

# Customer and Treasury intelligence with Oracle FSDI

Financial institutions are navigating an increasingly complex environment shaped by rapidly changing markets, evolving customer expectations, regulatory pressures, and growing volumes of data. Yet critical insights often remain fragmented across finance, treasury, risk, customer, and operational systems. This makes it difficult for decision-makers to understand what is changing, why it is changing, and where to act.

Oracle Financial Services Data Intelligence (FSDI) is built for financial institutions that need connected customer, profitability, liquidity, funding, and balance sheet intelligence. It helps CFOs, Finance, Treasury, and business teams turn fragmented data and analytical outputs into decision-ready insight.

FSDI supports multiple starting points. Institutions can introduce Customer or Treasury Analytics based on their existing environment and business priorities, whether extending Oracle Financial Services applications, existing OFSAA Profitability or ALM investments, Oracle Fusion applications, or third-party analytical environments.

## Customer Insights Generator. Treasury Insights Enabler.

Think of FSDI as the financial-services intelligence layer: it turns existing data and analytical outputs into decision-ready Customer and Treasury intelligence.

Built on OCI, FSDI extends Oracle Financial Services, Oracle Fusion, on-premises, and third-party data and analytical investments. It connects Customer and Treasury perspectives and adds AI-assisted exploration.

## What FSDI solves: turning complex data into business decisions

The challenge is more than accessing or visualizing data. Financial institutions must reconcile complex data and analytical outputs, apply consistent financial-services definitions and business semantics, and connect profitability, customer, liquidity, funding, and balance sheet perspectives before information can support decisions.

FSDI packages the data structures, financial-services semantics, KPIs, and analytical content required for defined Customer and Treasury outcomes. Prebuilt pipelines, Analytics Ready Data Models, dashboards, reports, and 40



### Why financial institutions choose FSDI

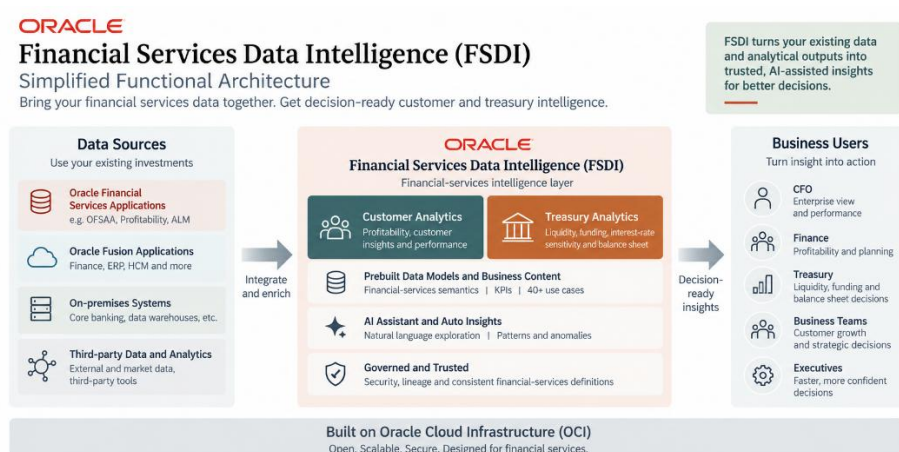
- Flexible, phased analytics modernization
- 40 prebuilt Customer and Treasury use cases
- Financial-services data models and semantics
- Connected profitability and treasury intelligence
- Faster time to business-ready insight
- AI-assisted exploration in governed context
- Extends Oracle and third-party investments

business use cases give institutions a governed starting point without designing every analytical domain from the ground up.

AI Assistant and Auto Insights let users explore this governed financial-services context using natural language and automatically surface patterns, relationships, trends, and anomalies.

Finance, Treasury, and business teams spend less time assembling information and more time understanding what it means and where to act.

The result is business-ready Customer and Treasury intelligence that builds on existing technology investments.



### Key features

- Analytics Ready Data Models
- Prebuilt financial services use cases
- AI Assistant
- Auto Insights
- Prebuilt semantic models
- KPIs, dashboards, and reports
- Customer Analytics
- Treasury Analytics

Where FSDI fits: the financial-services intelligence layer

Oracle Financial Services Data Intelligence provides a purpose-built, OCI-native intelligence foundation for financial institutions. It organizes curated data and analytical outputs around financial-services definitions, business semantics, and supported Customer and Treasury outcomes.

With 40 prebuilt Customer and Treasury use cases, FSDI helps CFO, Finance, Treasury, and business teams address priorities across profitability, customer performance, liquidity, funding, interest-rate sensitivity, and balance sheet management.

## Built for financial institutions

### Start with prebuilt financial services intelligence

FSDI is designed for institutions that need consistent insight across complex customer, profitability, treasury, and balance sheet data without building each financial-services analytical use case from scratch. Prebuilt models, semantic mappings, KPIs, dashboards, reports, and business use cases provide a business-ready starting point.

It is especially relevant for organizations extending Oracle Financial Services investments, modernizing on-premises Profitability and ALM environments, or connecting Oracle and third-party data and analytical outputs.

### Profitability-driven customer growth

Customer Analytics provides deeper visibility into profitability and performance across customers, products, segments, geographies, and counterparties.

Financial institutions can analyze customer profitability, segment performance, geographic performance, customer engagement, acquisition and retention,

portfolio health, and other dimensions to better understand where value is being created and where performance requires attention.

These insights help support profitability-driven growth, more informed customer and portfolio strategies, improved cost transparency, and better alignment of resources with high-value opportunities.

### **Stronger treasury resilience**

Treasury Analytics provides actionable insight into liquidity, interest-rate sensitivity, funding, and balance sheet dynamics.

Financial institutions can monitor liquidity positions, assess interest-rate scenarios, analyze funding concentration and costs, understand cash flow behavior, and evaluate balance sheet exposures through a business-focused analytical experience.

This enables treasury and finance teams to better understand risk-return trade-offs and support more informed liquidity, funding, and balance sheet decisions.

### **For business users**

#### **Explore governed financial services intelligence**

FSDI gives business users intelligence already organized around supported financial-services domains. AI Assistant enables natural-language exploration from governed business context rather than raw data or a blank analytical model.

Auto Insights automatically surfaces relevant patterns, relationships, trends, and anomalies, helping users focus attention on what matters and accelerate the discovery of meaningful insights.

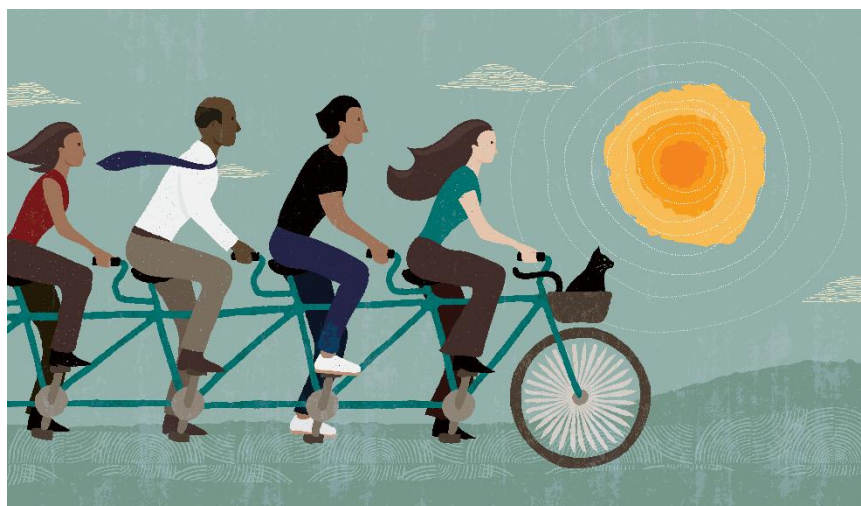
#### **Business-ready financial services analytics**

FSDI organizes curated data into Analytics Ready Data Models aligned with specific financial services outcomes. A shared analytics model, business-friendly semantic layer, and prebuilt analytical content help users explore information consistently across supported business use cases.

This approach helps users move from data to insight while maintaining a governed analytical foundation. It also reduces the need to recreate common financial-services definitions, analytical structures, and business logic for each new requirement.

#### **Key differentiators**

- Financial-services-specific Analytics Ready Data Models
- Prebuilt Customer and Treasury business use cases
- Financial-services semantics, KPIs, and analytical content
- Integration with Oracle and third-party analytical outputs
- Extends existing data and analytics investments
- AI-assisted discovery grounded in business context



## **FSDI at a Glance: Purpose-built intelligence for financial services**

### **Analytics Ready Data Models**

Analytics Ready Data Models provide the financial-services data structures, business semantics, and analytical context required for defined Customer and Treasury outcomes. FSDI delivers this foundation through prebuilt pipelines, models, semantic mappings, subject areas, KPIs, dashboards, and reports.

By organizing data around specific business outcomes rather than generic reporting structures, ARDMs help institutions reduce the effort between onboarding data and answering important business questions.

This governed foundation helps support consistent business definitions and analytical consumption across Customer and Treasury use cases.

### **AI Assistant**

AI Assistant enables business users to explore financial services data using natural-language interactions. Users can investigate profitability drivers, customer and segment performance, treasury exposures, and other business questions through a more intuitive analytical experience.

This helps users move beyond static reporting and investigate changing business conditions more quickly.

### **Auto Insights**

Auto Insights helps automatically identify meaningful trends, relationships, patterns, and anomalies within analytical data.

Rather than beginning every analysis from a blank canvas, users can quickly focus on material insights and investigate the underlying factors affecting performance. This can accelerate the progression from understanding what happened to determining why it happened and where further attention is needed.

### **Customer Analytics**

Customer Analytics provides purpose-built insights across customer profitability, performance, segmentation, engagement, and growth.

Prebuilt use cases address business questions such as customer profitability, segment performance and risk, geographic profitability, counterparty profitability, customer acquisition and retention, product portfolio performance, customer engagement, and financial vulnerability.

These insights help institutions better understand which customers, products, segments, and relationships create value and support more informed decisions across pricing, engagement, portfolio management, and growth.

### **Treasury Analytics**

Treasury Analytics provides purpose-built insight into liquidity, funding, interest-rate sensitivity, and balance sheet performance.

Prebuilt use cases support Liquidity Coverage Ratio monitoring, interest-rate shock analysis, ALM market value analysis, behavioral cash flow forecasting, funding concentration analysis, interest income and margin analytics, integrated balance sheet management, liquidity optimization, and ALCO decision support.

### **FSDI: Purpose-built intelligence in action**

Oracle FSDI delivers AI-enabled, financial-services-specific analytics with:

- 40 prebuilt Customer and Treasury use cases
- 20 Customer Analytics use cases
- 20 Treasury Analytics use cases
- AI Assistant and Auto Insights
- Financial-services-focused Analytics Ready Data Models

Together, these capabilities help treasury teams identify exposures, understand changing conditions, and make more informed funding, liquidity, and balance sheet decisions.

## Prebuilt analytics for evolving financial services priorities

FSDI provides 20 prebuilt Customer Analytics use cases and 20 prebuilt Treasury Analytics use cases, helping institutions address a broad range of business questions without creating every analytical scenario from scratch.

Customer Analytics spans profitability, segmentation, engagement, acquisition and retention, portfolio performance, and financial resilience. Treasury Analytics spans liquidity, interest-rate risk, funding, cash flow, balance sheet management, scenario analysis, and risk-adjusted decision-making.

Institutions can begin with Customer Analytics or Treasury Analytics based on their immediate priorities and expand across both domains as their analytics needs evolve. This provides flexibility to address focused Customer or Treasury priorities first while building toward more connected Customer and Treasury intelligence over time.

FSDI can complement broader Oracle Financial Services data, accounting, profitability, and balance sheet management capabilities by bringing together relevant data from Oracle Financial Services applications, Oracle Fusion Applications, on-premises environments, and third-party sources. Institutions can add purpose-built financial-services intelligence while continuing to use their broader enterprise data, analytics, and reporting investments.

## Connect analytics and planning

FSDI can complement Oracle Fusion EPM investments by extending Customer and Treasury intelligence into broader finance and planning conversations. Customer profitability, funding, liquidity, and balance sheet perspectives can provide additional business context for financial planning and performance analysis.

## Integrate with existing solutions to extend financial intelligence and unlock deeper insights

### Prebuilt integration with Oracle Profitability and Balance Sheet Management Cloud Service (PBSM)

Financial Services Data Intelligence (FSDI) provides prebuilt data pipelines for integration with PBSM, enabling relevant data and engine results to be brought into FSDI. This creates an integrated data foundation for downstream analytics and supports different business perspectives through Financial Services Data Intelligence Customer Analytics (FSDI CA) and Financial Services Data Intelligence Treasury Analytics (FSDI TA).

- **FSDI CA**: The integration brings together instrument and account contracts and Management Ledger balances to support a unified view of profitability, performance, and cost transparency across customers, products, and segments. This can help institutions better understand revenue and profitability drivers, identify potential growth opportunities, and analyse performance across multiple dimensions, supported by data quality and lineage capabilities.
- **FSDI TA**: The integration brings together Funds Transfer Pricing (FTP), Asset-Liability Management (ALM), liquidity, and interest rate

### Extend the value of existing investments

- Build on existing profitability and balance sheet investments
- Connect existing Oracle and third-party data and analytical results
- Bring profitability and treasury insights into a common analytics foundation
- Unlock Customer and Treasury insights from connected data

risk insights to support a unified view of the balance sheet. This provides visibility into balance sheet performance and risk exposure and supports liquidity analysis, interest rate scenario assessment, strategic funding decisions, and treasury decision-making.

### **Integration with Oracle Financial Services Analytical Applications (OFSAA) on-premises applications**

Financial Services Data Intelligence (FSDI) supports prebuilt data pipelines for integration with OFSAA on-premises Profitability and ALM applications, including version 8.1.2.x. These customers can be onboarded through Financial Services AI Data Platform (FSAIDP).

FSAIDP provides the integrated data foundation for downstream FSDI solutions. It provides an integration layer for onboarding relevant source data and engine results and organizing that data for consistent consumption within FSDI workflows and analytics.

This gives institutions with existing OFSAA investments a path to bring Profitability and ALM data and results into FSDI for downstream analytics, modernizing how business users consume and explore those outputs while extending the underlying investment.

Institutions can take a phased approach to analytics modernization, extending existing OFSAA analytical outputs while progressing toward broader cloud modernization according to their business and technology priorities.

### **Integration with third-party Profitability and ALM solutions**

Financial Services Data Intelligence (FSDI) can also support data and engine results from third-party Profitability and Asset-Liability Management solutions through Financial Services AI Data Platform (FSAIDP).

The FSAIDP provides the data foundation for onboarding and integrating third-party data and engine outputs and making them available to downstream FSDI workflows and analytics. This enables institutions to use FSDI analytics when their underlying Profitability or ALM calculations originate outside Oracle applications.

## **Emerging Areas for Financial Services Data Intelligence**

### **Profitability-driven customer intelligence**

Financial institutions are moving beyond traditional measures of customer growth toward a deeper understanding of the economic value of each customer, product, segment, and relationship.

FSDI Customer Analytics helps institutions connect profitability with customer behavior, segmentation, geography, product holdings, engagement, and risk-related indicators. This enables decision-makers to identify performance drivers, uncover concentration areas, prioritize high-value opportunities, and make more informed customer and portfolio decisions.

### **Intelligent treasury decision-making**

Changing interest rates, liquidity requirements, funding pressures, and market volatility are increasing the need for timely, connected treasury intelligence.

FSDI Treasury Analytics helps treasury and finance teams explore liquidity, funding, interest-rate sensitivity, cash flow behavior, and balance sheet

### **The Oracle Financial Services Advantage**

- Financial services expertise at scale
- Supports 1,400 financial institutions in more than 160 countries.
- Purpose-built industry capabilities
- 24 of the top 30 global systemically important banks (G-SIBs) deploy solutions from the Oracle Financial Services portfolio.
- Connected finance and risk ecosystem
- Unified data-to-decision foundation
- Enterprise-grade cloud and AI
- Extends existing technology investments

dynamics in a unified analytical experience. Scenario-based insights can help decision-makers understand exposures and evaluate potential actions as market and business conditions change.

### Connected finance and treasury insight

Profitability and treasury decisions are increasingly interconnected. Customer and product profitability can be influenced by funding costs, liquidity requirements, and balance sheet constraints, while treasury strategies can directly affect margins and business performance.

By bringing Customer Analytics and Treasury Analytics together within a common analytics and AI foundation, FSDI creates opportunities for more connected decision-making across the CFO and Treasury organizations.

To capitalize on these opportunities, financial institutions need an analytics foundation that can transform trusted data into timely insight while complementing existing technology investments.

### How FSDI can help?

FSDI is designed for financial institutions that want to accelerate Customer and Treasury intelligence without building and maintaining every financial-services analytical domain themselves.

It packages Analytics Ready Data Models, pipelines, semantic models, KPIs, dashboards, and 40 prebuilt use cases, then adds AI Assistant and Auto Insights to help users explore decision-ready information.

Customer Analytics provides insight into profitability, customer and segment performance, engagement, and growth, while Treasury Analytics provides deeper visibility into liquidity, funding, interest-rate sensitivity, and balance sheet dynamics.

FSDI also provides a flexible modernization path by enabling institutions to build on existing Oracle Financial Services and third-party data and analytical investments. This allows organizations to introduce modern, OCI-native analytics while progressing toward broader transformation at a pace aligned with their business priorities.

By connecting financial-services-specific data, analytics, and AI, Oracle FSDI helps institutions move from **data insight to strategic foresight, informed action, and sustainable business outcomes**.

### Related products

- Oracle Financial Services Data Intelligence Customer Analytics Cloud Service
- Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service
- Oracle Financial Services Profitability and Balance Sheet Management Cloud Service
- Oracle Financial Services Analytical Applications (OFSAA)

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