

## **INFORMATION UNIFIED**

Unify Customer Wealth, Maximize Customer Value

Oracle FLEXCUBE Private Banking



**ORACLE IS THE INFORMATION COMPANY**

## Grow Your Private Banking Business Using a Unified View of Customer Wealth

Empower your relationship managers and customers to create and execute comprehensive, personalized, wealth management portfolios with Oracle FLEXCUBE Private Banking.

The private wealth management industry is undergoing rapid growth and tremendous change—primarily in the evolution of the discerning customer. With increasing access to the internet, many customers are discovering they can simulate the role of an institutional investor with relative ease. They look for broader investment horizons with absolute returns and expect to be part of all decisions regarding their investment portfolios. To respond to these sophisticated customer demands, the private banking industry must deliver solutions that enable superior customer relationship management; tailored asset allocation; and comprehensive, easy-to-access portfolio analyses based on an expert understanding of risk.

Oracle FLEXCUBE Private Banking is a comprehensive, customer-centric solution that offers a wealth management portal, a customer interaction tool, and portfolio management capabilities—all which can be integrated with your core banking solutions. Oracle FLEXCUBE Private Banking empowers your wealth managers to serve as trustworthy advisors to high net-worth customers while creating consolidated, unified portfolios with innovative and differentiated services. Oracle FLEXCUBE Private Banking is a part of the award-winning Oracle FLEXCUBE suite of products that includes solutions for retail, corporate, investment, and internet banking as well as for lending, asset management, and investor servicing. Many of the world's top-tier institutions have embraced Oracle FLEXCUBE products because these solutions provide a strategy to overcome many of the challenges facing the financial services industry today: gaining customer intimacy, increasing competitive advantage, and reducing costs in a tightly regulated environment.



## Create a Competitive Advantage

### Benefits for Your Customer

- Integrated relationship management support
- Investments backed by advice
- Scientific performance monitoring
- Online collaboration with relationship managers
- Flexible design to enable personalized solutions for specific customer needs
- Efficient trade management
- Effective risk management capabilities
- Easy integration with existing systems

Oracle FLEXCUBE Private Banking helps banks, financial institutions, and other wealth management service providers deliver self-directed and advisor-driven solutions to their customers. By creating a platform that unites all customer assets, Oracle FLEXCUBE Private Banking transforms the customer from simply a source of input into an active member of the portfolio management team. The solution also can be combined with advanced financial tools and rich technical features, creating an incentive for customers to unify their wealth under one platform—growing your wallet share with high net-worth customers.

## A Comprehensive Solution for the Entire Wealth Management Lifecycle

Oracle FLEXCUBE Private Banking arms wealth managers with the analytical and informational tools to offer expert investment advice and the technology to execute financial plans. Private bankers can collaborate with customers to develop holistic, personalized investment strategies that are founded on sophisticated asset management and risk assessment. Automated administrative capabilities give customers direct access to their portfolios so that they and their advisor can continuously assess performance and optimize asset allocation.

### Financial Planning and Modeling

Oracle FLEXCUBE Private Banking offers an easy, structured approach to financial planning. It allows your private bankers and relationship managers to profile individual customers, map their finances, understand their goals, and recommend financial plans by incorporating model portfolios. Each individual element of a financial plan can be combined into a proposal for private bankers and wealth managers, thereby automating the entire financial planning process. Using the simulator feature, the relationship manager or customer can make mock investments and immediately view the results. This offers wealth managers a tremendous advantage—they can test investment choices without actually making the investments.

“Oracle FLEXCUBE Private Banking enables institutions to deploy holistic wealth management offerings that provide competitive differentiation and improve their share of the customer’s wallet. The solution empowers institutions to shift their approach from a one-size-fits-all approach to a personalized model. It will also help them reduce costs by giving them the ability to retire standalone wealth management solutions.”

**N.R.K. Raman**, Managing Director and CEO, Oracle Financial Services Software



### **Efficient Trade Management**

Through the order management facility, relationship managers can trade and respond to market changes rapidly because order entries and market information are accessible from a single interface. Managers can route equity, mutual fund, insurance, and structured products orders to brokerage and product processing systems, and they can capture offline transactions for a variety of instruments, including bonds, commodities, real estate, art, and more.

### **Unified View of Portfolios and Multidimensional Analyses**

With Oracle FLEXCUBE Private Banking, relationship managers can view an in-depth profile of all assets under both self-managed and “held away” portfolios. The solution supports the measurement of portfolio performance against benchmarks, investment recommendations, deviation calculations, and precision portfolio analysis.

The customer-specific model portfolio in Oracle FLEXCUBE Private Banking gives private bankers and relationship managers the freedom to structure multiple portfolios; review portfolio performance against specified benchmarks; and analyze portfolio decomposition across multiple dimensions such as asset classes, instrument types, regions, industries, currencies, and market capitalization. One key benefit is the ability to drill down to the individual instrument-level composition of collective investment schemes.

### **Optimized Business Processes**

The robust commission-calculation and reconciliation engines available in Oracle FLEXCUBE Private Banking enable institutions to run their businesses more efficiently. In addition, these organizations can accurately compute assets under each manager and measure advisor performance.

### **Expert Risk Management Practices**

Through comprehensive analyses, up-to-date reviews, and configurable alerts, Oracle FLEXCUBE Private Banking ensures that private bankers and relationship managers are equipped with the necessary tools and information to help them manage risk. The customer dashboard offers an exhaustive view of a customer’s assets; it provides wealth managers with a “ready reckoner” advantage and displays any deviation in the customer’s portfolio against recommended allocations.

### **Benefits for Your Relationship Manager**

- Increased productivity through easy-to-access information and efficient collaboration tools
- Enhanced decision-making advice based on information and analytics
- Faster, more-accurate response to customers
- Easier cross-selling of products
- Improved customer relationship management and service
- Unified customer view across all asset classes to improve cross-sell and up-sell capabilities



Fact: Oracle FLEXCUBE has been ranked the world's top-selling banking solution for five consecutive years (2002–2006) by the U.K.-based International Banking Systems.

### Benefits for Your Organization

- Improved advisor performance monitoring
- Efficient operations
- Robust, flexible interface to integrate information from multiple product processors
- Scalable application platform that can handle future growth

### Superior Customer Experience

In a continuously changing investment scenario, Oracle FLEXCUBE Private Banking ensures that the wealth manager and customer are in constant collaboration. An intuitive and easy-to-use interface allows them to share plans and see results in real time. This is a significant advantage when trying to build a unique wealth management service offering.

### Robust and Flexible Architecture

Oracle FLEXCUBE Private Banking is built on a flexible, modular, layered architecture that allows your bank to introduce new channels, instruments, business processes, and external interfaces based on its specific needs. The product can be easily integrated with core banking systems for banking products, broker-dealer systems for order execution, and fund distribution systems for fund subscriptions and redemptions. The architecture and data model are designed to offer optimum performance, scalability, and ease of maintenance. This highly flexible product can be linked with other surrounding systems, reducing the costs and complexity of migration.

## Increase Your Share of High Net-Worth and Mass Affluent Markets

Oracle FLEXCUBE Private Banking is tailor-made to address any wealth manager's needs. As more of your retail banking customers transition to a mass affluent status, it is even more critical that your wealth management solution draws up multiple investment strategies, measures portfolio performance, filters information, and creates customized reports for all your customers through a single interface. With Oracle FLEXCUBE Private Banking, your wealth managers can understand what customers want, increase the reach and distribution of the services offered, and deliver superior customer service. Oracle FLEXCUBE Private Banking will ensure that you create a differentiated, lasting competitive advantage.

### CONTACT US

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