Oracle Monetization Cloud

In today's digital economy customer expectations are rapidly shifting and robust monetization capabilities are essential to capitalizing on new opportunities. Yesterday's ERP-based and homegrown billing systems lack the agility to monetize today's digital services and business models.

Subscriptions are a critical business model as enterprises shift to become more customer-centric and develop predictable revenue streams. Subscriptions, however, are only the first step. Many enterprises are *Innovating Beyond Subscription* by implementing creative pricing models that combine recurring, consumption-based, a la carte, bundled, discounted and tiered services – which differentiates against their competitors and captures more value. They are scaling to millions of accounts and rating millions of events per day. And they are combining these capabilities with rich fulfillment in a complete digital experience order-to-cash ecosystem powered by AI. All of this requires enterprise-grade capabilities and deep experience in monetizing some of the world's most intriguing models.

POWER YOUR INTELLIGENT MONETIZATION WITH ORACLE

Enterprises in industries ranging from communications to cloud hosting to software to information services have chosen Oracle Monetization Cloud to accelerate time to market for new services, comply with financial requirements, securely process payments, and quickly integrate to Oracle and third-party front and back office components.

Offered on Oracle's Gen2 Cloud Infrastructure in a fully cloud-native, microservices architecture, Oracle Monetization Cloud delivers world-class security, scalability, performance, automation, and extensibility.

Don't limit your growth with simple subscriptions. Future-proof your business model today with the monetization tools for *Innovating Beyond Subscription.*

ORACLE
Monetization Cloud

"We were able to replace our homegrown billing system with Oracle Monetization Cloud in a matter of months to quickly offer students more value and a better experience."

Pritie Sharda
Director of e-Commerce
Chegg, Inc.

Key Business Benefits

- No limits to business models
- Enterprise-grade scalability
- Real time charging, balance management and accounting
- Accelerates time to market for new digital services that generate recurring revenues
- Empowers customers with personalization and digital tools
- Part of full digital experience order-to-cash ecosystem powered by Adaptive Intelligence and Machine Learning
- Provides world-class security, automation, performance and extensibility in Oracle's Gen2 Cloud Infrastructure

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FUNCTIONAL OVERVIEW: MONETIZING THE DIGITAL ECONOMY

Offer Design

Offer Design provides the ability to create and bundle services and products for rapid deployment of digital services and hybrid offerings including subscription, one-time and flexible consumption-based charges. Accelerate the launch of new offers with pre-seeded contract terms that can be modified. Configure innovative offerings incorporating non-currency resources such as loyalty points. Prevent SKU proliferation and simplify operations with intelligent design principles. Construct subscription offers in conformance with ASC606 and IFRS15.

Subscriber Management

Intuitive user interfaces provide real-time views of the customer's balances

Figure 1: Oracle Monetization Cloud provides full life cycle support to monetize any business model and innovate beyond subscription

and entitlements and access to full billing and accounts receivable history. Agents can onboard new subscribers, adjust currency and non-currency balances, upsell and cross-sell services, set notification thresholds, manage payments and write off items. Auto-populated newsfeed provides a full view of all aspects of the account activities. Easily manage multiple accounts, such as family plans or business accounts, with account hierarchy functionality and have the flexibility to assign multiple payment methods and responsibilities on a single account. Configure account format with custom attributes such as credit rating, tax ID or birthday. Conform with enhanced subscriber data privacy requirements including General Data Protection Regulation.

Rating and Discounting

Configure flexible rating in conjunction with discounting capabilities including cross-product discounts, flat or percentage discounts, date-based promotions and bill-time discounts based on total usage over the billing cycle. Rate based on purchased quantity consumption for any service type metric such as event, duration, clicks, gigabytes, downloads or volume.

Billing and Invoicing

The cloud billing service provides the flexibility to bill subscribers monthly, quarterly, annually or according to custom cycles, in advance or in arrears. Off-cycle billing is available via features like bill now and on-demand billing, while bill on first usage enables free subscription trials. The service supports invoice template design and the ability to present subscriber-specific fields on invoices. Consolidate billing and invoicing from multiple services or lines of business. Configure invoice number and account number formats with custom attributes such as prefixes, suffixes and dates.

Financial Management

Manage the financial side of subscriber accounts including Account Receivables, General Ledger and taxation activities. The service supports complete real-time Accounts Receivable actions including adjustments, payments, refunds, disputes, and write-offs based on workflow permissions. The service
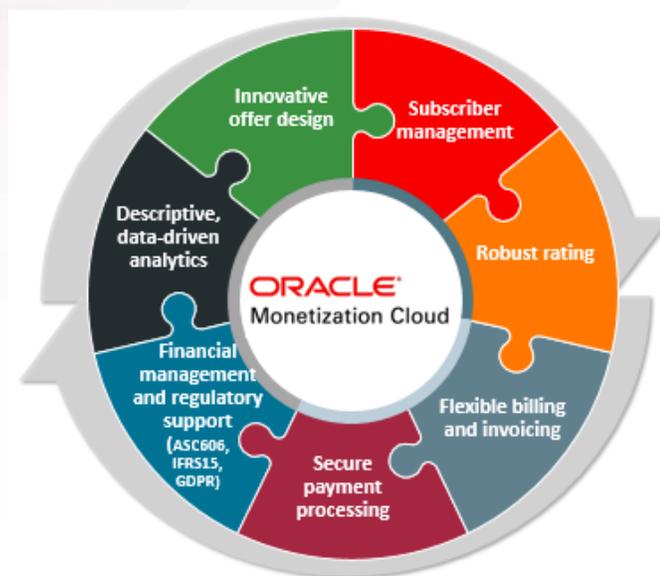
provides native taxation support for either flat or jurisdiction-based taxation and readily integrates with third-party tax solutions. The service conforms natively with ASC606 and IFRS15 standards or can integrate with ERP systems to achieve conformance.

Payment Processing

Streamline payment processing while simplifying the requirements for Payment Card Industry certification. Take advantage of pre-integrations with lead payment gateways such as Paypal and Chase Orbital.

Descriptive Analytics

A rich collection of pre-designed financial reports, customizable reports and analytical tools provides the necessary data to inform decision making and rapidly respond to changes in market demand. Secure and segment access to financial, pricing, security and subscriber data with read/write reporting access and well-defined roles and privileges. These capabilities are included with Oracle Monetization Cloud and can be further extended with Oracle Analytics Cloud.

"With Oracle Monetization Cloud we can provide our global partners with the tools to manage their digital wallet balances in real time and understand all the financial aspects of their high-volume business activities."

Olena Kopeikina
Chief Financial Officer
Betinvest LTD

DIGITAL CUSTOMER EXPERIENCE

In today's competitive business environment, subscribers flock to the companies that provide a superior experience. Oracle Monetization Cloud enables companies to serve their customers through intuitive interfaces that provide real-time views of customer activity and allow easy access to all aspects of account history. Subscription service providers can build customer loyalty by awarding allowances such as movie downloads, gigabytes of storage or throughput, or access to games. Real-time tracking of consumption enables notification to customers when they approach thresholds. And flexible options for invoice design and delivery create additional opportunities to build subscriber relationships and improve customer retention.

Oracle Monetization Cloud is an integral part of Oracle's transformative end-to-end Digital Experience for Communications solution. Digital and communications service providers can accelerate "being digital" in hose they understand their customers and prospects, how they engage and serve those customers, the services they offer, and how they fulfill and monetize those services.

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Visit us at oracle.com/monetization-cloud to learn more and request a live demo
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