

# Oracle FLEXCUBE Investor Servicing

Convergence of fund distribution with retail banking and the evolution of the regulatory landscape to dynamic and real-time reporting have led to formidable challenges for transfer agents and fund distributors. The need is for a solution that enables cross-border transfer agency capabilities and comprehensive lifecycle processing, employs a business-friendly platform, and is highly scalable to support any volume surge.

Oracle FLEXCUBE Investor Servicing delivers comprehensive functionality for all business processes and manages complex workflows involving transfer agency and fund distribution on a common platform, using industry standard tools. The application supports processing of various hedge funds, mutual funds, investment linked products, and pension funds across distribution and transfer agency businesses.

## ENABLE IMPROVED CUSTOMER SERVICE WITH AUTOMATION OF FUND DISTRIBUTION

Oracle FLEXCUBE Investor Servicing is a comprehensive transfer agency and fund distribution system that automates the manufacturing and distribution of investment funds and hedge fund structures. The application automates the entire value-chain of investment funds, hedge funds, and pension funds by addressing the needs of fund managers, distributors, broker/dealers, as well as outsourced, multi-entity, and multi-jurisdictional transfer agencies.

Oracle FLEXCUBE Investor Servicing has already been deployed by multiple businesses such as:

- **Fund companies** performing in-house transfer agent operations
- **Fund administrators** providing comprehensive transfer agency and registry service
- **Fund distribution houses** enabling nominee models of distribution and
- **Cross-border service providers** enabling integrated fund distribution and registry services for their customers

## LAUNCH NEW PRODUCTS RAPIDLY

With a comprehensive business rules engine for products – hedge funds, mutual funds, unit-linked insurance products, funds, fee structures, and pension funds, Oracle FLEXCUBE Investor Servicing allows fund management companies to configure and launch new products rapidly. The fund administrator module enables fund administrators to set key parameters to create and administer complex fund structures, fees, and intermediary hierarchies for any offering.

### Key Benefits

- Enhanced customer service and improved cross-selling
- Reduced time to market with rapid launch of funds
- Reduced operational costs
- Straight through processing
- Future-proof investments
- Increased operational efficiency

Moreover, the solution provides a unified view of the customer's fund portfolio to bankers and relationship managers that enable them to provide specialized offerings based on their portfolio mix.

The Oracle FLEXCUBE Development Workbench enables IT staff to build modifications to existing product workflows for greater business benefit. Staff can also use this function to develop additional business logic or to introduce additional fields. An example is enhancing the customer screen to capture new KYC details mandated by the regulator. The tool enables banks to build their own custom logic, which is independent of the base installation of the product, and then seamlessly integrate it into the overall workflow. During an upgrade, this allows the IT team to evaluate each of these customizations for upgrade as against business needs and functionalities available in the current release, thereby providing more flexibility in upgrading customizations.

### LEVERAGE FUTURE PROOF INVESTMENTS FOR FUND SERVICING

Oracle FLEXCUBE Investor Servicing is built on an open standards-based platform and business design that delivers increased efficiency and streamlines business processes. With its advanced integration capabilities and a wide range of Web Services, the solution can be easily integrated with any legacy or third-party solution, thereby enabling banks to renew and transform their systems to keep pace with market demands. Oracle FLEXCUBE Investor Servicing pre-integrates customer data handoffs with Oracle FLEXCUBE Universal Banking, providing validation capabilities while creating a unit holder in the transfer agency system as well as transaction posting capability between the transfer agency system and the back office. The application enables comprehensive customer-centric view for fund management companies and transfer agents and thus facilitates sophisticated customer servicing. It helps investors to choose and maintain risk level at fund and unit holder level.

### MINIMIZE TRANSACTION TIME VIA AN INTUITIVE, GUIDED USER INTERFACE

The user-friendly interface of Oracle FLEXCUBE Investor Servicing is entirely browser-based and intuitively guides users with relevant online help and validation checks. This guided approach enables users to focus on their tasks, while experts build in the processes and requirements, minimizing errors that may occur due to the fast pace of financial markets and investor portfolio management. The task-based user interface delivers high throughput via easy access to task lists, customer profiles, and transaction context. It is XML-based and allows easy change of screens without adversely affecting the underlying business logic. The solution offers support for funds with NAV in multiple currencies and has the facility to restrict fund switching based on restriction level.

### COMPLY WITH REGULATION

The ISO 20022 compliant Oracle FLEXCUBE Investor Servicing ensures enhanced STP processing through support for a wide variety of SWIFTNET 4.0 messages such as investment funds order messages and securities settlement messages. The solution helps customers to address regulatory requirements like FATCA, CRS and MIFID II, and data privacy requirements.

#### Key features

- Comprehensive multi-currency transaction level support
- Automation of manufacturing and distribution of funds
- Efficient entity and intermediary hierarchy management
- Integrated view of customer fund portfolio in the back office system
- Support for FATCA withholding for recalcitrant entities/accounts, compliance to UK Retail Distribution Review, data privacy requirements, CRS and South Africa specific compliance
- Comprehensive support for multi-company, multi-jurisdictional, multi-time zone requirements
- Highly scalable application built on open standards
- Integrated code-less development environment to create and maintain business functions
- Support for emergency holiday handling
- Comprehensive support for Retail TA functionalities

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