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Planning in Oracle Fusion Cloud EPM

From systems of record to systems of outcomes. Finance that moves with the business.

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From calendar-driven reporting to event-driven decision support

Finance teams are under more pressure than ever. Business shocks unfold in days while planning cycles typically still run in quarters. With Planning in Oracle Cloud EPM, planning is no longer a calendar event. It is a living system continuously sensing, adjusting, and staying aligned with how the business is actually moving. AI and agents work continuously in the background scanning for anomalies or deviations, running predictions and suggesting next best actions to update plans in real time, without waiting to be asked. Finance stops playing catch-up and starts staying ahead.

Planning in Oracle Fusion Cloud EPM is purpose-built for financial and operational planners across the enterprise—finance, HR, sales, marketing, IT, and every line of business. It is not just a planning tool. It is a platform for moving from systems of record to systems of outcomes: from documenting what happened to continuously shaping what happens next. Oracle Cloud EPM embeds agentic AI directly into planning workflows, connecting financial and operational data, automating routine analysis, and enabling finance to move from reactive reporting to proactive, continuous orchestration

Rather than delivering a generic AI tools, Oracle doesn't provide generic AI tools and leave finance teams to figure out where they fit. AI and agents are embedded intentionally into specific planning workflows like predictive forecasting, anomaly detection, scenario modeling, automated variance analysis, and narrative generation— that understand finance objectives and operate within governed enterprise processes that help solve tangible business problems.

From Operator to Orchestrator with the Planning Agent

With Oracle Cloud EPM Planning, the human role evolves from manual data manipulation to strategic orchestration. Financial and operational planners review factor weights, adjust assumptions, and commit action—with the data gathering, pattern detection, and scenario modeling already done. The interface for this work moves from complex grids to natural-language interaction: finance leaders ask questions, run what-if scenarios conversationally, and act on decisions with confidence.

Oracle Cloud EPM Planning achieves this by embedding the Planning Agent directly into planning and forecasting workflows. Rather than delivering a generic AI assistant, Oracle builds specialized agentic process flows that understand finance objectives and operate within governed enterprise processes. The agent detects material variance, identifies root causes, generates scenarios, surfaces assumptions, and helps FP&A leaders commit decisions faster.

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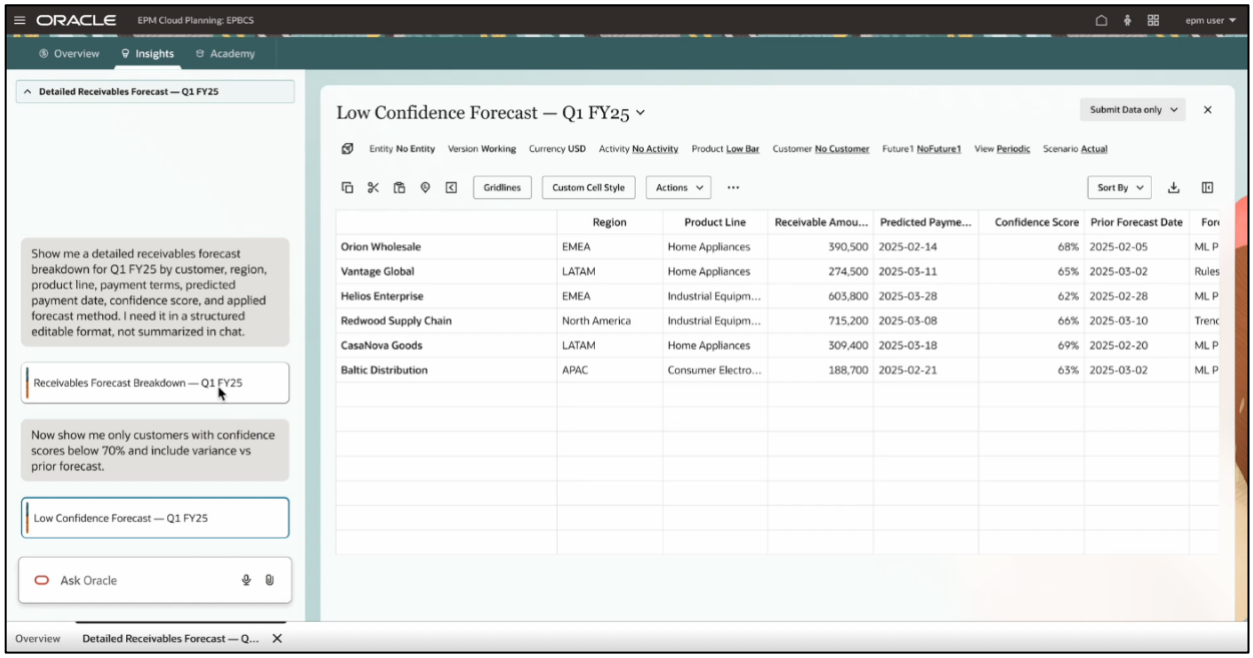
Figure 1.Planning Agent in Oracle Cloud EPM Planning



Explainability as a Core Pillar of Trust

Finance will not trust what it cannot explain. And what it cannot explain, it will not use. Blackbox prediction algorithms or bolt-on AI tools do not easily deliver insight into the drivers affecting the predictions

Oracle builds explainability into every forecast. Rather than surfacing a number and asking finance to take it on faith, the Planning Agent shows its work—the specific drivers behind every prediction, whether that is marketing spend, pipeline coverage, GDP movement, or headcount assumptions. Finance can see exactly what moved the forecast and why.

That transparency changes the relationship between AI and the people who rely on it. A probabilistic output becomes something finance can stand behind, defend to stakeholders, and present to an auditor. Not a black box. A governed, auditable process that finance owns and controls.

Connected to Leading Indicators

Financial data tells you what already happened. By the time a shortfall shows up in the financial data, the window to act has often closed. Operational data uncovers signals indicating you what is about to happen. Sales pipeline coverage, product usage trends, workforce capacity, supply chain signals—these are the leading indicators that determine where the financial plan is heading, long before the numbers confirm it.

Planning in Oracle Cloud EPM connects to both ERP and operational systems. Every AI driven insight and prediction is grounded in a single, governed source of truth of financial and operational planning enabling explainability and ensure auditable results. By linking operational assumptions directly into the financial plan, Planning gives finance foresight rather than hindsight. Revenue shortfalls, margin pressure, and capacity gaps surface months earlier—when there is still time to adjust the plan, reallocate resources, and make a decision that matters.

For Oracle Fusion customers we connect directly to the source for full transparency and decision speed.

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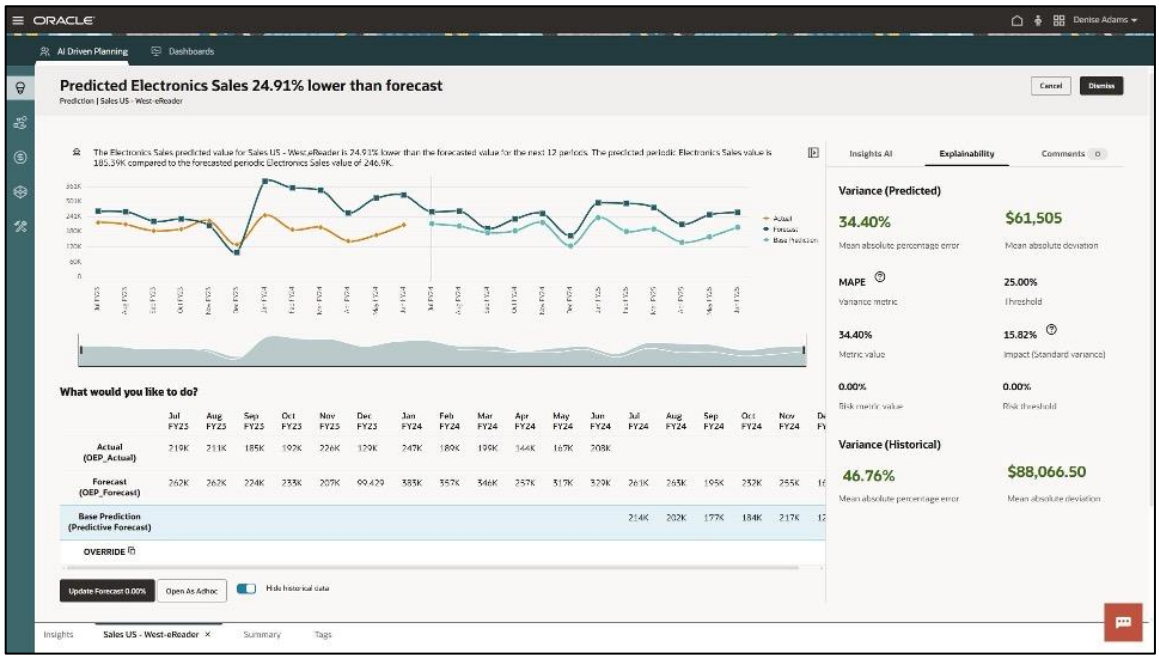
Figure 2. Insights in Oracle Cloud EPM Planning



Embedded intelligence, right out of the box

Planning in Oracle Cloud EPM's prebuilt planning content is not a collection of starter templates. These are production-ready modules—continuously upgraded by Oracle, configurable to your needs, and designed to deliver value immediately. Each module includes prebuilt AI-powered calculations, dashboards, reports, and planning accelerators.

If your planning processes are more complex, it is not an all-or-nothing decision. Flexibility allows configuration to combine your custom processes with Oracle's prebuilt components. Only use the components you need—and keep an eye out for new capabilities with every release.

Fast to deploy. Built to evolve.

Best-practice planning modules are designed to be up and running with minimal effort. Simple wizards allow even non-technical users to create sophisticated planning processes without deep product knowledge. You do not need to build the perfect plan on day one.

The configurable planning framework delivers immediate value by getting a targeted process live quickly, then lets you mature it over time. Instead of multi-year implementations, you establish quick wins and build on each new process you enable—in an agile, iterative way that keeps pace with how your business changes. The FP&A team moves faster. And so does the plan.

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Best-practice modules

Planning in Oracle Cloud EPM includes purpose-built modules for finance and operational planners across the enterprise. Each can be used as-is or combined with configured processes to accelerate time to value. Finance and operations plan on the same platform, connected by the same intelligence.

- **Scenario Modeling** – Purpose-built for scenario modeling with side-by-side financial and operational analysis. Users change assumptions and mix-and-match scenarios on the fly in seconds. Includes full trial balance logic—income statement, balance sheet, and cash flow—treasury features, and M&A modeling for corporate development. The Planning Agent can generate and stress-test scenarios automatically, surfacing the ones that matter most.
- **Financial Statement Planning** – A fully integrated financial statement planning solution across income statement, balance sheet, and cash flow. Changes on the income statement automatically roll to the balance sheet and cash flow. Built in four incrementally enabled sub-processes—Revenue, Expense, Balance Sheet, and Cash Flow—so you can start with one and expand as you go.
- **Workforce Planning** – Addresses planning for employees across the enterprise, integrating with HCM systems for full compensation planning by employee and job code. Covers both Finance and HR needs: employee budgets, skills, and strategic talent planning now and into the future.
- **Project Financial Planning** – Detailed project financial planning for project-oriented industries and departments—IT, Marketing, R&D. Supports granular planning for employees, contractors, materials, and costs across large-scale projects. Well suited for any task-oriented department that needs a structured approach to project-level planning.
- **Capital Expense Planning**– Plans new and existing capital assets with long-range income statement, balance sheet, and cash flow impact. Appropriate for capital-intensive enterprises that need precise visibility into asset-related financial outcomes over time.
- **Sales and Marketing** – Optimizes revenue through predictive modeling that aligns sales force coverage with revenue goals. Supports quota and territory optimization to improve the probability of target attainment.
- **Sustainability Planning and Reporting** – Connects sustainability goals with financial and operational planning so organizations can model, track, and report ESG-related initiatives with the same rigor as core business plans. Supports planning for emissions, energy, workforce, facilities, and other sustainability drivers, while aligning targets, investments, and outcomes with financial statements and enterprise performance goals.
- **Freeform Apps** – Provides flexible, custom planning and reporting applications for business processes that do not fit a predefined framework. Users can design their own models, dimensions, workflows, forms, dashboards, and calculations while still using the Oracle Cloud EPM platform for security, approvals, reporting, analytics, and integration with broader planning processes.

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In summary

Finance has committed to AI. The next step is not more co-pilots or task automation. It is a new operating model—one that moves FP&A from calendar-driven reporting to event-driven decision support, and from systems of record to systems of outcomes.

Oracle Cloud EPM Planning delivers this with the Planning Agent embedded directly into FP&A workflows: detecting signals, explaining drivers, generating scenarios, and letting finance leaders apply judgment before committing action. The result is planning that is continuous, explainable, governed, and always aligned with how the business is changing.

For a more detailed discussion, contact your Oracle account manager.

Oracle Fusion Cloud EPM

Oracle Fusion Cloud EPM is the only complete and connected Enterprise Performance Management suite—delivering the intelligence, agility, and governance finance needs to move from systems of record to systems of outcomes.

Oracle Fusion Cloud EPM provides:

- Financial Consolidation and Close
- Account Reconciliation
- Narrative Reporting
- Tax Reporting
- Planning
- Profitability and Cost Management
- Enterprise Data Management

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