

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service



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Financial institutions operate in an environment of changing interest rates, liquidity requirements, funding pressures, and market volatility. Yet treasury, finance, and risk insights can remain fragmented across systems and analytical environments. This can make it difficult for decision-makers to understand liquidity positions, funding concentrations and costs, interest-rate sensitivity, cash flow behavior, and balance sheet exposures in a connected way.

Treasury teams need timely, business-ready intelligence that helps them understand changing conditions, investigate underlying drivers, assess scenarios, and support informed liquidity, funding, and balance sheet decisions.

They need a purpose-built treasury analytics solution that helps them connect liquidity, funding, interest-rate risk, cash flow, and balance sheet data and turn it into business-ready insights. They need solutions that support:

They need a purpose-built customer analytics solution that helps them connect customer, profitability, performance, behavioral, and risk-related data and turn it into business-ready insights. They need solutions that support:

- **Liquidity insights** to monitor liquidity positions, cash flow behavior, and liquidity risk
- **Interest-rate sensitivity analysis** to assess exposures and evaluate the impact of changing interest-rate scenarios
- **Funding analytics** to understand funding concentration, funding costs, and funding requirements across the institution
- **Integrated balance sheet insights** to connect liquidity, funding, ALM, and interest-rate risk perspectives for treasury decision-making
- **Scenario analysis** to evaluate interest-rate shocks, maturity mismatches, market value impacts, and changing treasury conditions
- **Prebuilt treasury analytics** with Analytics Ready Data Models, semantic models, KPIs, dashboards, reports, and packaged treasury use cases
- **AI-assisted exploration** with AI Assistant and Auto Insights to help uncover trends, patterns, relationships, anomalies, and performance drivers
- **Existing investment reuse** to extend relevant Oracle Financial Services and third-party data and analytical outputs with OCI-native treasury analytics

LIQUIDITY AND FUNDING INSIGHTS

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service provides purpose-built analytics for financial institutions to explore liquidity positions, funding, cash flow behavior, and related treasury exposures. It helps treasury and finance teams bring relevant information into a business-focused analytical experience for more informed treasury decision-making.

The solution supports use cases spanning Liquidity Coverage Ratio monitoring, liquidity risk monitoring and optimization, behavioral cash flow forecasting, funding concentration analysis, funding cost attribution, and idle liquidity analysis. These insights can help treasury teams better understand liquidity and funding conditions, identify concentrations, and investigate factors affecting treasury performance.

INTEREST-RATE RISK AND SCENARIO ANALYSIS

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service helps financial institutions analyze interest-rate sensitivity and evaluate treasury exposures under changing scenarios. Packaged analytical use cases support areas such as

interest-rate shock analysis, ALM market value analysis, yield curve sensitivity attribution, maturity mismatch analysis, and strategic stress-testing.

Treasury and finance users can investigate how changing interest rates and market conditions may affect assets, liabilities, cash flows, margins, and balance sheet positions. This supports a more connected understanding of interest-rate exposure and helps users evaluate potential treasury actions as conditions change.

INTEGRATED BALANCE SHEET MANAGEMENT

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service brings together relevant liquidity, Funds Transfer Pricing (FTP), Asset-Liability Management (ALM), funding, and interest-rate risk perspectives to support a more integrated view of the balance sheet.

Financial institutions can analyze balance sheet performance and risk exposures across multiple dimensions, helping treasury and finance teams better understand risk-return trade-offs and the factors influencing liquidity, funding, interest income, margins, and balance sheet performance. Integrated profitability and risk perspectives can also provide additional analytical context for ALCO decision-making.

ANALYTICS READY DATA MODEL

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service uses Analytics Ready Data Models designed around treasury business outcomes rather than generic reporting structures. The analytics-ready foundation includes prebuilt pipelines, data models, semantic mappings, KPIs, dashboards, reports, and analytical content designed for supported treasury use cases.

By organizing curated data around defined treasury outcomes, Analytics Ready Data Models help reduce the effort between onboarding data and answering important business questions. This provides treasury and finance users with a governed analytical foundation for exploring liquidity, funding, interest-rate sensitivity, and balance sheet information.

PREBUILT TREASURY ANALYTICS USE CASES

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service provides 20 prebuilt Treasury Analytics use cases designed around common treasury business questions. The FSDI Solution Brief identifies 20 Treasury Analytics use cases, complementing the 20 Customer Analytics use cases available within FSDI.

Treasury Analytics use cases span 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.

Additional documented areas include currency portfolio and exposure analysis, deposit liquidity profiles and behavioral risk, strategic stress-testing and scenario analysis, asset and liability maturity mismatch analysis, treasury yield curve sensitivity attribution, funding cost attribution by business line, and idle liquidity optimization and deployment analytics.

AI-ASSISTED TREASURY INSIGHTS

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service uses Oracle Analytics capabilities including AI Assistant and Auto Insights to help business users explore curated treasury information.

AI Assistant enables users to investigate treasury questions using natural-language interactions, helping them explore liquidity, funding, interest-rate sensitivity, and balance sheet information through an intuitive analytical experience.

Auto Insights helps automatically identify relevant patterns, relationships, trends, and anomalies within analytical data. Instead of beginning every analysis from a blank canvas, treasury users can focus attention on material insights and investigate the underlying drivers affecting treasury and balance sheet performance.

FUNDING AND MARGIN ANALYTICS

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service helps financial institutions analyze funding concentrations, funding costs, interest income, and margins across the institution. Treasury funding cost attribution by business line can provide additional visibility into how funding costs relate to different areas of the business.

The solution also supports interest income and margin analytics and treasury analysis incorporating interest and foreign exchange forecasts. These perspectives can help treasury and finance teams better understand the factors influencing funding and margin performance and support more informed funding decisions.

LIQUIDITY RISK AND CASH FLOW ANALYSIS

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service supports analysis of liquidity positions and cash flow behavior through packaged use cases such as Liquidity Coverage Ratio monitoring, behavioral adjusted cash flow forecasting, deposit liquidity profile analysis, and liquidity risk monitoring.

Institutions can use these analytical perspectives to investigate liquidity requirements, understand the behavior of assets and liabilities, identify potential liquidity concentrations, and evaluate how different conditions may affect liquidity positions. Idle liquidity optimization and deployment analytics can provide additional insight into liquidity available across the institution.

INTEGRATION WITH EXISTING ANALYTICAL INVESTMENTS

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service can build on relevant Oracle Financial Services and third-party analytical investments, providing institutions with a path to introduce OCI-native treasury analytics while continuing to use existing data and analytical outputs.

Financial Services Data Intelligence provides prebuilt data pipelines for integration with Oracle Profitability and Balance Sheet Management Cloud Service. For Treasury Analytics, the integration brings together Funds Transfer Pricing, Asset-Liability Management, liquidity, and interest-rate risk insights to support a unified analytical 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.

Financial Services Data Intelligence also supports prebuilt data pipelines for integration with existing Oracle Financial Services Analytical Applications (OFSAA) on-premises ALM environments, including version 8.1.2.x, through Financial Services AI Data Platform. Institutions can bring relevant ALM data and engine results into FSDI for downstream analytics, providing a phased path to modernize how business users consume and explore existing analytical outputs.

FSDI can also support data and engine results from third-party Profitability and Asset-Liability Management solutions through Financial Services AI Data Platform, allowing institutions to use Treasury Analytics when underlying calculations originate outside Oracle applications.

ANALYTICS-DRIVEN ACTIONABLE INSIGHTS

Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service provides financial institutions with business-focused treasury information through Analytics Ready Data Models, prebuilt use cases, KPIs, dashboards, reports, AI Assistant, and Auto Insights.

Treasury and finance teams can investigate liquidity, funding, interest-rate sensitivity, cash flow behavior, margin, and balance sheet dynamics through a common analytical experience. These capabilities help users identify exposures, understand changing conditions, investigate underlying drivers, and support more informed liquidity, funding, and balance sheet decisions.

Key features

- Financial-services-specific Analytics Ready Data Model for Treasury Analytics
- 20 prebuilt Treasury Analytics use cases
- Prebuilt data pipelines and treasury analytical structures
- Prebuilt semantic models and business mappings
- Prebuilt KPIs, dashboards, and reports
- Liquidity Coverage Ratio monitoring
- Interest-rate shock scenario analysis
- ALM market value analysis
- Behavioral cash flow forecasting
- Currency portfolio and exposure analysis
- Funding concentration and risk analysis
- Deposit liquidity profile and behavioral risk analysis
- Interest income and margin analytics
- Integrated balance sheet management
- Liquidity risk monitoring and optimization
- Asset and liability maturity mismatch analysis
- Treasury yield curve sensitivity attribution
- Treasury funding cost attribution by business line
- Integrated profitability and risk analytics for ALCO decision support
- Idle liquidity optimization and deployment analytics
- AI Assistant for natural-language exploration
- Auto Insights for identifying patterns, relationships, trends, and anomalies
- Integration with relevant Oracle Financial Services and third-party analytical outputs

Key benefits

- Gain greater visibility into liquidity, funding, interest-rate sensitivity, and balance sheet dynamics
- Better understand liquidity positions and underlying cash flow behavior
- Support more informed funding, liquidity, and balance sheet decisions
- Analyze interest-rate exposures under changing scenarios
- Better understand funding concentration and funding costs across the institution
- Connect FTP, ALM, liquidity, and interest-rate risk perspectives within a business-focused analytical experience
- Support ALCO decision-making with integrated profitability and risk insights
- Accelerate treasury analytics initiatives with prebuilt models, use cases, KPIs, dashboards, and reports
- Explore treasury information through natural-language interactions
- Identify relevant trends, relationships, patterns, anomalies, and performance drivers with AI-assisted analytics
- Build on existing Oracle Financial Services and third-party analytical investments
- Introduce OCI-native treasury analytics while extending existing ALM, FTP, liquidity, and other treasury analytical outputs

Related products

- Oracle Financial Services Data Intelligence
- Oracle Financial Services Data Intelligence Customer Analytics Cloud Service
- Oracle Profitability and Balance Sheet Management Cloud Service
- Financial Services AI Data Platform
- Oracle Analytics Cloud

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