Safe Harbor Statement

The following is intended to outline our general product direction. It is intended for information purposes only, and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions. The development, release, and timing of any features or functionality described for Oracle's products remains at the sole discretion of Oracle.

Collaborate, Innovate & Scale with Digital

Transforming to Bank of Tomorrow, Today

Digital Bank of Tomorrow

Ecosystem — FinTechs, LAZADA GROUP, Grab, PayPal

Platform — Originations, ERP, Payments, Loans, Savings, Products, PFM, Loyalty, Data Visualization, KYC, Advisory, offers, Gamification

Life Moments — Discover | Engage | Acquire | Service | Cross Sell | Advocacy

Products & Analytics — Accounts | Investments | Insurance | Payments | Loans

Data: KYC | AML | Profitability | Offers | Insights | Risk | Monetization

ORACLE

Building Blocks for Digital Bank of Tomorrow

Frictionless Originations over Digital channels

Superior User Experience across channels

AI capabilities for Instant Service and Payments

Deepen engagement by offering value added services

Participate in Open Banking Ecosystem

ORACLE®

Banks offering **"Frictionless"** Digital Origination across Deposit and Loan Products

UBank backed by nab

Pioneered **five minute** customer on-boarding and, account opening process with superior customer experience as a sustainable differentiator

じぶん銀行

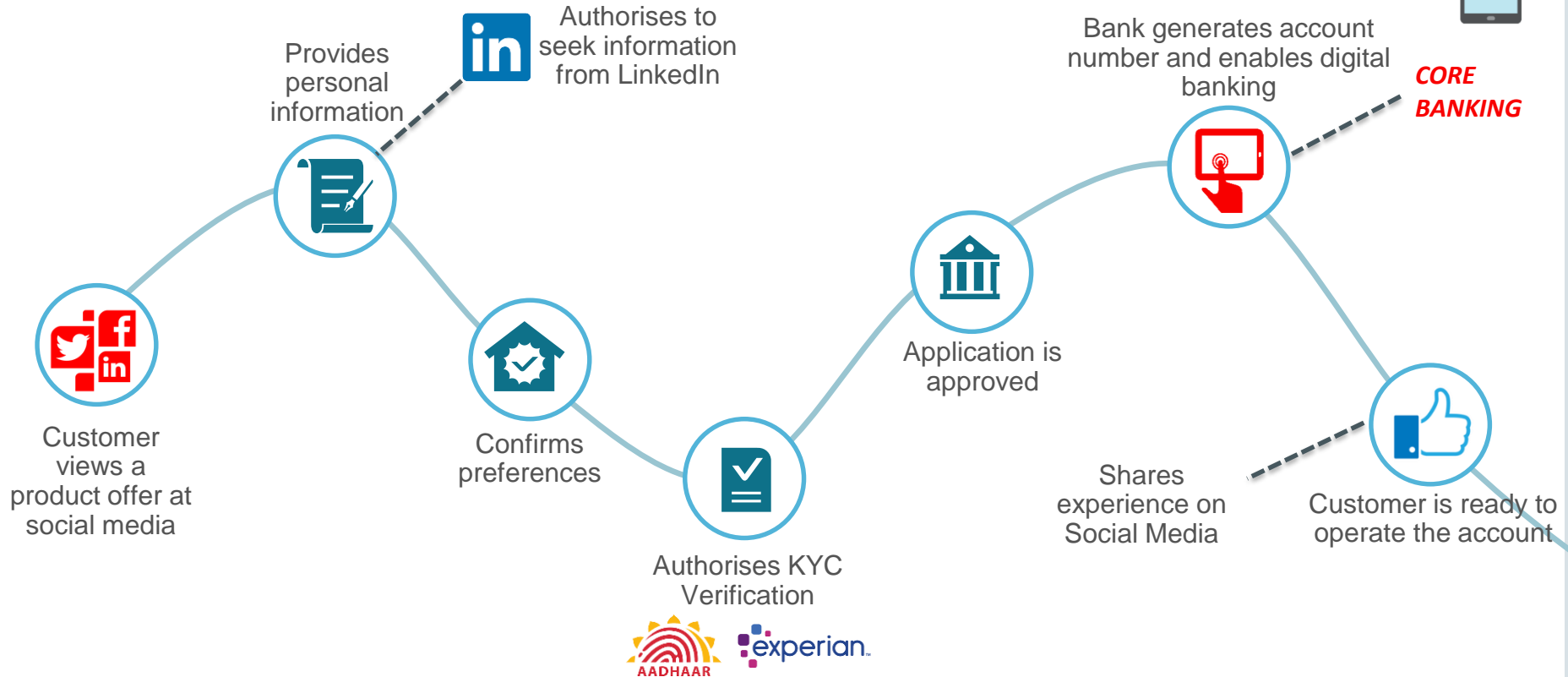World's **first mobile only bank** offering all banking services using a mobile device

airtel Payments Bank

Savings account opening in less than **three minutes**, leveraging on captive telco customer base

SUNCORP

Digital personal unsecured loan disbursement **within eleven minutes** in bank account

Customer Journey for Digital Account Origination

Provides personal information

Authorises to seek information from LinkedIn

Bank generates account number and enables digital banking

CORE BANKING

Customer views a product offer at social media

Confirms preferences

Application is approved

Authorises KYC Verification

AADHAAR experian.

Shares experience on Social Media

Customer is ready to operate the account

ORACLE®

Simplified Origination for a Personal Loan using a mobile device

ORACLE

Simplified Origination for a Personal Loan using a mobile device

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Simplified Origination for a Personal Loan using a mobile device

Oracle offers Multi-Product Originations across Channels

Self-Service Origination

- o Save and resume
- o Fill application faster
  - LinkedIn and Facebook integrations
  - OCR partner integrations
- o Offer Acceptance

- o Multi-Product Origination
  - Savings and checking
  - Term deposit / Certificates of deposits
  - Credit Cards
  - Auto Loans
  - Personal Loans
  - Mortgages loan and In Principle Approval
  - Payday Loans

ORACLE®

Superior User Experience across Channels and Devices

Mobile First approach leveraging native device capabilities

Intuitive, Context Aware Retail and Corporate Customer Dashboards

Personalised Dashboards based on customer's Digital Behavioral Insights

Account Aggregation Capabilities to Provide a View of Holdings Across All Banks

AI capabilities for Instant Banking Services
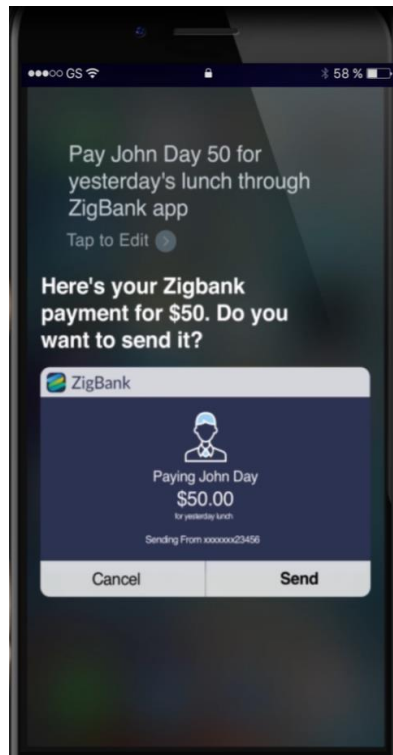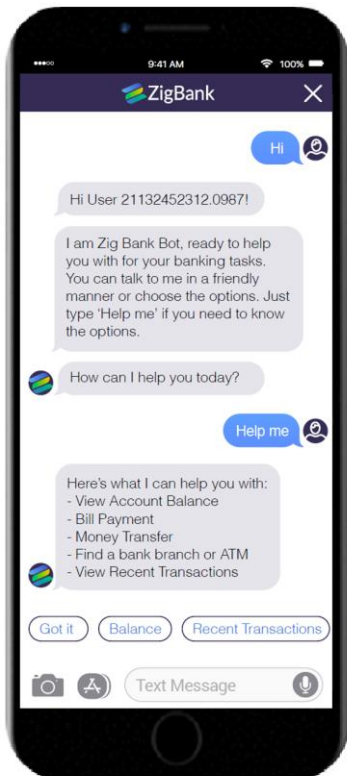
Converse with the Bank's Chatbot in Natural Language

Available In-App (Pre-Login) and on Facebook Messenger

Siri voice based payments

ORACLE®

Deepen engagement by offering value added services such as Personal Finance Management tools

Budgeting

Expense Tracking

Spend Analysis

Plan Future Goals

Pre-built Collection of over 1500+ RESTful services

Complete business APIs - building blocks of a digital platform

Party

Loans

Deposits

Accounts

Payments

Customer Financial Insights

Credit Cards

Calculators

Originations

Configurations

File Upload

Wallets

Approvals

Miscellaneous

Entitlements

Enumerations
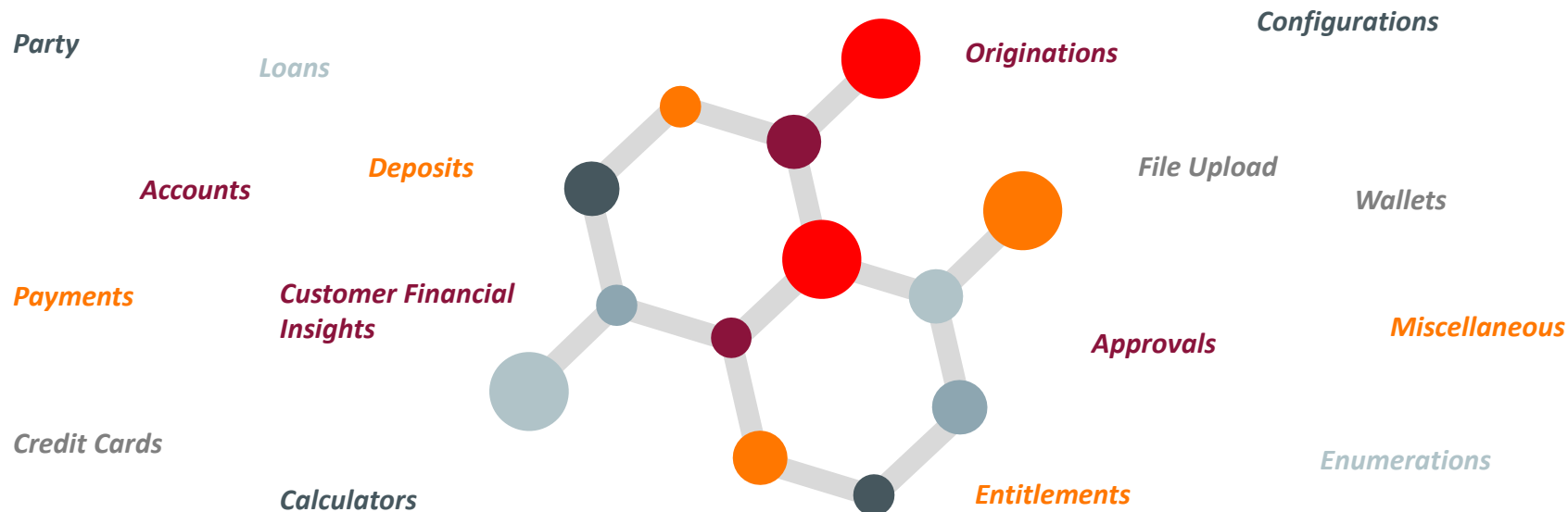
Easy Discovery and Rich API Documentation

User-friendly UI makes it easy to Discover and Consume

- Oracle Banking APIs provides rich and extensive API documentation on Swagger

- Ensures APIs are built according to industry-defined standards

- Ready for outbound discovery

- Lift and Shift API Libraries
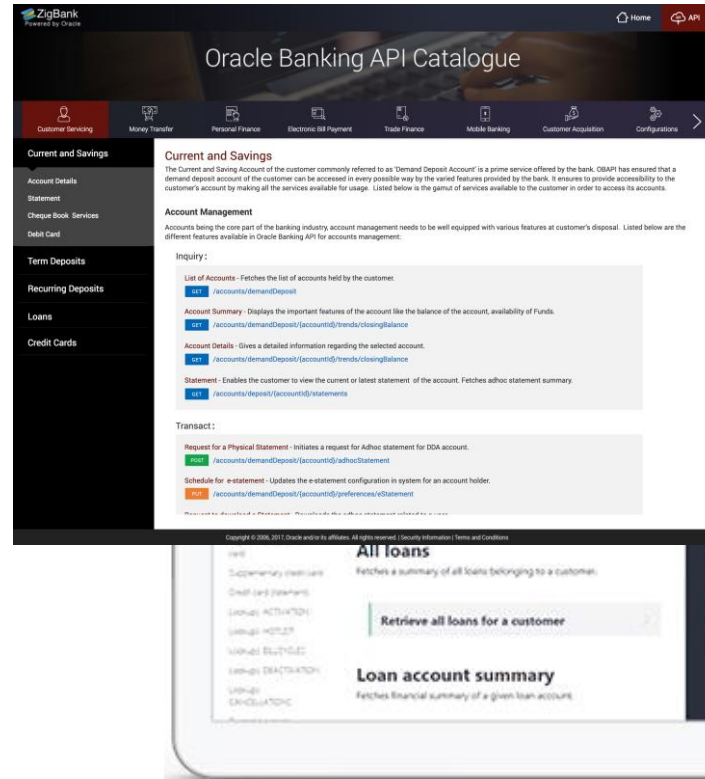
Oracle Fintech Ecosystem Hosts Events for Banks to Interact with Innovators

The Oracle Financial Services Hackathon

- 2 Fintech's built integrations to their solutions *within an hour*

- *13 Fintech's finished implementing One Use case each within the 2 days*

- Innovative Use Cases Showcased:
  - RegTech platform making onboarding simpler using AI and Blockchain
  - AI and Natural Language processing Chatbot
  - Corporate Expense Management
  - Financial marketplace
  - Machine Learning based advise for financial goals

#OracleBankingAPIs

Complete Digital Banking Platform

Superior Customer Experience

- Next generation customer centric UX
- Mobile-first approach
- Hybrid mobile applications
- Support for wearables
- Social media based payments
- Simplified Authentication
- Retail and Corporate Dashboards

Customer Engagement

- AI Powered Chatbot
- Push Notifications
- Quick Banking Profile Snapshot
- Helpdesk
- Feedback

Open Banking APIs

- Fintech Collaboration

Multi-Entity Enablement

- Multi-tenant support to deploy multiple Brands and Country entity's on common infrastructure
- Corporates provided access to accounts across entities/ countries with a single sign on

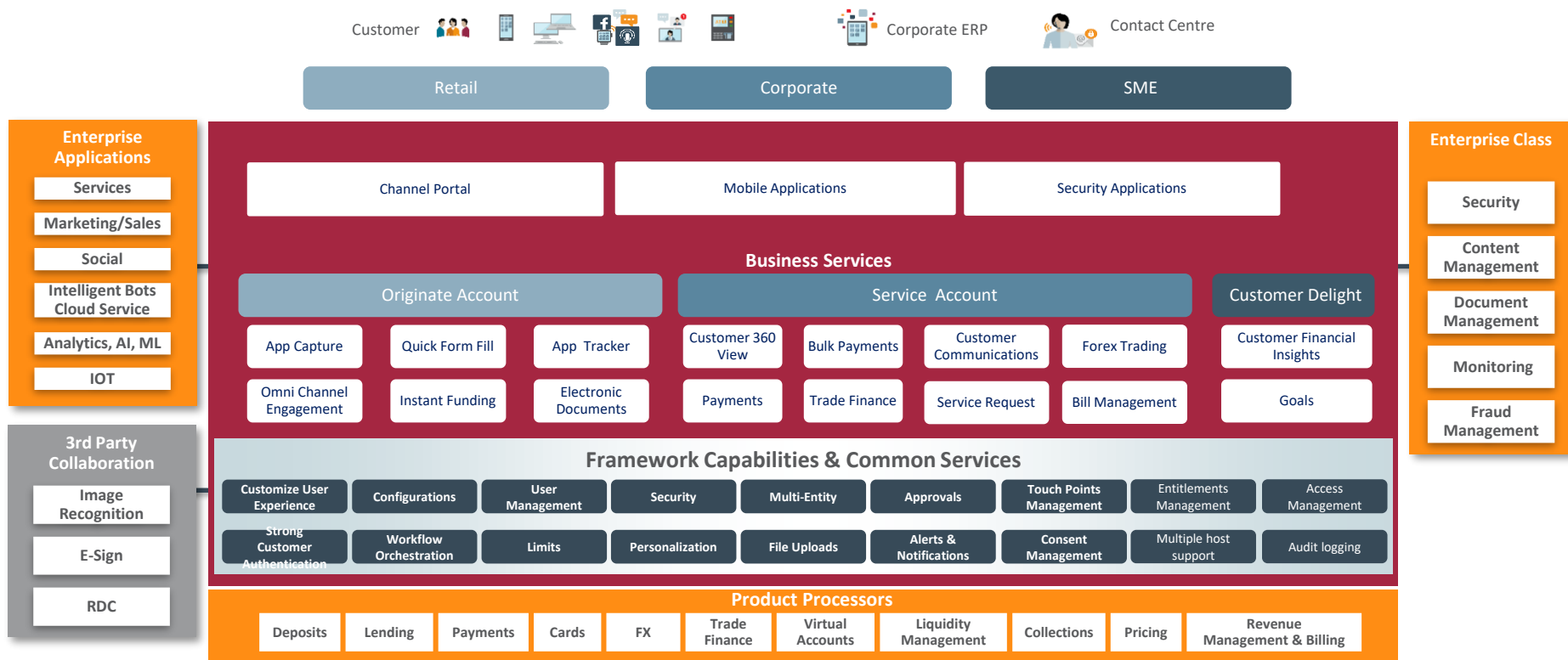### Comprehensive Business Functionality

- Retail
- Corporate
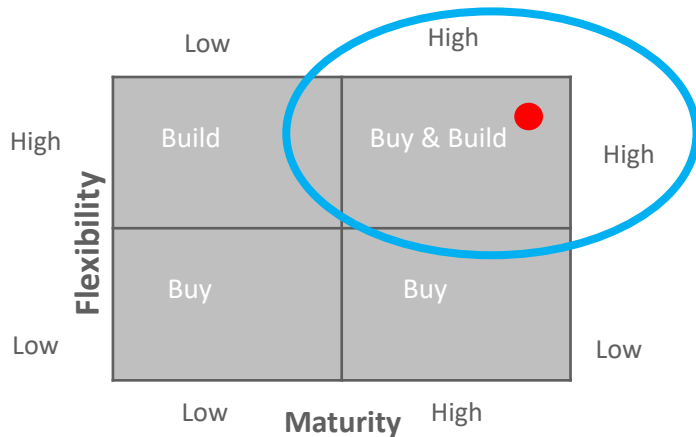- Trade Finance
- Payments
- Originations

Empower the Citizen Developer

- Dashboards
- Limits
- Approvals
- Transactions
- User Management

ORACLE

Omni Channel Customer Experience, Open Banking Through Contemporary Architecture

Customer

Corporate ERP

Contact Centre

Retail	Corporate	SME

Enterprise Applications

- Services
- Marketing/Sales
- Social
- Intelligent Bots Cloud Service
- Analytics, AI, ML
- IOT

3rd Party Collaboration

- Image Recognition
- E-Sign
- RDC

Channel Portal	Mobile Applications	Security Applications

Business Services

Originate Account	Service Account	Customer Delight

App Capture	Quick Form Fill	App Tracker	Customer 360 View	Bulk Payments	Customer Communications	Forex Trading	Customer Financial Insights
Omni Channel Engagement	Instant Funding	Electronic Documents	Payments	Trade Finance	Service Request	Bill Management	Goals

Framework Capabilities & Common Services

Customize User Experience	Configurations	User Management	Security	Multi-Entity	Approvals	Touch Points Management	Entitlements Management	Access Management
Strong Customer Authentication	Workflow Orchestration	Limits	Personalization	File Uploads	Alerts & Notifications	Consent Management	Multiple host support	Audit logging

Product Processors

Deposits	Lending	Payments	Cards	FX	Trade Finance	Virtual Accounts	Liquidity Management	Collections	Pricing	Revenue Management & Billing

Enterprise Class

- Security
- Content Management
- Document Management
- Monitoring
- Fraud Management

ORACLE

Buy & Build with Oracle

With Oracle you get the best of both worlds – high flexibility & high maturity

Buy OR Build? Maturity OR Flexibility? Why not get both!

Integrated Cloud
Applications & Platform Services