ORACLE FLEXCUBE 12

Oracle FLEXCUBE 12 addresses the needs of financial institutions with its customer-centric core banking, online banking and wealth management solutions. It enables a consistent and personalized customer experience through a combination of enhanced self-service options and assisted support across channels. It helps empower knowledge workers with a wide range of functionalities, built-in intelligence, 360-degree view of the customer and an enhanced interactions framework. Oracle FLEXCUBE also offers a new open development environment, allowing its user community to create their own user interface, business logic and integration.

Respond better to the evolving banking landscape

Banks have changed more in the last few years than in the preceding fifty years. The financial crisis has directly affected customers’ perceptions of their banks and the way they interact with their providers. A new post-crisis customer has emerged with a clear focus on brand integrity, value for money, and quality of service. Banks now need to deliver more efficient, customer-focused innovative offerings than ever before to connect better with their customers. Customers today are increasingly looking for a consistent experience across all interaction points and channels. In this scenario, a bank’s relationship with its client should be driven by the client profile and the banks should focus on managing the entire portfolio and offering personal financial management to the client rather than just administering a set of accounts. With most banks having similar products to offer, it has become imperative for them to segment their customers and provide differentiated offerings customized to the target segments. Banks also need solutions based on established standards and direct control over their systems in order to swiftly respond to market conditions.

Deliver superior and personalized online and mobile banking experience

Oracle FLEXCUBE includes a suite of features offering personalized self-service options to deliver an enhanced online experience. Users can now take charge of their finances and enhance their overall banking experience with dashboards that provide a snapshot of their spend analysis, alerts and reminders across portfolios as well as interactions. Oracle FLEXCUBE wealth management self-service options make it possible for customers to track their portfolios against investment goals and place orders directly off the Web from multiple devices. Oracle FLEXCUBE provide banks with the capability to reach out to their customers with targeted offers and advertisements based on customer location and profile. Click to Chat, Click to Call and Page Peek capabilities help engage customers at the point of need and for active query resolution while providing an opportunity for up-sell and cross-sell.

Oracle FLEXCUBE supports all three modes of mobile banking, including SMS-based, application-based and Internet browser-based. Enhanced applications on iPhone and iPad help customers access banking services on the move. Customers can now locate the nearest ATM and branch through the ATM and Branch locator capability.

Improve business productivity by empowering the knowledge worker

To help banks drive the relationship based on customer profile and offer portfolio-based services, Oracle FLEXCUBE provides a package of tools that can help the sales and services staff function as relationship managers.
Oracle FLEXCUBE presents the bank's knowledge workers with a 360-degree view of the enterprise, encompassing client relationships and products, enabling them to offer advice and services. The increasingly mobile workforce now can have a holistic view of the portfolio and advisory tools in order to execute tasks from the Web and mobile and other devices; consequently enabling anytime, anywhere relationship handling.

Oracle FLEXCUBE also presents the bank’s employees with role-based dashboards for prioritization of tasks, plus relevant branch scorecards to help them align their goals with the overall organizational goals.

The new interaction framework and built-in intelligence in Oracle FLEXCUBE capture enterprise-wide knowledge about a customer’s interactions with the bank and help track user behavior by maintaining and interpreting significant metrics such as top transactions, top pending items, alerts and reminders, and interactions.

**Drive an integrated IT enterprise**

Banks today struggle to seamlessly provide online banking along with core banking and wealth management services in a simplified manner. Oracle FLEXCUBE offers a comprehensive, pre-integrated product basket spanning core banking, wealth management and online banking. It is qualified to run on Oracle Exadata, Oracle Exalogic, and SPARC SuperCluster T4-series servers, which facilitates uncomplicated upgrades to a high-performance platform.

**Deliver an agile enterprise with Oracle FLEXCUBE Open Development Tools**

Recognizing the user community’s need to have direct control over their system in order to respond swiftly to market conditions, Oracle FLEXCUBE delivers an environment that is completely extensible by the customers and partners. Oracle Open Development Tools include the Oracle FLEXCUBE Development Workbench for Universal Banking, which facilitates the creation, modification and testing of user interface, business logic, and back office integration. It also includes the Oracle FLEXCUBE Development Workbench for Direct and Mobile Banking which eliminates the need for multiple device upgrades. The tool helps banks execute multiple deployments of new functionality across devices with just one time application development.

Contact Us

For more information about Oracle FLEXCUBE 12, visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.

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**Hardware and Software, Engineered to Work Together**