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Oracle FLEXCUBE Messaging Hub

Comprehensive SWIFTNet Offerings from Oracle FLEXCUBE



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**Comprehensive
SWIFTNet Offerings
from
Oracle FLEXCUBE**

Consolidate SWIFTNet messaging, improve operational efficiency, reduce costs, and transform your business using a global messaging platform. Oracle FLEXCUBE Messaging Hub helps SWIFT participants keep pace with change.

For banks, financial institutions, and many corporations, SWIFTNet—the new protocol from the Society for Worldwide Interbank Financial Telecommunication (SWIFT)—is a reality. Failure to adopt the new standards is not an option, but compliance can be complex and costly.

Recently SWIFT has focused on re-engineering its offerings to the financial services community. Not only has its technology base shifted from X.25 to Internet Protocol, but it also has introduced many new business solutions. SWIFTNet Phase 2 is the last interlocking piece of the SWIFTNet migration.

See how Oracle FLEXCUBE Messaging Hub can help you cost-effectively keep pace with emerging trends and optimize your SWIFTNet use to fully leverage SWIFTNet services and achieve your SWIFTNet objectives.



Fact: Oracle FLEXCUBE Messaging Hub is accredited with the SWIFTReady SEPA 2008 label.



A Robust Solution for Increasing SWIFTNet Use

Key Features

- Real-time and store-and-forward messaging
- Well-defined, easy integration options for business applications
- Ready integration with Alliance Gateway using Message Queuing Host Adapter and Remote API Host Adapter, and with Alliance Access using Message Queuing Series Adapter or Automated File Transfer protocols
- Java 2 Platform, Enterprise Edition-compliant service-oriented architecture
- Graphical user interface for administration and monitoring
- Event-based and Simple Network Management Protocol-compliant logging and tracing
- Configurable rules engine
- Content-based routing
- Acknowledge/negative acknowledge reconciliation
- Role-based access control with audit trail and monitoring

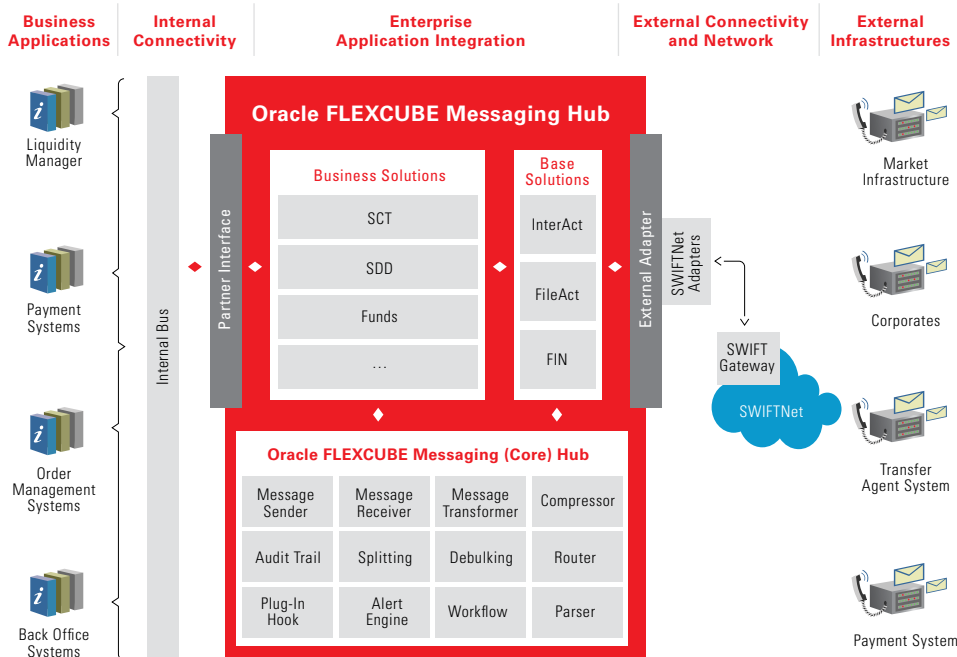
The underlying promise of SWIFTNet is increased efficiency, operational simplicity, and improved productivity—all which drive higher profitability. Having already invested in SWIFTNet infrastructure, banks, financial institutions, and corporations want to maximize their return on investment by increasing their use of the system. Three trends are emerging for expanding SWIFTNet growth:

- **Include new domains over SWIFTNet messaging.** There is momentum to go beyond FIN messages and create end-to-end business processes based on new SWIFTNet XML standards in new business domains not covered previously by SWIFT.
- **Implement value-added SWIFTNet business solutions.** New business solutions are being introduced by SWIFT in payments, cash management, and investment funds areas.
- **Extend the reach of SWIFTNet to emerging markets.** High on the SWIFT agenda is increasing the traffic from Brazil, Russia, India, and China—which is currently 2 percent—and increasing use by the worldwide corporate community.

A Unified Solution for Managing All SWIFTNet Messages

Oracle FLEXCUBE Messaging Hub helps manage all your SWIFTNet messages—regardless of type—through a single centralized application. It includes a powerful graphical user interface for configuring and monitoring the system, a sophisticated rules engine for routing messages, and value-added features such as bulking and splitting the files. Oracle FLEXCUBE Messaging Hub comes with base modules, including FileAct, InterAct, and FIN. The solution also supports an array of business plug-ins that help parse and generate messages that conform to ISO 20022 messaging standards for business solutions, including SWIFTNet Funds, Single Euro Payments Area (SEPA) Credit Transfer (SCT), and SEPA Direct Debit (SDD).

Fact: Designed and built for the banking industry, Oracle FLEXCUBE is a comprehensive software suite that addresses all your banking needs through a single platform. To date, 340 financial institutions in more than 115 countries have chosen to standardize their operations on Oracle FLEXCUBE.



Key Benefits

- Reduces infrastructure costs and streamlines application management through messaging consolidation
- Provides a scalable platform to support entire SWIFTNet messaging requirements with the flexibility to evolve with future changes
- Reduces integration expenses through the elimination of custom SWIFTNet interface development
- Minimizes the cost of messaging through bulking and splitting and by internal message turnaround
- Reduces time to market while implementing newer SWIFTNet services
- Includes a billing module that helps allocate SWIFTNet internal costs to the business applications

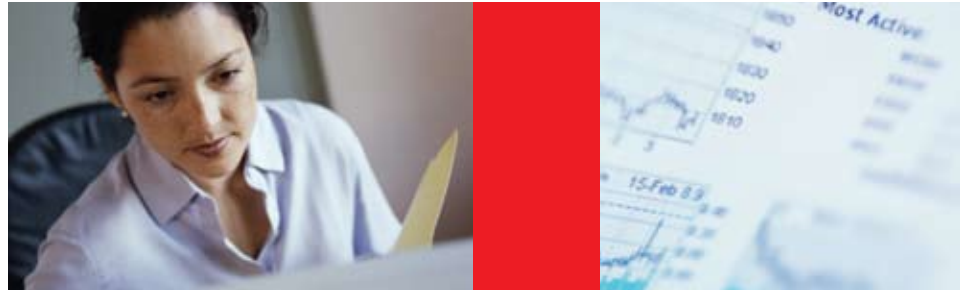
Delivering Advanced SWIFTNet Business Solutions

New SWIFTNet business solutions such as SWIFTNet Funds are based on ISO 20022 messaging standards, which many market infrastructure and service providers have adopted as their de facto messaging format. Oracle FLEXCUBE Messaging Hub's specialized modules help implement XML-based SWIFTNet and market infrastructure services such as TARGET2.

Additional Oracle FLEXCUBE Solutions

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

Fact: Oracle FLEXCUBE was awarded the SWIFTReady label for its Payments module, reaffirming its SWIFT compliance and straight-through processing capabilities.



A Flexible, Comprehensive, Modular Solution for All SWIFTNet Messages

All Oracle FLEXCUBE Messaging Hub modules can be deployed together or independently with the core module—either simultaneously or in phases—on one unified platform to create and optimize a SWIFTNet-enabled infrastructure. Banks and financial institutions can further extend the value of Oracle FLEXCUBE Messaging Hub by implementing it with the award-winning Oracle FLEXCUBE Universal Banking suite to create a comprehensive, end-to-end banking solution. Similarly, corporations can integrate Oracle FLEXCUBE Messaging Hub with any of their back-office applications to enhance straight-through processing capabilities.

Oracle FLEXCUBE Messaging Hub Business Modules

- Funds
- SEPA Credit Transfer (SCT)
- SEPA Direct Debit (SDD)

Modular SWIFTNet Business Solutions

- **FileAct.** As a base module of Oracle FLEXCUBE Messaging Hub, this module provides FileAct message exchange capabilities. The solution supports various flavors of FileAct messaging such as real-time and store-and-forward messaging. It can exchange files in client/server and push and pull modes. It also supports features such as nonrepudiation, delivery notification, and compression and decompression.
- **InterAct.** This module's InterAct message exchange capabilities let business applications exchange messages over multiple InterAct services using a single solution. The solution supports value-added features such as nonrepudiation and duplication checking, asynchronous protocol handling, and oversize data management. It also enables routing based on the contents of the XML headers and the payload in an InterAct message.
- **FIN.** The FIN module helps banks consolidate their FIN message exchange from multiple business applications. The solution, which can parse and validate FIN messages, provides a user interface for setting up content-based routing rules and message tracking and reporting. An internal turnaround feature for all flavors of SWIFTNet messaging helps banks save substantially on costs.

Uniquely Architected for the Future

Oracle FLEXCUBE Messaging Hub is uniquely architected to help SWIFT participants keep pace with emerging trends and optimize their SWIFTNet use. As institutions like yours take another look at SWIFTNet infrastructure, consider how Oracle FLEXCUBE Messaging Hub can help you achieve your SWIFTNet objectives.

CONTACT US

For more information, please visit oracle.com/industries/financial_services or call **+1.800.ORACLE1** to speak to an Oracle representative.

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