

# Digitize and Transform with Oracle's CFO Banking Cloud Solution

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*“Powerful forces are reshaping the banking industry. Customer expectations, technological capabilities, regulatory requirements, demographics and economics are together creating an imperative to change. Banks need to get ahead of these challenges and retool to win in the next era. Banks must not only execute on today’s imperatives, but also radically innovate and transform themselves for the future.”*

RETAIL BANKING 2020: EVOLUTION OR REVOLUTION?

PwC

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## **Executive Summary: Cloud Solutions Can Empower Finance Now and for the Future**

Banks continue to be under heavy pressure related to increased regulatory compliance, competition from disruptive FinTechs, digital innovation, changing customer expectations, and emerging millennial workforce demands. These pressures are exacerbated by the disproportionately high cost of internal operations associated with financial, management, external and regulatory reporting that are often linked to outdated legacy technology systems.

Expect more of the same in the future. To compete successfully and drive growth, bank finance teams need to become strategic advisors to the business and free themselves from low value transactional activities. PwC’s [19<sup>th</sup> Annual Global CEO Survey](#) identified that the top threat to business growth prospects is still over-regulation, cited by 78% of CEOs, up 6% from last year. Employees spent approximately 40% of the time compiling data to satisfy regulatory requirements. The same survey found that 86% of US CEOs believe that advancing technologies are going to transform their businesses over the next five years.

As visionary leaders, CFOs must embrace modern cloud technologies, not for the sake of technology, but to digitize finance, streamline compliance, and improve the end-to-end operating model of their firm. Empowered by enabling technologies, future-fit bank finance teams can exceed the expectations of their stakeholders by providing insights gained from holistic, cross domain, interconnected, and reconciled views that span:

- » **Financial Reporting**
- » **Management Reporting**
- » **Regulatory Reporting**
- » **Customer Analytics**

Traditionally these business capabilities require stitching together a myriad number of unconnected vendor and custom solutions that hamper reconciliations, increase cost of operations, and create disconnected islands of specialization with no single source of truth. Oracle’s CFO Banking Cloud



banking solution delivers a comprehensive integrated solution for financial management, regulatory compliance, and customer analytical reporting that is also designed to lower costs, improve the operational efficiencies, and drive growth. It provides bank decision makers with a deeper 360 degree view to understand customer behaviors and portfolios reconciled with financial and regulatory detail in order to fine tune product portfolios. This game changing cloud solution addresses the needs of multiple stakeholders within the CFO office including the controller, head of financial analysis and planning, line of business finance VP and regulatory officer with a single all inclusive cloud solution. It's modular, easy to implement, and delivers fast time to value while driving rapid finance transformation. The solution requires no capital investment and is deployed rapidly at a lower cost by using a packaged accelerator built on lessons learned in Tier 1 banking implementations.

## The Case for Change in Financial Services

In an economic environment where revenue streams are weak, banks are pressed to run cost-effective operations and improve efficiency ratios. Most banks continue to make piecemeal technology investments, satisfying various operational and regulatory reporting compliance requirements to run the business. This inefficient finance operating model incurs additional costs while only performing basic financial management functions as opposed to adding value-based analysis and decision support.

From our point of view, constraints observed are in three main categories:

### Data, Governance and Reporting

- » Fragmented, not integrated, views across finance, performance, and regulatory functions
- » Booking models with no common taxonomy and lacking multi-dimensionality in the chart of accounts (COA) to support internal and external reporting requirements
- » Varied levels of granularity downstream to support customer and product reporting and analysis
- » Inconsistent product and Line of Business (LOB) taxonomy across the enterprise which precludes effective product and LOB reporting; as such precise capital allocation and valuation across LOB's are compromised

### Common Process Standard and Governance

- » Continued existence of multiple process interpretations
- » Lack of effective controls and governance
- » Elongated close cycles and high reconciliation and downstream adjustments volume

### Systems Architecture

- » Disparate solutions that are not inherently designed to work together
- » Aged solutions that are unable to keep up with current business requirements
- » Unclear role of non-optimal embedded general ledgers (GL) lacking chart granularity and complex accounting treatment capabilities within the core banking platform
- » Lack of 360 degree customer view which curtails CFO's from getting insights in the business

## Key Drivers of Digital Transformation

The alignment and/or integration of finance, performance, risk and compliance processes, data management, and reporting capabilities are critical considerations towards any transformation within banks. It is critical to understand the nature of these drivers from various angles prior to attempting any resolution.

The key drivers are:

- » **Golden Source of Truth:** Enable a single source of truth where data is flowing through a common data layer supporting the various types of instruments across commercial and retail banking. GL is a thin/controls ledger supporting the balance sheet and income statement across all internal and external reporting. A robust reporting platform with support from a detailed sub-ledger/accounting engine in which accounting logic from source systems is de-commissioned and is centrally owned by finance is desirable. Enable a robust reconciliation framework which can reconcile the various level of financial information across summary and detailed source system accounting balances at the instrument level.
- » **Smarter Chart of Accounts (COA):** Provide the ability to book once and report in multiple ways with a multi-dimensional COA structure, ideally including a single COA structure across the finance architecture platform with the appropriately level of granularity and multiple hierarchies to support financial and performance reporting with the right accounting treatments applied.
- » **Improved Financial Performance Measurement:** Seamlessly incorporate robust risk information into management decision-making which supports the summary financials with detailed LOB level attribution, including off-balance sheet exposures, counter party, ratings, risk drivers, and market data.
- » **Improved Customer & LOB Analytics to Support CFO Strategic Needs:** Deeper level of customer 360 and product/LOB analytics and insight to support the line of business specific finance supported by single common corporate finance solutions without having to create parallel finance solutions in each line of business that increase cost and reduce efficiencies of the organization.
- » **Better Risk Management:** Create greater transparency into risk-adjusted performance and emerging risk trends while facilitating the dissemination of data to information consumers across the enterprise.
- » **More Efficient Compliance:** Improve risk disclosure by efficiently and consistently harvesting risk and financial information with the supporting data lineage and audit trail requirements that supports the required disclosures across a broad spectrum of regulatory mandates.
- » **Standardized Enterprise Processes:** Establish efficient and effective execution of various business processes across the organization with enforcement of common business rules and central governance. Consider repeatable processes that are centralized and automated.
- » **Centrally Managed Master Data Certifications:** Require that all such certifications required for internal and external reporting are finance-owned and centrally managed across the finance systems architecture.

## Start by building the right foundation

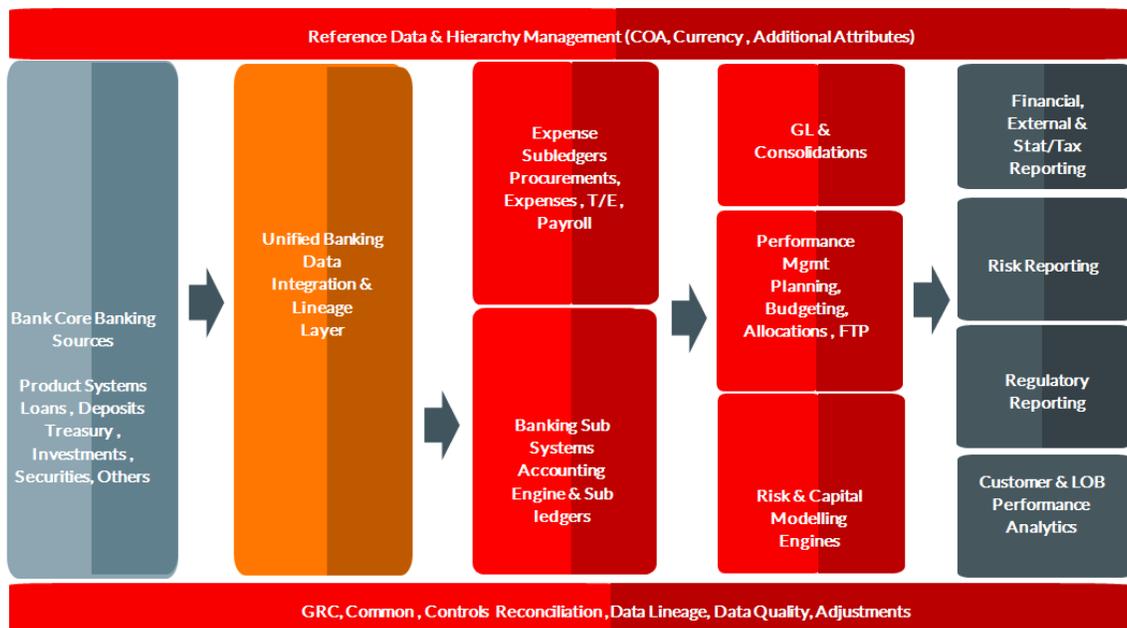
Progressive banks now have a unique opportunity to build a foundation that can be adopted faster and cheaper and enable them to leapfrog competition by adopting innovative cloud strategies with prebuilt and fully-integrated components that holistically meet CFO office requirements. By transforming now, they have an opportunity to not only establish a cost-effective environment but also to invest in their future, supporting organic growth and growth by acquisition.

An integrated finance systems platform can solve many challenges and break through constraints. Our advice for banks seeking to move to the cloud is to take a holistic approach in establishing an end-to-end technology and process foundation that establishes not just a single but also a 'golden' source of truth. CFOs have many options today for cloud solutions that address a single business requirement. However, the benefits of cloud can easily evaporate due to the complexity and cost of integrating components into a comprehensive solution.

While it may be tempting to choose tactical bolt-ons and achieve short-term departmental victories, the long-term consequence will be an inflexible and unmanageable finance architecture. It makes more sense for banks, when moving to the cloud, to approach the opportunity with a foundational and end state architecture in mind and to take a step back to visualize how all the moving parts should come together effectively. An efficient and integrated end-to-end finance cloud system architecture will likely reduce transaction processing and compliance costs. Accordingly, CFOs must ask their potential system provider how all of these capabilities will eventually be deployed in the cloud and must be cautious of vendors who provide only one piece of the ecosystem. In the last few decades banks have built a lot of complex and disconnected finance solutions to support different functions creating humongous inefficiencies for the organization due to replication of data and disconnected processes. In the inevitable era of cloud computing banks should leverage the new found opportunity to get the end state finance architecture right and not recreate the sins of the past.

The architecture below depicts a holistic integrated business capability model for banks to support all functions enabling a single source of truth.

Figure 1: An example of an integrated finance system architecture for banks



## Oracle's CFO Banking Cloud Solution Capabilities

Oracle's CFO Banking Cloud solution can transform a bank's finance, performance, and risk operations as well as its information delivery systems and business processes. This solution is optimized to meet the requirements of the controller, financial planning and analysis (FP&A) team, finance LOB teams, and regulatory/compliance functions within a single integrated, analytical platform. It makes it possible for banks to fully leverage shared services, achieve compliance with regulatory initiatives, and meet growth objectives by providing deep analytical insights into customer profitability and behavior delivered by a single holistic banking cloud capability.



The solution delivers a sophisticated, high-end financial and analytics reporting solution to banks of all sizes, but is most easily adopted by agile banks who are pursuing comprehensive transformation. The cloud provides an easily deployable and consumable technology platform, while the integrated finance and risk systems increase adaptability across the platform to support financial reporting, regulatory reporting, LOB performance management, and customer insight and analytics.

Oracle's CFO Banking Cloud solution is based on the leading practice of a single information layer ensuring that finance, performance, regulatory reporting, and customer analytics are delivered in a fully reconciled, single-sourced information model. This reduces reconciliations, enables deeper analytics and insights, and cuts down the time spent on transaction adjustments while also directly enabling finance to be a strategic partner to the business. The solution is designed to be modular so that banks can uptake any of the functional capabilities depending on their business priorities and still get to an improved end state regardless of the starting point.

- » **Financial Reporting:** including GL, subledgers, accounts payable, fixed assets, procurement
  - » Accounting and Close — Greater visibility into a faster and more efficient financial close with reduced reconciliation effort support by embedded analytics and transactions
- » **Performance Management Reporting:** including profitability, planning and budgeting
  - » Plan and Model — Reduced planning and budgeting cycle, with greater alignment of planning functions and improved forecast accurate reporting
- » **Regulatory Reporting:** including federal reporting templates FFIEC, FRY, 9C reports
  - » Compliance — Enhanced confidence in regulatory compliance leveraging regulatory reports supported by edit checks, validation routines, and drill downs
- » **Customer Level Analytics:** including retail and institutional
  - » Insight and Behavior — 360 degree view of the customer relationship via profitability and risk profiles to facilitate timely decision making

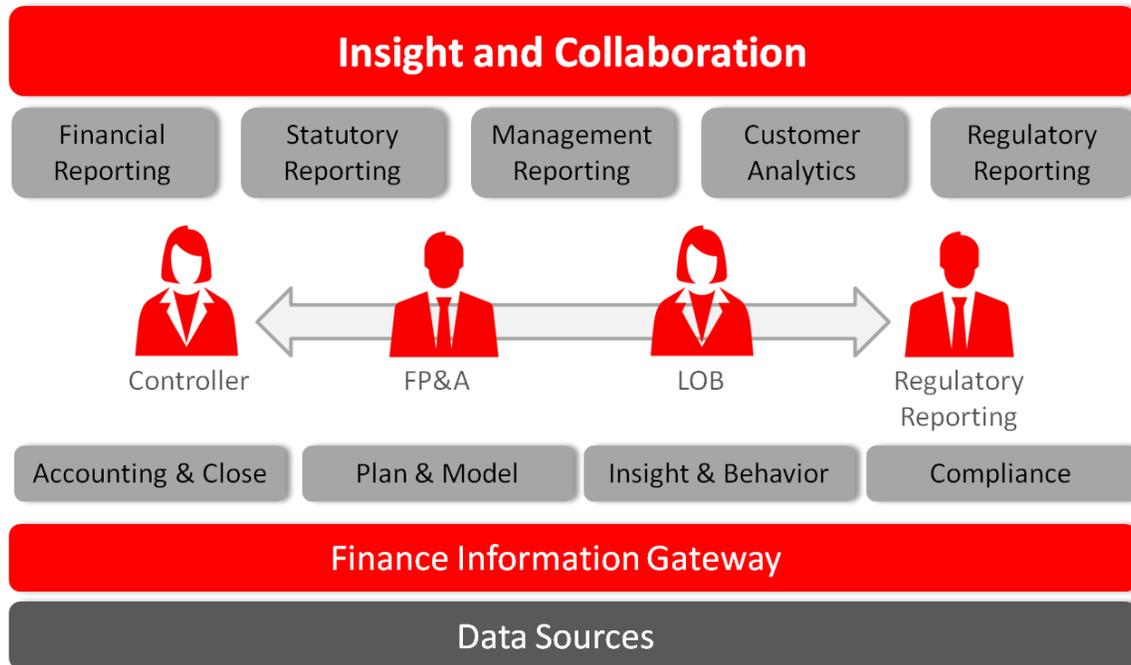
### Application Architecture

Oracle's CFO Banking Cloud solution combines Oracle's application technology and information delivery model on a single cloud platform. Embedded business intelligence provides analytical capabilities and deep insights across the CFO domain. It also features Oracle Social Network, a built in networking, collaboration, and document version control.

This platform enables four key tenants of a modern finance organization:

1. The CFO as the technology evangelist for mobile, cloud, social and analytics
2. Finance as the strategic partner to the business
3. A source of insight and value across the organization based on financial best practices
4. A bastion of productivity and operational efficiency

Figure 2: Oracle's CFO Banking Cloud application architecture simplifies cloud adoption



## 7 Compelling Benefits of Oracle's CFO Banking Cloud Solution

### Benefit 1: A Faster Close Process

CFO's aspire to achieve a 5 day close schedule with reporting finalized within 15 business days post period close. Typically, challenges towards achieving an efficient close center around broken processes, data challenged, higher volume of reconciliations, weak controls and disparate transaction processing and reporting.

With Oracle's CFO Banking Cloud solution, a faster close is made possible by employing:

- » The foundation of embedded leading-practices and controls and lead to an effective and secure booking model of transactions and reporting.
- » Seamless integration with the banking applications, providing unprecedented portfolio level transparency to manage your banking book.
- » Full reconciliations with detailed banking source applications with instrument level balances to minimize errors in the financial close and improve the accuracy of financial reporting.
- » Complete visibility from financial balance sheets to underlying customer instruments and activity that generate the accounting activity.
- » Integration with downstream reporting applications.
- » Robust functionality for journal entry processing, allocations, and inter-company processing enable inter-company eliminations and multiple entities consolidations based on specific business rules.
- » Support for multiple productivity tools—including spreadsheet integration—transactions are captured with greater efficiency and at a lower cost for resource-intensive tasks without compromising controls.

- » A hierarchical view that illustrates where the close status is dependent on the status of related subsidiaries—you can immediately identify which subledgers have not closed. You have complete visibility and centralized control of the close status of subledgers such as payables, assets, and other subledgers that include GL activity.

## Benefit 2: Improved Reporting

Oracle's CFO Banking Cloud solution delivers unique reporting capabilities designed in a multi-dimensional data model and embedded within general ledger. Summarized balances are maintained in real time, making reports, online queries, and multi-dimensional analysis extremely fast.

The key enabling capabilities include:

- » From a single screen, securely access and distribute boardroom-quality reports based on real time information, anytime, anywhere, and on any device. Drill down into live transactions. Employ social collaboration via Oracle Social Network to expedite communication and maintain version control to accelerate the close process.
- » Researching anomalies in account balances can be cumbersome and time-consuming. With built-in self-monitoring capabilities, the system automatically detects unexpected changes in account balances.
- » Reports are available through a standard desktop web browser, are tablet-optimized, and also take advantage of an embedded social network to enhance teamwork.
- » Pivot seamlessly between different types of reporting including performance, regulatory, and customer analytics which are all fully reconciled with a single financial source.
- » Reports are in full compliance with Federal Regulatory reporting requirements and reconciled with financial reporting.
- » Reporting can track proven banking-specific operational and financial key performance indicators (KPIs), with detailed definitions, such as:
  - » Reserves
  - » Loans / Deposits
  - » Borrowings / Assets
  - » Loan Mix
- » Analytics for Management Reporting for line of business and customer profitability are built in.

## Benefit 3: Actionable Product & Customer Level Insight

Let the analytics behind smart financial dashboards do more of the routine analysis and provide insight within the context of business transactions to ultimately guide user decisions. Real time analytics are displayed in the same window where users enter transactions so users don't have to drill down or navigate to a separate page to view them.

Key features include:

- » Role-based dashboards—for controllers, financial planning and analysis teams, and payables and asset teams—deliver information from multiple work areas, worklists, and watchlists and serve as centralized cockpits to manage key accounting activities and proactively push work to users.
- » A unique reporting platform, built on multidimensional data model, eliminates the need for additional warehouse and data marts which would create redundancy and increase reporting time lag.
- » Users can drill through from summary financial analytics to detail instrument customer level data for researching summary balances.
- » Regulatory teams gain the ability to identify full data lineage back to the originating transactions, enabling banks to meet the stringent demands of federal inquiries for supporting details and assumptions.



#### Benefit 4: Increased Productivity

Support for modern productivity tools help you capture transactions with greater efficiency and lower costs for resource-intensive tasks without compromising controls.

Examples of productivity-enhancing capabilities include:

- » Spreadsheet integration so finance users work in a familiar environment.
- » Accelerate the close process by employing a close monitor (as previously described).
- » Integrated invoice imaging with intelligent document recognition for automatic scanning of supplier invoices which are then automatically completed, validated, approved, and paid without any user intervention.
- » Centralized payments in payments and receivables that allow a single business unit to process supplier or customer payments for multiple business units operating in a shared services environment.
- » Built-in data quality check and embedded reconciliation capabilities that enhance the quality of data used for financial close and substantially reduce the close cycle.

#### Benefit 5: Enhanced Budgeting and Planning

Accelerated deployment of planning and budgeting best practices within Oracle's CFO Banking Cloud solution can enable banks to quickly move toward adopting industry leading standards.

The long list of capabilities includes:

- » Integrated performance management with driver-based planning, budgeting, forecasting across sales, operations, finance and human resources.
- » Balance sheet planning model templates allow input of assumptions for loans, deposits, investments and borrowings ([see more detail in appendix](#)).
- » Seamless data integration with user-friendly data mapping and load interface for easier integration management.
- » Proven industry-specific operational and financial KPIs with detailed definitions (see more in following section).
- » Built-in analytics for management reporting with interactive reports, graphical and tabular views, management dashboards, and watch lists.

#### Benefit 6: Finance Becomes Strategic Advisors

Oracle's CFO Banking Cloud solution makes it possible to view profitability and risk together, improving overall business performance at the enterprise, business unit, and department levels. A comprehensive data model contains ledger level data reconciled to detailed instrument data in a single contained and predefined workspace. The integrated solution helps finance reduce time spent on the business of transaction processing, adjustments, and reconciliations while moving into more strategic functions such as advising the executives and managers on key trends and providing suggestions for corrective actions they may want to consider.

These rich analytics ([see more detail in appendix](#)) make it possible to:

- » Understand detailed and multidimensional profitability.
- » Gain a 360 degree view of each customer relationship to fully comprehend their true potential value.
- » Leverage detailed drivers that are fully reconciled with summary legal financial information to assess their impact on product and line of business profitability.
- » Deliver actionable insight on product profitability.
- » Analyze returns across customer segments, products, and channels.
- » Actively calculate the risk of each decision.

#### Benefit 7: Streamlined Regulatory Compliance plus a Silver Lining with Built in Regulatory Reporting



First and foremost, banks seek reporting and compliance environments that make it possible for them to gain more accurate data while minimizing manual intervention from source systems through report submission.

Oracle's CFO Banking Cloud solution offers the unique capability to automate reporting from data input through regulatory submission. It features core banking elements as well as a reporting portal that integrates Lombard Risk Reporting—an industry-leading regulatory reporting package—for final mile automation.

A potential silver lining can be that streamlined regulatory compliance ultimately drives down costs, facilitates compliance, and frees up time and resources to focus on growing the business. Instead of simply preparing data and reports with the sole objective meeting submission deadlines, banks may choose to take the time to analyze that data and gain insight during the process.

Key differentiating features include ([more detail in appendix](#)):

- » The ability to deploy an analytical data warehouse—from a conceptual or logical data model—in a fraction of the time typically required.
- » Integration with an industry-leading analytical application infrastructure that establishes a unified platform of application frameworks to help manage the end-to-end lifecycle of data within a data foundation.
- » Provision for complete metadata management, business-driven data quality checks, reconciliation with the GL, data mart management, controls and evidence, and workflow capabilities.
- » A data integration hub that enables banks to streamline and simplify loading data from various source systems into the solution's analytical application staging environment.
- » A regulatory reporting hub that lets banks automate the final mile of the reporting process, with integration to Lombard Risk Reporting, which eliminates the need for further manual intervention as well as the cost and time spent working with a nonintegrated third party solution.
- » Built-in data lineage that facilitates and reduces the number of research cycles required to handle regulatory inquiries and other Matters Requiring Attention (MRA's), allowing bankers to explain their numbers and assumptions to regulatory agencies with a one-click approach which considerably reduces regulatory compliance costs.

## Oracle Cloud: Enterprise Ready for Business

All Oracle Cloud applications are enterprise-ready for business. They are self-service business applications delivered on an integrated development and deployment platform that is equipped with tools to rapidly extend and create new services. With predictable subscription pricing, Oracle Cloud delivers rapid value and productivity for end users, administrators, and developers.

Customers are adopting cloud computing in many different ways. Oracle's strategy is to offer customers choice and flexibility with the broadest, most complete portfolio of cloud services and products. The applications and databases deployed in Oracle Cloud are portable and can be easily moved to and from a private cloud or on-premise environment.

In addition, Oracle Cloud provides an extensive array of timely and relevant third party content that enriches our applications. Provisioning is self service and instantaneous with a transparent and predictable monthly subscription pricing model. Oracle Cloud Services are built on the Oracle Exalogic Elastic Cloud and Oracle Exadata Database Machine, together offering a platform that delivers extreme performance, redundancy, and scalability. Oracle's CFO Banking Cloud solution supports preconfigured and preinstalled banking applications delivered to the client based on best practice usage of the business capabilities detailed in this whitepaper. This significantly reduces integration efforts across myriad processes in support of the CFO and CRO offices.



## In Summary

Oracle's CFO Banking Cloud solution now makes it possible for banks of all sizes to compete with large financial institutions by delivering benefits that were previously out of their reach due to limited resources and budgets.

The solution is:

- » **Comprehensive:** A comprehensive banking financials reporting, performance reporting, customer analytics, and regulatory platform for bank CFOs.
- » **Integrated:** A connected cloud network that accelerates implementation timelines and reduces complexity.
- » **Modern:** Built on leading practices and application configurations that leverage years of implementation experience and product knowledge learned by Oracle and its partners.
- » **Strategic:** Designed to equip CFOs as strategists as they refocus their staff away from mundane operational tasks and toward more business growth and advisory activities.
- » **Low Cost, Zero Capital:** Featuring a solution acquisition model of rapid implementation, low monthly subscription costs, and zero capital investment.
- » **Game-Changing:** A catalyst to transformation empowering banks of all sizes to potentially leapfrog competitors that are still grappling with outdated, disproportionately expensive, and on-premise platforms.
- » **Data-Driven:** Populating reconciled and integrated data across all process flows, spanning financial, management, and regulatory views.
- » **Efficient:** Expedites close and regulatory reporting activities via built-in analytics and collaborative processes.
- » **Trusted:** Bolstering stakeholder confidence in metrics to more quickly take corrective and streamlining actions.

## About Oracle Partners:

### About PwC

PwC is a leading company in providing business advisory services to some of the world's largest organizations. As business integrators with system integrator capabilities, we help clients solve complex business problems leveraging Oracle technology from strategy through execution. We focus on driving performance improvement through each phase of the implementation process. The PwC Oracle Practice brings together extensive business and technology backgrounds that allow us to help solve complex business problems by leveraging innovative Oracle technology. We drive performance improvement by integrating process and technology solutions, capitalizing on our experience and product knowledge to address the customer experience, financial, human capital, operational, security, and compliance challenges that arise when undertaking significant transformations driven by Oracle upgrades or implementations. We bring deep industry-based technology expertise, collaborate, and share knowledge to envision what's possible and turn possibilities into reality. We focus on solving business issues across multiple industry sectors, not simply implementing technology. We integrate our industry-specific business-process insight with deep technical knowledge of Oracle applications to enable strategic, sustainable business success. We bring our comprehensive assurance, tax and advisory expertise to help clients drive and manage change from day-to-day operations to large-scale, enterprise transformational change. PwC led the world's first Oracle Cloud HCM and ERP implementation for our client. PwC's Oracle Cloud Center of Excellence has developed specific methodologies, tools and accelerators to help our clients with Oracle Cloud implementations. PwC received Oracle's 2014 Excellence Award for Specialized Partner of the Year: Oracle Cloud - Global. And, we're a recognized leader in IDC's Worldwide Cloud Professional Services and Gartner's Magic Quadrant for Oracle Implementation Services worldwide.



For more information on PwC's Financial Services Cloud Practice please contact Jeffrey Spector at [jeffrey.spector@PwC.com](mailto:jeffrey.spector@PwC.com), Arjun Katyal at [arjun.katyal@PwC.com](mailto:arjun.katyal@PwC.com), and/or Yeon Lee at [yeon.lee@PwC.com](mailto:yeon.lee@PwC.com).

**About Huron Consulting Group**

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## Appendix: More Detail on Key Benefits

### Enhanced Budgeting and Planning

Oracle's CFO Banking Cloud solution includes bank balance sheet planning accelerator solution specifically designed to model the banking assets and liability instruments, factoring cash flows and other drivers such as funding rates, new business volume and run off assumptions required to project out balance sheet movements. The long list of capabilities that enhance budgeting and planning processes include:

- » Integrated Performance Management
  - Driver based planning, budgeting, forecasting across sales, operations, finance and human resources.
  - Balance sheet planning model templates allow input of assumptions for loans, deposits, investments and borrowings including:
    - New volumes, growth and prepayments and other factors including margin, amortization and maturity terms, interest rate ceilings and floors, fixed vs. variable rates, links to rate Indexes, and multiple interest rate accrual methods
    - Volume planning (by cost center, GL accounts, and product)
    - Loan fee and FAS91 cost calculations
    - Integration with capital expense, workforce and operating expense planning
- » Seamless Data Integration—user-friendly data mapping and load interface for easier integration management
- » Proven industry-specific operational and financial KPIs with detailed definitions, such as:
  - Reserves
  - Loans / Deposits
  - Borrowings / Assets
  - Loan Mix
- » Built-in Analytics for Management Reporting—with more than 15 interactive reports, graphical and tabular views, management dashboards, and watch lists.

### Finance Becomes Strategic Advisors

Detailed customer account, general ledger, and metadata information are delivered to support industry calculations and processes, supporting a reporting and analytics schema that delivers actionable information. One single source of reconciled data is a precursor for reliable performance and risk analytics that deliver deep insights across retail and institutional customer bases.

The Customer Analytics module provides a 360 degree view of profitability across multiple dimensions including LOB, product, channel, customer, household, and customer relationships.

These rich analytics make it possible to:

- » **Understand Detailed and Multidimensional Profitability**
  - Analyze and report profitability along multiple dimensions and hierarchies
  - Allocations to the lowest level: customer account and transaction
  - Calculate customer profitability adjusted for risk
  - Deliver actionable customer and product profitability insight
  - Gain 360 degree view of customer relationships
  - Timely relationship on financial health and relationship manager performance
  - Analyze returns across customer segments, products and channels



» **Understand the True Potential Value of Each Customer**

- Predict lifetime value
- Promote a transparent risk management culture
- Deliver risk adjusted profitability insight

### Streamlined Regulatory Compliance

Within Oracle's CFO Banking Cloud solution, the bedrock for risk and finance analytical solutions is Oracle Financial Services Data Foundation. It serves as a banking information gateway and employs Oracle's financial services domain expertise to deliver a ready-to-deploy, end-use proven, and practical platform for managing analytical application data.

The four key differentiating features of Oracle Services Data Foundation:

- » **Physicalized Data Model:** Banks can deploy an analytical data warehouse—from a conceptual or logical data model—in a fraction of the time typically required.
- » **Analytical Application Expansions:** This integration with an industry-leading analytical application infrastructure establishes a unified platform of application frameworks to help manage the end-to-end lifecycle of data within a data foundation. It also provides for complete metadata management, business-driven data quality checks, reconciliation with the GL, data mart management, controls and evidence, and workflow capabilities.
- » **Built in Banking Data Integration Hub:** This component enables firms to streamline and simplify loading data from various source systems into the solution's analytical application staging environment. The mappings can be one-to-one, one-to-many, or many-to-many for the utmost flexibility. The feature inserts an abstraction layer and insulates upstream extract, transform, and load (ETL) processes from staging model changes which saves time, money, and effort.
- » **Regulatory Reporter Portal:** This reporting portal lets firms automate the final mile of the reporting process. It provides pre-built integration to Lombard Risk Reporting, eliminating the need for further manual intervention as well as the cost and time spent working with a nonintegrated third party solution. The portal automates report production to allow users to focus on value added analysis of reported data prior to report submission, including support of attestation processes. The unique reporting platform enables full data lineage back to the originating transactions, facilitating regulatory teams' ability to meet the stringent demands of federal inquiries for supporting details and assumptions.



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