



# Oracle Banking Origination

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Deliver streamlined and engaging onboarding and originations







The onboarding process is critical to building a lasting relationship between the customer and the bank. More than ever before, customers today expect a seamless and engaging onboarding experience that is simple, contextual and transparent as well as one that streamlines information capture and provides them with personalized guidance and advice.

Face to face interaction with bankers remains a valued component of the onboarding process for customers and a critical moment of truth for a bank. Leading banks are investing in upgrading onboarding capabilities to empower bankers with the tools and insights to deliver a streamlined and engaging onboarding experience that puts the customer at the center, setting the stage for a mutually rewarding relationship.

Branches are the most preferred channel when applying for new products

Source: Deloitte Insights, 2019



“Oracle Banking Origination empowers bankers with enhanced digital capabilities and insights to place the customer at the center of the onboarding experience”

Oracle Banking Origination helps drive streamlined and frictionless onboarding and originations for retail customers, accounts, deposits, loans and credit cards.

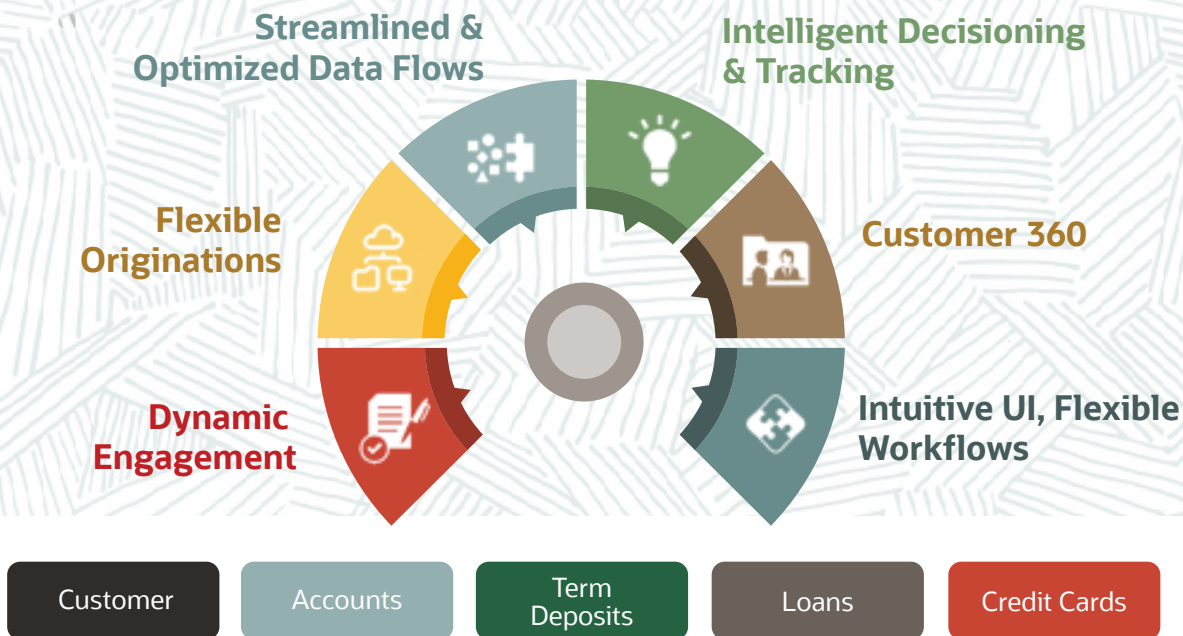


Designed for the cloud and on-prem, the solution enables banks to deliver consistent and seamless cross-channel origination experiences to customers.

Built on a micro-services architecture, the solution supports an integrated origination process across assisted and self-service channels.



## Oracle Banking Origination's Capabilities Include:



### Dynamic engagement:

The solution offers dynamic product catalogues and informative product comparisons which enable banks to efficiently manage and effectively share information on their product portfolio and roll out attractive offers.

### Flexible originations:

Bankers can originate multiple products and customized product bundles at the same time for a customer. Dynamic workflows for different originated products make multiproduct originations seamless and simplified.

### Optimized Data Capture & Flows:

The solution optimizes information capture that significantly reduces the need to capture the same data repeatedly. Newer technologies are leveraged to streamline information capture and ensure a better experience and efficiency. Customer clarifications and responses are streamlined and available throughout process allowing for better transparency and assessment.

### Intelligent Decisioning & Tracking:

The solution can speed up decision making for bankers with definable qualitative scoring and integrated quantitative scoring capabilities. The real-time status of an application can also be tracked.

### Customer 360:

Comprehensive 360 degree views of a customer coupled with enhanced capabilities such as household relationships and balances offer new insights and context.

### Intuitive UI:

Rich screens, drill down views, easy task/action management, intuitive widgets and navigation help bankers do more easily and efficiently.

### Flexible Workflows & Efficient Task Management:

Highly configurable workflows enable banks to create and optimize onboarding processes with ease. Efficient task/approval management drive streamlined operations.

## Oracle Banking Origination's Capabilities Include:

Oracle Banking Origination empowers a banker with the right capabilities and insights to deliver a streamlined and engaging onboarding experience that puts the customer at the center.

### Customers get:

- A quick and seamless onboarding process
- Relevant and contextual products and offers
- Real time application tracking in a transparent manner
- Better advice and guidance from bankers

### Bankers are empowered with:

- A digital banker experience
- Streamlined processes
- Intelligent automation
- Deep customer insights
- Better cross and up sell opportunities





55% of customers ranked face-to-face as the channel that offered the most personalized advice

Source: The Financial Brand, 2019

58% of customers felt that face-to-face advice completely met their needs

Source: The Financial Brand, 2019



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