

Oracle Banking Liquidity Management Cloud Service

In today's world, Banks IT environment should be robust and flexible enough to address corporate customers dynamic needs, enable banks to continuously innovate and differentiate themselves and scale easily to meet corporate customers transactional needs and capture new opportunities. Oracle Banking Liquidity Management Cloud Service enables banks to offer a comprehensive liquidity management solution that easily scales and de-scales instantaneously based on the transactional needs of the customers. Built on cloud native infrastructure the solution offers high availability and exceptional security while also ensuring banks meet the dynamic needs of the corporate customers with continuous feature enhancements.



COMPREHENSIVE LIQUIDITY MANAGEMENT SOLUTION

Oracle's Liquidity Management solution enables banks to run a single centralized stand-alone liquidity management solution based on contemporary technology with ability to support comprehensive liquidity management techniques. The solution supports comprehensive liquidity management capabilities such as sweeping, pooling, multi-bank cash concentrations, real-time liquidity management, and intercompany loans, interest optimization, real-time visibility into liquidity positions and management of global liquidity structures. With Oracle Banking Liquidity Management banks can empower corporates to manage their working capital efficiently and improve accessibility to internal and external funding. By offering real-time liquidity management facility to corporates banks can ensure corporates manage funds in real-time and maximize business growth. Banks can minimize operational complexities in liquidity management for corporates by automating processes and backend systems. Corporates can centralize cash and earn interest earnings. Also corporates will now have the facility to invest in high yield instruments and earn additional revenues and compensate trapped liquidity.

DELIVERS ON THE PROMISE OF SOFTWARE AS A SERVICE (SAAS) AND CLOUD NATIVE INFRASTRUCTURE

Oracle is known for its exceptional SaaS solutions. It is a leader in delivering SaaS applications to business customers. Customers have used at least one Oracle SaaS application for any type of their business needs right from shop floor to board room. Oracle Banking Liquidity Management Cloud Service delivers both on the promise of SaaS and cloud native infrastructure. Banks can easily scale and de-scale their liquidity management solution to meet the dynamic shift in market and customer needs and optimize their operational expenses appropriately. Oracle cloud offers the highest levels of system availability, scalability, performance, and data security. Built on cloud native infrastructure Oracle Banking Liquidity Management Cloud Service further enhances this promise to banks. Additionally the cloud native infrastructure mandates DevOps methodologies and microservices enabling Oracle to easily extend liquidity management capabilities for banks and ensure faster recovery from failures. Included in the service is also continuous technical support, access to latest software and feature enhancements, hardware upgrades, and disaster recovery. Finally, banks can rest assured, their data is managed and protected by Oracle, the company that leads the world in data technology.

ENSURES HIGH AVAILABILITY OF LIQUIDITY MANAGEMENT SERVICES

Oracle Banking Liquidity Management Cloud Service enables banks to offer Liquidity Management solution on high availability. It offers cross-region disaster recovery support with application, storage and database replication and protections across regions. The disposibility principle of Oracle Cloud Native team ensures all underlying services are functioning with optimum health by automatically regenerating these services continuously and removing failing or failed services on frequent basis. Oracle cloud native principles mandates "Automation isn't just a good idea, it's the law" and the cloud native team maintain a "Zero Human Touch" production environment. Automation of every activity such as backup, upgrades and recovery eliminates human errors and ensures faster recovery and higher uptime. Oracle Banking Liquidity Management Cloud Service ensures an availability of 99.5%.

Value to banks

Using Oracle Banking Liquidity Management Cloud Service, banks can

- Increase revenue by retaining existing customers and attracting new customers
- Optimize operational expenses and eliminate capital expenditure for IT environment supporting liquidity management solution
- Easily scale and de-scale liquidity management services based on transactional demand from customers
- Offer exceptional security to customers
- Enable high availability of services to customers with minimal or zero downtime
- Ensure faster recovery from failures and offer quick resolution to customer challenges
- Easily extend business functionality with frequent feature enhancements from Oracle and address the dynamic needs of the customers

ENABLES BANKS TO OFFER EXCEPTIONAL SECURITY TO CUSTOMERS

Banks can offer superior security to customers with Oracle's 3R approach for Oracle Banking Liquidity Management Cloud Service. The three Rs are Repair, Repave and Rotate. Repair ensures continuous detection and quick repair of security vulnerabilities. Repave ensures servers are deployed from trusted immutable objects and there is a continuous deployment of application instances from known good state and rotate ensures all credentials are frequently are expired and rotated. Oracle cloud native environment offers best in class data security. It offers Create, Read, Update and Delete (CRUD) storage operations for sensitive data, data encryption in transit using TLS 1.2 and at rest using AES-256 and support for "Wrapped secrets" for data transfer across unsecure channels. The solution also enables banks to authorize access to both users and external applications based on role privileges. The solution supports federation with Oracle IDCS, Oracle Access Manager and Active Directory for efficient access management. Activities by users and external applications are audited accurately on frequent basis

Value to Corporates

Using Oracle Banking Liquidity Management Cloud Service, banks can enable their corporate customers to:

- Gain a unified real-time view of global liquidity structures and underlying multi currency accounts and balances
- Enhance returns through investment into high yield instruments like money markets and term deposits
- Deploy comprehensive and flexible liquidity techniques
- Enable real-time liquidity management
- Review and modify liquidity structures to meet dynamic organizational and regulatory demands

ALLOWS BANKS TO ADDRESS DYNAMIC NEEDS OF CUSTOMERS

Oracle Banking Liquidity Management Cloud Service enables banks to extend business functionalities with flexible configurations. Additionally the DevOps methodology deployed by Oracle ensures short release cycles and frequent product enhancements to meet the dynamic needs of customers. Oracle also ensures that the development and production environment has the same software achieving dev and prod parity and enabling faster deployment.



CONNECT WITH US

Call +1.800.ORACLE1 or visit oracle.com.
Outside North America, find your local office at oracle.com/contact.

 blogs.oracle.com

 facebook.com/oracle

 twitter.com/oracle

Copyright © 2021, Oracle and/or its affiliates. All rights reserved. This document is provided for information purposes only, and the contents hereof are subject to change without notice. This document is not warranted to be error-free, nor subject to any other warranties or conditions, whether expressed orally or implied in law, including implied warranties and conditions of merchantability or fitness for a particular purpose. We specifically disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document. This document may not be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without our prior written permission.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Xeon are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Opteron, the AMD logo, and the AMD Opteron logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group. 0120

