



FINANCIAL SERVICES

Unlock Endless Possibilities

Enabling a resilient and modern organization for the journey ahead.



Financial services

Financial services institutions increasingly are operating like technology companies, managing vast amounts of data. However, data silos, poor quality data, ever-changing regulations, and other challenges hinder their ability to turn data into actionable insights that drive decision-making and revenue growth. A new data-driven business model—integrating cloud computing, machine learning, and AI—is reshaping the industry. This shift paves the way for a fully digital financial services ecosystem, where data, not money, drives operations.

Forces shaping the banking and credit services industry

INDUSTRY CHALLENGES

Risk management and regulatory compliance

Banks struggle with real-time risk assessment across financial and operational areas while facing increasing regulatory burdens, such as those in Basel III Endgame, that raise costs and limit profitability.

Customer retention

Banks face challenges in delivering seamless digital experiences to their customers, while competing with innovative fintechs and other alternative financial services providers for deposits and market share.

Operational inhibitors

Outdated, siloed systems and manual processes create inefficiencies, increase costs, and limit agility in adapting to market demands.

High cost of compliance

Disparate financial, customer, and transactional data sources, along with rising cyber threats and AI-driven fraud, increase audit fees, compliance penalties, and operational risks. Evolving regulations such as Basel III Endgame may further strain profitability and financial capital requirements.

IT modernization

Siloed transactional and analytical platforms, growing technology debt, and reliance on legacy systems create challenges with segregation of duties, security maintenance, compliance, and system scalability.

Talent acquisition and workforce transformation

High employee turnover, rising competition for tech and other talent, and back-to-office policies require continuous investment in upskilling and workplace modernization.

VISION OF SUCCESS

Click on a section to learn more.



1: Build a resilient institution

Develop a resilient bank with enhanced cyber defenses, streamlined regulatory compliance, and proactive financial risk management amid a volatile economic environment.

Recommended actions:

- Transform the finance function to make it data-driven.
- Improve scenario modeling.
- Create a resilient balance sheet.
- Improve compliance.

How to get started:

- Streamline finance back office with an integrated finance and risk platform.
- Fortify your balance sheet to address operational risks.
- Run risk simulations on-demand to manage and mitigate risks.
- Improve your risk and capital management practices.
- Protect systems with an infrastructure to defend the bank's systems.

Business capabilities enabling strategic goals

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|-----------------------------------|---------------------------------|----------------------------------|--|--------------------|--|
| Data-driven finance modernization | Insights-driven risk management | Fortify balance sheet management | Always-on financial crime prevention and compliance innovation | Connected planning | Enterprise risk and capital management |
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2: Compete on customer experience

Prioritize your customers' experience with hyper-personalization, integrating AI-driven interactions and ensuring seamless banking experiences.

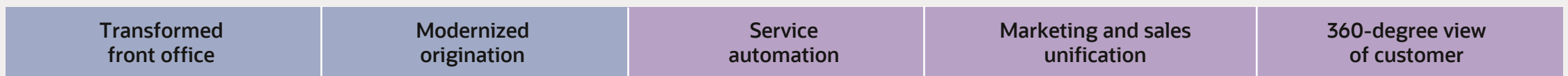
Recommended actions:

- Modernize front-office function to make it customer-centric.
- Provide 360-degree view of customer interactions.
- Personalize experiences to increase primacy.
- Offer seamless origination.

How to get started:

- Apply AI to data from within and outside your bank to become more integral to customers' life journey.
- Identify areas where you can improve degree of personalization to customers.
- Leverage open APIs to encourage interbank collaboration to create frictionless customer experiences.

Business capabilities enabling strategic goals



3: Grow with business model innovation

Diversify revenue, foster partnerships, align with the subscription economy, and innovate in product and pricing.

Recommended actions:

- Connect with B2B and B2C customers in non-traditional ways.
- Create new customer experiences.
- Modernize to a modular and open architecture.
- Continue enhancing basic value proposition (credit, transactions).
- Grow new and existing revenue streams.

How to get started:

- Diversify revenue streams.
- Deliver on ecosystem partnerships with API banking.
- Enable distribution model innovation via solutions like embedded finance.
- Optimize revenue management while engaging in new business models with unique bundling and optimized pricing models.

Business capabilities enabling strategic goals



4: Rewire for operational efficiency

Make agile, real-time processes a priority. Modernize payments and core systems. Adopt cloud-based solutions.

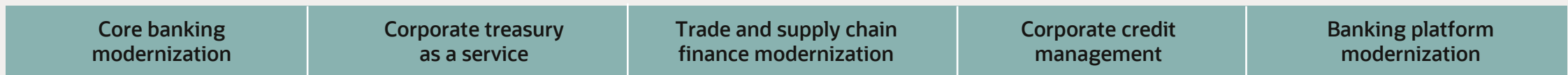
Recommended actions:

- Consolidate and rationalize technology platform.
- Increase organizational agility with platform modernization.
- Automate and digitize (Treasury/Trade/Limits/Core).
- Put a cloud infrastructure at the heart.

How to get started:

- Implement cloud solutions for seamless, cost-effective banking operations.
- Modernize legacy systems to enhance reliability and customer service.
- Digitize trade, treasury functions for streamlined, compliant processes.
- Use data and intelligence to transform key areas, aiming for profitability.

Business capabilities enabling strategic goals



5: Industrialize AI delivery

Transform data from stored treasure to shared wealth.

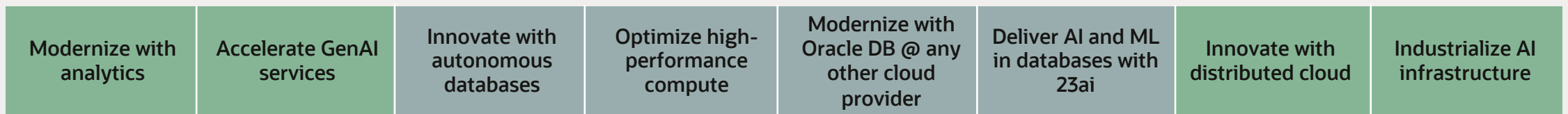
Recommended actions:

- Become AI first.
- Personalize customer experiences.
- Transform operations with scale in mind.
- Industrialize data gathering, analytics, and decision making.

How to get started:

- Implement scalable and efficient AI platforms and tools.
- Deliver continuous learning and model monitoring.
- Establish responsible AI practices.
- Establish strong data governance and lineage for model development.
- Deploy GenAI in front-, middle-, and back-office processes.
- Aspire to monetize data.

Business capabilities enabling strategic goals



6: Transform the workforce

Cultivate bank culture with new talent, better training, and AI-driven workforce.

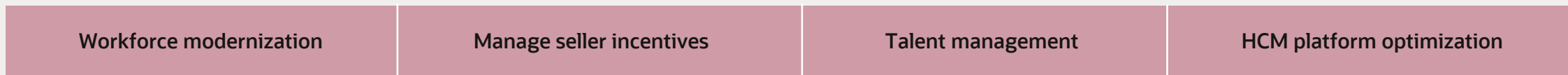
Recommended actions:

- Build global consistency at every stage of the employee lifecycle.
- Enhance employee experience.
- Use data to identify critical roles to drive business value.
- Position HR as a strategic partner rather than as a transactional function.

How to get started:

- Identify ways to reduce employee turnover, which may include adding technology to make employees' jobs easier.
- Leverage data analytics for informed human capital decision-making, aligning HR support with broader business goals.
- Prioritize employee retention by fostering a corporate culture that aligns with your workforce's values and work-life balance needs.

Business capabilities enabling strategic goals



Thrive on your data and tech advantage

Ready for deployment

25+

Oracle SaaS solutions available across financial services

20+

new SaaS solutions for financial services scheduled for release

Our footprint

\$26B

Our systems manage 10% of the global banked population's money, amounting to US\$26 billion in transactions in 155 countries.

15%

of the world's population is financially serviced on our core processing platforms.

1,400+

Financial institutions globally leverage our solutions to deliver better services.

\$Ts

Our systems help manage trillions of dollars in revenue for banks and payment processors.

Internal questions to get going

Risk and sustainability

Are you able to respond quickly to changing risk, ESG, and regulatory compliance demands?

Customer experience

Are your consumers demanding the same experience as provided by digital natives and big tech competitors?

Profitability growth

Are you able to adapt to the threats from fintechs, highly capitalized tech giants, and other innovators as they disrupt the banking value chain?

Cost and efficiency

Are your core systems able to support the digital features and capabilities required by today's marketplace?

Tech acceleration

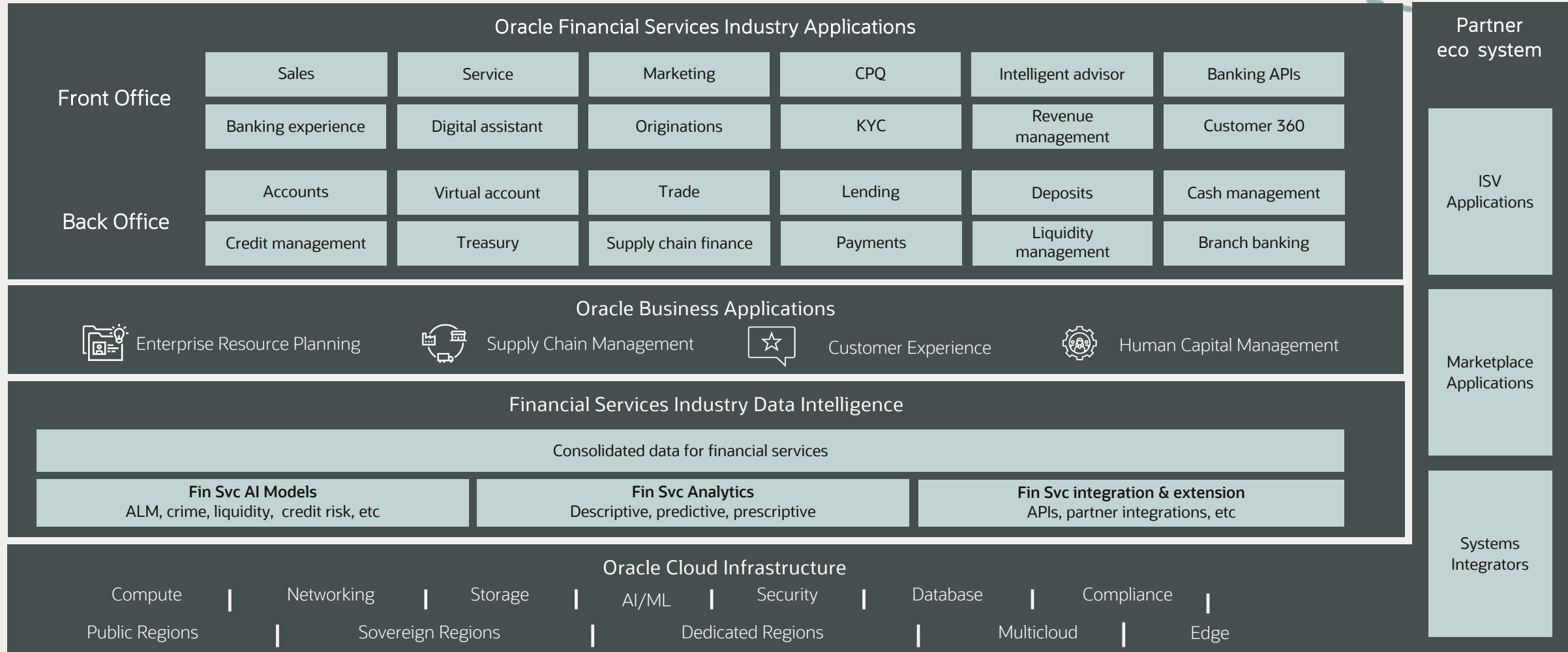
Are you able to leverage the latest advances in AI for improving business performance and unlocking new market opportunities?

Employee experience

Do you face turnover among younger employees looking for workplace technology that will make their jobs easier and provide career upskilling?



Oracle Financial Services



Why Oracle?

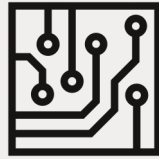


Complete suite

Best-of-breed applications designed and built based on customer needs—with AI throughout.

A wide range of industry-specific apps, as well as apps for finance, HR, supply chain, marketing, sales, service, and analytics. Built to work together.

Hundreds of new features each quarter.



Best cloud technology

Next-generation cloud infrastructure (OCI) with the performance, security, and availability to run your mission-critical operations.

Cloud regions worldwide for commercial and government needs.



Award-winning design

Award-winning consumer-grade+ user experience built with Redwood Design System.

The same tools for all developers to easily personalize, extend, and build applications.

Self-learning and self-improving applications.

Extensive partner and ISV ecosystem

+20,000

Partners and ISVs

 **accenture**

Deloitte.


pwc

 **cohere**

 **Palantir**

 **Red Hat**

 **THOMSON REUTERS®**


VERTEX

aws


 **Google Cloud**

 **Azure**

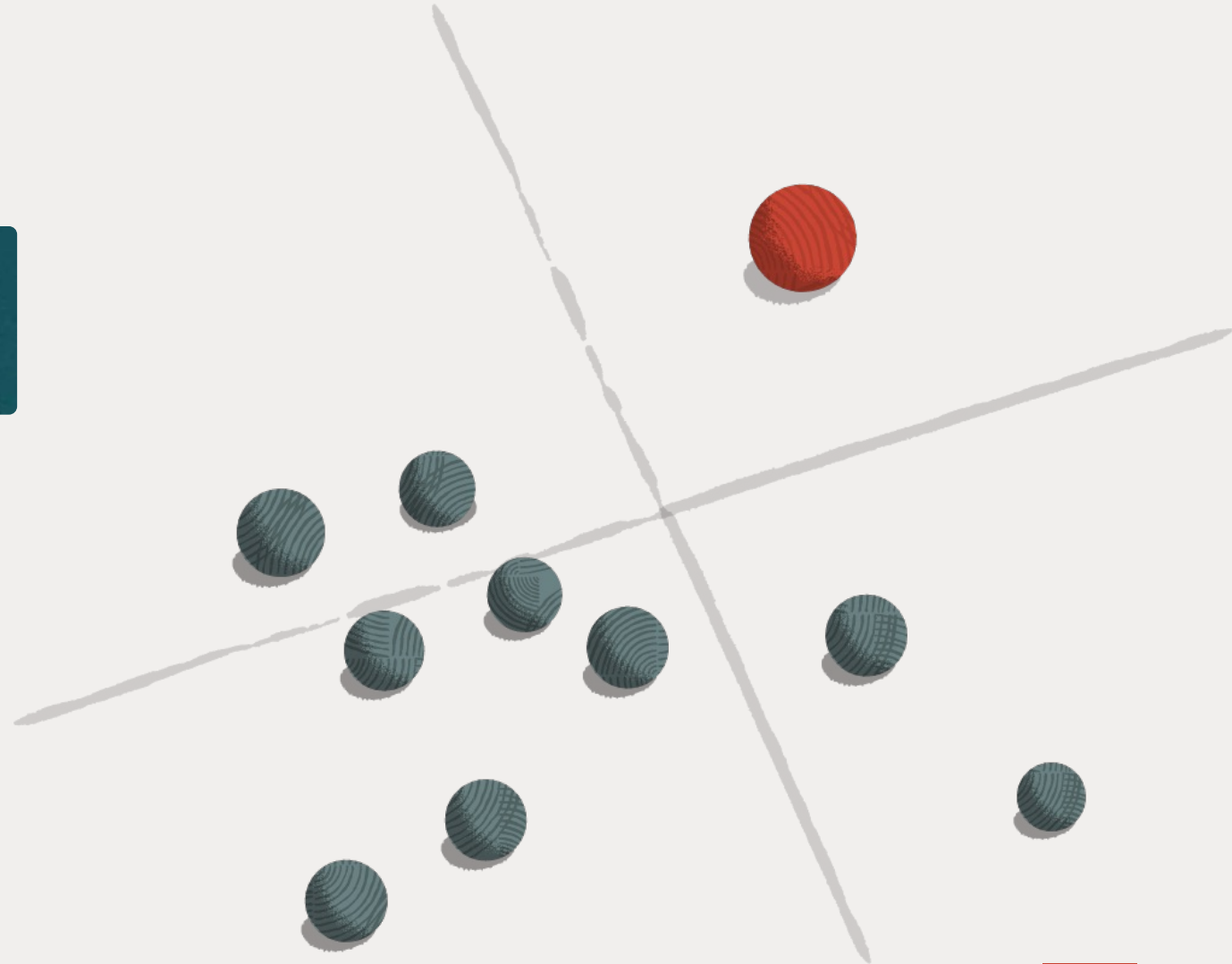

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| 28 | 10 | 8 | 22 |

Gartner, Forrester, IDC, Omdia

Number of times top-tier analyst firms placed Oracle in a leadership position over the last 36 months.





Take the next steps to move forward

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