

# Oracle Financial Services Lending and Leasing Cloud Services

Lending and leasing institutions are often challenged by changes in regulations and shifts in customer expectations and market conditions. To keep pace, compete, and win the business, these institutions need instant access to a solution that enables a quick response and improves the accuracy of credit decisions. Oracle Financial Services Lending and Leasing Cloud Service, answers this call with an easy-to-use, secure purpose built solution. Paying only for the services and volume consumed lenders save cost and time of investing and maintaining expensive IT infrastructure.

Built on Oracle's highly elastic, simple and, secure Cloud platform, Oracle Financial Services Lending and Leasing Cloud Service enables lending institutions to address complex and dynamic regulatory and compliance requirements including data residency and allows for quick and cost-effective roll out of core business services. Lenders can rapidly scale their IT and business operations proportionate to their business growth.

## INCREASE FOCUS ON CORE FUNCTIONS

Designed specifically for the Lending and Leasing business, Oracle Financial Services Lending and Leasing Cloud Service offers lenders complete end-to-end application and production support, eliminating the burden of IT maintenance and freeing up funds and talent for business innovation.

Combining the power of Oracle Financial Services Lending and Leasing application with the simplicity, elasticity and security of Oracle Cloud helps drive the benefits of functionality and technology to financial institutions regardless of size and business models. Financial Institutions gain the benefits of optimized lending and leasing lifecycle management with business rules driven configurations; significant cost savings through standardization of processes, and rapid time-to market and scalable application infrastructure in response to business growth. Lenders can be better prepared for change and future requirements since software is easily configured rather than customized.

## INCREASE OPERATIONAL EFFICIENCY

Oracle Financial Services Lending and Leasing Cloud Service gives financial institutions unparalleled agility on a highly scalable secure Oracle Cloud Platform; reducing the need for onsite data centers increasing operational efficiencies and improved management of lending and leasing processes. It

### Key Benefits

- Adapt quickly to changing business and regulatory environments
- Enhance customer service
- Maximize customer lifetime value
- Improve Revenue Generation
- Lower Total Cost of Ownership

supports sophisticated workflow management capabilities that allow the financial institution to create user defined status codes, schedule tasks and route work assignments to the appropriate personnel when a task requires such services. In the case of collections operations, work can be assigned to collectors using a rules-based engine that is flexible and user-controlled. Oracle Financial Services Lending and Leasing Cloud Service is pre-integrated with industry standard third party interfaces like credit bureaus (consumer and SME), third party credit application management portals (Point of Sale – POS solutions) and customer data analytics platforms, capturing real-time customer and account data, and delivering robust risk and compliance management.

## END-TO-END LENDING AND LEASING CLOUD SERVICE

An end-to-end consumer and SME lending platform Oracle Financial Services Lending and Leasing cloud service covers multi-channel origination, configurable workflow and queue management and scoring models, auto decisioning, improved vendor management, work order processing , follow up and invoicing, flexible and configurable fee rule definitions, support for third party interfaces and scenario analysis. Lenders benefit from improved customer service, integrated partner channels and reduced time to market.

## SECURE AND ENHANCED DATA MOVEMENT

The cloud service supports seamless data file integration, optimizing performance and enhancing data retrieval response times. It also provides secure and high performance tools to move data back and forth between the Oracle Cloud and the customers' on premise environments both in batch and real time mode.

## COMPREHENSIVE DEPLOYMENT ARCHITECTURE

Oracle Financial Services Lending and Leasing Cloud Service, provides customers with a cloud environment that includes multiple instances for configuration, testing, production and disaster recovery. A high availability environment it minimizes the risk to business due to system downtime.

## CONCLUSION

As the move to subscription services gathers momentum, markets inevitably become more competitive and no matter how creative and innovative the business is, financial institutions can find themselves held back by legacy Lending and Leasing systems; traditional on premise systems are typically too expensive or not agile enough to handle the demands of a dynamic business. Oracle Financial Services Lending and Leasing Cloud Service can turn Lending and Leasing systems from being barriers to innovation to enablers of a successful business.

### Key features

- Quick deployment time lines
- Highly scalable, available and extensible
- Risk-based pricing
- Reduced upgrade risk and downtime
- Lowered risk with increased security and regulatory compliance
- Reduced and predictable IT costs
- SaaS delivery model including Oracle technology

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## Integrated Cloud Applications & Platform Services

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