

# ORACLE FLEXCUBE UNIVERSAL BANKING 10.0



## KEY FEATURES

- Flexible, process-oriented, SOA-based platform
- Communication with Oracle BPEL Process Manager API
- Easy integration with analytical tools for governance, risk, and compliance
- User-configurable parameterization
- Flexible business rules
- Task-based user interface
- Multicurrency, multilingual, multientity, and multi-instance support

## KEY BENEFITS

- Achieves process improvement
- Enables rapid integration
- Ensures quicker throughput
- Facilitates risk and performance measurement

*Designed to integrate transaction processing for retail, corporate, and investment banking operations on a flexible, process-oriented platform based on service-oriented architecture (SOA), Oracle FLEXCUBE Universal Banking 10.0 enables banks to standardize, transform, and optimize their business processes. Its modular architecture lets you choose functional modules and processes that suit your line of operations. Simplify and streamline processes, track and rapidly process complex multistep transactions, efficiently distribute workloads, and drastically improve customer service.*

## Product Overview

Oracle FLEXCUBE Universal Banking 10.0 communicates with the Oracle BPEL Process Manager API for viewing and managing tasks in the application. Aside from providing a platform that integrates with analytical tools for governance, risk, and compliance, it ensures scalability through its mission-critical, robust Java 2 Platform, Enterprise Edition architecture and use of leading-edge industry-standard products. Additionally, Oracle FLEXCUBE Universal Banking 10.0 includes Society for Worldwide Interbank Financial Telecommunication (SWIFT) 2007 enhancements, SWIFTNet connectivity, and comprehensive support for Single Euro Payments Area payment processing.

Oracle FLEXCUBE Universal Banking 10.0 is a real-time online solution, enabled for multicurrency, multilingual, multientity, multi-instance operations. By leveraging its extensive use of user-definable parameters and flexible business rules, you can seamlessly adapt to changing business demands and various country legislations.

## Achieve Process Improvement

Oracle FLEXCUBE Universal Banking 10.0's processes are drawn from Oracle's i-flex Process Framework for Banking (iPFB)—a repository of business processes that leverages i-flex' experiences with more than 790 financial institutions across more than 130 countries. Oracle FLEXCUBE Universal Banking 10.0 helps you to

- Define, validate, and standardize internal and customer-facing processes
- Improve agility in launching new products and respond faster to market dynamics
- Define and track metrics for each process and constantly improve and reallocate resources, thereby streamlining processes to meet evolving business needs

- Ensure compliance with user-defined processes
- Outsource noncore internal processes

Corresponding to an abstract process is an executable process in BPEL, which includes multiple activities as either manual inputs that are part of a related workflow or an interface with an application. In addition, Oracle FLEXCUBE Universal Banking 10.0 supports an enterprise rules engine with prebuilt deployment rules.

### **Enable Rapid Integration**

The functional modules of Oracle FLEXCUBE Universal Banking 10.0 are based on the concept of SOA, providing strong integration capability to coexist with the application landscape. The comprehensive and wide-ranging set of Web services ensures easy integration with any legacy or third-party solution, allowing you to leverage your existing enterprise assets and ensure better return on investment.

### **Ensure Quicker Throughput**

Oracle FLEXCUBE Universal Banking 10.0's new task-based user interface enables high throughput via easy access to task lists, customer profiles, and transaction context. The XML-based user interface allows users to quickly and easily change screens without adversely impacting the underlying business logic exposed as Web services. The transaction processing happens entirely at the back end, reducing the load on the client side and ensuring better response time.

### **Facilitate Risk and Performance Measurement**

Oracle FLEXCUBE Universal Banking 10.0's open standards-based feature provides for easy integration with governance, risk, and compliance frameworks, enabling you to comply with changing regulations, monitor fraud, and effectively manage your risks. By integrating with operational risk assessment capabilities, Oracle FLEXCUBE Universal Banking 10.0 lets you assess the operational risks of the process. In addition, the customer analytics engine allows you to leverage existing assets and offer customized products. Leveraging Oracle Business Activity Monitoring technology, Oracle FLEXCUBE Universal Banking 10.0 provides users with dashboards to measure process performance and identify bottlenecks for process improvement.

### **Contact Us**

For more information about Oracle FLEXCUBE Universal Banking 10.0, please visit [www.oracle/financialservices](http://www.oracle/financialservices) or email us at [marketing@iflexsolutions.com](mailto:marketing@iflexsolutions.com).

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