Oracle Banking Branch

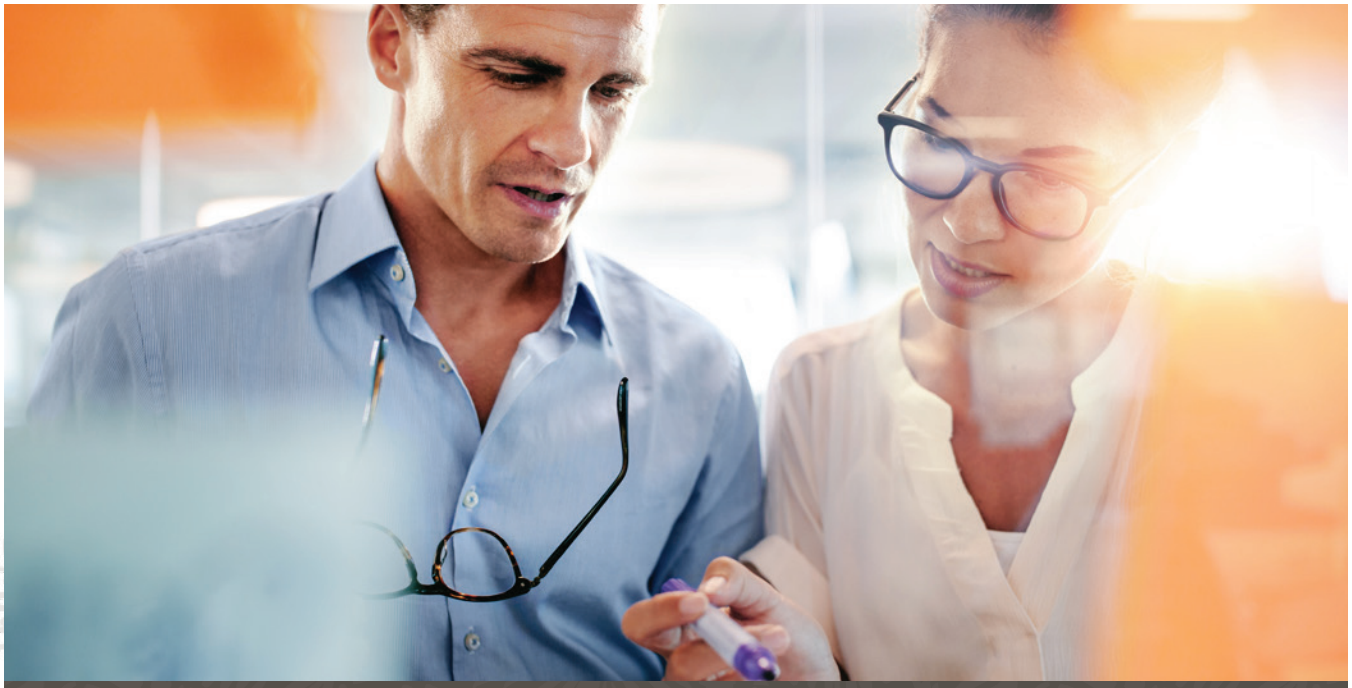
Enhance customer engagement and revenue growth

The bank branch continues to remain important for both the end customer and the bank. Customers across diverse demographic segments still show a preference for banks with a physical presence and the branch continues to remain an important channel for bankers to drive sales.

Amidst the digitization of banking and banking channels, it is imperative for banks to redefine the role of the branch from what has primarily been a transactional role to one that deepens customer relationships and drives revenue growth.

A redefined branch can offer customers quick and accurate services, trusted and transparent financial advice, personalized guidance and relationships and enriched and interactive in-branch experiences that blur the physical and digital divide.

Additionally, a banker can drive more effective cross sell and upsell, increased Customer Lifetime Value, deeper customer relationships and efficient and cost effective operations

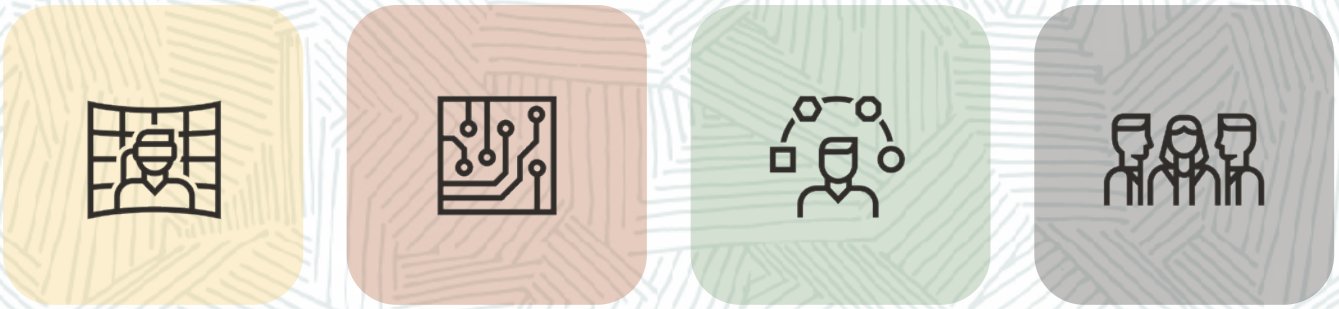


"Oracle Banking Branch enables efficient servicing and branch operations, empowering branch staff with digital capabilities and insights to progressively shift from a transactional focus to a relationship and advisory focus. "

Oracle Banking Branch enables efficient servicing and branch operations spanning teller operations, branch administration, till and vault operations, service management and instrument handling.

Built on a microservices architecture and designed for the cloud and on-prem, the solution supports rapid transaction capabilities and inbuilt customer 360 views that empowers bankers with enhanced and intelligent customer servicing capabilities.

Oracle Banking Branch helps drive a shift from transactional to a relationship and advisory focus



Augmented Servicing + **Intelligent Operations** + **Deep Insights** = **Relationship & Advisory Focus**

Augmented Servicing:

Oracle Banking Branch offers a rich and intuitive UI, digital tools and persona based actionable screens and dashboards. Bankers can offer contextual and quick service, improve overall service quality and accuracy and free up resources to dedicate to better customer engagement.

Intelligent Operations:

Embedded Smart Assistants speed up searches and transaction execution using text and voice based interfaces. Configurable workflows and Natural Language Processing driven automation make operations seamless and intelligent. Machine Learning based predictions help optimize teller operations.

Deep Insights:

Comprehensive 360 degree views of a customer, enhanced capabilities such as household relationships and balances, easy task and action management offer bankers with insights and context that can elevate and personalize the quality of interaction with customers and deepen relationships.

Enhanced Relationship and Advisory Focus:

The ability to drive augmented customer servicing while leveraging deep insights and intelligent operations empower bankers to not just elevate and enrich customer engagement, but also focus on strengthening the overall customer relationship and improve its life time value.

The Oracle Banking Branch Advantage

Oracle Banking Branch helps banks transform the branch experience for both the customer and the banker. Augmented servicing and engagement delivers value to both and deepens relationships.

Customers get:

- Faster and accurate servicing
- An enriched and interactive in-branch experience
- Trusted and personalized guidance and advice
- A more meaningful banking relationship

Bankers are empowered with:

- A digital banker experience
- Intelligent and efficient operations
- Deep customer insights
- Better cross and up-sell opportunities
- An enhanced revenue focus

62% of customers preferred a bank with a branch network when compared to digital only banks.

Source: The World Branch Report, 2019

60% of bankers ranked branches as their number one sales channel

Source: The World Branch Report, 2019

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