot deliver on this expectation will not survive. Fueled by this fear, most financial service providers have rolled out a convoluted network of solutions to address each market channel. The result is an integration nightmare that is costly to maintain, impossible to upgrade, and lacking a holistic customer view. Oracle FLEXCUBE Investor Servicing Deployment Models can solve these problems.

Deployment Options for Every Operating Model

Oracle FLEXCUBE Investor Servicing Deployment Models is a comprehensive transfer agency and funds distribution system that focuses on opportunities in the emerging investor-services market by offering advanced functionality, high scalability, and most importantly, flexibility. This solution accommodates the business model requirements of fund managers, distributors, broker dealers, and outsourced, multientity, and multijurisdictional transfer agencies. The primary deployment models supported by Oracle FLEXCUBE Investor Servicing Deployment Models include

- In-house transfer agent/unit trust
- Transfer agent/registry service
- Funds distribution
- Integrated funds distribution and registry service

With this solution, companies can enable customers to do business the way they want while offering distribution partners the flexibility to sell services and products using several methods. The result is a unified platform that maximizes revenue and creates a comprehensive view of the customer.

In-House Transfer Agent Unit Trust Model

Using an in-house transfer agent unit trust model, asset management companies can create an internal and external distribution network that supports complex fees and commission structures, provides online interfaces, and automates key processes. Fund master data, pricing, and corporate action data feeds are electronically obtained from the fund accounting domain while automated interfaces monitor current and future cash flows to support investment decisions. Built-in connections to payment and settlement systems enable straight-through processing and facilitate day-end operations to reduce operating costs.

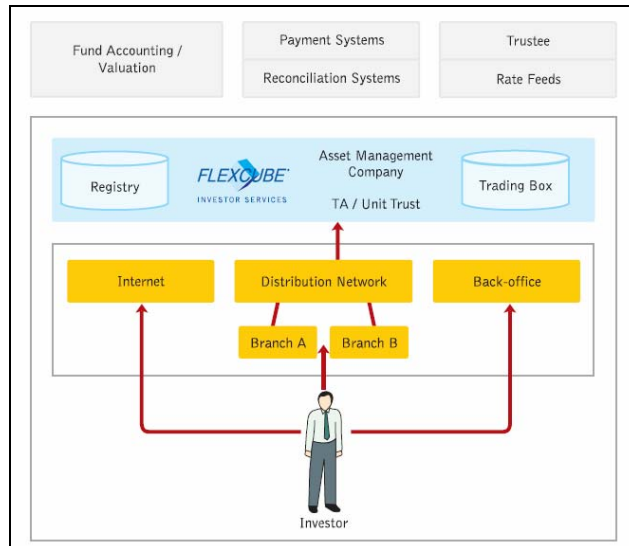


Figure 1. In-house transfer agent/unit trust deployment model

Transfer Agency Registry Service Model

For transfer agents and registrars that manage record keeping for multiple fund houses, Oracle FLEXCUBE Investor Servicing Deployment Models offers the ability to rapidly create and upload data for multiple entities. These entities can be viewed together or individually to offer client-specific services. Complex load-structure support enables intermediary commissions for each entity to be handled according to requirements defined by each fund house. As with the in-house model, automated interfaces are provided for fund pricing, corporate action feeds, and day-end processes that enable information to be managed by fund or by fund manager.

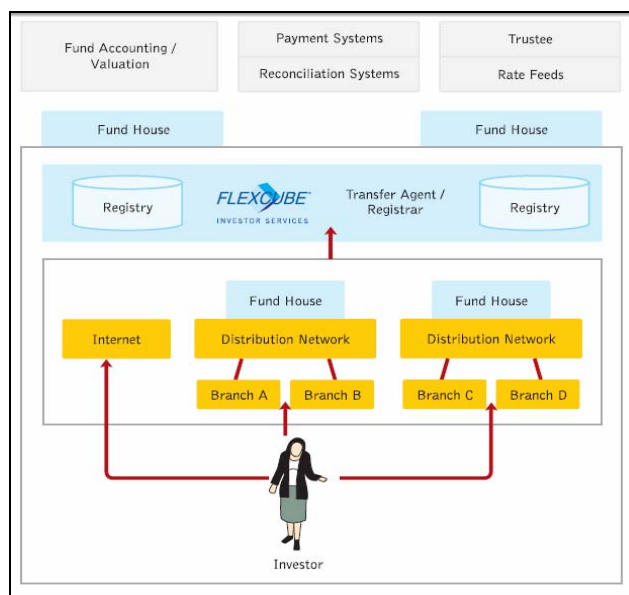


Figure 2. Transfer agent registry service deployment model

Fund Distribution Model

Oracle FLEXCUBE Investor Servicing Deployment Models can be effectively deployed for fund distributors, fund houses using the master-feeder approach, and fund distributors and supermarkets that manage subaccounts through an omnibus or nominee account relationship model. This provides investors with online and automated tools that support “anywhere transacting” across distribution networks for greater customer satisfaction, more-effective cross-selling, and higher trading profits for distributors. Automated processing and straight-through interfaces enable users to place single orders, roll up subaccount orders, connect to fund custodians and depositories for delivery trades, and perform effective redistribution of fund units.

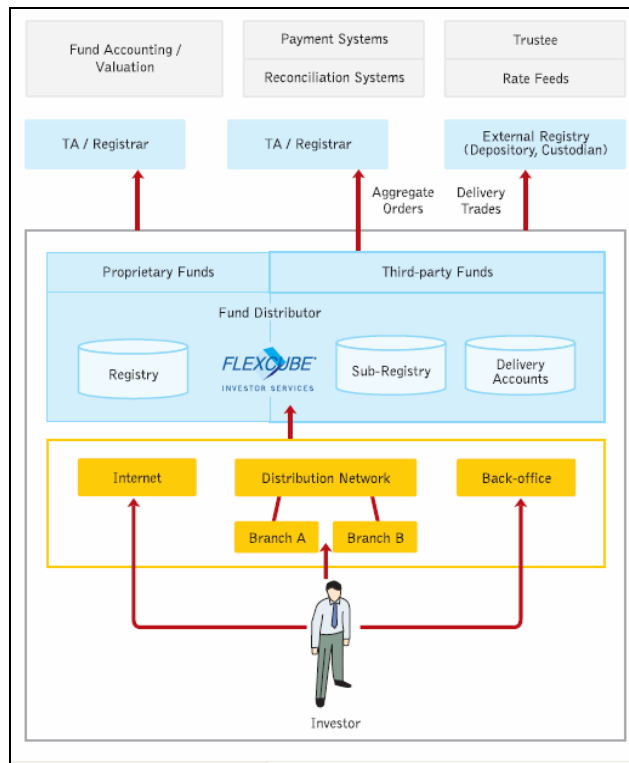


Figure 3. Fund distribution deployment model

Integrated Fund Distribution and Registry Model

The growing need for outsourced operations has led to industry standardization and consolidation. These factors challenge conventional transfer agent systems to leverage newer technology and deploy automated capabilities for multientity operations. Oracle FLEXCUBE Investor Servicing Deployment Models manages complex outsourced operations in which multiple-fund-house, multiple-distributor operations can be deployed under a single framework. Service providers can then leverage a single transfer agent infrastructure for multiple entities, which can be extended to multijurisdictional environments to provide a strategic solution for global transfer agent operations.

RELATED PRODUCTS

Oracle FLEXCUBE is a comprehensive software suite that addresses all your banking needs through a single platform. Designed and built specifically for the banking industry, Oracle FLEXCUBE is unsurpassed in flexibility, scalability, and functionality. To date, 330 financial institutions in more than 115 countries have chosen to standardize their operations on Oracle FLEXCUBE.

RELATED PRODUCTS

- Oracle FLEXCUBE Universal Banking
- Oracle FLEXCUBE Core Banking
- Oracle FLEXCUBE Lending and Leasing
- Oracle FLEXCUBE Private Banking
- Oracle FLEXCUBE Islamic Banking

The integrated service provider model supports rapid setup or replication of fund managers, funds, intermediaries, and distributors. Master data is propagated from the fund to the distributor environment to avoid data redundancy and create a central view of the customer across fund manager and distributor relationships. Automated processes support the roll-up of subaccount orders to create singular orders for funds in the relevant registry, as well as multimode settlement and reconciliation. Oracle FLEXCUBE Investor Servicing Deployment Models also creates a centralized back office for large multinational organizations that provide services to offshore and institutional funds.

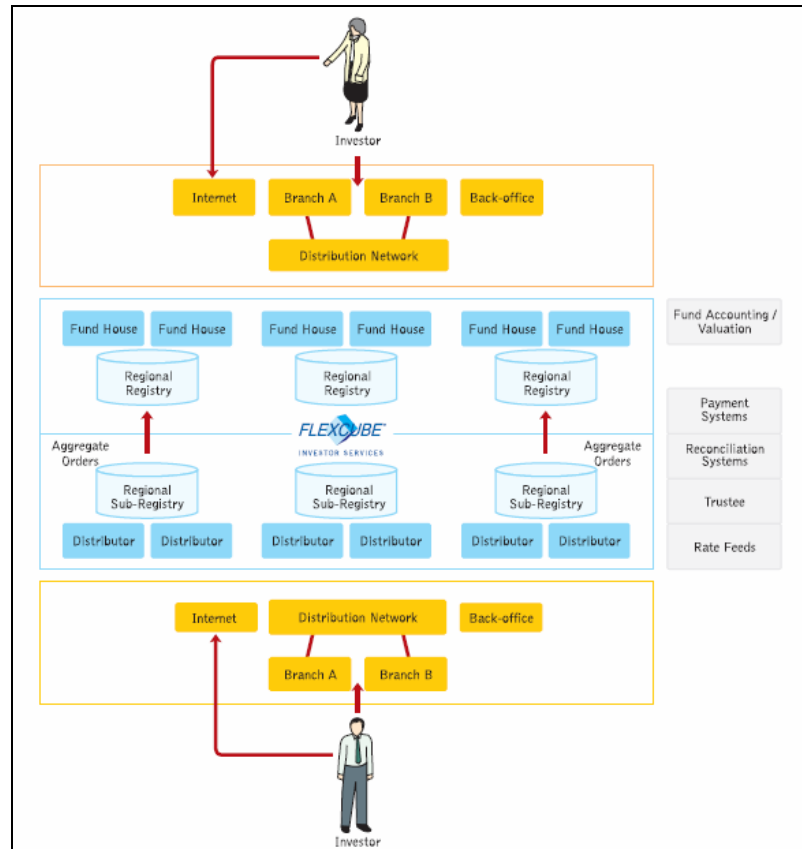


Figure 4. Integrated fund distribution and registry deployment model

Contact Us

For more information about Oracle FLEXCUBE Investor Servicing Deployment Models, please visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.

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