Responding to the demands of increased regulatory requirements, international expansion, and increased acquisition activity requires flexibility. Rules, network reliability, and business processes can vary widely across geographies and product lines. IT systems must accommodate these challenges both functionally and technically. Oracle FLEXCUBE Core Banking supports several deployment options that allow banks to provide services uniformly across all channels and markets.

**Centralized and Decentralized Branch Support**

Oracle FLEXCUBE Core Banking can be deployed in either a centralized or decentralized model. Supporting both approaches allows organizations to optimize their IT infrastructure around enterprise business processes—rather than molding their processes to meet inflexible system constraints.

In the decentralized model, each branch has its own server setup. This enables offline support and also localizes the impact of any single server failure to a specific branch. Such a deployment option is most suitable for banks with branches across geographies, especially in locations where the network is unreliable and the connection with the host could experience frequent interruptions.

In a centralized approach, the branch server and the host server reside in the same data center. This provides centralized control over hardware and system availability, which reduces deployment and maintenance costs. In addition, because the branch server is located in the data center, it is subject to the data center’s stringent security controls, which helps protect against fraudulent activity.
Host Component Setup

The host component consists of three primary layers, each one engineered to be feature rich.

- **Application server.** Dynamic logical partitioning (LPAR) is used on each application server machine for server consolidation, which minimizes maintenance, power consumption, and chances of failure. In addition, servers are clustered to ensure that no one machine becomes a single point of failure.

- **Database.** Advanced Interactive eXecutive high-availability cluster multiprocesing moves Oracle 10g servers from primary to secondary central processing units (CPUs) to distribute the load and provide failover support. Oracle Real Application Clusters aids load balancing across LPAR CPUs and assists recovery from specific memory failure points.

- **Disk.** Redundant array of independent disks (RAID) 1+0 ensures high availability in the event of disk and disk driver failures.

Disaster Recovery

The host database is deployed in the production data center with a mirrored image at a disaster recovery site. The system is architected so that the disaster site contains a backup of all mission-critical servers. This ensures that recovery can be completed quickly without any data loss using Oracle Data Guard or SAN replication.

Contact Us

For more information about Oracle FLEXCUBE Core Banking, please visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.