

Oracle Banking Branch

Oracle Banking Branch enables efficient servicing and branch operations and empowers branch staff with the capabilities and insights to progressively shift from a transactional focus to a relationship and advisory focus.

INTRODUCTION

The bank branch continues to remain an important channel. Having survived many dire predictions of its demise, the branch as a channel is continuously evolving in its role for both the end customer and the bank. Customers across diverse demographic segments still show a strong preference for banks with a physical presence with the branch continuing to play an important role in building and reinforcing trust and relationships. The branch also is critical to bankers, as the leading channel that drives sales of products and services.

However, in light of the growing popularity of digital self-service channels and pure digital competitors, banks must redefine the role of the branch to establish a competitive advantage that can drive growth. The role of the branch and branch staff must shift from what has primarily been a transactional role to a role that is more advisory focused, thereby deepening customer relationships and driving revenue growth.

A redefined branch can offer customers:

- **Quick and accurate** support and services
- **Trusted and transparent** financial advice
- **Enriched and interactive** in-branch experiences
- **Personalized** guidance and relationships
- A more **meaningful banking relationship**



Concurrently, bankers empowered with the right capabilities and insights can drive

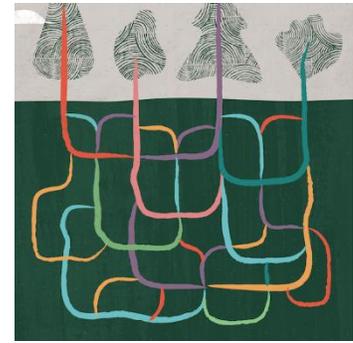
- More effective **cross sell** and **up sell**
- Increased **Customer Lifetime Value**
- **Deep** customer **relationships**
- Efficient and cost effective **operations**

To redefine the role of the branch, banks must invest in the necessary systems that empower bankers with the capabilities and insights to drive deeper customer relationships and increase revenue growth.

ORACLE BANKING BRANCH

Oracle Banking Branch is an independent solution that enables efficient customer servicing and branch operations spanning Branch transactions, Customer Cash Transactions, Cheques and Remittances, Loan Payments, Credit Card Payments, Account Servicing, Term Deposit Servicing, and Loan Servicing transactions. Built on a microservices architecture the solution is designed for the cloud and on-prem and supports multi-entity deployments. The solution offers rapid transaction capabilities and inbuilt customer 360 views that empowers bankers with deep insights and enhanced customer servicing capabilities.

- **Augmented Servicing:** Oracle Banking Branch offers a rich and intuitive UI, digital tools and persona based actionable dashboards with drill down views that are designed to increase service quality and speed. Screens customized to banker personas, easy task/action management and flexible and convenient widgets help bankers do more easily and efficiently. The solution helps bankers free up resources that can be dedicated to better customer engagement.
- **Intelligent Operations:** The solution offers embedded intelligence that helps drive operational dexterity and improve efficiencies. Smart Assistants help speed up searches and execution of transactions using text and voice based interfaces. Natural Language Processing capabilities help automate service requests and make operations seamless and intelligent. Machine Learning based predictions help optimize branch operations.
- **Deep Insights:** Comprehensive 360 degree views of a customer, enhanced capabilities such as house hold relationships and balances, and actionable alerts and offer bankers with insights and context that can personalize and



Key Features

- *Rapid transaction capabilities*
- *Efficient approval mechanisms*
- *Intelligent assistants*
- *Customer service automation*
- *ML driven optimization*
- *Enhanced customer 360 degree views*
- *Intuitive UI*
- *Flexible workflows*
- *Persona based screens and dashboards*

elevate the quality of interaction with customers and deepen relationships.

The ability to deliver augmented customer servicing with deep insights and intelligent operations empowers banks to scale elevated and enriched customer engagement efficiently and effectively. Banks can also drive advisory focused relationships with customers that increase the overall customer life time value. Bankers that know what products to suggest to which customers, improve cross and up sell and drive new revenue growth.

Oracle Banking Branch helps banks transform branch servicing and engagement and delivers value to both the customers and the banker/bank.

From a customer's perspective, the solution helps a bank offer:

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

The solution also empowers the banker with:

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

Oracle Banking Branch empowers a banker with the right capabilities and insights to redefine the role of the branch that deepens customer relationships and drives revenue growth.

Empowered bankers and happy customers combine to set the stage for a lasting relationship between customer and bank.



Key Business Benefits:

- *Augmented customer servicing*
- *Intelligent automation*
- *Streamlined processes*
- *Deep customer insights*
- *Better advice and guidance for customers*
- *Better cross and up-sell opportunities*
- *Optimized operations*
- *Enhanced revenue focus*

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