ORACLE

Oracle Banking Branch Cloud Service

Oracle Banking Branch Cloud Service enables efficient servicing and branch operations and empowers branch staff with the capabilities and insights to progressively shift from a point of service to a point of sale.

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**

Copyright © 2025, Oracle and/or its affiliates

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.

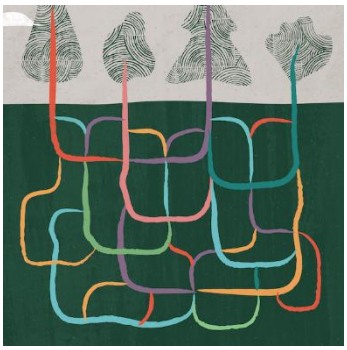
ORACLE BANKING BRANCH CLOUD SERVICE

Oracle Banking Branch Cloud Service 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 Cloud Service 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 across accounts, deposits, loans and teller operations. 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 and predict cash needs.

- **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 elevate the quality of interaction with customers and deepen relationships.



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*
- *Audit logs*
- *Persona based screens and dashboards*

Copyright © 2025, Oracle and/or its affiliates

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 Cloud Service 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 Cloud Service 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*

Copyright © 2025, Oracle and/or its affiliates

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 © 2025, 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.

This device has not been authorized as required by the rules of the Federal Communications Commission. This device is not, and may not be, offered for sale or lease, or sold or leased, until authorization is obtained.

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

Disclaimer: This document is for informational purposes. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions. The development, release, timing, and pricing of any features or functionality described in this document may change and remains at the sole discretion of Oracle Corporation.