Oracle Financial Services Analytical Applications

**Features and Benefits**

**Features**
- Industry-leading analytical methods
- Integration of risk, performance management, customer insight, and financial compliance
- Shared data model and applications architecture
- Enterprise class scalability

**Benefits**
- Actively incorporate risk into decision making
- Achieve a consistent view of performance
- Promote a transparent risk management culture
- Deliver actionable customer, business line, and product profitability insight
- Deliver pervasive intelligence

In today's turbulent markets, financial institutions require a better understanding of their risk-return, while strengthening competitive advantage and enhancing long-term customer value. Oracle Financial Services Analytical Applications enable financial institutions to measure and meet risk adjusted performance objectives, cultivate a risk management culture through transparency, lower the costs of compliance and regulation, and improve insight into customer behavior.

**Enterprise Performance Management**

To help financial institutions grow, manage risk, and optimize shareholder value, Oracle delivers a comprehensive, integrated suite of financial services analytical applications for enterprise performance management, including profitability management, funds transfer pricing, pricing management, and balance sheet planning. Now more than ever, financial institutions, their regulators, and shareholders are focused on the need to measure and meet risk-adjusted performance objectives, price products to reflect their true risk, and better understand how the institution is impacted by threats to liquidity, capital adequacy, and exposure to market rate volatility.

**Enterprise Risk Management**

Enterprise risk management solutions span all areas of risk, including credit, market, operational, liquidity, fixed asset, business and reputation risk, enabling institutions to manage all their risk and provide necessary feeds for compliance-based reporting. The capabilities of Oracle Financial Services for risk management help financial institutions address compliance issues such as Basel II that demand a close operational synergy between finance and risk functions.

**Financial Crime and Compliance Management**

Oracle Financial Services for Financial Crime and Compliance Management surrounds both the risk and compliance "point" solutions. It provides an end-to-end financial crime and compliance solution that leverages a comprehensive data model and robust dashboard functionality. The framework facilitates a transparent view of all crime and compliance related activities across the enterprise, allowing senior management to identify and mitigate any operational inefficiencies that might potentially increase noncompliance risks or the overall cost of compliance.
Customer Insight

Evaluating customer value is becoming tougher. Customer relationships are becoming more complex, involving several bank personnel, and have extended time periods. Increasingly, banks are customizing and personalizing products and services. While decisions are becoming riskier, time windows available for decision and action are becoming smaller. Such real-world scenarios mandate timely and comprehensive decision support. Oracle's Customer Insight solutions deliver targeted and actionable customer analysis that help financial institutions make quick decisions in a rapidly evolving marketplace.

Integrated Business Intelligence

Oracle’s Financial Services Analytical Applications have corresponding Business Intelligence applications that deliver pre-packaged reporting, dashboarding and analysis capabilities, pre-integrated with the underlying applications. Role-based content is delivered across the enterprise at a significantly low cost of ownership. These applications leverage Oracle Business Intelligence Enterprise Edition (OBIEE), Oracle’s market-leading BI platform. OBIEE provides a common reporting and analysis interface across the entire suite.

Integrated and Best of Breed

Oracle’s next generation suite of Financial Services Analytical Applications is based on the merged capabilities of Oracle Financial Services Applications (OFSA), PeopleSoft Enterprise Performance Management (EPM), and Hyperion applications. The applications are built upon a shared analytical infrastructure consisting of a unified financial services data model, shared analytical computations and the industry-leading Oracle Business Intelligence platform, thereby ensuring consistency and an increased ROI by efficiently re-using components across applications. Additional solution components can be added without the significant cost associated with stand-alone applications.

Summary

In these uncertain times, the financial services industry will continue to be fiercely competitive, highly regulated, and more scrutinized than ever. Having the proper information available to make the right decisions that align with the business is now more important than ever. Oracle has led the marketplace for financial services analytical applications for over fifteen years, because of its comprehensiveness, scale, technology foundation, and industry insight. We remain committed to developing solutions that take advantage of advances in our technology leadership, and reflect the new challenges our customers face now and in the years to come.

CONTACT US

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